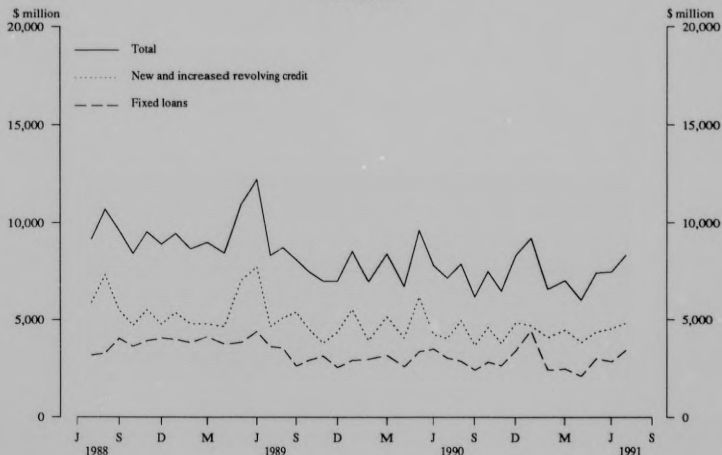


COMMERCIAL FINANCE, AUSTRALIA JULY 1991

NOTE: The July 1991 issue of this publication introduces a number of changes both in content and presentation. Please refer to 'Changes in this issue' in the Explanatory Notes for a description of changes.

MAIN FEATURES

COMMERCIAL FINANCE COMMITMENTS, JULY 1988 TO JULY 1991, AUSTRALIA



Source: Table 1

Total commercial finance commitments made by significant lenders in July 1991 amounted to \$8,342.2 million, an increase of \$855.9 million (11.4%) over June 1991 and an increase of \$1,171.7 million (16.3%) over July 1990.

It should be noted, however, that July 1991 was a five week reporting period for some banks whereas June 1991 and July 1990 were four week reporting periods.

Lending commitments increased over July 1991 across all types of institutions except money market corporations. Banks commitments increased by \$990.2 million (17.0%), Finance companies by \$107.7 million (26.1%) and Other lenders by \$39.1 million (25.6%).

Commitments under fixed loan facilities increased by \$580.4 million (20.0%) in July 1991 over June 1991. By industry sector the most significant increases were in Agriculture, Forestry, Fishing and Hunting, up \$73.8 million (38.4%),

Manufacturing up \$145.4 million (108.3%) and Retail Trade, up \$84.2 million (25.6%). The major decrease was in Finance, Investment and Insurance, down \$116.0 million (28.5%).

New and increased revolving credit limits in July 1991 amounted to \$4,862.0 million, an increase of \$275.7 million (6.0%) on June 1991. The major increases by industry sector were, Mining up \$91.1 million (147.9%), Manufacturing up \$507.0 million (76.8%) and Property and Business Services up \$95.5 million (15.7%). The major decreases were in Construction, down \$105.4 million (18.3%) and Transport and Storage, down \$141.1 million (55.1%).

At the end of July 1991, revolving credit limits totalled \$135,060.0 million of which \$90,751.5 million (67.2%) was used.

INQUIRIES

* for further information about statistics in this publication and the availability of related unpublished statistics, contact Ms Abha Bedi on Canberra (06) 252 7117 or any ABS State office.

* for information about other ABS statistics and services please refer to the back page of this publication.

TABLE 1 — COMMERCIAL FINANCE COMMITMENTS — JULY 1991
(\$ million)

Purpose of commitment 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/retale	60.3	31.6	5.0	—	96.9
Non-residential buildings					
Shops	31.2	0.1	—	—	31.3
Offices	3.8	4.6	—	1.6	9.9
Industrial	4.0	0.2	—	—	4.2
Other	30.3	21.7	—	—	52.0
Total	69.3	26.5	—	1.6	97.4
Non-building structures	14.9	—	—	—	14.9
Alterations and/or additions	14.7	0.3	—	—	15.0
Purchase of real property —					
Dwellings for rental/retale by —					
Individuals	114.0	—	—	4.9	118.9
Other	226.4	22.0	0.3	—	248.7
Non-residential buildings					
Shops	74.7	—	—	0.2	74.9
Offices	5.1	5.9	—	—	11.0
Industrial	11.7	—	—	—	11.7
Other	84.6	0.2	—	0.7	85.6
Total	176.1	6.1	—	0.9	183.2
Rural property	50.8	—	—	—	50.8
Other land —					
For residential block development	20.3	50.4	—	—	70.7
Other	28.2	35.2	—	—	63.4
Wholesale finance	80.2	13.4	0.6	163.7	257.9
Purchase of plant and equipment —					
Motor vehicles	30.5	106.3	—	9.5	146.4
Other transport equipment	5.1	9.9	—	—	15.0
Other	46.9	45.3	—	—	92.2
Factoring (a)	1.9	59.5	—	—	61.4
Refinancing	503.6	14.9	36.5	—	555.1
Other (a)	1,301.4	55.3	26.5	9.1	1,392.3
Total fixed loan facilities	2,744.6	476.9	68.9	189.7	3,480.2
Commitments under revolving credit facilities —					
New and increased credit limits	4,063.3	43.2	753.3	2.3	4,862.0
Total commercial finance commitments	6,807.9	520.1	822.2	192.0	8,342.2
STATES					
New South Wales	2,691.8	159.1	669.0	69.6	3,589.5
Victoria	1,723.7	93.0	153.2	48.1	2,017.9
Queensland	788.9	120.5	—	51.5	960.9
South Australia	1,036.7	66.9	—	5.5	1,109.0
Western Australia	349.1	50.5	—	9.1	408.7
Tasmania	80.1	4.7	—	3.4	88.2
Northern Territory	26.2	5.3	—	2.4	33.9
Australian Capital Territory	111.4	20.1	—	2.6	134.1

(a) Prior to July 1991 Factoring was included in Other.

TABLE 2 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS
(\$ million)

	Commitments under fixed loan facilities for -											
	Construction finance for -				Purchase of real property							
	Erection of -				Purchase of real property				Purchase of plant and equipment			
	Dwellings for rental/lease	Non-residential buildings	Non-building structures	Alterations and/or additions	Dwellings for rental/lease	Non-residential buildings	Rural property	Other land development	Other	Motor vehicles	Other transport equipment	Other
AUSTRALIA												
YEARS												
1988-1989	3,142.2	3,914.3	281.2	455.5	5,371.2	4,664.0	1,298.5	1,702.2	1,634.2	1,527.0	345.3	1,333.8
1989-1990	2,329.1	3,190.2	201.1	342.5	4,218.0	3,453.1	725.8	1,041.3	912.3	1,705.7	340.3	1,364.2
1990-1991	1,263.7	1,572.4	160.1	212.3	3,768.0	2,000.1	460.8	674.7	629.6	1,461.5	323.1	1,163.6
1990												
May	168.0	317.3	35.2	22.6	395.5	260.0	81.9	77.9	64.2	156.7	94.3	132.1
June	145.6	412.4	9.6	32.5	357.7	265.2	61.9	72.8	48.9	151.5	25.6	144.8
July	133.8	183.7	4.2	27.6	368.9	262.2	43.3	59.8	79.8	138.8	12.3	104.1
August	127.9	164.7	7.2	33.4	363.8	213.8	45.5	50.7	49.8	132.0	81.1	184.3
September	150.6	150.6	8.8	17.9	273.4	159.3	36.3	61.1	30.3	107.9	24.9	94.0
October	103.8	150.3	7.7	13.1	307.8	130.0	48.8	68.1	74.1	124.8	20.8	79.1
November	132.5	117.5	8.5	14.6	333.5	182.5	46.3	62.6	66.4	139.3	14.0	74.3
December	90.2	126.4	34.4	12.4	259.8	158.6	27.5	72.8	61.1	112.9	58.8	66.4
1991												
January	98.7	168.3	23.9	19.1	296.8	177.6	33.4	37.1	47.0	156.1	28.1	63.8
February	82.1	94.9	10.4	10.0	204.2	140.9	28.9	48.3	38.8	96.9	12.5	69.1
March	89.9	121.7	19.5	17.6	280.6	128.7	29.3	45.6	40.5	101.1	28.3	109.5
April	88.9	52.2	10.4	19.2	226.2	120.5	28.5	50.6	50.1	101.3	14.9	121.1
May	84.9	137.2	22.1	15.4	425.0	168.4	48.4	56.3	41.8	139.0	16.2	106.9
June	80.2	104.8	3.0	12.0	428.0	157.7	44.6	61.8	49.7	111.4	11.3	91.2
July	96.9	97.4	14.9	15.0	367.6	183.2	50.8	70.7	63.4	146.4	15.0	92.2
STATES — JUNE 1991												
N.S.W.	27.6	62.6	0.1	4.3	108.3	45.2	13.4	13.7	27.7	34.1	2.1	39.2
Vic.	12.1	19.5	1.2	2.6	70.4	19.2	8.7	6.6	11.4	35.0	3.3	20.4
Qld	27.2	9.5	0.5	2.7	177.9	47.0	12.8	17.3	6.6	12.4	3.1	14.0
S.A.	2.3	1.9	1.0	1.0	26.9	6.2	3.3	2.9	1.2	10.7	1.3	7.4
W.A.	5.8	9.6	—	0.7	26.9	28.0	3.6	4.3	2.4	12.8	1.0	7.5
Tas.	1.7	0.1	0.3	0.1	5.2	2.0	1.7	0.2	0.1	4.2	0.1	1.8
N.T.	0.1	0.1	—	0.2	2.1	0.1	—	—	0.1	0.9	0.2	0.7
A.C.T.	3.4	1.6	—	0.3	10.1	10.0	1.0	16.9	0.1	1.2	0.1	0.2
STATES — JULY 1991												
N.S.W.	42.3	38.2	0.6	6.9	138.6	76.1	17.2	15.7	32.5	41.3	3.0	28.8
Vic.	6.8	11.0	0.8	2.9	57.7	46.1	9.4	8.9	8.8	49.4	2.0	26.1
Qld	25.4	22.9	2.3	2.0	88.8	38.1	9.4	25.6	9.9	20.4	3.8	17.1
S.A.	1.5	13.2	11.2	1.1	28.3	8.3	5.6	1.7	1.9	13.4	2.4	9.1
W.A.	9.3	2.5	—	0.6	32.0	9.8	3.2	6.4	8.1	15.1	2.7	7.1
Tas.	0.9	0.3	0.1	0.3	5.7	2.3	2.2	0.9	0.6	3.7	0.5	2.5
N.T.	0.2	1.2	—	0.8	4.9	0.1	3.5	0.1	0.6	2.0	0.7	0.8
A.C.T.	10.3	7.9	—	0.5	11.5	2.4	0.3	11.6	1.0	1.0	0.1	0.8

TABLE 2 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS—continued
(\$ million)

	Commitments under fixed loan facilities for -					Commitments under revolving credit facilities for -					
	Wholesale finance	Factoring (a)	Refinancing	Other (a)	Total commitments	Debt participation in leveraged leases (included in total)	Commitments not drawn at end of period	New and increased credit limits during month	Cancellations and reductions of credit limits during period (b)	Credit limits at end of period	
										Total	Used
AUSTRALIA											
YEARS											
1988-1989	1,937.9	—	4,355.6	14,636.5	46,599.3	8.8	11,236.8	68,541.7	56,635.1	123,063.5	82,742.2
1989-1990	2,321.3	—	3,577.9	11,785.8	37,508.6	3.2	7,281.2	57,364.9	50,236.0	140,774.3	98,429.6
1990-1991	2,663.8	—	8,225.5	10,487.4	35,066.4	84.4	4,137.4	52,369.6	54,907.3	134,400.2	93,251.3
1990											
May	277.6	—	387.1	944.5	3,415.0	—	7,724.8	6,204.2	4,135.5	141,417.7	97,825.0
June	221.5	—	448.2	1,154.0	3,552.2	—	7,281.2	4,272.4	5,055.0	140,774.3	98,429.6
July	215.5	—	445.4	1,005.4	3,084.8	3.4	5,003.2	4,085.7	4,603.3	140,113.1	97,951.6
August	222.5	—	361.5	876.6	2,914.9	52.3	5,602.7	4,983.7	5,038.0	138,894.2	98,000.4
September	206.4	—	350.3	814.3	2,471.2	—	5,830.5	3,739.4	6,237.5	136,210.5	95,527.3
October	231.9	—	351.8	1,147.5	2,874.4	—	5,443.8	4,631.0	2,993.8	136,856.2	95,824.5
November	211.0	—	490.4	796.5	2,690.0	10.1	5,241.9	3,825.6	4,626.7	136,502.4	93,671.8
December	338.0	—	861.2	1,173.7	3,454.3	—	5,256.6	4,873.9	4,483.1	136,235.6	93,000.6
1991											
January	140.0	—	2,557.3	624.1	4,471.2	0.1	5,149.8	4,735.0	3,971.1	136,510.1	95,035.0
February	252.3	—	663.1	722.4	2,474.8	—	4,807.7	4,118.9	3,847.1	136,171.1	94,100.3
March	213.4	—	507.1	801.8	2,534.6	18.0	3,902.6	4,508.4	5,143.9	135,442.6	94,084.3
April	194.6	—	585.0	489.6	2,153.3	—	4,020.2	3,883.8	5,466.6	133,829.4	93,737.3
May	232.1	—	541.9	1,007.7	3,043.2	0.3	4,259.1	4,397.5	3,818.3	134,451.8	92,871.0
June	206.0	—	510.4	1,027.7	2,899.8	0.2	4,137.4	4,586.5	4,677.9	134,400.2	93,251.3
July	257.9	61.4	555.1	1,392.3	3,480.2	—	3,899.1	4,862.0	6,230.4	135,060.0	90,751.5
STATES — JUNE 1991											
N.S.W.	64.9	—	283.1	526.1	1,252.4	0.1	2,094.2	2,402.8	2,391.5	57,126.4	42,176.5
Vic.	53.6	—	94.8	300.7	659.5	—	1,074.2	1,100.5	1,560.5	48,887.1	31,719.5
Qld	57.3	—	52.8	79.4	520.5	—	496.1	321.1	289.7	10,072.6	6,776.5
S.A.	9.1	—	25.8	55.7	156.7	—	188.9	391.7	211.2	8,078.8	5,550.9
W.A.	16.6	—	41.2	50.2	210.6	—	185.2	202.1	149.5	7,024.5	5,003.8
Tas.	3.0	—	5.1	7.4	33.1	—	31.6	32.5	29.5	1,152.8	861.1
N.T.	1.5	—	2.1	1.7	10.1	—	9.3	14.6	1.6	544.3	336.1
A.C.T.	0.1	—	5.4	6.6	57.0	—	57.9	121.3	44.4	1,513.7	826.8
STATES — JULY 1991											
N.S.W.	88.3	16.1	255.1	390.8	1,191.5	—	1,751.1	2,397.9	2,523.3	57,302.2	40,276.5
Vic.	58.4	20.9	140.3	274.1	723.9	—	1,152.2	1,294.0	1,501.5	48,633.2	30,647.6
Qld	65.1	11.8	48.0	111.8	502.3	—	504.1	458.7	685.0	9,867.7	6,589.9
S.A.	15.0	5.0	44.6	531.5	693.8	—	204.4	415.3	978.6	9,277.0	6,373.9
W.A.	18.4	7.4	38.4	51.7	212.7	—	210.8	195.9	342.2	6,889.6	4,967.7
Tas.	5.6	0.1	9.4	16.3	51.2	—	29.8	37.0	64.0	1,119.1	834.5
N.T.	1.8	—	1.7	4.9	23.3	—	10.8	10.6	74.0	491.2	287.3
A.C.T.	5.4	—	17.5	11.1	81.5	—	36.0	52.7	61.9	1,460.1	774.0

(a) Prior to July 1991 Factoring was included in Other. (b) Includes transfers of existing commitments between States.

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

	Agriculture, forestry, fishing and hunting	Mining	Manu- facturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Recreation personal and other services (a)	Public administration (a)	Community services (a)	Other industries (a)	Total
AUSTRALIA														
YEARS														
1988-1989	3,100.4	901.7	2,717.8	8,063.3	1,713.2	3,110.5	1,275.3	6,657.6	8,651.4				10,408.9	46,600.2
1989-1990	1,963.3	596.0	2,150.6	5,720.8	1,507.5	3,561.4	1,266.8	4,571.2	7,282.0				8,888.7	37,508.3
1990-1991	1,874.5	589.6	2,981.2	2,920.2	1,203.4	4,057.0	936.7	6,768.3	6,182.9				7,552.7	35,066.4
1990														
May	240.8	81.6	147.3	526.0	186.3	383.9	128.6	277.7	570.6				872.2	3,415.0
June	221.4	72.7	209.7	374.4	123.1	338.6	250.5	437.8	770.8				753.2	3,552.2
July	178.9	22.5	219.5	304.4	120.6	345.2	78.4	496.7	629.1				689.6	3,084.8
August	163.1	50.4	231.2	311.7	117.7	351.2	116.3	368.3	483.0				721.8	2,914.9
September	239.7	29.2	135.1	302.2	65.0	313.2	75.4	208.1	483.7				619.6	2,471.2
October	140.5	16.9	144.2	251.6	81.9	351.6	74.7	840.0	408.5				564.7	2,874.4
November	163.1	131.8	282.5	259.4	67.2	388.5	63.0	218.7	525.4				590.4	2,690.0
December	101.6	21.1	555.9	252.2	107.4	274.6	60.0	586.2	927.9				567.5	3,454.3
1991														
January	105.6	21.1	146.8	215.4	126.6	248.8	78.3	2,461.0	396.0				671.6	4,471.2
February	120.3	54.5	340.0	211.1	116.6	285.3	106.3	282.7	360.1				597.8	2,474.8
March	130.9	25.7	441.3	218.1	120.2	293.5	75.1	330.6	426.7				472.5	2,534.6
April	142.8	50.0	194.6	159.4	96.1	478.4	58.6	176.9	339.0				457.6	2,153.3
May	195.7	151.8	155.7	187.4	111.4	397.7	92.0	392.7	580.1				778.5	3,043.2
June	192.3	14.6	134.3	247.4	72.7	328.9	58.8	406.4	623.3				821.1	2,899.8
July	266.1	34.6	279.7	228.5	101.9	413.1	74.6	290.4	541.1	73.7	13.2	50.1	1,113.3	3,480.2
STATES — JUNE 1991														
N.S.W.	56.4	9.5	44.0	129.6	25.9	103.1	19.7	253.9	165.1				445.1	1,252.4
Vic.	46.0	1.1	60.3	30.3	22.8	75.3	14.9	72.4	144.1				192.2	659.5
Qld	42.7	0.9	10.7	40.9	14.7	79.9	12.9	40.1	198.6				79.1	520.5
S.A.	17.0	0.5	5.5	5.8	3.9	22.8	5.0	16.4	45.9				33.9	156.7
W.A.	25.0	2.4	9.6	14.6	4.6	32.4	4.1	18.0	49.5				50.4	210.6
Tas.	4.6	0.1	3.4	1.8	0.7	6.5	1.6	1.6	6.8				6.0	33.1
N.T.	0.2	—	0.2	0.7	—	2.5	0.4	0.8	2.3				3.0	10.1
A.C.T.	0.3	—	0.7	23.7	0.1	6.4	0.2	3.1	11.0				11.4	57.0
STATES — JULY 1991														
N.S.W.	86.4	20.5	126.3	115.1	47.8	146.0	29.4	88.6	232.9	23.2	4.4	13.9	257.0	1,191.5
Vic.	58.7	0.5	90.0	33.6	21.8	105.0	17.8	100.9	89.4	19.0	3.4	17.3	166.4	723.9
Qld	47.1	0.7	22.7	37.9	17.3	89.9	12.8	30.2	120.9	12.9	2.7	9.1	98.1	502.3
S.A.	29.0	0.5	26.8	12.8	5.9	20.4	6.1	32.5	51.6	4.3	—	3.5	500.5	693.8
W.A.	25.9	3.8	11.5	11.4	6.4	31.7	5.1	17.9	28.9	10.1	1.6	3.6	54.5	212.7
Tas.	11.7	—	1.7	1.7	1.0	10.9	1.6	1.8	9.7	2.8	0.9	0.8	6.7	51.2
N.T.	4.8	0.3	0.3	1.5	1.4	4.6	0.7	1.2	3.7	0.7	—	0.2	4.0	23.3
A.C.T.	2.5	8.3	0.3	14.5	0.3	4.6	1.1	17.2	4.0	0.9	0.2	1.7	26.0	81.5

(a) Prior to July 1991 Recreation personal and other services, Public Administration and Community services were included in Other industries.

TABLE 4 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — REVOLVING CREDIT FACILITIES, BY INDUSTRY OF BORROWER (\$ million)

	Agriculture, forestry, fishing and hunting	Mining	Manufacturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Recreation and other services	Public administration	Community services	Other industries	Total
AUSTRALIA														
YEARS														
1988-1989	3,845.3	3,219.0	10,210.9	5,135.0	3,463.5	4,721.0	1,795.7	16,029.4	9,869.9				10,207.3	68,496.9
1989-1990	3,378.2	2,354.8	8,654.3	4,940.6	2,841.4	5,162.2	1,215.0	13,860.3	7,127.6				7,909.2	57,443.6
1990-1991	3,735.6	2,590.2	8,811.4	6,740.5	2,742.6	3,749.6	1,815.5	9,001.2	5,575.3				7,607.7	52,369.6
1990														
May	431.5	202.1	1,198.6	612.1	189.5	407.4	154.5	976.0	1,154.2				878.3	6,204.2
June	295.9	130.1	432.2	740.9	139.7	571.5	83.3	940.5	344.8				593.5	4,272.4
July	265.2	235.6	654.3	381.4	199.9	365.2	77.2	879.8	439.6				587.5	4,085.7
August	381.1	253.0	578.1	744.8	254.7	534.4	113.0	928.7	631.6				564.3	4,983.7
September	355.2	106.5	490.7	630.1	210.0	299.4	65.5	549.7	305.0				727.3	3,739.4
October	452.2	114.1	1,075.1	327.2	151.4	360.6	157.4	751.6	634.0				607.5	4,631.0
November	259.3	199.4	600.3	431.6	191.7	247.8	163.1	582.7	385.2				764.6	3,825.6
December	174.4	353.5	880.0	854.4	341.1	242.5	93.5	964.2	436.3				533.9	4,873.9
1991														
January	227.7	105.5	933.1	378.7	248.0	226.4	100.3	1,464.1	343.6				707.6	4,735.0
February	288.7	260.5	924.1	526.5	256.0	285.7	114.9	395.7	430.0				636.9	4,118.9
March	356.6	193.4	613.8	856.3	303.7	262.1	416.6	654.4	373.8				477.8	4,508.4
April	239.9	157.6	630.6	632.7	172.4	287.8	134.4	689.1	536.8				402.5	3,883.8
May	418.7	549.5	771.0	401.0	197.5	398.5	123.7	487.1	452.8				597.7	4,397.5
June	316.6	61.6	660.3	575.7	216.3	239.1	255.9	654.0	606.8				1,000.2	4,586.5
July	330.5	152.7	1,167.3	470.3	194.5	262.0	114.8	568.0	702.3	69.7	177.6	33.5	619.0	4,862.2
STATES — JUNE 1991														
N.S.W.	135.5	43.6	322.6	467.8	149.6	88.3	120.1	400.5	350.0				324.7	2,402.8
Vic.	44.4	5.5	243.3	38.0	44.8	74.2	107.9	68.1	132.6				341.7	1,100.5
Qld	56.8	2.5	18.8	32.9	7.7	27.8	9.8	97.9	34.6				32.2	321.1
S.A.	35.4	0.9	58.5	11.6	5.7	13.8	3.8	51.1	36.2				174.6	391.7
W.A.	32.8	8.8	15.0	17.8	4.3	21.4	7.2	31.3	43.1				20.3	202.1
Tas.	6.2	0.2	1.3	3.5	0.5	7.1	0.6	1.4	4.4				7.5	32.5
N.T.	0.3	0.1	0.3	0.8	3.7	0.7	5.3	0.3	2.4				0.9	14.6
A.C.T.	5.3	—	0.5	3.4	—	5.8	1.2	3.4	3.3				98.3	121.3
STATES — JULY 1991														
N.S.W.	104.8	24.9	665.3	362.3	110.7	91.8	64.8	327.2	259.0	17.3	—	12.9	356.9	2,397.9
Vic.	75.3	48.5	337.5	37.6	46.1	84.0	27.0	169.1	135.3	31.2	176.3	12.6	113.5	1,294.0
Qld	65.9	64.5	49.6	26.4	10.3	27.3	9.8	20.2	80.1	8.5	—	6.0	90.1	458.7
S.A.	37.7	0.2	93.0	14.8	8.1	15.2	8.4	25.6	188.1	7.7	0.2	0.9	15.4	415.3
W.A.	32.2	14.3	15.9	12.7	16.7	29.7	3.7	19.8	28.4	2.6	1.1	0.6	18.5	196.1
Tas.	9.0	—	2.7	6.5	1.5	8.2	0.9	1.3	3.9	1.0	—	0.3	1.9	37.0
N.T.	1.4	0.1	1.0	1.9	0.1	0.5	0.1	2.9	1.0	0.8	—	—	0.6	10.6
A.C.T.	4.2	0.1	2.3	8.3	1.0	5.4	0.2	1.8	6.6	0.6	—	0.2	22.1	52.7

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:

- (i) in the case of some of the larger banks, the data relate to a month ending on the last Wednesday; and
- (ii) 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.

Changes in this issue

3. A number of changes to the way the statistics are presented have been introduced in this issue. These result from the introduction of new collection forms following extensive discussion with users and suppliers of data. The changes include additional data items and classifications, finer dissections of some items and a different presentation of the statistics in some tables.

4. In Table 1, Non-residential buildings, which appears under both 'Construction finance' and 'Purchase of real property' is now dissected into Shops, Offices, Industrial and Other. Similarly, dwellings for rental/resale, which appears under 'Purchase of real property' now separately identifies transactions undertaken by individuals and those undertaken by businesses. Factoring, which was previously included in the residual category 'Other', is now shown separately.

5. In Table 2, the summary of commitments under revolving credit facilities has been brought together with the commitments under fixed loan facilities to provide a more comprehensive picture of total commercial finance lending commitments. Tables 3 and 4 introduce an expanded identity of borrower classification.

Unpublished data

6. 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

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

Total credit limits at end of period

8. In principle, total credit limits at the end of period for revolving credit presented in Table 2 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

9. 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

10. 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

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

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