

Lending Finance (ABS Cat No 5671.0)

Latest month: April 2018

Release date: 12 June 2018

Next release date: 13 July 2018

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 April 2018 was estimated to be \$4.51 billion, 4.2 per cent lower 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 (76.4 per cent of total finance) decreased by 4.8 per cent, to \$3.44 billion, in the 12 months to April 2018 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 (22.5 per cent of total finance) decreased by 1.3 per cent, to be \$1.02 billion, in the 12 months to April 2018 compared to the same period one year earlier (Table 2).

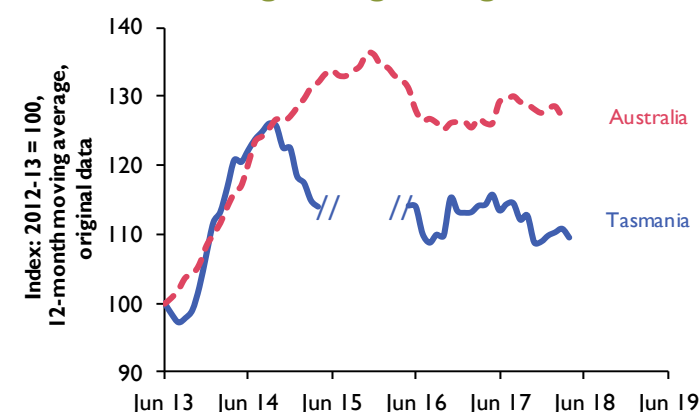
The value of lease finance commitments (1.1 per cent of total finance) was estimated to have been \$50.4 million in the year to April 2018, 13.7 per cent lower compared to the previous year.

Table 1: Value of total lending finance by jurisdiction, year-to April 2018, nominal original data

Nominal original data	Nominal value (\$m)	12 mths to Apr 18 cf 12 mths to Apr 17 (%)	Share of Aus (%)
NSW	285 241	2.2	48.4
Vic	150 501	1.8	25.5
Qld	71 092	-4.7	12.1
SA	22 874	-3.4	3.9
WA	43 872	-0.1	7.4
Tas	4 510	-4.2	0.8
Aus	589 403	0.9	

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

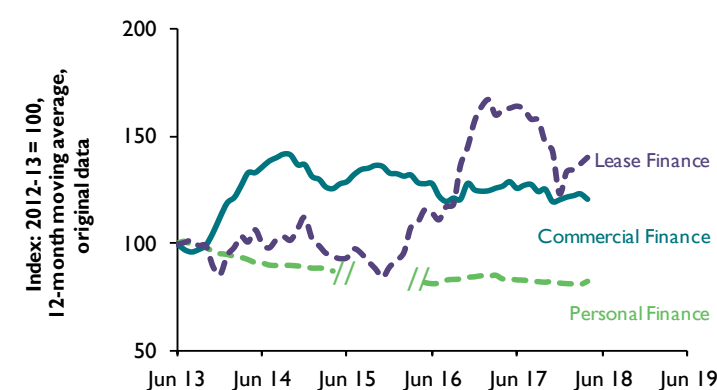
Chart 1: Total nominal value of lending finance approvals, Tasmania and Australia, 12-month moving average*, original data



*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			
	Apr 17	Feb 18	Mar 18	Apr 18	Apr 17	Feb 18	Mar 18	Apr 18
Total Lending Finance								
Value in month (\$million)	363	332	422	310	42 575	40 508	49 357	43 113
Monthly change (%)	-9.5	-0.4	27.1	-26.7	-23.7	2.7	21.8	-12.7
Value in 3 months to (\$million)	1 076	1 068	1 087	1 064	137 356	138 752	129 294	132 978
3 mths change of 3 mths prev yr (%)	4.7	6.1	7.7	-1.2	-0.8	1.4	-1.6	-3.2
Value in year to (\$million)	4707	4 542	4 563	4 510	584 038	595 321	588 865	589 403
Yearly change (%)	NA	-2.6	-2.9	-4.2	-4.7	2.4	0.3	0.9
Tas share of Aus, in year to (%)	0.8	0.8	0.8	0.8				
Commercial Finance								
Value in month (\$million)	295	247	330	222	36 857	33 984	42 429	36 707
Monthly change (%)	-3.8	0.5	33.4	-32.9	-24.0	2.3	24.8	-13.5
Value in 3 months to (\$million)	827	811	823	799	117 673	119 571	109 621	113 121
3 mths change of 3 mths prev yr (%)	8.9	10.8	11.0	-3.4	1.6	3.2	-1.0	-3.9
Value in year to (\$million)	3 619	3 493	3 517	3 444	497 035	514 471	508 431	508 282
Yearly change (%)	-1.3	-1.9	-2.1	-4.8	-5.2	4.7	2.0	2.3
Share of total finance, in year to (%)	76.9	76.9	77.1	76.4	85.1	86.4	86.3	86.2
Personal Finance								
Value in month (\$million)	65	80	88	84	5 197	6 020	6 363	5 910
Monthly change (%)	-28.8	1.0	9.7	-4.8	-22.4	4.8	5.7	-7.1
Value in 3 months to (\$million)	238	240	247	252	17 910	17 558	18 129	18 293
3 mths change of 3 mths prev yr (%)	-7.2	-5.9	-3.5	5.6	-14.8	-7.3	-2.6	2.1
Value in year to (\$million)	1029	1 000	997	1 015	80 176	73 931	73 594	74 307
Yearly change (%)	NA	-4.1	-5.1	-1.3	-1.2	-10.8	-10.3	-7.3
Share of total finance, in year to (%)	21.9	22.0	21.8	22.5	13.7	12.4	12.5	12.6
Lease Finance								
Value in month (\$million)	3.2	4.6	4.2	4.3	521	504	565	495
Monthly change (%)	-2.4	-41.3	-9.3	1.8	-19.1	6.0	12.2	-12.4
Value in 3 months to (\$million)	10.7	16.9	16.8	13.1	1 773	1 623	1 544	1 564
3 mths change of 3 mths prev yr (%)	-4.8	-15.8	42.0	22.5	3.1	-19.4	-25.3	-11.8
Value in year to (\$million)	58.4	48.4	49.3	50.4	6 827	6 919	6 840	6 814
Yearly change (%)	47.5	-19.5	-14.3	-13.7	-7.4	1.8	-0.1	-0.2
Share of total finance, in year to (%)	1.2	1.1	1.1	1.1	1.2	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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