



**CATALOGUE NO. 5609.0** EMBARGOED UNTIL 11.30 A.M. 17 JULY 1990

# HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA **MAY 1990**

PHONE INQUIRIES

· about these statistics—contact Derek Pike on Canberra (06) 252 7117 or any ABS

State office.

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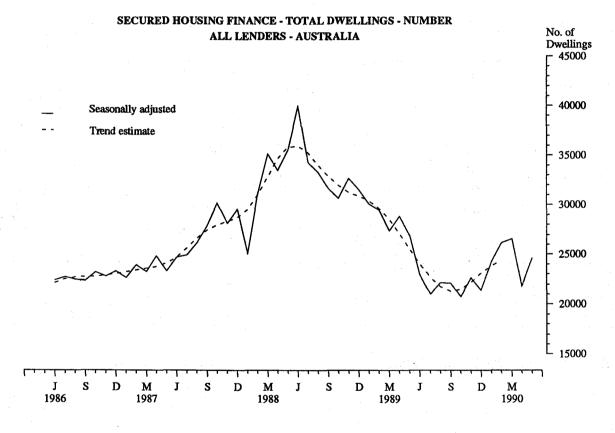
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### MAIN FEATURES



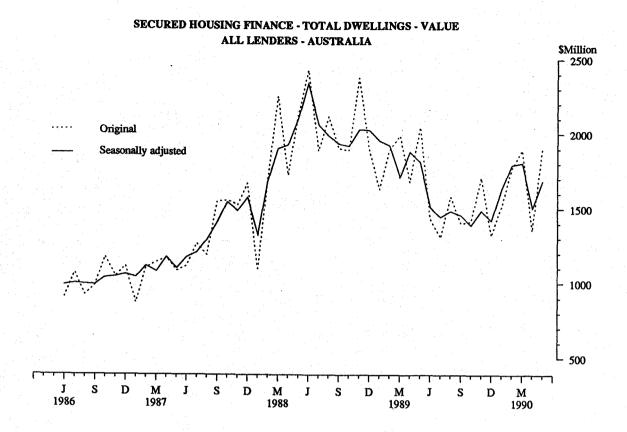
Secured housing finance commitments (excluding alterations and additions) totalled \$1,913.2 million in May 1990, an increase of \$555.4 million (40.9%) on April 1990 but a decrease of \$137.8 million (6.7%) on May 1989.

In seasonally adjusted terms, the increase on April 1990 was \$181.2 million (12.0%), and the decrease on May 1989 was \$125.2 million (6.9%). Banks accounted for the biggest relative share of the increase with a rise of 15.6% over April 1990; permanent building societies recorded a rise of 6.9% while 'other' lenders fell by 3.5%.

Seasonally adjusted, commitments for first mortgage (or equivalent) finance were provided for 24,625 dwelling units, 2,873 dwelling units (13.2%) more than in April 1990 but 2,244 dwelling units (8.4%) less than in May 1989.

The trend estimates for the number of dwelling units shown in the above graph continued to increase in February 1990, although the increase was less than in each of the previous three months.

Due to the highly irregular nature of the series, it is not possible to calculate, with reusable 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 May 1990		chang	centage ge from nonth(a)	ch so	ercentage ange from ame month ast year(b)
Purpose of Commitment	Dwgs	\$M	Dwgs	\$M	Dwgs	\$M
Established Dwellings	20,432	1,450.1	42.4	40.1	-8.7	-7.6
Construction of Dwellings	6,141	337.3	41.4	38.7	-13.4	-13.9
Purchase of Newly Erected Dwellings	1,593	125.7	60.1	58.6	14.3	39.1
Total	28,166	1,913.2	43.1	40.9	-8.7	-6.7

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

		May 1990 \$ Million	· Ci	Percentage hange from st month(a)	ch se	ercentage ange from ame month ast year(b)
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
All Banks(c) Permanent Building Societies(c) Other Lenders	1,481.8 201.7 229.7	1,310.0 182.7 196.6	47.1 28.0 19.1	15.6 6.9 -3.5	-10.4 22.4 -1.3	-10.3 21.6 -3.9
Total	1,913.2	1,689.3	40.9	12.0	-6.7	-6.9

(a) May 1990 on April 1990. (b) May 1990 on May 1989. (c) Since May 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

All bar	·ko						
	<u> </u>	Permanent b societie		Othe lende		Tota	and the state of t
Dwelling units	\$ million	Dwelling		Dwelling units	\$ million	Dwelling units	\$ million
		AUSTRALIA		. ~			
5,279	269.8	386	25.9	333	19.8	5,998	315.5
••	9.3	••	_		_	••	9.3
139	9.1	4	0.8			143	9.9
••	2.4	••	0.1				2.5
619	39.5	171	15.5	549	47.2	1.339	102.2
						•	3.0
••	5.0	••		••		••	
187	12.1	60	43	7	0.6	254	17.0
	3.6		<del></del>				3.6
14.734	1.011.1	1 890	135.5	2.204	152.0	18.828	1,298.6
,,				_,		•	24.7
••	25.2		1.5	••	0.2	••	21
1 229	92.2	252	18 1	123	97	1 604	120.0
	6.3		0.3		0.2	1,004	6.8
••	97.7	••	7.2	••	1.6	••	106.4
22,187	1,579.5	2,763	208.9	3,216	231.2	28,166	2,019.6
		STATES(a)					
5.940	528.6	1.091	96.6	1.510	129.6	8.541	754.8
							512.2
							343.8
							128.9
							187.0
			23				34.2
		144	10.2	71	3.7		12.0
		A 1°F	10.2	• •			46.8
	5,279 139 619 187 14,734 1,229	5,279 269.8 9.3 139 9.1 2.4 619 39.5 3.0 187 12.1 3.6  14,734 1,011.1 23.2 1,229 92.2 6.3 97.7 22,187 1,579.5  5,940 528.6 6,151 448.2 4,253 260.7 1,730 102.2 2,688 160.8 668 30.3 224 12.0	#### AUSTRALIA    5,279   269.8   386     9.3       139   9.1   4       2.4       619   39.5   171       3.0       187   12.1   60       3.6       14,734   1,011.1   1,890       23.2       1,229   92.2   252         97.7       22,187   1,579.5   2,763      STATES(a)     5,940   528.6   1,091   6,151   448.2   304   4,253   260.7   563   1,730   102.2   312   2,688   160.8   349   668   30.3   224   12.0	Smillion   Links   Smillion   AUSTRALIA	STATES(a)   Smillion   STATES(a)   STATES(a)   Signal of the state o	AUSTRALIA  5,279	STATES(a)   Smillion   Smillion   Units   Smillion   Units   Smillion   Units   Smillion   Units   U

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

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

	7	Houses	Consideration of Differences		Other dwellings	
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS						
1986-1987	45,303		53.7	1,252	50.3	
1987-1988	64,088 73 687	3,048.4	85.5	1,540	1049	11.2
1989	790,67	5,171.5	6:06	1,730	K.#01	1:07
March	6,873	359.6	9.3	135	10.1	1.3
April	5,819	302.7	6.9	162	10.8	2.7
May	6,940	368.5	9.0	151	10.6	3.4
June	4,901	0.172	4.0 4.0	011	9.6	 
Angust	4,280	2016		119	0.7	1.7
September	4.546	243.8	7.6	122	). . «	3.5
October	4,573	249.2	?; ₹Ç	132	8.8	2.1
November	5,641	302.4	7.6	142	9.3	2.6
December	4,025	215.0	5.8	119	6.2	1.7
0661	1 201	7557				
January	4,194	7757	0.0	101	Q. 0	7.0
Feordary	5,087	327.4	4:7 C.F	13/	7.0	1.5
April	4.255	230.0	4.9	28	0.9	80
May	5,998	315.5	9.3	143	6.6	2.5
			STATES — APRIL 1990			
N.S.W.	686	63.5	2.5	78	2.7	0.4
Vic.	1,050	59.0	1.8	32	1.7	0.2
PIO	1,007	47.6	1.1	<b>∞</b> •	0.5	0.1
W.A	551	37.7	50 C	U 2	0.1	1 5
Tas.	82	2.7	0.1	;	3	0.1
N.T.	15	0.7		7	0.1	
A.C.T.	54	2.2	0.1	ļ	1	
			STATES — MAY 1990			
N.S.W.	1,500	86.2	2.1	35	2.9	0.3
Vic.	1,474	85.2	3.8	53	3.8	Z.;
Old	1,457	70.8	1.5	17	1.5	0.1
S.A.	445	21.5	0.4	~ ;	0.3	0.3
T. W.A.	140	42.5	1.1	17	T:1	0.7
N.T.	149	÷ 0:	<del>*</del>	⊆	03	1.7
A.C.T.	09	2.9	0.1	2 62	0.1	ı

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

Peter invertigage   Contex security   Peter invertigage   Contex security   Peter invertigage   Contex security   Peter invertigate   Contex security   Co			Houses		Oih	Other dwellings	
Descripting   Smillion   Smilli		First mortgage		Other security	First mortgage		Other security
15.318   706.6   13.0   2,406   107.5     15.68   82.72   13.0   2,406   107.5     15.68   82.72   13.0   2,406   107.5     15.68   82.72   13.0   2,406   107.5     15.69   87.4   12.1   2.20   15.6     15.69   87.4   12.1   2.20   15.6     15.60   87.4   12.1   12.2   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   12.1   13.5     15.60   87.4   13.5   13.5     15.60   87.4   13.5   13.5     15.60   87.4   13.5   13.5     15.60   87.4   13.5   13.5     15.60   87.4   13.		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
15338   706.8   13.0   2.436   1075   156.66   1575   157.0	-			AUSTRALIA			
15666   8772   170   3572   1911     15666   8772   170   3572   1911     1573   83.4   2.14   2.29   1811     1973   83.4   2.14   2.29   1815     1973   83.4   1.17   2.29   1815     1974   8.20   2.2   2.1   2.1     1975   8.14   1.15   2.2   2.1     1975   8.15   2.2   2.1     1976   8.12   2.2   2.1     1977   1.091   77.2   2.9   1.15     1978   8.12   2.2   2.1     1979   62.0   2.2   2.29   1.15     1979   8.20   2.2   2.2   1.15     1979   8.20   2.2   2.2   1.15     1979   8.20   2.2   2.2   1.15     1970   8.12   2.2   2.2   1.15     1970   8.20   2.2   2.2   1.15     1970   8.20   2.2   2.2   1.15     1970   8.20   2.2   2.2   1.15     1970   8.20   2.2   2.2   1.15     1970   8.20   2.2   2.2   1.15     1970   8.20   2.2   2.2   1.15     1970   8.20   2.2   2.2   2.2     1970   8.20   2.2   2.2   2.2     1970   8.20   2.2   2.2     1970   8.20   2.2   2.2     1970   8.20   2.2   2.2     1970   8.20   2.2   2.2     1970   8.20   2.2   2.2     1970   8.20   2.2   2.2     1970   8.20	EARS 186-1987	15.338	706.8	011	2.426	107.5	144
1,0000   978.4   23.4   32.89   210.2     1,155	87-1988	15,668	827.2	17.0	3,512	191.1	23.0
1255   613   614   1.12   2.22   18.1     1,751   614   1.12   2.43   1.15     1,751   614   1.12   2.43   2.19   1.15     830   62.7   1.11   1.19   1.10     934   62.1   1.13   1.13   1.12     935   64.1   1.1   1.13   1.12     1,056   81.2   2.2   2.01   1.14     1,091   77.2   2.0   2.16   1.15     1,091   77.2   2.0   2.16   1.15     1,091   77.2   2.0   2.27   1.12     1,091   77.2   2.0   2.27   1.12     1,091   77.2   2.0   2.27   1.12     1,091   77.2   2.0   2.27   1.12     1,091   77.2   0.01   2.24     1,091   77.2   0.01   2.24     1,091   77.2   0.01   2.24     1,091   77.2   0.01   2.24     1,091   77.2   0.01   1.14     1,091   77.2   0.01   1.14     1,091   77.2   0.01   1.14     1,091   77.2   0.01   1.14     1,091   77.2   0.01   1.14     1,091   77.2   0.01   1.14     1,091   77.2   0.01	)88-1989 )80	16,060	978.4	23.4	3,289	210.2	25.4
1,75	arch	1,255	83.5	2.7	252	18.1	2.6
1,175   73.1   2.4   219   14.1     8.30   55.24   1.1   1.1   1.1     8.30   62.4   1.1   1.1     9.38   62.7   1.1   1.1     9.39   62.1   2.1   1.1     1,086   8.12   2.2   2.16   1.15     1,091   8.12   2.2   2.16   1.15     1,091   8.12   2.2   2.1   1.15     1,091   8.12   2.2   2.1   1.15     1,092   8.12   2.2   2.1   1.15     1,093   8.12   2.2   2.1   1.15     1,094   8.12   2.2   2.1   1.15     1,095   8.12   2.2   2.1   1.15     1,096   8.12   2.2   2.1   1.15     1,096   8.12   2.2   2.1   1.15     1,096   8.12   2.2   2.1   1.15     1,097   8.12   2.2   2.1     1,098   8.12   2.2   2.1     1,099   8.12   2.2   2.1     1,099   8.12   2.2   2.1     1,099   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2   2.1     1,091   8.12   2.2     1,092   8.12   2.2   2.1     1,092   8.12   2.2   2.1     1,093   8.12   2.2   2.1     1,094   8.12   2.2   2.1     1,095   8.12   2.2   2.1     1,095   8.12   2.2   2.1     1,095   8.12   2.2   2.1     1,095   8.12   2.2   2.1     1,096   8.12   2.2   2.1     1,097   2.2   2.2   2.1     1,097   2.2   2.2   2.1     1,098   8.12   2.2   2.1     1,099   8.12   2.2   2.1     1,099   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,090   8.12   2.2   2.1     1,000   8.12   2.2   2.1     1,000   8.12   2.2   2.1     1,000   8.12   2.2   2.1     1,000   8.12   2.2   2.2     1,000   8.12   2.2	pril	951	60.4	12	230	15.6	0.1
8340 8352 8352 836 837 838 838 840 8534 111 111 111 111 111 111 111 111 111 1	ay	1,175	73.1	2.4	219	14.1	0.0
928 624 11 1 159 110 110 110 110 110 110 110 110 110 11	ine .	840	55.2	2.2	184	11.7	5.6
955 647 153 172 153 175 155 155 155 155 155 155 155 155 155	113	933	54.4	\ \	159	11.0	2.1
914 621 21 113 115 115 115 115 115 115 115 115 11	ugust	876 876	7.79	<u>.</u>	261	13.5	7.0
1,096   71,24   23   216   162     1,096   81,2   2.2   201   14,6     1,091   77,2   2.9   277   18,7     1,091   77,2   2.9   277   18,7     1,091   77,2   2.9   277   18,7     1,399   1,022   3.0   227   17,2     1,399   1,022   3.0   227   17,2     1,399   1,022   3.0   227   17,2     1,399   1,022   3.0   24     1,399   1,009   3.0   3.0     1,399   1,009   3.0   3.0     1,399   1,009   3.0     1,399   1,009   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00   3.0     1,399   1,00     1,399   1,00   3.0     1,399   1,00     1,399   1,00     1,399   1,00     1,489   1,00     1,489   1,10     1,499   1,10	ctober	983	 		172	2.11	 
1,056   81,2   22   201   146     1,091   77,2   2.9   2.57   18.7     1,098   81,2   2.9   2.57   18.7     1,098   81,2   3.0   2.57   18.7     1,098   81,2   3.0   2.57   14.8     1,098   81,2   3.0   2.57   14.8     1,098   81,2   3.0   2.54   17.0     1,098   81,2   3.0   2.54   17.0     1,004   7,1   28,5   19.0   2.54   17.0     1,004   7,1   28,5   2.54   17.0     1,004   7,1   28,5   2.54   17.0     1,004   7,1   2,1   2,1   2,1     1,005   7,1   2,1   2,1     1,007   7,1   2,1     1,007   7,1	ovember	993	71.8	2.9	216	16.5	5
939 62.0 2.6 2.9 15.6 1,091 77.2 2.9 2.7 18.7 1,098 81.2 2.9 2.57 18.7 1,339 102.2 3.0 2.37 17.2 1,339 102.2 3.0 2.34 17.0  314 28.5 APRIL 1990  204 13.3 0.5 47 3.6 47 2.4 0.1 28 0.1 27 1.3 0.1 28 1.4 47 2.4 0.1 28 0.1 28.5 0.1 28 0.1 29.6 2.5 0.1 28 0.1 29.7 1.3 0.1 29.8 3.7 0.1 29.9 1.0 35 3.4 20.3 0.1 35 3.4 20.3 0.1 35 3.4 20.4 0.1 33 0.1 20.4 0.1 35 3.4 20.5 0.1 35 3.4 20.7 1.3 0.1 30 35 3.4 20.7 1.3 0.1 30 35 3.4 20.7 1.3 0.1 30 35 3.4 20.7 1.3 0.1 30 35 3.4 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 20.7 1.3 0.1 30 0.1 20.7 1.3 0.1 20.7 1	ecember	1,056	81.2	2.2	201	14.6	2.5
1939   62,0   2,6   2,59   15,6     1938   81,2   2,39   18,7     1938   81,2   2,39   17,7     1938   81,2   2,3   2,3   17,7     1,339   102,2   3.0   2,4   17,0     1,349   13,3   0,5   47   3,6     1,440   1,4   1,4     2,4   1,3   1,3   1,4     4,6   2,4   1,1   1,3     4,8   3,7   1,3   1,0     5,2   1,4   1,0     6,2   2,5   1,4     7,1   1,3   1,4     8,2   2,4   1,0     8,2   4,7   1,3     9,9   1,0   35     1,4   1,5     1,5   1,5     1,5   1,5     1,6   1,7     1,7   1,3     1,8   1,1     1,8   1,1     1,8   1,1     1,9   1,1     1,1   1,1	26						
1,091	mary	939	62.0	2.6	229	15.6	2.5
1,096   541.2   3.0   5.54   11.72     1,096   1,022   3.0   2.54   17.0     1,399   102.2   3.0   2.54   17.0     2,14   2,14   0.1   2,24   0.1     4,8   3.7   0.1   1.3   0.2     4,8   3.7   0.1   0.1   0.1     5,14   0.2   0.1   0.1     4,8   3.7   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.2   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,14   0.1   0.1   0.1     5,15   0.1   0.1     5,16   0.1   0.1     5,17   0.1   0.1	bruary	160'1	77.2	2.9	257	18.7	E.9
1339 102.2 3.0 254 17.0  STATES — APRIL 1990  314 28.5 0.9 50 204 13.3 0.5 47 47 2.5 0.1 27 48 2.5 0.1 27 48 3.7 0.1 10 95 55 3.4 55 30.6 20.3 0.1 0.1 55 57.4 0.1 0.5 55 3.4 0.1 0.5 55 3.4 0.1 0.1 0.1 55 57.4 0.1 0.5 55 3.4 0.1 0.1 0.2 57 1.3 0.1 0.1 58 24 0.1 0.1 0.2 58 3.4 59 99 1.0 0.1 0.5 58 24 0.1 59 0.1 0.1 0.5 58 24 0.1 59 0.1 0.1 0.2 59 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.2 50 0.1 0.1 0.1 50 0.1 50 0.1 0.1 50 0.1 0.1 50 0.1 0.1 50 0.1 50 0.1 0.1 50 0.1 0	larch Drii	1,098	81.2	0.0	153	271	5.2
STATES – APRIL 1990  314 28.5 204 116 72 204 118 37 48 48 40 217 48 48 48 49 40 401 401 401 401 401 401 401 401 401	ay ay	1,339	102.2	3.0	254	17.0	3.6
314     28.5     0.9     \$0     \$6       204     13.3     0.5     47     3.6       116     7.2     0.7     2.7     1.5       46     2.5     0.1     2.7     1.6       47     2.4     0.1     2.8     1.4       27     0.2     -     1     0.1       3     0.2     -     1     0.1       48     3.7     0.1     13     0.9       53     57.4     1.0     95     7.5       50     20.3     1.0     95     7.5       63     20.3     1.0     95     7.5       62     3.2     0.1     17     0.7       82     4.7     0.1     17     0.7       82     4.7     0.1     17     0.9       7     4     0.1     0.1     1.7     0.9       7     4     0.1     0.1     0.2       73     5.4     0.1     0.2     0.1       73     5.4     0.1     0.1     0.2       73     5.4     0.1     0.2     0.1       73     5.4     0.1     0.1     0.2       74     0.1     0.1 <td< td=""><td></td><td></td><td></td><td></td><td></td><td>. :</td><td>-</td></td<>						. :	-
314 28.5 0.9 50 47 3.6 204 13.3 0.5 47 23 115 46 2.5 0.1 27 116 47 2.4 0.1 28 114 27 1.3 - 1 1 1 0.1 3 0.2 - 1 1 0.1 48 3.7 0.1 13 0.9 632 57.4 1.0 95 632 57.4 1.0 95 632 57.4 1.0 95 632 6.7 15 632 6.7 175 647 6.2 1.3 - 1 73 0.1 17 0.7 73 5.4 0.1 30 1.7 73 5.4 0.1 30 1.7 74 0.1 - 3 75 5.4 0.1 30 1.7 75 5.4 0.1 30 1.7 76 5.5 5.5 5.4 0.1				STATES — APRIL 1990			
204 13.3 0.5 47 3.6 116 7.2 0.7 23 11.5 46 2.5 0.0.1 27 11.6 47 1.3 0.1 28 11.4 48 3.7 0.1 10 28 11.4 48 3.7 0.1 10 0.9 552 57.4 1.0 35 3.4 563 57.4 1.0 35 3.4 57 0.1 17 0.7 4 0.1	S.W.	314	28.5	00	Ş	3,5	-
116   7.2   0.7   23   1.5     46   2.5   0.1   27   1.6     47   2.4   0.1   28   1.4     57   1.3     1   0.1     48   3.7   0.1   1.3     57   1.0   55   55     57   4   0.1     3     54   0.1     3     54   0.1     3     55   55   55     57   57   57     58   59   50     50   50   55     50   50   55     50   50	ic.	204	13.3	0.5	47	3.6	1.7
46 2.5 0.1 27 1.6  27 1.3 — — 1 1 — — 1.4  3 0.2 — — 1 1 0.1  48 3.7 — — 1 1 0.01  48 3.7 — — 1 1 0.09  STATES — MAY 1990  632 57.4 1.0 95 77.5  632 0.3 0.5 55 3.4  62 0.1 0.4 1.6 0.9  7.1 1.3 — — 3 0.02  7.3 5.4 0.1 0.4 1.6  7.3 5.4 0.1 0.4 1.6  7.3 5.4 0.1 0.1 30	PI.	116	7.2	0.7	<b>. . . .</b>	1.5	0.7
47	Ä.	46	2.5	0.0	27	9: :	0.1
632 STATES — 1 1 0.1  STATES — MAY 1990  632 20.3 0.5 55 306 20.3 0.5 55 307 0.1 1.0 95 62 3.2 0.1 17 0.7 62 4.7 0.4 16 0.9 73 5.4 0.1 3 0.1 73 5.4 0.1 30 1.7		/ <del>+</del>	4.7.	0.1	<b>3</b> -	<b>*</b> :	1 1
632 STATES — MAY 1990  632 20.3 0.5 55  153 9.9 1.0 95  62 3.2 0.1 1.0 3.4  62 3.2 0.1 0.1  82 4.7 0.4 1.6 0.9  7.5 0.4 0.1  7.7 0.4 0.1  7.8 5.4 0.1  7.9 0.1  7.9 0.1  7.9 0.1  7.9 0.1  7.9 0.1  7.9 0.1  7.9 0.1  7.9 0.1  7.0 0	H	<u>;</u> m	0.2	1	al yard	0.1	
632 57.4 1.0 95 7.5 306 20.3 0.5 55 3.4 153 9.9 1.0 35 2.4 16 82 4.7 0.4 16 0.9 7.5 7.7 1.3	.c.T.	48	3.7	a. 0.1	13	6.0	1
632     57.4     1.0     95     7.5       306     20.3     0.5     55     3.4       153     9.9     1.0     55     3.4       62     3.2     0.1     17     0.7       82     4.7     0.4     16     0.9       27     1.3     —     3     0.1       73     5.4     0.1     30     1.7				STATES — MAY 1990			
306     20.3     0.5     55     3.4       153     9.9     1.0     35     2.4       62     3.2     0.1     17     0.7       82     4.7     0.4     16     0.9       27     1.3     -     3     0.1       4     0.1     -     3     0.2       73     5.4     0.1     30     1.7	.S.W.	632	57.4	1.0	92	7.5	1.0
153     9.9     1.0     35     2.4       62     3.2     0.1     17     0.7       82     4.7     0.4     16     0.9       27     1.3     —     3     0.1       4     0.1     —     3     0.2       73     5.4     0.1     30     1.7	ic.	306	20.3	0.5	55	3.4	1.3
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	멸	153	9.6	0.1	35	2.4	1.0
27 1.3 — 3 4 0.1 — 3 73 5.4 0.1 30	.A.	62	3.2	0.1	<u>.</u>	0.7	0.2
T. 73 5.4 0.1 30	.A.	82 77	4	4.0	3	0.0 1.0	
T. 73 5.4 0.1 30	H	3 4	3 2		3 <b>6</b> 7	0.2	
	.C.T.	73	5.4	0.1	· 8	7.1	ļ

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

		Houses		3	Uiner aweilings	
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS 1986-1987	197,492	9,011.3	150.1	17,527	796.9	33.8
1987-1988 1988-1989	256,455 241,771	13,805.1 15,480.3	250.2 320.7	30,475 23,128	1,690.4	86.4
6861	1 1					•
March	20,833	1,345.6	31.1	1,684	123.5	6.5
May	20,807	1,143.7	26.1	1,560	118.0	6.4
June	14,254	963.6	19.9	1,205	91.9	4.9
July	12,876	877.8	16.4	1,116	89.5	3.6
September	14,270	951.5	20.0	1.249	92.6	4.8
October	14,258	953.2	17.9	1,330	97.5	5.5
November December	17,276	1,180.0	16.6	1,306	96.0 7.77	4.2
1990	<del>}</del>		<b>!</b>	<u>.</u>		
January	15,630	1,048.2	17.1	1,279	97.5	6.2
March	17,933	1,181.1	18.3 24.5	1,746	132.8	4.1
April	13,121	908.6	24.3	1,228	97.1	5.3
iviay	18,828	1,298.6	747	1,004	1,20.0	9.0 1
			STATES — APRIL 1990			
· 8	4 000	0 636	, C. T.	733	0 85	7 6
Vic.	3,143	2102	12.9	055 228	15.9	9.0
PIO	2,540	146.0	1.5	118	8.3	0.2
ن نبد	1,225	6.69	2.1	102	5.5	0.1
W.A. T.,	1,346	81.5	1.6	6 v	5.0	0.3
å I-	124	19.8	8:5	e c	2.0	7.0
A.C.T.	356	23.7	T-1	<del>2</del> <del>2</del>	2.3	
			STATES — MAY 1990			
N.S.W.	5,581	465.9	4.8	869	64.8	3.2
VIC.	4,688 888,4 68,4	342.8	7.9	32 C	23.3	L.5
S.A.	1.545	2:177	5 A.	137	7.4	0.4
W.A.	1,947	117.6	2.4	112	6.5	6.0
Tas.	572	25.0	0.4	; و	0.2	0.1
N.T.	161	9.2	1;	**	I.I	1;
		;			*: *:	

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

VEARISTALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAA         AUSTRALIAAA         AUSTRALIAAA         AUSTRALIAAA         AUSTRALIAAA         AUSTRALIAAAA         AUSTRALIAAAA         AUSTRALIAAAAA         AUSTRALIAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA		Alterations and additions to dwellings \$\mathbb{S}\$ million	Total dwelling units	Total commiments \$ million	Cancellations of commitments \$\\$ million\$	Commiments advanced during period \$ million	Commiments not advanced at end of period \$ million
No. of the control				AUSTRALIA			
He by 4 11002 20653 75:1 2,0656 44, 1,065	YEARS 1986-1987 1987-1988 1988-1989	498.5 707.3 998.4	279,338 371,738 359,668	13,328.6 20,816.9 23,786.2	465.9 617.6 851.3	12,599.0 18,059.6 23,533.1	2,481.0 4,597.9 3,865.6
1,	1989						1
1068   30,882   2,157.8   74.6   2,109.3   44,   1,499.8   1,516.7   1,516.2   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516.3   3,516.8   1,516	March April	91.4	31,032 25,827	2,085.3 1,766.7	75.1 64.3	2,062.6 1,763.3	4,264.8 4,203.9
at         6534         1549         15167         552         15832         35           at         6534         1549         15167         572         15832         35           at         638         1546         1549         15167         57         15832         35           at         72         22416         14998         555         15167         15173         35           meer         79.0         25,574         1,7904         653         1,6173         35           meer         79.0         25,574         1,7904         653         1,647         35           meer         79.0         25,574         1,7904         653         1,747         35           meer         79.0         1,717         1,717         1,717         35         1,720         1,730           may         81.8         2,713         1,945         6,63         1,730<	May	106.8	30,852	2,157.8	74.6	2,103.3	4,183.7
March   Marc	June Intv	79.4	21,549	1,516.7	57.2	1,683.2	3,865.6
TAB         21,244         1,4878         516         1,515.3         35           er         70,4         21,344         1,4873         516         1,515.3         35           er         70,4         25,574         1,790,4         66.5         1,7477         35           er         70,5         25,74         1,790,4         65,3         1,431,2         35           f         71,7         25,140         1,541,8         67,8         1,431,2         35           f         71,7         25,146         1,541,7         67,9         1,792,1         3           f         71,7         25,146         1,541,7         67,9         1,792,1         3           f         71,1         25,146         1,547,7         66,7         1,547,7         3           f         71,1         3,14         3,2         1,792,1         1,373,1         3         3           f         4,7         4,7         3,2         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7         4,7	August	80.7	23,416	1,669.0	63.2	1,617.8	3,573.7
Fig. 1704 2,1365 1,4883 552 1,4707 3,5 4 1,700 52,574 1,1380 653 1,4707 3,5 4 1,280 654 1,580 1,550 1,	September	72.8	21,244	1,479.8	51.6	1,515.3	3,490.1
Fig. 1, 1904 683 1, 1944 35  Fig. 1, 1904 683 1, 1944 35  Fig. 1, 1904 683 1, 1944 35  Fig. 1, 1918 673 1, 1945 35  Fig. 1, 1918 673 1, 1945 35  Fig. 1, 1918 673 1, 1945 35  Fig. 1, 1918 1, 1918 3	October	70.4	21,365	1,488.3	53.2	1,470.7	3,467.3
70.5 22,978 1,593.5 55.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,5 5.8 1,431.2 3,4 1,4 1,4 1,5 5.8 1,4 1,4 1,5 5.8 1,4 1,4 1,5 5.8 1,4 1,4 1,4 1,5 5.8 1,4 1,4 1,4 1,5 5.8 1,4 1,4 1,5 5.8 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4	November December	79.0 59.0	25,574	1,790.4	63.5	1,744.7	3,451.4
705 22.978 1,595.5 55.8 1,412 3.5 81.7 26,140 1,541.8 6.7 81.8 27,128 1,541.7 75.9 1,792.1 3.7 81.8 27,128 1,424.5 6.65 1,424.5 6.65 1,533.9 3.5 81.6 20.1 56.021 56.2 1,02.7 31.7 576.8 1,23.3 81.1 3 4,704 324.2 8.9 54.4 576.8 1,241.4 5.2 82.3 1,756 102.7 11.8 1,590.6 1.5 8.0 5.27 11.8 1,590.6 1.5 8.0 5.27 11.8 1,590.6 1.5 8.4 8,541 754.8 14.4 2.23.1 18.7 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.9 2.7 34.2 2.3 8.8 3.069 187.0 0.3 8.9 2.7 34.2 2.3 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.9 2.7 34.2 2.3 8.9 2.7 34.2 2.3 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.8 3.069 46.8 1.7 8.1 2.1 1.2 2.1 1.2 2.3 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.8 3.069 187.0 0.3 8.9 2.7 34.2 2.3 8.1 2.2 1.3 3.069 187.0 0.3 8.1 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 4.4 5.3 3.069 187.0 0.3 8.1 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2	1990		1000	\;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;		0.0001	
1,17   2,140   1,941.8   67.8   1,966.5   3.5   1,566.5   3.5   3.5	January	70.5	22,978	1,593.5	55.8	1,431.2	3,331.4
651.8 27.128 1,977.7 75.9 1,792.1 3,5 4 1,092.1 1,092.	February	7.1.7	26,140	1,841.8	8.79	1,496.5	3,572.0
1064   28,166   1,4445   95,00   1,535.9   35,7     1064	March	81.8	27,128	1,977.7	75.9	1,792.1	3,606.5
29.1   6,021   562.7   31.7   576.8   1.2     11.3   4,704   324.2   9.6   376.6   9.5     11.6   3,812   226.5   8.9   249.4     3.3   1,756   102.7   5.0   105.6     8.0   2,221   139.1   11.8   159.0     0.1   122   6.7   0.1   6.5     0.1   122   6.7   0.1   6.5     1.0   2,23   37.4   1.5   34.1     1.1   1.2   1.5   34.1     1.2   1.4   1.2   1.3     1.3   1.4   2.2   1.4     1.4   2.2   1.4     1.5   3,069   1,07     1.6   2,24   1.2     1.7   34.2     1.8   2,24   1.2     1.8   3,069   46.8     1.7   41.9     1.8   2,24   1.2     1.8   2,24   1.2     2,24   2,24   2.3     2,25   2,34   2.3     3,069   1,07   2.3     4,19   2,24     4,19	Apni May	106.4	19,580 28,166	2,019.6	93.0 81.6	1,333.9	3,518.1
29.1     6,021     562.7     31.7     576.8     1,3       11.5     4,704     324.2     9.6     376.6     9,6       11.6     3,812     226.5     8.9     249.4     9,6       11.6     3,812     226.5     8.9     249.4     9,6       10.7     1,756     102.7     5.0     105.6     9,6       10.7     2,221     13,2     1,0     25.9       11.2     6.7     0.1     6.5       6.7     0.1     6.5       6.8     7,1     1.5     34.1       18.6     7,1     512.2     182.2     4,6       18.8     5,565     343.8     14.4     293.1       1.3     7,7     34.2     11.8       1.2     7,7     34.2     34.2       1.2     2,24     12.0     0.3     9,5       1.3     3,4     3,4     3,4     4,6       1.3     3,6     187.0     7,0     111.7     3,4       1.3     3,4     12.0     3,4     3,4     3,4       1.3     3,4     3,4     3,4     3,4     3,4       1.3     3,4     3,4     3,4     3,4     3,4       1.3				STATES — APRIL 1990			
11.3   4,704   324.2   9.6   376.6   9.6   376.6   9.6   376.6   9.6   376.6   9.6   376.6   9.6   3.812   2.26.5   8.9   2.49.4   9.0	N.S.W.	29.1	6,021	562.7	31.7	576.8	1,398.6
11.6   3,812   226.5   8.9   249.4     3.3	Vic.	11.3	4,704	324.2	9.6	376.6	950.0
3.3     1,756     102.7     5.0     105.6       8.0     2,221     139.1     11.8     159.0       0.9     2,221     139.1     11.8     158.0       0.1     122     6.7     0.1     6.5       2.3     513     36.4     1.5     34.1       STATES — MAY 1990       N.     54.1     8,541     754.8     33.4     712.0     1,4       N.     18.6     7,140     512.2     182.     466.4     9       1.2     5,56     34.3     14.4     293.1     9       1.2     757     34.2     7.0     171.7     2       1.2     757     34.2     2.7     34.2       1.2     757     46.8     1.7     41.9       1.     2.9     46.8     1.7     41.9	ΡĮΟ	11.6	3,812	226.5	8.9	249.4	458.6
8.0     2,221     139,1     118     159,0     25,9       0.9     537     26.2     1,0     25,9     25,9       0.1     1,2     6.7     0,1     6.5       513     36,4     1,5     34,1       STATES — MAY 1990       N.     54,1     8,541     754.8     33,4     712.0     1,4       18.6     7,140     512.2     182     466.4     9       15.8     5,565     343.8     14,4     293.1     4       1.2     757     342.2     7.0     171.7     2       1.2     757     34.2     2.7     34.2       1.2     757     34.2     2.7     34.2       1.2     757     34.2     2.7     41.9       1.7     41.9     1.7     41.9	S.A.	3.3	1,756	102.7	5.0	105.6	185.6
F. 2.3 5.77 2.0.2 1.0 5.3.9 (6.5 c) 1.0 6.5 (6	. ¥. ¥.	O (	2,221	139.1	8.11.	159.0	290.4
F. 2.3 513 364 151 363  STATES — MAY 1990  N. 54.1 8,541 754.8 33.4 712.0 1,4 18.6 7,140 512.2 18.2 466.4 551.2 15.8 5,565 343.8 14,4 293.1 5.1 2,211 128.9 4,0 118.7 1.2 757 34.2 2.7 34.2 1.2 757 34.2 2.7 34.2 1.2 0.1 2.24 12.0 0.3 9.5 1.7 41.9	las. NT	8. C	33/	7.97	0.1	6.62	45.1
N.     54.1     8,541     754.8     33.4     712.0     1,4       18.6     7,140     512.2     18.2     466.4     9       15.8     7,140     512.2     18.2     466.4     9       15.8     5,565     343.8     14,4     293.1     4       15.8     2,211     128.9     4,0     118.7     118.7       1.2     757     34.2     7,0     171.7     34.2       1.2     757     34.2     2.7     34.2       2.9     659     46.8     1.7     41.9	A.C.T.	2.3	513	36.4	1.5	34.1	87.2
N.     54.1     8,541     754.8     33.4     712.0     1,4       18.6     7,140     512.2     18.2     466.4     9       15.8     5,565     343.8     14.4     293.1     4       5.1     2,211     128.9     4,0     118.7     118.7       1.2     757     34.2     7,0     171.7     2       1.2     757     34.2     2,7     34.2       2.9     659     46.8     1,7     41.9				STATES — MAY 1990			
18.6     7,140     512.2     18.2     466.4       15.8     5,565     343.8     14.4     293.1       15.8     2,211     128.9     4,0     118.7       1.2     757     34.2     2.7     34.2       1.2     224     12.0     0.3     9.5       1.7     41.9	N.S.W.	54.1	8.541	754.8	33.4	712.0	1.408.0
15.8 5,565 343.8 14,4 293.1 18.7 18.8 4.0 118.7 118.7 18.8 14.4 293.1 118.7 118.7 118.7 118.7 118.7 118.7 118.7 118.7 118.7 12.0 1.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 2.7 34.2 34.2 34.2 34.2 34.2 34.2 34.2 34.2	Vic	180	7.140	\$12.2	18.2	466.4	7 770
5.1 2,211 128.9 4.0 118.7 8.8 8.8 3,069 187.0 7.0 171.7 171.7 17.7 34.2 2.7 34.2 0.1 2.24 12.0 0.3 9.5 17.7 17.7 17.7 17.7 17.7 17.0 17.0 17.0	Old Old	15.8	5.565	343.8	14.4	293.1	494.8
8.8 3,069 187.0 7.0 171.7 2 1.2 757 34.2 2.7 34.2 0.1 224 12.0 0.3 9.5 T. 2.9 659 46.8 1.7 41.9	S.A.	5.1	2,211	128.9	4.0	118.7	191.8
1.2 757 34.2 2.7 34.2 0.1 2.24 12.0 0.3 9.5 1. 2.9 659 46.8 1.7 41.9	W.A.	& & &	3,069	187.0	7.0	1.11.7	298.7
T. 2.9 659 46.8 1.7 41.9	Tas.	1.2	757	34.2	2.7	34.2	42.5
41.9	Z	0.1	224	12.0	0.3	9.5	14.0
	A.C.1.	6.7	600	0.04	•	41.9	COX

R

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

	Construc of dwelli		Purchase erected d	•	Purchas established d	•	Total	!
	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
				ORIGINAL				
1989								
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
May	6,141	337.3	1,593	125.7	20,432	1,450.1	28,166	1,913.2
u i			SEASO!	NALLY ADJUSTE	D			
1989								
March	5,951	317.8	1,388	97.6	20,028	1,299.5	27,367	1,714.9
April	6,620	369.3	1,300	86.1	20,906	1,425.9	28,826	1,881.3
May	6,195	341.6	1,214	77.3	19,460	1,395.5	26,869	1,814.5
June	5,430	297.0	1,038	75.8	16,479	1,139.4	22,947	1,512.2
July	4,724	276.5	1,050	73.2	15,233	1,100.0	21,007	1,449.7
August	4,872	280.5	1,042	73.1	16,208	1,135.7	22,122	1,489.3
September	4,811	268.9	1,066	77.8	16,229	1,112.8	22,106	1,459.
October	4,544	260.5	1,042	74.8	15,163	1,060.0	20,749	1,395.3
November	5,235	287.4	1,100	84.4	16,290	1,120.7	22,625	1,492.6
December	4,791	261.5	1,329	106.6	15,267	1,055.0	21,387	1,423.
1990								
January	5,166	288.8	1,330	98.1	17,768	1,250.8	24,264	1,637.
February	5,983	335.5	1,414	104.4	18,741	1,354.7	26,138	1,794.1
March	5,842	321.5	1,329	102.9	19,373	1,382.9	26,544	1,807.3
April	4,713	276.2	1,091	87.5	15,948	1,144.3	21,752	1,508.
May	5,471	296.7	1,397	106.9	17,757	1,285.7	24,625	1,689.3
			TRE	ND ESTIMATES				
1989								
March	6,243	341.5	1,413	94.7	20,845	1,418.5	28,501	1,854.
April	6,115	337.0	1,287	87.0	19,685	1,352.2	27,087	1,776.
May	5,856	325.4	1,182	80.6	18,488	1,283.3	25,526	1,689.2
June	5,518	309.3	1,102	75.7	17,407	1,219.2	24,027	1,604.
July	5,167	292.4	1,050	73.1	16,481	1,160.0	22,699	1,525.
August	4,884	277.5	1,029	73.2	15,805	1,109.9	21,717	1,460.
September	4,731	268.2	1,046	76.4	15,477	1,079.3	21,254	1,423.
October	4,761	267.7	1,103	82.0	15,614	1,082.8	21,478	1,432.
November	4,930	275.1	1,176	88.6	16,108	1,118.2	22,214	1,481.
December	5,134	285.2	1,244	94.4	16,706	1,167.3	23,083	1,546.
1990								
January	5,297	294.5	1,290	98.4	17,236	1,215.0	23,823	1,607.
February	5,402	301.1	1,312	100.4	17,651	1,255.0	24,364	1,656.:
March			•		•			
April			not	available for	publication			
May								

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

 $\begin{array}{c} \text{TABLE 4. SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS} - \text{TYPE OF LENDER} - \text{ORIGINAL SEASONALLY} \\ \text{ADJUSTED AND TREND ESTIMATES(a)} \end{array}$ 

	All Ban	ks	Permanent E Societi		Other Lend	ers	Total	
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
			0	RIGINAL				
1989								
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.
November	20,223	1,342.9	1,955	132.9	3,396	235.7	25,574	1,711.4
December	14,327	952.8	1,684	120.4	3,446	248.6	19,457	1,321.
1990	14,527	752.6	1,004	120.4	3,170	240.0	19,437	1,521.
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.
March	20,959	1,435.2	2,660	206.4	3,509	254.3	27,128	1,896.
April	14,933	1,007.4	2,073	157.6	2,680	192.8	19,686	1,357.
May	22,187	1,481.8	2,763	201.7	3,216	229.7	28,166	1,913.
			SEASON	ALLY ADJUSTI	ED .			
1989						·····		
March	21,886	1,358.8	2,770	184.7	2,711	171.4	27,367	1,714.
April	23,677	1,540.8	2,469	165.4	2,680	175.2	28,826	1,881.
May	21,466	1,459.6	2,282	150.3	3,121	204.6	26,869	1,814.
June	17,434	1,142.1	2,191	144.7	3,322	225.4	22,947	1,512.
July	15,820	1,106.8	1,863	117.2	3,324	225.7	21,007	1,449.
August	16,699	1,126.8	1,985	131.8	3,438	230.7	22,122	1,489.
September	16,217	1,047.5	2,372	166.6	3,517	245.4	22,106	1,459.
October	15,211	1,013.9	2,197	148.2	3,341	233.3	20,749	1,395.
November	17,686	1,154.7	1,732	117.8	3,207	220.0	22,625	1,492.
December	15,779	1,022.5	1,896	133.6	3,712	267.1	21,387	1,423.
1990	10,	1,000.0	1,070	155.0	5,	20	,	1,.20.
January	18,519	1,241.4	2,002	136.8	3,743	259.5	24,264	1,637.
February	20,166	1,350.6	2,302	190.7	3,670	253.3	26,138	1,794.
March	20,703	1,382.9	2,482	189.4	3,359	235.0	26,544	1,807.
April	16,655	1,133.3	2,242	171.0	2,855	203.8	21,752	1,508.
May	19,319	1,310.0	2,492	182.7	2,814	196.6	24,625	1,689.
			TREN	D ESTIMATES				
1989				<del></del>				
March	22,915	1,491.0	2,826	186.5	2,759	177.2	28,501	1,854.7
April	21,714	1,422.9	2,506	165.9	2,866	187.5	27,087	1,776.3
May	20,222	1,337.7	2,277	150.7	3,027	200.8	25,526	1,689.
June	18,684	1,248.3	2,146	141.7	3,197	214.3	24,027	1,604.
July	17,291	1,162.7	2,084	137.9	3,325	224.9	22,699	1,525.
August	16,278	1,092.7	2,053	136.3	3,387	231.6	21,717	1,460.
September	15,799	1,051.7	2,029	135.7	3,426	236.5	21,254	1,423.9
October	15,998	1,055.0	2,008	136.3	3,472	241.3	21,478	1,432.
November	16,682	1,096.2	2,002	139.3	3,530	246.4	22,214	1,481.
December	17,489	1,152.1	2,027	145.2	3,567	249.5	23,083	1,546.9
1990 January	18,190	1,206.0	2,087	153.7	3,546	248.2	23,823	1,607.
January February		•		164.1	3,457	243.2 242.0	24,364	1,656.
February March	18,726	1,250.5	2,181	104.1	3,431	242.0	4-T,JUT	1,000.
April			not a	available for	publication			
May								

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

### 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

More detailed classification 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

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

12. 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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