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FINANCE COMPANIES, AUSTRALIA JUNE 1981

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MAIN FEATURES

Amounts financed under finance agreements in June 1981 totalled \$1,277.8 million, an increase of \$35.9 million on May 1981, and \$270.6 million up on June 1980.

The value of goods newly leased in June 1981 was \$350.0 million, \$44.7 million up on May 1981, and \$34.3 million up on June 1980.

As at 30 June 1981 finance companies had finance agreements with balances outstanding of \$14,418.5 million and held lease agreements to the value of \$8,334.8 million.

During 1980-81 amounts financed under finance agreements totalled \$13,513.5 million and the value of goods newly leased was \$3,573.6 million, \$2,402.7 million (21.6 per cent) and \$750.2 million (26.6 per cent), respectively, more than in 1979-80.

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 1980 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, 1979-80 (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) which is available free of charge 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												
Instalment credit for retail sales	Personal loans(a)	Wholesale finance	Factoring	Other consumer and commercial loans					Total other consumer and commercial loans	Total amount financed	Leasing of business plants and equipment Value of goods newly leased during period	
				Finance for housing			Other commercial loans					
				Purchase of existing housing	Construction of housing(b)	Purchase of individual residential blocks of land	Construction other than housing	Other purpose(c)				
AUSTRALIA												
Year—												
1978-79	1,545.5	771.7	4,694.0	319.5	512.7	450.3	144.5	541.6	1,164.0	2,813.1	10,143.7	2,319.0
1979-80	1,451.4	827.6	4,936.0	400.1	596.1	547.3	157.5	735.5	1,459.2	3,495.7	11,110.8	2,823.4
1980-81	1,585.9	956.9	5,466.4	537.5	1,005.5	797.7	250.4	1,074.7	1,838.5	4,966.8	13,513.5	3,573.6
1980—												
May	126.8	76.6	440.7	36.1	62.4	56.7	15.4	66.0	151.3	351.8	1,032.1	262.3
June	116.3	74.8	418.4	34.5	73.3	59.7	18.0	80.8	131.3	363.1	1,007.2	315.7
July	137.2	81.5	488.6	37.7	71.6	60.7	19.2	76.1	145.8	373.4	1,118.4	288.1
August	118.8	71.8	431.2	37.5	71.7	56.5	17.2	74.0	119.2	338.6	997.9	274.1
September	122.4	75.5	453.3	44.8	77.4	64.5	17.5	76.9	124.0	360.3	1,056.3	288.8
October	136.9	83.5	487.3	48.7	81.5	68.8	19.1	80.8	145.3	395.5	1,151.9	295.2
November	127.6	76.3	440.9	41.9	67.3	59.4	24.5	86.0	146.1	383.3	1,070.0	285.8
December	135.1	84.6	462.4	48.0	106.1	81.0	26.2	100.8	187.5	501.6	1,231.6	336.2
1981—												
January	121.7	68.1	355.5	28.6	55.6	46.8	15.5	90.9	128.2	337.0	910.8	255.3
February	128.1	73.5	430.7	44.9	80.4	63.5	18.6	88.4	135.7	386.6	1,063.8	255.6
March	139.7	89.7	472.4	50.8	88.1	69.1	21.8	96.2	177.9	453.0	1,205.7	318.7
April	134.9	81.9	472.7	51.2	93.8	69.3	22.1	101.7	159.8	446.7	1,187.4	320.5
May	139.0	85.1	479.6	49.3	103.4	80.7	25.4	99.4	179.8	488.9	1,241.9	305.3
June	144.6	85.3	491.8	54.2	108.6	77.2	23.3	103.4	189.4	501.9	1,277.8	350.0
STATES—MAY 1981												
N.S.W.	51.8	32.5	189.2	(d)	58.6	35.0	9.1	40.4	47.6	190.7	464.1	115.3
Vic.	28.9	20.4	143.4	(d)	8.0	5.3	1.8	14.3	36.1	65.4	258.1	73.7
Qld.	24.9	15.4	91.5	(d)	21.0	24.9	11.9	17.9	24.8	100.5	232.3	59.7
S.A.	9.6	5.9	35.5	(d)	2.4	1.6	0.7	3.2	6.4	14.2	65.2	17.8
W.A.	15.3	5.6	44.8	—	9.7	8.5	1.6	21.4	17.5	58.7	124.4	27.8
Tas.	3.9	3.0	11.8	—	0.3	0.1	0.3	0.1	1.4	2.3	21.0	5.2
N.T.	1.6	0.3	6.2	—	0.2	0.2	0.1	0.2	3.2	3.8	11.9	2.2
A.C.T.	3.1	2.1	6.4	(d)	3.2	5.3	0.1	1.9	42.8	53.3	64.9	3.7
STATES—JUNE 1981												
N.S.W.	49.2	30.4	197.8	(d)	57.6	31.0	8.0	36.3	53.0	185.7	463.2	136.8
Vic.	31.5	20.6	153.1	(d)	12.5	8.5	1.9	19.2	40.4	82.5	287.7	81.5
Qld.	26.1	16.3	86.0	(d)	20.7	23.9	11.3	21.7	28.7	106.3	234.7	70.1
S.A.	11.2	6.0	38.6	(d)	2.8	1.8	0.4	3.8	4.8	13.5	69.4	22.7
W.A.	17.7	5.3	46.6	—	12.0	5.7	1.3	18.5	20.2	57.8	127.4	26.5
Tas.	4.0	2.8	11.2	—	0.4	0.1	0.2	0.1	2.5	3.2	21.3	4.4
N.T.	1.7	0.2	3.8	—	0.4	0.4	0.1	0.3	1.6	2.8	8.5	2.7
A.C.T.	3.0	3.6	9.0	(d)	2.4	5.8	0.1	3.6	38.2	50.0	65.7	5.3

(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)

(\$ million)										
	Installment credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans					Total all contracts
					Finance for housing		Other commercial loans		Total other consumer and commercial loans	
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges		
AUSTRALIA										
Year—										
1978-79	2,146.1	964.6	4,599.4	361.6	727.6	876.3	934.7	1,107.6	3,646.1	11,717.9
1979-80	2,193.5	1,095.9	4,989.4	446.9	741.1	861.2	1,035.9	1,266.7	3,905.0	12,630.5
1980-81	2,232.6	1,126.7	5,594.5	590.5	844.1	994.3	1,239.8	1,753.7	4,831.9	14,376.3
1980—										
May	189.6	95.8	438.1	43.7	69.9	83.0	89.6	104.0	346.4	1,113.5
June	177.0	95.1	419.3	42.2	69.2	74.4	83.8	122.3	349.8	1,083.4
July	201.8	105.5	491.9	42.7	68.6	69.8	99.8	147.2	385.3	1,227.2
August	176.0	88.8	441.2	39.9	62.8	59.9	92.0	110.0	324.7	1,070.5
September	181.0	94.9	452.6	47.2	63.2	74.5	93.8	133.3	364.9	1,140.5
October	190.2	91.6	464.6	50.4	73.7	79.9	104.6	132.8	391.0	1,189.8
November	169.9	88.3	439.6	47.1	64.3	76.4	88.6	120.6	349.9	1,094.8
December	178.5	99.0	506.3	53.8	80.8	126.8	103.5	175.1	486.1	1,323.7
1981—										
January	171.5	85.0	426.5	49.0	56.9	66.4	109.1	130.0	362.3	1,094.4
February	180.7	91.9	435.8	46.7	68.1	78.9	123.4	122.8	393.1	1,148.2
March	204.2	103.3	490.3	49.9	76.1	84.9	113.7	157.1	431.7	1,279.3
April	190.0	88.7	484.3	49.7	76.7	94.2	95.5	184.8	451.2	1,263.9
May	194.0	94.5	459.9	56.1	71.6	92.3	107.3	155.6	426.9	1,231.4
June	194.8	93.2	501.7	57.9	81.5	90.5	108.6	184.3	464.9	1,312.5
STATES—MAY 1981										
N.S.W.	74.5	36.1	185.5	(a)	24.5	38.9	46.8	49.4	159.5	455.6
Vic.	40.2	25.3	143.5	(a)	10.7	11.0	17.1	36.8	75.7	284.7
Qld	32.8	16.8	83.0	(a)	21.3	22.4	15.9	20.8	80.4	213.0
S.A. (b)	16.4	6.4	39.9	(a)	5.4	3.0	6.9	5.7	20.9	83.7
W.A.	20.5	4.8	45.5	—	7.8	11.0	11.9	18.2	48.9	119.8
Tas.	5.7	2.9	12.2	—	0.3	0.4	2.4	0.8	3.8	24.7
N.T.	(b)	(b)	(b)	—	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	3.8	2.3	6.3	(a)	1.7	5.6	6.3	23.9	37.5	49.9
STATES—JUNE 1981										
N.S.W.	73.9	35.4	200.1	(a)	32.0	39.5	44.4	61.2	176.9	486.4
Vic.	42.1	23.8	157.0	(a)	7.4	13.6	18.6	41.8	81.4	304.3
Qld	32.7	16.6	88.9	(a)	25.2	19.2	18.2	31.2	93.8	232.0
S.A. (b)	17.7	6.6	44.3	(a)	6.1	3.3	6.1	5.1	20.7	89.3
W.A.	19.3	5.5	48.3	—	8.0	8.6	13.8	22.8	53.1	126.2
Tas.	5.5	2.7	12.1	—	0.8	0.8	2.0	0.4	4.0	24.4
N.T.	(b)	(b)	(b)	—	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	3.5	2.4	9.0	(a)	2.1	5.5	5.5	21.9	35.0	50.0

(a) Not available separately, included in "Wholesale finance".

(b) 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	
	Instalment credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans				Total all contracts	Value of all leasing agreements at end of period
					Finance for housing		Other commercial loans			
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges		
AUSTRALIA										
Year—										
1978-79	2,898.3	1,353.0	1,251.4	87.1	1,749.7	882.8	1,355.2	1,831.8	5,819.5	11,409.4
1979-80	2,897.2	1,460.5	1,299.7	109.2	1,940.8	943.7	1,507.0	2,111.1	6,502.6	12,269.1
1980-81	3,022.7	1,688.7	1,279.8	149.3	2,625.2	1,361.4	1,925.2	2,366.3	8,278.0	14,418.5
1980—										
May	2,903.0	1,445.7	1,294.0	110.7	1,900.5	909.6	1,472.7	2,085.7	6,368.4	12,121.7
June	2,897.2	1,460.5	1,299.7	109.2	1,940.8	943.7	1,507.0	2,111.1	6,502.6	12,269.1
July	2,861.1	1,456.5	1,310.8	112.3	1,965.4	963.8	1,556.8	2,101.6	6,587.6	12,328.3
August	2,864.3	1,469.5	1,310.2	117.8	2,006.5	1,010.2	1,574.6	2,119.9	6,711.2	12,473.0
September	2,865.7	1,454.5	1,318.4	124.9	2,050.8	1,036.9	1,580.6	2,158.4	6,826.7	12,620.2
October	2,819.9	1,500.8	1,347.8	131.9	2,108.2	1,073.4	1,600.6	2,179.3	6,961.5	12,823.9
November	2,888.4	1,517.7	1,356.9	135.1	2,146.5	1,107.0	1,628.0	2,220.1	7,101.6	12,999.4
December	2,902.1	1,537.6	1,372.0	138.1	2,229.5	1,124.3	1,667.1	2,244.6	7,265.5	13,165.3
1981—										
January	2,929.3	1,553.3	1,353.4	123.2	2,230.1	1,160.8	1,707.9	2,269.6	7,368.4	13,232.5
February	2,943.5	1,569.9	1,365.7	129.1	2,292.3	1,190.0	1,707.4	2,305.1	7,494.8	13,404.0
March	2,960.3	1,593.9	1,371.7	140.0	2,357.3	1,228.5	1,746.7	2,334.0	7,666.5	13,622.2
April	2,973.2	1,617.4	1,352.4	147.4	2,434.3	1,258.8	1,797.8	2,331.0	7,821.9	13,812.2
May	2,994.5	1,651.0	1,280.2	147.8	2,529.0	1,309.5	1,859.3	2,355.2	8,053.1	14,126.6
June	3,022.7	1,688.7	1,279.8	149.3	2,625.2	1,361.4	1,975.2	2,366.3	8,278.0	14,418.5
STATES—MAY 1981										
N.S.W.	1,173.0	642.1	497.6	(a)	1,113.7	592.3	643.1	748.2	3,097.3	5,410.1
Vic.	570.0	429.5	449.6	(a)	277.9	186.0	352.8	653.0	1,461.6	2,918.7
Qld.	535.1	280.9	215.5	(a)	687.8	277.6	371.7	357.2	1,694.4	2,725.8
S.A. (b)	256.0	116.3	93.7	(a)	163.2	50.6	132.6	98.0	444.5	910.5
W.A.	318.3	94.3	134.0	—	208.9	133.7	270.6	252.4	865.6	1,412.2
Tas.	79.9	52.3	23.7	—	6.0	13.2	37.2	12.9	69.3	145.7
N.T.	(b)	(b)	(b)	—	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	62.2	35.6	13.9	(a)	71.5	56.2	51.3	233.6	412.5	524.2
STATES—JUNE 1981										
N.S.W.	1,175.9	652.2	501.3	(a)	1,176.8	616.8	654.3	742.0	3,189.9	5,519.2
Vic.	575.7	439.2	451.4	(a)	279.2	193.6	357.7	660.4	1,490.8	2,957.0
Qld.	543.5	287.1	213.8	(a)	714.9	290.5	359.0	356.0	1,750.4	2,794.8
S.A. (b)	259.2	118.5	92.8	(a)	162.7	51.5	134.7	97.8	446.7	917.3
W.A.	324.9	96.4	132.9	—	216.1	137.7	288.5	254.7	897.0	1,451.2
Tas.	80.2	53.4	22.8	—	5.6	13.0	37.3	13.2	69.0	146.5
N.T.	(b)	(b)	(b)	—	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	63.3	41.9	14.1	(a)	69.9	58.3	63.8	242.2	434.2	553.5

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