



INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA MAY 1984

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MAIN FEATURES

The amount financed for retail sales in May 1984 was \$224.2 million, an increase of \$43.8 million (24.3%) on April 1984, and an increase of \$50.6 million (29.1%) on May 1983.

The number of motor cars and station wagons financed by finance companies in May 1984 was 21,675, an increase of 5,038 (30.3%) on April 1984, and an increase of 3,822 (21.4%) on May 1983.

EXPLANATORY NOTES

Introduction

This publication contains statistics on instalment credit schemes provided by businesses (other than banks, credit unions and insurance companies) to finance the retail sale of consumer commodities.

2. Instalment credit for retail sales schemes are those in which repayment is made by regular pre-determined instalments (e.g. hire purchase, time payment, budget accounts) and personal loans made primarily to finance the retail sale of consumer commodities.

3. Lay-bys and credit schemes, which do not involve repayment by regular pre-determined instalments, are outside the scope of these statistics. Also excluded are credit transactions to finance the sale of *producer* type goods (e.g. plant, machinery and commercial motor vehicles), land, buildings, property improvements, travel, services and rental or leasing of consumer commodities.

Scope

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1983 issue of this publication.

5. This publication incorporates revisions made to previous statistics in this series.

Related publications

6. Users may also wish to refer to the following publication which is available on request:

Finance Companies, Australia (5614.0)—issued monthly

7. Current publications produced by the ABS are listed in the *Catalogue of Publications, 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
- .. not applicable

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

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Australian Statistician

TABLE 1. INSTALLMENT CREDIT FOR RETAIL SALES—SUMMARY
(\$ million)

	Amount financed during period(a)			Collections and other liquidations of balances during period(b)			Balances outstanding at end of period(b)		
	Finance companies	Other businesses	All businesses	Finance companies	Other businesses	All businesses	Finance companies	Other businesses	All businesses
Year—									
1980-81	1,562.2	228.7	1,790.9	2,181.6	240.0	2,421.5	3,054.7	147.2	3,201.9
1981-82	1,783.7	248.3	2,032.0	2,333.2	257.6	2,590.8	3,544.4	161.3	3,705.8
1982-83	1,722.6	256.6	1,979.3	2,606.6	271.1	2,877.7	3,673.2	167.3	3,840.5
1983—									
April	29.1	20.6	149.7	217.7	21.7	239.4	3,642.0	168.6	3,810.7
May	152.0	21.7	173.6	240.5	23.0	263.5	3,661.4	168.7	3,830.0
June	149.4	21.2	170.6	223.9	23.5	247.3	3,673.2	167.3	3,840.5
July	149.7	20.7	170.4	233.5	23.1	256.6	3,657.2	175.4	3,832.6
August	156.2	21.4	177.5	256.7	22.6	279.3	3,648.1	176.1	3,824.2
September	146.3	22.0	168.3	230.0	23.9	253.9	3,653.1	176.7	3,829.8
October	149.3	19.8	169.0	225.0	21.7	246.7	3,662.8	176.3	3,839.2
November	164.0	22.1	186.0	230.8	22.4	253.3	3,681.1	177.9	3,858.9
December	161.7	25.2	186.9	229.6	22.5	252.1	3,718.1	182.1	3,900.2
1984—									
January	155.4	21.7	177.1	212.9	22.1	235.0	3,730.5	183.2	3,913.7
February	171.3	21.9	193.1	237.6	23.4	261.0	3,757.3	183.4	3,940.7
March	181.7	21.6	203.3	247.1	25.4	272.5	3,784.4	181.7	3,966.1
April	159.2	21.2	180.4	213.1	21.9	234.9	3,816.2	182.9	3,999.1
May	206.2	18.0	224.2	236.3	24.2	260.5	3,890.8	182.0	4,072.8
STATES—APRIL 1984									
N.S.W.	54.0	4.9	58.9	75.8	4.3	80.2	1,296.1	56.9	1,353.0
Vic.	38.3	7.0	45.3	45.2	7.0	52.2	876.6	57.2	933.8
Qld.	26.6	1.9	28.5	39.8	2.2	42.0	747.7	13.2	760.9
S.A.	11.8	5.5	17.2	16.1	6.4	22.4	276.4	43.2	319.6
W.A.	20.7	1.8	22.5	25.5	1.8	27.3	427.2	9.5	436.7
Tas.	3.1	0.2	3.2	4.5	0.2	4.7	69.2	2.8	72.0
N.T.	1.3	—	1.3	2.1	—	2.1	40.1	—	40.1
A.C.T.	3.3	—	3.4	4.1	—	4.1	82.8	0.2	83.0
STATES—MAY 1984									
N.S.W.	69.2	5.0	74.2	78.9	5.0	83.8	1,318.0	57.2	1,375.2
Vic.	50.8	3.5	54.2	47.9	8.3	56.2	902.9	56.4	959.3
Qld.	33.0	1.0	34.0	47.1	2.3	49.4	754.3	12.0	766.3
S.A.	14.3	7.4	21.7	18.4	6.6	25.0	281.0	44.8	325.8
W.A.	28.4	0.8	29.2	30.3	1.8	32.1	439.9	8.6	448.5
Tas.	4.4	0.3	4.7	5.6	0.2	5.8	70.6	2.9	73.5
N.T.	1.8	—	1.8	2.7	—	2.7	40.1	—	40.1
A.C.T.	4.3	—	4.3	5.4	—	5.4	83.9	0.2	84.1

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

TABLE 2. AMOUNT FINANCED(a)—HOUSEHOLD AND PERSONAL GOODS
(£ million)

	Finance companies			Other businesses			All businesses		
	Hire purchase	Other instalment credit	Total	Hire purchase	Other instalment credit	Total	Hire purchase	Other instalment credit	Total
Year—									
1980-81	125.7	247.5	373.1	57.9	170.3	228.2	183.6	417.8	601.4
1981-82	126.9	270.0	397.0	53.4	194.4	247.8	180.4	464.4	644.8
1982-83	100.2	298.0	398.2	41.7	214.5	256.2	141.9	512.5	654.4
1983—									
April	7.4	24.1	31.6	3.1	17.5	20.5	10.5	41.6	52.1
May	9.0	26.4	35.4	3.5	18.1	21.6	12.5	44.6	57.0
June	8.0	23.7	31.7	3.5	17.7	21.1	11.5	41.4	52.8
July	8.6	24.9	33.6	3.4	17.2	20.7	12.1	42.2	54.2
August	9.5	22.5	32.1	3.8	17.5	21.3	13.3	40.1	53.4
September	9.9	21.4	31.3	3.8	18.2	22.0	13.7	39.6	53.3
October	9.6	27.6	37.2	3.4	16.3	19.7	13.1	43.9	56.9
November	11.2	28.7	39.8	4.2	17.9	22.0	15.3	46.5	61.9
December	10.7	32.0	42.7	4.9	20.3	25.2	15.6	52.3	67.9
1984—									
January	12.3	22.8	35.1	3.1	18.5	21.6	15.4	41.4	56.8
February	11.7	23.3	35.0	3.6	18.2	21.9	15.3	41.6	56.8
March	13.2	24.9	38.2	3.5	18.0	21.5	16.8	42.9	59.7
April	10.3	22.8	33.1	3.5	17.7	21.2	13.8	40.5	54.3
May	15.7	28.5	44.2	2.9	15.1	17.9	18.6	43.6	62.1
STATES—APRIL 1984									
N.S.W.	3.4	9.3	12.8	1.3	3.6	4.9	4.8	12.9	17.7
Vic.	2.8	3.2	6.0	0.8	6.2	7.0	3.5	9.4	13.0
Qld	2.6	3.9	6.5	1.0	0.9	1.9	3.6	4.8	8.4
S.A.	..	2.3	2.3	..	5.4	5.4	..	7.7	7.7
W.A.	0.9	3.3	4.2	0.3	1.5	1.8	1.2	4.8	6.0
Tas.	0.4	0.3	0.8	0.1	0.1	0.2	0.5	0.4	0.9
N.T.	—	—	0.1	—	—	—	—	—	0.1
A.C.T.	0.3	0.4	0.6	—	—	—	0.3	0.4	0.6
STATES—MAY 1984									
N.S.W.	5.0	10.7	15.7	1.2	3.8	5.0	6.2	14.5	20.7
Vic.	4.6	4.1	8.7	0.5	3.0	3.5	5.0	7.1	12.2
Qld	3.5	4.7	8.2	0.8	0.2	1.0	4.3	4.9	9.2
S.A.	..	2.9	2.9	..	7.4	7.4	..	10.2	10.2
W.A.	1.6	4.8	6.4	0.3	0.5	0.8	2.0	5.3	7.2
Tas.	0.6	0.7	1.2	0.1	0.2	0.3	0.6	0.9	1.5
N.T.	—	—	0.1	—	—	—	—	—	0.1
A.C.T.	0.4	0.6	1.0	—	—	—	0.4	0.6	1.0

(a) Excludes hiring charges, interest and insurance.

TABLE 3. AMOUNT FINANCED(a)—MOTOR VEHICLES, ETC.
(\$ million)

	Hire purchase				Other instalment credit				Total hire purchase and other instalment credit		
	Cars and station wagons		Other (b)	Total	Cars and station wagons		Other (b)	Total	Finance companies	Other businesses	Total
	New	Used			New	Used					
Year—											
1980-81	315.6	467.1	120.8	903.5	91.5	153.0	41.7	286.1	1,189.1	0.5	1,189.6
1981-82	394.0	538.0	139.4	1,071.5	107.0	168.8	40.0	315.7	1,386.7	0.5	1,387.2
1982-83	377.3	506.7	148.1	1,032.1	104.9	150.0	37.9	292.8	1,324.4	0.5	1,324.9
1983—											
April	28.8	37.6	11.4	77.8	6.2	10.5	3.0	19.8	97.5	—	97.6
May	34.3	45.4	14.7	94.4	7.8	11.1	3.2	22.2	116.6	—	116.6
June	34.9	44.4	16.5	95.9	7.8	10.8	3.3	21.8	117.7	—	117.7
July	35.2	44.4	14.9	94.6	7.6	11.0	3.0	21.6	116.1	—	116.2
August	40.6	48.6	11.4	100.6	8.7	11.9	2.9	23.6	124.1	—	124.2
September	34.6	46.1	11.9	92.6	7.9	11.4	3.1	22.4	115.0	0.1	115.0
October	35.4	45.1	11.0	91.6	7.6	9.8	3.1	20.5	112.1	—	112.1
November	37.2	51.3	12.7	101.2	8.1	11.3	3.5	22.9	124.1	—	124.2
December	40.4	46.5	11.4	98.3	7.9	10.1	2.7	20.8	119.0	0.1	119.1
1984—											
January	37.3	49.2	9.9	96.4	9.0	11.7	3.3	23.9	120.3	—	120.3
February	42.7	53.8	14.5	111.0	9.5	12.9	2.9	25.3	136.3	—	136.3
March	45.2	55.2	15.0	115.4	10.4	13.5	4.3	28.2	143.6	—	143.6
April	42.0	48.0	15.3	105.3	8.0	10.3	2.4	20.7	126.0	—	126.1
May	53.2	65.2	17.7	136.0	8.0	15.2	2.9	26.1	162.0	—	162.1
STATES—APRIL 1984											
N.S.W.	16.1	17.0	5.5	38.6	0.9	1.4	0.3	2.6	41.2	—	41.2
Vic.	12.3	12.7	4.7	29.8	1.1	1.2	0.3	2.6	32.3	—	32.3
Qld	5.9	8.3	1.5	15.7	1.1	2.7	0.6	4.4	20.1	—	20.1
S.A.	..	..	..	..	4.3	4.4	0.8	9.5	9.5	—	9.5
W.A.	5.4	7.1	3.2	15.7	0.2	0.4	0.2	0.9	16.5	—	16.5
Tas.	0.6	1.4	0.1	2.2	0.1	0.1	—	0.1	2.3	—	2.3
N.T.	0.3	0.5	0.1	1.0	0.2	—	0.1	0.3	1.3	—	1.3
A.C.T.	1.3	1.0	0.2	2.4	0.1	0.1	—	0.3	2.7	—	2.7
STATES—MAY 1984											
N.S.W.	20.8	23.0	6.1	49.9	1.0	2.1	0.5	3.6	53.5	—	53.5
Vic.	15.5	17.4	5.1	38.0	1.5	2.2	0.4	4.1	42.1	—	42.1
Qld	6.7	10.3	2.7	19.6	1.4	3.1	0.7	5.2	24.8	—	24.8
S.A.	..	..	..	..	3.7	6.8	1.0	11.5	11.5	—	11.5
W.A.	7.3	10.3	3.5	21.0	0.1	0.6	0.2	0.9	22.0	—	22.0
Tas.	0.9	2.1	0.1	3.1	—	0.1	—	0.1	3.2	—	3.2
N.T.	0.8	0.8	0.1	1.6	—	—	0.1	0.1	1.7	—	1.7
A.C.T.	1.3	1.3	0.2	2.8	0.2	0.2	—	0.5	3.3	—	3.3

(a) Excludes hiring charges, interest and insurance. (b) New and used motor cycles, boats, caravans, trailers, motor parts and accessories.

TABLE 4. NUMBER OF MOTOR CARS AND STATION WAGONS FINANCED—FINANCE COMPANIES

	New	Used	Total
<i>Year—</i>			
1980-81	67,129	179,687	246,816
1981-82	70,699	177,626	248,325
1982-83	63,636	148,616	212,252
<i>1983—</i>			
April	4,367	10,299	14,666
May	5,416	12,437	17,853
June	5,367	12,075	17,442
July	5,381	12,069	17,450
August	6,171	13,260	19,431
September	5,333	12,097	17,430
October	5,263	10,943	16,206
November	5,604	12,731	18,335
December	5,793	11,341	17,134
<i>1984—</i>			
January	5,552	11,962	17,514
February	6,144	12,734	18,878
March	6,575	13,367	19,942
April	5,642	10,995	16,637
May	6,283	15,392	21,675
STATES—APRIL 1984			
N.S.W.	1,796	3,464	5,260
Vic.	1,339	2,163	3,502
Qld	922	2,206	3,128
S.A.	697	928	1,625
W.A.	563	1,485	2,048
Tas.	102	433	535
N.T.	73	120	193
A.C.T.	150	196	346
STATES—MAY 1984			
N.S.W.	2,093	4,653	6,746
Vic.	1,615	3,122	4,737
Qld	868	2,944	3,812
S.A.	579	1,490	2,069
W.A.	753	2,083	2,836
Tas.	117	632	749
N.T.	85	189	274
A.C.T.	173	279	452