

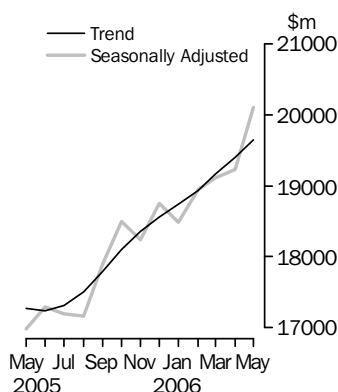
HOUSING FINANCE

AUSTRALIA

EMBARGO: 11.30AM (CANBERRA TIME) TUES 11 JUL 2006

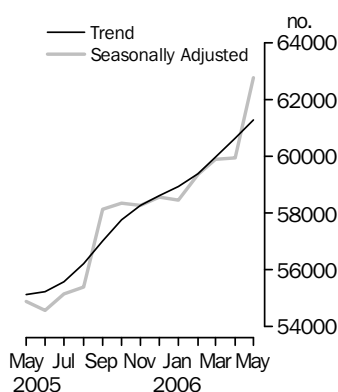
Value of dwelling commitments

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 Glen Malam on (02) 6252 5040.

KEY FIGURES

	<i>Trend estimates</i>		<i>Seasonally adjusted estimates</i>	
	<i>May 2006</i>	<i>Apr 2006 to May 2006</i>	<i>May 2006</i>	<i>Apr 2006 to May 2006</i>
Value of dwelling commitments ^(a)	\$m	% change	\$m	% change
Total dwellings	19 644	1.2	20 099	4.5
Owner occupied housing	13 622	1.3	13 973	4.4
Investment housing - fixed loans ^(b)	6 022	1.0	6 126	4.9
Number of dwelling commitments ^(a)	no.	% change	no.	% change
Owner occupied housing	61 268	1.0	62 768	4.7
Construction of dwellings	4 491	-0.2	4 480	1.2
Purchase of new dwellings	2 869	2.5	2 947	5.6
Purchase of established dwellings	53 908	1.1	55 341	5.0

(a) Includes refinancing.

(b) Excludes revolving credit.

KEY POINTS

TREND ESTIMATES

MAY 2006 COMPARED WITH APRIL 2006:

- Total value of dwelling finance commitments excluding alterations and additions increased by 1.2%, the eleventh consecutive monthly increase. The value of owner occupied housing commitments increased by 1.3%, while the value of investment housing commitments rose by 1.0%.
- The number of commitments for owner occupied housing finance increased by 1.0%, while the number excluding refinancing rose by 1.1%.

SEASONALLY ADJUSTED ESTIMATES

MAY 2006 COMPARED WITH APRIL 2006:

- Total value of dwelling finance commitments excluding alterations and additions increased 4.5%. Owner occupied housing commitments increased by 4.4%. Investment housing commitments increased by 4.9%, driven primarily by a large increase in purchases for rent or resale by individuals (up \$333m, 7.0%).
- The number of commitments for owner occupied housing finance rose by 4.7%, while the number excluding refinancing increased by 4.8%.

ORIGINAL ESTIMATES

- The number of first home buyer commitments as a percentage of total owner occupied housing finance commitments decreased from 18.8% in April 2006 to 17.4% in May 2006.

NOTES

FORTHCOMING ISSUES

<i>ISSUE</i>	<i>RELEASE DATE</i>
June 2006	9 August 2006
July 2006	8 September 2006
August 2006	11 October 2006
September 2006	8 November 2006
October 2006	8 December 2006
November 2006	15 January 2007

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

Dennis Trewin
Australian Statistician

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TIME SERIES SPREADSHEETS

TIME SERIES DATA

Data available free on the ABS web site <<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 May 2007
 - 15 Housing Finance Seasonal Factors, By State, October 1975 to May 2007

SUMMARY OF FINDINGS

DWELLINGS FINANCED

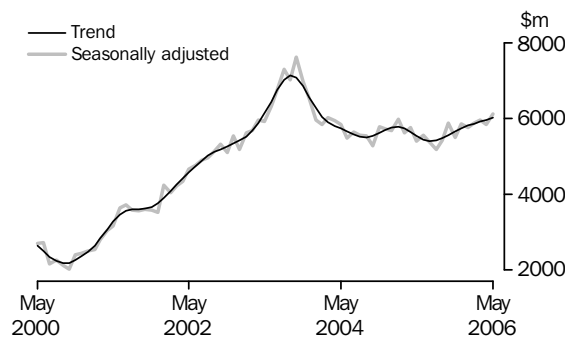
Value of Dwellings Financed

The total value of dwelling commitments excluding alterations and additions (seasonally adjusted) increased 4.5% in May 2006 compared with April 2006. The trend series for total value of dwelling finance commitments increased by 1.2% in May 2006, the eleventh consecutive monthly increase.

The total value of owner occupied housing commitments (seasonally adjusted) rose by 4.4% (up \$584m) in May 2006, following a revised 1.7% rise in April 2006. Increases were recorded for purchase of established dwellings excluding refinancing (up \$346m, 4.2%), refinancing of established dwellings (\$167m, 4.8%), purchase of new dwellings (up \$48m, 6.6%) and construction of dwellings (up \$23m, 2.4%). The trend series in the value of owner occupied commitments increased by 1.3% in May 2006, continuing a run of increases since April 2004.

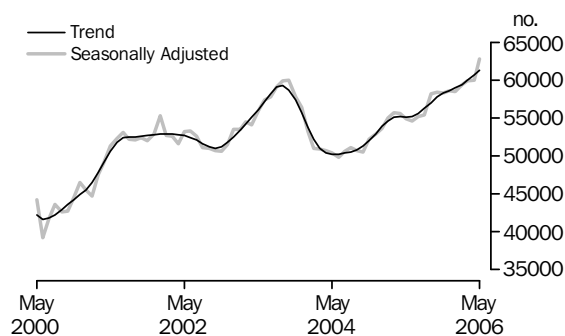
The total value of investment housing commitments (seasonally adjusted) increased by 4.9% (up \$287m) in May 2006 compared with April 2006, following a revised decrease of 1.9% in April 2006. The increase this month was due to a rise in purchase of dwellings for rent or resale by individuals (up \$333m, 7.0%) more than offsetting decreases in construction of dwellings for rent or resale (down \$37m, -6.5%) and purchase of dwellings for rent or resale by others (down \$10m, -1.9%). The trend series in total value of investment housing commitments increased by 1.0% in May 2006, the tenth consecutive monthly increase.

INVESTMENT HOUSING - TOTAL



Number of Owner Occupied Dwellings Financed

The number of owner occupied housing commitments (seasonally adjusted) rose by 4.7% (up 2,823) in May 2006 compared with April 2006, following a revised rise of 0.1% in April 2006. Increases were recorded in purchase of established dwellings excluding refinancing (up 1,818, 5.2%), refinancing of established dwellings (up 796, 4.5%), purchase of new dwellings (up 155, 5.6%) and construction of dwellings (up 54, 1.2%). The number of owner occupied housing commitments (trend) rose by 1.0% in May 2006.



SUMMARY OF FINDINGS *continued*

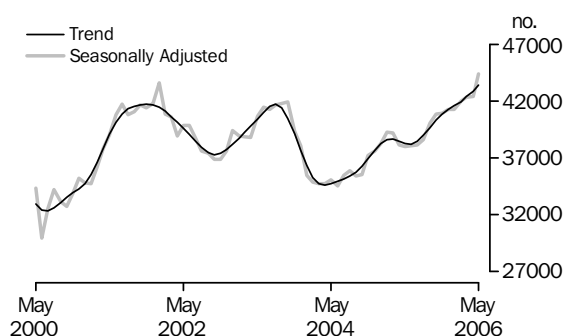
*Number of Owner
Occupied Dwellings
Financed continued*

The number of owner occupied housing commitments (seasonally adjusted) increased in May 2006 compared with April 2006 in Victoria (up 1035, 7.9%), Queensland (up 575, 4.4%), New South Wales (up 357, 2.0%), South Australia (up 301, 6.1%), Western Australia (up 76, 0.8%), and the Australian Capital Territory (up 26, 4.2%). Decreases were recorded in the Northern Territory (down 35, -5.2%) and Tasmania (down 13, -1.1%). The trend estimates increased in all states and territories except the Northern Territory.

In original terms, the number of first home buyer commitments as a percentage of total owner occupied housing finance commitments fell from 18.8% in April 2006 to 17.4% in May 2006. The average loan size for owner occupied housing commitments increased in May 2006 to \$222,200.

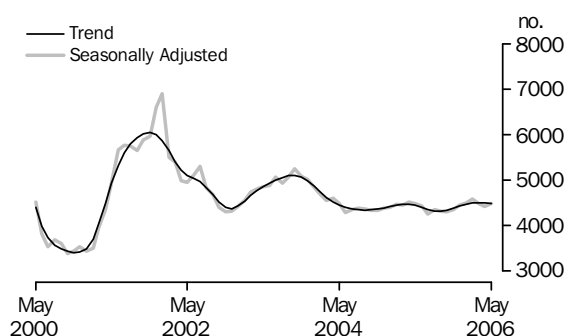
*Number of Owner
Occupied Dwellings
Financed Excluding
Refinancing*

The number of owner occupied housing commitments excluding refinancing (seasonally adjusted) increased by 4.8% in May 2006 compared with April 2006, following a revised increase of 0.2% in April 2006. The trend increased by 1.1% in May 2006.



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

The number of construction commitments for owner occupation (seasonally adjusted) rose 1.2% in May 2006, following a revised decrease of 1.4% in April 2006. The trend series decreased by 0.2% in May 2006.

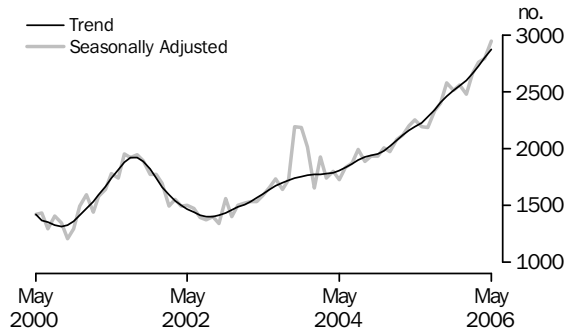


Purchase of new dwellings

The number of finance commitments for the purchase of new dwellings for owner occupation (seasonally adjusted) rose by 5.6% in May 2006, following a revised 1.1% increase in April 2006. The trend series rose by 2.5% in May 2006.

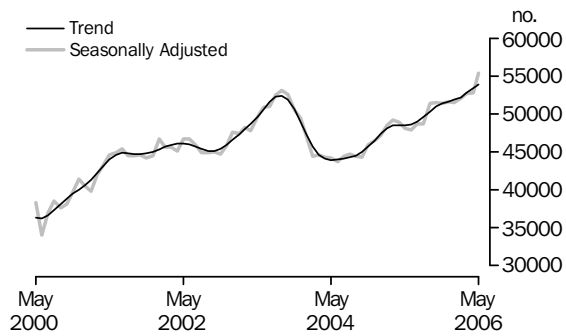
SUMMARY OF FINDINGS *continued*

Purchase of new dwellings continued



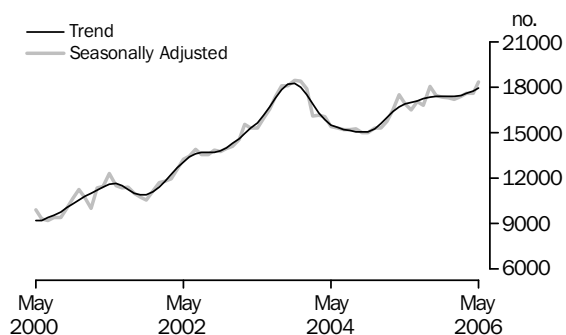
Purchase of established dwellings (including refinancing)

The number of finance commitments for the purchase of established dwellings for owner occupation (seasonally adjusted) rose 5.0% in May 2006, following a revised increase of 0.2% in April 2006. The trend rose by 1.1% in May 2006, the twelfth consecutive monthly increase.



Refinancing

The number of refinancing commitments for owner occupied housing (seasonally adjusted) rose by 4.5% in May 2006 compared with April 2006, following a revised decrease of 0.2% in April 2006. The trend series rose by 1.0% in May 2006.



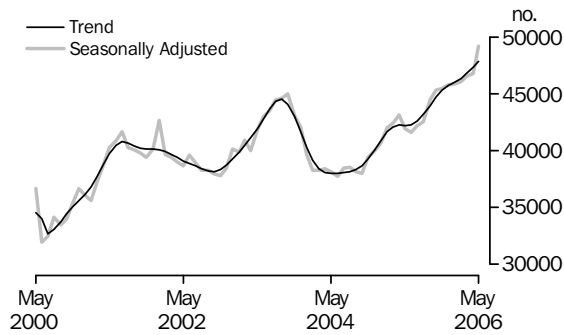
TYPE OF LENDER (OWNER OCCUPATION)

Banks

The number of owner occupied dwellings financed by banks (seasonally adjusted) increased by 5.2% in May 2006 compared with April 2006, after a revised increase of 0.5% in April 2006. The trend series rose by 1.1% in May 2006, continuing a run of increases since June 2004.

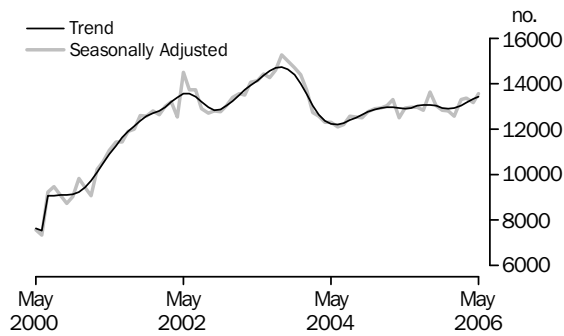
SUMMARY OF FINDINGS *continued*

Banks continued



Non-banks

The number of owner occupied dwellings financed by non-banks (seasonally adjusted) increased by 3.1% in May 2006 compared with April 2006, after a revised decrease of 1.5% in April 2006. The non-bank trend series increased by 0.9% in May 2006, the fifth consecutive monthly increase.



HOUSING LOAN OUTSTANDINGS

At the end of May 2006, the value of outstanding housing loans financed by authorised deposit-taking institutions was \$582,688m, up \$5,423m (0.9%) from April's closing balance. Owner occupied housing loans increased by \$3,313m (0.9%) to close at \$390,679m, while investment housing loans increased by \$2,110m (1.1%) to reach a closing balance of \$192,009m.

Bank loans increased by \$4,963m (0.9%) during May to a closing stock of \$548,931m. Owner occupied housing loans of banks increased by \$2,944m (0.8%) to \$363,684m, while investment housing loans increased \$2,019m (1.1%) to \$185,247m.

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												
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	41 635	8 943	47 202	10 236	13 644	2 696	33 558	7 540
February	4 065	913	2 556	639	48 363	10 375	54 984	11 927	16 271	3 271	38 713	8 655
March	4 692	1 081	3 111	775	58 605	12 725	66 408	14 581	19 147	3 810	47 261	10 771
April	3 881	855	2 544	651	46 968	10 296	53 393	11 803	15 181	3 067	38 212	8 736
May	5 153	1 152	3 341	860	61 703	13 586	70 197	15 598	20 703	4 151	49 494	11 447
SEASONALLY ADJUSTED												
2005												
May	4 485	975	2 250	533	48 141	10 070	54 876	11 578	16 890	3 319	37 986	8 258
June	4 440	972	2 194	520	47 933	10 236	54 567	11 728	16 497	3 321	38 070	8 406
July	4 261	935	2 184	552	48 721	10 338	55 166	11 825	17 032	3 403	38 134	8 422
August	4 346	965	2 335	568	48 701	10 442	55 382	11 976	16 807	3 360	38 575	8 615
September	4 324	971	2 400	589	51 409	10 918	58 133	12 478	18 045	3 527	40 088	8 951
October	4 296	954	2 581	630	51 472	11 028	58 349	12 612	17 458	3 505	40 891	9 107
November	4 350	958	2 512	621	51 413	11 165	58 275	12 744	17 351	3 562	40 924	9 182
December	4 447	987	2 555	626	51 571	11 282	58 573	12 894	17 301	3 549	41 272	9 345
2006												
January	4 510	1 031	2 481	619	51 470	11 086	58 461	12 735	17 171	3 482	41 290	9 254
February	4 591	1 038	2 658	680	52 115	11 345	59 364	13 063	17 414	3 591	41 950	9 472
March	4 491	1 021	2 761	701	52 647	11 443	59 899	13 165	17 601	3 480	42 298	9 685
April	4 426	982	2 792	725	52 727	11 682	59 945	13 389	17 566	3 494	42 379	9 896
May	4 480	1 006	2 947	773	55 341	12 195	62 768	13 973	18 362	3 661	44 406	10 313
TREND												
2005												
May	4 448	978	2 192	520	48 484	10 240	55 124	11 738	16 873	3 327	38 251	8 410
June	4 406	969	2 228	535	48 590	10 284	55 224	11 788	17 006	3 362	38 218	8 426
July	4 360	961	2 278	553	48 954	10 395	55 592	11 909	17 114	3 395	38 478	8 514
August	4 324	956	2 338	572	49 571	10 570	56 233	12 098	17 219	3 431	39 014	8 667
September	4 314	956	2 403	590	50 299	10 776	57 016	12 322	17 324	3 470	39 692	8 852
October	4 337	965	2 462	605	50 958	10 961	57 757	12 531	17 404	3 508	40 353	9 023
November	4 385	979	2 510	618	51 384	11 090	58 279	12 687	17 415	3 530	40 864	9 157
December	4 436	995	2 552	632	51 630	11 180	58 618	12 807	17 373	3 535	41 245	9 272
2006												
January	4 475	1 006	2 597	650	51 864	11 270	58 936	12 926	17 364	3 532	41 572	9 393
February	4 497	1 013	2 655	672	52 227	11 386	59 379	13 072	17 435	3 531	41 944	9 541
March	4 504	1 016	2 727	698	52 745	11 538	59 976	13 252	17 577	3 537	42 399	9 715
April	4 502	1 014	2 799	724	53 332	11 705	60 633	13 443	17 751	3 550	42 882	9 894
May	4 491	1 011	2 869	748	53 908	11 863	61 268	13 622	17 922	3 563	43 346	10 059

(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												
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	-18.2	-19.9	-18.3	-19.9	-19.4	-21.0	-17.8	-19.5
February	14.3	14.2	27.0	29.4	16.2	16.0	16.5	16.5	19.3	21.4	15.4	14.8
March	15.4	18.4	21.7	21.2	21.2	22.7	20.8	22.3	17.7	16.5	22.1	24.4
April	-17.3	-20.9	-18.2	-16.0	-19.9	-19.1	-19.6	-19.1	-20.7	-19.5	-19.1	-18.9
May	32.8	34.7	31.3	32.0	31.4	32.0	31.5	32.2	36.4	35.4	29.5	31.0
SEASONALLY ADJUSTED (% CHANGE FROM PREVIOUS MONTH)												
2005												
May	-0.7	-2.8	2.2	5.5	-1.6	-1.8	-1.3	-1.5	-3.4	-0.7	-0.4	-1.9
June	-1.0	-0.3	-2.5	-2.4	-0.4	1.6	-0.6	1.3	-2.3	0.1	0.2	1.8
July	-4.0	-3.8	-0.5	6.2	1.6	1.0	1.1	0.8	3.2	2.4	0.2	0.2
August	2.0	3.2	6.9	2.9	—	1.0	0.4	1.3	-1.3	-1.2	1.2	2.3
September	-0.5	0.6	2.8	3.8	5.6	4.6	5.0	4.2	7.4	5.0	3.9	3.9
October	-0.6	-1.8	7.5	6.9	0.1	1.0	0.4	1.1	-3.3	-0.6	2.0	1.7
November	1.3	0.4	-2.7	-1.4	-0.1	1.2	-0.1	1.1	-0.6	1.6	0.1	0.8
December	2.2	3.0	1.7	0.7	0.3	1.0	0.5	1.2	-0.3	-0.4	0.8	1.8
2006												
January	1.4	4.5	-2.9	-1.0	-0.2	-1.7	-0.2	-1.2	-0.8	-1.9	—	-1.0
February	1.8	0.7	7.1	9.8	1.3	2.3	1.5	2.6	1.4	3.1	1.6	2.4
March	-2.2	-1.7	3.9	3.1	1.0	0.9	0.9	0.8	1.1	-3.1	0.8	2.2
April	-1.4	-3.8	1.1	3.5	0.2	2.1	0.1	1.7	-0.2	0.4	0.2	2.2
May	1.2	2.4	5.6	6.6	5.0	4.4	4.7	4.4	4.5	4.8	4.8	4.2
TREND (% CHANGE FROM PREVIOUS MONTH)												
2005												
May	-0.6	-0.6	1.5	2.3	-0.1	0.1	—	0.1	1.2	1.4	-0.6	-0.3
June	-0.9	-0.8	1.6	2.9	0.2	0.4	0.2	0.4	0.8	1.0	-0.1	0.2
July	-1.0	-0.8	2.2	3.5	0.7	1.1	0.7	1.0	0.6	1.0	0.7	1.0
August	-0.8	-0.6	2.6	3.5	1.3	1.7	1.2	1.6	0.6	1.0	1.4	1.8
September	-0.2	0.1	2.8	3.1	1.5	1.9	1.4	1.9	0.6	1.2	1.7	2.1
October	0.5	0.9	2.5	2.6	1.3	1.7	1.3	1.7	0.5	1.1	1.7	1.9
November	1.1	1.5	1.9	2.1	0.8	1.2	0.9	1.2	0.1	0.6	1.3	1.5
December	1.2	1.5	1.7	2.2	0.5	0.8	0.6	0.9	-0.2	0.1	0.9	1.2
2006												
January	0.9	1.2	1.8	2.8	0.5	0.8	0.5	0.9	-0.1	-0.1	0.8	1.3
February	0.5	0.7	2.2	3.5	0.7	1.0	0.8	1.1	0.4	—	0.9	1.6
March	0.2	0.2	2.7	3.9	1.0	1.3	1.0	1.4	0.8	0.2	1.1	1.8
April	—	-0.1	2.6	3.7	1.1	1.4	1.1	1.4	1.0	0.3	1.1	1.8
May	-0.2	-0.4	2.5	3.3	1.1	1.3	1.0	1.3	1.0	0.4	1.1	1.7

— 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										
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	9 958	2 024	47 202	10 236	1 366	259	5 739	1 252
February	42 543	9 399	12 441	2 527	54 984	11 927	1 816	320	7 059	1 552
March	51 182	11 404	15 226	3 177	66 408	14 581	2 184	409	8 815	1 958
April	41 736	9 341	11 657	2 462	53 393	11 803	1 474	277	6 727	1 520
May	55 015	12 377	15 182	3 221	70 197	15 598	2 110	413	9 045	2 060
SEASONALLY ADJUSTED										
2005										
May	41 947	9 081	12 929	2 497	54 876	11 578	1 779	294	7 584	1 618
June	41 609	9 140	12 958	2 588	54 567	11 728	1 675	280	7 740	1 704
July	42 207	9 236	12 959	2 588	55 166	11 825	1 639	288	7 769	1 703
August	42 541	9 426	12 841	2 550	55 382	11 976	1 649	288	7 666	1 653
September	44 488	9 767	13 645	2 712	58 133	12 478	1 620	284	8 149	1 793
October	45 327	9 957	13 022	2 655	58 349	12 612	1 692	298	7 760	1 701
November	45 436	10 078	12 839	2 667	58 275	12 744	1 606	290	7 770	1 723
December	45 795	10 260	12 778	2 634	58 573	12 894	1 638	299	7 863	1 759
2006										
January	45 885	10 125	12 576	2 610	58 461	12 735	1 770	336	7 480	1 710
February	46 087	10 308	13 277	2 755	59 364	13 063	1 784	322	7 775	1 753
March	46 541	10 346	13 358	2 819	59 899	13 165	1 876	352	7 933	1 766
April	46 794	10 556	13 151	2 834	59 945	13 389	1 719	316	7 841	1 796
May	49 207	11 060	13 561	2 914	62 768	13 973	1 881	363	8 015	1 849
TREND										
2005										
May	42 219	9 205	12 905	2 533	55 124	11 738	1 835	313	7 588	1 630
June	42 282	9 233	12 942	2 555	55 224	11 788	1 742	296	7 670	1 662
July	42 578	9 324	13 014	2 586	55 592	11 909	1 667	285	7 761	1 691
August	43 163	9 484	13 070	2 614	56 233	12 098	1 626	281	7 831	1 712
September	43 944	9 689	13 072	2 633	57 016	12 322	1 618	284	7 854	1 724
October	44 736	9 888	13 021	2 643	57 757	12 531	1 633	292	7 834	1 728
November	45 333	10 038	12 946	2 650	58 279	12 687	1 658	299	7 792	1 730
December	45 706	10 143	12 912	2 664	58 618	12 807	1 692	309	7 757	1 733
2006										
January	45 994	10 233	12 942	2 692	58 936	12 926	1 730	318	7 747	1 741
February	46 342	10 338	13 037	2 734	59 379	13 072	1 767	327	7 770	1 755
March	46 804	10 468	13 172	2 784	59 976	13 252	1 799	336	7 819	1 774
April	47 322	10 609	13 311	2 834	60 633	13 443	1 825	343	7 879	1 796
May	47 835	10 743	13 433	2 879	61 268	13 622	1 849	349	7 929	1 814

(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										
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	-19.1	-20.4	-18.3	-19.9	-7.9	-3.9	-22.8	-24.6
February	14.2	14.5	24.9	24.9	16.5	16.5	32.9	23.7	23.0	24.0
March	20.3	21.3	22.4	25.7	20.8	22.3	20.3	27.8	24.9	26.2
April	-18.5	-18.1	-23.4	-22.5	-19.6	-19.1	-32.5	-32.4	-23.7	-22.4
May	31.8	32.5	30.2	30.8	31.5	32.2	43.1	49.3	34.5	35.6
SEASONALLY ADJUSTED (% change from previous month)										
2005										
May	-2.7	-2.0	3.5	0.2	-1.3	-1.5	-6.1	-7.4	1.9	1.0
June	-0.8	0.6	0.2	3.6	-0.6	1.3	-5.9	-4.8	2.1	5.3
July	1.4	1.1	—	—	1.1	0.8	-2.1	2.7	0.4	-0.1
August	0.8	2.0	-0.9	-1.5	0.4	1.3	0.6	0.2	-1.3	-2.9
September	4.6	3.6	6.3	6.3	5.0	4.2	-1.7	-1.5	6.3	8.4
October	1.9	2.0	-4.6	-2.1	0.4	1.1	4.4	4.8	-4.8	-5.1
November	0.2	1.2	-1.4	0.5	-0.1	1.1	-5.1	-2.5	0.1	1.3
December	0.8	1.8	-0.5	-1.2	0.5	1.2	2.0	3.0	1.2	2.1
2006										
January	0.2	-1.3	-1.6	-0.9	-0.2	-1.2	8.0	12.6	-4.9	-2.8
February	0.4	1.8	5.6	5.6	1.5	2.6	0.8	-4.3	3.9	2.5
March	1.0	0.4	0.6	2.3	0.9	0.8	5.1	9.3	2.0	0.8
April	0.5	2.0	-1.5	0.5	0.1	1.7	-8.3	-10.3	-1.2	1.7
May	5.2	4.8	3.1	2.8	4.7	4.4	9.4	15.2	2.2	2.9
TREND (% change from previous month)										
2005										
May	—	—	-0.1	0.5	—	0.1	-4.8	-5.5	0.8	1.8
June	0.1	0.3	0.3	0.9	0.2	0.4	-5.1	-5.3	1.1	1.9
July	0.7	1.0	0.6	1.2	0.7	1.0	-4.3	-3.9	1.2	1.8
August	1.4	1.7	0.4	1.1	1.2	1.6	-2.4	-1.2	0.9	1.3
September	1.8	2.2	—	0.7	1.4	1.9	-0.5	1.1	0.3	0.7
October	1.8	2.0	-0.4	0.4	1.3	1.7	0.9	2.5	-0.3	0.2
November	1.3	1.5	-0.6	0.2	0.9	1.2	1.5	2.7	-0.5	0.1
December	0.8	1.0	-0.3	0.5	0.6	0.9	2.0	3.0	-0.5	0.2
2006										
January	0.6	0.9	0.2	1.1	0.5	0.9	2.2	3.1	-0.1	0.5
February	0.8	1.0	0.7	1.5	0.8	1.1	2.1	2.9	0.3	0.8
March	1.0	1.3	1.0	1.8	1.0	1.4	1.8	2.5	0.6	1.1
April	1.1	1.3	1.1	1.8	1.1	1.4	1.4	2.1	0.8	1.2
May	1.1	1.3	0.9	1.6	1.0	1.3	1.3	1.8	0.6	1.0

— 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

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	Australia
<i>Month</i>	no.	no.	no.	no.	no.	no.	no.	no.	no.
ORIGINAL									
2005									
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	12 453	10 998	10 344	3 778	7 604	976	537	512	47 202
February	15 068	11 704	12 545	4 617	8 658	1 142	693	557	54 984
March	19 552	13 663	14 734	5 549	9 926	1 408	767	809	66 408
April	15 704	11 428	11 480	4 323	8 186	1 063	630	579	53 393
May	20 824	15 515	14 487	5 676	10 934	1 284	716	761	70 197
SEASONALLY ADJUSTED (b)									
2005									
May	15 636	13 141	11 677	4 424	7 871	1 221	570	620	54 876
June	15 528	12 934	11 821	4 321	7 615	1 054	596	595	54 567
July	15 990	12 586	11 768	4 486	8 068	1 081	602	615	55 166
August	15 940	12 210	11 780	4 625	8 368	1 045	651	632	55 382
September	16 765	12 800	12 990	4 989	8 186	1 082	763	646	58 133
October	16 745	13 039	12 680	4 760	8 301	1 062	723	654	58 349
November	16 755	13 126	12 834	4 672	8 294	1 079	716	657	58 275
December	16 948	13 553	12 546	4 590	8 609	1 052	675	628	58 573
2006									
January	16 601	13 207	12 619	4 585	8 843	1 169	663	626	58 461
February	16 095	13 278	12 998	4 921	9 197	1 203	703	589	59 364
March	17 437	12 917	12 835	4 872	9 200	1 218	676	771	59 899
April	17 929	13 038	12 945	4 895	9 560	1 174	680	629	59 945
May	18 286	14 073	13 520	5 196	9 636	1 161	645	655	62 768
TREND (b)									
2005									
May	15 782	12 915	11 930	4 582	7 824	1 107	563	612	55 124
June	15 819	12 828	11 904	4 567	7 922	1 099	595	615	55 224
July	15 956	12 726	11 989	4 587	8 014	1 088	635	622	55 592
August	16 191	12 694	12 170	4 630	8 106	1 073	671	632	56 233
September	16 442	12 775	12 394	4 681	8 210	1 060	697	638	57 016
October	16 611	12 943	12 591	4 715	8 326	1 062	710	640	57 757
November	16 670	13 102	12 706	4 719	8 458	1 083	711	641	58 279
December	16 695	13 204	12 750	4 707	8 629	1 113	702	642	58 618
2006									
January	16 777	13 236	12 776	4 725	8 839	1 142	690	645	58 936
February	16 964	13 242	12 836	4 786	9 070	1 167	680	650	59 379
March	17 247	13 278	12 945	4 874	9 284	1 184	674	657	59 976
April	17 572	13 349	13 076	4 967	9 470	1 195	669	663	60 633
May	17 889	13 437	13 196	5 054	9 624	1 198	664	668	61 268

(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)

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	Australia
<i>Month</i>	no.	no.	no.	no.	no.	no.	no.	no.	no.
.....									
ORIGINAL (% change from previous month)									
2005									
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	-24.4	-21.3	-12.4	-19.1	-10.3	-8.3	-22.2	-16.5	-18.3
February	21.0	6.4	21.3	22.2	13.9	17.0	29.1	8.8	16.5
March	29.8	16.7	17.4	20.2	14.6	23.3	10.7	45.2	20.8
April	-19.7	-16.4	-22.1	-22.1	-17.5	-24.5	-17.9	-28.4	-19.6
May	32.6	35.8	26.2	31.3	33.6	20.8	13.7	31.4	31.5
.....									
SEASONALLY ADJUSTED (% change from previous month)									
2005									
May	-1.2	1.2	-4.4	-10.9	3.0	7.2	2.6	-0.7	-1.3
June	-0.7	-1.6	1.2	-2.3	-3.3	-13.7	4.5	-4.0	-0.6
July	3.0	-2.7	-0.4	3.8	5.9	2.5	1.0	3.3	1.1
August	-0.3	-3.0	0.1	3.1	3.7	-3.3	8.2	2.8	0.4
September	5.2	4.8	10.3	7.9	-2.2	3.6	17.3	2.3	5.0
October	-0.1	1.9	-2.4	-4.6	1.4	-1.9	-5.2	1.2	0.4
November	0.1	0.7	1.2	-1.8	-0.1	1.7	-1.0	0.6	-0.1
December	1.2	3.3	-2.2	-1.7	3.8	-2.5	-5.7	-4.5	0.5
2006									
January	-2.0	-2.6	0.6	-0.1	2.7	11.1	-1.8	-0.3	-0.2
February	-3.1	0.5	3.0	7.3	4.0	2.9	6.1	-5.8	1.5
March	8.3	-2.7	-1.2	-1.0	—	1.3	-3.8	30.9	0.9
April	2.8	0.9	0.9	0.5	3.9	-3.6	0.6	-18.5	0.1
May	2.0	7.9	4.4	6.1	0.8	-1.1	-5.2	4.2	4.7
.....									
TREND (% change from previous month)									
2005									
May	-0.2	0.1	-0.7	-0.8	1.3	-0.4	3.5	-0.1	—
June	0.2	-0.7	-0.2	-0.3	1.3	-0.7	5.7	0.4	0.2
July	0.9	-0.8	0.7	0.4	1.2	-1.1	6.6	1.2	0.7
August	1.5	-0.2	1.5	1.0	1.1	-1.4	5.7	1.6	1.2
September	1.5	0.6	1.8	1.1	1.3	-1.2	3.9	0.8	1.4
October	1.0	1.3	1.6	0.7	1.4	0.2	1.9	0.4	1.3
November	0.4	1.2	0.9	0.1	1.6	2.0	0.1	0.1	0.9
December	0.1	0.8	0.3	-0.2	2.0	2.8	-1.3	0.1	0.6
2006									
January	0.5	0.2	0.2	0.4	2.4	2.6	-1.8	0.4	0.5
February	1.1	—	0.5	1.3	2.6	2.2	-1.4	0.9	0.8
March	1.7	0.3	0.9	1.8	2.4	1.5	-0.9	1.1	1.0
April	1.9	0.5	1.0	1.9	2.0	0.9	-0.7	0.9	1.1
May	1.8	0.7	0.9	1.8	1.6	0.3	-0.7	0.7	1.0

— nil or rounded to zero (including null cells)

(a) Excludes alterations. Includes refinancing.

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

Month	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
ORIGINAL									
2005									
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	3 090	2 366	2 297	626	1 486	162	99	109	10 236
February	3 764	2 538	2 711	803	1 680	180	124	127	11 927
March	4 889	2 943	3 238	960	1 987	227	149	189	14 581
April	4 014	2 458	2 542	767	1 598	171	119	133	11 803
May	5 367	3 310	3 160	1 001	2 238	206	139	176	15 598
SEASONALLY ADJUSTED (b)									
2005									
May	3 925	2 738	2 477	692	1 374	186	104	141	11 578
June	4 013	2 738	2 491	706	1 380	156	111	136	11 728
July	4 099	2 615	2 452	742	1 463	154	111	138	11 825
August	4 130	2 621	2 542	743	1 531	160	118	145	11 976
September	4 255	2 716	2 739	799	1 513	161	144	145	12 478
October	4 303	2 750	2 731	778	1 570	163	135	155	12 612
November	4 284	2 777	2 799	773	1 587	170	136	149	12 744
December	4 342	2 888	2 764	757	1 688	167	120	153	12 894
2006									
January	4 172	2 814	2 789	768	1 702	191	118	134	12 735
February	4 315	2 902	2 826	871	1 763	190	127	144	13 063
March	4 388	2 804	2 812	830	1 819	194	135	180	13 165
April	4 519	2 880	2 879	860	1 875	189	133	144	13 389
May	4 675	2 989	2 974	910	1 965	187	129	151	13 973
TREND (b)									
2005									
May	4 009	2 720	2 503	733	1 380	164	102	139	11 738
June	4 024	2 702	2 503	734	1 415	163	109	140	11 788
July	4 075	2 682	2 531	740	1 451	161	118	141	11 909
August	4 148	2 679	2 584	750	1 490	160	125	144	12 098
September	4 218	2 701	2 652	760	1 531	160	130	146	12 322
October	4 259	2 742	2 716	770	1 572	163	131	148	12 531
November	4 272	2 784	2 761	777	1 614	169	131	149	12 687
December	4 280	2 820	2 787	785	1 660	176	129	149	12 807
2006									
January	4 303	2 843	2 803	800	1 712	182	127	150	12 926
February	4 347	2 860	2 822	821	1 769	187	127	151	13 072
March	4 411	2 879	2 850	844	1 825	190	128	153	13 252
April	4 484	2 899	2 881	867	1 876	192	130	154	13 443
May	4 556	2 918	2 909	888	1 921	193	131	154	13 622

(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							
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	7 540	2 696	366	10 602	10 342	1 123	25 552
February	8 655	3 271	432	12 359	10 307	1 229	26 374
March	10 771	3 810	539	15 120	12 517	1 404	27 579
April	8 736	3 067	415	12 218	10 730	1 223	27 894
May	11 447	4 151	548	16 146	13 282	1 706	29 055

(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							
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	8 777	18.6	217.0	6 576	13.9	221.5	216.9
February	9 771	17.8	220.2	7 580	13.8	223.9	216.9
March	12 244	18.4	223.0	9 581	14.4	230.6	219.6
April	10 033	18.8	222.0	8 055	15.1	230.0	221.1
May	12 184	17.4	225.4	10 865	15.5	232.9	222.2

(a) Excludes alterations and additions.

(b) Includes refinancing.

	Construction of dwellings	Purchase of new dwellings	Purchase of established dwellings(b)	Total	Refinancing of established dwellings	Total excluding refinancing
NUMBER						
New South Wales	899	955	18 970	20 824	6 024	14 800
Victoria	1 412	888	13 215	15 515	5 019	10 496
Queensland	1 141	548	12 798	14 487	4 277	10 210
South Australia	419	304	4 953	5 676	1 323	4 353
Western Australia	1 096	543	9 295	10 934	3 347	7 587
Tasmania	95	31	1 158	1 284	389	895
Northern Territory	50	24	642	716	146	570
Australian Capital Territory	41	48	672	761	178	583
Total	5 153	3 341	61 703	70 197	20 703	49 494

	VALUE (\$M)					
New South Wales	234	285	4 849	5 367	1 467	3 900
Victoria	314	205	2 791	3 310	937	2 373
Queensland	274	156	2 731	3 160	851	2 309
South Australia	81	60	860	1 001	209	793
Western Australia	215	134	1 889	2 238	566	1 672
Tasmania	16	4	185	206	53	152
Northern Territory	9	4	126	139	27	112
Australian Capital Territory	10	11	155	176	41	135
Total	1 152	860	13 586	15 598	4 151	11 447

	AVERAGE LOAN SIZE (\$'000)					
New South Wales	260.2	298.1	255.6	257.8	243.6	263.5
Victoria	222.2	231.4	211.2	213.4	186.7	226.1
Queensland	239.7	284.0	213.4	218.1	199.0	226.1
South Australia	192.7	198.1	173.7	176.4	157.8	182.1
Western Australia	196.4	246.6	203.2	204.7	169.2	220.4
Tasmania	165.7	143.8	160.0	160.1	136.8	170.1
Northern Territory	187.0	171.0	195.5	194.1	181.6	197.3
Australian Capital Territory	240.7	229.2	231.4	231.7	229.7	232.3
Total	223.6	257.3	220.2	222.2	200.5	231.3

(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								
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	6 247	366	3 711	356	14 669
February	913	639	3 271	7 103	611	4 188	390	17 116
March	1 081	775	3 810	8 915	898	5 249	459	21 186
April	855	651	3 067	7 230	469	4 229	429	16 929
May	1 152	860	4 151	9 435	503	5 840	518	22 458
SEASONALLY ADJUSTED								
2005								
May	975	533	3 319	6 751	624	4 381	396	16 978
June	972	520	3 321	6 914	678	4 510	377	17 293
July	935	552	3 403	6 935	512	4 352	511	17 199
August	965	568	3 360	7 082	537	4 254	396	17 162
September	971	589	3 527	7 391	594	4 390	433	17 895
October	954	630	3 505	7 523	544	4 902	432	18 490
November	958	621	3 562	7 603	515	4 644	339	18 243
December	987	626	3 549	7 732	699	4 742	412	18 747
2006								
January	1 031	619	3 482	7 604	580	4 733	439	18 487
February	1 038	680	3 591	7 754	689	4 713	479	18 943
March	1 021	701	3 480	7 963	738	4 738	477	19 118
April	982	725	3 494	8 188	559	4 778	502	19 229
May	1 006	773	3 661	8 534	523	5 111	492	20 099
TREND								
2005								
May	978	520	3 327	6 913	602	4 509	426	17 275
June	969	535	3 362	6 922	599	4 425	423	17 235
July	961	553	3 395	7 000	584	4 394	422	17 310
August	956	572	3 431	7 139	567	4 424	420	17 510
September	956	590	3 470	7 306	555	4 503	416	17 796
October	965	605	3 508	7 453	560	4 597	408	18 096
November	979	618	3 530	7 560	586	4 671	406	18 351
December	995	632	3 535	7 645	617	4 716	415	18 555
2006								
January	1 006	650	3 532	7 737	638	4 739	434	18 737
February	1 013	672	3 531	7 855	644	4 759	456	18 931
March	1 016	698	3 537	8 001	637	4 797	477	19 163
April	1 014	724	3 550	8 155	621	4 845	493	19 403
May	1 011	748	3 563	8 300	599	4 914	509	19 644

(a) Excludes alterations and additions.

(c) Excludes revolving credit.

(b) Includes refinancing.

	Banks (a)	Permanent Building Societies (a)	Credit Co-operatives (a)	Total Authorised Deposit-taking Institutions (ADIs) (a)	Securitisation Vehicles (b)	Other Lenders n.e.c. (b)	Total (b)
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
OWNER-OCCUPATION HOUSING							
2005							
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	17 590	382 442	na	na	na
February	358 762	8 487	17 892	385 141	na	na	na
March	358 038	8 579	18 044	384 661	na	na	na
April	360 740	8 511	18 115	387 366	na	na	na
May	363 684	8 654	18 341	390 679	na	na	na
INVESTMENT HOUSING							
2005							
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	3 429	188 144	na	na	na
February	182 576	3 125	3 117	188 818	na	na	na
March	181 968	3 184	3 501	188 653	na	na	na
April	183 228	3 162	3 509	189 899	na	na	na
May	185 247	3 225	3 537	192 009	na	na	na
ALL RESIDENTIAL HOUSING							
2005							
May	493 667	10 725	19 901	524 293	na	na	na
June	499 403	10 813	19 984	530 200	138 520	14 005	682 725
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	142 201	15 352	701 032
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	143 836	16 414	724 385
2006							
January	538 059	11 508	21 019	570 586	na	na	na
February	541 338	11 612	21 009	573 959	na	na	na
March	540 006	11 763	21 545	573 314	152 762	17 528	743 604
April	543 968	11 673	21 624	577 265	na	na	na
May	548 931	11 879	21 878	582 688	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.

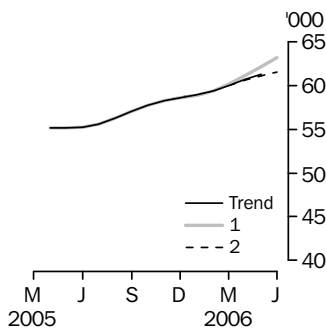
The graph below presents the effect of two possible scenarios on the previous trend estimates:

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

2 The June 2006 seasonally adjusted estimate of number of dwellings financed is lower than the May 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
December 2005	58 618	0.6	58 565	0.5	58 638	0.6
January 2006	58 936	0.5	58 838	0.5	58 966	0.6
February 2006	59 379	0.8	59 327	0.8	59 391	0.7
March 2006	59 976	1.0	60 127	1.3	59 959	1.0
April 2006	60 633	1.1	61 116	1.6	60 558	1.0
May 2006	61 268	1.0	62 151	1.7	61 099	0.9
June 2006	—	—	63 124	1.6	61 538	0.7

— 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
- Securitiser 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 Securitised* (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	The Average Loan series is calculated as follows: Total value of lending commitments per month Total number of dwellings financed per month 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.
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	Commitments not advanced at the end of the month are calculated as follows: Balance of unadvanced commitments at the end of the previous month + Total new housing commitments (including refinancing) + Alterations and additions = Total commitments – Cancellations of commitments – Commitments advanced during the month = Commitments not advanced at the end of the month
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	Generally involve: <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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