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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1988

PHONE INQUIRIES

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- *write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616* or any ABS State office.
- *on VIATEL* — key *656#.
- *on AUSSTATS* — phone (062) 52 6017.
- *on TELESTATS* — phone (062) 52 5404.

MAIL INQUIRIES

ELECTRONIC SERVICES

MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in July 1988 totalled \$1,876.5 million, \$553.9 million (22.8%) less than in June 1988, but \$605.7 million (47.7%) more than in July 1987. Seasonally adjusted commitments were less by 15.9% than in June 1988, but were up 67.9% on July 1987.

First mortgage or equivalent finance was provided for 31,635 dwelling units in July 1988. This was 9,350 dwelling units less than in June 1988 but 5,129 dwelling units more than July 1987.

In interpreting the data in this publication readers should be aware that reporting by some banks returned from a five to a four week period in July 1988 and that Metway Bank Ltd (previously Metropolitan Permanent Building Society in Queensland) commenced operations as a savings bank on 1 July 1988.

SUMMARY TABLES

Commitments by purpose (original)

Purpose of Commitment	July 1988 \$ Million	% Change from last month*	% Change from same month last year#
Established Dwellings	1,414.6	-25.2	40.9
Construction of Dwellings	350.0	-17.5	84.7
Purchase of Newly Erected Dwellings	111.8	-3.1	44.9
Total	1,876.5	-22.8	47.7

Commitments by type of lender (original)

Type of lender	July 1988 \$ Million	% Change from last month*	% Change from same month last year#
Savings Banks†	1,256.7	-24.2	39.2
Permanent Building Societies†	342.0	-15.5	79.2
Trading Banks	195.8	-26.8	92.7
Other Lenders	81.9	-17.7	8.1
Total	1,876.5	-22.8	47.7

Commitments by type of lender (Seasonally adjusted)

Type of lender	July 1988 \$ Million	% Change from last month*	% Change from same month last year#
Savings Banks†	1,307.0	-19.2	58.3
Permanent Building Societies†	373.3	-12.9	91.3
Trading Banks	230.7	-2.2	141.8
Other Lenders	87.9	-7.5	17.8
Total	1,999.0	-15.9	67.9

Number of dwellings secured by first mortgage (original)

Purpose of Commitment	\$ Million	July 1988	% Change from last month*	% Change from same month last year#
Established Dwellings	23,049		-25.3	11.3
Construction of Dwellings	6,733		-17.8	59.1
Purchase of Newly Erected Dwellings	1,853		-4.6	18.2
Total	31,635		-22.8	19.4

* July 1988 on June 1988

July 1988 on July 1987

† Since July 1987 two Building Societies have become Savings Banks

EXPLANATORY NOTES

Introduction

1. This publication presents statistics of secured finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

Scope

2. The following types of lender fall within the scope of these statistics: banks (trading, savings or other), permanent building societies, co-operative housing societies, credit unions/co-operative credit societies, life or general insurance companies, finance companies, other financial corporations registered under the *Financial Corporations Act 1974*, general government enterprises, superannuation funds, and providers of consumer finance registered with State credit tribunals not otherwise included above. The last two types of lender listed were included in the scope from July 1986 but the effect on the statistics was not significant.

Coverage

3. The statistics cover only those of lenders listed in paragraph 2 that are defined as "significant lenders". Significant lenders are the largest lenders accounting in aggregate for at least 95% of the Australia total, and at least 90% of each State total, of finance commitments to individuals for the construction or purchase of dwellings for owner occupation, made by all lenders within the scope of the statistics.

Coverage revision

4. The list of lenders covered by the statistics requires revision periodically to ensure the inclusion of new significant lenders and the exclusion of insignificant lenders from the monthly statistics. The latest revision took place

in respect of July 1986, based on total housing finance commitments made by all types of lenders listed in paragraph 2 during the calendar year 1985. Each of the lenders defined as a significant lender following this latest revision committed funds of more than \$7.0 million during the calendar year 1985. The next revision will be undertaken in respect of the calendar year 1988 with the new population of significant lenders being approached as from July 1989.

5. Significant lenders accounted for the following percentages of total housing finance commitments for owner occupation during the calendar year 1985—

	<i>Per cent</i>
Australia	95.9
N.S.W.	95.1
Vic.	95.1
Qld	97.9
S.A.	97.9
W.A.	96.8
Tas.	91.2
N.T.	94.1
A.C.T.	96.8

6. The percentage contributions of significant lenders to total lending by type of lender for the calendar year 1985 were—

	<i>Per cent</i>
Banks—Savings	100.0
—trading	99.0
Permanent building societies	98.5
Other lenders	71.9

Statistical period

7. While the statistics are described as being for calendar months, it should be noted that:

- (i) in the case of *trading banks* and some of the larger savings 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.

Definitions and descriptions of data items

8. *Lending commitment*. A lending commitment is a firm offer to provide finance which has been or is normally expected to be accepted. For a contract of sale the commitment value is the sale value of the dwelling less any deposit. Commitments to provide housing finance to employees and commitments accepted and cancelled in the same month are included.

9. *Dwelling*. A dwelling is classified as either a house or other dwelling:

- (a) a *house* is a single self-contained (i.e. includes bathing and cooking facilities) place of residence

detached from other buildings occupying a separate titled block of land;

- (b) an *other dwelling* is a single self-contained place of residence other than a house defined in (a) above. Examples of other dwellings are flats, home units, town houses, terrace houses etc.

10. *Dwelling units*. This item refers to the number of houses and other dwellings for which commitments have been made on the security of first mortgage or contract of sale.

11. *Alterations and additions*. Covers all structural and non-structural changes to dwellings which are integral to the functional and structural design of the dwelling e.g. garages, carports, pergolas, reroofing, recladding, etc. but excludes swimming pools, ongoing repairs and maintenance and home improvements which do not involve building work.

12. *Construction of dwellings*. This item represents commitments made to individuals to fund, by way of progress payments, the erection of dwellings which they will occupy.

13. *Purchase of newly erected dwellings*. This item represents the purchase of dwellings which have been completed or will be completed within a period of twelve months preceding lodgement of the loan application where the applicant is, or will be, the first occupant.

14. *Purchase of established dwellings*. This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the lodgement of the loan application or, if purchased within twelve months, the applicant is not the original occupant.

Seasonal adjustment

15. Details of methods used in seasonally adjusting original series are available on request.

16. Large fluctuations in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Unpublished data

17. More detailed classifications 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

18. This publication incorporates revisions made to statistics for previous periods.

Commitments not advanced at end of period

19. 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

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

Building Societies, Australia (5637.0)—issued monthly

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5602.0)—issued monthly

Major Trading Banks, Australia (5603.0)—issued monthly

Personal Finance, Australia (5642.0)—issued monthly

Commercial Finance, Australia (5643.0)—issued monthly

21. Current publications produced by the ABS are listed in the *Catalogue of Publications, 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

22. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

Electronic services

VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

Floppy disk service

Selected ABS statistics are available on floppy disk. Further information is available on (062) 52 6684.

IAN CASTLES
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JULY 1988

Purpose Of Commitment	Banks		Type of Lender				Total	
	Savings	Dwelling units	Dwelling units	\$m	Dwelling units	\$m		
	Dwelling units	\$m	Trading	\$m	Permanent building societies	\$m	Dwelling units	\$m
AUSTRALIA								
Construction of dwellings -								
Houses -								
By first mortgage	4,783	238.5	407	19.8	947	56.7	395	17.8
By other security	"	2.4	"	4.2	"	-	"	6.7
Other dwellings -	65	2.9	118	5.1	15	0.9	3	0.1
By first mortgage	"	0.1	"	1.6	"	-	"	0.9
By other security	"	"	"	"	"	"	"	1.7
Purchase of newly erected dwellings								
Houses -								
By first mortgage	986	57.7	95	5.4	342	23.3	134	5.2
By other security	"	0.3	"	1.8	"	-	"	2.1
Other dwellings -	172	9.6	60	3.1	47	3.1	17	1.0
By first mortgage	"	"	"	1.1	"	0.1	"	"
By other security	"	"	"	"	"	"	"	"
Purchase of established dwellings -								
Houses -								
By first mortgage	14,491	859.1	1,318	98.1	3,890	227.5	1,150	53.2
By other security	"	3.2	"	18.9	"	0.6	"	0.9
Other dwellings -	1,326	82.4	381	29.9	448	29.7	45	2.3
By first mortgage	"	0.6	"	7.0	"	0.1	"	"
By other security	"	"	"	"	"	"	"	"
Alterations and additions to dwellings								
		45.2	"	13.3	"	10.9	"	2.9
Total commitments	21,823	1301.9	2,379	209.1	5,689	352.9	1,744	83.4
	STATES(a)							
New South Wales	6,185	442.4	1,204	126.1	1,913	136.9	328	18.6
Victoria	5,986	374.2	458	43.5	1,057	70.1	440	27.2
Queensland	3,772	192.5	258	16.3	1,265	69.6	499	18.8
South Australia	1,684	85.2	89	4.7	797	43.1	117	4.5
Western Australia	3,024	148.5	309	14.0	530	25.5	224	9.1
Tasmania	616	24.5	17	0.7	"	"	"	4,087
Northern Territory	119	5.7	8	0.3	127	3.5	76	773
Australian Capital Territory	437	28.9	36	3.5	"	"	5.4	135
								39.0

(a) Includes alterations and additions.

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

YEARS	Construction of Dwellings			Other dwellings		
	Houses		First mortgage		Other security	
	Dwelling units	\$ m	\$ m	Dwelling units	\$ m	\$ m
AUSTRALIA						
1985-1986	50,545	1,963.0	63.6	1,310	45.6	8.6
1986-1987	45,303	1,883.9	53.7	1,252	50.3	8.3
1987-1988	64,089	3,048.5	85.5	1,540	74.2	11.2
1987						
May	3,624	155.8	3.8	69	2.8	0.8
June	3,907	171.0	4.6	111	4.2	0.5
July	4,139	180.5	4.7	94	3.5	0.9
August	3,749	168.2	4.3	83	3.1	0.7
September	4,909	229.7	9.3	137	6.9	0.8
October	4,828	219.5	7.6	164	7.6	0.5
November	4,809	223.7	8.8	112	4.7	1.0
December	5,462	255.7	7.6	132	7.2	1.1
1988						
January	3,615	169.7	5.0	77	4.0	1.0
February	5,417	256.3	6.5	121	6.3	0.7
March	7,197	345.8	8.1	147	7.4	1.4
April	5,326	266.9	5.8	103	5.1	1.5
May	6,640	328.2	8.5	176	8.8	0.6
June	7,998	404.3	9.3	194	9.7	1.0
July	6,532	332.7	6.7	201	6.7	1.7
STATES - JUNE 1988						
N.S.W.	2,446	141.8	3.1	90	4.4	0.3
Vic.	1,780	95.4	2.8	44	2.6	0.3
Qld	1,614	72.0	1.3	25	1.1	0.1
S.A.	546	24.5	0.1	11	0.5	0.1
W.A.	1,390	62.1	0.9	19	0.8	-
Tas.	135	5.1	0.6	1	-	-
N.T.	21	1.1	0.1	2	0.1	-
A.C.T.	66	2.3	0.4	2	0.1	-
STATES - JULY 1988						
N.S.W.	1,844	102.4	1.7	66	3.5	0.9
Vic.	1,376	76.4	2.5	23	1.5	0.3
Qld	1,390	64.5	1.6	32	1.5	-
S.A.	522	25.9	0.4	49	1.0	0.3
W.A.	1,228	57.0	0.5	24	0.9	0.1
Tas.	117	4.4	-	4	0.1	-
N.T.	21	0.6	-	2	0.1	0.1
A.C.T.	34	1.5	0.1	1	0.2	0.1

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

YEARS	Purchase of newly erected dwellings					
	Houses		Other security		Other dwellings	
	First mortgage	Dwelling units	\$ m	\$ m	Dwelling units	\$ m
AUSTRALIA						
1985-1986	16,954	709.5	18.7	2,917	116.8	11.6
1986-1987	15,338	706.8	13.0	2,426	107.5	14.4
1987-1988	15,668	827.1	17.0	3,512	191.1	23.0
1987						
May	1,329	65.7	0.7	174	8.0	1.4
June	1,197	58.4	0.8	240	10.7	1.3
July	1,298	61.7	1.6	270	13.0	0.8
August	1,126	54.0	1.3	226	10.4	0.8
September	1,321	66.9	1.8	365	18.5	3.5
October	1,371	68.1	2.0	364	17.8	5.2
November	1,211	63.5	0.8	308	17.9	1.0
December	1,300	70.0	1.6	299	15.4	2.4
1988						
January	836	44.2	0.8	185	10.0	0.4
February	1,158	60.4	1.0	265	14.7	1.3
March	1,630	86.7	1.9	369	22.7	1.3
April	1,334	76.0	1.1	235	14.1	0.6
May	1,472	83.2	1.4	294	17.9	3.4
June	1,611	92.4	1.8	332	18.8	2.3
July	1,557	91.7	2.1	296	16.9	1.2
STATES - JUNE 1988						
N.S.W.	346	23.8	0.8	100	7.2	1.4
Vic.	561	33.8	0.5	84	4.6	0.4
Qld	274	13.2	0.3	64	2.7	0.2
S.A.	66	2.8	-	24	1.0	0.1
W.A.	174	7.9	0.1	35	1.6	0.2
Tas.	27	1.3	-	2	0.1	-
N.T.	-	-	-	7	0.3	-
A.C.T.	163	9.6	0.1	16	1.1	-
STATES - JULY 1988						
N.S.W.	438	28.0	0.6	93	6.5	0.5
Vic.	555	35.2	0.9	67	3.8	0.2
Qld	254	13.1	0.2	64	3.3	0.3
S.A.	61	2.3	-	16	0.7	0.1
W.A.	143	6.3	0.1	31	1.2	-
Tas.	12	0.6	-	2	0.1	-
N.T.	2	0.2	-	2	0.1	-
A.C.T.	92	5.9	0.2	21	1.1	0.1

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

YEARS	Purchase of established dwellings			Other dwellings		
	Houses		First mortgage		First mortgage	
	Dwelling units	\$ m	Other security	\$ m	Dwelling units	\$ m
AUSTRALIA						
1985-1986	186,704	7,639.2	194.9	17,431	717.0	45.1
1986-1987	197,492	9,011.3	150.1	17,527	796.9	33.8
1987-1988	256,455	13,805.1	250.2	30,475	1,690.4	86.4
1987						
May	16,433	761.0	12.9	1,536	71.3	2.1
June	16,344	776.4	13.0	1,606	76.1	2.5
July	18,393	876.4	15.8	2,312	107.3	4.6
August	16,611	822.3	13.1	2,254	109.8	4.6
September	20,940	1,039.9	23.0	2,831	145.4	7.1
October	21,153	1,063.6	22.3	2,697	139.9	6.3
November	19,769	1,046.9	24.8	2,406	129.7	8.4
December	21,334	1,146.7	21.5	2,374	133.1	11.1
1988						
January	14,127	738.0	15.8	1,714	90.5	6.0
February	21,928	1,172.7	18.6	2,778	152.4	6.6
March	28,315	1,561.0	24.8	3,157	187.1	8.0
April	20,802	1,199.8	16.2	2,221	135.2	4.6
May	25,181	1,473.5	23.0	2,782	173.8	9.7
June	27,902	1,664.3	31.2	2,949	186.0	9.3
July	20,849	1,237.9	24.2	2,200	144.3	8.2
STATES - JUNE 1988						
N.S.W.	8,763	640.1	14.8	1,463	113.8	4.5
Vic.	7,466	452.2	7.9	540	31.6	2.1
Qld	4,649	223.8	3.0	279	15.0	0.5
S.A.	2,165	110.1	1.2	204	9.4	1.2
W.A.	3,314	161.4	2.6	371	11.7	0.8
Tas.	776	30.5	0.5	17	0.7	-
N.T.	118	62	0.2	19	0.9	0.1
A.C.T.	631	40.1	1.0	56	2.9	0.1
STATES - JULY 1988						
N.S.W.	6,152	445.6	13.2	1,037	83.6	4.1
Vic.	5,477	345.4	5.3	443	25.3	2.4
Qld	3,753	186.0	1.7	301	15.6	0.2
S.A.	1,875	94.0	1.0	164	7.7	0.5
W.A.	2,476	113.7	1.6	185	8.4	0.6
Tas.	629	23.8	0.3	9	0.3	0.1
N.T.	84	4.3	0.1	24	1.2	0.1
A.C.T.	403	25.0	1.0	37	2.0	0.3

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

TABLE 3 . SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS - ORIGINAL AND SEASONALLY ADJUSTED(a)

	Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total	
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m
1987								
May	3,693	163.2	1,503	75.8	847.4	23,165	1,086.4	
June	4,918	180.3	1,437	71.1	868.1	23,405	1,119.5	
July	4,233	189.6	1,568	77.1	1004.1	26,506	1,270.8	
August	3,832	176.3	1,352	66.4	18,865	24,049	1,192.5	
September	5,046	246.7	1,686	90.7	23,771	30,503	1,532.9	
October	4,992	235.1	1,735	93.0	23,850	1232.1	1,560.3	
November	4,921	238.2	1,519	83.2	22,175	1209.8	1,531.2	
December	5,594	271.6	1,599	89.4	23,708	1312.4	1,673.4	
1988								
January	3,692	179.8	1,021	55.4	15,841	850.3	20,554	1,085.5
February	5,538	269.8	1,423	77.4	24,706	1350.3	31,667	1,597.5
March	7,344	362.7	1,999	112.6	31,472	1780.9	40,815	2,256.2
April	5,429	279.4	1,569	91.8	23,023	1355.9	30,021	1,727.0
May	6,816	346.1	1,766	105.8	27,963	1680.0	36,545	2,311.9
June	8,191	424.2	1,943	115.3	30,851	1890.9	40,985	2,430.4
July	6,733	350.0	1,853	111.8	23,049	1414.6	31,635	1,387.5
	SEASONALLY ADJUSTED							
1987								
May	3,738	161.7	1,483	73.6	18,505	892.8	23,726	1,128.1
June	4,154	185.0	1,479	73.9	19,335	935.2	24,968	1,194.1
July	3,817	171.8	1,458	72.3	19,389	946.7	24,664	1,190.7
August	3,916	178.6	1,417	68.8	20,390	1030.2	25,724	1,277.7
September	4,533	219.2	1,505	79.6	1106.5	28,191	1,405.3	
October	5,035	237.8	1,736	93.6	23,296	1220.7	30,068	1,552.2
November	5,092	248.0	1,531	84.2	1184.5	28,318	28,318	1,516.7
December	5,489	269.5	1,556	87.2	22,684	1248.1	29,723	1,604.8
1988								
January	4,492	216.3	1,206	66.8	18,383	979.5	24,081	1,262.7
February	5,742	288.8	1,444	78.8	23,887	1313.6	31,073	1,681.2
March	6,265	310.4	1,811	102.7	27,451	1526.6	35,527	1,999.6
April	6,024	311.1	1,731	103.7	25,801	1538.9	33,557	1,953.7
May	6,585	332.4	1,744	101.4	28,245	1747.1	36,674	2,180.8
June	7,904	409.4	1,869	111.6	30,676	1887.1	40,449	2,378.1
July	6,893	355.0	1,936	118.5	34,572	33,404	1,999.0	

(a) Excludes alterations and additions.

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

	Banks		Permanent Building Societies		Other Lenders	
	Savings		Trading		Dwelling units	
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m
ORIGINAL						
1987						
May	16,615	769.3	1,340	74.7	3,415	169.1
June	16,411	768.2	1,493	90.6	3,865	192.0
July	19,119	902.5	1,766	101.6	3,789	190.9
August	16,796	813.7	1,600	94.3	4,099	217.0
September	21,936	1073.0	1,957	146.8	4,895	257.5
October	20,324	1001.0	2,146	153.7	6,222	325.6
November	19,536	1007.0	1,923	154.9	5,369	293.5
December	22,430	1162.0	2,329	183.3	4,510	256.5
1988						
January	14,364	732.8	1,592	117.5	3,201	174.5
February	22,419	1167.0	2,204	164.0	5,248	287.5
March	29,188	1561.0	2,702	209.9	6,907	389.5
April	20,658	1152.9	2,173	169.6	5,426	322.4
May	24,627	1380.0	2,649	229.5	7,132	421.4
June	28,968	1658.8	3,154	267.4	6,711	404.6
July	21,823	1256.7	2,379	195.8	5,689	342.0
SEASONALLY ADJUSTED						
1987						
May	17,089	803.1	1,495	84.2	3,470	171.2
June	17,506	823.5	1,702	99.9	4,036	201.0
July	17,361	825.6	1,670	95.4	3,864	195.1
August	18,112	878.3	1,649	97.7	4,280	227.6
September	19,870	941.5	1,770	129.9	4,847	258.9
October	19,678	969.3	2,540	184.7	6,004	318.0
November	19,547	1005.0	2,007	161.2	5,052	278.2
December	21,399	1112.9	2,096	165.1	4,535	255.0
1988						
January	16,780	842.8	1,924	142.8	3,799	206.4
February	22,363	1184.6	1,999	148.4	4,958	269.6
March	25,704	1368.9	2,066	157.4	5,947	331.3
April	23,573	1327.3	2,421	200.5	5,733	338.7
May	24,819	1418.6	2,957	259.5	6,936	408.3
June	28,275	1618.3	2,883	235.9	7,091	428.8
July	22,605	1307.0	2,807	230.7	6,179	373.3

(a) Excludes alterations and additions.



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