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Australian Bureau of Statistics

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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRAL SEPTEMBER 1990

PHONE INQUIRIES

• about these statistics—contact Derek Pike on Canberra (06) 252 7129

State office.

· about other statistics and ABS services—contact Information Services on

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MAIL INQUIRIES

• write to Information Services, ABS, PO Box 10, Belconnen, ACT 2616 or any ABS

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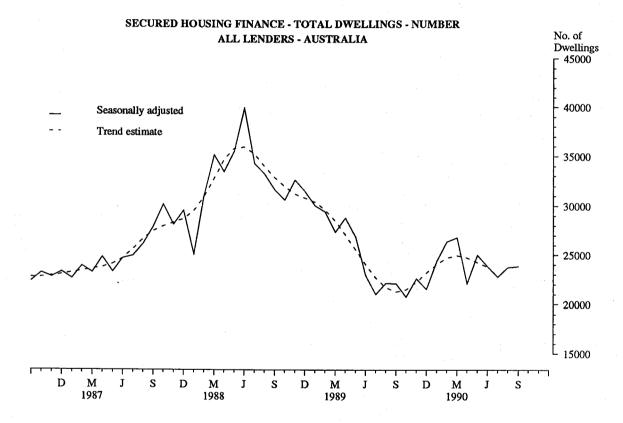
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MAIN FEATURES



Secured housing finance commitments (excluding alterations and additions) totalled \$1,541.5 million in September 1990, a decrease of \$131.1 million (7.8%) over August 1990 but an increase of \$134.5 million (9.6%) over September 1989. It should be noted, however, that some banks reported for a four week period in September 1990 as against a five week period in August 1990. September 1989 was also a four week reporting period.

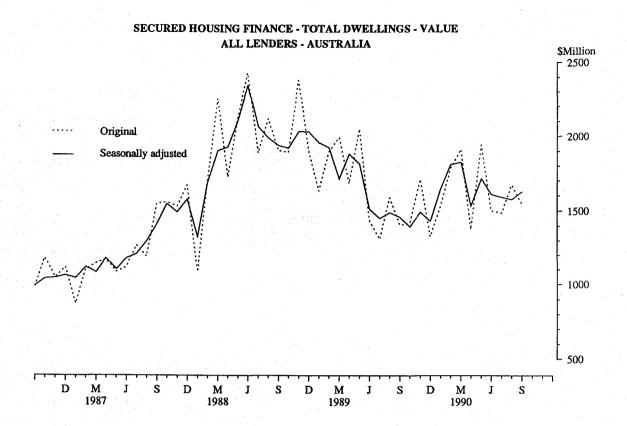
After seasonal adjustment, which takes account of the different reporting periods of banks, there was an increase of \$51.0 million (3.2%) over August 1990 and an increase of \$168.7 million (11.6%) over September 1989. While there was a relatively small decrease in finance commitments for the purchase of established dwellings, down \$16.4 million (1.4%), there were relatively significant increases in finance

commitments for the construction of dwellings, up \$45.5 million (15.9%) and finance commitments for the purchase of newly erected dwellings, up \$22.0 million (20.8%).

Seasonally adjusted, commitments for first mortgage (or equivalent) finance were provided for 23,846 dwelling units, 100 dwelling units (0.4%) more than in August 1990 and 1,740 dwelling units (7.9%) more than in September 1989.

As the graph above shows the trend estimate for the number of dwelling units fell for the month of June 1990, the third successive monthly decrease.

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 SECURED HOUSING FINANCE: COMMITMENTS BY TYPE OF LENDER, AUSTRALIA

		ember 1990 8 Million		Percentage change from August 1990	ch	ercentage ange from ember 1989
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
All Banks (a) Permanent Building Societies(a) Other Lenders	1,151.4 181.0 209.1	1,224.5 186.1 217.7	-9.0 -7.8 -0.9	3.2 -1.9 8.3	14.8 8.1 -11.5	16.9 11.7 -11.3
Total	1,541.5	1,628.2	-7.8	3.2	9.6	11.6

⁽a) Since September 1989, one Building Society has become a Bank

SECURED HOUSING FINANCE: COMMITMENTS BY PURPOSE, AUSTRALIA

	made	mitments during aber 1990	chang	enlage e from el 1990		Percentage hange from otember 1989
Purpose of commitment	Dwellings	\$ <i>m</i>	Dwellings	\$ <i>m</i>	Dwellings	\$m
Established Dwellings Construction of Dwellings Purchase of Newly Erected Dwellings	15,448 5,367 1,600	1,101.3 315.1 125.1	-14.1 -3.7 12.4	-11.9 1.0 13.3	-0.5 15.0 51.4	3.3 19.7 60.5
Total	22,415	1,541.5	-10.2	-7.8	5.5	9.6

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 — SEPTEMBER 1990

			Type of Le	nder				
	All bar	rks	Permanent b societie		Othe lende	•	Tota	ı
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
			AUSTRALIA					
Construction of dwellings —								
Houses —								
By first mortgage	4,384	242.1	322	24.0	562	34.6	5,268	300.7
By other security	••	7.0	••	_	••			7.1
Other dwellings —								
By first mortgage	99	5.9	_		_		99	5.9
By other security	••	1.4	••		••		* ••	1.4
Purchase of newly erected dwellings —								
Houses —								
By first mortgage	740	48.4	77	6.9	407	35.8	1,224	91.0
By other security	••	4.5					••	4.5
Other dwellings —								
By first mortgage	309	20.6	61	5.0	6	0.6	376	26.2
By other security	••	3.4	••	· 	••		••	3.4
Purchase of established dwellings —								
Houses —								
By first mortgage	10,446	718.4	1,714	125.9	1,950	129.2	14,110	973.5
By other security	. ••	16.4	**	1.0	••	0.2	••	17.6
Other dwellings —								
By first mortgage	996	75.4	230	17.2	112	8.8	1,338	101.3
By other security		7.8	••	1.0	••	0.1	••	8.9
Alterations and additions to						÷		
dwellings		57.7	••	5.5	••	1.0	••	64.2
Total commitments	16,974	1,209.1	2,404	186.5	3,037	210.1	22,415	1,605.7
			STATES(a)					
New South Wales	4,591	410.8	1,123	96.7	1,180	100.8	6,894	608.2
Victoria	4,560	324.2	157	10.4	481	26.1	5,198	360.7
Queensland	3,409	207.0	567	40.3	471	29.5	4,447	276.8
South Australia	1,430	87.2	240	15.0	782	47.1	2,452	149.3
Western Australia	1,857	115.2	246	17.8	12	0.8	2,115	133.8
Tasmania	531	25.3					, 632	30.3
Northern Territory	162	10.3	71	6.3	111	5.7	165	10.6
Australian Capital Territory	434	29.1					(512	36.0

⁽a) Includes alterations and additions.

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

1			Construction of Dwellings			
İ	Но	Houses		OU	Other dwellings	
	First mortgage (a)		Other security	First mortgage		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS						
1987-1988	64,088	3,048.4	85.5	1,540	74.2	11.2
1989-1990	60.252	3,766	85.5 4.58	1,738	93.8	25.7
1989		2004				
July	4,380	238.4	6.3	119	9.7	3.0
August	5,122	291.6	8.1	124	7.8	1.7
September	4,546	243.8	7.6	221	∞ •••••	3.5
October November	4,77	300.4	5.6	132	0.0	26
December	4,039	215.9	 	119	6.2	1.7
1990	•					
January	4,827	257.4	0.9	107	6.4	3.7
February		313.1	7.2	137	8.2	1.5
March	6,110	331.1	7.5	121	C 6	E.1
April	4,403	240.5	4.00	/s/ 141	0.0	0.0 V
Ime	0,178	254.2	6.4 0.7	141	62	1.2
July	4,714	260.4	6.3	103	7.5	1 = 1
August	5,460	294.4	7.4	111	8.7	1.5
September	5,268	300.7	7.1	86	5.9	1.4
			STATES — AUGUST 1990			
N.S.W.	1,241	74.9	2.6	29	2.2	9.0
Vic.	1,247	70.4	1.6	41	3.1	0.2
Old Old	1,438	71.1	4.1.	٥;	9.0	0.3
S.A.	043	34.3	0.2	41	77	0.3
w.A. Tas	/01 135	36.2 5.1	1.2	Σ	4.I 0.1	. I
E Z	17	0.7	3	ا ۱	;	1
A.C.T.	38	1.8	0.2	1	1	1
			STATES — SEPTEMBER 1990			
N.S.W.	1,240	84.6	2.4	15	1.4	1.0
Vic.	1,297		2.4	48	3.3	0.1
Old Old	1,261	63.5	9.0	L ;	0.2	1;
S.A.	759	36.8	4.0	ls ,	9.0	1.0
w.A. Tas	58/ 142	51.5 5.9	0.6	∞ «	0.0	7.0
N.T.	25	0.8	; 1	,	; I	0.1
A.C.T.	49	3.4	0.4	2	0.1	1

(a) Figures have been revised back to December 1989 due to the introduction of a new significant lender in South Australia into the collection.

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

Principage Pri			1100353		Oth	Other dwellings	
Dwelling Smillion Smillion Dwelling Smillion		First mortgage		Other security	First mortgage		Other security
15668 9722 170 34512 1911 16809 9722 224 224 2429 1703 1680 9722 224 234 2429 1703 1783 254 113 192 173 1784 641 221 221 125 1785 872 224 125 1786 812 229 226 125 1787 872 229 229 1788 812 229 229 1789 812 229 229 1789 812 229 229 1780 812 229 229 1780 812 229 229 1780 812 229 229 1780 812 229 229 1780 812 229 229 1780 812 229 229 1780 814 815 815 1780 815 815 815 1780 815 815 1780 815 815 1780 815 815 1780 815 815 1880 819 910 815 1881 819 910 910 1881 819 910 1981 819 910 1981 819 910 1981 819 910 1981 819 1981		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
15,668 85772 170 3,512 1911 16,660 9784 23.4 23.289 2402 2402 118.3 2462				AUSTRALIA			
1,050 978,4 234 3239 2102. 1,056 978,4 234 3239 2102. 1,056 978,4 11 15 19 111.0 1,056 91,4 12 13 13 111.0 1,057 112,2 22 215 113.0 1,058 91,2 22 22 22 22 1,058 91,2 22 22 22 1,058 91,2 23 23 23 1,058 91,2 23 23 23 1,058 91,2 23 23 23 1,058 91,2 23 23 23 1,058 91,2 23 24 24 1,058 91,2 24 24 1,058 91,2 24 24 1,059 91,2 24 24 1,054 91,2 24 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 24 1,054 91,2 1,054 9	YEARS 1987-1988	15,668	2 2 2 2 3	0.71	2 512	101	0 80
1,856 8523 278 2462 1783 1,856 8523 278 2462 1783 1,856 64.1 1.1 1.5 1.15 1,951 64.1 2.1 1.15 1.15 1,951 62.0 2.5 2.16 1.15 1,951 77.2 2.5 2.29 1.15 1,958 81.2 2.29 2.15 1,958 81.2 2.29 2.15 1,958 81.2 2.29 2.15 1,958 81.2 2.29 2.15 1,134 84.5 2.2 2.29 1.15 1,134 84.5 2.2 2.29 1.15 1,134 84.5 2.2 2.29 1.15 1,134 84.5 2.2 2.29 1.15 1,134 84.5 2.2 2.29 1.15 1,134 84.5 2.2 2.29 2.15 1,134 84.5 2.2 2.29 1,1224 91.0 87 68 4.0 4,7 8.1 8.1 8.1 4,7 8,7 8,7 4,7 8,7 8,7 4,7 8,7 8,7 4,8 8,9 4,9 8,1 4,9 8,2 1,1 4,0 8,1 4,0 8,1 4,0 8,1 4,0 8,1 4,1 8,2 4,1 8,2 4,1 8,2 4,1 8,2 4,1 8,2 4,1 8,3 4,1 8,3 4,1 8,3 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,1 9,1 4,2 9,1 4,3 9,1 4,4 9,1 4,5 9,1 4,5 9,1 4,5 9,1 4,7 9,1 4,7 9,1 4,8 9,1 4,9 9,1 4,1	1988-1989	16,060	078.4	23.4	310,5	2102	25.0
833 544 111 159 110 883 667 115 115 113 883 661 115 113 113 884 661 115 115 113 994 6621 115 1172 1135 11056 8112 2.0 216 1165 11081 812 2.0 200 1146 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 277 1172 11081 812 2.0 224 11081 812 2.0 244 11091 110 87 6 68 11091 110 87 68 11091 110 87 68 11091 110 87 68 11091 110 110 110 11091 11091 11091 110 11091 11091 11091 110 11091 11091 11091 110 11091 11091 11091 110 11091 11091 11091 110 11091	1989-1990	11,856	852.3	27.8	2,462	178.3	27.0
933 6274 111 119 1110 934 647 113 129 1110 935 647 113 129 1113 936 641 12 11 113 113 113 113 113 113 113 113	686]		•	,		•	•
865 641 15 172 115 944 641 15 172 115 1056 812 23 188 125 1056 812 23 20 146 939 620 22 20 185 1,091 812 29 186 805 102 23 229 186 805 102 23 224 170 973 745 23 224 170 975 745 23 224 170 975 745 39 224 170 1,134 845 39 224 161 975 745 376 262 1,134 844 10 87 262 1,134 844 10 87 26 16 1,134 844 10 10 25 16 1,13 1,14 0.1 <td>tuly Amanst</td> <td>833</td> <td>54.4</td> <td></td> <td>159</td> <td>11.0</td> <td>2.1</td>	tuly Amanst	833	54.4		159	11.0	2.1
994 621 21 158 155 155 155 165 165 165 165 165 165 165	September	885	64.1	C. 7.	172	11.5	7:0
Fig. 1, 1993 71, 18 2.9 216 16.5 Fig. 1, 1994 75, 20 2.5 200 15.6 Fig. 1, 1994 75, 2.9 2.9 201 15.6 Fig. 1, 1994 81, 2 2.9 2.9 15.6 Fig. 1, 1994 81, 2 2.9 2.9 15.6 Fig. 1, 1994 81, 2 2.9 2.9 15.6 Fig. 1, 1994 84, 2 2.9 2.9 15.6 Fig. 1, 1994 84, 2 2.9 2.9 15.6 Fig. 1, 1994 84, 2 2.9 2.9 2.9 Fig. 1, 1994 84, 2 2.9 2.9 Fig. 1, 1994 94, 4 4 4 10 87 6.8 Fig. 1, 1994 91, 10 87 6.8 Fig. 1, 1994 91, 10 10 10 10 10 10 10 10 10 10 10 10 10	October	914	62.1	2.1	158	12.5	3 🗆
FOR TABLE STATES AND TA	November	993	71.8	2.9	216	16.5	17
1,091 77.2 2.6 2.59 15.6 1,098 81.2 3.0 2.77 118.7 1,098 81.2 3.0 2.77 118.7 1,399 10.2 3.0 2.77 114.8 1,399 10.2 3.0 2.49 17.0 1,134 84.5 3.9 2.99 2.89 1,134 84.5 3.9 2.99 2.89 1,134 84.5 3.9 2.99 2.89 2,21 15.7 1.1 8.7 2.5 1,15 6.9 1.1 6.8 1,16 8.9 0.1 6.8 1,17 0.1 0.1 1,17 0.1 0.1 1,17 0.1 0.1 1,17 0.1 0.1 1,17 0.1 0.1 1,18 1,18 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 1,19 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 0.1 1,19 0.1 1,19 0.1 0.1 1,19 0.1	December 000	1,056	81.2	2.2	201	14.6	2.5
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1339 102 2.3 190 148 975	Aarch	1,098	81.2	3.0	237	17.2	5.2
1339 1022 310 254 170 134	\pril	805	59.0	2.3	190	14.8	3.2
975 745 2.7 197 1554 1134 845 2.7 243 1651 1134 845 3.9 289 289 20.3 479 444 1.0 87 6.8 115 6.9 0.1 6.8 11 0.1 5.4 11 0.1 5.3 11 0.1 5.4 12 0.1 5.5 12 0.2 0.2 13 0.1 6.8 14 0.1 0.1 5.0 15 0.0 0.0 47 3.1 0.1 0.1 6.8 15 0.0 0.0 47 3.1 0.1 0.1 5.0 17 0.1 0.2 18 147 0.7 6.8 19 11 0.1 1.5 28 475 0.9 96 475 29 6.8 47 0.1 0.1 6.8 83 475 0.0 0.0 6.8 84 47 0.1 0.1 6.8 84 47 0.1 0.1 0.1 6.8 85 0.1 0.1 0.1 6.8 87 6.8 88 47 0.1 0.1 0.1 6.8 89 0.1 0.1 0.1 6.8 89 0.1 0.1 0.1 0.1 6.8 89 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1	Лау	1,339	102.2	3.0	254	17.0	3.6
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## STATES — AUGUST 1990 479	sugust September	1,134	84.5 91.0	5.5 5.5	376	20.3	3.4
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218 14.7 0.7 68 4.7 124 8.2 1.1 61 4.4 198 10.8 1.1 105 6.8 83 4.8 0.4 21 1.1 28 1.5 0.1 5 0.2 8 0.4 1 0.1 49 3.2 0.1 19 1.4	d.S.W.	516	47.5	6.0	%	7.5	1.4
124 8.2 1.1 61 4.4 198 10.8 1.1 105 6.8 83 4.8 0.4 21 1.1 28 1.5 0.1 5 0.2 8 0.4 0.1 1.1 1.1 0.2 1.2 0.2 1.3 0.1 1.1 1.4 0.1	V1C.	218	14.7	0.7	8	4.7	0.9
100 1.1 1.0 0.8 0.8 0.4 5.8 0.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	pič	124			19	4.4	0.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$.V.C	178	10.0	1.1	3 5	0.0	0.1
F. 8 0.4 — 1 49 3.2 0.1 19	r.A. Jas.	28 28	6.4.	9. 0.1	27	0.2	ī.
T. 49 3.2 0.1 19	T	} ∞	0.4	;	ı 	0.1	
	A.C.T.			0.1	19	1.4	1

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

Pigna recorded Pign	:			Purchase of established dwellings	wellings		
First nowingage (a) Coher security First nowingage (b) Coher security First nowingage (c) Coher security Coher	,	Но	rses.		70	her dwellings	
Describing S. millions		First mortgage (a)		Other security	First mortgage		Other security
Second		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
8.8 2.66,45 13,8051 2.202 30,475 16,004 8.90 186,040 12,773 2207 22,173 16,021 8.90 186,040 12,773 2077 22,173 16,221 8.90 186,040 12,773 16,00 12,10 12,11 12,				AUSTRALIA			
989 124,771 15,486.3 225.7 221.23 14.23.1 989 124,771 15,486.3 225.7 221.23 14.23.1 989 124,771 15,486.3 225.7 12.13.2 14.23.1 980 124,771 15,486.3 225.7 12.13.2 12.31.1 981 14,289 16,289 16,289 17.5 981 14,289 18,289 18,389 18,39 18,	YEARS 1987-1988	256,455	13,805.1	250.2	30,475	1,690.4	86.4
15,876 877.8 1644 1,116 89.5 15,872 1,082.3 200 1,218 90.2 14,270 953.2 1,682.3 1,699.0 1,249 92.6 15,770 1,1870 1,687 1,309 97.5 15,770 1,195.4 1,711 1,279 97.5 15,770 1,195.4 1,711 1,279 97.5 15,770 1,297 24.3 1,746 1,717 15,780 1,191.0 1,247 1,746 1,718 15,840 1,010 1,248 1,746 1,248 1,716 14,100 1,316 24.3 1,746 1,248 1,01.5 14,584 9,936 24.3 1,748 1,136 1,248 1,016 14,100 9,73.5 1,778 1,478 1,478 1,01.5 14,100 9,73.5 1,778 1,478 1,478 1,018 15,841 1,842 1,842 1,842 1,842 1,842 15,841 1,842 1,842 1,842 1,842 1,842 15,842 1,842 1,842 1,842 1,842 1,842 15,842 1,842 1,842 1,842 1,842 1,842 15,842 1,842 1,842 1,842 1,842 1,842 15,843 1,842 1,842 1,842 1,842 1,842 15,844 1,842 1,842 1,842 1,842 1,842 15,844 1,842 1,842 1,842 1,842 1,842 15,844 1,842 1,842 1,842 1,842 1,842 15,845 1,842 1,842 1,842 1,842 15,845 1,842 1,842 1,842 1,842 15,846 1,842 1,843 1,843 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844 15,844 1,844 1,844 1,844	1988-1989 1989-1990	241,771 186,049	15,480.3 12,737.8	320.7 232.5	23,128 16,093	1,623.1 1,231.1	101.0
15822 15823 15824 15824 1589 128	1989 July	12.876	877.8	16.4	1.116	80.5	3.6
bar 14,270 931.5 16.9 1,240 92.6 bar 14,270 931.5 16.9 1,30 92.6 bar 14,270 933.5 17.9 1,30 97.5 bar 15,720 1,054.9 17.1 1,279 97.5 v 15,720 1,054.9 17.1 1,279 97.5 v 15,720 1,054.9 1,77 1,74 1,77 v 15,720 1,044.9 1,74 1,74 1,77 v 15,720 1,047.9 1,74 1,74 1,77 v 16,720 24.3 1,74 1,17 1,1	August	15,832	1,082.3	20.0	1,218	90.2	8.1.
Per 17276 1,1800 166 1306 960 Per 15,799 1,0549 17.7 77.7 P 15,799 1,0549 17.7 137.8 97.7 P 18,798 1,1911 24.3 1,279 97.1 P 18,078 1,2977 24.3 1,278 97.1 P 18,078 1,2917 24.3 1,278 97.1 P 18,088 1,3160 24.3 1,278 1,218 P 1,410 1,3160 24.3 1,278 1,218 P 1,410 1,317.3 1,275 1,278 1,013 P 1,4110 97.3 1,776 1,338 1,013 P 1,4110 97.3 1,776 1,338 1,013 P 1,4110 97.3 1,776 1,338 1,013 P 1,4110 97.3 1,788 1,288 1,013 P 1,4110 1,841	September October	14,270 14,258	951.5 953.2	16.9	1,249	926 97.5	8. A. A.
Per 13,070 902.5 15.2 1,076 77.7 P 17,792 1,054.9 17.1 1,279 97.5 P 17,452 1,191.1 18.9 167.2 17.6 97.5 P 17,452 1,191.1 18.9 17.7 12.28 97.1 P 17,452 1,191.2 24.3 1,76 19.3 97.5 H 1,850 1,010.0 19.4 1,74 10.0 97.5 H 1,450 97.5 1,76 1,78 97.1 10.0 H 1,450 97.5 1,76 1,77 1,77 1,77 1,77 H 4,072 1,117.2 1,76 1,14 1,01 1,14 1,01 1,14 1,01 1,14 1,01 1,14 1,01 1,14 1,01 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14 1,14	November	17,276	1,180.0	16.6	1,306	96.0	4.2
y 15729 1,0549 171 1,279 97.5 y 15729 1,0543 171 1,279 97.5 18,078 1,277 24.5 1,766 1238 18,078 1,277 24.5 1,766 1238 19,083 1,316 24.3 1,766 1238 16,570 1,317 1,97 1,674 101.5 16,570 1,117.3 1,97 1,475 101.5 16,570 1,117.3 1,97 1,475 101.5 16,570 1,117.3 1,176 1,176 101.5 4,699 3,888 4,8 688 58.6 4,072 2,77 6.6 30 10.5 4,072 2,77 6.6 30 11.6 1,176 1,087 2.2 96 5.1 1,176 1,087 2.3 1.3 4.7 2.9 1,176 1,087 2.4 2.9 2.4 2.4	December 1990	13,070	902.5	15.2	1,076	7.77	3.5
97 11,742 1,1911 1483 1,1911 1483 1,1921 158.8 13,295 1,205 24.3 1,726 197.1 19,80 1,300 24.3 1,726 197.1 19,80 1,314 100.0 100.0 100.0 14,584 993.6 24.3 1,28 97.1 14,584 993.6 1,177 1,67 100.0 16,502 1,117.3 1,176 1,176 100.0 16,502 1,117.3 1,176 1,178 100.0 4,699 3,88.8 4.8 6.8 5.86 4,072 2,77.9 6.6 1,176 11.6 3,143 1,84 1,87 1,66 5.4 1,763 1,087 0,8 5.4 5.1 1,173 1,087 0,8 5.1 5.1 1,174 1,087 0,8 5.4 5.3 1,174 1,08 0,1 1,0 5.1	January	15,729	1,054.9	17.1	1,279	97.5	6.2
15295 1236 24.3 1228 971. 15,063 1,3160 124.7 1,694 120.0 14,584 993.6 124.5 1,318 191.0 16,502 1,117 197 1,475 1,013 14,110 973.5 1,716 1,128 1,013 4,072 277.9 6.6 313 20.2 1,641 1,641 1,667 0.8 1,16 1,641 1,641 1,667 0.8 1,16 1,641 1,642 1,83.5 0.8 1,16 1,641 1,642 1,647 1,18 1,16 1,641 1,642 1,647 1,18 1,16 1,741 1,742 1,18 1,17 1,18 1,742 1,742 1,18 1,17 1,18 1,742 1,742 1,18 1,17 1,18 1,744 1,17 1,18 1,17 1,18 1,744 1,10 1,17 1,18 1,17 1,744 1,17 1,18 1,17 1,18 1,744 1,17 1,18 1,17 1,18 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,744 1,10 1,10 1,745 1,1	February	17,432	1,191.1	18.9	1,627	138.8	6.5
1500 1516.0 124 120.0 158.4 1516.0	April	13,295	920.9	24.3	1,228	97.1	5.3
14,584 1,173 1976 1,274 1,475 1,57	May	19,083	1,316.0	24.7	1,604	120.0	6.8
16,502	June July	14,630	1,010.0	19.8	1,514	95.1	9.4 5.1
ber 14,110 973.5 17.6 1,338 101.3 4,699 338.8 4.8 6.8 38.6 4,072 277.9 6.6 313 20.2 3,145 106.7 0.8 106 11.6 1,763 108.5 2.2 96 5.1 511 21.8 0.8 11 0.4 511 21.8 0.8 11 0.4 511 21.8 0.8 5.4 1.3 6.2 0.1 2.2 96 5.1 109 6.2 0.1 0.4 1.3 364 2.3 1.8 47 2.9 54 2.3 1.8 47 2.9 54 2.3 1.7 2.9 5.3 54 2.2 3.3 4.7 2.9 54 2.2 3.3 1.7 2.9 55 3.4 1.4 1.1 1.4 1.4 <td>August</td> <td>16,502</td> <td>1,117.3</td> <td>19.7</td> <td>1,475</td> <td>105.6</td> <td>7.5</td>	August	16,502	1,117.3	19.7	1,475	105.6	7.5
4,699 388.8 4.8 6.8 58.6 4,072 277.9 6.6 113 20.2 3,143 183.5 2.6 190 11.6 1,841 108.5 2.2 96 5.1 1,143 108.5 2.2 96 5.1 511 2.1.8 0.8 11 0.4 109 6.2 11 0.4 109 6.2 11 0.4 109 6.2 1.3 1.3 364 2.3.9 1.8 47 2.9 4,399 364.6 5.8 6.28 55.3 4,399 364.6 5.8 6.28 55.3 4,399 364.6 5.8 6.28 55.3 4,399 364.6 5.8 6.28 55.3 1,375 78.7 1.8 107 6.1 1,372 81.6 1.4 94 5.9 44 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 2.2.2 1.5 4.3 2.4 335 2.2.2 1.5 4.3 2.4	September	14,110	973.5	17.6	1,338	101.3	8.9
4,699 3888 48 688 586 4,072 277.9 66 313 20.2 3,143 183.5 2.6 190 116 1,441 106.7 0.8 106 5.4 1,763 108.5 2.2 96 5.1 511 2.18 0.8 11 0.4 109 6.2 0.1 24 1.3 364 2.39 1.8 47 2.9 4,399 364.6 5.8 628 55.3 4,399 364.6 5.8 628 55.3 4,399 364.6 5.8 107 6.1 2,808 171.2 2.8 186 13.2 1,375 81.6 1.4 94 5.9 44 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4				STATES — AUGUST 1990			
4,072 277.9 6.6 313 202 3,143 183.5 2.6 190 11.6 1,431 106.7 0.8 106 5.4 511 108.5 2.2 96 5.1 511 2.18 0.8 11 0.4 109 6.2 0.1 2.4 1.3 364 2.39 1.8 47 2.9 4399 364.6 5.8 628 55.3 4,399 364.6 5.8 628 55.3 1,375 78.7 1.8 107 6.1 1,375 78.7 1.8 107 6.1 44 2.10 0.1 33 1.7 97 7.3 0.1 33 1.7 335 2.22 1.5 43 2.4	N.S.W.	4 699	388.8	8.7	889	58.6	3 &
3,143 183.5 2.6 190 11.6 1,841 1067 0.8 106 5.4 1,841 1067 0.8 106 5.4 511 2.18 0.1 2.4 11.3 109 6.2 0.1 2.4 11.3 364 23.9 1.8 47 2.9 459 364.6 5.8 628 55.3 4399 364.6 5.8 628 55.3 430 226.8 3.9 2.7 16.4 1,375 171.2 2.8 186 13.2 444 21.0 0.1 94 5.9 444 21.0 0.1 33 1.7 97 7.3 0.1 33 1.7 335 2.2.2 1.5 43 2.4	Vic.	4,072	277.9	9:9	313	20.2	2.2
1,841 106,7 0.8 106 5.4 1.66 1.7 1.66 1.2 2.2 96 5.1 1.6 1.6 1.1 1.1 1.1 1.2 1.1 1.1 1.1 1.1 1.1 1.1	pi)	3,143	183.5	2.6	190	11.6	0.2
1,000 1000 2.2 3.1 109 6.2 0.1 24 1.3 364 23.9 1.8 47 2.9 3,40 23.9 364.6 5.8 628 55.3 4,399 364.6 5.8 628 55.3 2,808 171.2 2.8 186 13.2 1,322 81.6 1.4 94 5.9 444 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4	S.A.	1,841	106.7	8. c	95 8	4.5	0.7
109 6.2 0.1 24 1.3 364 23.9 1.8 47 2.9 4,399 364.6 5.8 628 55.3 2,808 171.2 2.8 186 13.2 1,375 78.7 1.8 107 6.1 1,322 81.6 1.4 94 5.9 444 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 97 7.3 0.1 33 1.7 335 2.2.2 1.5 43 2.4	Tas.	511	21.8	7.7	R II	0.4	8. J
4,399 3646 5.8 628 55.3 2,808 171.2 2.8 186 113.2 1,375 78.7 1.8 107 6.1 1,322 81.6 1.4 94 5.9 97 7.3 0.1 33 1.7 335 22.2 1.5 0.1	N.T.	109	6.2	0.1	24	1.3	0.1
4,399 364,6 5.8 628 55.3 2,808 171.2 2.8 186 13.2 1,375 78.7 1.8 107 6.1 44 21.0 0.1 10 0.4 97 7.3 0.1 3.3 1.7 335 22.2 1.5 4.3 2.4	A.C.T.	364	23.9	1.8	47	2.9	1 -
4,399 364.6 5.8 628 55.3 3,330 226.8 3.9 237 16.4 2,808 171.2 2.8 186 13.2 1,375 78.7 1.8 107 6.1 1,322 81.6 1.4 94 5.9 444 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4				STATES — SEPTEMBER 1990			
3,330 226.8 3.9 237 16.4 2,808 171.2 2.8 186 13.2 1,375 78.7 1.8 107 6.1 1,322 81.6 1.4 94 5.9 444 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4	N.S.W.	4.399	364.6	80°,	628	55.3	95
2,808 171.2 2.8 186 13.2 1,375 78.7 1.8 107 6.1 1,322 81.6 1.4 94 5.9 444 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4	Vic.	3,330	226.8	3.9	237	16.4	80
1,375 7,87 1.8 107 6.1 1,322 81.6 1.4 94 5.9 444 21.0 0.1 10 0.4 97 7,3 0.1 33 1.7 335 22.2 1.5 43) old	2,808	171.2	2.8	188	13.2	0.2
1,722 444 21.0 0.1 10 0.4 97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4	S.A.	1,375	78.7		10 10	6.1	1.6
97 7.3 0.1 33 1.7 335 22.2 1.5 43 2.4	w.A. Tas.	1,322 444	21.0	0.1	2 2	9.0 4.0	e;
555 2.4 2.72	N.T.	76	7.3	0.1	33	1.7	1;
	A.C.T.	335	22.2	CI	43	2.4	0.1

(a) Figures have been revised back to December 1989 due to the introduction of a new significant lender in South Australia into the collection.

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

Commitments not advanced at end of period § million (a)			4,597.9	3,865.6	3,542.4		3,601.7	3,573.7	3,490.1	3,467.3	3,451.4	3,228.3		3,338.0	3,587.4	3.627.4	3 457 5	3 557 1	1.100,0	2,442.4	2,439.6	0,090,0	5,3/2.9		1.333.4	917.8	467.2	257.3	277.8	39.1	14.0	88.9		1,363.2	900.1	445.4	268.6	200.7	38.3	13.2	84.0	
Commiments advanced during period § million (a)			18,059.6	23,533.1	19,192.5		1,585.2	1,617.8	1,515.3	1,470.7	1,744.7	1,563.4		1,436.9	1.503.8	1.805.4	1 547 6	1 969 7	1,000.1	1,555.4	1,000.1	1,741.9	8.7/5,1		\$ 683 \$	423.7	298.8	140.6	164.2	25.1	8.2	37.9		554.5	369.9	289.4	135.0	147.9	30.5	11.3	39.3	
Cancellations of commitments \$\\$ million			617.6	851.3	751.3		55.5	63.2	51.6	53.2	63.5	48.9		55.8	8.79	75.9	909	818	0.10	7.5	0.70	08.8	/ .		25.6	94	10.3	66	6.9	<u> </u>	!	2.1		26.0	0.6	10.1	3.2	4.0	9.0	0.2	1.6	
Total commitments \$ million (a)	AUSTRALIA		20,816.9	23.786.2	19,726.5		1,374.8	1,669.0	1,479.8	1,488,3	1,790.4	1,388.1		1,602.4	1.857.9	1,996.5	1 447 4	2,040.0	1,600.0	0.786.1	0.100.1	1./5/,1	1,605.7	STATES — AUGUST 1990	\$ 089	4179	294.9	167.9	169.2	30.5	9.3	36.9	STATES — SEPTEMBER 1990	608.2	360.7	276.8	149.3	133.8	30.3	10.6	36.0	
Total dwelling units			371,738	359,668	278,148		19,483	23,416	21,244	21,365	25,574	19,561		23,110	26,369	27.396	20 008	28,629	20,02	22,003	21,630	24,971	22,415		7 2 2 3	5 947	4.922	2.840	2.668	069	162	519	•	6,894	5,198	4,447	2,452	2,115	632	165	512	
Alterations and additions to dwellings			707.3	998.4	904.7		63.8	80.7	72.8	70.4	79.0	59.0		70.5	71.7	81.8	199	1064	100.1	61.9	C.1.	84.3	7:50		418	14.9	12.5	4.9	7.8) &C	0.1	1.6		30.2	11.9	11,2	3.5	5.2	6.0	0.1	1.2	
		YEARS	1987-1988	1988-1989	1989-1990	1989	July	August	September	October	November	December	1990	January	February	March	April	May	Time	June T-1-:	Jun's American	August	September		MSN	Vic	plo	S.A.	WA	Tas.	Z.Z.	A.C.T.		N.S.W.	Vic.	PIÒ	S.A.	W.A.	Tas.	N.T.	A.C.T.	

(a) Figures have been revised back to December 1989 due to the introduction of a new significant lender in South Australia into the collection.

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

	Construc of dwelli		Purchase erected de		Purchas established d		Total	(b)
	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
				ORIGINAL				
1989								
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	4,158	229.7	1,257	100.5	14,146	998.8	19,561	1,329.0
January	4,934	273.5	1,168	82.7	17,008	1,175.6	23,110	1,531.8
February	5,962	330.1	1,348	100.7	19,059	1,355.3	26,369	1,786.1
March	6,237	349.1	1,335	106.6	19,824	1,459.1	27,396	1,914.8
April	4,490	253.7	995	79.3	14,523	1,047.6	20,008	1,380.7
May	6,339	350.2	1,593	125.7	20,687	1,467.5	28,619	1,943.5
June	4,667	269.5	1,172	94.5	16,164	1,136.1	22,003	1,500.1
July	4,817	275.3	1,172	91.0	15,867	1,118.3	21,856	1,484.6
August September	5,571 5,367	312.0 315.1	1,423 1,600	110.5 125.1	17,977 15,448	1,250.1 1,101.3	24,971 22,415	1,672.6 1,541.5
			SEASO	NALLY ADJUSTE	ED			
1989								
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	1,459.5
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 1990	4,807	262.6	1,329	106.6	15,364	1,061.7	21,500	1,430.8
January	5,204	291.3	1,330	98.1	17,871	1,258.1	24,405	1,647.5
February	6,076	341.9	1,414	104.4	18,883	1,364.9	26,373	1,811.2
March	5,962	330.0	1,329	102.9	19,513	1,392.4	26,804	1,825.3
April	4,870	287.1	1,091	87.5	16,134	1,157.4	22,095	1,532.1
May	5,636	307.3	1,397	106.9	17,982	1,300.8	25,015	1,715.0
June	5,026	282.2	1,204	101.5	17,623	1,226.1	23,853	1,609.7
July	4,900	286.7	1,177	92.1	16,715	1,212.7	22,792	1,591.6
August	5,182	285.9	1,323	105.6	17,241	1,185.7	23,746	1,577.2
September	5,723	331.4	1,682	127.6	16,441	1,169.3	23,846	1,628.2
			TRE	ND ESTIMATES				
1989	- 1//	200.2	1.050	70.1	17 100	1 150 7	00 600	1 505 1
July	5,166	292.3	1,050	73.1	16,477	1,159.7	22,693	1,525.1
August	4,881	277.3	1,029	73.2	15,799	1,109.5	21,709	1,460.1
September	4,727	267.9 267.6	1,046	76.4	15,477	1,079.3	21,250	1,423.6 1,433.4
October November	4,759	267.6 275.6	1,103	82.0	15,628 16,143	1,083.8 1,120.7	21,490 22,258	1,433.4
November December	4,938 5,171	275.6 287.6	1,176 1,247	88.6 94.5	16,143 16,783	1,120.7 1,173.4	22,238	1,484.5
1990								
January	5,386 5,535	299.8	1,299	99.0	17,395	1,227.1	24,081	1,625.8
February	5,525 5,544	308.8	1,321	101.1	17,867	1,271.6	24,712 24,947	1,681.5 1,706.8
March	5,544 5,453	311.1	1,305	100.7	18,098	1,295.0 1,290.1		1,696.3
April	5,453 5,324	307.0 300.4	1,271	99.2 98.8	18,008 17,695	1,264.5	24,732 24,269	1,663.6
May June	5,324 5,221	295.1	1,251 1,265	100.6	17,341	1,233.5	23,827	1,629.1
June July	J,441	293.1	1,203	100.0	17,341	1,433.3	23,021	1,049.1
August			***	available for	publication			
September			HOL	avanaule iof	Publication			
ochremoer								

⁽a) Excludes alterations and additions.

⁽b) Figures have been revised back to December 1989 due to the introduction of a new significant lender in South Australia into the collection.

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

	All Ban	ıks	Permanent B Societie		Other Len	ders (b)	Total	(b)
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
			O	RIGINAL				
1989								
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 1990	14,327	952.8	1,684	120.4	3,550	255.8	19,561	1,329.0
January	17,864	1,182.1	1,666	113.1	3,580	236.6	23,110	1,531.8
February	20,255	1,332.6	2,256	187.8	3,858	265.7	26,369	1,786.1
March	20,959	1,435.2	2,660	206.4	3,777	273.1	27,396	1,914.8
April	14,933	1,007.4	2,073	157.6	3,002	215.7	20,008	1,380.7
May	22,187	1,481.8	2,761	201.1	3,671	260.6	28,619	1,943.5
June	16,358	1,096.6	2,455	187.0	3,190	216.6	22,003	1,500.1
July	16,342	1,085.1	2,474	187.4	3,040	212.1	21,856	1,484.6
August	19,367	1,265.4	2,569	196.3	3,035	211.0	24,971	1,672.6
September	16,974	1,151.4	2,404	181.0	3,037	209.1	22,415	1,541.5
2 () () () () () () () () () (SEASONA	LLY ADJUSTED				<u></u>
1989								
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	3,825	274.8	21,500	1,430.8
January	18,519	1,241.4	2,002	136.8	3,884	269.3	24,405	1,647.5
February	20,166	1,350.6	2,302	190.7	3,905	269.9	26,373	1,811.2
March	20,703	1,382.9	2,482	189.4	3,619	253.0	26,804	1,825.3
April	16,655	1,133.3	2,242	171.0	3,198	227.8	22,095	1,532.1
May	19,319	1,310.0	2,490	182.2	3,206	222.9	25,015	1,715.0
June	17,984	1,185.2	2,536	195.5	3,333	229.0	23,853	1,609.7
July	17,212	1,183.4	2,538	192.9	3,042	215.3	22,792	1,591.6
August	18,388			189.8	2,889	200.9	23,746	1,577.2
September	18,173	1,186.5 1,224.5	2,469 2,462	186.1	3,211	217.7	23,846	1,628.2
			TRENI	ESTIMATES		· · · · · · · · · · · · · · · · · · ·	*-	
1989							20.500	
July	17,291	1,162.7	2,084	137.9	3,319	224.5	22,693	1,525.1
August	16,278	1,092.7	2,053	136.3	3,378	231.1	21,709	1,460.1
September	15,799	1,051.7	2,029	135.7	3,422	236.2	21,250	1,423.6
October	15,998	1,055.0	2,008	136.3	3,484	242.1	21,490	1,433.4
November	16,682	1,096.2	2,003	139.3	3,573	249.4	22,258	1,484.9
December 1990	17,514	1,154.3	2,024	145.0	3,662	256.3	23,200	1,555.6
January	18,288	1,212.5	2,081	153.4	3,711	259.9	24,081	1,625.8
February	18,840	1,258.9	2,177	164.0	3,695	258.6	24,712	1,681.5
March	19,047	1,279.6	2,298	175.3	3,601	251.9	24,947	1,706.8
April	18,880	1,271.3	2,404	183.9	3,448	241.1	24,732	1,696.3
May	18,523	1,246.4	2,459	187.6	3,287	229.6	24,269	1,663.6
June	18,171	1,219.1	2,484	188.8	3,172	221.2	23,827	1,629.1
July	,	-,				-	,,	
August September			not a	vailable for p	oublication			

⁽a) Excludes alterations and additions.

⁽b) Figures have been revised back to December 1989 due to the introduction of a new significant lender in South Australia into the collection.



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.

- 2. 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.

- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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.
- 7. 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.
- 8. 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

9. 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.

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