



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 1987

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MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in December 1987 totalled \$1,673.4 million, \$142.2 million (9.3%) more than in November 1987 and \$555.2 million (49.7%) more than in December 1986. Seasonally adjusted commitments were up \$88.1 million (5.8%) on November 1987 and \$528.0 million (49.0%) on December 1986.

First mortgage or equivalent finance was provided for 30,901 dwelling units, 2,286 dwelling units (8.0%) more than in November 1987 and 6,419 dwelling units (26.2%) more than in December 1986.

Number of dwellings secured by first mortgage (original)

Purpose of Commitment	December 1987	% Change from last month*	% Change from same month last year#
	Number		
Established Dwellings	23,708	6.9	26.0
Construction of Dwellings	5,594	13.7	31.1
Purchase of Newly Erected	1,599	5.3	14.0
Total	30,901	8.0	26.2

* December 1987 on November 1987

December 1987 on December 1986

† Since December 1986, four Building Societies have become Savings Banks

SUMMARY TABLES

Commitments by purpose (original)

Purpose of Commitment	December 1987	% Change from last month*	% Change from same month last year#
	\$ Million		
Established Dwellings	1,312.4	8.5	49.3
Construction of Dwellings	271.6	14.0	58.0
Purchase of Newly Erected	89.4	7.5	32.4
Total	1,673.4	9.3	49.7

Commitments by type of lender (original)

Type of lender	December 1987	% Change from last month*	% Change from same month last year#
	\$ Million		
Savings Banks†	1,162.0	15.4	43.3
Permanent Building Societies†	256.5	-12.6	68.1
Trading Banks	183.3	18.3	106.5
Other Lenders	71.7	-5.4	8.5
Total	1,673.4	9.3	49.7

Commitments by type of lender (seasonally adjusted)

Type of lender	December 1987	% Change from last month*	% Change from same month last year#
	\$ Million		
Savings Banks†	1,112.9	10.7	43.3
Permanent Building Societies†	255.0	-8.3	67.6
Trading Banks	165.1	2.4	104.8
Other Lenders	71.7	-0.8	6.6
Total	1,604.8	5.8	49.0

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 July 1986 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 *trading banks* and some of the larger savings 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.

Seasonal adjustment

3. Details of methods used in seasonally adjusting original series are available on request.

4. Large fluctuations in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Unpublished data

5. More detailed classifications of the data in this publication may be made available on request. Generally a charge is made for providing this information. Inquiries should be made to the officer named in the Phone Inquiries section of the inquiries box at the front of this publication or by writing to Private Finance Section, ABS, P.O. Box, 10 Belconnen, A.C.T. 2616.

Revisions

6. This publication incorporates revisions made to statistics for previous periods.

Commitments not advanced at end of period

7. 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

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

Building Societies, Australia (5637.0)—issued monthly

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5602.0)—issued monthly

Major Trading Banks, Australia (5603.0)—issued monthly

9. Current publications produced by the ABS are listed in the *Catalogue of Publications, 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
- break in continuity of series (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns)
- .. not applicable

10. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

Electronic services

VIATEL. 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 CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - DECEMBER 1987

Purpose Of Commitment	Type of Lender								Total	
	Banks		Trading		Permanent building societies		Other lenders			
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m		
AUSTRALIA										
Construction of dwellings -										
Houses -										
By first mortgage	4,106	191.1	350	16.7	672	35.9	334	12.0	5,462	255.7
By other security	..	2.0	..	5.0	..	0.3	..	0.4	..	7.6
Other dwellings -										
By first mortgage	60	2.7	69	4.4	3	0.1	-	-	132	7.2
By other security	..	0.1	..	1.0	..	-	..	-	..	1.1
Purchase of newly erected dwellings -										
Houses -										
By first mortgage	911	49.4	77	4.7	186	10.9	126	5.0	1,300	70.0
By other security	..	0.2	..	0.8	..	0.1	..	0.5	..	1.6
Other dwellings -										
By first mortgage	189	9.3	68	4.1	32	1.8	10	0.3	299	15.4
By other security	..	-	..	2.3	..	-	..	-	..	2.4
Purchase of established dwellings -										
Houses -										
By first mortgage	15,675	826.1	1,344	88.5	3,235	184.7	1,080	47.5	21,334	1,146.7
By other security	..	2.8	..	16.3	..	0.6	..	1.8	..	21.5
Other dwellings -										
By first mortgage	1,489	75.5	421	32.1	382	22.2	82	3.4	2,374	133.1
By other security	..	2.8	..	7.4	..	-	..	0.8	..	11.1
Alterations and additions to dwellings	..	32.7	..	15.1	..	5.2	..	3.5	..	56.4
Total commitments	22,430	1194.7	2,329	198.3	4,510	261.7	1,632	75.2	30,901	1,729.9
STATES(a)										
New South Wales	6,673	417.5	1,130	107.6	1,491	102.2	373	20.1	9,667	647.4
Victoria	6,911	380.7	486	44.4	957	55.9	308	18.7	8,662	499.6
Queensland	2,977	129.8	308	19.0	1,132	56.1	485	17.6	4,902	222.5
South Australia	1,620	77.1	79	6.6	447	22.4	134	4.8	2,280	111.0
Western Australia	2,997	128.2	232	13.6	351	16.7	220	9.1	3,800	167.7
Tasmania	641	25.1	17	1.3	..	..	..	..	754	30.0
Northern Territory	104	5.5	13	0.8	132	8.3	112	4.9	124	7.0
Australian Capital Territory	507	30.8	64	5.1	..	..	..	..	712	44.7

(a) Includes alterations and additions.

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

	Construction of Dwellings					
	Houses			Other dwellings		
	Dwelling units	First mortgage	\$ m	Dwelling units	First mortgage	\$ m
			Other security			Other security
			\$ m			\$ m
AUSTRALIA						
YEARS						
1984-1985	61,774	2,320.3	53.1	956	34.5	6.0
1985-1986	50,545	1,963.0	63.6	1,310	45.6	8.6
1986-1987	45,303	1,883.9	53.7	1,252	50.3	8.3
1986						
October	4,296	171.8	5.5	124	5.2	1.1
November	3,490	147.6	5.1	122	5.1	0.7
December	4,135	161.6	4.2	132	5.6	0.5
1987						
January	2,771	118.3	4.1	60	2.1	1.0
February	3,735	152.8	3.9	82	3.6	0.5
March	4,014	174.5	4.7	103	4.5	0.5
April	4,017	173.3	5.7	128	4.8	0.6
May	3,624	155.8	3.8	69	2.8	0.8
June	3,907	171.0	4.6	111	4.2	0.5
July	4,139	180.5	4.7	94	3.5	0.9
August	3,749	168.2	4.3	83	3.1	0.7
September	4,909	229.7	9.3	137	6.9	0.8
October	4,828	219.5	7.6	164	7.6	0.5
November	4,809	223.7	8.8	112	4.7	1.0
December	5,462	255.7	7.6	132	7.2	1.1
STATES - NOVEMBER 1987						
N.S.W.	1,446	76.2	1.9	32	1.4	0.5
Vic.	1,074	51.8	2.8	26	1.3	0.3
Qld	993	41.8	1.6	17	0.7	-
S.A.	368	16.1	1.1	9	0.4	-
W.A.	763	31.6	0.9	25	0.8	0.1
Tas.	98	3.1	0.1	1	-	0.1
N.T.	21	0.8	0.1	1	-	-
A.C.T.	46	2.4	0.2	1	-	-
STATES - DECEMBER 1987						
N.S.W.	1,640	87.8	1.7	41	3.0	0.6
Vic.	1,305	64.9	2.4	38	2.2	0.4
Qld	1,029	42.9	1.1	26	0.8	-
S.A.	426	18.0	0.7	9	0.4	0.1
W.A.	855	34.1	1.3	15	0.7	-
Tas.	132	4.5	0.1	1	-	-
N.T.	18	0.7	-	1	0.1	-
A.C.T.	57	2.8	0.3	1	-	-

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (continued)

YEARS	Purchase of newly erected dwellings					
	Houses			Other dwellings		
	Dwelling units	First mortgage	Other security	Dwelling units	First mortgage	Other security
	\$ m	\$ m	\$ m	\$ m	\$ m	\$ m
AUSTRALIA						
1984-1985	19,068	769.2	20.6	2,696	113.9	10.4
1985-1986	16,954	709.5	18.7	2,917	116.8	11.6
1986-1987	15,338	706.8	13.0	2,426	107.5	14.4
1986						
October	1,429	64.0	1.3	251	12.1	1.0
November	1,201	55.6	1.3	191	8.2	0.9
December	1,235	56.3	1.2	168	7.8	2.2
1987						
January	1,053	48.1	0.5	170	6.9	1.9
February	1,252	58.3	1.3	198	9.5	1.0
March	1,244	57.7	0.8	200	8.6	0.9
April	1,396	65.9	1.3	202	8.7	1.0
May	1,329	65.7	0.7	174	8.0	1.4
June	1,197	58.4	0.8	240	10.7	1.3
July	1,298	61.7	1.6	270	13.0	0.8
August	1,126	54.0	1.3	226	10.4	0.8
September	1,321	66.9	1.8	365	18.5	3.5
October	1,371	68.1	2.0	364	17.8	5.2
November	1,211	63.5	0.8	308	17.9	1.0
December	1,300	70.0	1.6	299	15.4	2.4
STATES - NOVEMBER 1987						
N.S.W.	254	14.4	0.4	90	7.1	0.1
Vic.	488	26.8	0.2	76	4.2	0.5
Qld	283	12.7	0.1	60	3.0	0.1
S.A.	55	2.9	0.1	10	0.3	0.1
W.A.	55	2.6	0.1	41	1.7	0.1
Tas.	13	0.4	-	4	0.2	-
N.T.	1	0.1	-	5	0.2	0.1
A.C.T.	62	3.7	-	22	1.1	-
STATES - DECEMBER 1987						
N.S.W.	264	15.9	0.5	100	6.8	1.9
Vic.	511	29.2	0.3	74	3.3	0.2
Qld	219	10.3	-	49	2.0	0.1
S.A.	61	2.9	-	15	0.6	0.1
W.A.	150	6.2	0.6	37	1.4	0.1
Tas.	14	0.4	-	1	-	-
N.T.	1	0.1	-	2	-	-
A.C.T.	80	5.0	0.2	21	1.3	0.1

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (continued)

YEARS	Purchase of established dwellings					
	Houses			Other dwellings		
	Dwelling units	First mortgage	Other security	Dwelling units	First mortgage	Other security
	\$ m	\$ m	\$ m		\$ m	\$ m
AUSTRALIA						
1984-1985	218,795	8,579.4	165.0	20,264	818.2	34.9
1985-1986	186,704	7,639.2	194.9	17,431	717.0	45.1
1986-1987	197,492	9,011.3	150.1	17,527	796.9	33.8
1986						
October	18,530	822.7	11.5	1,764	80.4	3.7
November	16,131	743.6	13.6	1,406	63.7	2.4
December	17,488	801.7	16.2	1,324	58.6	2.3
1987						
January	13,743	624.4	11.1	1,067	48.7	1.9
February	17,032	791.1	11.0	1,519	69.3	3.9
March	17,180	804.8	13.0	1,541	70.8	3.7
April	17,548	823.8	12.0	1,554	72.4	3.8
May	16,433	761.0	12.9	1,536	71.3	2.1
June	16,344	776.4	13.0	1,606	76.1	2.5
July	18,393	876.4	15.8	2,312	107.3	4.6
August	16,611	822.3	13.1	2,254	109.8	4.6
September	20,940	1,039.9	23.0	2,831	145.4	7.1
October	21,153	1,063.6	22.3	2,697	139.9	6.3
November	19,769	1,046.9	24.8	2,406	129.7	8.4
December	21,334	1,146.7	21.5	2,374	133.1	11.1
STATES - NOVEMBER 1987						
N.S.W.	6,059	381.8	10.9	1,204	71.9	2.8
Vic.	5,235	285.8	5.6	497	26.5	2.2
Qld	3,605	161.8	3.1	263	12.7	1.5
S.A.	1,454	69.0	1.1	147	6.3	0.6
W.A.	2,272	93.4	1.5	231	9.5	0.6
Tas.	536	20.4	0.3	19	0.7	0.2
N.T.	65	2.9	0.5	23	1.1	0.3
A.C.T.	543	31.9	1.7	22	1.1	0.3
STATES - DECEMBER 1987						
N.S.W.	6,377	416.1	7.7	1,245	78.1	5.0
Vic.	6,237	345.2	6.6	497	27.4	1.9
Qld	3,354	144.8	2.7	225	10.4	1.0
S.A.	1,653	77.2	0.8	116	5.6	0.6
W.A.	2,525	106.2	1.7	218	8.4	1.8
Tas.	601	22.5	0.2	5	0.2	0.5
N.T.	82	4.5	0.3	20	1.0	0.2
A.C.T.	505	30.2	1.4	48	2.0	0.2

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (continued)

	Alterations and additions to dwellings \$ m	Total dwelling units	Total commitments \$ m	Cancellations of commitments \$ m	Commitments advanced during period \$ m	Commitments not advanced at end of period \$ m
AUSTRALIA						
YEARS						
1984-1985	596.6	323,493	13,522.1	(a)505.4	(a)11,951.4	(a)2,594.3
1985-1986	507.2	275,861	12,040.9	507.7	11,919.0	2,217.4
1986-1987	498.5	279,338	13,328.6	465.9	12,599.0	2,481.0
1986						
October	47.4	26,394	1,227.5	40.2	1,087.8	2,320.0
November	41.5	22,541	1,089.2	40.7	1,011.0	2,357.5
December	42.4	24,482	1,160.7	36.7	1,342.3	2,139.1
1987						
January	28.8	18,864	897.8	29.8	823.6	2,202.6
February	45.4	23,818	1,151.5	34.6	1,051.0	2,268.4
March	44.5	24,282	1,188.9	37.0	1,031.4	2,388.9
April	43.8	24,845	1,217.0	36.8	1,149.7	2,418.5
May	41.1	23,165	1,127.4	37.3	1,065.7	2,444.1
June	40.0	23,405	1,159.5	47.4	1,075.2	2,481.0
July	44.4	26,506	1,315.3	41.5	1,274.4	2,480.3
August	40.7	24,049	1,233.1	41.3	1,041.5	2,630.6
September	53.4	30,503	1,606.3	48.5	1,372.5	2,815.9
October	51.7	30,577	1,612.0	42.8	1,308.6	3,076.0
November	52.4	28,615	1,583.5	46.7	1,398.1	3,214.8
December	56.4	30,901	1,729.9	50.3	1,801.7	3,092.6
STATES - NOVEMBER 1987						
N.S.W.	22.5	9,085	591.8	25.6	493.4	1,417.6
Vic.	13.3	7,396	421.4	7.0	375.3	899.4
Qld	6.7	5,221	245.8	7.4	230.1	352.7
S.A.	3.1	2,043	101.3	1.8	98.2	156.7
W.A.	4.3	3,387	146.9	2.1	132.4	261.4
Tas.	1.2	671	26.7	0.7	26.9	35.1
N.T.	0.2	116	6.3	0.9	5.9	21.7
A.C.T.	1.1	696	43.4	1.2	35.9	70.3
STATES - DECEMBER 1987						
N.S.W.	22.4	9,667	647.4	23.4	668.9	1,372.7
Vic.	15.6	8,662	499.6	9.6	511.5	877.8
Qld	6.4	4,902	222.5	7.4	253.0	314.8
S.A.	4.1	2,280	111.0	3.4	104.6	159.6
W.A.	5.3	3,800	167.7	3.2	173.5	252.3
Tas.	1.5	754	30.0	1.0	30.8	33.3
N.T.	0.1	124	7.0	0.8	8.1	19.7
A.C.T.	1.1	712	44.7	1.6	51.2	62.3

(a) Prior to January 1985, excludes Trading Banks.

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

	Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total	
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m
ORIGINAL								
1986								
October	4,420	183.5	1,680	78.4	20,294	918.3	26,394	1,180.2
November	3,612	158.5	1,392	65.9	17,537	823.3	22,541	1,047.8
December	4,267	171.9	1,403	67.5	18,812	878.8	24,482	1,118.2
1987								
January	2,831	125.4	1,223	57.4	14,810	686.2	18,864	869.0
February	3,817	160.8	1,450	70.0	18,551	875.2	23,818	1,106.1
March	4,117	184.2	1,444	68.1	18,721	892.2	24,282	1,144.4
April	4,145	184.4	1,598	76.8	19,102	911.9	24,845	1,173.2
May	3,693	163.2	1,503	75.8	17,969	847.4	23,165	1,086.4
June	4,018	180.3	1,437	71.1	17,950	868.1	23,405	1,119.5
July	4,233	189.6	1,568	77.1	20,705	1004.1	26,506	1,270.8
August	3,832	176.3	1,352	66.4	18,865	949.8	24,049	1,192.5
September	5,046	246.7	1,686	90.7	23,771	1215.5	30,503	1,552.9
October	4,992	235.1	1,735	93.0	23,850	1232.1	30,577	1,560.3
November	4,921	238.2	1,519	83.2	22,175	1209.8	28,615	1,531.2
December	5,594	271.6	1,599	89.4	23,708	1312.4	30,901	1,673.4
SEASONALLY ADJUSTED								
1986								
October	3,960	165.3	1,509	70.0	17,836	806.7	23,305	1,042.0
November	3,839	168.2	1,431	67.5	17,624	823.1	22,893	1,058.7
December	4,137	169.2	1,361	66.0	18,087	841.5	23,585	1,076.8
1987								
January	3,411	150.7	1,441	69.0	16,781	775.6	21,633	995.4
February	4,075	175.7	1,492	72.0	18,454	873.7	24,021	1,121.4
March	3,888	173.6	1,438	69.2	18,109	856.3	23,435	1,099.2
April	4,143	186.9	1,636	79.3	19,343	928.3	25,122	1,194.6
May	3,738	161.7	1,483	73.6	18,505	892.8	23,726	1,128.1
June	4,154	185.0	1,479	73.9	19,335	935.2	24,968	1,194.1
July	3,817	171.8	1,458	72.3	19,389	946.7	24,664	1,190.7
August	3,916	178.6	1,417	68.8	20,390	1030.2	25,724	1,277.7
September	4,533	219.2	1,505	79.6	22,153	1106.5	28,191	1,405.3
October	5,035	237.8	1,736	93.6	23,296	1220.7	30,068	1,552.2
November	5,092	248.0	1,531	84.2	21,696	1184.5	28,318	1,516.7
December	5,489	269.5	1,550	87.2	22,684	1248.1	29,723	1,604.8

(a) Excludes alterations and additions.

TABLE 4 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - TYPE OF LENDER - ORIGINAL AND SEASONALLY ADJUSTED(a)

	Banks			Trading			Permanent Building Societies			Other Lenders		
	Savings		Dwelling units	Dwelling units		\$ m	Dwelling units		\$ m	Dwelling units		\$ m
	\$ m	Dwelling units		\$ m	Dwelling units		\$ m	Dwelling units		\$ m	Dwelling units	
	ORIGINAL											
1986												
October	18,988	830.3	1,599	83.9	4,062	192.6	1,745	73.3				
November	15,985	734.9	1,497	81.5	3,458	163.9	1,601	67.4				
December	18,230	810.8	1,543	88.8	3,136	152.6	1,573	66.1				
1987												
January	13,521	617.7	1,175	61.2	2,716	133.2	1,452	56.9				
February	17,264	790.0	1,521	81.0	3,356	166.5	1,677	68.6				
March	17,803	833.3	1,374	73.2	3,308	162.4	1,797	75.5				
April	18,138	846.5	1,630	84.5	3,354	167.0	1,723	75.3				
May	16,615	769.3	1,340	74.7	3,415	169.1	1,795	73.2				
June	16,411	768.2	1,493	90.6	3,865	192.0	1,636	68.7				
July	19,119	902.5	1,766	101.6	3,789	190.9	1,832	75.8				
August	16,796	813.7	1,600	94.3	4,099	217.0	1,554	67.4				
September	21,936	1073.0	1,957	146.8	4,895	257.5	1,715	75.6				
October	20,324	1001.0	2,146	153.7	6,222	325.6	1,885	79.9				
November	19,536	1007.0	1,923	154.9	5,369	293.5	1,787	75.8				
December	22,430	1162.0	2,329	183.3	4,510	256.5	1,632	71.7				
	SEASONALLY ADJUSTED											
1986												
October	16,394	711.1	1,514	80.5	3,775	181.2	1,622	69.1				
November	16,376	746.2	1,564	85.4	3,360	160.6	1,592	66.5				
December	17,390	776.6	1,393	80.7	3,162	152.2	1,640	67.3				
1987												
January	15,489	704.3	1,417	74.2	3,121	152.1	1,607	64.8				
February	17,653	815.3	1,382	73.5	3,283	162.0	1,702	70.5				
March	17,502	819.1	1,317	68.7	2,942	142.8	1,674	68.5				
April	18,525	871.2	1,455	79.5	3,447	171.0	1,695	72.8				
May	17,089	803.1	1,495	84.2	3,470	171.2	1,672	69.6				
June	17,506	823.5	1,702	99.9	4,036	201.0	1,725	69.7				
July	17,361	825.6	1,670	95.4	3,864	195.1	1,769	74.6				
August	18,112	878.3	1,649	97.7	4,280	227.6	1,682	74.1				
September	19,870	941.5	1,770	129.9	4,847	258.9	1,703	75.1				
October	19,678	969.3	2,540	184.7	6,004	318.0	1,846	80.2				
November	19,547	1005.0	2,007	161.2	5,052	278.2	1,712	72.3				
December	21,399	1112.9	2,096	165.1	4,535	255.0	1,693	71.7				

(a) Excludes alterations and additions.

Recommended retail price: \$3.00