



April 1997

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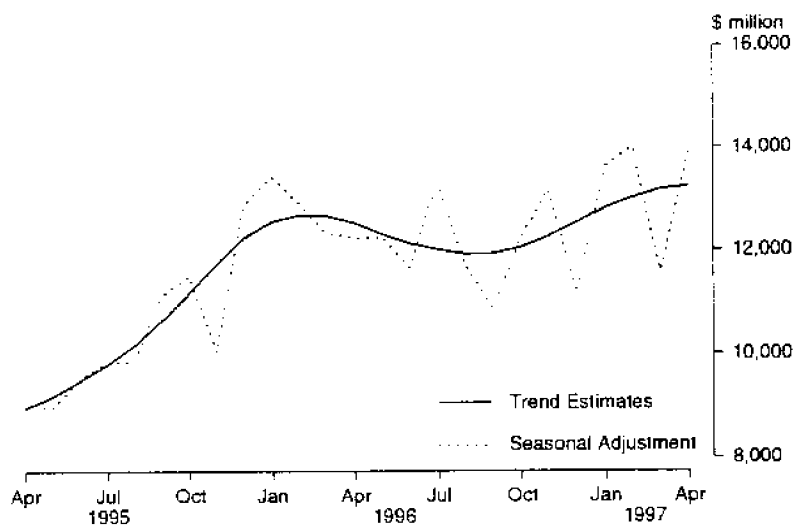
Commercial Finance

Australia

Data Report

MAIN FEATURES

COMMERCIAL FINANCE, AUSTRALIA, APRIL 1995 - APRIL 1997



1 The provisional trend estimate for commercial finance commitments made by significant lenders in April 1997 totalled \$13 243.7 million, an increase of \$61.3 million (0.5%) on March 1997 and an increase of \$694.1 million (5.5%) on April 1996.

2 Seasonally adjusted commercial finance commitments totalled \$13 902.0 million in April 1997, an increase of \$2 309.5 million (19.9%) on March 1997 and an increase of \$1 657.1 million (13.5%) on April 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 April 1997 totalled \$14 001.4 million, an increase of \$2 485.1 million (21.6%) on March 1997 and an increase of \$2 598.0 million (22.8%) on April 1996.

INQUIRIES

- for further information about these and related statistics, contact Phillip Lui on (02) 9268 4263 or at <http://phillip.lui@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, APRIL 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	1.7	13.3	1.7	40.6	30.8	15.9
Revolving Credit	46.2	27.6	-0.7	10.7	-0.1	-3.2
Total	21.6	19.9	0.5	22.8	13.5	5.5

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 —									
February	4 964.1	5 557.0	5 577.3	5 497.3	7 358.2	7 117.6	10 461.4	12 915.2	12 694.9
March	5 992.6	5 903.6	5 675.9	5 997.6	6 439.2	7 005.7	11 990.3	12 342.7	12 681.6
April	4 613.1	5 413.6	5 759.3	6 790.3	6 831.4	6 790.3	11 403.4	12 244.9	12 549.6
May	6 210.9	5 665.0	5 781.7	6 674.9	6 608.5	6 535.6	12 885.8	12 273.4	12 317.3
June	7 700.5	5 958.5	5 764.9	6 841.2	5 712.7	6 364.0	14 541.7	11 671.2	12 129.0
July	6 961.5	6 208.9	5 740.5	7 595.6	7 122.1	6 284.2	14 557.1	13 330.9	12 024.8
August	5 555.9	5 390.0	5 748.5	5 502.1	6 298.3	6 188.2	11 058.0	11 688.3	11 936.7
September	5 494.9	5 767.8	5 804.9	5 350.3	5 097.7	6 138.0	10 845.1	10 865.5	11 942.9
October	5 425.0	3 317.8	5 900.2	6 100.7	6 913.2	6 152.6	11 525.7	12 230.8	12 052.9
November	5 696.5	6 506.5	6 029.2	6 195.7	6 678.3	6 237.7	11 892.2	13 184.8	12 266.9
December	6 743.4	6 397.5	6 188.2	6 203.2	4 765.5	6 351.0	12 946.6	11 163.0	12 539.1
1997 —									
January	5 183.1	6 458.0	6 338.4	6 740.8	7 169.7	6 476.1	11 923.9	13 627.7	12 814.6
February	5 086.0	6 160.4	6 458.2	5 825.1	7 855.9	6 563.3	10 911.1	14 016.3	13 021.6
March	6 376.7	6 247.1	6 563.0	5 139.6	5 345.5	6 619.4	11 516.3	11 592.5	13 182.4
April	6 486.3	7 079.2	6 673.8	7 515.1	6 822.7	6 569.9	14 001.4	13 902.0	13 243.7

TABLE 1 — COMMERCIAL FINANCE COMMITMENTS — APRIL 1997
(\$ 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	280.5	80.6	—	—	361.1
Non-residential buildings					
Shops	30.5	1.3	—	—	31.9
Offices	14.7	2.6	—	—	17.2
Industrial	43.2	1.5	—	—	44.7
Other	29.4	0.4	—	32.7	62.6
Total	117.8	5.8	—	32.7	156.4
Non-building structures	7.6	—	14.4	—	22.0
Alterations and/or additions	56.2	—	—	—	56.2
Purchase of real property —					
Dwellings for rental/resale by —					
Individuals	1,264.2	—	—	146.6	1,410.8
Other	302.7	2.4	0.5	—	305.6
Non-residential buildings					
Shops	95.6	—	—	—	95.7
Offices	74.9	—	—	—	74.9
Industrial	59.8	5.6	3.0	—	68.4
Other	55.5	—	—	—	55.5
Total	285.9	5.6	3.0	—	294.5
Rural property	135.2	0.2	—	—	135.4
Other land —					
For residential block development	29.9	23.8	—	—	53.7
Other	70.3	5.6	—	—	76.0
Wholesale finance	32.1	—	28.4	290.6	351.1
Purchase of plant and equipment —					
Motor vehicles	61.2	213.3	2.9	72.5	349.9
Other transport equipment	20.3	25.5	54.9	0.1	100.8
Other	657.9	146.3	11.7	—	815.9
Factoring	21.2	94.9	28.0	—	144.1
Refinancing	979.8	1.2	51.4	—	1,032.4
Other	789.6	24.5	—	6.3	820.4
Total fixed loan facilities	5,112.4	639.0	195.2	548.8	6,486.3
Commitments under revolving credit facilities —					
New and increased credit limits	4,852.4	24.7	2,367.2	70.9	7,515.1
Total commercial finance commitments	9,964.8	654.6	2,762.3	619.6	14,001.4
STATE(S)a					
New South Wales	4,415.4	201.2	2,558.3	331.2	7,506.2
Victoria	2,826.2	123.8	159.0	112.9	3,221.8
Queensland	1,273.9	161.7	45.0	87.1	1,567.6
South Australia	401.0	56.9	—	29.6	487.6
Western Australia	780.3	82.2	—	47.8	910.3
Tasmania	94.8	n.p.	—	n.p.	107.0
Northern Territory	68.8	12.8	—	1.6	83.2
Australian Capital Territory	104.4	n.p.	—	n.p.	117.6

(a) From July 1996 Finance Companies and Other Lenders data is not available for publication for Tasmania and the ACT, but is included in totals where applicable

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	Non-building structures	Non-residential buildings	Dwellings for rental/resale	Non-residential buildings	Rural property	Residential block development	Other	Motor vehicles	Other transport equipment	Other
AUSTRALIA													
1993-1994	2,176.5	1,299.8	469.5	373.1	10,656.5	81.4	3,430.3	901.6	871.6	572.1	3,168.0	391.8	2,425.4
1994-1995	2,755.8	1,388.2	621.2	488.7	11,412.8	1,042.4	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	11,885.2	936.8	4,555.7	1,259.1	983.7	932.7	4,095.0	880.2	2,570.0
1996													
February	204.2	130.8	43.4	74.4	981.4	149.8	395.0	115.4	46.5	137.1	324.6	99.0	208.9
March	237.7	277.7	210.1	149.8	1,042.4	130.3	436.3	115.0	78.7	59.1	384.7	91.1	214.5
April	220.5	183.5	46.7	130.3	936.8	64.8	360.6	113.6	55.4	104.6	317.9	34.9	217.7
May	407.4	133.0	296.7	64.8	1,006.7	58.5	1,027.5	114.4	49.6	112.4	371.1	41.3	227.4
June	193.8	148.3	50.8	58.5	1,027.5	71.3	388.7	114.4	103.2	99.7	357.4	103.4	295.8
July	254.0	169.3	71.3	59.2	1,037.7	65.7	446.7	116.2	109.8	119.0	339.0	43.5	360.8
August	481.8	174.8	85.9	65.7	974.7	61.0	325.1	95.4	58.6	70.8	339.9	124.6	234.3
September	258.6	150.7	155.9	68.9	1,206.9	47.4	364.2	90.1	100.4	63.6	348.1	105.9	221.5
October	237.6	149.0	128.8	51.9	1,318.0	40.2	303.3	91.6	58.2	78.2	281.3	31.7	201.9
November	248.9	119.7	57.9	79.7	1,474.5	56.2	294.5	135.4	53.7	76.0	349.9	100.8	815.9
December	206.2	156.2	242.4	51.9	1,716.3	45.7	157.3	27.8	16.1	293.6	85.0	8.9	74.4
1997													
January	219.8	158.4	51.3	40.2	1,352.7	11.5	53.7	22.0	7.2	97.5	88.7	4.9	89.6
February	269.6	146.5	25.1	40.5	1,407.2	14.5	118.9	27.9	17.2	15.9	60.1	12.5	37.4
March	296.9	167.7	62.6	79.7	1,474.5	2.5	13.9	21.9	0.9	1.6	28.8	2.8	23.5
April	361.1	156.4	22.0	56.2	1,716.3	4.4	31.1	25.5	6.1	12.0	35.7	4.9	49.8
						0.6	3.4	3.8	0.2	0.2	8.0	1.2	5.6
						0.1	2.5	0.3	0.1	1.0	4.5	0.5	2.0
						0.5	5.7	0.7	5.0		1.8		0.9
STATES — MARCH 1997													
N.S.W.	142.9	68.1	59.6	45.7	714.1	157.3	157.3	27.8	16.1	293.6	85.0	8.9	74.4
Vic.	62.9	17.2	1.3	11.5	188.6	53.7	53.7	22.0	7.2	97.5	88.7	4.9	89.6
Qld	66.8	53.5	1.6	14.5	342.4	118.9	118.9	27.9	17.2	15.9	60.1	12.5	37.4
S.A.	4.5	3.7		2.5	56.4	21.9	13.9	21.9	0.9	1.6	28.8	2.8	23.5
W.A.	10.8	22.1	0.1	4.4	112.3	31.1	31.1	25.5	6.1	12.0	35.7	4.9	49.8
Tas.	2.2	1.4		0.6	12.7	3.4	3.4	3.8	0.2	0.2	8.0	1.2	5.6
N.T.	2.6	1.1		0.1	15.5	2.5	2.5	0.3	0.1	1.0	4.5	0.5	2.0
A.C.T.	4.2	0.5		0.5	32.5	5.7	5.7	0.7	5.0		1.8		0.9
STATES — APRIL 1997													
N.S.W.	202.3	68.1	18.1	25.5	802.2	106.9	106.9	37.9	16.9	349	96.5	64.2	642.9
Vic.	41.3	22.7	2.9	9.9	264.6	58.0	58.0	18.3	2.5	11.7	97.4	8.4	68.4
Qld	79.0	37.9	0.1	10.0	372.7	77.1	77.1	30.7	19.8	10.3	62.6	11.8	38.9
S.A.	5.0	5.6	0.1	3.1	63.5	12.9	12.9	21.6	0.8	2.5	32.2	4.2	20.8
W.A.	18.4	15.1	0.6	5.4	141.7	27.8	27.8	23.3	9.8	11.3	45.7	7.9	31.3
Tas.	1.0	1.5	0.2	1.9	16.0	8.6	8.6	3.4	0.1	0.5	8.5	1.3	5.5
N.T.	2.0	2.5		1.7	21.7	1.4	1.4	0.1	0.2	2.1	4.8	3.0	5.2
A.C.T.	12.1	3.0		0.5	33.9	1.4	1.4	0.1	3.5	2.7	2.3		1.0

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 commitments	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	Used	
	AUSTRALIA											
1993-1994	3,944.7	624.4	6,621.0	8,666.6	46,582.9	209.0	5,621.1	48,556.5	37,268.8	137,555.8	86,412.8	
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	13,352.9	64,317.8	1.8	6,808.5	75,016.5	50,147.8	163,867.2	103,903.2	
1996												
January	317.4	93.8	839.2	1,021.0	4,964.1		5,631.6	5,497.3	4,710.9	160,064.6	103,132.7	
March	664.9	170.5	949.0	910.9	5,992.6		5,580.7	5,997.6	5,851.2	160,102.1	102,439.3	
April	400.6	108.2	778.5	603.1	4,613.1		5,631.1	6,790.3	5,450.1	160,526.2	100,669.9	
May	405.3	108.6	1,193.6	1,248.2	6,210.9		6,557.7	6,674.9	5,013.8	161,652.0	102,973.9	
June	498.6	88.7	1,516.6	2,655.4	7,700.5		6,808.5	6,841.2	4,535.1	163,867.2	103,903.2	
July	535.6	185.9	1,635.5	1,577.4	6,961.5	2.5	6,607.8	7,595.6	5,077.7	171,891.3	106,869.3	
August	330.8	131.6	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	754.2	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	436.1	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	6,201.2	4,689.1	177,965.9	105,242.7	
1997												
January	477.0	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	180,826.1	103,173.7	
March	349.1	124.7	1,041.6	1,157.5	6,376.7	11.1	5,672.3	5,139.6	3,548.7	182,061.5	103,610.4	
April	351.1	144.1	1,032.4	820.4	6,486.3	--	5,451.1	7,515.1	4,456.9	182,593.3	102,965.6	
	STATES MARCH 1997											
N.S.W.	153.7	63.8	358.1	472.1	2,741.2	--	2,925.1	2,775.7	1,919.3	88,118.9	48,641.9	
Vic.	84.8	12.6	266.1	428.6	1,437.2	--	1,026.1	1,131.1	1,012.9	61,696.7	35,148.5	
Qld	63.1	16.0	229.9	126.8	1,204.7	--	823.9	523.5	215.0	35,132.3	9,258.4	
S.A.	18.2	11.1	71.7	28.0	289.6	--	400.7	237.0	123.8	6,766.3	3,945.3	
W.A.	25.1	21.1	83.5	81.1	525.5	11.1	256.6	338.1	213.1	7,846.2	5,012.1	
Tas.	1.1	1.1	11.6	10.3	62.3	--	79.3	81.7	35.2	1,065.2	508.9	
N.T.	0.6	0.6	5.9	4.4	41.1	--	28.3	18.3	8.1	442.8	336.4	
A.C.T.	2.5	2.5	14.7	6.1	75.1	--	32.3	34.2	21.3	995.2	759.0	
	STATES APRIL 1997											
N.S.W.	143.0	82.3	448.8	305.3	3,095.8	--	2,652.2	4,410.3	2,672.6	88,655.8	48,171.7	
Vic.	79.3	14.2	178.1	251.3	1,129.0	--	951.1	2,092.8	1,073.4	61,685.6	35,078.7	
Qld	69.4	15.5	187.6	130.6	1,153.9	--	857.0	413.8	224.1	15,173.9	9,209.7	
S.A.	23.0	12.6	55.1	36.0	299.2	--	544.3	188.4	216.0	6,674.4	3,931.7	
W.A.	32.9	19.5	112.2	75.7	580.6	--	318.5	329.8	198.6	7,888.5	4,992.1	
Tas.	2.3	2.3	13.4	7.6	71.7	--	46.4	35.3	34.4	1,066.1	502.1	
N.T.	0.2	0.2	11.0	5.0	59.3	--	28.6	23.9	17.2	454.5	346.0	
A.C.T.	1.0	0.2	26.3	8.9	96.8	--	53.1	20.9	20.6	994.4	733.7	

(a) Includes transfers of existing commitments between States.

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

YEARS	AUSTRALIA											STATES — MARCH 1997		STATES — APRIL 1997				
	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	Administration	Community services	Other industries	Total				
1993 1994	3,224.2	1,014.9	3,498.9	3,513.2	3,584.5	3,767.8	1,406.6	3,570.9	7,231.4	2,252.8	741.3	909.5	11,866.9	46,582.9				
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	18,110.3	64,317.8				
1996																		
February	389.2	98.7	260.1	318.1	368.4	282.7	116.0	423.1	554.1	321.8	23.8	113.3	1,674.7	4,964.1				
March	418.4	362.6	305.5	573.2	492.1	288.5	190.3	520.4	711.0	347.4	18.3	129.1	1,615.7	5,992.6				
April	497.2	33.5	232.3	252.2	476.6	283.5	147.0	282.4	569.0	216.3	26.8	137.6	1,518.6	4,613.1				
May	501.9	313.6	555.8	562.3	564.1	409.4	234.4	588.5	835.4	249.7	56.2	197.1	1,151.6	6,210.9				
June	561.6	479.0	376.6	534.2	672.2	471.0	350.2	822.2	865.9	311.7	81.3	210.1	1,964.5	7,700.5				
July	485.3	175.4	342.6	462.5	510.5	440.8	297.5	625.3	952.0	306.0	27.5	236.8	2,099.4	6,961.5				
August	404.7	215.4	468.0	651.2	418.4	509.9	172.7	480.8	719.3	266.6	24.5	144.7	1,068.8	5,555.9				
September	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				
October	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				
November	386.0	83.4	413.1	415.3	432.7	356.7	301.1	403.4	804.8	345.6	21.7	133.9	1,506.6	5,096.5				
December	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				
1997																		
January	348.0	118.7	287.6	369.6	397.3	318.2	238.5	425.6	693.7	362.8	141.2	148.3	1,333.4	5,183.1				
February	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				
March	481.5	258.7	313.1	467.5	426.4	309.0	180.7	585.0	947.2	363.4	81.9	168.5	1,794.0	6,376.7				
April	521.1	90.3	296.8	435.4	434.3	431.2	217.1	373.9	810.5	322.8	40.4	156.5	2,356.2	6,486.3				
N.S.W.	100.2	34.1	98.3	259.8	153.8	95.1	79.5	402.6	408.2	148.4	58.2	71.2	831.8	2,741.2				
Vic.	103.5	202.7	112.2	40.5	127.0	71.7	39.0	101.4	246.1	46.1	13.0	35.4	298.5	1,437.2				
Qld	146.6	4.4	51.7	105.2	75.9	69.4	32.5	29.6	163.8	83.1	1.7	34.2	406.8	1,204.7				
S.A.	49.1	0.4	14.1	9.1	28.6	14.9	10.0	15.9	46.8	25.0	1.3	9.5	65.0	289.6				
W.A.	67.7	16.8	31.9	34.9	36.0	39.8	16.3	23.6	57.9	42.7	3.7	11.4	142.7	525.5				
Tas.	11.8	0.1	3.1	2.8	2.5	8.3	2.0	2.4	5.0	7.4	3.9	2.9	10.1	62.3				
N.T.	1.2	0.1	1.0	2.6	0.7	6.2	0.8	0.4	6.1	8.3	—	1.0	12.6	41.1				
A.C.T.	1.4	0.2	0.7	12.6	2.0	3.4	0.6	9.1	13.3	2.4	—	2.9	26.5	75.1				
N.S.W.	141.5	11.0	165.2	198.7	155.2	175.6	99.2	244.5	321.1	110.2	22.1	60.6	1,391.1	3,095.8				
Vic.	97.1	57.9	48.1	78.1	118.3	80.6	41.7	52.1	150.5	46.7	5.7	30.5	329.7	1,129.0				
Qld	138.9	4.0	39.7	92.8	87.2	84.8	34.5	36.1	186.6	64.9	3.1	31.8	349.6	1,153.9				
S.A.	54.1	0.6	15.2	10.3	27.6	24.8	11.6	13.9	34.7	18.9	2.6	10.9	73.7	299.2				
W.A.	75.4	16.6	24.3	28.9	47.5	45.3	21.7	24.0	80.7	48.0	6.8	13.4	148.0	580.6				
Tas.	11.5	0.2	2.5	6.0	2.2	9.7	3.8	0.8	6.1	14.0	—	2.5	12.5	71.7				
N.T.	1.2	0.1	0.5	9.2	1.2	4.6	4.1	1.1	10.4	5.2	—	1.6	20.2	59.3				
A.C.T.	1.3	0.1	1.2	11.4	3.1	5.9	0.4	1.3	20.4	14.9	—	5.3	31.4	96.8				



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