

Secured housing finance commitments for owner occupied dwellings (excluding alterations and additions) totalled \$2,006.1 million in June 1991, a decrease of \$361.9 million (15.3%) over May 1991 and an increase of \$506.0 million (33.7%) over June 1990. It should be noted that June 1991 was a four week reporting period for some banks whereas May 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 \$158.6 million (7.8%) over May 1991 and an increase of \$584.6 million (36.2%) over June 1990. There were increases over May 1991 in finance commitments for all purposes: for the construction of dwellings, up \$6.5 million (1.8%); for the purchase of newly erected dwellings, up \$11.0 million (10.1%) and for the purchase of established dwellings, up \$141.1 million (9.0%).

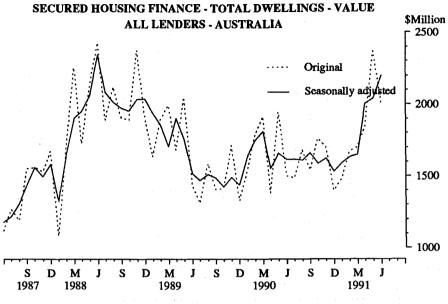
In unadjusted terms, the number of dwelling units financed decreased by 4,496 (14.4%) over May 1991. The June 1991 decrease was general across all States. For the year 1990-91 the total number of dwelling units financed was 291,994 an increase of 13,846 dwelling units (5.0%) over the number financed in 1989-90.

Seasonally adjusted, finance was provided for 29,867 dwelling units in June 1991, 3,027 dwelling units (11.3%) more than in May 1991 and 5,718 dwelling units (23.7%) more than in June 1990.

Trend estimates for the number of dwelling units in the above graph show an increase of 983 (4.2%) for the month of March 1991, continuing the trend upwards which began in January 1991.

Due to the highly irregular nature of the series, the trend estimates for the last three months are not provided.

 for further information about statistics in this publication contact Ms Abha Bedi on Canberra (06) 252 7117 or John Carson (06) 252 7110 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)

	1	ne 1991 No. of vellings	chang	centage ge from s month	cha corr ma	rcentage inge from responding onth of ious year
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
All Banks (b) Permanent Building Societies(b) Other Lenders	20,063 3,740 2,910	22,845 3,949 3,073	-14.7 -16.4 -9.3	14.6 -4.2 10.2	22.6 52.3 -8.8	24.5 57.6 -6.5
Total	26,713	29,867	-14.4	11.3	21.4	23.7
	Va	ne 1991 lue of mitments million	chan	centage ze from ss month	cha corr ma	rcentage inge from responding onth of ious year
Type of lender	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
All Banks (b) Permanent Building Societies(b) Other Lenders	1,480.8 297.1 228.1	1,649.9 313.2 237.0	-16.4 -15.2 -7.0	10.0 -4.6 11.1	35.0 58.9 5.3	37.6 64.4 5.0
Total	2,006.1	2,200.1	-15.3	7.8	33.7	36.2

(a) Excludes alterations and additions to dwellings. (b) Since April 1990, one Building Society has become a Bank.

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

	Λ	ne 1991 lo. of vellings	chan	rcentage age from us month	cha corr ma	rcentage nge from esponding onth of ious year
Purpose of Commitment	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj.
Established Dwellings	20,096	22,579	-13.2	12.9	24.3	26.5
Construction of Dwellings	5,290	5,814	-19.6	4.5	13.3	15.3
Purchase of Newly Erected Dwellings	1,327	1,474	-9.2	15.3	13.2	17.9
Total	26,713	29,867	-14.4	11.3	21.4	23.7
	Val	te 1991 bue of mitments million	chang	centage ge from is month	chai cori mu	centage age from esponding onth of ious year
Purpose of Commitment	Orig.	Seas. adj.	Orig.	Seas. adj.	Orig.	Seas. adj
Established Dwellings	1,554.9	1,709.6	-14.5	9.0	36.9	39.1
Construction of Dwellings	340.0	370.4	-20.8	1.8	26.2	29.6
Purchase of Newly Erected Dwellings	111.1	120.1	-8.0	10.1	17.6	19.0
Total	2,006.1	2,200.1	-15.3	7.8	33.7	36.2

(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.

IAN CASTLES Australian Statistician

	·		Type of Le	ender				
	All bai	ıks	Permanent b societi		Othe		Tota	.1
	Dwelling		 Dwelling		Dwelling	· <u> </u>	Dwelling	
Purpose Of Commitment	units	\$ million	units	\$ million	units	\$ million	units	\$ million
			AUSTRALIA					
Construction of dwellings —								
Houses —								
By first mortgage	4,317	258.8	558	42.1	309	23.5	5,184	324.4
By other security		7.4			••	<u></u>	••	7.4
Other dwellings —								
By first mortgage	103	7.0	3	0.4		·	106	7.4
By other security	• ••	0.8	••			·	••	0.8
Purchase of newly erected dwellings —								
Houses —								
By first mortgage	590	38.9	252	25.2	217	17.4	1,059	81.6
By other security	••	5.3	••	<u> </u>	••		••	5.3
Other dwellings —						1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -		
By first mortgage	211	17.4	31	2.5	26	2.5	268	22.3
By other security	••••	1.9	••		с		••	1.9
Purchase of established dwellings — Houses —	and and a second se							
By first mortgage	13,802	1,027.8	2,626	202.8	2,007	150.9	18,435	1,381.5
By other security		24.4		0.9	••	0.4	••	25.6
Other dwellings —								
By first mortgage	1.040	83.2	270	23.1	351	32.9	1,661	139.2
By other security		8.0	••	· · · · ·	••	0.5	••	8.5
Alterations and additions to								
dwellings	••	91.6	. .	11.7		1.4	••	104.7
Total commitments	20,063	1,572.4	3,740	308.8	2,910	229.5	26,713	2,110.8
	· · · · · · · · · · · · · · · · · · ·		STATES(a)					
New South Wales	5,143	521.1	1,288	127.9	1,341	116.6	7,772	765.7
Victoria	5,580	433.1	317	23.0	565	43.8	6,462	499.9
Oucensland	3,846	263.7	1,215	92.4	541	37.0	5,602	393.1
South Australia	1,649	107.6	273	19.0	356	24.7	2,278	151.3
Western Australia	2,583	166.3	452	30.6	41	2.8	3,076	199.7
Tasmania	648	32.5	754	20.0	-14	2.0	,010 755	37.5
Northern Territory	163	10.0	195	15.9	66	4.6	163	10.0
Australian Capital Territory	451	38.0	175	1.5.7			605	53.6

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

(a) Includes alterations and additions.

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

Farat mentages Other security Erection of the security Derivation of the securit			Houses		Other	Other dwellings	
Dutling under under (1) Dutling (1) Dutling (1		First mortgage		Other security	First mortgage	-	Other security
AUGITALIA AUGITALIA 73,662 5,7979 6,65 1,798 9,09 73,662 5,7979 6,65 1,798 9,09 61,052 5,7979 6,64 1,166 9,09 61,052 5,7979 6,64 1,166 9,09 61,052 5,7979 6,64 1,166 9,09 61,052 5,7979 6,64 7,44 1,14 9,93 61,052 5,7979 6,64 7,44 1,14 9,93 9,93 61,073 20,04 6,57 7,39 7,34 1,14 9,93 5,706 20,04 6,57 7,39 9,33 7,34 1,14 9,35 5,706 20,05 20,35 7,34 7,14 1,11 9,44 1,14 9,16 9,19 5,706 20,35 20,35 20,35 21,3 1,35 21,3 1,36 1,36 1,36 1,36 1,36 1,36 1,36 1,36 <td< th=""><th></th><th>Dwelling units</th><th>s million</th><th>s million</th><th>Dwelling units</th><th>\$ million</th><th>\$ million</th></td<>		Dwelling units	s million	s million	Dwelling units	\$ million	\$ million
73.62 3.7979 6.0 1.73 1.1 73.62 3.7979 96.9 1.73 1.1 6.0.22 3.5830 5.64 8.54 1.1 6.0.22 3.5830 5.64 8.54 1.1 6.0.22 3.5830 5.64 8.54 1.1 6.0.28 3.04 7.4 2.03 9.64 1.1 5.568 3.044 7.4 2.04 6.1 9 9 5.568 3.044 7.4 2.03 1.1 9 9 9 5.568 3.044 7.1 7.4 1.1 9 9 5.572 3.903 2.03 3.03 1.1 9 9 5.573 3.035 2.33 7.4 7.1 9 9 5.573 3.903 2.03 3.03 1.1 9 1.1 5.573 3.903 2.03 3.3 7.4 1.10 1.1 5.545				AUSTRALIA			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	EARS						
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	988-1989	73,682	3,797.9	96.9	1,738	104.9	25
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	89-1990	60.252	3,266.6	85.4	1,436	93.8	22
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	1661-06	61,062	3,583.0	76.4	1,316	91.0	18.5
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	06		•				
	nil .	4,403	240.5	6.4	87	6.0	0.8
	ay	6.198	329.1	9.3	141	9.3	7
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$, g	4.588	254.2	7.9	62	6.2	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		4714	260.4	6.3	103	7.5	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	onst	5 460	1.007	200 7 A	111	87	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	saur	076 2	5005		9	0 2	
γ $4,549$ $23,55$ $3,75$ <	tohor.	007°C	1000		145	011	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		101.0	0.020		[4] 141	0.11	
bet $3,900$ $2,565$ $3,7$ 110 $5,444$ $2,565$ $3,7$ 110 $5,444$ $2,565$ $3,7$ 110 $4,444$ $2,565$ $3,7$ 110 $4,444$ $2,565$ $5,52$ $3,7$ 110 $5,555$ $3,7$ $1,52$ $1,525$ $1,53$ $1,53$ $1,54$ $1,22$ $1,53$ $1,54$ $1,22$ $1,53$ $1,54$ $1,225$ $1,54$ $1,225$ $1,545$ $1,525$ $1,195$ $1,172$ $1,225$ $1,235$ $1,232$ $1,233$ $1,232$ $1,233$ $1,232$ $1,233$ $1,232$ $1,233$ $1,232$ $1,233$ $1,232$ $1,233$ $1,233$ $1,232$ $1,233$ $1,233$ $1,232$ $1,233$ $1,233$ $1,233$ $1,233$ $1,233$ $1,332$ $1,3333$ $1,3333$ $1,3333$ $1,3333$ $1,3333$ $1,3333$ $1,3333$ $1,3333$ $1,3333$ $1,3333$	vember	c/1/c	305.4	5.8	124	0.0 1	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	cember	3,980	230.2	3.9	85	5.2	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$							
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	uary	4,549	256.5	3.7	110	6.6	1.6
	mary	4,744	277.9	6.2	82	5.6	-
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	ich .	4,944	296.6	5.9	104	6.9	1.7
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$, it	4,835	301.5	7.6	122	8.3	
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	~	6.457	409.8	7.8	125	9.3	
STATES - MAY 1991 STATES - MAY 1991 STATES - MAY 1991 1,522 119,5 1,526 109,8 2,53 2,5 32 1,9 927 0,0 927 0,0 927 0,0 927 0,0 927 0,0 927 0,0 927 0,0 927 0,1 173 5,1 0,1 0,1 173 5,1 0,1 0,1 173 5,1 0,1 0,1 1,10 7,5 1,109 7,8 1,109 7,8 1,109 7,8 1,109 7,8 1,166 8,4 1,167 3,13 1,168 1,3 1,233 8,4 1,23 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3 1,3	. ల	5,184	324.4	7.4	106	7.4	0.8
$ \begin{bmatrix} 1,522\\ 1,526\\ 1,542\\ 5,58\\ 5,38\\ 5,38\\ 5,38\\ 5,38\\ 1,542\\ 1,542\\ 1,542\\ 1,542\\ 1,542\\ 1,542\\ 1,542\\ 1,542\\ 1,542\\ 1,52\\ 1,52\\ 1,52\\ 1,52\\ 1,52\\ 1,13\\ 1,109\\ 1,13\\ 1,109\\ 1,13\\ 1,109\\ 1,13\\ 1,13\\ 1,109\\ 1,13\\ 1,1$				STATES — MAY 1991			
$ \begin{bmatrix} 1,522\\ 1,526\\ 1,542\\ 5,538\\ 5,538\\ 5,538\\ 5,538\\ 5,538\\ 1,542\\ 1,542\\ 5,538\\ 5,53\\ 1,72\\ 7,7\\ 7,7\\ 7,7\\ 7,7\\ 7,7\\ 7,7\\ 7,7\\ $			-				
$ \begin{bmatrix} 1,526 \\ 1,542 \\ 558 \\ 558 \\ 558 \\ 558 \\ 558 \\ 558 \\ 558 \\ 558 \\ 558 \\ 0.1 \\ 1,542 \\ 1,542 \\ 1,542 \\ 1,53 \\ 1,5 \\ 1,5 \\ 1,5 \\ 1,5 \\ 1,5 \\ 1,1 \\ 1,$	W	1,522	119.5	1.7	26	2.3	1.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		1.626	109.8	2.5	40	3.3	1.0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		1,542	85.3	2.2	21	1.8	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		558	32.8	0.4	23	1.2	•
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		927	49.0	0.6	L	0.3	0.3
77 51 0.1 1 77 5.1 0.3 1 71 5.1 0.3 1 71 5.1 0.3 1 71 5.1 0.3 4 1,109 78.5 1.8 18 1,233 84.4 3.0 31 1,468 85.5 1.8 31 1,468 85.5 1.5 31 707 38.5 0.7 10 25 1.5 0.7 10 25 1.5 0.1 2 26 1.5 0.1 2		173	6.8	01	ſ	0.2	
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1,468 85.5 1.5 10 476 27.7 0.2 34 707 38.5 0.7 10 123 4.8 0.1 2 25 1.5 - 1	ei	1.233	84.4	3.0	31	2.6	•
476 27.7 0.2 34 707 38.5 0.7 10 123 4.8 0.1 2 25 1.5 - 1 26 1.5 - 1	q	1.468	85.5	1.5	10	0.4	
707 38.5 0.7 10 123 4.8 0.1 2 25 1.5 - 1		ATA	LLC	.0	34	17	0
123 4.8 0.1 2 25 1.5 - 1 26 - 1	V	LUL	385	70	5 9	06	010
		101	200		2 6	0.0	
	• •	50	1.5	1.0	4 -	1.0	
		C.3	J.	I	-	1	

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

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Interfaction Interfaction <th colspa<="" th=""><th></th><th>-</th><th></th><th>Purchase of newly erected dwellings</th><th>sted dwellings</th><th></th><th></th><th></th></th>	<th></th> <th>-</th> <th></th> <th>Purchase of newly erected dwellings</th> <th>sted dwellings</th> <th></th> <th></th> <th></th>		-		Purchase of newly erected dwellings	sted dwellings			
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		H	ouses			Other	r dwellings		
		First mortgage		Other security		First mortgage		Other security	
Nation (1990) AlternutA (1990) AlternutA (1990) AlternutA (1990) 19900 11(5600 978,4 22,4 23,80 2010 19900 11(5600 973,5 24,8 2,462 23,756 19900 11(5600 973,5 74,5 2,360 2010 246 1990 11(560 973 10,20 246 246 246 246 975 74,5 2,21 246 246 246 246 246 975 74,5 2,21 246 246 246 246 246 975 74,5 2,21 246 246 246 246 975 74,5 2,23 246 246 246 246 975 74,5 2,34 246 246 246 246 246 975 74,5 2,4 25,3 246 246 246 246 975 86,0 2,4 24,3 246 <th></th> <th>Dwelling units</th> <th>\$ million</th> <th>\$ million</th> <th>D</th> <th>welling units</th> <th>\$ million</th> <th>\$ million</th>		Dwelling units	\$ million	\$ million	D	welling units	\$ million	\$ million	
NS NS NS NS NS NS NS 10000 111056 9734 234 234 233 236 213 10000 111056 953 723 723 234 235 11105 950 950 523 733 246 733 11105 950 950 735 733 246 735 11105 950 706 733 733 246 733 11105 950 735 733 233 235 733 11105 853 736 733 733 236 733 11134 951 745 733 733 235 733 11134 936 650 525 236 733 236 733 11134 936 650 525 236 734 735 11148 853 650 525 236 734 736 <th></th> <th></th> <th></th> <th>AUSTRALIA</th> <th></th> <th></th> <th></th> <th></th>				AUSTRALIA					
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	1980-1900	10,000	915.4	23.4 77 8		5,289 7 467	210.2	4.07 0 1 0	
attent 1139 1139 100 1139 23 1139 100 1139 23 1139 1139 1139 1136<	1661-0661	12.950	986.3	54.9		3,461	257.6	21.4	
	1990	•							
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	April	805	59.0	2.3		190	14.8	3.2	
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	May	1,339	102.2	3.0		254	17.0	3.6	
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	June	975	74.5	2.7		197	15.4	1.9	
	July	929	70.6	2.3		243	16.1	2.0	
	August	1,164	87.3	3.9		288	20.2	1.7	
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	September	1,192	86.8	4.5		374	26.0	3.4	
	October	1,334	99.1	7.4		345	23.5	2.7	
	November	1,233	93.6	5.6		256	19.4	1.2	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	December	883	69.2	4.7		246	19.0	13	
M_{my}	1661								
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	January	867	66.U	2.0		275	19.4	0.6	
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	February	1,038	0.6/	0.0 3 0		322	23.6	1.6	
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	March	C10,1	03.4 01 2	9.6		047	477 71 4		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	May	1,045	88.0	2 Y		200	4.12 7.47	7.1 0 C	
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	June	1,059	81.6	5.3		268	22.3	1.9	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$				STATES MAY 1991			and the strategy and the second se		
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$			And the set of the set						
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	NSW	361	33.5	1.1		108	11.6	0.9	
$\begin{bmatrix} 145 \\ 174 \\ 174 \\ 18 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 103 \\ 101 \\ 110$	Vic.	272	19.0	1.2		11	5.2	0.4	
$\begin{bmatrix} 1/4 & 10.3 & 0.3 \\ - & 0.1 & 0.7 & 0.3 \\ - & 0.1 & 0.1 & 0.1 \\ 90 & 8.1 & 0.6 & 8.1 & 0.3 \\ 366 & 8.1 & 0.6 & 8.1 & 0.7 \\ 366 & 3.58 & 1.4 & 0.2 & 3.5 \\ 193 & 139 & 0.8 & 0.8 & 3.5 & 0.7 \\ 119 & 139 & 0.8 & 0.8 & 3.5 & 0.7 \\ 119 & 0.8 & 0.8 & 0.8 & 3.5 & 0.7 \\ 119 & 0.8 & 0.8 & 0.8 & 3.5 & 0.7 \\ 119 & 0.8 & 0.8 & 0.8 & 0.7 & 0.3 \\ 110 & 0.8 & 0.8 & 0.1 & 4 & 0.3 \\ 111 & 110 & 0.5 & 144 & 2.66 & 3.5 \\ 111 & 110 & 0.5 & 144 & 2.26 & 0.1 \\ 111 & 14 & 0.3 & 0.1 & 0.4 & 0.3 \\ 111 & 18 & 0.1 & 0.4 & 0.1 & 0.1 \\ 111 & 18 & 0.0 & 0.1 & 0.1 & 0.1 \\ 112 & 0.1 & 0.1 & 0.1 & 0.1 & 0.1 \\ 113 & 0.1 & 0.1 & 0.1 & 0.1 & 0.1 \\ 114 & 0.3 & 0.1 & 0.1 & 0.1 & 0.1 \\ 115 & 0.1 & 0.1 & 0.1 & 0.1 \\ 116 & 0.1 & 0.1 & 0.1 & 0.1 \\ 117 & 0.1 & 0.1 & 0.1 & 0.1 \\ 118 & 0.1 & 0.1 & 0.1 & 0.1 \\ 119 & 0.1 & 0.1 & 0.1 & 0.1 \\ 110 & 0.1 & 0.1 & 0.1 & 0.1 \\ 110 & 0.$	Qld	145	10.5	1.5		31	2.3	0.3	
$\begin{bmatrix} 103 \\ - & 0.8 \\ 0 & 0.8 \\ 0 & 0.1 \\ 0 & 0 & 0.1 \\ 0 & 0 & 0.1 \\ 0 & 0 & 0.1 \\ 0 & 0 & 0.1 \\ 0 & 0 & 0 & 0.1 \\ 0 & 0 & 0 & 0.1 \\ 0 & 0 & 0 & 0 \\ 0 & 0 & 0 & 0 \\ 0 & 0 &$	SA	1/4	10.3	C.D.		8:	3.2	0.3	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	WA 2.	103	7.0	0.7		14 *	8.0	1	
90 8.1 0.4 8.1 0.4 8.1 366 35.8 1.4 92 8.2 0.7 193 13.9 0.8 53 1.4 92 8.2 119 6.5 0.8 5.0 1.6 8.2 0.7 119 6.5 0.5 1.4 92 8.2 5.0 119 6.5 0.5 1.4 92 5.0 119 0.8 5.3 0.5 1.4 2.6 119 6.5 0.5 1.8 1.1 119 0.3 0.1 1.6 3.8 3.6 119 0.3 0.1 1.6 3.8 3.6 119 0.3 0.1 1.4 0.3 0.1 12 0.3 0.1 2.6 1.1 0.3 13 0.1 1.6 1.5 1.5 1.5	1 ds. Nrt	10	0.0	7.0		4 c	7.0	1	
STATES – JUNE 1991 366 35.8 1.4 92 8.2 193 13.9 0.8 37 8.2 5.0 119 6.5 0.6 1.6 38 3.5 5.0 119 6.5 0.5 1.6 38 3.5 5.0 119 6.5 0.5 1.6 38 3.5 5.0 18 0.3 0.1 4 2.6 1.1 0.3 84 7.0 0.3 0.1 2 0.1 1.5	ACT	8	8.1 8.1	0.6		1 00	0.7	.	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$				CTATES HTME 1001					
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$				TAGE ONDE 2010E					
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	MSN	366	35.8	1.4		92	8.2	1.4	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Vic.	193	13.9	0.8		52	5.0	0.1	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Qid	124	9.0	1.6		38	3.5	0.3	
119 6.5 0.5 18 1.1 18 0.8 0.1 4 0.3 18 0.1 2 0.1 18 0.1 2 0.1 19 0.3 0.1 2 0.1 10 0.3 0.3 0.3 1.5	SA	151	8.3	0.5		4	2.6	0.1	
18 0.8 0.1 4 4 0.3 0.1 2 84 7.0 0.3 18	MA	119	6.5	0.5		18	I'I	0.1	
4 0.3 0.1 2 84 7.0 0.3 18	Tas.	18	0.8	0.1		4	0.3		
o1 c.o +o		4 0	0.3	0.1		77 Q	1.0]	
	AUI	04	0.1	C.D		01	C:I		

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

			Purchase of established dwellings	sllings		
	Н	Howses		0	Other dwellings	
	First mortgage		Other security	First mortgage		Other security
	Dwelling units	\$ million	\$ million	Dwelling units	\$ million	\$ million
VEADO			AUSTRALIA			
1 EAKS 1988-1989 1990-1991 1990-1991	241,771 186,049 196,390	15,480.3 12,737.8 13,939.0	320.7 232.5 244.9	23,128 16,093 16,815	1,623.1 1,231.1 1,299.1	101.0 63.4 80.6
April May June	13,295 19,083 14,850	920.9 1,316.0 1,010.0	24.3 24.7 19.8	1,228 1,604 1,314	97.1 120.0 101.5	5.3 6.8 4.9
July August September October November December	14,584 16,582 14,138 16,674 16,368 13,625	993.6 1,122.8 976.9 1,146.9 1,127.2 958.9	24.5 19.7 20.7 22.0	1,283 1,500 1,455 1,421 1,124	95.1 107.6 101.9 110.4 103.7 85.7	5.1 8.9 8.8 8.8 8.8
1991 January February March May June	15,122 16,151 16,338 17,151 21,222 18,435	1,019.2 1,148.5 1,158.9 1,286.3 1,618.2 1,381.5	17.2 15.3 15.4 21.4 29.6 25.6	1,122 1,308 1,303 1,943 1,943	84.2 97.4 103.1 108.0 162.9 139.2	5.9 7.0 7.3 8.5 8.5
			STATES — MAY 1991			
NSW Vic. Vic. Via Va NT ACT	6,379 5,219 4,074 1,721 2,385 2,385 127 127 661	618.2 377.2 280.9 107.9 144.9 31.6 7.6 50.0	8.8 3.2 1.6 0.5 1.6 1.6	1,113 314 221 221 21 117 20 47	108.9 21.0 16.3 5.4 6.3 0.6 1.1 3.3	0.6 0.6 0.6
			STATES - JUNE 1991			
VISW Vic. Vic. VA VA NT ACT	 5,267 4,706 3,707 1,493 2,122 2,122 2,122 111	493.3 345.5 247.4 96.9 28.7 28.7 6.9 33.0	7 7 9 5 9 3 8 8 0 1 7 1 1	2,22 2,24 2,23 2,23 2,23 2,23 2,24 2,23 2,24 2,24	88.2 18.2 5.0 0.7 0.7 2.1	0.8 1.7 0.0 0.8 0.0 0.8

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

	\$ million	sunus units	Total commiments S million	cancentations of commitments \$ million	advanced during period \$ million	not advanced at end of period \$ million
			AUSTRALIA			
YEARS 1988-1989	998.4	359,668	23,786.2	851.3	23,533.1	3,865.6
1661-066	904.7 982.9	2/8,148 291,994	19,726.5 21,635.7	658.0	20,324.1	5,342.4 4,194.9
1990 Anri	L 33		V LVV I	¥0 Y	1 5A7 K	2 124 5
May	106.4	28.619	2.049.9	81.6	1,868.7	3,557.1
June	81.9	22,003	1,582.0	64.7	1,533.2	3,542.4
July	77.3	21,856	1,561.8	57.6	1,606.7	3,438.5
August	84.5	25,105	1,767.3	58.8 7 4 7	1,722.8	3,394.1
September October	80.6	22,410 25705	1,002.5	54.2 61.2	1.726.0	3.426.5
November	73.3	24,577	1.776.1	53.5	1,610.2	3,553.6
December	62.5	19,943	1,462.4	45.4	1,667.8	3,301.9
January	68.4	22 045	1.551.1	55.7	1.413.5	3.385.0
February	82.2	23,645	1,753.4	45.7	1,604.8	3,487.8
March	81.2	24,030	1,786.7	47.9	1,689.1	3,537.2
April	82.2	24,750	1,929.3	52.6	1,654.0	3,731.6
May June	121.9	26.713	2,489.9	0.10	2,080.5	4,004.7
			STATES — MAY 1991			
NSM	53 E	0 500	074.0	76.6	757 0	1 735 5
	0.00 71 K	600°6	904.0 575 8	8.8	402.7	1 049.8
Old	21.2	6.034	426.5	10.2	392.8	543.7
ŠA	6.1	2,628	170.2	2.4	155.8	279.9
WA	15.2	3,553	226.8	5.3	191.9	308.1
Tas.	1.4	868	42.5	0.7	36.5 8.7	43.1
ACT	2.7	182 887	73.1	0.5	56.8	18.2
			STATES JUNE 1991			
SW	43.5	7,772	765.7	37.3	704.3	1,759.5
ic.	18.3	6,462	499.9	8.1	458.6	1,083.0
ld	21.3	5,602	393.1	11.9	359.3	565.6
A.	5.1	2,278	151.3	4.9	149.4	277.0
WA Tas	C.11	0/0's	1.99.1	2.0 0.3	33.3	2.94CC 47.0
T	0.1	163	10.0	0.3	10.4	17.2
ACT	3.4	605	53.6	2.1	46.6	111.3

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

	Construc of dwelli		Purchase of i erected dwel	•	Purchas established d	-	Tota	!
	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million	Dwelling units	\$ million
	unus	\$ million		IGINAL	unus	<i>\$ munon</i>	<i>unus</i>	φπιποπ
1990			OK	IOINAL				
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			1,127		·			
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
March	5,048	311.0	1,341	111.5	17,641	1,283.1	24,030	1,705.6
April	4,957	318.8	1,292	106.8	18,501	1,421.5	24,750	1,847.0
May	6,582	429.3	1,462	120.7	23,165	1,818.0	31,209	2,368.0
June	5,290	340.0	1,327	111.1	20,096	1,554.9	26,713	2,006.1
			SEASONAI	LY ADJUSTED)			
1990								
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 1991	4,847	288.5	1,224	100.6	16,204	1,144.6	22,275	1,533.8
	1086	200.0	1 749	101.0	16 093	1 200 8	22 216	1,591.7
January	4,986	289.9	1,248	101.0	16,982	1,200.8	23,216	
February	4,701	290.7	1,431	115.1	16,850	1,227.9	22,982	1,633.7
March	4,849	296.5	1,340	113.0	16,951	1,240.7	23,140	1,650.1
April	5,301	344.2	1,335	110.5	19,781	1,548.2	26,417	2,002.9
May June	5,565 5,814	363.9 370.4	1,278 1,474	109.1 120.1	19,997	1,568.5 1,709.6	26,840 29,867	2,041.5 2,200.1
Julie	5,014	370.4			22,579	1,709.0	29,807	2,200.1
1990			TREND	ESTIMATES	. <u></u>			
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	99.1	17,654	1,261.9	24,385	1,658.5
June	5,233	297.2	1,235	101.9	17,505	1,239.5	24,194 24,024	1,636.0
July	5,235	294.5	1,280	101.9	17,340	1,239.5	24,024 23,925	1,630.0
August	5,284	301.6	1,350	106.2	17,340	1,219.0	23,925	1,621.4
September		307.1		110.1			23,880	
October	5,321		1,445		17,011	1,193.6		1,613.1
November	5,280	307.9	1,442	112.6	16,759	1,178.0	23,481	1,598.6
December	5,156	303.5	1,413	111.4	16,533	1,164.1	23,103	1,578.9
1991	5,009	297.9	1,371	109.6	16,466	1,166.3	22,846	1,573.7
	4.014	206.2	1 221	100.1	16 604	1 100 4	22 020	1 600 6
January	4,914	296.2	1,331	108.1	16,694	1,198.4	22,939	1,602.6
February	4,930	302.0	1,317	108.2	17,268	1,263.7	23,515	1,674.0
March	5,053	315.1	1,329	110.0	18,116	1,353.1	24,498	1,778.1
April			· · ·					
May			not av	ailable for	publication			
June								

(a) Excludes alterations and additions.

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

	All Ban	ks	Permanent Societ		Other Len	ders	Total	,
	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million	Dwelling Units	\$ million
				ORIGINAL				
1990					· · ·			
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	14,241	904.0	2,224	172.0	3,476	273.4	•	1,079.9
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
March	17,618	1,218.9	3,573	273.9	2,839	212.8	24,030	1,705.6
April	17,654	1,314.5	3,819	291.8	3,277	240.8	24,750	1,847.0
May	23,525	1,772.3	4,476	350.4	3,208	245.3	31,209	2,368.0
June	20,063	1,480.8	3,740	297.1	2,910	228.1	26,713	2,006.1
			SEASON	ALLY ADJUSTI	ED			
1990		······································						
April	16,718	1,147.8	2,303	173.8	3,243	230.6	22,264	1,552.2
May	18,554	1,249.3	2,521	185.7	3,202	224.4	24,277	1,659.4
June	18,356	1,199.2	2,506	190.5	3,287	225.8	24,149	1,615.5
July	18,113	1,208.0	2,542	193.7	3,085	216.6	23,740	1,618.4
August	18,593	1,206.0	2,478	191.7	3,064	213.9	24,135	1,611.6
September	18,691	1.260.6	2,456	188.0	3,185	213.5	24,332	1,662.1
October	17,581	1,189.7	2,461	186.6	2,972	210.1	23,014	1,586.4
November	17,565	1,183.0	2,686	203.8	3,499	240.3	23,750	1,627.1
December	15,866	1,071.3	2,587	199.4	3,822	263.2	22,275	1,533.8
1991			-,					
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	1,633.7
March	16,736	1,171.0	3,545	270.6	2,859	208.5	23,140	1,650.1
April	19,161	1,461.4	3,875	292.4	3,381	249.1	26,417	2,002.9
May	19,101	1,499.8	4,122	328.4	2,788	213.3	26,840	2,041.5
June	22,845	1,649.9	4,122 3,949	313.2	3,073	213.3	29,867	2,041.5
		-,		D ESTIMATES				
1990	•		TRL:	(D LOTIMATL)				
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	2,405	188.0	3,133	216.5	23,886	1,616.7
September	18,096	1,203.1	2,470	188.0	3,201	220.4	23,777	1,613.1
October	17,694	1,180.3		189.0	3,251	223.8	23,481	1,598.6
November			2,536					
	17,183	1,149.8	2,653	203.3	3,266	225.8	23,103	1,578.9
December 1991	16,766	1,130.5	2,844	217.6	3,236	225.6	22,846	1,573.7
January	16,684	1,142.5	3,088	236.3	3,166	223.8	22,939	1.602.6
February	17,087	1,142.5		256.5	3,080	225.8	23,515	1,674.0
			3,348					
March	17,898	1,281.0	3,588	276.3	3,012	220.9	24,498	1,778.1
April								
May			not	available for	publication			
June								

(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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