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May 1996
Personal Finance
Australia

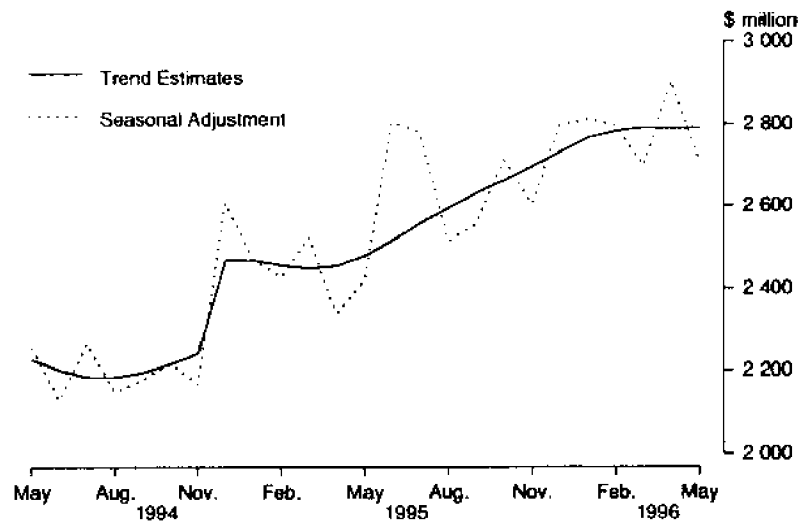
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W. McLennan
Australian Statistician

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MAIN FEATURES

PERSONAL FINANCE, AUSTRALIA, MAY 1994 - MAY 1996



1 The provisional trend estimate for personal finance commitments made by significant lenders in May 1996 was \$2 791.3 million, a marginal increase of \$0.7 million on April 1996 and an increase of \$312.5 million (12.6%) on May 1995.

2 Seasonally adjusted, personal finance commitments were \$2 710.4 million in May 1996, a decrease of \$192.7 million (6.6%) on April 1996 but an increase of \$288.6 million (11.9%) on May 1995.

3 In original terms, personal finance commitments in May 1996 were \$3 020.7 million, an increase of \$395.9 million (15.1%) on April 1996 and an increase of \$297.3 million (10.9%) on May 1995.

INQUIRIES

- for further information about these statistics contact Greg Smith on (02) 268 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, MAY 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 | 14.2 | -5.4 | -0.4 | 7.6 | 8.6 | 13.9 |
| Revolving Credit | 16.7 | -8.8 | 0.8 | 17.3 | 18.4 | 10.1 |
| Total | 15.1 | -6.6 | 0.0 | 10.9 | 11.9 | 12.6 |

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 — | | | | | | | | | |
| March | 1 869.9 | 1 647.0 | 1 598.2 | 853.6 | 877.5 | 851.4 | 2 723.5 | 2 524.5 | 2 449.6 |
| April | 1 368.2 | 1 541.9 | 1 606.3 | 703.3 | 798.4 | 848.3 | 2 071.5 | 2 340.4 | 2 454.7 |
| May | 1 789.5 | 1 612.9 | 1 620.1 | 933.9 | 808.9 | 858.8 | 2 723.4 | 2 421.8 | 2 478.8 |
| June | 1 785.8 | 1 654.6 | 1 638.0 | 1 308.6 | 1 149.2 | 878.1 | 3 094.4 | 2 803.7 | 2 516.1 |
| July | 1 715.2 | 1 699.7 | 1 656.6 | 1 093.8 | 1 078.6 | 901.1 | 2 809.0 | 2 778.3 | 2 557.7 |
| August | 1 768.9 | 1 619.7 | 1 671.0 | 1 029.7 | 895.3 | 923.1 | 2 798.6 | 2 515.0 | 2 594.0 |
| September | 1 627.9 | 1 723.4 | 1 686.7 | 848.9 | 833.4 | 943.2 | 2 476.8 | 2 556.7 | 2 629.8 |
| October | 1 660.6 | 1 729.3 | 1 708.9 | 1 016.5 | 982.3 | 953.4 | 2 677.0 | 2 711.7 | 2 662.3 |
| November | 1 782.3 | 1 654.8 | 1 742.1 | 1 009.0 | 949.0 | 953.5 | 2 791.3 | 2 603.8 | 2 695.7 |
| December | 1 575.6 | 1 789.5 | 1 782.7 | 951.2 | 1 010.5 | 949.9 | 2 526.8 | 2 799.9 | 2 732.6 |
| 1996 — | | | | | | | | | |
| January | 1 729.9 | 1 814.4 | 1 819.2 | 824.9 | 997.9 | 947.0 | 2 554.8 | 2 812.3 | 2 766.2 |
| February | 1 852.7 | 1 925.3 | 1 842.8 | 771.4 | 871.1 | 941.5 | 2 624.0 | 2 796.4 | 2 784.3 |
| March | 1 909.9 | 1 873.4 | 1 853.0 | 728.8 | 823.5 | 937.6 | 2 638.7 | 2 696.9 | 2 790.7 |
| April | 1 685.9 | 1 852.2 | 1 852.2 | 938.8 | 1 050.9 | 938.4 | 2 624.8 | 2 903.1 | 2 790.6 |
| May | 1 925.4 | 1 752.3 | 1 845.4 | 1 095.2 | 958.1 | 945.9 | 3 020.7 | 2 710.4 | 2 791.3 |

TABLE 1 — PERSONAL FINANCE COMMITMENTS — MAY 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 | 58.0 | 22.4 | 130.0 | 29.4 | 239.8 |
| Used | 204.8 | 62.5 | 225.9 | 15.7 | 508.8 |
| Other motor vehicles | 21.4 | 1.7 | 15.7 | — | 38.8 |
| Motor cycles, etc | 8.1 | 2.3 | 3.3 | 0.1 | 13.9 |
| Boats, caravans and trailers | 12.9 | 2.6 | 3.4 | 0.3 | 19.2 |
| Individual residential blocks of land | 86.6 | 4.2 | 0.5 | 4.6 | 95.9 |
| Household and personal goods | 36.9 | 13.5 | 8.4 | 0.4 | 59.3 |
| Owner-occupied housing (unsecured) — | | | | | |
| Purchase and construction of dwellings | 7.7 | 11.1 | 3.8 | 0.1 | 22.7 |
| Alterations and additions to dwellings(a) | 20.6 | 17.1 | 1.2 | 0.5 | 39.4 |
| Travel and holidays | 22.7 | 10.2 | 3.2 | 0.4 | 36.4 |
| Debt consolidation | 116.1 | 39.3 | 9.1 | 6.0 | 170.4 |
| Refinancing | 328.3 | 18.7 | 15.6 | 0.6 | 363.2 |
| Other | 226.0 | 47.0 | 37.8 | 6.9 | 317.8 |
| Total fixed loan commitments | 1,149.9 | 252.5 | 458.0 | 65.0 | 1,925.4 |
| Commitments under revolving credit facilities(b) — | | | | | |
| New and increased credit limits | | | | | |
| Secured | 401.2 | 1.7 | 2.9 | 0.2 | 405.9 |
| Unsecured | 596.9 | 13.8 | 30.0 | 48.7 | 689.3 |
| Total revolving credit commitments | 998.0 | 15.5 | 32.9 | 48.9 | 1,095.2 |
| Total personal finance commitments | 2,147.9 | 268.0 | 490.9 | 113.9 | 3,020.7 |
| STATES | | | | | |
| New South Wales | 739.7 | 122.5 | 142.7 | 38.7 | 1,043.5 |
| Victoria | 536.2 | 34.8 | 115.5 | 32.1 | 718.6 |
| Queensland | 397.6 | 39.0 | 105.9 | 24.2 | 566.7 |
| South Australia | 127.9 | 27.7 | 32.0 | 4.7 | 192.4 |
| Western Australia | 243.2 | 21.9 | 74.9 | 9.9 | 349.9 |
| Tasmania | 43.5 | 9.6 | 7.5 | 2.6 | 63.2 |
| Northern Territory | 15.8 | 4.8 | 5.4 | 0.9 | 26.9 |
| Australian Capital Territory | 44.1 | 7.8 | 6.9 | 0.8 | 59.6 |

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

TABLE 2 — PERSONAL FINANCE COMMITMENTS — ALL LENDERS

| | | Commitments under fixed loan facilities for - | | | | | | | | | | |
|---------------------|---------|-----------------------------------------------|---------|---------|------------------------|---------------------------|--------------------------------------------------------|-----------------------------------|--------------------------------------------|-----------------------------------|-------------------------------------------------------------|-------|
| | | Purchase of | | | | | Owner-occupied housing (unsecured) | | | | | |
| | | Motor cars and station wagons | | | | | Household and personal goods | | | | | |
| | | Used | | | | | Purchase and alterations and additions to dwellings(a) | | | | | |
| | | New | | | | | | | | | | |
| | Number | \$ m | Number | \$ m | Motor cycles, etc \$ m | Other motor vehicles \$ m | Total motor vehicles \$ m | Boats, caravans and trailers \$ m | Individual residential blocks of land \$ m | Household and personal goods \$ m | Purchase and alterations and additions to dwellings(a) \$ m | |
| AUSTRALIA | | | | | | | | | | | | |
| YEARS | | | | | | | | | | | | |
| 1992-1993 | 100,433 | 1,635.0 | 386,944 | 3,557.5 | 91.0 | 268.1 | 5,551.6 | 175.0 | 719.3 | 494.0 | 153.0 | 336.8 |
| 1993-1994 | 109,568 | 2,044.3 | 436,469 | 4,470.0 | 105.5 | 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 | 8,287.0 | 222.2 | 1063.1 | 541.4 | 239.8 | 386.3 |
| 1995 | | | | | | | | | | | | |
| March | 12,910 | 256.2 | 45,380 | 501.3 | 13.6 | 40.1 | 811.2 | 21.8 | 91.7 | 54.2 | 22.5 | 38.4 |
| April | 9,766 | 194.6 | 33,123 | 367.3 | 9.0 | 28.3 | 599.2 | 14.9 | 78.1 | 37.8 | 19.6 | 29.4 |
| May | 12,755 | 252.3 | 44,033 | 489.6 | 10.9 | 38.0 | 790.8 | 17.1 | 98.6 | 48.2 | 22.9 | 33.9 |
| June | 11,161 | 218.7 | 42,416 | 471.8 | 10.7 | 38.6 | 739.8 | 18.4 | 118.0 | 45.9 | 21.0 | 40.1 |
| July | 9,475 | 182.3 | 40,585 | 453.0 | 10.5 | 34.1 | 679.9 | 14.5 | 106.5 | 40.5 | 24.7 | 29.3 |
| August | 10,846 | 208.7 | 44,513 | 496.4 | 12.2 | 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 | 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 | 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 | 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 | 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 | 742.6 | 21.4 | 89.3 | 44.1 | 22.9 | 34.1 |
| February | 10,939 | 208.9 | 42,497 | 480.5 | 13.4 | 34.0 | 736.8 | 21.8 | 90.3 | 48.4 | 25.3 | 38.1 |
| March | 11,131 | 217.4 | 42,371 | 484.0 | 14.6 | 35.8 | 751.8 | 21.0 | 80.8 | 52.3 | 27.5 | 38.7 |
| April | 10,574 | 207.6 | 38,834 | 445.7 | 12.9 | 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 | 801.3 | 19.2 | 95.9 | 59.3 | 22.7 | 39.4 |
| STATES - APRIL 1996 | | | | | | | | | | | | |
| NSW | 4,006 | 76.0 | 11,458 | 131.8 | 4.0 | 10.2 | 222.0 | 4.4 | 19.0 | 16.2 | 15.1 | 15.1 |
| Vic. | 2,788 | 55.0 | 9,084 | 104.7 | 2.5 | 6.5 | 168.7 | 3.5 | 21.0 | 11.7 | 6.6 | 7.8 |
| Qld | 1,552 | 31.0 | 7,723 | 88.9 | 3.2 | 7.5 | 130.5 | 4.7 | 21.5 | 9.2 | 1.9 | 5.9 |
| SA | 543 | 10.9 | 3,466 | 36.1 | 0.9 | 2.7 | 50.6 | 1.1 | 3.6 | 3.2 | 0.8 | 2.0 |
| WA | 1,197 | 25.7 | 4,816 | 60.8 | 1.7 | 6.7 | 94.9 | 2.8 | 14.8 | 6.5 | 1.6 | 3.0 |
| Tas. | 133 | 2.0 | 1,211 | 10.8 | 0.3 | 0.7 | 13.8 | 0.8 | 1.4 | 1.4 | 0.6 | 1.1 |
| NT | 99 | 2.2 | 448 | 5.4 | 0.3 | 0.3 | 8.1 | 0.4 | 0.8 | 0.5 | 0.1 | 0.4 |
| ACT | 256 | 4.8 | 628 | 7.2 | 0.1 | 0.5 | 12.6 | 0.2 | 0.9 | 0.9 | 1.0 | 0.6 |
| STATES - MAY 1996 | | | | | | | | | | | | |
| NSW | 4,746 | 88.2 | 12,888 | 149.0 | 4.4 | 11.1 | 252.7 | 6.2 | 23.3 | 20.8 | 13.7 | 16.8 |
| Vic. | 3,252 | 65.1 | 10,584 | 126.9 | 3.2 | 7.5 | 202.7 | 3.0 | 23.3 | 13.7 | 3.5 | 8.8 |
| Qld | 1,950 | 37.2 | 8,782 | 102.5 | 2.9 | 9.2 | 151.8 | 4.9 | 26.5 | 10.2 | 1.8 | 6.3 |
| SA | 637 | 12.1 | 3,708 | 38.1 | 1.2 | 2.3 | 53.7 | 1.4 | 4.2 | 3.7 | 0.9 | 2.0 |
| WA | 1,262 | 27.4 | 5,251 | 65.7 | 1.5 | 7.1 | 101.7 | 2.8 | 14.4 | 8.0 | 1.7 | 3.5 |
| Tas. | 187 | 2.6 | 1,396 | 12.5 | 0.3 | 0.5 | 16.0 | 0.6 | 1.8 | 1.5 | 0.5 | 1.3 |
| NT | 104 | 2.2 | 518 | 6.4 | 0.2 | 0.2 | 9.0 | 0.3 | 1.1 | 0.5 | 0.1 | 0.2 |
| ACT | 273 | 4.9 | 667 | 7.7 | 0.2 | 0.9 | 13.8 | 0.2 | 1.3 | 1.0 | 0.7 | 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 | | Total | | Used |
| | | | | | | Secured | Unsecured | Secured | Unsecured | | | |
| AUSTRALIA | | | | | | | | | | | | |
| 1992-1993 | 239.0 | 1,167.6 | 2,034.8 | 2,544.9 | 13,415.8 | 2,466.5 | 4,838.4 | 7,304.8 | 5,841.8 | 33,938.9 | 14,068.3 | 20,720.7 |
| 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 | 3,467.5 | 2,613.4 | 18,624.3 | 4,090.9 | 5,800.0 | 9,890.9 | 7,326.1 | 39,599.5 | 16,174.0 | 28,515.2 |
| 1995 | 26.2 | 149.4 | 349.5 | 305.0 | 1,869.9 | 391.6 | 462.0 | 853.6 | 434.1 | 39,096.0 | 15,914.3 | 2,723.5 |
| March | 24.3 | 103.5 | 254.5 | 207.0 | 1,368.2 | 347.4 | 355.9 | 703.3 | 585.9 | 39,263.6 | 16,200.1 | 2,071.5 |
| April | 33.1 | 145.7 | 339.9 | 259.4 | 1,789.5 | 450.1 | 483.8 | 933.9 | 669.2 | 39,594.7 | 16,415.6 | 2,723.4 |
| May | 29.1 | 153.6 | 354.1 | 266.8 | 1,785.8 | 388.5 | 920.1 | 1,308.6 | 559.8 | 40,523.9 | 16,766.8 | 3,094.4 |
| June | 24.8 | 145.6 | 354.1 | 295.3 | 1,715.2 | 426.8 | 667.0 | 1,093.8 | 614.3 | 41,174.8 | 17,046.8 | 2,809.0 |
| 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 | 27.1 | 160.6 | 378.2 | 325.9 | 1,832.7 | 318.6 | 452.8 | 771.4 | 496.6 | 42,756.2 | 17,425.7 | 2,624.0 |
| 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 | 31.2 | 150.0 | 320.2 | 269.6 | 1,685.9 | 304.9 | 634.0 | 938.8 | 625.3 | 43,336.5 | 17,698.5 | 2,624.8 |
| March | 36.4 | 170.4 | 363.2 | 317.8 | 1,925.4 | 405.9 | 689.3 | 1,095.2 | 495.4 | 43,931.6 | 17,806.2 | 3,020.7 |
| STATES — APRIL 1996 | | | | | | | | | | | | |
| NSW | 14.8 | 50.4 | 106.6 | 101.3 | 564.9 | 102.3 | 201.6 | 303.9 | 225.5 | 16,467.4 | 6,810.6 | 868.8 |
| Vic. | 5.8 | 31.6 | 80.6 | 61.3 | 400.5 | 53.4 | 182.8 | 236.2 | 164.8 | 10,312.7 | 4,281.7 | 636.7 |
| Qld | 4.0 | 29.6 | 59.5 | 44.2 | 311.0 | 55.9 | 118.2 | 174.1 | 87.4 | 7,495.9 | 3,171.0 | 485.1 |
| SA | 1.9 | 10.7 | 28.1 | 18.9 | 121.0 | 19.1 | 35.0 | 54.1 | 52.0 | 3,123.5 | 1,120.2 | 175.1 |
| WA | 2.8 | 18.7 | 29.2 | 29.7 | 203.9 | 51.8 | 64.8 | 116.7 | 55.8 | 3,908.4 | 1,530.8 | 320.6 |
| Tas. | 0.9 | 2.2 | 5.6 | 5.9 | 33.8 | 10.7 | 12.5 | 23.3 | 15.1 | 858.4 | 310.2 | 57.1 |
| NT | 0.2 | 1.6 | 3.5 | 3.0 | 18.5 | 1.0 | 5.1 | 6.1 | 6.7 | 253.1 | 104.5 | 24.6 |
| ACT | 0.8 | 3.2 | 7.2 | 5.1 | 32.3 | 10.6 | 13.9 | 24.5 | 18.1 | 917.1 | 369.4 | 56.8 |
| STATES — MAY 1996 | | | | | | | | | | | | |
| NSW | 16.4 | 62.2 | 125.2 | 118.2 | 655.3 | 157.1 | 231.1 | 388.2 | 212.2 | 16,645.3 | 6,842.0 | 1,043.5 |
| Vic. | 7.3 | 34.8 | 88.5 | 73.4 | 458.8 | 78.3 | 181.4 | 259.7 | 108.0 | 10,462.4 | 4,295.0 | 718.6 |
| Qld | 5.8 | 29.9 | 64.1 | 56.2 | 357.4 | 74.0 | 135.3 | 209.3 | 92.1 | 7,610.8 | 3,216.3 | 566.7 |
| SA | 1.9 | 11.9 | 28.8 | 19.2 | 127.9 | 21.0 | 43.5 | 64.5 | 11.2 | 3,176.3 | 1,129.2 | 192.4 |
| WA | 3.1 | 21.3 | 39.9 | 33.5 | 229.8 | 53.8 | 66.2 | 120.0 | 45.7 | 3,981.7 | 1,539.2 | 349.9 |
| Tas. | 0.7 | 3.4 | 5.4 | 7.5 | 38.6 | 11.4 | 13.1 | 24.6 | 12.6 | 870.1 | 311.6 | 63.2 |
| NT | 0.3 | 1.4 | 4.0 | 3.2 | 20.0 | 1.4 | 5.5 | 6.9 | 2.3 | 257.6 | 105.5 | 26.9 |
| ACT | 0.7 | 5.5 | 7.4 | 6.5 | 37.5 | 8.9 | 13.2 | 22.1 | 11.3 | 927.2 | 366.7 | 59.6 |

(a) Includes credit card facilities.



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