



September 1997

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Commercial Finance

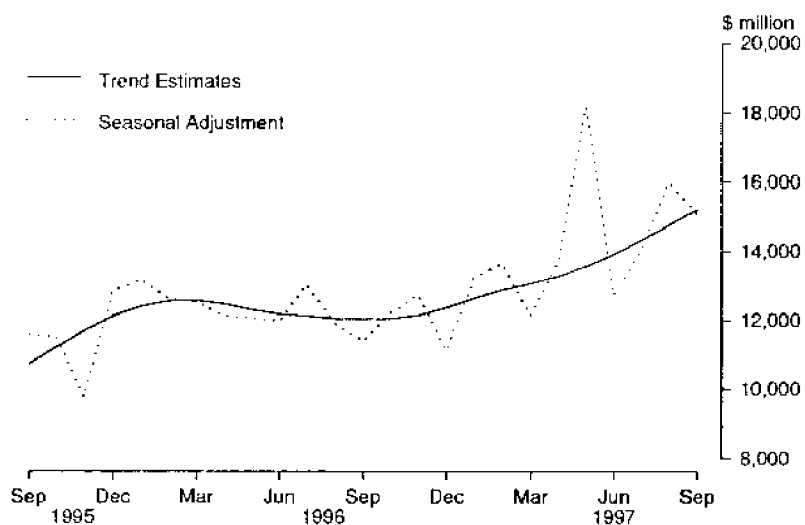
Australia

Data Report

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MAIN FEATURES

COMMERCIAL FINANCE, AUSTRALIA, SEPTEMBER 1995 – SEPTEMBER 1997



1 The provisional trend estimate for commercial finance commitments made by significant lenders in September 1997 totalled \$15 199.2 million, an increase of \$434.4 million (2.9%) on August 1997 and an increase of \$3 179.6 million (26.5%) on September 1996.

2 Seasonally adjusted commercial finance commitments totalled \$15 047.9 million in September 1997, a decrease of \$947.2 million (5.9%) on August 1997 but an increase of \$3 675.4 million (32.3%) on September 1996. There is some evidence that a change may be occurring in the seasonal and trading day patterns of the Revolving Credit component of Commercial Finance. In these circumstances especially, the trend estimate data provide the most reliable indicator of underlying movement in commitments.

3 In original terms commercial finance commitments in September 1997 totalled \$14 469.7 million, a decrease of \$72.3 million (0.5%) on August 1997 but an increase of \$3 624.6 million (33.4%) on September 1996.

INQUIRIES

- for further information about these and related statistics, contact Greg Smith on (02) 9268 4537 or email at greg.smith@abs.gov.au.
- for information about other ABS statistics and services please refer to the back cover.

COMMERCIAL FINANCE COMMITMENTS: SUMMARY OF MOVEMENTS IN MAJOR AGGREGATES: Original, seasonally adjusted and trend estimates, SEPTEMBER 1997

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	4.9	10.1	2.9	34.0	35.5	26.1
Revolving Credit	-5.6	-19.1	3.0	32.8	28.9	26.8
Total	-0.5	-5.9	2.9	33.4	32.3	26.5

COMMERCIAL 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
1996 —									
July	6 961.2	6 096.7	5 765.4	7 595.6	6 937.0	6 359.2	14 556.8	13 033.7	12 124.6
August	5 555.9	5 501.3	5 791.9	5 502.1	6 410.5	6 263.0	11 058.0	11 911.8	12 054.9
September	5 494.9	5 860.1	5 847.5	5 350.3	5 512.5	6 172.1	10 845.1	11 372.5	12 019.6
October	5 425.0	5 486.8	5 926.7	6 100.7	6 725.0	6 120.2	11 525.7	12 211.8	12 047.0
November	5 696.5	6 343.6	6 028.2	6 195.7	6 420.9	6 118.0	11 892.2	12 764.5	12 146.2
December	6 743.4	6 322.2	6 170.3	6 203.2	4 789.5	6 190.7	12 946.6	11 111.8	12 360.9
1997 —									
January	5 183.1	6 413.2	6 319.2	6 740.8	6 855.7	6 323.5	11 923.9	13 268.9	12 642.7
February	5 086.0	6 204.6	6 426.6	5 825.1	7 433.3	6 455.5	10 911.1	13 637.9	12 882.1
March	6 376.6	6 278.7	6 475.7	5 437.9	5 854.4	6 590.1	11 814.5	12 133.1	13 065.8
April	6 478.6	6 905.2	6 521.5	7 457.5	6 759.4	6 758.5	13 936.0	13 664.6	13 280.0
May	8 789.7	8 575.9	6 611.9	8 668.6	9 623.8	6 957.6	17 458.3	18 199.8	13 569.5
June	8 185.4	6 374.6	6 761.2	7 482.3	6 361.0	7 155.8	15 667.7	12 735.6	13 917.0
July	8 073.3	6 613.7	6 949.1	7 901.6	7 437.0	7 386.5	15 974.9	14 050.6	14 335.6
August	7 018.4	7 214.8	7 164.4	7 523.6	8 780.2	7 600.4	14 542.0	15 995.1	14 764.8
September	7 363.8	7 940.8	7 372.4	7 105.9	7 107.1	7 826.9	14 469.7	15 047.9	15 199.2

TABLE 1 — COMMERCIAL FINANCE COMMITMENTS — SEPTEMBER 1997
(S million)

Purpose of commitment by type of facility	Type of lender				Total
	All banks	Finance companies	Money market corporations	Other lenders	
AUSTRALIA					
Commitments under fixed loan facilities —					
Construction finance for —					
Erection of —					
Dwellings for rental/resale	390.9	80.6	—	—	471.5
Non-residential buildings					
Shops	21.2	0.2	—	—	21.4
Offices	29.3	3.3	—	—	32.6
Industrial	31.9	1.8	1.2	—	34.9
Other	128.7	—	—	—	128.7
Total	211.1	5.3	1.2	—	217.6
Non-building structures	505.8	—	41.2	—	547.0
Alterations and/or additions	90.1	—	—	—	90.1
Purchase of real property —					
Dwellings for rental/resale by —					
Individuals	1,353.3	3.5	—	173.7	1,530.5
Other	271.8	0.7	1.0	—	273.5
Non-residential buildings					
Shops	144.9	—	—	—	144.9
Offices	70.2	—	4.3	—	74.5
Industrial	82.4	0.2	—	—	82.6
Other	85.5	1.8	—	—	87.2
Total	383.0	2.0	4.3	—	389.2
Rural property	93.2	—	8.0	—	101.2
Other land —					
For residential block development	53.4	22.2	—	—	75.6
Other	59.0	3.0	—	—	61.9
Wholesale finance	222.2	—	20.1	341.4	583.6
Purchase of plant and equipment —					
Motor vehicles	77.7	212.3	0.1	74.6	364.7
Other transport equipment	16.8	26.7	3.3	0.1	46.8
Other	77.4	110.0	9.1	—	196.5
Factoring	173.4	98.3	—	—	271.7
Refinancing	954.4	0.6	23.4	—	978.4
Other	1,037.9	27.8	35.0	63.1	1,163.8
Total fixed loan facilities	5,971.1	593.0	146.7	652.9	7,363.8
Commitments under revolving credit facilities —					
New and increased credit limits	5,490.0	87.9	1,421.5	106.5	7,105.9
Total commercial finance commitments	11,461.1	681.0	1,568.3	759.3	14,469.7
STATES(a)					
New South Wales	4,852.3	187.9	1,395.9	361.5	5,797.6
Victoria	3,545.9	123.0	165.6	183.4	4,017.9
Queensland	1,497.0	n.p.	6.8	n.p.	1,782.7
South Australia	476.9	n.p.	—	n.p.	556.2
Western Australia	815.0	145.5	—	47.8	1,008.3
Tasmania	120.7	n.p.	—	n.p.	135.5
Northern Territory	55.5	6.2	—	1.5	63.2
Australian Capital Territory	97.8	n.p.	—	n.p.	108.4

(a) From July 1997 Finance Companies and Other Lenders data is not available for publication for Queensland, South Australia, Tasmania and the ACT, but is included in totals where

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

YEARS	Commitments under fixed loan facilities for -											
	Construction finance for -					Purchase of real property						
	Erection of -		Alterations and/or additions			Dwellings for rental/resale		Non-residential buildings		Other land		
Dwellings for rental/resale	Non-residential buildings	Non-building structures	Non-residential buildings	Alterations and/or additions	Dwellings for rental/resale	Non-residential buildings	Rural property	Residential block development	Other	Motor vehicles	Other transport equipment	Other
AUSTRALIA												
1994-1995	2,755.8	1,388.2	621.2	488.7	11,412.8	3,551.3	916.7	1,156.7	693.6	3,883.4	539.5	2,665.1
1995-1996	2,735.3	1,906.8	1,115.5	818.0	11,884.7	4,555.7	1,259.1	983.7	932.7	4,095.0	880.2	2,530.0
1996-1997	3,523.5	1,864.1	1,310.7	736.3	16,496.0	4,335.6	1,283.8	822.2	1,563.0	4,017.7	768.4	4,941.7
1996												
July	254.0	169.3	71.3	59.2	1,037.4	347.3	116.2	109.8	119.0	339.0	41.5	368.8
August	481.8	174.8	85.9	65.7	974.7	446.7	95.1	45.1	82.6	321.2	38.9	305.0
September	258.6	150.7	155.9	61.0	1,097.3	325.1	95.4	58.6	70.8	339.9	124.6	234.3
October	237.6	149.0	128.8	68.9	1,206.9	349.5	75.4	58.1	62.7	351.4	106.2	233.3
November	248.9	119.7	57.9	47.4	1,320.9	364.2	90.1	100.4	63.6	348.1	105.9	221.5
December	206.2	156.2	242.4	51.9	1,318.0	429.6	83.2	90.7	82.6	348.3	38.3	346.2
1997												
January	219.8	158.4	51.3	40.2	1,352.7	303.3	91.6	58.2	78.2	281.3	31.7	201.9
February	269.6	146.5	25.1	40.5	1,407.2	358.7	102.5	66.5	55.6	324.4	32.7	244.5
March	296.9	167.7	62.6	79.7	1,474.5	386.4	129.9	52.7	421.9	312.7	35.8	283.3
April	361.1	156.4	22.0	56.2	1,716.3	294.5	135.4	53.7	76.0	347.1	100.8	811.0
May	308.6	121.2	333.0	75.8	1,735.1	309.1	117.0	67.0	357.0	344.9	43.7	1,456.0
June	380.3	194.3	74.5	89.7	1,854.9	421.1	152.0	61.5	93.0	359.3	66.4	243.9
July	463.0	254.8	17.0	63.3	1,794.3	1,030.1	135.8	70.6	67.0	368.5	45.3	210.5
August	399.5	120.9	292.3	45.7	1,680.1	272.2	110.3	62.0	65.2	338.7	38.3	409.4
September	471.5	217.6	547.0	90.1	1,804.0	389.2	101.2	75.6	61.9	364.7	46.8	196.5
STATES — AUGUST 1997												
N.S.W.	234.4	48.0	290.6	26.7	770.1	87.2	33.3	14.6	24.1	85.8	9.0	273.5
Vic.	63.8	26.6	0.6	7.8	331.5	45.6	23.6	3.5	7.7	104.7	6.9	54.3
Qld	68.3	27.2	0.9	3.9	317.4	63.1	33.4	33.8	12.4	59.8	10.5	30.4
S.A.	11.8	4.3	0.1	2.3	47.6	22.0	5.9	4.0	4.3	38.4	4.3	14.5
W.A.	15.4	14.0	0.2	4.2	143.7	45.5	5.7	2.9	15.0	37.0	5.4	28.1
Tas.	0.8	0.1	—	0.2	13.5	4.4	7.8	0.2	0.7	6.9	0.4	5.6
N.T.	1.1	0.5	—	0.5	23.8	1.8	1	0.1	0.8	4.4	1.5	2.2
A.C.T.	3.9	0.2	—	0.1	32.4	2.6	0.6	2.1	0.3	1.6	0.2	0.6
STATES — SEPTEMBER 1997												
N.S.W.	272.3	104.3	544.2	67.3	839.9	133.1	39.3	20.2	22.0	101.1	7.8	52.9
Vic.	70.5	70.0	1.6	11.6	381.2	78.1	22.2	7.8	11.0	104.4	18.3	55.1
Qld	95.6	25.2	0.3	5.5	329.6	121.4	21.6	40.8	19.2	68.6	11.6	36.8
S.A.	4.4	4.0	0.2	2.2	56.2	21.4	8.1	2.2	2.5	32.7	1.9	18.6
W.A.	20.0	11.4	0.6	2.6	123.9	27.5	8.5	2.7	6.8	41.9	5.6	25.1
Tas.	1.4	0.8	—	0.2	14.1	4.3	1.2	0.1	0.4	10.8	0.9	4.7
N.T.	1.5	0.2	0.1	0.4	23.5	1.4	0.2	0.5	0.1	3.5	0.6	2.6
A.C.T.	5.9	1.6	—	0.3	35.6	2.0	—	1.2	—	1.7	0.1	0.8

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

YEARS	Commitments under fixed loan facilities for -										Commitments under revolving credit facilities for -			
	Wholesale finance	Factoring	Refinancing	Other commitments	Total	Debt participation in leveraged leases (included in total)	Commitments not drawn at end of period	New and increased credit limits during month	Cancellations and reductions of credit limits during period (a)	Credit limits at end of period				
										Total	Used			
AUSTRALIA														
1994-1995	3,857.3	805.9	7,999.5	7,783.9	50,519.6	181.9	5,916.4	53,811.8	40,758.8	145,822.7	93,061.1			
1995-1996	4,543.9	1,410.3	11,313.3	13,352.8	64,317.3	1.8	6,808.5	75,016.5	50,147.8	163,867.2	103,903.2			
1996-1997	4,498.0	1,544.5	12,680.0	15,590.8	75,976.3	195.8	5,835.8	78,559.8	52,605.9	190,616.3	106,968.8			
1996														
July	535.6	185.9	1,635.5	1,577.4	6,961.2	2.5	6,607.8	7,595.6	5,077.7	171,891.3	106,869.3			
August	320.8	171.6	1,061.8	924.2	5,555.9	4.3	6,282.0	5,502.1	3,566.2	173,526.2	107,117.1			
September	325.7	106.3	819.1	1,271.6	5,494.9	15.9	6,170.5	5,350.3	4,374.3	173,607.5	107,747.2			
October	354.2	110.9	1,130.9	801.2	5,425.0	8.3	6,375.0	6,100.7	4,198.8	175,542.4	108,315.3			
November	326.1	180.3	865.7	1,235.8	5,696.5	8.5	6,149.9	6,195.7	4,571.8	175,712.5	107,461.0			
December	294.8	99.4	1,244.9	1,710.8	6,743.4	20.3	5,863.2	6,203.2	4,689.1	177,965.9	105,242.7			
1997														
January	377.0	116.1	856.9	964.4	5,183.1	64.9	5,522.3	6,740.8	5,164.9	178,774.0	104,570.7			
February	423.8	107.6	731.3	749.5	5,086.0	12.4	5,429.4	5,825.1	3,369.1	180,832.3	103,173.7			
March	349.1	124.7	1,041.6	1,157.4	6,376.6	11.1	5,672.3	5,437.9	3,555.5	182,585.4	103,396.8			
April	351.1	144.1	1,032.4	820.4	6,478.6	—	5,451.1	7,457.5	4,483.5	183,862.6	103,872.8			
May	421.9	101.9	1,029.9	1,967.6	8,789.7	9.5	6,130.3	8,668.6	4,950.4	187,785.7	104,445.4			
June	418.0	135.8	1,230.1	2,410.6	8,185.4	38.0	5,835.8	7,482.3	4,604.6	190,616.3	106,968.8			
July	509.1	120.3	993.5	1,930.1	8,073.3	28.9	5,953.9	7,901.6	4,820.8	194,232.7	109,686.3			
August	450.5	181.6	1,134.5	1,417.1	7,018.4	11.8	5,810.5	7,523.6	4,919.8	195,394.4	108,592.7			
September	583.6	271.7	978.4	1,163.8	7,363.8	—	6,460.0	7,105.9	4,221.9	198,082.8	111,579.6			
STATES — AUGUST 1997														
N.S.W.	234.9	85.1	556.3	788.4	3,562.1	—	3,102.9	4,232.1	3,115.1	94,684.9	49,707.4			
Vic.	86.6	49.1	256.9	386.9	1,456.1	—	1,208.4	2,193.8	1,221.2	66,535.5	38,272.7			
Qld	65.6	18.9	160.8	106.2	1,012.5	—	658.6	492.6	248.7	16,059.5	9,695.3			
S.A.	25.5	13.1	37.2	34.2	269.7	—	517.7	107.2	85.2	6,866.7	4,125.3			
W.A.	35.8	14.9	99.4	80.2	547.5	11.8	243.4	437.3	181.7	8,737.8	5,265.5			
Tas.	0.8	—	13.7	8.4	63.7	—	27.2	22.2	39.1	1,040.9	484.4			
N.T.	0.2	—	2.5	2.3	42.4	—	18.5	11.6	6.1	466.5	315.3			
A.C.T.	1.2	0.5	7.6	10.5	64.5	—	33.8	26.6	22.7	1,002.5	726.7			
STATES — SEPTEMBER 1997														
N.S.W.	298.3	61.7	522.9	435.7	3,522.9	—	3,686.4	3,274.7	2,384.1	96,408.2	51,562.5			
Vic.	120.8	86.3	116.2	381.4	1,536.6	—	1,290.7	2,481.3	1,264.5	67,166.5	38,874.5			
Qld	98.7	18.6	192.3	181.0	1,266.8	—	679.0	515.9	254.5	16,104.9	9,913.3			
S.A.	24.4	86.9	33.4	35.9	335.0	—	534.3	221.2	68.7	6,995.2	4,261.7			
W.A.	38.1	18.1	89.3	108.1	530.2	—	198.6	478.2	197.8	8,886.9	5,472.7			
Tas.	0.6	—	15.3	10.1	65.0	—	20.2	70.4	16.1	1,084.6	454.6			
N.T.	0.4	—	2.1	3.2	40.3	—	19.1	22.8	27.1	453.4	314.1			
A.C.T.	2.4	0.1	6.9	8.4	66.9	—	31.6	41.5	9.2	983.1	726.2			

(a) Includes transfers of existing commitments between States.

TABLE 3 — COMMERCIAL FINANCE COMMITMENTS — ALL LENDERS — FIXED LOAN FACILITIES, BY INDUSTRY OF BORROWER
(\$ million)

YEARS	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
1994-1995	3,341.4	1,321.3	2,918.0	3,250.9	3,866.6	3,913.3	1,799.7	3,685.3	7,942.8	2,813.6	582.5	1,078.7	14,005.5	50,519.6
1995-1996	4,826.3	2,046.2	4,234.9	4,268.0	4,810.3	4,501.6	2,133.0	5,896.9	8,045.4	3,419.8	420.9	1,584.1	18,109.7	64,317.3
1996-1997	5,204.0	1,772.1	4,034.3	5,642.2	5,289.3	4,907.8	2,961.3	6,073.4	10,003.7	3,751.0	738.3	1,867.6	21,711.4	75,976.3
1996	485.3	175.4	342.6	462.5	510.5	440.8	297.5	625.3	952.0	306.0	27.5	236.8	2,099.1	6,961.2
July	404.7	235.4	468.0	651.2	418.4	500.9	172.7	480.8	719.3	266.6	24.5	144.7	1,068.8	5,555.9
August	392.6	69.0	203.7	420.1	408.7	356.6	290.7	612.5	701.7	240.5	49.1	129.3	1,620.2	5,494.9
September	417.0	103.1	432.1	398.0	439.4	363.4	276.6	289.4	681.9	239.5	41.1	137.9	1,605.7	5,425.0
October	386.0	83.4	413.1	415.3	432.7	356.7	301.1	403.4	804.8	345.6	23.7	133.9	1,596.6	5,696.5
November	398.5	224.9	283.0	579.9	431.5	358.0	284.9	680.3	871.0	346.2	36.4	141.3	2,107.2	6,743.4
December 1997	348.0	118.7	287.6	369.6	397.3	318.2	238.5	425.6	693.7	362.8	141.2	148.3	1,331.4	5,183.1
January	383.9	107.2	242.7	367.3	437.6	285.8	124.0	330.1	920.5	283.2	29.8	150.2	1,423.7	5,086.0
February	481.5	258.7	313.1	467.5	426.4	309.0	180.7	585.0	947.2	363.4	81.9	168.5	1,793.9	6,376.6
March	521.1	90.3	296.8	435.4	434.3	431.2	214.0	373.9	807.6	322.8	39.9	156.5	2,354.8	6,478.6
April	460.1	219.1	390.1	651.9	462.7	679.1	267.5	441.2	792.5	315.9	81.4	135.8	3,892.4	8,789.7
May	525.4	86.6	361.4	423.4	489.9	508.1	313.0	826.0	1,111.5	358.5	161.5	184.4	2,835.6	8,185.4
June	510.8	236.4	346.7	460.3	498.9	387.2	856.4	575.8	1,101.5	383.7	58.7	200.0	2,456.9	8,073.3
July	387.2	388.3	302.7	753.7	422.0	301.1	182.9	466.3	714.7	359.2	184.5	122.9	2,433.0	7,018.4
August	372.7	370.0	339.8	1,024.2	622.8	333.0	230.3	324.8	1,060.6	387.1	21.8	117.2	2,159.3	7,363.8
September	98.5	366.5	51.7	551.0	144.3	98.2	87.7	251.9	274.9	144.4	173.2	31.4	1,288.4	3,562.1
N.S.W.	84.0	4.5	191.0	71.7	109.3	65.2	33.3	148.8	118.0	85.5	1.3	36.3	507.2	1,456.1
Vic.	116.9	0.8	24.1	81.9	79.9	53.7	27.7	21.3	167.0	70.9	2.6	20.9	344.8	1,012.5
Qld	32.2	0.7	9.3	13.5	32.2	21.1	13.3	13.1	30.5	21.8	3.4	15.9	62.7	269.7
S.A.	40.3	14.6	23.2	27.6	49.8	46.7	15.4	27.0	102.6	26.7	2.7	9.7	161.2	547.5
W.A.	14.0	1.1	2.1	2.5	3.0	7.9	2.5	2.2	10.9	3.5	0.8	3.0	10.4	63.7
Tas.	0.8	—	0.3	3.1	0.5	3.5	2.2	0.4	3.8	3.1	0.2	1.0	23.6	42.4
N.T.	0.5	0.1	1.1	2.4	3.0	4.8	0.8	1.5	7.2	3.3	0.5	4.7	34.7	64.5
A.C.T.														
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N.S.W.	91.5	109.6	158.1	752.0	306.7	100.9	121.5	208.7	480.3	152.0	4.1	38.1	999.4	3,522.9
Vic.	89.2	211.1	94.3	120.1	119.2	66.4	35.1	40.0	238.3	46.6	11.3	20.2	444.7	1,536.6
Qld	109.2	31.1	38.3	104.0	115.5	70.2	41.6	34.8	217.4	128.8	2.6	33.0	338.3	1,266.8
S.A.	25.5	1.6	14.7	7.7	29.4	24.7	9.4	11.8	35.6	17.0	1.9	7.4	148.4	335.0
W.A.	40.6	14.3	30.8	29.2	46.9	53.6	17.1	26.2	72.1	28.7	1.8	12.4	156.6	530.2
Tas.	15.4	0.1	1.6	5.0	2.2	11.0	2.7	1.1	5.2	4.4	—	4.0	12.3	65.0
N.T.	1.1	0.2	0.4	2.7	0.8	2.2	1.7	1.1	4.4	2.9	0.1	1.0	21.7	40.3
A.C.T.	0.2	—	1.6	3.5	2.2	3.8	1.2	1.2	7.3	6.7	0.2	1.2	37.8	66.9
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