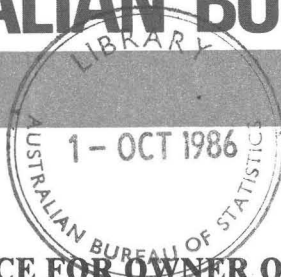


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AUSTRALIAN BUREAU OF STATISTICS

CANBERRA



CATALOGUE NO. 5609.0

EMBARGOED UNTIL 11.30 A.M. 1 OCTOBER 1986

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1986

- PHONE INQUIRIES** • *about these statistics*—contact Mark Dennis on Canberra (062) 52 7117 or any ABS State office.
 • *about other statistics and ABS services*— contact **Information Services** on Canberra (062) 52 6627, 52 5402, 52 6007 or any ABS State office.
- MAIL INQUIRIES** • *write to Information Services*, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any ABS State office.
- ON VIATEL** • key ***656#** for selected economic, social and demographic statistics on *VIATEL*.

MAIN FEATURES

Secured housing finance commitments made by significant lenders in July 1986 totalled \$1,079.6m, an increase of 18.8% over June 1986.

There was a strong seasonal element in this increase, as the increase in seasonally adjusted terms was 4.5%. The increase in seasonally adjusted commitments resulted from sharp increases for savings banks (+6.7%) and permanent building societies (+16.5%), outweighing decreases recorded for trading banks (-16.5%) and other lenders (-7.2%).

SUMMARY OF RESULTS

Commitments by purpose (original)

Purpose of Commitment	July 1986 \$ Million	% Change from last month*	% Change from same month last year#
Established Dwellings	822.4	20.3%	-10.8%
Construction of Dwellings	178.4	21.6%	-26.4%
Purchase of Newly Erected	78.8	0.6%	-2.7%
Total	1,079.6	18.8%	-13.3%

Commitments by type of lender (original)

Type of lender	July 1986 \$ Million	% Change from last month*	% Change from same month last year#
Savings Banks†	749.7	22.0%	12.6%
Permanent Building Societies†	156.6	25.6%	-51.6%
Trading Banks	89.3	5.2%	-38.5%
Other Lenders	84.0	-0.9%	-23.8%
Total	1,079.6	18.8%	-13.3%

Commitments by type of lender (Seasonally adjusted)

Type of lender	July 1986 \$ Million	% Change from last month*	% Change from same month last year#
Savings Banks†	718.6	6.7%	12.7%
Permanent Building Societies†	162.6	16.5%	-51.6%
Trading Banks	83.9	-16.5%	-37.9%
Other Lenders	80.5	-7.2%	-25.5%
Total	1,045.6	4.5%	-14.0%

Number of dwellings secured by first mortgage (Original)

Purpose of Commitment	July 1986 Number	% Change from last month*	% Change from same month last year#
Established Dwellings	18,620	21.3%	-12.4%
Construction of Dwellings	4,261	22.7%	-28.1%
Purchase of Newly Erected	1,723	2.7%	-10.2%
Total	24,604	20.0%	-15.5%

* July 1986 on June 1986

July 1986 on July 1985

† Since July 1985, two Building Societies have become Savings Banks

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

Scope

2. The following types of lender fall within the scope of these statistics: banks (trading, savings or other), permanent building societies, co-operative housing societies, credit unions/co-operative credit societies, life or general insurance companies, finance companies, other financial corporations registered under the *Financial Corporations Act 1974*, general government enterprises, superannuation funds, and providers of consumer finance registered with State credit tribunals not otherwise included above. The last two types of lender listed were included in the scope from July 1986 but the effect on the statistics was not significant.

Coverage

3. The statistics cover only those of lenders listed in paragraph 2 that are defined as "significant lenders". Significant lenders are the largest lenders accounting in aggregate for at least 95% of the Australia total, and at least 90% of each State total, of finance commitments to individuals for the construction or purchase of dwellings for owner-occupation, made by all lenders within the scope of the statistics.

Coverage revision

4. The list of lenders covered by the statistics requires revision periodically to ensure the inclusion of new significant lenders and the exclusion of insignificant lenders from the monthly statistics. The latest revision took place in respect of July 1986, based on total housing finance commitments made by all types of lenders listed in paragraph 2 during the calendar year 1985. Each of the lenders defined as a significant lender following this latest revision committed funds of more than \$7.0 million during the calendar year 1985.

5. The coverage revision, while not affecting the comparability of most of the statistics, has had a small effect on some of the statistics, classified by type of lender, shown in Table 4. To assist interpretation, for those items in Table 4 affected by the revision, figures (in brackets) back to April 1986 have been included for those significant lenders common to both the old and new populations.

6. Significant lenders accounted for the following percentages of total housing finance commitments for owner occupation during the calendar year 1985—

	<i>Per cent</i>
Australia	95.9
N.S.W.	95.1
Vic.	95.1
Qld	97.9
S.A.	97.9
W.A.	96.8
Tas.	91.2
N.T.	94.1
A.C.T.	96.8

7. The percentage contributions of significant lenders to total lending by type of lender for the calendar year 1985 were—

	<i>Per cent</i>
Banks—Savings	100.0
—trading	99.0
Permanent building societies	98.5
Other lenders	71.9

Break in continuity of series

8. For an explanation of the reasons for the break in continuity of the housing finance series from July 1984 refer to the July to September 1984 issues of this publication.

Statistical period

9. While the statistics are described as being for calendar months, it should be noted that:

- (i) in the case of *trading banks* and some of the larger savings banks, the data relate to a month ending on the last Wednesday; and

- (ii) in the case of *other lenders*, some have accounting periods which do not correspond exactly to a calendar month and their figures are used without adjustment.

Definitions and descriptions of data items

10. *Lending commitment.* A lending commitment is a firm offer to provide finance which has been or is normally expected to be accepted. For a contract of sale the commitment value is the sale value of the dwelling less any deposit. Commitments to provide housing finance to employees and commitments accepted and cancelled in the same month are included.

11. *Dwelling.* A dwelling is classified as either a house or other dwelling:

- (a) a *house* is a single self-contained (i.e. includes bathing and cooking facilities) place of residence detached from other buildings occupying a separate titled block of land;
- (b) an *other dwelling* is a single self-contained place of residence other than a house defined in (a) above. Examples of other dwellings are flats, home units, town houses, terrace houses etc.

12. *Dwelling units.* This item refers to the number of houses and other dwellings for which commitments have been made on the security of first mortgage or contract of sale.

13. *Alterations and additions* covers all structural and non-structural changes to dwellings which are integral to the functional and structural design of the dwelling e.g. garages, carports, pergolas, reroofing, recladding, etc. but excludes swimming pools, ongoing repairs and maintenance and home improvements which do not involve building work.

14. *Construction of dwellings.* This item represents commitments made to individuals to fund, by way of progress payments, the erection of dwellings which they will occupy.

15. *Purchase of newly erected dwellings.* This item represents the purchase of dwellings which have been completed or will be completed within a period of twelve months preceding lodgement of the loan application where the applicant is, or will be, the first occupant.

16. *Purchase of established dwellings.* This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the lodgement of the loan application or, if purchased within twelve months, the applicant is not the original occupant.

Seasonal adjustment

17. Details of methods used in seasonally adjusting original series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

18. Large fluctuations in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Unpublished data

19. More detailed classifications of the data in this publication may be made available on request. Generally a charge is made for providing this information. Inquiries should be made to the officer named in the Phone Inquiries section of the inquiries box at the front of this publication or by writing to Private Finance Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

Revisions

20. This publication incorporates revisions made to statistics for previous periods.

Commitments not advanced at end of period

21. In principle, commitments not advanced at end of period presented in Table 2 are derivable by adding total commitments less cancellations of commitments less commitments advanced during the period to the balance of commitments at the end of the previous period. In practice, however, revisions and other adjustments may mean that such a derivation is inexact.

Related publications

22. Users may also wish to refer to the following publications which are available on request:

Building Societies, Australia (5637.0)—issued monthly

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5602.0)—issued monthly

Major Trading Banks, Australia (5603.0)—issued monthly

23. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia (1101.0)*. The ABS also issues, on Tuesdays and Fridays, a *Publications Advice (1105.0)* which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

AUSSTATS

24. A wide range of economic, social and demographic statistics is available on AUSSTATS, ABS' on-line service through CSIRONET.

25. For further information phone the AUSSTATS Help Desk on (062) 52 6017.

Symbols and other usages

- nil or rounded to zero
- break in continuity of series (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns)
- .. not applicable

26. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

IAN CASTLES
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JULY 1986

PURPOSE OF COMMITMENT	TYPE OF LENDER										TOTAL
	BANKS					OTHER LENDERS					
	SAVINGS		TRADING		PERMANENT BUILDING SOCIETIES		OTHER LENDERS		TOTAL		
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	
AUSTRALIA											
CONSTRUCTION OF DWELLINGS -											
HOUSES -											
BY FIRST MORTGAGE	2,864	119.2	414	11.9	507	23.1	365	14.4	4,150	168.5	
BY OTHER SECURITY	..	1.1	..	2.2	..	-	..	.7	..	4.1	
OTHER DWELLINGS -											
BY FIRST MORTGAGE	40	1.8	68	2.2	2	.7	1	.1	111	4.7	
BY OTHER SECURITY	..	-	..	1.0	..	-	..	-	..	1.1	
PURCHASE OF NEWLY ERECTED DWELLINGS -											
HOUSES -											
BY FIRST MORTGAGE	1,010	45.0	78	3.0	153	7.8	279	10.6	1,520	66.4	
BY OTHER SECURITY	..	.4	..	.9	..	.1	..	.2	..	1.5	
OTHER DWELLINGS -											
BY FIRST MORTGAGE	107	4.9	50	2.4	31	1.4	15	.6	203	9.2	
BY OTHER SECURITY	..	-	..	1.4	..	-	..	.2	..	1.6	
PURCHASE OF ESTABLISHED DWELLINGS -											
HOUSES -											
BY FIRST MORTGAGE	12,569	538.4	1,106	44.6	2,271	106.5	1,199	52.2	17,145	741.7	
BY OTHER SECURITY	..	3.1	..	7.9	..	.1	..	1.6	..	12.7	
OTHER DWELLINGS -											
BY FIRST MORTGAGE	791	35.0	230	10.3	396	17.0	58	3.0	1,475	65.3	
BY OTHER SECURITY	..	.7	..	1.4	..	-	..	.6	..	2.8	
ALTERATIONS AND ADDITIONS TO DWELLINGS											
..	..	21.8	..	13.3	..	4.9	..	2.7	..	42.8	
TOTAL COMMITMENTS	17,381	771.5	1,946	102.6	3,360	161.6	1,917	86.8	24,604	1,122.4	
STATES (A)											
NEW SOUTH WALES	4,210	208.8	828	47.2	1,840	92.9	437	21.8	7,315	370.8	
VICTORIA	6,677	300.0	444	24.0	333	16.5	247	13.2	7,701	353.6	
QUEENSLAND	2,249	87.2	265	11.3	437	18.9	673	26.7	3,624	144.1	
SOUTH AUSTRALIA	1,504	68.5	81	6.4	136	6.2	146	5.9	1,867	87.1	
WESTERN AUSTRALIA	1,732	62.6	225	8.4	503	22.0	239	9.2	2,699	102.3	
TASMANIA	405	13.5	27	1.4	..	..	..	..	577	20.0
NORTHERN TERRITORY	117	5.3	22	.9	111	4.9	175	10.0	192	11.2	
AUSTRALIAN CAPITAL TERRITORY	487	25.5	54	2.9	..	..	..	..	629	33.3

(A) INCLUDES ALTERATIONS AND ADDITIONS.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS

YEARS	CONSTRUCTION OF DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)	FIRST MORTGAGE	OTHER SECURITY(A)	OTHER SECURITY(A)
DWELLING UNITS	\$M.	\$M.	DWELLING UNITS	\$M.	\$M.	
AUSTRALIA						
1983-1984	57,326	1,923.0	567	18.4	6.0	
1984-1985(B)	61,774	2,320.3	956	34.5	8.6	
1985-1986	50,545	1,963.0	1310	45.6		
1985						
MAY	5,955	232.2	109	3.9	.6	
JUNE	4,625	184.4	85	3.8	.5	
JULY	5,818	227.2	105	4.3	.9	
AUGUST	4,973	197.0	174	6.9	.6	
SEPTEMBER	4,668	181.5	124	4.3	.7	
OCTOBER	5,150	201.4	124	4.8	.8	
NOVEMBER	4,296	166.4	120	4.1	.4	
DECEMBER	3,697	137.9	108	3.3	.8	
1986						
JANUARY	3,515	132.6	89	2.9	.5	
FEBRUARY	3,325	117.7	71	2.3	.5	
MARCH	3,336	121.8	79	2.1	.6	
APRIL	4,444	176.9	141	4.6	1.1	
MAY	3,945	164.1	81	2.4	.9	
JUNE	3,378	138.6	94	3.7	.7	
JULY	4,150	168.5	111	4.7	1.1	
STATES - JUNE 1986						
N.S.W.	821	36.4	38	1.8	.1	
VIC.	979	41.6	28	.9	.2	
QLD	638	24.6	9	.3	-	
S.A.	276	11.8	5	.2	.2	
W.A.	514	18.7	9	.3	-	
TAS.	80	2.5	2	.1	-	
N.T.	16	.6	1	.1	-	
A.C.T.	54	2.4	2	.1	.1	
STATES - JULY 1986						
N.S.W.	974	42.7	40	1.4	.3	
VIC.	1,229	51.0	32	1.7	.2	
QLD	746	29.0	11	.2	.1	
S.A.	335	14.1	13	.5	.4	
W.A.	680	24.7	8	.8	.1	
TAS.	95	3.3	1	-	-	
N.T.	36	1.3	3	.1	-	
A.C.T.	55	2.3	3	.1	-	

(A) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (CONTINUED)

YEARS	PURCHASE OF NEWLY ERECTED DWELLINGS					
	HOUSES			OTHER DWELLINGS		
	DWELLING UNITS	\$M.	OTHER SECURITY(A)	DWELLING UNITS	\$M.	OTHER SECURITY(A)
AUSTRALIA						
1983-1984	19,686	694.3		2,412	93.2	
1984-1985 (B)	19,068	769.2	20.6	2,696	113.9	10.4
1985-1986	16,954	709.5	18.7	2,917	116.8	11.6
1985						
MAY	1,837	75.1	2.2	252	10.2	1.4
JUNE	1,495	61.3	1.7	211	8.6	.7
JULY	1,665	68.7	1.3	254	10.2	.7
AUGUST	1,434	60.2	1.9	256	10.8	.8
SEPTEMBER	1,492	64.2	2.1	253	9.9	.8
OCTOBER	1,631	66.5	2.7	298	13.2	1.2
NOVEMBER	1,443	59.7	1.6	229	9.3	1.0
DECEMBER	1,381	55.4	1.5	197	7.9	.6
1986						
JANUARY	1,149	46.4	1.0	241	8.3	.8
FEBRUARY	1,202	45.5	1.2	211	8.3	.9
MARCH	1,224	46.5	1.5	212	8.8	1.2
APRIL	1,425	62.3	.9	261	9.5	1.6
MAY	1,489	69.1	1.5	247	9.8	1.3
JUNE	1,419	65.0	1.6	258	10.9	.9
JULY	1,520	66.4	1.5	203	9.2	1.6
STATES - JUNE 1986						
N.S.W.	319	16.7	.2	90	4.2	.3
VIC.	556	25.1	.4	56	2.1	-
QLD	239	9.7	.1	36	1.4	.3
S.A.	73	3.0	.3	25	1.3	.1
W.A.	67	2.3	.1	24	.8	-
TAS.	13	.5	.1	2	.1	-
N.T.	27	1.5	-	7	.4	.1
A.C.T.	125	6.2	.4	18	.7	-
STATES - JULY 1986						
N.S.W.	280	12.7	.3	53	2.3	.6
VIC.	641	29.2	.1	65	2.7	.2
QLD	327	12.4	.3	33	1.2	.5
S.A.	54	2.1	.2	18	1.7	-
W.A.	70	2.5	.2	15	.4	-
TAS.	6	.2	-	-	-	-
N.T.	19	1.1	-	6	.4	.1
A.C.T.	123	6.2	.3	13	.6	.1

(A) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (CONTINUED)

PURCHASE OF ESTABLISHED DWELLINGS

YEARS	HOUSES			AUSTRALIA		
	PURCHASE OF ESTABLISHED DWELLINGS		OTHER DWELLINGS	PURCHASE OF ESTABLISHED DWELLINGS		OTHER DWELLINGS
	FIRST MORTGAGE	OTHER SECURITY(A)		FIRST MORTGAGE	OTHER SECURITY(A)	
	DWELLING UNITS	\$M.	DWELLING UNITS	\$M.	DWELLING UNITS	\$M.
1983-1984	214,625	7,213.9	19,869	697.9		
1984-1985 (B)	218,735	8,579.4	20,264	818.2		34.9
1985-1986	186,704	7,639.2	17,431	717.0		45.1
1985						
MAY	20,980	854.3	2,131	89.8		4.9
JUNE	15,833	670.8	1,650	71.3		4.9
JULY	19,391	813.6	1,875	78.9		5.4
AUGUST	17,622	731.2	1,769	73.9		4.0
SEPTEMBER	16,538	689.0	1,666	71.1		3.5
OCTOBER	17,747	722.9	1,616	66.2		4.9
NOVEMBER	16,232	667.0	1,458	61.3		5.2
DECEMBER	14,628	567.3	1,324	52.8		4.0
1986						
JANUARY	13,464	536.5	1,162	47.1		2.9
FEBRUARY	13,721	526.6	1,348	52.9		3.8
MARCH	12,886	480.2	1,187	46.9		2.7
APRIL	15,392	637.2	1,409	57.4		3.7
MAY	15,018	651.7	1,331	54.3		2.7
JUNE	14,065	616.0	1,286	54.4		2.3
JULY	17,145	741.7	1,475	65.3		2.8
STATES - JUNE 1986						
N.S.W.	4,474	216.8	652	30.9		.7
VIC.	4,220	188.8	310	12.4		.6
QLD	1,798	68.9	69	2.3		.3
S.A.	1,228	52.2	94	3.8		.2
W.A.	1,369	48.0	124	3.8		.1
TAS.	414	13.3	15	.4		-
N.T.	100	5.4	12	.4		.3
A.C.T.	462	22.6	10	.5		.1
STATES - JULY 1986						
N.S.W.	5,219	253.2	749	35.7		1.2
VIC.	5,430	236.8	304	13.5		.5
QLD	2,409	89.6	98	3.6		.3
S.A.	1,328	57.4	119	4.8		.2
W.A.	1,777	63.9	149	5.3		.1
TAS.	470	14.7	5	.2		-
N.T.	97	5.1	31	1.3		.3
A.C.T.	415	21.0	20	.8		.1

(A) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (B) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (CONTINUED)
(\$ MILLION)

YEARS	ALTERATIONS AND ADDITIONS TO DWELLINGS \$M.	TOTAL COMMITMENTS \$M.	CANCELLATIONS OF COMMITMENTS \$M.	COMMITMENTS ADVANCED DURING PERIOD \$M.	COMMITMENTS NOT ADVANCED AT END OF PERIOD \$M.
1983-1984	640.5	11,281.1	379.3	8,938.3	2,043.0
1984-1985(A)	596.6	13,522.1	489.3(B)	11,234.9(B)	2,447.9(B)
1985-1986	507.2	12,040.9	465.7	10,318.2	2,093.6
1985					
MAY	61.8	1,367.1	51.2	1,314.3	2,618.2
JUNE	44.9	1,074.4	50.5	1,047.8	2,594.3
JULY	58.3	1,303.4	54.0	1,257.3	2,595.4
AUGUST	51.1	1,166.7	46.5	1,176.1	2,538.7
SEPTEMBER	45.7	1,095.9	45.5	1,042.0	2,547.0
OCTOBER	52.3	1,162.3	48.3	1,148.3	2,512.7
NOVEMBER	45.3	1,044.5	44.2	1,066.8	2,446.3
DECEMBER	36.0	885.7	39.0	1,106.0	2,187.0
1986					
JANUARY	30.2	825.3	38.5	853.3	2,120.4
FEBRUARY	34.5	813.2	37.8	882.0	2,013.8
MARCH	31.4	762.5	39.1	795.9	1,941.4
APRIL	41.9	1,017.4	40.0	888.6	2,030.2
MAY	42.4	1,017.2	39.1	834.9	2,173.4
JUNE	38.1	946.9	35.7	867.9	2,217.4
JULY	42.8	1,122.4	48.0	1,061.3	2,190.4
STATES - JUNE 1986					
N.S.W.	14.1	326.9	16.8	285.1	846.5
VIC.	12.5	288.7	7.2	277.7	715.9
QLD	3.9	113.1	4.2	108.6	204.3
S.A.	3.4	78.0	2.8	74.5	143.7
W.A.	2.0	77.7	1.5	68.0	182.2
TAS.	1.0	18.3	.5	19.4	29.4
N.T.	.1	9.5	.3	6.8	27.9
A.C.T.	1.1	34.8	2.3	27.9	67.5
STATES - JULY 1986					
N.S.W.	15.3	370.8	22.0	335.5	838.2
VIC.	14.3	353.6	9.4	341.2	709.7
QLD	4.7	144.1	6.4	131.9	203.1
S.A.	3.5	87.1	3.2	87.3	140.4
W.A.	2.4	102.3	3.6	102.4	177.3
TAS.	1.0	20.0	.4	20.4	27.7
N.T.	.1	11.2	.3	10.9	27.9
A.C.T.	1.4	33.3	2.7	31.9	66.0

(A) FOR BREAK IN SERIES REFER TO THE JULY TO SEPTEMBER 1984 ISSUES OF THIS PUBLICATION.
(B) BREAK IN SERIES DUE TO THE INCLUSION OF TRADING BANKS FROM JANUARY 1985.

TABLE 3 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS - ORIGINAL AND SEASONALLY ADJUSTED

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	
ORIGINAL							
1985							
MAY	6,064	244.2	2,089	89.0	23,111	972.1	31,264
JUNE	4,710	194.0	1,706	72.3	17,483	763.2	23,899
JULY	5,923	242.3	1,919	81.0	21,266	921.8	29,108
AUGUST	5,147	212.5	1,690	73.6	19,391	829.5	26,228
SEPTEMBER	4,792	191.9	1,745	77.1	18,204	781.3	24,741
OCTOBER	5,274	213.8	1,929	83.5	19,363	812.6	26,566
NOVEMBER	4,416	175.6	1,672	71.6	17,690	752.0	23,778
DECEMBER	3,805	145.5	1,578	65.3	15,952	638.9	21,335
1986							
JANUARY	3,604	139.4	1,390	56.5	14,626	599.2	19,620
FEBRUARY	3,396	124.4	1,413	55.9	15,069	598.4	19,878
MARCH	3,415	129.3	1,436	58.0	14,073	543.9	18,924
APRIL	4,585	187.6	1,686	74.2	16,801	713.6	23,072
MAY	4,026	171.8	1,736	81.7	16,349	721.3	22,111
JUNE	3,472	146.7	1,677	78.3	15,351	683.8	20,500
JULY	4,261	178.4	1,723	78.8	18,620	822.4	24,604
SEASONALLY ADJUSTED							
1985							
MAY	5,152	209.7	1,873	80.1	20,644	867.5	27,669
JUNE	5,037	206.8	1,931	83.5	19,985	865.9	26,952
JULY	5,325	215.6	1,806	77.5	20,918	923.3	28,048
AUGUST	5,271	214.0	1,681	74.0	20,862	900.4	27,814
SEPTEMBER	4,992	201.0	1,825	79.7	19,734	864.4	26,550
OCTOBER	4,811	197.7	1,839	77.8	18,300	760.3	24,950
NOVEMBER	4,517	180.8	1,566	69.4	17,131	736.8	23,214
DECEMBER	4,136	157.5	1,710	69.0	17,294	690.1	23,140
1986							
JANUARY	3,894	149.9	1,409	58.3	14,205	577.0	19,509
FEBRUARY	3,733	136.7	1,435	55.0	14,660	573.7	19,827
MARCH	3,549	134.1	1,538	62.1	13,935	530.9	19,022
APRIL	4,173	170.1	1,623	69.9	15,563	663.4	21,358
MAY	3,796	165.3	1,700	80.6	16,301	721.4	21,797
JUNE	3,636	154.8	1,844	88.6	17,048	756.8	22,529
JULY	3,888	160.1	1,621	74.4	18,085	811.1	23,594

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795.1
778.7
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975.4
974.8
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1,188.4
1,145.1
1,035.8
987.0
916.6

785.2
765.4
727.1
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1,045.6

TABLE 4 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - TYPE OF LENDER - ORIGINAL AND SEASONALLY ADJUSTED

	BANKS						PERMANENT BUILDING SOCIETIES		OTHER LENDERS	
	SAVINGS		TRADING							
	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M
ORIGINAL										
1985										
MAY	17,372	661.8	2,933	131.3	8,353	397.0	2,606	115.1		
JUNE	13,334	528.8	2,240	107.7	6,241	294.8	2,084	98.2		
JULY	16,981	665.8	2,911	145.3	6,724	323.7	2,492	110.3		
AUGUST	14,966	588.2	2,925	135.1	5,968	278.7	2,369	113.7		
SEPTEMBER	14,462	579.2	2,734	123.0	5,170	242.8	2,375	105.2		
OCTOBER	15,081	592.4	3,191	134.9	5,657	266.1	2,637	116.5		
NOVEMBER	12,958	499.5	2,872	120.9	5,403	259.7	2,545	119.2		
DECEMBER	11,969	433.4	2,859	111.9	4,366	208.5	2,141	95.9		
1986										
JANUARY	11,285	424.7	2,841	120.3	3,196	150.4	2,298	99.7		
FEBRUARY	11,108	392.7	3,071	128.7	3,406	156.3	2,293	101.0		
MARCH	10,757	356.0	2,945	125.3	3,186	151.0	2,036	98.8		
APRIL	14,301	591.5	2,847	114.2	3,640(3,566)	173.2(169.2)	2,284(1,951)	96.6(81.5)		
MAY	14,763	641.2	2,043	92.3	3,011(2,966)	140.9(138.7)	2,294(1,905)	100.4(81.1)		
JUNE	13,995	614.5	1,843	84.9	2,746(2,715)	124.7(123.2)	1,916(1,591)	84.8(70.3)		
JULY	17,381	749.7	1,946	89.3	3,360(3,360)	156.6(156.6)	1,917(1,888)	84.0(82.7)		
SEASONALLY ADJUSTED										
1985										
MAY	15,280	587.4	2,586	118.7	7,531	350.5	2,272	100.8		
JUNE	14,859	583.3	2,590	127.1	7,265	343.6	2,238	102.2		
JULY	15,978	637.6	2,636	135.0	6,966	335.8	2,468	108.1		
AUGUST	15,757	617.6	3,273	152.6	6,311	296.4	2,473	121.9		
SEPTEMBER	15,435	613.7	2,966	142.2	5,756	280.7	2,394	108.5		
OCTOBER	14,014	539.8	2,747	116.2	5,623	265.5	2,566	114.3		
NOVEMBER	12,576	490.6	3,023	128.2	5,149	248.9	2,467	119.2		
DECEMBER	13,000	470.3	3,391	132.9	4,543	215.3	2,207	98.1		
1986										
JANUARY	11,051	412.3	2,687	110.0	3,281	154.5	2,490	108.4		
FEBRUARY	11,192	394.4	3,019	119.5	3,197	145.3	2,420	106.2		
MARCH	11,041	366.1	2,928	119.1	3,034	143.8	2,019	98.1		
APRIL	13,426	562.5	2,337	94.3	3,387(3,318)	158.1(154.4)	2,208(1,886)	88.6(74.8)		
MAY	14,638	640.7	2,253	104.4	2,823(2,781)	130.2(128.2)	2,082(1,729)	91.9(74.2)		
JUNE	15,361	673.5	2,134	100.5	3,050(3,015)	139.6(137.9)	1,983(1,647)	86.7(71.9)		
JULY	16,454	718.6	1,767	83.9	3,491(3,491)	162.6(162.6)	1,883(1,855)	80.5(79.3)		