



INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA AUGUST 1983

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MAIN FEATURES

The amount financed for retail sales in August 1983 was \$177.7 million, an increase of \$7.3 million (4.3%) on July 1983, and an increase of \$7.1 million (4.2%) on August 1982.

The number of motor cars and station wagons financed by finance companies in August 1983 was 19,440, an increase of 1,990 (11.4%) on July 1983, and an increase of 807 (4.3%) on August 1982.

EXPLANATORY NOTES

Introduction

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

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

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

Scope

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

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

Related publications

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

Finance Companies, Australia (5614.0)—issued monthly

7. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

- nil or rounded to zero
- .. not applicable

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

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

	Amount financed during period(a)			Collections and other liquidations of balances during period(b)			Balances outstanding at end of period(b)		
	Finance companies	Other businesses	All businesses	Finance companies	Other businesses	All businesses	Finance companies	Other businesses	All businesses
<i>Year—</i>									
1980-81	1,562.2	228.7	1,790.9	2,181.6	240.0	2,421.5	3,054.7	147.2	3,201.9
1981-82	1,783.7	248.3	2,032.0	2,333.2	257.6	2,590.8	3,544.4	161.3	3,705.8
1982-83	1,722.6	256.6	1,979.3	2,606.6	271.1	2,877.7	3,673.2	167.3	3,840.5
<i>1982—</i>									
July	157.6	20.4	178.0	203.3	22.3	225.6	3,573.5	162.9	3,736.4
August	148.7	22.0	170.6	208.8	22.3	231.1	3,599.9	163.0	3,762.9
September	147.6	20.9	168.5	203.2	22.1	225.3	3,627.7	163.4	3,791.1
October	138.0	18.9	157.0	202.5	21.5	224.0	3,643.1	162.5	3,805.6
November	148.0	21.8	169.7	213.6	22.1	235.8	3,664.4	164.0	3,828.4
December	148.6	29.2	177.8	219.0	22.6	241.6	3,680.3	172.7	3,853.0
<i>1983—</i>									
January	124.6	20.9	145.4	200.9	22.4	223.3	3,671.2	174.3	3,845.5
February	127.3	17.2	144.5	225.3	23.3	248.7	3,649.6	167.7	3,817.3
March	151.8	22.0	173.9	248.0	24.2	272.2	3,649.8	167.7	3,817.5
April	129.1	20.6	149.7	217.7	21.7	239.4	3,642.0	168.6	3,810.7
May	152.0	21.7	173.6	240.5	23.0	263.5	3,661.4	168.7	3,830.0
June	149.4	21.2	170.6	223.9	23.5	247.3	3,673.2	167.3	3,840.5
July	149.7	20.7	170.4	233.5	23.1	256.6	3,657.2	175.4	3,832.6
August	156.3	21.4	177.7	256.9	22.6	279.5	3,649.7	175.8	3,825.5
STATES—JULY 1983									
N.S.W.	50.8	4.9	55.8	85.1	5.2	90.2	1,279.7	53.3	1,333.0
Vic.	36.0	6.8	42.8	49.7	7.5	57.2	790.2	55.7	845.9
Qld	28.1	2.2	30.3	44.4	2.3	46.7	741.5	13.3	754.8
S.A.	9.4	4.9	14.3	16.3	6.1	22.4	252.6	41.4	294.0
W.A.	17.2	1.7	18.9	25.2	2.0	27.2	398.7	9.2	407.8
Tas.	3.1	0.1	3.2	5.9	0.1	6.0	73.6	2.4	75.9
N.T.	1.5	—	1.5	2.1	—	2.1	40.7	—	40.7
A.C.T.	3.6	—	3.6	4.8	—	4.8	80.4	0.2	80.6
STATES—AUGUST 1983									
N.S.W.	51.1	5.7	56.9	93.2	4.6	97.9	1,269.5	54.7	1,324.2
Vic.	39.1	6.5	45.6	55.8	7.0	62.8	793.3	55.3	848.6
Qld	29.4	2.0	31.4	48.8	2.4	51.1	740.0	13.2	753.2
S.A.	10.9	5.1	16.0	18.0	6.4	24.4	252.9	40.8	293.7
W.A.	17.1	1.8	18.9	26.4	1.9	28.3	400.0	9.2	409.1
Tas.	3.7	0.2	3.9	6.8	0.2	7.0	72.7	2.4	75.1
N.T.	1.4	—	1.4	2.6	—	2.6	40.5	—	40.5
A.C.T.	3.5	—	3.6	5.3	—	5.3	80.9	0.2	81.1

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

TABLE 1. AMOUNT FINANCED(a)—HOUSEHOLD AND PERSONAL GOODS
(\$ million)

	Finance companies			Other businesses			All businesses		
	Hire purchase	Other instalment credit	Total	Hire purchase	Other instalment credit	Total	Hire purchase	Other instalment credit	Total
Year—									
1980-81	125.7	247.5	373.1	57.9	170.3	228.2	183.6	417.8	601.4
1981-82	126.9	270.0	397.0	53.4	194.4	247.8	180.4	464.4	644.8
1982-83	100.2	298.0	398.2	41.7	214.5	256.2	141.9	512.5	654.4
1982—									
July	9.1	25.3	34.5	3.7	16.6	20.3	12.8	42.0	54.8
August	8.7	21.8	30.5	3.8	18.2	21.9	12.4	40.0	52.5
September	8.4	23.6	32.0	3.4	17.4	20.8	11.8	41.0	52.8
October	7.5	28.3	35.8	2.9	16.0	18.9	10.4	44.3	54.8
November	8.4	29.4	37.8	3.6	18.1	21.7	12.0	47.5	59.5
December	8.6	30.7	39.4	4.6	24.6	29.2	13.2	55.4	68.5
1983—									
January	8.0	21.6	29.6	3.1	17.7	20.8	11.1	39.3	50.4
February	7.4	20.5	28.0	3.1	14.1	17.1	10.5	34.6	45.1
March	9.6	22.3	32.0	3.5	18.5	22.0	13.2	40.8	54.0
April	7.4	24.1	31.6	3.1	17.5	20.5	10.5	41.6	52.1
May	9.0	26.4	35.4	3.5	18.1	21.6	12.5	44.6	57.0
June	8.0	23.7	31.7	3.5	17.7	21.1	11.5	41.4	52.8
July	8.6	24.9	33.6	3.4	17.2	20.7	12.1	42.2	54.2
August	9.5	22.5	32.1	3.8	17.5	21.3	13.3	40.1	53.4
STATES—JULY 1983									
N.S.W.	3.5	11.6	15.2	1.2	3.8	4.9	4.7	15.4	20.1
Vic.	2.4	2.4	4.8	0.7	6.1	6.8	3.2	8.5	11.6
Qld	1.7	5.0	6.7	1.2	1.0	2.2	2.9	6.0	8.9
S.A.	..	1.5	1.5	..	4.9	4.9	..	6.3	6.3
W.A.	0.5	3.3	3.8	0.3	1.4	1.7	0.8	4.8	5.6
Tas.	0.3	0.4	0.7	0.1	0.1	0.1	0.4	0.5	0.8
N.T.	—	0.1	0.1	—	—	—	—	0.1	0.1
A.C.T.	0.1	0.6	0.7	—	—	—	0.1	0.6	0.7
STATES—AUGUST 1983									
N.S.W.	3.4	9.6	13.0	1.3	4.4	5.7	4.7	14.0	18.8
Vic.	2.8	3.2	5.9	0.7	5.7	6.5	3.5	8.9	12.4
Qld	2.1	4.4	6.5	1.2	0.8	2.0	3.3	5.2	8.5
S.A.	..	1.5	1.5	..	5.1	5.1	..	6.6	6.6
W.A.	0.6	2.7	3.3	0.4	1.4	1.8	1.0	4.1	5.1
Tas.	0.4	0.5	0.9	0.1	0.1	0.2	0.5	0.6	1.1
N.T.	0.1	—	0.1	—	—	—	0.1	—	0.1
A.C.T.	0.2	0.5	0.7	—	—	—	0.2	0.5	0.7

(a) Excludes hiring charges, interest and insurance.

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

	Hire purchase				Other instalment credit				Total hire purchase and other instalment credit		
	Cars and station wagons		Other (b)	Total	Cars and station wagons		Other (b)	Total	Finance companies	Other businesses	Total
	New	Used			New	Used					
Year—											
1980-81	315.6	467.1	120.8	903.5	91.5	153.0	41.7	286.1	1,189.1	0.5	1,189.6
1981-82	394.0	538.0	139.4	1,071.5	107.0	168.2	40.0	315.7	1,386.7	0.5	1,387.2
1982-83	377.3	506.7	148.1	1,032.1	104.9	150.0	37.9	292.8	1,324.4	0.5	1,324.9
1982—											
July	34.3	47.1	11.9	93.3	10.8	15.1	3.0	29.9	123.1	0.1	123.2
August	33.9	43.8	11.8	89.6	10.3	15.0	3.4	28.6	118.2	—	118.2
September	32.6	43.6	12.7	89.0	9.7	13.9	3.1	26.7	115.6	—	115.7
October	27.8	39.6	11.1	78.4	8.9	11.8	3.0	23.7	102.2	—	102.2
November	31.7	41.7	10.6	84.0	9.6	13.3	3.3	26.2	110.2	—	110.2
December	32.3	45.4	11.0	83.6	10.3	12.2	3.3	25.7	109.2	0.1	109.3
1983—											
January	25.2	38.0	10.3	73.6	7.4	11.3	2.7	21.5	95.0	—	95.0
February	26.7	38.9	12.0	77.6	7.2	11.5	3.0	21.8	99.3	—	99.4
March	34.8	46.2	14.0	95.0	8.9	12.5	3.4	24.9	120.0	—	120.0
April	28.8	37.6	11.4	77.8	6.2	10.5	3.0	19.8	97.5	—	97.6
May	34.3	45.4	14.7	94.4	7.8	11.1	3.2	22.2	116.6	—	116.6
June	34.9	44.4	16.5	95.9	7.8	10.8	3.3	21.8	117.7	—	117.7
July	35.2	44.4	14.9	94.6	7.6	11.0	3.0	21.6	116.1	—	116.2
August	40.3	49.0	11.4	100.7	8.7	11.9	2.9	23.6	124.2	—	124.3
STATES—JULY 1983											
N.S.W.	12.3	15.8	4.6	32.6	0.6	2.0	0.4	3.0	35.7	—	35.7
Vic.	10.9	10.6	5.7	27.3	1.4	1.9	0.6	3.9	31.2	—	31.2
Qld	5.9	8.6	2.2	16.8	1.3	2.4	0.9	4.7	21.4	—	21.4
S.A.	—	—	—	—	3.3	3.9	0.7	7.9	7.9	—	7.9
W.A.	4.1	6.5	2.0	12.6	—	0.5	0.2	0.7	13.3	—	13.3
Tas.	0.5	1.6	0.2	2.3	0.1	—	—	0.1	2.4	—	2.4
N.T.	0.3	0.2	0.1	0.7	0.5	0.1	0.1	0.7	1.4	—	1.4
A.C.T.	1.1	1.1	0.1	2.3	0.2	0.2	0.1	0.6	2.9	—	2.9
STATES—AUGUST 1983											
N.S.W.	14.6	16.8	3.5	35.0	0.8	2.0	0.3	3.1	38.1	—	38.1
Vic.	12.6	12.3	3.8	28.7	1.8	1.9	0.7	4.5	33.1	—	33.2
Qld	6.2	9.6	2.2	18.0	1.6	2.4	0.9	4.9	22.9	—	22.9
S.A.	—	—	—	—	3.9	4.7	0.8	9.4	9.3	—	9.4
W.A.	4.6	7.1	1.3	13.1	0.1	0.5	0.1	0.7	13.8	—	13.8
Tas.	0.6	1.9	0.1	2.6	0.1	0.1	—	0.2	2.8	—	2.8
N.T.	0.5	0.3	0.1	0.9	0.3	0.1	—	0.4	1.3	—	1.3
A.C.T.	1.2	1.0	0.2	2.5	0.2	0.2	—	0.4	2.8	—	2.8

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

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

	New	Used	Total
<i>Year—</i>			
1980-81	67,129	179,687	246,816
1981-82	70,699	177,626	248,325
1982-83	63,636	148,616	212,252
<i>1982—</i>			
July	5,973	14,813	20,786
August	6,121	12,512	18,633
September	5,568	13,357	18,925
October	4,835	11,998	16,833
November	5,573	12,945	18,518
December	5,651	12,126	17,777
<i>1983—</i>			
January	4,527	11,533	16,060
February	4,534	11,508	16,042
March	5,704	13,013	18,717
April	4,367	10,299	14,666
May	5,416	12,437	17,853
June	5,367	12,075	17,442
July	5,381	12,069	17,450
August	6,139	13,301	19,440
STATES—JULY 1983			
N.S.W.	1,625	3,805	5,430
Vic.	1,334	2,487	3,821
Qld	1,027	2,575	3,602
S.A.	532	770	1,302
W.A.	473	1,560	2,033
Tas.	92	508	600
N.T.	129	80	209
A.C.T.	169	284	453
STATES—AUGUST 1983			
N.S.W.	1,915	3,953	5,868
Vic.	1,626	2,704	4,330
Qld	1,084	2,904	3,988
S.A.	600	1,156	1,756
W.A.	526	1,629	2,155
Tas.	129	599	728
N.T.	107	93	200
A.C.T.	152	263	415