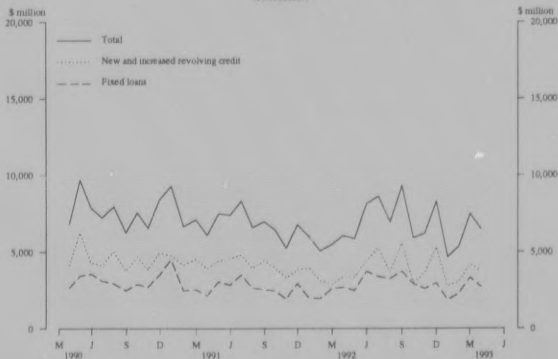


COMMERCIAL FINANCE, AUSTRALIA APRIL 1993

MAIN FEATURES

COMMERCIAL FINANCE COMMITMENTS,
APRIL 1988 TO APRIL 1993,
AUSTRALIA



Source: Table 1

Commercial finance commitments made by significant lenders in April 1993 totalled \$6,407.4 million, a decrease of \$989.8 million (13.4%) on March 1993 but an increase of \$396.8 million (6.6%) on April 1992. It should be noted that April 1993 was a four week reporting period for some banks whereas March 1993 and April 1992 were five week reporting periods.

All types of lenders recorded a decrease in April 1993; commitments by banks decreased by \$690.6 million (12.1%), finance companies by \$70.0 million (12.9%), money market corporations by \$202.1 million (22.1%) and other lenders by \$27.0 million (11.2%).

Commercial finance commitments decreased in all States with the exception of Tasmania, where commitments increased by \$17.7 million (20.0%). The most significant decreases were in New South Wales, down \$302.3 million (8.8%); Queensland, \$220.8 million (23.6%) and Western Australia, \$188.5 million (31.7%).

Commitments under fixed loan facilities decreased by \$576.8 million (17.6%) in April 1993. The most significant decreases were recorded in construction finance for the erection of dwellings for rental/resale, \$76.0 million (41.9%), the pur-

chase of dwellings for rental/resale, \$104.5 million (17.4%) and the 'other' category, \$304.2 million (43.7%). On the other hand, finance for the purchase of non-residential buildings was up \$36.0 million (22.2%) on March 1993. The industries recording major decreases in borrowing were: construction, \$97.1 million (35.6%); mining, \$84.3 million (61.6%); manufacturing, \$70.5 million (33.6%); public administration, \$64.5 million (26.7%); and agriculture, forestry, fishing and hunting, \$64.3 million (23.2%).

Commitments in the form of new and increased credit limits under revolving credit facilities decreased by \$412.9 million (10.0%). Industry sectors which recorded significant decreases included: construction, \$338.3 million (52.8%); finance, investment and insurance, \$243.4 million (29.5%); manufacturing, \$221.3 million (28.1%); and agriculture, forestry, fishing and hunting, \$108.8 million (34.6%). The major increase by industry was in public administration, up \$346.4 million.

Credit limits under revolving credit facilities at the end of April 1993 totalled \$123,860.2 million of which 67.8 per cent was used.

INQUIRIES

- for further information about statistics in this publication and the availability of related unpublished statistics, contact Mr. Mark Dennis on 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 — APRIL 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/resale	61.0	44.4	—	—	105.4
Non-residential buildings					
Shops	13.3	10.1	—	—	23.5
Offices	5.1	4.8	—	—	9.9
Industrial	28.8	0.6	—	—	29.4
Other	15.7	—	11.5	—	27.1
Total	62.9	15.5	11.5	—	89.9
Non-building structures	1.8	0.3	—	—	2.1
Alterations and/or additions	11.2	0.2	—	—	11.4
Purchase of real property —					
Dwellings for rental/resale by —					
Individuals	297.1	0.2	—	8.4	305.7
Other	181.6	6.0	—	3.0	190.6
Non-residential buildings					
Shops	67.7	0.3	—	0.4	68.4
Offices	31.8	0.1	—	0.9	32.8
Industrial	45.9	0.2	—	0.7	46.8
Other	45.5	—	—	4.6	50.1
Total	190.9	0.6	—	6.6	198.2
Rural property	51.6	0.2	—	—	51.7
Other land —					
For residential block development	17.4	33.4	—	—	50.8
Other	31.8	4.2	—	—	36.0
Wholesale finance	125.8	0.1	—	169.3	295.2
Purchase of plant and equipment —					
Motor vehicles	37.2	140.1	2.2	15.5	194.9
Other transport equipment	15.8	12.5	—	—	28.4
Other	52.3	51.3	2.9	—	106.4
Factoring	0.6	49.1	—	—	49.7
Refinancing	562.6	2.2	23.9	5.2	593.9
Other	365.7	20.6	—	5.7	392.0
Total fixed loan facilities	2,067.1	380.8	40.5	213.7	2,702.1
Commitments under revolving credit facilities —					
New and increased credit limits	2,944.2	89.9	670.8	0.5	3,705.4
Total commercial finance commitments	5,011.3	470.7	711.3	214.2	6,407.4
STATES					
New South Wales	2,394.6	111.4	534.7	78.3	3,119.1
Victoria	1,283.6	117.6	176.6	55.1	1,632.9
Queensland	551.7	121.0	—	41.8	714.5
South Australia	273.4	63.1	—	10.7	347.1
Western Australia	350.5	37.9	—	18.3	406.6
Tasmania	91.9	7.4	—	6.7	106.1
Northern Territory	18.7	3.5	—	2.3	24.4
Australian Capital Territory	46.9	8.9	—	0.8	56.7

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 -			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	Non-building structures					Residential block developments	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
1992												
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	50.6	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
February	104.7	34.0	1.7	10.1	463.7	155.7	43.2	57.3	23.9	174.0	15.4	104.4
March	181.4	83.5	7.7	18.1	600.8	162.2	64.5	80.4	58.8	221.2	23.6	139.6
April	105.4	89.9	2.1	11.4	496.3	198.2	51.7	50.8	36.0	194.9	28.4	106.4
STATES — MARCH 1993												
N.S.W.	64.2	44.1	5.7	5.0	194.4	51.8	16.3	17.8	8.9	66.1	6.1	42.6
Vic.	36.0	14.8	0.5	3.1	105.1	33.7	12.2	6.8	31.7	68.6	5.3	32.8
Qld	54.5	15.8	0.8	5.9	169.1	35.9	13.5	34.8	8.8	34.7	6.7	29.1
S.A.	6.5	2.5	0.4	1.4	31.1	8.3	8.6	3.4	1.4	19.9	2.1	9.5
W.A.	11.2	4.6	—	2.0	57.2	25.4	12.2	8.5	5.6	22.3	2.5	19.5
Tas.	1.8	0.5	0.2	0.3	14.1	3.5	1.4	0.5	2.2	7.1	0.2	4.5
N.T.	1.0	0.8	—	—	11.8	0.8	0.1	0.2	0.1	0.8	0.6	1.2
A.C.T.	6.2	0.4	—	0.4	17.9	2.8	0.2	8.3	0.2	1.8	0.1	0.4
STATES — APRIL 1993												
N.S.W.	31.0	49.6	0.1	4.0	172.0	62.0	11.7	8.5	9.6	58.6	9.9	33.1
Vic.	8.3	16.9	0.8	2.9	91.8	32.6	10.6	4.8	6.3	66.4	5.1	26.5
Qld	37.1	11.0	0.6	1.5	120.1	43.2	12.9	24.9	8.6	26.6	5.8	18.3
S.A.	5.6	3.5	0.5	1.1	29.1	10.4	8.3	3.6	2.0	15.9	3.8	10.9
W.A.	9.2	8.0	0.1	0.8	47.3	44.6	6.4	3.4	2.7	18.2	7.7	13.7
Tas.	8.6	0.5	—	0.6	11.2	4.6	1.9	0.6	6.7	5.9	0.7	2.9
N.T.	0.7	0.4	—	—	8.4	0.2	—	0.4	—	2.2	0.3	0.6
A.C.T.	4.8	—	—	0.4	16.4	0.5	—	4.5	0.1	1.2	—	0.4

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
1992											
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	305.1	377.0	1,861.1	—	4,247.5	2,759.0	3,926.1	125,842.1	84,804.9
February	196.7	43.2	321.9	511.1	2,260.9	—	4,478.9	3,019.6	3,499.4	124,108.6	84,162.7
March	259.8	56.4	624.8	696.2	3,278.9	—	4,918.4	4,118.3	4,208.3	124,064.0	84,408.0
April	295.2	49.7	593.9	392.0	2,702.1	—	4,584.9	3,705.4	2,909.4	123,860.2	83,978.0
STATES — MARCH 1993											
N.S.W.	115.0	14.9	306.6	266.8	1,226.2	—	2,567.6	2,195.1	2,409.9	53,415.5	38,012.5
Vic.	50.8	14.3	111.9	258.1	785.7	—	1,079.6	977.0	828.6	43,181.5	27,876.9
Qld	55.1	15.2	67.7	66.9	614.7	—	765.7	320.6	315.4	10,548.4	7,054.5
S.A.	11.8	8.2	63.8	59.6	238.6	—	164.2	223.8	263.2	7,297.2	4,782.3
W.A.	16.4	3.9	58.7	31.6	281.4	—	264.8	113.7	282.6	6,631.1	4,837.4
Tas.	6.4	—	10.0	4.7	57.5	—	28.1	31.0	47.2	1,021.9	762.6
N.T.	4.3	—	3.2	3.4	28.3	—	14.7	20.2	26.0	427.4	330.5
A.C.T.	—	—	2.9	5.0	46.5	—	33.7	37.0	35.3	1,541.1	751.3
STATES — APRIL 1993											
N.S.W.	149.2	13.3	298.2	173.4	1,084.3	—	2,374.4	2,034.9	1,606.3	54,272.7	37,617.3
Vic.	67.4	13.5	139.7	85.4	579.1	—	940.2	1,053.8	809.4	43,197.1	27,786.1
Qld	41.8	11.3	42.4	55.7	461.7	—	764.7	252.7	198.6	10,030.4	7,086.0
S.A.	11.2	7.9	60.2	28.3	202.3	—	166.6	144.8	102.5	7,315.3	4,794.5
W.A.	16.2	3.7	40.3	37.0	254.2	—	258.6	152.5	145.9	6,571.2	4,845.3
Tas.	6.8	—	8.3	6.1	65.3	—	31.2	40.7	25.8	1,036.9	760.1
N.T.	2.4	—	0.8	2.3	18.9	—	12.7	5.6	5.8	404.4	329.1
A.C.T.	0.2	—	4.1	3.8	36.3	—	36.4	20.4	15.2	1,032.2	759.5

(a) Prior to July 1991 Factoring was included in Other. (b) Includes transfer 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	4,057.0	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
1992														
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	353.3	85.6	9.8	37.2	435.1	1,861.1
February	220.2	114.0	117.0	170.5	212.9	236.0	65.8	133.3	313.8	80.0	51.2	41.7	504.4	2,260.9
March	277.2	136.8	210.1	272.7	282.8	244.2	96.1	152.9	501.4	107.8	241.7	90.4	664.9	3,278.9
April	212.9	52.5	139.6	175.6	243.7	192.2	98.9	153.7	489.7	106.2	177.2	40.6	619.2	2,702.1
STATES — MARCH 1993														
N.S.W.	63.9	19.2	106.3	123.0	117.2	70.9	28.8	56.7	147.6	40.8	194.3	21.1	236.5	1,226.2
Vic.	63.4	103.7	40.6	48.9	68.4	57.0	20.7	33.0	108.4	22.3	42.8	43.9	132.5	785.7
Qld	57.8	6.4	23.8	61.7	55.7	52.4	23.6	28.7	128.4	21.5	3.9	11.5	139.2	614.7
S.A.	38.1	2.1	25.6	10.1	14.4	15.9	8.9	12.0	52.4	8.3	0.2	3.8	46.7	238.6
W.A.	45.5	4.2	11.6	12.8	17.1	30.2	9.2	18.9	40.7	11.7	0.1	7.4	72.0	281.4
Tas.	6.9	1.2	1.5	4.0	6.6	10.5	2.4	0.8	9.1	1.9	0.3	2.1	10.2	57.5
N.T.	1.0	—	0.4	1.6	3.3	4.0	1.7	1.0	7.0	0.7	—	0.1	7.6	28.3
A.C.T.	0.6	—	0.3	10.6	0.1	3.3	0.7	2.0	7.7	0.6	0.1	0.5	20.1	46.5
STATES — APRIL 1993														
N.S.W.	49.5	40.3	55.5	75.7	82.2	48.8	44.9	73.1	196.7	57.9	147.9	10.9	200.8	1,084.3
Vic.	44.5	1.2	47.4	27.9	75.5	44.6	20.0	37.8	68.2	14.9	24.8	10.8	161.4	579.1
Qld	37.3	5.3	15.2	42.1	47.3	45.1	17.9	15.7	105.5	14.5	2.7	8.0	105.0	461.7
S.A.	31.0	0.1	10.7	8.6	12.1	18.2	5.5	8.5	56.3	7.0	—	3.5	40.8	202.3
W.A.	42.8	4.3	9.4	9.6	16.4	22.5	8.0	14.0	31.2	8.7	1.3	4.2	81.8	254.2
Tas.	7.0	1.4	0.9	2.8	7.5	7.9	1.6	1.4	21.5	1.7	0.5	2.8	8.4	65.3
N.T.	0.3	—	0.3	1.1	2.5	1.8	0.8	0.9	4.9	0.4	—	0.3	5.5	18.9
A.C.T.	0.5	—	0.2	7.8	0.1	3.3	0.1	2.4	5.3	1.0	—	0.1	15.4	36.3

(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
1992														
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	5,524.9
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	713.1	218.5	162.2	225.4	105.9	306.4	202.8	57.6	83.2	33.2	210.7	2,759.0
February	359.8	274.6	709.7	257.1	184.5	197.6	43.6	356.2	265.0	102.5	16.9	83.8	168.2	3,019.6
March	314.6	137.5	786.7	641.0	168.0	246.1	71.2	824.0	432.0	72.3	41.3	112.7	270.9	4,118.3
April	205.8	233.9	565.4	302.7	206.2	238.7	60.1	580.6	415.5	117.9	387.7	36.3	354.6	3,705.4
STATES — MARCH 1993														
N.S.W.	85.4	87.5	398.0	494.5	91.5	93.9	32.3	499.6	201.5	29.8	20.0	23.7	137.5	2,195.1
Vic.	46.9	38.9	195.6	70.4	41.4	70.4	29.4	267.2	93.7	15.5	21.0	25.5	61.2	977.0
Qld	53.3	5.6	64.5	46.1	13.5	32.9	3.1	10.8	45.2	12.8	0.1	5.0	27.8	320.6
S.A.	63.9	1.4	44.5	10.9	8.8	19.7	2.4	17.7	22.1	2.8	0.1	6.8	22.6	223.8
W.A.	51.8	1.6	79.8	11.3	6.8	19.4	1.7	25.6	41.6	10.3	0.1	47.9	15.8	313.7
Tas.	10.6	2.5	2.5	2.1	1.3	2.5	1.7	1.4	3.1	0.2	—	0.1	3.0	31.0
N.T.	0.8	—	1.1	1.7	1.4	1.6	0.6	1.3	10.9	0.3	—	0.1	0.4	20.2
A.C.T.	1.9	—	0.7	4.0	3.3	5.6	—	0.6	14.0	0.7	—	3.6	2.6	37.0
STATES — APRIL 1993														
N.S.W.	60.8	89.6	321.8	208.9	83.2	88.0	27.1	451.9	154.9	77.4	372.5	12.0	86.7	2,034.9
Vic.	31.2	136.5	160.9	36.6	90.3	77.2	26.4	80.5	160.6	15.5	14.4	9.8	213.8	1,053.8
Qld	38.0	2.9	17.0	30.5	10.0	30.4	2.2	28.4	62.1	8.0	0.6	3.8	18.9	252.7
S.A.	35.7	—	37.4	4.9	9.5	20.9	0.6	3.9	7.8	2.6	—	7.6	13.9	144.8
W.A.	29.1	4.5	18.7	12.8	9.8	17.4	1.6	13.6	23.4	6.5	0.1	2.3	12.6	152.5
Tas.	10.8	0.3	8.7	2.1	0.8	2.8	1.6	0.3	3.8	7.5	0.1	—	2.0	40.7
N.T.	0.2	0.1	0.7	1.2	0.5	1.3	0.6	0.1	0.4	0.2	—	—	0.2	5.6
A.C.T.	—	—	0.2	5.6	2.1	0.7	—	1.9	2.6	0.1	—	0.7	6.5	20.4

(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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