

CATALOGUE NO. 5609.0 EMBARGOED UNTIL 11.30 A.M. 28 JUNE 1990

# HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA APRIL 1990

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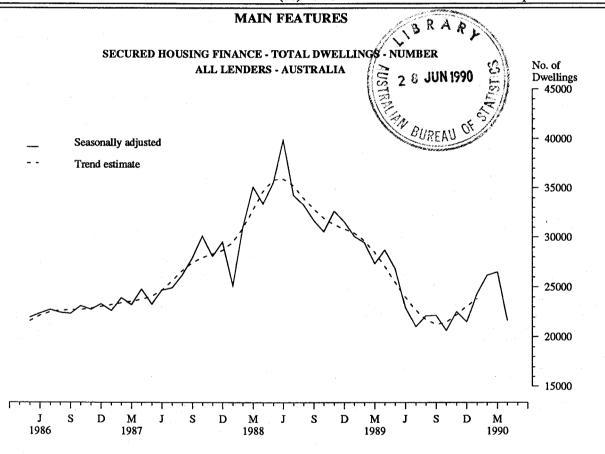
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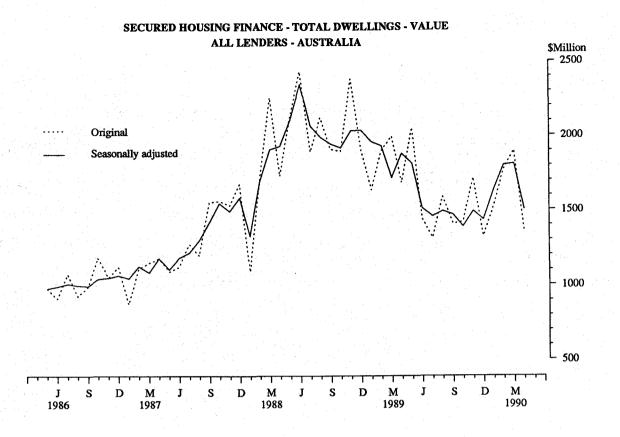
Secured housing finance commitments (excluding alterations and additions) totalled \$1,357.8 million in April 1990, \$538.2 million (28.4%) less than in March 1990 and \$325.5 million (19.3%) less than in April 1989.

In seasonally adjusted terms there was a decrease in commitments in April 1990 of \$306.8 million (17.0%) on March 1990, and a decrease of \$375.8 million (20.0%) on April 1989. By type of lender, commitments by banks were down \$249.6 million, by permanent building societies down \$18.4 million and by other lenders down \$38.6 million, on March 1990. Commitments by banks were also down \$407.5 million on April 1989, but commitments by permanent building societies and other lenders were up \$5.6 million and \$26.2 million respectively.

Seasonally adjusted, commitments for first mortgage (or equivalent) finance were provided for 21,657 dwelling units in April 1990, 4,870 dwelling units (18.4%) less than in March 1990 and 7,100 dwelling units (24.7%) less than in April 1989.

As the above graph shows, the trend estimates continued to show an increase in the number of dwelling units financed since October 1989.

Due to the highly irregular nature of the series, it is not possible to calculate, with reasonable confidence, the trend estimates for the last three months, and therefore, these estimates are not provided.



## **SUMMARY TABLES**

## Commitments by purpose (original)

	Commitments made during April 1990		Percentage change from last month(a)		Percentage change from same month last year(b)	
Purpose of Commitment	Dwgs	\$M	Dwgs	\$M	Dwgs	\$M
Established Dwellings	14,349	1,035.3	-27.1	-28.5	-23.1	-19.2
Construction of Dwellings	4,342	243.2	-29.0	-28.6	-27.4	-24.7
Purchase of Newly Erected Dwellings	995	79.3	-25.5	-25.6	-15.7	1.4
Total	19,686	1,357.8	-27.4	-28.4	-23.8	-19.3

## Commitments by type of lender (original and seasonally adjusted)

		April 1990 \$ Million	c	Percentage hange from st month(a)	ch sa	ercentage ange from ame month ast year(b)
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
All Banks(c)	1,007.4	1,133.3	-29.8	-18.1	-25.3	-26.4
Permanent Building Societies (c)	157.6	171.0	-23.7	-9.7	-1.7	3.4
Other Lenders	192.8	196.3	-24.2	-16.4	10.9	15.4
Total	1,357.8	1,500.5	-28.4	-17.0	-19.3	-20.0

(a) April 1990 on March 1990. (b) April 1990 on April 1989. (c) Since April 1989, one Building Society has become a bank.

# **NOTES**

The statistics of housing finance are compiled from returns collected from significant lenders and relate to secured housing finance commitments for the construction or purchase of dwellings for owner occupied housing.

Explanatory Notes are available at the back of this publication.

TABLE 1 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — APRIL 1990

_		· · · · · · · · · · · · · · · · · · ·	Type of Le	ender				
•	All bar	ıks	Permanent b societii		Othe lende	•	Tota	ıl
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
			AUSTRALIA	,				
Construction of dwellings —	······							
Houses —								
By first mortgage	3,684	190.4	324	24.5	247	15.0	4,255	230.0
By other security	••	6.4						6.4
Other dwellings —								
By first mortgage	85	5.3	2	0.7	-		87	6.0
By other security		0.8	••	_		_	••	0.8
Purchase of newly erected dwellings —								
Houses —								
By first mortgage	387	23.9	68	5.7	350	29.3	805	59.0
By other security		2.3		J.,		27.5		2.3
Other dwellings —	••	2.5	••		••		••	
By first mortgage	173	13.1	17	1.6			190	14.8
By other security		3.2						3.2
Purchase of established dwellings —								
Houses —								
By first mortgage	9,688	662.0	1.504	111.9	1,929	134.6	13,121	908.6
By other security	.,	23.0	.,	1.1		0.2	••	24.3
Other dwellings —			••					
By first mortgage	916	72.3	158	11.5	154	13.3	1,228	97.1
By other security		4.6		0.5	••	0.3		5.3
Alterations and additions to								
dwellings	••	59.7	••	6.1	••	0.9	••	66.7
Total commitments	14,933	1,067.1	2,073	163.7	2,680	193.7	19,686	1,424.5
			STATES(a)					
New South Wales	3,973	380.2	788	71.7	1,260	110.8	6,021	562.7
Victoria	3,949	273.8	214	16.4	541	33.9	4,704	324.2
Queensland	2,805	161.5	406	30.0	601	35.0	3,812	226.5
South Australia	1,356	82.0	219	12.4	181	8.3	1,756	102.7
Western Australia	1,879	114.1	316	23.3	26	1.7	2,221	139.1
Tasmania	464	22.1					, 537	26.2
Northern Territory	122	6.7 {	130	9.9	71	4.0	} 122	6.7
Australian Capital Territory	385	26.7					<sup>(</sup> 513	36.4

<sup>(</sup>a) Includes alterations and additions.

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

Part				Construction of Dwellings			
Print margingle   Other security   Print margingle   Other security   Duelling   Smillion   Smill			Houses		Oth	er dwellings	
Doubling   Doubling   Doubling   Doubling   Smillion		First mortgage(a)		Other security	First mortgage	0	ther security
AUSTRALIA   AUSTRALIA   AUSTRALIA     STATUS		Dwelling units	Smillion	\$ million	Dwelling	S. million	\$ million
87         45,500         1,883.9         53.7         1,252         50.3           888         7,888         3,988         66.9         1,738         104.9         7.2           888         7,888         3,988         6,98         113         7.6         10.1           989         7,810         3,825         6,9         113         7.6         10.1           5,810         302.7         6,9         113         7.6         10.1         10.6           6,940         27,10         6,0         113         7.6         10.1         10.6         10.6           6,0         2,10         2,10         6,0         119         7.6         10.6 <t< th=""><th></th><th></th><th></th><th>AUSTRALIA</th><th></th><th></th><th></th></t<>				AUSTRALIA			
987 64,088 1,883.9 853.7 1,222 50.3 19.8 1 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1	VEARS						
888         7,0488         3,048.4         885.5         1,540         7,42           989         7,3682         3,177.9         96.9         1,738         104.9           98         3,117.9         96.9         1,540         7,42           98         3,117.9         96.9         1,540         7,6           6,034         3,825.7         9.9         1,134         7,6           6,040         3,825.7         6.0         1,137         1,13           6,040         2,816         6.0         1,13         7,18           6,040         2,816         6.0         1,19         7,18           6,040         2,818         7,6         1,12         7,18           6,040         3,24         3,25         1,19         7,2           7         3,541         3,25         6.0         1,17         6.2           8         3,738         3,25         5.8         1,17         8.3           9         5,538         3,25         2,2         6.0         1,17         8.3           1,537         3,25         2,2         1,2         8.3         1,1         8.3           1,538         3,2	1986-1987	45,303	1,883.9	53.7	1,252	50.3	8.3
7 (6754 31779 969 1,738 1049 7 (75 67718	1987-1988	64,088	3,048.4	85.5	1,540	74.2	11.2
7         66754 6877 6877 6970 6970 6970 6970 6970 6970 6970 69	1988-1989	73,682	3,797.9	6.96	1,738	104.9	25.7
5 (873)         359,6         93         1135         101           6 (940)         305,7         6,9         162         103           6 (940)         273,4         6,3         103         104           6 (940)         273,4         6,3         103         104           6 (940)         273,4         8,3         112         7,6           6 (940)         273,4         11,2         11,2         1,7           6 (940)         273,2         11,2         1,7         1,7           6 (940)         273,2         1,0         1,1	February	6.054	311.1	80	134	76	2.8
Sign	March	6,873	359.6	6.0 6.0	135	101	3
Color	Anril	5,819	302.7	0.00	162	10.8	2.7
4,964 271,0 6,4 1165	Mav	6.940	368.5	0.6	151	10.6	3.4
1,481	June	4,961	271.0	6.4	105	6.4	1.5
ber         4,546         29.16         8.1         124         7.8           or         4,576         243.8         7.6         122         8.3           or         4,576         20.2         7.8         112         8.3           or         4,794         255.2         6.0         107         6.4           y         5,788         207.0         7.2         1137         6.0           y         5,987         220.0         6.4         87         6.0           y         5,987         220.0         6.4         87         6.0           r         4,794         255.2         6.0         107         6.4           y         5,987         220.0         6.4         87         6.0           r         4,255         220.0         6.4         87         6.0           1,636         95.8         1.9         4         6.0         9.0           1,636         95.8         1.9         4         9.1         1.0         9.0           1,532         7.2         0.4         4         0.1         0.1         0.1         0.1           1,532         1,13         1,2 <td>July</td> <td>4.380</td> <td>238.4</td> <td>6.3</td> <td>119</td> <td>7.6</td> <td>3.0</td>	July	4.380	238.4	6.3	119	7.6	3.0
ber         4546         2438         7.6         112         8.3           r         4573         2492         7.8         112         8.3           r         4573         2492         7.8         112         8.3           per         4573         215.0         7.2         137         8.3           per         4704         225.2         6.0         107         6.4           per         4704         225.2         6.0         107         6.4           per         4708         322.4         7.2         137         8.5           per         4538         322.4         7.2         137         8.5           per         4538         322.4         7.2         137         8.5           per         4525         2300         6.4         87         6.0           per         4525         2300         1.0         9.5         1.0           per         4525         2300         23         4         6.0           per         4525         235         1.0         1.0         1.0           per         4525         235         1.0         1.0         1.0	August	5.122	291.6	1.8	124	00,	1.7
T         4773         3.942         5.8         132         8.8           Part         4,734         2.55.2         6.0         107         6.4         9.3           Part         4,794         2.55.2         6.0         107         6.4         9.3           Part         4,794         2.55.2         6.0         107         6.4         9.3           Part         4,794         2.55.2         6.0         107         6.4         9.8           Part         5,738         322.4         7.2         177         9.8         6.0           Part         1,636         95.8         1.7         1.7         9.8         9.8           Part         1,630         9.8         2.2         9.8         4.0         0.1           Part         1,130         3.6         0.2         1.7         1.0         1.0           Part         1,130         3.6         0.2         4.4         0.1         1.0           Part         1,130         3.6         0.2         4.4         0.1         1.1           Part         1,130         3.6         1.7         4.4         0.1         1.1           Par	September	4.546	243.8	7.6	122	. oo	3.5
1,000	October	4.573	249.2	80,70	132	900	17
AGZ (ME)         115.0         5.8         119         6.2           A (794 (ME))         255.2         6.0         107         6.4           A (258 (ME))         32.4         7.2         137         8.2           A (258 (ME))         32.4         7.2         137         8.2           A (258 (ME))         32.4         7.2         137         8.2           A (258 (ME))         95.8         1.9         9.2         8.8           A (250 (ME))         7.18         0.9         1.0         9.8           A (250 (ME))         7.18         0.9         1.0         9.8           A (250 (ME))         1.3         1.0         1.0         9.9           A (250 (ME))         1.3         1.0         1.0         9.0	November	5.641	302.4	7.6	142	93	2.6
y         4794         255.2         6.0         107         64           5,738         377.0         7.2         137         8.2           4,255         230.4         7.2         137         8.2           4,255         230.4         7.2         137         8.2           1,636         95.8         1.9         39         2.8           1,481         88.6         2.8         48         3.6           1,530         77.8         0.9         13         1.0           779         36.3         0.2         0.4         11         1.0           779         36.3         0.2         0.4         1.2         1.0           59         2.2         0.4         1.2         1.0           59         2.9         0.1         -         -         -           1,050         59.0         1.8         3.2         0.1         -           1,050         59.0         1.8         3.2         0.1         -           1,050         59.0         1.8         3.2         0.1         -           1,050         5.7         0.1         -         -         -         - <td>December</td> <td>4,025</td> <td>215.0</td> <td>5.8</td> <td>119</td> <td>6.2</td> <td>1.7</td>	December	4,025	215.0	5.8	119	6.2	1.7
y         5/794         255.2         6.0         107         6.4           5/378         307.0         7.2         137         8.2           5/378         307.0         7.2         137         8.2           4/255         220.0         6.4         87         6.0           1,636         95.8         1.9         39         2.8           1,481         88.6         2.8         43         3.6           1,532         2.2         2.8         43         3.6           452         2.2         0.9         13         1.0           452         2.2         0.4         12         1.0           452         2.2         0.8         43         3.6           113         3.9         0.2         4         0.1           113         3.9         0.2         4         0.1           59         2.9         0.2         4         0.1           1,007         3.7         0.6         1.8         3.2           1,007         4.0         0.2         4         0.1           1,007         4.0         0.2         4         0.1           1,007 <td>1990</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	1990						
y         5,738         307.0         7.2         137         82           4,255         230.0         6.4         87         9.5           4,255         230.0         6.4         87         9.5           1,636         95.8         1.9         39         2.8           1,481         88.6         2.8         4.3         3.6           1,502         2.26         0.9         13         1.0           452         2.26         0.4         1.2         1.0           729         36.3         0.2         4         0.1           113         3.5         0.2         4         0.1           15         3.9         0.2         4         0.1           59         63.5         0.2	January	4,794	255.2	6.0	107	6.4	3.7
1,536   5,20	February Manch	5,738	30/.0	7.7	137	2.5	2 5
1,636   95.8   1.9   39   2.8   3.6   1.0   1.	Marcii Angi	196,0	730.0	i. 4	171	n (4	C. C
1,656   95.8   1.9   39   2.8   3.6   1.	Apin	CC7++	0.002	<b>F</b> 5	6	25	0,
1,636   95.8   1.9   39   2.8   3.6   1.441   88.6   2.8   4.9   3.6   3.6   1.0				STATES — MARCH 1990			
1,000   2.0   4.5   4.	W 2 W	763-1	0 30	-			3
1,502   71.8   0.9   13   1.0     422   22.6   0.4   12   1.0     729   36.3   0.2   4   0.1     15   0.5   0.2   4   0.1     15   0.5   0.2   4   0.1     15   0.5   0.2       15   0.5   0.2       1,050   550   1.1   8   0.1     1,077   47.6   1.1   8   0.0     1,17   0.1       1,54   0.2   0.1     1,54   0.2   0.1     1,54   0.2   0.1     1,54   0.2   0.1     1,54   0.2   0.1     1,55   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,50   0.1   0.1     1,54   0.2   0.1     1,55   0.1	N.S.W.	1,030	88.6	2.8	43	9.6	† °C
452         22.6         0.4         12         1.0           729         36.3         0.8         16         0.9           113         3.9         0.2         4         0.1           15         0.5         0.1         —         —           59         2.9         0.2         —         —           1,007         476         1.1         8         0.5           1,007         47.6         1.1         8         0.5           1,007         47.6         1.1         8         0.5           351         17.0         0.3         5         0.1           70         37.2         0.6         14         0.9           82         2.7         0.1         —         —           15         0.7         —         2         0.1           54         2.2         0.1         —         —           15         0.7         —         —         —	DIQ.	1,502	71.8	ŝ		9 -	03
729     36.3     0.8     16     0.9       113     3.9     0.2     4     0.1       15     0.5     0.1     —     —       59     2.9     0.2     —     —       989     63.5     2.5     2.5     2.7       1,050     59.0     1.8     32     1.7       1,077     47.6     1.1     8     0.5       351     17.0     0.3     5     0.1       82     2.7     0.1     —     —       15     0.7     —     —     —       15     0.7     —     —     —       54     2.2     0.1     —     —       15     0.7     —     —     —       54     2.2     0.1     —     —       15     0.7     —     —     —       15     0.7     —     —     —       15     0.7     —     —     —       15     0.7     —     —     —       15     0.7     —     —     —       15     0.7     —     —     —       16     0.7     —     —     —       16     0.1 <td>S.A.</td> <td>452</td> <td>22.6</td> <td>0.4</td> <td>12</td> <td>0.1</td> <td>0.1</td>	S.A.	452	22.6	0.4	12	0.1	0.1
113   3.9   0.2   4   0.1     15   0.5   0.1	W.A.	729	36.3	0.8	16	0.0	0.1
15	Tas.	113	3.9	0.2	4	0.1	0.1
59     CATES — APRIL 1990       989     63.5     2.5     2.7       1,050     59.0     1.8     2.7       1,050     59.0     1.8     3.2       1,050     59.0     1.8     3.2       1,07     47.6     1.1     8     0.5       1,07     37.2     0.6     14     0.9       82     2.7     0.1     —     —       15     0.7     —     —     —       54     2.2     0.1     —     —       54     2.2     0.1     —     —	N.T.	15	0.5	0.1	ı	1	1
989     63.5     2.5     2.6     2.7       1,050     59.0     1.8     32     1.7       1,007     47.6     1.1     8     0.5       1,007     47.6     1.1     8     0.5       351     17.0     0.3     5     0.1       707     37.2     0.6     14     0.9       82     2.7     0.1     -     -       15     0.7     -     -     0.1       54     2.2     0.1     -     -       54     2.2     0.1     -     -	A.C.T.	66	2.9	0.2	ļ	I	
989 63.5 2.5 2.6 2.7 1.7 1.8 3.2 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.1 8 0.5 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.4 1.4 1.7 1.7 1.7 1.7 1.7 1.4 1.4 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.4 1.4 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7				STATES APRIL 1000			
989     63.5     2.5     26     2.7       1,050     59.0     1.8     32     1.7       1,007     47.6     1.1     8     0.5       1,007     47.6     1.1     8     0.5       351     17.0     0.3     5     0.1       707     37.2     0.6     14     0.9       82     2.7     0.1     -     -       15     0.7     -     -     -       54     2.2     0.1     -     -       5     0.1     -     -     -       6     0.1     -     -     -       6     0.1     -     -     -							
1,050 59,0 1.8 32 1.7 1,007 47,6 1.1 8 8 0.5 1,007 17,0 0.3 5 0.1 707 37,2 0.6 14 0.9 15 0.7	MSN	080	63.5	25	2%	7.6	70
1,007 47.6 1.1 8 0.5 351 17.0 0.3 5 0.1 707 37.2 0.6 14 0.9 15 0.7 2 54 2.2 0.1	Vic.	1.050	59.0	9 9 H	33	2.1	0.2
351     17.0     0.3     5     0.1       707     37.2     0.6     14     0.9       82     2.7     0.1	PIO	1,007	47.6	1.1	ļ∞	0.5	0.1
707 37.2 0.6 14 0.9 82 2.7 0.1	S.A.	351	17.0	0.3	· VO	10	1
82 2.7 0.1 — 2 15 0.7 — 2 54 2.2 0.1 — 2 0.1 — — 0.1	W.A.	707	37.2	9.0	14	0.0	0.1
15 0.7 — 2 0.1 54 2.2 0.1 — — — — — — — — — — — — — — — — — — —	Tas.	82	2.7	0.1	i	1	0.1
54 2.2 0.1 — — — — — — — — — — — — — — — — — — —	N.T.	15	0.7	1;	2	0.1	1
(A. E L	A.C.T.	54	2.2	0.1		l	l
	(2) 72	1000 1.1. 1. 1. 1. 1000					

TABLE 2 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS —continued

					-0	
	First mortgage(a)		Other security	First mortgage(a)		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS 1986-1987 1987-1988	15,338	706.8	13.0 17.0	2,426	107.5	14.4
1988-1989	16,060	978.4	23.4	3,289	210.2	25.
February	1,192	75.0	4.1	253	19.2	(
March	1,255	83.5	7.7	252	18.1	2.6
May	1,175	73.1	: c; 4 4:	219	14.1	Ö
June	840	55.2	2.2	<b>3</b> 8 9	11.7	<b>6</b> 1 6
July August	833 928	54.4	1.1	192	13.5	40
September	885	.49	1.5	172	11.5	Ö
October	914	62.1	2.1	158	12.5	-i -
November December	1,056	/1.8 81.2	2.2	710 201	14.6	25.
1990						
January	939	62.0	2.6	229	15.6	<b>.</b>
Feordary March	1,091	81.2	3.0	237	17.2	5.2
April	805	59.0	2.3	190	14.8	<b>€</b>
			STATES — MARCH 1990			
S.W.	441	38.3	60	18	6.2	6
Vic.	262	18.9	0.8	51	3.5	2
piò	139	8.5	0.1	64	3.7	
S.A.	% &	2.6	0.1	6 1	1:1	0.1
as.	34	1.8	0.2	, s	0.1	5 1
N.T.	1 8	15	Ιį	en \$	0.5	
A.C.1.	80	ý. <del>,</del>	1.0	OT	ò	
			STATES — APRIL 1990			
S.W.	314	28.5	60	S.	5.6	1
Vic.	204	13.3	0.5	47	3.6	1.7
Old Old	116	7.2	0.7	ន្ត	51.	0
S.A. W A	8 <i>t</i>	Ç 7	0.0	77 %	0.1	·
as.	27	1.3	;	₹	<b>!</b>	•
N.T.	en 9	0.2	1;	<b>-</b> • •	0.1	
A.C. I.	***************************************	3.7	1.0	CI .	6.0	•

TABLE 2 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS — continued

	He	Houses		Other	Other dwellings	
	First mortgage(a)		Other security	First mortgage(a)	- Control of the Cont	Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS 1986-1987 1987-1988 1988-1989	197,492 256,455 241,771	9,011.3 13,805.1 15,480.3	150.1 250.2 320.7	17,527 30,475 23,128	796.9 1,690.4 1,623.1	33.8 86.4 101.0
February March	20,076	1,303.2 1,345.6	27.0 31.1	1,724	129.4 123.5	6.40
April May Iune	17,235 20,807 14,254	1,143.7 1,418.7	23.7 26.1	1,430	108.5	<b>6</b> 6
July August	12,876 15,832	877.8 1,082.3	19.9 16.4 20.0	1,116	89.5 90.2	efenioco
September October November December	14,270 14,258 17,276 12,980	951.5 953.2 1,180.0 896.3	16.9 17.9 16.6 15.2	1,249 1,330 1,306 1,076	92.6 97.5 96.0 77.7	5.58 3.53 3.53
January February March April	15,630 17,290 17,933 13,121	1,048.2 1,181.1 1,287.5 908.6	17.1 18.9 24.5 24.3	1,279 1,627 1,746 1,228	97.5 138.8 132.8 97.1	6.52 6.53 6.53 6.53
			STATES — MARCH 1990			
N.S.W. Vic.	5,536 4,394	490.7	11.7	881 353	77.7	40
S.A. W.A.	5,300 1,673 1,724	200.5 96.5 105.7	3.6 2.0 2.0	16/ 129 129	9.11 7.6 7.3	0.4 0.5 0.4
A.C.T.	4/0 114 510	21.9 6.8 39.0	0.5 0.2 1.9	15 45 45	0.7 0.8 2.6	1   1.0
			STATES — APRIL 1990			
N.S.W. Vic. Old	4,009 3,143 2,540	353.0 210.2	12.9	633 228	58.9 15.9	<b>м</b> О
S.A. W.A. Tas. N.T.	1,225 1,346 421 81	140.0 69.9 81.5 19.8 4.5	2.1 2.1 1.6 0.9	118 102 79 79 6 6	5.0 5.0 5.0 5.0 5.0	0.2 0.1 0.2 0.2
.T.	356	23.7	1:1	3 €	2.3	

TABLE 2 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS — continued

YOLASS         AUSTRALÍA           PORTADAS         TUZAS         4665         12,590         4,591           1976-1987         4665         12,590         4,591         4,591           1976-1987         4665         12,590         4,591         3,666           1978-1989         873         21,738         21,738         6,615         18,833         4,591           1988-1989         873         2,623         2,1782         6,63         1,583         4,591           1988-1989         873         2,1032         2,033         2,1032         2,033         4,591           April         874         2,032         1,263         1,763         6,43         1,633         4,591           April         1,044         2,032         1,764         1,764         3,743         4,591           April         1,044         1,764         1,764         6,63         1,764         4,591           April         1,044         1,764         6,63         1,764         4,591         3,744           April         1,044         1,764         1,764         6,64         1,764         4,591           April         1,044         2,044         1,7	1986-1987 1987-1988 1988-1989	\$ million(a)	units(a)	\$ million(a)	of commitments \$ million(a)	during period \$\\$million(a)	at end of period  \$ million(a)
97	r <b>EAKS</b> 1986-1987 1987-1988 1988-1989			AUSTRALIA			
707.3         371,738         20,816.9         611.6         18,090.6         4           89.9         44         39,068         23,706.2         611.6         18,090.6         4           99.4         31,072         1,706.2         62.9         1,883.3         4           106.8         25,043         1,706.3         75.1         2,002.6         4           106.8         25,042         1,706.3         64.3         1,706.3         4           106.8         20,822         1,517.3         74.4         1,103.3         4           106.8         10,847         1,547.3         77.4         1,103.3         4           107.7         21,244         1,593.4         65.3         1,103.3         9           107.7         21,244         1,693.0         66.3         1,103.3         9           107.7         22,74         1,593.4         65.3         1,103.3         9           10.5         1,544.5         1,594.5         1,504.0         9         1,504.0         9           10.5         1,544.5         1,594.5         1,504.5         1,504.5         1,504.5         1,504.0         1,504.6         1,504.5         1,504.6         1,5	(987-1988 1988-1989	498.5	279,338	13,328.6	465.9	12,599.0	2,481.0
9 9884 359668 27/60.2 851.3 2533.1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1988-1989	707.3	371,738	20,816.9	617.6	18,059.6	4,597.9
y         86.2         2,433         1,980.7         62.9         1,883.3         4           86.4         2,643         1,080.7         75.1         2,062.6         4           106.6         3,827         1,767.7         74.6         1,072.6         4           106.6         3,827         1,767.7         74.6         1,072.6         1,072.7	686	998.4	359,668	23,786.2	851.3	23,533.1	3,865.6
914 21,022 1,0853 751 1,002.6 4 4 1,003.9 1,005.8 1,00	ebruary	83.2	29,433	1,980.7	62.9	1,883.3	4,317.2
1,056.7   1,066.7   64.3   1,063.3   44   1,063.3   44   1,064.3   1,066.3   64.3   1,063.3   44   1,064.3   1,064	March	91.4	31,032	2,085.3	75.1	2,062.6	4,264.8
106.8   20,822   2,157.8   74.6   2,103.3   4	<b>April</b>	83.4	25,827	1,766.7	64.3	1,763.3	4,203.9
6/84         19,459         1,516/1         57,2         1,687.8         53           6/84         19,459         1,516/1         53,2         1,681.8         5           er         72.8         1,459         1,540.8         55.5         1,543.8         5           er         70.4         22,416         1,470.4         66.3         1,546.1         3           er         70.0         25,574         1,790.4         66.3         1,746.1         3           er         70.0         25,574         1,790.4         66.3         1,546.1         1,547.3         3           r         70.5         20,498         1,547.4         66.3         1,546.1         1,547.3         3           r         70.7         1,20.4         66.7         1,541.8         67.6         1,431.8         3           r         70.7         1,20.4         40.7         40.7         40.7         40.7         40.7           r         1,12.6         5,376         1,70.5         11.3         40.7         40.7         40.7           s         6.6         5,376         1,70.5         3.1         40.7         40.7           s         1.7<	May	106.8	30,852	2,157.8	74.6	2,103.3	4,183.7
March   Marc	lune 'nlv	4.67	21,549	1,516./	2.1C 5.55	1,683.2	3,865.6
per         72.8         21.244         1,479.8         51.6         1,515.6         5           r         70.4         21.244         1,488.3         51.6         1,515.6         5           r         70.4         25.74         1,488.3         51.6         1,515.6         5           r         70.5         25.74         1,380.9         48.9         1,560.0         3           r         70.5         25.74         1,380.9         48.9         1,560.0         3           r         70.5         1,243.5         65.8         1,744.5         66.7         1,431.5         3           r         70.7         1,244.5         66.7         1,734.6         1,734.6         1,734.6         1,734.6         1,734.6         1,734.6         1,734.6         1,734.5         66.7         1,734.9         3           r         8.6         5.76         1,734.5         66.7         1,734.5         66.7         1,734.9         3           r         8.6         5.76         1,734.5         66.7         1,734.5         1,734.5         1,734.5         1,734.5         1,734.5         1,734.5         1,734.5         1,734.5         1,734.5         1,734.5	Angust	80.2	73.416	1669	63.2	1,618.0	3 570 9
TO 4         21365         1,488.3         53.2         1,473.3         3           Form         70,6         25,74         1,780.4         66.5         1,473.3         3           Form         70,5         22,978         1,593.5         55.8         1,431.5         3           Form         71,7         22,978         1,593.5         55.8         1,431.5         3           Form         71,7         22,978         1,593.5         55.8         1,431.8         56.6         1,431.5         3           Form         71,7         75.5         1,544.5         68.7         1,540.0         3           Form         8,614         767.6         31.7         718.9         1           16.2         5,544         31.7         778.9         1           16.2         5,546         31.7         778.9         1           1.7         6,62         170.5         12.1         40.7           1.7         6,64         31.0         0.4         29.9           1.7         6,65         170.5         3.1         40.7           1.7         6,62         54.0         3.1         40.7           1.13	eptember	72.8	21,244	1,479.8	51.6	1,515.6	3,486.9
xer         79,0         25,574         1,790,4         63,5         1,746,1         3           xer         59,0         19,457         1,790,4         63,5         1,746,1         3           xer         70,5         22,978         1,593,5         55,8         1,481,5         3           xer         71,72         22,978         1,593,5         55,8         1,481,5         3           xer         71,128         1,577,7         68,7         1,534,9         3           xer         7,128         1,577,7         68,7         1,534,9         3           xer         xer         1,424,5         68,7         1,534,9         3           xer         xer         31,7         718,9         1,534,9         3           xer         xer         31,7         718,9         1,534,9         3           xer         xer         xer         xer         xer         xer         xer           xer         xer         xer         xer         xer         xer         xer         xer         xer           xer         xer         xer         xer         xer         xer         xer         xer         xer	October	70.4	21,365	1,488.3	53.2	1,473.3	3,461.5
ser         550         19457         1,380.9         48.9         1,560.0         3           70.5         22.978         1,593.5         55.8         1,431.5         3           8.1.8         27,130         1,541.8         67.6         1,498.4         3           8.1.8         27,130         1,474.5         68.7         1,534.9         3           16.2         1,656         1,474.5         68.7         1,534.9         3           16.2         6.584         465.7         31.7         718.9         1           11.6         6.584         465.5         32.2         12.1         400.1         1           11.6         6.584         465.5         32.2         12.1         400.1         1           12.6         6.584         465.5         138.2         3.9         123.5         1           12.6         5.376         170.5         12.1         400.1         1         1         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7         40.7 </td <td>November</td> <td>79.0</td> <td>25,574</td> <td>1,790.4</td> <td>63.5</td> <td>1,746.1</td> <td>3,444.2</td>	November	79.0	25,574	1,790.4	63.5	1,746.1	3,444.2
y         70.5         22.978         1,893.5         55.8         1,431.5         3           81.8         27,120         1,841.8         67.6         1,438.4         3         1,438.4         3         3         1,438.4         3         3         1,438.4         3         3         1,438.4         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         4         4         3         4         4         3         4         4         4         3         4	December 1990	59.0	19,457	1,380.9	48.9	1,560.0	3,217.3
y         71.7         25,140         1,841.8         67.6         1,498.4         3           66.7         19,686         1,424.5         68.7         1,793.6         3           56.8         19,686         1,424.5         68.7         1,534.9         3           16.2         19,686         1,424.5         67.7         1,534.9         3           16.2         6,584         465.5         12.1         400.1         1           16.2         5,376         322.3         11.8         400.1         1           1.2         5,376         322.3         11.8         400.1         1           1.3         6,584         465.5         170.5         12.1         400.1         1           1.3         6,584         322.3         11.8         309.0         1         12.1         400.1         1         1         1         400.1         1         2         1         1         1         1         1         4         1         3         1         1         3         1         3         3         3         3         3         3         3         3         3         3         3         3         3 <td>anuary</td> <td>70.5</td> <td>22.978</td> <td>1,593.5</td> <td>55.8</td> <td>1,431.5</td> <td>3.323.4</td>	anuary	70.5	22.978	1,593.5	55.8	1,431.5	3.323.4
81.8 27,128 1,977.7 75.5 1,793.6 3 3 4 1,534.9 3 5 1,793.6 3 1,424.5 68.7 1,534.9 3 3 1,734.9 3 1 1,734.9 3 1,7 18.9 1 1 1,2 6.584 485.5 12.1 400.1 1 1 1,2 6.2 1 1,2 6.2 1 1,2 6.2 1 1,2 6.2 1 1,2 6.2 1 1,3 6.2 1 1,3 6.2 1 1,3 6.2 1 1,3 6.2 1 1,3 6.3 1 1,3 6.4 1,3 6.1 1,	-ebruary	71.7	26,140	1,841.8	9.79	1,498.4	3,562.3
STATES - MARCH 1990   1,444.5   19,086   1,444.5   19,086   1,444.5   1,534.9   1,53	March	81.8	27,128	1,977.7	75.5	1,793.6	3,595.6
STATIES — MARCH 1990       36.8     8,614     767.6     31.7     718.9     1       16.2     6,584     485.5     11.21     400.1     1       12.6     5,376     32.3     11.8     309.0       4.4     2,363     138.2     3.9     123.5       8.6     2,706     170.5     12.1     162.1       1.3     646     31.0     0.4     29.9       0.1     147     8.7     0.3     9.5       1.7     692     54.0     3.1     40.7       29.1     602     54.0     3.1     40.7       29.1     602     54.0     3.1     40.7       29.1     6,021     562.7     3.1     576.8     1       11.3     4,704     324.2     9.6     376.6       11.6     3,31     5.0     105.6       8.0     2,221     139.1     11.8     159.0       9.5     5.7     0.1     6.5       1.2     6.7     0.1     6.5       2.3     5.3     0.1     6.5       2.3     5.3     6.7     0.1     6.5       2.3     5.3     6.7     0.1     6.5       2.3     5.	nud*	/00	19,080	1,424.3	/.88	1,334.9	3,416.5
36.8     8,614     767.6     31.7     718.9     1       16.2     6,584     485.5     12.1     400.1     1       12.6     5,376     322.3     11.8     309.0     1       4.4     2,365     178.2     3.9     123.5       8.6     2,766     170.5     12.1     162.1       1.3     646     31.0     0.4     29.9       0.1     147     8.7     0.3     9.5       1.7     692     54.0     3.1     40.7       29.1     602     54.0     3.1     40.7       11.3     4,704     324.2     31.7     576.8       11.6     3,412     226.5     8.6     250.4       11.6     3,412     226.5     8.6     250.4       11.6     3,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.1     1,25     0.4     25.9       0.1     1,2     0.4     25.9       0.1     1,2     0.1     0.1       2.2     2.3     36.4     1.5     34.1       3.3     3,4     1.5     34.1     34.1       4.0     4.0     4.0     <				STATES — MARCH 1990			
16.2   5,384   485.5   12.1   400.1   1.2   1.3   1.	K.S.W.	36.8	8,614	3.79.	31.7	718.9	1,444.3
126 5376 522.3 11.8 399.0  8.4 2,363 138.2 13.9 123.5  8.6 646 31.0 0.4 29.9  0.1 147 8.7 0.3 9.5  1.7 692 54.0 3.1 40.7  STATES — APRIL 1990  29.1 6,021 562.7 31.7 576.8  11.6 3,812 226.5 8.6 250.4  11.6 3,812 226.5 8.6 250.4  11.8 159.0  0.9 537 26.2 0.1  2.3 513 36.4 1.5	/1c.	16.2	6,584	485.5	1.7.1	400.1	1,012.1
### 2,505 1704 1705 121 152.5  ### 646 31.0 0.4 29.9  0.1 147 8.7 0.3 9.5  1.7 692 54.0 3.1 40.7   STATES -APRIL 1990  229.1 6,021 562.7 31.7 576.8  11.5 3.812 226.5 8.6 250.4  11.6 3.812 226.5 8.6 250.4  11.7 122 6.7 0.1 11.8 155.0  0.1 11.2 26.2 0.1 6.5  2.221 139.1 11.8 155.0  0.1 1.2 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.2 0.1 6.5  2.3 5.3 26.3 34.1	pi¢ . ∨	12.6	5,376	322.3	20.0	309.0	487.9
1.3 646 31.0 04 29.9 0.1 147 8.7 03 9.5 1.7 692 54.0 3.1 40.7  29.1 6,021 562.7 31.7 576.8 11.3 4,704 324.2 9.6 376.6 11.6 3,812 226.5 8.6 250.4 11.8 159.0 0.9 537 26.2 0.4 25.9 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0 0.1 122 6.7 0.1 55.0	N.A.	; <b>℃</b>	2,203	170.5	12.1	163.1	193.3
0.1     147     8.7     0.3     9.5       1.7     692     54.0     3.1     40.7       1.7     56.2     3.1     40.7       29.1     6,021     562.7     31.7     576.8       11.3     4,704     324.2     9.6     376.6       11.6     3,812     226.5     8.6     250.4       11.6     3,812     226.5     8.6     250.4       11.6     3,812     226.5     8.6     250.4       10.7     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       9.9     5.7     0.1     6.5       10.1     122     6.7     0.1     6.5       2.3     5.1     1.5     34.1     34.1	fas.	1.3	95. 948	31.0	0.4	29.9	37.6
29.1     6,021     562.7     31.7     576.8     1       11.3     4,704     324.2     9.6     376.6       11.6     3,812     226.5     8.6     250.4       11.8     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.9     537     26.2     0.4     25.9       0.1     122     6.7     0.1     6.5       2.3     513     36.4     1.5     34.1	Y.T.	0.1	147	8.7	0.3	9.5	11.8
29.1     6,021     \$62.7     31.7     \$76.8       11.3     4,704     324.2     9.6     376.6       11.6     3,812     226.5     8.6     250.4       13.3     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.9     537     26.2     0.4     25.9       0.1     6.7     0.1     6.5       2.3     513     36.4     1.5     34.1	A.C.T.	1.7	692	54.0	3.1	40.7	86.4
29.1     6,021     562.7     31.7     576.8       11.3     4,704     324.2     9.6     376.6       11.6     3,812     226.5     8.6     250.4       13.3     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.9     537     26.2     0.1     6.5       0.1     122     6.7     0.1     6.5       2.3     513     36.4     1.5     34.1				STATES — APRIL 1990			
11.3     4,704     324.2     9.6     376.6       11.6     3,812     226.5     8.6     250.4       1.756     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.9     537     26.2     0.4     25.9       0.1     122     6.7     0.1     6.5       2.3     513     36.4     1.5     34.1	V.S.W.	29.1	6.021	562.7	31.7	8.925	1 398 6
11.6 3.812 226.5 8.6 250.4 3.3 1,756 102.7 5.0 105.6 8.0 2,221 139.1 11.8 159.0 0.9 537 26.2 0.4 25.9 0.1 122 6.7 0.1 6.5 T. 2.3 513 36.4 1.5 34.1	Vic.	11.3	4 704	324.2	9.6	376.6	0.026
3.3     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.9     537     26.2     0.4     25.9       0.1     122     6.7     0.1     6.5       T.     2.3     513     36.4     1.5     34.1	PIζ	11.6	3,812	226.5	8.6	250.4	455.3
. 8.0 2,221 139.1 11.8 159.0 1	S.A.	3.3	1,756	102.7	5.0	105.6	185.6
0.9 537 26.2 0.4 25.9 0.1 122 6.7 0.1 6.5 T. 2.3 513 36.4 1.5 34.1	W.A.	8.0	2,221	139.1	11.8	159.0	290.4
T. 2.3 513 36.4 1.5 34.1	ias.	0.9	537	26.2	4.0	25.9	37.5
	A.C.T.	2.3	513	36.4	1.5	34.1	87.2

TABLE 3 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS — ORIGINAL SEASONALLY ADJUSTED AND TREND ESTIMATES(a)

	Construc of dwellin		Purchase of erected dwell		Purchase established dw		Total(	b)
	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
			O	RIGINAL				· · ·
1989								
February	6,188	331.3	1,445	97.0	21,800	1,469.2	29,433	1,897.5
March	7,008	380.3	1,507	106.8	22,517	1,506.7	31,032	1,993.8
April	5,981	323.1	1,181	78.2	18,665	1,282.0	25,827	1,683.3
May	7,091	391.5	1,394	90.4	22,367	1,569.1	30,852	2,051.0
June	5,066	285.3	1,024	71.8	15,459	1,080.3	21,549	1,437.3
July	4,499	255.3	992	68.4	13,992	987.3	19,483	1,311.0
August	5,246	309.2	1,120	78.5	17,050	1,200.7	23,416	1,588.4
September	4,668	263.2	1,057	78.0	15,519	1,065.8	21,244	1,407.0
October	4,705	266.0	1,072	77.8	15,588	1,074.1	21,365	1,417.9
November	5,783	322.0	1,209	92.7	18,582	1,296.8	25,574	1,711.4
December 1990	4,144	228.7	1,257	100.5	14,056	992.6	19,457	1,321.9
January	4,901	271.3	1,168	82.7	16,909	1,169.0	22,978	1,523.0
February	5,875	324.0	1,348	100.7	18,917	1,345.3	26,140	1,770.0
March	6,114	340.4	1,335	106.6	19,679	1,449.0	27,128	1,896.0
April	4,342	243.2	995	79.3	14,349	1,035.3	19,686	1,357.8
	, i v		SEASONA	LLY ADJUSTE	D			
1989								
February	6,322	344.6	1,538	102.4	21,617	1,480.7	29,477	1,927.7
March	5,951	317.8	1,381	97.8	20,019	1,299.1	27,351	1,714.7
April	6,620	369.3	1,292	85.2	20,845	1,421.7	28,757	1,876.3
May	6,195	341.6	1,197	76.0	19,434	1,392.2	26,826	1,809.8
June	5,430	297.0	1,054	77.5	16,436	1,137.6	22,920	1,512.1
July	4,724	276.5	1,043	72.1	15,286	1,105.7	21,053	1,454.3
August	4,872	280.5	1,030	72.9	16,243	1,138.2	22,145	1,491.7
September	4,811	268.9	1,070	77.3	16,306	1,121.3	22,187	1,467.5
October	4,544	260.5	1,052	75.9	15,041	1,050.3	20,637	1,386.8
November	5,235	287.4	1,111	86.7	16,242	1,117.9	22,588	1,492.1
December	4,791	261.5	1,381	111.9	15,333	1,060.1	21,505	1,433.5
1990								
January	5,166	288.8	1,294	94.1	17,892	1,253.0	24,352	1,635.9
February	5,983	335.5	1,443	105.1	18,774	1,359.0	26,200	1,799.6
March	5,842	321.5	1,323	103.8	19,362	1,382.0	26,527	1,807.3
April	4,713	276.2	1,069	84.8	15,875	1,139.5	21,657	1,500.5
1			TRENI	ESTIMATES	· · · · · ·			
1989	» <sup>1</sup>							
February	6,251	339.3	1,544	102.3	21,841	1,474.6	29,636	1,916.1
March	6,243	341.5	1,410	94.4	20,842	1,417.7	28,495	1,853.6
April	6,115	337.0	1,282	86.6	19,671	1,351.1	27,068	1,774.8
May	5,856	325.4	1,176	80.1	18,473	1,282.6	25,505	1,688.1
June	5,518	309.3	1,097	75.3	17,400	1,219.5	24,014	1,604.1
July	5,167	292.4	1,047	72.9	16,482	1,161.1	22,696	1,526.4
August	4,884	277.5	1,029	73.4	15,807	1,111.3	21,721	1,462.3
September	4,731	268.2	1,051	77.1	15,480	1,080.5	21,262	1,425.8
October	4,761	267.7	1,112	83.2	15,621	1,083.6	21,495	1,434.6
November	4,936	275.2	1,191	90.0	16,132	1,120.1	22,259	1,485.3
December 1990	5,138	285.1	1,259	95.7	16,725	1,168.4	23,121	1,549.2
January	5,297	294.3	1,300	99.1	17,259	1,216.0	23,856	1,609.4
February								
March			not	available for p	ublication			
April			1100	aramoto tot b				

<sup>(</sup>a) Excludes alterations and additions. (b) Figures have been revised back to July 1988.

TABLE 4. SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — TYPE OF LENDER — ORIGINAL SEASONALLY ADJUSTED AND TREND ESTIMATES(a)

			Permanent B			, s <sup>e</sup>		
	All Ban	iks	Societi	25	Other Lend	ers(b)	Total(	b)
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
			O	RIGINAL				
1989								
February	23,665	1,522.9	3,194	213.0	2,574	161.7	29,433	1,897.5
March	25,449	1,621.8	2,828	190.2	2,755	181.9	31,032	1,993.8
April	20,785	1,349.1	2,408	160.3	2,634	173.9	25,827	1,683.3
May	24,785	1.653.6	2,531	164.8	3,536	232.7	30,852	2,051.0
June	16,047	1,066.5	2,189	144.4	3,313	226.4	21,549	1,437.3
July	14,548	987.7	1,723	107.3	3,212	216.0	19,483	1,311.0
August	17,792	1,209.6	2,084	138.2	3,540	240.6	23,416	1,588.4
September	15,419	1,003.3	2,397	167.5	3,428	236.2	21,244	1,407.0
October	15,650	1,027.2	2,350	159.5	3,365	231.1	21,365	1,417.9
November	20,223	1,342.9	1,955	132.9	3,396	235.7	25,574	1,711.4
December 1000	14,327	952.8	1,684	120.4	3,446	248.6	19,457	1,321.9
1990	47.064	4 400 4			0.440	007.0	00.070	1 500 0
January	17,864	1,182.1	1,666	113.1	3,448	227.8	22,978	1,523.0
February	20,255	1,332.6	2,256	187.8	3,629	249.6	26,140	1,770.0
March	20,959	1,435.2	2,660	206.4	3,509	254.3	27,128	1,896.0
April	14,933	1,007.4	2,073	157.6	2,680	192.8	19,686	1,357.8
			SEASONA	ALLY ADJUSTED	)			
1989								
February	23,574	1,543.0	3,263	216.9	2,640	167.8	29,477	1,927.7
March	21,886	1,358.8	2,770	184.7	2,695	171.2	27,351	1,714.7
April	23,677	1,540.8	2,469	165.4	2,611	170.1	28,757	1,876.3
May	21,466	1,459.6	2,282	150.3	3,078	199.9	26,826	1,809.8
June	17,434	1,142.1		144.7	3,076 3,295	225.3	22,920	1,512.1
			2,191					
July	15,820	1,106.8	1,863	117.2	3,370	230.3	21,053	1,454.3
August	16,699	1,126.8	1,985	131.8	3,461	233.1	22,145	1,491.7
September	16,217	1,047.5	2,372	166.6	3,598	253.5	22,187	1,467.5
October	15,211	1,013.9	2,197	148.2	3,229	224.7	20,637	1,386.8
November	17,686	1,154.7	1,732	117.8	3,170	219.5	22,588	1,492.1
December	15,779	1,022.5	1,896	133.6	3,830	277.4	21,505	1,433.5
1990								
January	18,519	1,241.4	2,002	136.8	3,831	257.7	24,352	1,635.9
February	20,166	1,350.6	2,302	190.7	3,732	258.3	26,200	1,799.6
March	20,703	1,382.9	2,482	189.4	3,342	234.9	26,527	1,807.3
April	16,655	1,133.3	2,242	171.0	2,760	196.3	21,657	1,500.5
			TRENI	D ESTIMATES				
1989					<u> </u>		00.000	
February	23,721	1,536.8	3,204	210.3	2,711	169.0	29,636	1,916.1
March	22,915	1,491.0	2,826	186.5	2,753	176.1	28,495	1,853.6
April	21,714	1,422.9	2,506	165.9	2,847	186.0	27,068	1,774.8
May	20,222	1,337.7	2,277	150.7	3,006	199.7	25,505	1,688.1
June	18,684	1,248.3	2,146	141.7	3,184	214.1	24,014	1,604.1
July	17,291	1,162.7	2,084	137.9	3,322	225.8	22,696	1,526.4
August	16,278	1,092.7	2,053	136.3	3,390	233.2	21,721	1,462.3
September	15,799	1,051.7	2,029	135.7	3,434	238.4	21,262	1,425.8
October	15,998	1,055.0	2,008	136.3	3,489	243.3	21,495	1,434.6
November	16,706	1,098.3	2,008	139.5	3,545	247.5	22,259	1,485.3
December 1990	17,502	1,153.7	2,035	145.4	3,583	250.0	23,121	1,549.2
January	18,191	1,206.5	2,090	153.7	3,574	249.2	23,856	1,609.4
February Manch								
March			no	ot available for p	ublication			
April								

<sup>(</sup>a) Excludes alterations and additions. (b) Figures have been revised back to July 1988.

#### **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 March 1990 issue of this publication.

- While the statistics are described as being for calendar months, it should be noted that:
  - (i) in the case of some of the larger 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.

# Seasonally adjusted and trend estimates.

- In the seasonal adjustments of these series, account has been taken not only of normal seasonal factors, but also of 'trading day' effects (arising from the varying reporting practices of the lenders) and the influence of Easter which may, in successive years, affect figures for different months. Details of the methods used in seasonally adjusting these series are available on request.
- Seasonal adjustment procedures do not aim to remove the irregular or 'non-seasonal' influences which may be present in any particular month. Irregular influences that are highly volatile can make it difficult to interpret the movement of the series even after seasonal adjustment.
- The smoothing of seasonally adjusted series to create trend estimates is a means of reducing the impact of the irregular component of the series. The trend estimates have been derived by applying a 13-term Henderson weighted moving average to the seasonally adjusted series.
- While this smoothing technique enables estimates of trend to be produced for the latest month, it does result in revisions to the estimates for the most recent months as data for subsequent months become available. Generally subsequent revisions become smaller and after 3 months have little relative impact on the series. There will also be revisions as a result of revisions to the original estimates and annual reviews of seasonal and 'trading day' factors.
- Because of the highly irregular nature of the housing finance 'all lenders' series it is not possible to discern with reasonable confidence the current direction of the trend at the end of these series. For such highly irregular series the ABS does not provide for publication the last three trend estimates.
- Users may wish to refer to the ABS Information Papers A Guide to Smoothing Time Series — Estimates of 'Trend' (1316.0) and Time Series Decomposition — An Overview (1317.0) for more detailed information on smoothing of seasonally adjusted time series data.

## Unpublished data

publication may be made available on request. Generally

More detailed classification of the data in this

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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

10. Revision to previously published statistics are included in issues of this publication as they occur.

## Commitments not advanced at end of period

11. 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

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

Personal Finance, Australia (5642.0)—issued monthly Commercial Finance, Australia (5643.0)—issued monthly

13. Current publications produced by the ABS are listed in the Catalogue of Publications and Products, 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 not applicable
- 14. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

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