



AUSTRALIAN BUREAU OF STATISTICS  
CANBERRA

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FINANCE COMPANIES  
SEPTEMBER 1976

| Item                                   | SUMMARY OF MOVEMENTS |                               |             |                                   |              |
|--|----------------------|-------------------------------|-------------|-----------------------------------|--------------|
|  | September 1976       | Change Over<br>Previous Month |             | Change Over<br>Previous September |              |
|  | (\$m)                | (\$m)                         | (%)         | (\$m)                             | (%)          |
| <b>AMOUNT FINANCED</b>                 |                      |                               |             |                                   |              |
| Instalment Credit                      | 126.4                | +2.8                          | +2.3        | +18.6                             | +17.3        |
| Personal Loans                         | 48.2                 | +0.7                          | +1.5        | +10.7                             | +28.5        |
| Wholesale Finance                      | 320.6                | +21.6                         | +7.2        | +92.4                             | +40.5        |
| Factoring                              | 21.7                 | +1.2                          | +5.9        | +2.3                              | +11.9        |
| Other Consumer and Commercial<br>Loans | 243.4                | +7.9                          | +3.4        | +47.3                             | +24.1        |
| <b>TOTAL</b>                           | <b>760.3</b>         | <b>+34.2</b>                  | <b>+4.7</b> | <b>+171.4</b>                     | <b>+29.1</b> |
| Value of Goods Newly Leased            | 102.0                | +11.0                         | +12.1       | +20.6                             | +25.3        |

EXPLANATORY NOTES

Introduction

This bulletin contains details of the lending operations of finance companies compiled from monthly returns collected from those companies. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1976 issue of this bulletin or the annual bulletin *Finance Companies Assets, Liabilities, Income and Expenditure 1970-71 to 1974-75* (Reference No. 5/40).

Presentation

2. Figures for each State are compiled on the basis of business written or recorded by finance companies for 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.

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

4. Table 5 provides certain details on the operations of Selected Finance Companies which may be

regarded as "merchant banks" falling within the scope of the Finance Companies collection. A detailed statement of the criteria used to select finance companies for inclusion in Table 5 is contained in the July 1976 issue of this bulletin.

Comparability

5. 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 bulletin *Instalment Credit for Retail Sales* (Reference No. 5/46).

6. The statistics on finance for housing published in this bulletin are not comparable with those published in the monthly bulletin *Housing Finance for Tenor Occupation* (Reference No. 5/56) as the definitions, scope and coverage are not the same.

Symbols and other usages

- .. revised
- ... nil, or less than half the final digit shown
- n.a. not available for publication

Any discrepancies between totals and sums of components in tables are due to rounding.

NOTE: Inquiries concerning these statistics may be made in Canberra by telephoning Mr Tim Power on 52 7110 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

TABLE 1. FINANCE COMPANIES : AMOUNT FINANCED CLASSIFIED BY FINANCE AGREEMENT  
(\$ m)

|                         | Other consumer and commercial loans      |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
|-------------------------|--|-----------------------|----------------------|---------------------|------------------------------------|-----------------------------------|--|--|--|-----------------------------|-----------------------|
|                         | Instalment<br>credit for<br>retail sales | Personal<br>loans (a) | Wholesale<br>finance | Finance for housing |                                    |                                   | Other commercial loans                                     |  | Total<br>other<br>consumer<br>and<br>commercial<br>loans | Total<br>amount<br>financed |                       |
|                         |  |                       |                      | Factoring           | Purchase of<br>existing<br>housing | Construction<br>of<br>housing (b) | Purchase of<br>individual<br>residential<br>blocks of land | Construction<br>other<br>than<br>housing |  |                             | Other<br>purposes (c) |
| AUSTRALIA               |  |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
| Year -                  |  |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
| 1973-74                 | 1,146.2                                  | 341.5                 | 1,845.6              | 52.0                | 544.8                              | 671.4                             | 273.9  | 439.1                                    | 1,842.2  | 3,771.4                     | 7,256.9               |
| 1974-75                 | 1,154.5                                  | 335.5                 | 2,143.5              | 93.2                | 179.1                              | 304.6                             | 90.2   | 299.0                                    | 1,031.8  | 1,904.7                     | 5,721.3               |
| 1975-76                 | 1,389.2                                  | 505.3                 | 2,873.6              | 237.4               | 416.3                              | 440.2                             | 131.8  | 420.4                                    | 1,205.6  | 2,614.3                     | 7,619.9               |
| 1975 -                  |  |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
| August                  | 104.6                                    | 36.3                  | 214.0                | 19.5                | 26.2                               | 27.5                              | 9.6  | 37.7                                     | 94.6   | 195.7                       | 570.1                 |
| September               | 107.8                                    | 37.5                  | 228.2                | 19.4                | 27.7                               | 31.1                              | 10.3   | 34.0                                     | 93.0   | 196.1                       | 588.9                 |
| October                 | 123.7                                    | 43.7                  | 247.6                | 22.8                | 30.0                               | 37.5                              | 11.4   | 54.5                                     | 105.0  | 238.4                       | 676.2                 |
| November                | 106.7                                    | 42.9                  | 213.9                | 19.8                | 30.3                               | 33.4                              | 9.9  | 24.4                                     | 69.8   | 167.9                       | 551.2                 |
| December                | 119.7                                    | 44.2                  | 233.4                | 21.4                | 35.4                               | 46.9                              | 12.2   | 38.3                                     | 99.1   | 231.8                       | 650.5                 |
| 1976 -                  |  |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
| January                 | 103.8                                    | 35.1                  | 160.1                | 12.0                | 21.7                               | 21.5                              | 8.2  | 33.6                                     | 71.6   | 156.6                       | 467.6                 |
| February                | 105.3                                    | 38.7                  | 222.2                | 19.1                | 31.5                               | 33.2                              | 10.6   | 30.3                                     | 92.5   | 198.2                       | 583.5                 |
| March                   | 127.1                                    | 50.0                  | 288.3                | 23.3                | 43.7                               | 42.2                              | 11.3   | 30.7                                     | 101.0  | 228.9                       | 717.5                 |
| April                   | 123.4                                    | 43.2                  | 258.2                | 21.2                | 45.2                               | 43.3                              | 11.6   | 28.7                                     | 120.2  | 249.1                       | 695.0                 |
| May                     | 125.3                                    | 46.8                  | 298.0                | 20.4                | 45.4                               | 45.3                              | 11.5   | 41.6                                     | 115.2  | 259.0                       | 749.4                 |
| June                    | 131.1                                    | 49.7                  | 288.8                | 19.8                | 53.9                               | 51.5                              | 14.2   | 39.0                                     | 139.6  | 298.2                       | 787.6                 |
| July                    | 129.8                                    | 47.3                  | 289.8                | 17.7                | 46.8                               | 53.6                              | 14.5   | 151.4                                    | 130.4  | 1296.7                      | 1781.3                |
| August                  | 123.6                                    | 47.5                  | 299.0                | 20.5                | 47.1                               | 47.2                              | 12.7   | 40.2                                     | 188.3  | 1235.5                      | 1726.1                |
| September               | 126.4                                    | 48.2                  | 320.6                | 21.7                | 37.2                               | 47.3                              | 13.2   | 40.0                                     | 105.8  | 243.4                       | 760.3                 |
| STATES - AUGUST 1976    |  |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
| N.S.W.                  | 42.5                                     | 20.7                  | 102.1                | 7.5                 | 12.3                               | 13.3                              | 2.4  | 10.6                                     | 36.7   | 75.3                        | 248.0                 |
| Vic.                    | 27.0                                     | 14.4                  | 77.5                 | 10.3                | 13.1                               | 13.0                              | 1.5  | 13.6                                     | 21.1   | 62.3                        | 191.5                 |
| Qld                     | 20.8                                     | 5.3                   | 45.9                 | (d)                 | 18.6                               | 14.5                              | 15.2   | 17.8                                     | 116.2  | 142.3                       | 1114.4                |
| S.A.                    | 12.0                                     | (e)34.6               | (e)34.8              | (d)                 | 5.8                                | 9.4                               | 1.9  | 1.4                                      | 3.8  | 22.2                        | 70.6                  |
| W.A.                    | 11.9                                     | 1.4                   | 28.5                 | (d)                 | 5.8                                | 3.9                               | 1.5  | 5.7                                      | 7.2  | 24.0                        | 65.9                  |
| Tas.                    | 5.4                                      | 0.8                   | 9.4                  | --                  | 0.6                                | 0.7                               | 0.1  | 0.1                                      | 2.3  | 3.8                         | 18.4                  |
| N.T.                    | 1.0                                      | (e)                   | (e)                  | --                  | 0.6                                | 0.7                               | 0.1  | 0.1                                      | 2.3  | 3.8                         | 3.9                   |
| A.C.T.                  | 3.0                                      | 1.3                   | 3.5                  | --                  | 0.9                                | 2.5                               | --   | 1.2                                      | 1.0  | 5.6                         | 13.4                  |
| STATES - SEPTEMBER 1976 |  |                       |                      |                     |                                    |                                   |  |  |  |                             |                       |
| N.S.W.                  | 43.5                                     | 19.4                  | 106.7                | 8.1                 | 10.3                               | 12.0                              | 3.2  | 9.7                                      | 46.5   | 81.7                        | 259.2                 |
| Vic.                    | 27.2                                     | 15.5                  | 80.6                 | 10.7                | 11.1                               | 13.2                              | 1.1  | 15.9                                     | 25.3   | 66.7                        | 200.7                 |
| Qld                     | 21.4                                     | 6.0                   | 54.7                 | (d)                 | 4.6                                | 5.1                               | 5.2  | 6.8                                      | 13.4   | 35.0                        | 117.1                 |
| S.A.                    | 12.6                                     | (e)4.1                | (e)36.6              | (d)                 | 7.2                                | 10.3                              | 2.4  | 1.1                                      | 3.6  | 24.6                        | 75.7                  |
| W.A.                    | 11.9                                     | 1.5                   | 32.0                 | (d)                 | 2.9                                | 3.4                               | 1.2  | 3.7                                      | 14.3   | 25.6                        | 71.0                  |
| Tas.                    | 5.3                                      | 0.6                   | 9.4                  | --                  | 0.5                                | 0.6                               | 0.1  | 0.1                                      | 2.1  | 3.3                         | 17.8                  |
| N.T.                    | 1.2                                      | (e)                   | (e)                  | --                  | 0.5                                | 0.6                               | 0.1  | 0.1                                      | 2.1  | 3.3                         | 4.2                   |
| A.C.T.                  | 3.4                                      | 1.3                   | 3.5                  | --                  | 0.5                                | 2.7                               | --   | 2.7                                      | 0.7  | 6.5                         | 14.7                  |

(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". (e) Northern Territory included in South Australia.

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

|                         | Instalment<br>credit for<br>retail sales | Personal<br>loans | Wholesale<br>finance | Factoring | Other consumer and commercial loans |                                   |                                   |                                   |  | Total<br>all<br>contracts |
|-------------------------|--|-------------------|----------------------|-----------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|---------------------------|
|                         |  |                   |                      |           | Finance for housing                 |                                   | Other commercial loans            |                                   | Total<br>other<br>consumer<br>and<br>commercial<br>loans |                           |
|                         |  |                   |                      |           | Contracts<br>including<br>charges   | Contracts<br>excluding<br>charges | Contracts<br>including<br>charges | Contracts<br>excluding<br>charges |  |                           |
| AUSTRALIA               |  |                   |                      |           |                                     |                                   |                                   |                                   |  |                           |
| Year -                  |  |                   |                      |           |                                     |                                   |                                   |                                   |  |                           |
| 1973-74                 | 1,352.4                                  | 349.3             | 1,817.0              | 159.8     | 547.3                               | 682.4                             | 457.5                             | 1,271.9                           | 2,959.1  | 6,637.5                   |
| 1974-75                 | 1,432.8                                  | 390.1             | 2,130.0              | 212.5     | 464.4                               | 654.5                             | 534.7                             | 968.4                             | 2,622.0  | 6,787.4                   |
| 1975-76                 | 1,613.9                                  | 521.9             | 2,721.9              | 264.9     | 503.6                               | 763.8                             | 570.3                             | 1,296.6                           | 3,134.1  | 8,257.0                   |
| 1975 -                  |  |                   |                      |           |                                     |                                   |                                   |                                   |  |                           |
| August                  | 128.3                                    | 39.9              | 199.4                | 20.5      | 38.8                                | 61.1                              | 42.5                              | 91.1                              | 233.5  | 621.7                     |
| September               | 132.0                                    | 39.8              | 198.7                | 21.4      | 45.6                                | 63.4                              | 48.8                              | 97.9                              | 255.6  | 647.7                     |
| October                 | 136.9                                    | 43.4              | 217.1                | 23.1      | 41.1                                | 70.3                              | 48.2                              | 114.8                             | 274.3  | 694.8                     |
| November                | 121.6                                    | 40.1              | 196.5                | 21.8      | 36.3                                | 60.7                              | 44.0                              | 81.6                              | 222.6  | 602.6                     |
| December                | 130.9                                    | 45.8              | 205.6                | 24.2      | 48.4                                | 84.7                              | 58.2                              | 134.6                             | 335.9  | 732.5                     |
| 1976 -                  |  |                   |                      |           |                                     |                                   |                                   |                                   |  |                           |
| January                 | 129.2                                    | 39.4              | 199.3                | 20.7      | 34.8                                | 45.5                              | 51.2                              | 88.1                              | 219.6  | 608.2                     |
| February                | 133.7                                    | 41.2              | 206.8                | 20.6      | 40.5                                | 62.1                              | 43.9                              | 90.8                              | 237.2  | 639.5                     |
| March                   | 149.9                                    | 51.8              | 281.6                | 22.1      | 50.7                                | 63.9                              | 47.7                              | 121.9                             | 284.2  | 789.5                     |
| April                   | 132.1                                    | 44.2              | 241.0                | 22.1      | 40.8                                | 58.2                              | 43.4                              | 107.1                             | 249.5  | 688.9                     |
| May                     | 139.2                                    | 47.9              | 272.9                | 24.0      | 42.4                                | 58.5                              | 43.8                              | 99.7                              | 244.4  | 728.6                     |
| June                    | 144.8                                    | 47.7              | 295.5                | 25.0      | 41.8                                | 61.2                              | 53.0                              | 131.7                             | 287.6  | 800.7                     |
| July                    | 150.7                                    | 51.5              | 280.3                | 22.6      | 54.6                                | 66.7                              | 48.1                              | 139.5                             | 308.8  | 813.9                     |
| August                  | 148.5                                    | 50.4              | 245.5                | 19.5      | 42.3                                | 63.3                              | 48.2                              | 93.4                              | 247.3  | 711.2                     |
| September               | 148.2                                    | 50.2              | 279.3                | 21.9      | 43.7                                | 66.3                              | 52.3                              | 109.2                             | 271.5  | 771.1                     |
| STATES - AUGUST 1976    |  |                   |                      |           |                                     |                                   |                                   |                                   |  |                           |
| N.S.W.                  | 52.6                                     | 121.4             | 83.5                 | 7.2       | 11.4                                | 120.9                             | 16.5                              | 142.0                             | 190.8  | 1255.4                    |
| Vic.                    | 33.4                                     | 16.9              | 64.2                 | 9.8       | 9.3                                 | 17.7                              | 19.9                              | 28.0                              | 164.9  | 1189.1                    |
| Qld                     | 23.7                                     | 5.6               | 36.7                 | (a)       | 13.2                                | 7.6                               | 9.9                               | 14.6                              | 45.3   | 111.3                     |
| S.A. (b)                | 15.1                                     | 3.9               | 29.3                 | (a)       | 4.9                                 | 10.2                              | 3.6                               | 1.3                               | 19.9   | 68.2                      |
| W.A.                    | 13.9                                     | 1.4               | 23.7                 | (a)       | 2.2                                 | 3.5                               | 5.9                               | 5.9                               | 17.5   | 56.4                      |
| Tas.                    | 6.2                                      | 0.1               | 7.8                  | --        | --                                  | 0.5                               | 1.4                               | 0.2                               | 2.2  | 16.2                      |
| N.T.                    | (b)                                      | (b)               | (b)                  | --        | (b)                                 | (b)                               | (b)                               | (b)                               | (b)  | (b)                       |
| A.C.T.                  | 3.7                                      | 1.2               | 2.9                  | --        | 1.4                                 | 3.0                               | 1.0                               | 1.4                               | 6.8  | 14.5                      |
| STATES - SEPTEMBER 1976 |  |                   |                      |           |                                     |                                   |                                   |                                   |  |                           |
| N.S.W.                  | 52.7                                     | 20.8              | 90.9                 | 8.2       | 12.3                                | 25.4                              | 20.7                              | 52.9                              | 111.4  | 284.0                     |
| Vic.                    | 32.5                                     | 16.3              | 69.3                 | 10.7      | 9.0                                 | 14.4                              | 9.9                               | 35.2                              | 68.4   | 197.4                     |
| Qld                     | 23.8                                     | 6.4               | 49.5                 | (a)       | 12.1                                | 8.6                               | 9.7                               | 11.4                              | 41.8   | 121.6                     |
| S.A. (b)                | 15.3                                     | 4.1               | 33.7                 | (a)       | 6.2                                 | 11.4                              | 4.1                               | 1.0                               | 22.7   | 75.8                      |
| W.A.                    | 13.6                                     | 1.4               | 27.5                 | (a)       | 2.5                                 | 3.3                               | 5.6                               | 6.6                               | 18.1   | 60.6                      |
| Tas.                    | 6.3                                      | 0.1               | 8.5                  | --        | --                                  | 0.5                               | 1.6                               | 0.1                               | 2.2  | 17.1                      |
| N.T.                    | (b)                                      | (b)               | (b)                  | --        | (b)                                 | (b)                               | (b)                               | (b)                               | (b)  | (b)                       |
| A.C.T.                  | 3.9                                      | 1.1               | 3.0                  | --        | 1.5                                 | 2.7                               | 0.7                               | 1.9                               | 6.8  | 14.8                      |

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

TABLE 3. FINANCE COMPANIES : BALANCES OUTSTANDING CLASSIFIED BY FINANCE AGREEMENT  
(\$ m)

|                         | Other consumer and commercial loans      |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
|-------------------------|--|-------------------|----------------------|-----------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|---------------------------|
|                         | Instalment<br>credit for<br>retail sales | Personal<br>loans | Wholesale<br>finance | Factoring | Finance for housing               |                                   | Other commercial loans            |                                   | Total<br>other<br>consumer<br>and<br>commercial<br>loans | Total<br>all<br>contracts |
|                         |  |                   |                      |           | Contracts<br>including<br>charges | Contracts<br>excluding<br>charges | Contracts<br>including<br>charges | Contracts<br>excluding<br>charges |  |                           |
| AUSTRALIA               |  |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
| Year -                  |  |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
| 1973-74                 | 1,761.9                                  | 524.0             | 284.4                | 41.0      | 1,437.9                           | 1,006.1                           | 712.1                             | 2,070.8                           | 5,226.9  | 7,838.1                   |
| 1974-75                 | 1,922.0                                  | 579.7             | 357.7                | 45.1      | 1,260.3                           | 981.4                             | 715.7                             | 2,242.8                           | 5,200.2  | 8,104.8                   |
| 1975-76                 | 2,248.3                                  | 774.3             | 588.7                | 51.3      | 1,366.7                           | 1,022.2                           | 943.4                             | 2,231.6                           | 5,564.0  | 9,226.6                   |
| 1975 -                  |  |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
| August                  | 1,966.2                                  | 610.8             | 405.9                | 52.1      | 1,262.1                           | 939.8                             | 688.9                             | 2,250.5                           | 5,141.2  | 8,176.4                   |
| September               | 1,984.1                                  | 623.4             | 439.3                | 49.7      | 1,260.9                           | 943.1                             | 705.6                             | 2,240.2                           | 5,149.9  | 8,246.4                   |
| October                 | 2,009.4                                  | 646.0             | 474.3                | 52.7      | 1,270.7                           | 935.1                             | 757.9                             | 2,255.6                           | 5,219.4  | 8,401.8                   |
| November                | 2,035.0                                  | 664.6             | 496.0                | 53.9      | 1,270.5                           | 939.7                             | 763.8                             | 2,256.9                           | 5,231.0  | 8,480.6                   |
| December                | 2,068.0                                  | 679.3             | 528.5                | 54.3      | 1,269.5                           | 915.0                             | 790.1                             | 2,238.4                           | 5,213.0  | 8,543.2                   |
| 1976 -                  |  |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
| January                 | 2,090.5                                  | 689.4             | 500.9                | 47.3      | 1,262.6                           | 917.4                             | 790.1                             | 2,226.7                           | 5,196.7  | 8,525.0                   |
| February                | 2,104.8                                  | 704.6             | 519.4                | 49.5      | 1,268.2                           | 917.9                             | 805.4                             | 2,238.5                           | 5,230.1  | 8,608.4                   |
| March                   | 2,137.3                                  | 722.3             | 533.1                | 53.5      | 1,270.3                           | 948.7                             | 827.7                             | 2,212.0                           | 5,258.8  | 8,705.1                   |
| April                   | 2,181.8                                  | 735.9             | 554.9                | 55.1      | 1,299.1                           | 971.0                             | 854.3                             | 2,212.7                           | 5,337.0  | 8,864.7                   |
| May                     | 2,204.8                                  | 754.0             | 591.4                | 54.0      | 1,327.4                           | 993.1                             | 905.3                             | 2,228.2                           | 5,453.9  | 9,058.2                   |
| June                    | 2,248.3                                  | 774.3             | 588.7                | 51.3      | 1,366.7                           | 1,022.2                           | 943.4                             | 2,231.6                           | 5,564.0  | 9,226.6                   |
| July                    | 2,289.8                                  | 789.6             | 604.0                | 48.6      | 1,409.5                           | 1,024.4                           | 965.9                             | 2,246.2                           | 5,646.0  | 9,378.0                   |
| August                  | 2,319.9                                  | 806.6             | 661.6                | 52.8      | 1,438.1                           | 1,039.5                           | 981.4                             | 2,261.1                           | 5,720.0  | 9,561.0                   |
| September               | 2,351.8                                  | 825.6             | 708.0                | 56.2      | 1,456.4                           | 1,054.0                           | 994.3                             | 2,262.8                           | 5,767.5  | 9,709.1                   |
| STATES - AUGUST 1976    |  |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
| N.S.W.                  | 830.0                                    | 342.9             | 217.1                | 18.8      | 440.6                             | 427.8                             | 360.6                             | 1,129.3                           | 12,358.3   | 13,767.2                  |
| Vic.                    | 504.9                                    | 259.7             | 174.3                | 27.7      | 271.5                             | 281.3                             | 220.2                             | 678.2                             | 1,451.3  | 2,417.9                   |
| Qld                     | 399.1                                    | 92.5              | 109.6                | (a)       | 42.6                              | 138.1                             | 172.1                             | 282.3                             | 1,021.1  | 1,622.4                   |
| S.A. (b)                | 238.3                                    | 63.7              | 64.3                 | (b)       | 173.3                             | 93.4                              | 74.5                              | 38.7                              | 379.8  | 746.1                     |
| W.A.                    | 205.6                                    | 25.6              | 82.5                 | (a)       | 72.0                              | 52.1                              | 108.6                             | 76.8                              | 309.5  | 623.2                     |
| Tas.                    | 82.8                                     | 2.3               | 14.3                 | (a)       | 1.4                               | 6.2                               | 23.3                              | 5.1                               | 35.9   | 135.4                     |
| N.T.                    | (b)                                      | (b)               | (b)                  | ..        | (b)                               | (b)                               | (b)                               | (b)                               | (b)  | (b)                       |
| A.C.T.                  | 59.2                                     | 19.9              | 5.7                  | ..        | 50.7                              | 40.7                              | 22.2                              | 50.7                              | 164.2  | 249.0                     |
| STATES - SEPTEMBER 1976 |  |                   |                      |           |                                   |                                   |                                   |                                   |  |                           |
| N.S.W.                  | 836.1                                    | 349.9             | 234.7                | 19.5      | 440.7                             | 426.4                             | 357.2                             | 1,120.7                           | 12,344.9   | 13,785.4                  |
| Vic.                    | 511.4                                    | 265.4             | 185.5                | 29.6      | 278.1                             | 287.9                             | 225.8                             | 674.1                             | 1,466.0  | 2,457.9                   |
| Qld                     | 407.0                                    | 95.1              | 117.3                | (a)       | 432.9                             | 138.0                             | 175.9                             | 283.4                             | 1,030.1  | 1,649.6                   |
| S.A. (b)                | 243.0                                    | 65.2              | 68.0                 | (a)       | 179.1                             | 97.9                              | 77.1                              | 39.5                              | 393.6  | 768.4                     |
| W.A.                    | 209.9                                    | 26.4              | 87.6                 | (a)       | 73.4                              | 55.7                              | 111.0                             | 83.7                              | 323.8  | 647.7                     |
| Tas.                    | 84.2                                     | 3.0               | 15.5                 | (a)       | 1.4                               | 6.6                               | 23.8                              | 5.2                               | 37.0   | 139.8                     |
| N.T.                    | (b)                                      | (b)               | (b)                  | ..        | (b)                               | (b)                               | (b)                               | (b)                               | (b)  | (b)                       |
| A.C.T.                  | 60.1                                     | 20.6              | 6.3                  | ..        | 50.9                              | 41.5                              | 23.5                              | 56.2                              | 172.1  | 259.1                     |

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

TABLE 4. FINANCE COMPANIES: OTHER TRANSACTIONS  
(\$ m)

|                         | <i>Leasing of business plant and equipment</i>   |   | <i>Bills of exchange</i>                             |   |  | <i>Liquidity placements</i>                  | <i>Loans to non-finance companies in group</i> |
|-------------------------|--|---|--|---|--|--|--|
|                         | <i>Value of goods newly leased during period</i> | <i>Value of all leasing agreements at end of period</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>   |
| AUSTRALIA               |  |   |  |   |  |  |  |
| Year -                  |  |   |  |   |  |  |  |
| 1973-74                 | 668.2  | 1,234.9   | 2,105.5  | 2,013.7   | 410.5  | 190.1  | 142.1  |
| 1974-75                 | 586.2  | 1,430.0   | 3,578.8  | 3,516.0   | 547.8  | 471.2  | 197.9  |
| 1975-76                 | 1,008.1  | 1,913.8   | 4,179.1  | 4,056.8   | 658.6  | 319.2  | 267.9  |
| 1975 -                  |  |   |  |   |  |  |  |
| August                  | 70.8   | 1,496.5   | 284.0  | 285.5   | 555.8  | 428.9  | 196.7  |
| September               | 81.4   | 1,541.0   | 305.1  | 350.4   | 504.6  | 456.8  | 184.8  |
| October                 | 93.9   | 1,577.8   | 328.0  | 331.8   | 490.5  | 473.8  | 212.9  |
| November                | 78.7   | 1,619.9   | 285.3  | 266.3   | 508.5  | 448.4  | 228.6  |
| December                | 87.1   | 1,655.8   | 364.0  | 322.4   | 548.9  | 423.1  | 231.9  |
| 1976 -                  |  |   |  |   |  |  |  |
| January                 | 61.9   | 1,684.0   | 295.9  | 296.5   | 549.7  | 488.2  | 257.6  |
| February                | 69.8   | 1,708.3   | 421.0  | 374.3   | 596.6  | 447.0  | 296.4  |
| March                   | 88.6   | 1,748.4   | 429.4  | 339.7   | 686.6  | 393.7  | 273.2  |
| April                   | 80.9   | 1,776.4   | 367.0  | 353.8   | 700.0  | 334.9  | 248.1  |
| May                     | 103.7  | 1,832.0   | 328.2  | 372.0   | 656.4  | 249.1  | 262.8  |
| June                    | 121.8  | 1,913.8   | 390.5  | 388.1   | 658.6  | 319.2  | 267.9  |
| July                    | r100.2   | r1,949.6  | 391.3  | 386.2   | 663.8  | r319.0                                       | r222.1   |
| August                  | r91.0  | r1,995.0  | 424.3  | 395.5   | 692.8  | 374.3  | 219.7  |
| September               | 102.0  | 2,058.2   | 391.1  | 416.6   | 667.5  | 397.1  | 252.0  |
| STATES - AUGUST 1976    |  |   |  |   |  |  |  |
| N.S.W.                  | 27.5   | 629.8   |  |   |  |  |  |
| Vic.                    | r31.0  | 643.2   |  |   |  |  |  |
| Qld                     | 15.6   | 340.1   |  |   |  |  |  |
| S.A. (a)                | 7.7  | 164.3   |  |   |  |  |  |
| W.A.                    | 6.4  | 149.6   |  |   |  | Not available                                |  |
| Tas.                    | 1.6  | 35.9  |  |   |  |  |  |
| N.T.                    | (a)  | (a)   |  |   |  |  |  |
| A.C.T.                  | 1.1  | 32.2  |  |   |  |  |  |
| STATES - SEPTEMBER 1976 |  |   |  |   |  |  |  |
| N.S.W.                  | 33.3   | 655.8   |  |   |  |  |  |
| Vic.                    | 31.9   | 660.4   |  |   |  |  |  |
| Qld                     | 18.6   | 350.4   |  |   |  |  |  |
| S.A. (a)                | 9.1  | 171.4   |  |   |  |  |  |
| W.A.                    | 6.0  | 151.1   |  |   |  | Not available                                |  |
| Tas.                    | 1.7  | 36.6  |  |   |  |  |  |
| N.T.                    | (a)  | (a)   |  |   |  |  |  |
| A.C.T.                  | 1.6  | 32.5  |  |   |  |  |  |

(a) Northern Territory included in South Australia.

TABLE 5. SELECTED FINANCE COMPANIES (a) : FINANCE AGREEMENTS,  
BILL OF EXCHANGE TRANSACTIONS AND LIQUIDITY PLACEMENTS  
AUSTRALIA  
(\$m)

|           | Finance agreements (b)        |  |                                       | Bills of exchange                             |  |                                       | Liquidity placements                  | Loans to non-finance companies in group |
|-----------|-------------------------------|--|---------------------------------------|---|--|---------------------------------------|---------------------------------------|---|
|           | Amount financed during period | Collections and other liquidations during period | Balances outstanding at end of period | Amounts paid for bills acquired during period | Amounts received for bills disposed of during period | Balances outstanding at end of period | Balances outstanding at end of period | Balances outstanding at end of period   |
| Year -    |                               |  |                                       |   |  |                                       |                                       |   |
| 1973-74   | 771.0                         | 621.8  | 676.3                                 | 1,668.8                                       | 1,618.0  | 301.3                                 | 84.0                                  | 14.2                                    |
| 1974-75   | 444.4                         | 408.1  | 771.5                                 | 2,839.4                                       | 2,803.8  | 408.3                                 | 223.0                                 | 8.2                                     |
| 1975-76   | 486.2                         | 614.6  | 696.6                                 | 3,297.6                                       | 3,178.5  | 496.1                                 | 172.5                                 | 3.8                                     |
| 1975 -    |                               |  |                                       |   |  |                                       |                                       |   |
| August    | 49.6                          | 42.5   | 748.7                                 | 227.9   | 227.9  | 402.0                                 | 178.1                                 | 25.6                                    |
| September | 40.3                          | 44.6   | 748.0                                 | 255.6   | 292.8  | 362.7                                 | 226.3                                 | 10.5                                    |
| October   | 56.1                          | 49.6   | 774.2                                 | 265.2   | 258.7  | 356.8                                 | 230.0                                 | 17.4                                    |
| November  | 16.3                          | 31.5   | 766.5                                 | 231.1   | 200.2  | 387.7                                 | 204.5                                 | 17.7                                    |
| December  | 43.6                          | 70.8   | 744.8                                 | 295.1   | 258.5  | 407.9                                 | 182.8                                 | 9.6                                     |
| 1976 -    |                               |  |                                       |   |  |                                       |                                       |   |
| January   | 35.0                          | 45.8   | 738.8                                 | 232.5   | 238.3  | 402.2                                 | 223.6                                 | 13.9                                    |
| February  | 37.6                          | 42.9   | 739.1                                 | 307.1   | 304.1  | 405.2                                 | 205.1                                 | 43.8                                    |
| March     | 30.5                          | 54.3   | 721.1                                 | 340.4   | 248.3  | 497.2                                 | 168.9                                 | 23.4                                    |
| April     | 50.5                          | 66.8   | 707.8                                 | 280.1   | 264.6  | 512.8                                 | 161.5                                 | 6.7                                     |
| May       | 42.9                          | 40.0   | 714.6                                 | 262.9   | 292.0  | 483.6                                 | 124.0                                 | 9.4                                     |
| June      | 46.3                          | 68.4   | 696.6                                 | 299.0   | 285.9  | 496.1                                 | 172.5                                 | 3.8                                     |
| July      | 44.8                          | 53.4   | 693.1                                 | 298.6   | 291.2  | 503.6                                 | 153.0                                 | 8.0                                     |
| August    | 27.2                          | 34.7   | 690.4                                 | 295.1   | 315.2  | 483.5                                 | 195.0                                 | 4.3                                     |
| September | 44.8                          | 49.7   | 690.9                                 | 291.1   | 293.4  | 481.2                                 | 191.9                                 | 9.5                                     |

(a) See paragraph 4 on page 1. (b) Amounts shown relate mainly to "other consumer and commercial loans".

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