



# Australian Bureau of Statistics

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## COMMERCIAL FINANCE, AUSTRALIA MAY 1990

|                     |                                                                                                                                                                                                                                                                                                                       |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PHONE INQUIRIES     | <ul style="list-style-type: none"> <li>• about <i>these statistics</i>—contact Derek Pike on Canberra (06) 252 7129 or any ABS State office.</li> <li>• about <i>other statistics and ABS services</i>—contact Information Services on Canberra (06) 252 6007, 252 6627, 252 5402 or any ABS State office.</li> </ul> |
| MAIL INQUIRIES      | <ul style="list-style-type: none"> <li>• write to <b>Information Services</b>, ABS, P.O.Box 10, Belconnen, A.C.T. 2616 or any ABS State office.</li> </ul>                                                                                                                                                            |
| ELECTRONIC SERVICES | <ul style="list-style-type: none"> <li>• on <b>DISCOVERY</b> — key *656#.</li> <li>• on <b>TELESTATS</b> — phone (06) 252 5404 Foreign Trade statistics inquiries, (06) 252 5405 Main Economic Indicator inquiries.</li> <li>• on <b>AUSSTATS</b> — phone (06) 252 6017.</li> </ul>                                   |

### MAIN FEATURES

Commercial finance commitments made by significant lenders in May 1990 totalled \$9,277.2 million, \$2,962.4 million (46.9%) more than in April 1990 but \$1,675.5 million (15.3%) less than in May 1989.

However, when comparing the statistics for May 1990 against those for April 1990 the following points should be noted:

- Some banks report data as at the last Wednesday in each month. There were five Wednesdays in May 1990 but only four in April 1990.
- Public holidays for Easter and Anzac Day occurred in April 1990 but there were no general public holidays in May 1990.

Lending commitments under fixed loan facilities increased by \$851.9 million (31.0%) compared with April 1990 and, with the exception of 'property and business services', the increase was spread across all industry sectors.

Lending commitments under revolving credit facilities increased by \$2,110.5 million (59.1%) compared with April 1990 and, with the exception of 'wholesale trade', the increase was general across all industry sectors.

### EXPLANATORY NOTES

#### Introduction

This publication presents statistics of commercial finance commitments made by significant lenders to government, private and public enterprises, and non-profit organisations as well as to individuals (for investment and business purposes). Please note that lease finance commitments are excluded (refer *Lease Finance, Australia*, 5644.0). For detailed information on scope and coverage of these statistics and definitions of data items, refer to the January 1990 issue of this publication.

#### Statistical period

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

- in the case of some of the larger banks, the data relate to a month ending on the last Wednesday; and
- in the case of other lenders, some have accounting periods which do not correspond exactly to a calendar month and their figures are used without adjustment.

#### Unpublished data

3. More detailed classifications of the data in this publication may be made available on request. Generally a charge is made for providing this information. Inquiries should be made to the officer identified for phone inquiries at the front of this publication or by writing to Private Finance Section, ABS, PO Box 10, Belconnen ACT 2616.

#### Revisions

4. Revisions to previously published statistics are included in issues of this publication as they occur.

#### Total credit limits at end of period

5. In principle, total credit limits at the end of period for revolving credit presented in Table 4 are derivable by adding new and increased lending commitments during the period less cancellations and reductions of credit limits during the period to the balance of credit limits at the end of the previous period. In practice, however, revisions and other adjustments such as the transfer of an existing fixed credit facility to a revolving credit facility will mean that such a derivation is inexact.

#### Related publications

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

*Housing Finance for Owner Occupation, Australia* (5609.0)—issued monthly

*Personal Finance, Australia* (5642.0)—issued monthly

*Lease Finance, Australia* (5644.0)—issued monthly

7. Current publications produced by the ABS are listed in the *Catalogue of Publications and Products, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

#### Symbols and other usages

— nil or rounded to zero

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

IAN CASTLES  
Australian Statistician

TABLE 1 — COMMERCIAL FINANCE COMMITMENTS — MAY 1990  
(\$ million)

| Purpose of commitment<br>by type of facility    | Type of lender |                   |                           |               | Total   |
|-------------------------------------------------|----------------|-------------------|---------------------------|---------------|---------|
|                                                 | All banks      | Finance companies | Money market corporations | Other lenders |         |
| AUSTRALIA                                       |                |                   |                           |               |         |
| Commitments under fixed loan facilities —       |                |                   |                           |               |         |
| Construction finance for —                      |                |                   |                           |               |         |
| Erection of —                                   |                |                   |                           |               |         |
| Dwellings for rental/resale                     | 68.5           | 94.9              | 2.9                       | 1.8           | 168.0   |
| Non-residential buildings                       | 63.3           | 63.3              | 201.9                     | 30.0          | 358.5   |
| Non-building structures                         | 33.7           | 1.6               | —                         | —             | 35.2    |
| Alterations and/or additions                    | 15.7           | 6.9               | —                         | —             | 22.6    |
| Purchase of real property —                     |                |                   |                           |               |         |
| Dwellings for rental/resale                     | 368.7          | 22.6              | 0.9                       | 3.4           | 395.5   |
| Non-residential buildings                       | 214.4          | 25.0              | 20.1                      | 0.3           | 259.8   |
| Rural property                                  | 79.4           | 2.4               | 0.1                       | —             | 81.9    |
| Other land —                                    |                |                   |                           |               |         |
| For residential block development               | 21.1           | 55.5              | —                         | 1.3           | 77.9    |
| Other                                           | 32.6           | 31.5              | —                         | 0.5           | 64.5    |
| Wholesale finance                               | 76.2           | 51.6              | —                         | 149.2         | 277.0   |
| Purchase of plant and equipment —               |                |                   |                           |               |         |
| Motor vehicles                                  | 36.4           | 100.9             | 0.2                       | 19.2          | 156.7   |
| Other transport equipment                       | 84.3           | 10.0              | —                         | —             | 94.3    |
| Other                                           | 78.8           | 53.2              | 0.1                       | —             | 132.1   |
| Refinancing                                     | 383.3          | 2.0               | —                         | 1.7           | 387.1   |
| Other(a)                                        | 836.7          | 170.9             | 72.9                      | 5.6           | 1,086.0 |
| Total fixed loan facilities                     | 2,393.0        | 692.1             | 299.1                     | 212.8         | 3,597.1 |
| Commitments under revolving credit facilities — |                |                   |                           |               |         |
| New and increased credit limits                 | 5,376.2        | 46.0              | 218.6                     | 39.4          | 5,680.1 |
| Total commercial finance commitments            | 7,769.2        | 738.2             | 517.6                     | 252.2         | 9,277.2 |
| STATES                                          |                |                   |                           |               |         |
| New South Wales                                 | 3,049.3        | 273.9             | 463.6                     | 132.8         | 3,919.6 |
| Victoria                                        | 3,004.2        | 164.9             | 32.7                      | 56.9          | 3,258.7 |
| Queensland                                      | 582.4          | 146.9             | 10.0                      | 37.2          | 776.5   |
| South Australia                                 | 450.3          | 61.4              | 10.7                      | 6.6           | 529.0   |
| Western Australia                               | 495.7          | 67.2              | 0.6                       | 5.9           | 569.4   |
| Tasmania                                        | 83.9           | 8.0               | —                         | 2.2           | 94.1    |
| Northern Territory                              | 35.7           | 3.6               | —                         | 0.9           | 40.2    |
| Australian Capital Territory                    | 67.6           | 12.3              | —                         | 9.7           | 89.6    |

(a) Includes factoring.

TABLE 2 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — FIXED LOAN FACILITIES(a)  
(\$ million)

|                     | Purpose of commitment        |                           |                         |                              |                              |                           |                |                               |            |
|---------------------|------------------------------|---------------------------|-------------------------|------------------------------|------------------------------|---------------------------|----------------|-------------------------------|------------|
|                     | Construction finance for -   |                           |                         |                              | Purchase of real property    |                           |                |                               |            |
|                     | Erection of -                |                           |                         |                              |                              |                           |                |                               | Other land |
|                     | Dwellings for rental/ resale | Non-residential buildings | Non-building structures | Alterations and/or additions | Dwellings for rental/ resale | Non-residential buildings | Rural property | Residential block development | Other      |
| AUSTRALIA           |                              |                           |                         |                              |                              |                           |                |                               |            |
| YEARS               |                              |                           |                         |                              |                              |                           |                |                               |            |
| 1986-1987           | 1,090.4                      | 2,014.3                   | 98.1                    | 251.9                        | 806.3                        | 1,966.9                   | 500.9          | 455.4                         | 754.1      |
| 1987-1988           | 1,626.4                      | 2,980.7                   | 128.9                   | 282.0                        | 2,233.4                      | 3,730.9                   | 933.7          | 761.5                         | 856.3      |
| 1988-1989           | 3,143.7                      | 3,914.3                   | 281.2                   | 456.5                        | 5,400.1                      | 4,671.6                   | 1,411.9        | 1702.6                        | 1635.0     |
| 1989                |                              |                           |                         |                              |                              |                           |                |                               |            |
| March               | 244.5                        | 229.2                     | 30.1                    | 41.6                         | 639.4                        | 330.2                     | 141.9          | 154.7                         | 262.6      |
| April               | 299.9                        | 339.1                     | 25.9                    | 30.8                         | 479.2                        | 435.7                     | 115.0          | 122.7                         | 100.4      |
| May                 | 254.8                        | 326.4                     | 12.0                    | 70.2                         | 503.1                        | 286.2                     | 116.9          | 154.3                         | 144.5      |
| June                | 278.6                        | 530.9                     | 33.6                    | 58.5                         | 366.8                        | 393.3                     | 111.2          | 180.0                         | 160.4      |
| July                | 294.3                        | 418.7                     | 22.7                    | 30.8                         | 389.5                        | 294.6                     | 92.4           | 106.9                         | 160.1      |
| August              | 252.5                        | 387.1                     | 9.5                     | 47.6                         | 320.5                        | 370.9                     | 85.2           | 93.7                          | 76.2       |
| September           | 232.0                        | 200.0                     | 17.2                    | 26.6                         | 276.9                        | 330.1                     | 75.9           | 121.9                         | 77.0       |
| October             | 195.7                        | 186.2                     | 13.8                    | 31.9                         | 314.6                        | 325.7                     | 54.4           | 84.6                          | 70.6       |
| November            | 240.0                        | 257.4                     | 14.6                    | 25.4                         | 407.9                        | 235.6                     | 64.2           | 105.6                         | 62.3       |
| December            | 199.7                        | 205.6                     | 13.2                    | 21.2                         | 326.7                        | 259.1                     | 64.8           | 85.8                          | 82.3       |
| 1990                |                              |                           |                         |                              |                              |                           |                |                               |            |
| January             | 168.9                        | 240.0                     | 69.4                    | 37.2                         | 334.0                        | 308.1                     | 64.8           | 77.0                          | 93.7       |
| February            | 135.1                        | 253.3                     | 68.2                    | 24.0                         | 361.7                        | 447.8                     | 52.9           | 106.2                         | 68.6       |
| March               | 165.8                        | 146.6                     | 52.4                    | 31.4                         | 358.7                        | 186.4                     | 56.7           | 60.2                          | 47.0       |
| April               | 131.7                        | 166.2                     | 46.7                    | 11.5                         | 390.4                        | 179.9                     | 51.1           | 49.3                          | 63.0       |
| May                 | 168.0                        | 358.5                     | 35.2                    | 22.6                         | 395.5                        | 259.8                     | 81.9           | 77.9                          | 64.5       |
| STATES — APRIL 1990 |                              |                           |                         |                              |                              |                           |                |                               |            |
| N.S.W.              | 51.7                         | 83.3                      | 43.8                    | 3.8                          | 129.2                        | 90.7                      | 19.0           | 11.7                          | 18.4       |
| Vic.                | 25.4                         | 20.2                      | 0.2                     | 2.4                          | 88.1                         | 30.9                      | 8.1            | 13.6                          | 13.9       |
| Qld                 | 21.6                         | 20.4                      | —                       | 1.8                          | 77.6                         | 17.7                      | 6.3            | 14.2                          | 13.2       |
| S.A.                | 5.3                          | 14.4                      | 0.2                     | 1.1                          | 29.3                         | 4.4                       | 5.3            | 1.8                           | 10.8       |
| W.A.                | 18.4                         | 26.9                      | —                       | 1.7                          | 53.7                         | 30.5                      | 10.5           | 4.7                           | 5.7        |
| Tas.                | 0.8                          | 0.5                       | 2.5                     | 0.4                          | 4.9                          | 4.1                       | 1.6            | 0.2                           | 0.5        |
| N.T.                | 0.1                          | —                         | —                       | 0.2                          | 2.2                          | 0.5                       | —              | 0.1                           | —          |
| A.C.T.              | 8.2                          | 0.4                       | —                       | 0.1                          | 5.6                          | 1.1                       | 0.3            | 3.1                           | 0.6        |
| STATES — MAY 1990   |                              |                           |                         |                              |                              |                           |                |                               |            |
| N.S.W.              | 86.8                         | 268.8                     | 29.9                    | 8.7                          | 109.1                        | 125.6                     | 28.7           | 25.9                          | 27.4       |
| Vic.                | 22.5                         | 22.0                      | 3.6                     | 5.8                          | 107.4                        | 51.0                      | 19.9           | 22.7                          | 11.8       |
| Qld                 | 29.0                         | 24.9                      | 0.2                     | 3.3                          | 69.0                         | 38.6                      | 11.4           | 17.5                          | 13.4       |
| S.A.                | 4.8                          | 21.5                      | 0.2                     | 1.6                          | 21.4                         | 11.8                      | 10.1           | 1.1                           | 5.1        |
| W.A.                | 16.9                         | 10.5                      | —                       | 2.2                          | 66.1                         | 27.0                      | 8.6            | 7.4                           | 5.6        |
| Tas.                | 1.6                          | 1.8                       | 1.3                     | 0.6                          | 6.7                          | 4.9                       | 1.9            | 0.5                           | 0.2        |
| N.T.                | 0.3                          | 0.2                       | —                       | —                            | 2.3                          | —                         | —              | —                             | —          |
| A.C.T.              | 6.1                          | 8.8                       | —                       | 0.3                          | 13.6                         | 0.9                       | 0.3            | 2.8                           | 1.0        |

(a) Prior to March 1987, excludes some personal investment loans.

TABLE 2 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — FIXED LOAN FACILITIES (a) —continued  
(\$ million)

|                     | Purpose of commitment           |                |                           |         |             |          | Total commitments | Debt participation in leveraged leases (included in total) | Commitments not drawn at end of period |
|---------------------|---------------------------------|----------------|---------------------------|---------|-------------|----------|-------------------|------------------------------------------------------------|----------------------------------------|
|                     | Purchase of plant and equipment |                |                           |         | Refinancing | Other(b) |                   |                                                            |                                        |
|                     | Wholesale finance               | Motor vehicles | Other transport equipment | Other   |             |          |                   |                                                            |                                        |
|                     |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| AUSTRALIA           |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| YEARS               |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| 1986-1987           | 1,517.6                         | 892.8          | 168.1                     | 971.1   | 2,579.5     | 9,314.7  | 23,382.0          | 26.3                                                       | 6,877.7                                |
| 1987-1988           | 1,316.0                         | 1,142.8        | 256.4                     | 1,094.0 | 4,062.0     | 13,092.0 | 34,497.0          | 3.1                                                        | 9,359.9                                |
| 1988-1989           | 1,937.9                         | 1,527.0        | 345.3                     | 1,333.8 | 4,408.8     | 14,637.8 | 46,807.2          | 8.8                                                        | 11,281.9                               |
| 1989                |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| March               | 200.7                           | 136.6          | 25.0                      | 127.1   | 262.2       | 1,378.5  | 4,204.3           | 0.2                                                        | 10,275.5                               |
| April               | 133.1                           | 132.5          | 31.8                      | 107.5   | 341.1       | 1,093.8  | 3,788.5           | —                                                          | 10,141.1                               |
| May                 | 136.9                           | 150.9          | 18.7                      | 118.1   | 509.1       | 1,106.6  | 3,908.7           | —                                                          | 10,465.2                               |
| June                | 148.9                           | 140.3          | 25.1                      | 140.0   | 498.7       | 1,384.5  | 4,450.9           | —                                                          | 11,281.9                               |
| July                | 160.6                           | 131.7          | 19.4                      | 100.9   | 367.0       | 1,096.1  | 3,685.8           | 0.4                                                        | 9,774.0                                |
| August              | 129.9                           | 151.8          | 27.0                      | 125.0   | 259.4       | 1,264.0  | 3,600.3           | —                                                          | 10,187.7                               |
| September           | 88.9                            | 132.0          | 22.4                      | 96.3    | 220.2       | 779.6    | 2,696.8           | —                                                          | 9,150.0                                |
| October             | 81.1                            | 133.1          | 20.0                      | 105.5   | 346.5       | 1,009.4  | 2,973.2           | —                                                          | 9,526.7                                |
| November            | 105.3                           | 150.1          | 25.6                      | 150.5   | 256.4       | 1,106.8  | 3,207.6           | —                                                          | 8,231.6                                |
| December            | 100.7                           | 123.4          | 13.8                      | 88.4    | 292.3       | 752.0    | 2,628.9           | —                                                          | 8,055.9                                |
| 1990                |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| January             | 163.6                           | 149.7          | 51.2                      | 90.2    | 259.8       | 964.4    | 3,072.2           | 1.7                                                        | 8,946.6                                |
| February            | 218.2                           | 126.8          | 10.8                      | 124.0   | 206.4       | 920.9    | 3,124.9           | 0.5                                                        | 8,100.1                                |
| March               | 563.5                           | 159.8          | 16.6                      | 118.5   | 339.1       | 1,031.2  | 3,333.7           | 1.8                                                        | 7,724.8                                |
| April               | 210.2                           | 139.2          | 13.7                      | 88.1    | 277.1       | 927.1    | 2,745.2           | 0.2                                                        | 7,643.9                                |
| May                 | 277.0                           | 156.7          | 94.3                      | 132.1   | 387.1       | 1,086.0  | 3,597.1           | —                                                          | 7,951.0                                |
| STATES — APRIL 1990 |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| N.S.W.              | 100.6                           | 46.3           | 2.9                       | 23.9    | 95.8        | 320.3    | 1,041.2           | —                                                          | 3,746.0                                |
| Vic.                | 48.2                            | 51.8           | 2.5                       | 27.4    | 72.0        | 131.3    | 536.2             | —                                                          | 1,983.4                                |
| Qld                 | 29.7                            | 15.9           | 4.1                       | 13.8    | 27.5        | 96.2     | 359.9             | 0.1                                                        | 787.2                                  |
| S.A.                | 17.4                            | 10.3           | 1.8                       | 7.7     | 26.2        | 296.3    | 432.3             | —                                                          | 383.1                                  |
| W.A.                | 11.1                            | 10.5           | 1.6                       | 8.9     | 23.0        | 62.9     | 270.0             | —                                                          | 572.3                                  |
| Tas.                | 1.7                             | 2.8            | 0.6                       | 5.2     | 9.8         | 9.2      | 45.0              | —                                                          | 105.1                                  |
| N.T.                | —                               | 1.1            | 0.2                       | 0.7     | 9.4         | 2.0      | 16.4              | —                                                          | 6.5                                    |
| A.C.T.              | 1.5                             | 0.4            | —                         | 0.5     | 13.4        | 9.0      | 44.1              | —                                                          | 60.2                                   |
| STATES — MAY 1990   |                                 |                |                           |         |             |          |                   |                                                            |                                        |
| N.S.W.              | 120.5                           | 55.8           | 84.7                      | 49.8    | 185.1       | 463.4    | 1,670.2           | —                                                          | 4,401.1                                |
| Vic.                | 72.2                            | 53.3           | 2.3                       | 25.9    | 74.8        | 336.1    | 831.1             | —                                                          | 1,881.9                                |
| Qld                 | 45.6                            | 15.7           | 3.3                       | 18.6    | 35.1        | 124.8    | 450.5             | —                                                          | 709.2                                  |
| S.A.                | 17.9                            | 12.6           | 0.6                       | 10.1    | 40.1        | 83.3     | 242.2             | —                                                          | 367.7                                  |
| W.A.                | 15.2                            | 12.2           | 2.8                       | 19.0    | 32.5        | 60.3     | 286.4             | —                                                          | 450.8                                  |
| Tas.                | 3.0                             | 5.0            | 0.3                       | 5.1     | 7.3         | 11.9     | 51.8              | —                                                          | 75.8                                   |
| N.T.                | 1.1                             | 1.4            | 0.1                       | 1.1     | 9.4         | 3.0      | 20.1              | —                                                          | 8.1                                    |
| A.C.T.              | 1.5                             | 0.8            | 0.1                       | 2.4     | 2.8         | 3.2      | 44.8              | —                                                          | 56.5                                   |

(a) Prior to March 1987, excludes some personal investment loans. (b) Includes factoring.

TABLE 3 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — FIXED LOAN FACILITIES, BY INDUSTRY OF BORROWER  
(\$ million)

|                     | Agriculture,<br>forestry, fishing<br>and hunting | Mining | Manufacturing | Construction | Wholesale trade | Retail trade | Transport<br>and<br>storage | Finance,<br>investment<br>and<br>insurance | Property<br>and<br>business<br>services | Other<br>industries(a) | Total(a) |
|---------------------|--------------------------------------------------|--------|---------------|--------------|-----------------|--------------|-----------------------------|--------------------------------------------|-----------------------------------------|------------------------|----------|
| AUSTRALIA           |                                                  |        |               |              |                 |              |                             |                                            |                                         |                        |          |
| YEARS               |                                                  |        |               |              |                 |              |                             |                                            |                                         |                        |          |
| 1986-1987           | 1,712.0                                          | 537.4  | 1,928.1       | 3,534.7      | 1,223.8         | 1,830.9      | 757.5                       | 4,362.7                                    | 3,197.3                                 | 4,297.5                | 23,382.0 |
| 1987-1988           | 3,243.9                                          | 802.5  | 2,035.4       | 5,385.5      | 1,294.6         | 2,546.6      | 963.6                       | 6,012.6                                    | 5,110.9                                 | 7,106.4                | 34,502.0 |
| 1988-1989           | 3,266.2                                          | 901.7  | 2,717.8       | 8,065.7      | 1,713.2         | 3,110.5      | 1,275.3                     | 6,664.9                                    | 8,673.0                                 | 10,413.9               | 46,802.2 |
| 1989                |                                                  |        |               |              |                 |              |                             |                                            |                                         |                        |          |
| March               | 222.5                                            | 43.1   | 203.0         | 638.3        | 133.5           | 245.6        | 146.2                       | 663.2                                      | 810.9                                   | 1,098.0                | 4,204.3  |
| April               | 211.7                                            | 57.4   | 198.9         | 662.1        | 179.5           | 221.8        | 121.1                       | 533.3                                      | 686.4                                   | 916.3                  | 3,788.5  |
| May                 | 261.1                                            | 85.1   | 199.8         | 578.5        | 139.8           | 320.1        | 108.6                       | 558.6                                      | 730.4                                   | 936.6                  | 3,908.7  |
| June                | 214.8                                            | 14.2   | 250.8         | 725.5        | 133.7           | 279.4        | 103.6                       | 810.0                                      | 1,026.9                                 | 892.0                  | 4,450.9  |
| July                | 207.0                                            | 45.0   | 248.8         | 602.6        | 191.0           | 284.5        | 95.7                        | 433.2                                      | 835.2                                   | 742.7                  | 3,685.8  |
| August              | 169.2                                            | 136.2  | 163.9         | 652.7        | 139.8           | 334.6        | 96.8                        | 431.6                                      | 736.8                                   | 738.6                  | 3,600.3  |
| September           | 150.1                                            | 27.5   | 185.2         | 513.0        | 95.4            | 241.4        | 78.3                        | 255.3                                      | 553.8                                   | 596.7                  | 2,696.8  |
| October             | 139.5                                            | 38.1   | 141.4         | 417.2        | 85.8            | 204.6        | 118.9                       | 393.5                                      | 632.2                                   | 801.9                  | 2,973.2  |
| November            | 174.4                                            | 57.3   | 237.6         | 461.0        | 110.1           | 262.7        | 110.8                       | 418.2                                      | 575.7                                   | 799.9                  | 3,207.6  |
| December            | 148.9                                            | 14.5   | 207.3         | 438.5        | 146.3           | 207.4        | 77.0                        | 251.9                                      | 553.2                                   | 583.7                  | 2,628.9  |
| 1990                |                                                  |        |               |              |                 |              |                             |                                            |                                         |                        |          |
| January             | 139.5                                            | 95.0   | 174.2         | 548.7        | 114.4           | 305.1        | 98.0                        | 299.6                                      | 634.3                                   | 663.6                  | 3,072.2  |
| February            | 159.5                                            | 67.0   | 156.8         | 503.8        | 105.7           | 349.6        | 66.5                        | 470.3                                      | 478.7                                   | 773.5                  | 3,131.4  |
| March               | 208.7                                            | 75.3   | 147.0         | 366.3        | 114.9           | 377.8        | 82.0                        | 635.8                                      | 472.2                                   | 853.6                  | 3,333.7  |
| April               | 158.1                                            | 53.8   | 132.0         | 317.2        | 98.2            | 273.6        | 63.9                        | 272.6                                      | 663.4                                   | 712.3                  | 2,745.2  |
| May                 | 240.8                                            | 166.6  | 147.3         | 556.0        | 186.3           | 382.3        | 128.6                       | 290.5                                      | 570.0                                   | 928.7                  | 3,597.1  |
| STATES — APRIL 1990 |                                                  |        |               |              |                 |              |                             |                                            |                                         |                        |          |
| N.S.W.              | 48.7                                             | 45.0   | 47.1          | 121.0        | 50.1            | 95.5         | 22.1                        | 110.6                                      | 212.4                                   | 288.8                  | 1,041.2  |
| Vic.                | 24.4                                             | 0.9    | 49.8          | 52.0         | 16.8            | 71.9         | 16.0                        | 72.0                                       | 57.6                                    | 174.9                  | 536.2    |
| Qld                 | 25.0                                             | 1.5    | 10.8          | 53.8         | 12.3            | 41.4         | 12.3                        | 37.7                                       | 65.6                                    | 99.6                   | 359.9    |
| S.A.                | 22.7                                             | 0.9    | 11.8          | 21.4         | 10.5            | 20.8         | 6.5                         | 27.4                                       | 270.3                                   | 40.2                   | 432.3    |
| W.A.                | 28.6                                             | 5.5    | 11.1          | 57.5         | 5.0             | 24.6         | 5.3                         | 17.4                                       | 42.7                                    | 72.4                   | 270.0    |
| Tas.                | 6.1                                              | —      | 1.3           | 1.7          | 1.3             | 14.8         | 1.1                         | 0.8                                        | 2.6                                     | 15.2                   | 45.0     |
| N.T.                | 1.1                                              | —      | 0.2           | 0.3          | —               | 1.3          | 0.3                         | 4.0                                        | 2.4                                     | 6.8                    | 16.4     |
| A.C.T.              | 1.5                                              | —      | —             | 9.5          | 2.2             | 3.3          | 0.4                         | 2.8                                        | 10.0                                    | 14.4                   | 44.1     |
| STATES — MAY 1990   |                                                  |        |               |              |                 |              |                             |                                            |                                         |                        |          |
| N.S.W.              | 76.0                                             | 31.5   | 46.8          | 335.0        | 104.2           | 156.2        | 49.5                        | 128.3                                      | 239.7                                   | 503.0                  | 1,670.2  |
| Vic.                | 43.2                                             | 126.0  | 56.9          | 70.7         | 36.3            | 97.5         | 50.4                        | 78.8                                       | 97.1                                    | 174.3                  | 831.1    |
| Qld                 | 40.6                                             | 1.2    | 17.1          | 67.4         | 14.4            | 61.8         | 11.7                        | 37.6                                       | 95.3                                    | 103.3                  | 450.5    |
| S.A.                | 41.1                                             | 0.2    | 10.1          | 27.3         | 12.9            | 25.4         | 5.9                         | 13.0                                       | 67.5                                    | 38.9                   | 242.2    |
| W.A.                | 29.1                                             | 7.1    | 13.6          | 37.4         | 12.3            | 28.9         | 7.9                         | 27.5                                       | 50.0                                    | 73.0                   | 286.4    |
| Tas.                | 7.5                                              | —      | 2.2           | 3.6          | 3.0             | 9.5          | 2.1                         | 0.5                                        | 6.5                                     | 17.0                   | 51.8     |
| N.T.                | 1.7                                              | 0.5    | 0.1           | 0.9          | 0.1             | 1.9          | 0.6                         | 3.2                                        | 1.2                                     | 10.0                   | 20.1     |
| A.C.T.              | 1.7                                              | 0.1    | 0.5           | 13.6         | 3.1             | 1.7          | 0.4                         | 1.5                                        | 12.8                                    | 9.3                    | 44.8     |

(a) Prior to March 1987, excludes some personal investment loans.

TABLE 4 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — REVOLVING CREDIT FACILITIES  
(\$ million)

| YEARS                                                          | New and increased credit limits by industry of borrower |         |               |              |                 |              |                       |                                   |                                |                  | Cancellations and reductions of credit limits during period(a) | Credit limits at end of period |           |          |
|----------------------------------------------------------------|---------------------------------------------------------|---------|---------------|--------------|-----------------|--------------|-----------------------|-----------------------------------|--------------------------------|------------------|----------------------------------------------------------------|--------------------------------|-----------|----------|
|                                                                | Agriculture, forestry, fishing and hunting              | Mining  | Manufacturing | Construction | Wholesale trade | Retail trade | Transport and storage | Finance, investment and insurance | Property and business services | Other industries |                                                                | Total                          | Total     | Used     |
|                                                                | AUSTRALIA                                               |         |               |              |                 |              |                       |                                   |                                |                  |                                                                | Total                          | Used      |          |
| 1986-1987                                                      | 3,197.5                                                 | 2,745.9 | 10,196.3      | 2,555.7      | 2,803.9         | 3,996.6      | 1,113.2               | 14,179.3                          | 7,128.2                        | 5,947.4          | 53,864.0                                                       | 35,932.9                       | 82,423.3  | 54,193.1 |
| 1987-1988                                                      | 3,564.7                                                 | 2,638.7 | 11,837.8      | 5,097.4      | 4,352.2         | 5,472.7      | 1,420.8               | 18,961.6                          | 8,650.6                        | 12,022.4         | 74,018.8                                                       | 45,721.3                       | 110,859.4 | 72,989.4 |
| 1988-1989                                                      | 3,689.4                                                 | 3,219.1 | 10,221.9      | 5,136.4      | 3,466.9         | 4,724.3      | 1,796.3               | 16,024.2                          | 9,852.5                        | 10,207.4         | 68,338.5                                                       | 56,635.1                       | 122,685.7 | 82,403.6 |
| 1989                                                           |                                                         |         |               |              |                 |              |                       |                                   |                                |                  |                                                                |                                |           |          |
| March                                                          | 357.5                                                   | 222.9   | 676.2         | 308.9        | 241.4           | 369.3        | 158.7                 | 961.5                             | 519.4                          | 979.9            | 4,795.7                                                        | 4,283.6                        | 117,177.9 | 79,109.1 |
| April                                                          | 268.7                                                   | 133.6   | 1,559.5       | 288.7        | 228.4           | 254.9        | 95.0                  | 715.0                             | 524.0                          | 599.5            | 4,667.4                                                        | 4,112.7                        | 117,745.6 | 80,579.1 |
| May                                                            | 360.7                                                   | 324.4   | 931.5         | 670.5        | 395.8           | 444.3        | 138.7                 | 1,654.0                           | 1,226.8                        | 897.3            | 7,044.0                                                        | 4,264.2                        | 120,525.4 | 81,157.9 |
| June                                                           | 258.6                                                   | 644.6   | 1,095.9       | 525.4        | 287.8           | 504.4        | 92.0                  | 2,614.6                           | 850.9                          | 884.4            | 7,758.5                                                        | 4,780.8                        | 122,685.7 | 82,403.6 |
| July                                                           | 184.1                                                   | 254.2   | 621.0         | 388.4        | 246.4           | 298.3        | 72.3                  | 1,040.3                           | 582.1                          | 908.9            | 4,665.5                                                        | 3,718.3                        | 124,064.6 | 82,779.2 |
| August                                                         | 263.6                                                   | 204.6   | 690.5         | 338.9        | 234.5           | 313.0        | 95.5                  | 2,026.1                           | 566.7                          | 458.6            | 5,122.5                                                        | 4,603.6                        | 124,776.9 | 83,940.3 |
| September                                                      | 282.2                                                   | 444.6   | 880.5         | 274.8        | 295.7           | 381.7        | 90.6                  | 1,733.4                           | 552.5                          | 488.6            | 5,424.7                                                        | 3,976.5                        | 126,001.7 | 84,459.3 |
| October                                                        | 215.3                                                   | 379.7   | 834.5         | 214.4        | 141.9           | 359.0        | 62.1                  | 1,292.1                           | 577.0                          | 442.1            | 4,518.2                                                        | 3,631.4                        | 128,730.5 | 86,381.0 |
| November                                                       | 229.9                                                   | 202.3   | 434.3         | 319.7        | 202.5           | 273.1        | 64.3                  | 687.3                             | 632.9                          | 777.4            | 3,823.6                                                        | 4,248.2                        | 129,823.2 | 84,193.1 |
| December                                                       | 198.5                                                   | 66.5    | 650.6         | 225.9        | 464.8           | 407.9        | 84.9                  | 1,320.0                           | 507.0                          | 450.7            | 4,376.8                                                        | 4,690.5                        | 129,605.6 | 86,841.7 |
| 1990                                                           |                                                         |         |               |              |                 |              |                       |                                   |                                |                  |                                                                |                                |           |          |
| January                                                        | 309.6                                                   | 172.2   | 922.3         | 209.2        | 318.8           | 656.2        | 94.1                  | 1,026.2                           | 511.0                          | 937.0            | 5,156.5                                                        | 3,748.1                        | 137,725.7 | 92,951.8 |
| February                                                       | 226.9                                                   | 63.1    | 634.1         | 247.0        | 193.0           | 609.5        | 57.8                  | 486.1                             | 430.2                          | 618.5            | 3,566.4                                                        | 4,432.8                        | 136,142.2 | 92,612.0 |
| March                                                          | 335.0                                                   | 51.7    | 748.3         | 249.0        | 169.3           | 328.4        | 222.3                 | 1,458.1                           | 502.8                          | 625.3            | 4,690.3                                                        | 4,268.7                        | 136,310.9 | 93,118.0 |
| April                                                          | 253.8                                                   | 78.5    | 500.4         | 187.6        | 238.2           | 356.4        | 75.6                  | 828.5                             | 583.1                          | 467.3            | 3,569.6                                                        | 2,827.3                        | 137,171.4 | 94,941.6 |
| May                                                            | 432.9                                                   | 201.8   | 1,159.3       | 329.0        | 186.2           | 382.4        | 137.2                 | 956.6                             | 1,152.8                        | 742.1            | 5,680.1                                                        | 4,227.8                        | 139,841.6 | 96,650.4 |
| STATES — APRIL 1990                                            |                                                         |         |               |              |                 |              |                       |                                   |                                |                  |                                                                |                                |           |          |
| N.S.W.                                                         | 85.7                                                    | 29.0    | 201.8         | 81.5         | 86.9            | 160.3        | 15.7                  | 299.5                             | 263.5                          | 152.7            | 1,376.8                                                        | 1,159.0                        | 58,616.1  | 41,254.5 |
| Vic.                                                           | 41.0                                                    | 6.7     | 129.8         | 61.5         | 91.6            | 111.8        | 34.5                  | 431.5                             | 222.9                          | 216.9            | 1,348.3                                                        | 962.0                          | 50,571.8  | 35,741.9 |
| Qld                                                            | 51.8                                                    | 20.7    | 29.6          | 16.6         | 11.6            | 31.9         | 11.4                  | 22.1                              | 62.0                           | 38.8             | 296.6                                                          | 144.6                          | 9,445.1   | 5,884.4  |
| S.A.                                                           | 28.8                                                    | 0.5     | 118.9         | 9.2          | 37.2            | 25.3         | 2.4                   | 25.0                              | 11.6                           | 15.1             | 274.1                                                          | 206.1                          | 8,669.4   | 5,419.1  |
| W.A.                                                           | 35.2                                                    | 21.5    | 16.2          | 9.0          | 10.2            | 15.7         | 10.3                  | 37.8                              | 15.4                           | 29.1             | 200.2                                                          | 273.7                          | 6,581.1   | 4,505.9  |
| Tas.                                                           | 8.5                                                     | 0.1     | 3.7           | 4.7          | 0.4             | 5.1          | 1.0                   | 1.6                               | 2.2                            | 5.9              | 33.3                                                           | 30.2                           | 1,093.9   | 905.5    |
| N.T.                                                           | 1.8                                                     | —       | 0.1           | 3.9          | 0.2             | 3.2          | 0.2                   | 8.7                               | 2.5                            | 0.7              | 21.3                                                           | 29.0                           | 553.6     | 322.4    |
| A.C.T.                                                         | 1.1                                                     | —       | 0.2           | 1.2          | 0.2             | 3.0          | 0.1                   | 2.3                               | 2.9                            | 8.1              | 19.1                                                           | 22.6                           | 1,640.4   | 907.9    |
| STATES — MAY 1990                                              |                                                         |         |               |              |                 |              |                       |                                   |                                |                  |                                                                |                                |           |          |
| N.S.W.                                                         | 128.7                                                   | 147.0   | 552.9         | 150.0        | 83.1            | 148.5        | 17.6                  | 293.6                             | 342.4                          | 385.6            | 2,249.4                                                        | 1,978.7                        | 59,258.8  | 41,782.5 |
| Vic.                                                           | 126.6                                                   | 41.9    | 464.9         | 109.4        | 56.4            | 115.7        | 100.0                 | 482.7                             | 694.3                          | 235.7            | 2,427.6                                                        | 1,332.6                        | 52,429.1  | 36,550.0 |
| Qld                                                            | 68.9                                                    | 1.9     | 25.5          | 26.6         | 21.1            | 34.4         | 6.9                   | 28.8                              | 58.2                           | 53.7             | 326.0                                                          | 343.9                          | 9,489.8   | 6,121.4  |
| S.A.                                                           | 43.8                                                    | 0.6     | 85.2          | 10.8         | 12.5            | 35.3         | 4.1                   | 40.9                              | 27.5                           | 26.2             | 286.9                                                          | 270.9                          | 8,724.9   | 5,512.7  |
| W.A.                                                           | 51.9                                                    | 9.4     | 21.2          | 13.9         | 8.9             | 35.0         | 4.8                   | 95.7                              | 22.7                           | 19.5             | 283.0                                                          | 219.1                          | 6,626.4   | 4,538.8  |
| Tas.                                                           | 9.5                                                     | 0.2     | 7.6           | 2.1          | 2.3             | 7.5          | 0.7                   | 2.7                               | 2.9                            | 6.7              | 42.3                                                           | 43.7                           | 1,092.5   | 910.5    |
| N.T.                                                           | 2.1                                                     | 0.9     | 1.5           | 3.5          | 1.4             | 2.0          | 0.9                   | 4.0                               | 1.2                            | 2.5              | 20.1                                                           | 7.3                            | 566.3     | 337.6    |
| A.C.T.                                                         | 1.4                                                     | —       | 0.4           | 12.6         | 0.5             | 4.0          | 2.0                   | 8.2                               | 3.5                            | 12.3             | 44.8                                                           | 31.5                           | 1,653.7   | 896.9    |
| (a) Includes transfers of existing commitments between States. |                                                         |         |               |              |                 |              |                       |                                   |                                |                  |                                                                |                                |           |          |

(a) Includes transfers of existing commitments between States.

TABLE 5 — COMMERCIAL FINANCE COMMITMENTS, AUSTRALIA  
(\$ million)

|                                            | (\$ million)   |                      |                              |                  |                                   |                                         |                      |  |
|--------------------------------------------|----------------|----------------------|------------------------------|------------------|-----------------------------------|-----------------------------------------|----------------------|--|
| Industry of borrower                       | Type of lender |                      |                              |                  | Total<br>fixed loan<br>facilities | Total<br>revolving credit<br>facilities | Total<br>commitments |  |
|                                            | All<br>banks   | Finance<br>companies | Money market<br>corporations | Other<br>lenders |                                   |                                         |                      |  |
| MAY 1990                                   |                |                      |                              |                  |                                   |                                         |                      |  |
| Agriculture, forestry, fishing and hunting | 657.9          | 15.7                 | 0.1                          | —                | 240.8                             | 432.9                                   | 673.7                |  |
| Mining                                     | 364.7          | 3.1                  | 0.5                          | —                | 166.6                             | 201.8                                   | 368.4                |  |
| Manufacturing                              | 1,200.7        | 49.6                 | 56.3                         | —                | 147.3                             | 1,159.3                                 | 1,306.6              |  |
| Construction                               | 405.8          | 200.9                | 211.9                        | 66.4             | 556.0                             | 329.0                                   | 885.0                |  |
| Wholesale trade                            | 287.6          | 69.5                 | 14.5                         | 0.9              | 186.3                             | 186.2                                   | 372.5                |  |
| Retail trade                               | 533.1          | 64.7                 | 17.5                         | 149.4            | 382.3                             | 382.4                                   | 764.7                |  |
| Transport and storage                      | 212.3          | 33.7                 | 10.3                         | 9.5              | 128.6                             | 137.2                                   | 265.8                |  |
| Finance investment and insurance           | 1,125.1        | 29.9                 | 91.6                         | 0.4              | 290.5                             | 956.6                                   | 1,247.0              |  |
| Property and business services             | 1,490.0        | 202.2                | 23.7                         | 6.8              | 570.0                             | 1,152.8                                 | 1,722.8              |  |
| Other industries                           | 1,492.0        | 68.8                 | 91.3                         | 18.6             | 928.7                             | 742.1                                   | 1,670.8              |  |
| Total                                      | 7,769.2        | 738.2                | 517.6                        | 252.2            | 3,597.1                           | 5,680.1                                 | 9,277.2              |  |
| APRIL 1990                                 |                |                      |                              |                  |                                   |                                         |                      |  |
| Agriculture, forestry, fishing and hunting | 399.1          | 12.5                 | 0.3                          | —                | 158.1                             | 253.8                                   | 411.9                |  |
| Mining                                     | 85.5           | 3.3                  | 43.3                         | 0.2              | 53.8                              | 78.5                                    | 132.3                |  |
| Manufacturing                              | 546.2          | 42.6                 | 42.6                         | 1.0              | 132.0                             | 500.4                                   | 632.4                |  |
| Construction                               | 328.8          | 166.0                | 5.1                          | 5.0              | 317.2                             | 187.6                                   | 504.8                |  |
| Wholesale trade                            | 269.9          | 64.4                 | 0.8                          | 1.4              | 98.2                              | 238.2                                   | 336.5                |  |
| Retail trade                               | 446.4          | 57.8                 | 10.1                         | 115.7            | 273.6                             | 356.4                                   | 630.0                |  |
| Transport and storage                      | 104.3          | 31.9                 | 0.3                          | 3.0              | 63.9                              | 75.6                                    | 139.6                |  |
| Finance investment and insurance           | 830.4          | 46.7                 | 223.8                        | 0.2              | 272.6                             | 828.5                                   | 1,101.1              |  |
| Property and business services             | 938.6          | 130.8                | 176.9                        | 0.2              | 663.4                             | 583.1                                   | 1,246.5              |  |
| Other industries                           | 1,060.2        | 66.3                 | 22.7                         | 30.4             | 712.3                             | 467.3                                   | 1,179.5              |  |
| Total                                      | 5,009.4        | 622.4                | 525.8                        | 157.2            | 2,745.2                           | 3,569.6                                 | 6,314.8              |  |
| MAY 1989                                   |                |                      |                              |                  |                                   |                                         |                      |  |
| Agriculture, forestry, fishing and hunting | 603.1          | 15.4                 | 2.2                          | 1.1              | 261.1                             | 360.7                                   | 621.8                |  |
| Mining                                     | 389.4          | 3.1                  | 17.1                         | —                | 85.1                              | 324.2                                   | 409.5                |  |
| Manufacturing                              | 1,009.0        | 49.9                 | 72.2                         | 0.2              | 199.8                             | 931.5                                   | 1,131.3              |  |
| Construction                               | 807.7          | 373.1                | 61.0                         | 7.2              | 578.5                             | 670.5                                   | 1,249.0              |  |
| Wholesale trade                            | 448.4          | 76.1                 | 11.1                         | —                | 139.8                             | 395.8                                   | 535.6                |  |
| Retail trade                               | 653.0          | 111.3                | 0.1                          | 0.1              | 320.1                             | 444.3                                   | 764.4                |  |
| Transport and storage                      | 191.3          | 54.3                 | 1.7                          | —                | 108.6                             | 138.7                                   | 247.3                |  |
| Finance investment and insurance           | 1,916.5        | 73.2                 | 223.0                        | —                | 558.6                             | 1,654.0                                 | 2,212.6              |  |
| Property and business services             | 1,486.9        | 289.5                | 170.8                        | —                | 720.4                             | 1,226.8                                 | 1,947.2              |  |
| Other industries                           | 1,668.3        | 120.6                | 44.3                         | 0.7              | 936.6                             | 897.3                                   | 1,833.9              |  |
| Total                                      | 9,173.5        | 1,166.4              | 603.4                        | 9.4              | 3,908.7                           | 7,044.0                                 | 10,952.7             |  |

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