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INSTALMENT CREDIT FOR RETAIL SALES

JUNE QUARTER 1970



**COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
CANBERRA, AUSTRALIA**

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COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, AUSTRALIA

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JUNE QUARTER 1970

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EXPLANATORY NOTES

SCOPE OF THE STATISTICS

The statistics in this bulletin cover the operations of instalment credit schemes which relate primarily to the financing of retail sales of goods. In general, the term instalment credit is defined as relating to schemes in which repayment is made by regular predetermined instalments. Types of schemes covered include hire purchase, time payment, budget account and personal loan schemes relating primarily to the financing of retail sales of goods. In this bulletin the term retail sales relates not only to retail sales coming within the scope of the Censuses of Retail Establishments conducted periodically by this Bureau, but includes also other sales of goods to final purchasers (e.g., plant and machinery, tractors, etc.).

2. These statistics do not cover lay-bys, credit accounts not involving repayment by regular predetermined instalments, financing of sales of land and buildings, property improvements, services such as repair work and travel facilities, or rental and leasing schemes.

3. It should be noted that the statistics aim to include the Instalment Credit for Retail Sales transactions of all schemes, operated by all types of businesses, in which the form of contract used is hire purchase. Generally, such schemes are almost exclusively for the purpose of financing retail sales. However, in relation to schemes providing Instalment Credit for Retail Sales through types of contract other than hire purchase (such as personal loan schemes), the statistics generally cover only schemes which are predominantly for the purpose of financing retail sales. The Instalment Credit for Retail Sales transactions, if any, of most banks, credit unions, and life insurance companies are excluded on these grounds.

CLASSIFICATION OF THE STATISTICS

4. In this bulletin, two major classifications of instalment credit statistics are adopted: type of business and type of credit. The statistics of number of agreements, value of goods and amount financed are further classified by type of goods.

5. Type of business. Instalment credit transactions are classified into two types of business: retail businesses and non-retail finance businesses. The term retail businesses relates to businesses operating retail establishments which come within the scope of the Censuses of Retail Establishments, and also to subsidiary finance businesses set up by retailers (or by groups mainly engaged in retail trading) primarily for the purpose of financing their retail sales. For this purpose, subsidiary finance businesses include not only businesses which are subsidiaries in the sense of being wholly or partly owned by the retailers, but also businesses which are associated with retailers in a less formal way (e.g., companies with no formal relationship but having common directors or shareholders). Non-retail finance businesses comprise all other businesses engaged in instalment credit financing of retail sales of goods (subject to the exclusions mentioned in para. 3 above) irrespective of whether the main activity of such businesses is finance.

6. The treatment of finance subsidiaries of retailers explained above is designed to permit compilation of figures for each category on a comparable basis over a period of time. This is particularly important for the monthly statistics. Movements shown by the monthly figures for non-retail finance businesses might otherwise give a misleading impression of likely overall trends e.g. if a substantial rise in monthly figures was due simply to a retailer having set up a new subsidiary company to conduct the financing which was previously done by the retail business itself. At present, it is not practicable to provide monthly figures for retail businesses.

7. The statistics are classified by the type of business according to the nature of the business on whose paper the agreement was written, even if the agreement was subsequently assigned, discounted or mortgaged with another type of business.

8. Type of credit. Total instalment credit is also classified into two types of credit: hire purchase, and other instalment credit. Hire purchase is as defined in State hire purchase legislation. Other instalment credit comprises all other forms of instalment credit (see paragraph 3 above). Cross-classifications of the statistics by type of credit and type of business are not available for publication.

9. Type of goods. Statistics of amount financed are classified by type of goods. These are defined as follows.

- (a) Motor vehicles, etc. - (new and used separately) motor cars and motor cycles, commercial vehicles, tractors, caravans, trailers, motor parts and accessories, etc.
- (b) Plant and machinery - farm machinery and implements, earth-moving equipment, aircraft, industrial plant and machinery, business machinery and equipment (including commercial refrigeration equipment), etc.
- (c) Household and personal goods - furniture, furnishings and floor coverings, domestic refrigerators, electrical goods, radios, television, musical instruments, bicycles, motor mowers, clothing, etc.

10. The relationships between statistics for retail businesses and those for non-retail finance businesses, and between hire purchase and other instalment credit, are illustrated by the following table.

INSTALMENT CREDIT FOR RETAIL SALES - BALANCES OUTSTANDING

(\$ million)

	Type of business			Type of credit		
	Non-retail finance businesses	Retail businesses	Total	Hire purchase	Other instalment credit	Total
1966 - September	1,078.2	347.9	1,426.1	1,016.9	409.2	1,426.1
December	1,106.9	361.5	1,468.5	1,026.2	442.2	1,468.5
1967 - March	1,088.2	344.6	1,432.8	998.2	434.6	1,432.8
June	1,103.7	339.2	1,443.0	994.1	448.8	1,443.0
September	1,132.6	329.7	1,462.3	998.2	464.0	1,462.3
December	1,184.3	344.0	1,528.3	1,021.4	506.9	1,528.3
1968 - March	1,198.7	336.1	1,534.8	1,014.5	520.3	1,534.8
June	1,238.0	337.8	1,575.8	1,026.4	549.4	1,575.8
September	1,268.7	334.6	1,603.3	1,031.9	571.4	1,603.3
December	1,335.4	353.2	1,688.6	1,070.6	618.0	1,688.6
1969 - March	1,346.5	341.6	1,688.1	1,063.8	624.3	1,688.1
June	1,388.6	344.6	1,733.2	1,078.0	655.2	1,733.2
September	1,436.7	338.3	1,775.0	1,093.4	681.6	1,775.0
December	1,496.4	362.9	1,859.3	1,127.5	731.8	1,859.3
1970 - March	1,523.6	352.7	1,876.3	1,135.8	740.4	1,876.3
June	1,565.8	348.9	1,914.7	1,159.3	755.4	1,914.7

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 cash collections include interest, hiring charges, insurance, etc. Details are not available of these charges nor of other items (e.g., rebates allowed for early payouts, late payment charges, bad debts written off) which affect the reconciliation of the three main instalment credit series: amount financed, cash collections and balances outstanding.

CASH COLLECTIONS AND BALANCES OUTSTANDING

12. Cash collections, as defined for this bulletin, represent only cash repayments and so do not include liquidations of outstanding balances such as rebates allowed for early payouts and bad debts written off.

13. In interpreting movements in outstanding balances, it should be noted that these movements are determined not only by new amounts financed and cash collections under existing agreements, but also by the other liquidations of balances mentioned in paragraph 12.

QUARTERLY AND MONTHLY ESTIMATES

14. Quarterly statistics of instalment credit transactions of retail businesses are derived from returns collected from a sample of such businesses, based on the Census of Retail Establishments for 1961-62 and subsequent information relating to new businesses. Quarterly statistics for non-retail finance businesses are based on returns collected quarterly from all such businesses.

15. Monthly statistics of non-retail finance businesses are shown in Tables 2 and 3. Table 2 also includes preliminary estimates for the latest month available. Preliminary monthly estimates for non-retail finance businesses, on the same basis as Table 2, together with statistics of amount financed and balances outstanding by States, are initially published in monthly preliminary bulletins. The preliminary estimates of the total transactions of all non-retail finance businesses are calculated from returns collected monthly from a sample of such businesses. Subsequently, the preliminary estimates are revised to accord with the results of the full (quarterly) collection from all non-retail finance businesses.

16. A provisional estimate of instalment credit balances outstanding in respect of non-retail finance businesses is also compiled each month. The provisional figure is based on returns from a sub-sample of such businesses, and is published about three weeks after the end of the month to which it relates in the monthly bulletin containing preliminary estimates relating to the preceding month. The monthly preliminary bulletins relating to non-retail finance businesses include, for comparative purposes, quarterly figures of outstanding balances for retail businesses.

17. In the interpretation of movements in the series in this bulletin (except annual figures), allowance should be made for the effect of regular seasonal movements as most of the series are affected to some extent by seasonal factors.

18. This bulletin includes seasonally adjusted figures of total balances outstanding classified by type of business - see Tables 1 and 2. The seasonally adjusted statistics shown in this issue have been revised in accordance with the procedures indicated in the introductory notes of "Seasonally Adjusted Indicators, 1970" issued 29 June 1970.

GENERAL ARRANGEMENT OF BULLETIN

19. Tables 1 to 9 show annual and quarterly statistics of total instalment credit for retail sales with separate figures for non-retail finance businesses and retail businesses.

20. Tables 10 to 15 provide annual and quarterly statistics of instalment credit for retail sales classified by type of credit (hire purchase and other instalment credit).

21. All amounts are shown in this bulletin in \$ million correct to one decimal place, and numbers of new hire purchase agreements in thousands correct to one decimal place. Discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES
AMOUNT FINANCED BY COMMODITY GROUPS, CASH COLLECTIONS AND BALANCES

OUTSTANDING - AUSTRALIA

(\$ million)

	Amount financed during period					Cash collections during period	Balances outstanding at end of period	
	Motor vehicles, etc.	Plant and machinery	Household and personal goods	Total	Original		Seasonally adjusted	
								New
NON-RETAIL FINANCE BUSINESSES								
Year 1967-68	339.9	308.2	93.6	87.8	829.4	906.5	1,238.0	1,247.7
1968-69	373.3	356.8	114.7	88.5	933.3	1,014.3	1,388.6	1,399.4
1969-70	422.9	420.5	112.7	86.5	1,044.5	1,129.1	1,565.8	1,577.9
Quarter								
1968 June	87.1	79.3	26.3	22.0	214.7	228.9	1,238.0	1,247.7
September	83.6	84.6	23.6	22.5	214.4	237.4	1,268.7	1,273.1
December	99.0	92.0	36.6	23.9	251.5	246.6	1,335.4	1,316.4
1969 March	89.6	88.2	27.0	21.1	225.8	272.4	1,346.5	1,355.1
June	101.0	92.0	27.4	21.1	241.6	257.9	1,388.6	1,399.4
September	105.1	100.1	26.2	21.5	252.9	267.2	1,436.7	1,442.0
December	109.8	105.5	31.7	24.0	270.9	277.4	1,496.4	1,475.4
1970 March	99.8	106.4	25.5	21.0	252.7	289.8	1,523.6	1,533.4
June	108.2	108.4	29.4	21.9	267.9	293.7	1,565.8	1,577.9
RETAIL BUSINESSES								
Year 1967-68	12.1	8.8	3.4	266.0	290.3	335.7	337.8	339.1
1968-69	13.5	11.5	3.8	273.0	301.8	347.9	344.6	345.9
1969-70	12.2	9.8	2.6	286.3	311.0	359.2	348.9	350.2
Quarter								
1968 June	3.3	2.6	1.1	67.1	74.1	84.7	337.8	339.1
September	3.0	2.8	1.1	64.7	71.7	89.1	334.6	341.6
December	3.8	3.1	0.9	85.2	93.0	88.7	353.2	343.7
1969 March	3.3	2.7	0.9	54.6	61.5	83.7	341.6	342.7
June	3.3	2.9	0.9	68.5	75.6	86.3	344.6	345.9
September	2.9	2.3	0.8	66.9	73.0	90.8	338.3	345.5
December	3.4	2.7	0.7	91.0	97.7	90.9	362.9	353.1
1970 March	3.1	2.4	0.5	58.0	63.9	85.7	352.7	353.9
June	2.8	2.4	0.6	70.5	76.4	91.7	348.9	350.2
ALL BUSINESSES								
Year 1967-68	352.0	317.0	97.0	353.8	1,119.8	1,242.1	1,575.8	1,586.8
1968-69	386.8	368.3	118.5	361.5	1,235.1	1,362.1	1,733.2	1,745.3
1969-70	435.1	430.3	115.3	374.8	1,355.5	1,487.3	1,914.7	1,928.1
Quarter								
1968 June	90.3	81.8	27.4	89.1	288.7	313.6	1,575.8	1,586.8
September	86.7	87.5	24.8	87.2	286.1	326.5	1,603.3	1,614.7
December	102.9	95.1	37.5	109.1	344.5	335.3	1,688.6	1,660.1
1969 March	92.8	90.9	27.9	75.7	287.3	356.1	1,688.1	1,697.8
June	104.4	94.9	28.3	89.6	317.2	344.2	1,733.2	1,745.3
September	108.1	102.5	27.0	88.4	325.9	358.0	1,775.0	1,787.5
December	113.1	108.1	32.4	115.0	368.7	368.4	1,859.3	1,828.5
1970 March	102.9	108.8	25.9	79.0	316.7	375.5	1,876.3	1,887.3
June	111.0	110.9	30.0	92.4	344.3	385.5	1,914.7	1,928.1

NOTE. For definitions see Explanatory Notes, pages 4 to 6.

TABLE 2. - NON-RETAIL FINANCE BUSINESSES
 AMOUNT FINANCED BY COMMODITY GROUPS, CASH COLLECTIONS AND
 BALANCES OUTSTANDING : AUSTRALIA
 (\$ million)

	Amount financed during period					Cash collections during period		Balances outstanding at end of period	
	Motor vehicles, etc.		Plant and machinery	Household and personal goods	Total			Original	Seasonally adjusted
	New	Used							
Year 1967-68	359.9	308.2	93.6	87.8	829.4	906.5	1,238.0	1,247.7	
1968-69	373.3	356.8	114.7	88.5	933.3	1,014.3	1,388.6	1,399.4	
1969-70	422.9	420.5	112.7	88.5	1,044.5	1,128.1	1,565.8	1,577.9	
Month									
1968 March	29.0	25.5	7.4	7.2	69.1	81.1	1,198.7	1,206.2	
April	28.8	25.4	8.1	6.9	69.2	75.0	1,210.5	1,218.5	
May	32.1	29.0	9.2	7.9	78.2	82.0	1,227.1	1,233.3	
June	26.1	24.9	8.9	7.3	67.2	71.9	1,238.0	1,247.7	
July	28.6	28.4	9.4	7.4	73.7	83.5	1,246.8	1,254.8	
August	27.5	28.7	6.9	7.5	70.6	77.8	1,257.1	1,263.2	
September	27.5	27.6	7.3	7.7	70.1	76.0	1,268.7	1,273.1	
October	33.6	32.1	13.1	7.5	86.4	84.6	1,292.8	1,289.1	
November	32.2	30.3	13.4	7.7	83.6	78.2	1,318.1	1,304.8	
December	33.2	29.6	10.1	8.7	81.5	83.8	1,335.4	1,316.4	
1969 January	28.1	30.3	8.7	7.3	74.3	84.0	1,345.1	1,328.9	
February	28.0	27.6	9.6	6.8	72.0	93.9	1,341.4	1,341.0	
March	33.5	30.3	8.8	7.0	79.5	94.4	1,346.5	1,355.1	
April	31.9	29.1	8.8	6.6	76.4	83.6	1,358.0	1,367.0	
May	36.4	33.1	9.6	7.4	86.5	89.5	1,376.0	1,382.6	
June	32.7	29.8	9.0	7.1	78.7	84.8	1,388.6	1,399.4	
July	35.7	35.2	10.6	7.4	88.8	92.4	1,407.4	1,416.1	
August	32.4	32.5	7.4	6.9	79.3	84.0	1,423.0	1,429.9	
September	37.1	32.4	8.1	7.3	84.9	90.8	1,436.7	1,442.0	
October	38.2	36.5	10.8	7.6	93.1	96.0	1,458.1	1,453.9	
November	33.4	32.1	9.9	7.5	82.8	84.0	1,476.5	1,461.4	
December	38.1	36.9	11.0	9.0	95.0	97.4	1,496.4	1,475.4	
1970 January	31.0	35.6	7.5	7.1	81.3	91.0	1,506.1	1,488.0	
February	32.6	35.1	8.3	7.0	83.0	96.0	1,515.1	1,514.5	
March	36.1	35.7	9.7	6.9	88.5	102.8	1,523.6	1,533.4	
April	40.3	39.2	9.7	7.3	96.5	103.4	1,541.8	1,552.2	
May	34.1	35.4	9.8	7.7	87.0	94.8	1,554.6	1,561.9	
June	33.8	33.8	9.9	7.0	84.5	95.6	1,565.8	1,577.9	
July (a)	36.8	37.6	9.4	7.2	90.9	103.6	1,578.6	1,588.1	
August (a)	34.8	36.4	6.8	7.0	85.0	95.0	1,591.7	1,599.4	
Sept. (b)	(c)	(c)	(c)	(c)	(c)	(c)	1,604	(b) 1,610	

(a) Preliminary estimates. (b) Provisional estimate. (c) Not yet available.

TABLE 3. - NON-RETAIL FINANCE BUSINESSES
 AMOUNT FINANCED BY COMMODITY GROUPS, CASH COLLECTIONS
 AND BALANCES OUTSTANDING : STATES
 (\$ million)

	Amount financed during period					Total	Cash collections during period	Balances outstanding at end of period
	Motor vehicles, etc.		Plant and machinery	Household and personal goods				
	New	Used						
NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY								
Year 1967-68	126.0	111.7	34.1	35.2	307.0	339.5	458.6	
1968-69	143.7	127.5	45.6	36.4	353.2	383.0	517.0	
1969-70	166.7	144.8	42.6	35.9	390.1	420.2	533.2	
Month								
1969 January	10.5	10.8	3.7	3.0	28.0	30.3	500.7	
February	10.7	9.4	4.0	2.7	26.8	35.8	498.5	
March	13.8	10.8	3.5	2.9	30.9	35.6	501.6	
April	12.4	10.4	3.4	2.8	29.0	31.9	506.0	
May	14.4	11.8	3.9	3.1	33.3	34.3	513.2	
June	12.6	10.3	3.5	2.9	29.2	32.1	517.0	
July	13.2	12.5	3.5	3.0	32.2	34.7	523.2	
August	12.0	11.3	2.8	2.8	28.8	31.1	527.6	
September	14.5	11.6	3.0	3.1	32.2	35.0	532.9	
October	14.9	12.6	4.1	3.0	34.6	36.4	539.9	
November	13.0	10.9	3.7	3.0	30.6	30.5	546.9	
December	14.8	12.6	4.0	3.4	34.8	35.6	554.9	
1970 January	12.1	12.0	3.0	2.9	30.1	33.5	558.2	
February	13.0	12.0	3.4	2.7	31.1	36.0	560.9	
March	14.9	12.1	3.5	3.0	33.5	38.9	564.0	
April	15.5	13.5	4.0	2.9	35.8	37.2	571.7	
May	14.4	12.3	3.9	3.3	33.8	36.1	577.5	
June	14.5	11.6	3.7	2.8	32.6	35.1	583.2	
VICTORIA								
Year 1967-68	86.3	72.0	17.5	17.2	193.0	207.9	291.2	
1968-69	95.4	86.5	22.5	18.6	223.2	236.2	333.6	
1969-70	110.6	106.6	25.0	18.0	260.2	271.4	385.6	
Month								
1969 January	6.8	6.9	1.9	1.7	17.2	18.7	310.0	
February	7.5	6.8	1.9	1.4	17.6	20.0	320.0	
March	8.7	7.6	1.7	1.5	19.5	22.5	321.7	
April	8.4	7.2	2.1	1.4	19.0	19.1	326.2	
May	8.9	8.1	1.7	1.6	20.3	21.5	330.1	
June	8.3	7.6	1.9	1.6	19.3	21.1	333.6	
July	9.2	8.7	2.2	1.6	21.6	21.9	338.6	
August	8.6	8.2	1.6	1.5	19.9	20.1	343.4	
September	9.0	8.1	2.1	1.4	20.7	21.2	346.6	
October	10.5	9.7	2.6	1.6	24.4	23.0	354.9	
November	9.0	8.5	2.2	1.5	21.2	20.7	360.2	
December	10.4	9.7	2.9	1.8	24.8	24.2	365.1	
1970 January	7.8	9.0	1.4	1.5	19.6	20.8	369.5	
February	8.6	8.7	1.9	1.3	20.5	21.2	373.8	
March	9.9	8.9	1.8	1.2	21.8	24.5	376.6	
April	10.6	10.2	2.0	1.5	24.4	26.3	381.4	
May	8.8	8.4	2.6	1.5	21.2	23.4	384.1	
June	8.3	8.6	1.7	1.5	20.1	24.1	385.6	

TABLE 1. - NON-RETAIL FINANCE BUSINESSES
AMOUNT FINANCED BY COMMODITY GROUPS, CASH COLLECTIONS
AND BALANCES OUTSTANDING : STATES - continued
(\$ million)

(\$ million)

	Amount financed during period				Total	Cash collections during period	Balances outstanding at end of period
	Motor vehicles, etc.		Plant and machinery	Household and personal goods			
	New	Used					
QUEENSLAND							
Year 1967-68	52.1	53.4	18.2	15.6	139.2	157.2	207.2
1968-69	50.0	57.2	20.4	14.8	142.4	165.1	221.5
1969-70	52.0	62.0	20.7	16.0	150.7	175.4	238.4
Month							
1969 January	4.0	5.0	1.4	1.1	11.5	14.6	217.0
February	3.5	4.4	1.7	1.2	10.8	13.8	216.9
March	4.0	4.9	1.2	1.2	11.3	13.9	217.1
April	3.9	4.3	1.3	1.1	10.6	13.1	217.5
May	4.6	4.9	1.6	1.2	12.4	13.7	219.1
June	4.7	4.7	2.0	1.2	12.6	13.5	221.5
July	5.0	5.4	2.6	1.3	14.3	15.2	224.5
August	4.4	5.1	1.4	1.2	12.0	13.7	226.3
September	5.3	4.4	1.5	1.4	12.6	14.9	227.3
October	4.6	5.3	1.8	1.3	13.0	15.5	228.4
November	3.9	4.7	1.5	1.4	11.6	13.5	230.0
December	4.7	5.5	1.4	1.8	13.4	15.3	232.0
1970 January	3.8	5.3	1.5	1.1	11.7	14.3	231.8
February	3.6	5.3	1.5	1.2	11.6	14.1	232.7
March	4.2	5.6	1.4	1.2	12.5	14.8	234.3
April	5.4	5.1	1.4	1.3	13.2	15.5	235.8
May	3.6	5.4	1.3	1.4	11.8	14.1	236.7
June	3.4	5.0	3.2	1.2	12.8	14.4	238.4

SOUTH AUSTRALIA AND NORTHERN TERRITORY

Year 1967-68	27.9	27.3	4.7	8.6	68.6	79.7	112.1
1968-69	35.7	36.3	6.9	7.6	86.5	91.0	127.9
1969-70	41.8	47.6	5.0	7.4	101.7	107.7	148.4
Month							
1969 January	2.7	3.4	0.4	0.7	7.2	7.6	123.7
February	2.7	2.9	0.4	0.6	6.7	7.9	124.1
March	3.2	3.2	0.6	0.6	7.5	9.3	124.5
April	3.1	3.1	0.5	0.5	7.2	8.1	125.3
May	3.6	3.5	0.5	0.6	8.2	8.3	127.2
June	3.0	3.1	0.4	0.6	7.0	7.5	127.9
July	3.7	3.8	0.5	0.6	8.5	8.5	130.0
August	3.6	3.6	0.3	0.6	8.0	7.8	132.5
September	3.7	3.4	0.3	0.6	8.0	8.3	134.2
October	3.6	3.8	0.4	0.6	8.4	8.8	136.0
November	3.3	3.3	0.5	0.6	7.7	8.1	137.5
December	3.6	3.9	0.6	0.7	8.8	9.2	139.4
1970 January	3.2	4.6	0.3	0.6	8.7	9.3	140.9
February	3.4	4.4	0.3	0.8	8.9	9.3	143.0
March	3.5	4.3	0.6	0.6	8.9	10.2	144.1
April	3.8	4.5	0.5	0.6	9.3	10.1	145.6
May	3.1	4.3	0.4	0.5	8.3	8.9	146.8
June	3.4	3.8	0.3	0.6	8.1	9.2	148.4

TABLE 1. - NON-RETAIL FINANCE BUSINESSES
AMOUNT FINANCED BY COMMODITY GROUPS, CASH COLLECTIONS
AND BALANCES OUTSTANDING : STATES - continued
(\$ million)

	Amount financed during period					Cash Collections during period	Balances out- standing at end of period
	Motor vehicles etc.		Plant and machinery	Household and personal goods	Total		
	New	Used					
WESTERN AUSTRALIA							
Year 1967-68	37.3	32.2	16.0	7.1	92.5	89.6	125.8
1968-69	38.6	37.1	15.3	6.7	97.7	102.6	143.3
1969-70	41.7	46.6	15.5	7.1	110.8	116.1	162.6
Month							
1969 January	3.4	3.0	1.0	0.5	7.9	9.3	140.4
February	3.0	3.1	1.1	0.5	7.7	13.7	136.5
March	3.1	2.9	1.4	0.4	7.8	10.0	136.4
April	3.2	3.1	1.3	0.5	8.0	8.3	138.0
May	3.9	3.6	1.6	0.5	9.6	8.6	141.1
June	3.5	3.3	1.0	0.5	8.3	7.6	143.3
July	3.6	3.8	1.5	0.5	9.4	9.2	145.6
August	3.1	3.3	1.0	0.5	8.0	8.3	147.6
September	3.6	3.8	0.8	0.5	8.7	8.4	149.7
October	3.8	4.0	1.4	0.6	9.7	9.1	152.2
November	3.3	3.6	1.6	0.5	9.1	8.4	154.9
December	3.8	4.0	1.7	0.8	10.4	9.8	157.6
1970 January	3.2	3.8	1.0	0.6	8.6	10.2	157.9
February	3.3	3.7	0.9	0.6	8.6	12.5	156.8
March	3.0	4.0	2.1	0.5	9.6	11.2	157.0
April	4.2	4.7	1.4	0.6	10.9	10.7	159.7
May	3.3	4.0	1.4	0.6	9.4	9.0	162.0
June	3.3	3.8	0.7	0.6	8.4	9.4	162.6

TASMANIA

Year 1967-68	10.3	11.6	3.1	4.1	29.1	32.6	43.1
1968-69	9.9	12.1	3.9	4.4	30.3	36.3	45.4
1969-70	10.0	12.8	4.0	4.1	30.9	37.3	47.4
Month							
1969 January	0.8	1.1	0.4	0.3	2.6	3.0	45.2
February	0.6	0.9	0.4	0.4	2.3	2.8	45.3
March	0.8	1.0	0.4	0.3	2.4	3.3	45.2
April	0.9	0.9	0.3	0.3	2.5	3.1	45.1
May	0.9	1.2	0.3	0.3	2.8	3.2	45.4
June	0.7	0.9	0.3	0.4	2.3	2.9	45.4
July	0.9	1.0	0.3	0.4	2.7	3.0	45.5
August	0.7	1.1	0.3	0.3	2.4	3.0	45.7
September	0.9	1.1	0.4	0.4	2.7	3.1	46.0
October	0.9	1.1	0.5	0.4	2.9	3.2	46.7
November	0.8	1.1	0.3	0.4	2.6	2.9	47.0
December	0.8	1.1	0.4	0.4	2.8	3.2	47.4
1970 January	0.9	1.0	0.3	0.4	2.6	2.8	47.8
February	0.7	1.0	0.2	0.3	2.2	2.9	47.8
March	0.7	1.0	0.3	0.3	2.3	3.1	47.6
April	0.9	1.2	0.4	0.4	2.8	3.5	47.6
May	0.9	1.0	0.2	0.3	2.4	3.3	47.6
June	0.8	1.0	0.3	0.3	2.5	3.3	47.4

TABLE 4. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

AMOUNT FINANCED BY COMMODITY GROUPS : STATES

(\$ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
MOTOR VEHICLES, ETC.							
Year 1967-68	244.5	163.6	106.7	57.2	74.7	22.3	669.0
1968-69	279.3	188.5	108.3	74.2	81.9	22.8	755.0
1969-70	318.6	223.1	115.1	91.4	93.4	23.7	865.4
Quarter 1968 June	63.5	42.3	25.8	15.3	19.7	5.6	172.2
September	64.6	42.4	26.2	16.9	18.4	5.7	174.1
December	73.0	50.3	28.6	18.7	21.3	6.0	198.0
1969 March	67.8	45.7	26.1	18.6	20.2	5.3	183.7
June	73.9	50.1	27.5	19.9	22.0	5.8	199.3
September	76.9	53.1	29.8	22.2	22.6	6.0	210.5
December	80.7	59.3	29.0	22.1	24.0	6.2	221.3
1970 March	77.8	54.3	28.1	23.8	22.2	5.5	211.7
June	83.3	56.5	28.2	23.3	24.5	6.1	221.9
PLANT AND MACHINERY							
Year 1967-68	34.4	18.0	18.4	5.1	17.9	3.3	97.0
1968-69	45.8	23.3	20.6	7.4	17.3	4.0	118.5
1969-70	42.9	25.5	20.8	5.3	16.6	4.2	115.3
Quarter 1968 June	9.4	4.3	6.2	1.4	4.9	1.2	27.4
September	8.5	4.9	5.6	1.6	3.2	1.0	24.8
December	15.4	6.9	5.7	2.8	5.7	1.0	37.5
1969 March	11.2	5.7	4.4	1.5	4.0	1.1	27.9
June	10.8	5.8	4.9	1.5	4.4	1.0	28.3
September	9.4	6.1	5.6	1.2	3.6	1.1	27.0
December	12.0	7.7	4.8	1.6	5.0	1.3	32.4
1970 March	9.9	5.1	4.5	1.2	4.3	0.9	25.9
June	11.6	6.5	6.0	1.3	3.7	1.0	30.0

HOUSEHOLD AND PERSONAL GOODS

Year 1967-68		150.9	89.4	51.8	27.7	25.1	8.8	353.8
1968-69		153.2	94.5	49.7	29.0	25.4	9.7	361.5
1969-70		157.9	98.4	52.7	30.1	26.1	9.6	374.8
Quarter 1968	June	38.1	23.2	12.3	7.1	6.2	2.2	89.1
	September	36.6	22.6	12.1	7.0	6.6	2.3	87.2
	December	47.9	27.5	14.9	8.7	7.3	2.9	109.1
1969	March	30.8	19.9	10.9	6.6	5.4	2.1	75.7
	June	38.0	24.5	11.8	6.7	6.2	2.3	89.6
	September	37.9	22.9	12.3	6.9	6.1	2.3	88.4
	December	49.8	30.1	15.7	8.9	7.7	2.8	115.0
1970	March	32.1	20.7	11.5	7.0	5.6	2.0	79.0
	June	38.2	24.8	13.1	7.3	6.7	2.4	92.4

TOTAL

Year 1967-68		429.8	271.0	176.9	90.0	117.6	34.4	1,119.8
1968-69		478.3	306.4	178.6	110.6	124.7	36.5	1,235.1
1969-70		519.4	347.1	188.6	126.9	136.0	37.6	1,355.5
Quarter 1968	June	111.1	69.8	44.2	23.8	30.8	9.0	288.7
	September	109.6	69.9	43.9	25.5	28.1	9.0	286.1
	December	136.3	84.7	49.1	30.2	34.3	9.9	344.5
1969	March	109.7	71.3	41.3	26.8	29.6	8.5	287.3
	June	122.7	80.5	44.2	28.1	32.6	9.1	317.2
	September	124.1	82.1	47.7	30.3	32.3	9.3	325.9
	December	142.4	97.2	49.5	32.6	36.7	10.3	368.7
1970	March	119.8	80.1	44.1	32.1	32.1	8.5	316.7
	June	133.1	87.7	47.3	31.8	34.9	9.5	344.3

TABLE 5. - NON-RETAIL FINANCE BUSINESSES
AMOUNT FINANCED BY COMMODITY GROUPS : STATES
(\$ million)

		N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
MOTOR VEHICLES, ETC.								
Year	1967-68	237.7	158.3	105.5	55.3	69.4	21.9	648.0
	1968-69	271.2	182.0	107.2	72.0	75.7	22.0	730.1
	1969-70	311.5	217.3	114.1	89.4	88.3	22.8	843.3
Quarter	1968 June	61.7	40.6	25.3	14.8	18.5	5.5	166.4
	September	62.7	40.8	26.0	16.3	17.0	5.5	168.3
	December	70.6	48.6	28.3	18.1	19.8	5.7	191.0
	1969 March	66.0	44.2	25.8	18.1	18.4	5.1	177.7
	June	71.9	48.4	27.2	19.4	20.5	5.6	193.1
	September	75.1	51.8	29.6	21.8	21.3	5.8	205.2
	December	78.8	57.8	28.7	21.5	22.6	5.9	215.2
	1970 March	76.0	52.8	27.8	23.3	21.0	5.3	206.2
	June	81.7	54.9	28.0	22.8	23.3	5.8	216.6
PLANT AND MACHINERY								
Year	1967-68	34.1	17.5	18.2	4.7	16.0	3.1	93.6
	1968-69	45.6	22.5	20.4	6.9	15.3	3.9	114.7
	1969-70	42.6	25.0	20.7	5.0	15.5	4.0	112.7
Quarter	1968 June	9.4	4.2	6.1	1.3	4.2	1.1	26.3
	September	8.4	4.7	5.5	1.5	2.6	1.0	23.6
	December	15.3	6.8	5.6	2.7	5.2	0.9	36.6
	1969 March	11.1	5.5	4.3	1.4	3.6	1.1	27.0
	June	10.7	5.7	4.9	1.3	3.9	0.9	27.4
	September	9.4	6.0	5.5	1.1	3.3	1.0	26.2
	December	11.9	7.7	4.8	1.5	4.7	1.2	31.7
	1970 March	9.9	5.1	4.4	1.2	4.0	0.9	25.5
	June	11.5	6.3	5.9	1.2	3.5	0.9	29.4

HOUSEHOLD AND PERSONAL GOODS

Year 1967-68	35.2	17.2	15.6	8.6	7.1	4.1	87.8
1968-69	36.4	18.6	14.8	7.6	6.7	4.4	88.5
1969-70	35.9	18.0	16.0	7.4	7.1	4.1	88.5
Quarter 1968 June	8.8	4.7	3.6	2.1	1.9	1.1	22.0
September	9.1	4.7	3.6	2.1	2.0	1.1	22.5
December	9.9	4.8	4.3	2.0	1.7	1.2	23.9
1969 March	8.6	4.6	3.4	1.9	1.5	1.0	21.1
June	8.8	4.6	3.5	1.7	1.5	1.0	21.1
September	8.8	4.5	3.9	1.7	1.6	1.1	21.5
December	9.4	5.0	4.6	2.0	1.9	1.2	24.0
1970 March	8.7	4.1	3.6	2.0	1.8	0.9	21.0
June	9.0	4.5	3.9	1.7	1.8	1.0	21.9

TOTAL

Year 1967-68	307.0	193.0	139.2	68.6	92.5	29.1	829.4
1968-69	353.2	223.2	142.4	86.5	97.7	30.3	933.3
1969-70	390.1	260.2	150.7	101.7	110.8	30.9	1,044.5
Quarter 1968 June	79.9	49.4	35.0	18.2	24.5	7.7	214.7
September	80.2	50.1	35.1	19.9	21.6	7.5	214.4
December	95.8	60.1	38.2	22.7	26.8	7.9	251.5
1969 March	85.7	54.3	33.6	21.4	23.5	7.3	225.8
June	91.4	58.6	35.6	22.4	25.9	7.6	241.6
September	93.2	62.2	39.0	24.5	26.1	7.8	252.9
December	100.0	70.4	38.1	24.9	29.2	8.3	270.9
1970 March	94.6	61.9	35.8	26.5	26.8	7.1	252.7
June	102.2	65.7	37.9	25.8	28.7	7.7	267.9

TABLE 6. - RETAIL BUSINESSES
AMOUNT FINANCED BY COMMODITY GROUPS : STATES

(\$ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
MOTOR VEHICLES, ETC.							
Year 1967-68	6.8	5.3	1.2	2.0	5.2	0.4	21.0
1968-69	8.2	6.6	1.1	2.2	6.2	0.8	25.0
1969-70	7.1	5.9	1.1	2.0	5.1	0.9	22.1
Quarter 1968 June	1.8	1.7	0.5	0.5	1.3	0.1	5.8
September	1.9	1.6	0.3	0.6	1.3	0.2	5.9
December	2.4	1.8	0.3	0.6	1.5	0.3	6.9
1969 March	1.8	1.5	0.3	0.5	1.8	0.2	6.0
June	2.0	1.7	0.3	0.5	1.5	0.2	6.2
September	1.8	1.3	0.3	0.4	1.3	0.2	5.3
December	1.9	1.6	0.3	0.6	1.4	0.3	6.0
1970 March	1.8	1.5	0.3	0.5	1.2	0.2	5.5
June	1.6	1.5	0.2	0.4	1.2	0.2	5.3
PLANT AND MACHINERY							
Year 1967-68	0.3	0.5	0.2	0.3	1.9	0.2	3.4
1968-69	0.2	0.8	0.2	0.5	2.0	0.1	3.8
1969-70	0.2	0.6	0.2	0.4	1.0	0.2	2.6
Quarter 1968 June	0.1	0.2	*	0.1	0.7	*	1.1
September	0.1	0.3	0.1	0.1	0.6	*	1.1
December	*	0.1	0.1	0.2	0.5	*	0.9
1969 March	0.1	0.2	0.1	0.1	0.5	*	0.9
June	*	0.2	0.1	0.1	0.5	*	0.9
September	0.1	0.2	0.1	0.1	0.3	0.1	0.8
December	0.1	0.1	0.1	0.1	0.3	*	0.7
1970 March	*	0.1	*	0.1	0.3	*	0.5
June	*	0.3	*	0.1	0.2	0.1	0.6

HOUSEHOLD AND PERSONAL GOODS

Year 1967-68		115.7	72.2	36.3	19.2	17.9	4.7	266.0
1968-69		116.8	75.9	34.8	21.4	18.7	5.3	273.0
1969-70		122.0	80.4	36.7	22.7	19.0	5.5	286.3
Quarter 1968	June	29.3	18.5	8.7	5.1	4.3	1.2	67.1
	September	27.4	18.0	8.5	4.9	4.6	1.2	64.7
	December	38.0	22.7	10.6	6.7	5.5	1.7	85.2
1969	March	22.1	15.3	7.4	4.8	4.0	1.1	54.6
	June	29.2	20.0	8.3	5.0	4.7	1.3	68.5
	September	29.1	18.4	8.5	5.2	4.6	1.3	66.9
	December	40.4	25.2	11.1	6.9	5.8	1.7	91.0
1970	March	23.4	16.6	8.0	5.1	3.8	1.1	58.0
	June	29.2	20.3	9.2	5.6	4.8	1.4	70.5

TOTAL

Year 1967-68		122.8	78.0	37.6	21.5	25.1	5.3	290.3
1968-69		125.1	83.3	36.2	24.1	26.9	6.3	301.8
1969-70		129.3	86.9	37.9	25.1	25.1	6.6	311.0
Quarter 1968	June	31.2	20.3	9.2	5.6	6.3	1.3	74.1
	September	29.4	19.8	8.9	5.6	6.5	1.5	71.7
	December	40.4	24.6	10.9	7.5	7.5	2.0	93.0
1969	March	24.0	17.0	7.7	5.3	6.2	1.3	61.5
	June	31.3	21.9	8.6	5.7	6.7	1.5	75.6
	September	30.9	19.8	8.8	5.8	6.2	1.5	73.0
	December	42.4	26.8	11.4	7.7	7.5	2.0	97.7
1970	March	25.2	18.2	8.2	5.6	5.3	1.4	63.9
	June	30.8	22.1	9.5	6.1	6.2	1.7	76.4

* Less than \$50,000.

TABLE 7. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES

CASH COLLECTIONS : STATES

(\$ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Aust.
NON-RETAIL FINANCE BUSINESSES							
Year 1967-68	339.5	207.9	157.2	79.7	89.6	32.6	906.5
1968-69	383.0	236.2	165.1	91.0	102.6	36.3	1,014.3
1969-70	420.2	271.4	175.4	107.7	116.1	37.3	1,128.1
Quarter 1968 June	87.3	53.1	38.8	20.0	21.3	8.5	228.9
September	90.9	54.7	40.5	20.8	21.6	8.8	237.4
December	92.1	58.7	42.1	21.7	22.9	9.1	246.6
1969 March	101.7	61.1	42.3	24.8	33.5	9.1	272.4
June	98.3	61.7	40.3	23.9	24.5	9.3	257.9
September	100.8	63.2	43.8	24.6	25.8	9.1	267.2
December	102.5	67.9	44.2	26.1	27.3	9.4	277.4
1970 March	108.4	66.5	43.3	28.9	33.9	8.8	289.8
June	108.5	73.8	44.1	28.2	29.2	10.0	293.7

RETAIL BUSINESSES

Year 1967-68	143.4	89.6	42.8	26.2	27.2	6.5	335.7
1968-69	149.1	92.6	42.8	27.4	29.3	6.7	347.9
1969-70	155.2	96.5	42.6	28.3	29.5	7.0	359.2
Quarter 1968 June	36.6	22.0	10.9	6.6	7.0	1.6	84.7
September	38.5	23.3	11.5	6.9	7.2	1.7	89.1
December	38.1	24.0	10.8	6.8	7.3	1.7	88.7
1969 March	35.4	22.3	10.3	6.8	7.4	1.6	83.7
June	37.1	23.0	10.2	7.0	7.3	1.7	86.3
September	38.8	24.8	10.6	7.0	7.8	1.8	90.8
December	39.7	24.6	10.6	6.9	7.4	1.7	90.9
1970 March	36.9	22.5	10.5	7.1	7.1	1.7	85.7
June	39.7	24.6	10.9	7.4	7.2	1.8	91.7

ALL BUSINESSES

Year 1967-68	482.9	297.5	200.0	105.9	116.8	39.0	1,242.1
1968-69	542.1	328.9	207.9	118.5	131.9	42.9	1,362.1
1969-70	575.3	367.9	218.1	136.1	145.6	44.3	1,487.3
Quarter 1968 June	123.8	75.1	49.7	26.6	28.4	10.1	313.6
September	129.4	78.0	52.0	27.7	28.8	10.5	326.5
December	130.2	82.8	52.9	28.4	30.2	10.8	335.3
1969 March	137.1	83.4	52.6	31.5	40.9	10.6	356.1
June	135.4	84.7	50.4	30.9	31.9	11.0	344.2
September	139.6	87.9	54.4	31.6	33.6	10.9	358.0
December	142.2	92.5	54.9	33.0	34.7	11.1	368.4
1970 March	145.3	89.0	53.8	35.9	41.0	10.5	375.5
June	148.2	98.4	55.0	35.6	36.4	11.9	385.5

TABLE 8. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES

BALANCES OUTSTANDING : STATES

(\$ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
NON-RETAIL FINANCE BUSINESSES							
1968 June	458.6	291.2	207.2	112.1	125.8	43.1	1,238.0
September	469.0	298.2	211.0	115.9	130.6	43.9	1,268.7
December	496.1	315.0	216.4	122.3	140.5	45.0	1,335.4
1969 March	501.6	321.7	217.1	124.5	136.4	45.2	1,346.5
June	517.0	333.6	221.5	127.9	143.3	45.4	1,388.6
September	532.9	346.6	227.3	134.2	149.7	46.0	1,436.7
December	554.9	365.1	232.0	139.4	157.6	47.4	1,496.4
1970 March	564.0	376.6	234.3	144.1	157.0	47.6	1,523.6
June	583.2	385.6	238.4	148.4	162.6	47.4	1,565.8

RETAIL BUSINESSES

1968 June	150.5	82.6	45.6	25.9	26.8	6.5	337.8
September	149.4	82.8	44.2	25.3	26.3	6.6	334.6
December	160.1	85.4	46.1	27.0	27.5	7.1	353.2
1969 March	153.6	83.2	44.7	26.2	27.1	6.8	341.6
June	155.2	84.8	44.5	25.6	27.6	6.8	344.6
September	154.2	82.9	44.3	25.1	25.0	6.9	338.3
December	166.6	88.8	47.0	26.8	26.3	7.3	362.9
1970 March	160.9	87.4	45.8	26.3	25.1	7.2	352.7
June	157.8	88.6	44.9	25.5	24.7	7.3	348.9

ALL BUSINESSES

1968 June	609.0	373.8	252.8	138.1	152.6	49.6	1,575.8
September	618.4	381.0	255.2	141.3	156.9	50.5	1,603.3
December	656.2	400.4	262.5	149.3	168.0	52.1	1,688.6
1969 March	655.2	404.9	261.8	150.7	163.5	52.0	1,688.1
June	672.3	418.4	266.0	153.5	170.9	52.2	1,733.2
September	687.1	429.5	271.6	159.3	174.7	52.8	1,775.0
December	721.5	453.9	279.0	166.2	183.9	54.7	1,859.3
1970 March	724.9	464.0	280.1	170.4	182.1	54.8	1,876.3
June	741.0	474.3	283.3	173.9	187.4	54.7	1,914.7

TABLE 9. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

BALANCES OUTSTANDING (a) PER HEAD OF POPULATION : STATES

(\$)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
1967 June	127	104	138	113	145	122	122
September	128	106	139	113	151	123	123
December	133	109	144	115	162	126	128
1968 March	133	110	144	114	159	127	128
June	135	112	146	116	158	130	131
September	137	114	146	118	171	132	133
December	144	119	150	124	181	135	139
1969 March	143	120	149	125	174	134	138
June	146	124	151	127	181	134	141
September	148	126	153	131	183	136	143
December	155	133	156	136	190	140	149
1970 March	155	135	156	138	187	140	150
June	158	138	157	141	191	139	153

(a) Includes hiring charges, interest, insurance, etc.

TABLE 10. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

AMOUNT FINANCED BY COMMODITY GROUPS, AND BALANCES OUTSTANDING

BY TYPE OF CREDIT : AUSTRALIA

(\$ million)

	Amount financed during period				Balances out- standing at end of period
	Motor vehicles, etc.	Plant and machinery	Household and personal goods	Total	
HIRE PURCHASE					
Year 1967-68	431.2	84.3	133.9	649.3	1,026.4
1968-69	463.5	97.4	134.0	695.0	1,078.0
1969-70	526.1	93.7	135.6	755.4	1,159.3
Quarter 1968 June	108.4	23.4	32.6	164.3	1,026.4
September	108.3	20.3	33.6	162.2	1,031.9
December	123.2	31.2	36.6	191.1	1,070.6
1969 March	113.1	22.9	32.2	168.2	1,063.8
June	118.8	23.0	31.6	173.5	1,078.0
September	124.0	22.2	33.8	179.9	1,093.4
December	130.0	26.4	37.4	193.8	1,127.5
1970 March	131.2	21.0	31.6	183.9	1,135.8
June	140.9	24.1	32.7	197.7	1,159.3
OTHER INSTALMENT CREDIT					
Year 1967-68	237.8	12.7	219.9	470.4	549.4
1968-69	291.5	21.1	227.5	540.1	655.2
1969-70	339.3	21.6	239.3	600.2	755.4
Quarter 1968 June	63.8	4.0	56.6	124.4	549.4
September	65.8	4.5	53.6	123.9	571.4
December	74.7	6.2	72.4	153.4	618.0
1969 March	70.6	5.0	43.5	119.1	624.3
June	80.4	5.3	58.0	143.7	655.2
September	86.5	4.8	54.6	145.9	681.6
December	91.3	6.0	77.6	174.8	731.8
1970 March	80.5	4.9	47.4	132.8	740.4
June	81.0	5.9	59.7	146.6	755.4
TOTAL INSTALMENT CREDIT					
Year 1967-68	669.0	97.0	353.8	1,119.8	1,575.8
1968-69	755.0	116.5	361.5	1,233.1	1,733.2
1969-70	865.4	115.3	374.8	1,355.5	1,914.7
Quarter 1968 June	172.2	27.4	89.1	288.7	1,575.8
September	174.1	24.8	87.2	286.1	1,603.3
December	198.0	37.5	109.1	344.5	1,688.6
1969 March	183.7	27.9	75.7	287.3	1,688.1
June	199.3	28.3	89.6	317.2	1,733.2
September	210.5	27.0	88.4	325.9	1,775.0
December	221.3	32.4	115.0	368.7	1,859.3
1970 March	211.7	25.9	79.0	316.7	1,876.3
June	221.9	30.0	92.4	344.3	1,914.7
NOTE. For definitions see Encyclopedia.					

NOTE. For definitions see Explanatory Notes, pages 4 to 6.

TABLE 11. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

AMOUNT FINANCED BY TYPE OF CREDIT : STATES

(\$ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
HIRE PURCHASE							
Year 1967-68	305.6	113.1	85.9	33.6	82.7	28.4	649.3
1968-69	347.1	122.0	77.8	32.1	86.6	29.2	695.0
1969-70	379.5	137.1	74.9	33.9	99.7	30.3	755.4
Quarter 1968 June	78.9	28.0	20.4	8.2	21.4	7.4	164.3
September	79.0	27.7	20.6	8.6	18.9	7.4	162.2
December	94.0	33.6	22.3	9.3	24.0	7.8	191.1
1969 March	84.3	30.1	18.2	7.2	21.4	7.0	168.2
June	89.8	30.5	16.7	6.9	22.4	7.1	173.5
September	91.8	31.3	19.2	6.8	23.3	7.5	179.9
December	97.8	35.2	18.8	7.4	26.5	8.2	193.8
1970 March	91.4	33.5	18.1	10.0	24.1	6.9	183.9
June	98.6	37.2	18.8	9.7	25.8	7.7	197.7

OTHER INSTALMENT CREDIT

Year 1967-68	124.3	157.9	90.9	56.5	34.9	6.0	470.4
1968-69	131.2	184.5	100.8	78.5	37.8	7.3	540.1
1969-70	139.9	210.0	113.7	92.9	36.3	7.3	600.2
Quarter 1968 June	32.2	41.8	23.8	15.6	9.4	1.6	124.4
September	30.6	42.2	23.4	16.8	9.2	1.6	123.9
December	42.2	51.1	26.8	20.9	10.3	2.1	153.4
1969 March	25.4	41.2	23.1	19.6	8.2	1.5	119.1
June	32.9	50.0	27.5	21.2	10.2	2.0	143.7
September	32.3	50.8	28.5	23.5	9.0	1.8	145.9
December	44.6	62.0	30.7	25.2	10.2	2.1	174.8
1970 March	28.4	46.6	26.0	22.1	8.0	1.6	132.8
June	34.5	50.6	28.5	22.1	9.1	1.8	146.6

TOTAL INSTALMENT CREDIT

Year 1967-68	429.8	271.0	176.9	90.0	117.6	34.4	1,119.8
1968-69	478.3	306.4	178.6	110.6	124.7	36.5	1,235.1
1969-70	519.4	347.1	188.6	126.9	136.0	37.6	1,355.5
Quarter 1968 June	111.1	69.8	44.2	23.8	30.8	9.0	288.7
September	109.6	69.9	43.9	25.5	28.1	9.0	286.1
December	136.3	84.7	49.1	30.2	34.3	9.9	344.5
1969 March	109.7	71.3	41.3	26.8	29.6	8.5	287.3
June	122.7	80.5	44.2	28.1	32.6	9.1	317.2
September	124.1	82.1	47.7	30.3	32.3	9.3	325.9
December	142.4	97.2	49.5	32.6	36.7	10.3	368.7
1970 March	119.8	80.1	44.1	32.1	32.1	8.5	316.7
June	133.1	87.7	47.3	31.6	34.9	9.5	344.3

TABLE 12. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

BALANCES OUTSTANDING BY TYPE OF CREDIT : STATES

(\$ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Australia
HIRE PURCHASE							
1968 June	477.6	173.1	147.8	65.6	119.8	42.3	1,026.4
September	484.3	172.0	146.3	63.9	122.3	42.9	1,131.9
December	507.9	178.6	145.7	63.7	130.8	43.9	1,070.6
1969 March	511.2	179.0	140.6	60.1	128.9	43.9	1,063.8
June	526.3	180.6	137.1	57.4	132.9	43.7	1,078.0
September	541.1	181.3	135.4	55.8	135.6	44.2	1,093.4
December	561.5	187.8	134.3	55.1	143.1	45.7	1,127.5
1970 March	569.2	191.1	132.9	54.4	142.2	45.9	1,135.8
June	585.8	194.8	131.0	55.1	146.7	46.0	1,159.3

OTHER INSTALMENT CREDIT

1968 June	131.2	200.7	105.0	72.4	32.7	7.3	549.4
September	134.1	209.0	108.9	77.3	34.6	7.6	571.4
December	148.4	221.8	116.9	85.6	37.1	8.2	616.0
1969 March	144.0	225.9	121.2	90.6	34.6	8.1	624.3
June	146.0	237.8	128.8	96.1	38.0	8.5	655.2
September	146.0	248.2	136.2	103.5	39.1	8.6	651.6
December	160.0	266.2	144.7	111.0	40.8	9.0	731.8
1970 March	155.7	272.8	147.2	115.9	39.8	8.9	740.4
June	155.2	279.5	152.4	116.9	40.7	8.7	755.4

TOTAL INSTALMENT CREDIT

1968 June	609.0	373.8	252.8	138.1	152.6	49.6	1,575.8
September	618.4	381.0	255.2	141.3	156.9	50.5	1,603.3
December	656.2	400.4	262.5	149.3	168.0	52.1	1,688.6
1969 March	655.2	404.9	261.8	150.7	163.5	52.0	1,688.1
June	672.3	418.4	266.0	153.5	170.9	52.2	1,733.2
September	687.1	429.5	271.6	159.3	174.7	52.8	1,775.0
December	721.5	453.9	279.0	166.2	183.9	54.7	1,859.3
1970 March	724.9	464.0	280.1	170.4	182.1	54.8	1,876.3
June	741.0	474.3	283.3	173.9	187.4	54.7	1,914.7

TABLE 13. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

NEW HIRE PURCHASE AGREEMENTS

NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED BY COMMODITY GROUPS : AUSTRALIA

	Motor vehicles, etc.			Plant and machinery			Household and personal goods			Total		
	Number of agreements	Value of goods (a)	Amount financed	Number of agreements	Value of goods (a)	Amount financed	Number of agreements	Value of goods (a)	Amount financed	Number of agreements	Value of goods (a)	Amount financed
	'000	\$ mil.	\$ mil.	'000	\$ mil.	\$ mil.	'000	\$ mil.	\$ mil.	'000	\$ mil.	\$ mil.
Year 1967-68	367.9	651.7	431.2	41.0	122.9	84.3	848.5	164.7	133.9	1,257.3	939.3	649.3
1968-69	369.5	679.2	463.5	43.8	143.4	97.4	814.3	164.9	134.0	1,227.6	987.4	695.0
1969-70	382.5	759.1	526.1	37.1	135.0	93.7	783.6	166.4	135.6	1,203.3	1,060.4	755.4
Quarter												
1967 June	90.7	156.2	103.3	11.0	30.1	20.4	209.3	38.0	31.2	311.0	224.3	155.0
September	92.3	161.5	105.0	9.2	25.0	17.3	210.6	39.2	32.1	312.1	225.6	154.4
December	95.7	170.0	112.8	11.5	35.1	23.7	227.4	44.4	36.2	334.6	249.5	172.7
1968 March	89.0	158.0	105.0	9.7	29.2	19.9	206.0	41.1	33.0	304.6	228.3	157.9
June	90.8	162.2	108.4	10.7	33.6	23.4	204.4	40.0	32.6	305.9	235.9	164.3
September	92.0	159.3	108.3	9.9	29.7	20.3	207.9	41.3	33.6	309.8	230.3	162.2
December	98.7	179.5	123.2	13.3	46.3	31.2	222.5	45.2	36.6	334.4	271.0	191.1
1969 March	88.8	165.2	113.1	10.4	33.7	22.9	197.1	39.7	32.2	296.3	238.7	168.2
June	90.1	175.2	118.8	10.2	33.7	23.0	186.8	38.6	31.6	287.1	247.5	173.5
September	93.5	179.4	124.0	9.0	32.0	22.2	200.1	41.6	33.8	302.5	253.1	179.9
December	95.4	190.0	130.0	10.9	38.2	26.4	217.3	46.0	37.4	323.7	274.2	193.8
1970 March	95.1	187.3	131.2	8.4	30.4	21.0	181.9	39.0	31.6	285.4	256.8	185.9
June	98.5	202.3	140.9	8.8	34.4	24.1	184.3	39.8	32.7	291.6	276.4	197.7

(a) Value at cash or list price (excluding hiring charges, insurance, etc.).

TABLE 14. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

NEW HIRE PURCHASE AGREEMENTS

NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED, BY COMMODITY GROUPS : STATES

	Motor vehicles, etc.			Plant and machinery			Household and personal goods			Total		
	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.
NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY												
Year 1967-68	192.1	356.4	233.9	16.1	49.4	33.5	222.6	46.6	38.1	430.8	452.4	305.6
1968-69	205.2	393.2	266.2	19.3	66.5	44.1	205.6	45.5	36.9	430.1	505.2	347.1
1969-70	218.9	440.6	302.3	16.1	60.1	41.1	192.6	44.6	36.2	427.6	545.3	379.5
Quarter												
1968 June	48.3	92.0	60.3	4.1	13.1	9.1	55.2	11.5	9.4	107.7	116.5	78.9
September	49.7	90.7	61.4	4.0	12.4	8.2	55.3	11.5	9.3	109.0	114.5	79.0
December	53.5	101.2	69.2	5.9	22.8	15.1	54.9	12.1	9.7	114.3	136.1	94.0
1969 March	49.5	95.6	64.8	4.9	16.0	10.6	48.6	11.2	9.0	103.0	122.7	84.3
June	52.6	105.7	70.8	4.5	15.4	10.2	46.8	10.8	8.8	103.9	131.9	89.8
September	54.8	106.6	73.5	3.9	13.2	9.0	51.2	11.5	9.4	109.9	131.4	91.8
December	55.8	113.1	76.6	4.7	16.6	11.3	53.8	12.2	9.8	114.3	142.0	97.8
1970 March	52.9	106.2	73.2	3.9	14.3	9.7	44.2	10.6	8.5	101.0	131.0	91.4
June	55.3	114.7	79.0	3.7	15.9	11.1	43.4	10.3	8.5	102.5	141.0	98.6

TABLE 14. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

NEW HIRE PURCHASE AGREEMENTS

NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED, BY COMMODITY GROUPS : STATES - continued

	Motor vehicles, etc.			Plant and Machinery			Household and personal goods			Total		
	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.
VICTORIA												
Year 1967-68	48.9	83.0	56.8	8.6	23.4	16.4	273.8	48.6	39.9	331.3	155.1	113.1
1968-69	47.5	82.8	58.9	8.6	28.0	20.0	276.3	52.5	43.1	332.4	163.3	122.0
1969-70	44.7	94.4	69.5	7.7	30.5	22.1	277.3	55.1	45.4	329.7	180.0	137.1
Quarter												
1968 June	11.5	19.9	13.9	2.0	5.6	4.0	66.7	12.4	10.1	80.2	38.0	28.0
September	12.2	18.9	13.3	2.1	6.0	4.1	65.6	12.6	10.3	79.9	37.5	27.7
December	13.3	23.0	15.3	2.7	8.3	5.9	73.3	14.0	11.4	89.3	45.4	33.6
1969 March	11.1	20.3	14.7	1.9	6.8	4.9	70.4	12.9	10.6	83.4	40.0	30.1
June	11.0	20.6	14.7	1.9	7.0	5.1	66.9	12.9	10.7	79.8	40.4	30.5
September	10.4	20.2	14.7	1.8	7.1	5.2	72.7	13.9	11.3	84.8	41.2	31.3
December	10.5	22.1	15.9	2.4	9.5	6.8	77.0	15.1	12.5	89.9	46.7	35.2
1970 March	11.6	25.2	18.9	1.6	6.1	4.3	62.1	12.4	10.3	75.4	43.7	33.5
June	12.2	27.0	20.0	1.9	7.8	5.8	65.6	13.6	11.4	79.6	48.4	37.2

QUEENSLAND

Year 1967-68	42.9	73.3	45.6	6.6	19.7	13.2	166.0	34.0	27.2	215.5	127.0	85.9
1968-69	35.5	60.6	40.4	5.5	18.1	12.1	155.9	31.7	25.3	196.9	110.4	77.8
1969-70	29.0	54.9	37.6	4.7	17.2	11.6	151.9	32.2	25.7	185.6	104.3	74.9
Quarter												
1968 June	10.0	15.2	10.1	1.6	6.1	4.1	38.7	7.8	6.2	50.4	29.1	20.4
September	9.8	15.8	10.4	1.6	5.4	3.7	40.4	8.1	6.5	51.7	29.4	20.6
December	10.3	17.5	11.7	1.6	5.0	3.3	44.0	9.2	7.4	55.9	31.7	22.3
1969 March	8.6	14.7	9.9	1.2	3.7	2.4	36.6	7.3	5.9	46.4	25.7	18.2
June	6.8	12.6	8.4	1.2	4.0	2.7	34.8	7.0	5.7	42.9	23.6	16.7

1969	September	7.3	13.9	9.4	1.3	5.1	3.4	38.0	8.1	6.5	46.6	27.1	19.2
	December	7.0	13.3	8.9	1.3	3.9	2.6	42.7	9.1	7.4	51.0	25.3	18.8
1970	March	7.5	13.8	9.7	1.0	3.6	2.4	36.1	7.5	5.9	44.6	24.8	18.1
	June	7.2	14.0	9.7	1.1	4.7	3.2	35.1	7.4	5.9	43.4	26.1	18.8

SOUTH AUSTRALIA AND NORTHERN TERRITORY

Year	1967-68	18.9	27.5	19.0	2.3	6.2	4.1	67.6	13.2	10.4	89.1	46.8	33.6
	1968-69	14.3	26.2	17.7	2.8	7.1	4.8	58.3	12.0	9.6	75.4	45.3	32.1
	1969-70	16.7	32.2	22.3	2.2	5.1	3.5	42.8	10.2	8.1	61.6	47.5	33.9
Quarter													
1968	June	4.3	6.7	4.6	0.7	1.7	1.1	16.0	3.1	2.4	21.0	11.4	8.2
	September	4.3	7.4	5.0	0.7	1.5	1.0	16.7	3.2	2.6	21.7	12.1	8.6
	December	3.8	6.8	4.7	0.9	2.7	1.8	17.8	3.6	2.9	22.5	13.1	9.3
1969	March	3.3	5.8	3.9	0.5	1.6	1.0	13.4	2.9	2.3	17.2	10.2	7.2
	June	2.9	6.2	4.1	0.6	1.3	0.9	10.4	2.4	1.9	13.9	9.8	6.9
	September	2.8	6.1	4.1	0.4	1.1	0.8	10.7	2.5	2.0	13.9	9.7	6.8
	December	3.1	6.0	4.1	0.7	1.6	1.1	11.6	2.8	2.3	15.4	10.5	7.4
1970	March	5.6	9.9	7.1	0.5	1.2	0.9	10.4	2.6	2.1	16.4	13.7	10.0
	June	5.2	10.1	7.0	0.6	1.2	0.8	10.2	2.3	1.9	15.9	13.7	9.7

27.

WESTERN AUSTRALIA

Year	1967-68	45.2	80.4	55.6	5.8	19.7	13.8	88.0	16.0	13.3	139.1	116.1	82.7
	1968-69	47.5	86.0	60.2	5.6	17.9	12.6	87.7	16.4	14.0	140.8	120.4	86.8
	1969-70	54.7	105.4	73.2	4.8	16.4	11.4	90.3	18.0	15.1	149.8	139.7	99.7
Quarter													
1968	June	11.6	20.6	14.3	1.8	5.5	3.9	20.6	3.8	3.2	33.9	29.9	21.4
	September	10.7	18.6	13.1	1.0	3.1	2.3	22.1	4.2	3.6	33.9	25.9	18.9
	December	12.5	22.9	16.1	1.6	6.1	4.2	23.8	4.4	3.8	37.9	33.4	24.0
1969	March	11.9	21.8	15.2	1.4	4.2	2.9	21.0	3.9	3.3	34.3	29.8	21.4
	June	12.4	22.7	15.9	1.6	4.6	3.2	20.8	4.0	3.3	34.8	31.3	22.4
	September	13.6	24.7	17.1	1.1	4.0	2.8	20.5	4.1	3.4	35.1	32.8	23.3
	December	14.1	27.2	19.0	1.4	5.0	3.4	24.3	4.9	4.1	39.9	37.0	26.5
1970	March	13.2	25.2	17.5	1.1	4.0	2.9	22.6	4.4	3.7	36.9	33.6	24.1
	June	13.8	28.3	19.7	1.2	3.4	2.3	23.0	4.6	3.6	38.0	36.2	25.8

TABLE 14. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

NEW HIRE PURCHASE AGREEMENTS

NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED, BY COMMODITY GROUPS : STATES - continued

	Motor vehicles, etc.			Plant and machinery			Household and personal goods			Total		
	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.	Number of agreements ('000)	Value of goods \$ mil.	Amount financed \$ mil.
TASMANIA												
Year 1967-68	19.9	31.1	20.3	1.6	4.6	3.2	30.1	6.3	4.9	51.6	42.0	28.4
1968-69	19.4	30.5	20.1	2.0	5.7	3.9	30.5	6.7	5.2	51.9	42.9	29.2
1969-70	18.6	31.6	21.2	1.7	5.6	4.0	28.7	6.4	5.1	48.9	43.6	30.3
Quarter												
1968 June	5.1	7.8	5.1	0.3	1.6	1.2	7.3	1.5	1.2	12.7	11.0	7.4
September	5.3	7.8	5.1	0.5	1.4	0.9	7.8	1.7	1.3	13.6	10.9	7.4
December	5.3	8.0	5.3	0.5	1.4	1.0	6.6	1.9	1.5	14.4	11.4	7.8
1969 March	4.5	7.1	4.7	0.5	1.6	1.1	7.0	1.6	1.2	11.9	10.3	7.0
June	4.3	7.5	5.0	0.4	1.3	0.9	7.2	1.5	1.2	11.9	10.4	7.1
September	4.7	8.0	5.3	0.4	1.4	1.0	7.1	1.6	1.2	12.2	10.9	7.5
December	4.9	8.3	5.5	0.5	1.7	1.2	7.9	1.8	1.4	13.2	11.8	8.2
1970 March	4.2	7.2	4.8	0.4	1.2	0.9	6.6	1.5	1.2	11.2	9.9	6.9
June	4.8	8.1	5.5	0.4	1.3	0.9	7.1	1.5	1.2	12.3	11.0	7.9

TABLE 15. - NON-RETAIL FINANCE BUSINESSES AND RETAIL BUSINESSES COMBINED

NEW HIRE PURCHASE AGREEMENTS

AVERAGE VALUE PER AGREEMENT, AVERAGE AMOUNT FINANCED AND AVERAGE PROPORTION FINANCED, BY COMMODITY GROUPS : AUSTRALIA

	Motor vehicles, etc.			Plant and machinery			Household and personal goods			Total		
	Average value per agreement	Average amount financed	Average proportion financed	Average value per agreement	Average amount financed	Average proportion financed	Average value per agreement	Average amount financed	Average proportion financed	Average value per agreement	Average amount financed	Average proportion financed
	\$	\$	%	\$	\$	%	\$	\$	%	\$	\$	%
Year 1967-68	1,771	1,172	66	2,998	2,056	69	194	158	81	747	516	69
1968-69	1,838	1,254	68	3,274	2,224	68	203	165	81	804	566	70
1969-70	1,985	1,375	69	3,639	2,526	69	212	173	82	881	628	71
Quarter												
1967 June	1,722	1,139	66	2,735	1,855	68	182	149	82	721	498	69
September	1,750	1,138	65	2,717	1,880	69	186	152	82	723	495	68
December	1,776	1,179	66	3,052	2,061	68	195	159	82	746	516	69
1968 March	1,775	1,180	66	3,010	2,052	68	200	160	80	750	518	69
June	1,786	1,194	67	3,140	2,187	70	196	159	81	771	537	70
September	1,732	1,177	68	3,000	2,051	68	199	162	81	743	524	71
December	1,819	1,248	69	3,481	2,346	67	203	164	81	810	571	70
1969 March	1,860	1,274	68	3,240	2,202	68	201	163	81	806	568	70
June	1,945	1,319	68	3,304	2,255	68	207	169	82	862	604	70
September	1,919	1,326	69	3,556	2,467	69	208	169	81	837	595	71
December	1,992	1,363	68	3,505	2,422	69	212	172	81	847	599	71
1970 March	1,970	1,380	70	3,619	2,500	69	214	174	81	900	644	72
June	2,054	1,420	70	3,909	2,739	70	216	177	82	948	678	72

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

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30 OCTOBER 1970

ACTING COMMONWEALTH STATISTICIAN

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 49 0211 extension 415 or, in each State capital, by telephoning the office of the Bureau of Census and Statistics.