

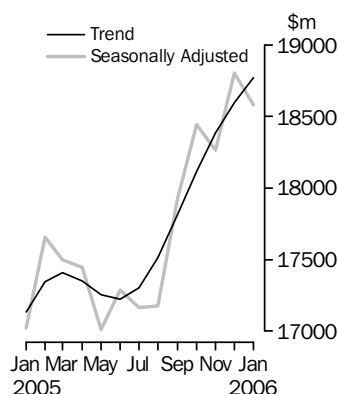
HOUSING FINANCE

AUSTRALIA

EMBARGO: 11.30AM (CANBERRA TIME) FRI 10 MAR 2006

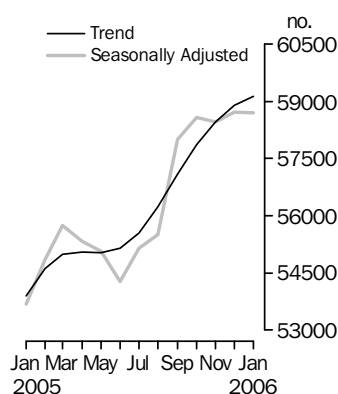
Value of dwelling commitments

Total dwellings



Number of dwelling commitments

Owner occupied housing



INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Darren Page on (02) 6252 6731.

KEY FIGURES

	Trend estimates		Seasonally adjusted estimates	
	Jan 2006	Dec 2005 to Jan 2006	Jan 2006	Dec 2005 to Jan 2006
Value of dwelling commitments(a)	\$m	% change	\$m	% change
Total dwellings	18 772	0.9	18 584	-1.2
Owner occupied housing	12 959	0.7	12 802	-1.1
Investment housing - fixed loans(b)	5 813	1.4	5 782	-1.3
Number of dwelling commitments(a)	no.	% change	no.	% change
Owner occupied housing	59 138	0.4	58 702	—
Construction of dwellings	4 447	1.0	4 512	1.6
Purchase of new dwellings	2 559	0.6	2 468	-3.3
Purchase of established dwellings	52 132	0.4	51 722	—

— nil or rounded to zero (including null cells)

(a) Includes refinancing.

(b) Excludes revolving credit.

KEY POINTS

TREND ESTIMATES

JANUARY 2006 COMPARED WITH DECEMBER 2005:

- Total value of dwelling finance commitments excluding alterations and additions increased by 0.9%, the seventh consecutive monthly increase. The value of owner occupied housing commitments increased by 0.7%, while the value of investment housing commitments rose by 1.4%.
- The number of commitments for owner occupied housing finance increased by 0.4%, while the number excluding refinancing rose by 0.8%.

SEASONALLY ADJUSTED ESTIMATES

JANUARY 2006 COMPARED WITH DECEMBER 2005:

- Total value of dwelling finance commitments excluding alterations and additions fell by 1.2%. This decrease was due to decreases in owner occupied housing commitments (down 1.1%) and investment housing commitments (down 1.3%).
- The number of commitments for owner occupied housing finance remained virtually unchanged, while the number excluding refinancing rose by 0.2%.

ORIGINAL ESTIMATES

- The number of first home buyer commitments as a percentage of total owner occupied housing finance commitments remained steady at 18.7% in January 2006.

NOTES

FORTHCOMING ISSUES

ISSUE

RELEASE DATE

February 2006

7 April 2006

March 2006

12 May 2006

April 2006

6 June 2006

May 2006

11 July 2006

June 2006

9 August 2006

July 2006

8 September 2006

.....

CHANGES IN THIS ISSUE

There are no major changes in this issue.

.....

ABBREVIATIONS

\$m million dollars

ABS Australian Bureau of Statistics

ADI Authorised Deposit-taking Institution

APRA Australian Prudential Regulation Authority

n.e.c. not elsewhere classified

RFC Registered Financial Corporation

Peter Harper

Acting Australian Statistician

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TIME SERIES SPREADSHEETS

TIME SERIES SPREADSHEETS AVAILABLE

Data available free on the ABS website <<http://www.abs.gov.au>>.

Tables available are:

- longer time series of tables in this publication
- the following tables

13a Housing finance commitments (Owner Occupation), By Purpose and Lender: Australia, Original (Number)

13b Housing finance commitments (Owner Occupation), By Purpose and Lender: Australia, Original (\$'000)

13c Housing finance commitments, By Purpose and Lender: Australia, Original (Average Loan Size – \$'000)

14 Housing Finance Seasonal Factors, By Purpose and Lender: Australia, October 1975 to January 2007

15 Housing Finance Seasonal Factors, By State, October 1975 to January 2007

SUMMARY OF FINDINGS

DWELLINGS FINANCED

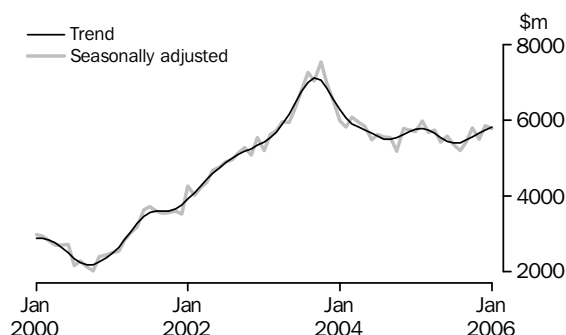
Value of Dwellings Financed

The total value of dwelling commitments excluding alterations and additions (seasonally adjusted) fell by 1.2% in January 2006 compared with December 2005. The trend series for total value of dwelling finance commitments increased by 0.9% in January 2006, the seventh consecutive monthly increase.

The total value of owner occupied housing commitments (seasonally adjusted) decreased by 1.1% (down \$144m) in January 2006 compared with December 2005, following an increase of 1.5% in December 2005. Decreases in purchase of established dwellings excluding refinancing (down \$107m, -1.4%), refinancing of established dwellings (down \$61m, -1.7%) and purchase of new dwellings (down \$12m, -1.9%) more than offset an increase in construction of dwellings (up \$36m, 3.6%). The trend series in the value of owner occupied commitments increased by 0.7% in January 2006, continuing a run of increases since April 2004.

The total value of investment housing commitments (seasonally adjusted) fell by 1.3% (down \$77m) in January 2006 compared with December 2005, following an increase of 6.4% in December 2005. The decrease this month was due to a decrease in construction of dwellings for rent or resale (down \$125m, -18.3%) more than offsetting smaller increases in purchase of dwellings for rent or resale by individuals (up \$29m, 0.6%) and purchase of dwellings for rent or resale by others (up \$19m, 4.6%). The trend series in total value of investment housing commitments increased by 1.4% in January 2006, the sixth consecutive increase.

INVESTMENT HOUSING - TOTAL

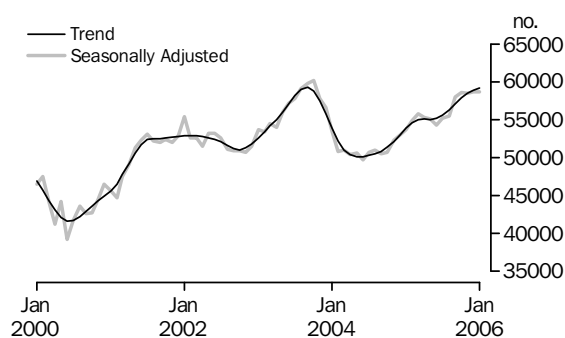


Number of Owner Occupied Dwellings Financed

The number of owner occupied housing commitments (seasonally adjusted) remained virtually unchanged in January 2006 compared with December 2005, following an increase of 0.4% in December 2005. Decreases were recorded in refinancing of established dwellings (down 105, -0.6%) and purchase of new dwellings (down 85, -3.3%), while there were increases in purchase of established dwellings excluding refinancing (up 102, 0.3%) and construction of dwellings (up 71, 1.6%). The number of owner occupied housing commitments (trend) rose by 0.4% in January 2006.

SUMMARY OF FINDINGS *continued*

Number of Owner Occupied Dwellings Financed *continued*

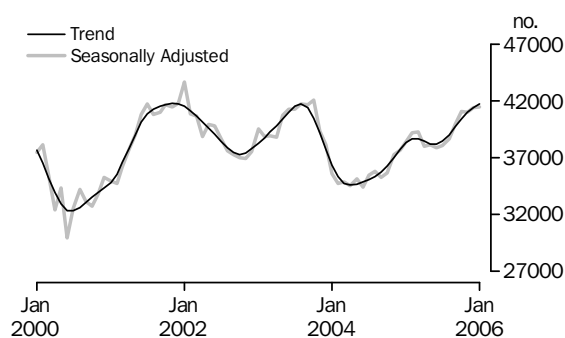


Decreases in the number of owner occupied housing commitments (seasonally adjusted) in January 2006 compared with December 2005 were recorded in New South Wales (down 552, -3.2%), Victoria (down 220, -1.6%), Northern Territory (down 14, -2.0%), and Australian Capital Territory (down 6, -0.9%). Increases were recorded in Western Australia (up 219, 2.5%), Tasmania (up 88, 8.3%), Queensland (up 82, 0.6%) and South Australia (up 13, 0.3%). The trend increased in all states and territories except South Australia, Northern Territory and Australian Capital Territory.

In original terms, the number of first home buyer commitments as a percentage of total owner occupied housing finance commitments remained steady at 18.7% in January 2006. The average loan size for owner occupied housing commitments decreased by \$4,700 to \$216,600 in January 2006, after increasing strongly in December 2005.

Number of Owner Occupied Dwellings Financed Excluding Refinancing

The number of owner occupied housing commitments excluding refinancing (seasonally adjusted) increased by 0.2% in January 2006 compared with December 2005, following an increase of 0.9% in December 2005. The trend increased by 0.8% in January 2006.

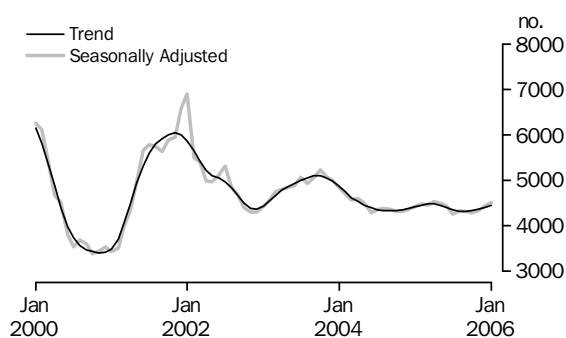


PURPOSE OF FINANCE (OWNER OCCUPATION) *Construction of dwellings*

The number of construction commitments for owner occupation (seasonally adjusted) rose by 1.6% in January 2006 compared with December 2005, following an increase of 2.5% in December 2005. The trend series increased by 1.0% in January 2006, the fourth consecutive monthly increase.

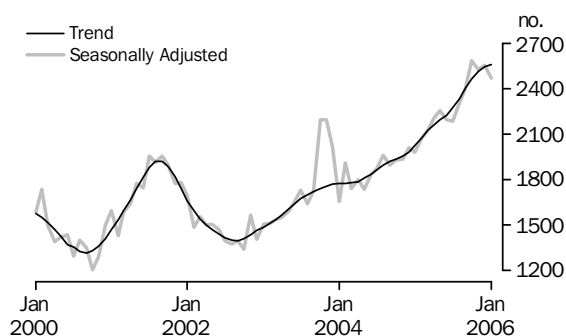
SUMMARY OF FINDINGS *continued*

Construction of dwellings *continued*



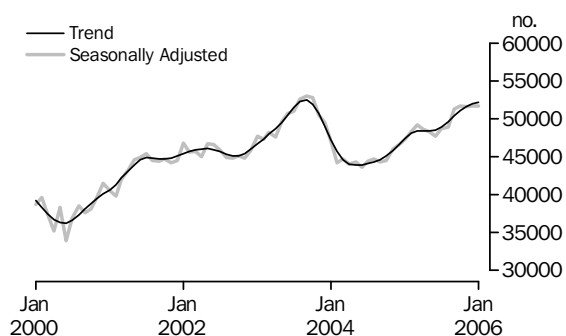
Purchase of new dwellings

The number of finance commitments for the purchase of new dwellings for owner occupation (seasonally adjusted) fell by 3.3% in January 2006 compared with December 2005, following a rise of 1.3% in December 2005. The trend series rose by 0.6% in January 2006.



Purchase of established dwellings (including refinancing)

The number of established dwelling for owner occupation (seasonally adjusted) remained virtually unchanged in January 2006 compared with December 2005, following a rise of 0.2% in December 2005. The trend rose by 0.4% in January 2006, the eighth consecutive monthly increase (but at a decelerating rate for the fourth successive month).

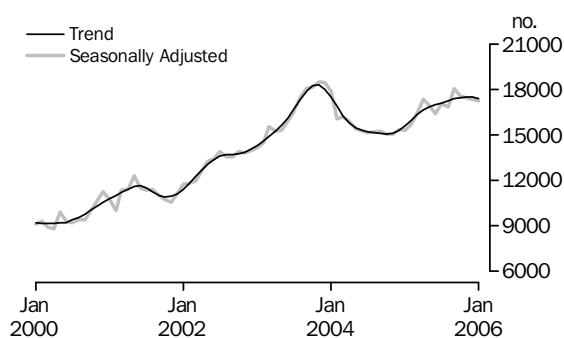


Refinancing

The number of refinancing commitments for owner occupied housing (seasonally adjusted) fell by 0.6% in January 2006 compared with December 2005, the fourth consecutive month of decreases. The trend series fell by 0.4% in January 2006, the second slight decrease following thirteen consecutive monthly increases.

SUMMARY OF FINDINGS *continued*

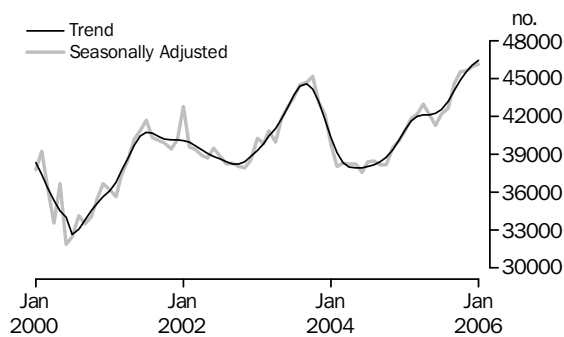
Refinancing *continued*



TYPE OF LENDER (OWNER OCCUPATION)

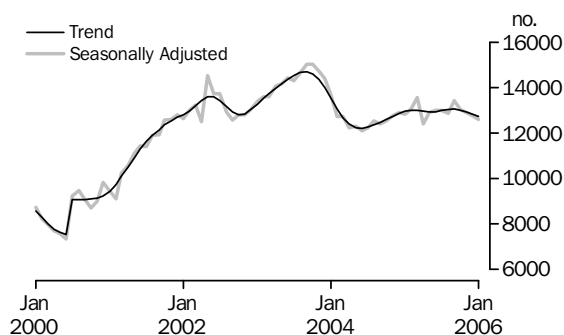
Banks

The number of owner occupied dwellings financed by banks (seasonally adjusted) increased by 0.4% in January 2006 compared with December 2005, following an increase of 0.8% in December 2005. The trend series rose by 0.7% in January 2006.



Non-banks

The number of owner occupied dwellings financed by non-banks (seasonally adjusted) decreased by 1.4% in January 2006 compared with December 2005. The non-bank trend series fell by 0.7% in January 2006, the fourth consecutive monthly decrease.



HOUSING LOAN OUTSTANDINGS

At the end of January 2006, housing loans outstanding of authorised deposit-taking institutions was \$570,578m, up \$6,443m (1.1%) from December's closing balance. Owner occupied housing loans increased by \$4,736m (1.3%) to close at \$382,444m, while investment housing loans outstanding increased by \$1,707m (0.9%) to reach a closing balance of \$188,134m.

Bank loans increased by \$6,211m (1.2%) during January to a closing stock of \$538,059m. Owner occupied housing loans of banks increased by \$4,546m (1.3%) to \$356,445m, while investment housing loans increased \$1,665m (0.9%) to \$181,614m.

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION) (a), By Purpose: Australia

Month	Construction of dwellings		Purchase of new dwellings		Purchase of established dwellings (b)		Total		Refinancing of established dwellings		Total excluding refinancing of established dwellings	
	no.	\$m	no.	\$m	no.	\$m	no.	\$m	no.	\$m	no.	\$m
ORIGINAL												
2005												
January	3 318	721	1 571	376	36 753	7 625	41 642	8 721	11 638	2 235	30 004	6 487
February	3 963	870	1 979	447	45 050	9 378	50 992	10 696	14 759	2 827	36 233	7 868
March	4 463	993	2 241	520	51 426	10 683	58 130	12 196	17 091	3 343	41 039	8 853
April	4 341	954	2 155	496	48 507	10 174	55 003	11 624	16 711	3 321	38 292	8 303
May	4 923	1 064	2 434	573	51 072	10 807	58 429	12 444	18 096	3 609	40 333	8 834
June	4 800	1 057	2 294	535	50 307	10 728	57 401	12 320	17 586	3 544	39 815	8 776
July	4 460	990	2 228	565	47 739	10 198	54 427	11 752	16 951	3 407	37 476	8 345
August	4 871	1 076	2 378	589	52 054	11 143	59 303	12 808	18 308	3 685	40 995	9 123
September	4 521	1 016	2 383	598	52 382	11 326	59 286	12 939	18 348	3 724	40 938	9 216
October	4 233	931	2 398	592	49 937	10 727	56 568	12 249	17 012	3 404	39 556	8 845
November	4 526	997	2 624	649	56 214	12 147	63 364	13 793	18 919	3 790	44 445	10 003
December	4 241	954	2 652	671	50 875	11 159	57 768	12 784	16 930	3 414	40 838	9 370
2006												
January	3 555	800	2 012	494	41 758	8 959	47 325	10 253	13 644	2 696	33 681	7 557
SEASONALLY ADJUSTED												
2005												
January	4 415	960	1 979	483	47 296	9 883	53 690	11 326	15 290	3 025	38 400	8 301
February	4 488	986	2 073	482	48 294	10 214	54 855	11 683	15 694	3 091	39 161	8 591
March	4 452	986	2 126	499	49 171	10 341	55 749	11 826	16 454	3 240	39 295	8 586
April	4 528	1 001	2 205	506	48 597	10 208	55 330	11 715	17 339	3 323	37 991	8 392
May	4 503	976	2 254	531	48 316	10 094	55 073	11 602	16 965	3 329	38 108	8 273
June	4 434	977	2 197	519	47 643	10 207	54 274	11 703	16 383	3 302	37 891	8 401
July	4 259	933	2 184	553	48 701	10 330	55 144	11 815	17 050	3 402	38 094	8 413
August	4 341	965	2 309	567	48 849	10 450	55 499	11 982	16 861	3 376	38 638	8 607
September	4 317	971	2 402	591	51 284	10 943	58 003	12 505	18 064	3 539	39 939	8 966
October	4 289	952	2 582	634	51 706	11 062	58 577	12 648	17 524	3 527	41 053	9 121
November	4 331	955	2 521	622	51 608	11 182	58 460	12 759	17 451	3 582	41 009	9 178
December	4 441	987	2 553	625	51 725	11 334	58 719	12 946	17 339	3 562	41 380	9 384
2006												
January	4 512	1 023	2 468	613	51 722	11 166	58 702	12 802	17 234	3 501	41 468	9 301
TREND												
2005												
January	4 420	968	2 025	480	47 445	9 929	53 890	11 376	15 582	3 041	38 308	8 335
February	4 459	979	2 077	488	48 078	10 095	54 614	11 562	15 963	3 126	38 651	8 436
March	4 482	985	2 126	498	48 384	10 179	54 992	11 662	16 327	3 203	38 665	8 459
April	4 481	985	2 162	507	48 413	10 204	55 056	11 696	16 617	3 267	38 439	8 429
May	4 455	979	2 193	519	48 382	10 218	55 030	11 716	16 825	3 315	38 205	8 401
June	4 409	970	2 227	534	48 511	10 271	55 147	11 776	16 979	3 356	38 168	8 420
July	4 358	962	2 275	553	48 916	10 392	55 549	11 908	17 113	3 397	38 436	8 511
August	4 324	957	2 336	574	49 586	10 579	56 246	12 110	17 238	3 439	39 008	8 671
September	4 315	958	2 403	593	50 374	10 794	57 092	12 345	17 366	3 481	39 726	8 863
October	4 333	964	2 466	608	51 068	10 988	57 867	12 560	17 466	3 518	40 401	9 042
November	4 365	973	2 513	620	51 579	11 141	58 457	12 733	17 495	3 544	40 962	9 190
December	4 404	984	2 543	627	51 942	11 255	58 889	12 866	17 480	3 559	41 409	9 307
2006												
January	4 447	996	2 559	630	52 132	11 333	59 138	12 959	17 407	3 562	41 731	9 397

(a) Excludes alterations and additions.

(b) Includes refinancing.

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), By Purpose (Percentage Change)

Month	Construction of dwellings.....		Purchase of new dwellings.....		Purchase of established dwellings(b).....		Total.....		Refinancing of established dwellings.....		Total excluding refinancing of established dwellings.....	
	no.	value	no.	value	no.	value	no.	value	no.	value	no.	value
ORIGINAL (% CHANGE FROM PREVIOUS MONTH)												
2005												
January	-23.6	-25.0	-27.7	-28.8	-23.1	-24.1	-23.4	-24.4	-25.8	-24.9	-22.4	-24.2
February	19.4	20.6	26.0	19.2	22.6	23.0	22.5	22.6	26.8	26.5	20.8	21.3
March	12.6	14.2	13.2	16.2	14.2	13.9	14.0	14.0	15.8	18.3	13.3	12.5
April	-2.7	-3.9	-3.8	-4.7	-5.7	-4.8	-5.4	-4.7	-2.2	-0.7	-6.7	-6.2
May	13.4	11.5	12.9	15.5	5.3	6.2	6.2	7.1	8.3	8.7	5.3	6.4
June	-2.5	-0.7	-5.8	-6.5	-1.5	-0.7	-1.8	-1.0	-2.8	-1.8	-1.3	-0.7
July	-7.1	-6.4	-2.9	5.4	-5.1	-4.9	-5.2	-4.6	-3.6	-3.9	-5.9	-4.9
August	9.2	8.7	6.7	4.4	9.0	9.3	9.0	9.0	8.0	8.2	9.4	9.3
September	-7.2	-5.6	0.2	1.4	0.6	1.6	—	1.0	0.2	1.0	-0.1	1.0
October	-6.4	-8.3	0.6	-1.1	-4.7	-5.3	-4.6	-5.3	-7.3	-8.6	-3.4	-4.0
November	6.9	7.1	9.4	9.8	12.6	13.2	12.0	12.6	11.2	11.3	12.4	13.1
December	-6.3	-4.3	1.1	3.4	-9.5	-8.1	-8.8	-7.3	-10.5	-9.9	-8.1	-6.3

2006												
January	-16.2	-16.2	-24.1	-26.4	-17.9	-19.7	-18.1	-19.8	-19.4	-21.0	-17.5	-19.4

SEASONALLY ADJUSTED (% CHANGE FROM PREVIOUS MONTH)

2005												
January	0.9	-0.2	-1.4	1.1	1.5	1.3	1.3	1.2	-0.3	1.7	2.0	1.0
February	1.7	2.7	4.7	-0.1	2.1	3.4	2.2	3.1	2.6	2.2	2.0	3.5
March	-0.8	—	2.6	3.6	1.8	1.2	1.6	1.2	4.8	4.8	0.3	-0.1
April	1.7	1.5	3.7	1.4	-1.2	-1.3	-0.8	-0.9	5.4	2.6	-3.3	-2.3
May	-0.6	-2.4	2.2	4.9	-0.6	-1.1	-0.5	-1.0	-2.2	0.2	0.3	-1.4
June	-1.5	0.1	-2.5	-2.3	-1.4	1.1	-1.5	0.9	-3.4	-0.8	-0.6	1.5
July	-3.9	-4.5	-0.6	6.5	2.2	1.2	1.6	1.0	4.1	3.0	0.5	0.1
August	1.9	3.4	5.7	2.7	0.3	1.2	0.6	1.4	-1.1	-0.8	1.4	2.3
September	-0.6	0.6	4.0	4.1	5.0	4.7	4.5	4.4	7.1	4.8	3.4	4.2
October	-0.6	-2.0	7.5	7.4	0.8	1.1	1.0	1.1	-3.0	-0.4	2.8	1.7
November	1.0	0.4	-2.4	-1.8	-0.2	1.1	-0.2	0.9	-0.4	1.6	-0.1	0.6
December	2.5	3.3	1.3	0.5	0.2	1.4	0.4	1.5	-0.6	-0.5	0.9	2.2

2006												
January	1.6	3.6	-3.3	-1.9	—	-1.5	—	-1.1	-0.6	-1.7	0.2	-0.9

TREND (% CHANGE FROM PREVIOUS MONTH)

2005												
January	0.8	1.3	2.2	1.7	1.7	2.3	1.7	2.2	1.9	2.7	1.6	2.0
February	0.9	1.2	2.6	1.8	1.3	1.7	1.3	1.6	2.4	2.8	0.9	1.2
March	0.5	0.6	2.4	1.9	0.6	0.8	0.7	0.9	2.3	2.5	—	0.3
April	—	-0.1	1.7	1.9	0.1	0.2	0.1	0.3	1.8	2.0	-0.6	-0.4
May	-0.6	-0.6	1.4	2.3	-0.1	0.1	—	0.2	1.2	1.5	-0.6	-0.3
June	-1.0	-0.9	1.6	3.0	0.3	0.5	0.2	0.5	0.9	1.2	-0.1	0.2
July	-1.2	-0.9	2.2	3.6	0.8	1.2	0.7	1.1	0.8	1.2	0.7	1.1
August	-0.8	-0.5	2.7	3.7	1.4	1.8	1.3	1.7	0.7	1.2	1.5	1.9
September	-0.2	0.1	2.9	3.3	1.6	2.0	1.5	1.9	0.7	1.2	1.8	2.2
October	0.4	0.7	2.6	2.6	1.4	1.8	1.4	1.7	0.6	1.1	1.7	2.0
November	0.7	1.0	1.9	1.9	1.0	1.4	1.0	1.4	0.2	0.7	1.4	1.6
December	0.9	1.1	1.2	1.2	0.7	1.0	0.7	1.0	-0.1	0.4	1.1	1.3

2006												
January	1.0	1.2	0.6	0.5	0.4	0.7	0.4	0.7	-0.4	0.1	0.8	1.0

— nil or rounded to zero (including null cells)

(b) Includes refinancing.

(a) Excludes alterations and additions.

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), By Lender: Australia

Month	Banks		Non-banks(b)		Total		Permanent building societies		Wholesale lenders n.e.c.	
	no.	\$m	no.	\$m	no.	\$m	no.	\$m	no.	\$m
ORIGINAL										
2005										
January	31 754	6 861	9 888	1 861	41 642	8 721	1 412	245	5 626	1 121
February	38 791	8 412	12 201	2 283	50 992	10 696	2 091	361	6 890	1 401
March	44 262	9 539	13 868	2 657	58 130	12 196	2 390	425	7 622	1 602
April	42 384	9 197	12 619	2 427	55 003	11 624	1 869	321	7 122	1 484
May	44 686	9 798	13 743	2 646	58 429	12 444	1 879	316	8 019	1 696
June	43 567	9 556	13 834	2 764	57 401	12 320	1 724	284	8 482	1 870
July	41 605	9 175	12 822	2 577	54 427	11 752	1 620	286	7 698	1 697
August	45 408	9 975	13 895	2 833	59 303	12 808	1 763	303	8 635	1 921
September	45 535	10 113	13 751	2 827	59 286	12 939	1 644	291	8 500	1 903
October	43 914	9 646	12 654	2 603	56 568	12 249	1 664	292	7 640	1 709
November	49 614	10 962	13 750	2 831	63 364	13 793	1 771	324	8 433	1 874
December	45 461	10 239	12 307	2 545	57 768	12 784	1 483	269	7 437	1 660
2006										
January	37 244	8 212	10 081	2 041	47 325	10 253	1 366	259	5 861	1 268
SEASONALLY ADJUSTED										
2005										
January	40 871	8 846	12 819	2 480	53 690	11 326	1 923	334	7 486	1 564
February	41 806	9 208	13 049	2 475	54 855	11 683	2 080	362	7 534	1 562
March	42 191	9 277	13 558	2 549	55 749	11 826	2 280	409	7 378	1 527
April	42 938	9 234	12 392	2 480	55 330	11 715	1 858	312	7 423	1 593
May	42 162	9 116	12 911	2 485	55 073	11 602	1 781	299	7 572	1 622
June	41 267	9 114	13 007	2 589	54 274	11 703	1 674	276	7 729	1 701
July	42 163	9 219	12 981	2 596	55 144	11 815	1 639	289	7 801	1 706
August	42 640	9 426	12 859	2 556	55 499	11 982	1 644	288	7 690	1 659
September	44 585	9 793	13 418	2 712	58 003	12 505	1 623	287	8 138	1 787
October	45 535	9 983	13 042	2 665	58 577	12 648	1 682	293	7 780	1 705
November	45 570	10 083	12 890	2 676	58 460	12 759	1 593	288	7 799	1 733
December	45 955	10 310	12 764	2 636	58 719	12 946	1 620	293	7 867	1 764
2006										
January	46 118	10 184	12 584	2 618	58 702	12 802	1 768	341	7 625	1 729
TREND										
2005										
January	40 939	8 908	12 951	2 468	53 890	11 376	2 020	349	7 434	1 539
February	41 617	9 071	12 997	2 491	54 614	11 562	2 038	353	7 463	1 558
March	42 002	9 158	12 990	2 504	54 992	11 662	2 008	347	7 482	1 577
April	42 103	9 181	12 953	2 514	55 056	11 696	1 935	333	7 515	1 600
May	42 098	9 186	12 932	2 530	55 030	11 716	1 838	314	7 582	1 630
June	42 200	9 221	12 947	2 555	55 147	11 776	1 740	297	7 671	1 662
July	42 554	9 320	12 995	2 588	55 549	11 908	1 664	285	7 767	1 692
August	43 201	9 490	13 045	2 620	56 246	12 110	1 627	282	7 837	1 713
September	44 031	9 701	13 061	2 644	57 092	12 345	1 627	286	7 866	1 725
October	44 856	9 904	13 011	2 656	57 867	12 560	1 636	292	7 858	1 732
November	45 533	10 075	12 924	2 659	58 457	12 733	1 647	298	7 833	1 739
December	46 061	10 211	12 828	2 656	58 889	12 866	1 662	305	7 797	1 743
2006										
January	46 404	10 308	12 734	2 651	59 138	12 959	1 680	312	7 758	1 746

(a) Excludes alterations and additions. Includes refinancing.

(b) Includes Permanent Building Societies and Wholesale Lenders n.e.c.

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), By Lender: Australia (Percentage Change)

Month	Banks		Non-banks(b)		Total		Permanent building societies		Wholesale lenders n.e.c.	
	no.	value	no.	value	no.	value	no.	value	no.	value
ORIGINAL (% change from previous month)										
2005										
January	-23.5	-24.5	-22.9	-23.9	-23.4	-24.4	-23.0	-21.0	-24.2	-26.4
February	22.2	22.6	23.4	22.7	22.5	22.6	48.1	47.7	22.5	25.1
March	14.1	13.4	13.7	16.4	14.0	14.0	14.3	17.6	10.6	14.3
April	-4.2	-3.6	-9.0	-8.7	-5.4	-4.7	-21.8	-24.5	-6.6	-7.4
May	5.4	6.5	8.9	9.0	6.2	7.1	0.5	-1.4	12.6	14.3
June	-2.5	-2.5	0.7	4.5	-1.8	-1.0	-8.2	-10.3	5.8	10.2
July	-4.5	-4.0	-7.3	-6.8	-5.2	-4.6	-6.0	0.9	-9.2	-9.3
August	9.1	8.7	8.4	9.9	9.0	9.0	8.8	5.9	12.2	13.2
September	0.3	1.4	-1.0	-0.2	—	1.0	-6.7	-3.9	-1.6	-0.9
October	-3.6	-4.6	-8.0	-7.9	-4.6	-5.3	1.2	0.1	-10.1	-10.2
November	13.0	13.6	8.7	8.8	12.0	12.6	6.4	10.9	10.4	9.6
December	-8.4	-6.6	-10.5	-10.1	-8.8	-7.3	-16.3	-16.7	-11.8	-11.4
2006										
January	-18.1	-19.8	-18.1	-19.8	-18.1	-19.8	-7.9	-3.9	-21.2	-23.6
SEASONALLY ADJUSTED (% change from previous month)										
2005										
January	1.9	1.3	-0.7	0.7	1.3	1.2	1.0	3.6	0.3	1.3
February	2.3	4.1	1.8	-0.2	2.2	3.1	8.2	8.4	0.6	-0.1
March	0.9	0.8	3.9	3.0	1.6	1.2	9.6	12.8	-2.1	-2.3
April	1.8	-0.5	-8.6	-2.7	-0.8	-0.9	-18.5	-23.6	0.6	4.3
May	-1.8	-1.3	4.2	0.2	-0.5	-1.0	-4.1	-4.2	2.0	1.8
June	-2.1	—	0.7	4.2	-1.5	0.9	-6.0	-7.5	2.1	4.8
July	2.2	1.2	-0.2	0.3	1.6	1.0	-2.1	4.5	0.9	0.3
August	1.1	2.2	-0.9	-1.5	0.6	1.4	0.3	-0.4	-1.4	-2.7
September	4.6	3.9	4.3	6.1	4.5	4.4	-1.3	-0.2	5.8	7.7
October	2.1	1.9	-2.8	-1.7	1.0	1.1	3.6	1.9	-4.4	-4.6
November	0.1	1.0	-1.2	0.4	-0.2	0.9	-5.3	-1.7	0.2	1.6
December	0.8	2.2	-1.0	-1.5	0.4	1.5	1.7	1.7	0.9	1.8
2006										
January	0.4	-1.2	-1.4	-0.7	—	-1.1	9.1	16.2	-3.1	-2.0
TREND (% change from previous month)										
2005										
January	2.0	2.4	0.7	1.3	1.7	2.2	2.6	3.6	0.6	1.4
February	1.7	1.8	0.4	0.9	1.3	1.6	0.9	1.2	0.4	1.3
March	0.9	1.0	-0.1	0.5	0.7	0.9	-1.5	-1.7	0.3	1.2
April	0.2	0.3	-0.3	0.4	0.1	0.3	-3.7	-4.2	0.4	1.5
May	—	0.1	-0.2	0.6	—	0.2	-5.0	-5.6	0.9	1.9
June	0.2	0.4	0.1	1.0	0.2	0.5	-5.3	-5.4	1.2	2.0
July	0.8	1.1	0.4	1.3	0.7	1.1	-4.4	-4.1	1.2	1.8
August	1.5	1.8	0.4	1.2	1.3	1.7	-2.2	-1.2	0.9	1.3
September	1.9	2.2	0.1	0.9	1.5	1.9	—	1.5	0.4	0.7
October	1.9	2.1	-0.4	0.5	1.4	1.7	0.6	2.0	-0.1	0.4
November	1.5	1.7	-0.7	0.1	1.0	1.4	0.7	2.2	-0.3	0.4
December	1.2	1.3	-0.7	-0.1	0.7	1.0	0.9	2.5	-0.5	0.2
2006										
January	0.7	1.0	-0.7	-0.2	0.4	0.7	1.1	2.3	-0.5	0.2

— nil or rounded to zero (including null cells)

(a) Excludes alterations and additions. Includes refinancing.

(b) Includes Permanent Building Societies and Wholesale Lenders n.e.c..

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), By State and Territory

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
Month	no.	no.	no.	no.	no.	no.	no.	no.	no.
ORIGINAL									
2005									
January	11 304	9 624	9 283	3 516	6 020	962	434	499	41 642
February	14 854	10 942	11 736	4 330	7 010	1 040	514	566	50 992
March	16 840	12 784	13 333	5 126	7 827	1 038	592	590	58 130
April	15 670	12 816	11 827	4 861	7 523	1 127	541	638	55 003
May	16 848	13 918	11 944	4 641	8 472	1 310	606	690	58 429
June	16 610	13 616	12 328	4 505	8 057	1 082	593	610	57 401
July	16 036	12 374	11 524	4 406	7 914	1 014	558	601	54 427
August	17 126	13 323	12 612	4 774	9 073	1 108	648	639	59 303
September	17 390	13 193	13 227	4 854	8 089	1 091	773	669	59 286
October	16 111	12 964	12 505	4 583	8 057	1 035	673	640	56 568
November	18 266	14 119	14 008	5 234	9 044	1 131	824	738	63 364
December	16 468	13 976	11 813	4 669	8 475	1 064	690	613	57 768

2006									
January	12 485	11 020	10 375	3 794	7 622	978	538	513	47 325

SEASONALLY ADJUSTED (b)

2005									
January	15 417	12 156	11 740	4 431	7 238	1 165	563	643	53 690
February	15 836	12 338	12 268	4 663	7 461	1 121	523	593	54 855
March	16 163	12 879	12 172	4 740	7 834	1 001	505	599	55 749
April	15 823	12 989	12 182	4 930	7 698	1 136	556	622	55 330
May	15 603	13 207	11 708	4 431	7 845	1 179	560	621	55 073
June	15 526	12 898	11 781	4 306	7 612	1 070	592	595	54 274
July	15 965	12 543	11 770	4 503	8 090	1 087	602	611	55 144
August	15 985	12 285	11 723	4 664	8 406	1 034	652	636	55 499
September	16 755	12 769	12 983	4 943	8 206	1 082	770	649	58 003
October	16 832	13 055	12 729	4 773	8 359	1 057	729	657	58 577
November	16 832	13 123	12 837	4 701	8 329	1 076	718	657	58 460
December	17 046	13 568	12 577	4 550	8 611	1 052	680	632	58 719

2006									
January	16 494	13 348	12 659	4 563	8 830	1 140	666	626	58 702

TREND (b)

2005									
January	15 645	12 153	11 736	4 598	7 394	1 080	546	598	53 890
February	15 779	12 470	11 973	4 645	7 487	1 100	539	607	54 614
March	15 810	12 736	12 055	4 649	7 595	1 112	535	611	54 992
April	15 778	12 888	12 005	4 616	7 702	1 113	541	611	55 056
May	15 755	12 907	11 912	4 578	7 812	1 106	560	611	55 030
June	15 805	12 826	11 882	4 566	7 926	1 095	593	614	55 147
July	15 959	12 727	11 969	4 590	8 033	1 084	634	623	55 549
August	16 199	12 697	12 163	4 641	8 145	1 072	672	633	56 246
September	16 465	12 776	12 397	4 698	8 264	1 064	698	640	57 092
October	16 677	12 941	12 593	4 726	8 377	1 065	711	645	57 867
November	16 809	13 130	12 719	4 711	8 482	1 073	713	646	58 457
December	16 882	13 306	12 789	4 675	8 587	1 084	708	645	58 889

2006									
January	16 893	13 464	12 822	4 621	8 659	1 094	699	640	59 138

(a) Excludes alterations and additions. Includes refinancing.

(b) Sum of states and territories may not equal Australian total (see paragraph 26 in Explanatory Notes).

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), By State and Territory: (Percentage change)

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
Month	no.	no.	no.	no.	no.	no.	no.	no.	no.

ORIGINAL (% change from previous month)

2005									
January	-28.6	-23.1	-17.7	-27.1	-20.1	-14.8	-29.0	-17.1	-23.4
February	31.4	13.7	26.4	23.2	16.4	8.1	18.4	13.4	22.5
March	13.4	16.8	13.6	18.4	11.7	-0.2	15.2	4.2	14.0
April	-6.9	0.3	-11.3	-5.2	-3.9	8.6	-8.6	8.1	-5.4
May	7.5	8.6	1.0	-4.5	12.6	16.2	12.0	8.2	6.2
June	-1.4	-2.2	3.2	-2.9	-4.9	-17.4	-2.1	-11.6	-1.8
July	-3.5	-9.1	-6.5	-2.2	-1.8	-6.3	-5.9	-1.5	-5.2
August	6.8	7.7	9.4	8.4	14.6	9.3	16.1	6.3	9.0
September	1.5	-1.0	4.9	1.7	-10.8	-1.5	19.3	4.7	—
October	-7.4	-1.7	-5.5	-5.6	-0.4	-5.1	-12.9	-4.3	-4.6
November	13.4	8.9	12.0	14.2	12.3	9.3	22.4	15.3	12.0
December	-9.8	-1.0	-15.7	-10.8	-6.3	-5.9	-16.3	-16.9	-8.8
2006									
January	-24.2	-21.2	-12.2	-18.7	-10.1	-8.1	-22.0	-16.3	-18.1

SEASONALLY ADJUSTED (% change from previous month)

2005									
January	-1.5	4.0	3.2	-2.3	-0.3	9.2	-3.5	9.8	1.3
February	2.7	1.5	4.5	5.2	3.1	-3.7	-7.1	-7.6	2.2
March	2.1	4.4	-0.8	1.7	5.0	-10.8	-3.3	0.9	1.6
April	-2.1	0.9	0.1	4.0	-1.7	13.6	10.0	3.9	-0.8
May	-1.4	1.7	-3.9	-10.1	1.9	3.7	0.7	-0.3	-0.5
June	-0.5	-2.3	0.6	-2.8	-3.0	-9.3	5.7	-4.2	-1.5
July	2.8	-2.8	-0.1	4.6	6.3	1.6	1.8	2.7	1.6
August	0.1	-2.1	-0.4	3.6	3.9	-4.9	8.2	4.2	0.6
September	4.8	3.9	10.7	6.0	-2.4	4.7	18.2	2.0	4.5
October	0.5	2.2	-2.0	-3.4	1.9	-2.3	-5.4	1.2	1.0
November	—	0.5	0.9	-1.5	-0.4	1.8	-1.5	-0.1	-0.2
December	1.3	3.4	-2.0	-3.2	3.4	-2.2	-5.3	-3.8	0.4
2006									
January	-3.2	-1.6	0.6	0.3	2.5	8.3	-2.0	-0.9	—

TREND (% change from previous month)

2005									
January	1.4	2.3	2.8	1.5	0.9	2.1	-1.8	1.8	1.7
February	0.9	2.6	2.0	1.0	1.3	1.8	-1.4	1.4	1.3
March	0.2	2.1	0.7	0.1	1.4	1.1	-0.7	0.6	0.7
April	-0.2	1.2	-0.4	-0.7	1.4	0.1	1.0	0.1	0.1
May	-0.1	0.2	-0.8	-0.8	1.4	-0.7	3.5	-0.1	—
June	0.3	-0.6	-0.3	-0.3	1.5	-0.9	5.9	0.6	0.2
July	1.0	-0.8	0.7	0.5	1.4	-1.1	7.0	1.4	0.7
August	1.5	-0.2	1.6	1.1	1.4	-1.1	5.9	1.6	1.3
September	1.6	0.6	1.9	1.2	1.5	-0.8	3.9	1.2	1.5
October	1.3	1.3	1.6	0.6	1.4	0.1	1.9	0.8	1.4
November	0.8	1.5	1.0	-0.3	1.3	0.8	0.3	0.2	1.0
December	0.4	1.3	0.5	-0.8	1.2	1.0	-0.7	-0.3	0.7
2006									
January	0.1	1.2	0.3	-1.1	0.8	0.9	-1.3	-0.7	0.4

— nil or rounded to zero (including null cells)

(a) Excludes alterations. Includes refinancing.

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), By State and Territory

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
Month	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
ORIGINAL									
2005									
January	2 818	2 024	1 945	554	1 039	150	78	114	8 721
February	3 716	2 252	2 445	681	1 235	153	88	126	10 696
March	4 243	2 653	2 754	828	1 331	152	98	136	12 196
April	3 936	2 682	2 500	769	1 331	169	91	145	11 624
May	4 308	2 931	2 516	732	1 488	198	114	156	12 444
June	4 266	2 878	2 594	728	1 438	159	112	144	12 320
July	4 143	2 622	2 425	725	1 452	152	99	135	11 752
August	4 441	2 849	2 685	760	1 645	169	113	146	12 808
September	4 522	2 825	2 838	787	1 500	165	153	150	12 939
October	4 150	2 714	2 693	744	1 499	159	129	160	12 249
November	4 725	2 987	3 014	855	1 727	169	152	165	13 793
December	4 281	3 003	2 626	790	1 642	167	126	149	12 784
2006									
January	3 093	2 369	2 301	629	1 489	163	100	109	10 253
SEASONALLY ADJUSTED (b)									
2005									
January	3 965	2 528	2 459	695	1 238	179	100	151	11 326
February	4 155	2 571	2 530	737	1 284	164	88	139	11 683
March	4 136	2 750	2 552	766	1 344	149	86	137	11 826
April	3 869	2 719	2 519	772	1 341	169	100	139	11 715
May	3 972	2 763	2 472	699	1 376	182	102	142	11 602
June	4 012	2 731	2 472	703	1 380	157	110	136	11 703
July	4 091	2 619	2 443	743	1 468	154	113	138	11 815
August	4 131	2 620	2 540	747	1 542	159	118	146	11 982
September	4 270	2 712	2 800	796	1 513	161	145	145	12 505
October	4 326	2 752	2 730	777	1 574	161	136	158	12 648
November	4 305	2 780	2 801	776	1 598	168	137	149	12 759
December	4 371	2 900	2 780	754	1 687	167	120	153	12 946
2006									
January	4 200	2 846	2 817	762	1 702	189	117	140	12 802
TREND (b)									
2005									
January	4 025	2 524	2 443	717	1 262	160	94	139	11 376
February	4 046	2 607	2 495	732	1 285	165	93	141	11 562
March	4 036	2 674	2 513	738	1 313	167	94	141	11 662
April	4 014	2 712	2 504	737	1 345	167	96	140	11 696
May	4 005	2 719	2 491	734	1 380	165	101	139	11 716
June	4 027	2 703	2 497	735	1 417	163	109	139	11 776
July	4 083	2 684	2 531	741	1 456	161	118	141	11 908
August	4 158	2 682	2 592	752	1 496	160	125	145	12 110
September	4 230	2 705	2 664	764	1 539	160	130	147	12 345
October	4 276	2 745	2 728	772	1 580	163	132	149	12 560
November	4 303	2 790	2 778	773	1 620	168	131	150	12 733
December	4 316	2 831	2 814	772	1 656	173	129	150	12 866
2006									
January	4 316	2 870	2 840	768	1 685	177	126	149	12 959

(a) Excludes alterations and additions. Includes refinancing.

(b) Sum of states and territories may not equal Australian total (see paragraph 26 in Explanatory Notes).

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION), By Purpose and Change in Stock: Australia—Original

	<i>Dwellings financed</i>	<i>Refinancing of established dwellings</i>	<i>Alterations and additions</i>	Total	<i>Commitments advanced during month</i>	<i>Commitments cancelled during month</i>	<i>Commitments not advanced at end of month(a)</i>
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
2005							
January	6 487	2 235	354	9 076	8 360	975	19 784
February	7 868	2 827	465	11 160	8 588	1 077	21 277
March	8 853	3 343	519	12 715	10 341	1 269	22 386
April	8 303	3 321	484	12 108	10 668	1 307	22 534
May	8 834	3 609	517	12 961	10 790	1 177	23 568
June	8 776	3 544	508	12 828	10 963	1 289	24 144
July	8 345	3 407	463	12 215	10 771	1 305	24 283
August	9 123	3 685	452	13 260	11 253	1 306	24 986
September	9 216	3 724	462	13 402	11 387	1 202	25 932
October	8 845	3 404	444	12 694	11 143	1 190	26 297
November	10 003	3 790	480	14 273	12 036	1 525	27 002
December	9 370	3 414	437	13 221	12 622	1 186	26 415
2006							
January	7 557	2 696	366	10 618	10 412	1 139	25 482

(a) This figure sometimes reflects a rebasing of the data by one or more lenders, without adjustment to earlier periods' commitments advanced or cancelled.

HOUSING FINANCE COMMITMENTS (OWNER OCCUPATION)(a), First Home Buyers and Fixed Loans: Australia, Original

Month	FIRST HOME BUYERS			FIXED RATE LOANS (2 YEARS OR LONGER)(b)			ALL DWELLINGS FINANCED
	Dwellings financed	% of all dwellings financed	Average loan size	Dwellings financed	% of all dwellings financed	Average loan size	Average loan size
	no.	%	\$'000	no.	%	\$'000	\$'000
2005							
January	6 901	16.6	209.9	4 018	9.6	195.3	209.4
February	8 046	15.8	210.5	5 663	11.1	205.6	209.8
March	9 125	15.7	206.5	8 474	14.6	202.9	209.8
April	8 838	16.1	208.8	7 347	13.4	206.8	211.3
May	9 709	16.6	211.2	6 656	11.4	200.9	213.0
June	9 416	16.4	214.5	5 901	10.3	205.5	214.6
July	8 923	16.4	218.1	5 172	9.5	203.8	215.9
August	10 281	17.3	215.9	5 379	9.1	200.3	216.0
September	10 294	17.4	219.2	5 138	8.7	206.0	218.3
October	10 190	18.0	215.7	7 300	12.9	211.1	216.5
November	11 570	18.3	219.8	9 336	14.7	223.1	217.7
December	10 775	18.7	218.0	8 173	14.1	226.2	221.3
2006							
January	8 857	18.7	216.9	6 604	14.0	221.1	216.6

(a) Excludes alterations and additions.

(b) Includes refinancing.

State	Construction of dwellings	Purchase of new dwellings	Purchase of established dwellings(b)	Total	Refinancing of established dwellings	Total excluding refinancing
NUMBER						
New South Wales	531	535	11 419	12 485	3 810	8 675
Victoria	1 036	485	9 499	11 020	3 431	7 589
Queensland	691	423	9 261	10 375	3 024	7 351
South Australia	259	193	3 342	3 794	921	2 873
Western Australia	895	303	6 424	7 622	1 989	5 633
Tasmania	81	26	871	978	255	723
Northern Territory	38	18	482	538	106	432
Australian Capital Territory	24	29	460	513	108	405
Total	3 555	2 012	41 758	47 325	13 644	33 681
VALUE (\$m)						
New South Wales	148	156	2 790	3 093	905	2 188
Victoria	230	120	2 019	2 369	638	1 732
Queensland	172	107	2 022	2 301	603	1 698
South Australia	50	36	543	629	144	485
Western Australia	174	61	1 254	1 489	335	1 154
Tasmania	14	5	144	163	31	131
Northern Territory	7	3	90	100	17	82
Australian Capital Territory	5	6	98	109	23	86
Total	800	494	8 959	10 253	2 696	7 557
AVERAGE LOAN SIZE (\$'000)						
New South Wales	278.0	290.9	244.3	247.8	237.6	252.3
Victoria	222.3	246.9	212.6	215.0	185.9	228.2
Queensland	249.0	254.1	218.3	221.8	199.5	231.0
South Australia	192.3	186.7	162.4	165.7	155.8	168.9
Western Australia	194.4	201.0	195.2	195.3	168.5	204.8
Tasmania	173.6	182.8	165.1	166.2	121.9	181.9
Northern Territory	174.1	182.1	185.9	185.0	162.4	190.5
Australian Capital Territory	215.3	212.1	212.4	212.5	211.7	212.7
Total	224.9	245.5	214.6	216.6	197.6	224.4

(a) Excludes alterations and additions.

(b) Includes refinancing.

	OWNER OCCUPATION (SECURED FINANCE)				INVESTMENT HOUSING(c)			TOTAL
	Construction of dwellings	Purchase of new dwellings	Refinancing of established dwellings	Purchase of other established dwellings	Construction of dwellings for rent or resale	Purchase of dwellings by individuals for rent or resale	Purchase of dwellings by others for rent or resale	All dwelling finance
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
ORIGINAL								
2005								
January	721	376	2 235	5 390	356	3 584	333	12 995
February	870	447	2 827	6 551	528	4 296	463	15 984
March	993	520	3 343	7 339	539	4 884	424	18 042
April	954	496	3 321	6 853	570	4 638	360	17 192
May	1 064	573	3 609	7 197	593	4 752	436	18 225
June	1 057	535	3 544	7 183	920	5 009	462	18 711
July	990	565	3 407	6 791	502	4 294	524	17 071
August	1 076	589	3 685	7 457	546	4 601	408	18 363
September	1 016	598	3 724	7 602	593	4 544	416	18 492
October	931	592	3 404	7 322	593	4 645	408	17 895
November	997	649	3 790	8 357	453	4 989	388	19 624
December	954	671	3 414	7 745	808	4 670	457	18 719
2006								
January	800	494	2 696	6 263	366	3 711	355	14 684
SEASONALLY ADJUSTED								
2005								
January	960	483	3 025	6 858	539	4 730	429	17 023
February	986	482	3 091	7 123	613	4 785	576	17 657
March	986	499	3 240	7 101	515	4 729	431	17 502
April	1 001	506	3 323	6 884	649	4 655	425	17 444
May	976	531	3 329	6 765	593	4 433	386	17 014
June	977	519	3 302	6 905	690	4 514	378	17 285
July	933	553	3 402	6 928	516	4 325	512	17 168
August	965	567	3 376	7 074	534	4 265	397	17 179
September	971	591	3 539	7 404	594	4 389	437	17 925
October	952	634	3 527	7 536	533	4 829	437	18 448
November	955	622	3 582	7 600	496	4 673	336	18 264
December	987	625	3 562	7 772	683	4 768	410	18 806
2006								
January	1 023	613	3 501	7 665	557	4 797	428	18 584
TREND								
2005								
January	968	480	3 041	6 888	562	4 715	482	17 135
February	979	488	3 126	6 969	572	4 740	471	17 346
March	985	498	3 203	6 976	587	4 707	455	17 411
April	985	507	3 267	6 937	599	4 619	437	17 350
May	979	519	3 315	6 903	605	4 510	426	17 257
June	970	534	3 356	6 915	599	4 426	423	17 223
July	962	553	3 397	6 996	581	4 390	423	17 302
August	957	574	3 439	7 140	565	4 417	424	17 515
September	958	593	3 481	7 313	555	4 494	421	17 815
October	964	608	3 518	7 469	556	4 590	413	18 119
November	973	620	3 544	7 597	564	4 682	405	18 385
December	984	627	3 559	7 696	573	4 759	401	18 599
2006								
January	996	630	3 562	7 770	589	4 830	394	18 772

(a) Excludes alterations and additions.

(c) Excludes revolving credit.

(b) Includes refinancing.

	<i>Banks(a)</i>	<i>Permanent Building Societies(a)</i>	<i>Credit Co-operatives(a)</i>	<i>Total Authorised Deposit-taking Institutions (ADIs)(a)</i>	<i>Securitisation Vehicles(b)</i>	<i>Other Lenders n.e.c.(b)</i>	<i>Total(b)</i>
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
OWNER-OCCUPIED HOUSING							
2005							
January	315 691	7 461	16 201	339 353	na	na	na
February	313 439	7 521	16 241	337 201	na	na	na
March	315 537	7 609	16 390	339 536	na	na	na
April	320 392	7 717	16 519	344 628	na	na	na
May	324 471	7 917	16 674	349 062	na	na	na
June	328 345	7 998	16 725	353 068	na	na	na
July	331 072	8 111	16 753	355 936	na	na	na
August	335 372	8 264	16 829	360 465	na	na	na
September	337 540	8 251	16 986	362 777	na	na	na
October	342 393	8 397	17 191	367 981	na	na	na
November	347 244	8 211	17 327	372 782	na	na	na
December	351 899	8 305	17 504	377 708	na	na	na
2006							
January	356 445	8 407	17 592	382 444	na	na	na
INVESTMENT HOUSING							
2005							
January	164 992	2 712	3 156	170 860	na	na	na
February	164 515	2 727	3 185	170 427	na	na	na
March	165 497	2 799	3 208	171 504	na	na	na
April	167 565	2 794	3 203	173 562	na	na	na
May	169 196	2 808	3 227	175 231	na	na	na
June	171 058	2 815	3 259	177 132	na	na	na
July	172 333	2 822	3 290	178 445	na	na	na
August	174 046	2 867	3 326	180 239	na	na	na
September	174 640	2 702	3 360	180 702	na	na	na
October	176 721	2 724	3 385	182 830	na	na	na
November	178 493	3 001	3 409	184 903	na	na	na
December	179 949	3 070	3 408	186 427	na	na	na
2006							
January	181 614	3 101	3 419	188 134	na	na	na
ALL RESIDENTIAL HOUSING							
2005							
January	480 683	10 173	19 357	510 213	na	na	na
February	477 954	10 248	19 426	507 628	na	na	na
March	481 034	10 408	19 598	511 040	134 021	12 598	657 659
April	487 957	10 511	19 722	518 190	na	na	na
May	493 667	10 725	19 901	524 293	na	na	na
June	499 403	10 813	19 984	530 200	138 930	14 006	683 136
July	503 405	10 933	20 043	534 381	na	na	na
August	509 418	11 131	20 155	540 704	na	na	na
September	512 180	10 953	20 346	543 479	142 923	15 352	701 754
October	519 114	11 121	20 576	550 811	na	na	na
November	525 737	11 212	20 736	557 685	na	na	na
December	531 848	11 375	20 912	564 135	144 259	16 413	724 807
2006							
January	538 059	11 508	21 011	570 578	na	na	na

na not available

(b) Source ABS and APRA quarterly collections.

(a) Source APRA.

WHAT IF...? REVISIONS TO TREND ESTIMATES

EFFECT OF NEW SEASONALLY ADJUSTED ESTIMATES ON TREND ESTIMATES

SENSITIVITY ANALYSIS

Readers should exercise care when interpreting the trend estimates of recent months because they will be revised when next month's seasonally adjusted estimates become available. For further information, see paragraphs 29 and 30 in the Explanatory Notes.

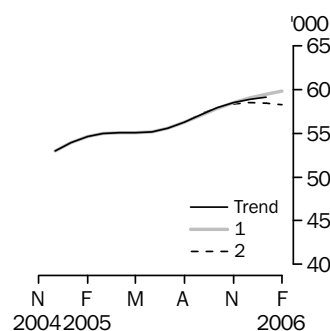
The graph below presents the effect of two possible scenarios on the previous trend estimates:

1 The February 2006 seasonally adjusted estimate of number of dwellings financed is higher than the January 2006 seasonally adjusted estimate by 3.0%.

2 The February 2006 seasonally adjusted estimate of number of dwellings financed is lower than the January 2006 seasonally adjusted estimate by 3.0%.

The percentage change of 3.0% was chosen because the average absolute percentage change of the seasonally adjusted series, based on the last 10 years of data, has been 3.0%.

NUMBER OF OWNER OCCUPIED DWELLING FINANCE COMMITMENTS



	<i>Trend as published</i>		WHAT IF NEXT MONTH'S SEASONALLY ADJUSTED ESTIMATE:			
			<i>(1) rises by 3% on this month</i>		<i>(2) falls by 3% on this month</i>	
	no.	% change	no.	% change	no.	% change
August 2005	56 246	1.3	56 219	1.2	56 287	1.3
September 2005	57 092	1.5	57 049	1.5	57 169	1.6
October 2005	57 867	1.4	57 849	1.4	57 909	1.3
November 2005	58 457	1.0	58 494	1.1	58 336	0.7
December 2005	58 889	0.7	58 999	0.9	58 478	0.2
January 2006	59 138	0.4	59 420	0.7	58 437	-0.1
February 2006	—	—	59 752	0.6	58 269	-0.3

— nil or rounded to zero (including null cells)

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents statistics of housing finance commitments made by significant lenders. This includes secured finance commitments for the construction or purchase of owner occupied dwellings and finance commitments for the construction or purchase of dwellings for rent or resale (investment housing). Also included are the outstanding values of housing loan assets to individuals held by lenders at the end of each reference month.

SCOPE

2 Finance commitments made by the following types of lenders are included:

- Banks
- Permanent building societies
- Credit unions/cooperative credit societies
- Life or general insurance companies
- General government enterprises
- Superannuation funds
- Securitisers of mortgage assets (wholesale lenders) which provide funds to borrowers through a retail intermediary (e.g. mortgage originators)
- Other Registered Financial Corporations (RFCs).

3 All lending commitments are classified to the lender type which is (or will be) the legal lender on the corresponding loan contract. Commitments are published for two broad groupings of lender type: Banks and Non-Banks; the Non-Bank grouping also has the components Permanent Building Societies and Wholesale Lenders n.e.c. published.

4 Housing loan outstandings are classified to the following lender types: Banks; Permanent Building societies; Credit unions/cooperative credit societies; Securitisation vehicles; and Other lenders n.e.c.. The first three of these types are components of the grouping Authorised Deposit-taking Institutions (ADIs). Loan outstanding for the ADI lender types are published monthly, and are classified by purpose (owner occupied housing or investment housing). All other institutions, including securitisation vehicles, are only available on a quarterly basis. The release of loan outstandings data for those lenders reporting on a quarterly basis will be lagged by one month – for example March outstandings for securitisation vehicles and other lenders n.e.c. will be released from the April publication onwards.

COVERAGE

5 The statistics of housing finance commitments cover all banks and permanent building societies. The largest of the remaining lenders of secured housing finance for owner occupation are included so that, together with banks and building societies, at least 95% of the Australian total of finance commitments is covered, and at least 90% of each state total is covered. While many smaller contributors to the Non-Banks series are excluded under these coverage criteria, at least 70% of finance commitments by wholesale contributors are covered.

6 An annual collection is conducted to maintain and update the survey coverage of housing finance commitments. New lenders are included as their lending for housing becomes sufficiently large.

7 From June 2001, the collection of housing finance commitments covers all commitments by banks and permanent building societies, all other lenders providing funds of more than \$50m in 2000, and some additional smaller other lenders where necessary to maintain collection coverage (as specified in paragraph 5).

8 The statistics of housing loan outstandings cover all lenders included in the scope of paragraph 2 that have been identified as holding residential loan assets on their balance sheet as at the end of a particular reference month.

EXPLANATORY NOTES *continued*

SOURCES

9 For banks, credit cooperatives, building societies and RFCs, the statistics in this publication are currently derived from returns submitted to the Australian Prudential Regulation Authority (APRA). The *Financial Sector (Collection of Data) Act 2001* facilitates the collection of statistical data from the financial sector, with APRA established as the central point for collection of both prudential and statistical data. In October 2001, APRA implemented new reporting forms for building societies and credit cooperatives. New reporting forms were implemented for banks in March 2002, and for RFCs in March 2003. APRA commenced collecting loan commitments data from banks, credit cooperatives, building societies in July 2002 and from RFCs in March 2003.

10 Housing finance commitments for owner occupied housing from banks, building societies and credit cooperatives are derived from form *ARF 392.0 Housing Finance* collected by APRA. Housing finance commitments for investor housing from these lenders are sourced from the *ARF 394.0 Personal Finance*. Housing finance commitments for RFCs are collected on the *RRF 392.0 Housing Finance* and *RRF 394.0 Personal Finance* for owner occupied housing and investor housing respectively.

11 Statistics on loan outstandings in table 12 are sourced from banks on form *ARF 320.0 Statement of Financial Position (Domestic Books)*, with lending by building societies and credit cooperatives derived from form *ARF 323.0: Statement of Financial Position (Licensed ADI)*. While building societies and credit cooperatives with total assets greater than or equal to \$50 million are required to report this APRA return on a monthly basis, those institutions with total assets less than this threshold are only required to submit this return on a quarterly basis. An undercoverage adjustment is made in deriving table 12 in the two months between the last month in the quarter to derive estimates for the complete population on a monthly basis.

12 Electronic versions of the forms and instructions for ADIs are available on the APRA web site at <http://www.apra.gov.au/Statistics/Revised-Authorised-Deposit-taking-Institution-ADI-reporting-requirements.cfm>. For RFCs, these are available at: <http://www.apra.gov.au/rfc/>.

13 All other institutions, including securitisation vehicles, are collected directly by the ABS. Data on loan outstandings to households for housing purposes for these lender types are only available on a quarterly basis. The data for Other lenders n.e.c. is compiled from a range of other data sources collected by the Australian Bureau of Statistics.

REVISIONS

14 Revisions to previously published statistics are included in the publication as they occur.

15 Changes in the classification of lenders (e.g. the conversion of a permanent building society to a bank) are reflected in the Lender series from the month of such change. Data for earlier periods for such lenders are not reclassified. Details of the establishment of new banks are published in the Reserve Bank of Australia's monthly *Bulletin* in the section on Technical Notes to Tables.

WHOLESALE LENDERS

16 A wholesale lender provides funds to borrowers through a retail intermediary which may then also be responsible for the ongoing relationship with the borrower.

17 The Wholesale Lenders n.e.c. series almost exclusively comprises securitisation vehicles (typically special purpose trusts), established to issue mortgage backed securities. It excludes commitments where a bank or permanent building society, acting as a wholesale provider of funds, is the lender on the loan contract. Those commitments are published as bank or permanent building society commitments.

EXPLANATORY NOTES *continued*

WHOLESALE LENDERS *continued*

18 From July 1995 to July 2000, mortgage managers reported housing finance commitments on behalf of wholesale lenders. The introduction of wholesale lenders as the reporting unit does not change the scope of the collection, but has increased its coverage. This, along with the reclassification of some lending activity, increased the level of the Wholesale Lenders n.e.c. series for owner occupied housing by \$249m in July 2000.

19 Wholesale lenders contribute to the Non-Banks series for owner occupied housing, which is seasonally adjusted in table 3. A trend break was added to the Non-Banks series, shifting the trend up by 1,579 commitments and \$178m in July 2000. Revisions related to the introduction of wholesale lenders also resulted in a downward shift in the Banks' trend for owner occupied housing of 1,256 commitments and \$167m. Consequential breaks in the finance purpose trend series for owner occupied housing at July 2000 were:

- construction finance trend shifted down 16 commitments (\$3m)
- new dwelling finance trend shifted up 26 commitments (\$1m)
- established dwelling finance trend shifted up 313 commitments (\$13m)
- refinancing trend shifted up 177 commitments (\$17m)
- total finance trend shifted up 323 commitments (\$11m).

20 Because of difficulties experienced by Wholesale Lenders n.e.c. in accurately identifying first home buyers in their commitments, these data are not used in estimating first home buyer commitments (table 9). Instead, from July 2000, the percentage of first home buyer commitments made by all banks and permanent building societies is applied to total Wholesale Lenders n.e.c. commitments to calculate their contribution to the First Home Buyers series. As a result, first home buyer commitments were revised upwards by 0.8 percentage points in July 2000.

21 An article on the introduction of the Wholesale Lenders n.e.c. series (including implications for the First Home Buyers series) featured in the October 2000 issue of this publication. A copy of the article is available from the contact person listed on the front of the publication.

SEASONAL ADJUSTMENT

22 Seasonal adjustment is a means of removing the estimated effects of normal seasonal variation and 'trading day effects'. A 'trading day effect' reflects the varying amounts of activity on different days of the week and the different number of days of the week in any month (i.e. the number of Sundays, Mondays, etc.). This effect may be partly caused by the reporting practices of the lenders. Adjustment is also made for Easter which may affect the March and April estimates differently. Trading day effects are removed from the original estimates prior to the seasonal adjustment process. Seasonal adjustment does not remove the effect of irregular or non-seasonal influences (e.g. a change in interest rates) from the series.

23 Over the period from early 1990 to April 1995, four of the major banks changed from reporting for the four or five weeks ending on the last Wednesday of each month to reporting on a calendar month basis. The published seasonally adjusted data take account of this change in pattern.

24 Rapid change in the financial sector, and particularly developments in the provision of housing finance, may cause changes in the seasonal and trading day patterns of the housing finance data. Examples include changes in the classification of financial institutions (particularly the reclassification of non-bank financial institutions to banks) and the increased use of mortgage securitisation.

25 Estimation of seasonal adjustment and trading day factors that reflect the full effect of recent developments is not possible until a sufficient number of years of data have been collected. When changes are occurring in the seasonal patterns, larger revisions to the seasonally adjusted series can be expected at the time of the annual seasonal re-analysis. Accordingly, the trend estimate data provide a more reliable indicator of

EXPLANATORY NOTES *continued*

SEASONAL ADJUSTMENT *continued*

underlying movement in housing finance commitments. (See paragraphs 29 and 30 for further information on trend estimates).

26 State component series have been seasonally adjusted independently of the Australian series. The sum of the state components is therefore unlikely to equal the corresponding Australian total. State component series are also affected by the changes mentioned in paragraphs 22 to 25.

27 The housing finance series uses a concurrent seasonal adjustment methodology to derive the seasonal adjustment factors. This means that original estimates available at the current reference month are used to estimate seasonal factors for the current and previous months. As a result of this methodology, the seasonally adjusted and trend estimates for earlier periods can be revised each month. However, in most instances, the only noticeable revisions will be to the previous month and the same month a year ago.

28 The best seasonally adjusted estimates are achieved only some years after corresponding original estimates have been released. However, this does not satisfy the demand for timely seasonally adjusted estimates. The ABS advises users that while every effort is made to achieve the highest possible quality of seasonally adjusted estimates, given the available original estimates and preset publication deadlines, revisions to these seasonally adjusted estimates are inevitable and generally indicate improvements to those estimates. The use of the concurrent seasonal adjustment approach means that revisions, and therefore quality improvements, are identified earlier than under the previously used forward factor method. Under the concurrent approach, revisions are made up to one year earlier than under the forward factor approach.

TREND ESTIMATES

29 Smoothing seasonally adjusted series reduces the impact of the irregular component of the seasonally adjusted series and creates trend estimates. These trend estimates are derived by applying a 13-term Henderson-weighted moving average to all but the last six months of the respective seasonally adjusted series. Trend series are created for the last six months by applying surrogates of the Henderson moving average to the seasonally adjusted series. For further information, refer to *Information Paper: A Guide to Interpreting Time Series—Monitoring Trends: An Overview* (cat. no. 1349.0) or contact the Assistant Director, Time Series Analysis on Canberra (02) 6252 6345 or by email at <timeseries@abs.gov.au>.

30 While the smoothing technique described in paragraph 29 enables trend estimates to be produced for the latest few months, it does result in revisions to the trend estimates as new data become available. Generally, revisions become smaller over time and, after three months, usually have a negligible impact on the series. Changes in the original data and re-estimation of seasonal factors may also lead to revisions to the trend.

EFFECTS OF ROUNDING

31 Where figures have been rounded, discrepancies may occur between sums of the component items and totals. Percentage changes in this publication have been derived from unrounded data.

ABS DATA AVAILABLE ON REQUEST

32 Estimates for months prior to those shown in this publication and more detailed series can be purchased in spreadsheet format from the ABS web site – see listing on pages 3 and 4. For more information, contact the ABS National Information and Referral Service on 1300 135 070.

RELATED PRODUCTS

33 Other ABS publications which may be of interest are outlined below. Please note, older publications may no longer be available through ABS bookshops but are available through ABS libraries. All publications released from 1998 onwards are available on the ABS web site <<http://www.abs.gov.au>>:

■ *Lending Finance, Australia* (cat. no. 5671.0) – issued monthly

EXPLANATORY NOTES *continued*

RELATED PRODUCTS *continued*

- *Assets and Liabilities of Australian Securitisers* (cat. no. 5232.0.55.001) – issued quarterly
- *Buildings Approvals, Australia* (cat. no. 8731.0) – issued monthly
- *Dwelling Unit Commencements, Australia, Preliminary* (cat. no. 8750.0) – issued quarterly.

34 Quarterly data prior to the March 2002 for housing loan outstandings by type of lending institution are available as a priced special data report related to the *Australian National Accounts: Financial Accounts* (cat. no. 5232.0). Inquiries regarding this special data report should be made to the contact on the front cover of this publication.

35 In addition, the Reserve Bank of Australia produces the monthly *Reserve Bank of Australia Bulletin* as well as data on its web site. *Bulletin* tables D1 & D2 contain statistics on lending and credit aggregates (including the housing credit aggregate), which contain lending and credit to the private non-financial sector. Table D5 Bank Lending Classified by Sector contains statistics on lending to persons for the purpose of housing, also classified by owner-occupiers and investors with statistics available from January 1990.

36 Residential lending by building societies and credit cooperatives is also published in *Bulletin* tables B7 and B8. These statistics are also sourced from APRA collected data, although this will differ to statistics in table 12 of this publication since the *Bulletin* tables only include data for building societies and credit cooperatives with total assets greater than or equal to \$50 million. *Bulletin* table B.19 Securitisation Vehicles contains outstandings information for mortgage held, which includes both residential and non-residential mortgages.

37 Current publications produced by the ABS are listed in the *Catalogue of Publications and Products, Australia* (cat. no. 1101.0). The *Catalogue* is available from any ABS office or the ABS web site <<http://www.abs.gov.au>>. The ABS also issues a daily Release Advice on the web site which details products to be released in the week ahead.

GLOSSARY

Alterations and additions	Alterations and additions cover all structural and non-structural changes which are integral to the functional and structural design of a dwelling. Examples are garages, carports, pergolas, reroofing, recladding, etc. Alterations and additions do not include swimming pools, ongoing repairs, or maintenance and home improvements which do not involve building work.
Average loan	<p>The Average Loan series is calculated as follows:</p> <p>Total value of lending commitments per month</p> <p>Total number of dwellings financed per month</p> <p>The Average Loan series does not necessarily represent the average loan size per dwelling. For instance, the average separately reflects first and second mortgages, committed in separate months, which apply to the same dwelling.</p>
Commitment	A lending commitment is a firm offer of housing finance. It either has been, or is normally expected to be, accepted. Included are commitments to provide housing finance to employees and commitments accepted and cancelled in the same month.
Commitments not advanced	<p>Commitments not advanced at the end of the month are calculated as follows:</p> <p>Balance of unadvanced commitments at the end of the previous month</p> <p>+ Total new housing commitments (including refinancing)</p> <p>+ Alterations and additions</p> <p>= Total commitments</p> <p>– Cancellations of commitments</p> <p>– Commitments advanced during the month</p> <p>= Commitments not advanced at the end of the month</p>
Commitment value	The commitment value for a contract of sale is the dwelling's sale value less any deposit.
Construction of dwellings	Construction of dwellings represents commitments made to individuals to finance, by way of progress payments, the construction of owner occupied dwellings.
Dwelling	A dwelling is a single self-contained place of residence such as a detached or semidetached house, a terrace house, a flat, home unit, town house, etc.
Dwellings units	Dwelling units refer to the number of single self-contained residences for which commitments have been made, either on the security of first mortgage or on contract of sale.
Established dwelling	An established dwelling is one which has been completed for 12 months or more prior to the lodgement of a loan application, or which has been previously occupied.
First home buyers	First home buyers are persons entering the home ownership market for the first time.
Fixed loans	<p>Generally involve:</p> <ul style="list-style-type: none"> ■ a commitment for a fixed amount for a fixed period for a specific purpose ■ a schedule of repayments over a fixed period and ■ repayments which reduce the liability of the borrower but do not act to make further finance available.
Fixed rate loan	Fixed rate loans have a set interest rate which cannot be varied, either upward or downward, for a minimum period of two years. Capped loans are not categorised as fixed rate loans because their interest rate can vary within a two year period.
Housing Loan Outstandings	The value of outstanding housing loans to Australian households as at a particular point in time (for statistics in this publication this refers to the end of the reference month). A loan is defined as an asset of a lending institution, which is not evidenced by the issuing of a security by the borrower.

GLOSSARY *continued*

New dwelling	A new dwelling is one that has been completed within 12 months of the lodgement of a loan application, and the borrower will be the first occupant.
Other lenders n.e.c.	Comprises all lenders that are not banks, permanent building societies, credit cooperatives or securitisation vehicles. Includes life or general insurance companies, superannuation funds, government housing schemes, housing cooperatives, registered financial corporations and other financial institutions.
Refinancing	For investment housing finance, it represents a commitment to refinance an existing loan. For secured housing finance for owner occupation, only those loans where the refinancing lender is not the original lender and the security is unchanged are included. The refinancing of a loan to fund a change of residence is treated as a new lending commitment.
Revolving credit	Generally has the following characteristics: <ul style="list-style-type: none">■ a commitment for a credit or borrowing limit is given for a specific period after which the commitment is reviewed■ the extent of the borrowing used at any time during the period may be for any amount up to the authorised limit; and■ repayments (other than of charges and interest) made during the period reduce the extent of the borrowing used and thereby increase the amount of unused credit available up to the authorised limit. Examples include credit cards, lines of credit and approved overdrafts.
Secured housing finance	This is all secured commitments to individuals for the construction or purchase of dwellings for owner occupation, regardless of type of security. Commitments for dwellings that will be occupied by persons other than the owner(s) are excluded.
Securitisation vehicle	Special purpose vehicles (generally trusts) that issue mortgage backed securities, which are debt securities secured by specific pools of mortgages and repaid from the cash flows (principal and interest payments) of the specific mortgage pool.
Self-contained	The dwelling includes bathing and cooking facilities.
Wholesale lenders	A wholesale lender provides funds to borrowers through a retail intermediary which may then also be responsible for the ongoing relationship with the borrower. The Wholesale Lenders n.e.c. (not elsewhere classified) series almost exclusively comprises securitisation vehicles (typically special purpose trusts) established to issue mortgage backed securities. It excludes funds provided where a bank or permanent building society, acting as a wholesale provider of funds, remains the lender on the contract. Those commitments are published as bank or permanent building society commitments.

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