332.72 Aus B.

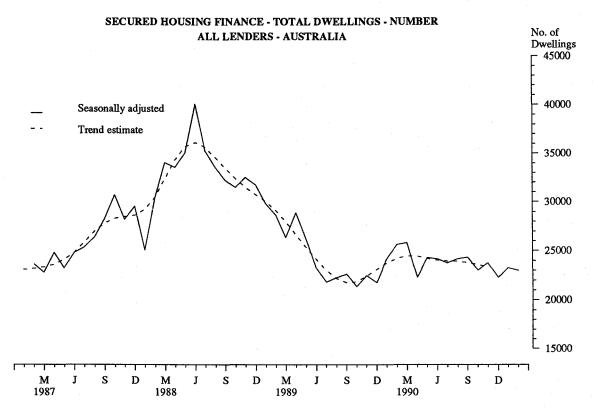
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2 6 APR 1991

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRE FEBRUARY 1991

#### MAIN FEATURES



Secured housing finance commitments (excluding alterations and additions) totalled \$1,671.2 million in February 1991, an increase of \$188.5 million (12.7%) over January 1991 but a decrease of \$114.9 million (6.4%) over February 1990. It should be noted that both February 1991 and February 1990 were four week reporting periods for some banks whereas January 1991 was a five week reporting period.

After seasonal adjustment, which takes account of the varying reporting periods of banks, there was an increase of \$42.0 million (2.6%) in the value of commitments over January 1991. The February increase was not general across the various lending institutions. While banks increased their commitments by \$40.6 million (3.6%) and 'other lenders' by

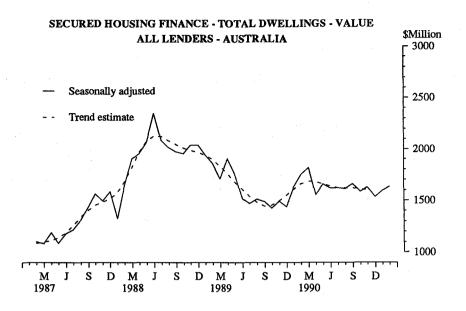
\$11.3 million (5.7%), permanent building societies were down by \$10.0 million (3.8%).

Although the value of commitments was up compared with January 1991, the number of dwellings for which finance was committed fell, in seasonally adjusted terms, by 234 dwelling units (1.0%). As the above graph shows, the trend estimate for the number of dwelling units continued to decline in November 1990; this was the eighth successive monthly decrease.

Due to the highly irregular nature of the series, it is not possible to calculate, with reasonable confidence, the trend estimate for the last three months, and therefore these estimates are not provided.

**INQUIRIES** 

- for further information about statistics in this publication contact Derek Pike on Canberra (06) 252 7129 or any ABS State office.
- for information about other ABS statistics and services please refer to the back page of this publication.



### **SUMMARY TABLES**

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

	N	ary 1991 o. of ellings	chan	centage ige from iry 1991	cha	rcentage nge from uary 1990	
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.	
All Banks (b) Permanent Building Societies(b) Other Lenders	17,576 3,258 2,811	16,874 3,296 2,812	5.7 19.3 4.7	-1.0 -1.4 -0.8	-13.2 44.4 -27.1	-13.3 45.2 -27.5	
Total	23,645	22,982	7.3	-1.0	-10.3	-10.3	
	Va. comm	ary 1991 lue of uitments Ellion	char	centage age from try 1991	Percentage change from February 1990		
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.	
All Banks (b) Permanent Building Societies(b) Other Lenders	1,208.3 254.8 208.1	1,173.5 250.8 209.4	10.4 22.2 15.6	3.6 -3.8 5.7	-9.3 35.7 -21.7	-9.4 36.8 -21.9	
Total	1,671.2	1,633.7	12.7	2.6	-6.4	-6.5	

<sup>(</sup>a) Excludes alterations and additions to dwellings. (b) Since February 1990, one Building Society has become a Bank.

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

	· N	uary 1991 lo. of vellings	cha	rcentage inge from iary 1991	cha	rcentage inge from uary 1990	
Purpose of Commitment	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.	
Established Dwellings Construction of Dwellings Purchase of Newly Erected Dwellings	17,459 4,826 1,360	16,850 4,701 1,431	7.5 3.6 19.1	-0.8 -5.7 14.7	-8.4 -19.1 0.9	-8.5 -19.1 2.2	
Total	23,645	22,982	7.3	-1.0	-10.3	-10.3	
	V <sub>c</sub>	uary 1991 alue of mitments villion	chai	centage nge from ary 1991	chai	Percentage change from ebruary 1990	
Purpose of Commitment	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.	
Established Dwellings Construction of Dwellings Purchase of Newly Erected Dwellings	1,268.2 292.2 110.8	1,227.9 290.7 115.1	12.6 8.9 26.1	2.3 0.3 14.0	-6.4 -11.5 10.0	-6.7 -11.5 11.8	
Total	1,671.2	1,633.7	12.7	2.6	-6.4	-6.5	

(a) Excludes alterations and additions to dwellings.

# **NOTES**

The statistics of housing finance are compiled from returns collected from significant lenders and relate to secured housing finance commitments for the construction or purchase of dwellings for owner occupied housing.

Explanatory Notes are available at the back of this publication.

TABLE 1 — SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS — FEBRUARY 1991

			Type of L	ender				
	All ban	ıks	Permanent b		Othe lende	•	Tota	ıl
Purpose Of Commitment	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
		·	AUSTRALIA	•				
Construction of dwellings —								
Houses —								
By first mortgage	4.017	224.4	385	29.1	342	24.5	4,744	277.9
By other security	.,	6.2			••		••	6.2
Other dwellings —	••	<b>0.2</b>	••		••			
By first mortgage	82	5.6			· · <u></u>		82	5.6
By other security		2.4	••	_	••	-		2.4
Purchase of newly erected								
dwellings —								
Houses —	<b></b>		4.40	10.1		05.4	1.000	ma 1
By first mortgage	609	41.1	143	13.1	286	25.4	1,038	79.6
By other security	••	5.8	••	<del></del>	••	0.1	••	6.0
Other dwellings —								
By first mortgage	231	16.0	56	4.3	35	3.3	322	23.6
By other security	••	1.6	••		••		••	1.6
Purchase of established dwellings —								
Houses —								
By first mortgage	11,789	823.2	2,367	182.9	1,995	142.4	16,151	1,148.5
By other security	••	14.4		0.9	••	_	• ••	15.3
Other dwellings —							,	
By first mortgage	848	60.7	307	24.2	153	12.4	1,308	97.4
By other security	•	6.7	••	0.2	••	<del>-</del>	••	7.0
Alterations and additions to								
dwellings	••	70.4		10.1	; ••	1.6	••	82.2
Total commitments	17,576	1,278.7	3,258	264.9	2,811	209.7	23,645	1,753.4
			STATES(a)					
New South Wales	4,391	391.3	1,280	117.2	1,367	117.6	7,038	626.1
Victoria	4,550	336.0	198	14.6	361	23.1	5,109	373.7
Oueensland	3,730	243.8	1,032	79.7	499	33.1	5,261	356.5
South Australia	1,421	88.6	270	19.3	528	32.6	2,219	140.5
Western Australia	2,271	143.7	325	22.1	8	0.7	2,604	166.5
Tasmania	556	26.9	320				642	30.9
Northern Territory	192	11.5 {	153	12.0	48	2.5	193	11.5
Australian Capital Territory	465	37.0	100	12.0	-10	~~~	579	47.6

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

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

Smillion         Smillion         First mortgage           Smillion         Smillion         Dwelling           3,048.4         85.5         1,540           3,797.9         96.9         1,738           3,797.9         96.9         1,736           3,797.9         85.4         1,146           3,797.9         85.4         1,146           3,797.9         96.9         1,736           3,797.9         85.4         1,147           3,797.9         85.4         1,141           331.1         7.2         1,178           3,91.1         7.2         1,177           3,90.1         7.4         1,11           3,90.4         7.4         1,11           3,90.4         7.4         1,11           3,90.4         5.8         1,27           3,90.4         5.8         1,145           3,90.4         5.8         1,145           3,90.4         5.8         1,27           3,90.4         5.8         1,24           3,00.4         5.8         1,24           3,00.4         5.8         1,24           3,00.3         0.2         1,0		H	Houses	8		Other dwellings	
Profiting   Prof				Other security	First mortgage		Other security
State   Stat		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
1988   64,088   3,0484   88.5   1,540   74.2   1,989   60,222   3,2666   8.65   1,456   9.45   9.4				AUSTRALIA			
1989   60,252   5,000	YEARS	77 700	1 070 0	2 20	1 540	74.0	
1,000   1,00	1987-1988	73 682	3,048.4	855 950	1,540	104.9	25.2
ty         4,079         215.9         5.8         119         6.2           ay         4,827         277.4         6.0         107         6.4           b         4,827         237.4         6.0         107         6.4           c         4,827         247.4         6.0         107         6.4           c         4,748         240.3         7.2         177         9.3           c         4,748         224.2         7.3         141         9.3           c         4,744         226.4         7.4         111         9.3         11.0           c         5,752         30.5         7.4         11.1         9.3         11.0           c         4,744         270.2         3.9         12.4         11.0         11.0           c         4,744         270.3         4.2         11.0         5.6         2.6           ay         4,744         270.3         4.2         11.0         5.6         2.6         2.6           b         4,744         270.3         4.2         12.3         12.3         1.0         1.0         2.6         2.6         2.6         2.6         2.6	0661-6861	60,252	3,266.6	85.4	1,436	93.8	25.
y         4827         2574         60         107         64           any         5525         313.1         7.2         117         8.2           6,106         331.1         7.2         177         8.2           6,108         224.2         6.4         174         117         8.2           4,588         224.2         6.3         143         9.6         6.2           4,588         224.4         7.4         111         8.7         6.2         6.2           4,589         224.4         7.4         110         8.5         5.2         6.6           mer         5,772         302.4         7.4         114         8.7         11.0         6.6           mer         5,772         302.4         7.4         11.4         8.7         11.0         6.6	1989 Jecember	4 (730	2150	8	110	6.2	
by         4827         257.4         6.0         107         6.4           any         5,828         257.4         6.0         107         6.4           4,108         240.2         240.2         137         8.2           4,518         25.2         7.9         7.9         6.2           4,714         26.4         7.4         111         8.7         6.0           4,714         26.4         7.4         111         8.7         6.0           mber         5,268         26.4         7.4         111         8.7         6.0           mber         5,175         30.0         7.4         114         11.0         6.2           mber         5,175         30.0         3.7         1.0         6.6         6.2         6.6           mber         5,175         30.0         3.7         1.0         6.6         6.2         6.6         6.2         6.2         6.6         6.6         6.6         6.2         6.6         6.2         6.6         6.6         6.6         6.6         6.2         6.6         6.2         6.6         6.6         6.6         6.6         6.6         6.6         6.6         6.6	1990	650°t	6.017	o; î	en e	•	
### \$17.0 \$11.1	anuary	4,827	257.4	0.0	107	4.0	
# 4,000 2001	ebruary	5,825	313.1	2, 5	137	7.8	1 1
4 (589 2591 993 141 99	viarcii Voril	0,110 4 403	331.1 240 5	4. 4.	87	0.0	: e
at         4,748         254.2         7.9         6.2           at         4,714         260.4         6.2         103         75           at         5,288         300.7         7,1         99         5.3           at         5,288         300.7         7,1         99         5.3           at         5,288         300.7         7,1         99         5.3           at         4,744         277.9         3,8         124         8.6           avy         4,744         277.9         3,7         110         6.6           avy         4,744         277.9         1,1         1,1         1,1         1,1           avy         4,744         277.9         1,1         1,1         1,1         1,1           avy         4,744         277.2         1,1	Aav Aav	6.198	329.1	t 66	141	9.3	7.
at         5,4714         29604         6.3         1103         7.5           at         5,460         29604         6.3         1103         7.5           ent         5,226         300.7         7.1         99         5.9           ent         5,725         305.4         7.1         99         5.9           ent         5,725         305.4         5.8         124         8.6           mber         5,175         305.4         5.8         124         8.6           mber         5,175         305.4         5.8         124         8.6           mber         5,175         305.4         124         11.0         6.6           mber         5,175         305.4         124         11.3         11.3         11.3           mber         5,170         2,170         305         11.1         8.7         5.6           mber         5,110         6,20         11.1         8.2         11.3         11.3         11.3           mber         6,40         1,20         1,20         1.2         1.2         1.3         1.3           mber         6,40         6,40         1,2         1,2	nne	4,588	254.2	7.9	. 61	6.2	2
Mark	uly	4,714	260.4	6.3	163	7.5	Ξ:
March	lugust	0,400	294.4	4	= 8	/ · ·	3.
hyper         5,175         3954         5.8         124         8.6           nter         5,175         250.2         3.9         124         8.6           ray         4,549         226.5         3.7         110         6.6           say         4,744         277.9         6.6         3.7         110         6.6           say         64.6         0.4         0.2         1.2         3.6         2.6           1,147         64.0         1.1         2.2         1.3         1.3           64.0         30.3         0.1         2.8         2.6           1,147         60.3         0.1         2.8         0.1           64.0         30.3         0.1         2.8         0.1           51.3         0.2         0.1         0.2         0.3           64.0         30.3         0.1         5         0.3           65.1         2.2         0.1         5         0.3           64.0         30.3         0.2         1         0.1           1.18         77.3         2.2         0.1         0.2           1.18         77.3         2.2         0.2         0.	Aptember October	5,752	325.3	7.4	145	11.0	
ty         4549         226.5         3.7         110         66           avy         4,744         277.9         3.7         110         66           avy         4,744         277.9         3.7         110         66           1,066         64.0         1.2         1.3         2.6           1,106         64.0         1.2         36         2.6           1,147         64.6         0.3         1.1         36         2.6           1,147         64.0         1.1         3.6         2.6         2.6         2.6           64.0         5.3         0.2         1.1         3.6         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2         2.2	lovember	5,175	305.4	5.8	124	8.6	7
Ty         4,549         256.5         3.7         110         6.6           axy         4,744         277.9         6.2         82         5.6           10,66         64.6         0.5         18         1.3         1.3           1,147         60.3         1.1         3.6         2.6         2.6           1,147         60.3         1.1         3.6         2.6         0.7         2.6         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.7         0.3         0	ecember	3,980	230.2	3.9	\$	5.2	<b>=</b>
aiy         4,744         277.9         62         82         5.6           STATES — JANUARY 1991           1,066         64.6         0.5         18         1.3           1,066         64.0         0.5         18         1.3           1,106         64.0         1.2         36         2.6           1,147         60.3         1.1         1.2         36         2.6           4,0         30.3         0.4         28         1.3           640         30.3         0.1         5         0.3           22         0.9         0.1         5         0.3           22         0.9         0.2         1         0.1           61         2.7         0.2         1         0.1           61         2.7         0.2         1         0.1           1,128         77.1         1.0         29         2.1           1,128         77.1         1.0         0.2         29         2.1           4,48         25.9         0.8         5         0.2         0.2           1,139         4,0         0.1         2         0.2         0.2	77.1 anuary	4,549	256.5	3.7	110	9.9	91
978 646 0.5 118 1.3 1,066 64.0 1.2 36 2.6 1,147 66.3 1.1 12 2.8 513 28.2 0.4 28 1.3 640 1.2 1.2 2.8 640 1.2 1.2 2.8 640 1.2 1.1 1.2 1.2 650 30.3 0.1 2.8 650 0.2 1.1 1.2 61 2.7 0.9	ebruary	4,744	277.9	6.2	82	5.6	2.4
978 646 0.5 18 1.3 1,066 64.0 1.2 36 2.6 1,147 66.3 1.1 1.2 36 2.6 1,147 66.3 1.1 1.2 36 2.6 1,147 66.3 0.4 2.8 1.3 64.0 30.3 0.2 1.0 22 0.9				STATES — JANUARY 1991			
1,066   64,0   1.2   36   2.6     1,147   60,3   1.1   1.2   2.6     1,147   28.2   0.4   2.8   1.3     1,12   30,3   0.1   2.2   1.0     1,12   2.2   0.9	MS	978	64.6	0.5	18	13	0.3
1,147   00.04   1.2   1.3	.;. :	1,066	<b>2</b> 9.5	1.2	38	2.6	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	p <sub>i</sub>	1,147	60.3	1.1	12	0.7	70
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Ϋ́Α	513 640	30.3	0.2	<b>3</b> 01	0.4	0.0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	las.	122	5.5	0.1	5	0.3	
1,181 77.3 2.3 20 1.5 1,128 71.1 1.0 29 2.1 1,187 65.2 1.1 6 6 448 25.9 0.5 1.2 584 29.0 0.8 5 0.2 20 0.2 584 4.7 0.5 6.2 584 5.9.0 0.8 5 0.2 584 5.9.0 0.8 5 0.2 584 5.9.0 0.8 5 0.2 584 6.0.1 0.1	VCT	22 61	0.9 2.7	0.2	I —	0.1	
1,181 77.3 2.3 20 1.5 1.1 1.0 29 2.1 1.1 1.1 1.0 29 2.1 1.1 1.1 1.0 29 2.1 1.1 1.1 1.0 29 2.1 1.1 1.1 1.0 29 2.1 1.1 2.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1							
1,181 $77.3$ $2.3$ $20$ $1.5$ 1,128 $71.1$ $1.0$ $29$ $2.1$ 1,187 $65.2$ $1.1$ $6$ $2.1$ 448 $25.9$ $0.5$ $1.6$ $1.2$ 584 $29.0$ $0.8$ $1.6$ $1.2$ 584 $29.0$ $0.8$ $4$ $0.2$ 50 $0.8$ $4$ $0.1$ 20 $0.8$ $ -$ 57 $4.0$ $0.1$ $-$				STATES — FEBRUARY 1991			
1.187     65.2     1.1     6       448     25.9     0.5     1.2       584     29.0     0.8     5     0.2       584     29.0     0.8     4     0.1       20     0.8     4     0.1       20     0.8     -     -       57     4.0     0.1     2     0.2	4SW	1,181	77.3	2.3	20	1.5	0.0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Pi₹	1,187	65.2	11	•	0.2	0.
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Y.	448	25.9	0.5	16	1.2	0.3
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	WA Fas.	584 139	29.0 4.7	8.0	V 4	0.1	≝ 1
57 4.0 0.1 2	F	20		<b>;</b> [	•		ı
	ACT	57	4.0	0.1	2	0.2	

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

S million         First mortgage           S million         Trist mortgage           8772         AUSTRALIA         Dwelling           8772         17.0         3.512           978.4         23.4         23.8           852.3         17.0         3.512           978.4         23.4         2.38           85.2         27.8         2.462           81.2         2.2         201           62.0         2.2         201           62.0         2.3         2.462           81.2         2.2         201           81.2         2.2         201           70.5         2.3         2.9           86.8         7.4         3.4           99.1         7.4         3.4           99.2         2.7         2.4           99.1         7.4         3.4           99.2         2.7         2.4           99.3         2.8         2.4           90.6         6.0         2.0           90.6         6.0         2.0           9.2         2.0         2.5           11.0         0.3         2.0           10.0		H	Houses			Other dwellings	
Descripted   Description   Description   Description   Description   Description   Description   Semillion   Sem				Other security	First mortgage		Other security
15,668   2272   2170   3,512   191.1   1,000		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
15,668   8772   170   3,512   1911   15,668   8774   2,344   3,259   2,002   1911   1,666   8774   2,346   2,462   1,783   2,462   1,783   2,462   1,783   2,462   2,29   1,783   2,462   2,29   1,56   2,29   2,29   1,56   2,29   2,29   1,56   2,29   2,29   1,56   2,29   2,2		Average to the state of the sta		AUSTRALIA			
1,656   978.4   23.4   3.259   210.2     1,656   81.2   2.2   2.462   178.3     1,056   81.2   2.2   2.01   14.6     1,091   77.2   2.5   2.25   15.5     1,091   77.2   2.5   2.27   17.2     1,192   77.5   2.2   2.2   2.2     1,115   87.8   4.7   2.2   2.2     1,115   87.8   4.7   2.46   19.0     1,115   87.8   4.7   2.46   19.0     1,104   87.8   4.7   2.46   19.0     1,104   87.8   4.7   2.46   19.0     1,105   87.8   4.7   2.46   19.0     1,105   87.8   6.0   2.0   2.2     1,105   87.8   6.0   2.0   2.2     1,105   87.8   10.5   10.0     1,105   10.0   10.0     1,105   10.0   10.0     1,105   10.0   10.0     1,105   10.0   10.0     1,105   10.0   10.0     1,105   10.0	YEARS 1987-1988	15 668	877.2	17.0	3 512	1 161	23.0
1,856   85.23   27.8   2,462   178.3   1,18.5   1,18.5   1,18.5   1,18.5   1,18.5   1,18.5   1,18.5   1,18.5   1,19.5	1988-1989	16,060	978.4	23.4	3,289	210.2	25.4
1,056   81,2   2,2   201   14,6   14,6   1,9   1,9   1,5	1989-1990	11,856	852.3	27.8	2,462	178.3	27.0
1,091   77,12   2.59   15.6     1,091   77,2   2.9   2.77   18.7     1,091   87,2   3.0   2.77   18.7     1,092   930   930   2.37   18.7     1,093   930   93,2   3.0   2.77   18.7     1,1164   87,3   93,0   2.77   15.4     1,1164   87,3   93,1   2.77   2.6     1,1164   87,3   93,1   2.74   2.6     1,1164   87,3   3.9   3.6   3.9     1,1164   87,3   3.9   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   87,3   3.6     1,1164   9,0	December	1,056	81.2	2.2	201	14.6	2.5
1,001   77.2   2.9   2.57   18.7   18.7   18.8   19.8   19.2   19.9   14.8   19.9   14.8   19.9   19.5	January	939	62.0	2.6	229	15.6	2.5
1,098   812   3.0   257   172     1,199	February	1,091	77.2	2.9	257	18.7	51
1395   1920   2.5   1940   1450   1540   1	March	1,098	81.2	3.0	237	17.2	5.2
975 745 277 157 157 157 157 157 157 157 157 157 1	Aprii Mav	805 1 330	99.0 10.70	3.0	254	14.8	3.2
1,194	June	975	74.5	2.7	197	15.4	5.5 1.9
1,164   873   3.9   238   202     1,134   991   74   374   260     1,134   991   74   345   235     1,138   992   4.7   246   190     1,038   796   6.0   2.0   275     1,038   79.6   6.0   322   23.6     1,038   79.6   6.0   322   23.6     1,038   10,0   61   5.2     1,039   1,0   61   5.2     1,0   0.2   71   4.0     1,0   0.3   71   4.0     1,0   0.3   71   4.0     1,0   0.4   6.5   7.2     1,0   0.4   6.5   7.1     1,0   0.2   71   4.0     1,0   0.3   71   4.0     1,0   0.4   6.5   7.2     1,0   0.4   6.5   7.2     1,0   0.4   0.1     1,0   0.4   0.7     1,0   0.7   0.1     1,0   0.1   0.1	July	929	70.6	2.3	243	16.1	2.0
1,192   98.8   4.5   354   250     1,192   88.8   74   345   250     1,233   99.1   74   345   225     1,233   99.2   4.7   246   194     1,233   99.2   4.7   246   194     1,038   79.6   6.0   2.0   275   194     1,038   79.6   6.0   372   236     1,038   79.6   6.0   372   236     1,038   11.0   0.2   7.1   4.0     1,038   11.0   0.2   7.1   4.0     1,04   0.2   7.1   4.0     1,05   4.0   0.2   7.1   4.0     1,05   4.0   0.2   7.1   4.0     1,07   1,07   1.0   0.0     1,07   1,07   1.1   85   7.7     1,07   1,07   1.1   0.0     1,07   1,07   0.0   0.0     1,07   1,07   0.0   0.0     1,07   1,07   0.0   0.0     1,07   1,07   0.0   0.0     1,07   1,07   0.0   0.0     1,07   1,07   0.0   0.0     1,07   1,07   0.0   0.0     1,07   0.0   0.0   0.0     1,08   0.0   0.0	August	1,164	87.3	3.9	288	20.2	1.7
poet 1,233 951 5,4 5,5 550 15.3  hoter 1,233 951 5,4 5,5 550 15.3  hoter 883 662 5.0 2.0 246 19.0  y 867 660 5.0 20 275 19.4  y 1,038 766 6.0 2.0 275 19.4  avy 1,038 766 6.0 2.0 275 19.4   startes—iavitate 1991 61 5.2  115	September	1,192	80.00 80.00	4.5 1.1	3/4	26.0	3.4
object         883         692         47         246         190           py         867         660         20         275         194           may         1,038         79.6         20         275         194           STATES - JANUARY 1991           STATES - JANUARY 1991         61         5.2           159         105         0.4         66         4.9           158         110         0.2         71         4.0           169         110         0.2         71         4.0           169         4.0         0.3         7.1         4.0           69         4.0         0.3         2.0         0.1           17         0.8	November	1,234	93.1	4. 8.	256	19.4	17
947         867         66.0         2.0         275         194           1,038         79.6         6.0         275         194           STATES – JANUARY 1991           1,038         1.0         0.4         6.6         5.2           1,159         1.05         0.1         4.9         4.9           1,189         1.10         0.2         0.1         4.0         0.1           1,19         1.0         -         2         0.1         0.3           1,10         0.8         -         4         0.3         0.3           3,6         3,2         1.1         8.5         7.2         0.1           1,17         1,10         0.9         6.0         3.4         4.7         0.7           1,17         1,18         3.2         1.0         7.1         4.7         1.4           1,18         1,10         0.9         6.0         3.4         4.7         1.2           1,18         1,10         0.9         6.0         3.4         4.7         1.2           1,18         1,10         0.9         6.0         3.4         4.7         1.0           1,10	December	883	69.2	4.7	246	19.0	13
1,038   79,00   50,0   32,2   23,5     1,038   79,00   50,0   32,2   23,5     1,03   1,03   1,0   1,0   1,1     1,03   1,03   1,0   1,1     1,04   1,0   1,0   1,1     1,05   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0   1,1     1,0   1,0	1991		. 23	C	320	701	Š
STATES - IANUARY 1991   STATES - IEBRUARY 1991	January	1038	70.0	0.2 A	322	19.4	0.0
272     267     1.0     61     52       159     105     0.4     65     4.9       138     8.8     0.1     41     2.9       168     11.0     0.2     71     4.0       69     4.0     0.3     20     1.2       13     1.0     —     2     0.1       12     0.8     —     4     0.3       12     0.8     —     4     0.3       36     3.2     —     4     0.3       11     0.7     0.7     0.7     0.7       118     9.2     2.0     6.9     5.6       118     9.2     2.0     6.9     5.6       118     9.2     2.0     6.9     5.6       118     9.2     2.0     6.9     5.6       118     9.2     2.0     6.9     5.6       15     0.7     0.1     1     0.1       15     0.7     0.1     1     0.1       15     0.7     0.1     1     0.1       15     0.7     0.1     1     0.1       1     0.7     0.1     1     0.1       1     0.2     0.2     0.1     0.1 <td>rediualy</td> <td>1,030</td> <td>0.67</td> <td>2.00</td> <td>776</td> <td>0.62</td> <td><b>9</b></td>	rediualy	1,030	0.67	2.00	776	0.62	<b>9</b>
272         267         10         61         52           159         105         0,4         65         4,9           158         110         0,2         71         4,0           66         4,0         0,3         20         1,2           66         4,0         0,3         20         1,2           13         1,0         —         4         0,3           12         0,8         —         4         0,3           36         3,2         —         4         0,3           12         3,2         —         4         0,3           13         3,4         0,7         1         0,7           197         13,2         1,0         71         4,7           118         92         2,0         60         5,6           187         11,0         0,9         60         5,6           187         11,0         0,9         60         5,6           15         0,7         0,1         1         0,1           48         3,8         0,2         1         0,1           1         0,1         1         0,1 <td< th=""><th></th><th></th><th></th><th>STATES — JANUARY 1991</th><th></th><th></th><th></th></td<>				STATES — JANUARY 1991			
159   10.5   0.4   665   4.9     188   0.1   41   2.9     168   11.0   0.2   7.1     13   1.0   - 2   2.0     12   0.8   - 4   4   0.3     36   3.2   - 11   11   0.7     399   36.8   1.1   85   7.2     197   13.2   1.0   69   5.6     118   9.2   2.0   69   5.6     150   0.7   0.1   1   0.1     15   0.7   0.1   1   1   0.1     16   0.8   0.4   0.1   1   1   0.1     18   3.8   0.2   2.4   1.8     18   3.8   0.2   2.4   1.8     18   3.8   0.2   2.4   1.8     198   3.8   0.2   2.4   1.8     100   101   1.0     101   102   2.0     102   2.4   1.8     103   2.0   2.0     103   2.0   2.0     104   0.1   1.8     105   0.1   0.1     105   0.1   0.1     105   0.1   0.1     105   0.1   0.1     105   0.1   0.1     105   0.1   0.1     105   0.1   0.1     105   0.1     105   0.1   0.1	NSW	272	7.92	1.0	19	5.2	0.3
138   8.8   0.1   41   2.9     168	Vic.	159	10.5	4.0	<b>%</b>	4.9	1
108 11.0 0.2 7.1 4.0 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	PIO S	138	∞. ∞.	0.1	₹.	2.9	0.1
399 368 1.1 85 7.2 1.0 0.3 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1	SA WA	198	11.0	0.7	<del>-</del> -	0.4 1.0	1 2
12   0.8     4   0.3     3.2     11   0.7     3.5     11   0.7     399   36.8   1.1   85   7.2     197   13.2   1.0   69   5.6     187   11.0   0.9   60   3.4     55   4.5   0.6   11   0.1     5   0.7   0.1   1   0.1     6   0.7   0.1   1   0.1     7   1   0   0.9   60   3.4     8   0.7   0.1   0.1     9   0.4   0.1   1   0.1     4   8   3.8   0.2   2.4   1.8     1   0.7   0.1   0.1     1   0.1	Tas.	13	0.1	;	3 6	0.1	₹
36     3.2     —     11     0.7       STATES — FEBRUARY 1991       399     36.8     1.1     85     7.2       197     13.2     1.0     71     4.7       118     9.2     2.0     69     5.6       187     11.0     0.9     60     3.4       65     4.5     0.6     11     0.8       65     4.5     0.6     11     0.8       9     0.7     0.1     1     0.1       9     0.4     0.1     1     0.1       48     3.8     0.2     2.4     1.8	LX	12	0.8	1	14	03	l
399 36.8 1.11 85 7.2 197 13.2 1.0 771 4.7 118 9.2 2.0 69 5.6 187 11.0 0.9 60 3.4 65 4.5 0.6 111 0.8 15 0.7 0.1 1 0.1 9 0.4 0.1 1 0.1 4.8 3.8 0.2 24 1.8	ACT	36	3.2	1.	<b>11</b>	0.7	0.1
399     36.8     1.1     85     7.2       197     13.2     1.0     71     4.7       118     9.2     2.0     69     5.6       187     11.0     0.9     60     3.4       65     4.5     0.6     11     0.8       65     4.5     0.6     11     0.1       15     0.7     0.1     1     0.1       9     0.4     0.1     1     0.1       48     3.8     0.2     24     1.8				STATES — FEBRUARY 1991			
197     13.2     1.0     71     4.7       118     9.2     2.0     69     5.6       187     11.0     0.9     60     3.4       65     4.5     0.6     11     0.8       15     0.7     0.1     1     0.1       9     0.4     0.1     1     0.1       48     3.8     0.2     24     1.8	NSW	399	36.8	<b>.</b>	\$	7.2	0.4
118     9.2     2.0     69     5.6       187     11.0     0.9     60     3.4       65     4.5     0.6     11     0.8       15     0.7     0.1     1     0.1       9     0.4     0.1     1     0.1       48     3.8     0.2     24     1.8	Vic.	197	13.2	1.0	7.1	4.7	0.4
187     11.0     0.9     60     3.4       65     4.5     0.6     11     0.8       15     0.7     0.1     1     0.1       9     0.4     0.1     1     0.1       48     3.8     0.2     24     1.8	Old Old	118	9.2	2.0	<b>&amp;</b> (	5.6	0.2
15 0.7 0.1 1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0	SA WA	187	11.0	5.0	3 =	4. C	0.3
9 0.4 0.1 1 0.1 48 3.8 0.2 24 1.8	138.	31	C+ 0	0.0	:	0.1	3
48 3.8 0.2 24 1.8	N	ا م	0.4	0.1	٠ ـــا	0.1	1
	ACT	48	3.8	0.2	24	1.8	1

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

Principal   Prin				Purchase of established dwellings	ellings		
Picta maragage			Houses		Other	dwellings	
Dwelling   Smilton   Smilton   Dwelling   Smilton		First mortgage		Other security	First mortgage		Other security
256,455 11,805.1 200.2 30,475 11,609.9 11,109.2		Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
256,455 13,805.1 250.2 30,475 16,999 11,549.1 220.7 23,128 11,6999 11,549.1 220.7 23,128 11,6999 11,549.1 220.7 23,128 11,6999 11,549.1 220.7 24,3 17,46 11,749 11,659 11,699 11,				AUSTRALIA			
13,070   902.5   15.2   1,076     15,729   1,054.9   17.1   1,279     18,077   24.5   1,276     18,078   1,297.7   24.5   1,246     19,083   1,116.6   24.7   1,246     14,584   993.6   24.5   1,248     16,584   1,142.2   1,070     16,548   1,177.2   22.0   1,248     16,548   1,177.2   22.0   1,248     16,548   1,177.2   22.0   1,248     16,548   1,177.2   22.0   1,421     15,248   1,177.2   1,248     15,122   1,019.2   1,72     15,122   1,019.2   1,72     15,122   1,148.5   1,248     1,475   22.8   4.0     1,48   22.8   4.0     1,49   22.8   24.4     1,40   86.1   1,7     1,50   93.1   1,7     1,50   93.1   1,7     1,50   93.1   1,7     1,50   93.1   1,7     1,50   24.5   1,9     1,475   24.6   20     2,40   24.6   24.6     1,40   86.1   1,4     1,40   1,40     1,40	YEARS 1987-1988 1988-1989 1989-1990	256,455 241,771 186,049	13,805.1 15,480.3 12,737.8	250.2 320.7 232.5	30,475 23,128 16,093	1,690.4 1,623.1 1,231.1	86.4 101.0 63.4
15,729   1,054.9   17.1   1,279   15,729   1,054.9   17.1   1,279   1,057   1,991.1   1,891   1,687   1,991.1   1,991.1   1,295   1,991.2   1,99	1989 December	13,070	902.5	15.2	1,076	7.77	3.5
1,746   1,74	1990 January February	15,729	1,054.9	17.1	1,279	97.5	6.2
1,000   1,00	March April Marr	13,295	920.9	24.3 24.3	1,746	97.1	5.3
1,233   1,233   1,233   1,243   1,243   1,243   1,243   1,243   1,243   1,244   1,146   20,7   1,455   1,146   20,7   1,455   1,127	June	14,850	1,010.0	19.8	1,314	101.5	4.9
1,138   1,146   1,176   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,145   1,148   1,144   1,148   1,144   1,14	July August	14,584 16,582	993.6 1,122.8	19.7	1,283	107.6 107.6	7.5
mbber 16,368 1,127.2 22.0 1,421 1  any 15,122 1,019.2 17.2 1,124  any 15,121 1,148.5 15.3 1,308  V 4,052 335.3 35.3 5.5 5.5 5.4  V 4,052 335.3 5.2 2.2 4.0 191  5,596 22.0.5 1.7 1.7 9.2  1,590 29.1 1.9 7.2  4,79 24.4 0.0.2 2.0  3,57 25.1 0.09 2.4  5,503 24,75 3.3 3.3 181  8,503 24,75 3.0 2.2  4,08,4 5.2 2.3 4  1,424 84.5 1.3 0.1 1.3 1.3  4,420 22.3 4  4,75 408.4 5.2 3.4 1.3 3.3 181  8,45 0.01 1.3 1.3  4,40 2.2 3.4 0.1 1.3  8,40 1.0.7 1.1 1.3  1,24 1.0.9 7 1.1 1.3  2,28 1.1 1.3 2.8	September October	14,138 16,674	976.9	17.6	1,345 1,455	101.9	8.9 5.5
ary         15,122         1,019.2         17.2         1,122           usary         16,151         1,148.5         15.3         1,122           usary         16,151         1,148.5         15.3         1,120           v         4,052         335.3         5.5         5.3         4.0           v         4,052         228.5         4.0         191         191           d         4,052         228.5         4.0         191         186           1,471         86.1         1.7         92         27           479         224.4         0.2         20         3           479         24.4         0.2         20         24           5.3         5.2         2.4         0.2         20           7         479         24.4         0.2         20           8.3         5.2         2.5         2.0         2.4           8.3         5.2         2.4         0.9         2.4           8.4         4.75         4.08.4         5.2         5.8           8.4         1.2         1.3         2.2           9         1.2         1.2         1.2	November December	16,368 13,625	1,127.2 958.9	22.0	1,421 1,124	103.7 85.7	× × 4.
V 4,052 335.3 5.5 5.3 5.3 5.3 5.3 5.4 5.5 5.3 5.4 5.6 5.2 5.5 5.4 5.7 5.6 5.2 5.5 5.4 5.7 5.2 5.1 5.9 5.2 5.1 5.9 5.2 5.1 5.9 5.2 5.1 5.9 5.2 5.1 5.9 5.2 5.1	1991 January February	15,122 16,151	1,019.2	17.2 15.3	1,122 1,308	84.2 97.4	5.9
4,652     335.3     5.5     534       3,375     228.5     4.0     191       3,696     220.5     2.7     186       1,471     86.1     1.7     92       1,590     93.1     1.9     72       479     24.4     0.2     20       24,47     6.3     0.2     20       357     25.1     0.9     24       4,755     408.4     5.2     22       4     4,755     408.4     5.2     5.8       7     4,755     40.8     3.3     2.2       8,503     247.5     3.3     2.2       1,474     84.5     0.9     84       469     22.3     0.1     39       124     7.8     0.1     39       124     7.8     0.1     39       124     32.9     1.3     28				STATES — JANUARY 1991			
3,696 220.5 2.7 186 1,471 86.1 1.7 92 1,590 93.1 1.7 92 479 24.4 0.2 20 357 25.1 0.2 20 357 25.1 0.9 24  4,755 408.4 5.2 28 3,503 247.5 3.3 181 3,632 235.4 3.0 229 1,424 84.5 0.9 84 1,804 109.7 1.5 135 420 32.9 1.3 39	NSW Vio	4,052	335.3	5.5	534	43.9	1.2
1,471 86.1 1.7 92 479 24.4 0.2 3 102 6.3 20 24.4 0.2 20 357 25.1 0.9 24  4,755 408.4 52.2 3,503 247.5 3.3 181 3,652 235.4 3.0 229 1,424 84.5 0.9 84 1,804 109.7 1.5 1135 469 22.3 0.1 14 124 7.8 0.1 39 420 32.9 1.3	Old	3,696	220.5	2.7	186	14.8	1.2
479     24.4     0.2     3       102     6.3     0.2     20       357     25.1     0.9     24       STATES—FEBRUARY 1991       4,755     408.4     5.2     598       3,503     247.5     3.3     181       3,652     235.4     3.0     229       1,424     84.5     0.9     84       1,804     109.7     1.5     135       469     22.3     0.1     14       124     7.8     0.1     39       420     32.9     1.3     28	SA WA	1,471	86.1 93.1	1.7	2 22	5.2 4.5	1.1
4,755 408.4 52.2 23.4 24.5 24.5 24.5 24.5 24.5 24.5 24.5 24	Tas.	479	24.4	0.2	m &	0.1	1 1
4,755       408.4       5.2       598         3,503       247.5       3.3       181         3,652       235.4       3.0       229         1,424       84.5       0.9       84         1,804       109.7       1.5       135         469       22.3       0.1       14         124       7.8       0.1       39         420       32.9       1.3       28	ACT	357	25.1	6:0	3.5	1.7	
4,755     408.4     5.2     598       3,503     247.5     3.3     181       3,652     235.4     3.0     229       1,424     84.5     0.9     84       1,804     109.7     1.5     135       469     22.3     0.1     14       124     7.8     0.1     39       420     32.9     1.3     28				STATES — FEBRUARY 1991			
3,503     247.5     3.3     181       3,652     235.4     3.0     229       1,424     84.5     0.9     84       1,804     109.7     1.5     135       469     22.3     0.1     14       420     32.9     1.3     28	MSM	4,755	408.4	5.2	598	51.8	2.5
1,424     84.5     0.9     84       1,804     109.7     1.5     135       469     22.3     0.1     14       124     7.8     0.1     39       420     32.9     1.3     28	Vic. Qld	3,503 3,652	247.5 235.4	3.3	181 229	12.6	3.2
1,804 109.7 1.5 1.35 469 22.3 0.1 14 124 7.8 0.1 39 420 32.9 1.3 28	ŠA	1,424	84.5	6.0	84	4.7	0.5
124 7.8 0.1 39 420 32.9 1.3 28	WA Tas.	1,804	109.7 22.3	1.5 0.1	135 14	7.7 0.9	9.0
	IN	124	7.8	0.1	33	2.0	1 1
	#C1	791	(r, r, r)	E**I*	3	ì	

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

commitments nced not advanced eriod at end of period llion \$ million		18,059.6 4,597.9 23,533.1 3,865.6 19,192.5 3,542.4	1,563.4 3,228.3		,805.4 3,627.4 ,547.6 3,457.5 ,868.7 3,557.1	,533.2 3,542.4 ,606.7 3,438.5 ,753.0 3,304.1		1,413.5 3,385.0 1,604.8 3,487.8		<b>.</b>		20.7 37.4 8.9 15.6 34.8 82.3		555.1 1,410.9 357.5 906.7 315.4 492.2	134.4 274.1 156.5 266.4 30.8 37.0	
Cancellations Commitments advanced of commitments during period \$ million \$ million		617.6 18,0 851.3 23,5 751.3 19,1	48.9			57.6				23.5		0.9 0.2 1.4		23.7 5 6.6 3 8.1 3		
Cance Total commitments of comn \$ million	AUSTRALIA	20,816.9 23,786.2 19,726.5	1,388.1	1,602.4	1,996.5 1,447.4 2,049.9	1,582.0	1,707.3 1,605.3 1,841.6 1,776.1	1,40 <i>£</i> .4 1,551.1 1,753.4	STATES — JANUARY 1991	514.4 342.7	328.0 143.0 145.0	32.1 35.8 35.8	STATES — FEBRUARY 1991	626.1 373.7 356.5	140.5 166.5 30.9	11.5
Total dwelling units	₹	371,738 359,668 278,148	19,561	23,110	27,396 20,008 28,619	22,003 21,856 25,105	22,103 22,416 25,705 24,577	22,045 23,645	STATES	5,915 4,892	5,220 2,343 2,401	160 490	STATES	7,038 5,109 5.261	2,219 2,604 642	193 579
Alterations and additions to dwellings		707.3 998.4 904.7	59.0	70.5	81.8 66.7 106.4	81.9 77.3	64.2 64.2 73.3 8.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6	68.4 82.2		28.8	14.6 4.0 7.5	0.1 1.1		30.8 13.2 18.1	6.6 9.9 4.1	0.1
		YEARS 1987-1988 1988-1989 1989-1990	1989 December	1990 January February	March April May	June July	August September October November	December 1991 January February		NSW Vic.	SA WA	las. NT ACT		NSW Vic. Old	SA WA Tas	NT

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

	Construc of dwelli		Purchase erected d		Purchase established d	•	Tota	I
	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
				ORIGINAL				
1989								
December	4,158	229.7	1,257	100.5	14,146	998.8	19,561	1,329.0
1990								
January	4,934	273.5	1,168	82.7	17,008	1,175.6	23,110	1,531.8
February	5,962	330.1	1,348	100.7	19,059	1,355.3	26,369	1,786.1
March	6,237	349.1	1,335	106.6	19,824	1,459.1	27,396	1,914.8
April	4,490	253.7	995	79.3	14,523	1,047.6	20,008	1,380.7
May	6,339	350.2	1,593	125.7	20,687	1,467.5	28,619	1,943.5
June	4,667	269.5	1,172	94.5	16,164	1,136.1	22,003	1,500.1
July	4,817	275.3	1,172	91.0	15,867	1,118.3	21,856	1,484.6
August	5,571	312.0	1,452	113.2	18,082	1,257.6	25,105	1,682.8
September	5,367	315.1	1,566	120.7	15,483	1,105.3	22,416	1,541.1
October	5,897	344.9	1,679	132.7	18,129	1,283.4	25,705	1,761.0
November	5,299	321.3	1,489	119.8	17,789	1,261.7	24,577	1,702.8
December	4,065	240.5	1,129	94.2	14,749	1,065.2	19,943	1,399.9
1991	4.650	0.00.4	4 4 4 0	200	4604		20.045	1 400 5
January	4,659	268.4	1,142	87.9	16,244	1,126.4	22,045	1,482.7
February	4,826	292.2	1,360	110.8	17,459	1,268.2	23,645	1,671.2
			SEASON	NALLY ADJUSTI	ED			
1989			——————————————————————————————————————					
December 1990	4,949	270.5	1,344	106.1	15,436	1,061.7	21,729	1,438.4
January	5,217	290.4	1,283	96.6	17,641	1,243.6	24,141	1,630.6
February	5,808	328.3	1,400	103.0	18,406	1,316.0	25,614	1,747.2
March	5,899	328.5	1,273	101.9	18,634	1,384.4	25,806	1,814.7
April	5,028	287.0	1,094	87.7	16,142	1,177.4	22,264	1,552.2
May	5,262	293.3	1,368	107.8	17,647	1,258.2	24,277	1,659.4
June	5,044	285.8	1,250	100.9	17,855	1,228.8	24,149	1,615.5
July	5,122	291.2	1,224	95.1	17,394	1,232.1	23,740	1,618.4
August	5,263	290.7	1,369	110.5	17,503	1,210.5	24,135	1,611.6
September	5,742	332.3	1,665	124.8	16,925	1,205.0	24,332	1,662.1
October	5,189	307.3	1,503	115.7	16,322	1,163.4	23,014	1,586.4
November	5,288	317.9	1,413	112.7	17,049	1,196.5	23,750	1,627.1
December	4,847	288.5	1,224	100.6	16,204	1,144.6	22,275	1,533.8
1991								
January	4,986	289.9	1,248	101.0	16,982	1,200.8	23,216	1,591.7
February	4,701	290.7	1,431	115.1	16,850	1,227.9	22,982	1,633.7
			TRE	ND ESTIMATES			i i	
1989								
December 1990	5,177	288.4	1,231	93.2	16,693	1,168.8	23,101	1,550.4
January	5,351	298.1	1,274	97.5	17,114	1,213.8	23,739	1,609.4
February	5,453	304.8	1,274	99.8	17,114	1,213.8	24,209	1,657.9
March	5,453	306.0	1,280	99.9	17,687	1,276.2	24,420	1,682.0
April	5,381	302.4	1,257	99.1	17,747	1,277.9	24,385	1,679.4
May	5,287	297.2	1,253	99.4	17,654	1,261.9	24,194	1,658.5
June	5,233	294.5	1,286	101.9	17,505	1,239.5	24,024	1,636.0
July	5,235	296.1	1,350	106.2	17,340	1,219.0	23,925	1,621.4
August	5,284	301.6	1,411	110.1	17,191	1,205.0	23,886	1,616.7
September	5,321	307.1	1,443	112.4	17,020	1,195.1	23,784	1,614.6
October	5,283	308.5	1,438	112.5	16,827	1,186.6	23,548	1,607.6
November	5,182	305.9	1,409	111.3	16,703	1,182.3	23,294	1,599.6
December	- •		-,		20,700	-,	,_,	-,-,-,0
1991								
January			not	available for	publication			
February					•			

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

 $\begin{array}{c} \text{TABLE 4. SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS} - \text{TYPE OF LENDER} - \text{ORIGINAL SEASONALLY} \\ \text{ADJUSTED AND TREND ESTIMATES(a)} \end{array}$ 

	All Ban	ks	Permanent B Societi		Other Len	ders	Total	Total		
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million		
			0	RIGINAL						
1989				. 1						
December	14,327	952.8	1,684	120.4	3,550	255.8	19,561	1,329.0		
1990	177.064	4 400 4			0.500	2266	00.110	1 501 6		
January	17,864	1,182.1	1,666	113.1	3,580	236.6	23,110	1,531.8		
February	20,255	1,332.6	2,256	187.8	3,858	265.7	26,369 27,206	1,786.1		
March	20,959	1,435.2	2,660	206.4	3,777	273.1	27,396	1,914.8		
April	14,933	1,007.4	2,073	157.6	3,002	215.7	20,008	1,380.7		
May	22,187	1,481.8	2,761	201.1	3,671	260.6	28,619	1,943.5		
June	16,358	1,096.6	2,455	187.0	3,190	216.6	22,003	1,500.1		
July	16,342	1,085.1	2,474	187.4	3,040	212.1	21,856	1,484.6		
August	19,367	1,265.4	2,569	196.3	3,169	221.2	25,105	1,682.8		
September	16,974	1,151.4	2,404	181.0	3,038	208.7	22,416	1,541.1		
October	19,865	1,334.5	2,801	214.5	3,039	211.9	25,705	1,761.0		
November	17,871	1,224.9	3,022	229.5	3,684	248.4	24,577	1,702.8		
December	14,241	984.0	2,224	172.6	3,478	243.2	19,943	1,399.9		
1991						7				
January	16,628	1,094.1	2,732	208.5	2,685	180.1	22,045	1,482.7		
February	17,576	1,208.3	3,258	254.8	2,811	208.1	23,645	1,671.2		
			SEASONA	ALLY ADJUSTED	)					
1989										
December 1990	15,948	1,025.4	1,927	136.6	3,854	276.4	21,729	1,438.4		
January	18,277	1,222.1	2,030	141.5	3,834	266.9	24,141	1,630.6		
February	19,468	1,295.8	2,270	183.4	3,876	268.1	25,614	1,747.2		
March	19,784	1,377.4	2,444	186.9	3,578	250.4	25,806	1,814.		
April	16,718	1,147.8	2,303	173.8	3,243	230.6	22,264	1,552.2		
May	18,554	1,249.3	2,503	185.7	3,202	224.4	24,277	1,659.4		
June	18,356	1,199.2		190.5	3,202	225.8	24,149	1,615.		
July	18,113	-	2,506 2,542	193.7	3,085	216.6	23,740	1,618.4		
August	18,593	1,208.0	•		3,064	213.9	24,135	1,611.6		
September September		1,206.0	2,478	191.7	•	213.5	24,133	1,662.		
October	18,691	1,260.6	2,456	188.0	3,185					
	17,581	1,189.7	2,461	186.6	2,972	210.1	23,014	1,586.4		
November	17,565	1,183.0	2,686	203.8	3,499	240.3	23,750	1,627.1		
December	15,866	1,071.3	2,587	199.4	3,822	263.2	22,275	1,533.8		
1991	15.000					400.4	22.216	4 504 6		
January	17,038	1,132.9	3,344	260.8	2,834	198.1	23,216	1,591.7		
February	16,874	1,173.5	3,296	250.8	2,812	209.4	22,982	1,633.1		
			TRENI	) ESTIMATES				: 4		
1989	17 400	1 1 40 0	0.004	1450	2.050	056.1	02 101	1 550		
December 1000	17,422	1,149.2	2,024	145.2	3,656	256.1	23,101	1,550.4		
1990	400 000	1				050.0	00 700	1 (00		
January	17,959	1,196.8	2,084	153.4	3,696	259.2	23,739	1,609.4		
February	18,353	1,236.5	2,183	163.8	3,673	257.6	24,209	1,657.9		
March	18,534	1,256.3	2,306	174.9	3,580	250.9	24,420	1,682.0		
April	18,531	1,254.8	2,414	183.7	3,440	240.9	24,385	1,679.4		
May	18,435	1,240.9	2,474	188.0	3,285	229.6	24,194	1,658.5		
June	18,374	1,226.6	2,493	189.3	3,156	220.1	24,024	1,636.0		
July	18,334	1,216.9	2,485	188.6	3,107	215.9	23,925	1,621.4		
August	18,284	1,212.2	2,470	188.0	3,133	216.5	23,886	1,616.7		
September	18,097	1,204.1	2,490	190.3	3,197	220.2	23,784	1,614.6		
October	17,736	1,187.3	2,563	196.2	3,249	224.1	23,548	1,607.6		
November	17,336	1,167.0	2,690	206.1	3,268	226.4	23,294	1,599.6		
December 1991	•	<del>.</del>			•		·	•		
January			not a	vailable for p	oublication					

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

#### **EXPLANATORY NOTES**

#### Introduction

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

- 2. While the statistics are described as being for calendar months, it should be noted that:
  - (i) in the case of some of the larger banks, the data relate to a month ending on the last Wednesday; and
  - (ii) in the case of *other lenders*, some have accounting periods which do not correspond exactly to a calendar month and their figures are used without adjustment.

# Seasonally adjusted and trend estimates.

- 3. In the seasonal adjustments of these series, account has been taken not only of normal seasonal factors, but also of 'trading day' effects (arising from the varying reporting practices of the lenders) and the influence of Easter which may, in successive years, affect figures for different months. Details of the methods used in seasonally adjusting these series are available on request.
- 4. Seasonal adjustment procedures do not aim to remove the irregular or 'non-seasonal' influences which may be present in any particular month. Irregular influences that are highly volatile can make it difficult to interpret the movement of the series even after seasonal adjustment.
- 5. The smoothing of seasonally adjusted series to create trend estimates is a means of reducing the impact of the irregular component of the series. The trend estimates have been derived by applying a 13-term Henderson weighted moving average to the seasonally adjusted series.
- 6. While this smoothing technique enables estimates of trend to be produced for the latest month, it does result in revisions to the estimates for the most recent months as data for subsequent months become available. Generally subsequent revisions become smaller and after 3 months have little relative impact on the series. There will also be revisions as a result of revisions to the original estimates and annual reviews of seasonal and 'trading day' factors.
- 7. Because of the highly irregular nature of the housing finance 'all lenders' series it is not possible to discern with reasonable confidence the current direction of the trend at the end of these series. For such highly irregular

series the ABS does not provide for publication the last three trend estimates.

8. Users may wish to refer to the ABS Information Papers A Guide to Smoothing Time Series — Estimates of 'Trend' (1316.0) and Time Series Decomposition — An Overview (1317.0) for more detailed information on smoothing of seasonally adjusted time series data.

#### Unpublished data

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

#### Revisions

10. Revision to previously published statistics are included in issues of this publication as they occur.

#### Commitments not advanced at end of period

11. In principle, commitments not advanced at end of period presented in Table 2 are derivable by adding total commitments less cancellations of commitments less commitments advanced during the period to the balance of commitments at the end of the previous period. In practice, however, revisions and other adjustments may mean that such a derivation is inexact.

#### Related publications

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

Personal Finance, Australia (5642.0)—issued monthly

Commercial Finance, Australia (5643.0)—issued monthly

13. Current publications produced by the ABS are listed in the *Catalogue of Publications and Products, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

## Symbols and other usages

- nil or rounded to zero
- .. not applicable
- 14. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.



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