

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS

CANBERRA, AUSTRALIA

INSTALMENT CREDIT FOR RETAIL SALES

MARCH QUARTER, 1963, AND MONTH OF APRIL, 1963 (PRELIMINARY)

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PREFACE

This bulletin continues the new series of statistics which was instituted following an extensive review of instalment credit statistics in relation to financing of retail sales and published for the first time on 27th July, 1962, in the bulletin "Instalment Credit for Retail Sales". The new series replaces that entitled "Retail Hire Purchase Operations of Finance businesses", which has been discontinued.

2. At present, statistics relating to instalment credit operations of Retail Businesses are less extensive than statistics of instalment credit operations of Non-Retail Finance Businesses. More comprehensive statistics relating to financing by retailers will be available when the Census of Retail Establishments for 1961-62 has been completed. In the meantime, in Section III of this bulletin statistics are dissected between Retail Businesses and Non-Retail Finance Businesses, and in Section IV additional statistics are shown for Non-Retail Finance Businesses. Figures shown for Retail Businesses are subject to revision when comprehensive information required for adjusting sample calculations becomes available. Revisions to data for Non-Retail Finance Businesses also may be necessary from time to time as problems are encountered relating to coverage, reporting and classification.

3. In Sections III and IV Non-Retail Finance Businesses have been classified on a basis designed primarily to permit compilation of statistics for these businesses on a comparable basis over a period of time (see paragraphs 15 and 16 on page 13). In particular, this category excludes retailers' subsidiaries which finance hire purchase and other instalment credit. These subsidiaries have been classified as Retail Businesses. For this and other reasons, statistics shown for Non-Retail Finance Businesses in this bulletin should not be taken as representing instalment credit operations of companies classified to the Hire Purchase and Money-lending industry in statistical bulletins relating to New Capital Raisings by Companies. Furthermore, it should be noted that this bulletin does not include particulars of financing of sales of land and buildings, property improvements, travel facilities, etc., or other financing operations not related to retail sales of goods.

SECTION I. - EXPLANATORY NOTES

The statistics in this bulletin cover the operations of all types 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 which relate primarily to financing of retail sales of goods. In this bulletin the term "retail sales" relates not only to retail sales by retail establishments 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).

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. The usage of the terms "Retail Businesses" and "Non-Retail Finance Businesses" is explained in paragraph 15, page 13.

4. Quarterly particulars for Retail Businesses and Non-Retail Finance Businesses are shown for March quarter, 1963, and earlier periods. The quarterly particulars for total 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 1956-57 and subsequent information relating to new businesses. Quarterly particulars for Non-Retail Finance Businesses are based on returns collected quarterly from all such businesses.

5. Monthly estimates for Non-Retail Finance Businesses, including preliminary estimates for the month of April, 1963 are shown in Tables 12 and 13 on pages 18 and 19. For later months preliminary monthly estimates for Non-Retail Finance Businesses, on the same basis as Tables 12 and 13 of this quarterly bulletin, will be 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 Non-Retail Finance Businesses. Subsequently such preliminary estimates are revised to accord with the results of the full (quarterly) collection from all Non-Retail Finance Businesses.

6. A provisional monthly total for Instalment Credit Balances Outstanding also is compiled in respect of Non-Retail Finance Businesses. The provisional figure is based on returns from a sub-sample of such businesses and is published about three weeks after the end of each month in the monthly bulletin which contains 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; when a preliminary estimate of outstanding balances for Retail Businesses at 30th June, 1963, becomes available it will be published in the next monthly preliminary bulletin.

7. In the main sections of this bulletin, statistics are shown for the year 1956-57 (the year in respect of which the last Census of Retail Establishments was taken) and for periods after September, 1958, but in most tables no particulars are available for the year 1957-58, since the sample based on the Census of Retail Establishments did not commence until the September quarter of 1958. However, for Non-Retail Finance Businesses some particulars are available for periods back to 1953 (see Tables 12 and 13 and Tables G to M of Appendix of the bulletin "Instalment Credit for Retail Sales" issued on 27th July, 1962).

8. Movements in the outstanding balances are determined not only by new business written and repayments under existing agreements, but also by other items such as rebates allowed for early payouts, late payment charges, and bad debts written off.

9. Comparisons as to trend are generally best made by relating complete years or corresponding periods of years. The figures are influenced by seasonal and other factors affecting retail trade. Details of agreements are shown in the period in which the agreement was accepted by the finance business and this may be a subsequent period to that in which the actual sale of goods by the retailer took place.

10. The relationship between statistics for Retail Businesses and those for Non-Retail Finance Businesses is illustrated by the following table.

INSTALMENT CREDIT FOR RETAIL SALES - BALANCES OUTSTANDING

(Hire Purchase and Other Instalment Credit Combined)

(£'000)

At -	Retail Businesses	Non-Retail Finance Businesses	Total
31st December, 1960	202,381	438,125	640,721
31st March, 1961	200,966	416,767	617,733
30th June, 1961	201,333	397,652	598,985
30th September, 1961	200,095	383,665	583,760
31st December, 1961	209,794	380,686	590,480
31st March, 1962	207,626	371,130	578,756
30th June, 1962	209,820	373,463	583,283
30th September, 1962	209,053	383,853	592,906
31st December, 1962	217,571	401,687	619,258
31st March, 1963	214,432	403,303	617,735

11. Section II provides, for Retail Businesses and Non-Retail Finance Businesses combined, Australian and State particulars of Hire Purchase for Retail Sales, Other Instalment Credit for Retail Sales, and Total Instalment Credit for Retail Sales.

12. Section III provides, for Australia and each State, a dissection of Total Instalment Credit for Retail Sales between Retail Businesses and Non-Retail Finance Businesses.

13. Section IV provides additional particulars of Total Instalment Credit for Retail Sales for Non-Retail Finance Businesses (including monthly statistics and particulars of "Collections").

14. The Appendix provides more detailed State figures.

**SECTION II. - HIRE PURCHASE AND OTHER INSTALMENT CREDIT : PARTICULARS FOR
RETAIL BUSINESSES AND NON-RETAIL FINANCE BUSINESSES COMBINED**

**TABLE 1. - INSTALMENT CREDIT FOR RETAIL SALES (RETAIL BUSINESSES PLUS NON-RETAIL
FINANCE BUSINESSES), BY TYPE OF INSTALMENT CREDIT : AMOUNT FINANCED,
BY COMMODITY GROUPS, AND BALANCES OUTSTANDING : AUSTRALIA
(£'000)**

Period	Amount Financed during period (excluding Hiring Charges, Interest and Insurance)				Balances Outstanding at end of Period (incl. Hiring Charges, etc.)
	Motor Vehicles, Tractors, etc. (a)	Plant and Machinery (b)	Household and Personal Goods (c)	Total	
HIRE PURCHASE					
Year - 1956-57	142,804	11,422	74,962	229,188	282,310
1958-59 (d)	185,209	16,488	114,869	316,566	423,904
1959-60	223,578	19,958	124,008	367,544	508,250
1960-61	191,291	22,738	101,484	315,513	508,074
1961-62	172,502	21,359	85,080	278,941	474,037
Quarter - 1961 - March	36,629	4,543	23,290	64,462	529,143
June	36,370	4,756	19,778	60,904	508,074
September	36,939	4,686	20,145	61,770	492,016
December	43,415	6,867	23,478	73,760	488,518
1962 - March	43,200	4,927	20,537	68,664	475,449
June	48,948	4,879	20,920	74,747	474,037
September	54,602	4,926	21,207	80,735	480,842
December	54,990	7,712	23,803	86,505	496,297
1963 - March	52,289	5,895	20,614	78,798	495,642
OTHER INSTALMENT CREDIT (e)					
Year - 1956-57	257	139	36,304	36,700	22,607
1958-59 (d)	2,750	672	57,359	60,781	47,141
1959-60	9,440	475	71,263	81,178	68,311
1960-61	8,149	375	85,804	94,328	90,911
1961-62	10,180	561	93,128	103,869	109,246
Quarter - 1961 - March	1,240	58	16,655	17,953	88,590
June	1,510	82	20,100	21,692	90,911
September	1,936	132	20,712	22,780	91,744
December	2,472	122	28,034	30,628	101,962
1962 - March	2,636	129	19,196	21,961	103,307
June	3,136	178	25,186	28,500	109,246
September	4,062	83	23,668	27,813	112,064
December	4,712	69	30,247	35,028	122,961
1963 - March	3,910	99	19,545	23,554	122,093
TOTAL INSTALMENT CREDIT (e)					
Year - 1956-57	143,061	11,561	111,266	265,888	304,917
1958-59 (d)	187,959	17,160	172,228	377,347	471,045
1959-60	233,018	20,433	195,271	448,722	576,561
1960-61	199,440	23,113	187,288	409,841	598,985
1961-62	182,682	21,920	178,208	382,810	583,263
Quarter - 1961 - March	37,869	4,601	39,945	82,415	617,733
June	37,880	4,838	39,878	82,596	598,985
September	38,875	4,818	40,857	84,550	583,760
December	45,887	6,989	51,512	104,388	590,480
1962 - March	45,836	5,056	39,733	90,625	578,756
June	52,084	5,057	46,106	103,247	583,283
September	58,664	5,009	44,875	108,548	592,906
December	59,702	7,781	54,050	121,533	619,258
1963 - March	56,199	5,994	40,159	102,352	617,735

(a), (b), (c). See footnotes (b), (c) and (d) respectively to Table 6.

(d) Figures for the year 1957-58 are not available.

(e) For some periods, the commodity classification of Amount Financed by Other Instalment Credit is partly estimated. The figures mainly affected are those for Motor Vehicles, Tractors, etc. in periods prior to 1st July, 1960.

**TABLE 2. - INSTALMENT CREDIT FOR RETAIL SALES (RETAIL BUSINESSES PLUS
NON-RETAIL FINANCE BUSINESSES), BY TYPE OF INSTALMENT CREDIT :**

BALANCES OUTSTANDING

(Including Hiring Charges, Interest and Insurance)

(£'000)

At end of -	N.S.W. (a)	Vic.	Q'd.	S.A. (b)	W.A.	Tas.	Aust.
HIRE PURCHASE							
June, 1957	105,661	77,261	42,528	29,030	18,141	9,689	282,310
June, 1959 (o)	173,396	119,923	55,677	37,147	26,639	11,122	423,904
December, 1959	191,673	134,228	64,936	45,671	30,853	12,278	479,639
March, 1960	196,892	139,123	65,632	47,855	31,908	12,238	493,648
June, 1960	199,466	143,226	67,521	50,930	34,792	12,315	508,250
September, 1960	203,956	145,817	69,986	54,147	36,963	13,302	524,171
December, 1960	213,619	150,744	74,017	57,555	40,294	14,180	550,409
March, 1961	206,370	144,924	70,461	55,075	38,413	13,900	529,143
June, 1961	200,303	136,900	67,911	51,436	38,157	13,367	508,074
September, 1961	195,572	130,965	66,182	48,451	37,645	13,201	492,016
December, 1961	194,660	128,864	65,635	46,866	38,979	13,514	488,518
March, 1962	190,837	125,594	63,955	44,538	37,166	13,359	475,449
June, 1962	191,071	123,430	64,235	43,153	38,329	13,819	474,037
September, 1962	193,451	124,201	65,792	42,759	39,964	14,675	480,842
December, 1962	199,054	127,769	68,643	42,797	42,659	15,375	496,297
March, 1963	199,606	126,774	69,359	42,449	41,893	15,561	495,642

OTHER INSTALMENT CREDIT

June, 1957	12,383	4,712	3,069	742	1,005	696	22,607
June, 1959 (o)	22,666	12,513	4,736	2,684	3,017	1,525	47,141
December, 1959	28,639	17,054	6,128	3,394	3,484	2,261	60,960
March, 1960	27,826	17,588	6,878	4,646	3,834	2,480	63,252
June, 1960	29,262	18,631	7,630	5,849	4,232	2,707	68,311
September, 1960	31,842	22,002	8,022	7,468	4,957	3,136	77,427
December, 1960	37,027	25,588	8,963	8,891	5,946	3,682	90,097
March, 1961	36,515	24,941	8,713	9,180	5,585	3,656	88,590
June, 1961	36,872	25,746	8,850	9,749	5,982	3,712	90,911
September, 1961	38,121	24,277	9,214	9,929	6,359	3,844	91,744
December, 1961	42,362	27,217	10,173	11,119	7,006	4,085	101,962
March, 1962	42,337	27,537	10,323	11,645	7,435	4,030	103,307
June, 1962	44,207	29,222	11,132	12,398	8,213	4,074	109,246
September, 1962	44,544	29,943	11,546	13,258	8,598	4,175	112,064
December, 1962	49,017	33,537	12,918	14,300	8,723	4,466	122,961
March, 1963	47,585	33,756	12,984	14,777	8,646	4,345	122,093

TOTAL INSTALMENT CREDIT

June, 1957	118,044	81,973	45,597	29,772	19,146	10,385	304,917
June, 1959 (o)	196,062	132,436	60,413	39,831	29,656	12,647	471,045
December, 1959	220,312	151,282	71,064	49,065	34,337	14,539	540,599
March, 1960	224,718	156,711	72,510	52,501	35,742	14,718	556,900
June, 1960	228,728	161,857	75,151	56,779	39,024	15,022	576,561
September, 1960	235,798	167,819	78,008	61,615	41,920	16,438	601,598
December, 1960	250,646	176,332	82,980	66,446	46,240	17,862	640,506
March, 1961	242,885	169,865	79,174	64,255	43,998	17,556	617,733
June, 1961	237,175	162,646	76,761	61,185	44,139	17,079	598,985
September, 1961	233,693	155,242	75,396	58,380	44,004	17,045	583,760
December, 1961	237,022	156,081	75,808	57,985	45,985	17,599	590,480
March, 1962	233,174	153,131	74,278	56,183	44,601	17,389	578,756
June, 1962	235,278	152,652	75,367	55,551	46,542	17,893	583,283
September, 1962	237,995	154,144	77,338	56,017	48,562	18,850	592,906
December, 1962	248,071	161,306	81,561	57,097	51,382	19,841	619,258
March, 1963	247,191	160,530	82,343	57,226	50,539	19,906	617,735

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

(c) Figures for June, 1958 are not available.

**TABLE 3. - HIRE PURCHASE FOR RETAIL SALES (RETAIL BUSINESSES PLUS
NON-RETAIL FINANCE BUSINESSES) : AMOUNT FINANCED, BY COMMODITY GROUPS**
(Excluding Hiring Charges and Insurance)
(£'000)

Period	N.S.W. (a)	Vic.	Q'd.	S.A. (a)	N.A.	Tas.	Aust.
MOTOR VEHICLES, TRACTORS, ETC. (b)							
Year - 1956-57	48,469	38,433	24,159	16,328	9,362	6,053	142,804
1958-59 (e)	69,744	50,428	28,183	17,780	12,532	6,542	185,209
1959-60	81,817	65,509	30,802	23,160	15,386	6,904	223,578
1960-61	76,198	49,921	24,733	19,577	14,568	6,294	191,291
1961-62	71,526	42,122	22,367	14,781	15,248	6,458	172,502
Quarter - 1961 - March	15,225	9,502	4,049	3,647	2,898	1,308	36,629
June	15,289	9,086	4,551	3,043	3,095	1,306	36,370
September	15,239	8,894	5,188	3,108	3,158	1,352	36,939
December	18,196	11,050	5,405	3,648	3,521	1,595	43,415
1962 - March	17,993	10,584	5,338	3,854	3,840	1,591	43,200
June	20,098	11,594	6,436	4,171	4,729	1,920	48,948
September	22,391	13,256	7,344	4,735	4,905	1,971	54,602
December	22,031	13,608	7,693	4,564	5,046	2,048	54,990
1963 - March	21,950	11,830	7,033	4,604	4,991	1,881	52,289
PLANT AND MACHINERY (c)							
Year - 1956-57	4,466	2,854	1,698	1,264	827	313	11,422
1958-59 (e)	6,158	4,302	2,857	1,369	1,444	358	16,488
1959-60	7,792	5,250	3,279	1,372	1,736	529	19,958
1960-61	8,857	6,000	3,242	1,924	2,021	694	22,738
1961-62	8,650	5,185	2,618	1,661	2,641	604	21,359
Quarter - 1961 - March	2,017	1,296	426	337	354	113	4,543
June	2,003	1,132	749	383	351	138	4,756
September	2,052	1,239	568	296	380	151	4,686
December	2,568	1,594	841	610	1,048	206	6,867
1962 - March	2,117	1,228	542	318	595	127	4,927
June	1,913	1,124	667	437	618	120	4,879
September	1,944	1,234	726	412	431	179	4,926
December	2,902	1,713	960	701	1,225	211	7,712
1963 - March	2,416	1,408	937	356	608	170	5,895
HOUSEHOLD AND PERSONAL GOODS (d)							
Year - 1956-57	26,761	24,566	10,112	6,935	4,645	1,943	74,962
1958-59 (e)	48,385	35,832	12,607	9,663	6,835	1,547	114,869
1959-60	44,444	34,845	18,492	14,466	9,819	1,942	124,008
1960-61	34,297	30,678	15,934	10,320	7,919	2,336	101,484
1961-62	29,658	26,612	14,481	5,421	6,656	2,252	85,080
Quarter - 1961 - March	7,867	7,067	3,576	2,486	1,760	534	23,290
June	6,842	6,117	3,053	1,372	1,945	449	19,778
September	6,645	6,467	3,547	1,297	1,722	467	20,145
December	8,084	7,442	3,902	1,450	2,021	579	23,478
1962 - March	7,213	6,336	3,654	1,353	1,450	531	20,537
June	7,716	6,367	3,378	1,321	1,463	675	20,920
September	7,136	6,556	3,822	1,317	1,588	788	21,207
December	8,430	7,255	4,178	1,566	1,747	627	23,803
1963 - March	7,152	6,223	3,805	1,501	1,402	531	20,614
TOTAL							
Year - 1956-57	79,696	65,853	35,969	24,527	14,834	8,309	229,188
1958-59 (e)	124,287	90,562	43,647	28,812	20,811	8,447	316,566
1959-60	134,053	105,604	52,573	38,998	26,941	9,375	367,544
1960-61	119,352	86,599	43,909	31,821	24,508	9,324	315,513
1961-62	109,834	73,919	39,466	21,863	24,545	9,314	278,941
Quarter - 1961 - March	25,109	17,865	8,051	6,470	5,012	1,955	64,462
June	24,134	16,335	8,353	4,798	5,391	1,893	60,904
September	23,936	16,600	9,303	4,701	5,260	1,970	61,770
December	28,848	20,086	10,148	5,708	6,590	2,380	73,760
1962 - March	27,323	18,148	9,534	5,525	5,885	2,249	68,664
June	29,727	19,085	10,481	5,929	6,810	2,715	74,747
September	31,471	21,046	11,892	6,464	6,924	2,938	80,735
December	33,363	22,576	12,831	6,831	8,018	2,886	86,505
1963 - March	31,518	19,461	11,775	6,461	7,001	2,582	78,798

(a) N.S.W. includes Australian Capital Territory. S.A. includes Northern Territory.
(b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6. (e) Figures for the year 1957-58 are not available.

TABLE 4. - OTHER INSTALLMENT CREDIT FOR RETAIL SALES (RETAIL BUSINESSES PLUS
NON-RETAIL FINANCE BUSINESSES) : AMOUNT FINANCED, BY COMMODITY GROUPS
(Excluding Interest, Insurance, etc.)
(£'000)

Period	N.S.W. (a)	Vic.	Q'ld.	S.A. (a)	W.A.	Tas.	Aust.
MOTOR VEHICLES, TRACTORS, ETC. (b) (e)							
Year - 1956-57	66	65	74	31	20	1	257
1958-59 (f)	825	577	279	178	737	154	2,750
1959-60	1,930	2,717	1,676	687	1,887	543	9,440
1960-61	865	4,229	752	1,041	1,155	107	8,149
1961-62	882	5,309	1,454	1,291	1,194	50	10,180
Quarter - 1961 - March	146	620	63	154	248	9	1,240
June	143	831	111	198	215	12	1,510
September	154	1,041	232	264	223	22	1,936
December	290	1,274	334	326	240	8	2,472
1962 - March	247	1,341	372	315	352	9	2,636
June	191	1,653	516	386	379	11	3,136
September	234	2,258	615	508	435	12	4,062
December	571	2,518	660	531	420	12	4,712
1963 - March	335	2,080	532	482	471	10	3,910
PLANT AND MACHINERY (c) (e)							
Year - 1956-57	79	34	7	1	17	1	139
1958-59 (f)	529	109	13	1	20	..	672
1959-60	288	135	18	1	32	1	475
1960-61	218	96	12	4	43	2	375
1961-62	281	121	35	15	50	59	561
Quarter - 1961 - March	33	14	3	1	7	..	58
June	48	19	4	1	10	..	82
September	70	30	8	6	14	4	132
December	64	31	7	2	11	7	122
1962 - March	69	29	7	3	11	10	129
June	78	31	13	4	14	38	178
September	61	4	1	2	1	14	83
December	28	5	3	2	13	18	69
1963 - March	41	9	3	2	43	1	99
HOUSEHOLD AND PERSONAL GOODS (d) (e)							
Year - 1956-57	19,230	7,971	4,039	1,679	2,289	1,096	36,304
1958-59 (f)	27,538	15,896	6,005	3,015	3,598	1,307	57,359
1959-60	33,862	18,144	6,910	5,820	4,399	2,128	71,263
1960-61	39,738	20,809	8,273	7,784	6,492	2,708	85,804
1961-62	45,290	19,607	10,064	9,331	6,247	2,589	93,128
Quarter - 1961 - March	7,860	3,889	1,710	1,592	1,112	492	16,655
June	9,421	4,530	2,172	1,936	1,408	633	20,100
September	9,952	4,216	2,224	2,197	1,506	617	20,712
December	14,049	6,024	2,927	2,633	1,614	787	28,034
1962 - March	9,164	3,982	2,012	2,106	1,445	487	19,196
June	12,125	5,385	2,901	2,395	1,682	698	25,186
September	11,496	5,133	2,532	2,295	1,469	743	23,668
December	14,872	6,759	3,362	2,733	1,587	934	30,247
1963 - March	9,414	4,296	2,336	2,139	839	521	19,545
TOTAL (e)							
Year - 1956-57	19,375	8,070	4,120	1,711	2,326	1,098	36,700
1958-59 (f)	28,892	16,582	6,297	3,194	4,355	1,461	60,781
1959-60	36,080	20,996	8,604	6,508	6,318	2,672	81,178
1960-61	40,821	25,134	9,037	8,829	7,690	2,817	94,328
1961-62	46,453	25,037	11,553	10,637	7,491	2,698	103,869
Quarter - 1961 - March	8,039	4,523	1,776	1,747	1,367	501	17,953
June	9,612	5,380	2,287	2,135	1,633	645	21,692
September	10,176	5,287	2,464	2,467	1,743	643	22,780
December	14,403	7,329	3,268	2,961	1,865	802	30,628
1962 - March	9,480	5,352	2,391	2,424	1,808	506	21,961
June	12,394	7,069	3,430	2,785	2,075	747	28,500
September	11,791	7,395	3,148	2,805	1,905	769	27,813
December	15,471	9,282	4,025	3,266	2,020	964	35,028
1963 - March	9,790	6,385	2,871	2,623	1,353	532	23,554

N.S.W. includes Australian Capital Territory. S.A. includes Northern Territory.
(c), (d). See footnotes (b), (c) and (d) respectively to Table 6. (e) See footnote
to Table 1. (f) Figures for the year 1957-58 are not available.

TABLE 5. - TOTAL INSTALMENT CREDIT FOR RETAIL SALES (RETAIL BUSINESSES PLUS
NON-RETAIL FINANCE BUSINESSES) : AMOUNT FINANCED, BY COMMODITY GROUPS
(Excluding Hiring Charges, Interest and Insurance)
(£'000)

Period	N.S.W. (a)	Vic.	Q'ld.	S.A. (a)	W.A.	Tas.	Aust.
MOTOR VEHICLES, TRACTORS, ETC. (b)							
Year - 1956-57	48,535	38,498	24,233	16,359	9,382	6,054	143,061
1958-59 (e)	70,569	51,005	28,462	17,958	13,269	6,696	187,959
1959-60	83,747	68,226	32,478	23,847	17,273	7,447	233,018
1960-61	77,063	54,150	25,485	20,618	15,723	6,401	199,440
1961-62	72,408	47,431	23,821	16,072	16,442	6,508	182,682
Quarter - 1961 - March	15,371	10,122	4,112	3,801	3,146	1,317	37,869
June	15,432	9,917	4,662	3,241	3,310	1,318	37,880
September	15,393	9,935	5,420	3,372	3,381	1,374	38,875
December	18,486	12,324	5,739	3,974	3,761	1,603	45,887
1962 - March	18,240	11,925	5,710	4,169	4,192	1,600	45,836
June	20,289	13,247	6,952	4,557	5,108	1,931	52,084
September	22,625	15,514	7,959	5,243	5,340	1,983	58,664
December	22,602	16,126	8,353	5,095	5,466	2,060	59,702
1963 - March	22,285	13,910	7,565	5,086	5,462	1,891	56,199
PLANT AND MACHINERY (c)							
Year - 1956-57	4,545	2,888	1,705	1,265	844	314	11,561
1958-59 (e)	6,687	4,411	2,870	1,370	1,464	358	17,160
1959-60	8,080	5,385	3,297	1,373	1,768	530	20,433
1960-61	9,075	6,096	3,254	1,928	2,064	696	23,113
1961-62	8,931	5,306	2,653	1,676	2,691	663	21,920
Quarter - 1961 - March	2,050	1,310	429	338	361	113	4,601
June	2,051	1,151	753	384	361	138	4,838
September	2,122	1,269	576	302	394	155	4,818
December	2,632	1,625	848	612	1,059	213	6,989
1962 - March	2,186	1,257	549	321	606	137	5,056
June	1,991	1,155	680	441	632	158	5,057
September	2,005	1,238	727	414	432	193	5,009
December	2,930	1,718	963	703	1,238	229	7,781
1963 - March	2,457	1,417	940	358	651	171	5,994
HOUSEHOLD AND PERSONAL GOODS (d)							
Year - 1956-57	45,991	32,537	14,151	8,614	6,934	3,039	111,266
1958-59 (e)	75,923	51,728	18,612	12,678	10,433	2,854	172,228
1959-60	78,306	52,989	25,402	20,286	14,218	4,070	195,271
1960-61	74,035	51,487	24,207	18,104	14,411	5,044	187,288
1961-62	74,948	46,219	24,545	14,752	12,903	4,841	178,208
Quarter - 1961 - March	15,727	10,956	5,286	4,078	2,872	1,026	39,945
June	16,263	10,647	5,225	3,308	3,353	1,082	39,878
September	16,597	10,683	5,771	3,494	3,228	1,084	40,857
December	22,133	13,466	6,829	4,083	3,635	1,366	51,512
1962 - March	16,377	10,318	5,666	3,459	2,895	1,018	39,733
June	19,841	11,752	6,279	3,716	3,145	1,373	46,106
September	18,632	11,689	6,354	3,612	3,057	1,531	44,875
December	23,302	14,014	7,540	4,299	3,334	1,561	54,005
1963 - March	16,566	10,519	6,141	3,640	2,241	1,052	40,159
TOTAL							
Year - 1956-57	99,071	73,923	40,089	26,238	17,160	9,407	265,888
1958-59 (e)	153,179	107,144	49,944	32,006	25,166	9,908	377,347
1959-60	170,133	126,600	61,177	45,506	33,259	12,047	448,722
1960-61	160,173	111,733	52,946	40,650	32,198	12,141	409,841
1961-62	156,287	98,956	51,019	32,500	32,036	12,012	382,810
Quarter - 1961 - March	33,148	22,388	9,827	8,217	6,379	2,456	82,415
June	33,746	21,715	10,640	6,933	7,024	2,538	82,596
September	34,112	21,887	11,767	7,168	7,003	2,613	84,550
December	43,251	27,415	13,416	8,669	8,455	3,182	104,388
1962 - March	36,803	23,500	11,925	7,949	7,693	2,755	90,625
June	42,121	26,154	13,911	8,714	8,885	3,462	103,247
September	43,262	28,441	15,040	9,269	8,829	3,707	108,548
December	48,834	31,858	16,856	10,097	10,038	3,850	121,533
1963 - March	41,308	25,846	14,646	9,084	8,354	3,114	102,352

(a) N.S.W. includes Australian Capital Territory. S.A. includes Northern Territory.

(b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6.

(e) Figures for the year 1957-58 are not available.

TABLE 6. - NEW HIRE PURCHASE AGREEMENTS (RETAIL BUSINESSES PLUS NON-RETAIL FINANCE BUSINESSES) :
NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED (a), BY COMMODITY GROUPS : AUSTRALIA

Period during which New Agreements were made	Motor Vehicles, Tractors, etc. (b)			Plant and Machinery (c)			Household and Personal Goods (d)			Total		
	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000
Year - 1956-57	344,700	233,969	142,804	33,943	17,630	11,422	1,363,364	92,004	74,962	1,742,007	343,603	229,188
1958-59 (f)	426,836	298,437	185,209	43,467	25,250	16,488	1,578,151	137,333	114,869	2,048,454	461,020	316,566
1959-60	487,455	350,312	223,578	46,714	30,022	19,958	1,649,373	147,690	124,008	2,183,542	528,024	367,544
1960-61	389,854	300,410	191,291	44,873	34,189	22,738	1,376,580	121,162	101,484	1,811,307	455,761	315,513
1961-62	361,945	270,553	172,502	43,692	32,856	21,359	1,215,766	103,319	85,080	1,621,403	406,728	278,941
Quarter - 1959 - December	132,941	97,794	61,878	13,594	9,207	6,044	469,042	40,780	34,290	615,577	147,781	102,212
1960 - March	119,768	83,884	53,797	11,255	7,288	4,849	400,484	36,505	30,423	531,507	127,677	89,069
June	116,658	86,406	55,955	11,077	7,490	5,038	377,280	35,232	29,810	505,015	129,128	90,803
September	122,081	92,101	59,607	11,849	8,198	5,523	376,699	34,673	29,174	510,629	134,972	94,304
December	116,000	91,593	58,685	14,521	12,046	7,916	403,742	34,837	29,242	534,263	138,476	95,843
1961 - March	75,719	58,755	36,629	9,460	7,043	4,543	320,626	28,010	23,290	405,805	93,808	64,462
June	76,054	57,961	36,370	9,043	6,902	4,756	275,513	23,642	19,778	360,610	88,505	60,904
September	80,500	58,753	36,939	10,997	7,239	4,686	284,095	24,167	20,145	375,592	90,159	61,770
December	89,608	68,330	43,415	12,122	10,517	6,867	346,717	28,772	23,478	448,447	107,619	73,760
1962 - March	90,645	67,607	43,200	10,336	7,626	4,927	295,885	24,992	20,537	396,866	100,225	68,664
June	101,192	75,863	48,948	10,237	7,474	4,879	289,069	25,388	20,920	400,498	108,725	74,747
September	115,546	83,611	54,602	9,759	7,458	4,926	301,368	25,737	21,207	426,673	116,806	80,735
December	113,858	84,753	54,990	12,714	11,817	7,712	346,075	28,961	23,803	472,647	125,531	86,505
1963 - March	107,266	79,945	52,289	10,611	8,893	5,895	295,270	25,066	20,614	413,147	113,904	78,798

(a) Excludes hiring charges and insurance.

(b) Includes new and used motor cars, motor cycles, commercial vehicles, tractors, caravans, trailers, motor parts and accessories, etc.

(c) Includes farm machinery and implements, earth-moving equipment, aircraft, industrial plant and machinery, business machines and equipment (including commercial refrigeration equipment), etc.

(d) Includes furniture, furnishings and floor coverings, domestic refrigerators, electrical goods, radios, television, musical instruments, bicycles, motor mowers, clothing, etc.

(e) Value at cash or list price (excluding hiring charges and insurance).

(f) Figures for the year 1957-58 are not available.

TABLE 7. - NEW HIRE PURCHASE AGREEMENTS (RETAIL BUSINESSES PLUS NON-RETAIL FINANCE BUSINESSES) :

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

Period during which New Agreements were made	Motor Vehicles, Tractors, etc.			Plant and Machinery			Household and Personal Goods			Total		
	Average Value per Agree- ment	Average Amount Financed	Average Pro- portion Financed	Average Value per Agree- ment	Average Amount Financed	Average Pro- portion Financed	Average Value per Agree- ment	Average Amount Financed	Average Pro- portion Financed	Average Value per Agree- ment	Average Amount Financed	Average Pro- portion Financed
	£	£	%	£	£	%	£	£	%	£	£	%
Year - 1956-57	679	414	61	519	337	65	67	55	81	197	132	67
1958-59 (b)	699	434	62	581	379	65	87	73	84	225	155	69
1959-60	719	459	64	643	427	66	90	75	84	242	168	70
1960-61	771	491	64	762	507	67	88	74	84	252	174	69
1961-62	747	477	64	752	489	65	85	70	82	251	172	69
Quarter - 1959 - December	736	465	63	677	445	66	87	73	84	240	166	69
1960 - March	700	449	64	648	431	67	91	76	83	240	168	70
June	741	480	65	676	455	67	93	79	85	256	180	70
September	754	488	65	692	466	67	92	77	84	264	185	70
December	790	506	64	830	545	66	86	72	84	259	179	69
1961 - March	776	484	62	745	480	65	87	73	83	231	159	69
June	762	478	63	763	526	69	86	72	84	245	169	69
September	730	459	63	658	426	65	85	71	83	240	164	69
December	762	484	64	868	566	65	83	68	82	240	164	69
1962 - March	746	477	64	738	477	65	84	69	82	253	173	69
June	750	484	65	730	477	65	88	72	82	271	187	69
September	724	473	65	764	505	66	85	70	82	274	189	69
December	744	483	65	929	607	65	84	69	82	266	183	69
1963 - March	745	487	65	838	555	66	85	70	82	276	191	69

(a) The averages and proportions in this table are derived from the statistics in Table 6, and categories specified are defined on the same basis as in that table.

(b) Averages for the year 1957-58 are not available.

SECTION III. - TOTAL INSTALMENT CREDIT FOR RETAIL SALES :

SEPARATE PARTICULARS FOR RETAIL BUSINESSES AND NON-RETAIL FINANCE BUSINESSES

15. In the classification of Instalment Credit transactions between Retail Businesses and Non-Retail Finance Businesses in this bulletin, 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. The term "Non-Retail Finance Businesses" relates to all other businesses engaged in instalment credit financing of retail sales of goods (see paragraph 1, p.4) irrespective of whether the main activity of such businesses is Finance.
16. The treatment of finance subsidiaries of retailers explained in paragraph 15 is designed to permit compilation of figures for each category on a comparable basis over a period of time, even when a retailer sets up a subsidiary company to conduct the financing which was previously done by the Retail Business itself.
17. The statistics are classified by 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.
18. Cross-classifications of the statistics by type of instalment credit (i.e. Hire Purchase or Other Instalment Credit) and type of business (i.e. Retail or Non-Retail) are not available for publication. Much the greater part of Other Instalment Credit is financed by Retail Businesses (including their subsidiaries, etc.). Monthly particulars of Average Value per Agreement, Average Amount Financed per Agreement, and Average Proportion Financed under new Hire Purchase agreements made by Non-Retail Finance Businesses are available upon request.
19. Figures for "All Businesses" in Table 8 are identical with the figures for "Total Instalment Credit" in Table 1.

TABLE 8. - INSTALLMENT CREDIT FOR RETAIL SALES, BY TYPE OF BUSINESS :
AMOUNT FINANCED, BY COMMODITY GROUPS AND BALANCES OUTSTANDING : AUSTRALIA
 (£'000)

Period	Amount Financed during Period (excluding Hiring Charges, Interest and Insurance)				Balances Outstanding at end of Period (incl. Hiring Charges, etc.)
	Motor Vehicles, Tractors, etc. (a)	Plant and Machinery (b)	Household and Personal Goods (c)	Total	
FINANCED BY RETAIL BUSINESS					
Year - 1956-57	9,571	1,656	76,702	87,929	83,155
1958-59 (d)	12,014	2,409	111,124	125,547	134,701
1959-60	16,386	2,858	130,953	150,197	173,275
1960-61	13,596	2,953	135,957	152,506	201,333
1961-62	10,018	2,444	138,036	150,498	209,820
Quarter - 1961 - March	2,529	601	28,383	31,513	200,966
June	2,508	633	30,153	33,294	201,333
September	2,780	607	31,852	35,239	200,095
December	2,587	746	40,472	43,805	209,794
1962 - March	2,243	496	29,925	32,664	207,626
June	2,408	595	35,787	38,790	209,820
September	2,613	559	34,796	37,968	209,053
December	2,667	655	43,053	46,375	217,571
1963 - March	2,447	603	30,502	33,552	214,432
FINANCED BY NON-RETAIL FINANCE BUSINESSES					
Year - 1956-57	133,490	9,905	34,564	177,959	221,762
1958-59	175,945	14,751	61,104	251,800	336,344
1959-60	216,632	17,575	64,318	298,525	403,286
1960-61	185,844	20,160	51,331	257,335	397,652
1961-62	172,664	19,476	40,172	232,312	373,463
Quarter - 1961 - March	35,340	4,000	11,562	50,902	416,767
June	35,372	4,205	9,725	49,302	397,652
September	36,095	4,211	9,005	49,311	383,665
December	43,300	6,243	11,040	60,583	380,686
1962 - March	43,593	4,560	9,808	57,961	371,130
June	49,676	4,462	10,319	64,457	373,463
September	56,051	4,450	10,079	70,580	383,853
December	57,035	7,126	10,997	75,158	401,687
1963 - March	53,752	5,391	9,657	68,800	403,303
FINANCED BY ALL BUSINESSES					
Year - 1956-57	143,061	11,561	111,266	265,888	304,917
1958-59 (d)	187,959	17,160	172,228	377,347	471,045
1959-60	233,018	20,433	195,271	448,722	576,561
1960-61	199,440	23,113	187,288	409,841	598,985
1961-62	182,682	21,920	178,208	382,810	583,283
Quarter - 1961 - March	37,869	4,601	39,945	82,415	617,733
June	37,880	4,838	39,878	82,596	598,985
September	38,875	4,818	40,857	84,550	583,760
December	45,887	6,989	51,512	104,388	590,480
1962 - March	45,836	5,056	39,733	90,625	578,756
June	52,084	5,057	46,106	103,247	583,283
September	58,664	5,009	44,875	108,548	592,906
December	59,702	7,781	54,050	121,533	619,258
1963 - March	56,199	5,994	40,159	102,352	617,735

(a), (b), (c). See footnotes (b), (c) and (d) respectively to Table 6.
 (d) Figures for the year 1957-58 are not available.

TABLE 9. - INSTALMENT CREDIT FOR RETAIL SALES, BY TYPE OF BUSINESS :

BALANCES OUTSTANDING

(Including Hiring Charges, Interest and Insurance)

(£'000)

At end of -	N.S.W. (a)	Vic.	Q'ld.	S.A. (b)	W.A.	Tas.	Aust.
FINANCED BY RETAIL BUSINESSES							
June, 1957	38,728	21,931	8,975	7,095	4,998	1,428	83,155
June, 1959 (c)	58,785	42,436	10,719	11,063	9,896	1,802	134,701
December, 1959	67,017	50,061	13,338	14,941	11,268	2,352	158,977
March, 1960	68,190	51,562	13,511	16,525	12,726	2,401	164,915
June, 1960	70,081	53,710	14,148	18,051	14,652	2,633	173,275
September, 1960	72,466	56,157	15,275	20,188	16,067	3,166	183,319
December, 1960	79,911	60,913	17,408	22,464	17,921	3,764	202,381
March, 1961	78,411	60,308	18,093	22,653	17,725	3,776	200,966
June, 1961	77,810	60,156	18,799	22,163	18,521	3,884	201,333
September, 1961	78,767	57,493	19,733	21,251	18,736	4,115	200,095
December, 1961	82,056	60,295	21,580	22,004	19,430	4,429	209,794
March, 1962	80,671	59,632	22,037	21,786	19,122	4,378	207,626
June, 1962	81,685	59,741	22,970	21,655	19,303	4,466	209,820
September, 1962	81,946	58,096	23,306	21,556	19,514	4,635	209,053
December, 1962	86,331	60,366	24,529	21,878	19,486	4,981	217,571
March, 1963	84,693	59,315	24,753	21,938	18,819	4,914	214,432
FINANCED BY NON-RETAIL FINANCE BUSINESSES							
June, 1957	79,316	60,042	36,622	22,677	14,148	8,957	221,762
June, 1959	137,277	90,000	49,694	28,768	19,760	10,845	336,344
December, 1959	153,295	101,221	57,726	34,124	23,069	12,187	381,622
March, 1960	156,528	105,149	58,999	35,976	23,016	12,317	391,985
June, 1960	158,647	108,147	61,003	38,728	24,372	12,389	403,286
September, 1960	163,332	111,662	62,733	41,427	25,853	13,272	418,279
December, 1960	170,735	115,419	65,572	43,982	28,319	14,098	438,125
March, 1961	164,474	109,557	61,081	41,602	26,273	13,780	416,767
June, 1961	159,365	102,490	57,962	39,022	25,618	13,195	397,652
September, 1961	154,926	97,749	55,663	37,129	25,268	12,930	383,665
December, 1961	154,966	95,786	54,228	35,981	26,555	13,170	380,686
March, 1962	152,503	93,499	52,241	34,397	25,479	13,011	371,130
June, 1962	153,593	92,911	52,397	33,896	27,239	13,427	373,463
September, 1962	156,049	96,048	54,032	34,461	29,048	14,215	383,853
December, 1962	161,740	100,940	57,032	35,219	31,896	14,860	401,687
March, 1963	162,498	101,215	57,590	35,288	31,720	14,992	403,303
FINANCED BY ALL BUSINESSES							
June, 1957	118,044	81,973	45,597	29,772	19,146	10,385	304,917
June, 1959 (c)	196,062	132,436	60,413	39,831	29,656	12,647	471,045
December, 1959	220,312	151,282	71,064	49,065	34,337	14,539	540,599
March, 1960	224,718	156,711	72,510	52,501	35,742	14,718	556,900
June, 1960	228,728	161,857	75,151	56,779	39,024	15,022	576,561
September, 1960	235,798	167,819	78,008	61,615	41,920	16,438	601,598
December, 1960	250,646	176,332	82,980	66,446	46,240	17,862	640,506
March, 1961	242,885	169,865	79,174	64,255	43,998	17,556	617,733
June, 1961	237,175	162,646	76,761	61,185	44,139	17,079	598,985
September, 1961	233,693	155,242	75,396	58,380	44,004	17,045	583,760
December, 1961	237,022	156,081	75,808	57,985	45,985	17,599	590,480
March, 1962	233,174	153,131	74,278	56,183	44,601	17,389	578,756
June, 1962	235,278	152,652	75,367	55,551	46,542	17,893	583,283
September, 1962	237,995	154,144	77,338	56,017	48,562	18,850	592,906
December, 1962	248,071	161,306	81,561	57,097	51,382	19,841	619,258
March, 1963	247,191	160,530	82,343	57,226	50,539	19,906	617,735

) Includes Australian Capital Territory.

) Includes Northern Territory.

) Figures for June, 1958 are not available.

TABLE 10. - INSTALMENT CREDIT FOR RETAIL SALES, FINANCED BY RETAIL BUSINESSES :

AMOUNT FINANCED, BY COMMODITY GROUPS

(Excluding Hiring Charges, Interest and Insurance)
(£'000)

Period	N.S.W. (a)	Vic.	Q'ld.	S.A. (a)	W.A.	Tas.	Aust.
MOTOR VEHICLES, TRACTORS, ETC. (b)							
Year - 1956-57	4,314	2,459	700	676	1,276	146	9,571
1958-59 (e)	5,197	3,054	542	1,084	1,928	209	12,014
1959-60	7,504	4,227	647	1,575	2,226	207	16,386
1960-61	5,587	3,362	702	1,514	2,232	199	13,596
1961-62	3,059	2,190	1,160	1,341	2,089	179	10,018
Quarter - 1961 - March	889	729	105	348	417	41	2,529
June	814	623	213	294	545	19	2,508
September	1,006	595	307	311	538	23	2,780
December	837	546	313	360	474	57	2,587
1962 - March	579	496	259	338	521	50	2,243
June	637	553	281	332	556	49	2,408
September	685	590	280	389	596	73	2,613
December	761	733	234	351	508	80	2,667
1963 - March	642	615	248	321	537	84	2,447
PLANT AND MACHINERY (c)							
Year - 1956-57	502	358	256	220	284	36	1,656
1958-59 (e)	672	683	413	245	334	62	2,409
1959-60	814	702	601	287	422	32	2,858
1960-61	828	548	715	327	499	36	2,953
1961-62	695	421	600	268	385	75	2,444
Quarter - 1961 - March	219	114	77	105	74	12	601
June	157	128	162	55	126	5	633
September	193	121	124	51	109	9	607
December	161	137	219	79	98	52	746
1962 - March	158	79	113	58	80	8	496
June	183	84	144	80	98	6	595
September	210	75	162	41	66	5	559
December	173	82	181	84	120	15	655
1963 - March	159	136	189	50	65	4	603
HOUSEHOLD AND PERSONAL GOODS (d)							
Year - 1956-57	32,980	22,962	8,737	5,990	4,262	1,771	76,702
1958-59 (e)	44,527	37,939	10,135	9,048	7,924	1,551	111,124
1959-60	49,089	41,647	12,721	14,119	10,915	2,462	130,953
1960-61	52,184	41,604	13,809	13,526	11,850	2,984	135,957
1961-62	57,494	38,658	16,281	12,254	10,485	2,864	138,036
Quarter - 1961 - March	10,860	8,584	3,115	2,936	2,328	560	28,383
June	11,909	8,821	3,310	2,604	2,844	665	30,153
September	12,870	8,970	3,811	2,860	2,701	640	31,852
December	17,183	11,611	4,538	3,461	2,853	826	40,472
1962 - March	12,227	8,311	3,653	2,826	2,323	585	29,925
June	15,214	9,766	4,279	3,107	2,608	813	35,787
September	14,560	9,783	4,145	3,013	2,506	789	34,796
December	18,727	11,968	5,096	3,643	2,690	929	43,053
1963 - March	12,755	8,689	4,000	2,897	1,610	551	30,502
TOTAL							
Year - 1956-57	37,796	25,779	9,693	6,886	5,822	1,953	87,929
1958-59 (e)	50,396	41,676	11,090	10,377	10,186	1,822	125,547
1959-60	57,407	46,576	13,969	15,981	13,563	2,701	150,197
1960-61	58,599	45,514	15,226	15,367	14,581	3,219	152,506
1961-62	61,248	41,269	18,041	13,863	12,959	3,118	150,498
Quarter - 1961 - March	11,968	9,427	3,297	3,389	2,819	613	31,513
June	12,880	9,572	3,685	2,953	3,515	689	33,294
September	14,069	9,686	4,242	3,222	3,348	672	35,239
December	18,181	12,294	5,070	3,900	3,425	935	43,805
1962 - March	12,904	8,886	4,025	3,222	2,924	643	32,664
June	16,034	10,403	4,704	3,519	3,262	868	38,790
September	15,455	10,448	4,587	3,443	3,168	867	37,968
December	19,661	12,783	5,511	4,078	3,318	1,024	46,375
1963 - March	13,556	9,440	4,437	3,268	2,212	639	33,552

(a) N.S.W. includes Australian Capital Territory. S.A. includes Northern Territory.

(b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6.

(e) Figures for the year 1957-58 are not available.

TABLE 11. - INSTALLMENT CREDIT FOR RETAIL SALES, FINANCED BY NON-RETAIL
FINANCE BUSINESSES : AMOUNT FINANCED, BY COMMODITY GROUPS
(Excluding Hiring Charges, Interest and Insurance)
(£'000)

Period	N.S.W. (a)	Vic.	Q'ld.	S.A. (a)	W.A.	Tas.	Aust.
MOTOR VEHICLES, TRACTORS, ETC. (b)							
Year - 1956-57	44,221	36,039	23,533	15,683	8,106	5,908	133,490
1958-59	65,372	47,951	27,920	16,874	11,341	6,487	175,945
1959-60	76,243	63,999	31,831	22,272	15,047	7,240	216,632
1960-61	71,476	50,788	24,783	19,104	13,491	6,202	185,844
1961-62	69,349	45,241	22,661	14,731	14,353	6,329	172,664
Quarter - 1961 - March	14,482	9,393	4,007	3,453	2,729	1,276	35,340
June	14,618	9,294	4,449	2,947	2,765	1,299	35,372
September	14,387	9,340	5,113	3,061	2,843	1,351	36,095
December	17,649	11,778	5,426	3,614	3,287	1,546	43,300
1962 - March	17,661	11,429	5,451	3,831	3,671	1,550	43,593
June	19,652	12,694	6,671	4,225	4,552	1,882	49,676
September	21,940	14,924	7,679	4,854	4,744	1,910	56,051
December	21,841	15,393	8,119	4,744	4,958	1,980	57,035
1963 - March	21,643	13,295	7,317	4,765	4,925	1,807	53,752
PLANT AND MACHINERY (c)							
Year - 1956-57	4,043	2,530	1,449	1,045	560	278	9,905
1958-59	6,015	3,728	2,457	1,125	1,130	296	14,751
1959-60	7,266	4,683	2,696	1,086	1,346	498	17,575
1960-61	8,247	5,548	2,539	1,601	1,565	660	20,160
1961-62	8,236	4,885	2,053	1,408	2,306	588	19,476
Quarter - 1961 - March	1,831	1,196	352	233	287	101	4,000
June	1,894	1,023	591	329	235	133	4,205
September	1,929	1,148	452	251	285	146	4,211
December	2,471	1,488	629	533	961	161	6,243
1962 - March	2,028	1,178	436	263	526	129	4,560
June	1,808	1,071	536	361	534	152	4,462
September	1,795	1,163	565	373	366	188	4,450
December	2,757	1,636	782	619	1,118	214	7,126
1963 - March	2,298	1,281	751	308	586	167	5,391
HOUSEHOLD AND PERSONAL GOODS (d)							
Year - 1956-57	13,011	9,575	5,414	2,624	2,672	1,268	34,564
1958-59	31,396	13,789	8,477	3,630	2,509	1,303	61,104
1959-60	29,217	11,342	12,681	6,167	3,303	1,608	64,318
1960-61	21,851	9,883	10,398	4,578	2,561	2,060	51,331
1961-62	17,454	7,561	8,264	2,498	2,418	1,977	40,172
Quarter - 1961 - March	4,867	2,372	2,171	1,142	544	466	11,562
June	4,354	1,826	1,915	704	509	417	9,725
September	3,727	1,713	1,960	634	527	444	9,005
December	4,950	1,855	2,291	622	782	540	11,040
1962 - March	4,150	2,007	2,013	633	572	433	9,808
June	4,627	1,986	2,000	609	537	560	10,319
September	4,072	1,906	2,209	599	551	742	10,079
December	4,575	2,046	2,444	656	644	632	10,997
1963 - March	3,811	1,830	2,141	743	631	501	9,657
TOTAL							
Year - 1956-57	61,275	48,144	30,396	19,352	11,338	7,454	177,959
1958-59	102,783	65,468	38,854	21,629	14,980	8,086	251,800
1959-60	112,726	80,024	47,208	29,525	19,696	9,346	298,525
1960-61	101,574	66,219	37,720	25,283	17,617	8,922	257,335
1961-62	95,039	57,687	32,978	18,637	19,077	8,894	232,312
Quarter - 1961 - March	21,180	12,961	6,530	4,828	3,560	1,843	50,902
June	20,866	12,143	6,955	3,980	3,509	1,849	49,302
September	20,043	12,201	7,525	3,946	3,655	1,941	49,311
December	25,070	15,121	8,346	4,769	5,030	2,247	60,583
1962 - March	23,839	14,614	7,900	4,727	4,769	2,112	57,961
June	26,087	15,751	9,207	5,195	5,623	2,594	64,457
September	27,807	17,993	10,453	5,826	5,661	2,840	70,580
December	29,173	19,075	11,345	6,019	6,720	2,826	75,158
1963 - March	27,752	16,406	10,209	5,816	6,142	2,475	68,800

a) N.S.W. includes Australian Capital Territory. S.A. includes Northern Territory.

b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6.

SECTION IV. - ADDITIONAL PARTICULARS FOR NON-RETAIL FINANCE BUSINESSES

20. Figures for Non-Retail Finance Businesses since 1956-57 are shown in Tables 12 and 13. Figures are shown for each State in Table G to Table L of the Appendix. In Table 12 amounts collected are shown for periods from 1st July, 1959, and the amount financed for motor vehicles, tractors, etc., is classified into amounts for new and for used vehicles for periods from 1st July, 1961.

21. Particulars of "Balances Outstanding" and "Collections" include hiring charges interest and insurance, whereas particulars of "Amount Financed" exclude these components. Details are not available of these charges nor of other items which affect the reconciliation of the three series in Table 12 (e.g. rebates allowed for early payouts, late payment charges, bad debts written off).

TABLE 12. - INSTALLMENT CREDIT FOR RETAIL SALES, FINANCED BY NON-RETAIL FINANCE BUSINESSES:
AMOUNT FINANCED, BY COMMODITY GROUPS, COLLECTIONS AND BALANCES OUTSTANDING :

AUSTRALIA (£'000)							
Period	Amount Financed during Period (a)				Collections during Period (a)	Balances Outstanding at end of Period (a)	
	Motor Vehicles, Tractors, etc. (b)		Plant and Machinery (c)	Household and Personal Goods (d)			Total
	New	Used					
Year - 1956-57	133,490		9,905	34,564	177,959	(e)	221,762
1957-58	155,626		10,763	57,397	223,786	(e)	280,539
1958-59	175,945		14,751	61,104	251,800	(e)	336,344
1959-60	216,632		17,575	64,318	298,525	316,147	403,286
1960-61	185,844		20,160	51,331	257,335	339,251	397,652
1961-62	88,156	84,508	19,476	40,172	232,312	321,843	373,463
Month -							
1961 - January	11,939		1,355	4,342	17,636	26,689	434,133
February	10,325		1,163	3,629	15,117	28,127	425,249
March	13,076		1,482	3,591	18,149	30,071	416,767
April	11,754		1,404	3,059	16,217	27,231	410,830
May	12,567		1,503	3,473	17,543	29,371	405,021
June	11,051		1,298	3,193	15,542	27,679	397,652
July	5,472	5,502	1,301	2,817	15,092	26,727	391,587
August	6,516	6,126	1,446	3,134	17,222	27,278	386,741
September	6,423	6,056	1,464	3,054	16,997	25,363	383,665
October	7,646	6,773	2,170	3,624	20,213	27,440	380,944
November	7,899	7,067	2,511	3,679	21,156	27,164	380,772
December	7,268	6,647	1,562	3,737	19,214	24,354	380,686
1962 - January	6,711	7,211	1,402	3,485	18,809	27,353	378,029
February	6,972	6,621	1,468	2,991	18,052	27,614	373,687
March	8,217	7,861	1,690	3,332	21,100	29,269	371,130
April	7,117	7,243	1,396	3,071	18,827	24,454	370,393
May	8,980	8,688	1,616	3,780	23,064	28,820	370,718
June	8,935	8,713	1,450	3,468	22,566	26,007	373,463
July	9,408	9,769	1,400	3,420	23,997	27,064	377,556
August	9,213	10,448	1,699	3,522	24,882	27,135	379,292
September	8,201	9,012	1,351	3,137	21,701	23,971	383,853
October	9,851	10,520	2,456	3,522	26,349	28,196	390,141
November	9,707	10,147	2,715	3,645	26,214	26,741	396,377
December	8,465	8,345	1,955	3,830	22,595	23,969	401,687
1963 - January	8,510	10,339	1,645	3,579	24,073	29,035	403,706
February	8,252	8,819	2,023	3,004	22,098	27,993	403,800
March	8,677	9,155	1,723	3,074	22,629	28,936	403,303
April (f)	17,400		1,900	3,000	22,300	26,700	(g) 404,800

(a) See paragraph 21 above.

(b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6.

(e) Not available.

(f) Preliminary estimates to the nearest hundred thousand pounds (see paragraph 5, p.4).

(g) Provisional estimate May, 1963 £407 million.

**TABLE 13. - INSTALMENT CREDIT FOR RETAIL SALES,
FINANCED BY NON-RETAIL FINANCE BUSINESSES :
BALANCES OUTSTANDING (a)
(£'000)**

At end of -	N.S.W. (b)	Vic.	Q'ld.	S.A. (c)	W.A.	Tas.	Aust.
June, 1957	79,316	60,042	36,622	22,677	14,148	8,957	221,762
June, 1958	108,191	77,590	42,459	25,393	17,230	9,676	280,539
June, 1959	137,277	90,000	49,694	28,768	19,760	10,845	336,344
June, 1960	158,647	108,147	61,003	38,728	24,372	12,389	403,286
June, 1961	159,365	102,490	57,962	39,022	25,618	13,195	397,652
June, 1962	153,593	92,911	52,397	33,896	27,239	13,427	373,463
1961 - January	170,007	114,228	64,323	43,456	28,021	14,098	434,133
February	167,896	112,067	62,379	42,680	26,427	13,800	425,249
March	164,474	109,557	61,081	41,602	26,273	13,780	416,767
April	162,961	107,534	59,993	40,612	26,034	13,696	410,830
May	161,363	105,517	58,849	39,917	25,931	13,444	405,021
June	159,365	102,490	57,962	39,022	25,618	13,195	397,652
July	157,618	100,571	57,006	38,092	25,346	12,954	391,587
August	155,834	98,871	56,352	37,446	25,343	12,895	386,741
September	154,926	97,749	55,663	37,129	25,268	12,930	383,665
October	153,980	96,378	55,013	36,661	25,847	13,065	380,944
November	154,237	96,226	54,404	36,306	26,282	13,317	380,772
December	154,966	95,786	54,228	35,981	26,555	13,170	380,686
1962 - January	154,365	95,108	53,551	35,512	26,402	13,091	378,029
February	153,241	94,190	52,992	35,059	25,224	12,981	373,687
March	152,503	93,499	52,241	34,397	25,479	13,011	371,130
April	152,113	92,964	52,077	34,067	26,000	13,172	370,393
May	152,265	92,534	51,954	33,820	26,768	13,377	370,718
June	153,593	92,911	52,397	33,896	27,239	13,427	373,463
July	155,532	93,684	52,738	34,003	27,903	13,696	377,556
August	154,479	94,998	53,233	34,235	28,421	13,926	379,292
September	156,049	96,048	54,032	34,461	29,048	14,215	383,853
October	157,895	98,014	54,967	34,505	30,237	14,523	390,141
November	159,444	99,844	56,124	34,897	31,384	14,684	396,377
December	161,740	100,940	57,032	35,219	31,896	14,860	401,687
1963 - January	162,417	101,354	57,180	35,629	32,133	14,993	403,706
February	162,855	101,442	57,566	35,641	31,306	14,990	403,800
March	162,498	101,215	57,590	35,288	31,720	14,992	403,303
April (d)	163,000	101,200	57,900	35,300	32,400	15,000	(e) 404,800

a) Includes hiring charges, interest and insurance.

b) Includes Australian Capital Territory.

c) Includes Northern Territory.

d) Preliminary estimates to the nearest hundred thousand pounds (see paragraph 5, p.4).

e) Provisional estimate May, 1963 £407 million.

NEW HIRE PURCHASE AGREEMENTS (RETAIL BUSINESSES PLUS NON-RETAIL FINANCE BUSINESSES) :
NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED (a), BY COMMODITY GROUPS

Period during which New Agreements were made	Motor Vehicles, Tractors, etc. (b)			Plant and Machinery (c)			Household and Personal Goods (d)			Total		
	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000
TABLE A. - NEW SOUTH WALES (INCLUDING AUSTRALIAN CAPITAL TERRITORY)												
Year - 1956-57	115,262	80,432	48,469	12,978	6,773	4,466	466,614	32,816	26,761	594,854	120,021	79,696
1958-59 (f)	155,044	112,253	69,744	15,849	9,310	6,158	534,760	57,913	48,385	705,653	179,476	124,287
1959-60	174,667	129,007	81,817	17,787	11,799	7,792	569,174	53,140	44,444	761,628	193,946	134,053
1960-61	149,775	119,634	76,198	16,572	13,357	8,857	450,956	41,052	34,297	617,303	174,043	119,352
1961-62	143,743	111,335	71,526	16,071	13,603	8,650	395,100	36,485	29,658	554,914	161,423	109,834
Quarter - 1961 - March	30,386	24,463	15,225	3,783	3,101	2,017	105,372	9,499	7,867	139,541	37,063	25,109
June	30,888	24,068	15,289	3,562	2,935	2,003	91,884	8,196	6,842	126,334	35,199	24,134
September	31,312	24,130	15,239	3,810	3,223	2,052	89,303	8,004	6,645	124,425	35,357	23,936
December	35,743	28,402	18,196	4,307	3,997	2,568	110,465	10,112	8,084	150,515	42,511	28,848
1962 - March	36,458	28,031	17,993	4,197	3,410	2,117	97,391	8,818	7,213	138,046	40,259	27,323
June	40,230	30,772	20,098	3,757	2,973	1,913	97,941	9,551	7,716	141,928	43,296	29,727
September	46,562	34,204	22,391	3,537	3,022	1,944	95,071	8,751	7,136	145,170	45,977	31,471
December	44,786	33,960	22,031	4,529	4,488	2,902	111,252	10,292	8,430	160,567	48,740	33,363
1963 - March	43,094	33,114	21,950	3,945	3,752	2,416	97,703	8,816	7,152	144,742	45,682	31,518

TABLE B. - VICTORIA												
Year - 1956-57	85,850	61,248	38,433	8,027	4,406	2,854	439,158	29,679	24,566	533,035	95,333	65,853
1958-59 (f)	107,775	79,826	50,428	12,078	6,587	4,302	494,879	42,332	35,832	614,732	128,745	90,562
1959-60	128,625	99,287	65,509	11,666	7,725	5,250	494,748	41,144	34,845	635,039	148,156	105,604
1960-61	93,015	76,400	49,921	10,917	8,669	6,000	453,675	36,124	30,678	557,607	121,193	86,599
1961-62	84,208	64,741	42,122	11,340	7,651	5,185	422,208	31,602	26,612	517,756	103,994	73,919
Quarter - 1961 - March	17,263	14,779	9,502	2,281	1,984	1,296	102,442	8,313	7,067	121,986	25,076	17,865
June	17,579	14,142	9,086	1,772	1,401	1,132	90,803	7,224	6,117	110,154	22,767	16,335
September	18,784	13,752	8,894	3,484	1,850	1,239	100,785	7,587	6,467	123,053	23,189	16,600
December	21,443	17,064	11,050	3,088	2,348	1,594	124,965	8,864	7,442	149,496	28,276	20,086
1962 - March	20,929	16,234	10,584	2,373	1,796	1,228	99,592	7,579	6,336	122,894	25,609	18,148
June	23,052	17,691	11,594	2,395	1,657	1,124	96,866	7,572	6,367	122,313	26,920	19,085
September	25,685	19,801	13,256	2,409	1,793	1,234	105,145	7,837	6,556	133,239	29,431	21,046
December	26,398	20,577	13,608	3,120	2,551	1,713	121,757	8,715	7,255	151,275	31,843	22,576
1963 - March	23,478	17,962	11,830	2,549	2,028	1,408	97,084	7,428	6,223	123,111	27,418	19,461

(a), (b), (c), (d), (e), (f). See footnotes (a), (b), (c), (d), (e) and (f) respectively to Table 6.

NEW HIRE PURCHASE AGREEMENTS (RETAIL BUSINESSES PLUS NON-RETAIL FINANCE BUSINESSES) :

NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED (a), BY COMMODITY GROUPS

Period during which New Agreements were made	Motor Vehicles, Tractors, etc. (b)			Plant and Machinery (c)			Household and Personal Goods (d)			Total		
	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (e) £'000	Amount Financed (a) £'000

TABLE C. - QUEENSLAND

Year - 1956-57	59,491	40,015	24,159	5,975	2,640	1,698	212,407	12,857	10,112	277,873	55,512	35,969
1958-59 (f)	68,516	46,265	28,183	6,858	4,409	2,857	237,282	15,717	12,607	312,656	66,391	43,647
1959-60	73,103	50,091	30,802	7,889	4,923	3,279	248,466	22,498	18,492	329,458	77,512	52,573
1960-61	39,049	25,975	24,733	7,519	4,995	3,242	209,228	19,459	15,934	271,796	64,429	43,909
1961-62	51,011	35,845	22,367	7,341	4,076	2,618	195,290	17,791	14,481	253,642	57,712	39,466
Quarter - 1961 - March	9,414	6,755	4,049	1,382	680	426	48,850	4,437	3,576	59,646	11,872	8,051
June	10,321	7,437	4,551	1,591	1,166	749	45,148	3,762	3,053	57,060	12,365	8,353
September	12,036	8,411	5,188	1,784	910	568	45,939	4,351	3,547	59,759	13,672	9,303
December	12,435	8,778	5,405	2,132	1,315	841	54,768	4,870	3,902	69,335	14,963	10,148
1962 - March	12,040	8,433	5,338	1,728	810	542	49,318	4,515	3,654	63,086	13,758	9,534
June	14,500	10,223	6,436	1,697	1,041	667	45,265	4,055	3,378	61,462	15,319	10,481
September	17,002	11,443	7,344	1,936	1,198	726	49,216	4,624	3,822	68,154	17,175	11,892
December	16,932	11,976	7,693	2,102	1,470	960	54,926	5,106	4,178	73,960	18,552	12,831
1963 - March	15,439	10,900	7,033	1,992	1,389	937	51,100	4,641	3,305	68,531	16,930	11,775

TABLE D. - SOUTH AUSTRALIA (INCLUDING NORTHERN TERRITORY)

Year - 1956-57	44,525	26,871	16,328	3,575	2,001	1,264	119,443	8,250	6,935	167,543	37,122	24,527
1958-59 (f)	48,732	28,894	17,780	4,233	2,112	1,369	162,737	11,323	9,663	215,702	42,329	28,812
1959-60	57,832	36,265	23,160	4,164	1,998	1,372	180,092	17,051	14,466	242,088	55,314	38,998
1960-61	45,493	30,638	19,577	4,037	2,879	1,924	132,601	12,233	10,320	182,131	45,750	31,821
1961-62	34,840	23,611	14,781	3,407	2,498	1,661	79,725	6,625	5,421	117,972	32,734	21,863
Quarter - 1961 - March	9,189	5,796	3,647	871	506	337	32,759	2,968	2,486	42,819	9,270	6,470
June	7,151	4,929	3,043	780	591	383	18,043	1,623	1,372	25,974	7,143	4,798
September	7,725	5,048	3,108	747	434	296	18,895	1,572	1,297	27,367	7,054	4,701
December	8,577	5,819	3,648	1,058	948	610	21,260	1,771	1,450	30,895	8,538	5,708
1962 - March	9,035	6,118	3,854	761	471	318	19,955	1,666	1,353	29,751	8,255	5,525
June	9,503	6,626	4,171	841	645	437	19,615	1,616	1,321	29,959	8,887	5,929
September	10,998	7,458	4,735	705	609	412	20,048	1,618	1,317	31,751	9,685	6,464
December	10,453	7,176	4,564	1,069	1,088	701	23,738	1,932	1,566	35,260	10,196	6,831
1963 - March	10,504	7,250	4,604	725	526	356	20,964	1,818	1,501	32,193	9,594	6,461

(a), (b), (c), (d), (e), (f). See footnotes (a), (b), (c), (d), (e) and (f) respectively to Table 6.

NEW HIRE PURCHASE AGREEMENTS (RETAIL BUSINESSES PLUS NON-RETAIL FINANCE BUSINESSES) :
NUMBER OF AGREEMENTS, VALUE OF GOODS AND AMOUNT FINANCED (a), BY COMMODITY GROUPS

Period during which New Agreements were made	Motor Vehicles, Tractors, etc. (b)			Plant and Machinery (c)			Household and Personal Goods (d)			Total		
	Number of Agree- ments	Value of Goods (a) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (a) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (a) £'000	Amount Financed (a) £'000	Number of Agree- ments	Value of Goods (a) £'000	Amount Financed (a) £'000
TABLE E. - WESTERN AUSTRALIA												
Year - 1956-57	24,802	15,271	9,362	2,591	1,301	827	91,299	6,001	4,645	118,692	22,573	14,834
1958-59 (f)	30,930	20,378	12,532	3,339	2,251	1,444	117,920	8,112	6,835	152,189	30,741	20,811
1959-60	26,664	24,411	15,386	3,982	2,782	1,736	120,817	11,447	9,819	161,463	38,640	26,941
1960-61	32,377	23,546	14,568	4,391	3,214	2,021	96,261	9,416	7,919	133,029	36,176	24,508
1961-62	33,054	24,485	15,248	4,344	4,079	2,641	90,615	8,057	6,656	128,013	36,621	24,545
Quarter - 1961 - March	6,712	4,813	2,898	805	585	354	23,286	2,139	1,760	30,803	7,537	5,012
June	6,993	5,225	3,095	1,083	588	351	22,519	2,281	1,945	30,595	8,094	5,391
September	7,338	5,161	3,158	864	575	380	21,926	2,079	1,722	30,128	7,815	5,260
December	7,607	5,630	3,521	1,212	1,603	1,048	26,200	2,445	2,021	35,019	9,678	6,590
1962 - March	8,461	6,204	3,840	1,013	939	595	21,187	1,763	1,450	30,661	8,906	5,885
June	9,648	7,490	4,729	1,255	962	618	21,302	1,770	1,463	32,205	10,222	6,810
September	10,691	7,568	4,905	840	648	431	22,686	1,939	1,588	34,217	10,155	6,924
December	10,730	7,842	5,046	1,497	1,909	1,225	26,244	2,139	1,747	38,471	11,890	8,018
1963 - March	10,580	7,776	4,991	1,049	955	608	21,248	1,702	1,402	32,877	10,433	7,001

TABLE F. - TASMANIA

Year - 1956-57	14,770	10,132	6,053	797	509	313	34,443	2,401	1,943	50,010	13,042	8,309
1958-59 (f)	15,839	10,821	6,542	1,110	581	358	30,573	1,936	1,547	47,522	13,338	8,447
1959-60	16,564	11,251	6,904	1,226	795	529	36,076	2,410	1,942	53,866	14,456	9,375
1960-61	14,145	10,217	6,294	1,437	1,075	694	33,859	2,878	2,336	49,441	14,170	9,324
1961-62	15,089	10,536	6,458	1,189	949	604	32,828	2,759	2,252	49,106	14,244	9,314
Quarter - 1961 - March	2,755	2,149	1,308	338	187	113	7,917	654	534	11,010	2,990	1,955
June	3,122	2,160	1,306	255	221	138	7,116	556	449	10,493	2,937	1,893
September	3,305	2,251	1,352	308	247	151	7,247	574	467	10,860	3,072	1,970
December	3,803	2,637	1,595	325	306	206	9,059	710	579	13,187	3,653	2,380
1962 - March	3,722	2,587	1,591	264	200	127	8,442	651	531	12,428	3,438	2,249
June	4,259	3,061	1,920	292	196	120	8,080	824	675	12,631	4,081	2,715
September	4,608	3,137	1,971	332	278	179	9,202	968	788	14,142	4,383	2,938
December	4,559	3,222	2,048	397	311	211	8,158	777	627	13,114	4,310	2,886
1963 - March	4,171	2,943	1,881	351	243	170	7,171	661	531	11,693	3,847	2,582

(a), (b), (c), (d), (e), (f). See footnotes (a), (b), (c), (d), (e) and (f) respectively to Table 6.

INSTALLMENT CREDIT FOR RETAIL SALES, FINANCED BY NON-RETAIL FINANCE BUSINESSES :
AMOUNT FINANCED, BY COMMODITY GROUPS, COLLECTIONS AND BALANCES OUTSTANDING
 (£'000)

(1,000)

Period	Amount Financed during Period (a)					Collections during Period (a)	Balances Outstanding at end of Period (a)		
	Motor Vehicles, Tractors, etc. (b)		Plant and Machinery (c)	Household and Personal Goods (d)	Total				
	New	Used							

TABLE G. - NEW SOUTH WALES (INCLUDING AUSTRALIAN CAPITAL TERRITORY)

Year - 1956-57	44,221		4,043	13,011	61,275	(e)	79,316
1957-58	54,635		4,298	27,401	86,334	(e)	108,191
1958-59	65,372		6,015	31,396	102,783	(e)	127,277
1959-60	76,243		7,266	29,217	112,726	123,600	158,647
1960-61	71,476		8,247	21,851	101,574	133,740	159,365
1961-62	69,349		8,236	17,454	95,039	125,216	153,593
1961 - October	3,454	2,376	766	1,620	8,216	10,641	153,980
November	3,291	2,651	1,115	1,560	8,617	10,456	154,237
December	3,403	2,474	590	1,770	8,237	9,436	154,966
1962 - January	3,011	2,727	626	1,461	7,825	10,816	154,365
February	3,029	2,476	689	1,209	7,403	10,460	153,241
March	3,500	2,918	713	1,480	8,611	11,322	152,503
April	2,871	2,768	557	1,406	7,602	9,516	152,113
May	3,670	3,247	708	1,725	9,350	11,329	152,265
June	3,805	3,291	543	1,496	9,135	10,244	153,593
July	4,021	3,547	587	1,435	9,590	10,681	155,532
August	3,966	3,847	630	1,415	9,858	10,792	154,479
September	3,369	3,190	578	1,222	8,359	9,545	156,049
October	4,018	3,908	931	1,436	10,293	11,317	157,895
November	3,808	3,618	1,021	1,494	9,941	10,949	159,444
December	3,586	2,903	805	1,645	8,939	9,646	161,740
1963 - January	3,652	3,787	736	1,378	9,553	11,443	162,417
February	3,531	3,534	950	1,208	9,223	10,924	162,855
March	3,708	3,431	612	1,225	8,976	11,379	162,498

TABLE H. - VICTORIA

Year - 1956-57	36,039		2,530	9,575	48,144	(e)	60,042
1957-58	41,929		2,543	16,530	61,002	(e)	77,590
1958-59	47,951		3,728	13,789	65,468	(e)	90,000
1959-60	63,999		4,683	11,342	80,024	83,209	108,147
1960-61	50,768		5,548	9,883	66,219	90,027	102,490
1961-62	45,241		4,885	7,561	57,687	85,012	92,911
1961 - October	2,083	1,889	412	648	5,032	7,446	96,378
November	2,206	1,911	588	625	5,330	7,239	96,226
December	1,834	1,855	488	582	4,759	6,595	95,786
1962 - January	1,641	1,890	421	753	4,705	6,862	95,108
February	1,785	1,769	318	584	4,456	6,840	94,190
March	2,157	2,187	439	670	5,453	7,857	93,499
April	1,888	1,858	347	578	4,671	6,513	92,964
May	2,177	2,327	381	755	5,640	7,772	92,534
June	2,198	2,246	343	653	5,440	6,969	92,911
July	2,469	2,661	338	674	6,142	6,956	93,684
August	2,431	2,819	482	652	6,384	6,883	94,998
September	2,083	2,461	343	580	5,467	6,009	96,048
October	2,649	2,931	537	716	6,833	7,181	98,014
November	2,496	2,868	586	676	6,626	6,533	99,844
December	2,157	2,292	513	654	5,616	5,904	100,940
1963 - January	1,968	2,768	419	718	5,873	7,122	101,354
February	1,962	2,107	398	546	5,013	6,494	101,442
March	2,100	2,390	464	566	5,520	7,468	101,215

(a) See paragraph 21 on page 18.

(b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6.

(e) Not available..

INSTALLMENT CREDIT FOR RETAIL SALES, FINANCED BY NON-RETAIL FINANCE BUSINESSES :
AMOUNT FINANCED, BY COMMODITY GROUPS, COLLECTIONS AND BALANCES OUTSTANDING

('000)

Period	Amount Financed during Period (a)					Collections during Period (a)	Balances Outstanding at end of Period (a)
	Motor Vehicles, Tractors, etc. (b)		Plant and Machinery (c)	Household and Personal Goods (d)	Total		
	New	Used					

TABLE I. - QUEENSLAND

Year - 1956-57	23,533		1,449	5,414	30,396	(e)	36,622
1957-58	26,116		1,793	6,390	34,299	(e)	42,459
1958-59	27,920		2,457	8,477	38,854	(e)	49,694
1959-60	31,831		2,696	12,681	47,208	50,220	61,003
1960-61	24,783		2,539	10,398	37,720	52,149	57,962
1961-62	22,661		2,053	8,264	32,978	48,461	52,397
1961 - October	818	989	193	705	2,705	4,149	55,013
November	834	985	252	789	2,860	4,129	54,404
December	865	935	184	797	2,781	3,704	54,228
1962 - January	794	944	149	651	2,538	4,096	53,551
February	793	927	157	693	2,570	3,907	52,992
March	920	1,073	130	669	2,792	4,263	52,241
April	868	961	149	619	2,597	3,680	52,077
May	1,135	1,190	174	705	3,204	4,259	51,954
June	1,233	1,284	213	676	3,406	3,817	52,397
July	1,121	1,422	178	687	3,408	4,230	52,738
August	1,212	1,540	235	786	3,773	4,234	53,233
September	1,076	1,308	152	736	3,272	3,617	54,032
October	1,305	1,499	319	747	3,870	4,268	54,967
November	1,400	1,499	285	821	4,005	4,121	56,124
December	1,151	1,265	178	876	3,470	3,721	57,032
1963 - January	1,095	1,460	220	797	3,572	4,573	57,180
February	1,153	1,251	333	678	3,415	4,000	57,566
March	1,059	1,299	198	666	3,222	4,009	57,590

TABLE J. - SOUTH AUSTRALIA (INCLUDING NORTHERN TERRITORY)

Year - 1956-57	15,683		1,045	2,624	19,352	(e)	22,677
1957-58	15,792		864	3,247	19,903	(e)	25,393
1958-59	16,874		1,125	3,630	21,629	(e)	28,768
1959-60	22,272		1,086	6,167	29,525	28,696	38,728
1960-61	19,104		1,601	4,578	25,283	31,239	39,022
1961-62	14,731		1,408	2,498	18,637	29,129	33,896
1961 - October	558	684	187	210	1,639	2,456	36,661
November	576	707	224	214	1,721	2,414	36,306
December	475	614	122	198	1,409	2,116	35,981
1962 - January	495	707	57	227	1,486	2,455	35,512
February	585	644	103	197	1,529	2,475	35,059
March	641	759	103	209	1,712	2,948	34,397
April	538	708	109	177	1,532	2,333	34,067
May	679	803	78	221	1,781	2,506	33,820
June	694	803	174	211	1,882	2,321	33,896
July	742	948	115	201	2,006	2,392	34,003
August	683	982	167	214	2,046	2,393	34,235
September	658	841	91	184	1,774	2,120	34,461
October	713	892	221	207	2,033	2,411	34,505
November	785	926	216	212	2,139	2,325	34,897
December	640	788	182	237	1,847	2,042	35,219
1963 - January	676	1,013	79	267	2,035	2,332	35,629
February	692	818	80	228	1,818	2,343	35,641
March	722	844	149	248	1,963	2,730	35,288

(a) See paragraph 21 on page 18.

(b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6.

(e) Not available.

**INSTALMENT CREDIT FOR RETAIL SALES, FINANCED BY NON-RETAIL FINANCE BUSINESSES :
AMOUNT FINANCED, BY COMMODITY GROUPS, COLLECTIONS AND BALANCES OUTSTANDING
(£'000)**

(2,000)

Period	Amount Financed during Period (a)					Collections during Period (a)	Balances Outstanding at end of Period (a)
	Motor Vehicles, Tractors, etc. (b)		Plant and Machinery (c)	Household and Personal Goods (d)	Total		
	New	Used					
	TABLE K. - WESTERN AUSTRALIA						
Year - 1956-57	8,066		560	2,672	11,338	(e)	14,148
1957-58	10,950		1,028	2,691	14,669	(e)	17,230
1958-59	11,341		1,130	2,509	14,980	(e)	19,760
1959-60	15,047		1,346	3,303	19,696	19,478	24,372
1960-61	13,491		1,565	2,561	17,617	20,570	25,618
1961-62	14,353		2,306	2,418	19,077	22,455	27,239
1961 - October	542	520	538	226	1,826	1,757	25,847
November	716	505	292	270	1,783	1,990	26,282
December	512	492	131	286	1,421	1,599	26,555
1962 - January	565	656	121	232	1,574	2,179	26,402
February	576	551	150	177	1,454	3,006	25,224
March	710	613	255	163	1,741	1,915	25,479
April	669	647	197	153	1,666	1,549	26,000
May	995	728	211	198	2,132	1,861	26,768
June	757	756	126	186	1,825	1,661	27,239
July	755	855	104	149	1,863	1,755	27,903
August	636	880	115	195	1,826	1,795	28,421
September	785	833	147	207	1,972	1,793	29,048
October	864	905	381	204	2,354	1,998	30,237
November	896	847	522	209	2,474	1,728	31,384
December	716	730	215	231	1,892	1,732	31,896
1963 - January	833	952	146	226	2,157	2,536	32,133
February	712	795	206	195	1,908	3,319	31,306
March	817	816	234	210	2,077	2,245	31,720

TABLE L. - TASMANIA

Year - 1956-57	5,908		278	1,268	7,454	(e)	8,957
1957-58	6,204		237	1,138	7,579	(e)	9,676
1958-59	6,487		296	1,303	8,086	(e)	10,845
1959-60	7,240		498	1,608	9,346	10,944	12,389
1960-61	6,202		660	2,060	8,922	11,526	13,195
1961-62	6,329		588	1,977	8,894	11,570	13,427
1961 - October	191	315	74	215	795	991	13,065
November	276	308	40	221	845	936	13,317
December	179	277	47	104	607	904	13,170
1962 - January	205	287	28	161	681	945	13,091
February	204	254	51	131	640	926	12,981
March	289	311	50	141	791	964	13,011
April	283	301	37	138	759	863	13,172
May	324	393	64	176	957	1,093	13,377
June	248	333	51	246	878	995	13,427
July	300	336	78	274	988	1,050	13,696
August	285	380	70	260	995	1,038	13,926
September	230	379	40	208	857	887	14,215
October	302	385	67	212	966	1,021	14,523
November	322	389	85	233	1,029	1,085	14,684
December	215	367	62	187	831	924	14,860
1963 - January	286	359	45	193	883	1,029	14,993
February	202	314	56	149	721	912	14,990
March	271	375	66	159	871	1,105	14,992

(a) See paragraph 21 on page 18. (b), (c), (d). See footnotes (b), (c) and (d) respectively to Table 6. (e) Not available.

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
CANBERRA, A.C.T. 10TH JULY, 1963

K.M. ARCHER
COMMONWEALTH STATISTICIAN

NOTE: - Inquiries concerning these statistics may be made in Canberra by telephoning 70413 Extension 528 or, in each State Capital, by telephoning the office of the Bureau of Census and Statistics.