

CATALOGUE NO. 5609.0 EMBARGOED UNTIL 11.30 A.M. 24 JANUARY 1991

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA NOVEMBER 1990

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MAIL INQUIRIES

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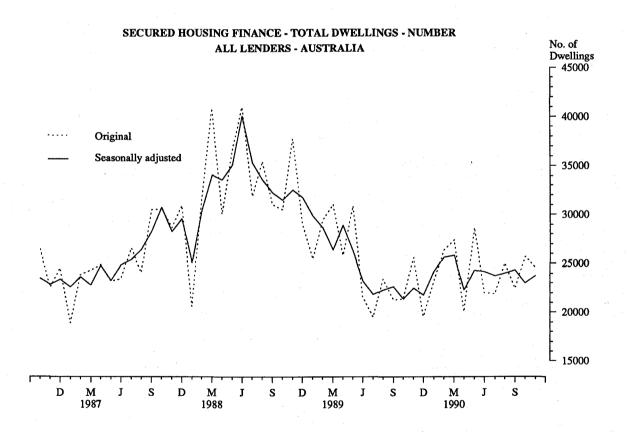
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MAIN FEATURES



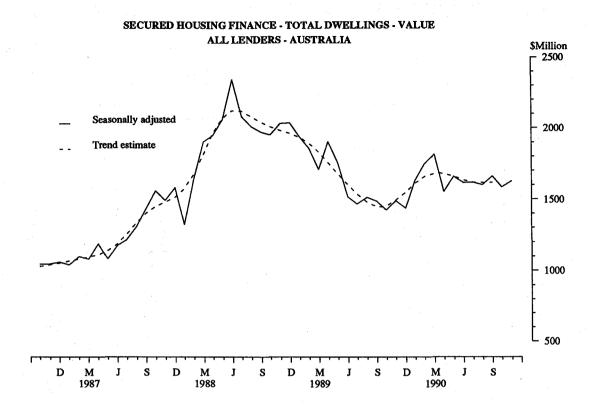
Total secured housing finance commitments (excluding alterations and additions) totalled \$1,702.8 million for November 1990, a decrease of \$57.2 million (3.3%) over October 1990 and a decrease of \$8.6 million (0.5%) over November 1989. Commitments by banks decreased by \$109.6 million (8.2%) whereas permanent building societies reported an increase of \$15.0 million (7.0%) and 'other' lenders an increase of \$37.5 million (17.8%). However, it should be noted that some banks reported for 5 weeks in October 1990 and November 1989 and for 4 weeks in November 1990.

After seasonal adjustment, which removes the effect of variable periods reported by banks, housing finance commitments for November 1990 totalled \$1,627.1 million an increase on October 1990 of \$41.5 million (2.6%) and an increase of \$136.3 million (9.1%) on November 1989.

Increases in commitments were recorded for construction of dwellings, \$10.6 million (3.5%), and purchase of established dwellings, \$38.7 million (3.4%), while commitments for the purchase of newly erected dwellings fell by \$7.9 million (6.5%).

The number of dwelling units finished in November 1990 increased on a seasonly adjusted basis by 760 (3.3%) on October 1990 to 23,751. This compares with 22,743 dwellings in November 1989, an increase of 1,278 (5.7%).

Trend estimates for August 1990 show a slight fall in both the value of commitments and the number of dwellings financed. Due to the method used to obtain trend estimates and the volatile nature of the housing finance series it is not possible to estimate, with a reasonable degree of confidence, the latest three periods.



SUMMARY TABLES
SECURED HOUSING FINANCE: COMMITMENTS BY TYPE OF LENDER, AUSTRALIA(a)

| | | ember 1990 8 Million | a | Percentage hange from ctober 1990 | cl | ercentage nange from vember 1989 |
|---------------------------------|---------|-------------------------|-------|-----------------------------------------|-------|----------------------------------------|
| Type of lender | Orig. | Seas. adj. | Orig. | Seas. adj. | Orig. | Seas. adj. |
| All Banks (b) | 1,224.9 | 1,183.0 | -8.2 | -0.6 | -8.8 | 2.7 |
| Permanent Building Societies(b) | 229.5 | 203.7 | 7.0 | 9.2 | 72.7 | 70.3 |
| Other Lenders | 248.4 | 240.3 | 17.8 | 14.8 | 5.4 | 9.3 |
| Total | 1,702.8 | 1627.1 | -3.2 | 2.6 | -0.5 | 9.1 |

⁽a) Excludes alterations and additions to dwellings. (b) Since November 1989, one Building Society has become a Bank.

SECURED HOUSING FINANCE: COMMITMENTS BY PURPOSE, AUSTRALIA

| | mad | vnitments e during ember 1990 | chang | entage ge from er 1990 | Percentage change from November 1989 | |
|-------------------------------------|-----------|-------------------------------------|-----------|------------------------------|--------------------------------------------|------|
| Purpose of commitment | Dwellings | \$m | Dwellings | \$m | Dwellings | \$m |
| Established Dwellings | 17,769 | 1,260.5 | -1.5 | -1.3 | -4.4 | -2.8 |
| Construction of Dwellings | 5,299 | 321.3 | -10.1 | -6.8 | -8.4 | -0.2 |
| Purchase of Newly Erected Dwellings | 1,509 | 121.0 | -14.0 | -12.6 | 24.8 | 30.5 |
| Total | 24,577 | 1,702.8 | -4.3 | -3.2 | -3.9 | -0.5 |

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.

IAN CASTLES Australian Statistician

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

| | | | Type of Let | nder | | | | |
|----------------------------------------------|-------------------|------------|-------------------|------------|-------------------|---------------------------------------|-------------------|------------|
| | All bar | rks | Permanent bi | | Othe lende | | Tota | ıl |
| Purpose Of Commitment | Dwelling units | \$ million | Dwelling units | \$ million | Dwelling units | \$ million | Dwelling units | \$ million |
| | | | AUSTRALIA | | | | | |
| Construction of dwellings — | *** | | | | | | | |
| Houses — | | | | | | | | |
| By first mortgage | 4,275 | 240.8 | 377 | 28.0 | 523 | 36.6 | 5,175 | 305.4 |
| By other security | • | 5.7 | •• | | | | • | 5.8 |
| Other dwellings — | | | | | | | | |
| By first mortgage | 121 | 8.4 | 3 | 0.2 | _ | _ | 124 | 8.6 |
| By other security | | 1.6 | •• | _ | •• | | | 1.6 |
| Purchase of newly erected dwellings — | | | | | | | | |
| Houses — | | | | | | | | |
| By first mortgage | 731 | 49.9 | 139 | 12.5 | 363 | 31.2 | 1,233 | 93.6 |
| By other security | | 5.5 | ÷ | - | | | | 5.6 |
| Other dwellings — | | | | | | | | |
| By first mortgage | 209 | 15.3 | 56 | 4.1 | 11 | 1.3 | 276 | 20.6 |
| By other security | | 1.2 | · •• | | •• | | •• | 1.2 |
| Purchase of established dwellings — Houses — | | | | | | | | |
| By first mortgage | 11,485 | 793.7 | 2,206 | 163.9 | 2,657 | 168.4 | 16,348 | 1,126.0 |
| By other security | | 20.6 | | 1,1 | | 0.2 | | 22.0 |
| Other dwellings — | | | 1 m | | | · · · · · · · · · · · · · · · · · · · | | |
| By first mortgage | 1,050 | 73.8 | 241 | 19.4 | 130 | 10.6 | 1,421 | 103.7 |
| By other security | ., | 8.2 | | 0.4 | | 0.2 | -, | 8.8 |
| Alterations and additions to | | | | | | | | |
| dwellings | •• | 65.4 | • | 6.7 | •• | 1.1 | •• | 73.3 |
| Total commitments | 17,871 | 1,290.3 | 3,022 | 236.2 | 3,684 | 249.6 | 24,577 | 1,776.1 |
| | | | STATES(a) | | | | | |
| New South Wales | 4,917 | 443.7 | 1,437 | 128.9 | 1,401 | 119.5 | 7,755 | 692.1 |
| Victoria | 4,793 | 351.9 | 242 | 16.8 | 484 | 29.4 | 5,519 | 398.1 |
| Queensland | 3,434 | 204.8 | 607 | 42.4 | 747 | 37.4 | 4,788 | 284.6 |
| South Australia | 1,523 | 94.1 | 256 | 14.6 | 945 | 56.7 | 2,724 | 165.4 |
| Western Australia | 2,028 | 128.7 | 318 | 21.7 | 29 | 2.5 | 2,375 | 152.9 |
| Tasmania | 601 | 27.9 | 7.7 | | | | , 706 | 32.4 |
| Northern Territory | 161 | 9.7 } | 162 | 11.8 | 78 | 4.1 | 162 | 9.8 |
| Australian Capital Territory | 414 | 29.4 | 102 | 11.0 | . , 0 | | 548 | 40.6 |

⁽a) Includes alterations and additions.

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

| | | | Construction of Dwellings | | | |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------------------|-------------------|-----------------|----------------|
| | - [| Houses | | no C | Other dwellings | |
| | First mortgage | | 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 |
| 1988-1989 | 73,682 | 3,/97.9 | 9.65.9 5.85.9 | 1,/38 | 104.9 | 7.57 |
| 1989 | 363,00 | 0.000 | + :00 | 004,1 | 25.0 | |
| September | 4,546 | 243.8 | 7.6 | 122 | 8.3 | 3.5 |
| October | 4,573 | 249.2 | 5.8 | 132 | 8.8 8. | 2.1 |
| November | 5,641 | 302.4 | 7.6 | 142 | 9.3 | 2.6 |
| December 1000 | 4,039 | 215.9 | 85. | 119 | 6.2 | 1.7 |
| January | 4,827 | 257.4 | 6.0 | 107 | 6.4 | 3.7 |
| February | 5,825 | 313.1 | 7.2 | 137 | 8.2 | 1.5 * |
| March | 6,110 | 331.1 | 7.2 | 127 | 9.5 | 1.3 |
| April | 4,403 | 240.5 | 4.6 | 87 | 0.0 | 0.8 |
| May | 6,198 | 329.1 | 9.3 | 141 | 5,5 | 3: |
| June Inly | 4,588 4 714 | 254.2 | 6.7 6.3 | y, 5 | 70 | 7.1 |
| Angust | 5,714 | 200.4 | 6.5 | 111 | د: ۵ | |
| September | 5.268 | 300.7 | 7.1 | 8 | 5.9 | 1.4 |
| October | 5,752 | 325.3 | 7.4 | 145 | 11.0 | 1.2 |
| November | 5,175 | 305.4 | 5.8 | 124 | 8.6 | 1.6 |
| | And the second s | | STATES — OCTOBER 1990 | | | |
| | And the state of t | | | | | |
| N.S.W. | 1,443 | 96.8 | e: | . 23 | 1.9 | 0.4 |
| Vic. | 1,431 | 86.0 | 1.0 | 69; | ų, | 0.5 |
| p v | 1,397 | 98.3 | C.I. | 23 | <u> </u> | 0.1 |
| W.A. | 674 | 34.9 | 0.0 | 3 0 | 7:TO | 0.1 |
| Tas. | 140 | 5.4 | : 1 | ; 7 | . 1 | 1 |
| N.T. | 22 | 6.0 | I | | | 1 |
| A.C.T. | 2 | 3.7 | I | 4 | 0.3 | • |
| | | | STATES — NOVEMBER 1990 | | | |
| N.S.W. | 1.363 | 93.0 | 1.8 | 70 | 1.5 | 0.3 |
| Vic | 1.183 | 70.3 | 2.2 | 42 | 3.1 | 0.8 |
| Old | 1,194 | 61.3 | 0.8 | 21 | 1.5 | 0.2 |
| S.A. | 625 | 37.5 | 0.4 | 24 | 1.0 | 0.2 |
| W.A. | 604 | 33.1 | 0.5 | 'n | 1.0 | 1 |
| Tas. | 126 | 5.1 | 0.1 | 10 | 6.4 | 1 |
| | 8 | ж. Э | l | 1 ' | 1; | l |
| A.C.T. | 8 | 4.3 | 1 | 2 | 0.2 | ***** |
| | | | | | | |

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

| First montages Obtage statement Other statement First montages Other statement Other statement S million | | TOWN | | | Cin | Ciner amenings | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------------|-------------------|----------------|----------------|
| Doubling | | First mortgage | | Other security | First mortgage | | Other security |
| 1,566 9,72 1,70 2,51 1,911 2 | | Dwelling units | \$ million | \$ million | Dwelling units | \$ million | \$ million |
| 15,666 877.2 170 3,512 191.1 2 18.66 872.3 273.4 2,239 2,102. 2 18.66 872.3 277.8 2,239 2,102. 2 18.66 872.3 277.8 2,462 1773.3 2,249 1773.3 19.67 71.8 2.1 1.15 2.2 2.16 11.65 19.68 81.2 2.2 2.16 11.65 10.98 81.2 2.2 2.16 11.65 10.98 81.2 2.2 2.29 11.65 10.99 77.2 2.9 2.77 11.72 10.99 77.2 2.9 2.77 11.72 10.91 77.2 2.9 2.77 11.72 10.92 70.6 2.3 2.29 2.77 11.72 10.93 70.6 2.3 2.29 2.77 11.72 10.94 70.6 2.3 2.29 2.77 11.72 10.95 81.2 2.3 2.29 2.77 11.72 10.97 70.6 2.3 2.3 2.29 2.20 10.91 70.7 2.3 2.3 2.20 2.20 10.92 70.6 7.2 2.20 2.20 10.93 70.6 7.2 2.20 2.20 10.94 70.7 70.7 70.7 10.95 70.7 70.7 70.7 10.96 70.7 70.7 70.7 10.97 70.7 70.7 70.7 10.98 70.7 70.7 70.7 10.99 70.7 70.7 70.7 10.90 70.7 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 10.90 70.7 70.7 1 | | | | AUSTRALIA | | | |
| 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,00 | YEARS | 877 51 | 0 LC0 | 17.0 | 2 517 | 101 | 020 |
| 1,856 8523 278 2462 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 7783 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 2546 | 1987-1989 | 15,008 | 978.4 | 23.4 | 3.289 | 210.2 | 25.4 |
| mer 985 641 115 172 1113 er 1056 721 2.1 173 115 er 1056 77.2 2.0 2.0 115 er 1058 77.2 2.0 2.0 115 r 1091 77.2 2.0 2.0 115 r 1038 81.2 2.0 2.0 115 s 1038 81.2 2.0 2.0 117 s 1174 91.0 2.0 2.0 117 s 1174 91.0 2.0 2.0 117 s 1174 91.0 4.4 3.0 2.0 2.0 s 1174 91.0 4.4 3.0 2.0 2.0 s 1178 91.0 1.1 3.0 4.0 2.0 s 1178 91.0 1.1 3.0 4.0 1.1 s 44.0 1.1 | 0661-6861 | 11,856 | 852.3 | 27.8 | 2,462 | 178.3 | 27.0 |
| Fig. 6.21 2.2 2.16 15.5 15.5 15.5 15.5 15.5 15.5 15.5 1 | 1989 Sentember | tri on | 1.83 | 2 | 41 | 11.5 | 00 |
| ver 999 71.8 2.9 216 16.5 ver 1,094 62.0 2.6 2.9 14.6 year 1,091 77.2 2.9 2.9 18.7 year 1,094 81.2 2.9 2.9 18.6 year 1,094 81.2 2.9 2.3 2.9 18.6 year 1,134 94.2 2.3 2.9 17.1 year 1,134 94.5 2.3 2.9 17.1 year 1,124 94.5 2.3 2.9 17.1 year 1,124 94.5 2.3 2.8 1.1 year 1,124 94.5 2.5 2.6 2.6 year 1,123 94.5 2.7 2.6 2.6 year 1,23 94.6 1.1 9.8 2.6 4.6 year 4,4 1.1 5.8 2.0 1.1 4.6 4.6 ye | October | 914 | 62.1 | 2.1 2.1 | 7/1 851 | 12.5 | 6.9 |
| Fee 1,056 81.2 2.2 201 146 1,039 62.0 2.6 2.2 29 156 1,098 81.2 2.2 29 156 1,098 81.2 2.3 29 156 1,099 17.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 156 1,099 10.2 29 20.3 1,009 10.4 3.4 3.4 4.6 1,009 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 2.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 1,000 10.1 2.6 20.6 | November | 993 | 71.8 | 2.9 | 216 | 16.5 | 1.5 |
| y 1509 62.0 2.6 2.5 156 1,0981 87.2 2.9 2.7 187 1,0981 81.2 3.0 2.7 187 1,0981 81.2 3.0 2.7 148 1,339 102.2 3.0 2.7 154 929 70.6 2.7 154 154 1,239 10.0 4.5 2.8 16.1 1,408 10.0 4.5 2.8 20.3 1,408 10.0 4.5 2.6 20.6 200 2.0 2.0 2.7 20.6 200 2.1 1.7 2.8 3.4 240 4.0 1.7 2.8 4.6 74 4.1 0.8 2.7 0.1 113 2.1 1.7 2.8 4.6 74 4.1 0.8 2.0 2.7 1.6 11 0.5 0.1 0.1 0.1 | December | 1,056 | 81.2 | 2.2 | 201 | 14.6 | 2.5 |
| 1,091 77.2 2.9 2.7 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 1 | 1990 | 030 | 069 | V | 000 | 751 | ** |
| 1,094 81,2 3.0 277 172 1,095 81,2 3.0 237 172 1,339 1022 3.0 237 173 1,339 1022 3.0 234 174 1,034 0,104 4.5 2.7 174 1,234 0,104 4.5 3.6 2.05 1,234 0,104 4.8 1.4 3.6 2.05 1,235 0,23 2.13 1.1 5.8 1,235 0,24 1.1 5.8 4.5 1,39 0,4 1.1 5.8 3.9 1,39 0,4 1.1 5.8 3.9 1,30 0,4 1.1 6.8 1,30 0,4 1.2 0.0 1,30 0,4 1.1 6.8 1,30 0,4 1.2 0.0 1,30 0,4 1.2 0.0 1,30 0,4 1.1 0.0 1,30 0,4 1.1 0.0 1,30 0,4 1.1 0.0 1,30 0,4 1.1 0.0 1,30 0,4 1.1 0.0 1,30 0,4 1.1 0.0 1,30 0,4 1.2 0.0 1,30 0,4 1.2 0.0 1,40 0,4 0,0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0.0 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 1,50 0,7 0,7 | January | 1 001 | 020 | 5.0 0.0 0.0 | 627 | 18.7 | C.7 |
| 1,805 1,907 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,405 1,40 | March | 1,0,1 | 21.2 | 30 | 737 | 17.2 | (;) (% |
| 1339 102.2 2.4 17.0 134 | Anril | 805,1 | 2.15 | 2.60 | (§1 | 2.71 | 2.5 |
| 975 745 27 197 154 975 745 27 197 154 1,124 84.5 3.9 228 205 1,124 104.8 7.4 3.6 205 Acr 1,234 104.8 7.4 3.6 205 Acr 1,233 93.6 104.8 7.1 206 Acr 1,233 21.3 1.5 84 7.1 305 21.3 1.0 70 4.6 305 246 1.3 2.0 78 4.6 74 4.1 0.8 2.0 7.1 4.6 74 4.1 0.8 2.2 1.1 0.6 70 5.4 0.2 2.5 4.6 4.5 70 5.4 0.2 2.5 4.2 4.5 84 1.2 0.2 2.5 1.6 1.6 133 1.3 1.2 4.2 4.2< | May | 1.339 | 102.2 | 3.0 | 254 | 17.0 | i e |
| per 1,134 84.5 3.3 2.84 16.1 per 1,224 91.0 4.5 3.9 20.3 per 1,233 93.6 2.5 26.2 20.3 per 1,233 93.6 5.6 27.6 26.2 20.5 per 1,233 93.6 1.5 84 7.1 20.6 ser 1,233 49.8 1.5 84 7.1 20.6 ser 1,39 5.4 1.1 5.8 3.9 4.6 139 9.4 1.1 5.8 3.9 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 | June | 975 | 74.5 | 2.7 | 197 | 15.4 | 1.9 |
| 1,134 845 3.9 289 20.3 1,134 91.0 14.5 376 26.2 1,408 104.8 7.4 346 23.5 1,233 92.6 5.6 276 20.6 1,233 92.6 1.5 84 7.1 2,60 2,13 1.0 70 70 4.6 1,39 9,4 1.7 78 4.6 1,40 1,11 0.8 2.2 1.1 1,23 1,23 1,23 1.1 7 0.6 1,23 1,23 1,21 1,2 4.4 2,0 2,0 2.5 1.6 3,0 3,0 3,0 4,0 4,1 0.2 2.5 1.6 4,0 4,1 0.2 2.5 1.6 5,4 0.2 2.5 2.5 6,8 4,1 0.7 1.5 0.7 7,0 4,1 0.7 1.2 0.4 7,0 4,1 0.7 1.5 0.7 7,0 1,1 0.6 0.1 7,0 0.1 0.1 0.5 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 7,0 0.1 0.1 0.1 | July | 929 | 70.6 | 2.3 | 243 | 16.1 | 2.0 |
| per 1,224 91.0 4.5 376 26.2 per 1,234 91.0 4.5 376 26.2 per 1,233 93.6 5.6 276 20.5 per 1,233 93.6 1.5 84 7.1 stage 49.8 1.5 84 7.1 549 49.8 1.5 84 7.1 139 9.4 1.7 5.8 3.9 246 4.1 0.3 2.0 7.1 74 4.1 0.2 2.0 7.1 13 0.7 0.1 7.2 0.1 12 0.7 0.2 2.2 0.1 12 0.7 0.2 2.5 1.1 12 0.7 0.2 2.5 1.1 13 0.4 0.2 2.5 0.1 13 1.2 4.4 3.5 12 0.6 0.2 0.2 0.3 | August | 1,134 | 84.5 | 3.9 | 289 | 20.3 | 1.7 |
| 468 1048 74 346 23.5 Acr 1,233 93.6 56 276 20.5 States CTORER 1990 The Control of th | September | 1,224 | 91.0 | 4. | 376 | 26.2 | 3.4 |
| STATES — OCTOBER 1990 STATES — OCTOBER 1990 216 206 549 49.8 11.5 84 7.1 305 21.3 1.0 70 4.6 74 4.1 0.8 2.2 1.1 13 0.5 0.2 2 1.1 12 0.7 0.1 7 0.6 70 5.4 0.2 2 0.1 12 0.7 0.1 7 0.6 70 5.4 0.2 2 0.1 70 5.4 0.2 2 0.1 70 5.4 0.2 2 0.1 8 4.5 1.1 6 6.8 8 4.5 1.2 6 6.8 8 4.5 1.2 6 0.2 11 0.6 0.1 0.1 0.1 233 16.1 1.2 6 0.2 24 0.2 0.1 < | October | 1,408 | 104.8 | 7.4 | 346 | 23.5 | 2.7 |
| 549 49.8 1.5 84 7.1 305 24.3 1.0 70 4.6 139 9.4 1.7 58 3.9 246 13.8 2.0 78 4.6 74 4.1 0.8 2.2 1.1 13 0.7 0.1 7 0.1 12 0.7 0.1 7 0.6 70 5.4 0.2 2.5 1.6 70 5.4 0.2 2.5 1.6 84 1.2 6.8 4.2 138 8.4 1.2 6.8 231 1.8 8.4 1.2 6.8 76 0.7 0.7 6.0 0.7 11 0.6 0.7 6.0 0.3 12 0.7 0.7 6.0 0.3 11 0.6 0.1 1.2 6.0 0.3 11 0.6 0.1 1.5 0.7 6.0 0.3 11 0.6 0.1 1.5 0.7 0.3 0.2 11 0.6 0.1 0.1 1.5 0.7 0.3 11 0.7 0.7 0.1 | November | 1,233 | 93.6 | 5.6 | 276 | 20.6 | 1.2 |
| 549 49.8 115 84 7.1 305 21.3 1.0 70 4.6 246 13.8 2.0 78 4.6 74 4.1 0.8 2.2 1.1 13 0.7 0.1 7 0.6 70 5.4 0.2 2.5 1.6 469 45.3 1.1 69 6.8 469 45.3 1.1 69 6.8 233 16.1 1.2 6.2 4.2 231 15.1 1.2 6.2 4.2 23 16.1 1.2 6.2 4.2 24 4.7 0.7 0.7 0.7 76 4.7 0.7 1.5 0.7 76 4.7 0.7 6 0.7 70 0.6 0.1 3 0.2 8 4.4 0.9 0.7 0.7 11 0.6 0.1 0.7 0.7 20 0.1 3 0.2 44 0.2 0.7 0.7 55 4.4 0.2 0.7 0.7 6 0.1 0.7 0.7 0.7 | | | | STATES — OCTOBER 1990 | | | |
| 345 470 11 70 4,6 139 9.4 1.7 58 3.9 144 4.1 0.8 22 1.1 12 0.5 0.2 2 0.1 12 0.7 0.1 7 0.6 70 5.4 0.2 2 0.1 84 45.3 1.1 69 6.8 138 8.4 1.2 62 4.4 138 8.4 1.2 62 4.2 13 8.4 1.2 62 3.8 10 0.7 0.7 0.7 0.7 11 0.9 62 4.2 3.8 12 0.7 0.7 0.7 0.7 11 0.9 0.7 0.7 0.7 11 0.9 0.7 0.7 0.7 11 0.0 0.1 0.7 0.7 11 0.0 0.1 0.7 0.7 11 0.0 0.1 0.7 0.7 11 0.0 0.1 0.7 0.7 11 0.0 0.1 0.1 0.7 11 0.0 0.1 0.1 | New | | 90.0 | - | 8 | | - |
| 139 94 1.7 58 3.9 246 13.8 2.0 78 4.6 13 0.5 0.2 2 0.1 12 0.7 0.1 7 0.1 12 0.7 0.1 7 0.6 70 5.4 0.2 25 1.1 60 45.3 1.1 69 6.8 233 16.1 1.2 44 3.5 231 13.4 0.9 62 3.8 76 4.7 0.7 15 0.7 76 4.7 0.7 15 0.7 70 0.8 - 6 0.3 11 0.6 0.1 15 0.7 11 0.6 0.1 15 0.7 11 0.6 0.1 15 0.7 11 0.6 0.1 15 0.7 11 0.6 0.1 15 0.1 11 0.6 0.1 15 0.1 12 0.1 0.2 0.3 0.2 12 0.1 0.2 0.3 0.2 12 0.1 0.2 0.3 <td< td=""><td>N.S.w. Vic</td><td>305</td><td>21.3</td><td></td><td>ŧ 8</td><td>7.1</td><td>1.1</td></td<> | N.S.w. Vic | 305 | 21.3 | | ŧ 8 | 7.1 | 1.1 |
| 246 13.8 2.0 78 4.6 74 4.1 0.8 22 1.1 13 0.5 0.2 2 1.1 12 0.7 0.1 7 0.6 12 0.7 0.1 7 0.6 12 0.7 0.2 2.5 1.6 12 0.2 2.5 1.6 1.6 13 16.1 1.1 69 6.8 138 8.4 1.2 6.4 4.2 138 8.4 1.2 6.2 4.4 13 4.7 0.7 6.2 3.8 11 0.6 0.1 1.5 0.7 11 0.6 0.1 1.5 0.7 11 0.6 0.1 1.5 0.2 11 0.6 0.1 1.5 0.2 11 0.6 0.1 1.5 0.2 11 0.6 0.1 1.5 0.2 11 0.6 0.1 0.2 0.2 12 0.2 0.2 0.2 0.2 11 0.6 0.1 0.2 0.2 12 0.2 0.2 0.2 | old. | 139 | 9.4 | 1.7 | . % | 3.9 | 0.4 |
| T. T | S.A. | 246 | 13.8 | 2.0 | 78 | 4.6 | 0.2 |
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| 469 45.3 1.1 69 6.8 233 16.1 1.2 44 3.5 138 8.4 1.2 62 4.2 231 13.4 0.9 62 4.2 76 4.7 0.7 15 0.7 20 0.8 6 0.3 11 0.6 0.1 3 0.2 55 4.4 0.2 1.5 1.2 | A.C.T. | 70 | 5.4 | 0.2 | 23. | 1.6 | 0.2 |
| 469 45.3 1.1 69 6.8 233 16.1 1.2 44 3.5 138 8.4 1.2 62 4.2 231 13.4 0.9 62 3.8 76 4.7 0.7 15 0.7 20 0.8 6 0.3 11 0.6 0.1 3 0.2 55 4.4 0.2 15 1.2 | | | | | | | |
| 469 45.3 1.1 69 6.8 233 16.1 1.2 44 3.5 138 8.4 1.2 62 4.2 231 13.4 0.9 62 3.8 76 4.7 0.7 15 0.7 20 0.8 — 6 0.3 11 0.6 0.1 3 0.2 55 4.4 0.2 15 1.2 | | | S | STATES — NOVEMBER 1990 | | | |
| 233 16.1 1.2 44 3.5 138 8.4 1.2 62 4.2 231 13.4 0.9 62 3.8 76 4.7 0.7 15 0.7 20 0.8 — 6 0.3 11 0.6 0.1 3 0.2 55 4.4 0.2 15 1.2 | N.S.W. | 469 | 45.3 | 1:1 | 69 | 8.9 | 0.4 |
| 138 8.4 1.2 62 4.2 231 13.4 0.9 62 3.8 76 4.7 0.7 15 0.7 20 0.8 — 6 0.3 11 0.6 0.1 3 0.2 55 4.4 0.2 15 1.2 | Vic. | 233 | 16.1 | 1.2 | 4 | 3.5 | 0.1 |
| 20 0.9 0.2 3.8 0.7 15 0.7 0.7 0.7 0.7 0.7 0.1 0.8 0.1 3 0.2 0.2 0.2 0.2 0.2 0.3 0.5 0.5 0.5 0.5 0.2 0.2 0.2 0.2 0.2 0.2 0.2 0.2 0.2 0.2 | pl O | 138 | 8.4 | 1.2 | 3 % | 4.2 | 0.1 |
| 20 0.8 — 6 0.3 11 0.6 0.1 3 0.2 55 4.4 0.2 15 1.2 | S.A. | 231 | 13.4 | 9.0 6.0 | 79 1 | % r. | 9.0 |
| T. 55 4.4 0.2 15 15 1.2 | w.A. Tas. | 20 | / . 60 | ; 1 | 2 '9 | 0.3 | |
| F. 55 4.4 0.2 15 1.2 | L.Y. | | 0.6 | 0.1 | m | 0.2 | I |
| | A.C.T. | 55 | 4.4 | 0.2 | 15 | 1.2 | 0.1 |

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

| | | | Purchase of established dwellings | vellings | | |
|--------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------|---------------------------------------------------|------------------------------------------|
| | | Houses | | 410 | Other dwellings | |
| | First mortgage | | Other security | First mortgage | | Other security |
| | Dwelling units | \$ million | \$ million | Dwelling units | \$ million | \$ million |
| | | | AUSTRALIA | | | |
| YEARS 1987-1988 1988-1989 1989-1990 | 256,455 241,771 186,049 | 13,805.1 15,480.3 12,737.8 | 250.2 320.7 232.5 | 30,475 23,128 16,093 | 1,690.4 1,623.1 1,231.1 | 86.4 101.0 63.4 |
| 1989 September October November December | 14,270 14,258 17,276 13,070 | 951.5 953.2 1,180.0 902.5 | 16.9 17.9 16.6 15.2 | 1,249 1,330 1,306 1,076 | 92.6 97.5 96.0 7.77 | 8.4.8.8.8.8.2.2.2.2.2.2.2.2.2.2.2.2.2.2. |
| 1990 January February March April | 15,729 17,432 18,078 13,295 | 1,054.9 1,191.1 1,297.7 920.9 | 17.1 18.9 24.5 24.3 | 1,279 1,627 1,746 | 97.5 138.8 132.8 97.1 | 6.2 6.5 4.1 5.3 |
| May June July August September October | 19,083 14,850 14,584 16,502 14,110 16,582 16,348 | 1,316.0 1,010.0 993.6 1,117.3 973.5 1,140.4 | 24.7 19.8 24.5 19.7 17.6 20.7 22.0 | 1,604 1,314 1,283 1,475 1,450 1,421 | 120.0 101.5 95.1 105.6 101.3 110.0 | 6.8 4.9 7.5 7.5 8.9 8.8 |
| | | | STATES — OCTOBER 1990 | | | |
| N.S.W. Vic. Qid S.A. W.A. Tas. N.T. | 4,929 4,113 3,241 1,539 1,683 521 179 377 | 421.3 283.3 188.7 91.5 97.7 24.1 24.4 | 8.7 4.5 3.1 1.0 1.4 0.2 0.1 | 697 301 166 102 106 21 23 | 60.8 21.0 11.8 6.1 5.8 0.9 1.0 | 2.8 1.5 0.9 0.2 0.1 |
| | | | STATES — NOVEMBER 1990 | | | |
| N.S.W. Vic. Vic. S.A. W.A. Tas. N.T. | 5,113 3,760 3,205 1,702 1,550 5,25 116 377 | 439.7 259.5 179.8 96.6 95.3 23.6 6.6 | 8.2 5.0 2.1 1.9 0.1 1.4 | 721 257 168 80 125 125 39 | 59.8 17.7 10.2 4.1 7.3 0.9 0.9 | 3.0 3.6 1.4 0.6 0.1 0.1 |
| | | | | | | |

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

| | additions to dwellings \$ million | Total dwelling units | Total commitments \$ million | Cancellations of commitments \$ million | advanced during period \$ million | not advanced at end of period \$ million |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|---------------------------------|-----------------------------------------------|-----------------------------------|------------------------------------------------|
| | | | AUSTRALIA | | | |
| YEARS 1987-1988 | 707.3 | 371,738 | 20,816,9 | 9.719 | 18,059.6 | 4,597. |
| 1988-1989 1989-1990 1989- | 998.4 | 278,148 | 23,786.2 19,726.5 | 851.3 751.3 | 19,192.5 | 3,865.6 3,542.4 |
| 1989 September | 72.8 | 21.244 | 1.479.8 | 51.6 | 1.515.3 | 3.490 |
| October | 70.4 | 21,365 | 1,488.3 | 53.2 | 1,470.7 | 3,467. |
| November | 79.0 | 25,574 | 1,790.4 | 63.5 | 1,744.7 | 3,451.4 |
| 1990 | 0.60 | 100,61 | 1.000,1 | N. ot | 4.505.1 | .077,0 |
| January | 70.5 | 23,110 | 1,602.4 | 55.8 | 1,436.9 | 3,338.0 |
| February March | 71.7 | 26,369 | 1,857.9 | 8.75 | 1,503.8 | 3,587.4 |
| April | 66.7 | 20,008 | 1,447.4 | 969 | 1,547.6 | 3,457.5 |
| May | 106.4 | 28,619 | 2,049.9 | 81.6 | 1,868.7 | 3,557.1 |
| June T1.: | 81.9 | 22,003 | 1,582.0 | 7.72 | 1,533.2 | 3,542.4 |
| Angust | 24.5 | 24.971 | 1,757.1 | 58.8 | 1,000.4 | 3,459. |
| September | 64.2 | 22,415 | 1,605.7 | 54.7 | 1,577.8 | 3,373. |
| October | 80.6 | 25,683 | 1,840.6 | 61.2 | 1,724.3 | 3,429.4 |
| Overilder | 6.67 | 110,44 | 1,7/0:1 | C.C. | 1,007.4 | . I CC, C |
| | | | STATES — OCTOBER 1990 | | | |
| I.S.W. | 34.2 | 7,725 | 689.7 | 28.4 | 618.9 | 1,405.6 |
| Vic. | 16.3 | 6,289 | 446.7 | 9.6 | 428.7 | 6.606 |
| pio | 13.1 | 5,014 | 304.0 | 11.6 | 300.7 | 437.1 |
| S.A. | 6,00 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6,000 6 | 2,569 | 157.2 | 3.4 | 142.2 | 280.2 |
| Tas. | 1.2 | 669 | 32.6 | 0.8 | 34.6 | 35. |
| N.T. | 0.3 | 244 | 13.4 | 0.4 | 10.4 | 15.7 |
| A.C.T. | 1.2 | 574 | 41.3 | 1.6 | 35.1 | 88.6 |
| | | | STATES — NOVEMBER 1990 | | | |
| N.S.W. | 31.1 | 2,755 | 692.1 | 21.8 | 597.0 | 1,484.2 |
| Vic. | 14.9 | 5,519 | 398.1 | 8.0 | 370.5 | 938.6 |
| PIO (| 12.7 | 4,788 | 284.6 | 0.6 | 265.7 | 447. |
| S.A. | 2.4.1 | 2,724 | 163.4 | 9:0 | 160.1 | 2/9.9 |
| w.A. Tas. | | 706 | 32.4 | 0.8 | 31.0 | 36. |
| N.T. | 0.2 | 162 | 8.6 | 0.2 | 8.0 | 17.4 |
| | | | | | | |

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 |
| | | Ф 1733336073 | | ORIGINAL | 471110 | Ψ 1111111011 | W(1110) | ψ πιπιο |
| 1989 | | | | | <u> </u> | | | |
| 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 | 4,158 | 229.7 | 1,257 | 100.5 | 14,146 | 998.8 | 19,561 | 1,329.0 |
| 1990 | 1,150 | 22/ | 1,20, | 100.5 | 11,110 | ,,,,,, | 17,501 | 1,020.0 |
| 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 | 5,571 | 312.0 | 1,423 | 110.5 | 17,977 | 1,250.1 | 24,971 | 1,672.6 |
| September | 5,367 | 315.1 | 1,600 | 125.1 | 15,448 | 1,101.3 | 22,415 | 1,541.5 |
| October | 5,897 | 344.9 | 1,754 | 138.5 | 18,032 | 1,276.6 | 25,683 | 1,760.0 |
| November | 5,299 | 321.3 | 1,509 | 121.0 | 17,769 | 1,260.5 | 24,577 | 1,702.8 |
| rovember | 3,277 | 321.3 | 1,507 | 121.0 | 17,705 | 1,200.5 | 21,377 | 1,1021 |
| | | | SEASO | NALLY ADJUSTE | ED | | | |
| 1989 | | | | | | | | |
| September | 4,899 | 269.9 | 1,079 | 78.9 | 16,625 | 1,139.3 | 22,603 | 1,488.2 |
| October | 4,714 | 268.5 | 1,060 | 74.6 | 15,593 | 1,083.1 | 21,367 | 1,426.2 |
| November | 5,133 | 286.6 | 1,075 | 81.9 | 16,265 | 1,122.3 | 22,473 | 1,490.8 |
| December | 4,949 | 270.5 | 1,344 | 106.1 | 15,436 | 1,061.7 | 21,729 | 1,438.4 |
| 1990 | | | | | | | | |
| January | 5,217 | 290.4 | 1,283 | 96.6 | 17,641 | 1,243.6 | 24,141 | 1,630.6 |
| February | 5,808 | 328.3 | 1,400 | 103.0 | 18,406 | 1,316.0 | 25,614 | 1,747.2 |
| March | 5,899 | 328.5 | 1,273 | 101.9 | 18,634 | 1,384.4 | 25,806 | 1,814.7 |
| April | 5,028 | 287.0 | 1,094 | 87.7 | 16,142 | 1,177.4 | 22,264 | 1,552.2 |
| May | 5,262 | 293.3 | 1,368 | 167.8 | 17,647 | 1,258.2 | 24,277 | 1,659.4 |
| June | 5,044 | 285.8 | 1,250 | 100.9 | 17,855 | 1,228.8 | 24,149 | 1,615.5 |
| July | 5,122 | 291.2 | 1,224 | 95.1 | 17,394 | 1,232.1 | 23,740 | 1,618.4 |
| August | 5,263 | 290.7 | 1,340 | 107.8 | 17,400 | 1,203.2 | 24,003 | 1,601.6 |
| September | 5,742 | 332.3 | 1,701 | 129.1 | 16,889 | 1,200.9 | 24,332 | 1,662.3 |
| October | 5,189 | 307.3 | 1,575 | 121.7 | 16,227 | 1,156.7 | 22,991 | 1,585.€ |
| November | 5,288 | 317.9 | 1,431 | 113.8 | 17,032 | 1,195.4 | 23,751 | 1,627.1 |
| | | | TRE | ND ESTIMATES | | | | |
| 1989 | | | | | | | | |
| September | 4,817 | 272.7 | 1,064 | 76.9 | 15,837 | 1,097.6 | 21,718 | 1,447.2 |
| October | 4,837 | 272.1 | 1,110 | 81.9 | 15,898 | 1,098.4 | 21,845 | 1,452.4 |
| November | 4,986 | 278.7 | 1,172 | 87.7 | 16,256 | 1,126.9 | 22,413 | 1,493.3 |
| December 1990 | 5,177 | 288.4 | 1,231 | 93.2 | 16,693 | 1,168.8 | 23,101 | 1,550.4 |
| January | 5,351 | 298.1 | 1,274 | 97.5 | 17,114 | 1,213.8 | 23,739 | 1,609.4 |
| February | | 304.8 | | | | | | 1,658.0 |
| | 5,453 5,453 | | 1,293 | 99.9 | 17,466 | 1,253.4 | 24,212 | |
| March | 5,453 5 391 | 306.0 | 1,280 | 99.9 | 17,691 | 1,276.4 | 24,424 | 1,682.3 |
| April May | 5,381 5,287 | 302.4 | 1,255 | 98.9 | 17,750 | 1,278.1 1,261.7 | 24,385 | 1,679.4 1,657.9 |
| May | 5,287 5,224 | 297.2 | 1,248 | 99.0 | 17,650 | | 24,186 | |
| June | 5,224 5,220 | 294.1 | 1,279 | 101.5 | 17,471 | 1,237.1 | 23,974 | 1,632.0 |
| July | 5,220 5,271 | 295.2 | 1,340 | 105.8 | 17,303 | 1,216.7 | 23,863 | 1,617. |
| August September | 5,271 | 300.9 | 1,412 | 110.6 | 17,171 | 1,205.0 | 23,854 | 1,616.5 |
| October | | | not | available for | publication | | | |
| November | | | - | | • | | , | |

⁽a) Excludes alterations and additions.

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

| | All Ban | ks | Permanent B Societi | | Other Len | ders | Total | |
|-----------|-------------------|--------------------|------------------------|----------------|-------------------|----------------|-------------------|------------------|
| | Dwelling Units | \$ million | Dwelling Units | \$ million | Dwelling Units | \$ million | Dwelling Units | \$ millio |
| | | | O | RIGINAL | | - | | |
| 1989 | | | | | | | | |
| September | 15,419 | 1,003.3 | 2,397 | 167.5 | 3,428 | 236.2 | 21,244 | 1,407. |
| 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. |
| December | 14,327 | 952.8 | 1,684 | 120.4 | 3,550 | 255.8 | 19,561 | 1,329. |
| 1990 | | | | | | | | |
| January | 17,864 | 1,182.1 | 1,666 | 113.1 | 3,580 | 236.6 | 23,110 | 1,531. |
| February | 20,255 | 1,332.6 | 2,256 | 187.8 | 3,858 | 265.7 | 26,369 | 1,786. |
| March | 20,959 | 1,435.2 | 2,660 | 206.4 | 3,777 | 273.1 | 27,396 | 1,914. |
| April | 14,933 | 1,007.4 | 2,073 | 157.6 | 3,002 | 215.7 | 20,008 | 1,380. |
| May | 22,187 | 1,481.8 | 2,761 | 201.1 | 3,671 | 260.6 | 28,619 | 1,943. |
| June | 16,358 | 1,096.6 | 2,455 | 187.0 | 3,190 | 216.6 | 22,003 | 1,500. |
| July | 16,342 | 1,085.1 | 2,474 | 187.4 | 3,040 | 212.1 | 21,856 | 1,484. |
| August | 19,367 | 1,265.4 | 2,569 | 196.3 | 3,035 | 211.0 | 24,971 | 1,672. |
| September | 16,974 | 1,151.4 | 2,404 | 181.0 | 3,037 | 209.1 | 22,415 | 1,541. |
| October | 19,865 | 1,334.5 | 2,801 | 214.5 | 3,017 | 210.9 | 25,683 | 1,760. |
| November | 17,871 | 1,224.9 | 3,022 | 229.5 | 3,684 | 248.4 | 24,577 | 1,702. |
| | | | SEASONA | ALLY ADJUSTED |) | | | |
| 1989 | | | | | | | | |
| September | 16,727 | 1,076.8 | 2,372 | 168.5 | 3,504 | 242.8 | 22,603 | 1,488. |
| October | 15,838 | 1,047.2 | 2,138 | 142.6 | 3,391 | 236.4 | 21,367 | 1,426. |
| November | 17,538 | 1,151.4 | 1,744 | 119.6 | 3,191 | 219.8 | 22,473 | 1,420. |
| December | 15,948 | 1,025.4 | 1,927 | 136.6 | 3,854 | 276.4 | 21,729 | 1,438. |
| 1990 | 13,540 | 1,023.4 | 1,727 | 150.0 | 3,034 | 2/0.4 | 21,727 | 1,430. |
| January | 18,277 | 1,222.1 | 2,030 | 141.5 | 3,834 | 266.9 | 24,141 | 1,630. |
| February | 19,468 | 1,295.8 | 2,030 | 183.4 | 3,876 | 268.1 | 25,614 | 1,747. |
| March | | 1,377.4 | 2,270 2,444 | 186.9 | 3,578 | 250.4 | 25,806 | 1,814. |
| April | 19,784 16,718 | 1,147.8 | | 173.8 | 3,243 | 230.4 | 23,800 22,264 | 1,552. |
| May | 18,554 | 1,249.3 | 2,303 2,521 | 185.7 | 3,202 | 224.4 | 24,277 | 1,659. |
| June | 18,356 | 1,199.2 | 2,521 | 190.5 | 3,202 | 225.8 | 24,277 24,149 | 1,615. |
| July | 18,113 | 1,208.0 | 2,542 | 193.7 | 3,085 | 216.6 | 23,740 | 1,613. |
| August | 18,593 | 1,206.0 | 2,342 2,478 | 193.7 | 2,932 | 203.9 | 23,740 24,003 | 1,618. |
| September | 18,691 | • | | | | | | |
| October | | 1,260.6 | 2,456 | 188.0 | 3,185 | 213.7 209.3 | 24,332 | 1,662. |
| November | 17,581 17,565 | 1,189.7 1,183.0 | 2,461 2,687 | 186.6 203.7 | 2,949 | 209.3 240.3 | 22,991 23,751 | 1,585. 1,627. |
| | 17,303 | 1,183.0 | 2,087 | 203.7 | 3,499 | 240.5 | 23,/31 | 1,027. |
| | | | TRENI | ESTIMATES | | | | - |
| 1989 | | | | | | | | |
| September | 16,254 | 1,074.3 | 2,021 | 135.8 | 3,444 | 237.0 | 21,718 | 1,447. |
| October | 16,343 | 1,073.0 | 2,002 | 136.6 | 3,500 | 242.8 | 21,845 | 1,452. |
| November | 16,836 | 1,104.0 | 1,999 | 139.6 | 3,578 | 249.7 | 22,413 | 1,493. |
| December | 17,422 | 1,149.2 | 2,024 | 145.2 | 3,656 | 256.1 | 23,101 | 1,550. |
| 1990 | | | _ | | _ | | | |
| January | 17,959 | 1,196.8 | 2,084 | 153.4 | 3,696 | 259.2 | 23,739 | 1,609. |
| February | 18,353 | 1,236.5 | 2,183 | 163.8 | 3,676 | 257.7 | 24,212 | 1,658. |
| March | 18,534 | 1,256.3 | 2,306 | 174.9 | 3,584 | 251.2 | 24,424 | 1,682. |
| April | 18,531 | 1,254.8 | 2,414 | 183.7 | 3,440 | 240.9 | 24,385 | 1,679. |
| May | 18,435 | 1,240.9 | 2,474 | 188.0 | 3,277 | 229.0 | 24,186 | 1,657. |
| June | 18,329 | 1,223.6 | 2,491 | 189.2 | 3,154 | 219.8 | 23,974 | 1,632. |
| July | 18,268 | 1,212.9 | 2,495 | 189.6 | 3,099 | 215.3 | 23,863 | 1,617. |
| August | 18,259 | 1,211.7 | 2,503 | 190.8 | 3,092 | 214.0 | 23,854 | 1,616. |
| September | • -, | • | ***** | | • | | • | -, |
| October | | | not a | vailable for p | oublication | | | |
| November | | | | | | | | |

⁽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.

- 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

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