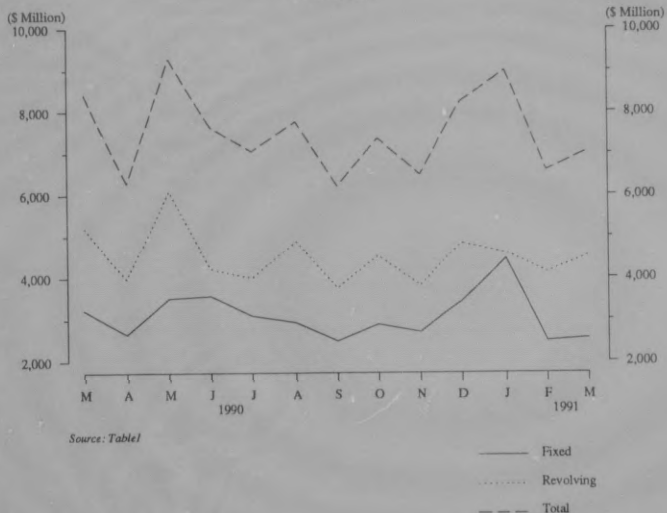


**COMMERCIAL FINANCE, AUSTRALIA
MARCH 1991**

MAIN FEATURES

**COMMERCIAL FINANCE COMMITMENTS
AUSTRALIA**



Source: Table 1

Total commercial finance commitments made by significant lenders in March 1991 amounted to \$7,043.0 million, an increase of \$449.4 million (6.8%) on February 1991 but a decrease of \$1,378.9 million (16.3%) on March 1990. The increase over February 1991 was general across all types of lender: banks were up \$157.4 million (3.0%), finance companies were up \$114.6 million (26.2%), money market corporations were up \$148.3 million (18.1%) and 'other' lenders were up \$29.1 million (21.7%).

Commitments under fixed loan facilities increased slightly by \$55.8 million (2.4%) over February 1991 but decreased by \$690.3 million (21.4%) over March 1990. The main industries showing increases over February 1991 were manufacturing up \$101.3 million (29.8%), property and business services up \$66.6 million (18.5%) and finance, investment and insurance up \$47.9 million (16.9%). The growth in fixed loan commitments to re-finance existing

loans evident from September 1990 to January 1991, continued to reverse in March 1991, with an decrease of \$156.0 million (23.5) over February 1991. However, refinancing in March 1991 was \$181.2 million (55.5%) higher than in March 1990.

New and increased revolving credit commitments increased by \$389.5 million (9.4%) over February 1991, but decreased by \$688.6 million (13.2%) over March 1990. By industry of borrower the sectors showing major increases over February 1991 were transport and storage up \$301.7 million (262.6%), construction up \$329.8 million (62.6%) and finance, investment and insurance up \$258.7 million (65.4%). Manufacturing on the other hand, recorded a decrease of \$310.3 million (33.6%).

INQUIRIES

- for further information about statistics in this publication and the availability of related unpublished statistics, contact Ms Abha Bedi on Canberra (06) 252 7117 or any ABS State office.
- for information about other ABS statistics and services please contact Information Services on Canberra (06) 252 6627, 252 5402, 252 6007 or any ABS State office.

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

(\$ million)

Purpose of commitment by type of facility	Type of lender				Total
	All banks	Finance companies	Money market corporations	Other lenders	
	AUSTRALIA				
Commitments under fixed loan facilities —					
Construction finance for —					
Erection of —					
Dwellings for rental/resale	50.4	36.9	—	2.6	89.9
Non-residential buildings	67.4	54.3	—	—	121.7
Non-building structures	16.4	3.2	—	—	19.5
Alterations and/or additions	16.7	0.8	—	—	17.6
Purchase of real property —					
Dwellings for rental/resale	250.3	10.6	19.8	—	280.6
Non-residential buildings	108.4	11.1	7.0	2.2	128.7
Rural property	26.0	3.2	—	—	29.3
Other land —					
For residential block development	11.1	33.9	—	0.6	45.6
Other	21.1	18.0	0.6	0.9	40.5
Wholesale finance	49.6	16.5	—	147.3	213.4
Purchase of plant and equipment —					
Motor vehicles	24.5	68.1	0.1	8.5	101.1
Other transport equipment	5.1	5.1	18.0	—	28.3
Other	56.4	37.5	15.6	—	109.5
Refinancing	503.4	3.4	—	0.3	507.1
Other(s)	579.8	182.1	39.4	0.5	801.8
Total fixed loan facilities	1,786.7	484.6	100.4	162.9	2,534.6
Commitments under revolving credit facilities —					
New and increased credit limits	3,575.0	67.2	866.3	—	4,508.4
Total commercial finance commitments	5,361.6	551.8	966.7	162.9	7,043.0
STATES					
New South Wales	2,360.2	216.1	942.8	64.1	3,583.3
Victoria	1,533.9	96.8	23.0	41.2	1,694.9
Queensland	508.1	91.4	—	36.7	636.1
South Australia	371.7	90.6	0.1	6.0	468.4
Western Australia	454.4	42.3	0.8	6.9	504.4
Tasmania	76.2	3.9	—	3.0	83.1
Northern Territory	18.4	4.2	—	1.3	23.9
Australian Capital Territory	38.8	6.6	—	3.6	49.0

(a) Includes factoring.

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

	(\$ million)								
	Purpose of commitment					Purchase of real property			
	Construction finance for -				Other land				
	Erection of -				Dwellings for rental/lease	Non-residential buildings	Rural property	Residential block development	Other
Dwellings for rental/lease	Non-residential buildings	Non-building structures	Alterations and/or additions						
AUSTRALIA									
YEARS									
1987-1988	1,626.4	2,980.7	128.9	282.0	2,233.4	3,735.9	933.7	761.5	856.3
1988-1989	3,142.2	3,914.3	281.2	455.5	5,371.2	4,664.0	1,298.5	1702.2	1634.2
1989-1990	2,329.1	3,190.2	201.1	342.5	4,218.0	3,453.1	725.8	1041.3	912.3
1990									
January	168.9	240.0	25.9	37.2	331.7	308.1	57.4	77.0	93.7
February	135.1	253.3	24.7	24.0	357.0	447.8	44.8	106.3	68.6
March	165.8	146.6	8.9	31.4	358.6	186.4	48.4	60.2	47.0
April	131.7	166.2	5.7	11.5	390.2	179.9	40.0	49.3	63.0
May	168.0	317.3	35.2	22.6	395.5	260.0	81.9	77.9	64.2
June	145.6	412.4	9.6	32.5	357.7	265.2	61.9	72.8	48.9
July	133.8	183.7	4.1	27.6	368.9	262.2	43.3	59.8	79.8
August	127.9	164.7	7.2	33.4	363.8	213.8	45.5	50.7	49.8
September	150.6	150.6	8.8	17.9	273.4	159.3	36.3	61.1	30.3
October	103.8	150.3	7.7	13.1	307.8	130.0	48.8	68.1	74.1
November	132.5	117.5	8.5	14.6	333.5	182.5	46.3	62.6	66.4
December	90.2	126.4	34.4	12.4	259.8	158.6	27.5	72.8	61.1
1991									
January	98.7	168.3	23.9	19.1	296.8	177.6	33.4	37.1	47.0
February	82.1	94.9	10.4	10.0	204.2	140.9	28.9	48.3	38.8
March	89.9	121.7	19.5	17.6	280.6	128.7	29.3	45.6	40.5
STATES — FEBRUARY 1991									
N.S.W.	32.8	26.5	1.7	4.4	64.4	31.2	7.4	10.2	23.5
Vic.	9.8	9.1	2.4	1.7	47.8	68.4	4.9	4.1	2.3
Qld	23.5	7.0	0.3	2.3	41.8	24.0	7.1	22.9	9.4
S.A.	1.5	40.1	5.2	0.4	17.3	4.6	3.0	2.9	0.1
W.A.	5.1	4.7	0.7	0.4	18.8	9.4	5.1	2.9	3.2
Tas.	0.9	0.5	—	0.2	5.5	1.6	1.1	0.2	0.2
N.T.	0.6	0.2	—	—	2.7	0.2	0.1	0.7	—
A.C.T.	7.8	6.7	—	0.6	6.1	1.5	0.2	4.3	0.1
STATES — MARCH 1991									
N.S.W.	36.6	57.6	4.4	9.1	74.0	68.1	12.3	13.3	17.8
Vic.	7.6	7.8	0.6	4.9	62.7	27.6	4.6	10.2	7.2
Qld	24.1	12.9	0.3	1.5	45.5	15.4	5.6	15.7	9.0
S.A.	5.0	37.4	12.7	0.8	14.8	4.4	2.3	1.8	0.9
W.A.	7.4	4.1	1.5	0.9	72.9	9.1	3.8	2.1	4.3
Tas.	1.9	1.2	0.1	0.3	3.9	2.9	0.6	0.6	0.2
N.T.	0.2	—	—	—	3.4	0.1	0.1	0.2	—
A.C.T.	7.1	0.8	—	—	3.5	1.1	—	1.7	1.2

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

	Purpose of commitment						Total commitments	Debt participation in leveraged leases (included in total)	Commitments not drawn at end of period
	Purchase of plant and equipment			Other	Refinancing	Other(a)			
	Wholesale finance	Motor vehicles	Other transport equipment						
AUSTRALIA									
YEARS									
1987-1988	1,316.0	1,142.8	256.4	1,094.0	4,062.0	13,092.0	34,502.0	3.1	9,359.9
1988-1989	1,937.9	1,527.0	345.3	1,333.8	4,355.6	14,636.5	46,599.3	8.8	11,236.8
1989-1990	2,321.3	1,705.7	340.3	1,364.2	3,577.9	11,785.8	37,508.6	3.2	7,281.2
1990									
January	163.6	149.7	51.2	90.2	255.2	922.2	2,972.1	1.7	8,691.5
February	218.2	126.8	10.8	124.1	193.0	885.2	3,019.7	0.5	7,839.7
March	563.5	159.8	16.6	118.5	325.9	987.4	3,224.9	0.4	7,466.9
April	210.2	139.2	13.7	88.1	267.3	885.0	2,640.9	0.2	7,378.2
May	277.6	156.7	94.3	132.1	387.1	944.5	3,415.0	—	7,724.8
June	221.5	151.5	25.6	144.8	448.2	1,154.0	3,552.2	—	7,281.2
July	215.5	138.8	12.3	104.1	445.4	1,005.4	3,084.8	3.4	5,003.2
August	222.5	132.0	81.1	184.3	361.5	876.6	2,914.9	52.3	5,602.7
September	206.4	107.9	24.9	79.1	350.3	814.3	2,471.2	—	5,830.5
October	231.9	124.8	20.8	94.0	351.8	1,147.5	2,874.4	—	5,443.8
November	211.0	139.3	14.0	74.3	490.4	796.5	2,690.0	10.1	5,241.9
December	338.0	112.9	58.8	66.4	861.2	1,173.7	3,454.3	—	5,256.6
1991									
January	140.0	156.1	28.1	63.8	2,557.3	624.1	4,471.2	0.1	5,149.8
February	252.3	96.9	12.5	69.1	663.1	722.4	2,474.8	—	4,807.7
March	213.4	101.1	28.3	109.5	507.1	801.8	2,534.6	18.0	3,874.8
STATES — FEBRUARY 1991									
N.S.W.	130.3	30.7	5.0	17.8	387.4	388.3	1,161.5	—	2,390.7
Vic.	60.2	31.9	2.3	16.2	71.8	146.0	478.7	—	1,094.4
Qld	30.9	10.5	2.4	17.2	23.5	73.2	296.0	—	622.8
S.A.	14.4	8.6	0.9	5.1	127.3	47.7	279.1	—	332.6
W.A.	13.1	10.1	1.1	8.7	32.8	53.1	169.6	—	248.7
Tas.	1.9	3.4	0.2	3.4	3.6	5.5	28.4	—	48.5
N.T.	1.4	1.0	0.3	0.2	5.4	5.6	18.3	—	8.2
A.C.T.	0.1	0.7	0.2	0.5	11.2	3.0	43.2	—	62.0
STATES — MARCH 1991									
N.S.W.	96.9	32.0	21.2	48.1	172.0	300.9	964.3	18.0	1,535.9
Vic.	45.2	32.4	1.6	14.7	219.9	251.5	698.3	—	1,064.4
Qld	44.3	11.4	1.8	12.7	31.8	76.4	308.4	—	602.4
S.A.	8.0	8.7	1.6	19.9	37.2	115.3	270.7	—	325.0
W.A.	13.3	11.0	1.1	7.8	23.9	43.5	206.6	—	242.6
Tas.	3.8	3.3	0.3	5.3	5.4	7.9	37.6	—	45.0
N.T.	1.4	1.5	0.2	0.4	3.2	3.2	14.0	—	9.0
A.C.T.	0.6	0.9	0.4	0.6	13.6	3.1	34.6	—	50.5

(a) Includes factoring.

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

	Agriculture, forestry, fishing and hunting	Mining	Manufacturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Other industries	Total
AUSTRALIA											
YEARS											
1987-1988	3,243.9	802.5	2,035.4	5,385.5	1,294.6	2,546.6	963.6	6,012.6	5,110.9	7,106.4	34,502.0
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											
January	127.3	53.0	174.2	548.7	114.4	304.9	98.0	299.3	588.7	663.6	2,972.1
February	138.2	25.0	156.8	503.7	105.7	349.6	66.5	470.1	430.6	773.5	3,019.7
March	187.5	33.3	146.5	366.3	114.7	377.8	81.7	635.8	428.6	852.7	3,224.9
April	138.8	11.8	131.8	317.2	98.1	273.4	63.9	272.6	621.0	712.3	2,640.9
May	240.8	81.6	147.3	526.0	186.3	383.9	128.6	277.7	570.6	872.2	3,415.0
June	221.4	72.7	209.7	374.4	123.1	338.6	250.5	437.8	770.8	753.2	3,552.2
July	178.9	22.5	219.5	304.4	120.6	345.2	78.4	496.7	629.1	689.6	3,084.8
August	163.1	50.4	231.2	311.7	117.7	351.2	116.3	368.3	483.0	721.8	2,914.9
September	239.7	29.2	135.1	302.2	65.0	313.2	75.4	208.1	483.7	619.6	2,471.2
October	140.5	16.9	144.2	251.6	81.9	351.6	74.7	840.0	408.5	564.7	2,874.4
November	163.1	131.8	282.5	259.4	67.2	388.5	63.0	218.7	525.4	2,690.0	2,690.0
December	101.6	21.1	555.9	252.2	107.4	271.6	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
STATES — FEBRUARY 1991											
N.S.W.	40.6	3.5	247.2	67.0	84.4	120.9	72.1	78.8	115.1	332.1	1,161.5
Vic.	20.3	47.4	53.6	45.1	15.7	64.0	11.8	41.7	67.3	111.9	478.7
Qld.	20.1	0.6	8.4	51.2	8.0	43.9	9.9	23.7	76.3	53.8	296.0
S.A.	13.2	—	18.7	7.7	3.9	18.5	7.0	121.8	56.7	31.5	279.1
W.A.	20.1	2.6	10.1	26.6	3.1	25.7	3.4	12.8	26.4	38.7	169.6
Tas.	5.1	0.3	1.2	1.8	1.3	5.8	1.3	1.2	4.3	6.1	28.4
N.T.	0.1	—	0.3	0.6	0.1	4.5	0.3	1.3	2.4	8.8	18.3
A.C.T.	0.9	—	0.6	11.1	0.2	2.1	0.5	1.5	11.7	14.8	43.2
STATES — MARCH 1991											
N.S.W.	44.7	17.8	142.5	64.0	58.3	105.6	39.2	101.9	175.4	214.8	964.3
Vic.	22.5	2.6	251.6	54.5	37.8	66.5	13.1	58.3	79.9	111.5	698.3
Qld.	22.7	0.4	12.5	45.9	7.5	64.7	9.6	29.7	63.3	52.1	308.4
S.A.	14.8	0.2	20.7	19.0	5.6	24.1	7.9	74.2	73.6	30.9	270.7
W.A.	20.7	4.6	10.4	15.6	4.7	19.2	3.2	60.5	24.2	43.6	206.6
Tas.	4.2	—	2.5	2.5	3.7	7.4	1.1	1.5	4.9	9.9	37.6
N.T.	0.1	0.1	0.3	0.9	0.4	4.1	0.4	2.4	1.8	3.5	14.0
A.C.T.	1.3	—	0.8	15.7	2.1	2.1	0.7	2.2	3.7	6.1	34.6

TABLE 4 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — REVOLVING CREDIT FACILITIES
(\$ million)

	New and increased credit limits by industry of borrower										Cancellations and reductions of credit limits during period(a)	Credit limits at end of period	
	Agriculture, forestry, fishing and hunting	Mining	Manufacturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Other industries	Total	Total	Used
AUSTRALIA													
YEARS													
1987-1988	3,564.7	2,638.7	11,837.8	5,097.4	4,352.2	5,472.7	1,420.8	18,961.6	8,650.6	12,022.4	74,018.8	45,721.3	110,859.4
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	56,635.1	123,063.5
1989-1990	3,378.2	2,354.8	8,654.3	4,940.6	2,841.4	5,162.2	1,215.0	13,860.3	7,127.6	7,909.2	57,443.6	50,236.4	140,774.3
1990													
January	321.8	214.2	937.3	371.4	318.8	733.3	107.0	1,065.4	571.5	937.1	5,577.8	4,038.7	138,078.5
February	248.2	84.1	659.1	465.5	195.0	637.5	73.8	491.3	468.2	642.7	3,965.3	4,672.9	136,598.9
March	355.8	72.7	763.4	585.7	169.2	378.9	238.3	1,450.7	535.3	646.9	5,197.0	4,319.9	137,370.8
April	272.9	99.8	552.3	402.3	240.1	398.5	88.2	831.6	620.2	603.6	4,109.6	3,145.2	139,102.6
May	431.5	202.1	1,198.6	612.1	189.5	407.4	154.5	976.0	1,154.2	878.3	6,204.2	4,135.5	141,417.7
June	205.9	130.1	432.2	740.9	139.7	571.5	83.3	940.5	344.8	593.5	4,272.4	5,055.0	140,774.3
July	265.2	235.6	654.3	381.4	199.9	365.2	77.2	879.8	439.6	587.5	4,085.7	4,603.3	140,113.1
August	381.1	253.0	578.1	744.8	254.7	534.4	113.0	928.7	631.6	564.3	4,983.7	5,038.0	138,894.2
September	355.2	106.5	490.7	630.1	210.0	299.4	65.5	549.7	305.0	727.3	3,739.4	2,993.8	136,856.2
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	4,626.7	136,502.4
November	259.3	199.4	600.3	431.6	191.7	247.8	163.1	582.7	385.2	764.6	3,825.6	4,483.1	136,235.6
December	174.4	353.5	880.0	854.4	341.1	242.5	93.5	964.2	436.3	533.9	4,873.9	3,953.5	136,510.1
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	3,847.1	136,171.1
February	288.7	260.5	924.1	526.5	256.0	285.7	114.9	395.7	430.0	636.9	4,118.9	3,847.1	136,171.1
March	356.6	193.4	613.8	856.3	303.7	262.1	416.6	654.4	373.8	477.8	4,508.4	5,144.8	135,441.8
STATES — FEBRUARY 1991													
N.S.W.	64.0	25.0	382.7	387.3	123.7	87.1	83.1	207.3	233.1	345.9	1,939.2	1,451.1	57,573.6
Vic.	123.4	230.9	230.5	84.9	88.3	135.2	20.4	127.0	116.5	173.3	1,330.3	1,183.2	50,237.1
Qld.	43.8	2.2	15.8	17.4	12.0	18.4	5.8	16.9	29.6	33.7	195.6	115.2	9,776.1
S.A.	19.0	0.5	191.5	6.5	11.5	16.4	2.6	17.8	17.3	44.7	327.8	892.0	8,364.2
W.A.	27.5	1.7	94.8	14.7	16.4	18.7	1.6	10.4	28.8	11.2	225.7	141.7	6,946.9
Tas.	6.9	0.1	8.1	3.6	2.6	4.5	0.9	0.3	3.5	2.1	32.7	20.4	1,154.8
N.T.	0.5	—	0.1	1.0	1.4	1.2	0.3	13.5	0.5	19.7	38.2	5.8	591.7
A.C.T.	3.7	—	0.6	11.2	0.1	4.1	0.2	2.5	0.7	6.3	29.4	37.6	1,526.6
STATES — MARCH 1991													
N.S.W.	145.3	123.7	293.0	749.4	189.4	113.5	371.9	189.3	170.7	272.6	2,619.0	2,621.5	57,485.9
Vic.	79.7	62.1	167.6	46.2	84.4	62.9	16.7	275.0	63.8	138.2	996.6	1,614.7	49,614.8
Qld.	46.8	2.0	24.3	17.9	3.5	36.8	4.9	118.3	52.2	21.0	327.8	270.8	9,854.2
S.A.	33.9	0.4	25.9	19.1	13.6	16.1	17.0	17.5	26.4	27.8	197.7	345.0	8,216.1
W.A.	35.1	5.1	96.9	17.3	9.1	19.1	1.7	45.5	55.0	13.0	297.8	168.5	7,077.9
Tas.	14.0	—	4.4	2.0	3.4	7.5	4.2	4.1	4.2	1.7	45.4	31.6	1,162.0
N.T.	0.7	—	1.2	1.5	—	2.6	0.1	1.9	0.9	1.0	9.9	9.7	591.9
A.C.T.	1.1	—	0.4	3.0	0.2	3.6	0.1	2.9	0.7	2.4	14.3	82.9	1,459.1

(a) Includes transfers of existing commitments between States.

TABLE 5 — COMMERCIAL FINANCE COMMITMENTS, AUSTRALIA
(\$ million)

Industry of borrower	Type of lender				Total fixed loan facilities	Total revolving credit facilities	Total commitments
	All banks	Finance companies	Money market corporations	Other lenders			
	MARCH 1991						
Agriculture, forestry, fishing and hunting	475.2	12.1	0.1	—	130.9	356.6	487.4
Mining	195.1	4.7	19.3	—	25.7	193.4	219.1
Manufacturing	892.1	37.1	125.9	—	441.3	613.8	1,051.1
Construction	511.3	116.5	442.5	4.1	218.1	856.3	1,074.4
Wholesale trade	329.5	82.4	12.0	—	120.2	303.7	423.9
Retail trade	321.3	39.0	48.0	147.3	293.5	262.1	555.6
Transport and storage	439.9	25.2	26.6	—	75.1	416.6	491.7
Finance investment and insurance	860.6	30.6	93.8	—	330.6	654.4	985.1
Property and business services	544.1	113.5	140.9	2.1	426.7	373.8	800.5
Other industries	792.5	90.7	57.6	9.5	472.5	477.8	950.2
Total	5,361.6	551.8	966.7	162.9	2,534.6	4,508.4	7,043.0
FEBRUARY 1991							
Agriculture, forestry, fishing and hunting	398.7	10.4	—	—	120.3	288.7	409.1
Mining	299.9	2.3	12.7	—	54.5	260.5	314.9
Manufacturing	1,078.7	30.7	154.7	—	340.0	924.1	1,264.1
Construction	279.7	111.8	336.9	9.2	211.1	526.5	737.6
Wholesale trade	318.3	54.3	—	—	116.6	256.0	372.6
Retail trade	468.3	29.1	8.5	65.2	285.3	285.7	571.0
Transport and storage	80.2	20.2	71.7	49.0	106.3	114.9	221.2
Finance investment and insurance	620.5	31.1	26.7	—	282.7	395.7	678.4
Property and business services	568.1	103.8	117.5	0.7	360.1	430.0	790.1
Other industries	1,091.7	43.5	89.7	9.7	597.8	636.9	1,234.7
Total	5,204.2	437.2	818.4	133.8	2,474.8	4,118.9	6,593.6
MARCH 1990							
Agriculture, forestry, fishing and hunting	523.6	16.5	0.3	3.0	187.5	355.8	543.4
Mining	79.7	3.6	22.6	—	33.3	72.7	105.9
Manufacturing	840.8	48.2	20.9	—	146.5	763.4	909.9
Construction	326.9	198.9	417.8	8.4	366.3	585.7	952.0
Wholesale trade	191.7	89.5	1.5	1.3	114.7	169.2	283.9
Retail trade	473.5	80.7	61.3	141.2	377.8	378.9	756.7
Transport and storage	203.0	40.7	76.2	0.1	81.7	238.3	320.0
Finance investment and insurance	1,836.9	51.3	182.5	15.9	635.8	1,450.7	2,086.5
Property and business services	762.4	138.6	59.0	3.9	428.6	535.3	963.9
Other industries	1,360.0	97.5	27.2	14.9	852.7	646.9	1,499.6
Total	6,598.6	765.5	869.2	188.6	3,224.9	5,197.0	8,421.9

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 4 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.

Electronic services

DISCOVERY. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service. For further information phone the AUSSTATS Help Desk on (06) 252 6017.

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