HOUSING FINANCE COMMITMENTS SEP QTR 2026

OWNER OCCUPIERS

Housing finance commitments (excluding refinancing) for owner occupiers in the September quarter 2026:

- In number, fell by 1.5% in South Australia, but was 0.6% higher than a year earlier (fell by 5.3% nationally, to be 9.8% lower than a year earlier) – see Chart 1.
- In value, fell by 2.0% in South Australia, but was 8.6% higher than a year earlier (fell by 5.3% nationally, to be 4.6% lower than a year earlier).
- The number of finance commitments for the construction or purchase of **new** dwellings fell by 8.7% in the quarter, but was 13% higher than a year earlier in South Australia. The average finance commitment value was $640,758, up 3.0% in the quarter.
- The number of finance commitments for purchases of **established** dwellings (excluding refinancing), rose by 0.4% in the quarter, but was 3.8% lower than a year earlier. The average value of these commitments was $690,474, up 0.2% in the quarter.

INVESTORS

Housing finance commitments (excluding refinancing) for investors in the September quarter 2026:

- In number, fell by 31% in South Australia, to be 35% lower than a year earlier (fell by 31% nationally, to be 39% lower than a year earlier) – see Chart 2.
- In value, fell by 31% in South Australia, to be 32% lower than a year earlier (fell by 32% nationally, to be 38% lower than a year earlier).
- The number of finance commitments for the construction or purchase of **new** dwellings fell by 2.4% in the quarter but was 10% higher than a year earlier. The average finance commitment value was $638,440, down 2.4% in the quarter.
- The number of finance commitments for purchases of **established** dwellings (excluding refinancing), fell by 38% in the quarter, to be 44% lower than a year earlier. The average value of these commitments was $647,295, up 0.9% in the quarter.

Chart 1: **Owner Occupier Housing Finance Commitments** (seas adj, number, thousands)

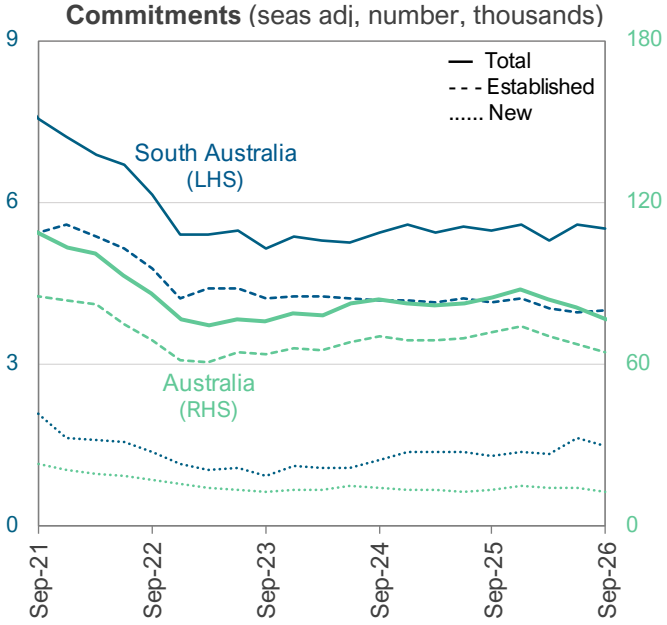
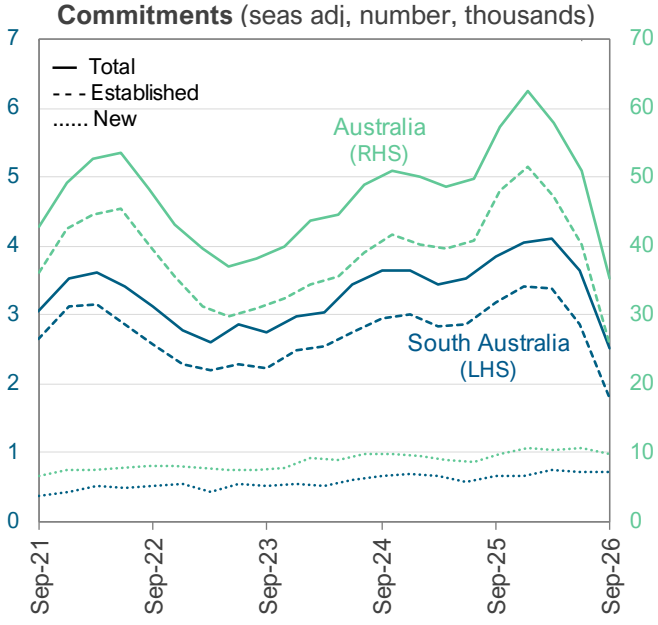


Chart 2: **Investor Housing Finance Commitments** (seas adj, number, thousands)



FIRST HOME BUYERS

In the September quarter 2026, the number of owner occupier housing finance commitments for first home buyers in seasonally adjusted terms fell by 11% in South Australia, but was 5.7% higher than a year earlier (fell by 8.6% nationally, to be 12% lower than a year earlier) – see Chart 3.

In the September quarter 2026, the average owner occupier first-home buyer loan size in South Australia was $610,235 in seasonally adjusted terms, 13% higher through the year. This compares with $614,719 as the average loan size for owner occupier first-home buyers in Australia, 9.9% higher over the same period.

Chart 3: **First home buyer loan commitments** (seas adj, number, thousands)

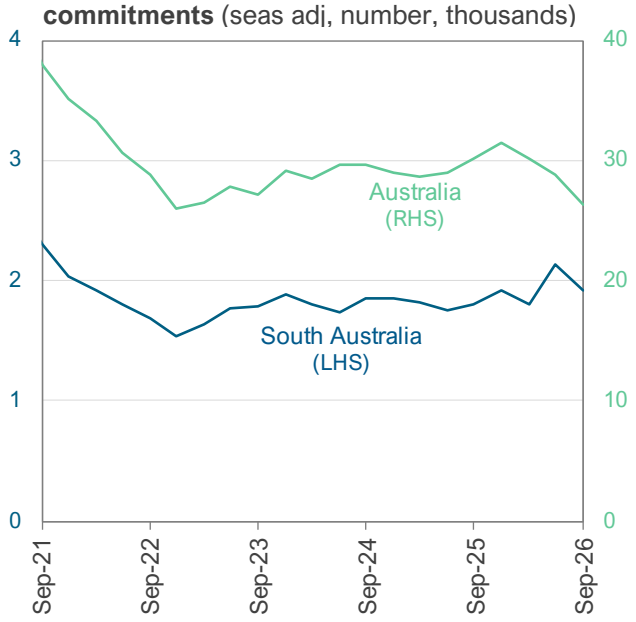
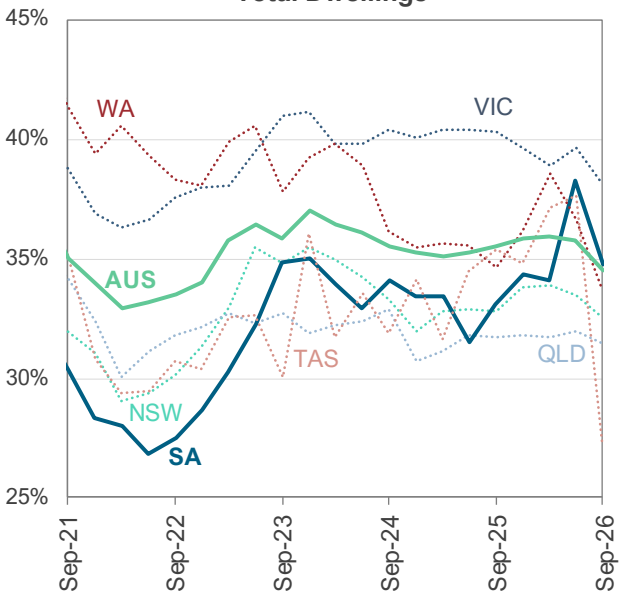


Chart 4: **First Home Buyers as a Share of Total Dwellings**



LAND, ALTERATIONS, ADDITIONS & REPAIRS

The number of housing commitments (excluding refinancing) in the September quarter 2026, in original terms:

- For residential land purchases, fell by 34% in South Australia, to be 20% lower than a year earlier (fell by 25% nationally, to be 22% lower than a year earlier) – see Chart 5.
- For alterations, additions and repairs, rose by 1.8% in South Australia, but was 11% lower than a year earlier (fell by 9.8% nationally, to be 7.5% lower than a year earlier).

The total value of housing commitments (excluding refinancing) in the September quarter 2026, in original terms:

- For residential land purchases, fell by 32% in South Australia, to be 7.8% lower than a year earlier (fell by 24% nationally, to be 14% lower than a year earlier).
- For alterations, additions and repairs, fell by 7.9% in South Australia, to be 12% lower than a year earlier (fell by 9.2% nationally, to be 3.2% lower than a year earlier).

Chart 5: **Residential Land Purchases** (original, number)

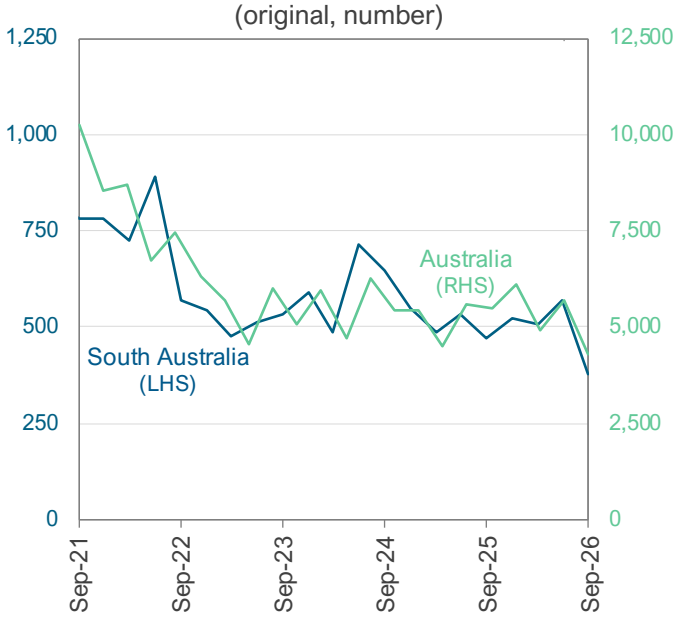


Table 1: **Owner Occupier First Home Buyer Housing Finance Commitments** (seasonally adjusted)

	Number			Average Value ($)	
	1 Year ago	Previous quarter	**Latest quarter**	1 Year ago	**Latest quarter**
	Sep 2025	Jun 2026	**Sep 2026**	Sep 2025	**Sep 2026**
NSW	7,079	6,879	6,405	637,590	691,788
VIC	9,983	9,272	8,337	531,604	567,074
QLD	5,737	5,532	4,878	585,149	647,171
SA	**1,812**	**2,143**	**1,915**	**539,128**	**610,235**
WA	3,438	3,516	3,211	542,903	634,039
TAS	605	633	396	456,694	521,717
NT	249	250	221	412,450	503,167
ACT	848	861	790	551,297	594,937
AUS	**30,136**	**28,909**	**26,415**	**559,497**	**614,719**

Table 2: **South Australian Housing Finance Commitments** (seasonally adjusted)

	Latest qtr (Sep qtr 2026)			**Year to Sep qtr 2026**	
	Number	Change since June qtr 2026	Change since September qtr 2025	Number	Change since a year earlier
Owner Occupier					
Total Housing Finance Commitments	5,510	-1.5%	0.6%	21,981	-0.3%
By build type ^					
Construction or Purchase of New Dwellings	*1,477*	*-8.7%*	*13.4%*	*5,763*	*7.2%*
Purchase of Established Dwellings	*3,989*	*0.4%*	*-3.8%*	*16,207*	*-2.8%*
By buyer type ^					
First Home Buyer Finance Commitments	*1,915*	*-10.6%*	*5.7%*	*7,781*	*7.4%*
Non-First Home Buyer Finance Commitments	*3,605*	*5.7%*	*-1.7%*	*14,206*	*-4.0%*
Investor					
Total Housing Finance Commitments	2,509	-31.4%	-34.9%	14,318	-0.9%
By build type ^					
Construction or Purchase of New Dwellings	*718*	*-2.4%*	*10.3%*	*2,870*	*10.9%*
Purchase of Established Dwellings	*1,793*	*-37.5%*	*-43.7%*	*11,481*	*-3.4%*
By buyer type ^					
First Home Buyer Finance Commitments	*67*	*-39.1%*	*-45.1%*	*411*	*-9.5%*
Non-First Home Buyer Finance Commitments	2,442	-31.2%	-34.5%	13,907	-0.7%
Total Housing Finance Commitments (Investor & Owner Occupier)	8,019	-13.3%	-14.0%	36,299	-0.6%

^ Breakdowns by build and buyer type may not sum to the broader total due to the seasonal adjustment of the data.

Next release of ABS Lending Indicators is 10 February 2027.