



July 1996

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Lease Finance

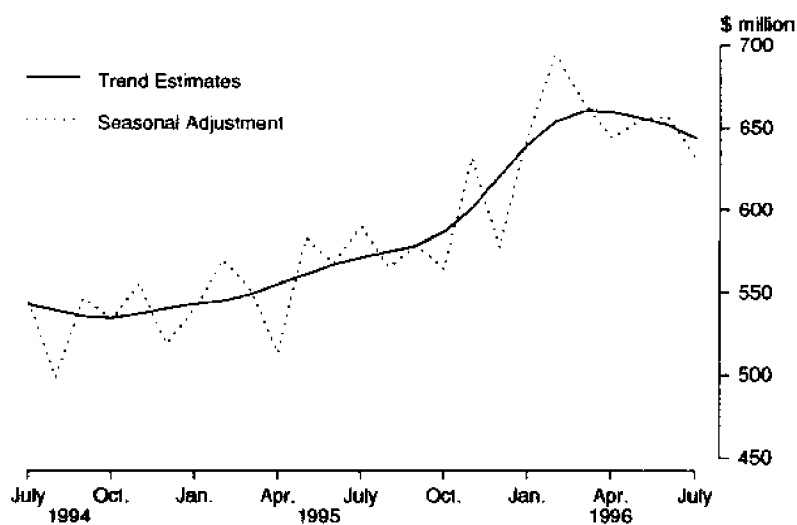
Australia

Data Report

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MAIN FEATURES

LEASE FINANCE, AUSTRALIA, JULY 1994 – JULY 1996



- 1** The provisional trend estimate for lease finance commitments made by significant lenders in July 1996 was \$643.5 million, a decrease of \$8.5 million (1.3%) on June 1996 but an increase of \$72.1 million (12.6%) on July 1995.
- 2** Seasonally adjusted, lease finance commitments were \$631.3 million in July 1996, a decrease of \$26.5 million (4.0%) on June 1996 but an increase of \$41.1 million (7.0%) on July 1995.
- 3** In original terms lease finance commitments in July 1996 were \$745.9 million, a decrease of \$136.8 million (15.5%) on June 1996 but an increase of \$134.6 million (22.0%) on July 1995.

INQUIRIES

- for further information about these statistics contact Greg Smith on (02) 9268 4784.
- for information about other ABS statistics and services please refer to the back cover.

LEASE FINANCE COMMITMENTS: SUMMARY OF MOVEMENTS IN MAJOR AGGREGATES: Original, seasonally adjusted and trend estimates, JULY 1996.

Month	Value			Change from previous month			Change from corresponding month of previous year		
	Original	Seasonally adjusted	Trend	Original	Seasonally adjusted	Trend	Original	Seasonally adjusted	Trend
	\$ million	\$ million	\$ million	%	%	%	%	%	%
1995 —									
May	649.2	583.2	581.2	51.9	13.6	1.1	13.7	5.8	4.6
June	823.0	567.9	567.0	26.8	-2.6	1.0	1.4	-0.4	4.5
July	611.3	590.2	571.4	-25.7	3.9	0.8	2.0	8.4	5.2
August	547.8	565.3	574.8	-10.4	-4.2	0.6	12.1	13.4	6.6
September	567.0	578.8	578.9	3.5	2.4	0.7	4.9	5.8	8.1
October	536.5	564.1	587.0	-5.4	-2.5	1.4	12.3	5.7	9.8
November	599.3	631.9	601.5	11.7	12.0	2.5	8.3	13.7	12.0
December	623.2	577.0	620.9	4.0	-8.7	3.2	9.4	11.3	14.9
1996 —									
January	473.2	645.9	640.1	-24.1	11.9	3.1	27.2	19.6	17.9
February	589.4	694.0	654.2	24.6	7.4	2.2	23.6	21.8	20.0
March	667.3	665.9	660.3	13.2	-4.0	0.9	12.2	20.6	20.3
April	577.2	643.9	660.0	-13.5	-3.3	0.0	35.0	25.5	18.8
May	734.5	655.3	656.3	27.3	1.8	-0.6	13.1	12.4	16.9
June	882.7	657.8	652.0	20.2	0.4	-0.7	7.3	15.8	15.0
July	745.9	631.3	643.5	-15.5	-4.0	-1.3	22.0	7.0	12.6

TABLE 1 — VALUE OF GOODS UNDER NEW FINANCE LEASE COMMITMENTS(a) — JULY 1996
(\$ million)

Type of goods	Type of lessor				Total
	All banks	Finance companies	Money market corporations	General financiers	
AUSTRALIA					
Motor vehicles —					
Motor cars					
New					
Not subject to depreciation limit	47.7	137.0	0.5	18.5	203.7
Subject to depreciation limit	10.9	12.0	—	12.8	35.6
Used					
Not subject to depreciation limit	19.4	39.1	0.1	2.2	60.7
Subject to depreciation limit	3.7	4.4	—	4.2	12.3
Light trucks					
New	8.7	27.4	—	0.1	36.2
Used	3.7	7.2	—	—	10.9
Heavy trucks					
New	9.6	14.4	1.5	0.4	25.9
Used	3.2	10.7	—	0.2	14.1
Other motor vehicles					
Motor buses/coaches	2.1	2.5	—	—	4.5
Other	0.2	0.8	—	0.3	1.3
Trailers	2.8	5.0	—	—	7.8
Other transport equipment	9.3	4.6	2.8	2.4	19.2
Construction and earthmoving equipment	14.9	69.6	—	0.5	84.9
Manufacturing equipment	18.5	12.7	4.5	7.0	42.7
Agricultural machinery and equipment	14.6	18.1	—	6.3	39.0
Electronic data processing equipment	15.7	11.6	4.6	14.2	46.1
Office machines	7.3	3.8	10.0	23.5	44.6
Shop and office furniture, fittings and equipment	13.7	6.6	—	1.0	21.3
Other	22.7	8.3	3.4	0.6	34.9
Total	228.8	395.5	27.5	94.3	745.9
STATES					
New South Wales	106.5	181.8	15.0	45.1	348.4
Victoria	48.1	63.8	12.5	23.8	148.3
Queensland	43.0	102.4	n.p.	n.p.	158.1
South Australia	3.9	15.6	—	3.3	22.8
Western Australia	21.1	23.1	—	5.9	50.0
Tasmania	1.1	2.5	n.p.	n.p.	4.9
Northern Territory	2.2	2.2	—	0.8	5.2
Australian Capital Territory	2.9	4.0	—	1.3	8.2

(a) Excludes leveraged leases.

TABLE 2 — VALUE OF GOODS UNDER NEW FINANCE LEASE COMMITMENTS(a) — ALL LESSORS

	Type of goods															
	Motor cars and station wagons						Motor vehicles						Total motor vehicles \$m			
	Used			New			Used			New						
	Number	\$m	Number	\$m	Number	\$m	Number	\$m	Number	\$m	Number	\$m		Number	\$m	Number
AUSTRALIA																
YEARS																
1993-1994	57,252	2,001.0	20,142	595.9	9,967	290.2	3,532	73.1	2,614	336.5	2,076	119.1	140.9	3,556.7		
1994-1995	60,792	2,244.9	19,511	586.5	10,567	314.7	3,632	83.3	2,772	365.7	1,963	119.1	136.6	3,870.7		
1995-1996	61,888	2,242.6	24,628	719.6	9,999	329.8	4,319	110.5	2,321	296.5	2,332	150.2	207.8	4,056.9		
1995																
May	6,112	236.0	1,914	60.8	1,028	32.8	375	9.1	258	32.3	186	10.9	13.0	394.9		
June	6,232	238.7	2,238	69.3	1,462	46.4	459	10.8	353	43.3	251	14.7	22.0	445.2		
July	5,069	192.6	1,835	54.3	979	31.2	362	8.8	223	26.1	180	12.9	14.0	339.9		
August	4,910	183.3	2,037	57.9	775	25.0	534	12.2	178	22.3	169	10.2	13.3	324.2		
September	4,996	183.5	2,531	71.1	725	23.8	310	7.2	183	22.1	190	12.7	14.1	334.6		
October	4,576	163.9	1,844	51.9	720	23.9	467	11.2	181	21.1	160	9.7	10.0	291.7		
November	5,325	189.8	1,813	53.8	849	28.5	315	8.1	226	30.3	191	12.8	14.5	337.7		
December	5,214	197.8	1,708	50.6	687	25.4	249	6.1	181	26.3	104	7.6	39.3	353.2		
1996																
January	3,868	144.1	1,809	55.1	590	20.2	273	6.4	118	12.9	158	10.0	9.0	257.9		
February	4,869	173.9	2,154	65.2	742	25.0	315	8.2	135	18.1	257	15.2	23.6	329.1		
March	5,486	196.3	2,170	63.8	811	26.5	346	12.7	225	28.8	217	14.5	14.3	357.0		
April	4,816	167.3	1,760	53.4	719	23.0	293	7.6	165	21.5	175	10.8	19.4	302.8		
May	5,982	205.8	2,386	70.4	1,061	34.6	406	9.9	211	25.8	218	15.0	18.9	380.4		
June	6,777	244.1	2,581	72.0	1,341	42.8	449	12.1	295	41.2	313	18.8	17.3	448.5		
July	6,551	239.3	2,500	73.0	1,114	36.2	434	10.9	210	25.9	271	14.1	13.6	413.1		
STATES — JUNE 1996																
NSW	3,150	111.3	1,004	27.6	323	10.7	136	4.5	98	11.6	76	4.7	5.2	175.6		
Vic.	1,458	57.2	530	15.8	223	6.9	63	1.7	66	12.8	27	1.7	3.9	100.0		
Qld	1,406	50.3	659	17.4	588	17.9	188	4.5	92	10.0	152	8.1	6.4	114.6		
SA	216	8.2	151	4.5	43	1.3	21	0.4	12	2.1	22	1.5	0.5	18.4		
WA	427	12.4	185	5.2	123	4.8	32	0.8	16	2.7	30	2.4	1.0	29.5		
Tas.	26	0.8	14	0.4	11	0.3	1	—	3	0.5	5	0.3	—	2.3		
NT	32	1.1	19	0.4	13	0.4	3	0.1	5	1.4	1	—	0.3	3.7		
ACT	82	2.8	19	0.7	17	0.5	5	0.1	3	0.1	—	—	0.1	4.3		
STATES — JULY 1996																
NSW	3,155	112.9	1,053	30.3	308	10.3	149	3.7	79	8.2	85	5.0	5.1	175.5		
Vic.	1,423	55.6	452	14.3	167	5.5	24	0.6	41	6.7	22	0.9	2.5	86.0		
Qld	1,268	45.5	658	19.0	490	14.8	188	4.7	67	6.9	111	5.5	4.0	100.4		
SA	207	7.5	116	3.4	30	1.0	18	0.4	5	0.7	6	0.3	0.5	13.9		
WA	328	11.8	152	4.3	87	3.7	40	1.2	10	1.5	38	1.6	0.7	24.8		
Tas.	33	1.2	23	0.5	4	0.1	5	0.1	3	0.6	6	0.5	0.1	3.1		
NT	37	1.3	18	0.5	9	0.3	5	0.1	3	1.0	2	—	0.5	3.7		
ACT	100	3.4	28	0.8	19	0.5	5	0.2	2	0.3	1	0.1	0.3	5.7		

(a) Excludes leveraged leases.

TABLE 2 — VALUE OF GOODS UNDER NEW FINANCE LEASE COMMITMENTS(a) — ALL LESSORS — continued
(\$ million)

YEARS	Type of goods							Total finance lease commitments			Commitments not drawn at end of period	
								Original	Seasonally Adjusted	Trend Estimates		
	Other transport equipment	Construction and earth moving equipment	Agricultural machinery and equipment	Manufacturing equipment	Electronic data processing equipment	Office machines	Shop and office furniture, fittings and equipment					Other
AUSTRALIA												
1993-1994	98.3	279.4	238.5	332.3	465.9	339.6	233.7	301.9	5,846.2	442.0
1994-1995	121.4	434.1	243.5	425.9	622.1	366.0	250.6	238.0	6,572.4	495.5
1995-1996	128.8	734.0	382.9	460.6	649.7	459.9	258.5	278.1	7,409.4	471.9
1995												
May	11.8	55.1	35.2	27.8	36.5	34.3	22.7	30.9	649.2	583.2	561.2	437.9
June	14.7	77.1	53.3	61.2	77.1	35.8	32.7	26.0	823.0	567.9	567.0	495.5
July	6.8	55.6	25.7	34.1	70.3	40.2	21.3	17.6	611.3	590.2	571.4	450.7
August	11.0	53.9	12.5	41.4	37.3	29.3	21.3	16.9	547.8	565.3	574.8	444.9
September	7.8	47.5	20.2	28.1	42.4	47.1	18.4	20.8	567.0	578.8	578.9	474.1
October	9.5	47.0	19.1	32.7	42.8	34.1	20.6	39.2	536.5	564.1	587.0	452.8
November	16.7	48.9	15.2	39.8	58.4	35.0	21.8	25.8	599.3	631.9	601.5	449.3
December	9.6	56.6	22.6	33.3	77.2	29.9	26.5	14.3	623.2	577.0	620.9	459.6
1996												
January	4.5	62.0	18.2	28.8	32.4	34.1	14.1	21.2	473.2	645.9	640.1	146.0
February	11.0	63.9	23.3	26.3	58.3	38.4	18.7	20.3	589.4	694.0	654.2	156.2
March	12.6	70.1	46.0	37.6	58.7	40.5	19.8	25.0	667.3	665.9	660.3	167.7
April	10.5	59.1	39.9	40.8	47.4	34.4	21.5	20.9	577.2	643.9	660.0	304.5
May	14.2	88.3	53.2	52.6	50.8	45.7	20.6	28.8	734.5	655.3	656.3	464.0
June	14.7	81.0	87.1	65.1	73.7	51.1	34.1	27.4	882.7	657.8	652.0	471.9
July	19.2	84.9	39.0	42.7	46.1	44.6	21.3	34.9	745.9	631.3	643.5	455.0
STATES — JUNE 1996												
NSW	4.6	50.6	14.9	16.9	44.3	28.4	10.4	13.9	359.4	n.a.	n.a.	215.8
Vic.	4.6	11.3	7.8	31.4	14.5	13.9	11.5	5.4	200.5	n.a.	n.a.	143.7
Qld	2.5	12.5	32.7	10.9	7.4	5.3	9.3	5.5	200.7	n.a.	n.a.	80.1
SA	1.8	1.1	4.5	2.0	1.2	0.9	0.9	0.5	31.3	n.a.	n.a.	8.1
WA	1.0	3.8	25.7	3.0	4.8	1.8	1.5	1.2	72.3	n.a.	n.a.	22.0
Tas.	—	0.1	0.5	0.2	0.2	0.1	—	0.3	3.7	n.a.	n.a.	—
NT	0.1	1.5	—	0.4	1.0	0.2	0.1	0.2	7.2	n.a.	n.a.	0.2
ACT	0.3	0.1	1.1	0.3	0.3	0.5	0.4	0.6	7.7	n.a.	n.a.	2.0
STATES — JULY 1996												
NSW	9.7	66.4	10.4	13.0	24.3	22.2	6.2	20.7	348.4	n.a.	n.a.	202.9
Vic.	5.0	3.3	5.0	15.4	8.6	12.5	5.4	6.9	148.3	n.a.	n.a.	144.1
Qld	2.9	9.7	14.3	10.8	4.7	5.4	6.4	3.6	158.1	n.a.	n.a.	77.3
SA	0.6	0.9	1.4	0.7	2.3	0.9	0.6	1.5	22.8	n.a.	n.a.	8.2
WA	0.8	3.8	7.1	2.6	4.5	2.4	1.8	1.8	50.0	n.a.	n.a.	20.0
Tas.	—	—	0.6	0.2	0.4	0.2	0.2	0.2	4.9	n.a.	n.a.	0.1
NT	0.1	0.4	—	0.1	0.9	0.1	—	—	5.2	n.a.	n.a.	0.3
ACT	—	0.3	0.1	0.1	0.5	0.9	0.3	0.2	8.2	n.a.	n.a.	2.1

(a) Excludes leveraged leases.

TABLE 3 — VALUE OF GOODS UNDER NEW FINANCE LEASE COMMITMENTS(a) BY INDUSTRY OF LESSEE — ALL LESSORS
(\$ million)

YEARS	Agriculture, forestry, fishing and hunting	Mining	Manufacturing	Construction	Wholesale trade	Retail trade	Transport and storage	AUSTRALIA			Total			
								Finance, investment and insurance	Property and business services	Recreation and other services		Public administration	Community services	Other industries
1993-1994	452.7	131.2	668.0	463.8	287.2	958.6	667.8	251.3	772.4	303.0	100.8	372.4	417.0	5 846.2
1994-1995	441.3	159.2	778.1	513.5	297.7	1 267.9	714.9	268.5	846.6	394.9	78.0	397.6	414.3	6 572.4
1995-1996	591.9	163.7	848.6	826.2	320.7	1 117.3	832.3	256.6	920.9	345.4	107.2	374.7	703.8	7 409.4
1995														
May	54.1	21.8	65.3	50.8	26.5	126.7	80.3	24.3	80.1	35.2	4.4	42.3	37.4	649.2
June	86.1	15.9	96.8	70.2	31.5	127.3	98.0	23.4	110.7	43.8	9.2	51.6	58.4	821.0
July	41.2	11.9	77.1	45.6	23.2	92.5	79.8	23.3	87.1	32.2	5.3	36.6	55.7	611.3
August	27.3	11.9	75.8	38.9	27.8	90.5	75.4	14.5	64.9	32.1	5.8	33.3	49.6	547.8
September	36.0	8.3	69.2	64.1	19.9	91.1	51.5	23.5	72.3	33.1	9.2	27.4	61.4	567.0
October	32.8	7.1	60.4	64.2	20.4	87.7	51.3	16.2	91.7	28.8	5.6	26.8	43.7	536.5
November	37.3	12.3	78.3	69.1	25.0	83.2	71.7	23.6	72.6	30.4	4.8	31.7	59.1	599.3
December	42.7	10.1	69.2	68.0	38.7	108.2	75.0	20.6	64.8	28.5	5.1	29.6	62.7	623.2
1996														
January	30.3	15.1	49.3	66.8	18.6	71.3	47.2	14.0	56.9	21.4	5.3	25.6	51.3	473.2
February	42.0	11.2	58.3	70.2	26.3	85.0	66.4	26.7	68.3	30.3	9.4	33.4	61.8	589.4
March	63.6	10.4	71.3	78.8	28.0	93.5	83.9	17.9	87.4	24.9	8.7	33.4	65.5	667.3
April	55.7	13.7	59.5	71.1	26.4	76.4	59.1	26.1	75.3	22.1	10.0	26.7	55.2	577.2
May	71.3	32.8	79.4	83.8	31.7	102.2	79.6	21.8	83.8	29.0	17.0	33.0	69.1	734.5
June	111.7	18.9	100.7	105.7	34.6	135.7	91.4	28.5	95.8	32.6	21.1	37.2	68.7	882.7
July	59.3	14.0	79.6	101.4	32.9	127.2	75.9	21.6	87.8	29.6	15.0	28.6	73.0	745.9
STATES — JUNE 1996														
NSW	20.1	1.5	37.6	58.5	16.2	76.2	37.1	11.8	32.0	13.5	8.0	14.5	32.5	359.4
Vic.	16.2	10.3	36.6	10.9	6.5	26.2	21.2	7.9	26.0	5.2	6.7	9.0	17.7	200.5
Qld	38.2	2.6	19.9	26.1	8.0	21.6	22.6	4.2	28.1	8.2	1.9	9.1	10.1	200.7
SA	6.4	1.1	2.6	2.2	0.9	2.8	3.1	2.1	1.9	1.7	1.2	1.3	3.9	31.3
WA	28.4	3.1	3.5	5.6	2.6	6.1	6.4	2.0	5.6	2.6	1.0	2.6	2.9	72.3
Tas.	1.0	—	0.1	0.4	—	1.0	0.4	0.1	0.4	0.1	—	0.1	0.1	3.7
NT	0.1	0.4	—	1.5	0.1	0.7	0.3	0.2	0.6	0.5	2.1	0.1	0.5	7.2
ACT	1.2	—	0.3	0.6	0.2	1.0	0.3	0.2	1.3	0.8	0.1	0.4	1.1	7.7
STATES — JULY 1996														
NSW	16.8	7.3	27.6	67.5	15.9	71.4	28.8	8.2	36.1	11.6	4.9	11.7	40.6	348.4
Vic.	9.1	1.4	30.1	5.6	8.7	21.5	17.0	7.3	20.1	3.4	3.5	7.1	13.5	148.3
Qld	19.6	1.4	15.0	18.2	4.9	21.9	19.6	4.7	24.6	8.4	1.0	6.0	12.8	158.1
SA	2.3	0.3	2.6	2.5	0.9	3.2	2.7	0.6	1.5	1.3	0.9	1.5	2.7	22.8
WA	9.6	3.4	3.5	5.8	1.8	6.8	6.3	3.5	3.6	3.5	1.8	1.4	2.1	50.0
Tas.	1.3	—	0.5	0.5	—	0.4	0.4	0.1	0.6	0.1	0.3	0.2	0.5	4.9
NT	0.1	0.3	0.2	0.5	0.1	0.5	0.5	0.3	0.2	0.2	2.1	0.1	0.1	5.2
ACT	0.6	—	0.1	0.9	0.6	1.5	0.5	0.1	1.2	1.0	0.5	0.5	0.6	8.2

(a) Excludes leveraged leases.

EXPLANATORY NOTES

INTRODUCTION

1 This data service presents statistics of finance lease 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).

SCOPE

2 The following types of lender fall within the scope of these statistics: banks, corporations registered under the *Financial Corporations Act 1974*, insurance companies and superannuation funds.

COVERAGE

3 The statistics cover only those lenders listed in paragraph 2 that are defined as 'significant lenders'. Significant lenders are the largest lenders, accounting in aggregate for at least 95% of the Australian total and at least 90% of each State total of finance lease commitments made by all lenders within the scope of the statistics.

COVERAGE REVISION

4 The list of lenders covered by the statistics requires revision periodically to ensure the inclusion of new significant lenders and the exclusion of insignificant lenders from the monthly statistics. A new list of lenders based on a coverage survey done for the calendar year 1995 has been introduced with the July 1996 data. Each of the lenders defined as a significant lender following this latest revision committed funds of more than \$21.3 million Australia wide during the calendar year 1995.

STATISTICAL PERIOD

5 While the statistics are described as being for calendar months, it should be noted that some lenders have accounting periods which do not correspond exactly to a calendar month and that these lenders figures' are used without adjustment.

DEFINITIONS AND DESCRIPTIONS OF DATA ITEMS

6 *Lending commitments.* A lending commitment is a firm offer to provide finance which has been or is normally expected to be accepted. Commitments accepted and cancelled in the same month are included.

7 *Finance lease.* A finance lease refers to the leasing or hiring of tangible assets under an agreement, other than a hire purchase agreement, which transfers from the lessor to the lessee substantially all the risks and benefits incident to ownership of the asset without transferring the legal ownership.

8 For detailed descriptions of individual data items contact The Manager, Financial Surveys Section on Sydney (02) 9268 4784.

SEASONALLY ADJUSTED AND TREND ESTIMATES

9 In the seasonal adjustment of these series, account has been taken not only of normal seasonal factors, but also of 'trading day' effects (arising from the varying reporting practices of the lenders) and the influence of Easter which may, in successive years, affect figures for different months. Details of the methods used in seasonally adjusting these series are available on request.

10 Seasonal adjustment procedures do not aim to remove the irregular or 'non-seasonal' influences which may be present in any particular month. Irregular influences that are highly volatile can make it difficult to interpret the movement of the series even after seasonal adjustment.

11 The smoothing of seasonally adjusted series to create trend estimates is a means of reducing the impact of the irregular component of the series. The trend estimates have been derived by applying a 13-term Henderson weighted moving average to the seasonally adjusted series. The last six monthly trend estimates have been obtained by applying surrogates of the Henderson-weighted averages to the seasonally adjusted series.

12 While this procedure enables trend data for the latest period to be produced, it also results in revisions in later data releases to the trend estimates for the most recent months as additional observations become available. Generally, the size of revisions to the trend estimates tends to be larger the greater the volatility of the original series. Revisions of trend estimates will also occur with revisions to original data and re-estimation of seasonal adjustment factors. (Further details concerning trend estimates in general, including more information on the Henderson methodology and the 'end point' problem, can be obtained in the information paper *A Guide to Smoothing Time Series — Estimates of Trend* (1316.0).)

ADDITIONAL DATA

13 More detailed dissections of the data may be made available on request. A charge is made for providing this information. Inquiries should be made by writing to the Australian Bureau of Statistics, Financial Surveys Section, GPO Box 796 Sydney 2001, or by calling the Manager, Financial Surveys Section on Sydney 02 9268 4784.

REVISIONS

14 Revisions to previously provided statistics are included in issues of this publication as they occur.

RELATED DATA

15 Users may also wish to refer to the following publications which are available on request:

Commercial Finance, Australia — available monthly (data service)

SYMBOLS AND OTHER USAGE

— nil or rounded to zero (including null cells)

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





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