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INSTALMENT CREDIT FOR RETAIL SALES: AUSTRALIA
MARCH 1972 PRELIMINARY ESTIMATES AND APRIL 1972 PROVISIONAL ESTIMATES

Reference No. 5.19

Statistics of instalment credit for retail sales are collected on a monthly basis for non-retail finance businesses and on a quarterly basis for retail businesses. The tables in this statement contain details for the latest month or quarter for which information is available, together with details for earlier periods.

2. Information regarding the compilation of these statistics and definitions of "non-retail finance businesses", etc., can be found in the bulletin "Instalment Credit for Retail Sales", (Reference No. 5.18), which also contains some more detailed statistical series.

3. Preliminary and provisional estimates - non-retail finance businesses.
Monthly "preliminary" estimates of the total transactions of all non-retail finance businesses are calculated from a sample of such businesses. Subsequently the preliminary estimates are revised to accord with the results of the full quarterly collection. A "provisional" estimate of total balances outstanding for non-retail finance businesses is made for the most recent month and is based on a sub-sample of these businesses.

4. The bulletin includes seasonally adjusted figures of total balances outstanding for non-retail finance businesses - see Table 1. Details of the method used in seasonally adjusting this and other series are given in "Seasonally Adjusted Indicators 1971" (Reference No. 1.10) issued on 2 July 1971.

5. Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. - INSTALMENT CREDIT FOR RETAIL SALES
NON-RETAIL FINANCE BUSINESSES: AUSTRALIA
(\$ million)

(\$ million)									
	Amount financed during month (a)					Cash collec- tions during month (b)	Balances out- standing at end of month (b)		
	Motor vehi- cles etc.		Plant and machin- ery	Household and personal goods	Total		Original	Seasonally adjusted	
	New	Used							
1971 February	30.2	35.8	8.0	6.9	80.9	99.3	1,678.3	1,677.6	
March	40.9	44.0	9.4	7.5	101.8	123.2	1,685.4	1,694.6	
April	35.9	40.1	8.7	7.2	91.9	104.0	1,696.6	1,706.3	
May	40.9	40.6	8.5	7.2	97.2	107.3	1,710.6	1,716.9	
June	41.8	41.1	9.7	7.5	100.1	110.4	1,725.8	1,733.9	
July	41.8	40.9	7.5	7.2	97.4	109.7	1,738.1	1,746.1	
August	41.2	42.0	7.1	7.7	98.6	112.0	1,753.1	1,760.6	
September	39.4	41.1	7.7	7.7	95.8	110.0	1,761.9	1,769.5	
October	36.8	39.1	7.5	8.2	91.7	110.1	1,768.8	1,765.7	
November	38.2	42.5	9.1	8.8	98.6	111.2	1,779.2	1,763.7	
December	41.8	40.7	9.0	9.7	101.0	111.1	1,794.2	1,774.6	
1972 January (c)	32.6	36.9	5.6	7.9	83.0	101.1	1,796.0	1,777.3	
February (c)	33.2	38.6	6.6	7.3	85.8	115.5	1,787.7	1,786.9	
March (c)	36.8	42.8	8.3	7.6	95.6	124.7	1,780.4	1,790.0	
April (d)	(e)	(e)	(e)	(e)	(e)	(e)	(d) 1,783	(d) 1,793	
interest, insurance, etc. (b) Includes hiring charges, subject to revision.									

(a) Excludes hiring charges, interest, insurance, etc. (b) Includes hiring charges, interest, insurance, etc. (c) Preliminary estimates, subject to revision.
(d) Provisional estimate, subject to revision; rounded to nearest million dollars.
(e) Not yet available.

TABLE 2. - INSTALMENT CREDIT FOR RETAIL SALES
NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES : AUSTRALIA
 (\$ million)

	Amount financed during quarter (a)			Balances outstanding at end of quarter (b)		
	Non-retail finance businesses	Retail businesses	All businesses	Non-retail finance businesses	Retail businesses	All businesses
1968 December	251.5	93.0	344.5	1,335.4	353.2	1,688.6
1969 March	225.8	61.5	287.3	1,346.5	341.6	1,688.1
June	241.6	75.6	317.2	1,388.6	344.6	1,733.2
September	252.9	73.0	325.9	1,436.7	338.3	1,775.0
December	270.9	97.7	368.7	1,496.4	362.9	1,859.3
1970 March	252.7	63.9	316.7	1,523.6	352.7	1,876.3
June	267.9	76.4	344.3	1,565.8	348.9	1,914.7
September	266.1	74.6	340.6	1,603.8	342.8	1,946.6
December	290.0	100.5	390.5	1,659.5	368.5	2,028.1
1971 March	273.2	69.0	342.2	1,685.4	361.9	2,047.3
June	289.2	83.6	372.8	1,725.8	364.0	2,089.7
September	291.8	81.3	373.1	1,761.9	358.4	2,120.3
December	291.3	106.1	397.4	1,794.2	383.8	2,177.9

(a) Excludes hiring charges, interest, insurance, etc. (b) Includes hiring charges, interest, insurance, etc.

TABLE 3. - INSTALMENT CREDIT FOR RETAIL SALES
NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED
BALANCES OUTSTANDING (a) PER HEAD OF POPULATION : BY STATE
 (\$)

At end of:-	N.S.W. & A.C.T.	Vic.	Qld	S.A. & N.T.	W.A.	Tas.	Aust.
1968 December	144	119	150	124	181	135	139
1969 March	143	120	149	125	174	134	138
June	146	124	151	127	181	134	141
September	148	126	153	131	183	136	143
December	155	133	156	136	190	140	149
1970 March	155	135	156	138	187	140	150
June	158	138	157	141	191	139	153
September	159	139	159	143	193	140	154
December	166	144	163	149	198	144	160
1971 March	166	144	165	149	195	144	160
June	170	146	168	151	202	147	163
September	175	147	173	153	205	151	167
December	179	149	174	155	207	155	169

(a) Includes hiring charges, interest, insurance, etc.

TABLE 4. - INSTALMENT CREDIT FOR RETAIL SALES
NON-RETAIL FINANCE BUSINESSES : AMOUNT FINANCED (a)
 (\$ million)

	N.S.W. & A.C.T.	Vic.	Qld	S.A. & N.T.	W.A.	Tas.	Aust.
1971 February	31.4	19.9	11.2	7.3	8.5	2.6	80.9
March	40.6	23.0	15.0	9.4	10.7	3.1	101.8
April	37.4	21.2	12.4	8.1	10.1	2.8	91.9
May	38.7	22.2	13.5	8.8	11.3	2.8	97.2
June	37.9	22.3	16.5	9.7	10.7	3.0	100.1
July	36.8	22.1	15.3	9.7	10.7	2.8	97.4
August	38.2	21.9	15.0	9.2	11.2	3.1	98.6
September	38.6	20.9	15.2	8.6	9.8	2.7	95.8
October	35.3	20.6	14.9	8.4	9.9	2.6	91.7
November	38.5	21.9	15.9	8.6	10.3	3.4	98.6
December	38.6	23.5	15.3	8.5	11.8	3.3	101.0
1972 January (b)	33.5	16.5	12.7	8.3	9.3	2.8	83.0
February (b)	35.4	18.0	12.9	7.4	9.4	2.8	85.8
March (b)	38.0	21.1	15.1	8.3	10.1	3.1	95.6

(a) Excludes hiring charges, interest, insurance, etc. (b) Preliminary estimates, subject to revision.

TABLE 5. - INSTALMENT CREDIT FOR RETAIL SALES
NON-RETAIL FINANCE BUSINESSES : BALANCES OUTSTANDING (a)
 (\$ million)

At end of:-	N.S.W. & A.C.T.	Vic.	Qld	S.A. & N.T.	W.A.	Tas.	Aust.
1971 February	627.7	411.8	252.8	162.2	173.8	50.0	1,678.3
March	632.4	412.4	254.4	162.0	174.2	50.1	1,685.4
April	638.5	414.0	254.7	162.7	176.3	50.3	1,696.6
May	644.8	416.6	254.9	163.6	180.0	50.6	1,710.6
June	650.2	418.2	259.9	165.4	181.2	50.9	1,725.8
July	653.9	419.3	262.6	167.6	183.8	51.0	1,738.1
August	661.3	420.5	265.4	168.3	186.2	51.3	1,753.1
September	665.3	421.0	267.2	168.6	188.2	51.6	1,761.9
October	667.3	422.3	268.7	169.5	189.2	51.8	1,768.8
November	674.2	423.1	268.5	169.9	190.8	52.7	1,779.2
December	674.2	423.1	270.2	170.7	193.7	53.4	1,794.2
1972 January (b)	680.0	426.2	270.1	171.7	194.2	53.8	1,796.0
February (b)	682.4	423.8	270.1	171.7	194.2	53.8	1,787.7
March (b)	681.5	420.9	269.8	170.4	191.4	54.0	1,780.4
April (c)	678.9 (d)	418.5 (d)	271.1 (d)	167.5 (d)	190.6 (d)	54.0 (d)	1,783 (c)

(a) Includes hiring charges, interest, insurance, etc. (b) Preliminary estimates, subject to revision. (c) Provisional estimate, subject to revision; rounded to the nearest million dollars. (d) Not yet available.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 490211 extension 415 or, in each State capital, by telephoning the office of the Bureau of Census and Statistics.