



INSTALMENT CREDIT FOR RETAIL SALES, AUSTRALIA APRIL 1984

- PHONE INQUIRIES** *for more information about these statistics—contact Mr Mark Dennis 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 April 1984 was \$180.4 million, a decrease of \$22.9 million (11.3%) on March 1984, but an increase of \$30.7 million (20.5%) on April 1983.

The number of motor cars and station wagons financed by finance companies in April 1984 was 16,639, a decrease of 3,303 (16.6%) on March 1984, but an increase of 1,973 (13.5%) on April 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 1983 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.

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—									
1980-81	1,562.2	228.7	1,790.9	2,181.6	240.0	2,421.5	3,054.7	147.2	3,201.9
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	1,722.6	256.6	1,979.3	2,606.6	271.1	2,877.7	3,673.2	167.3	3,840.5
1983—									
March	151.8	22.0	173.9	248.0	24.2	272.2	3,649.8	167.7	3,817.5
April	129.1	20.6	149.7	217.7	21.7	239.4	3,642.0	168.6	3,810.7
May	152.0	21.7	173.6	240.5	23.0	263.5	3,661.4	168.7	3,830.0
June	149.4	21.2	170.6	223.9	23.5	247.3	3,673.2	167.3	3,840.5
July	149.7	20.7	170.4	233.5	23.1	256.6	3,657.2	175.4	3,832.6
August	156.2	21.4	177.5	256.7	22.6	279.3	3,648.1	176.1	3,824.2
September	146.3	22.0	168.3	230.0	23.9	253.9	3,653.1	176.7	3,829.8
October	149.3	19.8	169.0	225.0	21.7	246.7	3,662.8	176.3	3,839.2
November	164.0	22.1	186.0	238.8	22.4	261.2	3,681.1	177.9	3,858.9
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	193.1	237.6	23.4	261.0	3,757.3	183.4	3,940.7
March	181.7	21.6	203.3	247.1	25.4	272.5	3,784.4	181.7	3,966.1
April	159.2	21.2	180.4	213.2	21.9	235.0	3,816.2	182.9	3,999.1
STATES—MARCH 1984									
N.S.W.	60.1	5.7	65.7	85.8	5.3	91.2	1,290.2	56.0	1,346.3
Vic.	41.4	6.9	48.3	51.7	7.4	59.1	865.5	56.6	920.0
Qld	31.8	2.1	33.8	44.6	2.6	47.2	745.3	13.4	758.7
S.A.	15.6	4.8	20.3	18.3	7.6	25.9	275.0	43.4	318.4
W.A.	23.7	2.0	25.7	32.9	2.3	35.2	420.1	9.3	429.4
Tas.	3.6	0.2	3.8	5.7	0.2	5.9	68.5	2.7	71.2
N.T.	1.8	—	1.8	2.8	—	2.8	40.1	—	40.1
A.C.T.	3.8	—	3.8	5.3	—	5.3	81.8	0.2	82.0
STATES—APRIL 1984									
N.S.W.	54.0	4.9	58.9	75.8	4.3	80.2	1,296.1	56.9	1,353.0
Vic.	38.3	7.0	45.3	45.2	7.0	52.2	876.6	57.2	933.8
Qld	26.6	1.9	28.5	39.8	2.2	42.0	747.7	13.2	760.9
S.A.	11.8	5.5	17.2	16.1	6.4	22.4	276.4	43.2	319.6
W.A.	20.7	1.8	22.5	25.5	1.8	27.3	427.2	9.5	436.7
Tas.	3.2	0.2	3.3	4.6	0.2	4.8	69.2	2.8	71.9
N.T.	1.3	—	1.3	2.1	—	2.1	40.1	—	40.1
A.C.T.	3.3	—	3.4	4.1	—	4.1	82.8	0.2	83.0

(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—									
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
1982-83	100.2	298.0	398.2	41.7	214.5	256.2	141.9	512.5	654.4
1983—									
March	9.6	22.3	32.0	3.5	18.5	22.0	13.2	40.8	54.0
April	7.4	24.1	31.6	3.1	17.5	20.5	10.5	41.6	52.1
May	9.0	26.4	35.4	3.5	18.1	21.6	12.5	44.6	57.0
June	8.0	23.7	31.7	3.5	17.7	21.1	11.5	41.4	52.8
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	28.7	39.8	4.2	17.9	22.0	15.3	46.5	61.9
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	33.2	3.5	17.7	21.2	13.8	40.5	54.3
STATES—MARCH 1984									
N.S.W.	5.1	9.3	14.3	1.2	4.5	5.7	6.2	13.8	20.0
Vic.	3.3	3.4	6.7	0.8	6.1	6.9	4.1	9.5	13.6
Qld	3.1	4.0	7.1	1.2	0.9	2.1	4.2	4.9	9.1
S.A.	..	2.8	2.8	..	4.7	4.7	..	7.5	7.5
W.A.	1.0	4.5	5.5	0.3	1.7	2.0	1.3	6.2	7.5
Tas.	0.5	0.5	1.0	0.1	0.1	0.2	0.5	0.6	1.1
N.T.	—	—	0.1	—	—	—	—	—	0.1
A.C.T.	0.3	0.5	0.8	—	—	—	0.3	0.5	0.8
STATES—APRIL 1984									
N.S.W.	3.4	9.3	12.8	1.3	3.6	4.9	4.8	12.9	17.7
Vic.	2.3	3.2	6.0	0.8	6.2	7.0	3.5	9.4	13.0
Qld	2.6	3.9	6.5	1.0	0.9	1.9	3.6	4.8	8.4
S.A.	..	2.3	2.3	..	5.4	5.4	..	7.7	7.7
W.A.	0.9	3.3	4.2	0.3	1.5	1.8	1.2	4.8	6.0
Tas.	0.4	0.4	0.8	0.1	0.1	0.2	0.5	0.4	0.9
N.T.	—	—	0.1	—	—	—	—	—	0.1
A.C.T.	0.3	0.4	0.6	—	—	—	0.3	0.4	0.6

(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—											
1980-81	315.6	467.1	125.4	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
1982-83	377.3	506.7	148.1	1,032.1	104.9	150.0	37.9	292.8	1,324.4	0.5	1,324.9
1983—											
March	34.8	46.2	14.0	95.0	8.9	12.5	3.4	24.9	119.9	—	119.9
April	28.8	37.6	11.4	77.8	6.2	10.5	3.0	19.8	97.5	—	97.6
May	34.3	45.4	14.7	94.4	7.8	11.1	3.2	22.2	116.6	—	116.6
June	34.9	44.4	16.5	95.9	7.8	10.8	3.3	21.8	117.7	—	117.7
July	35.2	44.4	14.9	94.6	7.6	11.0	3.0	21.6	116.1	—	116.2
August	40.6	48.6	11.4	100.6	8.7	11.9	2.9	23.6	124.1	—	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	35.4	45.1	11.0	91.6	7.6	9.8	3.1	20.5	112.1	—	112.1
November	37.2	51.3	12.7	101.2	8.1	11.3	3.5	22.9	124.1	—	124.2
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	37.3	49.2	9.9	96.4	9.0	11.7	3.3	23.9	120.3	—	120.3
February	42.7	53.8	14.5	111.0	9.5	12.9	2.9	25.3	136.3	—	136.3
March	45.2	55.2	15.0	115.4	10.4	13.5	4.3	28.2	143.6	—	143.6
April	41.9	48.0	15.4	105.4	8.0	10.3	2.4	20.7	126.1	—	126.1
STATES—MARCH 1984											
N.S.W.	16.8	19.8	5.5	42.1	0.9	2.3	0.4	3.7	45.8	—	45.8
Vic.	13.1	14.7	3.1	31.0	1.3	1.5	1.0	3.8	34.7	—	34.7
Qld.	6.5	10.2	2.5	19.2	1.6	3.0	0.9	5.5	24.7	—	24.7
S.A.	—	—	—	—	5.4	5.8	1.7	12.8	12.8	—	12.8
W.A.	6.3	7.1	3.6	17.1	0.4	0.5	0.2	1.1	18.1	—	18.1
Tas.	0.7	1.6	0.1	2.4	0.1	0.1	—	0.3	2.7	—	2.7
N.T.	0.6	0.5	0.1	1.1	0.5	—	—	0.6	1.7	—	1.7
A.C.T.	1.3	1.3	—	2.6	0.2	0.2	—	0.5	3.0	—	3.0
STATES—APRIL 1984											
N.S.W.	16.1	17.0	5.5	38.6	0.9	1.4	0.3	2.6	41.2	—	41.2
Vic.	12.3	12.7	4.7	29.8	1.1	1.2	0.3	2.6	32.3	—	32.3
Qld.	5.9	8.3	1.5	15.7	1.1	2.7	0.6	4.4	20.1	—	20.1
S.A.	—	—	—	—	4.3	4.4	0.8	9.5	9.5	—	9.5
W.A.	5.4	7.1	3.2	15.7	0.2	0.4	0.2	0.9	16.5	—	16.5
Tas.	0.6	1.5	0.1	2.2	0.1	0.1	—	0.1	2.4	—	2.4
N.T.	0.3	0.5	0.1	1.0	0.2	—	0.1	0.3	1.3	—	1.3
A.C.T.	1.3	1.0	0.2	2.4	0.1	0.1	—	0.3	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

	New	Used	Total
<i>Year—</i>			
1980-81	67,129	179,687	246,816
1981-82	70,699	177,626	248,325
1982-83	63,636	148,616	212,252
<i>1983—</i>			
March	5,704	13,013	18,717
April	4,367	10,299	14,666
May	5,416	12,437	17,853
June	5,367	12,075	17,442
July	5,381	12,069	17,450
August	6,171	13,260	19,431
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	5,552	11,962	17,514
February	6,144	12,734	18,878
March	6,575	13,367	19,942
April	5,640	10,999	16,639
STATES—MARCH 1984			
N.S.W.	2,105	4,409	6,514
Vic.	1,465	2,704	4,169
Qld	1,068	2,575	3,643
S.A.	819	1,238	2,057
W.A.	687	1,583	2,270
Tas.	134	475	609
N.T.	123	111	234
A.C.T.	174	272	446
STATES—APRIL 1984			
N.S.W.	1,796	3,464	5,260
Vic.	1,339	2,163	3,502
Qld	922	2,206	3,128
S.A.	697	928	1,625
W.A.	563	1,485	2,048
Tas.	100	437	537
N.T.	73	120	193
A.C.T.	150	196	346