

# Lending Finance (ABS Cat No 5671.0)

**Latest month: September 2017**

**Release date: 13 November 2017**

**Next release date: 12 December 2017**

Total lending finance commitments comprise commercial finance, personal finance and lease finance commitments. Please note that the ABS Housing Finance (ABS Cat No 5609.0) publication provides more detailed owner-occupied housing finance data at the state and territory level.

Personal finance data are not available for Tasmania for May 2015 due to confidentiality reasons, which results in total lending finance also not being available.

## Recent performance

The total value of lending finance commitments in Tasmania in the year to September 2017 was estimated to be \$4.62 billion, 1.9 per cent higher than the level recorded in the previous 12 months. Tasmanian total lending finance represented 0.8 per cent of national total lending finance in the period (Table 1).

The estimated value of Tasmanian commercial finance commitments (76.8 per cent of total finance) increased by 2.5 per cent, to \$3.55 billion, in the 12 months to September 2017 compared to the same period one year earlier.

Tasmanian commercial finance increased from August 2013 to its peak in September 2014. The current commercial finance level is below its peak recorded in late 2014 (Chart 2).

The value of Tasmanian personal finance commitments (22.0 per cent of total finance) decreased by 1.2 per cent, to be \$1.01 billion, in the 12 months to September 2017 compared to the same period one year earlier (Table 2).

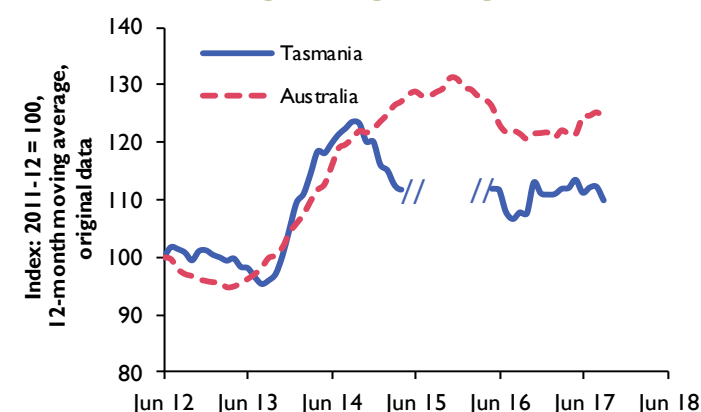
The value of lease finance commitments (1.2 per cent of total finance) was estimated to have been \$56.7 million in the year to September 2017, 33.2 per cent higher compared to the previous year.

**Table 1: Value of total lending finance by jurisdiction, year-to September 2017, nominal original data**

Nominal original data	Nominal value (\$m)	12 mths to Sep 17 cf 12 mths to Sep 16 (%)	Share of Aus (%)
NSW	290 158	5.2	48.5
Vic	151 316	4.4	25.3
Qld	73 642	-5.4	12.3
SA	23 420	-4.0	3.9
WA	43 749	-6.0	7.3
Tas	4 616	1.9	0.8
<b>Aus</b>	<b>598 279</b>	<b>2.4</b>	

SOURCE: LENDING FINANCE, ABS CAT NO 5671.0: TABLES 14, 19-27, 31-38, 50, 53-60

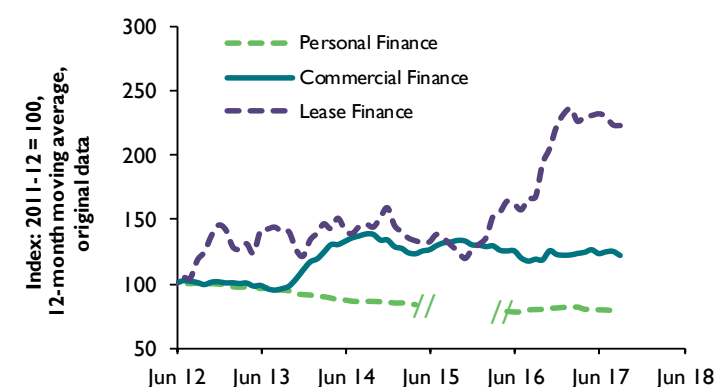
**Chart 1: Total nominal value of lending finance approvals, Tasmania and Australia, 12-month moving average\*, original data**



\*TASMANIA MAY 2015 TO APRIL 2016 EXCLUDED DUE TO CONFIDENTIALITY

SOURCE: LENDING FINANCE, ABS CAT NO 5671.0: TABLES 14, 24, 27, 36, 50, 58

**Chart 2: Components of total lending finance, Tasmania, 12-month moving average, original data**



\*TASMANIA PERSONAL FINANCE MAY 2015 TO APRIL 2016 EXCLUDED DUE TO CONFIDENTIALITY

SOURCE: LENDING FINANCE, ABS CAT NO 5671.0: TABLES 14, 24, 27, 36, 50, 58

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**Table 2: Lending finance, Tasmania and Australia, nominal original data**

Nominal original data	Tasmania				Australia			
	Sep 16	Jul 17	Aug 17	Sep 17	Sep 16	Jul 17	Aug 17	Sep 17
<b>Total Lending Finance</b>								
Value in month (\$million)	443	343	361	344	49 084	47 157	50 116	45 216
Monthly change (%)	24.7	-13.4	5.3	-4.7	3.7	-29.9	6.3	-9.8
Value in 3 months to (\$million)	1 105	1 155	1 101	1 049	142 537	162 185	164 521	142 490
3 mths change of 3 mths prev yr (%)	-13.1	0.2	-4.5	-5.1	-5.5	10.4	12.4	0.0
Value in year to (\$million)	4528	4 709	4 715	4 616	584 347	599 383	602 147	598 279
Yearly change (%)	NA	3.9	5.3	1.9	-5.6	2.3	2.6	2.4
Tas share of Aus, in year to (%)	0.8	0.8	0.8	0.8				
<b>Commercial Finance</b>								
Value in month (\$million)	354	259	275	257	41 955	40 625	43 303	38 775
Monthly change (%)	34.9	-16.2	6.2	-6.5	4.8	-31.9	6.6	-10.5
Value in 3 months to (\$million)	836	890	843	792	120 439	140 936	143 544	122 703
3 mths change of 3 mths prev yr (%)	-18.8	1.1	-4.2	-5.3	-6.6	14.9	16.6	1.9
Value in year to (\$million)	3 459	3 629	3 642	3 546	495 358	515 278	518 562	515 381
Yearly change (%)	-10.4	4.1	6.7	2.5	-6.5	3.6	4.1	4.0
Share of total finance, in year to (%)	76.4	77.1	77.2	76.8	84.8	86.0	86.1	86.1
<b>Personal Finance</b>								
Value in month (\$million)	84	83	83	81	6 589	5 989	6 257	5 907
Monthly change (%)	-6.0	-1.7	1.1	-2.7	-3.4	-12.7	4.5	-5.6
Value in 3 months to (\$million)	257	256	250	247	20 570	19 316	19 109	18 153
3 mths change of 3 mths prev yr (%)	10.7	-2.7	-4.9	-3.9	3.8	-14.3	-11.9	-11.8
Value in year to (\$million)	1026	1 022	1 016	1 014	82 278	76 963	76 398	75 716
Yearly change (%)	NA	1.6	-0.6	-1.2	-0.1	-5.6	-6.9	-8.0
Share of total finance, in year to (%)	22.7	21.7	21.6	22.0	14.1	12.8	12.7	12.7
<b>Lease Finance</b>								
Value in month (\$million)	5.9	1.6	2.5	5.7	540	543	556	535
Monthly change (%)	39.0	-53.9	63.4	124.5	5.6	-29.4	2.4	-3.8
Value in 3 months to (\$million)	12.1	9.5	7.5	9.8	1 528	1 933	1 868	1 634
3 mths change of 3 mths prev yr (%)	13.4	0.7	-19.7	-19.2	-26.7	19.5	14.9	6.9
Value in year to (\$million)	42.6	58.5	56.8	56.7	6 711	7 143	7 187	7 182
Yearly change (%)	29.0	46.3	34.6	33.2	-2.2	4.6	6.1	7.0
Share of total finance, in year to (%)	0.9	1.2	1.2	1.2	1.1	1.2	1.2	1.2

SOURCE: LENDING FINANCE, ABS CAT NO 5671.0: TABLES 14, 24, 27, 36, 50, 58

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