

Australian Bureau of Statistics

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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JUNE 1990

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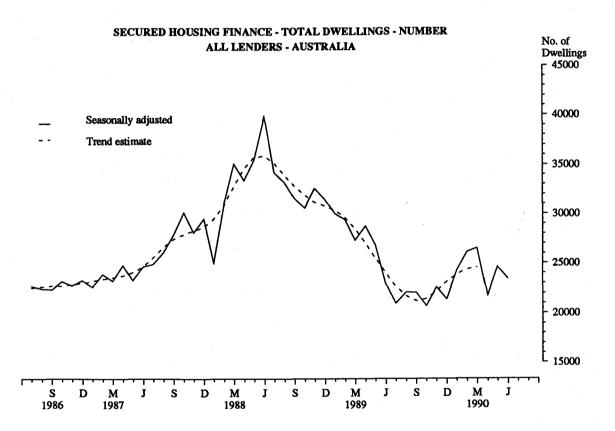
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MAIN FEATURES



Secured housing finance commitments (excluding alterations and additions) totalled \$1,472.6 million in June 1990, a decrease of \$439.9 million (23.0%) on May 1990 but an increase of \$35.3 million (2.5%) on June 1989.

In seasonally adjusted terms, there was a decrease on May 1990 of \$107.4 million (6.4%), and an increase on June 1989 of \$69.1 million (4.6%). Although permanent building societies recorded a rise of 7.3% compared with May 1990, and 'other' lenders rose by 2.0%, the relatively large decrease in bank lending, down 9.5%, resulted in an overall decrease in seasonally adjusted finance commitments.

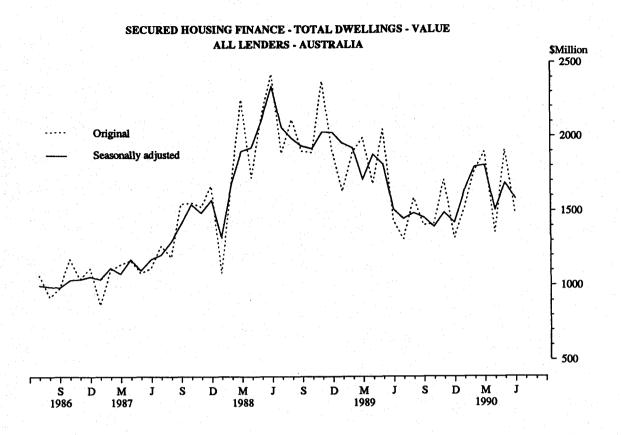
Seasonally adjusted, commitments for first mortgage (or equivalent) finance were provided for 23,426 dwelling units,

1,197 dwelling units (4.9%) less than in May 1990 but 479 dwelling units (2.1%) more than in June 1989.

Total commitments for the financial year 1989-90 in original terms amounted to \$19,594.2 million, down \$4,192.0 million (17.6%) on 1988-89.

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

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



SUMMARY TABLES

Commitments by purpose (original)

	mo	ommitments ade during June 1990	chang	centage ge from nonth(a)	chan sam	centage ge from e month year(b)
Purpose of Commitment	Dwgs	\$M	Dwgs	\$M	Dwgs	\$M
Established Dwellings	15,918	1,119.6	-22.1	-22.8	3.0	3.6
Construction of Dwellings	4,503	258.5	-26.6	-23.2	-11.1	-9.4
Purchase of Newly Erected Dwellings	1,172	94.5	-26.4	-24.9	14.5	31.6
Total	21,593	1,472.6	-23.3	-23.0	0.2	2.5

Commitments by type of lender (original and seasonally adjusted)

			June 1990 \$ Million		Percentage change from last month(a)		Percentage change from same month last year(b)
Type of lender		Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
All Banks(c) Permanent Building Other Lenders	Societies(c)	1,096.6 187.0 189.1	1,185.2 195.5 200.6	-26.0 -7.0 -17.7	-9.5 7.3 2.0	2.8 29.4 -16.5	3.8 35.1 -11.0
Total		1,472.6	1,581.3	-23.0	-6.4	2.5	4.6

(a) June 1990 on May 1990. (b) June 1990 on June 1989. (c) Since June 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 -

			Type of L	ender			AUG I	15
	All bar	ıks	Permanent i	building	Othe lende		Total	= 1
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	They ling U	million
			AUSTRALIA					
Construction of dwellings — Houses —				-				
By first mortgage	3,769	199.9	354	25.5	301	17.9	4,424	243.2
By other security	.,	7.9	••	0.1	••			7.9
Other dwellings —								
By first mortgage	79	6.2	_				79	6.2
By other security	•	1.2	••	. —	••		••	1.2
Purchase of newly erected dwellings —								
Houses —								
By first mortgage	437	26.6	140	13.5	398	34.4	975	74.5
By other security	••	2.7					••	2.7
Other dwellings —	••	2.,	••		••			
By first mortgage	152	12.1	34	2.6	11	0.6	197	15.4
By other security		1.9		_		_		1.9
Purchase of established dwellings —								
Houses —								
By first mortgage	10,903	737.4	1,740	129.0	1,961	127.0	14,604	993.4
By other security	••	18.0	•	1.5		0.3		19.8
Other dwellings —								
By first mortgage	1,018	78.6	187	14.0	109	8.9	1,314	101.5
By other security	••	4.1	••	0.7	•	_	••	4.9
Alterations and additions to								
dwellings	••	73.6	••	7.2	••	1.1	••	81.9
Total commitments	16,358	1,170.2	2,455	194.1	2,780	190.1	21,593	1,554.4
			STATES(a)					
New South Wales	4,260	396.7	841	75.4	1,180	100.6	6,281	572.6
Victoria	4,499	320.3	321	23.0	632	37.2		380.5
Queensland	3,341	197.6	622	48.5	670	37.9	4,633	284.1
South Australia	1,394	84.4	242	15.1	247	11.4	1,883	110.9
Western Australia	1,827	115.5	309	22.9	22	1.5	2,158	139.9
Tasmania	536	23.9					, 573	25.8
Northern Territory	117	5.8	120	9.3	29	1.6	120	6.0
Australian Capital Territory	384	25.9			•		(493	34.7

(a) Includes alterations and additions.

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

Print mortgage Chiefa states Chiefa stat	First mortgage S million		TOWN LOWING	linos.	
Prival Anny lights	First morigage Dwelling Smillion		our our	29,440	
Dwelling \$ million \$ million <th< th=""><th>64,088 3,048.4 73,682 3,797.9 5,819 302.7 6,940 4380 277.7 6,940 277.9 6,940 2</th><th>Other security</th><th>First mortgage</th><th></th><th>Other security</th></th<>	64,088 3,048.4 73,682 3,797.9 5,819 302.7 6,940 4380 277.7 6,940 277.9 6,940 2	Other security	First mortgage		Other security
AUSTRALIA AUSTRALIA	64,088 3,048.4 73,682 3,797.9 5,849 3,213.6 6,940 368.5 4,360 368.5 4,360 2238.4 5,122 238.4 4,794 255.2 5,738 307.0 5,998 307.0 5,998 307.0 5,998 307.0 1,500 86.2 1,474 785 21.5 4,424 225 1,447 785 21.5 60 2.9 86.2 1,107 66.19 1,206 61.1 1,306 61.1 1,307 61.9 1,306 61.1 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9 1,307 61.9		Dwelling units	\$ million	\$ million
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F. 60 0.4 5 5 1.1 21 21 21 21 22 0.4 6.4 1 2.2 10 0.1 2.9 0.1 2.9 0.1 2.1 2.2 10 0.1 2.9 0.1 2.2 2.9 0.1 2.2 2.0 1.10 0.1 2.2 2.0 2.0 1.10 0.1 2.2 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	H45 21.5 891 42.5 891 42.5 149 5.4 22 1.0 60 2.9 N. 989 64.1 1,107 61.9 1,206 61.1 361 17.5 599 31.7 105 3.7		15	6.0	0.1
E. 60 42.5 1.1 21 21 22 1.0 — — — — — — — — — — — — — — — — — — —	891 42.5 149 5.4 22 1.0 60 2.9 N. 989 64.1 1,107 61.9 1,206 61.1 361 17.5 599 31.7 105 3.7		'n	0.3	0.3
F. 60 64.1 2.2 10 — 10 10 10 10 10 10 10 10 10 10 10 10 10	149 5.4 22 1.0 1.0 60 2.9 1,107 64.1 1,206 61.1 1,206 61.1 1,206 61.1 1,206 61.1 1,206 61.1 1,206 61.1 1,206 1.1 1,206 1		21	:: 1	0.5
F. 60 2.9 0.1 2 STATES — JUNE 1990 N. 989 64.1 2.2 20 1,107 61.9 1.9 34 1,206 61.1 1.8 10 361 17.5 0.4 4 599 31.7 1.3 7 105 3.7 — 1 44 2.6 0.2 — 1	V. 989 64.1 1,107 61.9 1,206 61.1 1,206 61.1 1,75 599 31.7 105 3.7		1:	1;	0.1
N. 989 64.1 2.2 20 1,107 61.9 1.9 34 1,206 66.1 1.8 10 1,75 0.4 4 1,3 7 7 1,3 7 1,3 7 1,4 4 2,6 0.2	W. 989 64.1 1,107 61.9 1,206 61.1 361 17.5 599 31.7 105 3.7		10	0.3 1.0	•
N. 989 64.1 2.2 20 1,107 61.9 1.9 34 1,206 61.1 1.8 10 361 17.5 0.4 4 599 31.7 1.3 7 105 3.7	W. 989 64.1 1,107 61.9 1,206 61.1 361 17.5 599 31.7 105 3.7		1	0.1	
N. 989 64.1 2.2 20 1,107 61.9 1.9 34 1,206 61.1 1.8 10 361 17.5 0.4 4 599 31.7 1.3 7 105 3.7 — 3 13 0.6 — — 44 2.6 0.2 1	W. 989 64.1 1,107 61.9 1,206 61.1 361 17.5 599 31.7 105 3.7 13 0.6	STATES — JUNE 1990			
1,107 61.9 1.9 34 1,206 61.1 1.8 10 17.5 0.04 4 361 17.5 0.04 4 13 7 13 7 13 0.06 — — — — — — — — — — — — — — — — — — —	1,107 61.9 1,206 61.1 361 17.5 599 31.7 105 3.7		8	2.3	0.1
1,206 61.1 1.8 10 361 17.5 0.4 4 599 31.7 1.3 7 105 3.7 — 7 44 2.6 0.2 — 1	1,206 61.1 361 17.5 599 31.7 105 3.7 13 0.6		34	1.9	0.0
361 17.5 0.4 4 4 599 31.7 1.3 7 7 1.3 7 7 1.3 1.3 7 1.3 3.7 1.3 3.7 1.3 3.7 1.3 3.7 1.3 1.3 1.4 1.3 1.3 1.4 1.3 1.3 1.4 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3	361 17.5 599 31.7 105 3.7 13 0.6		10	1.4	0.1
599 31.7 1.3 7 105 3.7 — 3 13 0.6 — — 3 44 2.6 0.2	599 31.7 105 3.7 13 0.6		4	0.1	1
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13 0.6 — — — — — — — — — — — — — — — — — — —	13 0.6		83	0.1	0.1
2.6 0.2	•		1	ļ	1
	44		7	0.1	

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

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\$ million \$ million First mortgage \$ million \$ million Dwelling 877.2 17.0 3.512 978.4 23.4 23.4 872.3 23.4 3.289 978.4 1.2 2.4 (2.20) 60.4 1.2 2.4 (2.20) 77.1 2.4 1.1 64.1 1.1 1.9 62.7 1.1 1.2 62.7 1.1 2.9 62.7 1.1 1.9 62.1 2.9 2.9 64.1 1.1 1.9 62.1 2.9 2.9 62.1 2.9 2.9 77.2 2.9 2.7 81.2 2.0 2.3 81.2 2.0 2.3 81.2 2.0 2.3 80.2 2.3 2.7 80.2 2.3 2.4 80.2 2.3 2.4 80.3 2.4 2.3 <th></th> <th>H</th> <th>Houses</th> <th></th> <th></th> <th>Other dwellings</th> <th></th>		H	Houses			Other dwellings	
Descripted Semilition Semilitary Sem		ortgage		Other security	First mortgage		Other security
15668 170 2552 1710 2552		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
15,666 877.2 17.0 3.512 1911 2.56 15,660 15,660 15,660 15,660 15,660 15,660 15,660 15,660 15,660 15,660 15,67 15,71 15,71 15,71 15,67 15,6				AUSTRALIA	-		
1,676 578.4 23.4 23.56 210.2 2.5 1,676 578.4 22.4 23.5 23.5 23.5 1,175 60.4 1.2 2.4 23.5 14.1 8,40 573.1 2.4 1.2 23.9 14.1 8,40 573.1 2.4 1.1 1.1 9,20 64.1 1.2 1.1 1.1 1,05 81.2 2.3 1.1 1,05 81.2 2.3 2.1 1,05 81.2 2.3	YEARS 1987-1988	15.668	827.2	17.0	3 512	191.1	23.0
1,856 8523 27.8 2,462 178.3 2,462 178.3 2,462 178.3 2,462 178.3 2,462 178.3 2,462 178.3 2,464 1,17 2,47 2,47 1,17 1,19 2,47 1,17 2,47 1,17 1,19 2,47 2,47 1,11 2,47	1988-1989	16,060	978.4	23.4	3,289	210.2	25.4
175 175	1989-1990	11,856	852.3	27.8	2,462	178.3	27.0
1,175 77,1 2,4 2,19 14,1 1,175 77,2 2,4 1,19 14,1 1,175 2,4 1,11 1,19 1,10 1,175 2,4 1,15 1,19 1,10 1,175 2,9 2,10 1,15 1,090 77,12 2,9 2,10 1,46 1,091 77,12 2,9 2,7 1,10 1,091 77,12 2,9 2,7 1,10 1,092 77,14 1,10 2,14 1,093 77,14 1,10 2,14 1,094 77,14 1,10 2,14 1,095 77,14 1,10 2,14 1,096 77,14 1,10 2,14 1,096 77,14 1,10 2,14 1,096 77,14 1,10 2,14 1,096 77,14 1,10 2,14 1,096 77,14 1,10 2,14 1,096 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,10 1,097 77,14 1,097 77	April	951	60.4	1.2	230	15.6	1.0
8340 8532 12 184 117 117 117 117 117 117 117 117 117 11	May	1,175	73.1	2.4	219	14.1	6.0
632 627 113 152 153 885 621 113 172 115 914 621 21 172 115 915 621 22 20 115 1086 81.2 22 20 115 1089 62.0 25 25 156 1089 81.2 22 20 115 1089 81.2 30 23 148 1139 102.2 30 23 148 1139 102.2 27 148 1139 102.2 27 148 652 57.4 170 154 1139 102.2 27 197 1139 102.2 27 148 1139 103 103 154 113 203 103 154 113 203 103 103 113 203 103 103 114 0.1 30 117 115 204 10 10 111 20 20 24 111 30 10 10 111 20 10 10	June Il.	840 833	55.2	2.2	<u>\$</u>	11.7	2.6
914 624 15 117 1115 1155 624 15 15 172 115 1168 812 29 29 116 939 62.0 2.0 2.6 2.29 116 11691 812 2.9 201 115 11691 812 2.9 201 115 11691 812 2.9 201 116 11691 812 2.9 201 116 1172 1172 1170 1173 1170 1170 1170 1171 1170	August	923	54.4	1.1	192	13.5	0.7
er 994 62.1 2.1 1188 16.5 er 1,056 81.2 2.9 16.5 16.5 er 1,056 81.2 2.2 216 16.5 r 1,091 77.2 2.9 2.5 15.6 s 1,098 81.2 2.9 15.6 16.7 1,098 81.2 2.9 2.3 15.7 18.7 805 900 10.2 2.7 197 14.8 805 57.4 10 55 2.4 17.6 975 77.4 10 35 2.4 17.7 806 57.7 10 35 2.4 17.7 81 9.9 1.0 35 2.4 17.7 82 4.7 0.1 1.7 0.2 0.2 0.2 84 2.2 0.2 0.3 0.4 4.8 3.8 2.7 101 1.3 1.4	September	885	2.7.	1.5	172	11.5	6.0
err 1,056 81.18 2.9 2.0 16.5 err 1,056 81.2 2.9 2.0 16.5 y 1,091 77.2 2.6 2.29 2.10 14.6 y 1,098 81.2 2.9 2.9 1.57 1.7 1.57 805 805 81.2 2.0 2.3 1.9 1.4 1.7 1,399 1,022 2.3 2.7 1.97 1.4 1.5 975 745 2.7 1.9 1.5 1.7 1.7 805 27 1.0 3.5 3.4 1.7 1.7 807 27 1.0 3.5 3.4 3.4 3.4 807 27 1.1 3.0 1.7 3.4 3.4 808 3.2 4.4 0.1 3.0 3.4 3.8 3.8 442 2.4 2.5 0.2 0.5 3.5 3.6 3.7	October	914	62.1	2.1	158	12.5	1.1
939 620 26 229 156 1,091 871 23 257 187 1,098 871 23 257 187 1,098 871 23 257 170 1,098 871 27 170 170 1,039 1022 23 170 170 632 274 1,0 95 7,5 832 203 1,0 95 7,5 193 203 1,0 95 7,5 183 203 1,0 95 7,5 184 0,1 1,7 0,1 0,7 185 2,0 1,0 35 2,4 18 0,1 1,7 0,1 0,1 18 0,1 1,7 0,1 0,1 18 0,1 0,1 0,1 0,1 18 0,2 0,4 0,1 0,1 18 0,4 0,	November December	. 1.056	81.2	2.2 2.2	201	14.6	25
939 620 26 229 156 1098 812 29 277 187 1098 812 39 237 187 1698 812 30 237 172 1699 162 30 234 170 1539 102 27 154 170 632 574 10 95 7.5 306 203 0.1 0 95 7.5 306 203 0.1 17 0.7 63 203 0.1 17 0.7 63 32 0.1 17 0.7 7 13 - 3 0.1 7 44 0.1 - 3 0.2 44 0.1 - 3 0.2 56 2.6 0.3 48 3.8 101 6.8 0.5 9 0.0 44 2.9	1990			}			
1,091 1,1091 1,	January	939	62.0	2.6	229	15.6	2.5
1,000 1,00	February	1,091	77.2	2.9	257	18.7	E.9
1,339 102.2 3.0 254 17.0 574 1.0 95 7.5 632 57.4 1.0 95 7.5 632 20.3 0.1 1.7 632 20.3 0.1 1.7 632 20.3 0.1 1.7 632 4.7 0.4 1.6 0.9 73 4 0.1 73 5.4 0.1 3.5 0.1 74 0.1 0.1 3.0 75 1.3 0.1 3.0 75 1.4 0.1 3.0 76 2.6 0.3 3.5 2.6 76 2.6 0.3 3.5 0.1 77 1.1 0.2 0.1 0.1 78 2.0 0.1 0.1 78 2.0 0.1 0.1 79 1.0 0.1 70 1.0 0.1 71 1.0 0.1 71 1.1 0.1 72 0.1 0.1 74 0.2 0.1 0.1 75 0.1 0.1 7	Marcii	805,1	20.05	2.0	190	14.8	3.2
975 745 2.7 197 15.4 632 \$57.4 1.0 95 7.5 306 20.3 0.0 55 3.4 153 9.9 1.0 35 2.4 153 9.9 1.0 35 2.4 153 9.9 1.0 35 2.4 153 9.9 1.0 35 2.4 27 1.3 - 3 0.1 27 1.3 - 3 0.2 7 5.4 0.1 30 1.7 4 0.1 - 3 0.2 7 5.4 0.1 30 1.7 82 43.2 0.0 35 2.6 56 0.3 48 5.7 4 2.9 0.3 48 5.7 4 2.9 0.3 48 5.7 4 2.9 0.3 9 0.0 1 0.5 0.3 9 0.0 1 0.5 0.1 - - 4 2.9 0.1 - - 0.1 4 2.9 0.1 0.1 0.1 <td< td=""><td>May</td><td>1,339</td><td>102.2</td><td>3.0</td><td>254</td><td>17.0</td><td>3.6</td></td<>	May	1,339	102.2	3.0	254	17.0	3.6
632 57.4 1.0 95 7.5 1536 25.3 1.0 1536 25.3 1.0 1536 25.3 1.0 1537 1.0 1537 1.0 1538 2.4 154 0.1 177 0.4 15 0.0 177 0.4 15 0.0 17 0.4 15 0.0 17 0.1 17 0.4 17 0.4 18 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 17 0.1 18 0.1 19 0.1	June	975	74.5	2.7	197	15.4	1.9
632 574 1.0 95 7.5 306 20.3 0.5 55 3.4 153 9.9 1.0 35 2.4 62 4.7 0.4 16 0.9 27 1.3 — 3 0.1 27 1.3 — 3 0.1 4 0.1 — 3 0.1 73 5.4 0.1 3.0 1.7 A42 5.4 0.1 3.0 1.7 A42 4.3 0.8 6.8 5.7 A43 0.3 0.3 4.8 3.8 A44 2.9 0.6 9 0.8 A44 2.9 0.5 9 0.8 44 2.9 0.5 9 0.8 44 2.9 0.5 9 0.8 44 2.9 0.5 9 0.1 47 3.5 — — 1 47 3.5 — — 0.1 47 3.5 — — 0.1 48 3.5 — 0.1 47 3.5 — 0.1 48 0.1<				STATES — MAY 1990			
306 203 0.5 55 3.4 153 9.9 1.0 35 2.4 62 4.7 0.1 17 0.7 82 4.7 0.4 16 0.9 27 1.3 — 3 0.1 4 0.1 — 3 0.1 73 5.4 0.1 30 1.7 482 43.2 0.8 68 5.7 232 14.9 0.3 48 5.7 101 6.8 0.6 35 2.6 56 2.6 0.3 10 0.6 44 2.9 0.5 9 0.8 47 3.5 — 2.4 1.7 47 3.5 — 2.4 1.7	MSM	637	57.4	0 +	yo	3 L	<u></u>
153 9.9 1.0 35 2.4 82	Vic.	306	20.3	0.5	S 58	3.4	13
62 4.7 0.01 17 0.7 27 1.3 — — 3 3 0.1 4 0.1 — 3 0.2 73 5.4 0.1 — 3 0.2 73 5.4 0.1 — 3 0.2 74 5.4 0.1 — 3.0 STATES — JUNE 1990 482 483 5.7 14.9 0.8 68 5.7 5.6 0.3 48 3.8 101 6.8 0.6 35 5.7 0.1 13 0.5 0.1 14 0.5 0.1 17 7.7	piÒ	153	6.6	1.0	35	2.4	1.0
27 13 0.7 3 0.1 4 0.1 — 3 0.1 73 5.4 0.1 30 0.1 STATES — JUNE 1990 STATES — JUNE 1990 482 43.2 0.8 68 5.7 232 14.9 0.3 48 3.8 101 6.8 0.6 35 2.6 56 2.6 0.3 48 3.8 44 2.9 0.5 9 0.6 44 2.9 0.5 9 0.8 47 3.5 — 2 0.1 47 3.5 — 2 0.1 47 3.5 — 2 0.1 47 3.5 — 2 0.1	S.A. W A	83 83	3.2	0.1	E 7	7.0	7.
4 0.1 — 3 0.2 73 5.4 0.1 30 0.2 STATES — JUNE 1990 482 43.2 0.8 68 5.7 232 14.9 0.3 48 3.8 101 6.8 0.6 35 2.6 56 2.6 0.3 10 0.6 56 2.6 0.3 10 0.6 44 2.9 0.5 9 0.8 44 2.9 0.5 9 0.8 47 3.5 — 1 — 7 1.7 — 2.4 1.7	Tas.	22.22	1.3	ţ	3 ev	0.1	ı
73 5.4 0.1 30 1.7 STATES — JUNE 1990 482 43.2 0.8 68 5.7 232 14.9 0.3 48 3.8 232 14.9 0.6 2.6 2.6 101 6.8 0.6 2.6 0.6 56 2.6 0.3 10 0.6 44 2.9 0.5 9 0.8 13 0.5 0.1 2 0.1 - - - - - 47 3.5 - - - - 24 1.7	N.T.	4	0.1	1	e	0.2	
482 43.2 0.8 68 5.7 232 14.9 0.3 48 3.8 101 6.8 0.3 48 3.8 101 6.8 0.6 2.6 44 2.9 0.5 9 0.6 44 2.9 0.5 9 0.8 13 0.5 0.1 2 0.1 - - - - - 47 3.5 - - - 1.77 - - - -	A.C.T.	73	5.4	0.1	30	1.7	
482 43.2 0.8 68 5.7 232 14.9 0.3 48 3.8 101 6.8 0.6 2.6 2.6 56 2.6 0.3 10 0.6 44 2.9 0.5 9 0.8 13 0.5 0.1 2 0.1 - - - - - 47 3.5 - - - 48 3.5 - - - 17 - - - - 177				STATES — JUNE 1990			
232 14,9 0.3 48 3.8 101 6.8 0.6 35 2.6 56 2.6 0.3 10 0.6 44 2.9 0.5 9 0.8 13 0.5 0.1 2 0.1 - - - - - 47 3.5 - - -	N.S.W.	482	43.2	8.0	89 9	5.7	0.5
101 6.8 0.6 35 2.0 56 2.6 0.3 10 0.6 44 2.9 0.5 9 0.8 13 0.5 0.1 2 0.1 - - - 1 - 47 3.5 - 24 1.7	Vic.	232	14.9	0.3	æ ;	κι (80 /	0.5
44 2.9 0.5 0.8 0.8 0.1 1.7 1.7	P. V	101	8.90	0.6 0.3	જ ≘	9.7	0.3
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	W.A.	3 4	29 62	0.5	g 0	0.8	0.4
47 3.5 - 24 1.7	Tas.	13	0.5	0.1	. 7	0.1	I
	N.T.	74	3.5		7 7	17	1 2
	;	•]	\$	i	•

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

Pring mortgage Collect Accounty Collect Accou				Purchase of established dwellings	vellings		
Print manipage Print manipage Smillion Smillion Describing Smillion Smillion Describing Smillion Smilli			Houses		70	her dwellings	
Dwelling \$ million \$ million \$ million \$ million \$ million Dwelling \$ n 8 256,455 13,805.1 250.2 30,475 1,1 9 124,771 15,480.3 220.7 23,128 1,1 9 124,771 15,480.3 220.7 1,400 1,1 1 17,254 953.6 1,24 1,240 1,1 1 1,257 1,448.7 22,1 1,400 1,1 1 1,257 1,448.7 25.0 1,106		First mortgage		Other security	First mortgage		Other security
AUSTRALIA AUSTRALIA 256,455		Dwelling unis	\$ million	\$ million	Dwelling units	\$ million	\$ million
8 256,455 13,805.1 250.2 30,475 11,437 250.7 251.28 11,139 251.28 11,139 12,128 11,143 25.7 15,609 11,116 11,116 12,609 11,116 11,116 12,609 11,116 11,116 12,609 11,116 12,609 11,116 12,609 11,116 12,609 11,116 12,609 11,116 12,609				AUSTRALIA			
14,898 12,658 6 222.5 16,093 1,1 12,23	YEARS 1987-1988 1988-1989	256,455 241.771	13,805.1	250.2	30,475 23.128	1,690.4	86.4
17,235 1,143.7 23.7 1,430 14,287 9,635 19,95 1,260 14,287 9,635 19,95 1,260 15,832 1,082.3 20,615 1,116 15,830 1,148.0 1,180.0 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 17,290 1,181.1 18,9 1,279 18,23 1,285 24,3 1,286 18,23 2,21.2 3,8 2,4 19,4 11,7 2,4 19,4 11,7 2,4 19,4 11,5 2,55 19,4 11,5 2,55 19,5 11,5 19,6 11,5 19,7 11,7	1989-1990	184,898	12,658.6	232.5	16,093	1,231.1	63.4
1,500	April	17,235	1,143.7	23.7	1,430	108.5	6.2
15876 15878 164 1,116 15832 1,0823 2,00 1,218 14,28 953,2 17,9 1,249 14,28 953,2 17,9 1,249 17,29 1,181,1 18,9 1,287 17,939 1,181,1 18,9 1,287 17,939 1,181,1 18,9 1,228 18,528 1,288,5 24,3 1,228 18,528 1,288,5 24,3 1,228 18,624 993,4 19,8 1,314 14,604 993,4 19,8 1,314 15,639 465,9 84,4 698 15,639 465,9 84,4 698 15,838 34,28 62,4 112 15,439 117,6 2,4 112 15,47 117,6 2,4 112 15,47 117,6 2,4 112 15,47 117,6 2,4 112 15,49 11,40 19,8 15,41 11,40 11,40 15,41 11,40 11,40 16,41 11,40 11,40 17,41 12,41 13,41 17,41 12,41 13,41 18,73 1,41 1,41 18,73 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,47 1,41 19,40 19,8 19,41 19,41 19	May June	20,807 14,254	1,418.7 963.6	26.1 19.9	1,560	118.0 91.9	6.4 4.9
1,000 1,218 1,000 1,218 1,000 1,218 1,000 1,00	July	12,876	8.77.8	16.4	1,116	89.5	3.6
1,288 1,390 1,50	September	15,832	1,082.3 951.5	20.0	1,218	92.6	8.T 4.8
y 1550 10482 1523 1500 y 17320 10482 1711 1279 11550 10482 1721 1579 117320 11287 243 1776 11873 12875 243 1776 11873 12875 243 1776 11882 12886 243 1776 11882 12886 243 1776 11882 12886 243 1776 1564 993-4 1988 4 668 4659 844 668 4659 877 177 12 1540 1777 112 4115 3446 88 8 88 667 877 173 12 2550 442 177 12 12 1540 1777 12 44115 3446 1989 877 16 19 116 478 177 12 479 1777 12 470 1777 12 471 1819 3.6 1168 471 1819 3.6 1168 472 222 113 575 272 272 113 575 272 272 113 575 275 113 575 275 113 5	October November	14,258	953.2	17.9	1,330	97.5	5.5
y 115,630 1,048.2 17.1 1,279 17,290 1,181.1 18.9 1,677 17,33 1,287.5 24.5 1,746 18,28 1,286 24.3 1,746 18,828 1,286 24.7 1,746 18,828 1,286 24.7 1,546 4,888 34.28 8.4 608 4,888 34.28 6.2 364 3,682 221.2 3.8 221 1,545 87.9 1,5 137 1,947 117.6 2.4 6 572 25.0 0.4 6 572 25.0 0.4 6 572 29.0 1.9 42 445 29.0 1.9 42 441 181.9 3.4 6 441 18.3 607 78 440 19.8 0.1 112 440 19.8 0.1 114 <td>December</td> <td>12,980</td> <td>896.3</td> <td>15.2</td> <td>1,076</td> <td>7.77</td> <td>3.5</td>	December	12,980	896.3	15.2	1,076	7.77	3.5
y I/1200 1,181.1 18.9 1,627 17,230 1,181.1 18.9 1,674 13,121 908.6 24.5 1,746 13,121 908.6 24.3 1,204 18,828 1,298.6 24.7 1,604 18,828 1,298.6 24.7 1,604 4,888 342.8 6.2 364 4,888 342.8 6.2 364 4,888 342.8 6.2 364 4,888 342.8 6.2 364 1,547 117.6 2.4 112 1,947 117.6 2.4 112 572 25.0 0.4 6 571 25.0 1.9 42 452 29.0 1.9 42 44115 344.6 8.8 607 3,113 181.9 3.3 300 3,113 181.9 0.1 10 440 19.8 0.1	January	15,630	1,048.2	17.1	1,279	97.5	6.2
15,725 1,206.6 24.3 1,208 18,828 1,298.6 24.7 1,604 14,604 993.4 19.8 1,214 14,604 993.4 19.8 1,214 14,604 993.4 19.8 1,214 1,548 345.9 8.4 6.98 1,545 37.9 1.5 1.3 1,545 37.9 1.5 1.2 1,547 117.6 2.4 117.6 1,547 117.6 2.4 117.6 1,547 1,547 1.9 4,115 25.50 3.3 3.00 4,115 3,446 8.8 607 4,115 3,446 19.8 4,115 3,446 1.1 1,340 7.7 1.6 7.8 4,40 19.8 0.1 10 4,20 2.2 2.2 1,341 3,47 0.1 1,342 3,47 0.1 1,340 1,47 0.1 1,340 1,47 0.1 1,340 1,340 1,340 2,22 1,3 2.2 1,340 1,340 1,340 3,550 1,350 1,350 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 4,00 1,380 0.1 5,00 1,30 0.1 6,00 1,30 0.1 7,00 1,30 0.1 7,00 1,30 0.1 7,00 1,30 0.1 8,00 0.1 0.1 9,00	February March	17,290	1,181.1	18.9	1,627	138.8	6.5
18,828 1,298.6 24.7 1,604	April	13,121	908.6	24.3	1,228	97.1	5.3
5,581 465.9 8.4 698 4,888 342.8 6.2 364 3,682 221.2 3.8 221 1,545 87.9 17.6 2.4 112 5,72 25.0 0.4 6 15,92 24 4,15 3446 8.8 607 3,731 255.0 3.3 300 3,731 255.0 3.3 300 3,731 255.0 3.3 366 4,15 346 8.8 607 1,421 18.9 3.6 168 4,40 19.8 0.1 10 22.2 1.3	May	18,828	1,298.6	24.7	1,604	120.0	8.9
5.581 465.9 8.4 698 4,888 342.8 62 364 5,682 221.2 3.8 221 1,545 87.9 1.5 2.4 112 1,547 117.6 2.4 112 572 25.0 0.4 6 161 9.2 - 24 452 29.0 1.9 42 415 3446 8.8 607 3,731 255.0 3.3 300 3,133 181.9 3.6 116 440 19.8 0.1 10 440 19.8 0.1 10 92 4.7 0.1 14 352 22.2 1.3 25	ame	14,004	993.4	19.0	1,314	C.101	, V.
5,81 465.9 8.4 698 4,888 342.8 62 364 3,682 221.2 3.8 221 1,545 87.9 1.5 221 1,547 117.6 2.4 112 572 25.0 0.4 6 1,61 9.2 — 24 452 29.0 1.9 42 452 29.0 1.9 42 452 29.0 1.9 42 453 3,73 255.0 3.3 300 3,113 18.9 3.6 168 1,421 87.7 1.2 1.6 440 19.8 7.7 1.1 92 4.7 0.1 14 42 22.2 1.3 25				STATES — MAY 1990			
4,888 342.8 6.2 364 3,682 221.2 3.8 221 1,545 87.9 1.5 112 1,547 117.6 2.4 112 572 25.0 0.4 6 161 9.2 — 24 452 25.0 0.4 6 452 29.0 1.9 42 44115 3446 8.8 607 5,113 18.9 3.6 168 1,340 77.7 1.2 112 1,421 87.7 1.6 78 440 19.8 0.1 14 92 4.7 0.1 14 92 4.7 0.1 14 92 22.2 1.3 25	N.S.W.	5,581	465.9	8.4	869	64.8	3.2
1,002 2.11.2 5.08 2.21 1,047 117.6 0.4 0.4 572 25.0 0.4 0.4 6 161 9.2 — 24 452 29.0 1.9 42 4,115 344.6 8.8 667 3,731 255.0 3.3 3.0 1,340 17.7 1.2 11.6 4,40 19.8 0.1 10 92 22.2 1.3 25.2	Vic.	4,888	342.8	6.2	364	23.3	1.5
1,947 117.6 2.4 1112 572 25.0 0.4 6 161 9.2 — 24 452 29.0 1.9 42 452 29.0 1.9 42 4,115 344.6 8.8 607 3,731 255.0 3.3 300 3,113 181.9 3.6 168 1,340 77.7 1.2 116 4,40 19.8 0.1 10 92 4.7 0.1 13 352 25.2 1.3 13	S.A.	1.545	87.9	0.0	137	7.4	0.7
161 25.0 0.4 6 6 6 6 6 6 6 6 6	W.A.	1,947	117.6	2.4	112	6.5	6.0
452 29.0 1.9 42 STATES — JUNE 1990 4,115 344.6 8.8 607 3,731 255.0 3.3 300 3,113 181.9 3.6 168 1,340 77.7 1.2 112 1,421 87.7 1.6 78 440 19.8 0.1 10 92 4.7 0.11 352 22.2 1.3	las. N.T.	572 161	25.0	0.4	9 2	0.2	0.1
4,115 344.6 8.8 607 3,731 255.0 3.3 300 3,113 181.9 3.6 168 1,340 77.7 1.2 112 1,421 87.7 1.6 78 440 19.8 0.1 10 92 4.7 0.1 14 352 22.2 1.3 25	A.C.T.	452	29.0	1.9	42	2.7	0.1
4,115 344.6 8.8 607 3,731 255.0 3.3 300 3,113 181.9 3.6 168 1,340 77.7 1.2 112 1,421 87.7 1.6 78 440 19.8 0.1 10 92 4.7 0.1 14 352 22.2 1.3 25				STATES — JUNE 1990			
3,51 255.0 3.3 3.0 300 3,113 181.9 3.6 168 1,340 77.7 1.2 112 1,421 87.7 1.6 78 440 19.8 0.1 10 92 4.7 0.1 14 352 22.2 1.3 25	N.S.W.	4,115	344.6	80 (80 (109	54.1	23
1,340 77.7 1.2 1.00 1,340 77.7 1.2 1.00 1,421 87.7 1.6 78 440 19.8 0.1 10 92 4.7 0.1 14 935 22.2 1.3 25	VJC.	3,/31	255.0	ω, α ω, α	200 200 200 200 200 200 200 200 200 200	22.4	0.4
1,421 87.7 1.6 78 440 19.8 0.1 10 92 4.7 0.1 14 F. 352 22.2 1.3 25	S.A.	1,340	101.9 77.7	1.2	112	5.8	0.8
440 19.8 0.1 10 92 4.7 0.1 14 1.3 25.2 1.3 25	W.A.	1,421	87.7	1.6	78	5.4	0.7
T. 352 22.2 1.3 25	Tas.	940	19.8	0.1	10	0.5	1
	A.C.T.	352	22.2	1.3	‡ %	1.3	0.3
The same of the sa			Table 11 to 12 to				

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

YEARS 1987-1988 1988-1989 1989-1990 1989-1990 April May June July August September Coctober November 1990 January	707.3 998.4 904.7	units	sourcommens \$ million	of commitments \$ million	advanced during period \$ million	not advanced at end of period \$ million
YEARS 1987-1988 1988-1989 1989-1990 1989 May Une Muly August Augu	707.3 998.4 904.7		AUSTRALIA			
1987-1988 1988-1990 1989-1990 1989 May Une Muly Mugust A August August August August August August August August August A	707.3 998.4 904.7					
1988-1989 1989-1990 1989 April May Une Une August A	998.4 904.7	371,738	20,816.9	617.6	18,059.6	4,597.9
1989-1990 1989 April May Une Unly August September September Secomber 1990 annary	904.7	359,668	23,786.2	851.3	23,533.1	3,865.6
1989 April May Unio Unio August September September December 1990 annary		276,228	19,594.2	751.3	19,102.7	3,499.9
April May Une Unly August September September October October Jego anuary						
May une ulujy August September October December 1990 anuary	83.4	25,827	1,766.7	64.3	1,763.3	4,203.9
une uly August September October October Secember Secember Gegen	106.8	30,852	2,157.8	74.6	2,103.3	4,183.7
uly August September October Vovember Jecember 1990 anuary	79.4	21,549	1,516.7	57.2	1,683.2	3,865.6
August September October Vovember December 1990 anuary	63.8	19,483	1,374.8	55.5	1,585.2	3,601.7
September October Vovember December 1990 anuary	80.7	23.416	1,669.0	63.2	1.617.8	3,573.7
October November December 1990 anuary	72.8	21.244	1.479.8	51.6	1.515.3	3,490.1
November December 1990 anuary	70.4	21.365	1.488.3	53.2	1.470.7	3,467.3
December 1990 anuary	79.0	25.574	1.790.4	63.5	1.744.7	3,451.4
1990 fanuary	59.0	19,457	1.380.9	48.9	1.559.6	3,224.9
anuary						
	70.5	22,978	1,593.5	55.8	1,431.2	3,331.4
February	71.7	26,140	1,841.8	67.8	1,496.5	3,572.0
March	81.8	27,128	1,977.7	75.9	1,792.1	3,606.5
April	66.7	19,686	1,424.5	9:69	1,533.9	3,427.5
May	106.4	28,164	2,018.9	81.6	1,847.4	3,517.4
June	81.9	21,593	1,554.4	7.49	1,508.4	3,499.9
						-
			STATES — MAY 1990			
Mon	54.1	9 541	0 757	4 66	0.017	1 408 0
N.S. W.	1.5.7	7.140	613.3	+:::: : 0:1	112.0	7.770
PIC	8 4	0+1,1 545.5	343 1	7.01 V VI	203.1	494 2
A C	5.1	2.21	178.0	4.0	1187	101 8
W.A.	90	3.069	187.0	7.0	171.7	298.7
Tas.	1.2	757	34.2	2.7	34.2	42.5
N.T.	0.1	224	12.0	0.3	9.5	14.0
A.C.T.	2.9	629	46.8	1.7	41.9	90.5
			STATES JUNE 1990			
in o	9 27		7 0123		0 07 2	1 404
N.S.W.	45.0	0,281	5/2.6	/9: -	046.8	1,405.2
V1c.	13.2	5,452	380.5	14.1	3/3.9	9/0.1
Old Card	12.0	4,633	284.1	10.4	2/3.5	494.3
S.A.	xo t	1,883	110.9	4.6	101.8	196.4
w.A.	1.0	2,158	139.9	0.7	143.8	788.1
las.	y.0	5/3	25.8	æ. c	27.3	41.0
N. I.	1.	021	0.0	0.3	8.3	11.7
A.C.T.	1.4	493	34.7	1.2	31.0	93.1

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

	Construc of dwelli		Purchase erected d	•	Purchase established d	•	Total	,
	Dwelling		Dwelling		Dwelling		Dwelling	
	units	\$ million	units	\$ million	units	\$ million	units	\$ million
			<u>.</u>	ORIGINAL				
1989								4 400 0
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	4,144	228.7	1,257	100.5	14,056	992.6	19,457	1,321.9
1990								
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	6,139	336.6	1,593	125.7	20,432	1,450.1	28,164	1,912.5
June	4,503	258.5	1,172	94.5	15,918	1,119.6	21,593	1,472.6
		·····	SEASO	NALLY ADJUSTE	ED .			
1989	6.600	260.2	1 200	06.1	20.000	1 406.0	00.906	1 001 1
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	1,492.0
December 1990	4,791	261.5	1,329	106.6	15,267	1,055.0	21,387	1,423.1
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.
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	5,469	296.1	1,397	106.9	17,757	1,285.7	24,623	1,688.
June	4,857	271.0	1,204	101.5	17,365	1,208.8	23,426	1,581.3
	· · · · · · · · · · · · · · · · · · ·		TRE	ND ESTIMATES				
1989	C 11P	227.0	1.007	^g ^	10.505	1.050.0	07.007	
April	6,115	337.0	1,287	87.0	19,685	1,352.2	27,087	1,776.3
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	1,604.3
July	5,167	292.4	1,050	73.1	16,481	1,160.0	22,699	1,525.5
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	1,423.9
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	1,481.9
December	5,145	285.8	1,247	94.5	16,718	1,168.9	23,111	1,549.3
1990								
January	5,321	295.7	1,296	98.6	17,265	1,218.3	23,881	1,612.6
February	5,413	301.7	1,315	100.5	17,664	1,256.7	24,393	1,659.0
March	5,417	302.6	1,309	100.8	17,848	1,275.6	24,574	1,679.0
April								
May			not	available for	publication			
June					-			

⁽a) Excludes alterations and additions.

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

	All Ban	ıks	Permanent B Societi		Other Len	ders	Total	!.
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
			0	RIGINAL				
1989								
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	14,327	952.8	1,684	120.4	3,446	248.6	19,457	1,321.9
1990	• •		-,		•		•	,
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
May	22,187	1,481.8	2,761	201.1	3,216	229.7	28,164	1,912.5
June	16,358	1,096.6	2,455	187.0	2,780	189.1	21,593	1,472.6
			SEASONA	ALLY ADJUSTE	D			· · · · · · · · · · · · · · · · · · ·
1989								
April	23,677	1,540.8	2,469	165.4	2,680	175.2	28,826	1,881.3
May	21,466	1,459.6	2,282	150.3	3,121	204.6	26,869	1,814.5
June	17,434	1,142.1	2,191	144.7	3,322	225.4	22,947	1,512.2
July	15,820	1,106.8	1,863	117.2	3,324	225.7	21,007	1,449.7
August	16,699	1,126.8	1,985	131.8	3,438	230.7	22,122	1,489.3
September	16,217	1,047.5	2,372	166.6	3,517	245.4	22,106	1,459.5
October	15,211	1,013.9	2,197	148.2	3,341	233.3	20,749	1,395.3
November	17,686	1,154.7	1,732	117.8	3,207	220.0	22,625	1,492.6
December 1990	15,779	1,022.5	1,896	133.6	3,712	267.1	21,387	1,423.1
January	18,519	1,241.4	2,002	136.8	3,743	259.5	24,264	1,637.7
February	20,166	1,350.6	2,302	190.7	3,670	253.3	26,138	1,794.7
March	20,703	1,382.9	2,482	189.4	3,359	235.0	26,544	1,807.3
April	16,655	1,133.3	2,242	171.0	2,855	203.8	21,752	1,508.1
May	19,319	1,310.0	2,490	182.2	2,814	196.6	24,623	1,688.7
June	17,984	1,185.2	2,536	195.5	2,906	200.6	23,426	1,581.3
			TRENI	ESTIMATES				
1989 Annil	01 714	1 400 0	0.506	1650	2066	107 5	27 007	1 776 0
April Morr	21,714	1,422.9	2,506	165.9	2,866	187.5	27,087 25,526	1,776.3
May Tumo	20,222	1,337.7	2,277	150.7	3,027	200.8	25,526 24,027	1,689.2
June	18,684	1,248.3	2,146	141.7	3,197	214.3	24,027	1,604.3
July	17,291	1,162.7	2,084	137.9	3,325	224.9	22,699	1,525.5
August Sentember	16,278 15,700	1,092.7	2,053	136.3	3,387 3,426	231.6 236.5	21,717	1,460.7
September October	15,799 15,998	1,051.7 1,055.0	2,029	135.7	3,426	236.5 241.3	21,254 21,478	1,423.9 1,432.5
			2,008	136.3	3,472 3,530			
November December	16,682 17,514	1,096.2 1,154.3	2,003	139.3	3,530 3,573	246.4 250.0	22,214 23,111	1,481.9 1,549.3
1990	17,314	1,134.3	2,024	145.0	3,573	۵۵0.0	43,111	1,347.3
January	18,245	1,210.3	2,082	153.4	3,554	249.0	23,881	1,612.6
ranuary February	18,754	1,210.3		163.8	3,334 3,461	249.0 242.3	24,393	1,659.0
March	18,971	1,232.9	2,178	174.8	3,308	231.5	24,574	1,679.0
April	10,7/1	1,40140.1	2,295	1/4.0	3,300	231.3	4,517	1,079.0
May			not a	vailable for	nublication			
June			no. a	vanabic 10i	Paritoni			

⁽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

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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

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.

Electronic services

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

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through PAXUS COMNET. For further information phone the AUSSTATS Help Desk on (06) 252 6017.

TELESTATS. This service provides:

- foreign trade statistics tailored to users' requirements. Further information is available on (06) 252 5404.
- text and tables for selected Main Economic Indicator publications. Further information is available on (06) 252 5405.

Floppy disk service

Selected ABS statistics are available on floppy disk. Further information is available on (06) 252 6684.

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