

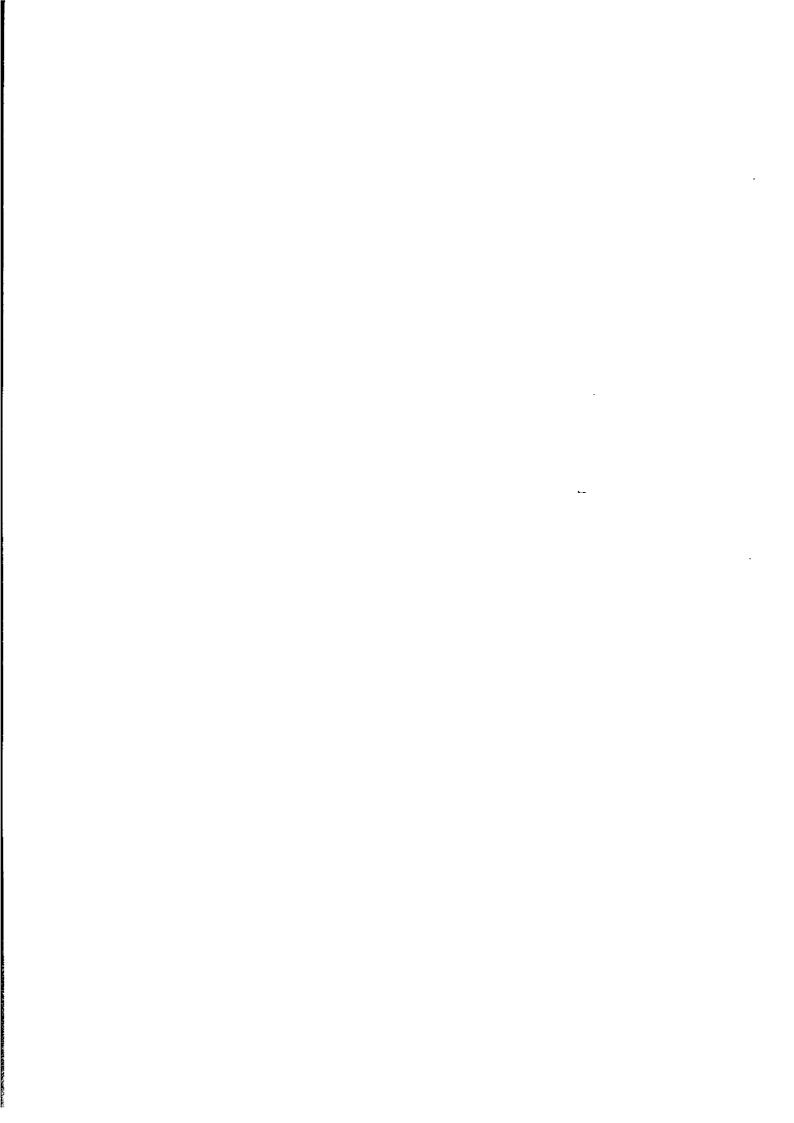
July 1997

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# **Personal Finance**

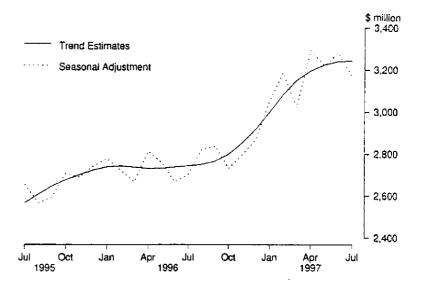
**Australia** 

**Data Report** 



#### **MAIN FEATURES**

#### PERSONAL FINANCE, AUSTRALIA, JULY 1995 - JULY 1997



- 1 The provisional trend estimate for personal finance commitments made by significant lenders in July 1997 was \$3 242.9 million, little change from June 1997 and an increase of \$498.5 million (18.2%) on July 1996.
- 2 Seasonally adjusted, personal finance commitments were \$3 165.6 million in July 1997, a decrease of \$116.2 million (3.5%) on June 1997 but an increase of \$462.3 million (17.1%) on July 1996.
- 3 In original terms, personal finance commitments in July 1997 were \$3 868.6 million, an increase of \$430.0 million (12.5%) on June 1997 and an increase of \$686.1 million (21.6%) on July 1996.

**INQUIRIES** 

<sup>■</sup> for further information about these and related statistics, contact Greg Smith on (02) 9268 4537 or at http://greg.smith@abs.gov.au.

<sup>•</sup> 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, JULY 1997

|                  | Percentag<br>month | e change fron               | n previous | _             | change from c<br>evious year | orresponding |
|------------------|--------------------|-----------------------------|------------|---------------|------------------------------|--------------|
| Type of facility | Original<br>%      | Seasonally<br>adjusted<br>% | Trend<br>% | Original<br>% | Seasonaily<br>adjusted<br>%  | Trend<br>%   |
| Fixed Loans      | 1.6                | -7.8                        | -0.7       | 4.4           | 2.4                          | 3.9          |
| Revolving Credit | 26.3               | 1.9                         | 0.9        | 46.0          | 40.3                         | 41.9         |
| Total            | 12.5               | -3.5                        | 0.0        | 21.6          | 17.1                         | 18.2         |

#### PERSONAL FINANCE COMMITMENTS: MAJOR AGGREGATES: Original, seasonally adjusted and trend estimates

|           | Commitme<br>facilities | ents under fix | ed loan    | Commitme.<br>facilities | nts under revol    | ving credit | Total com            | mitments   |                      |
|-----------|------------------------|----------------|------------|-------------------------|--------------------|-------------|----------------------|------------|----------------------|
|           |                        | Seasonally     | ,          | £                       | Seasonally         |             |                      | Seasonally | ,                    |
|           | Original               | adjusted       | Trend      | Original                | adjusted           | Trend       | Original             | adjusted   | Trend                |
| Month     | \$ million             | \$ million     | \$ million | \$ million              | \$ million         | \$ million  | \$ million           | \$ million | \$ million           |
| 1996 —    |                        |                |            |                         |                    |             |                      |            |                      |
| May       | 1 925.4                | 1 767.0        | 1 754.8    | 1 056.4                 | 9 <del>9</del> 1.8 | 977.1       | 2 981.8              | 2 758.8    | 2 731.9              |
| June      | 1 699.5                | 1 625.8        | 1 729.2    | 1 113.2                 | 1 040.4            | 1 008.3     | 2 812.6              | 2 666.2    | 2 737.5              |
| July      | 1 870.4                | 1 656.1        | 1 713.9    | 1 312.1                 | 1 047.3            | 1 030.6     | 3 182.5              | 2 703.3    | 2 744.4              |
| August    | 1 696.2                | 1 778.2        | 1 711.0    | 1 080.3                 | 1 042.4            | 1 039.5     | 2 776.5              | 2 820.5    | 2 750.5              |
| September | 1 687.8                | 1 818.3        | 1 721.3    | 1 010.9                 | 1 020.4            | 1 045.4     | 2 698.6              | 2 838.7    | 2 766.7              |
| October   | 1 763.9                | 1 669.0        | 1 735.4    | 1 217.1                 | 1 063.6            | 1 063.2     | <sup>∟</sup> 2 981.0 | 2 732.6    | 2 7 <del>9</del> 8.6 |
| November  | 1 569.4                | 1 693.4        | 1 747.7    | 1 054.5                 | 1 100.5            | 1 102.5     | 2 623.9              | 2 793.8    | 2 850.2              |
| December  | 1 659.8                | 1 769.4        | 1 757.1    | 1 112.2                 | 1 095.4            | 1 160.0     | 2 772.0              | 2 864.8    | 2 917.1              |
| 1997 —    |                        |                |            |                         |                    |             |                      |            |                      |
| January   | 1 725.1                | 1 810.0        | 1 770.6    | 1 017.3                 | 1 242.2            | 1 228.1     | 2 742.3              | 3 052.2    | 2 998.7              |
| February  | 1 780.1                | 1 836.1        | 1 788.9    | 1 097.4                 | 1 352.6            | 1 294.3     | 2 877.5              | 3 188.6    | 3 083.2              |
| March     | 1 747.3                | 1 678.7        | 1 803.7    | 1 203.8                 | 1 346.2            | 1 349.2     | 2 951.1              | 3 024.8    | 3 152.9              |
| April     | 1 890.9                | 1 874.6        | 1 806.7    | 1 385.6                 | 1 420.1            | 1 391.1     | 3 276.4              | 3 294.7    | 3 197.9              |
| May       | 1 813.2                | 1 826.9        | 1 802.4    | 1 434.5                 | 1 393.9            | 1 423.1     | 3 247.7              | 3 220.8    | 3 225.5              |
| June      | 1 922.9                | 1 839.1        | 1 793.5    | 1 515.6                 | 1 442.7            | 1 448.6     | 3 438.6              | 3 281.8    | 3 242.1              |
| July      | 1 953.6                | 1 695.7        | 1 780.9    | 1 915.0                 | 1 469.8            | 1 462.0     | 3 868.6              | 3 165.6    | 3 242.9              |

TABLE 1 — PERSONAL FINANCE COMMITMENTS — JULY 1997 (\$ million)

| Purpose of commitment                            |           | Type of lender       | ender             |          |         |
|--|-----------|----------------------|-------------------|----------|---------|
| by type of facility                              | All banks | Credit co-operatives | Finance companies | Others   | Total   |
|  | V         | AUSTRALIA            |                   |          |         |
| Commitments under fixed loan facilities —        |           |                      |                   |          |         |
| rurchase of                                      |           |                      |                   |          |         |
| Motor cars and station wagons                    |           | 1                    | 1                 | ,        | •       |
| New  | 73.5      | 26.2                 | 123.2             | 32.1     | 255.0   |
| Used   | 187.3     | 64.4                 | 214.9             | 26.0     | 492.7   |
| Other motor vehicles                             | 19.3      | 1.1                  | 16.2              |          | 36.7    |
| Motor cycles, etc                                | 7.6       | 2.5                  | 3.5               | I        | 13,6    |
| Boats, caravans and trailers                     | 18.2      | 2.6                  | 5.2               | 1.3      | 27.3    |
| Individual residential blocks of land            | 122.9     | 5.8                  | 0.5               | 0.7      | 130.2   |
| Household and personal goods                     | 38.2      | 12.6                 | 8.7               | 6,6      | 8.89    |
| Owner-occupied housing (unsecured) —             |           |                      |                   |          |         |
| Purchase and construction of dwellings           | 15.8      | 5.6                  | 4.4               |          | 757     |
| Alterations and additions to dwellings(a)        | 6.71      | 8.01                 | 8.0               | 0.5      | 30.0    |
| Travel and holidays                              | 15.9      | 6.8                  | 3.6               | - 0      | 286     |
| Debt consolidation                               | 138.9     | 43.6                 | 9.0               | <u> </u> | 193.0   |
| Refinancing                                      | 273.4     | 22.9                 | 18.4              | 0.5      | 315.3   |
| Other  | 231.2     | 47.9                 | 50.1              | 9.6      | 336.7   |
| Total fixed Ioan commiments                      | 1,160.2   | 255.0                | 458.5             | 79.9     | 1,953.6 |
| Commitments under revoluing gradit (soilities(h) |           |                      |                   |          |         |
| New and increased credit limits                  |           |                      |                   |          |         |
| Secured  | 935.0     | 18.6                 | 0.1               | -        | 953.7   |
| Unsecured  | 2.188     | 29.3                 | 23.7              | 26.6     | 961.2   |
| F  | 0 7/0 /   | 0.47                 | 9 6               | , , ,    |         |
| Total revolving crean communicals                | 1,010.0   | 0./+                 | 23.0              | 0.07     | 1,913.0 |
| Total personal finance commitments               | 2,976.9   | 302.9                | 482.3             | 106.4    | 3,868.6 |
|  | 32        | STATES(c)            |                   |          |         |
| New South Wales                                  | 1,029.0   | , 124,6              | 158.0             | 40.2     | 1351.8  |
| Victoria   | 722.1     | 37.5                 | 125.5             | 30.9     | 1.916   |
| Queensland                                       | 540.6     | 0.14                 | 85.4              | 19.4     | 686.4   |
| South Australia                                  | 174.7     | 48.6                 | 28.5              | 9.6      | 257.4   |
| Western Australia                                | 391.5     | 28.7                 | 63.1              | 6.9      | 490.2   |
| Tasmania   | 49.0      | 9.2                  | 7.9               | 1.7      | 8.79    |
| Northern Territory                               | 20.4      | 5.1                  | 6.3               |          | 32.9    |
| Australian Capital Territory                     | 9.64      | <u>8</u>             | 1.7               | 9.0      | 0.99    |
|  |           |                      |                   |          |         |

(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

| .                 |               |                               |                  |         | Purchase of      | fc                 |                  |                      |                        |                           | (nusecured)                  | (pari             |
|-------------------|---------------|-------------------------------|------------------|---------|------------------|--------------------|------------------|----------------------|------------------------|---------------------------|------------------------------|-------------------|
| l I               | Mo            | Motor cars and station wagons | tion wagons      |         | :                | •                  |                  | ŧ                    | Individual             | :                         | Purchase and Alterations and | lterations and    |
|                   | New           |                               | Used             |         | Motor<br>cycles, | Other<br>motor     | fotal<br>motor   | Boats,<br>caravans   | residential            | Household<br>and personal | construction of              | additions to      |
|                   | Number        | \$ m                          | Number           | \$ 111  | etc<br>8 m       | vehicles<br>\$ m   | vehicles<br>\$ m | and trailers<br>\$ m | orocks of rand<br>\$ m | spood<br>\$ m             | awenings<br>5 m              | aweumgs(a)<br>S m |
|                   |               |                               |                  |         |                  | AUSTRALIA          |                  |                      |                        |                           |                              |                   |
| YEARS             |               | 1 6                           | 677 E77          | 4 4 6 4 | 7 661            | 600                | 0 707 0          |                      | 1 6701                 | V 173                     | 0 000                        | , , 0, ,          |
| 994-1995          | 131,105       | 2,623.7                       | 467,665          | 5,135.5 | 07/71            | 433.6              | 0,707.0          | 227.7                | 1120.1                 | 541.4                     | 239.8                        | 386,3             |
| 7661-966          | 133,055       | 2,634.6                       | 454,847          | 5,406.2 | 165.8            | 433.3              | 8,639.9          | 280.5                | 1211.0                 | 739.1                     | 316.0                        | 442.9             |
| 9661              |               | 6                             |                  | 0       |                  | o<br>e             | . 100            | 9                    | 0                      | ,                         | 6                            |                   |
| Мау               | 12,411        | 239.8                         | 43,794           | 508.8   | 13.9             | 38.8               | 714.0            | 7.61                 | 20.5<br>20.5           | 5.9.5                     | 777.1                        | 39.4<br>20.0      |
| June              | 11,534        | 221.3                         | 38,333<br>40,745 | 440.4   | 13.6             | 40.4               | 763.7            | 19.6                 | 1.00                   | 61.9                      | 9.81                         | 200.9             |
| Juty<br>Angust    | 598.01        | 210.8                         | 39: 6:           | 462.8   | 13.7             | 38.2               | 727.5            | 20.8                 | 92.4                   | 582                       | 27.6                         | 32.6              |
| Sentember         | 10,486        | 211.5                         | 37.588           | 440.0   | 14.0             | 35.6               | 1.107            | 21.5                 | 80.3                   | 52.1                      | 26.7                         | 32.8              |
| October           | 11,105        | 224.6                         | 40,412           | 475.6   | 16.0             | 41.1               | 757.3            | 23.1                 | 101.3                  | 60.1                      | 29.1                         | 42.0              |
| November          | 9,987         | 203.6                         | 35,013           | 408.8   | 15.4             | 32.7               | 6.099            | 33.8                 | 94.9                   | 61.4                      | 30.1                         | 42.3              |
| December          | 10,190        | 207.1                         | 34,629           | 414.5   | 14.0             | 34.5               | 1.079            | 22.3                 | 92.8                   | 9.69                      | 27.6                         | 40.6              |
| 1997              | 13/11         | 000                           |                  | 1 63 1  | 100              | 36.6               | 7343             | 23.4                 | 1 00                   | 0.03                      | 200                          | 1 3 6 1           |
| January           | 11,631        | 6.877                         | 37,347           | 457.1   | 13.6             | 36.6               | 717.5            | 24.1                 | 110.9                  | 02.0<br>64.0              | 24.1                         | 37.1              |
| reoruary<br>March | 10,500        | 208.1                         | 34.975           | 416.9   | 12.1             | 34.2               | 671.3            | 20.4                 | 106.8                  | 65.7                      | 23.4                         | 37.0              |
| April             | 11,956        | 237.1                         | 37,457           | 453.1   | 14.7             | 34.9               | 739.7            | 21.2                 | 113.9                  | 1.69                      | 26.9                         | 41.2              |
| May               | 10,939        | 220.2                         | 35,979           | 437.7   | 13.3             | 35.2               | 706.4            | 25.1                 | 115.1                  | 64.6                      | 29.0                         | 36.8              |
| June              | 12,107        | 240.7                         | 42,515           | 500.5   | 12.6             | 34.6               | 788.3            | 25.3                 | 111.7                  | 60.5                      | 25.6                         | 31.6              |
| July              | 12,589        | 255.0                         | 39,763           | 492.1   | 13.0             | 20.7               | 676/             | 6.12                 | 130.2                  | 08.8                      | 727.7                        | 30.0              |
|                   |               |                               |                  |         | STA              | STATES - JUNE 1997 |                  |                      |                        |                           |                              |                   |
| ls.w              | 4 773         | × 0×                          | 17 545           | 146.0   | 4.5              | 90<br>90           | 249.1            | 10.1                 | 31.5                   | 25.0                      | 11.0                         | 12.7              |
| <u>. 5</u>        | 3.062         | 4.4                           | 10,933           | 132.8   | 2.6              | 66                 | 209.8            | 4.2                  | 26.0                   | 13.6                      | 5.2                          | 7.7               |
| Pic               | 1,856         | 35.5                          | 8,847            | 8.66    | 2.3              | 6.1                | 143.6            | 6.1                  | 25.5                   | 9.6                       | 3.2                          | 4.6               |
| SA                | 739           | 15.5                          | 4,125            | 44.6    | 0.0              | 2.8                | 63.8             | 4.                   | 0.9                    | 4.                        | 0.7                          | <u> </u>          |
| ¥ ∧               | 1,166         | 25.0                          | 4,102            | 54.9    | <u></u>          | S. S.              | 80.8             | 4.2                  | 4,61<br>7 1            | 6.5<br>5.5                | 2.9                          | 6.7               |
| las.<br>NiT       | 13/           | 6.2<br>0 C                    | 42.1             | 9.0     | • C              | 0.3                |                  | 0.3                  | × 0                    | 40                        | 9 :                          | 0.7               |
| ACT               | 274           | 5.3                           | 559              | 6.9     | 0.2              | 0.3                | 12.8             | 0.5                  | 6.0                    | 6.0                       | 2.0                          | 0.4               |
|                   |               |                               |                  |         | STATES           | TES — JULY 1997    |                  |                      |                        |                           |                              |                   |
|                   |               |                               | 0                | 6 6 9   | 0                | 6 9 7              | 7036             | -                    | 10.7                   | 3 56                      | 2                            | <u>.</u>          |
| AS.               | 4,898         | 21.6                          | 12,424           | 152.5   | 6                | 10,3               | 2000             | 0.11                 | 36.2<br>33.3           | 27.5                      | 2.2                          | 15.5              |
|                   | 611,6<br>1876 | 35.6                          | 7.359            | 89.1    | 2.5              |                    | 733.6            | 6.5                  | 29.2                   | 9.7                       | 2.9                          | - 4               |
| SA                | 786           | 14.5                          | 3,234            | 37.6    | 0.1              | 2.8                | 55.9             | <u>-</u>             | 4.6                    | 4.3                       | 9.0                          | <br>E             |
| ××                | 1,348         | 36.6                          | 4,627            | 62.4    | 1.6              | 5.3                | 106.0            | 2.6                  | 20.6                   | 6'9                       | 1.5                          | 6.1               |
| Tas.              | 173           | 2.6                           | 670,1            | 11.3    | 0.3              | 1.1                | 15.3             | 0.7                  | 2.0                    | 4.1                       | 0.4                          | 0.0               |
| -K                | 159           | 3.8                           | 448              | 6,4     | 0.2              | 0.2                | 10.6             | 0.3                  | 4.1                    | 9.0                       |                              | 0.4               |
| ACT               | 234           | 4.7                           | 238              | 8.9     | 0.2              | 0.3                | 12.0             | 8.0                  | <u>-</u> :             | 6.0                       | 2.0                          | 9.0               |

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

| Trong and   Trog   | 1                   |                     |                       |               |                |                              |                       |                                    |          |                                      |                     |              | 200                   |
|--|---------------------|---------------------|-----------------------|---------------|----------------|------------------------------|-----------------------|------------------------------------|----------|--------------------------------------|---------------------|--------------|-----------------------|
| Transformed and Diefo commitments   Transformed Secreted   Dissectored   Transformed   |                     |                     |                       |               |                | Total                        | New an<br>limits      | d increased credi<br>during period |          | Cancellations and reductions         | Credit limits at en | nd of period | toans and revolving   |
| 1995   1502      |                     | Travel and holidays | Debt<br>conxolidation | Refinancing   | Other          | commitments<br>during period | Secured               | Unsecured                          | Total    | of<br>credit limits<br>during period | Total               | Uned         | credii<br>commitments |
| 1873   301.0   1,502.4   3,446.2   2,613.4   18,623.0   4,090.9   5,800.0   9,800.9   7,256.1   4,618.9   18,033.0   1,902.4   3,644.8   3,532.2   2,029.6.4   4,090.4   7,257.0   1,130.4   7,774.4   4,6418.9   18,033.0   1,903.8   3,644.8   3,532.2   2,122.2   2,296.4   4,409.4   7,277.0   1,130.4   7,774.4   4,6418.9   18,033.0   1,903.8   3,644.8   3,532.2   3,173.8   2,204.8   3,002.2   2,207.2   1,207.2   4,447.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,432.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,747.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,447.2   3,713.0   4,747.2   3,713.0   4,747.2   3,713.0   4,747.2   3,713.0   4,747.2   3,713.0   4,747.2   3,713.0   4,747.2   3,713.0   4,747.2   4   |                     |                     |                       |               |                |                              | AUSTRALIA             |                                    |          |                                      |                     |              |                       |
| 1995   30   10   15024   34662   326134   4168230   400049   5800.0   9800.9   7,7744   404829   16,050.8     1997   3344   1,950.8   3,564.8   3,560.3   2,113.9   4,14472   7,7744   40,14.8   1,310.9   7,7744   44,18.9   16,03.9     2444   1,551.8   3,664.8   3,560.3   2,112.9   6,00044   7,451.3   1,4472   7,7744   44,18.9   16,03.9     2444   1,551.8   3,564.8   3,560.3   2,112.9   6,00044   7,451.3   1,4472   7,7744   44,18.9   16,03.9     2444   1,551.8   3,502.3   2,112.9   7,0004   7,451.3   1,14.7   7,13.0   7   | YEARS               |                     |                       |               |                |                              |                       |                                    |          |                                      |                     |              |                       |
| 1990   3370   18725   4,1556   3,3312   210284   4,9094   7,274   4,4478   7,744   4,4449   1,900   1,872   3,455   3,3312   2,0284   4,9094   7,274   7,474   7,140   | 1994-1995           | 301.0               | 1,502.4               | 3,466.2       | 2,613.4        | 18,623.0                     | 4,090.9               | 5,800.0                            | 6'880'6  | 7,326.1                              | 40,523.9            | 16,766.8     | 28,513.9              |
| 1997   3344   1930   3,564   3,550   21,1297   6,996.4   7,451   1,447.8   7,130.9   51,533.4     194   1531   3190   240,2   4,174   317,7   6,221   1,111.2   7,054   4,492.2   1,130.4     294   1531   3190   240,2   4,874   5,501   5,201   3,774   4,402.2   1,130.4     295   16,13   2,970   2,48.7   7,696.2   5,437   5,621   1,131.2   7,056   4,499.2   1,131.4     296   16,13   2,979   2,48.7   7,667   4,40.7   4,40.2   1,131.4     297   16,13   2,948   2,056   1,667.8   4,40.7   4,40.2   1,131.4     298   16,13   2,948   2,056   1,667.8   4,40.7   4,40.2   1,12.2   4,40.2   1,131.4     299   144   2,247   2,120   1,667.4   4,40.2   1,00.2   1,12.2   4,40.2   1,131.4     290   144   2,247   2,120   1,667.4   4,40.2   1,07.2   4,40.2   1,131.4     291   144   2,120   1,20.4   4,40.2   1,00.2   1,00.2   1,00.2     291   144   2,120   1,267.4   4,40.2   1,00.2   1,00.2   1,00.2     291   144   2,120   1,267.4   4,40.2   1,00.2   1,00.2   1,00.2     292   172   134.2   134.2   134.2   1,00.2   1,00.2   1,00.2   1,00.2     293   173   134.2   134.2   1,00.2   1,00.2   1,00.2   1,00.2     294   172   134.2   1,00.2   1,00.2   1,00.2   1,00.2     295   173   1,00.2   1,00.2   1,00.2   1,00.2     295   173   1,00.2   1,00.2   1,00.2   1,00.2     296   173   1,00.2   1,00.2   1,00.2   1,00.2     296   173   1,00.2   1,00.2   1,00.2   1,00.2     296   173   1,00.2   1,00.2   1,00.2     296   173   1,00.2   1,00.2   1,00.2     297   1,00.2   1,00.2   1,00.2     298   1,00.2   1,00.2   1,00.2     298   1,00.2   1,00.2   1,00.2     299   1,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2,00.2   1,00.2   1,00.2     290   2   | 9661-5661           | 327.0               | 1,872.5               | 4,155.6       | 3,321.2        | 20,936.4                     | 4,093.4               | 7,257.0                            | 11,350.4 | 7,774.4                              | 44,418.9            | 18,053,0     | 32,286.8              |
| 1,000  | 1996-1997           | 334.4               | 1,950.8               | 3,664.8       | 3,550.3        | 21,129.7                     | 6,996.4               | 7,451.3                            | 14,447.8 | 7,130.9                              | 51,583.7            | 21,358.4     | 35,577.5              |
| 84         1531         3991         2901         6221         17712         5572         44403           84         1531         3992         2841         16993         4911         6221         17712         5572         44403           2356         1738         2382         2841         16978         5931         768         1677         555         44903         555         44903         555         44903         555         44903         555         44903         555         44903         555         44903         555         1701         555         44903         555         44903         555         1701         455         570         44903         555         1701         455         770         455         770         455         770         455         770         455         770         455         770         455         770         455         770         455         770         455         770         44603         1717         770         44603         1717         770         44603         1717         770         44603         1717         770         44603         1717         770         44903         770         4470         770 <td>May</td> <td>16.4</td> <td>170.4</td> <td>6 191</td> <td>317.8</td> <td>P 500 1</td> <td>7.17.1</td> <td>7 683</td> <td>1 930 1</td> <td>C CO3</td> <td>C 038 CF</td> <td>6 500 6</td> <td></td>   | May                 | 16.4                | 170.4                 | 6 191         | 317.8          | P 500 1                      | 7.17.1                | 7 683                              | 1 930 1  | C CO3                                | C 038 CF            | 6 500 6      |                       |
| ## 356   1733   3952   2817   1,0952   5941   502.0   1,111.2   735.6   449982   102.3   2970   2887   1,695.2   5943   536.6   1,090.3   537.0   449982   102.2   162.3   2970   2887   457.5   699.2   1,217.1   712.6   449982   102.2   162.3   2970   288.7   457.8   457.8   457.8   457.0   101.2   181.3   284.8   20.0   1,563.9   470.9   641.3   1,117.2   517.2   457.0   457.0   101.0   181.3   294.8   200.0   1,563.9   470.9   641.3   1,117.2   473.0   473. | hine                | 7.75                | 1631                  | 2000          | 5,710          | 1.626.1                      | 100                   | 1.707                              | 1,000.4  | 2077                                 | 43,839.2            | 7,806.7      | 2,981.8               |
| 84         29.2         162.3         29.0         248.7         1686.2         543.7         586.0         1601.2         570.0         44.590.1           ect         32.0         162.3         29.0         248.7         1687.8         467.4         535.6         1601.0         518.4         45.00.1           ect         32.0         1551.2         294.8         270.6         1.768.8         469.2         1601.0         518.4         47.34         48.0           ect         32.0         153.1         24.6         22.2         1.667.8         497.9         497.3         70.0         45.0         70.0         42.0         70.0         45.0         70.0         42.0         70.0         42.0         70.0         42.0         70.0         42.0         70.0         42.0  | July                | 33.5                | 173.8                 | 378.0         | 7:067<br>7:067 | 1,09%                        | 550.1                 | 1.520                              | 1,613.2  | 1.188                                | 44,402.3            | 18,046.8     | 2,812.6               |
| mber 247 161.1 2219 305.6 1687.8 473.4 553.0 1/000.2 313.4 45.050.1 mber 24.7 161.1 2219 305.6 1/03.2 473.4 553.5 1/000.2 313.4 45.050.1 mber 26.3 141.4 246.7 273.8 270.6 1/58.9 473.2 699.1 1/17.2 473.4 45.050.1 1/17.2 473.4 45.050.1 1/17.2 473.4 45.050.1 1/17.2 473.4 479.08 1/17.2 479.08 1/17.2 479.0 641.3 1/17.2 479.0 641.3 1/17.2 483.1 479.08 1/17.2 479.0 641.3 1/17.2 483.1 479.08 1/17.2 479.0 641.3 1/17.2 483.1 479.08 1/17.2 479.0 641.3 1/17.2 483.1 479.08 1/17.2 483.1 479.00 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 483.1 479.0 641.3 1/17.2 473.3 472.2 472.3 4 | Anonet              | 2000                | 1623                  | 2.07.0        | 248.7          | 1,070.4                      | 1,000                 | 636.6                              | 1,312.1  | 0.507                                | 44,998.2            | 18,397.0     | 3,182.5               |
| The color of the   | August<br>Sentember | 2.62                | 1.41                  | 0.762         | 305            | 2,050,1<br>0,587,1           | 45.7                  | 553.6                              | 7,000.5  | 0.766                                | 45,560.1            | 18,374.0     | 2,776.5               |
| Marie  | September           | 24.7                | 101.1                 | 6.102         | 303.0          | 1,007.0                      | #7/5#<br>#00 <b>9</b> | 200.0                              | 1,010.9  | 4.810                                | 46,057.1            | 18,635.2     | 2,698.6               |
| 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,   | November            | 36.3                | 1.55.1                | 0.472         | 0.072          | 1,607.7                      | 146.3                 | 7007                               | 1./12,1  | 0.717                                | 46,709.8            | 18,849.3     | 2,981.0               |
| The color of the   | November            | .02                 | ÷1.                   | 1.047         | 0.262          | 1,50%.4                      | 7.044                 | 2,41.2                             | 1,054.5  | 1.675                                | 41,387.7            | 19,193.8     | 2,623,9               |
| 74         242         1462         2698         3178         1,725.1         475.6         541.7         1,017.3         733.6         48.886           34         26.1         1600         288.1         328.1         1,730.1         55.4         571.0         1,007.4         48.886         48.886           25.5         171.4         316.4         314.6         1,730.1         653.0         56.3         1,038         678.1         49.886         49.670.4           25.4         177.2         344.2         327.9         1,890.9         1,891.2         76.5         65.34         1,385.6         747.8         49.670.4           25.4         177.2         344.2         229.5         1,890.9         1,892.9         76.5         63.0         1,344.5         511.2         50.580.0         25.88.0         50.580.0         1,344.5         511.2         50.580.0         <   | December<br>1997    | 53.5                | 145.7                 | 2/3.8         | 293.8          | 1,039.8                      | 4/0.9                 | \$<br>.:                           | 1,112.2  | 543,3                                | 47,940.8            | 19,999.4     | 2,772.                |
| ay         26.1         1600         288.1         328.1         1,780.7         526.4         571.0         1,097.4         488.0         6.26.0           25.5         177.1         310.4         314.6         1,747.3         633.0         568.8         1,233.6         77.2         633.0         578.1         488.0         678.1         488.6         77.2         488.6         77.2         488.6         77.2         488.6         77.2         78.6         77.2         78.6         77.2         78.7         77.2         78.6         77.2         78.6         77.2         78.6         77.2         78.6         77.2         78.6         77.2         78.6         77.7         78.8         78.7         78.7         78.8         77.0         78.7         78.8         78.7         78.8         78.7  | January             | 24.2                | 146.2                 | 269.8         | 317.8          | 1,725.1                      | 475.6                 | 541.7                              | 1 017 3  | 71116                                | 48 251 7            | 101723       |                       |
| 263         1714         3104         3146         1,7473         6330         588.8         1,203.8         678.1         49,304.2           254         177.1         344.1         314.9         1,747.3         633.0         588.8         1,203.8         678.1         49,304.2           254         177.2         344.2         299.5         1,812.9         785.5         630.0         1,515.6         504.5         51,23.8         678.9         678.9         1,434.5         511.2         50,304.2         51,23.8         678.9         1,434.5         511.2         50,304.2         51,236.7         49,670.4         49,6  | February            | 76.1                | 0.091                 | 288           | 328.1          | 1 780 1                      | 526.4                 | 671.0                              | F 200 I  | 488.0                                | 48.869.6            | 20.364.1     | 4, 6                  |
| 25.7         [19.1]         346.1         327.9         [890.9         732.1         653.4         [385.6         747.8         49670.4           26.4         [77.2]         344.2         299.5         [183.2         261.5         633.9         [1434.5         511.2         50,980           26.4         [77.2]         344.3         330.4         [193.6         1,935.6         630.0         1,515.6         511.2         50,980           28.6         [193.0         315.3         330.4         1,933.6         1,935.6         511.2         50,980         52,683.6           10.0         50.6         134.7         75.6         77.0         460.4         192.1         208.1         549.8         13.0         52,683.6           4.1         30.3         67.7         58.8         333.6         112.1         208.1         549.8         239.4         19,220.7           4.1         30.3         67.7         58.8         434.7         110.1         213.6         239.4         19,220.7           2.8         43.6         11.1         13.2         23.3         43.2         144.3         340.2         34.2         1110.0         12,157.5           2.8 <t< td=""><td>March</td><td>26.5</td><td>171.4</td><td>310.4</td><td>314.6</td><td>1.747.3</td><td>635.0</td><td>268.8</td><td>1 203 8</td><td>0.001</td><td>49,506.0</td><td>20,462.0</td><td>2,077.0</td></t<>   | March               | 26.5                | 171.4                 | 310.4         | 314.6          | 1.747.3                      | 635.0                 | 268.8                              | 1 203 8  | 0.001                                | 49,506.0            | 20,462.0     | 2,077.0               |
| 25.4         177.2         334.2         299.5         1,813.2         761.5         672.9         1,434.5         511.2         50,598.0           28.6         193.0         315.3         330.4         1,922.9         885.6         630.0         1,513.6         511.2         50,598.0           28.6         193.0         315.3         336.7         1,693.6         1,915.0         813.0         51,86.7           10.0         50.6         125.2         98.0         663.0         341.7         208.1         349.8         239.4         19,20.7           6.6         34.7         75.6         77.0         460.4         192.1         10.2         25.8         239.4         19,20.7           4.1         30.3         67.7         58.8         183.6         180.2         122.3         272.6         74.9         34.0         3,00.7           2.8         43.0         16.2         18.3         18.2         23.4         111.0         12,107.3           2.8         43.0         145.9         18.3         18.3         18.0         21.0         1,107.3           2.8         43.0         11.0         23.0         23.0         12.3         23.9         <  | April               | 25.7                | 1.621                 | 346.1         | 327.9          | 1,890.9                      | 732.1                 | 653,4                              | 1.385.6  | 747.8                                | 49 670 4            | 20,389.4     | 3 276 4               |
| 26.9         178.3         344.3         330.4         1,922.9         885.6         630.0         1,515.6         504.5         51,586.7           28.6         193.0         315.3         336.7         1,935.6         953.7         961.2         1,915.0         813.0         52,683.6           10.0         \$6.6         34.7         73.6         77.0         66.4         192.1         264.8         239.4         19,20.7           4.1         30.3         67.7         38.0         45.7         10.2         239.4         19,20.7           4.1         30.3         67.7         38.0         45.7         10.2         32.0         110.0         32.0           2.8         4.1         38.3         45.7         10.4         38.0         3.08.4           1.7         12.9         27.3         111.1         75.9         16.9         11.07.3           2.8         3.0         20.0         2.9         1.6         3.1         3.0         3.0         3.1.35.2           0.2         0.9         3.2         1.1         1.4         3.2         1.0         1.0         3.1.3           0.2         0.9         2.0         2.0  | May                 | 25.4                | 177.2                 | 334.2         | 299.5          | 1,813.2                      | 761.5                 | 672.9                              | 1,434.5  | 511.2                                | 50,598.0            | 20,807.3     | 3,247.7               |
| 286         1930         315.3         336.7         1,953.6         953.7         961.2         1,915.0         813.0         52,683.6           10.0         50.6         125.2         98.0         623.0         341.7         208.1         549.8         239.4         19,20.7           6.6         34.7         75.6         77.0         460.4         192.1         150.2         342.2         111.0         12,157.5           4.1         30.3         67.7         38.8         353.6         150.2         172.0         460.7         38.3         45.7         14.0         320.84.7           1.7         12.9         26.5         27.3         145.9         38.3         16.2         272.6         74.9         9,208.4           2.9         2.3         1.11.1         75.9         16.0         2.9         5.7         808.7           0.9         2.3         4.3         3.0         2.0         2.9         1.0         3.0         1.10.3           0.2         0.9         2.3         1.2         2.5         1.0         2.5         3.0         1.10.3           0.2         0.9         4.4         5.4         5.4         5.9   | June                | .26.9               | 178.3                 | 344.3         | 330.4          | 1,922.9                      | 885.6                 | 630.0                              | 1,515.6  | 504.5                                | 51,586.7            | 21,358.3     | 3.438                 |
| 10.0   \$0.6   125.2   98.0   \$623.0   341.7   208.1   549.8   239.4   19.220.7     6.6   34.7   75.6   77.0   \$66.4   192.1   150.2   342.2   111.0   12.157.5     4.1   30.3   67.7   58.8   353.6   150.2   122.3   272.6   74.9   9.208.4     1.2   2.6   2.7   2.6   27.3   145.9   181.1   75.9   144.0   38.0   3.640.7     1.3   3.0   6.4   6.4   32.3   13.1   75.9   16.8     1.4   3.0   6.4   6.4   31.9   16.2   10.1   26.3   37.9     1.1   2   57.7   125.1   101.4   656.7   365.7   329.3   695.0   384.8   19.530.1     1.2   57.7   125.1   101.4   656.7   365.7   329.3   695.0   384.8   19.530.1     1.4   1.7   1.3   1.7   1.2   1.3   1.3   1.3   1.3   1.3   1.3     1.5   2.8   41.0   27.7   62.7   27.3   1.6   99.9   216.5   35.3   319.7     0.5   2.8   5.8   8.4   38.3   13.9   15.5   29.4   9.7   827.8     0.5   2.8   2.4   2.3   2.3   1.3   1.3   1.3   1.3     0.5   2.8   2.4   2.3   2.3   1.3   1.3   1.3     0.5   2.8   2.4   2.3   3.3   1.3   1.3   1.3     0.5   2.8   2.4   2.0   3.3   1.3   1.3     0.7   2.8   2.4   2.0   3.3   1.3   1.3     0.7   2.8   2.4   2.0   3.3   2.9     0.8   2.7   1.0   1.0     0.9   2.7   2.8   2.9   2.9   1.0     0.7   2.8   2.4   2.0   2.9   1.5   2.9   1.0     0.8   2.7   1.0   1.0     0.9   2.7   2.8   2.9   2.9     0.7   2.8   2.9   2.9   2.9     0.8   3.7   2.9   1.0     0.7   2.8   2.9   2.9   2.9     0.8   3.7   2.9   1.0     0.9   2.9   2.9   2.9     0.9   2.9   2.9   2.9     0.9   2.9   2.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9     0.9   2.9  | July                | 28.6                | 193.0                 | 315.3         | 336.7          | 1,953.6                      | 953.7                 | 961.2                              | 1,915.0  | 813.0                                | 52,683.6            | 21,923.6     | 3,868.6               |
| $ \begin{array}{cccccccccccccccccccccccccccccccccccc$  |                     |                     |                       |               |                | STA                          | TES - JUNE 1997       |                                    |          |                                      |                     |              |                       |
| $\begin{array}{cccccccccccccccccccccccccccccccccccc$   | 11.514              | 9                   | Ò                     | 0 3 6 1       | 9              | 9 6 6 7                      |                       | . 900                              |          |                                      |                     |              |                       |
| $\begin{array}{cccccccccccccccccccccccccccccccccccc$   | NSW<br>Vis          | 0.01                | 24.7                  | 2.621<br>4.27 | 7.50           | 460.4                        | 7.1.63                | 1.00.7                             | 96,00    | 47657                                | 19,220.7            | 7,914.1      | 1,172.9               |
| 1.7 12.9 26.5 27.3 145.9 58.3 45.7 144.0 34.0 3,400.7 2.8 43.6 31.6 55.8 23.8 111.1 75.9 186.9 24.0 5,128.2 2.8 43.6 31.6 55.8 23.8 111.1 75.9 186.9 24.0 5,128.2 2.9 2.0 1.6 31.8 2.0 1.0 1.1 2.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1   | <u>i</u>            | 0.0                 | 30.3                  | 0.07          | 2.00           | 353.6                        | 150.7                 | 130.7                              | 342.2    | 0.111                                | 12,137.5            | 4,995.1      | 802.6                 |
| 2.8         43.6         55.8         253.8         111.1         75.9         766.9         24.0         5,128.2         2           0.9         2.3         7.1         3.9         32.3         13.3         12.7         25.9         24.0         5,128.2         2           0.2         0.9         4.3         3.0         20.0         2.9         7.9         1.6         315.8         2           0.6         3.0         6.4         6.4         5.4         3.3         1.0         2.9         7.9         1.6         315.8         2           0.6         3.0         6.4         6.4         3.3         1.6         2.9         7.9         1.107.3         315.8         1.107.3           0.6         3.0         4.2         3.1         1.6         1.0         2.9         1.107.3         1.107.3         1.107.3           11.2         57.7         12.1         101.4         655.7         365.7         329.3         695.0         384.8         19,530.1         8           1.7         13.8         17.5         20.9         231.3         441.3         173.1         12,425.7         5           2.8         41.0   | YS YS               | [.7                 | 12.9                  | 26.5          | 27.3           | 145.9                        | 583                   | 45.7                               | 0 701    | 38.0                                 | 3,540.7             | 4,036.4      | 2,020                 |
| 0.9         2.3         7.1         3.9         32.3         13.3         12.7         28.9         5.7         808.2           0.2         0.9         4.3         3.0         20.0         2.9         7.9         1.6         315.8           0.6         3.0         6.4         6.4         6.4         3.3         16.2         10.1         26.3         1.107.3           11.2         5.7         125.1         101.4         656.7         365.7         329.3         695.0         384.8         19,530.1         8           11.2         57.7         125.1         101.4         656.7         365.7         329.3         695.0         384.8         19,530.1         8           4.2         33.4         65.9         88.4         474.8         209.9         231.3         441.3         173.1         12,425.7         5           4.2         33.4         63.3         48.0         335.3         171.7         1794         351.1         121.6         9,438.4         4           1.7         13.8         17.5         20.4         121.7         17.4         17.4         17.4         17.4         17.4         17.4         17.4         17.4  | ××                  | 2.8                 | 43.6                  | 31.6          | 55.8           | 253.8                        | 1111                  | 75.9                               | 186.9    | 24.0                                 | 5 128.2             | 2 106 2      | 440.0                 |
| 0.2         0.9         4.3         3.0         20.0         2.9         [ 5.0         7.9         1.6         315.8           0.6         3.0         6.4         6.4         33.9         16.2         10.1         26.3         1.107.3           11.2         57.7         125.1         101.4         656.7         365.7         329.3         695.0         384.8         19,530.1         8           7.3         39.8         65.9         88.4         474.8         209.9         231.3         441.3         173.1         12,425.7         5           4.2         33.4         63.9         88.4         474.8         209.9         231.3         441.3         173.1         12,425.7         5           4.2         33.4         63.5         48.0         335.3         171.7         179.4         351.1         12,425.7         5           4.2         33.4         48.0         335.3         171.7         179.4         351.1         21.6         9,48.4         4,48.1           1.7         13.8         17.5         62.7         27.3.7         116.6         99.9         216.5         35.3         5,309.1         2.5           2.8   | Tas.                | 6.0                 | 2.3                   | 7.1           | 3.9            | 32.3                         | 13.3                  | 12.7                               | 25.9     | 5.7                                  | 808.2               | 349.0        | 35                    |
| 0.6         3.0         6.4         6.4         6.4         33.9         16.2         10.1         26,3         -9,9         1,107.3           11.2         57.7         125.1         101.4         656.7         365.7         329.3         695.0         384.8         19,530.1         8           7.3         39.8         65.9         88.4         474.8         209.9         231.3         441.3         173.1         12,425.7         5           4.2         33.4         63.9         88.4         474.8         209.9         231.3         441.3         173.1         12,425.7         5           4.2         33.4         63.3         48.0         335.3         171.7         179.4         351.1         12,16         9,438.4         4           1.7         13.8         17.5         20.4         121.1         54.1         82.2         136.3         5,309.1         2           2.8         2.8         8.4         38.3         13.9         15.5         29.4         9.7         827.8           0.7         2.8         7.4         5.0         33.3         15.9         16.8         32.7         16.3         19.3         17.3         17.3 </td <td>FZ</td> <td>0.2</td> <td>6.0</td> <td>4.3</td> <td>3.0</td> <td>20.0</td> <td>2.9</td> <td>5.0</td> <td>2.9</td> <td>9.1</td> <td>315.8</td> <td>121.4</td> <td>27.0</td>   | FZ                  | 0.2                 | 6.0                   | 4.3           | 3.0            | 20.0                         | 2.9                   | 5.0                                | 2.9      | 9.1                                  | 315.8               | 121.4        | 27.0                  |
| STATES — JULY 1997       11.2     57.7     125.1     101.4     656.7     365.7     329.3     695.0     384.8     19,530.1       7.3     39.8     65.9     88.4     474.8     209.9     231.3     441.3     173.1     12,425.7       4.2     33.4     63.9     88.4     474.8     209.9     231.3     441.3     173.1     12,425.7       1.7     13.8     17.5     20.4     121.1     54.1     82.2     136.3     5,438.4       1.7     13.8     17.5     20.4     121.1     54.1     82.2     136.3     5,490.0       2.8     41.0     27.7     62.7     273.7     116.6     99.9     216.5     35.3     5,309.1       0.5     2.8     8.4     38.3     13.9     15.5     29.4     9.7     827.8       0.7     2.8     7.4     5.0     33.3     15.9     16.8     32.7     16.3     19.9       0.7     2.8     7.4     5.0     33.3     15.9     16.8     319.7  | ACT                 | 9.0                 | 3.0                   | 6.4           | 6,4            | 33.9                         | 16.2                  | 10.1                               | 26.3     | 6'6.                                 | 1,107.3             | 471.5        | 60.2                  |
| 11.2         57.7         125.1         101.4         656.7         365.7         329.3         695.0         384.8         19,530.1           7.3         39,8         65.9         88.4         474.8         209.9         231.3         441.3         173.1         12,425.7           4.2         33,4         63.3         48.0         335.3         171.7         179.4         351.1         121.6         9,438.4           1.7         13.8         17.5         20.4         121.1         54.1         82.2         136.3         3,709.0           2.8         41.0         27.7         62.7         273.7         116.6         99.9         276.5         35.3         5,309.1           0.5         2.8         5.8         8.4         38.3         13.9         9.7         827.8           0.7         2.8         7.4         5.0         33.3         15.9         6.7         12.6         8.6         319.7           0.7         2.8         7.4         5.0         33.3         15.9         16.8         32.7         16.3         112.3  |                     |                     |                       |               |                | STA                          | TES — JULY 1997       |                                    |          |                                      |                     |              |                       |
| 7.3     39.8     65.9     88.4     474.8     209.9     231.3     441.3     173.1     12,425.7       4.2     33.4     63.3     48.0     335.3     171.7     179.4     351.1     121.6     9,438.4       1.7     13.8     17.5     20.4     121.1     54.1     82.2     136.3     3,709.0       2.8     41.0     27.7     62.7     273.7     116.6     99.9     216.5     35.3     5,309.1       0.5     2.8     8.4     38.3     13.9     15.5     29.4     9.7     8.0       0.2     1.7     2.5     2.4     20.3     5.9     6.7     12.6     8.6     319.7       0.7     2.8     7.4     5.0     33.3     15.9     16.8     32.7     16.3     112.3  | NSW                 | 11.2                | 57.7                  | 125.1         | 101.4          | 656.7                        | 365.7                 | 329.3                              | 695.0    | 384.8                                | 19.530.1            | 8.045.2      | 13518                 |
| 4.2     33.4     63.3     48.0     335.3     171.7     179.4     351.1     [21.6     9438.4       1.7     13.8     17.5     20.4     121.1     54.1     82.2     136.3     63.6     3,709.0       2.8     41.0     27.7     62.7     273.7     116.6     99.9     216.5     35.3     5,309.1       0.5     2.8     5.8     8.4     38.3     13.9     15.5     29.4     9.7     827.8       0.2     1.7     2.5     2.4     20.3     5.9     6.7     8.6     319.7       0.7     2.8     7.4     5.0     33.3     15.9     16.8     3.7     16.3     112.4  | Vic.                | 7.3                 | 39.8                  | 62.9          | 88.4           | 474.8                        | 209.9                 | 231.3                              | 441.3    | 173.1                                | 12.425.7            | 5.113.4      | 1 916                 |
| 1.7     13.8     17.5     20.4     121.1     54.1     82.2     136.3     63.6     3,709.0       2.8     41.0     27.7     62.7     273.7     116.6     99.9     216.5     35.3     5,309.1       0.5     2.8     5.8     8.4     38.3     13.9     15.5     29.4     9.7     827.8       0.2     1.7     2.5     2.4     20.3     5.9     6.7     12.6     8.6     319.7       0.7     2.8     7.4     5.0     33.3     15.9     16.8     32.7     16.3     1124.8   | PIÓ                 | 4.2                 | 33.4                  | 63.3          | 48.0           | 335.3                        | 171.7                 | 179.4                              | 351.1    | 121.6                                | 9,438.4             | 4.168.4      | 686.4                 |
| . 2.8 41.0 27.7 62.7 273.7 116.6 99.9 216.5 35.3 5,309.1 0.5 2.8 5.8 8.4 38.3 13.9 15.5 29.4 9.7 827.8 0.2 1.7 2.5 2.4 20.3 5.9 6.7 12.6 8.6 319.7 0.7 2.8 7.4 5.0 33.3 15.9 16.8 32.7 16.3 1123.8   | SA                  | 1.7                 | 13.8                  | 17.5          | 20.4           | 121.1                        | 54.1                  | 82.2                               | 136.3    | 63.6                                 | 3,709.0             | 1,448.4      | 257.4                 |
| 0.5 2.8 8.4 38.3 13.9 15.5 29.4 9.7 827.8 0.2 1.7 2.5 2.4 20.3 5.9 6.7 12.6 8.6 319.7  | WA                  | 2.8                 | 41.0                  | 27.7          | 62.7           | 273.7                        | 116.6                 | 6'66                               | 216.5    | 35.3                                 | 5,309.1             | 2.198.6      | 490.2                 |
| 0.2 1.7 2.5 2.4 20.3 5.9 6.7 12.6 8.6 319.7  | Tas.                | 0.5                 | 2.8                   | 5.0           | 8.4            | 38.3                         | 13.9                  | 15.5                               | 29.4     | 6.7                                  | 827.8               | 346.9        | 8 29                  |
| 0.7 2.8 7.4 5.0 33.3 15.9 16.8 32.7 16.3 17.8  | Ę                   | 0.2                 | 1.7                   | 2.5           | 2.4            | 20.3                         | 5.9                   | 6.7                                | 12.6     | 8.6                                  | 319.7               | 124.6        | 17.0                  |
|  | ACT                 | 0.7                 | 2.8                   | 7.4           | 5.0            | 33.3                         | 15.9                  | 8.91                               | 32.7     | 163                                  | 1 123 8             | 7.16         | 0 97                  |

#### EXPLANATORY NOTES

INTRODUCTION

SCOPE

- 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:

  - 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 1997 significant lenders are defined as those who reported commitments of more than \$47 million Australia-wide for the calendar year 1996. 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.

#### COVERAGE

STATISTICAL PERIOD

**DEFINITIONS AND DESCRIPTIONS OF DATA ITEMS** 

#### 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.
- 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:

Housing Finance for Owner Occupation, Australia (5609.0) — issued monthly.

Commercial Finance, Australia — available monthly (data service)

SYMBOLS AND OTHER USAGE

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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