

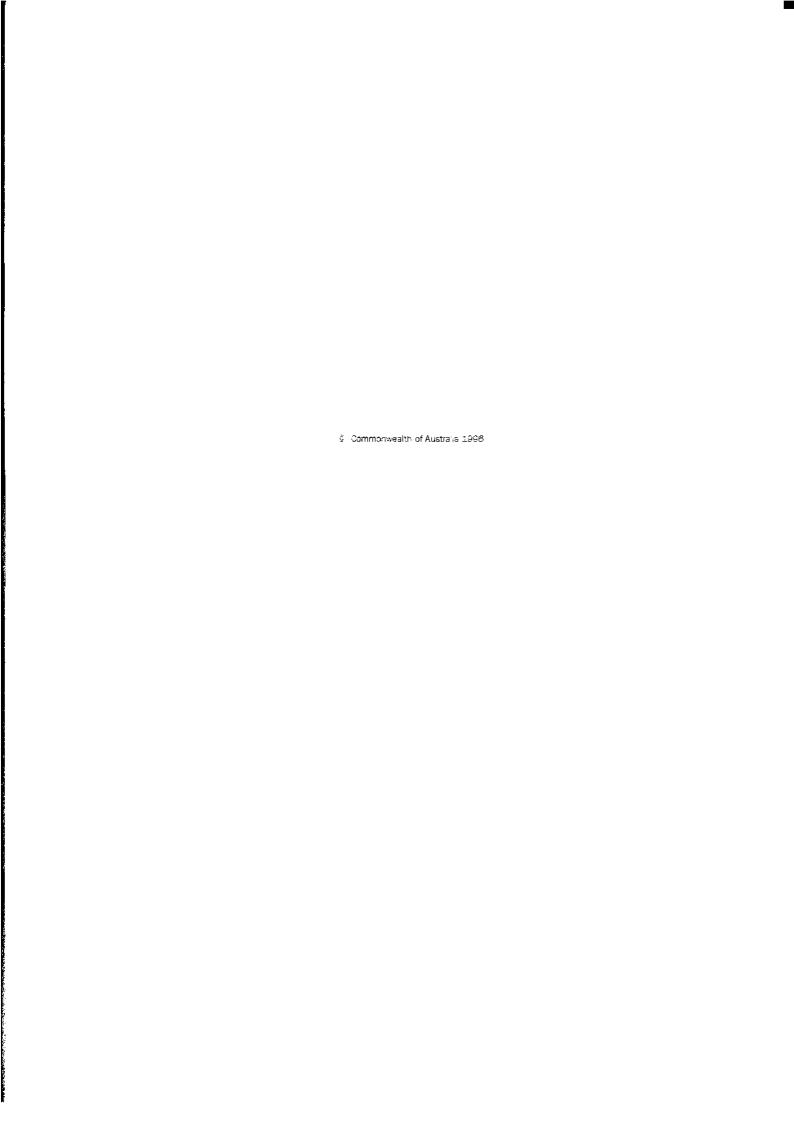
July 1996

EMBARGOED UNTIL 11:30 AM WED 11 SEPTEMBER 1996

Personal Finance

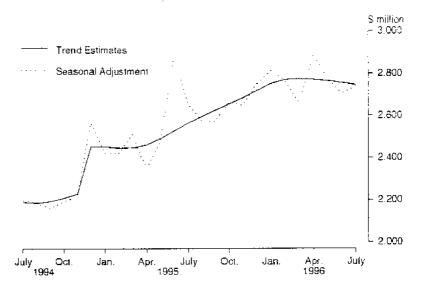
Australia

Data Report



MAIN FEATURES

PERSONAL FINANCE, AUSTRALIA, JULY 1994 - JULY 1996



- 1 The provisional trend estimate for personal finance commitments made by significant lenders in July 1996 was \$2,745.4 million, a decrease of \$10.1 million (0.4%) on June 1996 but an increase of \$181.0 million (7.1%) on July 1995.
- **2** Seasonally adjusted, personal finance commitments were \$2 739.8 million in July 1996, an increase of \$32.6 million (1.2%) on June 1996 and an increase of \$84.1 million (3.2%) on July 1995.
- **3** In original terms, personal finance commitments in July 1996 were \$3 226.0 million, an increase of \$381.4 million (13.4%) on June 1996 and an increase of \$417.0 million (14.8%) 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.

PERSONAL FINANCE commitments: SUMMARY OF MOVEMENTS IN MAJOR AGGREGATES: Onginal, seasonally adjusts and trend estimates. JULY 1996

	Percentag month	e change from	ı previous	_	change from co revious year	rresponding
Type of facility	Original %	Seasonally adjusted	Trend	Original S	Seasonally adjusted	Trena 36
Fixed Loans	10.1	-1.8	-2.7	9.2	-4.1	-0.4
Revolving Credit	18.4	5.9	3.5	23.7	15.8	21.C
Total	13.4	1.2	-0.4	14.8	3.2	7.1

PERSONAL FINANCE Commitments: Major aggregates: Original, seasonally adjusted and trend estimates

	Commitme facilities	ents under fix	ed loan	Commitmei facilities	nts under revol	ving credit	Total come	nitments	-
		Seasonally	,		Seasonally			Seasonally	/
	Original	adjusted	Trend	Original	adjusted	Trend	Original	adjusted [*]	Trend
Month	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
1995 —									
May	1 789.5	1 624.8	1 825.4	933.9	850.9	865.7	2 723.4	2 475.7	2 491.1
June	1 785.8	1 678.6	1 649.3	1 308.6	1 199.5	879.3	3 094,4	2 878.1	2 528,5
July	1 715.2	1 685.7	1669.3	1 093,8	970.0	895.2	2 909.0	2 655.7	2 564.4
August	1 768.9	1 654.0	1 682.8	1 029.7	919.6	911.9	2 798.6	2 87 3. 8	2 594.6
September	1 627.9	1 720.5	1695.9	848,9	849.5	930.6	2,478,8	2 570.0	2 626.4
October	1660.6	1 716.0	1 713.6	1,016.5	947.7	942.6	2 677.0	2 663.7	2 656.2
November	1 782.3	1 688.8	1 740.0	1 009,0	960.8	945,6	2 791.3	2 649.7	2 685.3
December	1 575.6	1 772.9	1 777.0	951.2	975.7	943.1	2 5 28. 3	2 748.5	2 720.0
1996 —									
January	1 729.9	1 805.9	1.814.2	824.9	1 007.1	937.5	2 55±.\$	2 813.0	2 751.7
February	1 852.7	1 875.1	1 834.5	771.4	891.3	936.3	2 624.0	2 766.9	2 770.8
March	1 909.9	1 847.8	1 829.4	728.8	810.3	945,3	2 638.7	2 658.1	2 774,7
Aprii	1 585.1	1 850.3	1 800.7	938.9	1 039.6	970.5	2 625.0	2 889.9	2 771.3
May	1 928,4	1 766.7	1 757.5	1 095.2	1 007.8	1 007.2	3 020. 7	2 774.5	2 7 6 4.6
June	1 701.5	1 647.2	1 709.4	1 143.1	1 060.0	1 046,2	2,844.6	2 707,2	2 755.5
July	1 872.3	1,616.7	1.662.4	1 353.2	1 123.1	1 083.0	3 228.0	2 739.8	2 745,4

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

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Progress Products	Pappose of commitment		Type of tender	nder		
S67 19.9 125.9 26.7 22.9 1.4 125.9 26.7 22.9 1.4 125.9 26.7 22.9 1.4 125.9 26.7 22.9 1.4 125.9 26.7 22.9 1.4 125.7 13.6 14.1 2.3 3.4 0.1 14.1 2.3 3.4 0.1 14.1 2.3 3.4 0.1 14.1 2.3 3.4 0.1 16.2 11.1 3.6 0.3 17.9 11.1 3.6 0.2 17.9 12.1 13.5 3.7 18.3 13.5 3.7 1.7 18.4 19.5 3.7 1.7 19.4 10.2 17.0 10.4 12.1 13.1 13.2 10.4 10.2 12.1 13.1 10.5 12.1	hy type of facility		dit co-operatives	Finance companies	Others	Total
\$6.7 19.9 125.9 26.7 13.6 22.9 1.4 18.8 0.1 4.1 22.9 1.4 18.8 0.1 4.0 12.9 2.8 3.4 0.1 14.1 2.8 3.4 0.1 10.2 11.1 3.6 0.3 11.2 14.1 3.6 0.3 11.2 14.1 3.6 0.3 11.2 14.4 0.8 0.3 11.2 14.4 18.3 1.3 11.2 14.4 18.3 1.3 11.3 2.4 3.6 0.3 11.4 18.3 1.3 1.3 11.45.3 2.4 3.2 2.3 1.2.9 2.4 3.2 2.4 1.2.9 1.2 3.2 2.3 1.2.9 1.2 3.2 2.3 2.405.0 2.6 3.7 3.2 2.405.0 2.6 3.7 3.2 2.405.0 2.6 3.7 3.2 2.405.0 2.6 4.7 4.7 2.6 3.7 4.7 4.7 2.6 4.4 10.2 4.7 2.6		AUSTRA	I.IA			
56.7 19.9 125.9 26.7 19.1.7 64.3 212.7 13.6 22.9 1.4 15.8 0.1 1.2.1 2.8 3.4 0.1 1.2.1 2.3 3.0 0.1 1.2.2 12.5 7.3 4.9 1.2.3 12.5 7.3 4.9 1.2.4 12.5 7.3 4.9 1.2.5 14.4 0.8 0.3 2.1.4 14.4 0.8 0.3 2.1.4 17.6 3.7 4.9 1.1.5 1.1.1 3.6 0.2 1.1.5 1.1.4 0.2 1.3 1.1.6 2.4 3.1 1.3 1.1.5 2.4 3.3 1.3 1.1.5 2.4 3.3 1.3 1.1.5 2.4 3.3 2.4 1.1.5 2.4 3.3 3.2 1.1.5 2.4 3.3 3.2 1.1.5 3.4 3.2 3.2 2.4.0 4.4 10.2 3.2 1.1.5 3.3 3.2 3.2 2.4.0 3.4 3.2 3.2 2.4.0 3.4 3.4 3.	Commitments under fixed loan facilities		 			
1967 1959 1259 267 267 259 267 259 267 259 267 259 267 259 267 259 267 259 267 259 267 259 2	Principalse (1)					
1977 643 2127 136 42 43 43 43 43 43 43 43	Pagolot cals after samen weights	F 35	0.01	0 \$61	£ 70	0.000
229 14 15.8 15.9 15.9 15.9 15.9 15.9 15.9 15.9 15.9	INC.W	1917	6.63	6.621 F C1C	13.6	2.63.2
141 2.3 3.40 0.1 141 2.3 3.40 0.1 141 2.3 3.40 0.1 152 14.4 0.7 2.5 17.9 14.4 0.7 2.5 17.9 14.4 0.8 0.2 17.9 14.4 0.8 0.2 17.9 14.4 0.8 0.2 17.9 14.4 0.8 0.2 17.9 14.4 0.8 0.2 17.9 14.4 13.5 13.5 17.0 14.2 13.5 13.5 17.0 14.5 14.5 14.5 17.0 14.5 14.5 14.5 17.0 14.5 14.5 14.5 17.0 14.5 14.5 17.0 14.5 14.5 17.0 14.5 14.5 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0 17.0	to be a section of the first of	200	7 -	341	9:5	5 T 5 T
141 2.3 3.3 0.1 141 2.3 3.3 0.1 172 12.5 7.1 4.9 172 12.5 7.1 4.9 173 141 0.8 0.1 182 3.1 3.1 0.2 183 3.1 3.2 3.3 184 1.2 1.2 1.3 184 1.2 1.2 1.3 184 1.2 1.3 184 1.2 1.3 184 1.2 1.3 184 1.2 1.3 184 1.3 1.3 184 1.3 1.3 184 1.3 1.3 184 1.3 1.3 184 1.3 1.3 185 1.3 1.3 184 1.3 1.3 185 1.3 1.3 184 1.3 1.3 184 1.3 1.3 185 1.3 18	And make venices	6.22	† : C	9.6	7 7	40.2
912. 4.4 0.7 2.5 17.2 12.5 7.3 7.3 2.5 17.3 10.2 11.1 3.6 0.3 17.3 10.2 11.1 3.6 17.3 11.1 0.2 17.4 12.1 18.3 11.3 11.3 11.3 19.5 14.2 14.2 14.3 14.2 14.3 19.5 14.2 14.3 14.3 14.3 14.3 14.3 19.6 14.5 14.5 14.3 14.3 14.3 14.3 14.3 14.3 14.3 14.3	Note: Cycles City and Indian	1.7	\$.4 6.6	† (c)	 	15.6
12.5	pouts, carried and tarrers by disolated we inflaminal Mostle of Fred	0.10	5.4 4.4	0.5	- 'S' C	ς 3 Σ Ξ
10.2	There where the standard of the No. 21 stands	2.70	r v			9.05
10.2	Tonestration and personal group (Newstration install language (treasplace))		-	1. 5	7.	2
17.0 14.4 6.8 6.3 18.2 17.4 7.6 3.7 18.5 18.3 18.5 18.3 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5 244.2 45.4 48.5 18.5 244.2 43.3 46.0 18.5 46.1 4.5 47.4 18.6 46.1 48.5 47.4 19.6 48.1 48.5 47.4 19.6 48.1 48.5 19.6 48.1 48.5 19.7 49.8 44.5 19.8 19.8 44.5 19.8	Purchase and construction of dwellings	601	-	94		0.50
1262 374 3.1 9.2 1262 374 7.6 3.7 1262 374 7.6 3.7 1262 374 7.6 3.7 1263 13.5 13.5 13.3 1264 14.5 12.8 7.4 1204 12.4 14.5 12.8 1204 12.4 12.1 13.1 1204 12.1 13.1 102.0 1204 12.1 13.1 102.0 1204 12.2 12.1 13.1 1204 12.2 12.1 13.1 1204 12.3 10.2 17.4 5.9 120 120 120 17.0 120 120 120 17.0 120 120 120 17.0 120 120 120 17.0 120 120 120 17.0 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120	Alterations and additions to dwellings(a)	0.21	14.1	* * * * * * * * * * * * * * * * * * *		F 7.2
126.2 37.4 7.6 3.7 3.7 3.5 3.7 3.7 3.5 3.7 3.5 3.7 3.7 3.5 3.7 3.7 3.5 3.7 3	Frivel and halidays	<u> </u>	5.6	1	2	9 88
345.1 18.3 13.5	Bebt consolidation	6961	P 22	7.6	- L	0.00
193.6 46.1 36.0 6.6 1.135.3 244.2 433.4 600.0 1.4 S95.1 2.8 2.4 6.74.6 14.5 13.9 28.2 1.209.7 17.4 37.9 28.2 1.4 2,405.0 261.5 471.3 88.2 3.4 1.004.8 122.1 131.3 32.7 1.4 1.004.8 122.1 131.3 32.7 1.4 1.004.8 122.1 131.3 32.7 1.4 1.004.8 122.1 131.3 32.7 1.4 1.004.8 122.1 131.3 32.7 1.4 1.004.8 122.1 109.8 24.7 1.004.8 122.1 109.8 24.7 1.004.8 1.005.0 17.0 1.004.8 1.005.0 17.0 1.005.0 1.005.0 17.0 1.005.0 1.005.0 17.0 1.005.0 1.005.0 17.0 1.005.0 1.005.0 17.0 1.005.0 1.005.0 17.0 1.005.0 1.005.0	Refinancing	145.1	: <u>\$</u>	<u> </u>	-	378.2
1,155.3 244.2 433.4 60.0 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	Other	9.861	46.1	36.0	9'9	282.3
1,135,3	:					
S95.1 2.8 2.4 28.2 14.5 14.5 14.5 15.5 12.2 14.5 15.4 12.2 14.5 1	Total fixed toan communitients	1,135.3	244.2	433.4	60.0	1,872.8
895.1 2.8 7.4 8.5 28.2 1.209.7 1.209.7 1.204.8 1.204.8 1.22.1 1.31.3 1.20.2 1.22.1 1.31.3 1.20.2 1.22.1 1.31.3 1.20.2 1.22.1 1.31.3 1.20.2 1.22.1 1.31.3 1.20.2 1.2	Comminsents under revolving credit facilities(b) New and increased credit famis.					
674.6 14.5 15.5 28.2 1,209.7 17.4 37.9 28.2 2,405.0 261.5 471.3 88.2 3. SFATES 1,004.8 122.1 131.3 32.7 1, 541.1 34.9 109.8 24.7 401.2 39.1 109.8 24.7 401.2 25.8 30.4 4.5 16.4 4.4 10.5 0.p. n.p. n.p. 16.4 4.4 n.p. n.p. n.p. 15.5.8 5.7 6.7 1.1	Secured	1.598	5.8	F?		600.3
1,269.7 17.4 37.9 28.2 1 2,405.0 261.5 471.3 88.2 3 STATES 1,004.8 122.1 131.3 32.7 1 541.1 34.9 109.8 24.7 401.2 39.1 102.0 17.0 1 80.1 25.8 30.4 4.5 45.7 10.3 n.p. n.p. 16.4 4.4 n.p. n.p. 55.8 5.7 6.7 1.1	Unsecured	67-4.6	14.5	15.5	28.2	752.9
2,405.0 261.5 471.3 88.2 3 STATES STATES 32.7 1 401.2 34.9 109.8 24.7 401.2 39.1 102.0 17.0 1 80.1 25.8 30.4 4.5 2 09.9 10.2 77.4 5.9 45.7 10.3 0.0 0.0 16.4 4.4 0.0 0.0 55.8 5.7 6.7 1.1	Total revolving credit commitments	1,269.7	17.4	37.9	28.2	1,353.2
STATUSS L004.8 122.1 F31.3 32.7 1 541.1 34.9 109.8 24.7 401.2 39.1 102.0 24.7 180.1 25.8 80.4 4.5 209.9 19.2 77.4 5.9 45.7 10.3 n.p. n.p. 16.4 4.4 n.p. n.p. 5.7 6.7 1.1	Total personal finance commitments	2,405.0	261.5	471.3	88.2	3,226.0
1,004.8 122.1 131.3 32.7 1 541.1 34.9 109.8 24.7 401.2 39.1 102.0 17.0 130.1 25.8 30.4 4.5 209.9 19.2 77.4 5.9 45.7 10.3 a.p. a.p. 16.4 4.4 a.p. a.p. 5.5 6.7 1.1		STATE	8			
541.1 34.9 102.8 74.7 401.2 39.1 102.0 17.0 130.1 25.8 30.4 4.5 209.9 19.2 77.4 5.9 45.7 10.3 n.p. n.p. n.p. n.p. n.p. 5.7 5.7 6.7 1.1	New South Wates	1.004.8	1 621	£ 12.1	7 02	5 666.
401.2 39.1 102.0 17.0 130.1 25.8 30.4 4.5 209.9 19.2 77.4 5.9 45.7 10.3 n.p. n.p. 16.4 4.4 n.p. n.p. 5.7 6.7 1.1	Victoria	541.1	() () ()	8 (3)	24.7	210.5
13.8 80.4 4.5 209.9 19.2 77.4 8.9 45.7 10.3 n.p. n.p. 16.4 4.4 n.p. n.p. n.p. 5.7 6.7 1.1	(busensland	401.2	2.00	102.0	17.0	5503
209.9 19.2 77.4 8.9 45.7 10.3 n.p. n.p. 16.4 4.4 n.p. n.p. 55.8 5.7 6.7 1.4	South Australia	1.051	8,55	£05	4.5	100.8
45.7 10.3 n.p. n.p. 16.4 4.4 n.p. n.p. 55.8 5.7 6.7 1.4	Western Australia	209.9	19.2	77.4	8	# 71°C
16.4 4.4 u.p. n.p. 85.8 5.7 6.7 1.4	l'asmania	45.7	10.3	n.p.	- -	6.59
5.7 6.7 1.1	Northern Territory	16.4	4.4	n.p.	u'b'	27.1
	Australian Capital Terrifory	55.8	5.7	6.7		60.2

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

TABLE 2 - PERSONAL FINANCE COMMITMENTS — ALL LENDERS

Commitments under fixed loan facilities for -

!		-			6	6.					(מעספר וש כת)	arca)
I	ow :	Motor cars and station wagons	non wagons		Actions	Other	Total	Route	Individual	Home	Purchase and Alterations and	Herations and
ı	New		t/sed		cycles.	motor	motor	caravans.	residential blocks of land	and personal	construction of	additions to
!	Number	tu \$	Number	***	S. m.	vehirles \$ m	vehicles 8 m	and trailers \$ m	8 m	goods \$ m	į	H \$
						AUSTRALIA						
YEARS												
tool tool	109,568	2,044.3	436,469	4,170.0	105.5	87878	6,948.5	180.3	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	1.693.1	541.4	239.8	386.3
995-1996	1.9,715	2,505.3	489,422	5,558.7	151.3	433.6	8.648.8	222.1	1120.1	564.9	291.4	412.9
Ç66.		2		,	17.00		i			;	٠	
May	12,755	152.3	44,033	484.6	0.01	0.83	790.8	12.1	986	18.2	677	43,9
June	<u> </u>	718.7	42.416	× 5	707	0 × ;	7.59.8	<u>호</u> :	0.81	45.9		40.1
Ymr	61.7	÷ [r se 'ot	914	C 1		0.070	주 :	5.901	S. 04	74.7	. 6.
August	10,846	208.7	44,513	496.4	12.2	s s ,	755.4	17.3	107.4	41.1	4.97	29.3
September	9.749	7. 1 36. 1	39,332	440.9	12.7	37.0	678.9	17.7	94.0	42.6	24.5	31.3
October	10, 191	201.5	178.65	151.5	6 ; 2 ;	5.65	705.5	17.6	102.0	41.6	21.1	32.1
November	1.394	220.5	41,700.3	468.6		- XX	7-111-7	19.2	ES3	49.6	24.4	47.S
December	10,284	198.2	34,683	197.2	11.5	32.2	639.0	18.0	87.1	43.3	24.7	35.8
Lynn	820.14	91016	918	7 P.S.P.	11.7	355	9 676	21.6	~ 63	- 87	3.00	- * E
Leganory	0.50.01	0.800	707 77	480.5	- 77	2 72	3 9 4 C	. ×	7.00	- 5 - 5 - 7	6.77	
Manch		5174	12 371	0.000	14.6	×	8756	8.1.2	8 08	F 6.05	5.62	1.01
Amil	10.571	207.6	38.845	1457	0.61	35.0	7.01.7	0.81	83.0	40.5	3.75	3.5%
Mav	12.411	8.05.0	43 704	SOS	13.9	200	8013	0.01	050	105	0.12	6. U.S.
Inne	11.343	221.5	38.460	447.4	11.7	म इ.स.	276.0	16.4	78.4	50.7	101	† 0 8
July	11,708	229.2	40.871	482.3	13.6	40.2	765.3	19.5	8'86	6.19	25.0	T.E.E.
					SIA	STATES JUNE 1996						
A SIN	4 150	616	11 364	F 62	3.6	901	3 900	er T	900	3	-	,
N.S.	9886	58.2	9.238	1100	3 S	0.9	177.5	0 t	19.0	- '0' - '5'		6.5
Old	1,900	36.0	7,636	89.1	2.6	0'8	135.7	8.0	20.4	9.7	<u>-</u>	i oo
SA	859	12.6	1,449	3.5.6	6.0	2.3	51.3	1.0	4.0	3.5	0.7	T.1
W۸	1,172	24.9	4.475	56.7	-	6,4	1.68	2.4	10.2	6.3	7	2.1
Fas.	148	ष्ट : (१)	1,177	8.01	0.4	90	1+1	0.5	Se.	1.2	6.4	=
Y.	66	2.3	430	5.5	£.0 	0.2	2 × ;	e :	1.0	0,3		0.2
ACT	180	£. £	199	7.4	7'0	S:0	11.5	6.3 6.3	1.0	<u>e.</u>	0.2	6.3
					SILVIS	9661 Y.III S.II.				:		:
MSN	4,316	79.5	11,662	136.2	4.3	4.1	231.4	6.1	27.0	24.6	16.5	15.0
Vie.	2,925	219 219	10,051	120.9	8.5 5.3	8.2	193.1	1,3	25.1	12.6	6.5	30.50 50
PRÒ	1,998	38.8	8,366	0.00	0.5	0.0	140.7	8.F	24.7	10.7	<u>~</u>	- 9
SA	959	12.6	1.441	36.6	6.I	7.7	52.4	Ξ	{}	4.0	910	34.
WA	<u> </u>	27.5	4,944	64.0	9.1	7.6	1000	5.9	14.7	7.1	0.1	
Fas.	145	2.5	1,346	12.5	0.4	6'0	10.3	5.0	2.2	1.7	0.0	9.7
.I.Z	901	2.3	458	5.8	0.4	~ •	8.7	9.0	1.2	1.0	0.1	0.2
						4						

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

established and

Track Land Total							1					1	1 (11.11)
Travel and Tra						Total fixed foun	Мем ап Птід	d increased credit s during period		Cancellations and reductions	Credit limits at e	nd of period	touns an resolvin
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	.r	0.7	4.4	6.5	5.0	0.0	20.9	16.4	17.4	17.3	0.880	101	, 0.7

EXPLANATORY NOTES

INTRODUCTION

SCOPE

COVERAGE

- STATISTICAL PERIOD
- DEFINITIONS AND DESCRIPTIONS OF DATA ITEMS

- **1** This data service presents statistics of personal finance commitments made by significant lenders to individuals for their own personal (non-business) use.
- 2 The scope of the survey comprises the following types of lenders:
 - banks
 - permanent building societies
 - credit unions/co-operative credit societies
 - life or general insurance companies
 - superannuation funds
 - corporations registered under the Financial Corporations Act 1974 and
 - other providers of consumer finance registered with State credit tribunals, including mortgage managers.
- 3 The statistics cover significant lenders only. From July 1996 significant lenders are defined as those who reported commitments of more than \$26 million Australia-wide for the calendar year 1995. They account in aggregate for at least 95% of the Australian total and at least 90% of each State total. An annual collection is conducted to maintain coverage of significant lenders. In addition, new lenders are included in the series as their level of lending becomes significant.
- **4** 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 figures are used without adjustment.
- **5** Lending commitments. A lending commitment is a firm offer to provide finance which has been or is normally expected to be accepted. Commitments to provide personal finance to employees and commitments accepted and cancelled in the same month are included.
- 6 Fixed loan facilities generally involve:
 - a commitment for a fixed amount for a fixed period for a specific purpose
 - a schedule of repayments over a fixed period and
 - repayments which reduce the liability of the borrower but do not act to make further finance available.
- 7 Revolving credit facilities generally have the following characteristics:
 - a commitment for a credit or borrowing limit is given for a specific period after which the commitment is reviewed
 - the extent of the borrowing used at any time during the period may be for any amount up to the authorised limit and
 - repayments (other than of charges and interest) made during the period reduce the extent of the borrowing used and thereby increase the amount of unused credit available up to the authorised limit.
- 8 Total credit limits at end of period In principle, total credit limits at end of the period for revolving credit presented in Table 2 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.

SEASONALLY ADJUSTED.	AND
TREND ESTIMATES	

- **9** Seasonal adjustment is a means of removing the estimated effects of normal seasonal variations and trading day effects (arising from the varying reporting practices of the lenders). Adjustment has also been made for Easter which may affect the March and April estimates differently. Seasonally adjusted data have been revised from this issue following annual re-analysis of seasonal factors.
- 10 Seasonal adjustment does not remove from the series the effect of irregular or 'non-seasonal' influences (e.g. a change of interest rates).
- 11 Smoothing seasonally adjusted series reduces the impact of the irregular component of the seasonally adjusted and creates trend estimates. These trend estimates are derived by applying a 13-term Henderson-weighted moving average to all months of the respective seasonally adjusted series except the last six months. Trend series are created for the last six months by applying surrogates of the Henderson moving average to the seasonally adjusted series. For further information, refer to A Guide to Interpreting Time Series Monitoring Trends: an Overview (1348.0) or contact the Assistant Director. Time Series Analysis on (06) 252 6345.
- 12 While the smoothing technique described in paragraph 11 enables trend estimates to be produced for the latest few months, it does result in revisions to the trend estimates as new data becomes available. Generally, revisions become smaller over time and, after three months, usually have a negligible impact on the series. Changes in the original data and re-estimation of seasonal adjustment factors may also lead to revisions to the trend.
- 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.
- 14 Revisions to previously provided statistics are included in issues of this publication as they occur.
- 15 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.

Commercial Finance, Australia — available monthly (data service)

SYMBOLS AND OTHER USAGE

ADDITIONAL DATA

REVISIONS

RELATED DATA

nil or rounded to zero

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

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