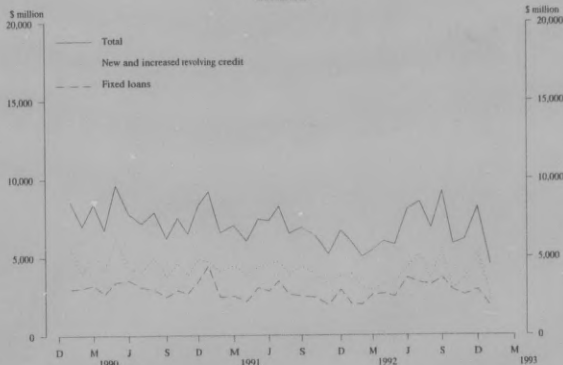


COMMERCIAL FINANCE, AUSTRALIA JANUARY 1993

MAIN FEATURES

COMMERCIAL FINANCE COMMITMENTS,
JANUARY 1990 TO JANUARY 1993,
AUSTRALIA



Source: Table 1

Commercial finance commitments made by significant lenders in January 1993 totalled \$4,509.1 million, the lowest level of commitments recorded in any month since January 1986. It represented a decrease of \$3,684.1 million (45.0%) on December 1992 and a decrease of \$1,483.2 million (24.8%) on January 1992. Commitments under fixed loan facilities decreased by \$1,081.0 million (36.7%) and new and increased credit limits under revolving credit decreased by \$2,603.1 million (49.6%). However, it should be noted that January 1993 was a four week reporting period for some banks whereas December 1992 and January 1992 were five week reporting periods.

All types of lenders recorded a decrease in January 1993; banks decreased by \$2,620.4 million (42.7%), finance companies were down \$152.1 million (30.2%), money market corporations were down \$845.5 million (63.3%) and other lenders were down \$66.2 million (31.3%).

Commercial finance commitments decreased in all states with the most significant falls in New South Wales, down \$2,189.8 million (53.1%), and Victoria, down \$903.2 million (42.1%).

For lending under fixed loan facilities decreases were recorded under all purpose of loan categories except rural property, the major falls being: refinancing, down \$146.0 million (32.4%); factoring, down \$135.0 million (80.2%); and

wholesale finance, down \$117.4 million (46.5%). Finance for the purchase of rural property increased slightly by 7.0 per cent.

All industries except mining recorded decreased borrowing under fixed loan facilities, the significant falls being: property and business services, down \$187.6 million (34.7%); finance, investment and insurance, down \$141.1 million (57.9%); manufacturing, down \$127.2 million (50.1%); wholesale trade, down \$124.3 million (45.4%); and the 'other industries' category, down \$182.9 million (29.6%). The mining industry was up \$18.0 million (84.5%).

Industries which recorded significant decreases in credit limits under revolving credit facilities included: finance, investment and insurance, down \$732.0 million (70.5%); mining, down \$573.3 million (87.0%); manufacturing, down \$325.1 million (36.6%); construction, down \$305.3 million (58.3%); property and business services, down \$220.3 million (52.2%); and the 'other industries' category, down \$503.1 million (60.7%). The only major increases were in agriculture, forestry, fishing and hunting, up by \$86.3 million (32.2%) and transport and storage, up \$50.6 million (91.5%).

Credit limits under revolving credit facilities at the end of January 1993 totalled \$126,093.8 million of which 67.5 per cent was used.

INQUIRIES

- for further information about statistics in this publication and the availability of related unpublished statistics, contact Mr Mark Dennis in Canberra (06) 252 7117 or any ABS state office.
- for information about other ABS statistics and services please refer to the back page of this publication.

TABLE 1 — COMMERCIAL FINANCE COMMITMENTS — JANUARY 1993
(\$ 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/retale	46.4	44.9	—	—	91.3
Non-residential buildings					
Shops	8.7	0.2	—	—	8.9
Offices	4.7	0.2	1.9	—	6.8
Industrial	10.3	0.9	—	—	11.2
Other	8.5	—	—	—	8.5
Total	32.1	1.4	1.9	—	35.4
Non-building structures	6.8	0.1	—	—	6.9
Alterations and/or additions	11.3	—	—	—	11.3
Purchase of real property —					
Dwellings for rental/retale by —					
Individuals	230.5	0.2	—	6.7	237.4
Other	115.4	1.6	—	2.3	119.4
Non-residential buildings					
Shops	32.2	0.4	2.7	2.0	37.3
Offices	11.5	—	—	0.5	12.1
Industrial	30.9	0.1	—	0.6	31.6
Other	21.9	0.2	—	0.8	22.9
Total	96.5	0.8	2.7	4.0	104.0
Rural property	53.2	0.5	—	—	53.7
Other land —					
For residential block development	15.8	32.5	—	—	48.3
Other	15.3	6.6	—	—	21.9
Wholesale finance	22.9	0.5	—	111.5	134.9
Purchase of plant and equipment —					
Motor vehicles	31.1	111.3	1.1	13.5	156.9
Other transport equipment	5.7	13.1	—	—	18.8
Other	49.7	40.2	15.5	—	105.4
Factoring	0.4	33.1	—	—	33.4
Refinancing	283.3	1.6	15.0	5.1	305.0
Other	354.2	16.1	5.0	1.7	377.0
Total fixed loan facilities	1,370.6	304.4	41.2	144.8	1,861.0
Commitments under revolving credit facilities —					
New and increased credit limits	2,151.4	47.3	449.5	—	2,648.1
Total commercial finance commitments	3,521.9	351.7	490.7	144.8	4,509.1
STATES					
New South Wales	1,432.7	82.4	371.2	50.0	1,936.3
Victoria	1,008.2	79.2	119.5	33.4	1,240.3
Queensland	459.7	98.3	—	30.6	588.6
South Australia	213.6	52.7	—	8.7	275.0
Western Australia	305.1	22.8	—	14.0	341.8
Tasmania	43.0	6.9	—	5.6	55.5
Northern Territory	17.0	1.9	—	2.0	20.9
Australian Capital Territory	42.6	7.6	—	0.4	50.6

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

	Commitments under fixed loan facilities for -											
	Construction finance for -				Purchase of real property				Purchase of plant and equipment			
	Erection of -		Non-building structures	Alterations and/or additions	Dwellings for rental/resale	Non-residential buildings	Rural property	Other land		Motor vehicles	Other transport equipment	Other
	Dwellings for rental/resale	Non-residential buildings						Residential block development	Other			
AUSTRALIA												
YEARS												
1989-1990	2,329.1	3,190.2	201.1	342.5	4,218.0	3,453.1	725.8	1,041.3	912.3	1,705.7	340.3	1,364.2
1990-1991	1,263.7	1,572.4	160.1	212.3	3,768.0	2,000.1	460.8	674.7	629.6	1,461.5	323.1	1,163.6
1991-1992	1,094.8	895.1	98.6	230.6	4,230.0	2,178.9	497.9	764.1	583.1	1,725.5	188.2	1,305.0
1991												
November	87.6	36.8	3.7	11.5	345.8	172.4	32.1	51.2	48.1	122.0	13.1	96.7
December	73.6	50.1	4.7	11.6	309.9	305.3	23.8	80.8	27.8	128.9	11.0	100.6
1992												
January	76.6	28.6	4.3	47.4	291.4	143.1	31.9	43.5	36.2	121.0	14.7	71.7
February	81.6	35.1	3.4	16.2	350.3	113.1	37.8	59.7	24.9	134.8	9.1	103.2
March	89.1	42.0	7.4	17.4	376.6	193.7	36.8	71.5	38.0	164.7	13.4	93.8
April	104.0	81.5	4.4	11.5	403.6	147.9	48.5	58.4	37.4	167.6	12.1	159.3
May	101.2	203.0	3.6	19.9	392.6	107.0	56.5	62.7	45.7	147.4	24.7	119.8
June	93.4	53.1	17.8	24.8	495.8	260.9	64.8	89.8	56.0	209.3	33.7	132.7
July	79.0	87.0	5.6	20.1	494.4	264.6	69.1	84.5	44.3	193.1	35.2	112.2
August	81.1	58.5	3.7	13.2	433.0	167.8	55.3	85.8	42.2	175.3	43.7	94.9
September	83.8	80.2	13.0	16.2	514.4	173.0	55.4	94.5	34.4	194.7	16.3	187.9
October	93.4	97.5	103.9	9.6	454.1	141.0	50.9	98.9	25.4	193.8	29.2	123.7
November	108.4	64.3	2.6	24.2	474.5	181.4	50.0	69.2	41.1	200.4	64.6	111.5
December	154.7	90.4	92.2	11.3	482.9	183.0	50.2	112.0	39.3	215.1	22.3	131.2
1993												
January	91.3	35.4	6.9	11.3	356.8	104.0	53.7	48.3	21.9	156.9	18.8	105.4
STATES — DECEMBER 1992												
N.S.W.	44.1	56.3	85.0	5.2	158.5	62.4	15.8	36.9	15.3	65.8	4.7	44.3
Vic.	22.9	8.3	1.5	2.7	90.0	40.3	8.8	6.1	7.1	70.5	8.4	37.4
Qld	69.1	15.8	5.6	1.1	133.3	48.9	12.9	47.7	9.4	27.8	4.3	17.8
S.A.	6.8	1.3	—	0.6	29.3	8.3	4.9	2.8	1.3	18.2	1.9	10.3
W.A.	5.9	3.3	—	1.2	43.7	13.5	5.4	3.6	4.7	24.1	2.8	14.9
Tas.	1.2	2.6	—	0.2	9.5	2.8	1.6	0.3	0.7	5.3	0.3	5.2
N.T.	0.2	1.1	—	0.1	7.6	1.5	0.8	0.2	0.1	1.5	0.1	0.8
A.C.T.	4.5	1.7	0.1	0.2	10.9	5.3	—	14.5	0.6	1.9	—	0.5
STATES — JANUARY 1993												
N.S.W.	17.8	10.9	1.6	5.8	113.4	38.2	13.8	9.2	7.4	45.8	3.9	50.0
Vic.	12.5	13.1	1.9	1.6	58.9	18.0	19.3	3.7	2.8	50.9	4.8	18.0
Qld	40.1	5.7	1.1	2.0	102.2	24.3	7.3	27.9	5.6	19.1	5.6	14.1
S.A.	9.8	1.0	0.1	0.5	19.9	4.3	5.2	1.7	1.0	13.5	1.2	10.6
W.A.	5.7	3.9	2.1	1.1	37.8	12.1	6.0	2.5	3.7	18.9	2.3	9.1
Tas.	0.4	0.7	—	0.3	8.6	4.4	1.6	0.1	0.2	6.2	0.7	3.1
N.T.	0.1	—	—	—	5.7	0.2	0.1	0.1	—	1.3	0.1	0.4
A.C.T.	5.1	0.1	—	—	10.4	2.5	0.3	3.1	1.1	1.2	0.3	0.2

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

	Commitments under fixed loan facilities for -					Commitments under revolving credit facilities for -					
	Wholesale finance	Factoring (a)	Refinancing	Other (a)	Total commitments	Debt participation in leveraged leases (included in total)	Commitments not drawn at end of period	New and increased credit limits during month	Cancellations and reductions of credit limits during period (b)	Credit limits at end of period	
										Total	Used
AUSTRALIA											
YEARS											
1989-1990	2,321.3		3,577.9	11,785.8	37,508.6	3.2	7,281.2	57,364.9	50,236.0	140,774.3	98,429.6
1990-1991	2,663.8		8,225.5	10,406.8	34,985.7	84.4	4,137.4	52,308.3	54,907.3	134,400.2	93,251.3
1991-1992	2,552.2	547.3	5,883.1	8,830.5	31,604.7	—	4,088.1	45,015.8	48,764.1	127,881.9	88,499.1
1991											
November	171.6	48.0	312.0	415.2	1,968.0	—	3,163.3	3,277.9	3,308.8	131,906.3	89,817.6
December	260.5	50.8	751.7	766.9	2,958.1	—	3,399.3	3,785.1	4,407.4	130,809.3	87,000.4
1992											
January	190.5	32.8	380.5	533.7	2,047.9	—	3,390.1	3,944.4	4,902.0	129,841.2	87,796.0
February	178.5	28.9	305.4	519.1	2,001.1	—	3,573.7	3,074.3	4,224.1	128,372.9	88,067.7
March	219.8	47.2	499.4	756.4	2,667.4	—	3,719.2	2,868.2	3,009.8	127,547.7	86,880.5
April	217.2	43.3	488.6	681.9	2,667.3	—	3,755.1	3,343.3	3,185.2	126,975.7	85,783.1
May	231.8	40.8	380.2	535.8	2,472.8	—	3,173.5	3,325.5	2,831.3	126,350.7	88,022.1
June	216.8	40.1	667.5	1,239.4	3,696.0	—	4,088.1	4,377.6	3,345.9	127,881.9	88,499.1
July	348.5	45.9	782.9	697.1	3,363.6	2.5	3,976.3	5,187.0	3,639.2	127,042.5	87,137.0
August	208.0	47.5	610.0	1,105.3	3,225.2	—	4,880.9	3,656.2	3,046.8	126,901.2	86,482.3
September	242.1	52.2	892.4	1,044.0	3,694.4	—	4,313.8	5,524.9	3,610.7	128,349.8	87,375.8
October	203.0	49.9	452.4	763.6	2,890.3	5.0	4,109.4	2,975.9	3,475.3	127,857.7	87,262.6
November	196.2	53.2	494.6	449.1	2,585.5	—	3,850.7	3,561.1	3,922.2	127,207.7	85,837.2
December	252.3	168.4	451.0	485.7	2,942.0	—	3,948.3	5,251.2	5,270.8	127,280.8	84,676.8
1993											
January	134.9	33.4	305.0	377.0	1,861.0	—	4,246.8	2,648.1	3,931.8	126,093.8	85,152.0
STATES — DECEMBER 1992											
N.S.W.	118.2	131.4	136.4	175.0	1,155.2	—	1,971.7	2,970.8	2,570.4	54,291.6	37,373.5
Vic.	57.0	12.7	168.6	121.2	663.6	—	795.0	1,480.0	1,823.4	44,926.3	28,667.0
Qld.	44.4	11.4	68.0	70.2	587.7	—	706.5	347.6	233.5	10,878.1	6,930.0
S.A.	12.3	7.8	21.2	68.1	195.1	—	160.3	179.8	335.4	7,596.8	4,943.4
W.A.	12.7	5.1	42.5	33.9	217.3	—	244.7	165.5	246.0	6,611.4	4,867.3
Tas.	5.6	—	7.3	5.4	48.0	—	26.0	61.6	34.9	1,023.0	775.0
N.T.	1.9	—	3.0	2.1	20.9	—	13.4	11.6	10.0	435.3	321.5
A.C.T.	0.1	—	4.0	9.9	54.2	—	30.6	34.3	17.3	1,518.4	799.3
STATES — JANUARY 1993											
N.S.W.	47.1	9.2	133.3	144.4	651.9	—	2,211.5	1,284.4	2,072.3	53,653.2	37,356.0
Vic.	29.5	8.0	76.0	107.8	426.6	—	874.8	813.6	1,121.5	44,514.0	28,647.0
Qld.	32.0	8.5	44.6	60.8	400.9	—	692.9	187.7	148.7	10,986.7	7,036.8
S.A.	7.3	5.1	15.4	26.8	123.3	—	159.8	151.7	351.1	7,373.5	5,377.6
W.A.	11.5	2.7	28.4	25.3	173.1	—	234.0	168.8	191.9	6,585.4	4,845.8
Tas.	5.0	—	3.4	4.1	38.7	—	26.3	16.8	20.8	1,019.0	780.3
N.T.	2.2	—	1.1	4.0	15.1	—	13.9	5.8	5.7	436.9	305.1
A.C.T.	0.4	—	2.7	3.8	31.2	—	33.7	19.4	19.9	1,525.0	803.5

(a) Prior to July 1991 Factoring was included in Other. (b) Includes transfers of existing commitments between States.

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

	Agriculture, forestry, fishing and hunting	Mining	Manu- facturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Recreation personal and other services (a)	Public administration (a)	Community services (a)	Other industries (a)	Total
AUSTRALIA														
YEARS														
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
1990-1991	1,874.5	589.6	2,981.2	2,920.2	1,203.4	4,037.0	936.7	6,768.3	6,182.9				7,472.0	34,985.7
1991-1992	2,305.2	471.5	2,123.8	2,140.9	2,380.3	3,209.3	995.3	3,671.3	5,264.6	1,336.6	456.1	574.9	6,674.8	31,604.7
1991														
November	152.4	22.7	132.8	139.1	167.1	188.1	53.8	190.7	400.9	55.9	28.2	35.1	401.3	1,968.0
December	132.9	31.7	172.0	176.1	218.8	275.0	61.3	410.4	518.4	201.9	28.8	51.2	679.6	2,958.1
1992														
January	124.7	23.0	175.4	120.1	194.9	171.8	84.7	197.7	74.0	60.3	28.2	64.3	429.0	2,047.9
February	151.9	11.9	122.0	121.5	192.6	163.2	54.8	182.2	360.9	107.7	31.0	37.0	464.4	2,001.1
March	236.4	8.1	137.7	151.3	222.4	281.9	195.8	378.5	342.9	91.3	56.6	41.5	523.0	2,667.4
April	227.8	10.1	161.5	174.6	424.0	283.4	63.1	202.1	346.0	104.4	51.7	62.6	556.1	2,667.3
May	209.1	64.0	127.3	349.2	202.1	205.0	75.8	284.4	327.2	88.3	42.9	38.9	458.6	2,472.8
June	271.9	55.6	198.4	170.7	301.9	297.0	122.5	810.1	576.2	102.1	103.8	75.9	610.1	3,696.0
July	321.3	56.8	256.9	200.1	354.5	304.1	209.7	294.5	523.1	121.3	57.4	61.6	602.2	3,363.6
August	212.6	80.2	139.8	815.8	225.1	217.2	81.9	199.9	550.6	112.2	22.0	61.8	506.1	3,225.2
September	259.8	310.8	233.1	160.3	210.6	323.8	88.9	678.8	444.2	305.1	52.5	62.8	563.6	3,694.4
October	207.5	369.1	154.6	141.3	203.9	221.8	104.4	244.8	460.0	106.4	132.2	64.4	479.7	2,890.3
November	193.0	16.3	181.9	183.9	216.4	230.6	155.3	188.9	444.5	103.4	76.2	83.0	512.2	2,585.5
December	223.2	21.3	254.0	224.2	273.5	242.3	84.5	243.7	540.8	90.0	38.0	88.4	618.0	2,942.0
1993														
January	155.9	39.3	126.8	140.6	149.2	163.0	62.6	102.6	353.2	85.6	9.8	37.2	435.1	1,861.0
STATES — DECEMBER 1992														
N.S.W.	73.4	1.9	161.3	79.2	118.3	69.7	31.7	77.1	172.3	30.6	19.1	49.0	271.8	1,155.2
Vic.	50.6	8.0	47.9	40.9	68.4	57.3	21.4	110.1	101.5	17.6	5.0	12.5	122.4	663.6
Qld	50.0	5.2	19.2	64.1	42.5	47.6	16.4	22.2	165.1	20.3	11.6	10.1	113.4	587.7
S.A.	19.0	0.2	13.1	9.4	21.7	14.5	5.0	14.0	44.0	8.5	0.2	4.3	41.0	195.0
W.A.	21.1	5.8	9.8	13.1	13.9	35.7	6.8	15.4	32.1	7.9	1.6	9.3	4.8	217.3
Tas.	5.5	0.1	2.0	2.5	6.3	7.9	1.9	1.3	8.3	4.3	—	1.5	6.5	48.0
N.T.	2.0	—	0.2	1.3	2.1	2.2	0.9	1.8	5.7	0.5	—	0.1	4.1	20.9
A.C.T.	1.7	—	0.4	13.7	0.3	7.4	0.4	1.8	11.9	0.3	0.5	1.7	14.3	54.2
STATES — JANUARY 1993														
N.S.W.	53.1	31.0	45.4	50.7	47.4	45.8	18.4	38.1	117.1	28.2	2.9	15.1	158.8	651.9
Vic.	29.9	0.2	30.3	35.5	37.3	37.4	15.8	29.5	83.6	32.9	0.5	8.3	85.3	426.6
Qld	23.5	4.1	33.0	26.1	34.1	39.2	15.1	12.6	100.5	8.6	3.5	6.5	94.2	400.9
S.A.	22.4	0.3	7.5	7.1	9.5	10.4	4.8	3.0	17.7	4.9	—	2.8	32.8	123.3
W.A.	18.6	2.9	7.0	10.6	13.7	20.9	6.5	16.0	22.1	7.8	2.8	2.5	41.6	173.1
Tas.	6.8	0.7	1.3	1.6	4.9	5.7	1.4	1.1	5.9	2.0	—	0.7	6.7	38.7
N.T.	0.7	0.1	0.2	0.4	2.3	1.9	0.3	1.2	3.0	0.5	—	0.1	4.4	15.1
A.C.T.	0.9	—	2.0	8.6	0.1	1.7	0.4	1.1	3.1	0.7	0.1	1.2	11.4	31.2

(a) Prior to July 1991 Recreation personal and other services, Public Administration and Community services were included in Other industries.

TABLE 4 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — REVOLVING CREDIT FACILITIES, BY
INDUSTRY OF BORROWER
(\$ million)

	Agriculture, forestry, fishing and hunting	Mining	Manu- facturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Recreation personal and other services (a)	Public administration (a)	Community services (a)	Other industries (a)	Total
AUSTRALIA														
YEARS														
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				7,830.5	57,364.9
1990-1991	3,736.2	2,590.2	8,811.7	6,742.7	2,706.2	3,754.3	1,815.5	9,001.3	5,575.7				7,574.6	52,308.3
1991-1992	3,283.1	2,511.1	9,073.2	6,036.2	2,005.7	2,970.2	1,247.1	7,331.7	5,153.2	1,297.8	346.9	588.4	3,171.1	45,015.8
1991														
November	200.8	347.3	631.0	508.9	138.7	230.8	79.3	327.0	409.2	78.9	10.6	45.6	269.8	3,277.9
December	252.1	263.7	589.4	690.5	189.2	229.6	165.5	519.0	476.6	169.4	5.2	37.5	197.6	3,785.1
1992														
January	159.4	200.6	609.8	413.8	202.8	268.9	78.2	1,000.5	426.8	137.7	6.8	64.4	374.8	3,944.4
February	208.7	294.3	664.7	527.0	111.6	214.2	49.7	435.1	308.9	53.6	2.2	63.1	141.1	3,074.3
March	366.1	53.0	508.0	497.0	117.7	232.3	123.2	404.7	234.7	107.8	10.1	48.4	165.2	2,868.2
April	366.0	74.6	691.9	402.1	192.3	284.0	211.1	412.4	344.7	83.9	19.7	50.5	210.1	3,343.3
May	267.9	98.0	637.7	373.7	221.1	234.4	91.1	597.6	427.5	81.7	10.7	68.6	215.6	3,325.5
June	350.3	583.7	879.0	623.3	126.4	238.7	100.0	480.2	408.7	83.4	73.2	62.1	368.7	4,377.6
July	295.4	224.6	1,043.6	352.1	205.7	310.5	465.1	1,204.5	568.5	115.7	91.9	51.4	257.9	5,187.0
August	279.4	185.2	844.0	401.5	159.1	504.0	61.9	604.0	267.6	80.4	20.9	52.2	196.0	3,656.2
September	275.5	228.9	1,059.3	741.6	201.4	322.4	207.2	1,403.2	394.5	130.9	116.7	40.4	403.0	5,524.5
October	288.3	41.3	456.3	362.5	186.6	274.6	86.4	517.0	274.6	95.7	11.9	95.3	285.5	2,975.9
November	209.3	150.5	497.8	252.1	398.9	217.3	173.5	461.4	457.5	73.1	9.6	59.6	600.6	3,561.1
December	268.2	658.7	889.3	523.8	144.2	262.8	55.3	1,038.4	422.3	102.0	21.4	36.0	828.8	5,251.2
1993														
January	354.5	85.4	564.2	218.5	162.1	223.4	105.9	306.4	202.0	57.6	9.2	33.2	325.7	2,648.1
STATES — DECEMBER 1992														
N.S.W.	65.2	403.4	567.4	430.6	52.1	82.6	33.1	795.1	251.5	28.3	8.8	7.3	245.4	2,970.8
Vic.	71.8	199.6	199.6	40.2	49.9	75.1	8.1	190.4	70.1	48.3	7.3	13.4	506.1	1,480.0
Qld	76.8	51.2	17.7	26.1	17.4	55.9	4.1	10.1	44.9	10.2	5.3	7.3	20.5	347.6
S.A.	19.4	2.1	53.4	8.5	16.4	14.5	6.9	23.4	14.4	4.5	—	4.3	12.0	179.8
W.A.	23.0	2.1	14.4	11.9	6.9	27.0	1.8	12.9	33.7	5.5	—	2.7	23.5	165.5
Tas.	11.3	0.1	36.3	2.4	0.8	3.0	0.5	1.9	1.0	2.0	—	0.1	2.4	61.6
N.T.	0.6	0.1	0.1	1.8	0.1	2.9	0.4	1.2	1.0	1.8	—	0.1	1.6	11.6
A.C.T.	0.1	—	0.4	2.4	0.6	1.7	0.4	3.4	5.8	1.4	—	0.9	17.3	34.3
STATES — JANUARY 1993														
N.S.W.	54.0	65.4	330.6	142.0	75.2	90.2	53.7	213.7	93.6	22.7	0.1	12.0	131.4	1,284.4
Vic.	217.8	1.3	148.1	32.3	38.6	90.2	9.6	34.0	55.8	11.5	8.4	12.3	153.7	813.6
Qld	35.5	0.8	12.0	14.6	14.0	12.4	3.7	39.2	30.6	8.6	9.3	2.7	13.3	187.7
S.A.	15.9	0.9	61.9	9.6	5.3	9.5	6.0	12.4	8.7	2.0	0.3	3.9	15.3	151.7
W.A.	24.5	17.0	7.9	10.5	27.2	11.4	32.1	5.6	10.2	9.6	—	1.6	11.0	168.8
Tas.	6.2	—	2.5	0.9	1.2	3.0	0.3	0.4	0.6	0.7	—	0.3	0.7	16.8
N.T.	0.3	—	0.7	0.5	0.4	0.9	0.5	0.2	0.2	1.8	—	0.1	0.1	5.8
A.C.T.	0.3	—	0.5	8.1	0.2	5.8	0.1	1.0	2.2	0.8	—	0.3	0.3	19.4

(a) Prior to July 1991 Recreation personal and other services, Public administration and Community services were included in Other industries.

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 July 1992 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 named in the phone inquiries section of the inquiries box at the front of this publication or by writing to Financial Surveys 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 the period for revolving credit presented in Table 2 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
- n.y.a. not yet available

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

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