



Reference No. 5.14

FINANCE COMPANIES  
MARCH 1976

| SUMMARY OF MOVEMENTS                   |            |                               |       |                               |        |
|----------------------------------------|------------|-------------------------------|-------|-------------------------------|--------|
| Item                                   | March 1976 | Change Over<br>Previous Month |       | Change Over<br>Previous March |        |
|                                        |            | (\$m)                         | (\$m) | (%)                           | (\$m)  |
| AMOUNT FINANCED :                      |            |                               |       |                               |        |
| Instalment Credit                      | 127.2      | + 21.9                        | +20.8 | + 40.6                        | + 46.9 |
| Personal Loans                         | 50.0       | + 11.3                        | +29.2 | + 23.8                        | + 90.8 |
| Wholesale Finance                      | 288.3      | + 66.1                        | +29.7 | +103.7                        | + 56.2 |
| Factoring                              | 23.3       | + 4.2                         | +22.0 | + 7.7                         | + 49.4 |
| Other Consumer and Commercial<br>Loans | 227.7      | + 29.7                        | +15.0 | + 82.7                        | + 57.0 |
| TOTAL                                  | 716.4      | +133.0                        | +22.8 | +258.4                        | + 56.4 |
| Value of Goods Newly Leased            | 88.6       | + 18.8                        | +26.9 | + 48.6                        | +121.5 |

Introduction

1. This bulletin contains details of the lending operations of finance companies compiled from monthly returns collected from those companies. Definitions of items and information on the relationship of this series with the finance companies series prior to July 1973 are contained in the annual bulletins *Finance Company Transactions 1973-74* (Reference No. 5.13) and *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 (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.

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 annual bulletin *Finance Company Transactions 1973-74* (Reference No. 5.13).

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 Owner Occupation* (Reference No. 5.56) as the definitions, scope and coverage are not the same.

Revisions

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

Symbols and other usages

- r 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)

| (9 m)                                    |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
|------------------------------------------|-----------------------|----------------------|-----------|------------------------------------|-----------------------------------|------------------------------------------------------------|------------------------------------------|-----------------------|-----------------------------|---------|
| Other consumer and commercial loans      |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
|                                          |                       |                      |           |                                    | Finance for housing               |                                                            | Other commercial loans                   |                       |                             |         |
| Instalment<br>credit for<br>retail sales | Personal<br>loans (a) | Wholesale<br>finance | 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) | Total<br>amount<br>financed |         |
| AUSTRALIA                                |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
| Year -                                   |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
| 1971-74                                  | 1,146.2               | 341.5                | 1,845.6   | 152.0                              | 544.8                             | 671.4                                                      | 273.9                                    | 439.1                 | 1,842.2                     | 7,256.9 |
| 1974-75                                  | 1,154.5               | 335.5                | 2,143.5   | 183.2                              | 179.1                             | 304.6                                                      | 90.2                                     | 299.0                 | 1,031.8                     | 5,721.3 |
| 1975 -                                   |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
| February                                 | 87.3                  | 25.7                 | 173.4     | 13.0                               | 9.2                               | 16.9                                                       | 4.7                                      | 17.5                  | 68.0                        | 415.6   |
| March                                    | 86.6                  | 26.2                 | 184.6     | 15.6                               | 10.3                              | 17.4                                                       | 5.0                                      | 17.8                  | 94.5                        | 458.0   |
| April                                    | 105.5                 | 30.2                 | 204.7     | 16.5                               | 12.0                              | 18.1                                                       | 5.8                                      | 20.3                  | 87.0                        | 500.0   |
| May                                      | 104.2                 | 34.2                 | 219.0     | 17.3                               | 18.9                              | 24.8                                                       | 9.1                                      | 23.4                  | 83.1                        | 534.2   |
| June                                     | 94.0                  | 34.4                 | 204.3     | 16.2                               | 21.7                              | 25.3                                                       | 8.4                                      | 24.6                  | 101.2                       | 530.3   |
| July                                     | 109.9                 | 37.1                 | 220.9     | 18.7                               | 25.4                              | 26.8                                                       | 10.9                                     | 27.5                  | 99.2                        | 576.4   |
| August                                   | 103.8                 | 36.4                 | 210.9     | 19.5                               | 26.2                              | 27.5                                                       | 9.6                                      | 37.7                  | 94.0                        | 565.6   |
| September                                | 107.1                 | 37.5                 | 225.3     | 19.4                               | 27.7                              | 31.1                                                       | 10.3                                     | 34.0                  | 92.0                        | 584.4   |
| October                                  | 123.7                 | 43.7                 | 247.6     | 22.8                               | 30.0                              | 37.5                                                       | 11.4                                     | 54.5                  | 104.3                       | 675.5   |
| November                                 | 106.8                 | 42.9                 | 213.9     | 19.8                               | 30.3                              | 33.4                                                       | 9.9                                      | 24.4                  | 69.1                        | 550.5   |
| December                                 | 119.7                 | 44.2                 | 233.8     | 21.4                               | 35.4                              | 46.9                                                       | 12.2                                     | 38.3                  | 99.1                        | 651.0   |
| 1976 -                                   |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
| January                                  | 103.7                 | 35.1                 | 160.1     | 12.0                               | 21.7                              | 21.5                                                       | 8.1                                      | 33.6                  | 71.6                        | 467.5   |
| February                                 | 105.3                 | 38.7                 | 222.2     | 19.1                               | 31.5                              | 33.2                                                       | 10.5                                     | 30.3                  | 92.5                        | 583.4   |
| March                                    | 127.2                 | 50.0                 | 288.3     | 23.3                               | 43.9                              | 42.0                                                       | 11.1                                     | 31.1                  | 99.6                        | 716.4   |
| STATES - FEBRUARY 1976                   |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
| N.S.W.                                   | 37.2                  | 15.9                 | 78.8      | 8.7                                | 12.0                              | 8.9                                                        | 2.0                                      | 7.8                   | 32.3                        | 203.7   |
| Vic.                                     | 24.5                  | 12.5                 | 55.6      | 8.7                                | 7.6                               | 9.2                                                        | 1.0                                      | 8.5                   | 28.9                        | 156.6   |
| Qld                                      | 17.3                  | 4.6                  | 135.1     | (d)                                | 3.7                               | 4.6                                                        | 5.6                                      | 5.5                   | 14.5                        | 190.9   |
| S.A.                                     | 9.6                   | (e)3.4               | (e)25.4   | (d)                                | 4.9                               | 5.6                                                        | 1.4                                      | 1.1                   | 3.0                         | 53.2    |
| W.A.                                     | 9.2                   | 1.3                  | 21.3      | (d)                                | 2.2                               | 2.0                                                        | 0.5                                      | 5.6                   | 11.2                        | 53.3    |
| Tas.                                     | 4.0                   | (e)                  | 4.9       | ..                                 | 0.2                               | 0.3                                                        | ..                                       | 0.2                   | 1.7                         | 10.6    |
| N.T.                                     | 0.8                   | (e)                  | ..        | ..                                 | 0.8                               | 0.3                                                        | ..                                       | 0.2                   | 1.7                         | 1.8     |
| A.C.T.                                   | 2.9                   | 0.9                  | 2.8       | ..                                 | 0.8                               | 2.4                                                        | ..                                       | 1.7                   | 0.8                         | 12.3    |
| STATES - MARCH 1976                      |                       |                      |           |                                    |                                   |                                                            |                                          |                       |                             |         |
| N.S.W.                                   | 45.8                  | 19.5                 | 91.3      | 10.9                               | 14.1                              | 10.8                                                       | 2.3                                      | 13.1                  | 33.1                        | 240.9   |
| Vic.                                     | 27.8                  | 17.4                 | 74.9      | 10.5                               | 10.9                              | 11.6                                                       | 0.9                                      | 6.0                   | 35.7                        | 195.6   |
| Qld                                      | 20.5                  | 5.7                  | 47.3      | (d)                                | 6.8                               | 5.6                                                        | 5.2                                      | 3.1                   | 15.3                        | 109.5   |
| S.A.                                     | 13.1                  | (e)4.4               | (e)34.2   | (d)                                | 7.8                               | 9.0                                                        | 1.8                                      | 1.7                   | 4.3                         | 74.8    |
| W.A.                                     | 10.5                  | 1.8                  | 32.7      | (d)                                | 2.9                               | 2.1                                                        | 0.6                                      | 5.5                   | 8.5                         | 64.5    |
| Tas.                                     | 5.0                   | ..                   | 6.9       | ..                                 | 0.5                               | 0.4                                                        | 0.1                                      | 0.2                   | 1.9                         | 14.1    |
| N.T.                                     | 1.0                   | (e)                  | ..        | ..                                 | 0.5                               | 0.4                                                        | 0.1                                      | 0.2                   | 1.9                         | 3.7     |
| A.C.T.                                   | 3.5                   | 1.2                  | 2.8       | ..                                 | 1.0                               | 2.5                                                        | ..                                       | 1.4                   | 0.9                         | 13.4    |

(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            |                                   |                           |
|                        |                                          |                   |                      |           | 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                           | 6,637.5                   |
| 1974-75                | 1,432.8                                  | 390.1             | 2,130.0              | 212.5     | 464.4                               | 654.5                             | 534.7                             | 968.4                             | 6,787.4                   |
| 1975 —                 |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| February               | 119.2                                    | 32.8              | 171.3                | 14.6      | 43.3                                | 54.7                              | 50.8                              | 56.5                              | 543.2                     |
| March                  | 121.6                                    | 31.2              | 188.5                | 16.1      | 41.3                                | 59.5                              | 41.0                              | 86.5                              | 585.6                     |
| April                  | 129.6                                    | 36.4              | 213.5                | 18.9      | 41.2                                | 58.4                              | 52.1                              | 87.0                              | 637.1                     |
| May                    | 129.6                                    | 37.8              | 213.5                | 20.3      | 45.5                                | 65.6                              | 48.8                              | 108.7                             | 669.8                     |
| June                   | 121.8                                    | 39.1              | 187.7                | 19.5      | 40.4                                | 64.7                              | 49.6                              | 91.5                              | 614.3                     |
| July                   | 134.7                                    | 40.8              | 204.6                | 19.4      | 42.4                                | 74.4                              | 48.9                              | 133.3                             | 698.5                     |
| August                 | 128.0                                    | 39.9              | 195.6                | 20.5      | 38.8                                | 61.1                              | 46.8                              | 86.2                              | 616.9                     |
| September              | 131.6                                    | 39.8              | 196.2                | 21.4      | 45.5                                | 63.4                              | 48.8                              | 97.4                              | 644.1                     |
| October                | 136.9                                    | 43.4              | 217.1                | 23.1      | 41.1                                | 70.3                              | 48.2                              | 114.8                             | 694.8                     |
| November               | 121.6                                    | 40.1              | 196.5                | 21.8      | 36.3                                | 60.7                              | 44.1                              | 80.8                              | 601.9                     |
| December               | 130.9                                    | 46.0              | 205.1                | 24.2      | 48.5                                | 84.8                              | 60.6                              | 131.9                             | 732.0                     |
| 1976 —                 |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| January                | 129.2                                    | 39.4              | 199.3                | 20.7      | 34.7                                | 45.5                              | 51.5                              | 87.8                              | 608.2                     |
| February               | 133.7                                    | 41.2              | 206.8                | 20.6      | 40.5                                | 62.0                              | 44.0                              | 190.3                             | 669.1                     |
| March                  | 150.7                                    | 51.8              | 281.7                | 22.1      | 50.9                                | 64.9                              | 51.8                              | 120.2                             | 794.0                     |
| STATES — FEBRUARY 1976 |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| N.S.W.                 | 49.3                                     | 17.6              | 75.1                 | 8.8       | 12.8                                | 32.7                              | 15.9                              | 137.8                             | 250.0                     |
| Vic.                   | 27.9                                     | 13.6              | 50.6                 | 9.8       | 7.5                                 | 11.2                              | 8.3                               | 35.1                              | 163.9                     |
| Qld                    | 22.3                                     | 4.9               | 30.4                 | (a)       | 11.6                                | 6.4                               | 8.2                               | 6.8                               | 90.6                      |
| S.A. (b)               | 12.9                                     | 3.1               | 23.7                 | (a)       | 5.2                                 | 6.5                               | 2.7                               | 0.9                               | 55.1                      |
| W.A.                   | 12.9                                     | 1.2               | 21.0                 | (a)       | 2.1                                 | 2.5                               | 7.1                               | 7.5                               | 54.4                      |
| Tas.                   | 4.8                                      | -                 | 5.5                  | -         | -                                   | -                                 | 1.0                               | 0.1                               | 11.5                      |
| N.T.                   | (b)                                      | (b)               | (b)                  | -         | (b)                                 | (b)                               | (b)                               | (b)                               | (b)                       |
| A.C.T.                 | 3.5                                      | 0.9               | 2.6                  | -         | 1.3                                 | 2.5                               | 0.8                               | 2.0                               | 13.6                      |
| STATES — MARCH 1976    |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| N.S.W.                 | 54.5                                     | 21.5              | 90.3                 | 9.8       | 14.7                                | 32.1                              | 17.4                              | 62.6                              | 302.8                     |
| Vic.                   | 32.5                                     | 17.7              | 71.9                 | 10.2      | 10.1                                | 11.7                              | 10.6                              | 40.1                              | 204.8                     |
| Qld                    | 25.4                                     | 5.8               | 45.9                 | (a)       | 14.7                                | 8.0                               | 11.6                              | 7.6                               | 119.0                     |
| S.A. (b)               | 15.1                                     | 4.1               | 32.2                 | (a)       | 7.4                                 | 8.8                               | 2.6                               | 1.3                               | 71.6                      |
| W.A.                   | 12.3                                     | 1.4               | 33.5                 | (a)       | 2.7                                 | 1.8                               | 7.5                               | 6.5                               | 66.7                      |
| Tas.                   | 5.9                                      | -                 | 7.3                  | -         | -                                   | 0.2                               | 1.3                               | 0.1                               | 14.9                      |
| N.T.                   | (b)                                      | (b)               | (b)                  | -         | (b)                                 | (b)                               | (b)                               | (b)                               | (b)                       |
| A.C.T.                 | 3.9                                      | 1.2               | 2.7                  | -         | 1.2                                 | 2.4                               | 0.8                               | 2.0                               | 14.2                      |

(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)

|                        | 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            |                                   |                           |
|                        |                                          |                   |                      |           | 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                           | 7,838.1                   |
| 1974-75                | 1,922.0                                  | 579.7             | 357.7                | 45.1      | 1,260.3                             | 981.4                             | 715.7                             | 2,242.8                           | 8,104.8                   |
| 1975 -                 |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| February               | 1,889.1                                  | 547.4             | 328.3                | 40.0      | 1,377.6                             | 977.7                             | 734.6                             | 2,233.6                           | 8,128.2                   |
| March                  | 1,899.9                                  | 553.7             | 327.0                | 44.4      | 1,351.6                             | 973.9                             | 737.2                             | 2,236.9                           | 8,124.7                   |
| April                  | 1,904.9                                  | 560.2             | 322.3                | 45.9      | 1,291.2                             | 1,000.6                           | 720.0                             | 2,244.8                           | 8,090.0                   |
| May                    | 1,917.3                                  | 570.0             | 334.6                | 45.8      | 1,271.1                             | 990.6                             | 717.5                             | 2,227.8                           | 8,074.7                   |
| June                   | 1,922.0                                  | 579.7             | 357.7                | 45.1      | 1,260.3                             | 981.4                             | 715.7                             | 2,242.8                           | 8,104.8                   |
| July                   | 1,936.2                                  | 603.9             | 380.6                | 46.8      | 1,264.0                             | 951.6                             | 723.4                             | 2,187.7                           | 8,094.3                   |
| August                 | 1,957.6                                  | 611.6             | 402.1                | 52.1      | 1,262.7                             | 939.2                             | 729.0                             | 2,221.6                           | 8,175.9                   |
| September              | 1,975.7                                  | 623.4             | 435.1                | 49.7      | 1,261.5                             | 942.5                             | 733.9                             | 2,218.2                           | 8,240.0                   |
| October                | 2,009.4                                  | 646.0             | 474.3                | 52.7      | 1,271.5                             | 934.5                             | 777.8                             | 2,235.1                           | 8,401.4                   |
| November               | 2,035.0                                  | 664.6             | 496.0                | 53.9      | 1,271.4                             | 939.1                             | 783.6                             | 2,236.1                           | 8,479.8                   |
| December               | 2,068.0                                  | 679.3             | 529.5                | 54.3      | 1,269.9                             | 914.3                             | 807.8                             | 2,220.0                           | 8,543.1                   |
| 1976 -                 |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| January                | 2,090.8                                  | 689.4             | 500.9                | 47.3      | 1,263.0                             | 916.9                             | 803.7                             | 2,213.1                           | 8,525.2                   |
| February               | 2,105.0                                  | 704.6             | 519.4                | 49.5      | 1,268.5                             | 917.5                             | 819.1                             | 2,225.3                           | 8,608.9                   |
| March                  | 2,136.7                                  | 722.4             | 533.1                | 53.5      | 1,269.9                             | 947.1                             | 840.0                             | 2,196.8                           | 8,699.6                   |
| STATES - FEBRUARY 1976 |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| N.S.W.                 | 778.3                                    | 303.9             | 172.5                | 19.9      | 422.5                               | 429.7                             | 343.7                             | 1,164.7                           | 3,635.2                   |
| Vic.                   | 1,460.7                                  | 230.2             | 143.5                | 24.9      | 232.6                               | 229.0                             | 166.3                             | 653.7                             | 2,140.6                   |
| Qld                    | 355.2                                    | 78.2              | 83.1                 | (a)       | 375.1                               | 129.2                             | 134.1                             | 258.6                             | 1,413.4                   |
| S.A. (b)               | 205.0                                    | 54.6              | 46.7                 | (a)       | 142.2                               | 63.8                              | 56.0                              | 28.9                              | 597.1                     |
| W.A.                   | 176.5                                    | 20.5              | 63.2                 | (a)       | 51.3                                | 26.7                              | 83.9                              | 70.8                              | 492.8                     |
| Tas.                   | 72.2                                     | 0.6               | 10.6                 | (a)       | 0.8                                 | 4.4                               | 18.6                              | 3.5                               | 110.8                     |
| N.T.                   | (b)                                      | (b)               | (b)                  | (b)       | (b)                                 | (b)                               | (b)                               | (b)                               | (b)                       |
| A.C.T.                 | 57.2                                     | 16.7              | 4.6                  | --        | 44.0                                | 34.7                              | 16.5                              | 45.1                              | 218.8                     |
| STATES - MARCH 1976    |                                          |                   |                      |           |                                     |                                   |                                   |                                   |                           |
| N.S.W.                 | 786.0                                    | 310.2             | 175.8                | 21.9      | 417.8                               | 425.5                             | 351.0                             | 1,139.1                           | 3,628.2                   |
| Vic.                   | 468.5                                    | 235.4             | 146.8                | 26.5      | 231.8                               | 242.9                             | 171.9                             | 650.0                             | 2,173.8                   |
| Qld                    | 360.8                                    | 80.9              | 87.7                 | (a)       | 378.7                               | 139.6                             | 134.2                             | 258.9                             | 1,440.8                   |
| S.A. (b)               | 210.1                                    | 56.6              | 49.6                 | (a)       | 144.5                               | 69.4                              | 58.3                              | 30.5                              | 619.0                     |
| W.A.                   | 180.1                                    | 21.4              | 63.0                 | (a)       | 51.9                                | 29.3                              | 86.0                              | 69.9                              | 501.7                     |
| Tas.                   | 73.3                                     | 0.6               | 10.4                 | (a)       | 0.8                                 | 4.9                               | 19.3                              | 3.5                               | 112.9                     |
| N.T.                   | (b)                                      | (b)               | (b)                  | (b)       | (b)                                 | (b)                               | (b)                               | (b)                               | (b)                       |
| A.C.T.                 | 58.0                                     | 17.1              | 4.8                  | --        | 44.4                                | 35.5                              | 18.4                              | 44.8                              | 223.1                     |

(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<br/>plant and equipment</i>       |                                                                     | <i>Bills of exchange</i>                                         |                                                                           |                                                          | <i>Liquidity<br/>placements</i>                          | <i>Loans to<br/>non-finance<br/>companies<br/>in group</i> |
|------------------------|----------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------|
|                        | <i>Value of goods<br/>newly leased<br/>during period</i> | <i>Value of all<br/>leasing<br/>agreements at<br/>end of period</i> | <i>Amounts<br/>paid for<br/>bills acquired<br/>during period</i> | <i>Amounts receiv-<br/>ed for bills<br/>disposed of<br/>during period</i> | <i>Balances<br/>outstanding<br/>at end of<br/>period</i> | <i>Balances<br/>outstanding<br/>at end of<br/>period</i> | <i>Balances<br/>outstanding<br/>at end of<br/>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 -                 |                                                          |                                                                     |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| February               | 34.0                                                     | 1,361.0                                                             | 290.9                                                            | 295.2                                                                     | 399.0                                                    | 444.0                                                    | 172.0                                                      |
| March                  | 40.0                                                     | 1,356.0                                                             | 337.1                                                            | 291.3                                                                     | 443.3                                                    | 533.7                                                    | 182.2                                                      |
| April                  | 54.1                                                     | 1,377.5                                                             | 370.1                                                            | 292.5                                                                     | 472.1                                                    | 508.9                                                    | 172.2                                                      |
| May                    | 67.5                                                     | 1,401.9                                                             | 314.2                                                            | 253.0                                                                     | 534.9                                                    | 477.0                                                    | 210.4                                                      |
| June                   | 66.3                                                     | 1,430.0                                                             | 319.5                                                            | 307.0                                                                     | 547.8                                                    | 471.2                                                    | 197.9                                                      |
| July                   | 69.9                                                     | 1,454.8                                                             | 381.9                                                            | 377.2                                                                     | 554.6                                                    | 498.3                                                    | 211.4                                                      |
| August                 | 72.4                                                     | 1,493.6                                                             | 283.8                                                            | 285.3                                                                     | 553.8                                                    | 428.9                                                    | 202.3                                                      |
| September              | 81.2                                                     | 1,537.8                                                             | 305.1                                                            | 350.4                                                                     | 506.6                                                    | 456.8                                                    | 180.7                                                      |
| October                | 93.9                                                     | 1,577.8                                                             | 328.0                                                            | 331.8                                                                     | 490.5                                                    | 473.8                                                    | 213.1                                                      |
| November               | 78.7                                                     | 1,619.9                                                             | 285.3                                                            | 266.3                                                                     | 508.5                                                    | 448.4                                                    | 228.8                                                      |
| December               | 87.1                                                     | 1,655.8                                                             | 364.0                                                            | 322.4                                                                     | 548.9                                                    | 423.1                                                    | 231.9                                                      |
| 1976 -                 |                                                          |                                                                     |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| January                | 61.9                                                     | 1,683.8                                                             | 295.9                                                            | 296.5                                                                     | 549.7                                                    | 488.2                                                    | 257.6                                                      |
| February               | 69.8                                                     | 1,708.2                                                             | 421.0                                                            | 374.3                                                                     | 596.6                                                    | 447.0                                                    | 296.4                                                      |
| March                  | 88.6                                                     | 1,748.4                                                             | 429.4                                                            | 339.7                                                                     | 686.6                                                    | 389.9                                                    | 269.9                                                      |
| STATES - FEBRUARY 1976 |                                                          |                                                                     |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| N.S.W.                 | 21.1                                                     | 553.1                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| Vic.                   | 21.9                                                     | 542.7                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| Qld                    | 113.3                                                    | 295.9                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| S.A. (a)               | 6.6                                                      | 1133.0                                                              |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| W.A.                   | 4.7                                                      | 123.1                                                               |                                                                  |                                                                           |                                                          | Not available                                            |                                                            |
| Tas.                   | 0.9                                                      | 34.1                                                                |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| N.T.                   | (a)                                                      | (a)                                                                 |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| A.C.T.                 | 1.2                                                      | 26.5                                                                |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| STATES - MARCH 1976    |                                                          |                                                                     |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| N.S.W.                 | 26.0                                                     | 561.6                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| Vic.                   | 28.9                                                     | 557.5                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| Qld                    | 15.5                                                     | 301.0                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| S.A. (a)               | 8.7                                                      | 138.7                                                               |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| W.A.                   | 6.4                                                      | 128.1                                                               |                                                                  |                                                                           |                                                          | Not available                                            |                                                            |
| Tas.                   | 1.7                                                      | 34.2                                                                |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| N.T.                   | (a)                                                      | (a)                                                                 |                                                                  |                                                                           |                                                          |                                                          |                                                            |
| A.C.T.                 | 1.5                                                      | 27.3                                                                |                                                                  |                                                                           |                                                          |                                                          |                                                            |

(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 -    |                               |                                                  |                                       |                                               |                                                      |                                       |                                       |                                         |
| February  | 33.1                          | 21.9                                             | 743.1                                 | 235.0                                         | 250.0                                                | 306.7                                 | 198.0                                 | 10.3                                    |
| March     | 48.7                          | 44.8                                             | 750.9                                 | 252.9                                         | 230.1                                                | 334.2                                 | 229.5                                 | 13.9                                    |
| April     | 40.9                          | 41.4                                             | 753.8                                 | 252.6                                         | 234.8                                                | 353.3                                 | 236.2                                 | 8.0                                     |
| May       | 29.1                          | 30.8                                             | 755.0                                 | 241.5                                         | 199.5                                                | 396.9                                 | 227.2                                 | 18.4                                    |
| June      | 45.4                          | 41.8                                             | 771.5                                 | 242.2                                         | 230.8                                                | 408.3                                 | 223.0                                 | 8.2                                     |
| July      | 37.5                          | 57.4                                             | 743.3                                 | 300.7                                         | 307.1                                                | 401.8                                 | 221.5                                 | 9.8                                     |
| August    | 49.6                          | 42.5                                             | 756.6                                 | 227.9                                         | 227.9                                                | 402.0                                 | 178.1                                 | 25.6                                    |
| September | 40.3                          | 44.6                                             | 755.9                                 | 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                          | 31.4                                             | 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                          | 42.8                                             | 739.1                                 | 307.2                                         | 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                                    |

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

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