



COMMERCIAL FINANCE, AUSTRALIA JUNE AND JULY, 1985

- PHONE INQUIRIES** *for more information about these statistics—contact Mr Mark Hopkins on Canberra (062) 52 7118 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

Commercial finance commitments made by significant lenders in July 1985 totalled \$5,404.5 million, an increase of \$279.3 million (5.4%) on June 1985.

Fixed loan commitments were \$2,305.9 million, a decrease of \$362.7 million (13.6%) on June 1985, while new and increased lending commitments under revolving credit were \$3,098.5 million, an increase of \$641.9 million (26.1%) on June 1985.

The contributions of major significant lenders to total commercial finance commitments in July 1985 were trading banks (66.2%), finance companies (13.8%) and money market corporations (14.9%). The corresponding contributions in June 1985 were 63.3%, 15.3% and 17.4% respectively.

NOTE: Commercial finance commitments under fixed loan facilities are understated to a small extent due to the inability of some banks to separate, from their personal lending commitments, amounts relating to lending to individuals for business or investment purposes. Action is being taken by banks to overcome this problem.

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) during the period June and July 1985. 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 January to March 1985 issue of this publication.

Statistical period

2. While the statistics are described as being for calendar months, it should be noted that:

- in the case of trading banks, the data relate to a month ending on the last Wednesday;
- 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Unpublished data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 identified for phone inquiries at the front of this publication or by writing to Private Finance Section, ABS, PO Box 10, Belconnen, ACT 2616.

Related publications

4. 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

Instalment Credit for Retail Sales, Australia (5631.0)—final issue December 1984

Finance Companies, Australia (5614.0)—final issue December 1984

5. 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

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

A. R. BAGNALL
Acting Australian Statistician

TABLE 1 - COMMERCIAL FINANCE COMMITMENTS - JUNE 1985
(\$ MILLION)

PURPOSE OF COMMITMENT BY TYPE OF FACILITY	TYPE OF LENDER					TOTAL(A)
	TRADING BANKS (A)	OTHER BANKS(A)	FINANCE COMPANIES	MONEY MARKET CORPORATIONS	OTHER LENDERS	
	AUSTRALIA					
COMMITMENTS UNDER FIXED LOAN FACILITIES -						
CONSTRUCTION FINANCE FOR -						
ERECTION OF -						
DWELLINGS FOR RENTAL/RESALE	16.2	1.7	59.4	-	-	77.3
NON-RESIDENTIAL BUILDINGS	42.5	5.6	52.3	32.3	-	132.6
NON-BUILDING STRUCTURES	3.5	6.1	.3	-	-	9.9
ALTERATIONS AND/OR ADDITIONS	13.9	6.1	10.7	13.3	-	43.9
PURCHASE OF REAL PROPERTY -						
DWELLINGS FOR RENTAL/RESALE	32.0	14.9	27.2	20.1	-	94.2
NON-RESIDENTIAL BUILDINGS	62.0	9.8	71.3	18.1	-	161.2
RURAL PROPERTY	65.7	11.3	5.3	.7	13.8	96.9
OTHER LAND -						
FOR RESIDENTIAL BLOCK DEVELOPMENT	7.3	.8	66.0	-	-	74.1
OTHER	25.0	1.8	23.6	3.3	-	53.7
WHOLESALE FINANCE	88.9	1.0	86.4	10.1	-	186.4
PURCHASE OF PLANT AND EQUIPMENT -						
MOTOR VEHICLES	11.7	4.1	48.9	-	-	64.7
OTHER TRANSPORT EQUIPMENT	11.3	.5	12.2	10.1	-	34.2
OTHER	71.8	9.6	92.0	6.6	-	179.9
REFINANCING	99.7	22.5	30.1	28.7	.4	181.4
OTHER (B)	749.0	39.6	106.4	349.1	34.1	1,278.2
TOTAL FIXED LOAN FACILITIES	1,300.5	135.3	692.0	492.5	48.3	2,668.6
COMMITMENTS UNDER REVOLVING CREDIT FACILITIES						
NEW AND INCREASED CREDIT LIMITS	1,943.1	9.7	89.9	399.2	14.7	2,456.6
TOTAL COMMERCIAL FINANCE COMMITMENTS	3,243.6	145.0	782.0	891.6	63.0	5,125.2
STATES						
NEW SOUTH WALES	1,640.5	45.2	284.9	434.7	24.6	2,430.0
VICTORIA	787.4	68.1	157.6	315.2	23.0	1,351.3
QUEENSLAND	289.0	13.8	173.7	73.0	5.6	555.1
SOUTH AUSTRALIA	255.3	5.6	76.0	17.2	5.3	359.4
WESTERN AUSTRALIA	166.9	6.3	63.8	50.4	2.9	290.3
TASMANIA	21.8	5.3	10.4	-	.2	37.7
NORTHERN TERRITORY	10.1	.7	7.3	.8	-	18.8
AUSTRALIAN CAPITAL TERRITORY	72.5	.1	8.3	.3	1.4	82.6

(A) EXCLUDES SOME PERSONAL INVESTMENT LOANS(SEE NOTE). (B) INCLUDES FACTORING.

TABLE 1 - COMMERCIAL FINANCE COMMITMENTS - JULY 1985
(\$ MILLION)

PURPOSE OF COMMITMENT BY TYPE OF FACILITY	TYPE OF LENDER					TOTAL (A)
	TRADING BANKS (A)	OTHER BANKS (A)	FINANCE COMPANIES	MONEY MARKET CORPORATIONS	OTHER LENDERS	
AUSTRALIA						
COMMITMENTS UNDER FIXED LOAN FACILITIES -						
CONSTRUCTION FINANCE FOR -						
ERECTION OF -						
DWELLINGS FOR RENTAL/REALE	15.9	1.6	60.5	16.0	-	94.0
NON-RESIDENTIAL BUILDINGS	33.0	11.2	38.5	42.6	-	125.3
NON-BUILDING STRUCTURES	3.1	1.7	2.1	.1	-	7.0
ALTERATIONS AND/OR ADDITIONS	112.8	4.4	3.4	5.0	-	125.6
PURCHASE OF REAL PROPERTY -						
DWELLINGS FOR RENTAL/REALE	41.8	20.8	26.9	15.2	.4	105.1
NON-RESIDENTIAL BUILDINGS	62.6	11.2	46.0	10.8	2.1	132.7
RURAL PROPERTY	65.8	19.9	5.1	6.4	25.1	122.3
OTHER LAND -						
FOR RESIDENTIAL BLOCK DEVELOPMENT	7.0	.7	54.2	-	-	61.9
OTHER	25.7	2.8	24.5	6.3	-	59.3
WHOLESALE FINANCE	38.9	.8	88.9	.3	-	128.9
PURCHASE OF PLANT AND EQUIPMENT -						
MOTOR VEHICLES	16.5	4.7	54.1	2.2	-	77.6
OTHER TRANSPORT EQUIPMENT	4.7	.2	7.1	-	-	12.0
OTHER	29.7	13.1	57.4	8.8	-	108.9
REFINANCING	118.4	23.1	31.9	52.3	.2	225.8
OTHER (B)	527.6	66.7	134.8	153.5	37.0	919.7
TOTAL FIXED LOAN FACILITIES	1,103.6	182.8	635.5	319.4	64.7	2,305.9
COMMITMENTS UNDER REVOLVING CREDIT FACILITIES						
NEW AND INCREASED CREDIT LIMITS	2,473.5	10.1	110.9	484.2	19.9	3,098.5
TOTAL COMMERCIAL FINANCE COMMITMENTS	3,577.0	192.9	746.3	803.6	84.5	5,404.5
STATES						
NEW SOUTH WALES	1,722.7	48.6	216.2	470.0	27.6	2,485.0
VICTORIA	889.0	102.6	176.5	197.8	21.9	1,387.8
QUEENSLAND	356.7	17.2	170.8	58.1	27.9	630.8
SOUTH AUSTRALIA	315.7	6.8	94.0	25.9	4.1	446.6
WESTERN AUSTRALIA	149.9	11.7	72.3	51.4	1.7	287.0
TASMANIA	28.8	3.9	4.3	-	-	37.0
NORTHERN TERRITORY	12.8	1.6	3.0	.1	-	17.5
AUSTRALIAN CAPITAL TERRITORY	101.5	.4	9.2	.3	1.3	112.6

W

(A) EXCLUDES SOME PERSONAL INVESTMENT LOANS(SEE NOTE). (B) INCLUDES FACTORING.

TABLE 2 - COMMERCIAL FINANCE COMMITMENTS - ALL LENDERS - FIXED LOAN FACILITIES(A)
(\$ MILLION)

(\$ MILLION)

PURPOSE OF COMMITMENT									
CONSTRUCTION FINANCE FOR -					PURCHASE OF REAL PROPERTY				
ERECTION OF -				ALTERATIONS AND/OR ADDITIONS	DWELLINGS FOR RENTAL/RESALE	NON- RESIDENTIAL BUILDINGS	RURAL PROPERTY	OTHER LAND	
DWELLINGS FOR RENTAL/RESALE	NON- RESIDENTIAL BUILDINGS	NON-BUILDING STRUCTURES	RESIDENTIAL BLOCK DEVELOPMENT					OTHER	
AUSTRALIA									
1984									
MAY									
JUNE									
JULY									
AUGUST									
SEPTEMBER			NOT		PREVIOUSLY		COLLECTED		
OCTOBER									
NOVEMBER									
DECEMBER									
1985									
JANUARY	61.1	133.8	15.9	19.5	48.6	307.4	85.5	31.6	29.7
FEBRUARY	70.2	147.6	10.8	15.7	51.1	237.3	82.5	35.1	36.9
MARCH	102.0	195.2	4.9	21.8	73.6	160.3	100.7	76.7	30.1
APRIL	104.9	125.2	8.7	19.3	68.7	181.8	96.8	74.4	44.2
MAY	145.6	167.5	7.7	18.7	64.4	185.9	106.9	77.8	53.6
JUNE	77.3	132.6	9.9	43.9	94.2	161.2	96.9	74.1	53.7
JULY	94.0	125.3	7.0	125.6	105.1	132.7	122.3	61.9	59.3
STATES - JUNE 1985									
N.S.W.	19.2	52.9	2.8	14.8	42.3	72.2	30.6	6.1	15.2
VIC.	10.0	34.4	2.1	13.0	11.8	25.5	17.5	15.4	10.3
QLD.	31.0	24.8	1.8	10.5	24.9	25.4	23.7	35.7	13.2
S.A.	8.5	5.9	.3	1.9	7.4	20.0	15.7	6.7	3.7
W.A.	5.0	6.6	.3	1.8	4.5	10.4	7.9	8.1	7.4
TAS.	.4	6.5	2.5	1.1	.4	1.7	1.0	.2	.3
N.T.	1.3	.8	-	.3	1.4	.4	.1	1.5	1.0
A.C.T.	1.9	.6	-	.5	1.5	5.8	.4	.4	2.6
STATES - JULY 1985									
N.S.W.	25.5	35.0	1.5	108.6	44.5	51.4	24.2	7.6	24.2
VIC.	14.9	19.8	2.0	9.5	29.4	25.3	27.6	7.0	7.0
QLD.	33.7	44.6	1.7	2.0	14.2	21.3	48.8	31.1	15.8
S.A.	10.4	13.9	1.2	2.5	6.7	21.5	12.6	8.2	4.6
W.A.	6.0	9.9	.6	1.7	5.1	9.4	6.2	7.3	5.2
TAS.	.6	.5	-	.6	.7	1.9	1.0	.1	.5
N.T.	.9	.5	-	.1	.4	-	.1	.2	.3
A.C.T.	2.0	1.1	-	.5	4.0	1.9	1.9	.5	1.7

(A) EXCLUDES SOME PERSONAL INVESTMENT LOANS(SEE NOTE).

TABLE 2 - COMMERCIAL FINANCE COMMITMENTS - ALL LENDERS - FIXED LOAN FACILITIES (CONTINUED) (A)
(\$ MILLION)

PURPOSE OF COMMITMENT									
PURCHASE OF PLANT AND EQUIPMENT							DEBT PARTICIPATION IN LEVERAGED LEASES (INCLUDED IN TOTAL)	COMMITMENTS NOT DRAWN AT END OF PERIOD	
WHOLESALE FINANCE	MOTOR VEHICLES	OTHER TRANSPORT EQUIPMENT	OTHER	RE- FINANCING	OTHER (B)	TOTAL COMMITMENTS			
AUSTRALIA									
1984									
MAY									
JUNE									
JULY									
AUGUST									
SEPTEMBER			NOT		PREVIOUSLY		COLLECTED		
OCTOBER									
NOVEMBER									
DECEMBER									
1985									
JANUARY	75.3	49.5	12.1	64.0	179.0	458.2	1,571.3	-	4,059.6
FEBRUARY	79.7	62.6	11.3	66.0	161.6	557.4	1,625.7	-	3,906.7
MARCH	92.7	69.8	11.3	86.5	190.8	674.4	1,890.8	-	4,205.0
APRIL	112.0	59.2	11.1	83.1	198.4	614.6	1,802.3	-	6,550.4
MAY	95.7	79.4	12.0	102.1	253.4	861.4	2,232.1	2.7	5,260.1
JUNE	186.4	64.7	34.2	179.9	181.4	1278.2	2,668.6	.1	5,218.3
JULY	128.9	77.6	12.0	108.9	225.8	919.7	2,305.9	30.0	5,640.4
STATES - JUNE 1985									
N.S.W.	128.4	20.9	11.6	102.3	74.2	797.5	1,390.9	-	2,531.6
VIC.	28.5	17.8	12.6	36.0	36.0	284.3	555.2	.1	1,370.2
QLD.	11.5	9.2	2.4	13.5	30.5	96.7	355.0	-	697.9
S.A.	8.2	4.7	4.3	9.2	19.7	38.8	155.0	-	124.7
W.A.	7.3	9.0	2.7	15.7	17.8	47.0	151.6	-	365.7
TAS.	.9	1.8	.5	1.9	1.3	6.2	26.7	-	26.0
N.T.	.1	.7	.1	.7	.6	2.0	10.9	-	29.2
A.C.T.	1.3	.7	.1	.6	1.2	5.8	23.3	-	73.0
STATES - JULY 1985									
N.S.W.	65.3	22.5	2.0	39.9	90.7	499.5	1,042.4	-	2,728.2
VIC.	31.9	22.1	2.6	34.2	52.6	219.0	504.8	8.0	1,407.3
QLD.	11.2	11.8	1.7	12.4	27.1	80.6	358.0	22.0	957.1
S.A.	10.3	8.0	1.8	6.8	31.2	28.3	168.0	-	125.6
W.A.	6.2	10.1	3.4	11.8	17.9	81.1	181.8	-	303.1
TAS.	1.1	1.4	.3	2.6	1.3	5.1	17.7	-	33.4
N.T.	.3	.9	.2	.6	2.7	1.9	9.0	-	27.3
A.C.T.	2.6	.7	.1	.6	2.4	4.1	24.2	-	58.4

(A) - EXCLUDES SOME PERSONAL INVESTMENT LOANS(SEE NOTE). (B) INCLUDES FACTORING.

TABLE 3 - COMMERCIAL FINANCE COMMITMENTS - ALL LENDERS - FIXED LOAN FACILITIES, BY INDUSTRY OF BORROWER(A)
(\$ MILLION)

(\$ MILLION)

	AGRICULTURE FORESTRY, FISHING AND HUNTING	MINING	MANUFACTURING	CONSTRUCTION	WHOLESALE TRADE	RETAIL TRADE	TRANSPORT AND STORAGE	FINANCE INVESTMENT AND INSURANCE	PROPERTY AND BUSINESS SERVICES	OTHER INDUSTRIES	TOTAL
AUSTRALIA											
1984											
MAY											
JUNE											
JULY											
AUGUST											
SEPTEMBER				NOT		PREVIOUSLY			COLLECTED		
OCTOBER											
NOVEMBER											
DECEMBER											
1985											
JANUARY	187.0	21.9	154.8	195.0	58.9	155.0	55.9	187.2	128.4	427.3	1,571.3
FEBRUARY	212.5	24.1	213.9	190.5	63.2	165.2	61.5	188.4	184.9	321.7	1,625.7
MARCH	243.5	25.0	164.7	291.3	78.9	190.6	64.8	283.0	245.5	303.6	1,890.8
APRIL	254.8	38.8	127.8	268.9	104.3	146.9	73.4	252.2	221.3	314.1	1,802.3
MAY	304.8	43.4	212.9	286.0	85.5	252.3	68.8	359.6	300.6	318.0	2,232.1
JUNE	242.0	191.1	280.2	248.6	105.3	248.5	89.2	413.5	339.7	510.5	2,668.6
JULY	254.6	16.0	263.9	209.2	143.8	215.5	67.3	440.6	254.9	440.2	2,305.9
STATES - JUNE 1985											
N.S.W.	82.4	144.9	165.1	100.0	46.1	139.3	29.9	204.8	151.5	326.8	1,390.9
VIC.	35.6	40.5	60.1	57.0	27.2	35.7	24.9	135.2	62.3	76.7	555.2
QLD.	64.9	1.9	22.1	53.4	10.9	30.8	17.7	30.0	84.3	39.0	355.0
S.A.	32.2	.2	21.4	13.9	11.7	17.5	8.2	16.9	21.2	11.8	155.0
W.A.	22.1	3.5	7.0	12.3	7.3	11.8	5.2	24.3	14.3	43.7	151.6
TAS.	3.1	-	1.2	6.7	1.2	8.9	2.4	.4	.8	1.9	26.7
N.T.	.8	-	.3	2.0	.2	1.0	.5	.8	2.9	2.2	10.9
A.C.T.	.9	-	3.0	3.2	.7	3.4	.5	1.0	2.4	8.3	23.3
STATES - JULY 1985											
N.S.W.	75.8	3.7	151.5	75.1	44.8	95.1	21.6	251.5	78.6	244.7	1,042.4
VIC.	59.0	2.8	66.4	42.3	61.0	45.2	21.5	70.8	57.0	79.0	504.8
QLD.	70.4	2.7	21.0	45.8	16.1	30.5	10.8	51.5	61.1	48.1	358.0
S.A.	23.2	.1	12.7	20.0	13.2	17.8	5.3	12.7	41.8	21.2	168.0
W.A.	20.8	6.6	10.0	19.9	7.0	15.9	4.9	49.2	10.1	37.5	181.8
TAS.	3.9	-	1.3	1.1	.8	4.8	1.2	.7	1.5	2.4	17.7
N.T.	1.0	.2	.3	1.8	.2	1.0	.7	1.0	1.2	1.5	9.0
A.C.T.	.4	-	.9	3.2	.5	5.4	1.3	3.2	3.5	5.8	24.2

(A) EXCLUDES SOME PERSONAL INVESTMENT LOANS(SEE NOTE).

TABLE 4 - COMMERCIAL FINANCE COMMITMENTS - ALL LENDERS - REVOLVING CREDIT FACILITIES
(\$ MILLION)

	NEW AND INCREASED CREDIT LIMITS BY INDUSTRY OF BORROWER										CANCELLATIONS AND REDUCTIONS OF CREDIT LIMITS DURING PERIOD	CREDIT LIMITS AT END OF PERIOD	
	AGRICULTURE, FORESTRY, FISHING AND HUNTING	MINING	MANUFACTURING	CONSTRUCTION	WHOLESALE SALE	RETAIL TRADE	TRANSPORT AND STORAGE	FINANCE INVESTMENT AND INSURANCE	PROPERTY AND BUSINESS SERVICES	OTHER INDUSTRIES	TOTAL	TOTAL	USED
AUSTRALIA													
1984													
MAY													
JUNE													
JULY													
AUGUST													
SEPTEMBER													
OCTOBER													
NOVEMBER													
DECEMBER													
1985													
JANUARY	121.7	80.1	170.7	100.1	92.0	86.2	26.3	533.0	152.1	221.7	1,584.0	47,065.9	26,242.2
FEBRUARY	99.3	43.5	197.2	206.7	97.1	85.5	15.9	313.9	273.7	297.4	1,630.2	47,612.0	25,260.7
MARCH	162.1	87.4	257.6	100.8	152.2	154.1	18.1	419.5	334.8	280.7	1,967.4	48,007.6	27,234.6
APRIL	156.8	34.2	202.7	76.7	187.7	181.5	52.3	389.2	199.0	323.2	1,803.2	47,996.3	28,170.9
MAY	181.9	215.1	416.6	248.6	127.8	264.1	96.8	499.0	430.7	367.2	2,847.8	49,229.1	28,790.6
JUNE	183.8	80.1	566.2	157.9	148.6	195.5	32.2	533.7	225.4	333.3	2,456.6	50,278.0	28,934.4
JULY	247.7	101.5	467.6	154.2	210.2	373.1	70.9	768.3	233.8	471.1	3,098.5	51,678.3	28,861.1
STATES - JUNE 1985													
N.S.W.	45.6	63.1	293.5	32.0	50.8	45.1	19.0	235.5	116.2	138.5	1,039.0	726.3	22,162.8
VIC.	68.6	5.3	173.5	56.5	56.7	97.3	3.8	170.3	48.3	115.7	796.1	231.0	16,063.7
QLD.	18.1	8.8	30.8	7.6	6.9	23.2	6.4	44.4	24.1	29.8	200.1	96.3	4,490.8
S.A.	35.4	.3	62.7	5.4	27.1	14.4	1.6	38.7	5.7	13.0	204.4	83.4	2,670.1
W.A.	13.5	2.6	4.6	4.5	6.6	6.7	1.0	42.5	28.9	27.8	138.7	98.4	3,217.4
TAS.	2.6	-	.4	.4	.3	5.5	.3	1.1	.3	1.1	7.9	4.7	429.8
N.T.	.2	.1	.4	2.0	.1	2.3	.3	1.1	.3	1.1	7.9	4.7	234.0
A.C.T.	-	-	.3	49.4	.1	.9	-	.8	1.6	6.1	59.3	164.5	1,009.4
STATES - JULY 1985													
N.S.W.	92.3	24.2	220.4	49.2	87.5	96.0	24.5	486.8	143.9	217.8	1,442.6	526.6	23,078.8
VIC.	52.6	16.6	170.9	41.8	61.5	190.1	30.0	187.7	51.3	80.4	883.0	595.5	16,351.1
QLD.	37.0	55.2	25.9	14.6	25.9	19.8	2.2	39.6	12.7	39.9	272.8	240.9	4,522.7
S.A.	34.9	.6	21.8	25.6	19.6	21.5	12.3	26.9	11.2	104.4	278.7	112.8	2,835.9
W.A.	15.9	4.2	13.8	11.4	6.9	16.4	1.1	16.3	8.0	11.3	105.2	106.9	3,233.2
TAS.	5.8	-	5.3	1.3	.6	2.8	.2	.8	.5	2.0	19.3	15.9	433.2
N.T.	.6	.1	.7	1.1	.6	1.3	.3	2.0	.9	.9	8.6	5.9	236.6
A.C.T.	8.6	.7	8.9	9.1	7.5	25.3	.2	8.2	5.3	14.5	88.4	111.1	986.7