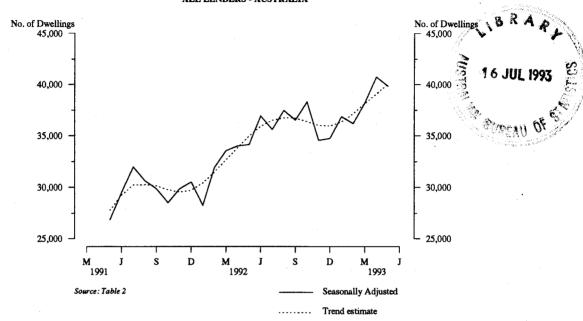


CATALOGUE NO. 5609.0 EMBARGOED UNTIL 13.30 A.M. 15 JULY 1993

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA MAY 1993

MAIN FEATURES

SECURED HOUSING FINANCE - TOTAL DWELLINGS - NUMBER ALL LENDERS - AUSTRALIA



The provisional trend estimate of the number of dwelling units for owner occupation for which finance was committed to individuals in May 1993 was 40,081, an increase of 997 dwelling units (2.6%) over April 1993 and up 5,107 dwelling units (14.6%) over May 1992. As indicated in the graph above, there has been an upward trend since December 1992. A 10.0 per cent or more fall in the seasonally adjusted figure for June 1993 would be required to reverse this upward trend. The average monthly percentage change in the seasonally adjusted series, without regard to sign, is about 5 per cent.

It should be noted that trend data for the most recent months are subject to revision as additional observations become available.

Provisional trend estimates for the number of dwelling units financed for all categories increased in May 1993, with the category 'Construction of Dwellings' up 1.3 per cent, 'Purchase of Established Dwellings' up 2.8 per cent and 'Purchase of Newly Erected Dwellings' up 4.2 per cent.

Seasonally adjusted, finance was committed to individuals to finance 39,866 dwelling units for owner occupation in May 1993, 888 dwelling units (2.2%) less than in April 1993, but 5,722 dwelling units (16.8%) more than in May 1992.

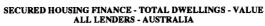
The value of secured housing finance commitments for owner-occupied dwellings, in seasonally adjusted terms (excluding alterations and additions), totalled \$3,311.3 million in May 1993, \$98.2 million (3.1%) more than in April 1993 and \$698.9 million (26.8%) more than in May 1992.

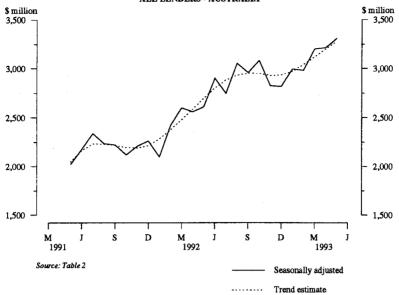
In original terms, there were 40,637 dwelling units financed during the month of May 1993, 3,356 dwelling units (9.0%) more than in April 1993 and 5,705 dwelling units (16.3%) more than in May 1992.

Of the total number of dwellings financed in May 1993, lending institutions reported that loans for 5,465 dwelling units (13.4%) were being refinanced; this compares with loans for 3,389 dwelling units (9.7%) being refinanced in May 1992.

INQUIRÍES

- for further information about statistics in this publication contact Mr Mark Dennis on Canberra (06) 252 7117 or any ABS State office.
- for information about other ABS statistics and services please refer to the back page of this publication.





PERCENTAGE MOVEMENTS IN MAJOR AGGREGATES — MAY 1993

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

			Number of	dwellings			
		Percentage change previous month	from		Percentage change corresponding mor previous year	from nth of	
Type of lender	Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend	
All Banks (b) Permanent Building Societies(b) Other Lenders	9.1 17.4 -7.4	-2.2 7.2 -16.9	3.0 0.3 -3.2	26.4 -22.3 -44.4	26.5 -21.2 -43.8	25.2 -30.2 -41.7	
Total	9.0	-2.2	2.6	16.3	16.8	14.6	
	Value of commitments						
		Percentage change	from		Percentage change corresponding mo		

		Percentage change previous month			corresponding mo previous year	
Type of lender	Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend
All Banks (b) Permanent Building Societies(b)	12.3 19.9	3.2 13.3	2.8 0.7	37.5 -25.6	39.2 -24.3	33.4 -31.4
Other Lenders	-9.0	-18.2	-1.9	-42.2	-42.3	-39.0
Total	12.0	3.1	2.5	25.5	26.8	21.6

⁽a) Excludes alterations and additions. (b) Since May 1992, three building societies have become banks.

SECURED HOUSING FINANCE: COMMITMENTS BY PURPOSE, AUSTRALIA(a)

			Number of	dwellings		
		Percentage change previous mont			Percentage change corresponding mon previous year	
Purpose of commitment	Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend
Established dwellings	-18.6	-1.2	2.8	17.3	17.8	15.6
Construction of dwellings	8.1	-5.4	1.3	14.8	14.7	15.3
Purchase of newly erected dwellings	4.9	-3.5	4.2	7.1	9.3	-1.3
Total	9.0	-2.2	2.6	16.3	16.8	14.6
			Value of con	nmitments		

			Percentage change from corresponding month of previous year		
Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend
12.3	3.7	2.6	26.5	27.6	23.0
12.3	1.6	1.4	26.8	28.5	23.0
6.8	-1.7	4.9	6.2	9.9	-1.0
12.0	3.1	2.5	25.5	26.8	21.6
	Orig. 12.3 12.3 6.8	Orig. Seas. adj. 12.3 3.7 12.3 1.6 6.8 -1.7	12.3 3.7 2.6 12.3 1.6 1.4 6.8 -1.7 4.9	previous month Orig. Seas. adj. Trend Orig. 12.3 3.7 2.6 26.5 12.3 1.6 1.4 26.8 6.8 -1.7 4.9 6.2	Percentage change from previous month corresponding mon previous year Orig. Seas. adj. Trend Orig. Seas. adj. 12.3 3.7 2.6 26.5 27.6 12.3 1.6 1.4 26.8 28.5 6.8 -1.7 4.9 6.2 9.9

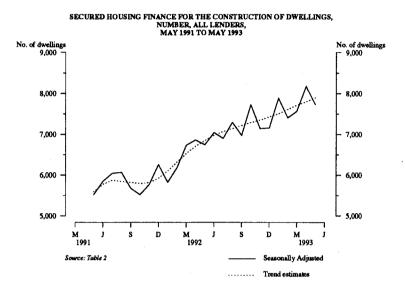
⁽a) Excludes alterations and additions.

ANALYTICAL NOTES

PART 1: Comment on Major Aggregates

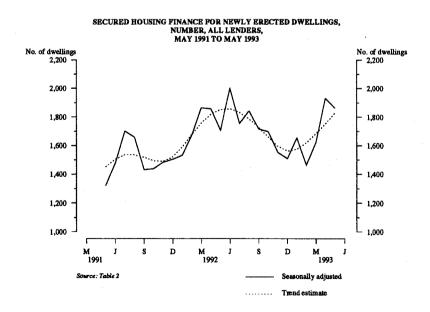
The provisional trend estimate for May 1993 for the total number of dwellings financed was 2.6 per cent higher than in April 1993, continuing the upward trend which commenced in January 1993. All housing categories continued to show upward trend movements with the most sustained increase being in the category 'construction of dwellings' which began to trend upward in November

1991. The categories 'established dwellings' and 'newly erected dwellings' have been trending upwards since January 1993. Trend estimates for the most recent months are subject to revision. For a detailed explanation of the reliability of trend estimates, refer to Part 2 of these analytical notes (page 4) entitled 'Reliability of Contemporary Trend Estimates'.



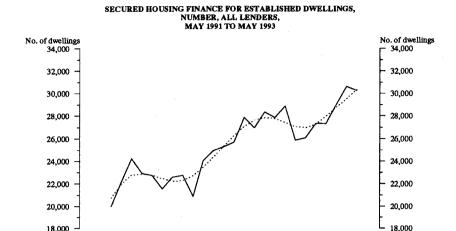
The trend estimate of the number of dwelling units for which commitments of finance were made to individuals for the construction of dwellings in May 1993 was 7,899, an increase of 1.3 per cent on April 1993, continuing the upward trend which began in November 1991.

Seasonally adjusted, finance was committed for the construction of 7,732 dwelling units in May 1993, 443 dwelling units (5.4%) less than in April 1993 but 988 dwelling units (14.7%) more than in May 1992.



The trend estimate of the number of dwelling units committed to individuals for the purchase of newly erected dwellings was 1,828 in May 1993, 74 dwelling units (4.2%) more than in April 1993. This upward trend began in January 1993.

Seasonally adjusted, commitments to individuals for the purchase of newly erected dwellings was 1,864 units in May 1993, 68 dwelling units (3.5%) less than in April 1993, but 158 dwelling units (9.3%) more than in May 1992.



M 1992

The trend estimate of the total number of dwelling units committed to individuals for the purchase of established dwellings was 30,354 in May 1993, up 2.8 per cent on April 1993 and continuing the upward trend which began in January 1993.

1991 Source: Table 2

Seasonally adjusted, the number of established dwelling units for which finance was committed for purchase in May 1993 was 30,270, 377 units (1.2%) less than in April 1993 but 4,576 units (17.8%) more than in May 1992.

Seasonally adjusted
Trend estimate

PART 2: Reliability of Contemporary Trend Estimates

The trend estimates in this publication have been derived by applying a 13 term Henderson-weighted moving average to all except the last six months of the seasonally adjusted series. The last six monthly trend estimates have been obtained by applying surrogates of the Henderson-weighted averages to the seasonally adjusted series. (Further details concerning trend estimates in general, including more information on the Henderson methodology and the 'end point' problem, can be obtained in the information paper A Guide to Smoothing Time Series — Estimates of Trend (1316.0).)

While this procedure enables trend data for the latest period to be produced, it also results in revisions in later bulletins to the trend estimates for the most recent months as additional observations become available. Generally, the size of revisions to the trend estimates tends to be larger the greater the volatility of the original series. Revisions of trend estimates will also occur with revisions to original data and re-estimation of seasonal adjustment factors.

Analysis of housing finance series has shown that the original series can be volatile and that the initial estimates of a month's trend value can be revised substantially. In particular, some months can elapse before a turning point in the trend series is identified reliably.

A number of ways of indicating the reliability of trend estimates have been under consideration. The following

paragraphs outline an approach that illustrates the potential for revision of contemporary trend estimates.

The table below presents trend estimates of the number of dwelling units for which finance was committed for the six months December 1992 to May 1993. To illustrate the possible impact of future months observations on the trend estimates for the latest months, the table shows the revisions to the trend estimates that will result if the seasonally adjusted estimate for next month (June 1993) is five per cent higher or lower than that for this month. Five per cent was chosen because analysis of monthly movements over the last ten years in the seasonally adjusted series for both number of dwellings and value of commitments, showed that the average monthly percentage change, without regard to sign, has been about five per cent.

If the seasonally adjusted estimate for the number of dwelling units increases in June by 5 per cent to 41,859, the trend movement for that month will be 2.1 per cent. The movements in the trend estimates for March, April and May 1993 which are currently estimated to be 2.6 per cent, 2.5 per cent and 2.6 per cent respectively, will be revised to 3.0 per cent, 3.0 per cent and 2.7 per cent. On the other hand, a 5 per cent decline in the seasonally adjusted estimate for number of dwellings financed in June 1993 to 37,873 will produce a trend movement of 0.7 per cent for June and the movements in the trend estimates for March, April and May 1993 will be revised to 2.4 per cent, 2.0 per cent and 1.4 per cent respectively.

NUMBER OF DWELLING UNITS FOR WHICH FINANCE WAS COMMITTED RELIABILITY OF TREND ESTIMATES

,,,,,,	Trend	estimate		ed trend estimate usted number of	-	-
			is up 5% or	n May 1993	is down	5% on May 1993
	No.	% change on previous month		change on vious month	No.	% change on previous month
1992						
December	35,956	-0.1	35,897	-0.3	35,974	-0.1
1993—						
January	36,371	1.2	36,276	1.1	36,411	1.2
February	37,169	2.2	37,121	2.3	37,189	2.1
March	38,143	2.6	38,251	3.0	38,073	2.4
April	39,084	2.5	39,406	3.0	38,816	2.0
May	40,081	2.6	40,482	2.7	39,369	1.4
June	n.y.a.	n.y.a.	41,323	2.1	39,644	0.7

TABLE 1 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — MAY 1993

			Type of L	ender				
	All bar	ıks	Permanent societ		Othe lende		Tota	ıl
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
			AUSTRALIA					
Construction of dwellings —								
Houses	7,077	517.5	427	37.7	376	29.0	7,880	584.3
Other dwellings	233	19.2	3	0.4			236	19.6
Purchase of newly erected								
dwellings —								
Houses	1,006	89.9	101	9.8	211	15.8	1,318	115.5
Other dwellings	391	35.4	32	2.9	6	0.4	429	38.7
Purchase of established dwellings (a) —								
Houses	20,832	1,881.7	1,818	140.1	662	46.4	23,312	2,068.3
Other dwellings	1,876	167.8	108	9.1	13	1.0	1,997	177.9
Refinance existing								
home loans	5,018	385.5	374	29.0	73	4.8	5,465	419.3
Total new housing commitments	36.433	3,097.1	2,863	229.0	1.341	97.4	40.627	2 422 5
commitments	30,433	3,097.1	2,803	229.0	1,341	97.4	40,637	3,423.5
Alterations and								
additions	••	153.3	••	11.1	••	1.8	••	166.3
Total commitments	36,433	3,250.3	2,863	240.1	1,341	99.3	40,637	3,589.7
			STATES(b)					
New South Wales	11,274	1,180.6	379	38.0	227	18.6	11,880	1,237.1
Victoria	8,849	780.7	332	24.4	164	12.1	9,345	817.2
Queensland	6,719	539.6	1,230	113.8	316	24.6	8,265	678.0
South Australia	2,439	185.8	646	41.0	243	15.1	3,328	241.9
Western Australia	5,024	393.1					(5,487	429.3
Tasmania	936 (55.5					1,020	60.0
Northern Territory	305	27.4	276	22.9	391	28.8	324	28.7
Australian Capital Territory	887)	87.8					(988	97.5

⁽a) Prior to July 1991 this item included refinancing, which is now shown separately in the item below. (b) Includes alterations and additions.

 $\begin{array}{c} \text{TABLE 2} - \text{SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS} - \text{ALL LENDERS} - \text{ORIGINAL} \\ \text{SEASONALLY ADJUSTED AND TREND ESTIMATES(a)} \end{array}$

	Construct of dwellin		Purchase of erected dwe	•	Purchase established dwe	•	Total	,
	Dwelling		Dwelling		Dwelling		Dwelling	_
·	units	\$ million	units	\$ million RIGINAL	units	\$ million	units	\$ million
1992				RIGINAL				
March	7,210	479.6	2,011	166.4	26,577	2,074.5	35,798	2,720.5
April	7,075	474.7	1,800	153.4	25,755	2,053.2	34,630	2,681.3
May	7,073	476.1	1,631	145.2	26,228	2,106.7	34,932	2,728.0
June	6,906	471.0	1,919	163.8	26,990	2,204.9	35,815	2,839.7
July	7,302	504.2	1,917	162.7	27,487	2,215.6	36,706	2,882.5
August	7,017	499.4	1,799	147.7	27,003	2,226.0	35,819	2,873.0
September	7,724	557.2	1,842	149.8	29,731	2,448.2	39,297	3,155.2
October	7,101	508.0	1,731	149.3	26,771	2,215.5	35,603	2,872.8
November	7,156	540.1	1,648	138.1	26,774	2,207.1	35,578	2,885.2
December	6,919	491.7	1,484	127.3	26,426	2,227.9	34,829	2,846.8
1993	-,	., .,	-,		,	_,	5 1,027	2,0 10.0
January	6,090	422.1	1,305	110.7	22,574	1,859.1	29,969	2,391.8
February	7,461	521.5	1,488	125.2	27,994	2,352.3	36,943	2,999.0
March	9,260	655.8	1,964	165.3	34,512	2,907.6	45,736	3,728.6
April	7,505	537.7	1,665	144.3	28,111	2,374.5	37,281	3,056.5
May	8,116	603.8	1,747	154.2	30,774	2,665.4	40,637	3,423.5
141ay	0,110				<u> </u>	2,005.4	40,037	3,423.3
1992			SEASUNA	LLY ADJUSTE	ע			
March	6,733	450.3	1,865	158.1	24,964	1,992.4	33,562	2,600.7
April	6,868	455.4	1,858	162.7	25,290	1,941.9	34,016	2,560.7
		450.1	1,706	149.4				
May	6,744				25,694	2,012.9	34,144	2,612.4
June	7,043	478.3	2,001	165.5	27,869	2,258.4	36,913	2,902.2
July	6,902	470.8	1,755	161.0	26,962	2,115.6	35,619	2,747.4
August	7,298	521.5	1,843	157.8	28,342	2,374.9	37,483	3,054.2
September	6,979	496.8	1,718	138.2	27,846	2,325.0	36,543	2,960.0
October	7,724	545.0	1,698	141.8	28,883	2,395.5	38,305	3,082.3
November	7,144	544.6	1,554	128.0	25,872	2,153.6	34,570	2,826.2
December 1993	7,161	520.0	1,510	125.5	26,068	2,173.2	34,739	2,818.7
January	7,888	557.9	1,655	143.1	27,332	2,295.0	36,875	2,995.9
February	7,408	524.1	1,463	121.9	27,316	2,337.8	36,187	2,983.9
March	7,570	541.1	1,623	138.6	29,006	2,521.4	38,199	3,201.1
April	8,175	569.2	1,932	167.0	30,647	2,476.9	40,754	3,213.1
May	7,732	578.2	1,864	164.1	30,270	2,569.0	39,866	3,311.3
			TRENI	ESTIMATES				
1992								
March	6,534	427.5	1,759	150.5	24,382	1,902.3	32,676	2,480.2
April	6,708	444.5	1,819	157.1	25,334	1,987.5	33,860	2,589.0
May	6,853	459.9	1,852	160.8	26,269	2,077.4	34,974	2,698.1
June	6,980	474.9	1,858	161.0	27,090	2,165.4	35,928	2,801.3
July	7,071	489.0	1,832	157.6	27,628	2,235.7	36,531	2,882.3
August	7,142	502.7	1,787	151.9	27,840	2,279.4	36,769	2,934.0
September	7,221	516.4	1,729	145.4	27,758	2,293.4	36,707	2,955.1
October	7,291	527.4	1,660	138.4	27,414	2,282.2	36,365	2,948.0
November	7,355	533.8	1,596	132.5	27,051	2,265.1	36,002	2,931.3
December 1993	7,426	537.0	1,563	130.2	26,966	2,267.6	35,956	2,934.8
January	7,513	539.7	1,575	132.5	27,283	2,299.9	36,371	2,972.1
February	7,612	544.3	1,620	137.8	27,937	2,358.5	37,169	3,040.6
March (c) (f)	7,714	550.7	1,684	144.6	28,745	2,338.3 2,427.1	38,143	
March (d) (f)	7,722	552.3	1,693	145.3	28,836	2,435.3	38,251	3,122.3 3,133.0
March (e) (f)	7,688	549.7	1,684	143.5	28,701	2,423.8 2,423.8	38,073	
April (c) (f)	7,088 7,798	557.7	1,754	151.7	29,531	2,423.8 2,490.5		3,118.1
April (d) (f)	7,73 6 7,837	564.0	1,75 4 1,777	151.7	29,331 29,792		39,084	3,199.9
						2,514.4	39,406	3,232.4
April (e) (f)	7,722	555.5	1,750	151.5	29,344	2,476.4	38,816	3,183.4
May (c) (f)	7,899	565.7	1,828	159.2	30,354	2,555.0	40,081	3,279.9
May (d) (f)	7,946	576.8	1,860	162.3	30,677	2,587.2	40,482	3,326.3
May (e) (f)	7,730	560.7	1,808	157.7	29,832	2,515.5	39,369	3,233.9

⁽a) Excludes alterations and additions. (b) Includes refinancing. (c) Trend estimate based on existing data to May 1993. (d) Revised trend if seasonally adjusted series rises 5 per cent in June 1993. (f) Refer Analytical Notes at beginning of publication for further explanation.

 $\begin{array}{c} \textbf{TABLE 3. SECURED HOUSING FINANCE} & \textbf{COMMITMENTS TO INDIVIDUALS} -- \textbf{TYPE OF LENDER} -- \textbf{ORIGINAL SEASONALLY} \\ & \textbf{ADJUSTED AND TREND ESTIMATES(a)} \end{array}$

	All Ban	ks	Permanent B Societie		Other Ler	oders	Total	•
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
			OR	IGINAL				
1992								
March	27,489	2,060.1	5,563	456.9	2,746	203.5	35,798	2,720.5
April	28,440	2,199.5	3,931	316.6	2,259	165.2	34,630	2,681.3
May	28,835	2,251.9	3,684	307.6	2,413	168.4	34,932	2,728.0
June	29,357	2,348.4	3,960	322.3	2,498	169.0	35,815	2,839.7
July	32,478	2,580.3	1,905	145.5	2,323	156.8	36,706	2,882.5
August	31,707	2,573.1	2,053	160.8	2,059	139.2	35,819	2,873.0
September	34,945	2,834.9	2,327	180.5	2,025	139.9	39,297	3,155.2
October	31,286	2,545.0	2,351	186.6	1,966	141.2	35,603	2,872.8
November	31,276	2,564.3	2,350	184.4	1,952	136.5	35,578	2,885.2
December	30,505	2,525.1	2,458	196.4	1,866	125.4	34,829	2,846.8
1993	06.070	2 120 0	2 000	170.1	1 500	100.0	20.000	0.201.0
January	26,370	2,120.8	2,099	170.1 205.2	1,500	100.9	29,969	2,391.8
February	32,968	2,695.7	2,554 2,896	203.2 237.0	1,421 1,582	98.1	36,943	2,999.0
March	41,258	3,377.7 2,758.5	2,896 2,438	191.0	1,448	114.0	45,736	3,728.6
April	33,395	2,738.3 3,097.1	2,438 2,863	229.0	1,341	107.1 97.4	37,281 40,637	3,056.5
May	36,433	3,097.1			1,341	97.4	40,637	3,423.5
1000			SEASONAI	LY ADJUSTED				
1992	26 152	2.021.2	4706	200.1	2.614	100.4	22.562	0.000.7
March	26,152	2,021.2	4,796	389.1 334.3	2,614	190.4	33,562	2,600.7
April	27,430	2,051.5	4,124	334.3 297.6	2,462	174.2	34,016	2,560.0
May	28,289	2,147.3	3,478	301.3	2,377	167.4	34,144	2,612.4
June	30,618	2,431.7 2.450.3	3,761 1,898	301.3 146.8	2,534	169.2	36,913	2,902.2
July	31,498 33,240	2,430.3 2,743.7	2,149	169.1	2,223 2,094	150.4 141.4	35,619	2,747.4
August	33,240 32,332	2,743.7	2,149	175.5	1,987		37,483	3,054.2
September October	34,024	2,754.3	2,313	185.9	1,968	136.4 142.0	36,543	2,960.0
November	30,570	2,734.3	2,313	179.8	1,719		38,305	3,082.3
December	30,370 30,108	2,322.9	2,772	221.7	1,859	123.5 120.9	34,570	2,826.2
1993	30,100	2,470.1	2,112	221.7	1,039	120.9	34,739	2,818.7
January	32,334	2,645.1	2,757	225.3	1,784	125.5	36,875	2,995.9
February	32,195	2,688.5	2,520	193.5	1,472	101.9	36,187	2,983.9
March	34,339	2,902.2	2,404	195.5	1,456	103.4	38,199	3,201.1
April	36,588	2,896.1	2,557	198.8	1,609	118.1	40,754	3,201.1
May	35,787	2,989.3	2,742	225.3	1,337	96.7	39,866	3,213.1
		2,707.5			1,557	70.7	32,600	3,311.3
1992			IREND	ESTIMATES				
March	25,501	1,919.0	4,618	377.3	2,557	183.9	32,676	2,480.2
April	27,083	2,062.3	4,283	350.8	2,494	175.9	33,860	2,589.0
May	28,807	2,224.1	3,735	305.2	2,433	168.7	34,974	2,698.1
June	30,446	2,386.1	3,128	253.8	2,354	161.5	35,928	2,801.3
July	31,667	2,519.0	2,615	209.8	2,250	153.4	36,531	2,882.3
August	32,328	2,605.0	2,304	183.1	2,136	145.9	36,769	2,934.0
September	32,470	2,641.1	2,209	174.6	2,028	139.5	36,707	2,955.1
October	32,181	2,636.0	2,258	178.7	1,926	133.3	36,365	2,948.0
November	31,786	2,614.6	2,381	189.3	1,835	127.4	36,002	2,931.3
December	31,690	2,612.6	2,510	200.1	1,756	122.1	35,956	2,934.8
1993	• •	•	•	-			,	-,
January	32,113	2,649.7	2,576	205.3	1,682	117.0	36,371	2,972.1
February	32,975	2,721.9	2,589	206.3	1,604	112.3	37,169	3,040.6
March (b) (e)	34,018	2,807.0	2,595	206.9	1,531	108.3	38,143	3,122.3
March (c) (e)	34,117	2,816.7	2,602	207.8	1,533	108.5	38,251	3,133.0
March (d) (e)	33,956	2,803.3	2,590	206.8	1,527	108.0	38,073	3,118.1
April (b) (e)	35,018	2,887.1	2,601	207.9	1,465	104.9	39,084	3,199.9
April (c) (e)	35,305	2,915.8	2,631	211.1	1,471	105.4	39,406	3,232.4
April (d) (e)	34,774	2,871.5	2,590	207.8	1,451	104.0	38,816	3,183.4
May (b) (e)	36,054	2,967.6	2,608	209.3	1,418	103.0	40,081	3,279.9
May (c) (e)	36,386	3,007.2	2,675	216.1	1,421	103.0	40,482	3,326.3
May (d) (e)	35,387	2,923.8	2,599	209.8	1,383	100.3	39,369	3,233.9

⁽a) Excludes alterations and additions. (b) Trend estimate based on existing data to May 1993. (c) Revised trend if seasonally adjusted series rises 5 per cent in June 1993. (d) Revised trend if seasonally adjusted series falls 5 per cent in June 1993. (e) Refer Analytical Notes at beginning of publication for further explanation.

TABLE 4 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS

Positing Appendix Position of the posit			Construction of dwell	ings		Pu	Purchase of newly erected dwellings	ed dwellings	
Deciding		Houses		Other dwelling	S	Houses		Other dwellings	
No. Col. C		Dwelling units	\$m	Dwelling units	£	Dwelling units	S.	Dwelling units	S
No. 1,000 1,147 3,416.2 1,436 1,195 1,1856 1,1870					ATTECTO AT TA				
1990 6(1)47 34162 1436 1195 11856 1881 1881 198	YEARS				AUSTRALIA		<u>}</u>		
1,991 6,1809 3,711.7 1,316 1,003 1,2950 1,041.2 1,992 6,1809 3,711.7 1,316 1,003 1,2950 1,041.2 1,992 6,813 4,687.3 1,925 1,410 1,592 1,312.0 1,992 6,813 4,68.5 1,94 1,62 1,439 1,313.1 1,993 4,642 1,994 1,445 1,329 1,313.1 1,993 4,642 1,994 1,449 1,314 1,314 1,324 1,994 4,449 4,449 4,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,995 4,449 1,449 1,449 1,449 1,449 1,996 1,997 1,449 1,449 1,449 1,449 1,997 4,499 1,499 1,499 1,499 1,997 1,499 1,499 1,499 1,499 1,997 1,499 1,499 1,499 1,499 1,997 1,499 1,499 1,499 1,499 1,997 1,499 1,499 1,499 1,499 1,997 1,499 1,499 1,499 1,499 1,997 1,499 1,499 1,499 1,499 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997 1,997	1989-1990	61,147	3,416.2	1,436	119.5	11,856	880.1	2,462	205.3
1,092 1,014 4,687.3 1,825 141.0 15,992 1,312.0	1990-1991	61,809	3,711.7	1,316	109.5	12,950	1,041.2	3,461	279.0
h 6,811 4650 196 146 1639 1361 6,813 4615 199 144 1324 6,913 4615 169 144 1374 1314 1,083 4879 217 163 1316 mber 6,917 5921 187 1130 1130 mber 6,704 4149 226 187 181 1124 1130 mber 6,704 4149 226 184 1134 1136 1941 mber 6,704 4149 226 189 1136 1136 1941 mber 6,704 4149 226 189 165 1136 1941 mber 6,704 4149 1243 188 184 1243 mber 6,704 4149 1243 186 1136 1136 1136 mber 6,704 4149 1243 189 1136 1130 mber 6,704 4149 1243 189 184 1243 mber 6,704 4149 189 189 189 189 189 189 189 mber 6,704 4149 189 189 189 189 189 189 mber 6,704 4149 189 189 189 189 mber 6,704 4149 189 189 189 189 mber 6,704 419 189 189 mber 6,704 419 189 189 mber 6,704 419 1109 189 189 mber 6,704 419 1109 189 189 mber 6,704 1109 189 189 189 mber 6,704 1109 189 189 mber 6,704 1109 189 189 189 mber 6,704 1109 189 189 189	1991-1992	71,717	4,687.3	1,825	141.0	15,992	1,312.0	3,774	324.2
n 6,814 48x3 156 145 1639 156.1 of 913 4615 159 145 1639 151.0 121.3 n 6,738 466.5 167 145 1,539 136.1 of 7085 466.2 167 145 1,539 123.5 mber 6,738 484.7 189 14.7 1,339 113.6 mber 6,738 484.7 189 14.7 1,339 113.6 mber 6,983 484.7 189 14.4 1,108 13.5 mber 6,984 492.6 188 18.4 1,294 109.3 mber 6,983 492.6 188 18.4 1,294 109.3 mber 6,984 255.0 147.9 148 18.4 1,108 93.6 mber 6,987 468 167 1,108 93.6 109.3 mber 6,987 468 16.7 1,108 93.6 </td <td>1992 Mt</td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td>•</td> <td></td> <td>;</td>	1992 Mt			•			•		;
6,581 4618, 164 162 1415 1214 6,573 4682 167 148 1574 1315 6,739 4682 167 148 1574 1316 mber 6,787 5892 252 167 189 184 1574 1316 mber 6,794 4479 217 189 187 1513 1133 mer 6,817 5250 177 1151 1274 1109 mber 6,794 4449 1245 255 186 188 188 188 my 7,727 6548 226 189 185 1494 1245 mber 6,794 4449 1250 40 43 45 23 20 1,698 1290 43 45 23 20 1,698 1290 43 45 23 20 1,449 1102 40 23 23 113 1155 2,64 140 1426 20 23 23 115 115 1156 2,64 140 1426 20 23 23 115 1169 2,65 140 140 140 140 140 140 140 140 140 140	March	7,014	465.0	. 138 28	14.6	1,639	136.1	372	30.4
state 6,913 461.5 160 145 1,333 1113 more 6,793 466.2 167 148 1,574 1316 more 6,828 487.9 127 163 1,519 1250 more 6,937 487.9 129 147 1,534 1109 mber 6,937 482.6 178 16.7 1,234 1109 mber 6,937 484.9 225 184 15.4 1,234 1109 mber 6,704 474.9 215 16.7 1,04 100 p 5,922 408.3 186 18.5 1,04 104 p 7,232 505.0 189 18.5 1,04 104 q 7,232 505.0 189 18.5 1,04 104 q 7,380 584.3 2.6 2.9 2.9 2.1 1,04 104 q 7,880 10.0 <	April	188'9	458.5	194	16.2	1,415	121.4	385	32.0
at 7,679 4876 167 148 1,574 1316 at 7,682 4876 216 143 1,574 1316 mber 6,878 4877 189 147 1,594 1010 var 6,917 4926 184 154 1130 1103 mber 6,937 4926 184 154 1130 1103 mber 6,937 408.3 187 154 1044 1093 mber 6,704 474.9 215 157 1044 1094 mber 6,937 408.3 168 138 168 138 1041 mber 6,704 474.9 215 168 188 165 1044 105 mber 6,704 474.9 215 168 1135 1135 mber 6,704 474.9 215 168 1135 1136 mber 6,704 474	May	6,913	461.5	991	14.5	1,323	113.3	308	31.9
at 6,283 487.9 217 16.3 1519 1529 mber 6,883 487.9 217 16.3 15.19 15.9 ex 6,987 487.9 18.1 1.424 1130 ex 6,917 492.6 18.4 15.4 1.294 109.3 mber 6,987 55.50 189 16.7 1,108 93.6 mber 6,704 47.49 215 16.7 1,108 93.6 mber 6,704 47.49 21.7 16.7 1,108 93.6 mber 6,704 47.49 21.7 16.7 1,108 93.6 mber 6,704 47.49 12.8 16.7 1,108 93.6 my 7,319 66.48 2.0 13.8 115.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5 114.5	June	6,739	456.2	167	14.8	1,574	131.6	345	32.2
mber 6,874 5447 189 147 1430 1109 mer 6,917 5921 237 184 154 1294 1109 mber 6,917 5922 173 154 1294 1109 mber 6,917 5426 184 154 1294 1109 mber 6,917 5420 173 125 1104 mber 6,704 4749 215 168 138 984 1109 7	, mry	5007	487.9	217	16.3	1,519	125.9	398	36.9
mber 6,917 457, 539,1 237 18,1 14,24 113.0 mber 6,883 525,6 173 15,4 1,294 119.3 mber 6,883 525,6 173 15,4 1,294 119.3 mber 6,704 474,9 215 15,1 1,108 93.6 ny 7,272 505,0 189 168 13.8 92.7 ny 7,272 505,0 189 168 13.8 92.7 ny 7,272 505,0 189 168 13.8 92.7 ny 7,272 505,0 189 168 13.8 113.6 1,580 584,3 26,9 2.0,9 1,944 113.8 1,449 1072 44 2.9 2.9 2.67 21.3 2,024 142,6 29 2.9 2.67 21.3 1,449 1072 44 2.9 2.9 2.67 21.3 2,024 142,6 29 2.9 15.2 16.9 1,1,65 77,9 18 1.2 12.2 16.9 2,06 47 77,9 18 1.2 12.2 16.9 1,475 12.1 4 0.6 3.3 38 281 13.0 1,475 12.1 5 12.1 4 0.6 3.3 180 16.8 2,150 392 40 356 40 356 376 6.3 1,17 956 40 3.5 76 6.3 1,17 956 40 3.5 76 6.3 1,17 150 11.5 11.5 1,17 956 40 3.5 76 6.3 1,17 956 40 3.5 76 6.3 1,17 956 40 3.5 76 11.5 1,17 956 40 3.5 76 6.3 1,17 956 11.5 1,17 956 40 3.5 76 6.3 1,17 956 11.5 1,17 956 40 3.5 76 6.3 1,17 956 11.5 1,18 957 11.5 1,19 958 11.5 1,10 958 40 3.5 1,1	August	6,828	484.7	189	14.7	1,380	110.9	419	36.8
mer 6,917 492.6 184 15.4 1,204 109.3 mber 6,704 474.9 215 15.4 1,204 109.3 mber 6,704 474.9 215 168 15.4 1,126 93.6 mber 6,704 474.9 215 168 13.8 984 81.8 mber 6,704 474.9 215 168 13.8 984 81.8 mber 6,704 474.9 21.2 14.04 11.26 92.7 may 8,997 653.4 266 20.9 14.49 11.45 mber 1,539 123 16.6 124.9 11.55 mber 6,704 47 22.0 14.49 11.55 mber 1,688 129.0 44 45 22.2 13.1 mber 1,688 129.0 44 45 22.2 21.3 mber 1,688 1,79 29 23	September	7,487	539.1	237	18.1	1,424	113.0	418	36.8
6,983 525.0 173 15.1 1,275 104.1 mber 6,704 474.9 173 15.1 1,275 104.1 ny 5,922 408.3 16.8 13.8 98.4 81.8 ary 5,927 6,704 474.9 12.8 13.8 92.7 ary 7,272 505.0 186 13.8 12.4 92.7 ary 7,272 505.0 186 15.2 1,494 104.3 7,880 584.3 2.9 15.0 1,494 104.3 1,698 12.20 43 4.5 32.7 31.1 1,494 1072 40 2.9 2.5 2.5 31.1 1,494 1072 40 2.9 2.9 2.7 11.3 1,144 1072 40 2.9 2.9 3.7 1.8 1,156 1,10 4 0.6 1.3 1.3 1.3 1,157 <	October	6,917	492.6	184	15.4	1,294	109.3	437	40.1
h 5,924 408.3 168 13.8 984 81.8 7.7 1,108 93.6 1.2 1.2 1.2 1,126 93.7 1,126 93.7 1,126 93.7 1,126 93.7 1,126 93.7 1,126 93.7 1,126 93.7 1,126 93.7 1,126 93.7 1,126 1,124 1,124 1,124 1,124 1,124 1,124 1,124 1,125 1,125 1,125 1,125 1,125 1,126 1,126 1,126 1,129.0 4.0 4.0 4.5 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0	November	6,983	525.0	173	15.1	1,275	104.1	373	34.0
77 5,922 408.3 168 13.8 984 81.8 aay 8,927 605.0 189 16.5 1,126 92.7 h 8,997 634.8 26.8 16.5 1,149 108.3 7,319 522.5 186 15.2 1,249 108.3 7,880 584.3 2.96 19.6 1,318 115.5 1,698 129.0 43 A.5 32.2 31.1 1,649 107.2 40 2.9 267 21.3 2,024 1,07.2 40 2.9 267 21.3 367 47 3.4 21.2 16.9 597 47 3.4 21.3 16.9 1,65 77.9 18 1.2 12.2 16.9 8 40 5 0.5 9 0.8 8 40 5 0.6 13.1 13.0 1,475 1,57 4 0.6<	December 1993	6,704	474.9	215	16.7	1,108	93.6	376	33.7
1,572. 506.0 108 15.8 944 81.8 ary 7,722. 506.0 168 15.8 1,126 81.8 81.8 ary 8,997 654.8 263 20.0 1,126 124.5 123.0	Tomogr	5003	7 007	•				Č	0
1,000	January Eshanoar	22,4,C	408.3	8 6 9	13.8	984	81.8	321	78.8 78.8
1,000	March	7/7/	203.0	681	16.3	1,126	7.76	362	32.5
1,517 352.3 186 15.2 1,249 108.3 4 1,688 129.0 43 4,5 32.2 31.1 4 1,499 107.2 40 2.9 2.67 21.3 2,024 142.6 29 2.3 15.2 13.3 2,024 142.6 29 2.3 15.2 13.3 2,024 142.6 29 2.3 15.2 13.3 2,024 142.6 29 2.3 15.2 13.3 2,024 140.6 47 3.4 1.9 1.6 58 10.0 5 0.3 3.4 1.9 1.9 1,22 15.1 4 0.6 1.3 1.3 1.3 1,22 15.1 4 0.6 1.31 1.3 1.3 1,475 15.1 4 0.6 3.8 2.4 8 2,155 15.40 40 2.6 2.3 1.6	And	7,210	034.8	597	50.5	1,494	124.5	0/4	40.7
1,580 584.3 256 196 1,318 115.5 4 1,698 129.0 43 4.5 322 31.1 1,449 107.2 40 2.9 2.67 21.3 2,024 142.6 29 2.3 152 13.0 2,024 142.6 29 2.3 152 13.0 1,165 77.9 18 1.2 122 16.9 2,06 10.0 5 0.3 34 1.9 2,06 10.0 5 0.3 34 1.9 2,06 10.0 5 0.3 34 1.9 3,5 4.0 6 0.5 318 248 1,475 121.7 52 3.8 281 24.8 1,475 121.7 52 3.8 2.8 16.8 1,475 121.7 52 2.6 2.3 1,475 121.7 52 2.6 2.3 1,570 95.6 40 0.5 76 6.3 1,571 10.0 2 0.02 12.5 11.5 1,571 10.0 2 0.02 12.5 11.5 1,580 2.0 2.0 2.0 1,590 2.0 2.0 2.0 1,500 2.0 2.0 2.0 1,500 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 2.0 1,500 2.0 1,500 2.0 2.0 1,500 2.0 1,500 2.0 1,500	April	915,1	2772	9	15.2	1,249	108.3	416	36.0
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	May	7,880	584.3	236	19.6	1,318	115.5	429	38.7
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$				STA	- [
1,449 1072 40 2.9 2.2 2.1.1 2,024 142.6 29 2.3 152 13.0 2,024 142.6 29 2.3 152 13.0 2,024 142.6 29 2.3 152 13.0 2,024 142.6 29 2.3 152 13.0 2,024 142.6 29 2.3 15.2 13.0 2,024 142.6 29 2.3 14.9 13.0 2,024 142.6 29 2.3 14.9 13.0 2,024 147.6 11.7 52 3.8 281 24.8 2,147 10.7 6 6 0.5 3.5 30 11.5 2,14 10.7 6 0.2 1.2 11.5 2,14 10.7 6 0.2 1.2 11.5 2,15 11.5 10.0 2 0.2 12.5 11.5	MSM	1 608	120.0	ç	4		21.1		0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Vic	1 440	107.0	G		775	1.10	*	7.7
597 472 2.3 132 15.0 1,165 77.9 18 1.2 12.0 15.0 206 10.0 5 0.3 34 1.9 16.9 58 4.0 — 9 0.8 1,165 15.1 4 0.6 131 1.9 1,22 15.1 4 0.6 131 130 1,921 149.5 57 5.6 3.8 37.0 1 1,475 121.7 52 3.8 2.81 24.8 2,155 154.0 41 3.3 180 16.6 580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 50 3.5 3 1.7 6.9 50 3.5 3 1.7 0.9 115 10.0 2 0.2 1.15 11.5	PIO	2 024	3.101	€ €	V. C.	162	21.3	8 8	. v
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	AS.	705	36.6	63		132	15.0	2 2	
206 100 5 0.3 14 19 10 18 11 19 19 19 10 18 11 19 19 19 19 19 19 19 19 19 19 19 19	WA	1.165	977	÷ =	4. C	212	10.9	R 5	†; c
58 4.0 7 9 0.8 122 15.1 4 0.6 131 13.0 1,921 149.5 57 5.6 386 37.0 1 1,475 121.7 52 3.8 281 24.8 2,155 154.0 41 3.3 180 16.6 580 39.2 35 2.6 40 16.6 580 39.2 35 76 6.3 1,370 95.6 40 3.5 76 6.3 50 3.5 3 1.7 0.9 115 10.0 2 0.2 125 11.5	Tas.	206	10.0	97 \$	1: C	771	10	3 4	7.0
122 151 4 0.6 131 13.0 1,921 149.5 57 5.6 386 37.0 1475 121.7 52 3.8 281 24.8 1,475 121.7 52 3.8 281 24.8 2,155 154.0 41 3.3 180 16.6 580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 50 3.5 3 0.2 7 0.9 115 10.0 2 0.2 125 11.5	LN.	288	4.0	۱ ،	3	, 0); ()	n 4	0.3
STATES — MAY 1993 1,921 149.5 57 5.6 386 37.0 1 1,475 121.7 52 3.8 281 24.8 2,155 154.0 41 3.3 180 16.6 580 39.2 35 2.6 233 16.8 580 39.2 35 2.6 40 16.8 50 3.5 40 3.5 76 6.3 50 3.5 3 0.5 30 1.7 50 3.5 3 0.2 7 0.9 115 10.0 2 0.2 125 11.5	ACT	122	15.1	4	9:0	131	13.0	. 52	2.7
1,921 149.5 57 5.6 386 37.0 1,475 121.7 52 3.8 281 24.8 2,155 154.0 41 3.3 180 16.6 580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 214 10.7 6 0.5 30 1.7 50 3.5 3 0.2 7 0.9 115 10.0 2 0.2 125 11.5				STA					
1,721 149.5 57 5.6 586 37.0 1,475 121.7 52 3.8 281 24.8 2,155 154.0 41 3.3 180 166 580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 50 3.5 3 0.2 7 0.9 115 10.0 2 0.2 125 11.5	NCW	1001	3 07 1		•		ţ	ţ	:
1,47 121.7 52 3.8 281 24.8 2,155 1540 41 3.3 180 166 580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 50 3.5 3 1.7 0.9 115 10.0 2 0.2 7 0.9 11.5 11.5	MSM YY:	1,921	149.5	2/	5.6	386	37.0	111/	11.8
2,155 154.0 41 3.3 180 16.6 580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 214 10.7 6 0.5 30 1.7 50 3.5 3 0.2 7 0.9 115 10.0 2 0.2 125 11.5	VIC.	1,475	121.7	. 52	3.8	281	24.8	81	5.2
580 39.2 35 2.6 233 16.8 1,370 95.6 40 3.5 76 6.3 214 10.7 6 0.5 30 1.7 50 3.5 3 0.2 7 0.9 115 10.0 2 0.2 11.5	pio j	2,155	154.0	4	3.3	180	16.6	<i>H</i>	7.7
1.570 95.6 40 3.5 76 6.3 214 10.7 6 0.5 30 1.7 6 0.2 7 0.9 115 10.0 2 0.2 11.5	SA	280	39.2	35	5.6	233	16.8	27	5.7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	WA	1,370	92.6	₹	3.5	92	6.3	23	2.7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Tas.	214	10.7	9	0.5	30	1.7	7	0.4
2.0 2 0.01 0.11	INI ACT	000 115	5.5	m e	0.2	<i>-</i> 201	6.0	m \	0.7
	100	11.0	10.0	7	7.0	C71	C.11	₽	4,7

TABLE 4 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS—continued

Sm. Downling braining Amounts committed of a change of a		Purch	ase of establish	Purchase of established dwellings (a)				Total new	W.				Commitments
Fig. 186 Str. Description Str. Descriptio		Houses		Other dwel	lings	Refinancing	g (a)	housing comm	uiments	Alterations	Commitments	;	not advance
187 187		Dwelling units	Sm	Dwelling units	Sm.	Dwelling units	\$m\$	Dwelling units	us.	and additions \$m	advanced during period Sm		at end o perio
187,082 19,0443 16,093 1,2945 29,047 19,2544 7513 79,746 19,2544 7513 79,746 14,245 16,815 1,5798 1,577 2,815 2,9775 29,047 19,2544 7513 79,746 14,245 16,815 1,579 1,5710 1,571						AU	STRALIA						
187,082 139,443 16,093 1,2945 1,2945 1,2945 1,2944 1,2945 1,2944 1,2945 1,2944 1,2945 1,2944 1,2945 1,2944 1,2945 1,2944 1,2945 1,2944 1,2945	YEARS												
19,770 1,685 1,575 1,575 1,575 2,957 2,975 2,9	1989-1990	187,082	13,044.3	16,093	1,294.5			280,076	18,959.9	904.7	19,354.4		3,546.
24,466 18,311.1 18,772 1,567.5 31,810 2,195.3 379,306 28,538.4 1,399.2 23,004.1 1,042.2 20,572 1,666.3 1,588 1,588 1,588 1,319 2,671.0 1174 20,543 1,676.3 1,588 1,531 3,519 2,571.5 1,979 2,570 1174 2,688.4 1173 2,671.0 1174 2,681.3 1,779	1990-1991	197,370	14,254.5	16,815	1,379.8			293,721	20,775.7	982.9	20,427.1		4,219.3
21,57 1,686 1,889 1622 3116 2260 35798 2720.5 1217 2,484 1121 20,655 1,686 1,881 1,331 319 2514 3450 2578 2720 1677 2484 1121 2,484 1121 2,484 1121 2,484 1121 2,484 1121 2,484 1121 2,511 <	1991-1992 1992	234,466	18,311.1	18,722	1,567.5	31,810	2,195.3	379,306	28,538.4	1,359.2	28,004.1	_	5,360.(
Modelia (5686) (581)	March	21 572	1 686 3	1 880	1600	2 116	0966	35 708	2 770 5	7 101	7 488 4		
1,041 1,777 1,78	April	20.655	1,668.6	1,003	133.3	3,110	251.4	34,730	2,6813	131.0	2,400.4		
21291 17570 1883 1855 1866 2012 5817 2897 1553 2012 1170 1183 1855 1865 4415 2018 25815 2897 1553 1001 2775 1002 200920 17643 1787 1481 4436 3656 3977 2873 1001 27756 1002 200920 17643 1777 1481 4584 3656 3977 2873 1903 27766 1002 20092 17643 1773 1518 4580 2620 3578 2863 1718 27467 823 21,670 1780 1518 468 2620 3578 2863 1718 1747 863 1747 863 1747 1747 1747 864 1773 3684 1718 1767 863 1747 864 1772 1863 1747 1748 1747 1748 1747 1748 1747 1748 17	Mav	21.041	1 707 5	1708	1477	2,280	251.5	34,030	2,001.5	177.8	2,027.0		
21561 17573 1811 1565 4,135 30,18 56,70 2,824.5 1933 2,975.3 100.2 21,561 17573 1,811 156.5 4,135 316.8 35,70 2,824.5 1933 2,975.3 100.2 21,076 1,779 144.3 4,385 316.8 35,87 2,872.8 1935 2,975.7 100.2 21,075 1,775 1,618 1,515 3,408 315.2 35,73 182.3 2,975.7 100.2 21,277 1,860 1,770 1,618 145.2 3,571 2,598 3,487 2,872 111.2 3,797 3,771 1,620 3,771 1,877 1,877 3,472 3,686 1,977 1,473 3,771 1,877 3,771 1,877 3,771 1,877 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,771 3,	June	21 291	1,757.0	1,73	1555	2,267	207.5	35,73	7 830 7	125.4	7.100,7		
20920 17649 1779 1442 4735 9168 95810 2,8730 1971 1777 1002 17649 1779 1442 4735 9168 95810 2,8730 1971 1777 1002 2008 1779 1442 4736 3686 9527 15152 1777 1442 978 3600 2620 3578 2,873 1873 1774 1774 1442 3781 3680 2873 2,8852 1171 3777 1442 3781 3680 2878 2,878 1774 1442 3781 3690 2,978 1774 3781 3781 3782 2781 1774 3781 3782 3781 3781 3782 3781 <td>July</td> <td>21.561</td> <td>1.757.3</td> <td>1811</td> <td>156.5</td> <td>2,000</td> <td>301.8</td> <td>307.76</td> <td>2 882 5</td> <td>1303</td> <td>2,075.2</td> <td></td> <td></td>	July	21.561	1.757.3	1811	156.5	2,000	301.8	307.76	2 882 5	1303	2,075.2		
25f76 1935 1707 1487 4788 3652 9937 31552 1507 1487 4788 3656 9937 31552 1507 1422 20,898 1,5445 1,587 1538 4,286 3152 3560 3578 28845 1112 3,7847 1423 21,482 1,793.6 1,717 1518 4,286 3152 2,8468 1112 3,7847 1823 21,724 1,880.0 1580 2580 29,99 2,9948 2,994 1923 2,7844 92,9 21,774 1,880 1,890 1583 4,490 30,9 1995 2,586 100,2 21,774 1,880 1,890 1580 3,49 3,70 3,69 2,99 2,99 2,99 2,99 111 3,70 3,64 21,774 1,880 1,890 4,732 3,69 3,71 3,71 3,88 1,89 1,99 2,846 111 3,20 1,99	August	20.929	1,764.9	1 739	144.3	735 V	216.8	35,700	7 873 0	130.1	27576		
20,898 17,645 1,587 135.8 4,286 315.2 35,60 2,872.8 129.7 17,647 924,4 924,2 21,462 1,794.6 1,712 151.5 3,600 282.0 2,885.2 121.8 2,784.4 924,2 21,247 1,822.0 1,618 1,511.2 3,600 282.0 2,885.2 121.8 2,746.7 86.3 21,274 1,862.0 1,820 1,852.0 115.0 3,488 2.58.0 2,998.0 2,998.0 129.6 1,662.3	September	23.076	1.935.9	1 707	148.7	4 948	363.6	30,07	3 155 2	150.5	2.067.7		
without 21,462 1793 6 1712 1513 3,600 262.0 35,778 2,885.2 1218 2,746.7 85.3 mbber 21,237 1,823.0 1,618 145.2 3,571 299.8 2,846.8 111.2 2,746.7 85.3 amp 1,736 1,486.1 1,340 115.0 34,88 28,99 2,846.8 111.2 3,290.0 129.3 86.3 ath 2,6600 2,026.8 1,820 182.0 182.0 36.4 45.9 36.9 2,996.0 178.7 3,290.0 199.9 1,997	October	20,898	1.764.5	1 587	135.8	4 286	315.2	35,603	2,577.8	129.5	2,001.7	02.4	
way 1/736 1,823.0 1,618 145.2 3,711 259.8 3,4829 2,846.8 111.2 3,590.2 96.1 ary 17736 1,486.1 1,340 115.0 3,498 28.8 2,846 2,990 1,295.2 96.1 ary 17736 1,486.1 1,340 115.0 3,498 28.0 2,996.0 1,299.0 1,295.2 96.1 1,299.0 1,297.3 1,340 1,593 4,722 30.0 2,996.0 1,299.0 1,297.3 1,040.2 96.1 1,297.3 1,040.2 1,063.2 1,063.2 1,063.2 1,063.2 1,063.2 1,063.2 1,063.2 1,063.2 1,063.2 1,063.2 1,115.2 1,063.2 1,115.2 1,115.2 3,236.2 1,115.2 1,063.2 1,115.2 1,115.2 1,115.2 3,238.1 1,063.2 1,115.2 1,115.2 3,238.1 1,106.2 3,290.2 1,115.2 3,238.1 1,115.2 3,238.1 1,115.2 3,238.1 1,115.2 3,238.1 1,115.2	November	21.462	1.793.6	1 712	151 5	009 8	2000	37.5 25	2,885	121.8	7 746 7		
94 17.736 1.486.1 1.340 115.0 3.488 2.88.0 2.99.6 2.39.18 99.9 2.58.1 104.2 arry 21.724 1.885.0 1.820 3.048 2.88.0 3.99.6 2.39.18 99.9 2.58.1 104.2 arry 21.724 1.882.9 1.80.0 15.20 2.05.5 5.59.2 46.736 3.738.6 1.29.7 1.29.2 1 21.724 1.882.9 1.80.4 1.59.7 1.77.9 4.57.2 46.736 3.738.6 1.29.7 1.20.2 1 2.312 2.05.3 1.80.4 4.72.2 36.2 4.72.8 3.72.8 1.80.2 1.80.7 1.80.7 3.66.7 3.66.7 3.68.3 1.80.7 3.68.3 3.38.1 1.80.7 4 4.993 4.22.8 81.7 81.0 1.350 1.22 1.84.7 1.80.8 4.75 3.68.8 2.93.8 1.83.7 1.15 4 4.993 4.42.2 4.5 1.60	December	21,237	1.823.0	1,618	145.2	3.571	250.8	34 829	2,846.8	111.2	3 290 2		
aty 11736 1486.1 1340 115.0 3498 258.0 29.969 2391.8 99.9 2558.1 104.2 mary 21724 1466.1 1,870 158.5 45.76 45.796 2990.0 129.5 2657.8 106.2 d 21,575 1,862.0 1,874 158.3 45.78 45.786 179.5 115.2 d 21,575 1,862.0 1,894 159.3 47.78 37.281 3.066.5 118.2 3.288.1 118.2 d 65.49 65.48 81.7 17.79 46.57 3.728.6 18.23 3.684.2 118.2 3.788.1 118.2 3.788.1 18.2 44.6	1993	•				1	2						
V 6,549 2,099,0 129,5 2,657,8 106,3 Col. 21,774 1,863,0 1,820 1,885 4,450 30,7 3,694 2,099,0 129,5 2,657,8 106,3 Apple 1 21,75 1,824 1,824 1,997 1,779 5,465 419,3 40,637 3,728,6 178,7 3,288,0 110,5 Apple 1 1,822 1,824 1,997 1,779 5,465 419,3 40,637 3,728,6 178,7 3,288,0 110,5 Apple 2 6549 6548 817 81,0 1,360 121,4 10,878 1,031,8 501 1,069,5 446 Apple 2 452 81,0 1,360 121,4 10,878 1,031,8 501 1,069,5 446 Apple 3 135,5 69 24,5 169 110 3,088 20,8 20,8 33,1 10,09 Apple 3 31,2 31,2 1,10 3,088 36,2 <t< td=""><td>January</td><td>17,736</td><td>1,486.1</td><td>1,340</td><td>115.0</td><td>3,498</td><td>258.0</td><td>29,969</td><td>2,391.8</td><td>6.66</td><td>2,558.1</td><td></td><td></td></t<>	January	17,736	1,486.1	1,340	115.0	3,498	258.0	29,969	2,391.8	6.66	2,558.1		
th 25,600 2,2683 2,320 26,592 4338 45,736 3,738 6 1787 3,288 0 1592 1 25,512 1,852.9 1,894 1,593 4,752 36,25 1,378 1,385 1182 3,488 0 1118 7 23,312 2,068.3 1,997 1,779 5,463 1173 3,423.5 166.3 3,388.1 1817 8 6,549 654.8 817 810 1,350 121 10318 50.1 1,069.5 446 1,878 422.8 817 810 1,350 121 10318 50.1 1,069.5 446 1,888 422.8 842.2 674.7 50.15 88.8 8,422 638.4 23.7 638.4 23.7 638.4 23.7 638.4 23.7 638.4 23.7 638.4 23.7 115.7 115.7 115.8 11.4 25.7 11.6 24.7 25.1 12.1 11.6 24.2 88.8	February	21,724	1,863.0	1,820	158.5	4,450	330.7	36,943	2,999.0	129.5	2,637.8	•	
1 1872 1882 1894 1593 4772 3622 37281 3065 1352 30632 1115 23,312 2,068.3 1,997 177.9 5,465 419.3 40,637 3,423.5 166.3 3,383.1 1115 V 6,549 6548 817 81.0 1,350 121.4 10,878 1,031.8 50.1 1,069.5 44.6 4,939 422.8 343 27.0 1,262 88.8 88.8 88.8 20.8 608.4 23.7 1,868 135.6 20.8 25.2 1,089 76.7 7,626 58.8 20.8 608.4 13.7 1,868 135.6 6.9 4.5 169 11.0 3,082 21.6 4.5 1,868 135.6 1.6 1.10 3,088 20.8 20.8 20.8 11.7 1,869 1.7 1.1 0.0 4.2 97.6 2.8 31.6 11.6 1,869	March	26,600	2,268.8	2,320	205.0	5,592	433.8	45,736	3,728.6	178.7	3,288.0	•	
V 6,549 6548 1,997 177.9 5,465 419.3 40,637 3,423.5 166.3 3,338.1 150.7 V 6,549 6548 817 81.0 1,350 121.4 10,878 1,031.8 50.1 1,069.5 446 4,993 4,22.8 343 27.0 1,262 88.8 8,422 674.7 25.3 688.4 23.7 1,864 4,993 4,22.8 343 27.0 1,262 88.8 8,422 674.7 25.3 688.4 23.7 1,867 1356 469 1,08 1,08 1,08 36.8 23.8 17.5 1,87 2,112 206 1,56 1,09 1,09 36.8 36.2 1,24 37.0 1,89 17.1 20 42 76 3.6 36.2 1,14 36.0 37.0 36.0 37.0 36.0 37.0 36.0 37.0 37.0 37.0 37.0 37.0	April	21,575	1,852.9	1,804	159.3	4,732	362.2	37,281	3,056.5	135.2	3,063.2		
V 6,549 6548 817 81.0 1,330 121.4 10,878 1,031.8 50.1 1,069.5 44.6 4,993 422.8 81.7 81.0 1,350 121.4 10,878 1,031.8 50.1 1,069.5 44.6 4,993 422.8 343 27.0 1,262 88.8 8,422 674.7 25.3 608.4 23.4 27.7 67.7 1,626 58.6 25.3 608.3 17.5 608.4 25.5 1,626 58.8 29.8 608.3 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.6 17.5 17.6 17.5 17.6 17.6 17.6 27.9 11.4 25.7 11.6 1 58.1 1,7 1,2 6.9 4.2 9.6 24.9 14.5 10.6 11.6 27.9 11.6 11.6 11.6 11.6	May	23,312	2,068.3	1,997	177.9	5,465	419.3	40,637	3,423.5	166.3	3,358.1		
V 6,549 6548 617 81.0 1,350 121.4 10,878 1,031.8 50.1 1,069.5 446 4,993 422.8 343 27.0 1,262 88.8 8,422 674.7 25.3 638.4 23.7 1,868 135.6 298 25.2 1,058 76.7 7,626 586.8 29.8 608.3 17.5 2,794 131.2 206 4.5 169 11.0 3,058 29.8 608.3 17.5 619 34.9 17.1 2.0 4.2 90.7 5015 369.2 2.1 4.5 619 17.1 1. 90 4.2 976 52.6 2.8 51.5 0.4 198 17.1 2. 1.7 1. 1. 90 4.2 976 52.6 2.8 51.6 8.7 11.6 198 17.1 1. 1. 1. 1. 1. 1. 1. 1						STATES							
V 6,349 6548 817 81.0 1,350 121.4 10,878 1,031.8 50.1 1,069.5 44.6 4,993 422.8 81.2 614.7 25.3 638.4 23.7 44.6 3,974 3135.6 69 4.5 1,69 11.0 3,058 20.8 608.3 17.5 1,868 135.6 69 4.5 169 11.0 3,058 20.8 20.8 638.4 23.7 1,868 135.6 69 4.5 169 11.0 3,058 215.3 638.4 17.5 1,97 211.2 206 15.6 680 50.7 5,015 369.2 12.1 367.0 87.7 1,98 171 22 1.7 1.1 90 42 976 52.6 1.8 86.2 11.6 577 58.1 32 3.3 111 8.4 1,003 10.1 3.4 86.2 11.6 56		•	;										
4,993 42.8 343 27.0 1,262 88.8 8,422 6/47 25.3 658.4 23.7 1,868 135.6 69 25.2 1,058 76.7 5,015 258.8 29.8 608.3 17.5 1,868 135.6 69 50.7 5,015 369.2 12.1 367.0 8.7 1,868 17.1 20 15.6 680 50.7 5,015 369.2 12.1 367.0 8.7 1,868 17.1 20 15.6 680 50.7 5,015 369.2 12.1 367.0 8.7 1,88 17.1 2 1,7 12 0.9 303 24.9 11.4 36.7 11.4 577 58.1 3 111 8 1,003 1,161.2 3.4 86.2 11.6 7 58.9 170.2 1,4 1,6 1,0 1,4 1,4 1.5 11.4 11.4 11.4 11.4	NS.	6,549	654.8	817	81.0	1,350	121.4	10,878	1,031.8	50.1	1,069.5		
1,974 318.5 298 25.2 1,058 76.7 7,626 586.8 29.8 608.3 17.5 2,77 213.6 69 4.5 169 11.0 3,058 215.5 10.2 216.6 4.5 619 34.9 17.1 22 1.7 1.1 90 4.2 976 52.6 2.8 51.5 0.4 198 17.1 22 1.7 1.2 0.9 303 24.9 1.4 25.7 0.4 198 17.1 22 1.7 1.2 0.9 303 24.9 1.4 25.7 0.4 198 17.1 22 1.7 1.2 0.9 303 24.9 1.4 25.7 0.4 577 58.1 32 3.3 111 8.4 1,003 1,161.2 75.9 1,140.1 61.7 5609 498.4 373 26.6 1,474 109.6 9,45 790.1 27.1 </td <td>V1C.</td> <td>4,993</td> <td>422.8</td> <td>343</td> <td>27.0</td> <td>1,262</td> <td>88.8</td> <td>8,422</td> <td>674.7</td> <td>25.3</td> <td>638.4</td> <td></td> <td></td>	V1C.	4,993	422.8	343	27.0	1,262	88.8	8,422	674.7	25.3	638.4		
1,864 135.6 69 4,5 169 11.0 3,058 215.5 10.2 216.6 4,5 2,797 211.2 206 15.6 680 50.7 5,015 369.2 12.1 367.0 8.7 198 17.1 22 1.7 1.1 90 4,2 976 32.6 2.8 31.5 0.5 198 17.1 22 1.7 1.2 0.9 303 24.9 1.4 25.7 0.4 198 17.1 22 1.7 1.1 8.4 1,003 101.2 3.4 8.2 10.6 57.7 58.1 3.2 3.3 111 8.4 1,003 101.2 3.4 86.2 11.6 5609 498.4 377 26.6 1,474 109.6 9,345 790.1 27.1 811.0 35.3 4,272 349.0 300 24.0 1,240 90.3 8,265 644.9 33.4	3 ,5	3,9/4	318.5	298	25.2	1,058	16.7	7,626	586.8	29.8	608.3		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	A A	1,868	135.6	39 j	4.5	69]	11.0	3,058	215.5	10.2	216.6		
V 6,839 717.2 965 100.0 1,595 11.5 90 4.2 976 52.6 2.8 51.5 0.5 976 55.4 1.4 25.7 0.4 9.4 1.0 1.0 1.5 9.5 1.4 25.7 9.4 9.4 1.0 1.0 1.5 9.5 1.1 9.0 9.4 1.0 1.0 1.5 9.5 1.1 9.0 9.3 9.3 9.3 9.4 9.3 9.5 1.1 9.5 9.5 9.5 9.5 9.5 9.5 9.5 9.5 9.5 9.5	A A	761,7	211.2	506	15.6	089	50.7	5,015	369.2	12.1	367.0		
V 6,839 7172 965 100 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 V 6,839 717.2 366 1,474 109.6 9,345 790.1 27.1 811.0 35.5 4,272 349.0 30 24.0 1,240 90.3 8,265 644.9 33.1 637.5 23.3 3,052 240.4 175 13.2 751 54.8 77.1 16 1.0 47 1,020 56.4 27.1 1.6 24.8 99.0	Las.	610	34.9	7.	Ξ;	S :	4.2	976	52.6	2.8	51.5	0.5	
V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 S,609 498.4 373 26.6 1,474 109.6 9,345 790.1 27.1 811.0 35.5 2,094 148.9 116 8.2 195 11.5 3,328 232.9 9.0 213.9 12.3 3,052 240.4 175 13.2 751 54.2 5,487 415.9 13.4 390.4 11.7 650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 260 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	ACT	577	58.1	77 6	1.7 2.3	12	0.9	303	24.9	4.1.	25.7	0.4	
V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 5,609 498.4 373 26.6 1,474 109.6 9,345 790.1 27.1 811.0 35.5 4,272 349.0 300 24.0 1,240 90.3 8,265 644.9 33.1 637.5 23.3 2,094 148.9 116 8.2 15.2 751 54.2 54.9 33.1 637.5 23.3 3,052 240.4 175 13.2 751 54.2 5487 415.9 90.0 213.9 12.3 650 37.7 16 1.0 97 4.7 1,020 56.7 33.3 57.8 10 236 20.3 14 1.1 11 0.9 324 27.1 16 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.				3		111	ro	200,1	7.101		700	0.11	
V 6,839 717.2 965 100.0 1,595 140.1 11,880 1,161.2 75.9 1,140.1 61.7 5,609 498.4 373 26.6 1,474 109.6 9,345 790.1 27.1 811.0 35.5 4,272 349.0 300 24.0 1,240 90.3 8,265 644.9 33.1 637.5 23.3 2,094 148.9 116 8.2 195 11.5 3,228 232.9 9.0 213.9 12.3 3,052 240.4 175 13.2 751 54.2 5,487 415.9 13.4 390.4 11.7 650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3						STATE	S — MAY 1993						
5,609 498.4 373 26.6 1,474 109.6 9,345 790.1 27.1 811.0 35.5 4,772 349.0 300 24.0 1,240 90.3 8,265 644.9 33.1 637.5 23.3 2,094 148.9 116 8.2 195 11.5 3,328 232.9 9.0 213.9 12.3 3,052 240.4 175 13.2 751 54.2 5,487 415.9 13.4 390.4 11.7 650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 236 20.3 14 1.1 11 0.9 324 27.1 1.6 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	NSW	6,839	717.2	965	100.0	1.595	140.1	11.880	1.161.2	75.9	1.140.1	61.7	2.440.0
4,772 349.0 300 24.0 1,240 90.3 8,265 644.9 33.1 637.5 23.3 2,094 148.9 116 8.2 195 11.5 3,328 232.9 9.0 213.9 12.3 3,052 240.4 175 13.2 751 54.2 5,487 415.9 13.4 390.4 11.7 650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 236 20.3 14 1.1 11 0.9 324 27.1 1.6 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	Vic.	2,609	498.4	373	26.6	1,474	109.6	9.345	790.1	27.1	811.0	35.5	1.514.
2,094 148.9 116 8.2 195 11.5 3,328 232.9 9.0 213.9 12.3 3,052 240.4 175 13.2 751 54.2 5,487 415.9 13.4 390.4 11.7 650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 236 20.3 14 1.1 11 0.9 324 27.1 1.6 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	PIÒ	4,272	349.0	300	24.0	1.240	90.3	8,265	644.9	33.1	637.5	23.3	1.197
3,052 240.4 175 13.2 751 54.2 5,487 415.9 13.4 390.4 11.7 650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 236 20.3 14 1.1 11 0.9 324 27.1 1.6 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	SA	2,094	148.9	116	8.2	195	11.5	3,328	232.9	0.6	213.9	12.3	351.
650 37.7 16 1.0 97 4.7 1,020 56.7 3.3 57.8 1.0 236 20.3 14 1.1 11 0.9 324 27.1 1.6 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	WA	3,052	240.4	175	13.2	751	54.2	5.487	415.9	13.4	390.4	11.7	673
236 20.3 14 1.1 11 0.9 324 27.1 1.6 24.8 0.9 560 56.4 38 3.7 102 7.9 988 94.6 2.9 82.7 4.3	Tas.	959	37.7	16	1.0	16	4.7	1,020	56.7	3.3	57.8	1.0	79.
560 564 38 3.7 102 7.9 988 94,6 2.9 82.7 4.3	F	236	20.3	14	1.1	11	0.0	324	27.1	1.6	24.8	0.0	42.
	ACT	260	56.4	38	3.7	102	7.9	886	94.6	2.9	82.7	4.3	178.0
		D		TOTAL TANKS	· ·								

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 1992 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 adjustment 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. Smoothing seasonally adjusted series to create trend estimates is a means of reducing the impact of the irregular component of the series. For explanation of how the trend estimates presented in this publication are derived please refer to the Analytical Notes at the beginning of the publication.

Unpublished data

6. More detailed dissections 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 Financial Surveys Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

Revisions

7. Revisions to previously published statistics are included in issues of this publication as they occur.

Commitments not advanced at end of period

8. In principle, 'commitments not advanced at end of period' presented in Table 4 are derivable by adding total new housing commitments plus alterations and additions 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

9. 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

Lease Finance, Australia (5644.0)—issued monthly

Building Approvals, Australia (8731.0) — issued monthly

10. 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
- n.y.a. not yet available
- 11. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.



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