



INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA JUNE 1981

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MAIN FEATURES

The total amount financed for retail sales in June 1981 was \$164.7 million, an increase of \$5.2 million on May 1981, and \$31.1 million more than in June 1980.

The total number of motor cars and station wagons financed by finance companies in June 1981 was 22,440, an increase of 1,211 on the May 1981 figure, and 2,225 more than in June 1980.

In the year ended June 1981 the total amount financed for retail sales was \$1,814.6 million, \$151.1 million (9.1 per cent) up on the previous year. During 1980-81 finance companies financed the purchase of 250,377 motor cars and station wagons, 7,582 (2.9 per cent) less than in 1979-80.

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, Australia* (1101.0) which is available free of charge 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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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
<i>Year—</i>									
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	2,193.5	230.7	2,424.2	2,897.2	137.9	3,035.1
1980-81	1,585.9	228.7	1,814.6	2,232.6	240.0	2,472.7	3,022.7	147.2	3,169.9
<i>1980—</i>									
May	126.8	19.5	146.3	189.6	19.9	209.5	2,903.0	139.3	3,042.2
June	116.3	17.3	133.6	177.0	19.9	196.9	2,897.2	137.9	3,035.1
July	137.2	18.9	156.0	201.8	22.4	224.3	2,861.1	135.8	2,996.9
August	118.8	18.8	137.5	176.0	19.2	195.2	2,864.3	136.8	3,001.1
September	122.4	19.0	141.4	181.0	19.9	200.9	2,865.7	137.3	3,003.0
October	136.9	19.6	156.5	190.2	20.5	210.7	2,881.9	137.7	3,019.6
November	127.6	21.0	148.7	169.9	19.9	189.7	2,888.2	140.8	3,029.0
December	135.1	22.3	157.3	178.5	18.3	196.7	2,902.1	146.5	3,048.6
<i>1981—</i>									
January	121.7	14.1	135.8	171.5	19.0	190.5	2,929.3	143.3	3,072.6
February	128.1	19.4	147.4	180.7	18.9	199.7	2,943.5	145.8	3,089.3
March	139.7	17.9	157.6	204.2	20.3	224.5	2,960.3	145.2	3,105.4
April	134.9	17.2	152.1	190.0	19.6	209.7	2,973.2	144.5	3,117.7
May	139.0	20.4	159.5	194.0	21.2	215.2	2,994.5	146.0	3,140.5
June	144.6	20.1	164.7	194.8	20.8	215.5	3,022.7	147.2	3,169.9
STATES—MAY 1981									
N.S.W.	51.8	4.6	56.3	74.5	4.5	79.0	1,173.0	38.1	1,211.2
Vic.	28.9	8.1	37.0	40.2	8.4	48.6	570.0	49.5	619.5
Qld	24.9	1.8	26.7	32.8	2.1	34.9	535.1	12.7	547.8
S.A.	9.6	4.4	14.0	(c)16.4	(c)4.8	(c)21.2	(c)256.0	(c)36.2	(c)292.2
W.A.	15.3	1.3	16.6	20.5	1.4	21.9	318.3	7.6	325.9
Tas.	3.9	0.1	4.0	5.7	0.1	5.9	79.9	1.6	81.5
N.T.	1.6	—	1.6	(d)	(d)	(d)	(d)	(d)	(d)
A.C.T.	3.1	—	3.1	3.8	—	3.8	62.2	0.2	62.4
STATES—JUNE 1981									
N.S.W.	49.2	5.0	54.3	73.9	4.9	78.9	1,175.9	38.5	1,214.4
Vic.	31.5	7.7	39.1	42.1	7.5	49.5	575.7	50.2	625.9
Qld	26.1	1.8	27.9	32.7	2.1	34.8	543.5	12.6	556.2
S.A.	11.2	4.4	15.7	(c)17.7	(c)4.8	(c)22.6	(c)259.2	(c)36.4	(c)295.6
W.A.	17.7	1.1	18.8	19.3	1.3	20.6	324.9	7.6	332.5
Tas.	4.0	0.1	4.1	5.5	0.1	5.6	80.2	1.6	81.8
N.T.	1.7	—	1.7	(d)	(d)	(d)	(d)	(d)	(d)
A.C.T.	3.0	—	3.1	3.5	—	3.5	63.3	0.2	63.5

(a) Excludes hiring charges, interest and insurance separately, included in South Australia. (b) Includes hiring charges, interest and insurance. (c) Includes Northern Territory. (d) Not available.

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—									
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
1980-81	126.1	247.7	373.9	57.9	170.3	228.2	184.1	418.0	602.1
1980—									
May	9.0	21.4	30.5	5.0	14.4	19.5	14.1	35.9	50.0
June	8.5	18.9	27.4	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	41.3	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
October	10.6	25.4	36.0	4.9	14.7	19.6	15.5	40.1	55.6
November	10.6	22.8	33.4	5.1	15.9	21.0	15.6	38.7	54.4
December	13.1	25.8	38.9	5.3	16.9	22.3	18.5	42.7	61.1
1981—									
January	11.3	15.7	26.9	3.8	10.3	14.1	15.0	26.0	41.0
February	10.6	17.6	28.2	4.3	15.1	19.3	14.8	32.7	47.5
March	10.9	18.6	29.5	4.8	13.0	17.9	15.7	31.6	47.3
April	10.1	19.3	29.4	4.7	12.5	17.2	14.8	31.8	46.6
May	10.8	20.5	31.3	5.1	15.3	20.4	15.9	35.8	51.7
June	10.6	18.6	29.2	4.7	15.4	20.1	15.3	34.0	49.2
STATES—MAY 1981									
N.S.W.	3.4	10.4	13.7	1.0	3.5	4.6	4.4	13.9	18.3
Vic.	3.6	3.0	6.6	2.4	5.7	8.1	6.0	8.7	14.7
Qld	2.0	2.7	4.7	0.9	0.9	1.8	2.9	3.6	6.5
S.A.	—	1.4	1.4	—	4.4	4.4	—	5.8	5.8
W.A.	1.0	2.3	3.3	0.6	0.7	1.3	1.6	3.0	4.7
Tas.	0.5	0.2	0.7	0.1	0.1	0.1	0.6	0.2	0.8
N.T.	—	0.1	0.1	—	—	—	—	0.1	0.1
A.C.T.	0.2	0.4	0.7	—	—	—	0.3	0.4	0.7
STATES—JUNE 1981									
N.S.W.	3.4	8.2	11.7	1.1	3.9	5.0	4.5	12.1	16.7
Vic.	3.6	2.8	6.5	2.1	5.5	7.7	5.8	8.3	14.1
Qld	1.9	2.7	4.7	1.0	0.9	1.8	2.9	3.6	6.5
S.A.	—	1.6	1.6	—	4.4	4.4	—	6.0	6.0
W.A.	0.8	2.5	3.2	0.4	0.7	1.1	1.2	3.1	4.3
Tas.	0.5	0.1	0.7	—	0.1	0.1	0.6	0.2	0.8
N.T.	0.1	0.1	0.2	—	—	—	0.1	0.1	0.2
A.C.T.	0.3	0.4	0.7	—	—	—	0.3	0.4	0.7

(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					
1978-79	303.3	534.0	124.8	962.1	86.2	150.3	40.3	276.8	1,238.3	0.5	1,238.8
1979-80	289.6	470.5	107.2	867.3	74.5	141.5	39.6	255.5	1,122.3	0.5	1,122.8
1980-81	328.5	476.6	121.0	926.1	91.5	153.0	41.9	286.4	1,212.0	0.5	1,212.5
1980—											
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	25.2	38.2	8.7	72.1	7.0	12.2	3.7	22.9	94.9	—	95.0
October	26.9	39.9	10.1	76.9	7.0	13.2	3.8	24.0	100.9	0.1	101.0
November	24.7	35.5	12.9	73.0	6.5	11.1	3.7	21.3	94.3	—	94.3
December	27.9	35.5	9.9	73.3	7.3	11.8	3.8	22.9	96.2	—	96.2
1981—											
January	26.0	37.6	9.4	73.0	6.6	11.9	3.3	21.8	94.8	—	94.8
February	26.6	39.0	11.1	76.6	7.2	12.5	3.6	23.2	99.8	—	99.9
March	29.1	43.3	11.2	83.6	8.5	14.4	3.8	26.6	110.3	—	110.3
April	28.3	41.2	11.0	80.5	9.4	12.1	3.5	25.0	105.5	—	105.5
May	30.8	41.5	10.1	82.3	8.6	13.8	3.1	25.5	107.8	—	107.8
June	32.0	45.3	10.2	87.5	9.5	15.1	3.4	28.0	115.4	0.1	115.4
STATES—MAY 1981											
N.S.W.	13.1	16.4	3.4	32.9	1.8	2.6	0.7	5.1	38.0	—	38.0
Vic.	6.7	9.3	1.6	17.6	1.8	2.5	0.4	4.7	22.3	—	22.3
Qld	5.0	7.4	2.8	15.2	1.4	2.7	0.9	4.9	20.2	—	20.2
S.A.	—	—	—	—	2.6	4.9	0.7	8.2	8.2	—	8.2
W.A.	3.9	5.2	1.8	10.9	0.2	0.6	0.2	1.0	11.9	—	11.9
Tas.	0.8	2.0	0.3	3.1	—	0.1	—	0.2	3.3	—	3.3
N.T.	0.4	0.3	0.1	0.8	0.3	0.2	0.1	0.7	1.5	—	1.5
A.C.T.	0.7	0.9	0.1	1.8	0.4	0.3	—	0.7	2.4	—	2.4
STATES—JUNE 1981											
N.S.W.	12.2	17.4	3.5	33.1	1.6	2.2	0.7	4.5	37.6	—	37.6
Vic.	7.2	10.5	1.9	19.7	1.8	3.0	0.6	5.4	25.0	—	25.0
Qld	5.4	7.6	2.6	15.6	1.9	2.8	1.1	5.8	21.4	—	21.4
S.A.	—	—	—	—	3.4	5.5	0.7	9.6	9.6	—	9.6
W.A.	5.1	6.4	1.8	13.2	0.1	0.9	0.2	1.3	14.5	—	14.5
Tas.	0.7	2.1	0.2	3.1	—	0.2	—	0.2	3.3	—	3.3
N.T.	0.4	0.4	0.2	1.0	0.3	0.2	0.1	0.6	1.6	—	1.6
A.C.T.	0.9	0.8	0.1	1.8	0.3	0.3	—	0.6	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

	<i>New</i>	<i>Used</i>	<i>Total</i>
<i>Year—</i>			
1978-79	75,017	216,971	292,888
1979-80	64,295	193,664	257,959
1980-81	69,007	181,371	250,378
<i>1980—</i>			
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	5,467	15,299	20,766
October	5,641	16,092	21,733
November	5,214	13,652	18,866
December	5,763	13,810	19,573
<i>1981—</i>			
January	5,373	14,235	19,608
February	5,552	14,453	20,005
March	6,040	15,932	21,972
April	5,939	14,472	20,411
May	6,291	14,939	21,230
June	6,498	15,942	22,440
STATES—MAY 1981			
N.S.W.	2,432	4,977	7,409
Vic.	1,250	2,750	4,000
Qld.	1,067	2,878	3,945
S.A.	454	1,426	1,880
W.A.	632	1,661	2,313
Tas.	162	742	904
N.T.	111	156	267
A.C.T.	183	329	512
STATES—JUNE 1981			
N.S.W.	2,251	5,254	7,505
Vic.	1,344	2,996	4,340
Qld.	1,172	2,970	4,142
S.A.	513	1,544	2,057
W.A.	752	1,903	2,655
Tas.	151	808	959
N.T.	108	165	273
A.C.T.	207	302	509

