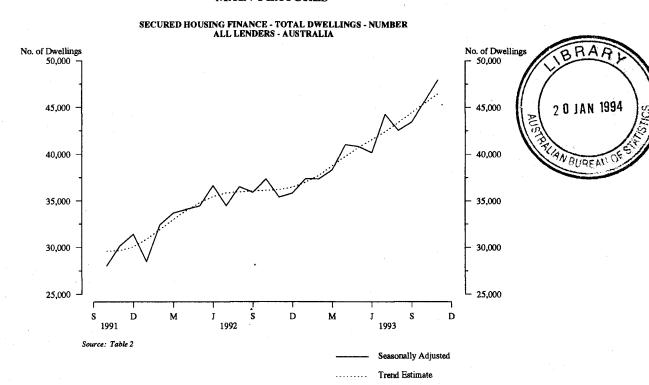


CATALOGUE NO. 5609.0
EMBARGOED UNTIL 11.30 A.M. 20 JANUARY 1994

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA NOVEMBER 1993

MAIN FEATURES



The provisional trend estimate of the number of dwelling units for owner occupation for which finance was committed to individuals in November 1993 was 46,468, an increase of 1,005 dwelling units (2.2%) over October 1993, and up 10,277 dwelling units (28.4%) on November 1992. A fall of 14.2 per cent in the seasonally adjusted figure for December 1993 would be required to arrest 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.

All three categories of housing showed increases in the trend estimate for November compared with October. 'Construction of Dwellings' increased by 3.7 per cent, 'Purchase of Newly Erected Dwellings' increased by 2.0 per cent and 'Purchase of Established Dwellings' by 1.8 per cent.

Seasonally adjusted, finance was committed to individuals to finance 47,960 dwelling units for owner occupation in

November 1993, 2,276 dwelling units (5.0%) more than in October 1993, and 12,552 dwelling units (35.4%) more than in November 1992.

The value of secured housing finance commitments for owner occupied dwellings, in seasonally adjusted terms (excluding alterations and additions), totalled \$3,702.9 million in November 1993, down \$88.9 million (2.3%) on October 1993 but \$828.8 million (28.8%) more than in November 1992.

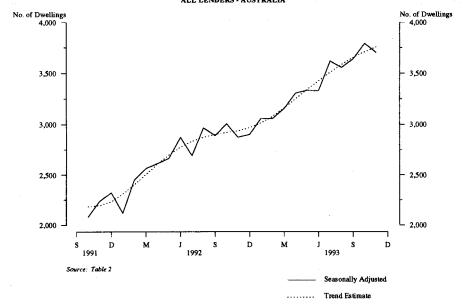
In original terms, there were 49,857 dwelling units financed during the month of November 1993, 7,158 dwelling units (16.8%) more than in October 1993 and 14,279 dwelling units (40.1%) more than in November 1992.

Of the total number of dwellings financed in November 1993, lending institutions reported that 6,303 dwelling units (12.6%) were being refinanced. In November 1992 there were 3,804 dwellings refinanced, 10.7 per cent of total dwellings financed.

INQUIRIES

- 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.

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



PERCENTAGE MOVEMENTS IN MAJOR AGGREGATES — NOVEMBER 1993

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

Number of dwellings

		Percentage change previous month			Percentage change corresponding mor previous year	
Type of lender	Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend
All Banks	17.9	5.9	2.4	43.9	39.0	31.0
Permanent Building Societies	6.7	-2.6	0.2	46.8	36.4	39.3
Other Lenders	7.6	-4.9	0.3	-27.8	-28.3	-30.3
Total	16.8	5.0	2.2	40.1	35.4	28.4
	Value of con			mmitments		
		Percentage change previous month			Percentage change corresponding mo previous year	
Type of lender	Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend
All Banks	8.8	-2.5	1.3	35.6	30.8	29.9
Permanent Building Societies	7.6	-1.0	0.5	48.1	40.6	39.8
Other Lenders	9.9	-0.6	-0.2	-29.4	-28.9	-32.1

(a) Excludes alterations and additions.

Total

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

-2.3

1.2

1.3 1.2

-0.4

1.2

33.3

34.7 26.7

36.6

33.3

28.8

27.9

28.6 25.5

24.8

27.9

8.7

8.0

10.4 14.1

8.7

		•	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 Construction of dwellings Purchase of newly erected dwellings	15.3 21.2 21.8	3.0 10.1 15.9	1.8 3.7 2.0	37.8 48.4 41.6	33.3 43.5 35.7	27.4 32.7 25.0			
Total	16.8 5.0 2.2 40.1 35.4								
	Value of commitments								
		Percentage change previous month		Percentage change corresponding mon previous year	e from th of				
Purpose of commitment	Orig.	Seas. adj.	Trend	Orig.	Seas. adj.	Trend			

-3.5 0.4 8.5

-2.3

(a) Excludes alterations and additions.

Construction of dwellings
Purchase of newly erected dwellings

Established dwellings

30.4 22.2

29.4

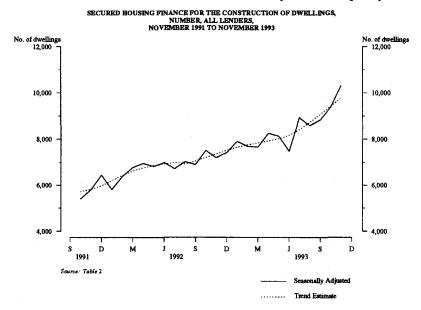
28.8

ANALYTICAL NOTES

PART 1: Comment on Major Aggregates

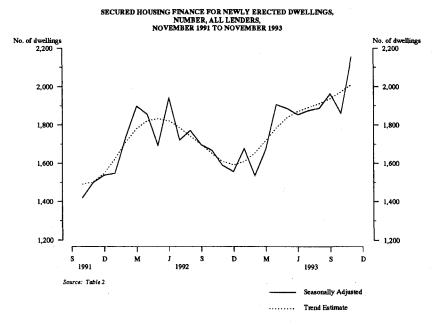
The provisional trend estimate for November 1993 for the total number of dwellings financed was 2.2 per cent higher than for October 1993, continuing the upward trend which commenced in November 1991. Trend estimates for

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'.



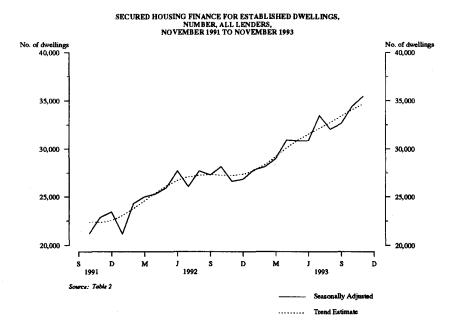
The trend estimate of the number of dwelling units for which commitments of finance were made to individuals for the construction of dwellings in November 1993 was 9,776, up 3.7 per cent on October 1993, continuing the steady upward movement since September 1992.

Seasonally adjusted, finance was committed to individuals for the construction of 10,331 dwelling units in November 1993, 945 dwelling units (10.1%) more than in October 1993 and 3,130 dwelling units (43.5%) more than in November 1992.



The trend estimate for commitments to individuals for the purchase of newly erected dwellings was 2,011 dwelling units in November 1993, up 2.0 per cent on October 1993. This continues the upward movement which began in January 1993. Seasonally adjusted, the number of newly

erected dwelling units for which finance was committed for purchase by individuals in November 1993 was 2,156, 15.9 per cent more than in October 1993 and 35.7 per cent more than in November 1992.



The trend estimate for commitments to individuals for the purchase of established dwellings totalled 34,680 dwelling units in November 1993, up 1.8 per cent on October 1993, continuing the current upward trend which began in December 1992. Seasonally adjusted, the number of

established dwellings for which finance was committed for purchase in November 1993 was 35,473, 3.0 per cent more than in October 1993 and 33.3 per cent more than in November 1992.

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 June to November 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 (December 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 December 1993 by 5 per cent, to 50,358, the trend movement for that month will be +2.8 per cent. The movements in the trend estimates for September, October and November 1993 which are currently estimated to be +2.4 per cent, +2.3 per cent and +2.2 per cent respectively, will be revised to +2.9 per cent, +3.2 per cent and +3.1 per cent. On the other hand, a 5 per cent decline in the seasonally adjusted estimate for the number of dwellings financed in December 1993, to 45,562, will produce a trend movement of +1.4 per cent for December and the movements in the trend estimates for September, October and November 1993 will be revised to +2.2 per cent, +2.1 per cent and +1.8 per cent respectively.

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

	Trenc	l estimate	Revise	ed trend estimate if adjusted number	December 1993 s of dwelling units	•
			is up 5% on	November 1993	is down 5% on	November 1993
	No.	% change on previous month	% change on No. previous month		No.	% change on previous month
1993—						
June	41,567	2.1	41,507	1.9	41,600	2.1
July	42,443	2.1	42,334	2.0	42,497	2.2
August	43,397	2.2	43,343	2.4	43,424	2.2
September	44,434	2.4	44,584	2.9	44,369	2.2
October	45,463	2.3	45,996	3.2	45,285	2.1
November	46,468	2.2	47,429	3.1	46,091	1.8
December	n.y.a.	n.y.a.	48,740	2.8	46,720	1.4

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

			Type of L	ender				
	All ba	rks	Permanent i	•	Othe lende	•	Tota	ıl
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
			AUSTRALIA					
Construction of dwellings —		•						
Houses	9,521	591.0	465	42.5	332	26.1	10,318	659.7
Other dwellings	297	24.1	7	0.7	_	_	304	24.9
Purchase of newly erected								
dwellings —								
Houses	1,600	123.0	123	10.6	97	7.3	1,820	141.0
Other dwellings	468	43.2	33	3.1	12	1.5	513	47.7
Purchase of established dwellings —								
Houses	25,314	2,081.4	2,235	173.1	703	45.4	28,252	2,299,9
Other dwellings	2,191	193.0	132	10.4	24	2.0	2,347	205.4
Other dwellings	,.,.	175.0	152	10. 1	24	2.0	2,541	200.4
Refinance existing								
home loans	5,607	420.3	455	32.8	241	14.1	6,303	467.2
Total new housing								
commitments	44,998	3,476.1	3,450	273.2	1,409	96.4	49,857	3,845.7
Alterations and								
additions	••	196.9	••	12.4		4.4	••	213.8
Total commitments	44,998	3,673.0	3,450	285.6	1,409	100.8	49,857	4,059.5
			STATES(a)					
New South Wales	13.890	1.328.8	558	53.2	136	13.5	14,584	1,395.4
Victoria	11,859	852.5	556	43.5	241	13.6	12,656	909.6
Queensland	7,917	622.7	1,324	123.1	249	16.4	9,490	762.2
South Australia	2,866	208.8					/ 3,852	268.3
Western Australia	5,915	465.6	ļ				6,546	515.8
Tasmania	1,121	64.6	1,012	65.9	783	57.4	1,198	68.6
Northern Territory	374	30.6					400	32.6
Australian Capital Territory	1,056	99.4	1				1,131	107.0

⁽a) Includes alterations and additions.

TABLE 2 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — ALL LENDERS — ORIGINAL SEASONALLY ADJUSTED AND TREND ESTIMATES(a)

	Construc of dwelli		Purchase of erected dwe		Purchase established dwe		Tota	!
_	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
			O	RIGINAL				······································
1992								
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								
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	2,374.6	37,281	3,056.6
May	8,430	603.8	1,770	154.2	31,242	2,665.4	41,442	3,423.5
June	8,352	608.8	1,967	175.7	33,616	2,878.4	43,935	3,662.9
July	8,527	618.8	1,903	172.0	31,585	2,675.9	42,015	3,466.7
August	8,929	656.1	2,002	173.7	32,171	2,725.4	43,102	3,555.2
September	9,570	720.4	2,097	182.3	35,169	3,031.4	46,836	3,934.1
October	8,766	620.0	1,915	165.4	32,018	2,752.3	42,699	3,537.7
November	10,622	684.5	2,333	188.7	36,902	2,972.5	49,857	
November	10,022	004.5				2,912.3	49,637	3,845.7
			SEASONA	LLY ADJUSTE	D			
1992								
September	6,897	497.2	1,696	138.9	27,290	2,253.3	35,883	2,889.4
October	7,511	529.8	1,667	140.8	28,143	2,334.7	37,321	3,005.4
November	7,201	534.2	1,589	131.5	26,618	2,208.4	35,408	2,874.1
December	7,417	534.7	1,555	130.4	26,825	2,235.7	35,797	2,900.8
1993								
January	7,895	556.4	1,678	142.9	27,815	2,358.9	37,388	3,058.2
February	7,689	534.4	1,535	129.5	28,122	2,391.3	37,346	3,055.1
March	7,654	553.9	1,673	144.0	28,984	2,457.1	38,311	3,155.0
April	8,248	581.6	1,906	161.6	30,888	2,559.5	41,042	3,302.7
May	8,129	588.2	1,886	161.2	30,823	2,583.4	40,838	3,332.7
June	7,479	544.5	1,853	161.8	30,835	2,621.3	40,167	3,327.6
July	8,933	646.4	1,875	175.7	33,456	2,796.7	44,264	3,618.7
August	8,587	636.0	1,887	170.7	32,054	2,752.1	42,528	3,558.9
September	8,842	664.7	1,963	175.3	32,643	2,801.5	43,448	3,641.5
October		650.0	1,860	156.9	34,438	2,984.8		
	9,386						45,684	3,791.8
November	10,331	652.6	2,156	170.2	35,473	2,880.1	47,960	3,702.9
			TRENI	ESTIMATES				
1992								
September	7,056	506.7	1,697	143.1	27,322	2,253.0	36,075	2,902.8
October	7,211	519.6	1,650	138.5	27,256	2,263.0	36,117	2,921.1
November	7,365	529.9	1,609	134.8	27,217	2,273.8	36,191	2,938.5
December	7,522	538.7	1,592	133.6	27,365	2,296.8	36,479	2,969.0
1993								
January	7,650	545.2	1,609	135.3	27,731	2,334.4	36,990	3,014.8
February	7,748	550.4	1,654	139.7	28,342	2,388.1	37,744	3,078.2
March	7,837	556.5	1,718	146.1	29,186	2,457.8	38,740	3,160.5
April	7,926	565.9	1,785	153.7	30,072	2,528.6	39,783	3,248.1
May	8,025	580.1	1,838	160.9	30,862	2,597.7	40,725	3,338.7
June	8,175	597.5	1,871	166.2	31,521	2,662.3	41,567	3,426.0
July July	8,416	615.8	1,892	169.0	32,135	2,725.4	42,443	3,510.3
. •	8,727	632.4	1,911	169.8	32,759	2,725.4 2,785.4	42,443	3,587.5
August	9,078	646.3	1,938	169.8 169.5	33,418	2,783.4 2,840.0	43,397 44,434	3,655.8
September (c) (f)								
September (d) (f)	9,124	646.8	1,948	169.8	33,512	2,842.4	44,584	3,659.0
September (e) (f)	9,078	643.9	1,939	169.0	33,352	2,829.5	44,369	3,642.4
October (c) (f)	9,430	656.9	1,972	168.8	34,062	2,886.5	45,463	3,712.1
October (d) (f)	9,583	659.0	2,009	170.1	34,404	2,896.8	45,996	3,725.9
October (e) (f)	9,430	649.3	1,978	167.6	33,878	2,854.1	45,285	3,671.1
November (c) (f)	9,776	664.8	2,011	168.2	34,680	2,923.9	46,468	3,756.9
November (d) (f)	10,038	668.8	2,079	170.8	35,313	2,945.5	47,429	3,785.1
November (e) (f)	9,750	650.5	2,018	166.1	34,323	2,865.1	46,091	3,681.7

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

TABLE 3. SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — TYPE OF LENDER — ORIGINAL SEASONALLY ADJUSTED AND TREND ESTIMATES(a)

	All Ban	ks	Permanent B Societi		Other Len	ders	Total	
•	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
			OR	IGINAL				
1992								
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								
January	26,370	2,120.8	2,099	170.1	1,500	100.9	29,969	2,391.8
February	32,968	2,695.7	2,554	205.2	1,421	98.1	36,943	2,999.0
March	41,258	3,377.7	2,896	237.0	1,582	114.0	45,736	3,728.6
April	33,395	2,758.6	2,438	191.0	1,448	107.1	37,281	3,056.6
May	37,238	3,097.1	2,863	229.0	1,341	97.4	41,442	3,423.5
June	39,373	3,314.0	3,295	254.8	1,267	94.1	43,935	3,662.9
July	37,552	3,129.4	3,107	243.7	1,356	93.7	42,015	3,466.7
August	38,723	3,223.3	3,116	243.3	1,263	88.6	43,102	3,555.2
September	42,133	3,580.8	3,385	264.8	1,318	88.4	46,836	3,934.1
October	38,158	3,196.0	3,232	254.0	1,309	87.7	42,699	3,537.7
November	44,998	3,476.1	3,450	273.2	1,409	96.4	49,857	3,845.7
			SEASONAI	LY ADJUSTED				
1992								
September	31,697	2,576.2	2,212	174.4	1,974	138.9	35,883	2,889.4
October	33,111	2,683.3	2,266	183.7	1,944	138.4	37,321	3,005.4
November	31,312	2,568.4	2,338	182.3	1,758	123.5	35,408	2,874.1
December	31,335	2,564.2	2,643	215.8	1,819	120.7	35,797	2,900.8
1993								
January	32,917	2,718.3	2,722	214.1	1,749	125.7	37,388	3,058.2
February	33,356	2,756.6	2,511	195.7	1,479	102.9	37,346	3,055.1
March	34,400	2,855.8	2,431	195.1	1,480	104.1	38,311	3,155.0
April	36,907	2,985.8	2,564	203.0	1,571	113.9	41,042	3,302.7
May	36,649	3,007.7	2,821	226.7	1,368	98.3	40,838	3,332.7
June	35,818	2,995.8	3,099	241.2	1,250	90.6	40,167	3,327.€
July	39,689	3,269.7	3,185	253.7	1,390	95.4	44,264	3,618.7
August	38,165	3,226.5	3,102	243.3	1,261	89.1	42,528	3,558.9
September	38,891	3,294.9	3,296	261.6	1,261	85.0	43,448	3,641.5
October	41,084	3,444.6	3,275	258.8	1,325	88.3	45,684	3,791.8
November	43,511	3,358.7	3,189	256.3	1,260	87.8	47,960	3,702.9
			TREND	ESTIMATES				
1992								
September	31,865	2,589.0	2,204	174.3	2,005	139.5	36,075	2,902.8
October	31,959	2,610.9	2,239	177.0	1,919	133.3	36,117	2,921.1
November	32,008	2,624.9	2,351	186.4	1,832	127.3	36,191	2,938.5
December	32,264	2,651.1	2,463	195.9	1,752	122.0	36,479	2,969.0
1993								
January	32,786	2,696.6	2,531	201.3	1,673	116.9	36,990	3,014.8
February	33,592	2,762.9	2,559	203.2	1,593	112.1	37,744	3,078.2
March	34,615	2,846.0	2,608	206.8	1,517	107.7	38,740	3,160.5
April	35,645	2,931.4	2,691	213.2	1,448	103.5	39,783	3,248.1
May	36,521	3,016.4	2,814	222.8	1,389	99.5	40,725	3,338.7
June	37,261	3,096.1	2,960	234.1	1,347	95.7	41,567	3,426.0
July	38,032	3,173.2	3,093	244.4	1,319	92.6	42,443	3,510.3
August	38,918	3,246.1	3,182	251.5	1,297	89.9	43,397	3,587.5
September (b) (e)	39,917	3,311.7	3,235	256.1	1,282	88.0	44,434	3,655.8
September (c) (e)	40,066	3,314.7	3,231	256.0	1,287	88.4	44,584	3,659.0
September (d) (e)	39,871	3,299.6	3,216	254.8	1,281	88.0	44,369	3,642.4
October (b) (e)	40,924	3,366.3	3,267	259.3	1,272	86.6	45,463	3,712.1
October (c) (e)	41,447	3,378.5	3,262	259.4	1,287	88.0	45,996	3,725.9
October (d) (e)	40,803	3,328.8	3,215	255.6	1,268	86.7	45,285	3,671.1
November (b) (e)	41,918	3,409.9	3,274	260.5	1,276	86.4	46,468	3,756.9
November (c) (e)	42,853	3,434.6	3,286	262.3	1,290	88.2	47,429	3,785.1
November (d) (e)	41,638	3,340.8	3,197	255.1	1,255	85.8	46,091	3,681.7

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

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

Sm Downlings Sm Downling Sm D Sm Initial Sm Downling Sm D 4,687.3 1,216 109.5 12,950 1,041.2 1,041.2 4,687.3 1,825 141.0 15,992 1,314.5 1,314.5 4,687.3 1,825 141.0 15,992 1,314.5 1,314.5 4,687.3 1,825 141.0 15,724 1,314.5 1,314.5 492.6 1,825 141.6 1,314.5 <t< th=""><th></th><th></th><th>Construction of dwellin</th><th>8</th><th></th><th>1-1</th><th>Purchase of newly erected dwellings</th><th>d dwellings</th><th></th></t<>			Construction of dwellin	8		1-1	Purchase of newly erected dwellings	d dwellings	
Desiring Desiring		Houses		Other dwellings		Houses		Other dwellings	
Columbia Columbia		Dwelling units	\$m	Dwelling units	Sm	Dwelling units	\$2	Dwelling units	Sm
61,809 3711/7 1,316 109.5 12,950 1,041.2 3,464 87,706 6,2386 1,527 141.0 15,922 1,131.0 3,734 87,706 6,5386 1,527 211.3 15,922 1,131.0 4,856 6,917 6,926 1,257 1,113 1,134.5 4,87 4,87 6,937 7,487 1,23 1,106 1,104 3,73 4,856 6,934 5,926 1,13 1,124 1,104 3,73 4,856 6,934 5,927 408.3 1,15 1,106 3,76 3,76 6,937 463 1,15 1,106 3,76 3,72 4,70 3,76 7,272 408.3 1,15 1,106 1,104 3,76 4,10 3,76 4,10 3,76 4,10 3,77 4,10 3,77 4,10 3,77 4,10 3,77 4,10 3,77 4,10 3,77 4,10 3,77 4,10 3,10<					AUSTRALIA				
Color	YEARS	88	L 11. C	7101	3 001	12.050	6170	9 461	0 000
67,00 6,286 2,557 111 1424 1134 4154	1990-1991 1001-1002	61,809	3,711.7	1,516	109.5	056,21	1,041.2	2,461	274.0
7,487 5391 277 181 1,424 1150 418 6,977 6,976 6926 134 154 1,194 1193 448 6,704 472,0 114 157 1,173 1041 376 6,704 474,0 215 168 153 948 81.8 376 7,727 5050 188 165 1,178 964 81.8 376 8,737 5052 188 186 152 1,136 92.7 470 8,737 5052 188 186 152 1,136 10.3 416 8,737 5052 186 152 1,136 1153 416 416 8,736 506 250 122 1,136 1153 416 416 416 416 416 416 416 416 416 416 416 416 416 416 416 416 416 416 416	1997-1992	71,77	4,007.3	755 C	2115	2,6,CI 15,724	1,312.0	4,7,4	324.2 435.8
6.947 539.1 227 18.1 1.124 113.0 418 6.987 525.6 184 15.4 1.294 1004 473 6.987 525.6 173 15.1 1.274 1004 473 6.987 525.6 173 16.7 1,126 92.7 473 7.772 505.2 189 16.5 1,136 92.7 376 8,977 654.8 2.66 15.2 1,249 108.3 416 8,194 522.3 1.89 16.5 1,249 118.3 416 8,195 522.3 1.29 1,124 118.3 445 8,185 526 1.59 1,124 118.3 445 8,186 650.9 2.24 1,24 12.9 118.3 445 8,182 650.9 2.24 1,54 11.3 11.3 445 8,182 650.9 2.24 1,54 12.9 144 12.9	1992						1	2221	
6917 4926 184 154 11294 11093 447 69704 474.9 215 113 1275 11093 447 7272 5952 189 168 158 157 1705 11093 375 7272 5953 189 168 158 159 170 376 7372 5953 189 168 159 170 394 318 321 7372 5954 259 189 169 11054 470 8104 5794 5795 200 200 1152 1130 11155 470 8104 5795 5968 200 200 1152 1130 11155 470 8105 6509 200 200 1152 1130 11155 470 8105 6509 200 200 1152 1130 11155 470 8105 8105 6509 200 200 1152 1130 1131 480 8104 5794 5295 1200 1130 1131 480 8104 5795 670 80 81 40 40 41 355 1130 8105 8105 8105 81 40 41 355 1130 1140 810 1165 41 1100 81 1100 810 1100 1100 1100 1100 1	September	7,487	539.1	237	18.1	1,424	113.0	418	36.8
6,988 525.0 173 15.1 1275 104.1 373 5,924 474.9 215 11.08 93.6 375 5,922 408.3 168 16.7 11.08 92.7 375 8,927 408.3 189 16.8 11.06 92.7 375 8,927 565.0 189 16.8 11.06 92.7 375 8,022 508.3 22.6 15.2 12.49 118.5 476 8,025 578.6 579.8 23.6 13.6 13.7 14.30 118.5 471 8,026 579.8 244 20.1 14.40 120.4 45 45 8,636 630.9 29.4 20.1 14.40 120.4 45 45 8,636 630.9 29.4 20.1 14.40 120.4 45 45 45 45 45 45 45 45 45 45 45 45 45	October	6,917	492.6	184	15.4	1.294	109.3	437	40.1
6,704 474.9 215 167 1,108 93.6 376 7,272 560.5 188 13.8 13.8 13.8 93.4 81.8 32.1 7,272 560.5 189 11.26 10.24 10.43 470 470 7,319 522.5 186 15.2 11.249 10.83 470 471 471 470 <	November	6,983	525.0	173	15.1	1,275	104.1	373	34.0
5922 408.3 168 13.8 984 81.8 321 7272 655.0 165.0 116.5 1,136 92.7 362 8,997 654.8 265 165 1,65 1,494 104.3 470 8,194 584.3 266 19.6 11.39 118.5 470 8,194 584.3 29.6 19.6 1,494 118.5 470 8,182 58.8 20.1 20.1 1,59 118.3 445 8,182 650.7 29.6 1,59 1,414 128.3 445 8,471 29.7 24.9 1,414 120.6 577 8,471 20.2 1,59 1,414 120.6 577 1,63 147.9 30 24.9 1,414 120.6 577 1,63 147.9 30 24.9 1,414 120.6 577 2,22 147.9 47 4,4 4,5 4,5 <td< td=""><td>December</td><td>6,704</td><td>474.9</td><td>215</td><td>16.7</td><td>1,108</td><td>93.6</td><td>376</td><td>33.7</td></td<>	December	6,704	474.9	215	16.7	1,108	93.6	376	33.7
5,922 40.83 168 13.8 964 81.8 321 8,977 664.8 168 168 168 169 91.4 92.7 362 8,977 664.8 269 269 169 1124 92.7 470	1993								
8.977 505.0 189 116.5 1,126 927 362 8.977 505.0 189 16.5 1,1494 124.7 470 8.194 584.3 26.5 19.6 15.2 12.49 108.3 416 8.052 572.5 186 15.2 12.49 115.5 416 8.052 579.6 29.0 15.2 12.49 118.3 416 8.052 579.8 241 20.1 1,430 118.3 416 8.056 630.9 293 25.2 1,519 131.7 483 8.471 594.1 295 1,544 120.9 571 8.471 594.1 295 1,444 120.9 571 1.936 147.9 90 8.1 40.8 40.3 572 1.537 116.9 14.4 120.9 14.8 80 572 2.229 14.14 120.9 14.1 2.2 14.8	January	5,922	408.3	168	13.8	984	81.8	321	28.8
8,997 6548 265 109 1494 11245 470 8,997 6548 255 152 1249 1083 470 8,194 582.5 256 196 152 1249 1083 416 8,194 584.2 256 196 1349 1155 421 8,286 598.8 241 201 1522 1349 445 8,471 598.8 240 253 256 1525 1296 443 8,471 594.1 205 256 1444 1209 572 1,0318 659.7 304 249 1,820 1410 571 1,0318 659.7 304 249 1,820 1410 571 1,0318 659.7 304 249 1,820 141 571 1,0318 147.9 90 8.1 403 403 403 403 1,453 105 9 44<	February	7,272	505.0	189	16.5	1,126	92.7	362	32.5
1319 522.5 186 15.2 12.49 1108.3 416 8.194 554.3 25.6 19.6 15.49 115.5 421 8.052 559.8 241 20.1 1,570 113.7 445 8.286 650.9 229 22.0 1,522 134.9 445 8.431 594.8 241 20.1 1,570 131.7 445 8.431 594.1 22.5 1,549 113.7 445 1.331 659.7 239 24.0 1,220 1,31.0 1.332 16.6 47 41 32.9 141.0 513 1.337 116.6 47 41 32.5 1,48 80 1.337 116.6 47 41 32.5 19.9 81 1.348 105.9 51 4.6 9.9 81 4.8 80 1.357 1.357 1.3 4.4 9.9 81 4.8 80 1.357 1.357 1.3 0.6 1.4 0.3 1.4 1.358 1.359 1.3 0.6 1.4 0.3 1.359 1.351 1.3 0.6 1.4 0.3 1.350 1.351 1.3 0.6 1.4 0.3 1.351 1.352 1.3 0.6 1.4 0.3 1.352 1.3 0.6 1.4 0.3 1.353 1.3 0.6 1.4 0.3 1.354 1.3 0.6 0.6 1.5 1.355 1.3 0.6 0.6 0.6 1.355 1.3 0.6 0.6 0.6 1.355 1.3 0.6 0.6 0.6 1.355 1.3 0.6 0.6 1.355 1.3 0.6 0.6 1.355 1.3 0.6 0.6 1.355 1.3 0.6 0.6 1.355 1.3 0.6 1.355 1.3 0.6 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 1.3 0.6 1.355 0.6 0.6 0.6 1.355 0.6	March	8,997	634.8	263	20.9	1,494	124.5	470	40.7
8.194 5843 236 196 1349 1155 421 8.085 579.6 300 292 1,320 1143 421 8.286 598.8 241 201 1,450 128.3 455 9,185 650.9 283 406 1,520 128.3 458 9,182 659.7 308 406 1,520 113.7 488 10,318 659.7 304 24.9 1,820 141.0 571 10,318 659.7 304 24.9 1,820 141.0 571 10,318 659.7 304 24.9 1,820 141.0 571 1,837 116.6 47 4.1 33 25.3 65 1,837 116.6 47 4.1 4.1 0.3 65 643 40.8 34 2.3 19.8 80 66 643 40.8 40.8 4.4 0.3 11 1	April	7,319	522.5	186	15.2	1,249	108.3	416	36.0
8 (852) 579.6 300 29.2 1,522 114.9 445 8 (536) 650.9 241 20.1 1,450 128.3 455 8 (536) 650.9 223 25.2 1,410 137.6 483 8 (471) 660.9 223 25.5 1,410 120.6 571 8 (471) 569.7 304 205 1,610 513 483 1 (0.318) 659.7 304 24.9 1,820 141.0 513 1 (0.318) 659.7 304 24.9 1,820 141.0 513 1 (0.318) 659.7 304 24.9 1,820 141.0 513 1 (0.318) 659.7 304 4.1 408 40.3 153 1 (0.318) 47 4.1 3.3 2.5 153 65 2 (200) 10.7 11 0.6 14.4 0.8 1.0 4 (43) 4.1 4.6 9.9 1	May	8,194	584.3	236	19.6	1,349	115.5	421	38.7
8,386 508.8 241 20.1 1,450 128.3 443 9,182 650.9 293 25.2 1,519 131.7 443 9,182 679.8 388 40.6 1,525 129.6 572 1,0318 659.7 304 24.9 1,820 141.0 571 1,0318 659.7 304 24.9 1,820 141.0 501 1,0318 147.9 90 81 40.8 40.3 153 1,837 1166 47 4.1 353 25.3 65 2,229 159.1 49 4.5 25.6 19.8 80 643 40.8 4.4 4.5 25.6 19.8 80 1,453 105.9 34 2.3 14.8 80 65 643 40.7 11 11.1 11.5 11 11.5 11 111 8.9 12.4 4.6 9.0 8.1 <td>June</td> <td>8,052</td> <td>579.6</td> <td>300</td> <td>29.2</td> <td>1,522</td> <td>134.9</td> <td>445</td> <td>40.8</td>	June	8,052	579.6	300	29.2	1,522	134.9	445	40.8
8 656 630.9 293 25.2 1519 131.7 483 9,182 679.8 388 40.6 1,525 1296 572 8,471 594.1 259 25.9 1,414 120.9 501 8,471 594.1 295 25.9 1,414 120.9 501 1,936 147.9 90 8.1 40.8 40.3 153 1,837 116.6 47 4.1 2.2 19.8 14.8 80 2,229 159.1 49 4.5 2.6 19.8 80 65 643 40.8 34 4.5 2.2 19.8 18.8 66 643 40.8 51 4.6 99 8.1 80 66 643 4.1 3.5 4.6 99 8.1 10 11 640 4.1 4.6 99 8.1 8.1 10 650 4.1 1.1	July	8,286	598.8	241	20.1	1,450	128.3	453	43.6
9,182 679.8 388 40.6 1,525 129.6 572 10,318 659.71 394 24.9 1,820 170 501 10,318 659.71 304 24.9 1,820 141.0 513 1,936 147.9 90 8.1 408 40.3 153 1,837 116.6 47 4.1 33.3 25.3 65 2,229 149.9 4.5 2.26 19.8 97 643 40.8 4.4 4.5 2.26 19.8 97 2,229 16.91 4.4 4.5 2.26 19.8 97 643 40.8 4.4 4.4 4.5 2.26 19.8 97 2,229 10.7 4.1 4.4 4.6 99 8.1 97 2,00 10.7 3 0.6 99 8.1 9 6 2,00 10.7 3 1.2 11 11.3	August	8,636	630.9	293	25.2	1,519	131.7	483	42.0
8 471 594.1 295 25.9 1414 120.9 501 10,318 659.7 304 24.9 1,820 141.0 513 1,936 147.9 90 8.1 408 40.3 153 1,937 116.6 47 4.1 235 25.3 65 2,229 159.1 49 4.5 2.56 19.8 97 643 40.8 34 2.3 199 14.8 80 1,453 105.9 34 2.3 199 14.8 80 1,606 10,7 11 0.6 14 0.8 10 2,00 10,7 11 0.6 14 0.3 10 4,1 3 0.3 4 0.3 10 4,1 3 0.3 4 0.3 11 5,1 1,1 1,1 1,1 1,1 1,1 2,769 1,2,4 4,4 2,7 <td>September</td> <td>9,182</td> <td>679.8</td> <td>388</td> <td>40.6</td> <td>1,525</td> <td>129.6</td> <td>572</td> <td>52.7</td>	September	9,182	679.8	388	40.6	1,525	129.6	572	52.7
mber 10,318 659.7 304 24.9 1,820 141.0 513 1,936 147.9 90 8.1 408 40.3 153 1,837 116.6 47 4.1 353 25.3 65 1,837 116.6 47 4.1 35.3 25.3 65 64.3 158.1 49 4.5 226 19.8 80 64.3 165.9 34 2.3 14.8 80 64.1 3 0.3 4 0.3 16 65.2 4.1 3 0.3 11 3.6 66.2 4.1 11.5 11.5 54 17 111 8.9 10 4.2 11.5 54 2,269 126.4 44 2.7 24.3 17.5 46 2,423 161.0 44 2.7 24.3 11.6 44 17.5 44 1,698 118.7 <td< td=""><td>October</td><td>8,471</td><td>594.1</td><td>295</td><td>25.9</td><td>1,414</td><td>120.9</td><td>201</td><td>44.5</td></td<>	October	8,471	594.1	295	25.9	1,414	120.9	201	44.5
1,936	November	10,318	659.7	304	24.9	1,820	141.0	513	47.7
1,936 147.9 90 8.1 408 40.3 153 1,837 116.6 47 4.1 33.3 25.3 65.3 65.3 2,229 159.1 49 4.5 226 19.8 97 643 40.8 34 2.3 199 14.8 80 643 105.9 51 46.6 99 8.1 80 500 107 11 0.6 14 0.8 6 60 4.1 1 0.3 10 6 61 4.1 0.8 11 11.5 54 111 8.9 10 12 4 0.3 6 </td <td></td> <td></td> <td></td> <td>STATE</td> <td>S — OCTOBER 1993</td> <td></td> <td></td> <td></td> <td></td>				STATE	S — OCTOBER 1993				
1,570 147.9 70 6.1 40.0 40.1 13.0 13.3 15.3 15.3 15.3 15.3 15.3 15.3 15.3	MEW	1 036	0.17	8	0	408	403	5	15.1
2,737 1,501 49 4,1 235 15.2 6,43 40.8 34 4,5 226 198 97 6,43 40.8 34 4,6 99 14.8 80 1,453 105.9 11 0.6 14 0.8 6 2,00 1,07 11 0.6 14 0.3 10 62 4,1 3 0.3 4 0.3 10 111 8.9 10 1.2 111 11.5 54 111 11.5 11.1 11.5 54 2,784 187.2 70 7.5 501 42.2 177 2,784 187.2 70 7.5 501 42.2 177 6,6 44 3.6 46 29.3 66 6,7 2,43 17.9 46 1,698 118.7 55 4,5 160 10 1,698 118.7 5 1,4 0.8 25.5 138 1,77 4,2 1,4 0.8 25.5 134 46 1,77 4,2 1,4 0.8 25.5 138 1,77 4,5 <td>W.S.V.</td> <td>1,930</td> <td>1166</td> <td>2 5</td> <td>9.7</td> <td>362</td> <td>16.3</td> <td>C 3</td> <td>t o v</td>	W.S.V.	1,930	1166	2 5	9.7	362	16.3	C 3	t o v
4.43 40.8 34 2.3 159 14.8 87 1,453 105.9 51 4.6 99 8.1 36 200 10.7 11 0.6 14 0.8 6 200 10.7 11 0.3 10 10 10 4 0.6 4.1 0.3 10 1		1,637	1501	, 6	1.4 4.4	325	10.8	3 5	, v
1,459 1050 51 4.6 99 8.1 36 200 10.7 11 0.6 14 0.8 6 6 200 10.7 11 0.6 14 0.8 6 10 62 4.1 1 3 6 6 6 10 111 8.9 10 1 11 11.5 54 111 11.5 11.5 54 2,784 187.2 70 7.5 501 42.2 177 2,669 126.4 44 44 3.6 460 29.3 66 2,423 161.0 66 4.7 289 25.5 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 46 73 4.2 6 0.6 12 10 10 157 11.5 5 0.5 130 12.1 40	212 204	£43	40.8	- - - -	9 6	100	14.8	₹ &	, v
1,00 107 11 0.6 14 0.8 6 62 4.1 3 0.3 4 0.3 6 62 4.1 1.2 111 11.5 54 111 8.9 10 1.2 111 11.5 54 2,784 187.2 70 7.5 501 42.2 177 2,269 126.4 44 3.6 460 29.3 66 2,423 161.0 66 4.7 289 25.5 138 63 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 77 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 73 4.2 6 0.6 12 1.0 40 73 1.57 11.5 5	WA	1 453	105.0	. .	4.6	8	- ×	8 %	2.7
62 4.1 3 0.3 4 0.3 10 111 8.9 10 1.2 111 11.5 54 111 8.9 10 1.2 111 11.5 54 2,784 187.2 70 7.5 501 42.2 177 2,269 126.4 44 3.6 460 29.3 66 2,423 161.0 66 4.7 289 25.5 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 77 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	Tas	200	10.7	: =	90	7 7	80	y v e	0.3
2,784 187.2 70 7.5 501 42.2 177 2,269 126.4 44 3.6 460 29.3 66 2,423 161.0 66 47 289 25.5 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 120 12 40		29	4	(1)	03	. 4	03	° 2	0.7
2,784 187.2 70 7.5 501 42.2 177 2,269 126.4 44 3.6 460 29.3 66 2,423 161.0 66 4.7 289 25.5 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	ACT	111	8.9	10	1.2	111	11.5	\$	5.7
2,784 187.2 70 7.5 501 42.2 177 2,269 126.4 44 3.6 460 29.3 66 2,423 161.0 66 4.7 289 25.5 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40				STATES	. — NOVEMBER 1993				
2,764 187.2 70 7.3 301 42.2 177 2,269 126.4 44 3.6 460 29.3 66 2,423 16.10 66 4.7 289 25.5 138 6,7 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	Nem		i i	f	t	103	•	Ę	•
2,269 126.4 44 3.6 460 29.3 66 2,423 161.0 66 47 289 25.5 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	WSW	2,784	7./91	9;	ر. د ن	301	7.74	***	10.1
2,423 161.0 60 4.7 289 25.3 138 637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	Vic.	2,269	126.4	4 ;	3.6	460	29.3	8 9	ç. Ç. ç.
637 38.0 44 2.7 243 17.9 46 1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	Çiq	2,423	161.0	8:	4.7	789	5.55	138	12.9
1,698 118.7 55 4.5 160 11.6 34 277 12.6 14 0.8 25 1.4 2 73 4.2 6 0.6 12 1.0 10 157 11.5 5 0.5 130 12.1 40	SA	63./	38.0	4;	2.7	243	17.9	3 5	3.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	WA.	1,698	118.7	55	4.5	160	11.6	¥.	3.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Tas.	277	12.6	14	0.8	5 2 5	1.4	7	0.1
157 11.5 5 0.5 130 12.1 40	TX	73	4.2	•	9.0	12	1.0	10	6:0
	ACT	157	11.5	w	0.5	130	12.1	9	4.6

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

Sm Dwelling Sn Dwelling Sm Altistractions and		Purch	ase of establish	Purchase of established dwellings (a)		Doffmaring	(2)	Total new	ew in				Commitments
1979 1977 1872 1878		Designation of		Dualling	- Sau	Dualling	(a)	Description	nimenis	Alterations and	advanced	Cancellations	not advanced at end of
1972 1972		units	\$m	units	\$m	Units	\$m	Lines	Sm	additions Sm	auring period Sm	oy commitments Sm	period Sm
187,770						AUS	STRALIA						
1,199 19,770 14,545 16,815 1,179.8 1,179.8 29,771 20,777	YEARS												
1992 22,2446 18,311 18,72 1,567.3 1,567.3 2,936.4 1,362.2 2,504.1 1,042.2 2,506.2 2,525.9 2,150.4 1,567.3 2,567.8 2,525.9 2,150.4 1,567.3 2,567.8 2,525.9 2,504.4 1,567.3 2,525.9 2,525.9 2,504.4 2,525.9 2,504.4 2,525.9 2,504.4 2,525.9 2,504.4 2,525.9	1990-1991	197,370	14,254.5	16,815	1,379.8			293,721	20,775.7	982.9	20,427.1	657.7	4,219.3
1,1993 1,20,02 1,2,2559 1,594 1,8904 1,8665 4,451,2 453,138 5,7780 1,6418 1,546,2	1991-1992	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	1.042.2	5,360.0
20,066 1,952 1,77 18,7 4,848 3,656 9,07 3,172 3,667 4,284 3,656 9,07 3,172 1,974 1,172 1,173 1,176 1,177 1,177 1,177 1,177 1,177 1,177 1,177 1,176 1,	1992-1993	262,082	22,235.9	21,504	1,890.4	58,655	4,451.2	453,138	36,778.0	1,641.8	35,946.7	1,366.2	6,745.8
bert 20,898 1764.5 1,587 13.58 4,286 315.2 56,00 28,72 129.5 2,7844 9,24 mber 20,667 1,776.5 1,587 13.58 4,286 315.2 5,690 29,91.8 129.9 2,784.4 9,24 mber 20,667 1,776.8 1,618 144.2 4,414 306.2 34,829 2,294.8 1112 3,290.2 999 2,584 1112 3,290.2 96.1 mb 21,134 1,618 1,816 3,885 287.7 29,99 2,994.8 1112 3,290.2 96.1 mb 21,134 1,618 1,89 2,80 2,996 2,991.8 110.2 3,883 110.2 mb 21,134 1,107 1,79 5,614 44.1 3,625 110.2 3,584 110.2 mb 2,249 2,107 1,107 1,107 1,107 1,107 1,107 1,107 1,107 mb 2,249<	Sentember	23.076	1.935.9	1,707	148.7	4 948	363.6	39 297	31552	150.5	3.067.7	142.9	5 677.2
milet 1772 1772 1772 151.5 350 2778 2578 2882 1218 27467 863 mber 20,667 1,776 1,614 145.2 444 206.2 286 1211 27467 863 my 1734 1,656 1,800 188 287 28643 23948 1112 27467 863 my 1734 1,810 1,820 1887 28643 28949 29949 1924 24948 1102 27470 863 287 28649 23949 1924 2878 1887 <t< td=""><td>October</td><td>20,898</td><td>1.764.5</td><td>1.587</td><td>135.8</td><td>4.286</td><td>315.2</td><td>35.603</td><td>2.872.8</td><td>129.5</td><td>2.784.4</td><td>92.4</td><td>5.802.7</td></t<>	October	20,898	1.764.5	1.587	135.8	4.286	315.2	35.603	2.872.8	129.5	2.784.4	92.4	5.802.7
mixet 20,667 1,765 1,618 1452 4,141 306.2 34,829 2,846.8 111.2 3,200.2 96.1 may 17,743 1,465.3 1,300 115.0 3,885 387.7 29,969 2,991.8 99.9 2,583.1 104.2 may 21,112 1,870.5 1,870 115.0 3,885 387.7 29,969 2,991.8 99.9 2,583.1 104.2 at 21,112 1,870.5 1,870 1,670 5,674 44.1 3,786.1 1,870 1,870 1,870 3,187.2 3,886 1,870 3,786 1,870 1,870 1,870 3,670 3,786 1,870 1,870 1,870 3,780 1,870 1,870 1,870 3,780 1,870 1,870 1,870 3,780 1,870 3,880 1,187 3,880 1,187 3,780 1,870 1,870 1,870 1,870 1,870 1,870 1,870 1,870 1,870 1,870 1,870	November	21,258	1,777.8	1,712	151.5	3,804	277.8	35,578	2,885.2	121.8	2,746.7	85.3	6,052.6
my 11/340 1,456.3 1,340 11,56 1,56.3 2885 287.7 29,969 2,918 999 2,588.1 1042 may 11/340 1,466.3 1,320 1,876 5,662 383.2 6,949 2,990 1,875 2,688.0 1,875 1,875 1,874 3,786 1,875 3,688.0 1,875 1,875 1,875 1,877 3,779 4,742 3,086.6 1,875 3,688.0 1,875	December 1003	20,667	1,776.5	1,618	145.2	4,141	306.2	34,829	2,846.8	111.2	3,290.2	96.1	5,668.1
may 21112 18163 1820 1883 5/62 383.2 36/943 20900 1267 26778 1063 ah 22/534 21826 1,800 30.00 1297 26778 1062 1082 1083 1083 1083 1083 1083 1083 1083 1083 1083 1115 1117 21113 1187 1188 1084 3973 4734 37486 1182 3083 1115 1115 1115 2000 1187 3083 1115 1115 3083 1115 3083 1183 1115 3083 1183 1115 4083 3083 1183	January	17 340	1 456.3	1 340	1150	3 885	7 17 7	29 969	2 391 8	0 00	2 558 1	104.2	5 409 0
1182 1182 120 12	February	21.12	1,100.5	1 820	1585	60,7	383.7	36 943	0.000 0	120 5	2,537.8	101.2	5,887.8
1,817 1,814 1,92	March	25,112	2 182.6	2,320	205.0	2,00,0 6,638	520.0	45 736	3.728.6	1787	3.788.0	120.7	63761
25.591	Anril	21 113	1.817.3	1 804	159.4	5 194	397.0	37.281	3.056.6	1352	3,063,2	1115	6 305 8
24/974 21/47/8 2,669 1927 6,573 537/9 4,935 3,662,9 1550 3,4196 1376 miber 22,280 2,000.5 1,887 172.8 6,418 502.6 42,015 3,546.7 1520 3,4196 1376 bern 2,2480 2,000.5 1,002 5,004 5,552 46,93 3,546.7 1529 3,4196 1376 bern 2,115.3 2,261.0 2,072 2,005.2 7,004 565.2 46,836 3,534.7 1818 3,494.9 1571.1 bern 2,115.3 2,247 2,05.3 46,72 40,857 3,546.7 118.3 3,494.9 1571.1 164.0 13,877 1818 3,494.0 1571.1 164.1 1777 1818 3,494.0 1573.9 164.1 1777 485.7 1187.3 1,464.7 1,406.7 3,406.7 1,118.7 1,406.7 1,406.7 3,406.7 1,111 1,406.7 1,406.7 1,406.7 1,406.7 1,406.	Mav	23,591	2.044.5	1,977	177.9	5,674	443.1	41.442	3,423.5	166.3	3.358.1	150.7	6.477.2
Mark	Ime	24 974	2.147.8	2,069	192.7	6,573	537.9	43 935	3,662.0	1590	3 419 6		6 745 8
nst 25647 2,0996 2,019 1802 6,505 49,02 3,5552 1690 3,382,3 1511 mber 22,647 2,099 2,019 1802 6,505 605 49,102 3,5552 1690 3,382,3 1511 mber 24,189 2,2610 2,272 2002 7,004 566.2 46,886 3,934.7 181.8 3,490.0 167.3 mber 24,182 2,12610 2,272 2002 7,004 566.2 46,886 3,537.7 181.8 3,490.0 167.3 f 6,710 735.2 88 91.1 1,684 149.3 11,873 4,649 1,777 45.6 1,675 11,873 1,187.3 64.9 1,665 1,675 1,675 1,675 1,777 45.6 1,675 1,675 1,675 1,675 1,777 45.6 1,777 45.6 1,777 45.6 1,777 45.6 1,777 45.6 1,777 44.6 1,777	Inly	23,280	2,000.5	1 887	172.8	6.418	502.6	42.015	3,466.7	152.9	3 404 0		6.6812
25,893 2,261.0 2,772 205.2 7,004 565.2 46,836 3,934.1 194.5 3,788.3 164.1 Per 24,128 2,115.3 2,062 105.3 5,828 446.7 46,859 3,537.7 181.8 3,740.0 167.3 Per 24,128 2,115.3 2,062 105.3 46.5 46.5 46.7 4,859 3,537.7 181.8 3,490.0 167.3 A 6,465 506.3 491 37.8 11,87 6,49 3,547.7 181.8 3,490.0 167.3 I 6,465 506.3 491 37.8 164.5 10,903 811.4 35.7 777.7 45.6 I 6,465 506.3 491 37.8 164.5 10,903 811.4 35.7 777.7 45.6 I 4,192 37.8 4,102 37.8 4,102 37.4 37.1 37.4 37.1 37.4 37.1 37.4 37.1 37.1	August	23.647	2,039.6	2.019	180.2	6.505	505.6	43.102	3,555.2	169.0	3.382.3		6.852.0
bber 24,128 2,115.3 2,062 190.3 5,838 446.7 42,699 3,537.7 181.8 3,490.0 167.3 mber 28,252 2,299.9 2,347 205.4 100.3 467.2 49,857 3,537.7 181.8 3,490.0 167.3 4 10 10 467.2 49,857 11,873 1,487.3 1,447.3 1,477.7 4,56.4 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7 1,477.7	September	25,893	2,261.0	2,272	205.2	7,007	565.2	46,836	3,934.1	194.5	3,788.3		7,045.0
mber 28,252 2,299 9 2,347 205.4 6,303 467.2 49,857 3,845.7 213.8 3,634.2 153.9 Index 6,710 735.2 85.8 91.1 1,684 149.3 11,873 64.9 1,066.8 53.8 Index 5,710 735.2 838 91.1 1,684 149.3 11,873 64.9 1,066.8 53.8 Index 506.3 491 37.8 1,664 116.5 10903 811.4 35.7 777.7 45.6 2,201 35.2 491 1,375 1000 8,510 674.4 35.7 777.7 45.6 45.2 36.0 17.5 631 46.3 5709 447.2 13.4 32.4 46.5 30.0 17.7 31 2.5 37.1 47.2 13.7 47.2 13.7 46.5 31.2 3.2 10.9 90.4 88.0 4.6 91.8 3.2 4.6 9	October	24,128	2,115.3	2,062	190.3	5,828	446.7	42,699	3,537.7	181.8	3,490.0		7,021.7
7 6,710 735.2 858 91.1 1,684 149.3 11,873 64.9 1,066.8 53.8 4,192 36.45 506.3 491 37.8 1,645 116.5 10903 811.4 35.7 777.7 45.6 4,192 352.0 344 30.4 1,375 100.0 8,512 674.4 39.2 731.4 45.6 4,192 352.0 34.4 30.4 1,375 100.0 8,512 674.4 39.2 731.4 39.2 2,201 156.5 89 6.3 254 17.1 3,500 244.2 13.4 479.2 13.4 479.2 13.4 479.2 13.4 479.2 13.4 479.2 13.4 46.5 37.4 479.2 13.4 46.5 37.4 479.2 13.4 46.5 37.4 479.2 13.4 479.2 13.4 479.2 13.4 479.2 13.4 479.2 13.4 479.2 13.4 479.2	November	28,252	2,299.9	2,347	205.4	6,303	467.2	49,857	3,845.7	213.8	3,634.2		7,308.4
7 6,710 7352 858 91.1 1,684 149.3 11,839 1,187.3 64.9 1,066.8 53.8 4,192 36.3 491 37.8 1,645 116.5 10,903 811.4 35.7 777.7 45.6 4,192 35.20 344 30.4 1,375 100.0 8512 674.4 39.2 731.4 95.2 2,234 262.1 205 1,75 631 46.3 5,709 244.2 13.4 479.2 12.4 92.2 645 39.0 20 1,4 75 46 971 574 34 456. 25.4 92.4 465 39.0 20 1,4 75 46 971 574 479.2 13.3 462 46.5 2 2 1,9 361 276 1,5 361 30.2 1,3 7 46.5 46.5 3 3 1,2 1,4 37.2							- OCTOBER 199	3					
6,465 506.3 491 37.8 1,645 116.5 10,903 811.4 35.7 777.7 45.6 4,192 352.0 344 30.4 1,375 100.0 8,512 674.4 39.2 731.4 39.2 2,201 156.5 89 6.3 25.4 17.1 8,512 674.4 39.2 731.4 92.2 465 32.0 17.5 631 46.3 5,709 447.3 19.4 479.2 12.7 465 39.0 2.0 1.4 75 46 971 57.4 34 479.2 12.7 462 46.5 39.1 37.4 479.2 1.2 1.3 462 46.5 1.3 1.9 36.1 47.3 3.2 1.3 7706 56.2 2.2 1.2 1.9 46.5 1.3 3.2 4.6 91.8 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3	MSW	6.710	735.2	828	91.1	1.684	149.3	11.839	1.187.3	64.9	1.066.8	53.8	2.596.8
4,192 352.0 344 30.4 1,375 100.0 8,512 674.4 39.2 731.4 39.2 2,201 156.5 89 6.3 254 17.1 3,500 244.2 13.4 254.4 9.2 645 39.0 20 17.5 631 46.3 5,709 471.3 19.4 479.2 12.7 219 17.7 31 2.5 32 1.9 36.1 1.2 36.2 1.3 462 3.90 20 1.4 7.5 46 971 477.6 1.2 30.2 1.3 465 46.5 2.4 3.3 132 1.9 90.4 88.0 4.6 91.8 30.2 1.3 7,706 562.6 51.2 36.0 1.599 108.8 12,656 871.6 80.1 32.4 66.8 7,706 562.6 51.2 36.0 1,406 104.2 9,490 709.0 53.2 13.6<	Vic.	6,465	506.3	491	37.8	1,645	116.5	10,903	811.4	35.7	T.TT.	45.6	1,765.6
2,201 156.5 89 6.3 254 17.1 3,500 244.2 13.4 254.4 9.2 645 39.0 20. 1.4 75 46.3 5,709 447.3 19.4 479.2 12.7 219 17.7 31 2.5 32 1.9 361 27.4 1.2 30.2 1.2 462 46.5 2.4 3.3 132 1.09 904 88.0 4.6 91.8 3.1 7 46.2 2.7 4.6 97 4.6 91.8 1.2 7 46.2 2.4 1.0 904 88.0 4.6 91.8 1.3 7 46.2 2.4 1.3 1.0 904 88.0 4.6 91.8 3.1 7 46.2 2.4 1.6 904 88.0 4.6 91.8 3.1 3.2 7 46.5 56.2 51.2 2.0 1.6 1.6	ρĮÒ	4,192	352.0	344	30.4	1,375	100.0	8,512	674.4	39.2	731.4	39.2	1,200.7
3,234 262.1 205 17.5 631 46.3 5,709 447.3 19,4 479.2 12.7 (4.6 39.0 2.2 1.2.7 1.2 3.2 1.9 361 2.7 6 1.2 30.2 1.3 (4.5 3.2 1.2 1.2 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3	SA	2,201	156.5	88	6.3	254	17.1	3,500	244.2	13.4	254.4	9.2	380.0
645 39.0 20 1.4 75 4.6 971 57.4 3.4 58.6 2.5 219 17.7 31 2.5 3.2 1.9 361 27.6 1.2 30.2 1.3 462 46.5 24 3.3 132 10.9 904 88.0 4.6 91.8 3.1 7 462 46.5 24 168.4 14.584 1,319.6 75.8 1,292.4 60.6 7,706 562.6 512 36.0 1,599 108.8 12,656 871.6 38.0 806.1 32.4 4,766 366.8 402 33.8 1,406 104.2 9,490 709.0 53.2 249.1 85 2,482 166.6 103 6.8 297 18.2 38.2 253.3 15.0 249.1 85 3,678 287.6 4.8 1,198 64.3 4.4 60.1 1.9 234 49.6	WA	3,234	262.1	205	17.5	631	46.3	5,709	447.3	19.4	479.2	12.7	775.2
462 46.5 24 2.5 3.2 1.9 301 27.0 1.2 30.2 1.3 462 46.5 24 3.3 132 10.9 904 88.0 1.2 1.3 462 46.5 24 1.007 103.2 2,044 168.4 14,584 1,319.6 75.8 1,292.4 60.6 7,706 562.6 512 36.0 1,599 108.8 12,656 871.6 38.0 806.1 32.4 4,766 366.8 402 33.8 1,406 104.2 9,490 709.0 53.2 660.8 30.5 2,482 166.6 103 6.8 297 18.2 3,852 253.3 15.0 249.1 8.5 3,678 287.6 18.2 3,852 253.3 15.0 249.1 8.5 754 43.5 21 1.1 105 4.8 1,198 64.3 4.4 60.1 1.9 <t< td=""><td>las.</td><td>640 C 64</td><td>39.0</td><td>9 7</td><td>1.4 2.0</td><td><u>د</u></td><td>6.4</td><td>9/1</td><td>57.4</td><td>3.4</td><td>38.6</td><td>2.5</td><td>86.8</td></t<>	las.	640 C 64	39.0	9 7	1.4 2.0	<u>د</u>	6.4	9/1	57.4	3.4	38.6	2.5	86.8
V 8,001 792.9 1,007 103.2 2,044 168.4 14,584 1,319.6 75.8 1,292.4 60.6 7,706 562.6 512 36.0 1,599 108.8 12,656 871.6 38.0 806.1 32.4 4,766 366.8 402 33.8 1,406 104.2 9,490 709.0 53.2 660.8 30.5 2,482 166.6 103 6.8 297 18.2 3,852 253.3 15.0 249.1 8.5 3,678 287.6 235 18.8 686 50.8 6,546 495.1 20.7 446.7 13.6 754 43.5 21 1.1 105 4.8 1,198 64.3 4.4 60.1 1.9 234 19.6 32 2.2 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	ACT	462	46.5	24 24	3.3	32 132	10.9	904	9.77 88.0	4.6	30.2 91.8	3.1	45.2 173.5
V 8,001 792.9 1,007 103.2 2,044 168.4 14,584 1,319.6 75.8 1,292.4 60.6 2 7,706 562.6 512 36.0 1,599 108.8 12,656 871.6 38.0 806.1 32.4 1 4,766 36.8 402 33.8 1,406 104.2 9,490 709.0 53.2 660.8 30.5 1 2,482 166.6 103 6.8 297 18.2 3,490 709.0 53.2 660.8 30.5 1 3,678 287.6 21 1.1 105 48. 1,198 64.3 44.6.7 13.6 754 43.5 22 33 2.4 400 30.8 1.7 26.3 0.6 234 19.6 32 22 33 2.4 400 30.8 1.7 26.3 0.6 631 60.1 35 3.4 133 9.7 1,131							NOVEMBER 19	93					
V 8,001 792.9 1,007 103.2 2,044 168.4 14,584 1,319.6 75.8 1,292.4 60.6 2 7,706 562.6 512 36.0 1,599 108.8 12,656 871.6 38.0 806.1 32.4 1, 4,766 366.8 402 33.8 1,406 104.2 9,490 709.0 53.2 660.8 30.5 1, 2,482 166.6 103 6.8 297 18.2 3,852 253.3 15.0 249.1 8.5 1, 2,482 166.6 103 68 50.8 6,546 495.1 20.7 446.7 13.6 13.6 1,9 1,19 44.6 60.1 1,9 1,9 1,9 1,19 44.6 60.1 1,9 1,4 60.1 1,9 2.2 3.4 1,131 102.0 5.0 92.7 5.9		,		1	,	;	. !			1			!
7,706 562.6 512 36.0 1,599 108.8 12,656 871.6 38.0 806.1 32.4 1,106 4,766 366.8 402 33.8 1,406 104.2 9,490 709.0 53.2 660.8 30.5 1,1 2,482 166.6 103 6.8 297 18.2 3,852 253.3 15.0 249.1 8.5 1,2 3,678 287.6 235 18.8 686 50.8 6,546 495.1 20.7 446.7 13.6 754 43.5 21 1.1 105 4.8 1,198 64.3 4,4 60.1 1.9 234 19.6 32 2.2 33 2.4 400 30.8 1,7 26.3 0.6 31 63.1 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	NSW	8,001	792.9	1,007	103.2	2,044	168.4	14,584	1,319.6	75.8	1,292.4	9:09	2,645.7
4,766 366.8 402 33.8 1,406 104.2 9,490 709.0 53.2 660.8 30.5 1. 2,482 166.6 103 6.8 297 18.2 3,852 253.3 15.0 249.1 8.5 3,678 287.6 235 18.8 686 50.8 6,546 495.1 20.7 446.7 13.6 754 43.5 21 1.1 105 4.8 1,198 64.3 4,4 60.1 1.9 234 19.6 32 2.2 33 2.4 400 30.8 1,7 26.3 0.6 631 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	Vic.	7,706	562.6	512	36.0	1,599	108.8	12,656	871.6	38.0	806.1	32.4	1,837.1
2,482 166.6 103 6.8 297 18.2 3,852 253.3 15.0 249.1 8.5 3,678 287.6 225 18.8 686 50.8 6,546 495.1 20.7 446.7 13.6 754 43.5 21 1.1 105 4.8 1,198 64.3 4,4 60.1 1.9 234 19.6 32 2.2 33 2.4 400 30.8 1,7 26.3 0.6 631 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	plo (4,766	366.8	402	33.8	1,406	104.2	9,490	709.0	53.2	8.099	30.5	1,282.3
3,678 287.6 235 18.8 686 50.8 6,546 495.1 20.7 446.7 13.6 754 43.5 21 1.1 105 4.8 1,198 64.3 4.4 60.1 1.9 234 19.6 32 2.2 33 2.4 400 30.8 1.7 26.3 0.6 631 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	SA	2,482	166.6	103	6.8	297	18.2	3,852	253.3	15.0	249.1	8.5	390.8
754 43.5 21 1.1 105 4.8 1,198 64.3 4.4 60.1 1.9 1.9 2.3 4 19.6 32 2.2 33 2.4 400 30.8 1.7 26.3 0.6 6.1 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	WA	3,678	287.6	235	18.8	989	20.8	6,546	495.1	20.7	446.7	13.6	830.8
234 19.6 32 2.2 33 2.4 400 30.8 1.7 26.3 0.6 631 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	Tas.	754	43.5	51	1.1	105	4.8	1,198	64.3	4.4	60.1	1.9	91.0
631 60.1 35 3.4 133 9.7 1,131 102.0 5.0 92.7 5.9	I.V.	234	19.6	32	2.2	33	4:2	400	30.8	1.7	26.3	0.0	48.9
	ACI	631	60.1	35	3.4	133	7.6	1,131	102.0	5.0	92.7	5.9	181.9

(a) Prior to July 1991, Refinancing was included in Purchase of established dwellings.

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 1993 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 and products

9. Users may also wish to refer to the following publication which is available on request:

Building Approvals, Australia (8731.0) — issued monthly

The following three products are available through subscription to a special data service.

Personal Finance, Australia

Commercial Finance, Australia

Lease Finance, Australia

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.



For more information

The ABS publishes a wide range of statistics and other information on Australia's economic and social conditions. Details of what is available in various publications and other products can be found in the ABS Catalogue of Publications and Products available at all ABS Offices (see below for contact details).

Information Consultancy Service

Information tailored to special needs of clients can be obtained from the Information Consultancy Service available at ABS Offices (see Information Inquiries below for contact details).

National Dial-a-Statistic Line

0055 86 400

(Steadycom P/L: premium rate 25c/21.4 secs.)

This number gives 24-hour access, 365 days a year for a range of statistics.

Electronic Data Services

Selections of most frequently requested statistics are available, updated daily, on DISCOVERY (Key *656#). For more details on electronic data services available, contact Information Services in any of the ABS Offices (see Information Inquiries below for contact details).

Bookshops and Subscriptions

There are over 500 titles of various publications available from ABS bookshops in all ABS Offices (see below Bookshop Sales for contact details). The ABS also provides a subscription service through which nominated publications are provided by mail on a regular basis at no additional cost (telephone Publications Subscription Service toll free on 008 02 0608 Australia wide).

Sales and Inquiries

Regional Office	es	Information Inquiries	Bookshop Sales
SYDNEY	(02)	268 4611	268 4620
MELBOURNE	(03)	615 7000	615 7829
BRISBANE	(07)	222 6351	222 6350
PERTH	(09)	323 5140	323 5307
ADELAIDE	(08)	237 7100	237 7582
HOBART	(002)	20 5800	20 5800
CANBERRA	(06)	207 0315	207 0315
DARWIN	(089)	43 2111	43 2111
National Office	e		
ACT	(06)	252 6007	008 020 608

ABS Email Addresses

Keylink X.400 Internet

STAT.INFO/ABS (C:AU,A:TELMEMO,O:ABS,SN:INFO,FN:STAT) STAT.INFO@ABS. TELEMEMO.AU



Information Services, ABS, PO Box 10, Belconnen ACT 2616

Printed by Alan Law, Commonwealth Government Printer, Canberra © Commonwealth of Australia 1994





ISSN 1031-0320