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INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA NOVEMBER 1982

- PHONE INQUIRIES *for more information about these statistics—contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.*
other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.
- 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 November 1982 was \$173.9 million, an increase of \$14.4 million (9.0%) on October 1982, and an increase of \$7.9 million (4.8%) on November 1981.

The number of motor cars and station wagons financed by finance companies in November 1982 was 18,918, an increase of 1,767 (10.3%) on October 1982, but a decrease of 827 (4.2%) on November 1981.

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 1982 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, 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.

R. J. CAMERON
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—									
1979-80	1,451.4	212.1	1,663.5	2,193.5	230.7	2,424.2	2,950.2	137.9	3,088.1
1980-81	1,562.2	228.7	1,790.9	2,181.6	240.0	2,421.5	3,054.7	147.7	3,201.9
1981-82	1,783.7	248.3	2,032.0	2,333.3	257.6	2,590.9	3,544.4	161.3	3,705.8
1981—									
October	148.5	21.1	169.6	188.0	21.5	209.5	3,202.7	152.0	3,354.7
November	144.7	21.3	166.0	180.4	21.1	201.5	3,250.2	153.9	3,404.1
December	151.2	25.5	176.8	203.2	20.4	223.6	3,290.4	161.1	3,451.6
1982—									
January	141.1	15.4	156.5	183.2	20.2	203.4	3,331.4	158.1	3,489.5
February	134.7	21.5	156.2	192.9	21.6	214.5	3,352.7	159.8	3,512.6
March	161.9	19.5	181.4	221.6	21.9	243.5	3,382.6	159.4	3,542.0
April	152.6	20.2	172.9	199.6	22.2	221.8	3,425.5	159.3	3,584.9
May	158.1	21.0	179.0	195.3	21.2	216.5	3,477.3	161.1	3,638.4
June	154.7	21.3	176.0	199.9	22.5	222.4	3,544.4	161.3	3,705.8
July	159.6	20.4	180.0	203.3	22.3	225.6	3,597.7	162.9	3,760.7
August	151.7	22.0	173.6	211.1	22.3	233.4	3,627.7	163.0	3,790.7
September	150.6	20.9	171.5	204.6	22.1	226.7	3,659.6	163.4	3,823.0
October	140.6	18.9	159.5	204.2	21.5	225.7	3,676.8	162.5	3,839.3
November	152.2	21.8	173.9	215.1	22.1	237.3	3,706.5	164.0	3,870.5
STATES—OCTOBER 1982									
N.S.W.	52.1	4.2	56.3	74.7	4.8	79.5	1,326.9	46.0	1,372.9
Vic.	28.7	6.9	35.6	43.3	7.8	51.1	766.7	54.4	821.1
Qld	27.5	1.9	29.4	36.2	2.1	40.3	732.5	12.1	744.6
S.A.	9.6	4.5	14.2	(c)17.9	(c)5.5	(c)23.3	(c)305.5	(c)39.4	(c)344.9
W.A.	15.1	1.2	16.3	20.8	1.3	22.2	392.5	8.3	400.8
Tas.	2.7	0.1	2.8	4.9	0.1	5.1	76.6	2.1	78.7
N.T.	2.0	—	2.0	(d)	(d)	(d)	(d)	(d)	(d)
A.C.T.	2.9	—	2.9	4.4	—	4.4	76.1	0.2	76.3
STATES—NOVEMBER 1982									
N.S.W.	54.7	5.2	59.9	77.9	5.3	83.2	1,339.6	46.3	1,385.8
Vic.	30.3	7.6	38.0	43.9	7.6	51.4	768.9	55.0	823.8
Qld	30.1	2.3	32.4	41.5	2.1	43.6	741.0	12.5	753.5
S.A.	11.2	5.1	16.3	(c)18.4	(c)5.6	(c)24.0	(c)308.0	(c)39.6	(c)347.6
W.A.	17.4	1.3	18.7	23.3	1.3	24.6	396.0	8.4	404.4
Tas.	3.1	0.2	3.2	5.5	0.2	5.7	76.2	2.1	78.3
N.T.	2.0	—	2.0	(d)	(d)	(d)	(d)	(d)	(d)
A.C.T.	3.4	—	3.4	4.6	—	4.6	76.8	0.2	77.0

(a) Excludes hiring charges, interest and insurance. (b) Includes hiring charges, interest and insurance. (c) Includes Northern Territory. (d) 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—									
1979-80	96.7	232.4	329.1	54.5	157.1	211.6	151.3	389.5	540.7
1980-81	125.7	247.5	373.1	57.9	170.3	228.2	183.6	417.8	601.4
1981-82	126.9	270.0	397.0	53.4	194.4	247.8	180.4	464.4	644.8
1981—									
October	10.4	27.5	37.9	4.6	16.4	21.0	15.1	43.8	58.9
November	10.6	24.7	35.3	4.7	16.6	21.3	15.3	41.3	56.6
December	12.1	26.9	39.0	5.4	20.1	25.5	17.5	46.9	64.4
1982—									
January	11.6	17.1	28.7	3.7	11.7	15.3	15.2	28.8	44.0
February	9.5	18.5	28.0	4.8	16.8	21.5	14.3	35.2	49.5
March	10.4	22.7	33.2	3.1	16.4	19.5	13.6	39.1	52.7
April	8.9	23.3	32.2	3.4	16.8	20.2	12.3	40.1	52.4
May	10.6	24.7	35.3	4.0	16.9	20.9	14.6	41.6	56.2
June	9.7	22.2	31.9	3.7	17.5	21.2	13.4	39.7	53.1
July	10.1	24.8	34.9	3.7	16.6	20.3	13.8	41.4	55.2
August	9.8	21.1	30.9	3.8	18.2	21.9	13.6	39.3	52.9
September	9.4	23.1	32.5	3.4	17.4	20.8	12.8	40.5	53.3
October	8.4	27.9	36.3	2.9	16.0	18.9	11.3	43.9	55.3
November	9.4	28.8	38.2	3.7	18.0	21.7	13.1	46.8	59.9
STATES—OCTOBER 1982									
N.S.W.	2.9	14.4	17.3	0.9	3.3	4.2	3.8	17.7	21.5
Vic.	2.4	4.3	6.8	0.7	6.2	6.9	3.2	10.5	13.7
Qld	1.9	4.6	6.4	0.9	1.0	1.9	2.8	5.5	8.3
S.A.	—	1.2	1.2	—	4.6	4.6	—	5.9	5.9
W.A.	0.8	2.2	3.0	0.3	0.9	1.2	1.1	3.1	4.2
Tas.	0.2	0.3	0.5	—	—	—	0.3	0.3	0.6
N.T.	—	0.3	0.3	—	—	—	—	0.3	0.3
A.C.T.	0.2	0.7	0.9	—	—	—	0.2	0.7	0.9
STATES—NOVEMBER 1982									
N.S.W.	3.4	13.9	17.3	1.1	4.1	5.2	4.6	18.0	22.5
Vic.	2.7	4.4	7.0	0.8	6.8	7.6	3.5	11.2	14.7
Qld	1.9	4.9	6.7	1.2	1.1	2.3	3.1	5.9	9.0
S.A.	—	1.5	1.5	—	5.1	5.1	—	6.6	6.6
W.A.	0.9	2.6	3.5	0.4	1.0	1.3	1.3	3.6	4.8
Tas.	0.4	0.5	0.9	0.1	0.1	0.2	0.4	0.6	1.0
N.T.	—	0.2	0.2	—	—	—	—	0.2	0.2
A.C.T.	0.2	0.8	1.0	—	—	—	0.2	0.8	1.0

(a) Excludes hiring charges, interest and insurance.

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

	Hire purchase				Other instalment credit				Total hire purchase and other instalment credit		
	Cars and station wagons		Other (b)	Total	Cars and station wagons		Other (b)	Total	Finance companies	Other businesses	Total
	New	Used			New	Used					
Year—											
1979-80	289.6	470.5	107.2	867.3	74.5	141.5	39.6	255.5	1,122.3	0.5	1,122.8
1980-81	315.6	467.1	120.8	903.5	91.5	153.0	41.7	286.1	1,189.1	0.5	1,189.6
1981-82	394.0	538.0	139.4	1,071.5	107.0	168.8	40.0	315.7	1,386.7	0.5	1,387.2
1981—											
October	31.2	43.6	11.2	86.0	8.0	13.4	3.3	24.7	110.7	—	110.7
November	31.0	41.0	11.9	83.8	9.1	13.0	3.5	25.6	109.4	—	109.4
December	32.0	42.7	12.5	87.3	8.2	13.4	3.5	25.1	112.3	0.1	112.3
1982—											
January	31.8	45.2	11.2	88.2	8.0	13.3	3.1	24.3	112.5	0.1	112.5
February	30.1	41.9	11.8	83.7	7.3	12.8	2.9	23.0	106.7	—	106.7
March	36.2	49.0	12.3	97.5	10.2	16.9	4.2	31.2	128.7	—	128.7
April	35.6	46.2	11.8	93.6	9.0	14.0	4.0	26.9	120.4	—	120.4
May	36.1	47.2	12.0	95.3	9.3	14.8	3.4	27.5	122.8	—	122.8
June	34.7	48.1	11.0	93.8	10.2	15.4	3.5	29.1	122.8	—	122.8
July	35.3	47.6	12.0	94.9	10.8	16.1	3.0	29.9	124.7	0.1	124.8
August	34.9	44.8	12.2	92.0	10.3	15.2	3.4	28.8	120.8	—	120.8
September	33.6	44.6	13.0	91.3	9.8	14.0	3.1	26.9	118.1	—	118.2
October	28.9	40.5	11.6	81.0	8.2	12.1	3.0	23.3	104.2	—	104.3
November	33.0	43.0	11.6	87.6	9.1	14.0	3.3	26.4	114.0	—	114.0
STATES—OCTOBER 1982											
N.S.W.	10.9	16.9	3.8	31.6	1.1	1.9	0.3	3.3	34.8	—	34.8
Vic.	7.1	7.6	2.3	17.0	2.1	2.2	0.6	4.9	21.9	—	21.9
Qld	5.4	8.4	2.8	16.6	1.4	2.2	0.9	4.5	21.1	—	21.1
S.A.	..	..	..	..	2.9	4.6	0.9	8.4	8.4	—	8.4
W.A.	3.8	5.3	2.2	11.3	0.1	0.6	0.1	0.8	12.1	—	12.1
Tas.	0.5	1.4	0.2	2.1	—	0.1	—	0.1	2.2	—	2.2
N.T.	0.4	0.3	0.2	0.8	0.5	0.3	0.1	0.9	1.7	—	1.7
A.C.T.	0.8	0.7	0.1	1.6	0.2	0.2	—	0.4	2.1	—	2.1
STATES—NOVEMBER 1982											
N.S.W.	12.3	17.2	3.9	33.4	1.3	2.3	0.4	4.0	37.3	—	37.3
Vic.	7.8	8.5	1.8	18.1	2.0	2.5	0.7	5.2	23.3	—	23.3
Qld	6.3	9.4	2.6	18.3	1.5	2.5	1.2	5.1	23.4	—	23.4
S.A.	..	..	..	..	3.4	5.6	0.7	9.7	9.7	—	9.7
W.A.	4.8	5.5	2.9	13.2	0.1	0.5	0.1	0.7	13.9	—	13.9
Tas.	0.5	1.4	0.2	2.1	—	0.1	—	0.1	2.2	—	2.2
N.T.	0.5	0.2	0.1	0.9	0.6	0.2	0.1	0.9	1.8	—	1.8
A.C.T.	0.8	0.8	0.1	1.7	0.3	0.4	—	0.7	2.4	—	2.4

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

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

	New	Used	Total
Year—			
1979-80	64,295	193,664	257,959
1980-81	67,129	179,687	246,814
1981-82	70,699	177,626	248,325
1981—			
October	5,745	14,802	20,547
November	5,792	13,953	19,745
December	5,721	13,938	19,659
1982—			
January	5,562	14,573	20,135
February	5,239	13,437	18,676
March	6,444	15,805	22,249
April	6,031	14,514	20,545
May	6,190	14,958	21,148
June	5,987	15,382	21,369
July	6,104	14,922	21,026
August	6,255	13,824	20,079
September	5,702	13,635	19,337
October	4,852	12,299	17,151
November	5,546	13,372	18,918
STATES—OCTOBER 1982			
N.S.W.	1,583	4,273	5,856
Vic.	1,147	2,175	3,322
Qld	937	2,669	3,606
S.A.	375	1,014	1,389
W.A.	493	1,344	1,837
Tas.	73	461	534
N.T.	111	134	245
A.C.T.	133	229	362
STATES—NOVEMBER 1982			
N.S.W.	1,792	4,571	6,363
Vic.	1,244	2,448	3,692
Qld	1,084	2,859	3,943
S.A.	481	1,247	1,728
W.A.	596	1,366	1,962
Tas.	84	476	560
N.T.	123	125	248
A.C.T.	142	280	422