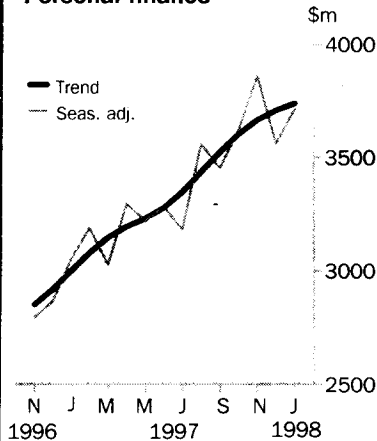


LENDING FINANCE

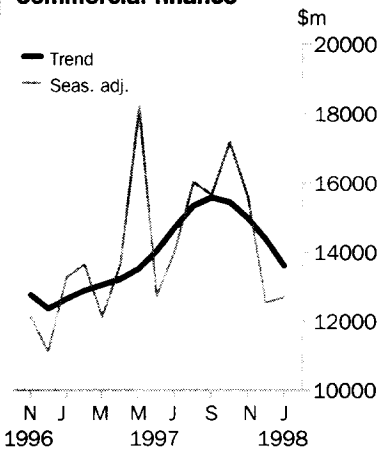
AUSTRALIA

EMBARGO: 11:30AM (CANBERRA TIME) TUES 17 MAR 1998

Personal finance



Commercial finance



JANUARY KEY FIGURES

TREND ESTIMATES	Dec 97 \$m	Jan 98 \$m	% change Dec 97 to Jan 98
Housing finance for owner occupation	4 643.7	4 668.1	0.5
Personal finance	3 706.6	3 737.9	0.8
Commercial finance	14 353.1	13 601.8	-5.2
Lease finance	760.9	779.5	2.4

SEASONALLY ADJUSTED	Dec 97 \$m	Jan 98 \$m	% change Dec 97 to Jan 98
Housing finance for owner occupation	4 680.5	4 634.8	-1.0
Personal finance	3 559.7	3 713.3	4.3
Commercial finance	12 542.1	12 701.8	1.3
Lease finance	721.3	840.1	16.5

JANUARY KEY POINTS

HOUSING FINANCE FOR OWNER OCCUPATION

- The trend estimate for the value of commitments increased by 0.5% in January 1998, continuing the rise in this series since April 1996.
- Seasonally adjusted, the value of commitments decreased by 1.0%.

PERSONAL FINANCE

- The January trend estimate for the value of personal finance commitments increased by 0.8%, continuing the rise in the series since April 1996.
- On a seasonally adjusted basis, there was a 4.3% increase in total personal finance.

COMMERCIAL FINANCE

- The 5.2% fall in the January trend estimate for commercial finance was largely attributable to a 10.6% decline in revolving credit commitments.
- Readers should exercise caution when interpreting seasonally adjusted commercial finance commitments, see Explanatory Note 14.

LEASE FINANCE

- The trend estimate for lease finance rose by 2.4% in January, continuing the rise in the series since November 1996.
- Seasonally adjusted, total commitments were up 16.5%.

INQUIRIES

- For further information about these and related statistics, contact Anthony Knight on 02 9268 4784, or any ABS Office.

NOTES

FORTHCOMING ISSUES

ISSUE	RELEASE DATE
February 1998	14 April 1998
March 1998	15 May 1998
April 1998	12 June 1998

.....

FORTHCOMING CHANGES

The layout and content of this publication will change with the next issue resulting in the removal of Table 11, Commercial and Lease Finance commitments by Industry of Borrower and the introduction of tables showing finance commitments by Type of Lender. For further information contact Anthony Knight on Sydney (02) 9268 4784.

.....

CHANGES IN THIS ISSUE

This issue includes revisions for August 1997 in the leasing of Used Motor Cars and Station Wagons series. These revisions are due to new information, whereby the classification of the reported leases has been changed from finance leases to operational leases (which are outside the scope of this publication). The revisions affect Tables 1, 5, 7, 8 and 11.

.....

SYMBOLS AND OTHER USAGES

n.a. not available
n.p. not available for publication but included in totals where applicable
n.y.a. not yet available

.....

INQUIRIES

For information about other ABS statistics and services, please refer to the back of this publication.

For further information about these statistics, contact Anthony Knight on Sydney (02) 9268 4784. Detailed data are also available from PC Ausstats, the ABS on-line time series data service under the subject *Financial Surveys*, then the titles *Housing Finance for Owner Occupation*, *Personal Finance*, *Commercial Finance* and *Lease Finance*.

W. McLennan
Australian Statistician

SUMMARY OF FINDINGS

HOUSING FINANCE FOR OWNER OCCUPATION

The trend estimate for the value of finance commitments for owner occupied dwellings increased by 0.5% to \$4 668.1 million in January 1998. The increases in trend are being driven by increases in the average value of loans rather than changes in the number of new dwellings financed.

Seasonally adjusted, the value of commitments declined by 1.0% to \$4 634.8 million.

In original terms the average borrowing was \$113,000. For further information refer to *Housing Finance for Owner Occupation, Australia* (5609.0).

PERSONAL FINANCE

The trend estimate for personal finance commitments increased by 0.8% to \$3 737.9 million in January 1998. Since January 1997, the value of personal finance commitments has risen by 24.7%. The major cause of this increase has been the rise in monthly commitments for revolving credit, up by 45.5% over this period.

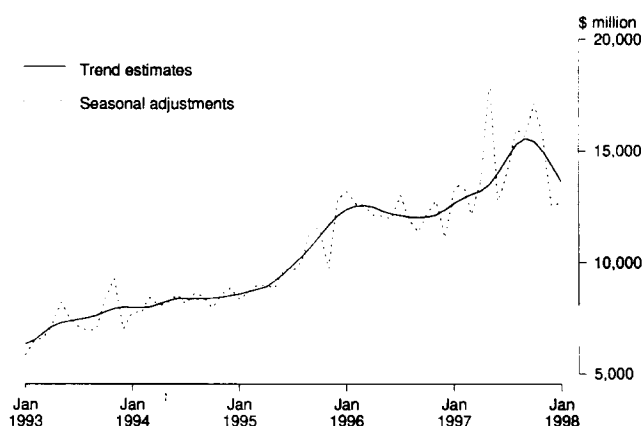
Seasonally adjusted, total commitments were \$3 713.3 million in January 1998, an increase of 4.3% on December 1997 and 21.7% on January 1997.

In original terms, revolving credit limits at the end of January 1998 totalled \$58.8 billion, of which \$24.5 billion was used (up 21.3% on January 1997):

COMMERCIAL FINANCE

The trend estimate for commercial finance fell by 5.2% in January 1998 to \$13 601.8 million. The decline was mostly attributable to a decrease of 10.6% in revolving finance commitments. The value of fixed lending commitments fell by 1.1% in the month.

On a seasonally adjusted basis, commercial finance increased by 1.3%. Readers should exercise caution when interpreting the seasonally adjusted data. For further information, see Explanatory Note 14.



LEASE FINANCE

The trend estimate for lease finance has been rising since November 1996. In January 1998, it rose by a further 2.4% to \$779.5 million.

Seasonally adjusted, total commitments were up by 16.5%.

1

FINANCE COMMITMENTS, Summary

Month	SECURED HOUSING(a).....		PERSONAL.....			COMMERCIAL.....			LEASE
	<i>Construction and purchase of dwellings</i>	<i>Alterations and additions</i>	<i>Fixed loan facilities</i>	<i>Revolving credit facilities(b)</i>	<i>Total</i>	<i>Fixed loan facilities</i>	<i>Revolving credit facilities(b)(c)</i>	<i>Total</i>	<i>Total</i>
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
ORIGINAL									
1997									
January	3 758.3	219.1	1 725.1	1 017.3	2 742.3	5 183.1	6 740.8	11 923.9	520.8
February	4 030.5	233.3	1 780.1	1 097.4	2 877.5	5 086.0	5 825.1	10 911.1	541.4
March	4 231.5	241.7	1 747.3	1 203.8	2 951.1	6 376.6	5 437.9	11 814.5	547.7
April	4 746.7	263.7	1 890.9	1 385.6	3 276.4	6 478.6	7 457.5	13 936.0	674.0
May	4 592.4	233.9	1 813.2	1 434.5	3 247.7	8 789.7	8 668.6	17 458.3	654.4
June	4 362.3	223.4	1 922.9	1 515.6	3 438.6	8 185.4	7 482.3	15 667.7	924.0
July	4 614.5	219.0	1 953.6	1 937.0	3 890.6	8 065.8	7 901.6	15 967.4	858.1
August	4 461.2	215.5	1 792.4	1 639.4	3 431.8	7 038.3	7 523.4	14 561.7	625.9
September	4 651.1	239.6	1 848.5	1 574.6	3 423.1	7 564.9	7 493.7	15 058.6	675.5
October	4 753.9	265.0	1 898.3	1 926.1	3 824.4	8 123.1	7 704.8	15 828.0	702.6
November	4 448.0	234.6	1 804.9	1 846.0	3 650.9	8 067.4	6 684.0	14 751.4	662.7
December	4 458.9	222.4	1 890.7	1 818.1	3 708.8	8 523.4	7 212.4	15 735.8	802.1
1998									
January	3 697.0	191.9	1 747.3	1 361.6	3 108.9	5 576.7	4 539.5	10 116.2	574.7
SEASONALLY ADJUSTED									
1997									
January	4 503.9	n.a.	1 810.0	1 242.2	3 052.2	6 413.2	6 855.7	13 268.9	711.0
February	4 118.4	n.a.	1 836.1	1 352.6	3 188.6	6 204.6	7 433.3	13 637.9	636.0
March	4 198.1	n.a.	1 678.7	1 346.2	3 024.8	6 278.7	5 854.4	12 133.1	587.7
April	4 607.6	n.a.	1 874.6	1 420.1	3 294.7	6 905.2	6 759.4	13 664.6	692.9
May	4 285.9	n.a.	1 826.9	1 393.9	3 220.8	8 575.9	9 623.8	18 199.8	626.2
June	4 358.4	n.a.	1 839.1	1 442.7	3 281.8	6 374.6	6 361.0	12 735.6	659.7
July	4 266.5	n.a.	1 695.7	1 486.7	3 182.4	6 607.5	7 437.0	14 044.5	736.8
August	4 489.2	n.a.	1 924.6	1 633.9	3 558.5	7 235.2	8 780.0	16 015.2	669.8
September	4 573.2	n.a.	1 913.6	1 537.9	3 451.5	8 157.7	7 494.9	15 652.7	698.7
October	4 638.7	n.a.	1 853.2	1 764.3	3 617.5	8 474.4	8 694.1	17 168.5	704.3
November	4 532.7	n.a.	1 964.4	1 895.2	3 859.6	8 583.0	6 996.5	15 579.5	758.0
December	4 680.5	n.a.	1 841.1	1 718.6	3 559.7	7 682.7	4 859.4	12 542.1	721.3
1998									
January	4 634.8	n.a.	2 006.2	1 707.1	3 713.3	7 446.5	5 255.3	12 701.8	840.1
TREND									
1997									
January	4 243.0	n.a.	1 770.6	1 227.8	2 998.4	6 319.3	6 323.5	12 642.9	619.1
February	4 298.5	n.a.	1 786.5	1 291.9	3 078.3	6 426.3	6 455.5	12 881.9	632.7
March	4 331.4	n.a.	1 798.2	1 347.4	3 145.6	6 471.0	6 582.6	13 053.6	644.0
April	4 343.4	n.a.	1 803.9	1 390.6	3 194.5	6 494.4	6 728.7	13 223.1	652.5
May	4 350.5	n.a.	1 806.3	1 423.6	3 230.0	6 558.2	6 954.1	13 512.3	659.9
June	4 370.1	n.a.	1 816.6	1 460.8	3 277.4	6 745.7	7 281.1	14 026.7	669.7
July	4 409.6	n.a.	1 832.8	1 514.3	3 347.0	7 060.4	7 648.6	14 709.1	680.8
August	4 458.8	n.a.	1 852.0	1 581.8	3 433.8	7 433.6	7 884.6	15 318.2	692.8
September	4 511.4	n.a.	1 871.6	1 649.7	3 521.3	7 774.2	7 796.5	15 570.8	704.6
October	4 569.1	n.a.	1 893.5	1 706.8	3 600.3	8 016.7	7 413.6	15 430.3	720.9
November	4 613.2	n.a.	1 914.3	1 748.1	3 662.4	8 120.4	6 852.3	14 972.8	740.3
December	4 643.7	n.a.	1 932.2	1 774.4	3 706.6	8 118.0	6 235.2	14 353.1	760.9
1998									
January	4 668.1	n.a.	1 951.5	1 786.4	3 737.9	8 028.1	5 573.7	13 601.8	779.5

(a) For owner occupation.

(b) New and increased credit limits during the period; includes credit cards.

(c) See Explanatory Note 14 on page 16 for further information on the seasonally adjusted data for this series.

2

PERSONAL FINANCE COMMITMENTS, Fixed Loan Facilities: **Original**

Month	New motor cars and station wagons	Used motor cars and station wagons	Total motor vehicles(a)	Individual residential blocks of land	Unsecured owner occupied housing finance(b)	Debt consolidation	Refinancing	Other(c)	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
1997									
January	228.9	457.1	734.2	92.2	55.3	146.2	269.8	427.4	1 725.1
February	210.5	456.9	717.5	110.9	61.2	160.0	288.1	442.3	1 780.1
March	208.1	416.9	671.3	106.8	60.3	171.4	310.4	427.0	1 747.3
April	237.1	453.1	739.7	113.9	68.1	179.1	346.1	443.9	1 890.9
May	220.2	437.7	706.4	115.1	65.8	177.2	334.2	414.6	1 813.2
June	240.7	500.5	788.3	111.7	57.2	178.3	344.3	443.1	1 922.9
July	254.8	492.6	797.7	130.1	55.7	193.0	315.3	461.7	1 953.6
August	226.3	460.4	731.4	132.5	49.6	162.9	268.5	447.5	1 792.4
September	248.0	482.9	783.2	137.1	52.7	169.6	265.9	439.9	1 848.5
October	259.9	484.4	794.9	151.4	57.6	173.8	269.7	450.8	1 898.3
November	251.0	452.2	751.4	136.8	55.0	169.4	238.7	453.6	1 804.9
December	280.6	478.8	809.8	137.9	57.5	161.5	254.2	469.8	1 890.7
1998									
January	247.3	462.4	755.6	112.6	45.7	150.4	236.3	446.7	1 747.3

(a) Includes motor cycles and other motor vehicles.

(b) Includes alterations and additions.

(c) Includes boats, caravans and trailers, household goods, travel and holiday, and other purposes.

3

PERSONAL FINANCE COMMITMENTS, Revolving Credit Facilities: **Original**

Month	NEW AND INCREASED CREDIT LIMITS				CREDIT LIMITS AT END OF MONTH.....	
	Secured	Unsecured	Total	Cancellations and reductions	Total available	Used
	\$m	\$m	\$m	\$m	\$m	\$m
1997						
January	475.6	541.7	1 017.3	733.6	48 251.7	20 173.3
February	526.4	571.0	1 097.4	488.0	48 868.6	20 364.1
March	635.0	568.8	1 203.8	678.1	49 394.2	20 462.0
April	732.1	653.4	1 385.6	747.8	49 670.4	20 389.4
May	761.5	672.9	1 434.5	511.2	50 598.0	20 807.3
June	885.6	630.0	1 515.6	504.5	51 600.6	21 358.3
July	986.5	950.6	1 937.0	828.4	52 705.8	21 920.6
August	840.6	798.8	1 639.4	484.5	53 723.6	22 057.7
September	877.4	697.2	1 574.6	425.4	54 779.1	22 887.4
October	1 036.8	889.3	1 926.1	700.7	55 959.0	22 765.6
November	879.7	966.2	1 846.0	454.5	56 825.7	23 319.5
December	941.8	876.3	1 818.1	629.1	57 913.9	24 237.6
1998						
January	695.0	666.5	1 361.6	539.5	58 752.8	24 464.7

4

COMMERCIAL FINANCE COMMITMENTS, Fixed Loan Facilities: **Original**

Month	Construction	Purchase of	Wholesale	Purchase of	Factoring	Refinancing	Other	Total	Commitments not drawn at end of month
	finance	real property	finance	plant and equipment					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
1997									
January	469.8	1 884.0	377.0	514.9	116.1	856.9	964.4	5 183.1	5 522.3
February	481.7	1 990.6	423.8	601.5	107.6	731.3	749.5	5 086.0	5 429.4
March	606.9	2 465.3	349.1	631.7	124.7	1 041.6	1 157.4	6 376.6	5 672.3
April	595.7	2 276.0	351.1	1 258.9	144.1	1 032.4	820.4	6 478.6	5 451.1
May	838.5	2 585.3	421.9	1 844.6	101.9	1 029.9	1 967.6	8 789.7	6 130.3
June	738.8	2 582.5	418.0	669.7	135.8	1 230.1	2 410.6	8 185.4	5 835.8
July	798.1	3 097.9	495.9	629.9	120.3	993.5	1 930.1	8 065.8	5 953.9
August	858.4	2 189.9	463.8	792.9	181.6	1 134.5	1 417.1	7 038.3	5 810.5
September	1 326.2	2 431.0	615.2	699.9	271.7	978.2	1 242.7	7 564.9	6 559.7
October	593.6	2 831.6	558.0	839.0	208.4	991.5	2 101.0	8 123.1	7 061.3
November	1 208.9	2 326.3	379.6	617.9	114.7	1 171.5	2 248.7	8 067.4	7 037.9
December	914.9	2 563.6	420.4	634.7	129.6	961.3	2 898.9	8 523.4	7 302.1
1998									
January	681.0	2 098.5	334.5	533.8	94.7	607.4	1 226.8	5 576.7	6 918.1

5

REVOLVING COMMERCIAL FINANCE AND LEASE FINANCE COMMITMENTS: **Original**

Month	REVOLVING CREDIT FACILITIES.....				LEASE FINANCE FACILITIES	
	New and increased credit limits	Cancellations and reductions	Total credit limits at end of month	Credit limits used at end of month	Total commitments	Commitments not drawn at end of month
	\$m	\$m	\$m	\$m	\$m	\$m
1997						
January	6 740.8	5 164.9	178 774.0	104 570.7	520.8	332.9
February	5 825.1	3 369.1	180 832.3	103 173.7	541.4	441.3
March	5 437.9	3 555.5	182 585.4	103 396.8	547.7	345.3
April	7 457.5	4 483.5	183 862.6	103 872.8	674.0	367.8
May	8 668.6	4 950.4	187 785.7	104 445.4	654.4	400.1
June	7 482.3	4 604.6	190 616.3	106 968.8	924.0	437.7
July	7 901.6	4 820.8	194 232.7	109 686.3	858.1	392.7
August	7 523.4	4 919.8	195 394.4	108 592.7	625.9	379.6
September	7 493.7	4 241.1	198 569.1	111 835.3	675.5	423.3
October	7 704.8	5 632.6	199 956.9	110 863.1	702.6	323.9
November	6 684.0	4 976.4	201 608.8	112 164.6	662.7	344.0
December	7 212.4	4 948.5	204 861.0	113 049.1	802.1	326.1
1998						
January	4 539.5	4 270.4	202 929.7	111 221.5	574.7	305.8

6

FINANCE COMMITMENTS FOR HOUSING(a): Original

Month	SECURED, FOR OWNER OCCUPATION.....					UNSECURED, PERSONAL FINANCE FOR OWNER OCCUPATION.....		COMMERCIAL FINANCE.....			Total
	Construction of dwellings	Purchase of newly erected dwellings	Purchase of established dwellings under new finance	Refinancing for established dwellings	Alterations and additions	Purchase and construction of dwellings	Alterations and additions	Construction of dwellings for rent or resale	Purchase of dwellings for rent or resale by individuals	Purchase of dwellings for rent or resale by others	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
1997											
January	473.7	203.6	2 335.3	745.7	219.1	20.2	35.1	219.8	1 070.4	282.3	5 605.2
February	570.0	214.4	2 468.4	777.6	233.3	24.1	37.2	269.6	1 156.5	250.8	6 001.8
March	565.4	225.2	2 592.0	848.9	241.7	23.4	37.0	296.9	1 214.6	259.9	6 304.9
April	658.7	259.1	2 837.1	991.8	263.7	26.9	41.2	361.1	1 410.8	305.6	7 156.0
May	672.6	259.6	2 844.1	816.0	233.9	29.0	36.8	308.6	1 420.4	314.7	6 935.7
June	606.3	252.4	2 622.6	880.9	223.4	25.6	31.6	380.3	1 523.9	331.0	6 878.1
July	692.0	257.3	2 804.0	861.3	219.0	25.7	30.0	463.0	1 514.1	280.3	7 146.6
August	670.7	249.5	2 681.3	859.7	215.5	23.3	26.3	399.5	1 445.6	234.5	6 805.9
September	736.9	257.7	2 809.2	847.4	239.6	23.3	29.5	471.5	1 530.5	272.5	7 218.0
October	722.7	262.8	2 948.7	819.7	264.8	24.6	33.1	354.3	1 605.2	299.4	7 335.6
November	654.7	242.6	2 811.6	739.0	234.6	22.5	32.6	267.2	1 467.5	262.5	6 734.8
December	673.4	261.4	2 803.5	720.6	222.4	26.0	31.6	481.8	1 550.2	297.9	7 068.8
1998											
January	556.8	193.4	2 317.0	629.9	191.9	19.2	26.6	370.8	1 266.5	280.4	5 852.3

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

7 FINANCE COMMITMENTS FOR MOTOR VEHICLES(a): Original

PERSONAL FINANCE.....

Month	New motor cars and station wagons	Used motor cars and station wagons	Motor cycles	Other motor vehicles	Total	Commercial finance	Lease finance	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
1997								
January	228.9	457.1	12.7	35.6	734.2	281.3	280.6	1 296.2
February	210.5	456.9	13.6	36.6	717.5	324.4	301.2	1 343.1
March	208.1	416.9	12.1	34.2	671.3	312.7	305.9	1 289.9
April	237.1	453.1	14.7	34.9	739.7	347.1	362.8	1 449.6
May	220.2	437.7	13.3	35.2	706.4	344.9	370.7	1 422.1
June	240.7	500.5	12.6	34.6	788.3	359.3	476.3	1 624.0
July	254.8	492.6	13.6	36.7	797.7	374.2	425.0	1 596.9
August	226.3	460.4	14.0	30.7	731.4	345.3	336.9	1 413.6
September	248.0	482.9	18.9	33.5	783.2	366.9	388.8	1 538.9
October	259.9	484.4	18.7	31.9	794.9	404.0	400.8	1 599.7
November	251.0	452.2	18.5	29.6	751.4	344.1	362.7	1 458.2
December	280.6	478.8	16.4	34.0	809.8	373.9	441.2	1 624.9
1998								
January	247.3	462.4	14.9	31.0	755.6	301.1	333.1	1 389.9

(a) Excludes revolving credit facilities.

8 LEASE FINANCE COMMITMENTS FOR MOTOR VEHICLES: Original

Month	MOTOR CARS AND STATION WAGONS		LIGHT TRUCKS		HEAVY TRUCKS		Other motor vehicles	Total
	New	Used	New	Used	New	Used		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
1997								
January	148.2	58.6	22.8	7.7	21.3	8.2	13.8	280.6
February	167.6	57.1	26.5	8.7	19.9	8.9	12.5	301.2
March	169.9	56.7	26.5	9.0	22.8	7.4	13.7	305.9
April	198.2	65.2	34.0	8.4	28.3	14.6	14.1	362.8
May	197.9	64.8	34.9	10.9	31.7	11.3	19.2	370.7
June	251.8	84.5	49.2	14.5	36.1	11.5	28.8	476.3
July	227.6	79.2	45.9	11.7	32.8	12.4	15.6	425.0
August	182.1	63.5	29.3	8.1	24.3	10.2	19.4	336.9
September	200.1	74.8	32.0	10.3	31.0	24.3	16.3	388.8
October	219.4	70.0	30.5	9.4	41.6	14.3	15.6	400.8
November	202.8	70.3	27.7	9.4	31.0	10.3	11.2	362.7
December	257.8	68.9	37.1	12.9	38.0	10.6	16.0	441.2
1998								
January	188.0	59.1	29.9	8.6	25.7	10.3	11.5	333.1

9

FINANCE COMMITMENTS FOR PLANT AND EQUIPMENT(a): Original

COMMERCIAL FINANCE.....

Month	Transport equipment(b)	Other plant and equipment	Total	Lease finance	Total
	\$m	\$m	\$m	\$m	\$m
1997					
January	31.7	201.9	233.6	240.2	473.8
February	32.7	244.5	277.2	240.2	517.4
March	35.8	283.3	319.0	241.7	560.8
April	100.8	811.0	911.7	311.2	1 222.9
May	43.7	1 456.0	1 499.7	283.7	1 783.4
June	66.4	243.9	310.4	447.6	758.0
July	45.2	210.5	255.7	433.1	688.8
August	38.3	409.4	447.6	288.9	736.5
September	48.0	285.0	333.0	286.7	619.7
October	44.3	390.6	435.0	301.7	736.7
November	40.6	233.1	273.7	300.0	573.8
December	36.4	224.3	260.8	360.9	621.7
1998					
January	37.1	195.6	232.7	241.5	474.3

(a) Excludes revolving credit facilities.

(b) Excludes motor vehicles, see Table 7.

10

LEASE FINANCE COMMITMENTS FOR PLANT AND EQUIPMENT: Original

Month	Transport equipment(a)	Construction and earthmoving equipment	Agricultural machinery and Manufacturing equipment	Electronic data processing equipment	Office machines	Shop and office furniture, fittings and equipment	Other goods	Total	
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	
1997									
January	14.4	23.2	32.5	31.5	61.2	35.5	22.8	19.1	240.2
February	7.7	30.2	30.8	41.1	42.7	35.7	20.2	31.9	240.2
March	12.5	20.4	42.7	35.6	49.7	38.3	20.4	22.1	241.7
April	10.7	32.0	52.4	42.4	58.0	47.6	25.9	42.2	311.2
May	8.0	34.5	52.9	43.2	45.4	46.4	23.9	29.5	283.7
June	19.7	47.4	107.1	80.6	72.2	48.9	30.3	41.5	447.6
July	11.0	31.0	34.0	74.3	168.5	51.7	23.0	39.5	433.1
August	16.4	33.3	26.2	51.3	48.4	53.7	18.7	40.8	288.9
September	12.6	27.2	28.0	32.6	58.5	75.3	23.4	29.1	286.7
October	13.8	44.0	40.3	36.6	49.9	54.9	25.8	36.3	301.7
November	16.0	31.6	33.0	47.4	60.4	43.3	24.7	43.6	300.0
December	12.9	41.2	28.8	56.9	83.3	64.0	29.3	44.5	360.9
1998									
January	6.8	17.9	30.4	35.5	62.8	39.2	18.2	30.8	241.5

(a) Excludes motor vehicles, see tables 7 and 8.

Period	Fixed commercial	New and increased	Lease finance	Total
	finance	revolving credit limits		
	\$m	\$m	\$m	\$m
.....				
AGRICULTURE, FORESTRY AND FISHING				
1994-95	3 341.4	3 294.8	441.3	7 077.5
1995-96	4 826.3	3 430.2	615.6	8 872.1
1996-97	5 204.0	3 858.8	726.6	9 789.4
1997				
January	348.0	315.5	43.7	707.2
February	383.9	253.7	47.2	684.8
March	481.5	403.8	60.4	945.7
April	521.1	278.2	74.8	874.0
May	460.1	356.8	79.3	896.2
June	525.4	287.9	149.0	962.2
July	510.8	368.1	62.7	941.6
August	387.2	328.6	41.3	757.1
September	372.7	319.9	47.8	740.4
October	450.7	370.9	62.8	884.4
November	445.7	258.8	51.7	756.2
December	426.5	467.0	56.7	950.3
1998				
January	296.1	297.6	49.1	642.8
.....				
MINING				
1994-95	1 321.3	3 937.1	159.2	5 417.6
1995-96	2 046.2	6 063.8	177.6	8 287.6
1996-97	1 772.1	6 338.6	195.0	8 305.7
1997				
January	118.7	226.3	13.6	358.6
February	107.2	240.6	12.3	360.1
March	258.7	601.9	9.2	869.7
April	90.3	1 112.1	16.6	1 219.0
May	219.1	242.9	12.4	474.4
June	86.6	1 267.6	18.6	1 372.8
July	236.4	284.4	18.4	539.2
August	388.3	925.6	23.6	1 337.5
September	370.0	537.1	11.9	919.1
October	274.1	421.5	23.2	718.8
November	244.3	499.9	13.0	757.3
December	879.7	754.9	16.6	1 651.1
1998				
January	420.7	446.3	6.3	873.3
.....				
MANUFACTURING				
1994-95	2 918.0	9 171.6	778.1	12 867.7
1995-96	4 234.9	13 063.4	854.6	18 152.9
1996-97	4 034.3	9 373.6	875.0	14 282.9
1997				
January	287.6	737.7	62.2	1 087.5
February	242.7	620.7	66.1	929.6
March	313.1	607.3	63.0	983.4
April	296.8	702.7	71.7	1 071.2
May	390.1	936.0	69.7	1 395.8
June	361.4	603.6	117.3	1 082.3
July	346.7	1 091.8	85.8	1 524.3
August	302.7	906.7	67.9	1 277.3
September	348.2	1 209.3	67.7	1 625.2
October	408.8	1 020.5	58.0	1 487.3
November	380.9	902.5	64.9	1 348.3
December	812.2	1 402.3	84.4	2 298.9
1998				
January	299.3	536.6	59.3	895.2

Period	Fixed commercial	New and increased	Lease finance	Total
	finance	revolving credit limits		
	\$m	\$m	\$m	\$m
.....				
CONSTRUCTION				
1994-95	3 250.9	4 700.7	513.5	8 465.1
1995-96	4 268.0	4 738.6	496.4	9 503.0
1996-97	5 642.2	5 948.3	537.5	12 128.0
1997				
January	369.6	439.0	37.3	845.9
February	367.3	419.0	40.1	826.4
March	467.5	389.6	40.5	897.7
April	435.4	541.7	46.5	1 023.6
May	651.9	531.0	50.1	1 233.0
June	423.4	686.1	72.4	1 181.9
July	460.3	895.1	55.0	1 410.4
August	753.7	660.5	41.7	1 455.9
September	1 024.2	819.0	47.8	1 890.9
October	440.3	665.4	66.7	1 172.3
November	674.2	430.2	49.1	1 153.5
December	573.1	279.4	63.9	916.4
1998				
January	503.2	176.9	39.3	719.4
.....				
WHOLESALE TRADE				
1994-95	3 866.6	3 651.1	297.7	7 815.4
1995-96	4 810.3	4 124.9	325.3	9 260.5
1996-97	5 289.3	3 856.0	297.9	9 443.2
1997				
January	397.3	468.8	26.9	893.0
February	437.6	450.3	19.9	907.8
March	426.4	174.9	20.5	621.7
April	434.3	236.1	23.7	694.0
May	462.7	356.0	29.3	848.0
June	489.9	203.4	29.7	723.0
July	491.5	436.7	25.8	953.9
August	441.8	434.1	22.5	898.4
September	638.2	285.5	27.0	950.7
October	521.8	339.4	24.9	886.0
November	441.8	260.7	27.2	729.7
December	497.0	457.6	27.2	981.8
1998				
January	413.5	273.0	22.4	708.9
.....				
RETAIL TRADE				
1994-95	3 913.3	3 588.1	1 267.9	8 769.3
1995-96	4 501.6	3 690.4	1 128.5	9 320.5
1996-97	4 907.8	3 813.4	1 003.9	9 725.1
1997				
January	318.2	177.2	69.8	565.2
February	285.8	280.7	67.0	633.5
March	309.0	234.4	65.8	609.2
April	431.2	183.7	88.0	702.9
May	679.1	422.7	83.6	1 185.5
June	508.1	267.4	109.5	885.1
July	387.2	367.9	104.0	859.1
August	301.1	294.4	100.0	695.4
September	333.0	228.4	106.5	667.9
October	408.4	249.3	98.4	756.2
November	316.1	258.5	81.6	656.2
December	352.2	312.6	108.5	773.3
1998				
January	226.3	293.6	70.7	590.6

Period	Fixed commercial	New and increased	Lease finance	Total
	finance	revolving credit limits		
	\$m	\$m	\$m	\$m
.....				
TRANSPORT AND STORAGE				
1994-95	1 799.7	2 013.9	605.8	4 419.4
1995-96	2 133.0	1 604.8	790.5	4 528.3
1996-97	2 961.3	4 951.1	806.1	8 718.5
1997				
January	238.5	1 464.5	56.4	1 759.4
February	124.0	138.7	51.7	314.3
March	180.7	367.7	57.8	606.2
April	214.0	310.0	62.2	586.2
May	267.5	1 080.4	71.4	1 419.3
June	313.0	474.6	92.1	879.7
July	856.4	275.3	66.4	1 198.1
August	182.9	220.7	66.5	470.1
September	230.3	269.4	85.8	585.5
October	507.4	327.8	75.6	910.9
November	263.2	174.4	83.5	521.1
December	255.9	252.7	90.1	598.7
1998				
January	172.5	112.7	66.0	351.1
.....				
FINANCE AND INSURANCE				
1994-95	3 685.3	9 719.1	268.5	13 672.9
1995-96	5 896.9	11 909.2	257.0	18 063.1
1996-97	6 073.4	14 835.4	267.9	21 176.7
1997				
January	425.6	958.3	33.9	1 417.7
February	330.1	1 458.7	19.1	1 807.9
March	585.0	820.2	17.5	1 422.6
April	373.9	1 237.6	27.8	1 639.2
May	441.2	1 496.2	20.1	1 957.6
June	826.0	1 502.9	22.8	2 351.6
July	575.8	1 727.6	24.4	2 327.8
August	466.3	1 535.6	16.0	2 017.8
September	341.9	1 343.0	24.4	1 709.4
October	1 232.4	1 506.6	30.1	2 769.0
November	740.3	1 888.0	24.8	2 653.1
December	720.5	1 220.4	33.8	1 974.6
1998				
January	388.7	1 065.0	17.9	1 471.6
.....				
PROPERTY AND BUSINESS SERVICES				
1994-95	7 942.8	5 463.2	846.6	14 252.6
1995-96	8 045.4	6 770.0	923.8	15 739.2
1996-97	10 003.7	10 122.5	1 094.9	21 221.1
1997				
January	693.7	1 112.8	67.1	1 873.7
February	920.5	975.4	98.5	1 994.5
March	947.2	632.1	93.5	1 672.8
April	807.6	998.8	104.5	1 910.8
May	792.5	1 235.9	97.0	2 125.4
June	1 111.5	675.3	142.6	1 929.5
July	1 101.5	852.2	118.0	2 071.7
August	714.7	694.0	115.8	1 524.5
September	1 060.3	737.9	115.6	1 913.8
October	971.8	987.9	105.5	2 065.2
November	733.0	901.4	109.0	1 743.4
December	1 072.1	751.2	142.7	1 966.0
1998				
January	720.5	586.9	87.2	1 394.6

Period	Fixed commercial	New and increased	Lease finance	Total
	finance	revolving credit limits		
	\$m	\$m	\$m	\$m
.....				
CULTURAL, RECREATIONAL, PERSONAL AND OTHER SERVICES				
1994-95	2 813.6	2 990.7	394.9	6 199.2
1995-96	3 439.8	3 121.6	348.3	6 909.7
1996-97	3 751.0	4 017.2	348.0	8 116.2
1997				
January	362.8	189.5	27.7	580.0
February	283.2	421.7	26.7	731.5
March	363.4	270.9	25.4	659.6
April	322.8	1 018.7	38.7	1 380.2
May	315.9	132.2	34.7	482.8
June	358.5	645.0	39.6	1 043.2
July	383.7	1 036.8	36.3	1 456.8
August	359.2	505.2	32.5	896.9
September	387.1	191.7	34.7	613.5
October	449.5	379.1	39.9	868.5
November	308.5	146.7	46.8	502.0
December	446.6	366.8	40.7	854.2
1998				
January	237.9	144.7	32.4	415.0
.....				
PUBLIC ADMINISTRATION				
1994-95	582.5	457.7	78.0	1 118.2
1995-96	420.9	1 231.8	107.2	1 759.9
1996-97	738.3	915.7	203.9	1 857.9
1997				
January	141.2	23.8	18.3	183.3
February	29.8	12.5	16.4	58.7
March	81.9	79.0	15.1	175.9
April	39.9	47.1	17.7	104.7
May	81.4	356.5	14.3	452.2
June	161.5	88.1	24.1	273.7
July	58.7	65.7	16.8	141.1
August	184.5	14.1	18.0	216.6
September	121.5	327.6	19.0	468.0
October	31.6	123.8	17.5	173.0
November	24.0	139.4	18.9	182.3
December	18.4	41.1	22.6	82.1
1998				
January	27.2	6.0	30.5	63.7
.....				
HEALTH AND COMMUNITY SERVICES				
1994-95	1 078.7	912.8	397.6	2 389.1
1995-96	1 584.1	1 167.5	376.1	3 127.7
1996-97	1 867.6	1 130.8	362.0	3 360.4
1997				
January	148.3	97.5	22.7	268.6
February	150.2	55.8	24.8	230.8
March	168.5	76.0	27.1	271.5
April	156.5	79.1	43.1	278.7
May	135.8	135.0	32.8	303.6
June	184.4	135.7	39.1	359.2
July	200.0	111.7	33.3	345.0
August	122.9	116.4	31.5	270.8
September	117.2	135.4	30.4	283.0
October	140.1	98.6	27.7	266.5
November	94.1	153.4	25.9	273.5
December	119.3	132.5	33.8	285.6
1998				
January	80.2	93.2	28.2	201.6

<i>Period</i>	<i>Fixed commercial finance \$m</i>	<i>New and increased revolving credit limits \$m</i>	<i>Lease finance \$m</i>	<i>Total \$m</i>
.....				
OTHER INDUSTRIES				
1994-95	14 005.5	3 911.0	414.3	18 330.8
1995-96	18 109.7	14 100.4	706.4	32 916.5
1996-97	23 731.4	9 398.3	660.3	33 790.0
1997				
January	1 333.4	529.9	41.2	1 904.6
February	1 423.7	497.2	51.8	1 972.6
March	1 793.9	780.3	51.9	2 626.1
April	2 354.8	711.7	58.8	3 125.3
May	3 892.4	1 386.9	59.7	5 339.0
June	2 835.6	644.7	67.1	3 547.4
July	2 456.9	388.3	211.2	3 056.3
August	2 433.0	887.5	48.6	3 369.1
September	2 220.4	1 089.5	56.9	3 366.8
October	2 286.3	1 213.9	72.2	3 572.4
November	3 401.2	670.2	66.1	4 137.5
December	2 349.9	774.0	81.1	3 205.0
1998				
January	1 790.5	507.1	65.4	2 363.1
.....				
TOTAL				
1994-95	50 519.6	53 811.8	6 463.3	110 794.7
1995-96	64 317.3	75 016.5	7 107.3	146 441.1
1996-97	75 976.3	78 559.8	7 378.9	161 915.0
1997				
January	5 183.1	6 740.8	520.8	12 444.7
February	5 086.0	5 825.1	541.4	11 452.5
March	6 376.6	5 437.9	547.7	12 362.2
April	6 478.6	7 457.5	674.0	14 610.0
May	8 789.7	8 668.6	654.4	18 112.7
June	8 185.4	7 482.3	924.0	16 591.7
July	8 065.8	7 901.6	858.1	16 825.5
August	7 038.3	7 523.4	625.9	15 187.6
September	7 564.9	7 493.7	675.5	15 734.1
October	8 123.1	7 704.8	702.6	16 530.5
November	8 067.4	6 684.0	662.7	15 414.1
December	8 523.4	7 212.4	802.1	16 537.9
1998				
January	5 576.7	4 539.5	574.7	10 690.8
.....				

EXPLANATORY NOTES

.....

INTRODUCTION

1 This publication presents summary statistics of lending commitments made by significant lenders to individuals, government, private and public enterprises and non-profit organisations.

SCOPE

2 Commitments made by the following types of lenders are included in these statistics:

- Banks;
- Permanent building societies;
- Credit unions/co-operative credit societies;
- Life or general insurance companies;
- General government enterprises;
- Organisations raising funds through the secondary mortgage market for approved home buyers under State government housing schemes;
- Superannuation funds;
- Other corporations registered under the *Financial Corporations Act 1974*; and
- Other providers of consumer finance registered with State credit tribunals, including mortgage managers.

COVERAGE

3 The statistics cover significant lenders only. Significant lenders account in aggregate for at least 95% of the Australian total and at least 90% of each State total of the value of commitments for secured housing finance for owner occupation, other personal finance, commercial finance and lease finance, each calculated separately.

4 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.

5 All banks qualify as significant lenders and are therefore covered by these statistics.

CATEGORIES OF LENDING FINANCE

6 *Secured housing finance for owner occupation* is secured finance to individuals for purchase or construction of dwellings for owner occupation, and for alterations and additions to existing owner-occupied dwellings. Refinancing, involving a change of lender, is also included.

7 *Personal finance* is finance provided to individuals for their personal, non-business, use. Both fixed loans and revolving credit finance are included; secured housing finance and loans for investment purposes are excluded.

8 *Commercial finance* is finance provided to individuals and corporations for business or investment purposes. Fixed loans, revolving credit and commercial hire purchase are included.

9 *Lease finance* includes finance and leverage leases. Operating lease finance data, though excluded, is available from the ABS on request.

CLASSIFICATION BY INDUSTRY

10 The Industry of Borrower used to classify commercial and lease finance commitments in Table 11 is based on Australian and New Zealand Standard Industrial Classification (ANZSIC) Division or combinations of ANZSIC Divisions.

11 For more information, users are referred to *Australian and New Zealand Standard Industrial Classification 1993, ANZSIC, (1292.0)*.

REVISIONS

12 Revisions to previously published statistics are included as they occur.

SEASONAL ADJUSTMENT

13 Seasonal adjustment is a means of removing the estimated effects of normal seasonal variation and 'trading day effects' (arising from the varying amounts of activity on different days of the week and the varying reporting practices of the lenders). Adjustment is also made for Easter which may affect the March and April estimates differently. Seasonal adjustment does not remove the effect of irregular or non-seasonal influences (for example, a change in interest rates) from the series.

14 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 more reliable indicator of underlying movement in commitments.

TREND ESTIMATES

15 Smoothing seasonally adjusted series reduces the impact of the irregular component of the seasonally adjusted series 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 Canberra (02) 6252 6345.

16 While the smoothing technique described in paragraph 15 enables trend estimates to be produced for the latest few months, it does result in revisions to the trend estimates as new data become 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 factors may also lead to revisions to the trend.

RELATED PUBLICATIONS

17 Users may also wish to refer to the following publications:

- *Building Activity Australia: Dwelling Unit Commencements* (8750.0)
- *Building Approvals, Australia* (8731.0)
- *Housing Finance for Owner Occupation, Australia* (5609.0)
- *Private New Capital Expenditure and Expected Expenditure, Australia* (5625.0)
- *New Motor Vehicle Registrations, Australia: Preliminary* (9301.0)

18 Users may also wish to refer to the *Reserve Bank of Australia, Bulletin* for further information on the lending position of banks and other financial institutions.

UNPUBLISHED DATA

19 As well as the statistics included in this and related publications, the ABS has other relevant unpublished data available. A charge may be made for providing unpublished data.

EXPLANATORY NOTES *continued*

.....

20 Detailed data are also available from PC Ausstats, the ABS on-line time series data service.

EFFECTS OF ROUNDING

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

G L O S S A R Y

Agricultural machinery and equipment	Includes tractors, tillage implements, seeding planting and fertilising equipment, agricultural mowers, harvesters, etc.
Alterations and additions	Comprise all structural and non-structural changes which are integral to the functional and structural design of a dwelling. Examples are garages, carports, pergolas, reroofing, recladding, etc. Alterations and additions do not include swimming pools, ongoing repairs, or maintenance and home improvements which do not involve building work.
Commitment	A lending commitment is a firm offer of finance. It either has been, or is normally expected to be, accepted. Commitments accepted and cancelled in the same month are included. Commitments to non-residents are excluded.
Construction and earth moving equipment	Includes concrete mixers and pumpers, dozers, graders, mobile cranes, crawler tractors, dumpers, road rollers, earth packers, scarifiers, rippers, etc.
Construction of dwellings	For secured housing finance, comprises commitments made to individuals to finance, by way of progress payments, the construction of owner-occupied dwellings.
Debt consolidation	For personal finance, comprises commitments whose principle purpose is to consolidate and pay out amounts owing by the borrower to third parties.
Dwelling	Is a place of residence such as a house, semi-detached house, flat, home unit, town house, terrace house, etc. which includes bathing and cooking facilities.
Electronic data processing equipment	Includes computers, computer peripherals, data entry devices, word processing machines, etc.
Established dwelling	Is a dwelling which has been completed for more than 12 months prior to the lodgement of a loan application, or which has been previously occupied.
Finance lease	A finance lease refers to the leasing or hiring of tangible assets under an agreement, other than a hire purchase agreement, which transfers from the lessor to the lessee substantially all the risks and benefits incident to ownership of the asset without transferring the legal ownership.
Fixed loan facilities	Fixed loan facilities generally involve: <ul style="list-style-type: none">▪ 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.
Heavy trucks	Comprises all vehicles with a gross combination mass rating in excess of 3.5 tonnes, including prime movers registered without trailers.
Light trucks	Comprises vehicles constructed primarily for the carriage of goods which do not exceed 3.5 tonnes gross vehicle mass such as utilities, panel vans, trucks, cab-chassis, forward control vans and four-wheel drives used to carry goods.
Manufacturing equipment	Includes all plant and equipment used in the manufacture of goods except motor vehicles such as forklifts, work trucks and tractors.
Motor cars and station wagons	Includes cars, station wagons, four-wheel drive and forward control passenger vehicles with up to nine seats (including the driver).

Motor cycles	Includes two and three wheeled motor cycles and mopeds, scooters and motor cycles with side cars.
Newly erected dwelling	A new dwelling that has been completed within 12 months of the lodgement of a loan application, and the borrower will be the first occupant.
Office machines	Includes telephone systems (including PABX equipment), facsimile machines, cash registers, photocopiers, etc.
Purpose	The purpose of the loan is that specified by the borrower. Where possible multiple purpose loans are split and each component is reported in the appropriate purpose category; otherwise the whole loan is classified to the major purpose.
Refinancing	For personal and commercial finance, represents a commitment to refinance an existing loan. For secured housing finance, only those loans where the refinancing lender is not the original lender and the security is unchanged are included. The refinancing of a loan to fund a change of residence is treated as a new lending commitment.
Revolving credit facilities	Revolving credit facilities generally have the following characteristics: <ul style="list-style-type: none"> ▪ 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. Examples include credit cards, lines of credit and approved overdrafts.
Secured credit limits	Includes overdrafts, lines of credit, credit cards etc. backed by a mortgage or other assets owned by the borrower.
Secured housing finance	This comprises all secured commitments to individuals for the construction or purchase of dwellings for owner occupation, regardless of type of security. Commitments for housing that will be occupied by persons other than the owner(s) are excluded.
Significant lenders	Significant lenders are those lenders who, Australia wide during the calendar year 1996, committed funds of more than: <ul style="list-style-type: none"> ▪ \$27 million for Secured housing finance for owner-occupation; or ▪ \$47 million for Personal finance; or ▪ \$570 million for Commercial finance; or ▪ \$10 million for Lease finance.
Total credit limits at end of period	Comprises total approved credit limits available at the end of the reference month. In principle, this can be derived 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.
Wholesale finance	Comprises finance for the purchase of goods by retailers and wholesalers.



FOR MORE INFORMATION

The ABS publishes a wide range of statistics and other information on Australia's economic and social conditions. Details of what is available in various publications and other products can be found in the ABS Catalogue of Publications and Products available from all ABS Offices.

ABS Products and Services

Many standard products are available from ABS bookshops located in each State and Territory. In addition to these products, information tailored to the needs of clients can be obtained on a wide range of media by contacting your nearest ABS Office. The ABS also provides a Subscription Service for standard products and some tailored information services.

National Dial-a-Statistic Line

0055 86 400

Steadycom P/L: premium rate 25c/20 secs.

This number gives 24-hour access, 365 days a year, for a range of important economic statistics including the CPI.

Internet

<http://www.abs.gov.au>

A wide range of ABS information is available via the Internet, with basic statistics available for each State, Territory and Australia. We also have Key National Indicators, ABS product release details and other information of general interest.

Sales and Inquiries

client.services@abs.gov.au

National Mail Order Service (02) 6252 5249
Subscription Service 1300 366 323

	Information Inquiries	Bookshop Sales
CANBERRA	(02) 6252 6627	(02) 6207 0326
SYDNEY	(02) 9268 4611	(02) 9268 4620
MELBOURNE	(03) 9615 7755	(03) 9615 7755
BRISBANE	(07) 3222 6351	(07) 3222 6350
PERTH	(08) 9360 5140	(08) 9360 5307
ADELAIDE	(08) 8237 7100	(08) 8237 7582
HOBART	(03) 6222 5800	(03) 6222 5800
DARWIN	(08) 8943 2111	(08) 8943 2111



Client Services, ABS, PO Box 10, Belconnen ACT 2616



2567100001989
ISSN 1327-4376

RRP \$16.00