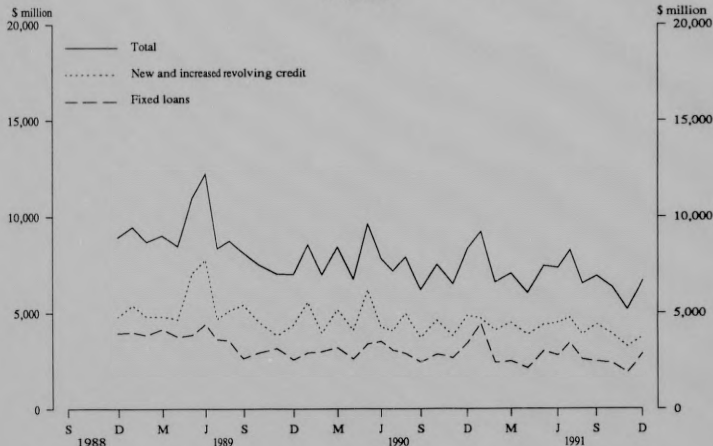


**COMMERCIAL FINANCE, AUSTRALIA  
DECEMBER 1991**

**MAIN FEATURES**

**COMMERCIAL FINANCE COMMITMENTS,  
DECEMBER 1988 TO DECEMBER 1991  
AUSTRALIA**



Source: Table 1

Commercial Finance commitments made by significant lenders in December 1991 totalled \$6,694.4 million, an increase of \$1,507.9 million (29.1%) over November 1991 and a decrease of \$1,633.8 million (19.6%) over December 1990.

Commitments under fixed loan facilities increased by \$1,000.7 million (52.4%) on November 1991. By purpose of commitment the major increases were in commitments for purchase of non-residential buildings, up \$132.9 million (77.1%) and refinancing, which at \$751.7 million accounted for 25.8 per cent of total fixed loan commitments. By industry sector, the major increases on November 1991 were in finance, investment and insurance, up \$219.7 million and recreation, personal and other services up \$146.0 million.

New and increased limits under revolving credit facilities amounted to \$3,785.1 million, an increase of \$507.2 million (15.5%) on November 1991. By industry sector, the major increases were in finance, investment and insurance, up \$192.0 million, and construction up \$181.6 million. The major decrease was in mining, down \$83.6 million.

At the end of December 1991, revolving credit limits totalled \$130,801.0 million, of which \$86,993.9 million (66.5%) was used.

Total commercial finance commitments for the six months ending December 1991 were \$39,949.6 million, a decrease of 8.4 per cent, on the same period in 1990.

**INQUIRIES**

- for further information about statistics in this publication and the availability of related unpublished statistics, contact Mr Mark Dennis on Canberra (06) 252 7129 or any ABS State office.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 — DECEMBER 1991**  
 (\$ million)

Purpose of commitment by type of facility	Type of lender				Total
	All banks	Finance companies	Money market corporations	Other lenders	
<b>AUSTRALIA</b>					
<b>Commitments under fixed loan facilities —</b>					
Construction finance for —					
Erection of —					
Dwellings for rental/resale	40.5	25.6	0.7	6.8	73.6
Non-residential buildings					13.0
Shops	9.0	4.0	—	—	7.4
Offices	2.4	1.8	1.5	1.7	5.0
Industrial	4.2	0.8	—	—	24.7
Other	20.1	0.1	4.5	—	
Total	35.6	6.7	6.0	1.7	50.1
Non-building structures	4.7	—	—	—	4.7
Alterations and/or additions	11.1	0.6	—	—	11.6
Purchase of real property —					
Dwellings for rental/resale by —					
Individuals	129.7	0.2	—	7.6	137.4
Other	109.7	17.0	0.9	—	127.6
Non-residential buildings					83.1
Shops	82.0	1.0	0.2	—	67.1
Offices	65.7	1.3	—	—	21.9
Industrial	21.9	—	—	—	133.3
Other	133.2	0.1	—	—	
Total	302.8	2.4	0.2	—	305.3
Rural property	23.0	0.9	—	—	23.8
Other land —					80.8
For residential block development	22.0	58.8	—	—	27.8
Other	15.9	11.9	—	—	
Wholesale finance	140.5	2.0	0.8	117.1	260.5
Purchase of plant and equipment —					
Motor vehicles	20.4	97.3	1.4	9.9	128.9
Other transport equipment	2.7	8.4	—	—	11.0
Other	46.1	50.0	4.5	—	100.6
Factoring (a)	4.4	46.4	—	—	50.8
Refinancing	702.1	5.5	44.0	—	751.7
Other (a)	680.1	55.7	15.0	12.2	763.0
<b>Total fixed loan facilities</b>	<b>2,291.1</b>	<b>389.4</b>	<b>73.5</b>	<b>155.3</b>	<b>2,909.3</b>
Commitments under revolving credit facilities —					
New and increased credit limits	2,512.2	40.2	1,227.3	5.4	3,785.1
<b>Total commercial finance commitments</b>	<b>4,803.3</b>	<b>429.6</b>	<b>1,300.7</b>	<b>160.7</b>	<b>6,694.4</b>
<b>STATES</b>					
New South Wales	2,410.3	122.7	1,287.8	62.1	3,882.9
Victoria	1,004.8	80.9	11.7	33.6	1,131.0
Queensland	523.5	95.9	1.3	35.5	656.2
South Australia	423.3	62.3	—	9.9	495.4
Western Australia	304.8	41.7	—	9.3	355.9
Tasmania	64.7	5.3	—	2.9	72.9
Northern Territory	16.2	3.2	—	1.4	20.8
Australian Capital Territory	55.7	17.7	—	6.0	79.3

(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						Purchase of plant and equipment		
	Erection of -			Alterations and/or additions	Residential block development			Other	Motor vehicles	Other transport equipment	Other	
	Dwellings for rental/ resale	Non-residential buildings	Non-building structures		Dwellings for rental/ resale	Non-residential buildings	Rural property					
AUSTRALIA												
<b>YEARS</b>												
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
<b>1990</b>												
October	103.8	150.3	7.7	13.1	307.8	130.0	48.8	68.1	74.1	124.8	20.8	94.0
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
<b>1991</b>												
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	97.2	98.9	14.9	15.0	369.7	183.5	50.8	70.7	63.5	146.6	15.1	92.3
August	74.5	77.0	17.8	9.2	255.1	172.5	37.9	59.8	35.4	127.5	14.0	82.8
September	119.7	151.9	10.8	28.1	248.5	148.0	40.6	61.7	101.2	130.8	12.8	101.7
October	96.4	37.0	5.7	17.8	298.5	231.4	36.2	54.1	68.9	134.6	14.4	150.2
November	87.6	36.8	3.7	11.5	288.9	172.4	32.1	51.2	48.1	122.0	13.1	96.7
December	73.6	50.1	4.7	11.6	265.0	305.3	23.8	80.8	27.8	128.9	11.0	100.6
STATES — NOVEMBER 1991												
N.S.W.	43.6	7.8	1.0	1.3	92.8	68.0	9.3	8.3	13.9	41.2	3.2	39.1
Vic.	4.1	8.7	1.8	1.8	57.3	33.7	7.6	7.2	17.1	36.9	3.1	21.6
Qld	25.1	13.7	0.4	5.9	74.7	44.7	6.2	24.1	8.1	16.0	3.7	15.1
S.A.	3.1	3.4	0.1	1.1	20.2	5.0	2.3	0.9	2.2	11.0	1.5	5.0
W.A.	3.9	1.5	0.2	1.4	24.8	15.1	2.9	1.5	5.3	12.3	0.7	9.8
Tas.	2.3	1.5	0.3	—	5.2	3.2	2.1	0.4	0.5	3.0	0.3	2.8
N.T.	0.6	0.1	—	—	4.0	0.5	1.0	0.1	0.2	1.0	0.5	1.3
A.C.T.	5.0	0.1	—	—	10.0	2.2	0.7	8.8	0.8	0.6	—	2.0
STATES — DECEMBER 1991												
N.S.W.	34.5	20.0	—	4.4	86.0	84.6	5.2	25.5	11.9	39.6	2.0	30.2
Vic.	4.3	13.3	2.3	1.3	46.9	99.4	5.4	10.1	3.2	43.7	2.8	19.4
Qld	22.0	11.2	1.4	3.4	73.9	35.9	6.5	35.4	7.4	15.2	2.3	24.3
S.A.	1.6	1.1	—	1.1	20.2	6.8	1.6	2.0	0.7	11.3	2.3	13.7
W.A.	3.0	2.5	0.1	0.9	26.5	70.5	3.3	1.0	1.8	12.8	1.1	8.8
Tas.	1.1	1.3	1.0	0.4	4.1	4.1	1.1	0.2	0.6	3.9	0.3	3.3
N.T.	0.1	0.3	—	0.1	2.9	0.3	0.6	0.3	0.1	1.4	0.2	0.9
A.C.T.	7.0	0.4	—	—	4.6	3.8	—	6.3	2.0	1.0	—	0.1

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											
<b>YEARS</b>											
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	10,406.8	34,985.7	84.4	4,137.4	52,308.3	54,907.3	134,400.2	93,251.3
<b>1990</b>											
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
<b>1991</b>											
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	947.1	2,819.2	0.2	4,137.4	4,525.3	4,677.9	134,400.2	93,251.3
July	257.9	61.4	539.1	1,407.2	3,483.9	—	3,582.5	4,773.8	5,896.0	133,886.2	90,723.6
August	236.6	47.7	528.0	849.6	2,625.5	—	3,761.1	3,902.5	3,451.0	134,305.9	89,902.9
September	171.6	48.8	553.8	584.9	2,505.0	—	3,642.0	4,416.4	4,255.3	133,934.1	88,879.8
October	199.3	57.6	477.1	555.6	2,434.9	—	3,429.1	3,926.7	4,864.2	132,692.9	88,539.9
November	171.6	48.0	312.0	412.8	1,908.6	—	3,163.3	3,277.9	3,308.8	131,898.0	89,811.0
December	260.5	50.8	751.7	763.0	2,909.3	—	3,399.3	3,785.1	4,407.4	130,801.0	86,993.9
STATES — NOVEMBER 1991											
N.S.W.	71.6	12.9	113.5	164.7	692.2	—	1,707.3	1,385.3	1,131.1	55,765.9	38,957.5
Vic.	38.4	14.1	99.6	68.2	421.2	—	697.6	829.9	1,629.2	47,310.3	30,874.1
Qld	28.5	10.9	42.5	56.7	376.2	—	295.0	410.5	138.9	9,934.5	6,585.0
S.A.	16.5	4.3	25.0	80.3	181.9	—	223.5	319.1	84.1	9,463.3	6,605.5
W.A.	10.9	5.9	23.8	30.5	150.5	—	189.9	276.7	226.3	6,452.9	4,790.0
Tas.	3.6	—	3.0	5.0	33.1	—	15.6	29.2	20.3	1,051.3	769.5
N.T.	2.0	—	1.1	3.9	16.3	—	12.9	7.6	7.4	535.5	318.1
A.C.T.	0.1	—	3.4	3.5	37.3	—	21.5	19.5	71.3	1,384.5	911.5
STATES — DECEMBER 1991											
N.S.W.	105.0	16.0	418.4	502.3	1,385.6	—	1,730.0	2,497.2	2,298.6	55,713.0	37,319.8
Vic.	99.4	14.1	85.9	74.5	525.9	—	682.8	605.1	1,383.0	46,535.8	30,073.8
Qld	34.8	8.9	67.4	67.6	417.6	—	491.2	238.5	319.7	9,748.2	6,541.8
S.A.	13.8	4.0	144.5	60.9	285.6	—	208.0	209.8	193.2	9,366.9	6,541.2
W.A.	2.1	7.7	25.4	45.7	213.2	—	221.8	142.7	142.9	6,444.5	4,476.5
Tas.	2.8	—	6.5	7.5	38.1	—	16.0	34.8	20.9	1,071.8	760.4
N.T.	1.2	—	0.6	1.6	10.7	—	26.5	10.1	31.9	510.4	295.4
A.C.T.	1.4	—	2.9	2.8	32.5	—	23.1	46.8	17.2	1,410.4	985.0

(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				7,472.0	34,985.7
1990														
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				740.4	2,819.2
July	266.2	18.7	280.1	228.5	101.9	413.1	74.6	301.7	543.6	73.7	13.2	50.1	1,118.6	3,483.9
August	175.2	119.3	315.1	129.7	77.3	320.9	63.0	325.7	386.6	298.1	25.5	46.1	343.1	2,625.5
September	168.6	83.0	179.6	221.8	73.9	301.8	56.8	178.6	563.2	77.8	25.4	35.6	538.9	2,505.0
October	188.1	23.4	122.0	158.3	203.7	308.2	89.1	209.3	524.7	75.2	20.9	36.7	475.3	2,434.9
November	152.4	22.7	132.8	139.1	167.1	188.1	53.8	190.7	400.9	55.9	28.2	35.1	341.9	1,908.6
December	132.9	31.7	172.0	176.1	218.8	275.0	61.3	410.4	518.4	201.9	28.8	51.2	630.8	2,909.3
STATES — NOVEMBER 1991														
N.S.W.	51.1	15.7	45.4	45.9	65.6	70.8	22.2	102.4	108.7	14.3	8.6	10.4	131.0	692.2
Vic.	36.3	1.3	49.0	21.1	43.8	44.6	9.3	35.8	72.8	12.7	12.7	10.5	71.1	421.2
Qld	31.7	0.4	15.5	32.5	28.6	35.1	10.0	30.5	103.4	11.7	4.2	7.9	64.8	376.2
S.A.	13.2	0.2	13.3	8.6	11.3	9.1	3.9	9.5	81.7	4.7	0.1	1.5	24.5	181.9
W.A.	13.3	4.7	8.1	14.5	11.2	19.9	4.0	8.8	21.8	8.0	0.9	3.7	31.5	150.5
Tas.	4.1	—	1.1	3.1	3.1	5.2	1.6	0.6	4.9	2.1	1.3	0.7	5.2	33.1
N.T.	1.6	0.3	0.3	1.6	2.0	1.3	1.2	1.0	2.4	0.9	—	0.1	3.7	16.3
A.C.T.	1.0	—	0.1	11.8	1.4	2.2	1.7	2.0	5.1	1.5	0.2	0.3	10.0	37.3
STATES — DECEMBER 1991														
N.S.W.	40.6	3.8	86.3	57.9	109.6	91.6	17.2	312.6	219.7	26.6	13.9	21.7	384.1	1,385.6
Vic.	26.2	16.4	30.5	24.4	42.0	85.1	9.1	43.5	78.2	46.1	7.2	13.8	103.6	525.9
Qld	35.6	8.2	13.2	30.4	35.7	49.8	16.2	29.2	106.1	12.9	4.6	7.8	68.0	417.6
S.A.	8.0	0.2	29.3	31.1	15.7	24.1	11.7	13.4	16.4	104.5	—	3.0	28.3	285.6
W.A.	14.3	2.7	6.5	17.1	9.2	13.8	4.0	8.2	88.3	9.3	2.0	3.0	34.8	213.2
Tas.	4.4	0.2	6.0	2.1	3.2	5.4	2.1	0.8	4.4	1.9	1.1	1.4	5.2	38.1
N.T.	1.3	—	—	0.9	1.4	1.1	0.8	0.2	2.2	0.4	—	—	2.2	10.7
A.C.T.	2.5	0.2	0.2	12.3	1.9	4.1	0.1	2.5	3.1	0.3	0.1	0.5	4.6	32.5

(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 and hunting	Mining	Manufacturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Recreation and other services (a)	Public administration (a)	Community services (a)	Other industries (a)	Total
AUSTRALIA														
YEARS														
1988-1989	3,855.2	3,219.1	10,221.9	5,138.8	3,466.9	4,724.3	1,796.3	16,031.6	9,875.1				10,212.4	68,541.7
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				7,830.5	57,364.9
1990-1991	3,736.2	2,590.2	8,811.7	6,742.7	2,706.2	3,754.3	1,815.5	9,001.3	5,575.7				7,574.6	52,308.3
1990														
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	317.2	61.6	660.6	577.9	179.9	243.7	255.9	654.1	607.2				967.1	4,525.3
July	330.5	168.5	1,167.3	470.3	194.5	262.0	114.8	568.0	702.3				514.8	4,773.8
August	226.4	173.5	896.3	369.8	140.9	240.5	81.6	960.1	562.0	69.7	177.6	33.5	12.9	25.5
September	269.3	91.0	1,119.6	634.0	168.4	202.0	36.6	1,043.6	418.6	89.8	13.1	36.1	294.3	4,416.4
October	285.6	162.8	678.4	525.9	202.1	332.9	115.9	583.6	433.3	261.5	4.7	53.4	286.6	3,926.7
November	200.8	347.3	631.0	508.9	138.7	230.8	79.3	327.0	409.2	78.9	10.6	45.6	269.8	3,277.9
December	252.1	263.7	589.4	690.5	189.2	229.6	165.5	519.0	476.6	169.4	5.2	37.5	197.6	3,785.1
STATES—NOVEMBER 1991														
N.S.W.	55.3	85.4	172.0	352.4	54.5	103.2	40.0	178.3	137.6	47.9	10.0	11.0	137.7	1,385.3
Vic.	39.3	164.0	122.8	102.6	54.4	51.7	10.0	95.4	90.3	16.5	0.2	25.9	56.7	829.9
Qld	41.8	96.2	104.1	21.6	16.0	31.1	23.7	25.8	32.5	6.4	0.2	3.7	7.5	410.5
S.A.	27.5	0.2	131.9	7.9	5.3	18.8	2.9	15.0	44.7	2.6	0.2	3.0	59.3	319.1
W.A.	22.9	1.1	97.6	16.7	6.2	14.1	0.8	11.2	96.7	3.6	—	1.5	4.2	276.7
Tas.	13.2	0.1	1.8	1.1	1.5	4.6	0.5	0.2	2.7	0.5	—	0.3	2.7	29.2
N.T.	0.7	—	0.7	1.3	0.5	1.8	1.0	0.2	0.6	0.2	—	0.2	0.6	7.6
A.C.T.	0.3	0.3	0.1	5.4	0.2	5.4	0.4	1.0	4.2	1.3	—	—	1.1	19.5
STATES—DECEMBER 1991														
N.S.W.	103.3	153.9	394.4	576.6	108.2	122.7	142.9	342.7	298.5	116.1	3.9	5.4	128.6	2,497.2
Vic.	42.2	95.3	86.1	56.2	44.2	42.1	10.3	89.7	64.2	21.8	1.0	24.0	27.9	605.1
Qld	49.4	12.8	22.9	27.0	14.0	26.2	3.2	23.7	40.5	8.0	0.3	3.2	7.5	238.5
S.A.	23.3	0.2	64.3	9.5	5.3	17.9	5.0	17.8	43.9	3.2	—	3.5	15.8	209.8
W.A.	23.0	1.5	14.2	12.0	16.2	9.4	2.1	24.7	24.8	7.4	—	0.6	6.8	142.7
Tas.	6.8	—	6.7	1.0	0.2	4.0	0.6	2.4	1.6	9.3	—	0.4	1.9	34.8
N.T.	1.0	—	0.6	0.9	0.8	1.8	1.1	0.4	1.6	1.3	—	0.1	0.6	10.1
A.C.T.	3.0	—	0.2	7.3	0.5	5.5	0.3	17.6	1.4	2.3	—	0.3	8.6	46.8

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

## 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.

**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 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**

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.

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