



COMMERCIAL FINANCE, AUSTRALIA MARCH 1986

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MAIN FEATURES

Commercial finance commitments made by significant lenders in March 1986 totalled \$5,074.2 million an increase of \$558.8 million (12.3%) on February 1986.

Fixed loan commitments were \$1,986.4 million, a decrease of \$141.2 million (6.6%) on February 1986, while new and increased lending commitments under revolving credit were \$3,087.8 million, an increase of \$697.0 million (29.2%) on February 1986.

The contributions of major significant lenders to total commercial finance commitments in March 1986 were trading banks \$3,365.0 million (66.3%), finance companies \$523.7 million (10.3%) and money market corporations \$933.2 million (18.4%). The corresponding contributions in February were (59.3%), (13.0%) and (20.8%) 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 March 1986. 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Unpublished data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.

Revisions

4. This publication incorporates revisions made to the previous statistics in the series.

Total credit limits at end of period

5. In principle, total credit limits at the end of period for revolving credit presented in Table 4 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, 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

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

IAN CASTLES
Australian Statistician

TABLE 1 - COMMERCIAL FINANCE COMMITMENTS - MARCH 1986
(\$ MILLION)

PURPOSE OF COMMITMENT BY TYPE OF FACILITY	TYPE OF LENDER					TOTAL(A)
	TRADING BANKS	OTHER BANKS	FINANCE COMPANIES	MONEY MARKET CORPORATIONS	OTHER LENDERS	
AUSTRALIA						
COMMITMENTS UNDER FIXED LOAN FACILITIES -						
CONSTRUCTION FINANCE FOR -						
ERECTION OF -						
DWELLINGS FOR RENTAL/REALE	14.9	1.2	47.4	10.8	-	74.2
NON-RESIDENTIAL BUILDINGS	57.8	9.7	37.4	36.4	-	141.4
NON-BUILDING STRUCTURES	1.0	3.6	1.0	-	-	5.6
ALTERATIONS AND/OR ADDITIONS	9.7	4.1	7.2	.6	-	21.6
PURCHASE OF REAL PROPERTY -						
DWELLINGS FOR RENTAL/REALE	20.9	6.8	24.2	21.6	-	73.6
NON-RESIDENTIAL BUILDINGS	67.3	7.9	37.4	2.8	-	115.4
RURAL PROPERTY	43.8	6.1	2.5	-	4.8	57.2
OTHER LAND -						
FOR RESIDENTIAL BLOCK DEVELOPMENT	7.3	.2	25.7	-	-	33.2
OTHER	17.5	3.7	27.9	4.3	-	53.4
WHOLESALE FINANCE	41.3	.7	42.8	8.8	-	93.7
PURCHASE OF PLANT AND EQUIPMENT -						
MOTOR VEHICLES	9.9	4.7	54.5	.4	-	69.5
OTHER TRANSPORT EQUIPMENT	4.8	.1	7.9	2.9	-	15.6
OTHER	14.2	9.5	42.5	.7	-	66.9
REFINANCING	140.6	29.8	27.6	11.2	.5	209.7
OTHER (B)	483.8	51.3	93.7	283.0	43.5	955.4
TOTAL FIXED LOAN FACILITIES	934.8	139.6	479.7	383.4	48.9	1,986.4
COMMITMENTS UNDER REVOLVING CREDIT FACILITIES						
NEW AND INCREASED CREDIT LIMITS	2,430.2	50.2	43.9	549.8	13.7	3,087.8
TOTAL COMMERCIAL FINANCE COMMITMENTS	3,365.0	189.7	523.7	933.2	62.6	5,074.2
STATES						
NEW SOUTH WALES	1,593.6	44.7	150.8	675.3	20.2	2,484.6
VICTORIA	772.0	95.3	143.4	196.1	25.2	1,232.0
QUEENSLAND	326.0	16.3	98.9	37.3	9.2	487.7
SOUTH AUSTRALIA	334.0	15.4	52.0	8.6	5.9	415.9
WESTERN AUSTRALIA	234.6	12.4	54.6	14.6	1.0	317.1
TASMANIA	42.2	4.2	4.0	1.2	.2	51.9
NORTHERN TERRITORY	22.0	1.4	5.8	-	-	29.1
AUSTRALIAN CAPITAL TERRITORY	40.6	.2	14.1	.1	1.1	56.0

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

TABLE 2 - COMMERCIAL FINANCE COMMITMENTS - ALL LENDERS - FIXED LOAN FACILITIES(A)
(\$ 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									
1985									
JANUARY	61.1	155.3	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
AUGUST	102.2	180.3	3.7	30.8	75.6	138.2	56.5	72.7	56.4
SEPTEMBER	109.8	101.3	5.7	16.2	79.5	162.0	54.9	53.5	39.1
OCTOBER	100.2	176.8	10.0	35.0	69.3	154.6	55.9	66.2	51.6
NOVEMBER	94.9	128.7	8.9	17.1	66.0	113.1	55.1	51.8	54.7
DECEMBER	68.8	146.4	22.2	21.7	72.9	297.3	52.9	67.5	43.7
1986									
JANUARY	49.7	208.4	10.5	27.9	48.9	120.7	45.1	37.5	44.5
FEBRUARY	66.5	159.6	3.0	17.3	63.1	136.7	78.1	46.7	51.6
MARCH	74.2	141.4	5.6	21.6	73.6	115.4	57.2	33.2	53.4
STATES - FEBRUARY 1986									
N.S.W.	14.2	14.1	.5	4.4	21.9	36.0	10.9	17.4	10.2
VIC.	17.4	43.4	1.7	2.3	17.3	58.2	5.9	6.7	6.9
QLD.	10.7	28.6	.3	3.5	11.6	9.5	43.7	12.1	27.0
S.A.	15.4	56.7	.4	1.6	7.0	25.4	10.6	2.4	2.5
W.A.	4.0	12.3	.1	4.2	2.6	4.2	3.0	6.1	3.6
TAS.	.2	.3	-	.2	.3	.6	1.5	.3	.5
N.T.	2.9	1.8	-	.3	.3	.1	1.4	1.1	.8
A.C.T.	1.6	2.4	-	.7	2.1	2.7	1.1	.6	.1
STATES - MARCH 1986									
N.S.W.	30.6	71.9	2.3	9.1	37.5	53.1	11.9	6.2	9.9
VIC.	11.8	23.0	2.1	3.9	14.1	25.3	7.3	6.3	28.0
QLD.	14.9	17.2	.8	3.1	7.7	15.2	6.4	7.8	6.1
S.A.	7.2	7.4	.4	3.6	8.4	9.3	15.5	2.7	2.6
W.A.	4.2	19.1	-	.9	3.7	5.1	5.1	9.3	5.7
TAS.	.4	.5	-	.5	.4	1.2	10.2	.1	.4
N.T.	1.2	1.3	-	.3	.9	1.8	.2	.2	.4
A.C.T.	3.7	1.0	-	.2	.7	4.4	.6	.7	.3

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

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

	PURPOSE OF COMMITMENT						DEBT PARTICIPATION IN LEVERAGED LEASES (INCLUDED IN TOTAL)	COMMITMENTS NOT DRAWN AT END OF PERIOD	
	PURCHASE OF PLANT AND EQUIPMENT				RE- FINANCING	OTHER (B)			TOTAL COMMITMENTS
	WHOLESALE FINANCE	MOTOR VEHICLES	OTHER TRANSPORT EQUIPMENT	OTHER					
AUSTRALIA									
1985									
JANUARY	75.3	49.5	12.1	64.0	179.0	458.2	1,592.8	-	4,112.5
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
AUGUST	160.0	70.1	13.9	120.0	205.2	819.3	2,104.9	15.0	5,475.7
SEPTEMBER	90.5	68.6	19.1	88.6	223.6	700.1	1,812.5	-	6,822.8
OCTOBER	138.4	90.3	17.6	133.2	139.1	1021.7	2,259.7	-	5,398.3
NOVEMBER	116.3	72.8	17.0	89.5	162.3	537.4	1,585.5	-	5,010.2
DECEMBER	301.1	79.2	20.6	96.8	422.5	780.2	2,493.7	12.0	5,501.5
1986									
JANUARY	85.5	60.7	31.1	65.5	152.4	767.1	1,755.6	-	4,134.6
FEBRUARY	140.6	70.3	17.6	81.7	215.3	979.5	2,127.6	13.8	6,037.6
MARCH	93.7	69.5	15.6	66.9	209.7	955.4	1,986.4	-	5,906.0
STATES - FEBRUARY 1986									
N.S.W.	31.3	23.2	3.7	25.3	75.6	562.3	851.0	3.6	3,345.9
VIC.	35.9	24.9	3.0	18.9	77.1	193.0	512.5	10.0	1,283.4
QLD.	28.2	10.1	2.8	11.2	25.8	55.2	280.3	-	649.8
S.A.	8.3	5.5	3.0	9.5	15.6	50.3	214.2	-	219.4
W.A.	33.8	4.3	3.8	13.4	10.2	110.1	215.9	-	426.7
TAS.	1.3	1.4	.8	2.0	1.9	3.1	14.3	.2	14.8
N.T.	.2	.4	.3	.3	2.1	3.5	15.5	-	21.5
A.C.T.	1.6	.4	.2	1.2	7.0	2.2	23.8	-	76.1
STATES - MARCH 1986									
N.S.W.	26.4	22.7	3.2	18.7	93.2	622.3	1,019.0	-	3,134.8
VIC.	34.4	24.0	2.5	14.6	40.3	175.7	413.3	-	1,418.4
QLD.	14.6	8.2	5.5	13.1	31.7	55.0	207.5	-	608.0
S.A.	9.5	6.2	1.8	8.2	18.3	31.6	132.7	-	211.0
W.A.	5.7	4.9	1.9	8.9	17.4	51.8	143.6	-	391.9
TAS.	1.8	1.9	.2	1.8	1.1	6.6	27.2	-	27.6
N.T.	.8	.8	.3	.4	1.3	4.8	14.7	-	24.6
A.C.T.	.7	.8	.2	1.2	6.3	7.6	28.3	-	89.6

(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)

	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											
1985											
JANUARY	187.0	21.9	154.8	216.5	58.9	155.0	55.9	187.2	128.4	427.3	1,592.8
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
AUGUST	160.2	20.4	197.0	265.1	121.0	372.2	63.9	299.8	296.7	308.7	2,104.9
SEPTEMBER	148.8	76.6	158.4	209.5	113.4	205.9	57.6	195.9	253.2	393.2	1,812.5
OCTOBER	321.1	62.0	212.4	250.9	132.6	173.3	87.9	294.8	290.6	434.1	2,259.7
NOVEMBER	133.2	12.4	132.4	194.4	113.1	147.5	64.1	223.2	216.0	349.2	1,585.5
DECEMBER	140.1	106.8	196.3	495.9	131.4	166.2	69.0	420.4	317.5	450.0	2,493.7
1986											
JANUARY	131.7	70.5	129.0	289.1	95.2	144.1	65.2	261.8	203.1	365.8	1,755.6
FEBRUARY	192.3	11.8	142.1	227.9	105.0	166.9	64.3	487.4	271.5	458.3	2,127.6
MARCH	195.3	61.0	217.2	237.7	92.6	149.7	77.5	423.5	224.1	307.8	1,986.4
STATES - FEBRUARY 1986											
N.S.W.	66.3	1.0	75.8	59.0	24.5	43.6	26.0	207.1	60.8	286.9	851.0
VIC.	20.5	4.0	35.1	87.7	53.2	67.5	13.4	111.9	62.5	56.7	512.5
QLD.	58.2	1.3	14.6	41.3	12.1	23.2	13.0	40.9	41.7	34.1	280.3
S.A.	26.0	.1	4.8	13.4	7.7	13.8	4.2	4.5	90.9	48.8	214.2
W.A.	12.7	5.5	9.1	15.2	6.2	11.0	5.6	119.5	10.9	20.1	215.9
TAS.	5.0	-	.9	.6	.6	3.3	.7	.5	.7	2.0	14.3
N.T.	1.8	-	.1	3.4	.3	1.1	.8	1.9	2.8	3.3	15.5
A.C.T.	1.8	-	1.7	7.3	.5	3.3	.4	1.1	1.2	6.5	23.8
STATES - MARCH 1986											
N.S.W.	70.9	40.7	155.2	98.8	37.3	53.9	27.6	272.4	101.5	160.7	1,019.0
VIC.	23.3	1.9	36.8	58.2	24.4	34.3	21.4	118.2	47.9	46.9	413.3
QLD.	36.4	1.1	11.2	38.6	9.5	23.5	12.2	12.8	26.1	36.0	207.5
S.A.	29.2	.9	5.5	12.1	9.6	16.4	4.6	7.5	19.0	28.0	132.7
W.A.	20.1	16.4	7.0	16.5	9.5	10.5	6.4	6.8	25.9	24.6	143.6
TAS.	14.7	.1	.9	.5	1.1	4.1	1.2	.3	1.5	2.9	27.2
N.T.	.3	-	.1	2.0	.7	3.2	.8	1.9	.7	4.8	14.7
A.C.T.	.3	-	.6	10.9	.3	3.9	3.4	3.6	1.4	3.8	28.3

(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											CANCELL- ATIONS AND REDUCTIONS OF CREDIT LIMITS DURING PERIOD(A)	CREDIT LIMITS AT END OF PERIOD	
	AGRICULTURE, FORESTRY, FISHING AND HUNTING	MINING	MANU- FACT- URING	CONST- RUCTION	WHOLE- SALE TRADE	RETAIL TRADE	TRANS- PORT AND STORAGE	FINANCE INVEST- MENT AND INSURANCE	PROPERTY AND BUSINESS SERVICES	OTHER INDUS- TRIES	TOTAL		TOTAL	USED
AUSTRALIA														
1985														
JANUARY	121.7	80.1	170.7	100.1	92.0	106.2	26.3	533.0	152.1	221.7	1,604.0	1,412.8	47,161.1	26,290.2
FEBRUARY	99.3	43.5	197.2	206.7	97.1	85.5	15.9	313.9	273.7	297.4	1,630.2	1,074.6	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	1,501.3	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	1,795.6	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	1,593.5	49,229.1	28,790.6
JUNE	183.8	80.1	566.2	158.5	148.6	195.5	32.2	533.8	226.0	333.9	2,458.6	1,406.1	50,281.6	28,906.2
JULY	247.7	101.5	467.6	154.3	194.9	411.9	70.9	768.2	234.4	471.5	3,122.9	1,768.3	51,837.5	28,854.3
AUGUST	171.6	50.5	272.6	142.9	148.0	271.9	20.4	446.9	152.3	201.8	1,878.9	1,163.5	52,553.0	29,984.8
SEPTEMBER	122.0	131.0	359.3	90.7	70.5	234.5	47.3	337.7	423.3	264.7	2,080.8	1,290.7	53,343.0	30,339.3
OCTOBER	281.1	90.7	233.4	119.8	126.3	391.6	28.2	365.8	171.0	221.9	2,030.0	2,019.9	53,376.0	31,160.5
NOVEMBER	114.6	73.8	426.8	242.2	116.9	290.4	73.2	401.5	135.6	290.2	2,165.1	1,557.6	54,696.9	32,230.8
DECEMBER	109.8	49.9	342.7	183.3	215.8	184.2	37.1	455.6	409.5	381.8	2,369.7	1,853.6	55,213.1	31,738.5
1986														
JANUARY	205.9	113.0	324.1	66.2	134.5	111.3	68.2	496.9	203.1	265.3	1,988.6	1,675.2	55,526.5	31,944.5
FEBRUARY	185.3	206.2	423.5	140.8	150.3	211.1	111.0	529.5	253.4	179.7	2,390.8	1,995.6	56,089.9	30,712.8
MARCH	218.6	31.4	595.5	235.8	117.6	232.5	107.5	800.0	350.7	398.3	3,087.8	1,839.8	57,337.9	33,272.5
STATES - FEBRUARY 1986														
N.S.W.	44.1	155.7	154.5	84.5	58.0	46.4	64.1	259.9	111.8	96.4	1,075.5	935.2	24,598.7	12,427.5
VIC.	75.6	25.1	190.6	31.1	49.1	106.7	5.5	195.5	107.4	38.2	824.8	539.3	18,447.6	9,949.1
QLD.	22.4	24.0	57.1	8.8	20.3	25.1	2.0	17.5	17.6	9.0	203.7	225.8	4,804.9	2,974.4
S.A.	16.4	4	13.1	8.3	8.1	10.9	7	19.8	7.1	20.3	105.2	126.8	2,955.5	2,013.6
W.A.	22.6	8	4.3	3.9	13.7	9.7	38.2	30.9	2.4	11.4	137.8	143.7	3,602.8	2,255.2
TAS.	1.9	1	1.8	7	7	5.1	2	4	3.1	1.0	15.0	6.1	468.0	284.6
N.T.	1.7	1	1.9	2.9	2	2.2	1	4	3.6	2.1	15.2	-1	286.9	149.1
A.C.T.	6	-	3	7	1	5.1	2	5.1	3	1.3	13.6	18.9	925.4	659.3
STATES - MARCH 1986														
N.S.W.	63.7	7.4	223.7	113.5	42.2	119.9	21.4	511.3	219.7	142.8	1,465.6	793.4	25,270.9	13,966.5
VIC.	22.5	10.5	147.1	57.5	36.5	52.0	73.4	148.2	95.1	175.8	818.6	484.0	18,782.3	10,720.9
QLD.	36.0	4.3	81.4	29.6	10.7	19.7	2.1	64.6	9.7	22.1	280.2	140.8	4,944.4	3,041.0
S.A.	31.0	5	133.8	11.9	13.6	19.6	3.8	25.8	5.9	37.2	283.2	204.8	3,033.9	2,169.2
W.A.	57.6	6.6	8.0	10.9	13.0	11.2	2.4	47.6	5.6	10.5	173.5	183.4	3,592.9	2,253.0
TAS.	6.5	2.0	8	9	6	2.7	2	7	5.3	5.0	24.6	4.8	487.8	290.5
N.T.	7	-	2	4.4	2	3.0	2.7	2	1.9	1.0	14.4	8.8	292.5	164.6
A.C.T.	6	-	5	7.0	8	4.2	1.4	1.6	7.6	3.9	27.7	19.9	933.1	666.8

(A) INCLUDES TRANSFERS OF EXISTING COMMITMENTS BETWEEN STATES.