



July 1997

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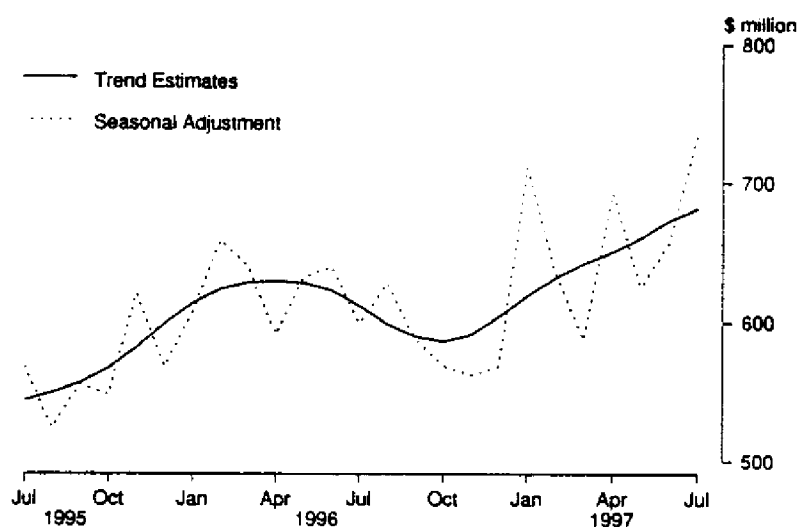
Lease Finance

Australia

Data Report

MAIN FEATURES

LEASE FINANCE, AUSTRALIA, JULY 1995 – JULY 1997



- 1** The provisional trend estimate for lease finance commitments made by significant lenders in July 1997 was \$682.1 million, an increase of \$8.8 million (1.3%) on June 1997 and an increase of \$70.2 million (11.5%) on July 1996.
- 2** Seasonally adjusted, lease finance commitments were \$735.3 million in July 1997, an increase of \$77.9 million (11.9%) on June 1997 and an increase of \$135.8 million (22.6%) on July 1996.
- 3** In original terms lease finance commitments in July 1997 were \$856.3 million, a decrease of \$64.4 million (7.0%) on June 1997, but an increase of \$151.7 million (21.5%) on July 1996.

INQUIRIES

- for further information about these and related statistics, contact Greg Smith on (02) 9268 4537 or at [http://greg.smith@abs.gov.au](mailto:greg.smith@abs.gov.au).
- 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 1997.**

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	%	%	%	%	%	%
1996 —									
May	704.4	632.3	628.2	28.8	6.9	-0.3	12.0	11.5	17.7
June	875.3	640.0	623.3	24.3	1.2	-0.8	9.9	18.3	15.8
July	704.6	599.5	611.9	-19.5	-6.3	-1.8	20.4	5.6	12.6
August	590.7	628.4	599.0	-16.2	4.8	-2.1	13.8	20.0	9.0
September	534.3	588.4	590.1	-9.5	-6.4	-1.5	-0.7	6.0	6.1
October	561.5	568.6	586.4	5.1	-3.4	-0.6	9.6	3.9	3.4
November	530.4	561.8	591.4	-5.5	-1.2	0.9	-9.2	-9.5	1.6
December	595.1	568.6	604.6	12.2	1.2	2.2	-0.8	0.1	0.8
1997 —									
January	520.8	711.0	619.2	-12.5	25.1	2.4	16.9	16.9	0.8
February	541.4	636.0	632.2	4.0	-10.6	2.1	-3.4	-3.4	1.3
March	547.7	587.7	642.5	1.2	-7.6	1.6	-13.8	-8.2	2.2
April	674.0	692.9	650.8	23.1	17.9	1.3	23.2	17.2	3.3
May	653.4	625.3	660.9	-3.1	-9.8	1.5	-7.2	-1.1	5.2
June	920.7	657.4	673.3	40.9	5.1	1.9	5.2	2.7	8.0
July	856.3	735.3	682.1	-7.0	11.9	1.3	21.5	22.6	11.5

TABLE 1 — VALUE OF GOODS UNDER NEW FINANCE LEASE COMMITMENTS(a) — JULY 1997
(\$ million)

Type of goods	Type of lessor				Total
	All banks	Finance companies	General financiers	Other lessors(b)	
AUSTRALIA					
Motor vehicles —					
Motor cars					
New					
Not subject to depreciation limit	56.1	124.4	24.9	5.2	210.5
Subject to depreciation limit	3.3	1.7	10.8	—	15.8
Used					
Not subject to depreciation limit	21.2	39.6	7.8	0.1	68.7
Subject to depreciation limit	1.7	0.9	9.4	—	12.0
Light trucks					
New	15.0	28.6	0.7	0.6	44.9
Used	4.4	7.1	0.2	—	11.7
Heavy trucks					
New	8.6	17.8	2.1	0.3	28.7
Used	3.4	8.2	0.7	—	12.4
Other motor vehicles					
Motor buses/coaches	1.9	2.6	0.3	—	4.8
Other	2.0	0.5	0.5	—	3.0
Trailers	1.3	5.9	0.3	—	7.5
Other transport equipment	4.9	5.0	1.1	—	11.0
Construction and earthmoving equipment	14.1	12.7	3.9	0.3	31.0
Manufacturing equipment	26.9	25.4	11.5	3.6	67.4
Agricultural machinery and equipment	15.1	11.5	7.4	—	34.0
Electronic data processing equipment	13.4	11.3	140.1	12.3	177.1
Office machines	8.9	9.6	22.8	9.9	51.2
Shop and office furniture, fittings and equipment	7.4	5.7	8.7	0.8	22.6
Other	19.4	11.2	8.0	3.5	42.2
Total	229.1	329.5	261.2	36.6	856.3
STATES(c)					
New South Wales	99.6	137.3	122.5	20.4	379.8
Victoria	49.2	48.0	92.4	16.1	205.8
Queensland	58.3	92.8	25.6	—	176.7
South Australia	6.0	18.7	n.p.	n.p.	30.0
Western Australia	11.4	24.1	10.6	—	46.1
Tasmania	0.4	2.8	n.p.	n.p.	4.8
Northern Territory	1.0	2.0	0.5	—	3.5
Australian Capital Territory	3.2	3.7	2.6	—	9.6

(a) Excludes leveraged leases. (b) From July 1997 Money market corporations are included in the category Other lessors. (c) From July 1997 General financiers and Other lessors data is not available for publication for South Australia and Tasmania.

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

	Type of goods											
	Motor cars and station wagons						Motor vehicles					
	New			Used			Light trucks			Heavy trucks		
	Number	\$m	Number	Number	\$m	Number	Number	\$m	Number	Number	\$m	Total motor vehicles (b) \$m
AUSTRALIA												
YEARS												
1994-1995	60,792	2,244.9	19,511	586.5	10,567	334.7	3,632	83.3	2,772	365.7	1,963	119.1
1995-1996	62,256	2,262.6	24,664	722.5	10,076	332.6	4,319	110.5	2,338	298.8	2,332	150.2
1996-1997	65,460	2,230.8	26,581	732.3	10,729	357.0	4,467	112.8	2,440	309.1	2,224	141.8
1996												
May	6,011	206.7	2,389	70.5	1,068	34.9	406	9.9	218	26.2	218	15.0
June	6,858	248.7	2,585	72.1	1,364	43.7	449	12.1	295	41.2	313	18.8
July	6,588	240.6	2,507	73.2	1,117	36.3	439	10.9	215	26.8	271	14.1
August	4,927	178.3	2,124	61.4	818	25.8	359	9.0	203	24.6	239	16.2
September	4,629	156.7	1,890	51.2	721	25.5	329	7.8	184	26.3	205	13.5
October	5,082	172.5	1,934	52.0	707	24.9	360	9.3	158	19.3	225	14.2
November	4,970	168.7	1,963	54.9	654	22.5	312	8.1	199	25.8	157	10.7
December	5,547	181.7	2,332	52.8	778	28.1	336	8.3	196	25.6	151	11.2
1997												
January	4,944	148.2	2,109	58.6	719	22.8	316	7.7	127	21.3	163	8.2
February	4,843	167.6	2,075	57.1	811	26.5	336	8.7	147	19.9	143	8.9
March	5,139	169.9	2,043	56.7	820	26.5	349	9.0	180	22.8	116	7.4
April	6,054	198.2	2,326	65.2	1,023	34.0	351	8.4	228	28.3	185	14.6
May	5,632	198.2	2,278	64.8	1,033	34.8	405	10.9	270	31.7	176	11.3
June	7,105	250.2	3,000	84.3	1,528	49.2	575	14.5	333	36.7	193	11.5
July	7,032	226.3	2,993	80.7	1,401	44.9	474	11.7	221	28.7	204	12.4
STATES — JUNE 1997												
NSW	3,250	116.7	1,238	35.1	496	16.6	212	5.5	126	11.6	56	2.7
Vic.	1,645	55.7	609	18.5	221	7.1	64	1.6	45	7.2	19	1.6
Qld	1,570	55.1	780	20.5	673	21.1	235	6.0	117	11.6	73	4.2
SA	202	6.8	185	4.8	29	0.9	19	0.5	4	0.7	13	0.9
WA	270	10.0	114	3.3	74	2.4	35	0.9	24	4.0	24	1.5
Tas.	25	1.0	22	0.5	8	0.2	4	0.1	1	—	6	0.4
NT	50	1.6	14	0.4	8	0.3	—	—	—	—	2	0.2
ACT	93	3.4	38	1.0	19	0.7	6	0.1	16	1.6	—	—
STATES — JULY 1997												
NSW	3,695	114.4	1,278	36.0	460	15.5	174	4.4	83	10.9	55	3.7
Vic.	1,381	45.1	570	15.8	177	5.6	51	1.0	39	4.3	26	1.6
Qld	1,345	45.1	719	18.9	621	19.3	171	4.3	79	10.0	103	5.5
SA	217	7.0	155	4.0	48	1.4	21	0.5	7	1.5	7	0.6
WA	231	9.2	181	3.7	68	2.3	42	1.2	8	1.5	7	0.6
Tas.	36	1.5	39	0.9	8	0.2	6	0.1	—	—	3	0.2
NT	18	0.6	8	0.2	12	0.3	3	—	2	0.3	3	0.1
ACT	109	3.4	43	1.1	7	0.2	6	0.1	3	0.2	—	—

(a) Excludes leveraged leases. (b) Includes trailers.

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	
	Other transport equipment	Construction and earthmoving equipment	Agricultural machinery and equipment	Manufacturing equipment	Electronic data processing equipment	Office machines	Shop and office furniture, fittings and equipment	Other	Original	Seasonally Adjusted		Trend Estimates
AUSTRALIA												
1994-1995	121.4	325.2	243.5	425.9	622.1	366.0	250.6	238.0	6,463.4	..	495.5	
1995-1996	129.3	352.4	396.0	482.3	659.7	461.7	260.4	279.7	7,107.3	..	475.0	
1996-1997	139.8	366.1	489.8	525.5	626.4	511.5	277.3	362.6	7,374.6	..	438.3	
1996												
May	14.2	52.3	55.5	53.5	51.0	46.0	20.8	28.9	704.4	632.3	464.3	
June	14.8	43.5	92.8	79.9	75.3	52.2	34.7	27.6	875.3	640.0	475.0	
July	19.2	35.7	41.3	43.7	46.5	45.0	21.9	35.0	704.6	599.5	455.3	
August	9.2	25.3	19.9	51.5	56.3	41.8	18.9	37.9	590.7	628.4	443.9	
September	12.0	27.4	24.1	30.7	43.3	50.7	19.4	29.0	534.3	588.4	446.7	
October	10.2	22.9	33.0	41.6	56.9	38.6	24.5	25.4	561.5	568.6	448.6	
November	8.3	32.8	28.8	34.8	40.0	40.7	19.7	23.2	530.4	591.4	406.7	
December	8.0	34.4	24.3	50.1	55.0	43.0	30.1	25.9	595.1	568.6	324.1	
1997												
January	14.4	23.2	32.5	31.5	61.2	35.5	22.8	19.1	520.8	711.0	332.9	
February	7.7	30.2	30.8	41.1	42.7	35.7	20.2	31.9	541.4	636.0	441.3	
March	12.5	20.4	42.7	35.6	49.7	38.3	20.4	22.1	547.7	587.7	345.3	
April	10.7	32.0	52.4	42.4	58.0	47.6	25.9	42.2	674.0	692.9	367.8	
May	8.0	34.4	52.9	43.1	44.6	46.4	23.7	29.5	653.4	625.3	400.1	
June	19.7	47.4	107.1	79.4	72.3	48.3	29.8	41.5	920.7	657.4	438.3	
July	11.0	31.0	34.0	67.4	177.1	51.2	22.6	42.2	856.3	735.3	392.3	
STATES — JUNE 1997												
NSW	5.0	15.3	19.7	18.5	41.4	22.4	10.2	20.6	354.6	n.a.	208.4	
Vic.	5.0	6.3	12.9	30.5	15.3	15.0	7.3	12.8	202.6	n.a.	128.9	
Qld	6.7	18.1	50.2	19.3	8.7	6.5	9.9	5.0	250.9	n.a.	76.5	
SA	1.2	2.9	3.1	5.0	0.8	1.7	0.9	0.3	30.6	n.a.	8.2	
WA	1.6	3.7	17.8	5.3	4.4	1.9	1.2	1.9	60.7	n.a.	15.2	
Tas.	—	0.5	0.3	0.2	0.8	0.1	0.1	0.7	5.2	n.a.	—	
NT	—	0.2	0.2	—	0.6	—	0.1	—	3.6	n.a.	0.2	
ACT	0.1	0.4	2.9	0.6	0.3	0.5	0.1	0.2	12.4	n.a.	0.8	
STATES — JULY 1997												
NSW	3.3	11.9	9.0	22.0	94.9	19.9	10.4	17.7	379.8	n.a.	195.1	
Vic.	3.4	2.3	3.1	18.6	63.6	20.8	3.4	15.8	205.8	n.a.	119.0	
Qld	2.4	12.7	15.1	12.0	7.6	5.4	7.0	5.8	176.7	n.a.	62.2	
SA	0.8	1.3	2.0	4.9	2.7	1.6	0.6	0.6	30.0	n.a.	5.5	
WA	1.1	2.4	4.0	9.4	5.9	2.1	0.5	1.5	46.1	n.a.	9.6	
Tas.	—	0.1	0.3	—	0.6	0.1	0.1	0.3	4.8	n.a.	—	
NT	—	—	0.1	0.2	0.4	0.1	0.3	0.1	3.5	n.a.	0.4	
ACT	—	0.1	0.4	0.2	1.4	1.3	0.4	0.5	9.6	n.a.	0.5	

(a) Excludes leveraged leases.

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

	Agriculture, forestry, fishing and hunting	Mining	Manufacturing	Construction	Wholesale trade	Retail trade	Transport and storage	Finance, investment and insurance	Property and business services	Recreation and other services	Public administration	Community services	Other industries	Total
AUSTRALIA														
YEARS														
1994-1995	441.3	159.2	778.1	513.5	297.7	1,267.9	605.8	268.5	846.6	394.9	78.0	397.6	414.3	6,463.3
1995-1996	615.6	177.6	854.6	496.4	325.3	1,128.5	790.5	257.0	923.8	348.3	107.2	376.1	706.4	7,107.3
1996-1997	726.6	194.9	871.9	537.7	297.3	1,003.8	806.0	267.9	1,095.0	347.9	203.9	361.3	660.3	7,374.6
1996														
May	74.1	32.9	80.4	47.7	31.7	102.4	80.6	21.8	84.3	29.3	17.0	33.1	69.4	704.4
June	121.9	32.0	101.8	67.3	34.8	136.0	94.8	28.6	96.3	33.6	21.1	38.0	69.1	875.3
July	62.2	14.5	80.8	51.9	33.3	127.6	77.1	21.6	88.6	29.8	15.1	28.8	73.5	704.6
August	37.0	21.6	78.5	37.1	27.2	80.6	65.5	29.4	82.2	25.4	16.9	29.8	59.5	590.7
September	37.6	22.7	65.5	36.0	18.9	69.7	69.0	24.2	73.8	24.1	14.9	27.4	50.5	534.3
October	47.2	14.4	67.9	35.6	20.8	87.4	65.2	20.0	81.5	22.6	19.0	30.0	50.0	561.5
November	44.3	13.4	66.3	45.7	25.2	78.7	65.7	16.5	70.6	23.0	11.3	26.1	43.5	530.4
December	44.0	25.9	66.0	44.3	22.6	76.3	72.0	15.0	94.8	30.4	20.7	30.3	52.8	595.1
1997														
January	43.7	13.6	62.2	37.3	26.9	69.8	56.4	33.9	67.1	27.7	18.3	22.7	41.2	520.8
February	47.2	12.3	66.1	40.1	19.9	67.0	51.7	19.1	98.5	26.7	16.4	24.8	51.8	541.4
March	60.4	9.2	63.0	40.5	20.5	65.8	57.8	17.5	93.5	25.4	15.1	27.1	51.9	547.7
April	74.8	16.6	71.7	46.5	23.7	88.0	62.2	27.8	104.5	38.7	17.7	43.1	58.8	674.0
May	79.3	12.2	69.3	50.1	29.3	83.6	71.4	20.1	97.1	34.7	14.3	32.1	59.7	633.4
June	149.0	18.6	114.6	72.7	29.2	109.4	92.1	22.8	142.7	39.5	24.1	39.0	67.1	920.6
July	62.7	13.6	80.7	55.0	26.5	108.1	70.3	19.0	122.2	35.8	20.1	32.3	210.2	836.3
STATES — JUNE 1997														
NSW	26.0	8.4	36.0	21.2	13.5	55.6	36.0	8.8	67.8	20.6	12.0	15.8	32.7	334.6
Vic.	18.6	2.5	42.8	13.0	6.1	22.8	23.2	6.7	29.2	4.5	4.4	10.9	18.0	202.6
Qld	71.4	2.5	24.0	28.8	7.0	21.8	25.6	4.9	33.7	8.0	2.8	9.1	11.4	250.9
SA	4.3	2.1	7.4	2.6	0.6	2.6	2.9	0.7	1.6	1.2	1.8	1.3	1.4	30.6
WA	22.5	2.8	2.9	5.3	1.4	4.7	3.1	1.3	7.6	4.1	1.0	1.3	2.8	60.7
Tas.	1.7	—	0.7	0.3	—	0.6	0.3	0.2	0.4	0.1	0.6	0.1	0.1	5.2
NT	0.1	—	0.1	0.3	0.1	0.4	0.2	0.1	0.8	0.1	1.1	0.1	0.2	3.6
ACT	4.3	0.2	0.6	1.1	0.5	0.9	0.9	0.2	1.6	0.9	0.5	0.4	0.5	12.4
STATES — JULY 1997														
NSW	15.9	5.8	30.3	18.2	11.6	62.1	25.6	8.6	56.5	17.8	11.6	12.8	103.1	379.8
Vic.	7.0	0.9	26.0	6.8	6.1	16.9	19.0	4.4	21.0	7.8	3.1	7.7	79.1	205.8
Qld	28.2	2.9	14.5	23.3	5.6	18.4	18.3	4.3	24.5	6.5	2.3	8.7	19.2	176.7
SA	3.1	1.7	6.1	2.6	0.8	3.0	3.4	0.3	2.7	1.0	0.7	1.3	3.2	30.0
WA	6.7	2.1	2.9	2.6	1.6	5.3	2.0	1.1	14.4	1.9	1.0	1.0	3.4	46.1
Tas.	1.2	—	—	0.6	0.1	0.9	0.1	0.1	0.6	0.2	0.3	0.2	0.4	4.8
NT	0.1	—	0.1	0.3	0.1	0.5	1.4	0.1	0.3	0.1	0.2	0.1	0.3	3.5
ACT	0.6	0.1	0.7	0.6	0.6	0.9	0.5	0.1	2.1	0.5	0.9	0.5	1.5	9.6

(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 1996 has been introduced with the July 1997 data. Each of the lenders defined as a significant lender following this latest revision committed funds of more than \$10 million Australia wide during the calendar year 1996.

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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