



### COMMERCIAL FINANCE, AUSTRALIA MARCH 1987

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#### MAIN FEATURES

Commercial Finance commitments made by significant lenders in March 1987 were \$5,793.6 million, down \$182.2 million (3.0%) on February 1987.

Commitments under fixed loan arrangements were up by \$83.9 million (4.9%) to \$1,804.3 million in March 1987. This increase was offset by a decrease in commitments under revolving credit facilities which were down \$266.1 million (6.3%) on February 1987 to \$3,989.2 million.

**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.

#### 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 1986 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##### Unpublished data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 1987  
(\$ 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 -		2.4	62.0	3.4	0.1	82.7
Dwellings for rental/resale	14.9	11.7	73.0	74.3	-	196.2
Non-residential buildings	37.2	2.7	2.4	-	-	6.2
Non-building structures	1.1	-	-	-	-	-
	11.8	5.7	6.7	-	-	24.2
Alterations and/or additions						
Purchase of real property -					0.7	80.3
Dwellings for rental/resale	31.9	23.2	21.8	2.6	-	112.9
Non-residential buildings	46.0	16.0	34.2	16.7	-	112.9
Rural property	16.9	8.2	3.1	0.2	4.6	33.0
Other land -					-	34.1
For residential block development	3.6	1.5	29.0	-	-	67.6
Other	19.8	2.3	40.2	5.4	-	67.6
	50.2	1.9	34.3	-	-	86.4
Wholesale finance						
Purchase of plant and equipment -				0.8	-	79.0
Motor vehicles	14.9	6.0	57.3	0.2	-	10.5
Other transport equipment	4.3	0.2	5.8	1.1	0.1	60.0
Other	14.8	11.6	32.5	-	-	-
	100.0	52.4	42.5	22.9	0.5	218.4
Refinancing					1.6	712.8
Other(b)	280.4	76.3	125.3	229.2	7.6	1,804.3
Total fixed loan facilities	647.6	222.1	570.2	356.9	7.6	1,804.3
Commitments under revolving credit facilities			63.3	380.4	6.5	3,989.2
New and increased credit limits	3,382.9	156.2	63.3	380.4	6.5	3,989.2
Total commercial finance commitments	4,030.5	378.2	633.5	737.3	14.0	5,793.6
STATES						
New South Wales	2,018.1	89.9	235.6	468.6	8.6	2,820.8
Victoria	945.9	225.2	157.1	214.3	1.8	1,544.3
Queensland	391.4	25.2	125.0	34.5	0.2	576.3
South Australia	275.1	14.9	51.8	8.0	1.7	351.6
Western Australia	301.4	15.1	38.6	11.7	0.5	367.3
Tasmania	27.4	6.1	2.0	0.2	-	35.7
Northern Territory	43.4	1.2	5.9	-	-	50.5
Australian Capital Territory	27.7	0.6	17.6	-	1.2	47.3

(a) Excludes some personal investment loans (see note). (b) Includes factoring.

TABLE 2 - COMMERCIAL FINANCE COMMITMENTS - ALL LENDERS - FIXED LOAN FACILITIES(a)  
(\$ million)

YEAR	Purpose of commitment								
	Construction finance for -				Purchase of real property				
	Erection of -			Alterations and/or additions	Purchase of real property			Other land	
	Dwellings for rental/resale	Non-residential buildings	Non-building structures		Dwellings for rental/resale	Non-residential buildings	Rural property	Residential block development	Other
AUSTRALIA									
1985-1986	996.1	2,058.0	109.1	372.7	831.5	1,884.3	725.8	605.5	575.6
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	143.0	5.6	21.6	73.6	115.4	57.2	33.2	53.4
April	77.1	237.1	8.8	17.5	57.5	158.5	60.6	36.7	38.3
May	68.0	134.3	10.7	19.9	56.1	116.4	48.4	37.3	47.8
June	90.8	316.9	12.8	22.2	64.1	238.7	39.0	40.5	35.3
July	101.0	226.0	6.0	41.7	61.1	162.3	58.4	33.0	61.5
August	77.2	111.3	5.5	24.6	57.2	189.2	38.0	32.9	40.7
September	69.6	229.1	3.3	14.5	59.3	205.4	29.4	45.2	28.9
October	164.2	247.2	30.8	18.1	83.2	152.7	37.8	38.4	82.2
November	94.5	144.3	10.8	13.0	47.5	133.5	41.1	31.2	53.7
December	85.6	146.3	6.5	13.4	71.8	149.9	41.1	41.6	108.8
1987									
January	70.0	182.4	2.2	27.0	43.0	109.9	39.7	21.4	41.0
February	70.2	95.9	3.6	13.1	54.5	144.2	30.6	44.2	62.3
March	82.7	196.2	6.2	24.2	80.3	112.9	33.0	34.1	67.6
STATES - FEBRUARY 1987									
N.S.W.	29.0	30.2	1.0	2.9	21.0	73.0	7.9	19.9	22.7
Vic.	9.8	26.8	1.6	5.0	13.6	36.9	7.0	5.4	15.4
Qld	15.3	27.2	0.2	1.3	7.8	18.0	4.7	7.8	12.2
S.A.	4.8	3.6	0.7	1.7	3.1	3.8	7.3	4.8	4.8
W.A.	4.5	7.4	-	1.6	6.2	10.3	2.9	3.9	4.7
Tas.	0.1	0.1	-	0.1	0.5	0.7	0.5	0.1	0.2
N.T.	4.2	0.5	-	0.5	0.3	0.2	0.1	0.8	0.1
A.C.T.	2.6	0.2	-	0.1	2.1	1.3	-	1.6	2.2
STATES - MARCH 1987									
N.S.W.	22.4	51.7	3.2	12.7	39.3	43.8	8.6	4.1	22.9
Vic.	14.6	92.0	2.1	6.6	19.7	34.1	9.2	8.8	16.2
Qld	26.8	28.8	0.5	1.8	10.0	13.1	5.6	13.4	21.6
S.A.	5.3	6.7	0.4	1.2	3.9	10.5	3.8	4.3	1.9
W.A.	6.7	8.2	-	1.0	4.3	7.1	4.2	1.6	3.8
Tas.	0.5	0.1	-	0.6	0.2	2.2	1.2	0.1	0.4
N.T.	4.3	0.3	-	0.2	1.5	0.3	0.2	1.4	0.6
A.C.T.	2.1	8.6	-	-	1.5	1.8	0.2	0.3	0.3

(a) Excludes some personal investment loans (see note).

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

YEAR	Purpose of commitment						Total commitments	Debt participation in leveraged leases (included in total)	Commitments not drawn at end of period
	Purchase of plant and equipment				Refinancing	Other(b)			
	Wholesale finance	Motor vehicles	Other transport equipment	Other					
AUSTRALIA									
1985-1986	1,724.9	893.0	253.9	1,050.1	2,653.7	10,666.9	25,401.2	99.3	68,008.0
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	95.4	69.5	15.6	66.9	209.7	937.8	1,972.1	-	5,896.0
April	97.7	80.7	20.1	80.9	257.5	1,020.4	2,249.3	-	6,187.5
May	240.0	70.9	13.3	57.8	217.9	881.6	2,020.3	23.8	5,704.4
June	130.6	82.4	55.8	60.5	222.4	1,302.2	2,714.1	4.7	6,199.1
July	114.6	83.8	22.0	79.2	223.7	743.8	2,018.0	0.3	5,948.4
August	69.9	74.4	13.3	59.2	160.5	541.2	1,495.1	1.2	5,799.8
September	95.5	73.1	11.4	69.0	315.0	616.3	1,864.8	14.2	7,177.0
October	304.5	79.2	11.5	81.0	250.7	714.1	2,295.4	10.0	6,039.0
November	249.8	66.2	11.1	80.7	161.2	820.1	1,958.5	-	6,500.3
December	87.3	76.5	11.0	64.6	289.3	783.6	1,977.3	-	5,497.9
1987									
January	53.8	59.7	7.3	138.4	86.5	580.5	1,462.8	0.2	6,835.5
February	56.1	62.3	13.8	69.9	219.7	780.0	1,720.4	-	7,107.2
March	86.4	79.0	10.5	60.0	218.4	712.8	1,804.3	-	
STATES - FEBRUARY 1987									
N.S.W.	14.5	19.9	6.6	20.0	69.2	315.9	653.8	-	3,586.2
Vic.	19.1	21.5	4.0	25.1	98.9	246.9	536.9	-	1,941.0
Qld	8.0	7.8	1.4	8.0	18.9	55.7	194.2	-	573.1
S.A.	6.5	4.8	0.6	6.8	14.2	16.2	83.7	-	185.0
W.A.	4.9	5.6	0.8	7.0	10.3	134.3	204.3	-	446.5
Tas.	0.3	1.5	0.2	1.9	2.2	3.3	11.7	-	27.8
N.T.	0.7	0.4	0.2	0.5	1.7	2.4	12.6	-	37.4
A.C.T.	2.2	0.7	0.1	0.6	4.5	5.2	23.2	-	38.5
STATES - MARCH 1987									
N.S.W.	41.9	24.8	2.0	18.2	106.8	333.9	736.3	-	4,305.7
Vic.	23.4	30.7	2.3	19.2	54.1	191.2	524.0	-	1,504.1
Qld	7.3	6.4	2.3	9.4	26.8	81.9	255.8	-	596.8
S.A.	8.0	7.0	2.1	5.5	11.5	23.4	95.5	-	116.9
W.A.	4.5	7.9	1.1	5.7	12.1	70.5	138.8	-	496.4
Tas.	0.3	1.0	0.6	1.4	2.3	6.4	17.3	-	13.0
N.T.	0.5	0.6	0.1	0.3	0.9	2.2	13.3	-	20.6
A.C.T.	0.4	0.7	-	0.3	3.8	3.3	23.3	-	53.9

(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)

	<i>Agriculture, forestry, fishing and hunting</i>	<i>Mining</i>	<i>Manufacturing</i>	<i>Construction</i>	<i>Wholesale trade</i>	<i>Retail trade</i>	<i>Transport and storage</i>	<i>Finance, investment and insurance</i>	<i>Property and business services</i>	<i>Other industries</i>	<i>Total</i>
AUSTRALIA											
YEAR											
1985-1986	2,186.2	656.7	2,255.8	3,247.9	1,346.2	2,245.1	863.7	4,479.7	2,997.6	5,122.2	25,401.2
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	48.9	223.3	237.7	94.3	149.7	77.5	423.5	224.1	297.8	1,972.1
April	219.2	54.2	178.9	298.4	133.5	165.0	78.6	416.4	199.7	505.5	2,249.3
May	149.6	98.7	146.3	200.6	76.7	163.8	97.4	364.1	240.8	482.5	2,020.3
June	140.1	78.3	276.0	369.3	86.2	174.9	70.9	651.8	229.5	637.1	2,714.1
July	177.1	30.8	115.1	269.1	100.0	162.3	64.8	468.5	267.2	363.2	2,018.0
August	127.1	20.5	135.7	206.4	72.3	141.7	72.6	260.7	195.0	263.1	1,495.1
September	112.1	14.5	140.1	277.8	77.2	163.5	73.5	297.6	311.4	397.1	1,864.8
October	141.7	39.1	191.0	560.4	258.8	152.0	72.6	274.0	266.4	339.5	2,295.4
November	110.3	93.7	185.1	268.3	190.9	149.1	50.8	286.0	220.5	403.8	1,958.5
December	111.8	71.5	205.6	330.6	82.6	147.5	71.1	403.4	246.4	306.7	1,977.3
1987											
January	101.6	10.6	162.2	270.8	51.4	129.7	58.9	200.4	175.8	301.5	1,462.8
February	122.8	63.3	158.2	223.0	55.0	130.7	49.1	413.7	230.1	274.7	1,720.4
March	129.9	60.1	172.8	222.7	119.9	134.3	61.0	272.5	335.9	295.2	1,804.3
STATES - FEBRUARY 1987											
N.S.W.	52.3	51.0	67.2	84.7	11.7	44.6	18.7	73.4	139.8	110.5	653.8
Vic.	20.6	0.2	59.3	55.0	23.3	32.4	13.5	206.8	43.4	82.6	536.9
Qld	20.3	2.7	10.3	46.1	9.6	20.1	7.5	19.0	23.5	35.2	194.2
S.A.	13.2	-	8.6	12.0	5.5	12.3	3.7	3.9	10.9	13.6	83.7
W.A.	12.9	9.3	11.9	13.8	4.1	12.1	2.9	105.3	9.6	22.6	204.3
Tas.	2.5	-	0.7	0.7	0.1	3.2	1.5	0.2	0.3	2.5	11.7
N.T.	0.8	-	0.2	1.0	0.1	2.3	1.0	2.2	0.8	3.1	12.6
A.C.T.	0.2	-	-	8.9	0.6	3.7	0.2	3.0	2.0	4.6	23.2
STATES - MARCH 1987											
N.S.W.	41.4	45.8	100.4	77.0	51.7	35.9	18.9	107.1	119.6	138.4	736.3
Vic.	20.1	11.1	37.5	70.8	27.3	34.9	14.6	106.1	130.2	71.4	524.0
Qld	23.9	0.7	21.3	37.0	9.6	26.7	12.8	30.9	33.6	39.3	255.8
S.A.	14.5	-	5.9	11.7	6.6	14.5	5.4	6.5	14.4	16.5	95.5
W.A.	21.6	2.2	6.4	12.0	24.4	14.8	7.2	16.9	13.8	19.5	138.8
Tas.	4.6	-	1.0	0.8	0.1	2.7	1.3	0.1	1.6	5.1	17.3
N.T.	3.4	0.2	-	1.0	0.1	1.8	0.3	3.7	1.1	1.6	13.3
A.C.T.	0.4	-	0.2	12.4	0.7	3.0	0.5	1.2	1.6	3.3	23.3

(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										Total	Cancellations and reductions of credit limits during period(a)	Credit limits at end of period			
	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	Total	Used	
AUSTRALIA																
<b>1986</b>																
January	205.9	113.0	324.1	66.2	134.5	111.3	68.2	496.9	203.1	265.3	1,988.6	1,687.0	55,559.5	31,944.5		
February	185.3	206.2	425.5	140.8	160.5	211.1	111.0	529.5	253.4	179.7	2,401.0	1,995.6	56,133.1	30,722.4		
March	218.6	31.4	591.0	235.8	115.9	242.5	107.5	802.5	350.9	408.3	3,104.4	1,819.8	57,417.6	33,287.6		
April	277.2	199.8	1,602.9	249.5	354.0	311.7	118.6	1,176.9	319.5	607.1	5,217.4	2,350.2	60,284.7	36,386.9		
May	313.4	103.4	789.1	213.4	293.2	252.7	677.5	1,136.2	320.2	977.3	5,076.4	1,780.8	63,580.3	37,704.3		
June	240.2	199.5	456.6	356.0	292.4	276.8	231.3	1,578.4	259.7	550.5	4,441.3	2,340.3	65,684.3	38,698.1		
July	391.5	317.0	665.3	425.2	184.0	436.7	58.3	1,159.3	400.9	539.0	4,577.2	3,075.4	66,705.9	39,683.8		
August	209.7	226.3	655.7	180.7	171.4	343.1	152.2	890.7	325.9	229.1	3,384.7	3,458.8	2,601.3	67,578.1	42,464.3	
September	208.8	149.8	689.0	153.1	185.3	271.6	108.2	1,010.2	228.4	454.5	3,458.8	2,367.9	68,669.0	41,974.1		
October	354.6	281.2	861.9	186.5	325.4	342.0	92.9	842.2	543.4	579.7	4,409.7	2,589.0	70,489.7	43,044.4		
November	313.8	84.0	664.7	191.5	138.8	258.2	73.6	655.1	223.0	398.8	3,001.6	1,999.1	71,492.3	43,412.3		
December	343.4	249.8	2,258.6	156.8	199.5	310.6	161.1	1,711.6	383.0	485.7	6,260.2	4,506.9	73,245.6	44,870.2		
<b>1987</b>																
January	183.0	232.2	422.0	219.6	248.4	229.3	81.5	1,672.6	1033.9	439.5	4,762.0	2,249.6	75,756.0	45,999.8		
February	197.4	253.0	680.4	292.6	284.7	288.1	72.2	1,108.5	629.9	448.5	4,255.3	2,374.2	77,637.1	46,966.1		
March	209.0	73.3	663.0	146.2	172.5	377.1	95.0	1,147.8	421.1	684.1	3,989.2	4,298.1	77,467.9	46,284.3		
STATES - FEBRUARY 1987																
N.S.W.	73.9	118.1	209.9	163.1	179.9	123.6	18.4	585.9	290.1	223.5	1,986.3	1,120.7	35,046.5	21,107.2		
Vic.	26.4	88.1	392.4	58.6	53.1	79.3	23.0	153.9	264.9	145.4	1,285.1	589.1	25,134.3	14,968.0		
Qld	24.9	31.7	20.0	22.7	8.6	20.9	2.3	192.1	42.2	30.4	395.8	150.0	5,996.9	3,977.3		
S.A.	28.8	2.5	35.6	8.4	19.2	13.2	18.4	13.9	5.5	20.7	166.0	314.5	3,756.8	2,762.6		
W.A.	34.1	4.9	20.5	36.6	20.9	43.0	5.7	151.5	22.6	23.5	363.3	158.2	5,786.6	2,948.7		
Tas.	7.2	0.1	1.7	0.9	1.4	2.4	0.5	0.6	2.3	1.8	18.9	7.7	540.3	336.8		
N.T.	1.6	0.2	0.1	1.5	0.8	2.2	3.9	1.4	0.2	1.2	13.1	13.3	316.6	253.7		
A.C.T.	0.5	7.5	0.2	0.9	0.7	3.6	0.1	9.2	2.1	2.0	26.7	20.7	1,058.9	611.9		
STATES - MARCH 1987																
N.S.W.	52.3	35.6	395.3	38.6	82.7	90.0	17.0	721.0	276.4	375.5	2,084.5	2,396.2	34,753.9	21,954.3		
Vic.	19.7	27.5	166.6	47.4	54.3	203.1	20.2	181.8	79.7	220.1	1,020.3	1,191.1	25,113.3	13,597.4		
Qld	51.7	0.9	50.4	24.0	8.2	27.7	4.1	102.9	23.0	27.6	320.4	186.7	6,129.9	3,947.8		
S.A.	46.4	0.4	26.5	12.8	17.9	29.3	31.0	33.2	20.2	38.4	256.1	63.8	3,949.1	2,838.9		
W.A.	30.0	8.8	21.9	18.0	6.2	18.1	0.9	103.6	8.0	12.9	228.5	417.5	5,569.0	2,736.3		
Tas.	6.9	0.1	0.7	0.7	1.2	2.2	0.7	0.6	3.4	1.7	18.4	12.6	546.1	353.4		
N.T.	1.2	0.1	0.9	2.1	1.6	4.2	20.9	1.6	1.3	3.1	37.2	16.5	337.2	251.1		
A.C.T.	0.7		0.7	2.5	0.4	2.4	0.1	3.1	9.2	4.7	24.0	13.7	1,069.3	605.1		

(a) Includes transfers of existing commitments between States.