



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA MARCH 1987

PHONE INQUIRIES • *about these statistics*—contact Mark Hopkins on Canberra (062) 52 7118 or any ABS State office.

• *about other statistics and ABS services*—contact Information Services on Canberra (062) 52 5402, 52 6007, 52 6627 or any ABS State office.

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MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in March 1987 totalled \$1,143.9 million, \$37.8 million (3.4%) more than in February 1987 and \$412.8 million (56.5%) more than in March 1986. In seasonally adjusted terms, commitments were down \$53.0 million (4.6%) on February 1987 but up \$341.6 million (45.8%) on March 1986.

Savings banks continued to be the dominant lenders of housing finance with commitments, in original terms, of \$833.3 million, more than double the March 1986 figure of \$356.0 million. It should be noted that the National Mutual Royal Savings Bank (NSW) Ltd (formerly the United Permanent Building Society) began operations on the 2 March 1987.

Number of dwellings secured by first mortgage (original)

Purpose of Commitment	March 1987	% Change from last month*	% Change from same month last year#
	Number		
Established Dwellings	18,717	0.9%	33.0%
Construction of Dwellings	4,118	7.9%	20.6%
Purchase of Newly Erected	1,444	-0.4%	0.6%
Total	24,279	1.9%	28.3%

* March 1987 on February 1987

March 1987 on March 1986

† Since March 1986, three Building Societies have become Savings Banks

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured housing finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation. For detailed information on the scope and coverage of these statistics and definitions of data items refer to the July 1986 issue of this publication.

2. 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.

Seasonal adjustment

3. Details of methods used in seasonally adjusting original series are available on request.

4. 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.

SUMMARY TABLES

Commitments by purpose (original)

Purpose of Commitment	March 1987	% Change from last month*	% Change from same month last year#
	\$ Million		
Established Dwellings	891.7	1.9%	63.9%
Construction of Dwellings	184.2	14.6%	42.5%
Purchase of Newly Erected	68.1	-2.7%	17.4%
Total	1,143.9	3.4%	56.5%

Commitments by type of lender (original)

Type of lender	March 1987	% Change from last month*	% Change from same month last year#
	\$ Million		
Savings Banks†	833.3	5.5%	134.1%
Permanent Building Societies†	162.4	-2.5%	7.6%
Trading Banks	73.2	-9.6%	-41.6%
Other Lenders	75.0	9.5%	-24.1%
Total	1,143.9	3.4%	56.5%

Commitments by type of lender (seasonally adjusted)

Type of lender	March 1987	% Change from last month*	% Change from same month last year#
	\$ Million		
Savings Banks†	817.2	-1.8%	113.8%
Permanent Building Societies†	139.4	-14.6%	-5.9%
Trading Banks	64.1	-14.3%	-45.1%
Other Lenders	66.9	-5.6%	-32.4%
Total	1,087.6	-4.6%	45.8%

Unpublished data

5. 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

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

Commitments not advanced at end of period

7. 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

8. 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

9. 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.

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

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

Electronic services

11. VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

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IAN CASTLES
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - MARCH 1987

Purpose Of Commitment	Type of Lender										Total	
	Savings		Banks		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	3,025	133.9	239	7.2	424	21.5	327	11.9	4,015	174.5		
By other security	..	1.5	..	2.7	..	0.1	..	0.4	..	4.7		
Other dwellings -												
By first mortgage	49	1.9	51	2.4	3	0.1	-	-	103	4.5		
By other security	..	0.2	..	0.3	..	-	..	-	..	0.5		
Purchase of newly erected dwellings -												
Houses -												
By first mortgage	914	43.1	46	2.0	114	6.0	170	6.6	1,244	57.7		
By other security	..	0.2	..	0.4	..	-	..	0.2	..	0.8		
Other dwellings -												
By first mortgage	121	5.6	37	1.2	29	1.5	13	0.3	200	8.6		
By other security	..	0.1	..	0.6	..	-	..	0.2	..	0.9		
Purchase of established dwellings -												
Houses -												
By first mortgage	12,842	603.8	809	37.5	2,329	113.5	1,196	49.5	17,176	804.3		
By other security	..	3.4	..	7.9	..	0.6	..	1.0	..	13.0		
Other dwellings -												
By first mortgage	852	38.9	192	9.2	409	18.9	88	3.7	1,541	70.8		
By other security	..	0.6	..	1.7	..	0.1	..	1.3	..	3.7		
Alterations and additions to dwellings	..	24.4	..	9.7	..	7.5	..	2.9	..	44.5		
Total commitments	17,803	857.7	1,374	82.9	3,308	169.9	1,794	77.9	24,279	1,188.4		
STATES(a)												
New South Wales	5,022	266.9	677	44.6	1,381	76.8	388	20.2	7,468	408.5		
Victoria	6,187	313.8	278	19.7	381	20.8	355	16.4	7,201	370.7		
Queensland	2,227	91.7	142	6.4	724	34.2	464	17.0	3,557	149.2		
South Australia	1,537	70.8	45	2.9	298	14.7	135	5.6	2,015	94.1		
Western Australia	1,879	72.3	175	5.8	452	19.4	274	10.1	2,780	107.6		
Tasmania	492	18.1	21	1.1	..	..	..	..	655	24.5		
Northern Territory	91	4.3	5	0.3	72	3.9	178	8.6	126	7.3		
Australian Capital Territory	368	19.8	31	2.2	..	..	..	..	477	26.4		

(a) Includes alterations and additions.

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

	Houses				Construction of Dwellings			
	First mortgage		Other security(a)		Dwelling units		Other dwellings	
	\$ m	\$ m	\$ m	\$ m		\$ m	\$ m	
AUSTRALIA								
YEARS	57,326	1,923.0	53.1	567	18.4		6.0	
1983-1984	61,774	2,320.3	63.6	956	34.5		8.6	
1984-1985(b)	50,545	1,963.0		1,310	45.6			
1985-1986								
1986								
January	3,515	132.6	3.5	89	2.9		0.5	
February	3,325	117.7	3.8	71	2.3		0.5	
March	3,336	121.8	4.8	79	2.1		0.6	
April	4,444	176.9	5.0	141	4.6		1.1	
May	3,945	164.1	4.4	81	2.4		0.9	
June	3,378	138.6	3.7	94	3.7		0.7	
July	4,129	167.3	4.1	111	4.7		1.1	
August	3,563	144.4	3.9	116	4.9		0.4	
September	3,622	145.6	4.1	94	3.0		0.5	
October	4,296	171.8	5.5	124	5.2		1.1	
November	3,490	147.6	5.1	122	5.1		0.7	
December	4,135	161.6	4.2	132	5.6		0.5	
1987								
January	2,771	118.3	4.1	60	2.1		1.0	
February	3,734	152.7	3.9	82	3.6		0.5	
March	4,015	174.5	4.7	103	4.5		0.5	
STATES - FEBRUARY 1987								
N.S.W.	830	37.8	1.0	18	0.6		0.2	
Vic.	1,117	45.7	1.7	18	1.2		0.1	
Qld	739	29.8	0.5	14	0.5		-	
S.A.	303	12.4	0.1	12	0.5		0.1	
W.A.	603	22.3	0.3	18	0.7		0.1	
Tas.	91	2.9	0.1	2	0.1		-	
N.T.	12	0.4	0.2	-	-		-	
A.C.T.	39	1.5	0.1	-	-		-	
STATES - MARCH 1987								
N.S.W.	980	45.2	0.8	28	1.4		0.1	
Vic.	1,161	54.1	2.3	37	1.7		0.2	
Qld	707	28.9	0.4	12	0.5		0.1	
S.A.	414	17.8	0.7	9	0.3		0.1	
W.A.	575	21.9	0.3	13	0.5		0.1	
Tas.	127	4.4	-	1	-		-	
N.T.	15	0.7	0.1	2	0.1		-	
A.C.T.	36	1.4	0.1	1	0.1		-	

(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	First mortgage	Other security(a)	Dwelling units	First mortgage	Other security(a)
	\$ m	\$ m	\$ m	\$ m	\$ m	\$ m
AUSTRALIA						
1983-1984	19,686	694.3		2,412	93.2	10.4
1984-1985(b)	19,068	769.2	20.6	2,696	113.9	11.6
1985-1986	16,954	709.5	18.7	2,917	116.8	
1986						
January	1,149	46.4	1.0	241	8.3	0.8
February	1,202	45.5	1.2	211	8.3	0.9
March	1,224	46.5	1.5	212	8.8	1.2
April	1,425	62.3	0.9	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	0.9
July	1,520	66.4	1.5	203	9.2	1.6
August	1,191	54.3	1.0	211	8.2	0.7
September	1,291	56.0	1.4	218	9.5	0.5
October	1,429	64.0	1.3	251	12.1	1.0
November	1,201	55.6	1.3	191	8.2	0.9
December	1,235	56.3	1.2	168	7.8	2.2
1987						
January	1,053	48.1	0.5	170	6.9	1.9
February	1,252	58.3	1.3	198	9.5	1.0
March	1,244	57.7	0.8	200	8.6	0.9
STATES - FEBRUARY 1987						
N.S.W.	213	11.0	0.2	53	2.7	0.2
Vic.	537	25.7	0.2	51	2.9	0.3
Qld	208	8.7	0.3	38	1.6	0.2
S.A.	39	1.6	0.1	15	0.7	0.2
W.A.	123	4.6	-	26	1.0	-
Tas.	16	0.5	0.2	1	0.1	0.1
N.T.	19	1.2	-	5	0.3	-
A.C.T.	97	5.0	0.2	9	0.3	-
STATES - MARCH 1987						
N.S.W.	198	9.7	0.1	53	2.4	0.3
Vic.	550	27.1	0.3	60	2.8	0.3
Qld	205	8.4	0.2	34	1.2	-
S.A.	45	1.9	0.2	9	0.4	-
W.A.	124	4.3	-	33	1.3	-
Tas.	28	1.3	-	1	-	-
N.T.	6	0.4	-	2	0.2	0.2
A.C.T.	88	4.5	-	8	0.4	-

(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	Houses			Purchase of established dwellings			Other dwellings		
	First mortgage		Other security(a)	First mortgage		Other security(a)	First mortgage		Other security(a)
	Dwelling units	\$ m	\$ m	Dwelling units	\$ m	\$ m	Dwelling units	\$ m	\$ m
AUSTRALIA									
1983-1984	214,625	7,213.9		19,869	697.9				
1984-1985(b)	218,735	8,579.4	165.0	20,264	818.2				34.9
1985-1986	186,704	7,639.2	194.9	17,431	717.0				45.1
1986									
January	13,464	536.5	12.8	1,162	47.1				2.9
February	13,721	526.6	15.2	1,348	52.9				3.8
March	12,886	480.2	14.0	1,187	46.9				2.7
April	15,392	637.2	15.2	1,409	57.4				3.7
May	15,018	631.7	12.7	1,331	54.3				2.7
June	14,065	616.0	11.1	1,286	54.4				2.3
July	17,054	735.4	12.7	1,475	54.3				2.8
August	14,450	637.9	10.6	1,303	57.7				2.3
September	15,559	688.6	12.8	1,432	62.7				2.3
October	18,530	822.7	11.5	1,764	80.4				3.7
November	16,131	743.6	13.6	1,406	63.7				2.4
December	17,488	801.7	16.2	1,324	58.6				2.3
1987									
January	13,743	624.4	11.1	1,067	48.7				1.9
February	17,032	791.1	11.0	1,519	69.3				3.9
March	17,176	804.3	13.0	1,541	70.8				3.7
STATES - FEBRUARY 1987									
N.S.W.	5,385	274.3	3.4	805	40.1				1.5
Vic.	4,709	234.9	3.0	313	13.9				0.6
Qld	2,552	102.6	1.2	114	4.3				0.2
S.A.	1,480	65.6	0.6	122	5.4				0.4
W.A.	1,980	73.2	1.4	130	4.2				1.0
Tas.	412	13.9	0.3	5	0.2				0.1
N.T.	95	4.5	0.3	18	0.5				0.1
A.C.T.	419	22.1	0.8	12	0.6				-
STATES - MARCH 1987									
N.S.W.	5,412	285.8	3.8	797	40.4				1.6
Vic.	5,060	250.0	4.4	333	15.3				0.7
Qld	2,486	97.8	1.8	113	4.3				0.5
S.A.	1,430	62.3	0.9	108	4.6				0.4
W.A.	1,889	70.1	0.8	146	4.6				0.2
Tas.	493	16.9	0.3	5	0.1				-
N.T.	83	4.4	0.3	18	0.6				0.2
A.C.T.	323	17.1	0.7	21	0.8				-

(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	Alterations and additions to dwellings \$ m	Total dwelling units	Total commitments \$ m	Cancellations of commitments \$ m	Commitments advanced during period \$ m	Commitments not advanced at end of period \$ m
AUSTRALIA						
1983-1984	640.5	274,930	11,281.1	389.8	8,938.3	2,043.0
1984-1985(a)	596.6	323,493	13,522.1	(b) 505.4	(b) 11,951.4	(b) 2,594.3
1985-1986	507.2	275,861	12,040.9	507.7	11,919.0	2,217.4
1986						
January	30.2	19,620	825.3	38.5	853.3	2,120.4
February	34.5	19,878	813.2	37.8	882.0	2,013.8
March	31.4	18,924	762.5	39.1	795.9	1,941.4
April	41.9	23,072	1,017.4	40.0	888.6	2,030.2
May	42.4	22,111	1,017.2	39.1	834.9	2,173.4
June	38.1	20,500	946.9	35.7	867.9	2,217.4
July	42.8	24,492	1,114.9	46.7	1,055.7	2,189.7
August	38.9	20,834	965.0	32.8	937.7	2,184.2
September	42.0	22,216	1,029.1	46.0	967.8	2,199.5
October	47.4	26,394	1,227.5	40.2	1,087.8	2,320.0
November	41.5	22,541	1,089.2	40.7	1,011.0	2,357.5
December	42.4	24,482	1,160.7	36.7	1,342.3	2,139.1
1987						
January	28.8	18,864	897.8	29.8	822.0	2,204.2
February	45.4	23,817	1,151.4	34.6	1,049.2	2,271.7
March	44.5	24,279	1,188.4	37.0	1,029.7	2,393.5
STATES - FEBRUARY 1987						
N.S.W.	16.4	7,304	389.4	17.9	317.2	892.7
Vic.	14.5	6,745	344.8	7.2	359.6	685.1
Qld	4.1	3,665	153.9	3.2	133.3	229.2
S.A.	4.4	1,971	91.9	2.7	84.9	137.2
W.A.	4.2	2,880	113.0	1.7	101.0	213.8
Tas.	0.8	527	19.2	0.4	20.5	28.2
N.T.	0.1	149	7.7	0.1	7.1	25.6
A.C.T.	0.9	576	31.6	1.4	25.6	59.9
STATES - MARCH 1987						
N.S.W.	17.0	7,468	408.5	19.7	308.4	973.1
Vic.	11.6	7,201	370.7	6.5	327.7	721.7
Qld	5.0	3,557	149.2	4.9	145.6	227.9
S.A.	4.6	2,015	94.1	2.1	91.3	137.8
W.A.	3.5	2,780	107.6	1.8	105.8	213.8
Tas.	1.4	655	24.5	0.5	21.0	31.2
N.T.	0.1	126	7.3	0.2	6.5	26.2
A.C.T.	1.3	477	26.4	1.2	23.4	61.8

(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	Dwelling units	\$ m
ORIGINAL								
1986								
January	3,604	139.4	1,390	56.5	14,626	599.2	19,620	795.1
February	3,396	124.4	1,413	55.9	15,069	598.4	19,878	778.7
March	3,415	129.3	1,436	58.0	14,073	543.9	18,924	731.1
April	4,585	187.6	1,686	74.2	16,801	713.6	23,072	975.4
May	4,026	171.8	1,736	81.7	16,349	721.3	22,111	974.8
June	3,472	146.7	1,677	78.3	15,351	683.8	20,500	908.8
July	4,240	177.2	1,723	78.8	18,529	816.1	24,492	1,072.1
August	3,679	153.4	1,402	64.3	15,753	708.4	20,834	926.1
September	3,716	153.2	1,509	67.5	16,991	766.4	22,216	987.1
October	4,420	183.5	1,680	78.4	20,294	918.3	26,394	1,180.2
November	3,612	158.5	1,392	65.9	17,537	823.3	22,541	1,047.8
December	4,267	171.9	1,403	67.5	18,812	878.8	24,482	1,118.2
1987								
January	2,831	125.4	1,223	57.4	14,810	686.2	18,864	869.0
February	3,816	160.8	1,450	70.0	18,551	875.2	23,817	1,106.1
March	4,118	184.2	1,444	68.1	18,717	891.7	24,279	1,143.9
SEASONALLY ADJUSTED								
1986								
January	3,682	153.8	1,424	59.7	14,806	605.4	19,912	819.0
February	3,541	136.9	1,471	57.4	15,087	595.7	20,099	790.0
March	3,775	135.4	1,559	64.3	14,224	546.3	19,558	746.0
April	3,738	171.3	1,620	68.8	15,720	670.5	21,077	910.5
May	3,949	165.3	1,684	78.9	16,235	728.6	21,868	972.8
June	3,622	154.7	1,777	86.7	16,813	737.7	22,213	979.2
July	3,838	153.8	1,607	72.7	17,446	767.3	22,891	993.8
August	3,693	151.8	1,442	66.0	16,844	757.3	21,980	975.0
September	3,781	152.0	1,528	65.6	17,856	803.6	23,165	1,021.2
October	4,044	165.2	1,486	68.5	18,402	826.7	23,932	1,060.4
November	4,106	170.7	1,408	67.1	17,085	807.8	22,599	1,045.5
December	4,489	172.0	1,347	64.6	18,453	861.0	24,289	1,097.5
1987								
January	3,187	154.4	1,392	68.7	16,838	782.2	21,417	1,005.2
February	3,964	180.6	1,537	73.9	18,788	886.1	24,289	1,140.6
March	4,246	177.0	1,487	71.8	17,507	838.7	23,241	1,087.6

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				
	ORIGINAL							
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	173.2	2,284	96.6
May	14,763	641.2	2,043	92.3	3,011	140.9	2,294	100.4
June	13,995	614.5	1,843	84.9	2,746	124.7	1,916	84.8
July	17,381	749.7	1,961	89.8	3,360	156.6	1,790	76.0
August	13,828	607.3	1,776	84.6	3,578	166.4	1,652	67.8
September	15,443	672.6	1,369	69.5	3,747	176.6	1,657	68.3
October	18,988	830.3	1,599	83.9	4,062	192.6	1,745	73.3
November	15,985	734.9	1,497	81.5	3,458	163.9	1,601	67.4
December	18,230	810.8	1,543	88.8	3,136	152.6	1,573	66.1
1987								
January	13,521	617.7	1,175	61.2	2,716	133.2	1,452	56.9
February	17,264	790.0	1,521	81.0	3,356	166.5	1,676	68.5
March	17,803	833.3	1,374	73.2	3,308	162.4	1,794	75.0
	SEASONALLY ADJUSTED							
1986								
January	11,280	435.7	2,725	115.7	3,464	161.0	2,443	106.6
February	11,464	413.3	2,934	118.9	3,341	153.5	2,360	104.4
March	11,528	382.2	2,856	116.7	3,128	148.2	2,046	98.9
April	13,258	564.0	2,385	101.5	3,293	154.5	2,141	90.5
May	14,639	645.3	2,297	104.2	2,835	131.2	2,098	92.1
June	15,113	659.5	2,143	98.5	2,953	135.3	2,002	85.8
July	15,885	679.0	1,842	84.5	3,360	155.6	1,804	74.7
August	14,487	630.5	1,904	92.1	3,838	179.6	1,751	72.8
September	15,882	678.5	1,510	78.1	4,077	195.1	1,695	69.5
October	16,906	726.7	1,429	73.1	3,958	189.7	1,639	71.0
November	16,092	730.7	1,575	86.5	3,387	162.7	1,544	65.5
December	18,051	791.6	1,406	83.2	3,168	152.9	1,664	69.9
1987								
January	15,341	718.7	1,411	73.7	3,059	149.3	1,606	63.6
February	17,835	831.8	1,450	74.8	3,283	163.2	1,721	70.9
March	17,501	817.2	1,257	64.1	2,844	139.4	1,638	66.9