



Reference No. 5.46

INSTALMENT CREDIT FOR RETAIL SALES JULY, AUGUST AND SEPTEMBER 1973

This bulletin is the first of a new series presenting statistics of instalment credit for retail sales. It replaces the monthly bulletin *Instalment Credit for Retail Sales : Australia, Preliminary Estimates* (Reference No. 5.19) and the quarterly bulletin *Instalment Credit for Retail Sales* (Reference No. 5.18).

SCOPE OF THE STATISTICS

2. The statistics in this bulletin cover the operations of instalment credit schemes which relate primarily to the financing of retail sales of consumer commodities. In general, the term instalment credit is defined as relating to schemes in which repayment is made by regular predetermined instalments (predetermined by amount or by percentage of amount financed or balance outstanding). Types of instalment credit schemes covered include hire purchase, time payment, budget account and personal loans where these schemes relate primarily to the financing of retail sales of consumer commodities.

3. While the main aim of the instalment credit for retail sales statistics in this bulletin is to provide an indicator of the consumer credit situation in Australia, it should be noted that these statistics do not cover the operations of all instalment credit schemes relating to the financing of retail sales of consumer commodities. Instalment credit schemes, if any, operated by banks, credit unions, life insurance offices and general insurance companies are currently excluded from the scope of these statistics. Where the only instalment credit advances made by a business are to its own employees, details of such advances are also excluded.

4. Credit schemes which do not involve repayment by regular predetermined instalments, lay-bys, and all credit transactions which relate mainly to the financing of "producer" type goods such as plant, machinery and motor vehicles which would normally be used for commercial purposes are outside the scope of these statistics. In addition the instalment credit transactions of businesses covered by these statistics (see paragraph 6 below) which relate primarily to the financing of sales of land, buildings, property improvements, travel and services such as repair and maintenance work, and schemes involving rental or leasing are not included.

CLASSIFICATION OF THE STATISTICS

5. In this bulletin two major classifications of instalment credit statistics are adopted : type of business and type of credit. A further classification by commodity group is provided for the item 'amount financed'.

TYPE OF BUSINESS

6. The statistics in this bulletin have been classified into two types of businesses which operate instalment credit schemes : finance companies and other businesses. These classifications have been determined in the following way.

- (a) *Finance companies.* (i) The businesses included in this category are defined in the same way as in the monthly bulletin *Finance Companies, July and August 1973* (Reference No. 5.14). That is, a finance company is defined as an incorporated company which is mainly engaged in providing to the general public (businesses as well as persons in their private capacity) credit facilities of the following types:

- instalment credit for retail sales;
- personal loans;
- wholesale finance;
- factoring;
- other consumer and commercial loans;
- leasing of business equipment and plant; and
- bills of exchange.

Companies which satisfy the requirements of the above definition but which are engaged mainly in the lending of funds to related companies are specifically excluded as the greater proportion of their financing operations does not directly involve the general public. Prior to July 1973 a specific exclusion was also made for companies engaged mainly in financing the sales of related companies by directly writing agreements with the general public (e.g. incorporated finance subsidiaries of retailers). Such companies are no longer excluded.

(ii) For the purposes of the instalment credit statistics in this bulletin (and statistics in the monthly bulletin *Finance Companies* (Reference No. 5.14)), details of the operations of only the larger finance companies have been included. The statistics relate to those finance companies which, individually or as a group of related finance companies, have balances outstanding on an Australia-wide basis of \$500,000 or more on all types of finance agreements.

- (b) *Other businesses* (i) Most of the businesses included in this category are those businesses operating retail establishments which come within the scope of the Censuses of Retail Establishments and which provide instalment credit for retail sales of consumer commodities. The remaining businesses comprise unincorporated finance businesses, and businesses other than wholesalers and manufacturers, whose financing activities would generally be regarded as ancillary to some other function such as gas or electricity distribution.

(ii) The instalment credit statistics shown in this bulletin for the category 'Other Businesses' relate only to those businesses which, individually or as a group of related businesses, have balances outstanding on an Australia-wide basis of \$500,000 or more on all types of finance agreements. This treatment is identical to that adopted for Finance Companies (refer to paragraph 6 (a) (ii) above).

7. In the two series of bulletins now replaced by this bulletin (refer to paragraph 1 above) the statistics of instalment credit for retail sales were classified into *Retail Businesses* and *Non-retail Finance Businesses*. That classification differed from the classification used in this bulletin in a number of ways, the most important difference being the treatment of the incorporated finance subsidiaries of retailers. These subsidiary companies were formerly included in the category *Retail Businesses* but, for the purposes of the statistics in this bulletin, are included in the category Finance Companies (see paragraph 6 (a) above). The category *Non-retail Finance Businesses* included finance companies, unincorporated finance businesses, and businesses (other than retail businesses) engaged in instalment credit financing of retail sales irrespective of whether their main activity was financing. Subject to the exclusions mentioned in paragraph 3 above, these businesses have been re-allocated to the category *Finance Companies* or *Other Businesses* according to the criteria outlined in paragraph 6 above. It should be noted that in this bulletin the statistics relate to the instalment credit transactions of only the larger businesses (see paragraphs 6 (a) (ii) and 6 (b) (ii) above). In the quarterly bulletin "Instalment Credit for Retail Sales" (Reference No. 5.18) the statistics represented the instalment credit transactions of all businesses classified to the categories Retail Businesses and Non-retail Finance Businesses.

TYPE OF CREDIT

8. The instalment credit statistics in this bulletin have been classified into two types of credit: hire purchase, and other instalment credit. Hire purchase is as defined in State Hire Purchase legislation and Territory Hire Purchase ordinances. Other instalment credit comprises all other forms of instalment credit involving the financing of retail sales of consumer commodities. Cross-classifications of amount financed by type of credit and type of business have been provided in this bulletin.

COMMODITY GROUP CLASSIFICATION OF AMOUNT FINANCED

9. From July 1973, statistics of amount financed have been classified according to the following commodity groups.

- (a) *Motor vehicles, etc.* which is further subdivided into:

- (i) New motor cars and station wagons
- (ii) Used motor cars and station wagons

- (iii) Other (including new and used motor cycles, boats, caravans, trailers and motor parts and accessories, but excluding panel vans, utilities, trucks, tractors and other vehicles which would normally be used for commercial purposes).

- (b) *Household and personal goods* which includes furniture, furnishings and floor coverings, domestic refrigerators, electrical household appliances, radio and television receivers, musical instruments, bicycles, motor mowers, clothing etc.

10. The above classification differs from that used in previously published instalment credit statistics in two respects. Firstly, as indicated in paragraph 4 above, the category *Plant and machinery* has been discontinued from July 1973. Secondly, the composition of the category *Motor vehicles, etc.* has been altered such that, as from July 1973, details of the financing of sales of motor vehicles which would normally be used for commercial purposes (e.g. panel vans, utilities, trucks, tractors, etc.) are not included in the statistics. The composition of the category *household and personal goods* has not changed. As far as possible, adjustments have been made to the series data provided in this bulletin for periods prior to July 1973 to allow for the differences mentioned above and also for changes in the classification of the statistics by type of business. Details of the adjustments made and the extent of the comparability achieved is provided in paragraphs 13 to 15 below.

TREATMENT OF INTEREST, HIRING CHARGES, INSURANCE ETC.

11. Throughout this bulletin, figures for "amount financed" exclude interest, hiring charges, insurance, etc. Figures for "balances outstanding" and "collections and other liquidations of balances" include these charges.

CASH COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES, AND BALANCES OUTSTANDING

12. Collections and other liquidations of balances, as defined for the series commenced July 1973, includes liquidations of outstanding balances such as rebates allowed for early payouts and bad debts written off, which together with new amounts financed and cash collections under existing agreements, determine movements in outstanding balances.

COMPARABILITY

13. To achieve a degree of comparability with the statistics for July 1973 and subsequent months in this bulletin, adjustments have been made to the quarterly statistics previously published in the bulletin *Instalment Credit for Retail Sales* (Reference No. 5.18). The resulting aggregates are shown in the tables for the quarters ended June 1972 to June 1973.

14. The principal adjustment to previously published quarterly statistics was the reclassification of the data according to the two types of businesses identified in this bulletin (see paragraph 7). The quarterly and monthly statistics are therefore comparable in respect of the scope of businesses covered. An adjustment has also been made to exclude from quarterly statistics of *amount financed* the component attributable to the financing of plant and machinery. However, the quarterly series shown in this bulletin would require further adjustment to achieve complete comparability. The following table provides, in summary form, details of the remaining areas of non-comparability between the quarterly series and the monthly series commencing July 1973.

Item	Qualification to Quarterly Data in this Bulletin to June 1973.
AMOUNT FINANCED MOTOR VEHICLES, ETC.	
a. New Motor Cars and Station Wagons	Includes panel vans, trucks and other vehicles normally used for commercial purposes, and motor cycles, boats, caravans, trailers, motor parts and accessories.
b. Used Motor Cars and Station Wagons	
c. Other (including motor cycles, boats, caravans, trailers, motor parts and accessories)	Not available separately – see qualification above.
HOUSEHOLD AND PERSONAL GOODS	No change – composition is identical to that in monthly data.
COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES	Includes cash collections only. Data includes cash collections relating to the financing of sales of plant, machinery, panel vans, trucks and other vehicles normally used for commercial purposes.
BALANCES OUTSTANDING	Includes component relating to the financing of sales of plant, machinery, panel vans, trucks and other vehicles normally used for commercial purposes.

15. To assist in the analysis of the statistics in this bulletin an estimate has been made of the component of balances outstanding at 30 June 1973 attributable to the financing of sales of "producer" type goods such as plant, machinery, panel vans, trucks and other vehicles normally used for commercial purposes, and is provided in the table below.

BALANCES OUTSTANDING - 30 JUNE 1973

	<i>Finance companies</i>		<i>Other businesses</i>		<i>All businesses</i>	
	<i>Balances including "producer" goods component</i>	<i>Estimate of "producer" goods component</i>	<i>Balances including "producer" goods component</i>	<i>Estimate of "producer" goods component</i>	<i>Balances including "producer" goods component</i>	<i>Estimate of "producer" goods component</i>
N.S.W.	699.0	83.6	47.1	0.1	746.1	83.7
Vic.	427.4	61.9	49.2	..	476.6	61.9
Qld.	318.7	41.3	12.6	..	331.3	41.3
S.A.	150.1	12.0	22.3	..	172.4	12.0
W.A.	178.4	32.8	14.4	0.9	192.8	33.7
Tas.	57.3	9.7	5.1	0.4	62.4	10.1
A.C.T.	45.1	3.0	1.1	..	46.2	3.0
N.T.	11.7	1.2	..	..	11.7	1.2
Aust.	1887.7(a)	245.5	151.8(a)	1.4	2039.5(a)	246.9

(a) As shown in Table 1 on page 5.

SEASONALLY ADJUSTED STATISTICS

16. In the interpretation of movements in a series in this bulletin allowance should be made for the effect of regular seasonal influences. It will not be possible to provide seasonally adjusted figures until the collection of Instalment Credit for Retail Sales statistics under the present scope has been established for a reasonable period.

RELATIONSHIP WITH OTHER STATISTICS

17. The monthly bulletin *Finance Companies* (Reference No. 5.14) provides statistics of instalment credit for retail sales transactions, which as from July 1973, are directly comparable with the more detailed statistics for finance companies shown in this bulletin.

18. Table 6 provides separately details of the number of new motor cars and station wagons financed. For the series commencing July 1973 it is possible to compare this information with statistics of registrations of new motor cars and station wagons published in the monthly bulletin *Registrations of New Motor Vehicles: Australia (Preliminary)* (Reference No. 14.6).

PRESENTATION

19. A line drawn across a column between two figures indicates a break in the continuity of the series.

20. Any discrepancies between totals and series of components in tables are due to rounding.

TABLE 1. - INSTALMENT CREDIT FOR RETAIL SALES - SUMMARY
(\$ million)

	Amount financed during period			Collections and other liquidations of balances during period			Balances outstanding at end of period		
	Finance companies	Other businesses	All businesses	Finance companies	Other businesses	All businesses	Finance companies	Other businesses	All businesses
AUSTRALIA									
Quarter -									
1972									
June	260.4	41.5	301.9	353.6	45.1	398.7	1,800.0	148.0	1,948.0
September	264.2	45.4	309.6	356.4	49.7	406.1	1,802.0	146.8	1,948.8
December	299.8	56.3	356.1	358.7	53.1	411.8	1,841.9	152.1	1,994.0
1973									
March	279.2	42.5	321.7	363.5	50.2	413.7	1,848.1	147.6	1,995.7
June	300.2	48.3	348.5	358.7	49.3	408.0	1,887.7	151.8	2,039.5
Month -									
1973									
July (a)	99.3	18.5	117.8	120.7	18.6	139.3	1,644.5	158.8	1,803.3
August	103.9	17.6	121.5	120.0	19.3	139.3	1,656.1	160.2	1,816.3
September	91.1	17.0	108.1	106.3	18.4	124.7	1,666.0	158.1	1,826.1
STATES - JULY 1973									
N.S.W.	37.6	5.4	43.0	47.3	5.2	52.5	613.0	48.8	661.8
Vic.	21.9	6.4	28.3	26.5	6.5	33.0	368.5	49.8	418.3
Qld	15.8	2.1	17.9	18.3	2.0	20.3	274.3	14.8	289.1
S.A.	7.9	2.4	10.3	10.1	2.8	12.9	140.9	23.8	164.7
W.A.	10.0	1.6	11.6	11.0	1.5	12.5	150.3	14.2	164.5
Tas.	3.0	0.5	3.5	3.6	0.5	4.1	46.3	5.4	51.7
A.C.T.	2.4	0.2	2.6	3.1	0.2	3.3	40.9	1.1	42.0
N.T.	0.7	..	0.7	1.0	..	1.0	10.3	..	10.3
STATES - AUGUST 1973									
N.S.W.	39.6	4.8	44.4	44.7	5.1	49.8	614.9	49.0	663.9
Vic.	22.5	6.2	28.7	26.8	6.9	33.7	371.7	49.7	421.4
Qld	15.8	1.9	17.7	18.7	2.0	20.7	275.7	14.7	290.4
S.A.	8.7	2.5	11.2	10.2	2.9	13.1	142.8	23.7	166.5
W.A.	10.4	1.8	12.2	11.8	1.8	13.6	152.4	14.3	166.7
Tas.	3.2	0.4	3.6	3.7	0.5	4.2	46.8	5.4	52.2
A.C.T.	3.1	0.2	3.3	3.2	0.2	3.4	41.4	1.1	42.5
N.T.	0.6	..	0.6	0.8	..	0.8	10.3	..	10.3
STATES - SEPTEMBER 1973									
N.S.W.	35.4	4.7	40.1	39.7	4.8	44.5	618.6	49.0	667.6
Vic.	19.1	5.8	24.9	23.9	6.2	30.1	374.1	49.7	423.8
Qld	14.7	1.9	16.6	17.6	2.1	19.7	277.7	14.8	292.5
S.A.	7.5	2.5	10.0	9.3	2.8	12.1	143.8	23.7	167.5
W.A.	8.6	1.6	10.2	9.2	1.8	11.0	154.2	14.3	168.5
Tas.	2.6	0.4	3.0	3.2	0.5	3.7	47.3	5.3	52.6
A.C.T.	2.5	0.2	2.7	2.8	0.2	3.0	41.9	1.1	43.0
N.T.	0.5	..	0.5	0.6	..	0.6	10.3	..	10.3

(a) For details of breaks in series, see paragraphs 13 to 15 on pages 3 and 4.

[illegible]

TABLE 5. — AMOUNT FINANCED — MOTOR VEHICLES, ETC : OTHER BUSINESSES
(\$ million)

	Hire purchase				Other instalment credit				Total hire purchase and other instalment credit
	Cars and station wagons		Other (a)	Total	Cars and station wagons		Other (a)	Total	
	New	Used			New	Used			
AUSTRALIA									
Quarter —									
1972									
June	0.1	0.2	..	0.3	1.4	..	..	1.4	1.7
September	0.2	0.3	..	0.5	1.5	..	..	1.5	2.0
December	0.3	0.3	..	0.6	1.7	..	..	1.7	2.3
1973									
March	0.2	0.2	..	0.4	1.3	..	..	1.3	1.7
June	0.3	0.2	..	0.5	1.6	..	..	1.6	2.1
Month —									
1973									
July (b)	0.1	0.1	..	0.1	..	..	0.5	0.5	0.6
August	0.1	0.1	..	0.1	..	..	0.5	0.5	0.6
September	0.1	0.1	..	0.1	..	..	0.5	0.5	0.6
STATES — JULY 1973									
N.S.W.	..	..	..	..	..	..	0.1	0.1	0.1
Vic.	..	..	..	..	..	..	0.1	0.1	0.1
Qld.	..	..	..	..	..	..	0.1	0.1	0.1
S.A.	..	..	..	..	..	..	0.1	0.1	0.1
W.A.	0.1	0.1	..	0.1	..	..	0.1	0.1	0.1
Tas.	..	..	..	..	..	..	..	..	0.2
A.C.T.	..	..	..	..	..	..	..	..	..
N.T.	..	..	..	..	..	..	..	..	..
STATES — AUGUST 1973									
N.S.W.	..	..	..	..	..	..	0.1	0.1	0.1
Vic.	..	..	..	..	..	..	0.1	0.1	0.1
Qld.	..	..	..	..	..	..	0.1	0.1	0.1
S.A.	..	..	..	..	..	..	0.1	0.1	0.1
W.A.	0.1	0.1	..	0.1	..	..	0.1	0.1	0.1
Tas.	..	..	..	..	..	..	..	..	0.1
A.C.T.	..	..	..	..	..	..	..	..	..
N.T.	..	..	..	..	..	..	..	..	..
STATES — SEPTEMBER 1973									
N.S.W.	..	..	..	..	..	..	0.1	0.1	0.1
Vic.	..	..	..	..	..	..	0.1	0.1	0.1
Qld.	..	..	..	..	..	..	0.1	0.1	0.1
S.A.	..	..	..	..	..	..	0.1	0.1	0.1
W.A.	0.1	..	..	0.1	..	..	0.1	0.1	0.1
Tas.	..	..	..	..	..	..	..	..	0.2
A.C.T.	..	..	..	..	..	..	..	..	..
N.T.	..	..	..	..	..	..	..	..	..
(a) Includes new and used vehicles.									

(a) Includes new and used motor cycles, boats, caravans, trailers, motor parts and accessories. For periods prior to July 1973 details not available separately. See paragraph 14 on page 1. (b) For details of breaks in series, see paragraphs 13 to 15 on pages 3 and 4.

TABLE 6. - NUMBER OF MOTOR CARS AND STATION WAGONS FINANCED

	Finance companies			Other businesses			All businesses		
	Cars and station wagons			Cars and station wagons			Cars and station wagons		
	New	Used	Total	New	Used	Total	New	Used	Total
AUSTRALIA									
Month -									
1973									
July	12,871	25,848	38,719	28	55	83	12,899	25,903	38,802
August	13,962	26,743	40,705	31	35	66	13,993	26,778	40,771
September	13,313	22,565	35,878	44	38	82	13,357	22,603	35,960
STATES - JULY 1973									
N.S.W.	5,499	8,460	13,959	..	..	..	5,499	8,460	13,959
Vic.	2,491	4,359	6,850	..	..	..	2,491	4,359	6,850
Qld	1,422	4,146	5,568	..	..	..	1,422	4,146	5,568
S.A.	1,434	2,721	4,155	..	3	3	1,434	2,724	4,158
W.A.	1,119	3,884	5,003	26	48	74	1,145	3,932	5,077
Tas.	392	1,468	1,860	2	4	6	394	1,472	1,866
A.C.T.	409	686	1,095	..	..	..	409	686	1,095
N.T.	105	124	229	..	..	..	105	124	229
STATES - AUGUST 1973									
N.S.W.	6,080	8,705	14,785	..	..	..	6,080	8,705	14,785
Vic.	2,873	4,557	7,430	..	..	..	2,873	4,557	7,430
Qld	1,533	4,064	5,597	..	..	..	1,533	4,064	5,597
S.A.	1,355	3,060	4,415	..	..	..	1,355	3,060	4,415
W.A.	1,106	3,885	4,991	28	32	60	1,134	3,917	5,051
Tas.	360	1,638	1,998	3	3	6	363	1,641	2,004
A.C.T.	586	729	1,315	..	..	..	586	729	1,315
N.T.	69	105	174	..	..	..	69	105	174
STATES - SEPTEMBER 1973									
N.S.W.	5,877	7,224	13,101	..	..	..	5,877	7,224	13,101
Vic.	2,594	3,876	6,470	..	..	..	2,594	3,876	6,470
Qld	1,639	3,658	5,297	..	..	..	1,639	3,653	5,297
S.A.	1,286	2,526	3,812	..	2	2	1,286	2,528	3,814
W.A.	1,029	3,213	4,242	38	32	70	1,067	3,245	4,312
Tas.	324	1,305	1,629	6	4	10	330	1,309	1,639
A.C.T.	519	667	1,186	..	..	..	519	667	1,186
N.T.	45	96	141	..	..	..	45	96	141

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr B. O'Loughlin on 49 0211 extension 414 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

TABLE 3. - AMOUNT FINANCED - MOTOR VEHICLES, ETC. : ALL BUSINESSES
(\$ million)

	Hire purchase				Other instalment credit				Total hire purchase and other instalment credit
	Cars and station wagons		Other (a)	Total	Cars and station wagons		Other (a)	Total	
	New	Used			New	Used			
AUSTRALIA									
Quarter -									
1972									
June	76.2	86.8	..	163.0	26.1	28.2	..	54.3	217.3
September	78.4	93.7	..	172.1	24.9	26.1	..	51.0	223.1
December	87.7	96.9	..	184.6	26.6	27.1	..	53.7	238.3
1973									
March	82.8	98.6	..	181.4	23.9	27.0	..	50.9	232.3
June	92.5	103.6	..	196.1	24.6	26.7	..	51.3	247.4
Month -									
1973									
July (b)	26.0	35.3	3.9	65.1	7.6	8.1	1.7	17.4	82.5
August	27.1	34.8	5.1	66.9	9.2	9.6	1.7	20.5	87.3
September	24.5	28.2	5.1	57.7	8.2	7.6	1.4	17.3	75.0
STATES - JULY 1973									
N.S.W.	13.4	13.0	1.3	27.7	0.3	0.8	0.1	1.2	28.9
Vic.	4.6	6.6	0.4	11.6	3.1	2.7	0.8	6.6	18.2
Qld	2.7	5.7	1.4	9.8	1.5	1.4	0.4	3.3	13.0
S.A.	0.8	1.3	0.1	2.2	2.3	2.7	0.3	5.3	7.5
W.A.	2.7	6.0	0.4	9.0	0.3	0.2	..	0.5	9.5
Tas.	0.8	1.6	0.1	2.6	..	0.1	..	0.1	2.7
A.C.T.	0.9	1.0	0.1	2.0	..	..	..	..	2.0
N.T.	0.1	0.1	0.1	0.3	0.1	0.2	..	0.3	0.6
STATES - AUGUST 1973									
N.S.W.	14.1	12.8	2.1	29.0	1.4	1.2	0.1	2.8	31.7
Vic.	4.6	6.1	0.6	11.3	2.9	3.3	0.7	6.9	18.2
Qld	2.9	5.4	1.4	9.7	1.6	1.4	0.4	3.4	13.1
S.A.	0.8	1.3	0.2	2.2	2.6	3.2	0.3	6.0	8.2
W.A.	2.8	6.1	0.4	9.2	0.3	0.2	..	0.5	9.7
Tas.	0.8	1.8	0.2	2.7	..	0.1	..	0.1	2.9
A.C.T.	1.1	1.2	0.1	2.4	0.3	0.1	..	0.4	2.8
N.T.	0.1	0.1	..	0.2	0.1	0.2	..	0.3	0.6
STATES - SEPTEMBER 1973									
N.S.W.	13.3	9.9	2.1	25.3	1.2	0.9	0.1	2.2	27.5
Vic.	3.9	5.4	0.5	9.9	2.7	2.4	0.4	5.5	15.4
Qld	2.8	4.7	1.4	8.9	1.4	1.2	0.4	3.0	11.8
S.A.	0.7	1.0	0.1	1.8	2.3	2.7	0.3	5.3	7.1
W.A.	2.3	4.6	0.6	7.5	0.3	0.2	..	0.5	8.1
Tas.	0.7	1.5	0.2	2.3	..	0.1	..	0.1	2.4
A.C.T.	0.9	0.9	0.2	1.9	0.2	0.1	..	0.3	2.2
N.T.	0.1	0.1	..	0.2	0.1	0.2	..	0.3	0.5

(a) Includes new and used motor cycles, boats, caravans, trailers, motor parts and accessories. For periods prior to July 1973 details not available separately. See paragraph 14 on page . (b) For details of breaks in series, see paragraphs 13 to 15 on pages 3 and 4.

TABLE 4. - AMOUNT FINANCED - MOTOR VEHICLES, ETC. : FINANCE COMPANIES
(\$ million)

	Hire purchase				Other instalment credit				Total hire purchase and other instalment credit
	Cars and station wagons		Other (a)	Total	Cars and station wagons		Other (a)	Total	
	New	Used			New	Used			
AUSTRALIA									
Quarter -									
1972									
June	76.1	86.6	..	162.7	24.7	28.2	..	52.9	215.6
September	78.2	93.4	..	171.6	23.4	26.1	..	49.5	221.1
December	87.4	96.6	..	184.0	24.9	27.1	..	52.0	236.0
1973									
March	82.6	98.4	..	181.0	22.6	27.0	..	49.6	230.6
June	92.2	103.4	..	195.6	23.0	26.7	..	49.7	245.3
Month -									
1973									
July (b)	25.9	35.2	3.9	65.0	7.6	8.1	1.2	16.9	81.9
August	27.0	34.7	5.1	66.8	9.2	9.6	1.2	20.0	86.7
September	24.4	28.1	5.1	57.6	8.2	7.6	0.9	16.8	74.4
STATES - JULY 1973									
N.S.W.	13.4	13.0	1.3	27.7	0.3	0.8	..	1.1	28.8
Vic.	4.6	6.6	0.4	11.6	3.1	2.7	0.7	6.5	18.1
Qld	2.7	5.7	1.4	9.8	1.5	1.4	0.3	3.2	12.9
S.A.	0.8	1.3	0.1	2.2	2.3	2.7	0.2	5.2	7.4
W.A.	2.6	5.9	0.4	8.9	0.3	0.2	..	0.5	9.4
Tas.	0.8	1.6	0.1	2.6	..	0.1	..	0.1	2.7
A.C.T.	0.9	1.0	0.1	2.0	..	..	..	..	2.0
N.T.	0.1	0.1	0.1	0.3	0.1	0.2	..	0.3	0.6
STATES - AUGUST 1973									
N.S.W.	14.1	12.8	2.1	29.0	1.4	1.2	..	2.7	31.6
Vic.	4.6	6.1	0.6	11.3	2.9	3.3	0.6	6.8	18.1
Qld	2.9	5.4	1.4	9.7	1.6	1.4	0.3	3.3	13.0
S.A.	0.8	1.3	0.2	2.2	2.6	3.2	0.2	5.9	8.1
W.A.	2.7	6.0	0.4	9.1	0.3	0.2	..	0.5	9.6
Tas.	0.8	1.8	0.2	2.7	..	0.1	..	0.1	2.9
A.C.T.	1.1	1.2	0.1	2.4	0.3	0.1	..	0.4	2.8
N.T.	0.1	0.1	..	0.2	0.1	0.2	..	0.3	0.6
STATES - SEPTEMBER 1973									
N.S.W.	13.3	9.9	2.1	25.3	1.2	0.9	..	2.1	27.4
Vic.	3.9	5.4	0.5	9.9	2.7	2.4	0.3	5.4	15.3
Qld	2.8	4.7	1.4	8.9	1.4	1.2	0.3	2.9	11.7
S.A.	0.7	1.0	0.1	1.8	2.3	2.7	0.2	5.2	7.0
W.A.	2.2	4.6	0.6	7.4	0.3	0.2	..	0.5	7.9
Tas.	0.7	1.5	0.2	2.3	..	0.1	..	0.1	2.4
A.C.T.	0.9	0.9	0.2	1.9	0.2	0.1	..	0.3	2.2
N.T.	0.1	0.1	..	0.2	0.1	0.2	..	0.3	0.5

(a) Includes new and used motor cycles, boats, caravans, trailers, motor parts and accessories. For periods prior to July 1973 details not available separately. See paragraph 14 on page . (b) For details of breaks in series, see paragraphs 13 to 15 on pages 3 and 4.