



FINANCE COMPANIES, AUSTRALIA NOVEMBER 1983

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MAIN FEATURES

Amounts financed under finance agreements in November 1983 totalled \$1,473.1 million, an increase of \$190.0 million on October 1983, and \$362.8 million up on November 1982.

The value of goods newly leased in November 1983 was \$301.0 million, \$2.6 million up on October 1983, and \$68.3 million up on November 1982.

As at November 1983 finance companies had finance agreements with balances outstanding of \$17,343.6 million and held lease agreements to the value of \$9,936.4 million.

EXPLANATORY NOTES

Introduction

This publication continues the series of monthly statistics on the lending operations of finance companies compiled from returns collected under the *Census and Statistics Act 1905*.

2. Detailed notes on the finance companies statistical collection and finance companies statistics (e.g. definitions of data items) are available in the July 1983 issue of this publication.

Presentation

3. Tables 1 to 3 show details of finance companies' transactions other than those involving bills of exchange, loans to related non-finance companies and liquidity placements. These latter transactions are covered in Table 4.

Comparability

4. A further dissection of 'amount financed' by purpose of loan for instalment credit for retail sales provided by finance companies is given in the monthly publication *Instalment Credit for Retail Sales, Australia* (5631.0).

5. The statistics on finance for housing presented in this publication are not comparable with those published in the monthly publication *Housing Finance for Owner Occupation, Australia* (5609.0) as the definitions, scope and coverage are not the same.

Interpretation

6. Figures for each State are compiled on the basis of business written or recorded by finance companies (or branches of finance companies) operating in that State but this does not necessarily indicate that the funds so provided are for use within that State. The extent to which funds may be raised in one State for use in another is not known.

7. This publication incorporates revisions made to previous statistics in this series.

Related publications

8. Users may also wish to refer to the following publications which are available on request:

Finance Companies Assets, Liabilities, Income and Expenditure, Australia, 1981-82 (5616.0)

Instalment Credit for Retail Sales, Australia (5631.0)—issued monthly

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

9. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

— nil or rounded to zero

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

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Australian Statistician

TABLE 1. FINANCE COMPANIES : AMOUNT FINANCED CLASSIFIED BY TYPE OF FINANCE AGREEMENT
(\$ million)

Amount financed on finance agreements												
	Other consumer and commercial loans											Leasing of business plant, and equipment
	Instalment credit for retail sales	Personal loans(a)	Wholesale finance	Factoring	Finance for housing			Other commercial loans			Total amount financed	
					Purchase of existing housing	Construction of housing(b)	Purchase of individual residential blocks of land	Construction other than housing	Other purposes(c)	Total other consumer and commercial loans		
AUSTRALIA												
Year—												
1980-81	1,562.2	956.7	5,529.8	536.7	1,013.6	808.3	250.7	1,074.6	1,863.4	5,010.5	13,596.0	3,580.9
1981-82	1,783.7	949.2	6,251.7	665.3	975.6	894.4	217.6	1,278.1	2,191.2	5,557.0	15,206.9	3,594.1
1982-83	1,722.6	863.2	5,770.9	733.8	766.8	589.1	174.2	1,040.6	2,593.3	5,164.0	14,254.5	3,106.3
1982—												
October	138.0	71.2	442.6	63.2	55.8	50.9	13.6	89.0	212.9	422.3	1,137.3	237.6
November	148.0	76.0	430.8	65.1	53.3	49.5	12.1	76.0	199.6	390.4	1,110.3	232.7
December	148.6	76.6	432.1	63.9	68.1	53.9	13.7	72.4	236.6	444.7	1,165.9	262.7
1983—												
January	124.6	60.5	318.9	38.9	34.1	31.5	10.6	64.4	142.1	282.7	825.5	168.9
February	127.3	62.3	409.9	60.8	55.6	41.3	13.2	81.1	175.3	366.5	1,026.8	214.3
March	151.8	75.5	567.5	68.9	70.5	45.8	15.2	95.3	282.2	509.1	1,372.8	297.3
April	129.1	63.7	470.3	55.9	60.1	40.1	13.5	84.5	176.8	374.9	1,093.9	237.6
May	152.0	72.0	559.3	63.1	65.3	47.7	13.8	78.0	254.8	459.7	1,306.1	293.1
June	149.4	72.7	538.5	60.8	67.3	56.4	14.8	106.5	255.9	500.9	1,322.3	355.5
July	149.7	72.6	510.8	62.4	65.2	48.0	11.6	90.9	238.0	453.7	1,249.0	297.4
August	156.2	72.3	586.7	80.3	65.4	48.9	12.7	113.9	223.7	464.6	1,360.0	306.5
September	146.3	69.5	538.0	68.9	62.4	41.8	15.2	76.5	270.8	466.7	1,289.4	289.9
October	149.3	74.4	533.3	84.2	53.9	38.7	15.1	94.8	239.5	441.9	1,283.1	298.4
November	163.9	83.1	610.3	87.0	73.2	51.0	18.5	92.9	293.2	528.9	1,473.1	301.0
STATES—OCTOBER 1983												
N.S.W.	50.6	23.3	216.7	(d)	18.8	11.8	1.7	44.7	85.1	162.1	452.7	116.7
Vic.	35.8	18.5	190.1	(d)	6.1	5.5	3.8	12.5	61.6	89.5	334.0	74.2
Qld	28.9	15.7	85.9	(d)	17.6	13.1	8.8	17.9	51.0	108.4	238.9	55.1
S.A.	9.8	4.1	46.7	(d)	2.2	3.4	0.6	9.2	6.8	22.3	82.9	19.4
W.A.	16.4	7.1	52.3	(d)	6.6	2.4	0.2	9.1	19.9	38.2	114.0	19.6
Tas.	3.3	2.6	13.7	—	0.6	0.2	—	0.4	3.0	4.1	23.7	4.4
N.T.	1.3	0.9	2.9	—	0.5	0.2	—	0.5	2.3	3.5	8.5	1.3
A.C.T.	3.2	2.2	9.2	(d)	1.5	2.1	—	0.4	9.8	13.8	28.4	7.7
STATES—NOVEMBER 1983												
N.S.W.	57.1	27.2	255.5	(d)	28.6	18.0	4.1	50.0	106.4	207.0	546.8	111.3
Vic.	39.1	19.7	205.9	(d)	8.4	3.9	5.8	8.4	65.5	92.1	356.8	70.0
Qld	31.2	17.2	93.2	(d)	20.9	17.1	7.6	18.5	50.9	114.9	256.6	61.1
S.A.	11.2	5.3	56.7	(d)	3.9	4.1	0.3	4.3	11.1	23.7	97.0	21.1
W.A.	16.9	7.6	60.0	(d)	7.1	2.8	0.6	9.7	32.4	52.6	137.1	23.1
Tas.	3.5	2.8	14.8	—	1.0	0.2	—	0.5	1.4	3.1	24.2	5.8
N.T.	1.4	0.6	4.1	—	0.7	1.7	—	0.5	3.1	6.2	12.3	1.3
A.C.T.	3.4	2.6	6.9	(d)	2.7	3.2	—	1.0	22.3	29.3	42.3	7.2

(a) Includes loans to persons for alterations or additions estimated to cost less than \$10,000 to existing dwelling units. (b) Includes loans to persons for alterations or additions estimated to cost \$10,000 or more to existing dwelling units.
(c) Includes loans for the purpose of developing tracts of land into residential blocks. (d) Not available separately; included in 'Wholesale finance'.

TABLE 2. FINANCE COMPANIES : COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES CLASSIFIED BY TYPE OF FINANCE AGREEMENT
(\$ million)

	Instalment credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans					Total other consumer and commercial loans	Total all contracts
					Finance for housing		Other commercial loans				
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges			
AUSTRALIA											
Year—											
1980-81	2,181.6	1,125.3	5,653.1	592.4	841.5	1,009.4	1,195.9	1,728.2	4,775.1	14,327.4	
1981-82	2,331.2	1,251.5	6,194.0	761.3	948.3	1,348.9	1,491.0	2,024.0	5,812.2	16,352.2	
1982-83	2,606.6	1,370.6	6,109.6	850.5	1,216.9	1,485.5	1,968.0	2,332.9	7,003.3	17,940.6	
1982—											
October	202.5	105.6	474.0	67.6	86.3	113.5	136.8	170.6	507.3	1,359.9	
November	213.6	116.0	494.2	77.5	103.0	122.7	134.3	191.9	551.9	1,453.3	
December	219.0	122.6	507.7	75.2	89.7	167.4	150.8	211.8	619.7	1,544.2	
1983—											
January	200.9	98.8	420.8	65.0	78.8	108.3	170.9	179.5	537.5	1,323.0	
February	225.3	114.6	457.1	69.4	105.8	114.1	182.9	180.1	583.0	1,449.4	
March	248.0	128.3	563.1	69.2	140.4	152.7	201.1	257.9	752.0	1,760.6	
April	217.7	106.5	476.0	63.2	118.7	114.4	179.8	206.0	619.0	1,482.3	
May	240.5	125.4	541.1	78.9	134.7	126.5	193.0	195.6	649.8	1,635.7	
June	223.9	115.6	531.9	76.4	110.5	114.3	196.0	191.5	612.3	1,560.1	
July	233.5	121.9	532.0	69.4	102.7	112.3	190.7	207.1	612.8	1,569.7	
August	256.7	126.7	623.5	80.1	111.9	130.8	199.6	191.0	633.2	1,720.3	
September	230.0	122.6	522.2	78.0	107.0	106.1	187.9	189.7	590.8	1,543.5	
October	225.0	120.5	547.2	85.7	112.9	98.7	205.0	213.6	630.2	1,608.6	
November	230.9	135.0	582.4	96.4	122.6	126.2	207.9	238.6	695.3	1,740.0	
STATES—OCTOBER 1983											
N.S.W.	77.3	40.5	234.4	(a)	43.1	30.2	85.4	71.4	130.1	582.3	
Vic.	49.2	29.1	192.9	(a)	15.1	16.5	30.3	70.5	132.4	403.6	
Qld	45.0	22.8	86.6	(a)	33.7	32.1	47.2	36.8	150.0	304.4	
S.A.	16.6	12.3	(b)49.4	(a)	7.1	5.7	6.6	6.0	25.3	(b)103.6	
W.A.	24.2	7.9	48.8	(a)	9.2	10.3	25.6	15.8	61.0	141.9	
Tas.	5.3	4.5	11.6	—	0.2	0.8	2.0	1.1	4.1	25.5	
N.T.	2.6	0.7	(b)	—	0.7	0.3	2.0	1.0	4.0	(b)7.3	
A.C.T.	4.8	2.7	9.2	(a)	3.7	2.9	5.8	11.0	23.4	40.0	
STATES—NOVEMBER 1983											
N.S.W.	80.3	47.9	242.5	(a)	44.1	43.4	80.0	95.1	262.6	633.3	
Vic.	48.6	27.6	205.9	(a)	17.5	21.3	33.8	58.5	131.1	413.2	
Qld	45.5	30.4	90.1	(a)	36.4	41.4	42.5	37.4	157.6	323.7	
S.A.	18.2	11.6	(b)62.1	(a)	7.0	6.9	10.4	11.8	36.2	(b)128.0	
W.A.	24.8	9.2	59.6	(a)	11.3	8.6	29.2	14.6	63.7	157.2	
Tas.	6.1	3.2	12.2	—	0.3	1.2	2.0	1.1	4.6	26.0	
N.T.	2.3	1.0	(b)	—	0.5	0.7	3.4	1.3	5.9	(b)9.2	
A.C.T.	5.1	4.2	6.4	(a)	5.5	2.8	6.6	18.8	33.7	49.2	

(a) Not available separately; included in 'Wholesale finance'. (b) 'Wholesale finance' for Northern Territory included in South Australia.

TABLE 3. FINANCE COMPANIES: BALANCES OUTSTANDING CLASSIFIED BY TYPE OF FINANCE AGREEMENT
(\$ million)

	Balances outstanding on finance agreements										Leasing of business plant and equipment
	Other consumer and commercial loans										
	Instalment credit for retail sales	Personal loans	Wholesale finance	Factoring	Finance for housing		Other commercial loans		Total other consumer and commercial loans	Total all contracts	
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges			
AUSTRALIA											
Year—											
1980-81	3,054.7	1,681.4	1,329.8	144.7	2,615.3	1,385.2	1,984.2	2,397.8	8,382.5	14,593.1	8,351.9
1981-82	3,544.4	1,866.7	1,495.4	172.4	3,040.4	1,803.9	2,420.1	2,890.4	10,154.8	17,233.6	9,622.1
1982-83	3,673.2	1,807.1	1,264.4	173.9	2,951.4	1,574.2	2,712.9	3,146.3	10,384.8	17,303.4	9,783.6
1982—											
October	3,643.1	1,876.5	1,464.1	197.5	3,141.5	1,823.3	2,653.2	3,095.3	10,713.3	17,894.5	9,717.6
November	3,664.4	1,868.1	1,408.0	195.6	3,127.2	1,789.7	2,699.3	3,118.4	10,734.7	17,870.7	9,712.4
December	3,680.3	1,864.1	1,339.2	196.7	3,127.0	1,733.5	2,741.5	3,125.6	10,727.6	17,807.9	9,756.6
1983—											
January	3,671.2	1,856.6	1,250.3	175.5	3,100.8	1,701.1	2,729.3	3,087.8	10,619.0	17,572.6	9,659.5
February	3,649.6	1,839.4	1,210.1	177.6	3,068.4	1,675.2	2,709.1	3,085.0	10,537.7	17,414.5	9,615.6
March	3,649.8	1,830.0	1,223.0	186.5	3,032.1	1,625.9	2,699.1	3,129.1	10,486.2	17,375.5	9,611.5
April	3,642.0	1,821.2	1,226.1	187.5	3,006.8	1,595.4	2,693.0	3,087.4	10,382.7	17,259.5	9,595.0
May	3,661.4	1,811.4	1,252.3	180.7	2,965.1	1,570.1	2,686.1	3,110.7	10,331.9	17,237.6	9,664.4
June	3,673.2	1,807.1	1,264.4	173.9	2,951.4	1,574.2	2,712.9	3,146.3	10,384.8	17,303.4	9,783.6
July	3,657.2	1,790.7	1,249.3	176.1	2,927.4	1,516.5	2,767.2	3,137.6	10,348.7	17,222.0	9,784.5
August	3,648.1	1,786.9	1,221.4	189.3	2,911.0	1,484.7	2,771.2	3,174.6	10,341.5	17,187.2	9,801.5
September	3,653.1	1,779.6	1,255.1	196.8	2,892.0	1,475.3	2,809.1	3,197.4	10,373.9	17,258.4	9,901.4
October	3,662.8	1,792.0	1,244.4	216.8	2,853.2	1,479.4	2,845.3	3,189.2	10,367.1	17,283.1	9,880.3
November	3,683.0	1,784.6	1,277.9	224.6	2,842.1	1,462.2	2,867.8	3,201.4	10,373.5	17,343.6	9,936.4
STATES—OCTOBER 1983											
N.S.W.	1,262.6	618.1	541.9	(a)	1,248.8	662.9	949.8	1,137.0	3,998.5	6,421.2	4,178.8
Vic.	808.1	456.5	392.4	(a)	260.4	220.9	465.2	795.6	1,742.1	3,399.2	2,252.0
Qld	740.3	354.9	223.6	(a)	907.7	365.0	565.6	575.2	2,413.6	3,732.4	1,772.3
S.A.	256.1	113.3	(b)110.6	(a)	133.3	51.3	142.4	134.1	461.1	(b)941.2	585.0
W.A.	403.5	144.9	132.5	(a)	215.8	112.0	383.8	237.7	949.2	1,630.0	724.3
Tas.	71.3	47.8	22.6	—	6.0	15.2	35.0	16.7	72.9	214.6	137.9
N.T.	40.1	10.5	(b)	—	10.4	6.6	50.4	23.5	90.9	(b)141.5	61.9
A.C.T.	80.8	45.9	37.5	(a)	70.8	45.4	253.1	269.4	638.8	803.0	168.2
STATES—NOVEMBER 1983											
N.S.W.	1,265.1	616.8	560.4	(a)	1,235.2	659.4	951.3	1,146.8	3,992.7	6,435.0	4,178.0
Vic.	819.5	457.9	405.5	(a)	255.0	216.1	471.2	788.0	1,730.3	3,413.2	2,296.8
Qld	744.1	352.3	227.7	(a)	915.8	352.4	576.5	580.5	2,425.2	3,749.3	1,778.7
S.A.	257.7	109.1	(b)111.3	(a)	129.8	51.9	142.8	133.0	457.6	(b)935.6	591.5
W.A.	404.9	141.8	133.9	(a)	219.2	111.3	391.9	239.4	961.7	1,642.3	719.2
Tas.	70.7	48.5	25.8	—	6.0	15.1	35.1	16.6	72.7	217.7	140.3
N.T.	39.9	10.7	(b)	—	11.2	8.3	50.9	23.8	94.2	(b)144.8	61.3
A.C.T.	81.1	47.6	38.1	(a)	69.9	47.6	248.2	273.3	639.0	805.8	170.6

(a) Not available separately, included in 'Wholesale finance'. (b) 'Wholesale finance' for Northern Territory included in South Australia.

TABLE 4. FINANCE COMPANIES : OTHER TRANSACTIONS, AUSTRALIA
(\$ million)

	<i>Bills of exchange</i>			<i>Liquidity placements</i>	<i>Loans to non-finance companies in group</i>
	<i>Amounts paid for bills acquired during period</i>	<i>Amounts received for bills disposed of during period</i>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>
<i>Year—</i>					
1980-81	888.8	893.4	104.7	245.9	367.4
1981-82	2,093.3	2,046.5	134.1	311.0	277.2
1982-83	2,606.3	2,562.2	179.8	484.0	324.1
<i>1982—</i>					
October	245.1	134.8	278.6	724.1	315.6
November	295.8	250.0	324.5	695.9	335.8
December	238.4	185.5	377.3	629.3	365.4
<i>1983—</i>					
January	181.1	175.8	382.6	628.6	335.7
February	218.6	288.3	312.9	613.0	316.9
March	218.4	302.0	229.3	579.4	337.8
April	290.4	256.4	173.4	678.9	355.5
May	252.0	237.9	187.5	587.2	338.9
June	214.5	222.2	179.8	484.0	324.1
July	341.0	197.4	323.4	564.8	312.0
August	374.5	364.3	338.4	552.7	311.1
September	470.1	456.4	352.1	448.8	309.9
October	435.0	451.4	334.9	414.2	290.0
November	462.6	460.2	337.2	415.0	311.1