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# HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 1990

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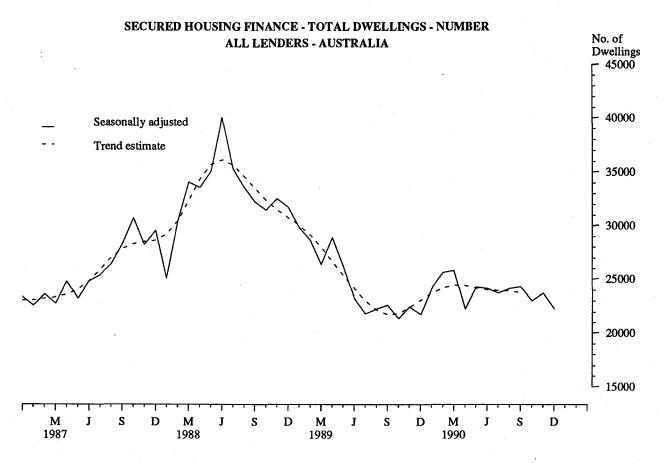
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#### **MAIN FEATURES**



Total secured housing finance commitments (excluding alterations and additions) totalled \$1,399.9 million for December 1990, a decrease of \$302.9 million (17.8%) over November 1990 but an increase of \$70.9 million (5.3%) over December 1989.

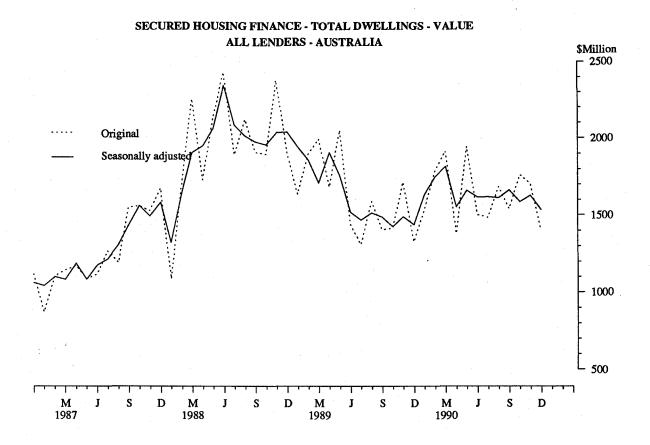
In seasonally adjusted terms there was a decrease of \$93.3 million (5.7%) in commitments for December 1990 compared with November 1990 and an increase of \$95.4 million (6.6%) compared with December 1989.

Seasonally adjusted, there was a decrease of \$29.4 million (9.2%) in commitments for 'construction of dwellings' for December 1990 compared with November 1990, a decrease of \$12.1 million (10.7%) in commitments for 'purchase of newly erected dwellings' and a decrease of \$51.9 million (4.3%) in commitments for 'purchase of established dwellings'.

Seasonally adjusted, commitments for first mortagage (or equivalent) finance were provided for 22,275 dwelling units, 1,475 dwelling units (6.2%) less than in November 1990 and 546 dwelling units more than in December 1989.

As the graph above shows, the trend estimate for the number of dwelling units fell for the month of September 1990, the sixth 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(a)

		ember 1990 \$ million	c	Percentage hange from ember 1990	Percentage change from December 1989		
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.	
All Banks (b)	984.0	1,071.3	-19.7	-9.4	3.3	4.5	
Permanent Building Societies(b)	172.6	199.4	-24.8	-2.2	43.4	45.9	
Other Lenders	243.2	263.2	-2.1	9.5	-4.9	-4.8	
Total	1,399.9	1,533.8	-17.8	-5.7	5.3	6.6	

<sup>(</sup>a) Excludes alterations and additions to dwellings. (b) Since December 1989, one Building Society has become a Bank.

#### SECURED HOUSING FINANCE: COMMITMENTS BY PURPOSE, AUSTRALIA

	mad	nmitments le during ember 1990		entage ge from er 1990	Percentage change from December 1989		
Purpose of commitment	Dwellings	\$m	Dwellings	\$m	Dwellings	\$m	
Established Dwellings	14,749	1,065.2	-17.1	-15.6	4.3	6.6	
Construction of Dwellings	4,065	240.5	-23.3	-25.2	-2.2	4.7	
Purchase of Newly Erected Dwellings	1,129	94.2	-24.2	-21.3	-10.2	-6.2	
Total	19,943	1,399.9	-18.9	-17.8	2.0	5.3	

### **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 — DECEMBER 1990

			Type of Le	nder				
	All ba	nks	Permanent b societie	•	Othe lende	•	Tota	I
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
		· · · · · · · · · · · · · · · · · · ·	AUSTRALIA					
Construction of dwellings —								
Houses —								
By first mortgage	3,262	178.3	293	22.0	425	29.9	3,980	230.2
By other security		3.9	••		••	0.1	••	3.9
Other dwellings —								
By first mortgage	85	5.2	_	_		_	85	5.2
By other security	••	1.1	••	-	••		••	1.1
Purchase of newly erected dwellings —								
Houses —								
By first mortgage	479	34.5	73	7.2·	331	27.5	883	69.2
By other security	•	4.6		<u> </u>		0.1	•	4.7
Other dwellings			••					
By first mortgage	194	14.1	32	3.0	20	1.9	246	19.0
By other security	••	1.3	••	_		-	••	1.3
Purchase of established dwellings — Houses —								
By first mortgage	9,462	665.7	1.673	126.5	2,490	166.7	13,625	958.9
By other security	.,	14.4	-,	1.3	_,	0.2		15.9
Other dwellings —								
By first mortgage	759	56.4	153	12.4	212	16.9	1,124	85.7
By other security	••	4.5	••	0.3		_	••	4.8
Alterations and additions to								
dwellings	••	55.1	••	6.2		1.2	•	62.5
Total commitments	14,241	1,039.1	2,224	178.8	3,478	244.5	19,943	1,462.4
			STATES(a)					
New South Wales	3,916	357.7	949	86.2	1,600	135.3	6,465	579.2
Victoria	3,863	278.1	214	16.5	590	34.5	4,667	329.2
Queensland	2,650	165.0	596	44.0	608	33.5	3,854	242.4
South Australia	1,264	80.5	155	10.2	619	37.6	2,038	128.3
Western Australia	1,649	102.9	192	13.2	20	1.3	1.861	117.4
Tasmania	413	20.5					, 476	23.2
Northern Territory	137	7.5 {	118	8.7	41	2.2	138	7.6
Australian Capital Territory	349	27.0					444	35.1

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

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

	H	Houses	Construction of Dwellings		Other dwellings	
	origage		Other security	First mortgage		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS						
1987-1988	73 682	3,048.4	85.5	1,540	14.2	11.2
0661-6861	60,252	3,266.6	85.4	1,436	93.8	25.7
1989		0	•	,	•	
October	4,573	302 4	5.8	132	∞ ~ ∞ σ	2.1
December	4,039	215.9	5.8	24. 119	6.2	1.7
1990						
January	4,827	257.4	6.0	107	6.4	3.7
February	5,825	313.1	2.7	13/	7.80	<u> </u>
March	6,110	240.5	7.7	771	 	1.3 0
May	6,198	329.1	6	141	9.3	2.5
June	4,588	254.2	7.9	79	6.2	17
July	4,714	260.4	6.3	103	7.5	<b>1</b>
August	5,460	294.4	7.4	111	8.7	1.5
September	5,268	300.7	7.1	86	6.5	4.1.
October	5,752	325.3	4.7	145	11.0	7.7
November December	3.980	230.2	8 O.	124 85	8.0 5.2	<u> </u>
	<u>}</u>		ì	}	•	
			STATES — NOVEMBER 1990			
N.S.W.	1,363	93.0	1.8	50	1.5	0.3
Vic.	1,183	70.3	2.2	42	3.1	0.8
piŎ	1,194	61.3	8.0	. 21		0.2
9.A.	629	33.1	4.0	4 v	0:1-	7.0
Tas.	126	5.1	0.1	01	0.4	<b>   </b> -
N.T.	20	0.8	1		-	ı
A.C.T.	09	4.3	i	2	0.2	1
			STATES — DECEMBER 1990			
N.S.W.	957	63.0	6:0	61	6.0	0.4
Vic.	973	67.5	1.1	97	2.0	0.2
PIO	006	47.3	8.0	ۇ بى	0.2	0.2
S.A.	473	21.2	0.7	52 ×	1.5 4.0	0.2
Tas.	111	4.2	0.0	o	;	<b>;</b>
N.T.	39	1.4			ı	1
A.C.T.	48	3.0	0.2	2	0.2	1

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

Post line         Fort montigage         Other security         Frint montigage         Other security         Frint montigage         Other security           TAN 1988         15.068         872.2         17.10         3.512         10.11         2.04           1988-1999         11.600         872.3         2.14         3.529         1.012         2.24           1988-1999         11.600         872.3         2.24         3.246         1.012         2.24           1988-1999         11.856         872.3         2.24         3.246         1.012         2.24           1988-1999         11.856         872.3         2.24         3.246         1.012         2.24           1988-1999         11.856         872.3         2.24         3.246         1.012         2.24           1988-1999         11.856         872.3         2.25         1.18         1.15         1.15           1988-1999         11.8         6.21         2.24         2.24         1.12         2.24           1988-1990         1.01         2.25         2.16         1.12         2.24           March         1.03         3.25         2.24         1.12         2.24           March	1990 1990 1990 1990 1990 1990 1990 1990	\$ million 827.2 978.4 852.3 62.0 77.2 81.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8		First mortgage  Dwelling units 3,512 3,289 2,462 158 216 201 229 257 237 190 254		
Decling   Smillion   Smillion   MISTALIA   Decling   Smillion	1988 1989 1990 1990 1990 1990 14 14 14 15 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	\$ million 827.2 978.4 852.3 62.1 71.8 81.2 62.0 77.2 81.2 59.0 102.2 74.5 74.5 74.5 76.6 87.3 86.8	\$ million  AUSTRALIA  17.0 23.4 27.8 2.1 2.9 2.9 2.9 3.0 3.0 2.3 3.0	Jwelling units 3,512 3,289 2,462 1,58 216 201 229 257 237 190 254	\$ million 191.1 210.2 178.3 16.5 16.5 14.6 15.6 18.7 17.2 14.8 17.0 15.4 16.1	\$ million 23.0 25.4 27.0 1.1 1.5 2.5
State   Stat	1988 1989 1990 er nber nber nber nber 1,	827.2 978.4 852.3 62.0 77.2 81.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	AUSTRALIA 17.0 23.4 27.8 2.1 2.9 2.2 2.2 2.9 3.0 3.0 3.0	3,512 3,289 2,462 1,58 216 201 229 257 237 234	191.1 210.2 178.3 12.5 16.5 14.6 15.6 18.7 17.2 14.8 17.0 15.4 16.1	23.0 25.4 27.0 1.1 1.5 2.5
1568   1568   1572   170   3,512   1911   1938   1568   1568   1568   1568   1568   1568   1568   1568   1568   1568   1685	1988 1990 1990 eer nber her nber nber nber nber nber nber nber nb	827.2 978.4 852.3 62.1 71.8 81.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	17.0 23.4 27.8 2.1 2.9 2.9 2.9 3.0 3.0 3.0	3,512 3,289 2,462 158 216 201 229 257 237 254	191.1 210.2 178.3 12.5 16.5 14.6 18.7 17.2 14.8 17.0 15.4 16.1	23.0 25.4 27.0 1.1 1.5 2.5
1,000	1988 1989 1990 1990 ary ary any ary ary ary ary ary	827.2 878.4 852.3 62.0 77.2 81.2 74.5 70.6 86.8	17.0 23.4 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	3,512 3,289 2,462 158 201 229 237 237 254	191.1 210.2 178.3 12.5 16.5 16.5 17.0 17.0 17.0 15.4 16.1	23.0 25.4 27.0 1.1 1.5 2.5
1,000   1,00	t there are the control of the contr	978.4 852.3 62.1 77.2 81.2 74.5 70.6 87.3 86.8	23.4 2.5 2.5 2.5 2.3 3.3 3.3 3.3	3,289 2,462 158 201 229 237 237 254	210.2 178.3 12.5 16.5 14.6 17.2 17.2 17.0 17.0 15.4	25.4 27.0 1.1 1.5 2.5 2.5
there 11,850 82.3 2.78 2.462 178.3  there 1993 62.0 2.2 2.0 118 11.5  there 1993 62.0 2.2 2.0 11.5  there 1993 62.0 2.2 2.0 11.5  there 1993 62.0 2.0 2.0 11.5  there 1994 62.0 2.0 2.0 11.5  there 1994 62.0 2.0 2.0 11.5  there 1995 62.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	ary 11, 11, 11, 11, 11, 11, 11, 11, 11, 11	852.3 62.1 71.8 81.2 77.2 81.2 74.5 70.6 87.3 86.8	27.8 2.9 2.9 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	2,462 158 216 201 229 237 237 254	178.3 12.5 16.5 14.6 17.2 17.0 17.0 15.4 16.1	27.0 1.1 1.5 2.5 2.5
hter 994 (621 2.21 158 16.5 http://dx.doi.org/10.00000000000000000000000000000000000	ary 11,0 11,0 11,0 11,0 11,0 11,0 11,0 11,	62.1 71.8 81.2 62.0 77.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	2.2 2.2 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3	158 216 201 229 257 237 190 254	12.5 16.5 14.6 15.6 17.2 17.2 17.0 17.0 15.4 16.1	1.1 2.2 2.5 2.5 2.5
hoper 1000 1718 2.0 216 16.5  hoper 1,000 811.2 2.0 200 16.6  hoper 1,000 811.2 2.0 200 16.6  hoper 1,000 811.2 2.0 2.0 200 16.6  hoper 1,100 811.2 2.0 2.0 2.0 16.6  hoper 1,1100 812 2.0 2.0 16.6  hoper 1,120 812 8.0 2.0 16.6  hoper 1,120 812 8.0 16.6  hoper 1,120 812 812 812 812 812 812 812 812 812 812	ary 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	71.8 81.2 62.0 77.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6 7.033.09.6	216 201 229 237 237 254	16.5 14.6 15.6 17.2 17.0 17.0 15.4 16.1	
her 1,056 812 22 201 146  y 99 1999 620 226 229 156  ny 1991 772 23 24 29 156  not 1,1939 1022 230 156  not 1,1164 873 23 23 237 143  not 1,1164 873 23 240 143  not 1,1334 936 243  not 1,1334 936 246 1930  not 1,1334 936 246 1930  xrATES — NOVERHIRE 1990  xrATES — NOVERH	y y y 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0	81.2 62.0 77.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	22. 23. 23. 23. 23. 23. 23. 23. 23. 23.	201 229 237 237 254	14.6 15.6 17.2 17.0 17.0 15.4 16.1	12 Z:
y         939         62.0         2.6         2.9         15.6           1091         77.2         2.6         2.7         18.7           1088         81.2         2.9         2.7         18.7           1088         81.2         2.9         2.7         18.7           1039         10.22         2.3         2.9         14.8           1159         87.3         2.7         154         15.1           1150         85.8         7.4         2.4         2.6         15.1           1190         85.8         7.4         2.4         2.6         15.4           1190         85.8         7.4         2.4         2.6         19.4           100         7.6         4.5         2.4         19.4         2.6         19.4           100         7.6         4.5         4.7         2.46         19.0         19.4         2.6         19.0           101         8.3         6.0         4.5         4.7         2.4         19.4         3.5         19.4         3.5         19.4         3.6         19.4         3.6         19.4         19.4         19.4         19.4         19.4         19.4	yy 1,0 1,10 1,10 1,10 1,10 1,10 1,10 1,1	62.0 77.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	2.5 2.3 3.3 2.0 2.1 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	229 257 237 190 254	15.6 18.7 17.2 14.8 17.0 15.4 16.1	25
y         y         y         y         156           y         1,091         772.0         2.6         229         156           ny         1,098         772.0         2.9         277         187           sys         580.0         580.0         230         227         187           sys         745         2.3         2.9         173           sys         745         2.3         2.3         173           sys         7745         2.3         2.3         174           sys         7745         2.3         2.3         154           sys         87.3         4.4         2.4         2.4           sys         87.3         4.4         2.5         2.4           sys         4.5         4.4         1.2         2.4         1.0           sys         4.5         1.1         4.4         1.2         2.4         1.3           sys         4.5         1.1         4.4         1.2         2.4         1.2           sys         4.4         0.7         1.1         4.4         1.2         4.4         1.2           sys         3.5         1.1	ary 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	62.0 77.2 81.2 59.0 102.2 74.5 70.6 87.3 86.8	2.6 2.3.3 2.3.3 2.3.3 2.3.3 2.3.3 2.3.3 2.3.3 2.3.3 2.3.3 2.3.3 3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3.3 3.3 3.3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3.3 3 3.3	229 257 237 190 254	15.6 18.7 17.2 14.8 17.0 15.4 20.2	2.5
1,091   1,772   2.9   2.77   118.7   118.7   118.7   118.7   119.8   11.2   11.8   1	ary 1,0  1,0  1,0  1,0  1,0  1,0  1,0  1,0	77.2 81.2 102.2 74.5 70.6 87.3 86.8	2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	257 237 190 254	18.7 17.2 14.8 17.0 15.4 16.1	•
1,098   81,12   237   1172     1,098   59,10   230   237   1172     1,092   230   234   170     1,092   233   234   234     1,104   87,13   234   234     1,104   87,13   234   234     1,104   87,13   244     1,104   88,13   69,2   244     1,104   88,13   69,2     1,104   88,1   69,2     1,105   1,105     1,105   1,	t t	81.2 102.2 74.5 70.6 87.3 86.8	3.0 3.0 3.0 3.0	237 190 254	17.2 14.8 17.0 15.4 20.2	I.9
1,399   10,00   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,8   14,9   14,8	t the second of	59.0 102.2 74.5 70.6 87.3 86.8 99.1	2.3 3.0 2.7	190 254	14.8 17.0 15.4 16.1 20.2	5.2
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the transformation of	nber 11,1 11,1 11,1 11,1 11,1 11,1 11,1 11	74.5 70.6 87.3 86.8 99.1	7-7	101	13.4 16.1 20.2	3.6
t 1,164 87.3 3.9 28.9 20.1  bring bear 1,152 86.8 4.5 374 26.0  bring 1,233 99.1 7.4 345 23.5  bring bear 1,233 99.1 7.4 345 23.5  bring bear 1,233 99.1 7.4 345 23.5  to 4469 45.3 11.1 69 6.8  138 84 11.2 44 3.5  20 0.8 6 6 0.3  55 4.4 0.9 61 3.5  11 0.6 0.1 15 0.9  57 11 0.6 0.1 10 39 4 2.4  131 8.1 0.5 34 2.4  131 0.4 3  52 4.4 0.9 61 3.5  11 0.4 0.5 0.1 10 30 2.3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.4 0.4 3  11 0.0 0.7	nber 1,1,1 anber 1,1,1 anber 1,2,1,1 anber 1,2,1,1 anber 1,2,1,1 and 1,2,1,1 and 1,2,1	87.3 86.8 99.1	. c	2/3	20.2	9. C
her [192] 86.8 4.5 574 526 er [134 99.1 7.4 374 226 er [1234 99.1 7.4 374 225 for 225 19.4 19.0 for 235 19.0 for 245 19.0 for 245 19.0 for 245 19.0 for 246 4.5 19.0 for 246 4.5 19.0 for 246 4.5 19.0 for 246 4.5 19.0 for 247 6.8 4.2 4.2 4.2 for 246 6.8 19.0 for 247 6.8 19.0 for 247 6.9 6.8 19.0 for 247 6.9 6.1 1.2 6.3 for 248 6.8 19.0 for 246 6.8 19.0	nber 1,1,2 and 1,2 and	86.8 99.1	3.0	288		1.1
hoter 1,334 99.1 74 345 255 194 hoter 1,333 69.2 47 246 1900	or the property of the propert	99.1	4 5 4	374	260	3.4
hoper 1233 935 55 56 194  hoper 883 692 47 256 194	uber 15.		7.4	345	23.5	2.7
No.	ober 6	93.6	5.6	256	19.4	1.2
7.     469     45.3     1.1     69     6.8       233     16.1     1.2     44     3.5       138     8.4     1.2     44     3.6       231     134     0.7     6.2     3.8       20     0.8     -     6     0.7       20     0.8     0.1     3     0.2       11     0.6     0.1     3     0.2       55     4.4     0.2     15     1.2       55     4.4     0.2     15     1.2       7     55     4.4     0.2     15     1.2       8.1     0.2     15     1.2       7     5.7     1.0     30     2.3       179     11.5     0.9     61     3.5       179     11.5     0.9     61     3.5       11     0.4     -     2     0.1       9     0.4     -     2     0.1       9     0.4     -     2     0.1       9     0.4     -     2     0.7       9     0.4     -     2     0.7       9     0.4     -     2     0.7       9     0.4     -     2     0.7		69.2	4.7	246	19.0	13
FYATES—NOVEMBER 1990  7. 469 45.3 1.1.1 69 6.8 233 16.1 1.2 44 3.5 13.8 1.2 44 3.5 13.4 0.7 42 3.3 13.4 0.7 42 3.3 13.4 0.7 6.2 3.8 13.0 0.8 0.1 15 0.7 11.0 0.6 0.1 1 3 0.2 13.1 STATES—DECEMBER 1990  7. 395 37.1 2.0 94 9.0 11.5 0.9 61 3.5 11.9 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.3 0.1 11.0 0.4 0.4 0.0 11.0 0.7						
7. 469 45.3 1.1.1 6.9 6.8 233 16.1 1.2 44 3.5 13.8 8.4 1.2 44 3.5 13.4 0.9 6.2 3.8 76 4.7 0.7 15 0.7 20 0.8 0.1 3 0.2 11 0.6 0.1 3 0.2 25 55 37.1 2.0 94 9.0 24 75 57 1.0 30 2.3 11.8 0.3 0.3 12 0.8 11.8 0.3 0.3 12 0.8 11.9 0.4		S	TATES — NOVEMBER 1990			
233 161 12 44 35 35 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		453	-	9	×	
138 8.4 1.2 42 3.0 231 13.4 0.9 62 3.8 76 0.8 — 6 6 0.3 11 0.6 0.1 3 6 0.2 25 4.7 0.7 62 3.8  11 0.6 0.1 3 6 0.2 25 5.5 4.4 0.2 15 1.2   STATIS — DECEMBER 1990  7. 395 37.1 2.0 94 9.0 23 17.1 0.5 30 2.3 24 75 11.5 0.9 61 2.3 27 11.6 0.9 61 3.5 28 11 0.4 — 2 29 0.04 — 2 20 0.1 10 0.7 20 0.07		16.1	1.2	34	) () ()	† <b>-</b>
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		8.4	1.2	42	3.0	0.1
76 47 0.7 15 0.7 20 0.8		13.4	6.0	. 29	 	9.0
20 0.8		4.7	0.7	15	0.7	1
7. 395		0.8	1 3	φ,	0.3 0.3	1
STATES — DECEMBER 1990       7.     395     37.1     2.0     94     9.0       131     8.1     0.5     34     2.4       131     8.1     1.0     30     2.3       179     11.5     0.9     61     3.5       31     1.8     0.9     61     3.5       11     0.4     —     2     0.1       9     0.4     —     3     0.2       9     0.4     —     3     0.2       52     4.3     0.1     10     0.7		4.4	0.2	Z	1.2	0. 1.0
395 37.1 2.0 94 9.0 131 8.1 0.5 34 2.4 75 5.7 1.0 30 61 2.3 179 11.5 0.9 61 3.5 11 0.4						
7 $395$ $37.1$ $2.0$ $94$ $9.0$ $131$ $8.1$ $0.5$ $34$ $2.4$ $15$ $5.7$ $1.0$ $30$ $2.3$ $179$ $11.5$ $0.9$ $61$ $3.5$ $31$ $1.8$ $0.3$ $112$ $0.8$ $11$ $0.4$ $ 2$ $0.1$ $9$ $0.4$ $ 3$ $0.1$ $9$ $0.4$ $ 3$ $0.2$ $52$ $4.3$ $0.1$ $10$ $0.7$		S	TATES — DECEMBER 1990			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		37.1	2.0	756	0.6	0
75     57     10     30     23       179     11.5     0.9     61     3.5       31     1.8     0.3     12     0.8       11     0.4     —     2     0.1       9     0.4     —     3     0.2       52     4.3     0.1     10     0.7			0.5	34	2.4	0.3
179     11.5     0.9     61     3.5       31     1.8     0.3     12     0.8       11     0.4     —     2     0.1       9     0.4     —     3     0.2       52     4.3     0.1     10     0.7		5.7	9	08	2.3	0.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		11.5	0.0	19	3.5	0.3
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		1.8	0.3	12	0.8	1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	1	0.4	1	2	0.1	0.1
52 4.3 0.1 10 0.7		0.4	1:	en (	0.2	1;
		6.4	0.1	01	0.7	0.4

			Purchase of established dwellings	ellings		
		Houses		00	Other dwellings	
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
			AUSTRALIA			
YEARS 1987-1988 1988-1989	256,455	13,805.1	250.2 320.7 320.7	30,475 23,128	1,690.4	86.4
1989 1989 October	180,049	953.2	6.75	1330	1,231.1	63.4
November December	17,276	1,180.0	16.6 15.2	1,306	96.0	3.5
1990 January	15.729	1,054.9	17.1	1,279	97.5	6.2
February	17,432	1,191.1	18.9	1,627	138.8	6.5
March	13,295	920.9	24.3 24.3	1,740	97.1	4.1 5.3
May	19,083	1,316.0	24.7	1,604	120.0	8.9
June July	14,850	1,010.0	19.8	1,314	101.5	4.9
August	16,582	1,122.8	19.7	1,500	107.6	7.5
September	14,138	976.9	17.6	1,345	101.9	6.8
October November	16,6/4	1,146.9	22.0	1,433	103.7	
December	13,625	958.9	15.9	1,124	85.7	4.
			STATES NOVEMBER 1990			
MVN	5113	7 027	8.2	. 121	805	0"
Vic.	3,760	259.5	5.0	257	17.71	3.6
Old	3,225	181.0	2.8	168	10.2	1.4
S.A.	1,702	9.96	2.1	08 C	1.7	9.0
w.A. Tas.	525	23.6	0.1	61	60	0.1 0.1
N.T.	116	9.9	0.4	12	0.0	
A.C.T.	377	24.8	1.4	36	2.6	l
			STATES — DECEMBER 1990			
M S N	4 178	379.6	6.3	622	52.8	<u> </u>
Vic.	3,313	225.1	2.9	100	14.0	1.9
PIO	2,710	162.9	2.0	134	9.7	0.7
3.A. W.A.	1,233	74.2	2.0	3 8	3.2	0.0
Tas.	338	16.4	0.1	5 13	0.5	1
N.T.	312	22.8	0.2	28	1.2	
						-

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

National Property   Nati	1	Alterations and additions to dwellings \$\\$million\$	Total dwelling units	Total commitments \$ million	Cancellations of commiments \$ million	Commiments advanced during period	Commitments not advanced at end of period
7073 371,738 20,869 6176 186  899 9984 359,668 21,766.2 7513 189  800 904.7 21,365 1,488.3 22,366.2 5513 199  801 10,561 1,388.1 488.9 11,51  802 12,376 1,602.4 665.5 11,6				AUSTRALIA			
Per 70.4 21.365 1,488.3 53.2 1,488.3 53.2 1,590.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 66.5 1,700.4 1,877.9 1,877.9 1,877.9 1,877.9 1,877.9 1,877.9 1,877.9 1,970.4 1,877.9 1,877.9 1,970.4 1,877.9 1,970.4 1,877.9 1,970.4 1,	YEARS 1987-1988 1988-1989 1989-1990	707.3 998.4 904.7	371,738 359,668 278,148	20,816.9 23,786.2 19,726.5	617.6 851.3 751.3	18,059.6 23,533.1 19,192.5	4,597.9 3,865.6 3,542.4
y         70,5         22,110         1,602.4         55.8         1,67           y         81,8         23,69         1,877.9         67.8         1,67           81,1         23,60         1,974.4         65.6         75.9         1,57           106.4         22,003         1,974.4         69.6         1,51         1,52         1,51         1,52         1,52         1,51         1,52         1,53         1,54         1,54         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14         2,54         1,14	October November December	70.4 79.0 59.0	21,365 25,574 19,561	1,488.3 1,790.4 1,388.1	53.2 63.5 48.9	1,470.7 1,744.7 1,563.4	3,467.3 3,451.4 3,228.3
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	January February March	70.5	23,110 26,369 27,396	1,602.4 1,857.9 1,996.5	55.8 67.8 75.9	1,436.9 1,503.8 1,805.4	3,338.0 3,587.4 3,627.4
ber 64.2 2.2416 1,655.3 54.7 1,176.1 6.25 1,151.2 1,146.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,46.2.4 1,24.2 1,24.2 1,24.3	Apnı May Junc July August	66.7 106.4 81.9 77.3 84.5	20,000 28,619 22,003 21,856 25,105	1,447.4 2,049.9 1,582.0 1,561.8 1,767.3	99.15 81.6 57.6 58.8	1,547.6 1,868.7 1,533.2 1,606.7 1,752.8	3,457.5 3,557.1 3,542.4 3,438.5 3,394.1
STATES — NOVEMBER 1990  31.1 7,755 692.1 21.8 14.9 5,519 398.1 8.0 12.7 4,788 284.6 9.0 12.7 4,788 284.6 9.0 14.1 7,76 692.1 21.8 15.9 6,77 6 32.4 0.08 11.1 7,06 32.4 0.08 11.4 548 40.6 11.4 12.9 6,465 579.2 20.4 12.9 4,667 329.2 8.0 12.9 4	September October November December	64.2 80.6 73.3 62.5	22,416 25,705 24,577 19,943	1,605.3 1,841.6 1,776.1 1,462.4	54.7 61.2 53.5 45.4	1,578.1 1,726.0 1,610.2 1,667.8	3,3708 3,426.5 3,553.6 3,301.9
31.1     7,755     692.1     21.8       14.9     5,519     398.1     8.0       12.7     4,788     284.6     9.0       4.2     2,724     165.4     5.6       7.6     2,724     165.4     5.6       1.1     706     32.4     0.8       1.1     706     3.24     0.8       1.2     6.7     9.8     0.2       1.4     548     40.6     1.4       1.2     4,667     329.2     8.0       9.6     3,854     242.4     8.6       9.6     3,854     242.4     8.6       1.2     4,667     329.2     8.6       1.2     4,767     242.4     8.6       1.2     4,76     2.03     117.4     4.2       1.2     4,76     2.32     0.4       1.2     4,76     2.32     0.4       0.2     138     7.6     0.9       1.3     4,44     35.1     0.9				STATES — NOVEMBER 1990			
7. 25.9 6,465 STATES — DECEMBER 1990 7. 25.9 6,465 379.2 20.4 7.4 1,861 117.4 4.2 7.5 0.2 138 7.6 7.6 0.2 138 7.6 7.7 1.3 138 7.6 7.6 0.2 1.3 138 7.1 7.7 1.3 138 7.1 7.8 1.3 138 7.6 7.6 0.2 1.3 138 7.1 7.7 1.3 138 7.6 7.6 0.2 0.2	N.S.W. Vic. Vid. Qld S.A. W.A.	31.1 14.9 12.7 4.2 7.6	7,755 5,519 4,788 2,724 2,375	692.1 398.1 284.6 165.4 152.9	21.8 8.0 9.0 5.6 6.7	597.2 370.5 266.4 160.1 140.0	1,484.1 938.6 443.9 279.9 263.0
25.9     6,465     579.2     20.4       12.9     4,667     329.2     8.0       9.6     3,854     242.4     8.6       3.9     2,038     128.3     2.7       7.4     1,861     117.4     4.2       1.2     476     23.2     0.4       0.2     1.3     444     35.1     0.9	N.T. A.C.T.	0.2	548	9.8 40.6 STATES — DECEMBER 1990	0.2	8.0 8.0 37.1	17.3
	N.S.W. Vic. Qld S.A. W.A. Tas. N.T. A.C.T.	25.9 12.9 9.6 3.9 7.4 1.2 0.2	6,465 4,667 3,854 2,038 1,861 476 138 444	579.2 329.2 242.4 128.3 117.4 23.2 7.6 35.1	20.4 8.0 8.6 2.7 4.2 0.4 0.9	685.1 365.9 268.3 136.5 133.2 26.9 9.7 42.2	1,357.2 893.6 409.4 269.0 243.1 31.9 15.1 82.6

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

	Construc of dwelli		Purchase erected a		Purchas established d	•	Tota	t
	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
				ORIGINAL				
1989								
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	.,		-,	200.0	,			-,
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	1,452	113.2	18,082	1,257.6	25,105	1,682.8
September	5,367	315.1	1,566	120.7	.15,483	1,105.3	22,416	1,541.1
October	5,897	344.9	1,500	132.7	18,129	1,283.4	25,705	1,761.0
November	5,299						•	•
December		321.3	1,489	119.8 94.2	17,789	1,261.7	24,577	1,702.8
December	4,065	240.5	1,129	94.2	14,749	1,065.2	19,943	1,399.9
	:		SEASO	NALLY ADJUSTI	ED			
1989								
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			Ť		•			
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	107.8	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	1,369	110.5	17,503	1,210.5	24,135	1,611.6
September	5,742	332.3	1,665	124.8	16,925	1,205.0	24,332	1,662.1
October	5,189	307.3	1,503	115.7	16,322	1,163.4	23,014	1,586.4
November	5,288	317.9	1,413	112.7	17,049	1,196.5	23,750	1,627.1
December	4,847	288.5	1,224	100.6	16,204	1,144.6	22,275	1,533.8
			TRE	ND ESTIMATES				
1989								
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	5,453	304.8	1,292	99.8	17,464	1,253.2	24,209	1,657.9
March	5,453	306.0	1,292	99.9	17,687	1,233.2	24,420	1,682.0
April	5,381	302.4	1,257	99.9	17,747	1,277.9	24,385	1,679.4
May	5,287	297.2	1,257	99.4	17,654	1,261.9	24,194	1,658.5
June	5,233	297.2 294.5	1,233	101.9	17,505	1,239.5	24,194	1,636.0
July	5,233	294.3 295.9					23,931	1,621.9
•			1,347	106.0	17,351	1,220.0		1,619.6
August	5,277 5,209	301.2	1,406	109.8	17,222	1,208.7	23,905	
September	5,308	306.5	1,441	112.3	17,042	1,198.8	23,790	1,617.7
October								
November			not	available for	publication	•		
December								

<sup>(</sup>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 Societie		Other Len	ders	Total	t
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dweiling Units	\$ million	Dwelling Units	\$ million
			O	RIGINAL				
1989					· · · · · ·			····
October	15,650	1,027.2	2,350	159.5	3,365	231.1	21,365	1,417.9
November	20,223	1,342.9	1,955	132.9	3,396	235.7	25,574	1,711.4
December	14,327	952.8	1,684	120.4	3,550	255.8	19,561	1,329.0
1990								
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	3,169	221.2	25,105	1,682.8
September	16,974	1,151.4	2,404	181.0	3,038	208.7	22,416	1,541.1
October	19,865	1,334.5	2,801	214.5	3,039	211.9	25,705	1,761.0
November	17,871	1,224.9	3,022	229.5	3,684	248.4	24,577	1,702.8
December	14,241	984.0	2,224	172.6	3,478	243.2	19,943	1,399.9
<del></del>		<del></del>	SEASONA	LLY ADJUSTED	)			
1989								
October	15,838	1,047.2	2,138	142.6	3,391	236.4	21,367	1,426.2
November	17,538	1,151.4	1,744	119.6	3,191	219.8	22,473	1,490.8
December	15,948	1,025.4	1,927	136.6	3,854	276.4	21,729	1,438.4
1990		•	-•-		,		•	•
January	18,277	1,222.1	2,030	141.5	3,834	266.9	24,141	1,630.6
February	19,468	1,295.8	2,270	183.4	3,876	268.1	25,614	1,747.2
March	19,784	1,377.4	2,444	186.9	3,578	250.4	25,806	1,814.7
April	16,718	1,147.8	2,303	173.8	3,243	230.6	22,264	1,552.2
May	18,554	1,249.3	2,521	185.7	3,202	224.4	24,277	1,659.4
June	18,356	1,199.2	2,506	190.5	3,287	225.8	24,149	1,615.5
July	18,113	1,208.0	2,542	193.7	3,085	216.6	23,740	1,618.4
August	18,593	1,206.0	2,478	191.7	3,064	213.9	24,135	1,611.6
September	18,691	1,260.6	2,456	188.0	3,185	213.5	24,332	1,662.1
October	17,581	1,189.7	2,461	186.6	2,972	210.1	23,014	1,586.4
November	17,565	1,183.0	2,686	203.8	3,499	240.3	23,750	1,627.1
December	15,866	1,071.3	2,587	199.4	3,822	263.2	22,275	1,533.8
			TREND	ESTIMATES				
1989								
October	16,343	1,073.0	2,002	136.6	3,500	242.8	21,845	1,452.4
November	16,836	1,104.0	1,999	139.6	3,578	249.7	22,413	1,493.3
December 1990	17,422	1,149.2	2,024	145.2	3,656	256.1	23,101	1,550.4
January	17,959	1,196.8	2,084	153.4	3,696	259.2	23,739	1,609.4
February	18,353	1,236.5	2,183	163.8	3,673	257.6	24,209	1,657.9
March	18,534	1,256.3	2,306	174.9	3,580	250.9	24,420	1,682.0
April	18,531	1,254.8	2,414	183.7	3,440	240.9	24,385	1,679.4
May	18,435	1,240.9	2,474	188.0	3,285	229.6	24,194	1,658.5
June	18,374	1,226.6	2,493	189.3	3,156	220.1	24,024	1,636.0
July	18,334	1,216.8	2,498	189.7	3,099	215.4	23,931	1,621.9
August	18,290	1,213.4	2,503	190.7	3,112	215.5	23,905	1,619.6
September	18,099	1,206.1	2,517	192.3	3,175	219.3	23,790	1,617.7
October	20,077	-,	-,04,	.,	-,2,0		,,,,,	_,0
November			not a	ailable for p	oublication			-
December			1101 4	101 P				

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

#### **EXPLANATORY NOTES**

#### Introduction

This publication presents statistics of secured housing finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation. For detailed information on the scope and coverage of these statistics and definitions of data items refer to the March 1990 issue of this publication.

- 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.

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#### Floppy disk service

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