

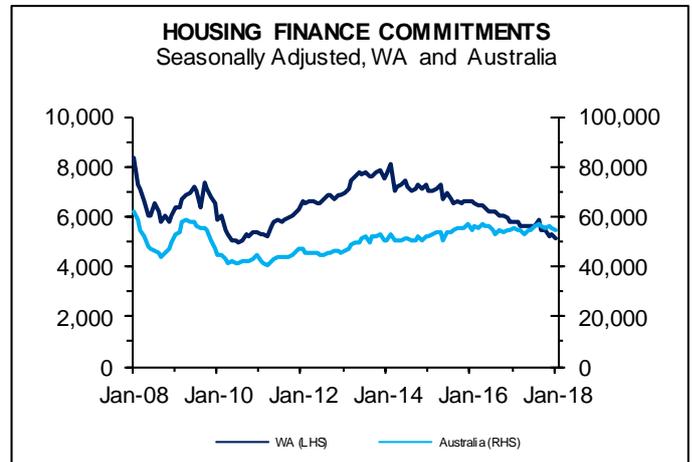


Housing Finance Commitments, January 2018

Key Facts

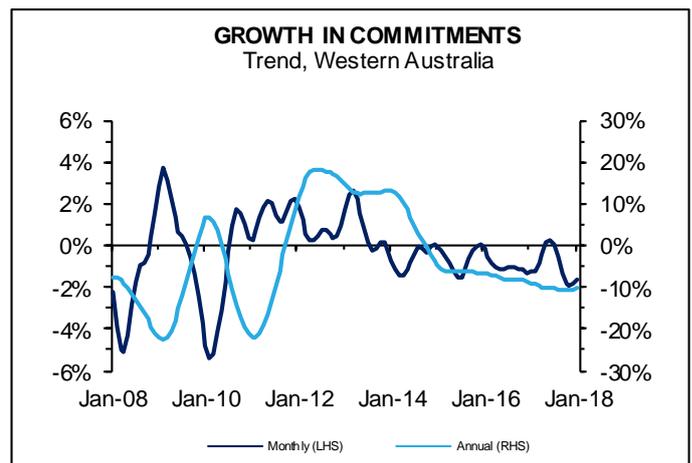
Western Australia

- Seasonally adjusted housing finance commitments decreased by 2.8% to 5,125 between December and January 2018.
- Commitments fell by 10.4% in average annual terms, and dropped by 6.8% over the three months to January 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 1.6% between December and January, and fell by 10.3% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 1.1% to 54,443 between December and January 2018.
- Commitments were unchanged in annual average terms and decreased by 1.5% in the three months to January 2018 compared to the previous three months.
- Trend commitments fell by 0.7% between December and January, and grew by 0.2% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 9.4% in the Australian Capital Territory. The largest decrease was 10.3% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE January 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	16,583	0.9%	-3.1%	-1.0%	16,701	1.2%	-2.6%	-1.1%
Victoria	16,216	5.2%	-0.8%	0.7%	16,310	5.5%	0.2%	-0.4%
Queensland	10,687	-1.8%	1.6%	-0.6%	10,726	-1.6%	0.2%	0.1%
South Australia	3,502	-5.9%	-1.6%	-2.6%	3,568	-6.1%	-1.1%	-0.6%
Western Australia	5,125	-10.4%	-6.8%	-2.8%	5,158	-10.3%	-5.2%	-1.6%
Tasmania	1,008	4.4%	0.2%	-0.6%	1,013	3.4%	-0.7%	-0.3%
Northern Territory	286	-4.0%	-6.0%	5.5%	277	-5.3%	-3.5%	-0.7%
Australian Capital Territory	1,148	8.6%	2.0%	-1.4%	1,186	9.4%	1.0%	-0.3%
Australia	54,443	0.0%	-1.5%	-1.1%	54,980	0.2%	-1.3%	-0.7%

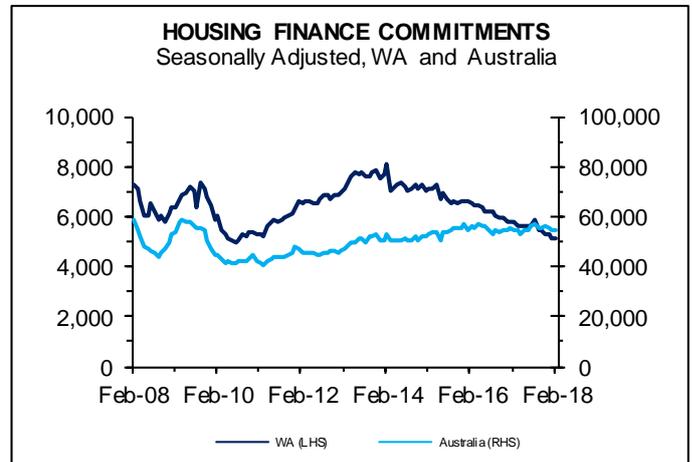


Housing Finance Commitments, February 2018

Key Facts

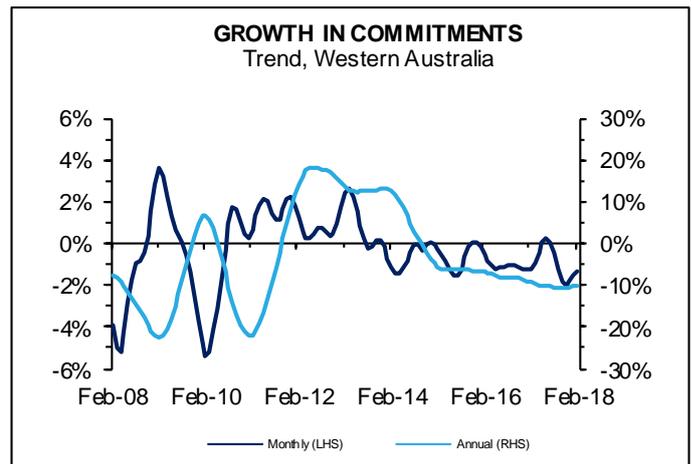
Western Australia

- Seasonally adjusted housing finance commitments decreased by 0.5% to 5,108 between January and February 2018.
- Commitments fell by 10.4% in average annual terms, and dropped by 4.1% over the three months to February 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 1.4% between January and February, and fell by 10.2% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 0.2% to 54,427 between January and February 2018.
- Commitments grew by 0.1% in annual average terms and decreased by 2.2% in the three months to February 2018 compared to the previous three months.
- Trend commitments fell by 0.6% between January and February, and grew by 0.4% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 10.0% in the Australian Capital Territory. The largest decrease was 10.2% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE February 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	16,994	1.3%	-1.8%	1.5%	16,787	1.5%	-2.1%	-0.5%
Victoria	16,189	5.6%	-2.2%	-0.1%	16,194	6.0%	-0.9%	-0.4%
Queensland	10,123	-2.2%	-1.7%	-3.6%	10,404	-2.0%	-1.7%	-0.7%
South Australia	3,680	-6.5%	-1.2%	4.7%	3,608	-6.3%	-0.6%	-0.2%
Western Australia	5,108	-10.4%	-4.1%	-0.5%	5,086	-10.2%	-5.2%	-1.4%
Tasmania	1,032	3.2%	0.4%	2.3%	1,022	2.7%	-0.1%	0.2%
Northern Territory	286	-3.9%	-1.7%	-0.3%	280	-5.0%	-2.0%	0.0%
Australian Capital Territory	1,128	9.4%	-4.3%	-1.5%	1,152	10.0%	-1.5%	-1.3%
Australia	54,427	0.1%	-2.2%	-0.2%	54,539	0.4%	-1.9%	-0.6%

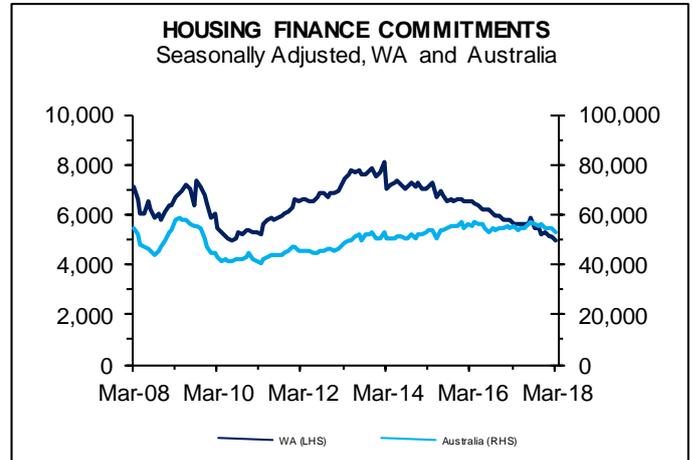


Housing Finance Commitments, March 2018

Key Facts

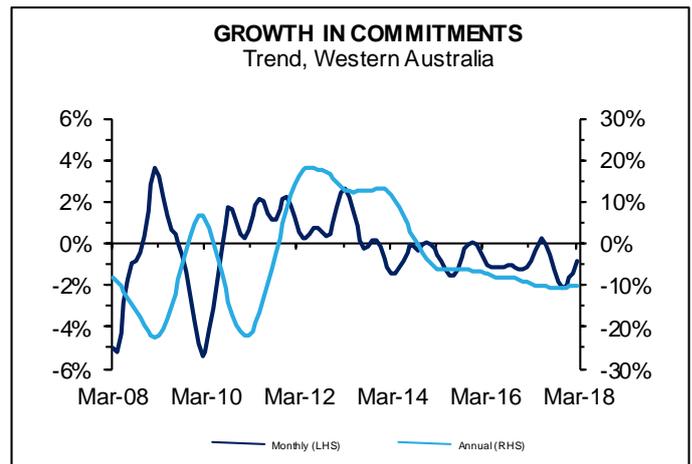
Western Australia

- Seasonally adjusted housing finance commitments decreased by 2.3% to 4,977 between February and March 2018.
- Commitments fell by 10.1% in average annual terms, and dropped by 4.7% over the three months to March 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 0.9% between February and March, and fell by 10.1% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 2.2% to 53,017 between February and March 2018.
- Commitments were unchanged in annual average terms and decreased by 3.1% in the three months to March 2018 compared to the previous three months.
- Trend commitments fell by 0.7% between February and March, and grew by 0.4% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 10.8% in the Australian Capital Territory. The largest decrease was 10.1% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE March 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	16,369	1.3%	-2.2%	-2.9%	16,550	1.5%	-2.5%	-0.4%
Victoria	15,917	6.0%	-1.8%	-1.5%	15,993	6.5%	-1.7%	-0.6%
Queensland	10,086	-2.4%	-4.3%	-0.3%	10,211	-2.2%	-2.7%	-1.0%
South Australia	3,350	-7.4%	-3.1%	-8.6%	3,488	-7.0%	-2.5%	-0.9%
Western Australia	4,977	-10.1%	-4.7%	-2.3%	5,016	-10.1%	-4.9%	-0.9%
Tasmania	1,052	1.3%	0.5%	1.9%	1,040	2.3%	1.1%	0.7%
Northern Territory	253	-7.3%	-1.8%	-10.3%	266	-5.9%	-4.1%	-1.5%
Australian Capital Territory	1,162	10.4%	-4.2%	2.7%	1,151	10.8%	-2.1%	-0.6%
Australia	53,017	0.0%	-3.1%	-2.2%	53,620	0.4%	-2.7%	-0.7%

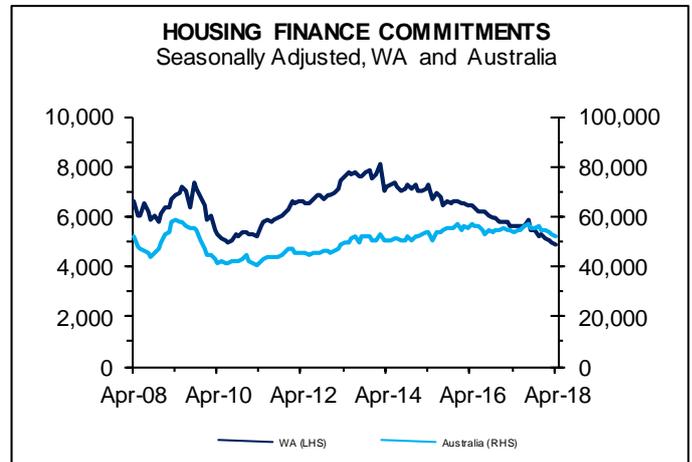


Housing Finance Commitments, April 2018

Key Facts

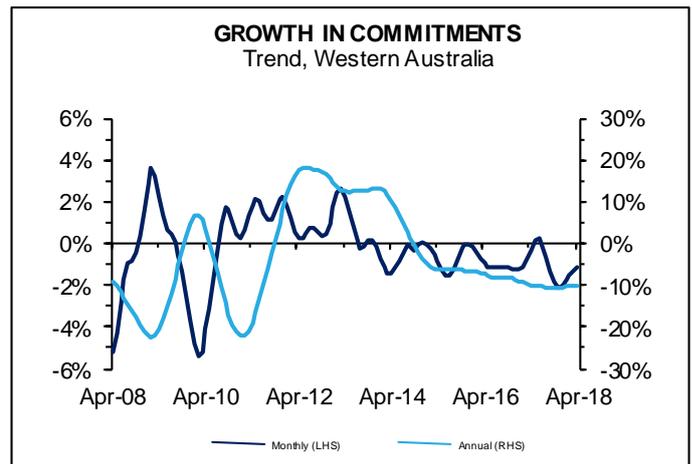
Western Australia

- Seasonally adjusted housing finance commitments decreased by 1.5% to 4,890 between March and April 2018.
- Commitments fell by 10.1% in average annual terms, and dropped by 4.3% over the three months to April 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 1.2% between March and April, and fell by 10.2% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 1.4% to 52,116 between March and April 2018.
- Commitments grew by 0.3% in annual average terms and decreased by 3.9% in the three months to April 2018 compared to the previous three months.
- Trend commitments fell by 1.1% between March and April, and grew by 0.3% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 11.3% in the Australian Capital Territory. The largest decrease was 10.2% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE April 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	16,215	1.4%	-2.4%	-0.8%	16,338	1.4%	-2.6%	-0.7%
Victoria	15,230	6.6%	-3.2%	-3.5%	15,550	6.5%	-3.2%	-1.1%
Queensland	9,878	-2.8%	-6.4%	-1.5%	9,946	-2.7%	-4.1%	-1.6%
South Australia	3,479	-7.5%	-2.7%	4.4%	3,459	-7.1%	-2.9%	-0.9%
Western Australia	4,890	-10.1%	-4.3%	-1.5%	4,923	-10.2%	-4.6%	-1.2%
Tasmania	1,014	1.4%	0.5%	-2.7%	1,025	1.5%	0.3%	-0.2%
Northern Territory	268	-7.4%	-2.5%	6.3%	265	-6.4%	-3.6%	-1.1%
Australian Capital Territory	1,150	11.7%	-3.8%	-1.2%	1,143	11.3%	-2.3%	-0.6%
Australia	52,116	0.3%	-3.9%	-1.4%	52,588	0.3%	-3.3%	-1.1%

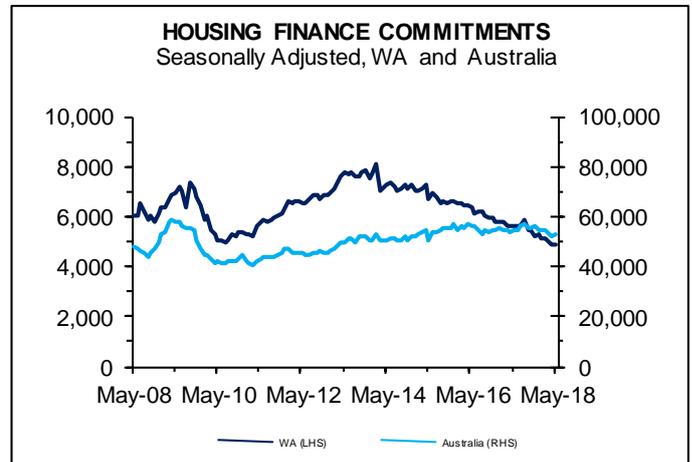


Housing Finance Commitments, May 2018

Key Facts

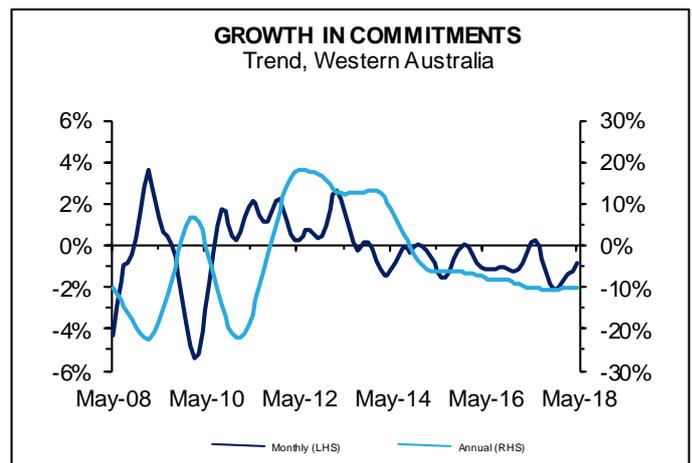
Western Australia

- Seasonally adjusted housing finance commitments decreased by 0.2% to 4,892 between April and May 2018.
- Commitments fell by 10.2% in average annual terms, and dropped by 4.4% over the three months to May 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 0.9% between April and May, and fell by 10.3% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments rose by 1.1% to 53,037 between April and May 2018.
- Commitments grew by 0.3% in annual average terms and decreased by 3.0% in the three months to May 2018 compared to the previous three months.
- Trend commitments fell by 0.7% between April and May, and grew by 0.2% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 10.7% in the Australian Capital Territory. The largest decrease was 10.3% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE May 2018

	Seasonally Adjusted				Trend			
	% Change Over:				% Change Over:			
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	16,521	1.3%	-2.1%	1.3%	16,379	1.2%	-1.8%	-0.4%
Victoria	15,700	6.9%	-3.4%	3.5%	15,500	6.6%	-3.0%	-0.7%
Queensland	9,973	-2.9%	-4.4%	0.8%	9,861	-3.2%	-4.1%	-1.1%
South Australia	3,505	-6.9%	-4.3%	0.6%	3,457	-6.9%	-2.4%	-0.6%
Western Australia	4,892	-10.2%	-4.4%	-0.2%	4,886	-10.3%	-3.9%	-0.9%
Tasmania	1,048	1.2%	1.8%	3.0%	1,037	1.1%	0.8%	0.3%
Northern Territory	257	-6.9%	-7.1%	-3.4%	260	-7.1%	-4.0%	-1.1%
Australian Capital Territory	1,043	10.9%	-2.8%	-8.2%	1,087	10.7%	-4.8%	-1.9%
Australia	53,037	0.3%	-3.0%	1.1%	52,548	0.2%	-2.8%	-0.7%

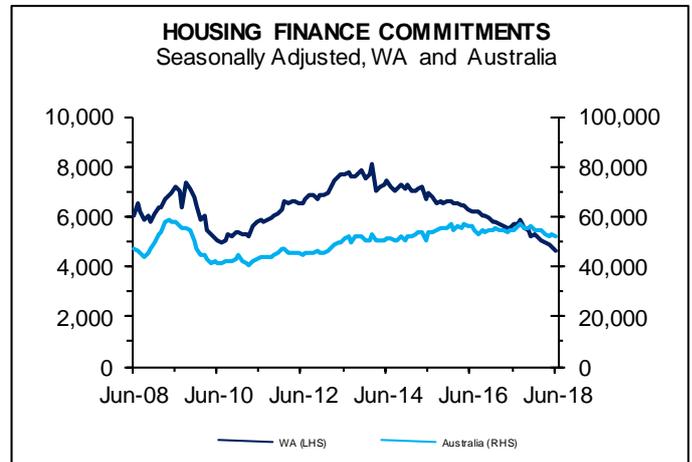


Housing Finance Commitments, June 2018

Key Facts

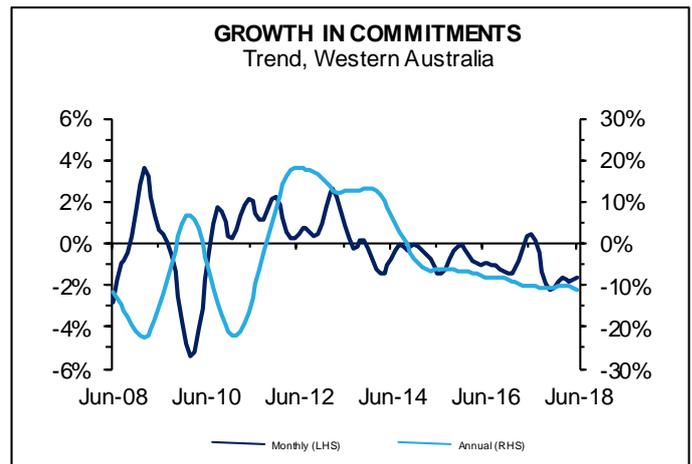
Western Australia

- Seasonally adjusted housing finance commitments decreased by 4.6% to 4,602 between May and June 2018.
- Commitments fell by 11.0% in average annual terms, and dropped by 5.5% over the three months to June 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 1.6% between May and June, and fell by 11.1% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 1.1% to 52,181 between May and June 2018.
- Commitments grew by 0.2% in annual average terms and decreased by 2.6% in the three months to June 2018 compared to the previous three months.
- Trend commitments fell by 0.5% between May and June, and dropped by 0.3% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 9.3% in the Australian Capital Territory. The largest decrease was 11.1% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE June 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	16,088	1.0%	-2.3%	-1.8%	16,165	0.5%	-2.1%	-0.4%
Victoria	15,550	6.7%	-3.5%	-0.8%	15,451	6.3%	-2.5%	-0.4%
Queensland	10,276	-3.0%	-1.4%	2.1%	10,051	-3.3%	-2.3%	0.1%
South Australia	3,425	-6.6%	-1.4%	-1.8%	3,429	-6.7%	-2.4%	-0.4%
Western Australia	4,602	-11.0%	-5.5%	-4.6%	4,700	-11.1%	-5.2%	-1.6%
Tasmania	1,024	1.2%	-0.2%	-2.0%	1,033	0.7%	0.4%	0.1%
Northern Territory	263	-7.1%	-3.5%	1.5%	260	-7.6%	-3.1%	-0.8%
Australian Capital Territory	1,023	9.3%	-6.9%	-1.4%	1,050	9.3%	-6.4%	-1.8%
Australia	52,181	0.2%	-2.6%	-1.1%	52,137	-0.3%	-2.6%	-0.5%

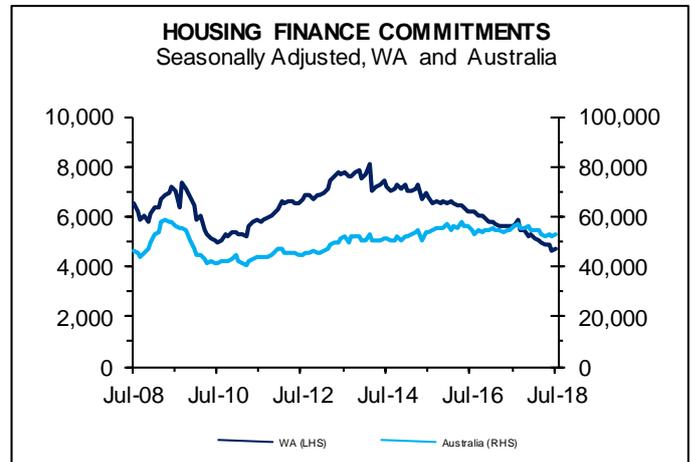


Housing Finance Commitments, July 2018

Key Facts

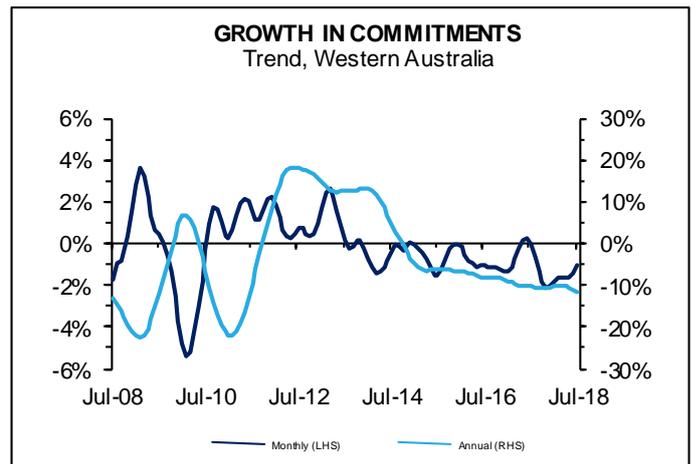
Western Australia

- Seasonally adjusted housing finance commitments increased by 2.2% to 4,730 between June and July 2018.
- Commitments fell by 11.6% in average annual terms, and dropped by 4.8% over the three months to July 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 1.1% between June and July, and fell by 11.7% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments rose by 0.4% to 52,647 between June and July 2018.
- Commitments dropped by 0.5% in annual average terms and decreased by 1.0% in the three months to July 2018 compared to the previous three months.
- Trend commitments fell by 0.2% between June and July, and dropped by 0.8% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 8.1% in the Australian Capital Territory. The largest decrease was 11.7% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE July 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	15,986	-0.1%	-1.9%	-0.7%	16,047	-0.5%	-2.0%	-0.5%
Victoria	15,849	6.0%	0.2%	1.5%	15,598	5.6%	-1.1%	0.0%
Queensland	10,292	-3.4%	1.6%	0.1%	10,171	-3.4%	-0.4%	0.5%
South Australia	3,487	-5.8%	0.0%	-0.5%	3,479	-6.1%	-0.8%	0.1%
Western Australia	4,730	-11.6%	-4.8%	2.2%	4,689	-11.7%	-4.5%	-1.1%
Tasmania	1,085	1.1%	2.2%	5.2%	1,059	1.0%	1.9%	0.7%
Northern Territory	262	-7.8%	-2.1%	-0.8%	259	-8.1%	-2.5%	-0.8%
Australian Capital Territory	1,090	8.8%	-6.3%	2.3%	1,068	8.1%	-4.2%	-0.8%
Australia	52,647	-0.5%	-1.0%	0.4%	52,334	-0.8%	-1.6%	-0.2%

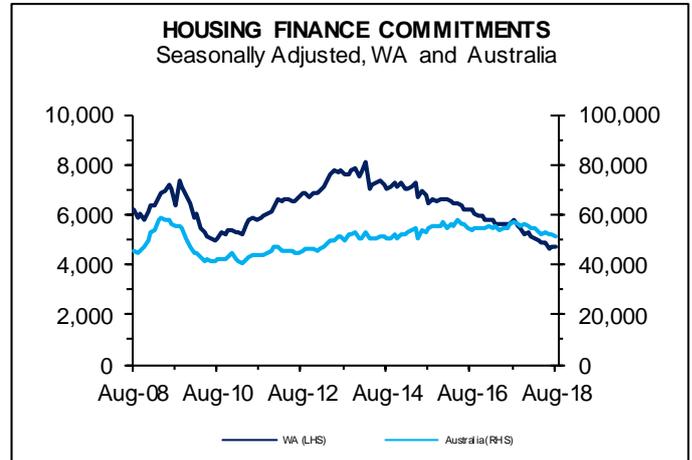


Housing Finance Commitments, August 2018

Key Facts

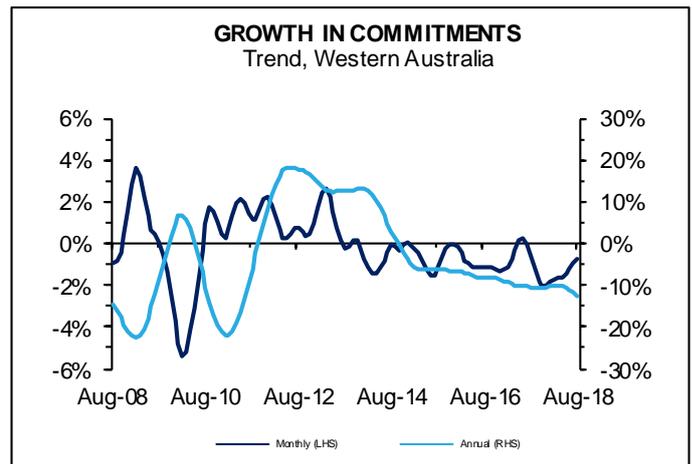
Western Australia

- Seasonally adjusted housing finance commitments decreased by 0.3% to 4,716 between July and August 2018.
- Commitments fell by 12.7% in average annual terms, and dropped by 4.0% over the three months to August 2018 compared to the previous three months.
- Trend housing finance commitments decreased by 0.7% between July and August, and fell by 12.4% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 2.1% to 51,266 between July and August 2018.
- Commitments dropped by 2.0% in annual average terms and decreased by 1.1% in the three months to August 2018 compared to the previous three months.
- Trend commitments fell by 0.4% between July and August, and dropped by 1.7% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 6.3% in the Australian Capital Territory. The largest decrease was 12.4% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE August 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	15,753	-2.2%	-2.3%	-1.0%	15,830	-1.8%	-2.4%	-0.7%
Victoria	15,370	4.4%	0.4%	-3.0%	15,522	4.4%	-0.8%	0.0%
Queensland	9,722	-4.4%	0.8%	-4.8%	9,999	-4.0%	-0.6%	-0.1%
South Australia	3,578	-5.6%	2.8%	1.9%	3,535	-5.6%	0.8%	0.4%
Western Australia	4,716	-12.7%	-4.0%	-0.3%	4,675	-12.4%	-3.6%	-0.7%
Tasmania	1,057	0.6%	1.6%	-2.2%	1,060	1.2%	1.8%	0.5%
Northern Territory	231	-9.4%	-3.5%	-10.5%	245	-9.5%	-5.1%	-2.0%
Australian Capital Territory	1,126	6.3%	-1.2%	2.6%	1,090	6.3%	-1.7%	0.2%
Australia	51,266	-2.0%	-1.1%	-2.1%	51,754	-1.7%	-1.7%	-0.4%

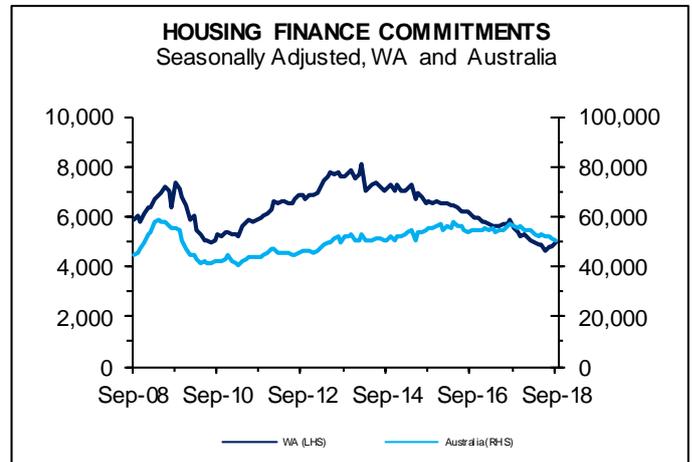


Housing Finance Commitments, September 2018

Key Facts

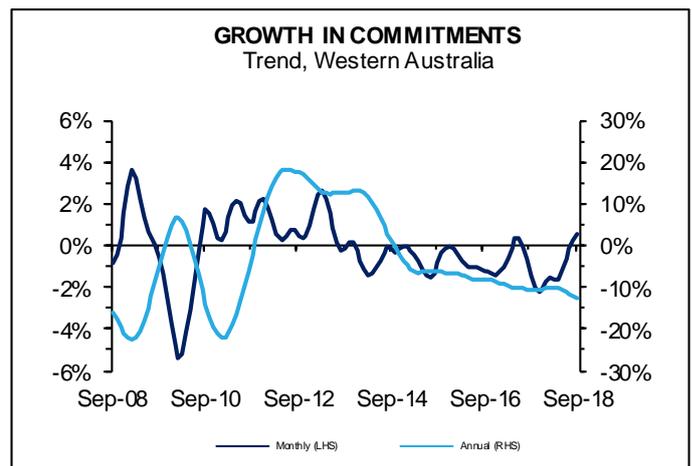
Western Australia

- Seasonally adjusted housing finance commitments increased by 4.7% to 4,993 between August and September 2018.
- Commitments fell by 12.8% in average annual terms, and grew by 0.8% over the three months to September 2018 compared to the previous three months.
- Trend housing finance commitments increased by 0.6% between August and September, and fell by 12.6% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 1.0% to 50,673 between August and September 2018.
- Commitments dropped by 3.1% in annual average terms and decreased by 2.0% in the three months to September 2018 compared to the previous three months.
- Trend commitments fell by 0.5% between August and September, and dropped by 2.9% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 3.9% in the Australian Capital Territory. The largest decrease was 12.6% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE September 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	15,575	-3.5%	-2.9%	-1.0%	15,668	-3.2%	-2.5%	-0.6%
Victoria	14,509	2.1%	-1.6%	-4.3%	15,032	2.3%	-2.4%	-0.9%
Queensland	9,728	-4.6%	-1.9%	-0.1%	9,875	-4.6%	-1.1%	-0.6%
South Australia	3,434	-5.5%	-0.1%	-3.3%	3,506	-5.4%	0.4%	0.3%
Western Australia	4,993	-12.8%	0.8%	4.7%	4,823	-12.6%	-0.5%	0.6%
Tasmania	1,046	1.5%	2.9%	-0.9%	1,057	1.4%	1.2%	0.2%
Northern Territory	252	-10.4%	-5.8%	9.6%	246	-10.4%	-4.4%	-0.8%
Australian Capital Territory	1,080	3.7%	1.6%	-3.7%	1,086	3.9%	-0.9%	0.1%
Australia	50,673	-3.1%	-2.0%	-1.0%	51,167	-2.9%	-1.9%	-0.5%

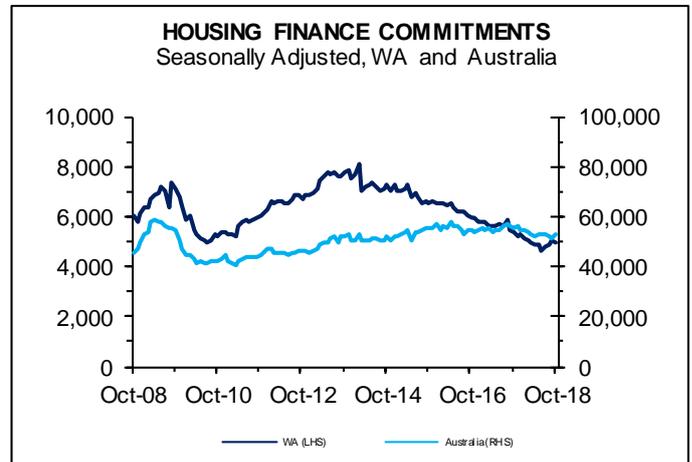


Housing Finance Commitments, October 2018

Key Facts

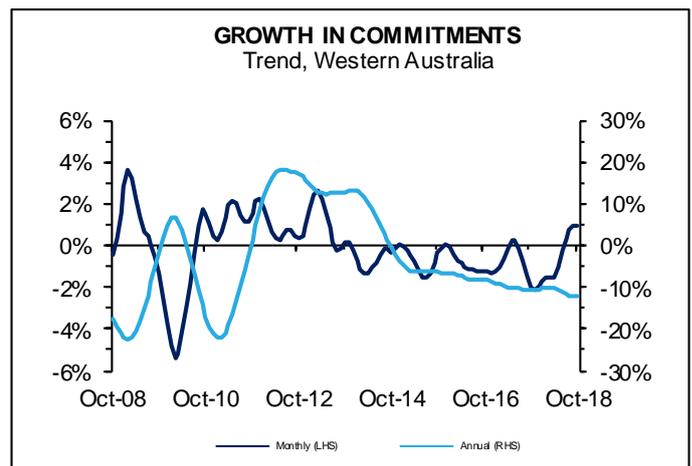
Western Australia

- Seasonally adjusted housing finance commitments decreased by 0.4% to 4,999 between September and October 2018.
- Commitments fell by 12.3% in average annual terms, and grew by 3.6% over the three months to October 2018 compared to the previous three months.
- Trend housing finance commitments increased by 1.0% between September and October, and fell by 12.2% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments rose by 2.2% to 52,654 between September and October 2018.
- Commitments dropped by 3.3% in annual average terms and decreased by 1.3% in the three months to October 2018 compared to the previous three months.
- Trend commitments fell by 0.1% between September and October, and dropped by 3.3% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 3.7% in the Australian Capital Territory. The largest decrease was 12.2% in Western Australia.



HOUSING FINANCE COMMITMENTS BY STATE October 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	15,639	-4.2%	-2.7%	0.3%	15,626	-4.2%	-2.2%	-0.6%
Victoria	15,413	1.0%	-3.7%	5.1%	15,256	1.2%	-1.6%	-0.6%
Queensland	9,971	-4.5%	-2.7%	0.8%	9,974	-4.8%	-0.6%	-0.4%
South Australia	3,724	-4.2%	2.2%	7.1%	3,627	-4.4%	2.3%	0.5%
Western Australia	4,999	-12.3%	3.6%	-0.4%	4,964	-12.2%	1.8%	1.0%
Tasmania	1,188	4.0%	5.1%	8.7%	1,146	3.6%	5.6%	1.8%
Northern Territory	224	-12.6%	-9.5%	-10.0%	234	-11.9%	-6.4%	-2.9%
Australian Capital Territory	1,245	4.2%	9.7%	10.1%	1,193	3.7%	5.5%	2.2%
Australia	52,654	-3.3%	-1.3%	2.2%	52,171	-3.3%	-0.5%	-0.1%

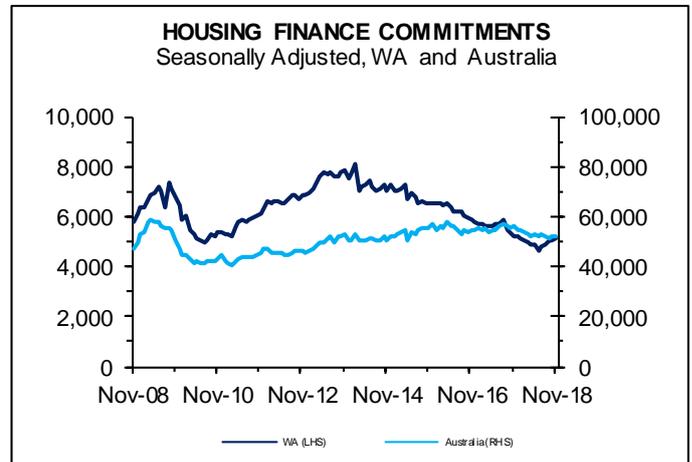


Housing Finance Commitments, November 2018

Key Facts

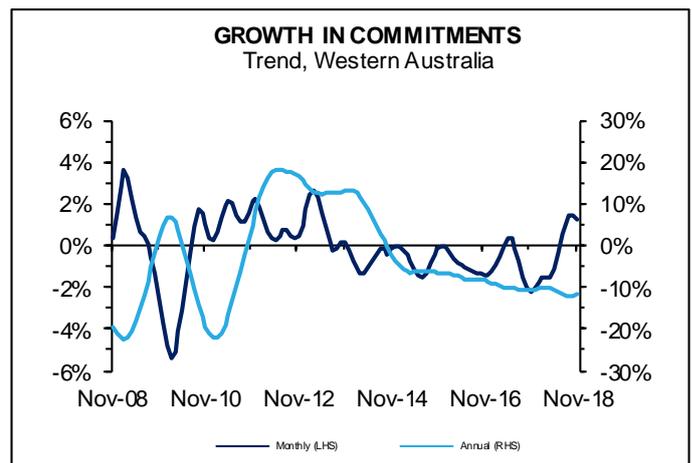
Western Australia

- Seasonally adjusted housing finance commitments increased by 2.4% to 5,157 between October and November 2018.
- Commitments fell by 11.4% in average annual terms, and grew by 5.9% over the three months to November 2018 compared to the previous three months.
- Trend housing finance commitments increased by 1.3% between October and November, and fell by 11.6% in annual average terms.



Australia

- Australia's seasonally adjusted housing finance commitments fell by 0.9% to 51,967 between October and November 2018.
- Commitments dropped by 4.3% in annual average terms and decreased by 1.1% in the three months to November 2018 compared to the previous three months.
- Trend commitments fell by 0.2% between October and November, and dropped by 4.1% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 4.2% in Tasmania. The largest decrease was 12.2% in the Northern Territory.



HOUSING FINANCE COMMITMENTS BY STATE November 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	15,356	-5.6%	-3.0%	-1.5%	15,414	-5.4%	-2.6%	-0.7%
Victoria	15,586	-0.4%	-3.4%	0.7%	15,311	-0.2%	-1.2%	-0.4%
Queensland	9,895	-5.3%	-2.5%	-0.7%	9,893	-5.2%	-1.2%	-0.5%
South Australia	3,693	-3.8%	1.5%	-0.8%	3,665	-3.8%	2.5%	0.7%
Western Australia	5,157	-11.4%	5.9%	2.4%	5,099	-11.6%	3.8%	1.3%
Tasmania	1,077	4.2%	2.9%	-9.2%	1,123	4.2%	3.3%	0.4%
Northern Territory	274	-11.8%	-1.3%	22.3%	249	-12.2%	-1.8%	0.4%
Australian Capital Territory	1,229	2.0%	6.4%	-0.6%	1,228	2.8%	7.0%	2.2%
Australia	51,967	-4.3%	-1.1%	-0.9%	51,920	-4.1%	-0.7%	-0.2%



Housing Finance Commitments (Excluding Refinancing) December 2018

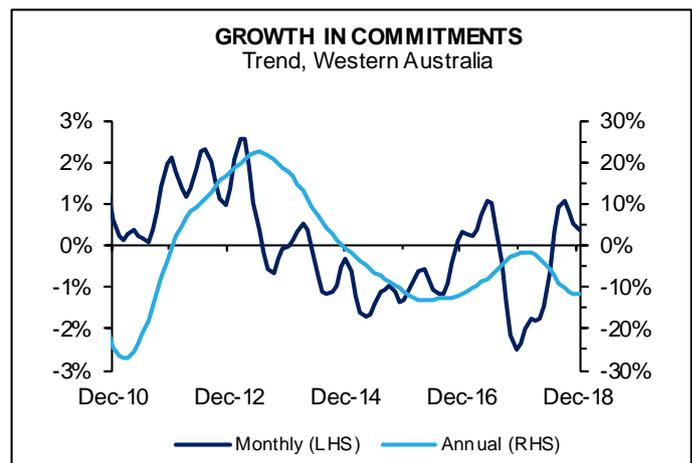
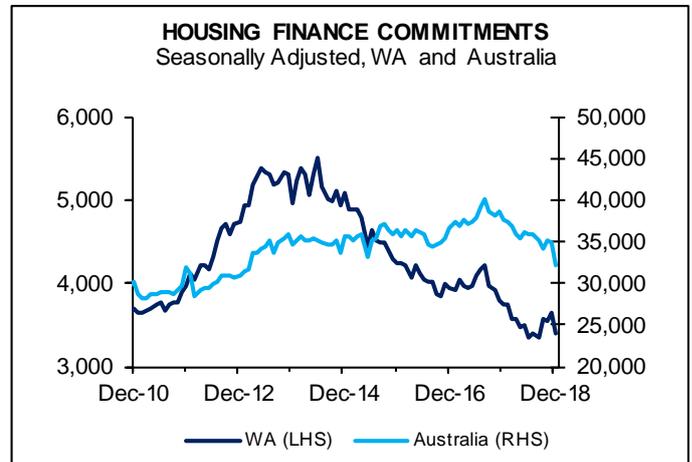
Key Facts

Western Australia

- Seasonally adjusted housing finance commitments decreased by 7.0% to 3,396 between November and December 2018.
- Commitments fell by 11.7% in average annual terms, and grew by 2.6% over the three months to December 2018 compared to the previous three months.
- Trend housing finance commitments increased by 0.4% between November and December, and fell by 11.8% in annual average terms.

Australia

- Australia's seasonally adjusted housing finance commitments fell by 8.2% to 32,102 between November and December 2018.
- Commitments dropped by 6.8% in annual average terms and decreased by 2.6% in the three months to December 2018 compared to the previous three months.
- Trend commitments fell by 1.2% between November and December, and dropped by 6.7% in annual average terms.
- The largest annual average increase in trend commitments by jurisdiction was 2.5% in Tasmania. The largest decrease was 11.8% in Western Australia.



HOUSING FINANCE COMMITMENTS (EXCLUDING REFINANCING) BY STATE December 2018

	Seasonally Adjusted				Trend			
		% Change Over:				% Change Over:		
		1 Year	3 Months	1 Month		1 Year	3 Months	1 Month
New South Wales	9,309	-6.7%	-4.4%	-6.1%	9,664	-6.6%	-4.4%	-1.4%
Victoria	8,971	-5.3%	-3.7%	-10.4%	9,440	-5.2%	-4.3%	-1.5%
Queensland	6,525	-8.8%	-5.0%	-6.0%	6,711	-8.5%	-5.3%	-1.9%
South Australia	2,365	-4.1%	1.8%	-3.4%	2,408	-3.9%	0.9%	0.1%
Western Australia	3,396	-11.7%	2.6%	-7.0%	3,548	-11.8%	2.3%	0.4%
Tasmania	782	2.2%	3.5%	0.3%	801	2.5%	1.0%	-0.2%
Northern Territory	191	-9.0%	0.2%	-12.0%	200	-9.9%	-1.2%	0.0%
Australian Capital Territory	795	-1.8%	9.7%	-7.0%	853	-1.4%	4.9%	0.5%
Australia	32,102	-6.8%	-2.6%	-8.2%	33,594	-6.7%	-3.3%	-1.2%