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INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA SEPTEMBER 1984

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- MAIL INQUIRIES** *write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.*

MAIN FEATURES

The amount financed for retail sales in September 1984 was \$187.2 million, a decrease of \$16.5 million (8.1%) on August 1984, but an increase of \$18.9 million (11.2%) on September 1983.

The number of motor cars and station wagons financed by finance companies in September 1984 was 18,710, a decrease of 1,532 (7.6%) on August 1984, but an increase of 1,280 (7.3%) on September 1983.

EXPLANATORY NOTES

Introduction

This publication contains 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 1984 issue of this publication.

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

Related publications

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

Finance Companies, Australia (5614.0)—issued monthly

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

Symbols and other usages

- nil or rounded to zero
- .. not applicable

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

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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—									
1981-82	1,783.7	248.3	2,032.0	2,333.2	257.6	2,590.8	3,544.4	161.3	3,705.8
1982-83	1,722.8	256.6	1,979.5	2,608.5	271.1	2,879.6	3,671.7	167.3	3,839.0
1983-84	1,991.9	251.7	2,243.6	2,779.4	271.9	3,051.3	3,959.8	179.3	4,139.1
1983—									
July	149.9	20.7	170.6	233.7	23.1	256.8	3,656.0	175.4	3,831.4
August	156.2	21.4	177.6	256.7	22.6	279.3	3,648.6	176.1	3,824.7
September	146.3	22.0	168.3	230.0	23.9	253.9	3,653.1	176.7	3,829.8
October	149.2	19.8	169.0	226.7	21.7	248.4	3,661.0	176.3	3,837.3
November	164.8	22.1	186.9	230.8	22.4	253.3	3,681.3	177.9	3,859.2
December	161.7	25.2	186.9	229.6	22.5	252.1	3,718.1	182.1	3,900.2
1984—									
January	155.4	21.7	177.1	212.9	22.1	235.0	3,730.5	183.2	3,913.7
February	171.3	21.9	193.2	237.6	23.4	261.0	3,757.3	183.4	3,940.7
March	181.9	21.6	203.5	247.1	25.4	272.5	3,784.4	181.7	3,966.1
April	159.2	21.2	180.3	213.1	21.9	234.9	3,816.2	182.9	3,999.1
May	206.2	18.0	224.2	236.3	24.2	260.5	3,890.8	182.0	4,072.8
June	169.7	16.2	206.0	224.9	18.7	243.6	3,959.8	179.3	4,139.1
July	190.4	15.4	205.8	228.9	17.7	246.7	4,011.5	171.4	4,182.9
August	185.5	18.2	203.7	232.3	18.5	250.8	4,058.4	168.4	4,226.8
September	168.1	19.1	187.2	200.6	18.0	218.6	4,108.7	167.8	4,276.5
STATES—AUGUST 1984									
N.S.W.	59.5	6.3	65.8	74.1	4.6	78.7	1,350.6	59.4	1,410.0
Vic.	45.1	3.4	48.5	51.4	3.5	54.9	965.0	44.3	1,009.3
Qld	31.8	1.0	32.8	47.3	1.9	49.2	767.3	10.1	777.4
S.A.	13.6	6.4	20.0	17.4	7.0	24.3	296.2	44.0	340.2
W.A.	26.0	0.9	26.9	28.5	1.3	29.7	478.2	7.4	485.6
Tas.	3.7	0.2	3.9	6.1	0.3	6.4	73.0	3.0	76.0
N.T.	2.0	—	2.0	2.6	—	2.6	42.2	—	42.2
A.C.T.	3.8	—	3.8	4.9	—	4.9	86.0	0.2	86.2
STATES—SEPTEMBER 1984									
N.S.W.	53.1	5.8	58.9	66.7	5.8	72.5	1,357.8	59.5	1,417.4
Vic.	41.5	2.8	44.3	41.2	2.6	43.9	985.8	41.6	1,027.5
Qld	27.8	0.8	28.6	38.1	1.1	39.2	773.1	9.9	783.0
S.A.	12.8	8.7	21.5	16.0	7.2	23.2	301.1	46.3	347.4
W.A.	24.6	0.9	25.5	27.6	1.1	28.7	487.8	7.2	495.0
Tas.	3.2	0.2	3.4	4.4	0.2	4.6	73.5	3.0	76.5
N.T.	1.8	—	1.8	2.3	—	2.3	42.8	—	42.8
A.C.T.	3.3	—	3.3	4.3	—	4.4	86.7	0.2	86.9

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

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—									
1981-82	126.9	270.0	397.0	53.4	194.4	247.8	180.4	464.4	644.8
1982-83	100.2	298.0	398.2	41.7	214.5	256.2	141.9	512.5	654.4
1983-84	135.2	306.2	441.4	42.9	208.3	251.2	178.1	514.5	692.7
1983—									
July	8.6	24.9	33.6	3.4	17.2	20.7	12.1	42.2	54.2
August	9.5	22.5	32.1	3.8	17.5	21.3	13.3	40.1	53.4
September	9.9	21.4	31.3	3.8	18.2	22.0	13.7	39.6	53.3
October	9.6	27.6	37.2	3.4	16.3	19.7	13.1	43.9	56.9
November	11.2	29.4	40.5	4.2	17.9	22.0	15.3	47.3	62.6
December	10.7	32.0	42.7	4.9	20.3	25.2	15.6	52.3	67.9
1984—									
January	12.3	22.8	35.1	3.1	18.5	21.6	15.4	41.4	56.8
February	11.7	23.3	35.0	3.6	18.2	21.9	15.3	41.6	56.8
March	13.2	24.9	38.2	3.5	18.0	21.5	16.8	42.9	59.7
April	10.3	22.8	33.1	3.5	17.6	21.1	13.8	40.4	54.3
May	15.7	28.5	44.2	2.9	15.1	17.9	18.6	43.6	62.1
June	12.5	26.1	38.5	2.8	13.4	16.2	15.3	39.4	54.7
July	12.0	27.0	39.0	2.7	12.7	15.4	14.7	39.7	54.4
August	12.1	22.8	34.9	3.2	14.9	18.1	15.3	37.7	53.0
September	9.4	21.2	30.6	2.5	16.5	19.0	11.9	37.7	49.7
STATES—AUGUST 1984									
N.S.W.	4.3	7.5	11.8	1.4	4.9	6.3	5.7	12.4	18.1
Vic.	3.1	3.7	6.8	0.5	2.9	3.4	3.5	6.7	10.2
Qld	2.7	4.1	6.8	0.8	0.2	1.0	3.5	4.3	7.8
S.A.	—	2.0	2.0	—	6.3	6.3	—	8.3	8.3
W.A.	1.2	4.6	5.8	0.4	0.5	0.9	1.6	5.1	6.7
Tas.	0.4	0.5	0.9	0.1	0.1	0.2	0.5	0.6	1.1
N.T.	—	—	—	—	—	—	—	—	—
A.C.T.	0.4	0.4	0.7	—	—	—	0.4	0.4	0.7
STATES—SEPTEMBER 1984									
N.S.W.	3.7	7.5	11.2	1.2	4.6	5.8	4.8	12.2	17.0
Vic.	2.1	3.7	5.8	0.4	2.4	2.8	2.4	6.2	8.6
Qld	2.2	3.6	5.7	0.6	0.2	0.8	2.8	3.7	6.5
S.A.	—	1.8	1.8	—	8.7	8.7	—	10.5	10.5
W.A.	0.8	3.8	4.6	0.3	0.5	0.9	1.1	4.4	5.5
Tas.	0.4	0.4	0.8	0.1	0.1	0.2	0.5	0.5	0.9
N.T.	—	—	—	—	—	—	—	—	—
A.C.T.	0.3	0.3	0.6	—	—	—	0.3	0.3	0.6

(a) Excludes hiring charges, interest and insurance.

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

Year	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					
1981-82	394.0	538.0	139.4	1,071.5	107.0	168.8	40.0	315.7	1,386.7	0.5	1,387.2
1982-83	377.6	506.6	148.1	1,032.3	104.9	150.0	37.9	292.8	1,324.6	0.5	1,325.1
1983-84	495.7	613.0	160.3	1,268.9	96.1	148.0	38.0	282.0	1,550.4	0.5	1,550.9
1983—											
July	35.6	44.3	14.9	94.9	7.6	11.0	3.0	21.6	116.4	—	116.4
August	40.6	48.6	11.4	100.6	8.7	11.9	2.9	23.6	124.2	—	124.2
September	34.6	46.1	11.9	92.6	7.9	11.4	3.1	22.4	115.0	0.1	115.0
October	35.5	45.2	10.9	91.5	7.6	9.8	3.1	20.5	112.0	—	112.1
November	37.2	51.3	12.7	101.2	8.2	11.3	3.5	23.1	124.2	—	124.3
December	40.4	46.5	11.4	98.3	7.9	10.1	2.7	20.8	119.0	0.1	119.1
1984—											
January	37.5	49.5	9.9	96.9	7.7	12.4	3.3	23.4	120.3	—	120.3
February	42.9	54.0	14.5	111.4	8.2	13.9	2.9	25.0	136.3	—	136.4
March	45.6	55.6	15.0	116.1	8.7	14.6	4.3	27.7	143.7	—	143.8
April	42.1	48.2	15.3	105.7	6.9	11.2	2.4	20.4	126.0	—	126.1
May	53.2	65.2	17.7	136.0	8.0	15.2	2.9	26.1	162.0	—	162.1
June	50.4	58.4	14.8	123.7	8.6	15.0	3.9	27.6	151.2	—	151.2
July	48.9	60.1	16.6	125.7	8.1	14.3	3.3	25.7	151.3	—	151.4
August	49.2	59.8	13.9	123.0	8.3	15.0	4.3	27.6	150.6	0.1	150.6
September	46.1	54.1	12.3	112.5	8.3	13.7	3.0	25.0	137.5	—	137.6
STATES—AUGUST 1984											
N.S.W.	18.6	20.5	3.9	43.0	1.6	2.1	1.0	4.7	47.7	—	47.7
Vic.	13.9	15.8	3.9	33.6	1.1	2.7	1.0	4.7	38.1	—	38.1
Qld.	7.1	9.9	2.8	19.8	1.2	3.1	0.9	5.2	25.0	—	25.0
S.A.	—	—	—	—	4.3	6.2	1.1	11.6	11.6	0.1	11.6
W.A.	6.6	9.5	3.0	19.2	0.1	0.6	0.2	1.0	20.2	—	20.2
Tas.	0.8	1.9	0.1	2.7	—	0.1	—	0.1	2.8	—	2.8
N.T.	0.8	0.9	0.1	1.9	—	—	0.1	0.1	2.0	—	2.0
A.C.T.	1.4	1.2	—	2.7	0.2	0.2	—	0.4	3.1	—	3.1
STATES—SEPTEMBER 1984											
N.S.W.	16.5	17.7	3.8	38.0	1.4	2.0	0.3	3.8	41.8	—	41.8
Vic.	14.2	15.3	3.0	32.5	1.1	1.7	0.3	3.1	35.6	—	35.6
Qld.	5.8	8.8	2.3	16.8	1.3	3.2	0.8	5.3	22.1	—	22.1
S.A.	—	—	—	—	4.1	5.8	1.2	11.0	11.0	—	11.0
W.A.	7.0	9.1	2.9	19.0	0.1	0.6	0.2	1.0	20.0	—	20.0
Tas.	0.7	1.4	0.2	2.4	0.1	0.1	—	0.1	2.5	—	2.5
N.T.	0.5	0.9	0.1	1.5	—	0.1	0.1	0.2	1.7	—	1.7
A.C.T.	1.4	0.8	—	2.3	0.2	0.2	0.1	0.5	2.7	—	2.7

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

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

	<i>New</i>	<i>Used</i>	<i>Total</i>
<i>Year—</i>			
1981-82	70,699	177,626	248,325
1982-83	63,664	148,616	212,280
1983-84	68,342	151,991	220,333
<i>1983—</i>			
July	5,429	12,044	17,473
August	6,176	13,266	19,442
September	5,333	12,097	17,430
October	5,263	10,943	16,206
November	5,604	12,731	18,335
December	5,793	11,341	17,134
<i>1984—</i>			
January	5,200	12,231	17,431
February	5,701	13,188	18,889
March	6,122	13,826	19,948
April	5,249	11,390	16,639
May	6,283	15,392	21,675
June	6,189	13,542	19,731
July	5,982	13,883	19,865
August	6,181	14,061	20,242
September	5,823	12,887	18,710
STATES—AUGUST 1984			
N.S.W.	2,013	3,941	5,954
Vic.	1,614	2,998	4,612
Qld	937	2,884	3,821
S.A.	532	1,373	1,905
W.A.	719	1,931	2,650
Tas.	109	463	572
N.T.	78	202	280
A.C.T.	179	269	448
STATES—SEPTEMBER 1984			
N.S.W.	1,903	3,698	5,601
Vic.	1,588	2,831	4,419
Qld	790	2,530	3,320
S.A.	500	1,224	1,724
W.A.	720	1,836	2,556
Tas.	97	436	533
N.T.	54	190	244
A.C.T.	171	142	313