



INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA SEPTEMBER 1980

INQUIRIES

If you want to know more about these statistics ring Mr Paul Day on Canberra (062) 52 7117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

For copies of this publication contact Information Services, Canberra (062) 52 6627 or State offices.

MAIN FEATURES

The total amount financed for retail sales in September 1980 was \$141.7 million, an increase of \$4.2 million on August 1980, and \$13.7 million more than in September 1979.

The total number of motor cars and station wagons financed by finance companies in September 1980 was 20,765, a decrease of 101 on the August 1980 figure and 322 less than in September 1979.

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 1980 issue of this publication.

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

Related publications

6. Users may 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* (1101.0) which is available free of charge from any ABS office.

Symbols and other usages

- nil or rounded to zero
- ... not applicable

— (where a line drawn across a column between two consecutive figures) break in continuity of series.

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

A. R. BAGNALL
Acting Australian Statistician

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
Year—									
1977-78(c)	1,516.9	231.0	1,747.8	1,990.8	263.4	2,254.2	2,804.0	150.4	2,954.4
1978-79	1,545.5	210.4	1,755.9	2,146.1	241.3	2,387.4	2,898.3	142.4	3,040.7
1979-80	1,451.4	212.1	1,663.5	2,161.6	230.7	2,392.3	2,872.9	137.9	3,010.8
1979—									
August	128.1	18.7	146.4	191.3	20.4	211.7	2,889.5	136.1	3,025.6
September	112.0	15.9	128.0	169.0	18.4	187.4	2,884.4	134.7	3,019.1
October	133.1	17.6	150.7	188.5	19.7	208.2	2,889.8	134.5	3,024.3
November	125.9	17.6	143.5	177.7	18.4	196.2	2,902.1	135.4	3,037.5
December	110.1	21.1	131.2	156.9	17.1	174.0	2,904.9	141.3	3,046.2
1980—									
January	119.8	13.4	133.2	178.7	18.9	197.6	2,903.0	140.1	3,043.0
February	116.3	19.2	135.5	184.0	19.4	203.4	2,899.3	139.8	3,039.1
March	117.4	17.6	135.1	181.3	20.3	201.6	2,893.3	138.5	3,031.8
April	118.8	16.9	135.7	183.0	18.9	201.9	2,881.6	138.0	3,019.6
May	126.8	19.5	146.3	191.5	19.9	211.4	2,878.7	139.3	3,018.0
June	116.3	17.3	133.6	174.7	19.9	194.6	2,872.9	137.9	3,010.8
July	137.2	18.9	156.0	200.2	22.4	222.6	2,871.6	135.8	3,007.3
August	118.8	18.8	137.5	178.0	19.2	197.2	2,868.4	136.8	3,004.8
September	122.7	19.0	141.7	183.6	19.9	203.5	2,864.1	137.3	3,001.3
STATES—AUGUST 1980									
N.S.W.	45.7	4.9	50.6	64.8	5.1	69.8	1,111.5	37.1	1,148.7
Vic.	24.1	6.7	30.8	38.0	6.4	44.4	562.1	46.0	608.0
Qld	19.8	1.9	21.7	30.2	1.9	32.2	493.1	12.2	505.2
S.A.	9.9	3.9	13.8	(d)17.0	(d)4.5	(d)21.5	(d)250.4	(d)32.8	(d)283.3
W.A.	11.6	1.3	12.8	18.7	1.3	20.0	305.2	7.1	312.3
Tas.	3.6	0.1	3.7	6.4	0.1	6.5	85.2	1.5	86.7
N.T.	1.4	—	1.4	(e)	(e)	(e)	(e)	(e)	(e)
A.C.T.	2.8	—	2.8	2.8	—	2.8	60.5	0.1	60.6
STATES—SEPTEMBER 1980									
N.S.W.	45.9	5.3	51.3	65.9	5.2	71.0	1,113.6	37.6	1,151.2
Vic.	24.8	6.6	31.3	37.4	7.1	44.4	556.9	46.0	602.9
Qld	21.5	2.0	23.5	32.7	2.0	34.6	493.8	12.3	506.1
S.A.	10.1	3.9	14.0	(d)17.5	(d)4.5	(d)21.9	(d)250.1	(d)32.8	(d)283.1
W.A.	12.7	1.0	13.7	19.8	1.2	21.0	305.2	7.0	312.2
Tas.	3.8	0.1	3.8	6.3	0.1	6.4	84.6	1.5	86.1
N.T.	1.4	—	1.4	(e)	(e)	(e)	(e)	(e)	(e)
A.C.T.	2.5	—	2.5	4.1	—	4.1	59.7	0.2	59.9

(a) Excludes hiring charges, interest and insurance. (b) Includes hiring charges, interest and insurance. (c) For details of series break refer to the October 1978 issue of this publication. (d) Includes Northern Territory. (e) Not available separately, included in South Australia.

TABLE 2. 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—									
1977-78(b)	92.8	219.8	312.6	48.3	182.1	230.4	141.1	401.9	543.0
1978-79	86.6	220.6	307.2	46.3	163.6	209.9	132.9	384.2	517.1
1979-80	96.7	232.4	329.1	54.5	157.1	211.6	151.2	389.5	540.7
1979—									
August	8.4	16.8	25.2	5.1	13.1	18.2	13.5	29.9	43.4
September	6.7	16.5	23.2	3.9	11.9	15.9	10.6	28.5	39.1
October	7.9	24.4	32.3	4.4	13.1	17.6	12.4	37.5	49.8
November	7.4	22.3	29.7	4.3	13.3	17.6	11.7	35.6	47.3
December	7.8	25.4	33.2	4.4	16.7	21.1	12.2	42.1	54.3
1980—									
January	9.3	15.4	24.7	3.7	9.6	13.3	13.0	25.1	38.1
February	7.6	16.0	23.6	4.7	14.4	19.1	12.3	30.4	42.7
March	8.2	17.9	26.1	5.5	12.1	17.6	13.7	30.0	43.7
April	8.8	18.7	27.6	4.7	12.2	16.9	13.5	30.9	44.4
May	9.0	21.4	30.5	5.1	14.4	19.5	14.2	35.8	50.0
June	8.4	18.8	27.3	4.5	12.8	17.3	13.0	31.7	44.7
July	9.9	27.4	37.3	5.0	13.8	18.8	14.9	41.2	56.2
August	8.6	17.8	26.4	5.4	13.4	18.7	13.9	31.2	45.1
September	9.1	18.4	27.5	5.0	14.0	19.0	14.1	32.4	46.4
STATES—AUGUST 1980									
N.S.W.	2.7	8.3	11.0	1.6	3.4	4.9	4.3	11.7	15.9
Vic.	2.8	2.8	5.6	2.1	4.6	6.7	4.9	7.4	12.3
Qld	1.7	2.4	4.1	1.1	0.8	1.9	2.8	3.2	6.0
S.A.	—	1.4	1.4	—	3.9	3.9	—	5.3	5.3
W.A.	0.7	2.3	2.9	0.6	0.7	1.3	1.3	3.0	4.2
Tas.	0.3	0.3	0.6	0.1	—	0.1	0.4	0.3	0.7
N.T.	—	—	—	—	—	—	—	—	—
A.C.T.	0.2	0.3	0.5	—	—	—	0.3	0.3	0.6
STATES—SEPTEMBER 1980									
N.S.W.	3.1	8.7	11.8	1.6	3.8	5.3	4.6	12.5	17.2
Vic.	3.0	2.6	5.5	1.8	4.8	6.6	4.8	7.3	12.1
Qld	1.8	2.8	4.6	1.1	0.9	2.0	3.0	3.7	6.6
S.A.	—	1.6	1.6	—	3.9	3.9	—	5.5	5.5
W.A.	0.7	2.1	2.8	0.4	0.6	1.0	1.1	2.8	3.8
Tas.	0.4	0.2	0.5	—	—	0.1	0.4	0.2	0.6
N.T.	—	—	—	—	—	—	—	—	—
A.C.T.	0.2	0.3	0.5	—	—	—	0.2	0.3	0.5

(a) Excludes hire charges, interest and insurance.

(b) For details of series break refer to the October 1978 issue of this publication.

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—											
1977-78(c)	306.5	481.1	124.4	912.0	93.4	159.0	40.4	292.8	1,204.2	0.6	1,204.8
1978-79	303.3	534.0	134.8	962.1	86.2	150.3	40.3	276.8	1,238.3	0.5	1,238.8
1979-80	289.6	470.5	107.1	867.1	74.5	141.5	39.2	255.2	1,122.3	0.5	1,122.8
1979—											
August	25.6	46.8	8.5	81.0	6.1	12.7	3.2	22.0	102.9	—	103.0
September	22.1	38.4	8.6	69.1	5.5	11.3	3.0	19.7	88.8	—	88.9
October	25.4	43.1	9.4	77.8	6.6	12.9	3.6	23.0	100.8	0.1	100.9
November	24.6	39.7	9.3	73.6	6.8	12.2	3.6	22.6	96.2	—	96.2
December	20.3	31.0	8.1	59.4	5.3	9.5	2.6	17.5	76.9	0.1	76.9
1980—											
January	24.2	40.5	9.1	73.9	5.7	12.3	3.3	21.2	95.1	0.1	95.2
February	24.1	39.0	8.9	72.0	6.0	11.5	3.2	20.7	92.7	—	92.8
March	24.5	35.8	9.4	69.7	6.5	11.5	3.6	21.6	91.3	—	91.3
April	24.0	36.9	9.6	70.6	6.0	11.1	3.6	20.7	91.2	—	91.3
May	26.2	39.2	8.2	73.6	6.8	12.4	3.5	22.7	96.3	—	96.4
June	23.0	37.2	7.6	67.8	6.4	11.5	3.3	21.1	88.9	—	89.0
July	26.5	41.4	8.3	76.2	7.4	13.0	3.2	23.6	99.8	0.1	99.9
August	24.6	38.3	8.1	71.0	6.6	12.0	2.9	21.4	92.4	—	92.4
September	25.1	38.5	8.7	72.3	7.0	12.2	3.7	22.9	95.2	—	95.3
STATES—AUGUST 1980											
N.S.W.	11.7	16.8	3.0	31.5	1.0	1.8	0.1	3.2	34.7	—	34.7
Vic.	5.2	7.6	2.0	14.8	1.2	1.7	0.7	3.6	18.5	—	18.5
Qld	3.3	6.5	1.9	11.6	1.2	2.0	0.9	4.1	15.7	—	15.7
S.A.	—	—	—	—	2.3	5.4	0.8	8.5	8.5	—	8.5
W.A.	2.4	4.5	0.8	7.7	0.3	0.5	0.1	0.9	8.6	—	8.6
Tas.	0.7	1.8	0.2	2.8	—	0.1	0.1	0.2	3.0	—	3.0
N.T.	0.4	0.3	0.1	0.8	0.3	0.2	—	0.5	1.3	—	1.3
A.C.T.	0.8	0.9	—	1.7	0.2	0.2	—	0.5	2.2	—	2.2
STATES—SEPTEMBER 1980											
N.S.W.	11.5	16.0	3.0	30.5	1.3	1.8	0.5	3.6	34.1	—	34.1
Vic.	5.5	8.0	1.7	15.1	1.4	2.0	0.7	4.1	19.2	—	19.2
Qld	3.4	6.9	2.3	12.7	1.0	2.1	1.1	4.2	16.9	—	16.9
S.A.	—	—	—	—	2.3	5.3	0.9	8.5	8.5	—	8.5
W.A.	2.9	4.7	1.2	8.8	0.2	0.6	0.3	1.1	9.8	—	9.8
Tas.	0.7	1.9	0.3	3.0	—	0.1	0.1	0.2	3.2	—	3.2
N.T.	0.3	0.3	0.1	0.7	0.5	0.2	—	0.7	1.4	—	1.4
A.C.T.	0.7	0.8	0.1	1.5	0.2	0.2	—	0.5	2.0	—	2.0

(a) Excludes hiring charges, interest and insurance. (b) New and used motor cycles, boats, caravans, trailers, motor parts and accessories. (c) For details of series break refer to the October 1978 issue of this publication.

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

	New	Used	Total
Year—			
1977-78(a)	84,428	218,063	302,491
1978-79	75,917	216,971	292,888
1979-80	64,295	193,664	257,959
1979—			
August	5,815	19,094	24,909
September	5,021	16,066	21,087
October	5,656	18,127	23,783
November	5,563	16,590	22,153
December	3,967	12,336	16,303
1980—			
January	5,396	16,692	22,088
February	5,365	15,968	21,333
March	5,469	14,938	20,407
April	5,211	14,986	20,197
May	5,664	16,013	21,677
June	5,131	15,084	20,215
July	5,915	16,993	22,908
August	5,314	15,552	20,866
September	5,447	15,318	20,765
STATES—AUGUST 1980			
N.S.W.	2,130	5,366	7,496
Vic.	992	2,680	3,672
Qld	824	2,747	3,571
S.A.	424	1,803	2,227
W.A.	484	1,667	2,151
Tas.	154	775	929
N.T.	113	164	277
A.C.T.	193	350	543
STATES—SEPTEMBER 1980			
N.S.W.	2,145	5,061	7,206
Vic.	1,101	2,753	3,854
Qld	790	2,875	3,665
S.A.	424	1,722	2,146
W.A.	528	1,663	2,191
Tas.	167	802	969
N.T.	126	143	269
A.C.T.	166	299	465

(a) For details of series break refer to the October 1978 issue of this publication.