



September 1996

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Personal Finance

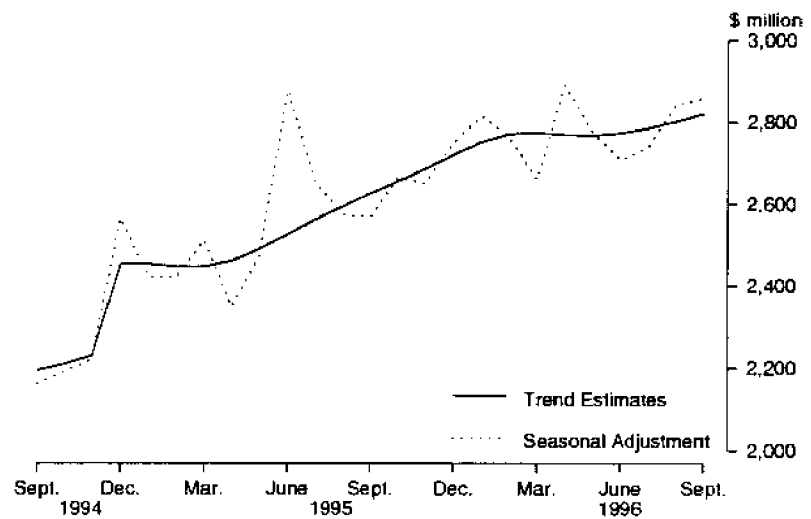
Australia

Data Report

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MAIN FEATURES

PERSONAL FINANCE, AUSTRALIA, SEPTEMBER 1994 - SEPTEMBER 1996



1 The provisional trend estimate for personal finance commitments made by significant lenders in September 1996 was \$2 821.5 million, an increase of \$18.9 million (0.7%) on August 1996 and an increase of \$195.3 million (7.4%) on September 1995.

2 Seasonally adjusted, personal finance commitments were \$2 859.7 million in September 1996, an increase of \$18.6 million (0.7%) on August 1996 and an increase of \$289.7 million (11.3%) on September 1995.

3 In original terms, personal finance commitments in September 1996 were \$2 746.7 million, a decrease of \$40.7 million (1.5%) on August 1996 but an increase of \$269.9 million (10.9%) on September 1995.

INQUIRIES

- *for further information about these and related statistics, contact Andrea McIntyre on (02) 9268 4784.*
- *for information about other ABS statistics and services please refer to the back cover.*

PERSONAL FINANCE COMMITMENTS: SUMMARY OF MOVEMENTS IN MAJOR AGGREGATES: Original, seasonally adjusted and trend estimates, SEPTEMBER 1996

Type of facility	Percentage change from previous month			Percentage change from corresponding month of previous year		
	Original	Seasonally adjusted	Trend	Original	Seasonally adjusted	Trend
	%	%	%	%	%	%
Fixed Loans	-0.4	0.5	0.5	3.8	4.6	1.8
Revolving Credit	-3.1	0.9	0.9	24.5	24.8	17.8
Total	-1.5	0.7	0.7	10.9	11.3	7.4

PERSONAL FINANCE COMMITMENTS: MAJOR AGGREGATES: Original, seasonally adjusted and trend estimates

Month	Commitments under fixed loan facilities			Commitments under revolving credit facilities			Total commitments		
	Original	Seasonally adjusted	Trend	Original	Seasonally adjusted	Trend	Original	Seasonally adjusted	Trend
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
1995 —									
July	1 712.7	1 683.3	1 688.7	1 093.8	970.0	895.2	2 806.5	2 653.3	2 563.8
August	1 768.9	1 654.0	1 682.3	1 029.7	919.6	911.9	2 798.6	2 573.6	2 594.2
September	1 627.9	1 720.5	1 695.6	848.9	849.5	930.6	2 476.8	2 570.0	2 626.2
October	1 680.6	1 716.0	1 713.4	1 016.5	947.7	942.6	2 677.0	2 663.7	2 656.1
November	1 782.3	1 688.8	1 739.8	1 009.0	960.8	945.6	2 791.3	2 649.7	2 685.4
December	1 575.6	1 772.9	1 776.5	951.2	975.7	943.1	2 526.8	2 748.6	2 719.6
1996 —									
January	1 729.9	1 805.9	1 813.5	824.9	1 007.1	937.5	2 554.8	2 813.0	2 751.0
February	1 849.1	1 871.5	1 833.0	771.4	891.8	936.4	2 620.5	2 763.3	2 769.3
March	1 909.9	1 847.8	1 825.9	728.8	810.3	946.1	2 638.7	2 658.1	2 772.0
April	1 686.1	1 850.3	1 797.2	938.9	1 039.6	970.9	2 625.0	2 889.9	2 768.1
May	1 925.4	1 766.7	1 759.8	1 095.2	1 007.8	1 006.9	3 020.7	2 774.5	2 766.7
June	1 701.5	1 647.2	1 730.8	1 143.1	1 060.0	1 042.3	2 844.6	2 707.2	2 773.1
July	1 873.4	1 617.2	1 717.4	1 353.6	1 123.4	1 068.5	3 227.0	2 740.6	2 785.9
August	1 696.2	1 790.4	1 716.5	1 091.2	1 050.7	1 086.1	2 787.4	2 841.1	2 802.6
September	1 689.5	1 799.4	1 725.8	1 057.2	1 060.2	1 095.8	2 746.7	2 859.7	2 821.5

TABLE 1 — PERSONAL FINANCE COMMITMENTS — SEPTEMBER 1996
(\$ million)

Purpose of commitment by type of facility	Type of lender				Total
	All banks	Credit co-operatives	Finance companies	Others	
AUSTRALIA					
Commitments under fixed loan facilities					
Purchase of					
Motor cars and station wagons					
New	54.9	21.3	111.4	24.3	211.9
Used	176.5	63.2	187.6	12.7	440.0
Other motor vehicles	19.4	1.1	15.1		35.6
Motor cycles, etc	8.3	2.5	3.2		14.0
Boats, caravans and trailers	14.6	3.0	3.8		21.5
Individual residential blocks of land	74.1	3.2	0.4	2.5	80.3
Household and personal goods	29.3	12.2	7.4	3.4	52.3
Owner-occupied housing (unsecured) —					
Purchase and construction of dwellings	13.2	10.2	3.6		27.0
Alterations and additions to dwellings(a)	15.9	15.6	1.0	0.1	32.7
Travel and holidays	12.3	9.3	2.9	0.2	24.7
Debt consolidation	116.5	35.9	7.2	2.3	161.9
Refinancing	248.6	18.6	14.1	0.7	282.0
Other	217.9	45.2	36.4	6.2	305.6
Total fixed loan commitments	1,001.5	241.1	394.2	52.6	1,689.5
Commitments under revolving credit facilities(b)					
New and increased credit limits					
Secured	437.5	1.8	2.3		441.5
Unsecured	484.2	16.5	35.5	79.5	615.7
Total revolving credit commitments	921.8	18.2	37.7	79.5	1,057.2
Total personal finance commitments	1,923.2	259.4	432.0	132.1	2,746.7
STATES(c)					
New South Wales	701.8	122.1	128.4	41.0	993.3
Victoria	455.6	31.3	95.4	37.7	620.0
Queensland	364.9	38.0	89.4	30.7	522.9
South Australia	116.2	26.3	30.3	4.8	177.6
Western Australia	190.7	18.8	67.0	11.5	288.0
Tasmania	33.7	8.9	n.p.	n.p.	52.4
Northern Territory	15.9	4.6	n.p.	n.p.	28.5
Australian Capital Territory	44.6	9.4	8.0	2.0	64.0

(a) Includes commitments to refinance loans where the principal purpose is for alterations and/or additions to dwellings. (b) Includes credit card facilities. (c) From July 1996 Finance companies and Other lenders data is not available for publication for Tasmania and the Northern Territory, but is included in totals where appropriate.

TABLE 2 — PERSONAL FINANCE COMMITMENTS — ALL LENDERS

		Commitments under fixed loan facilities for -																
		Purchase of					Owner-occupied housing (unsecured)											
		Motor cars and station wagons		Motor cycles, etc.		Other motor vehicles		Total motor vehicles		Boats, caravans and trailers		Individual residential blocks of land		Household and personal goods		Purchase and alterations and additions to dwellings		
		Used																
		Number	\$ m	Number	\$ m	Number	\$ m	Number	\$ m	Number	\$ m	Number	\$ m	Number	\$ m	Number	\$ m	
AUSTRALIA																		
YEARS																		
1993-1994		109,568	2,044.3	436,469	4,470.0	105.5	328.8	328.8	6,948.5	189.3	1026.9	532.2	184.4	345.9				
1994-1995		131,105	2,623.7	467,665	5,135.5	127.6	400.2	400.2	8,287.0	222.2	1063.1	541.4	239.8	386.3				
1995-1996		129,715	2,505.3	489,402	5,558.7	151.3	433.6	433.6	8,648.8	222.1	1120.1	564.9	291.4	412.9				
1995																		
July		9,466	182.1	40,466	451.8	10.4	34.1	34.1	678.4	14.5	106.5	40.4	24.8	29.1				
August		10,846	208.7	44,513	496.4	12.2	38.1	38.1	755.4	17.3	107.4	41.1	26.4	29.3				
September		9,749	188.3	39,332	440.9	12.7	37.0	37.0	678.9	17.7	94.0	42.6	24.5	31.3				
October		10,491	201.5	39,821	451.5	12.9	39.5	39.5	705.5	17.6	102.0	41.6	21.1	32.1				
November		11,394	220.5	42,702	468.6	13.3	38.1	38.1	740.4	19.2	105.3	49.6	24.4	37.8				
December		10,284	198.2	34,683	397.2	11.5	32.2	32.2	639.0	18.0	87.1	43.3	24.7	35.8				
1996																		
January		11,078	210.6	41,819	484.7	11.7	35.6	35.6	742.6	21.4	89.3	44.1	22.9	34.1				
February		10,926	208.6	42,358	479.1	13.4	34.0	34.0	735.2	21.8	90.3	48.3	25.3	37.8				
March		11,131	217.4	42,371	484.0	14.6	35.8	35.8	751.8	21.0	80.8	52.3	27.5	38.7				
April		10,574	207.6	38,845	445.7	12.9	35.0	35.0	701.2	18.0	83.0	49.5	27.6	35.8				
May		12,411	239.8	43,794	508.8	13.9	38.8	38.8	801.3	19.2	95.9	59.3	22.7	39.4				
June		11,343	221.5	38,460	447.4	11.7	35.4	35.4	716.0	16.4	78.4	52.7	19.7	31.0				
July		11,723	229.4	40,849	482.3	13.6	40.1	40.1	765.5	19.6	98.9	62.0	25.7	33.6				
August		10,865	212.8	39,365	462.8	13.7	38.2	38.2	727.5	20.8	92.4	58.2	27.6	32.6				
September		10,478	211.9	37,583	440.0	14.0	35.6	35.6	701.5	21.5	80.3	52.3	27.0	32.7				
STATES — AUGUST 1996																		
NSW		4,009	76.0	11,363	131.5	4.5	10.6	10.6	222.6	7.7	24.2	23.1	16.6	14.6				
Vic.		2,599	53.9	9,683	116.7	2.6	7.1	7.1	180.3	3.0	24.4	12.5	4.0	7.1				
Qld		1,913	37.2	7,782	90.5	3.0	8.9	8.9	139.6	5.0	23.3	8.8	2.2	5.2				
SA		590	11.4	3,578	39.1	1.1	2.2	2.2	53.8	1.1	4.1	3.7	1.1	1.6				
WA		1,237	25.2	4,617	59.0	1.7	7.3	7.3	93.2	2.9	12.5	7.3	2.5	2.5				
Tas.		146	2.1	1,234	11.3	0.3	1.0	1.0	14.8	0.5	1.8	1.2	0.4	0.8				
NT		98	2.3	488	6.4	0.2	0.6	0.6	9.4	0.3	1.1	0.2	0.1	0.2				
ACT		273	4.8	620	8.2	0.3	0.6	0.6	13.9	0.3	0.9	1.3	0.7	0.5				
STATES — SEPTEMBER 1996																		
NSW		3,780	75.1	10,662	125.4	4.5	10.1	10.1	215.1	7.1	21.9	20.2	17.2	15.7				
Vic.		2,440	51.8	9,213	109.0	2.9	7.2	7.2	170.8	2.8	20.0	11.8	4.3	6.4				
Qld		1,890	35.3	7,801	90.2	3.0	7.0	7.0	135.6	5.9	21.8	8.7	2.2	5.9				
SA		673	13.7	3,375	35.4	1.0	1.8	1.8	52.0	1.0	3.5	2.9	0.4	1.4				
WA		1,181	25.6	4,365	56.1	1.8	7.5	7.5	91.1	3.3	10.3	6.1	1.1	2.0				
Tas.		147	2.2	1,064	9.8	0.2	0.7	0.7	13.0	0.6	1.1	1.2	0.6	0.9				
NT		136	3.2	492	6.3	0.2	0.4	0.4	10.1	0.4	0.6	0.3	0.1	0.2				
ACT		231	4.9	611	7.7	0.2	0.9	0.9	13.8	0.3	1.1	1.1	1.0	0.4				

(a) Includes commitments to refinance loans where the principal purpose is for alterations and/or additions to dwellings.

TABLE 2 — PERSONAL FINANCE COMMITMENTS — ALL LENDERS—continued
(\$ million)

YEARS	Commitments under fixed loan facilities for (cont.) -				Commitments under revolving credit facilities(a)				Total fixed loans and revolving credit commitments			
	Travel and holidays	Debt consolidation	Refinancing	Other	Total fixed loan commitments during period	New and increased credit limits during period		Cancellations and reductions of credit limits during period		Credit limits at end of period		
						Secured	Unsecured	Total		Used	Total	Used
AUSTRALIA												
1993-1994	289.6	1,658.5	2,994.1	2,386.9	16,556.2	2,718.6	6,178.3	8,896.9	7,203.4	37,792.1	16,060.7	25,453.2
1994-1995	301.0	1,502.4	3,466.2	2,613.4	18,623.0	4,090.9	5,800.0	9,890.9	7,326.1	40,523.9	16,766.8	28,513.9
1995-1996	327.0	1,872.8	4,154.5	3,321.5	20,915.9	4,155.0	7,296.4	11,451.4	7,912.0	44,481.5	18,052.1	32,387.3
1995	24.7	145.3	353.9	295.0	1,712.7	426.8	667.0	1,093.8	613.9	41,160.7	17,042.0	2,806.5
July	25.0	151.7	360.5	254.7	1,768.9	432.8	596.9	1,029.7	892.9	41,336.9	16,928.2	2,798.6
August	22.5	148.6	334.3	233.6	1,627.9	396.2	452.7	848.9	732.0	41,503.5	16,872.4	2,476.8
September	23.8	151.3	333.2	232.4	1,660.6	270.8	745.7	1,016.5	944.8	41,582.2	16,711.0	2,677.0
October	24.9	178.5	353.2	248.9	1,782.3	312.2	696.8	1,009.0	597.1	42,007.7	16,900.5	2,791.3
November	23.1	147.0	322.3	235.3	1,575.6	265.0	686.2	951.2	653.3	42,322.4	17,199.9	2,526.8
December	21.7	140.2	333.4	280.2	1,729.9	301.5	523.4	824.9	659.2	42,380.2	17,422.8	2,554.8
1996	27.0	160.0	378.0	325.4	1,849.1	318.6	452.8	771.4	496.8	42,749.8	17,423.0	2,620.5
January	32.1	175.0	393.3	337.2	1,909.9	273.7	455.0	728.8	605.9	42,893.2	17,406.4	2,638.7
February	31.1	150.1	320.2	269.6	1,686.1	304.9	634.1	938.9	625.3	43,336.6	17,698.2	2,625.0
March	36.4	170.4	363.2	317.8	1,925.4	405.9	689.3	1,095.2	495.4	43,911.6	17,806.2	3,020.7
April	34.4	153.7	308.5	290.7	1,701.5	446.6	696.5	1,143.1	595.1	44,481.5	18,052.1	2,844.6
May	33.7	174.4	378.2	282.0	1,873.4	600.2	753.4	1,353.6	752.8	45,099.8	18,416.7	3,227.0
June	29.2	162.3	297.0	248.7	1,696.2	508.1	583.2	1,091.2	581.6	45,586.2	18,373.8	2,787.4
July	24.7	161.9	282.0	305.6	1,689.5	441.5	615.7	1,057.2	553.0	46,097.4	18,625.7	2,746.7
STATES - AUGUST 1996												
NSW	11.9	58.6	110.2	92.1	581.6	262.0	175.3	437.3	256.9	17,356.7	7,093.4	1,018.9
Vic.	5.8	35.6	68.6	58.6	399.9	91.3	151.0	242.4	137.3	10,781.7	4,385.4	642.3
Qld	4.9	29.0	56.3	43.4	317.7	69.9	111.5	181.3	86.1	7,870.0	3,358.8	499.0
SA	2.0	10.8	15.2	15.0	108.2	27.1	47.5	74.6	24.0	3,341.7	1,193.8	182.8
WA	2.7	19.5	29.9	28.3	201.3	33.9	66.6	100.6	52.0	4,105.2	1,542.2	301.9
Tas.	0.7	2.3	6.8	3.9	33.2	5.4	14.4	19.8	10.3	890.0	310.8	53.0
N.T.	0.3	2.3	3.1	2.4	19.4	2.1	4.4	6.5	2.7	264.6	100.9	25.8
ACT	0.9	4.2	7.0	5.1	34.8	16.4	12.5	28.8	12.3	976.3	388.5	63.7
STATES - SEPTEMBER 1996												
NSW	10.6	55.2	110.0	103.8	576.9	198.0	218.4	416.4	218.1	17,561.0	7,185.2	993.3
Vic.	4.7	35.0	61.4	68.7	385.9	82.5	151.6	234.1	116.5	10,899.8	4,449.6	620.0
Qld	4.4	33.2	50.9	63.8	332.4	70.6	119.9	190.6	92.4	7,968.8	3,408.8	522.9
SA	1.3	12.5	17.7	21.9	114.5	28.7	34.3	63.0	12.0	3,392.9	1,207.6	177.6
WA	1.9	18.5	26.4	31.1	191.6	37.0	59.4	96.3	40.1	4,161.5	1,564.7	288.0
Tas.	0.8	2.2	5.7	5.6	31.8	5.4	15.3	20.7	58.2	852.4	313.9	52.4
N.T.	0.2	1.3	4.1	4.4	21.8	2.3	4.4	6.7	4.0	267.3	101.6	28.5
ACT	0.8	4.1	5.8	6.3	34.6	17.1	12.3	29.4	11.6	993.6	394.2	64.0

(a) Includes credit card facilities.



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