

FINANCE COMPANIES, AUSTRALIA
JANUARY 1984

- PHONE INQUIRIES *for more information about these statistics*—contact Mr Jeff Jarrett on Canberra (062) 52 7110 or any of our State offices.
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MAIN FEATURES

Amounts financed under finance agreements in January 1984 totalled \$1,136.7 million, a decrease of \$401.1 million on December 1983, but \$311.2 million up on January 1983.

The value of goods newly leased in January 1984 was \$319.7 million, \$62.6 million down on December 1983, but \$150.8 million up on January 1983.

As at January 1984 finance companies had finance agreements with balances outstanding of \$17,271.5 million and held lease agreements to the value of \$9,912.5 million.

EXPLANATORY NOTES

Introduction

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

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

Presentation

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

Comparability

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

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

Interpretation

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

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

Related publications

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

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

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

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

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

Symbols and other usages

— nil or rounded to zero

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

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Australian Statistician

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

Amount financed on finance agreements												Leasing of business plant and equipment
Instalment credit for retail sales	Personal loans(a)	Wholesale finance	Factoring	Other consumer and commercial loans					Total other consumer and commercial loans	Total amount financed		
				Finance for housing		Other commercial loans						
				Purchase of existing housing	Construction of housing(b)	Purchase of individual residential blocks of land	Construction other than housing	Other purpose(c)				
AUSTRALIA												
Year—												
1980-81	1,562.2	956.7	5,529.8	536.7	1,013.6	808.3	250.7	1,074.6	1,863.4	5,010.5	13,596.0	
1981-82	1,783.7	949.2	6,251.7	665.3	975.6	894.4	217.6	1,278.1	2,191.2	5,557.0	15,206.9	
1982-83	1,722.6	863.2	5,770.9	733.8	766.8	589.1	174.2	1,040.6	2,593.3	5,164.0	14,254.5	
1982— December	148.6	76.6	432.1	63.9	68.1	53.9	13.7	72.4	236.6	444.7	1,165.9	
1983—												
January	124.6	60.5	318.9	38.9	34.1	31.5	10.6	64.4	142.1	282.7	825.5	
February	127.3	62.3	409.9	60.8	55.6	41.3	13.2	81.1	175.3	366.5	1,026.8	
March	151.8	75.5	567.5	68.9	70.5	45.8	15.2	95.3	282.2	509.1	1,372.8	
April	129.1	63.7	470.3	55.9	60.1	40.1	13.5	84.5	176.8	374.9	1,093.9	
May	152.0	72.0	559.3	63.1	65.3	47.7	13.8	78.0	254.8	459.7	1,306.1	
June	149.4	72.7	538.5	60.8	67.3	56.4	14.8	106.5	255.9	500.9	1,322.3	
July	149.7	72.6	510.8	62.4	65.2	48.0	11.6	90.9	238.0	453.7	1,249.0	
August	156.2	72.3	586.7	80.3	65.4	48.9	12.7	113.9	223.7	464.6	1,360.0	
September	146.3	69.5	538.0	68.9	62.4	41.8	15.2	76.5	270.8	466.7	1,289.4	
October	149.3	74.4	533.3	84.2	53.9	38.7	15.1	94.8	239.5	441.9	1,283.1	
November	164.0	83.4	610.6	87.0	73.4	51.0	17.0	92.9	294.4	528.8	1,473.4	
December	161.7	80.2	573.6	87.2	96.2	59.3	19.9	97.3	362.3	635.0	1,537.8	
1984— January	155.5	75.8	402.5	48.0	56.6	43.1	10.1	73.8	271.3	455.0	1,136.7	
STATES—DECEMBER 1983												
N.S.W.	56.0	25.5	224.9	(d)	39.5	22.9	2.8	45.0	106.9	217.0	523.4	
Vic.	36.5	19.4	198.9	(d)	12.5	7.1	7.4	12.6	135.2	174.7	429.6	
Qld	31.5	17.1	96.5	(d)	25.9	17.9	8.5	23.4	64.8	140.6	285.7	
S.A.	11.3	5.1	56.5	(d)	5.9	3.8	0.4	2.5	9.9	22.5	95.3	
W.A.	17.7	6.8	57.6	(d)	8.0	3.6	0.7	13.0	28.2	53.4	135.6	
Tas.	3.7	2.7	16.8	—	0.8	0.2	—	0.2	1.8	3.0	26.3	
N.T.	1.2	0.8	1.9	—	0.8	0.9	—	0.2	2.1	3.7	7.6	
A.C.T.	3.9	2.8	7.6	(d)	3.2	3.0	—	0.5	13.4	20.1	34.4	
STATES—JANUARY 1984												
N.S.W.	48.7	24.1	155.0	(d)	17.7	13.2	1.3	29.7	81.8	143.6	371.4	
Vic.	35.2	18.4	126.6	(d)	6.5	4.0	1.6	8.4	114.0	134.5	314.7	
Qld	20.1	16.4	70.3	(d)	19.4	15.3	5.4	22.9	36.9	99.9	216.7	
S.A.	13.2	4.3	36.9	(d)	4.2	2.6	0.4	1.5	5.7	14.3	68.6	
W.A.	19.6	7.7	45.2	(d)	5.2	4.2	0.4	10.4	25.6	45.8	118.3	
Tas.	3.7	2.6	8.8	—	0.7	0.1	—	0.2	1.4	2.5	17.6	
N.T.	1.3	0.4	1.0	—	0.3	0.9	0.9	0.2	2.7	5.1	7.8	
A.C.T.	3.6	2.0	6.7	(d)	2.6	2.9	0.2	0.5	3.1	9.3	21.7	

(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'.

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

	Instalment credit for retail sales	Persons/ loans	Wholesale finance	Factoring	Other consumer and commercial loans					Total other consumer and commercial loans	Total all contracts
					Finance for housing		Other commercial loans				
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges			
					AUSTRALIA						
Year—											
1980-81	2,181.6	1,125.3	5,653.1	592.4	841.5	1,009.4	1,195.9	1,728.2	4,775.1	14,327.4	
1981-82	2,333.2	1,251.5	6,194.0	761.3	948.3	1,348.9	1,491.0	2,024.0	5,812.2	16,352.2	
1982-83	2,606.6	1,370.6	6,109.6	850.5	1,216.9	1,485.5	1,968.0	2,332.9	7,003.3	17,940.6	
1982— December	219.0	122.6	507.7	75.2	89.7	167.4	150.8	211.8	619.7	1,544.2	
1983— January	200.9	98.8	420.8	65.0	78.8	108.3	170.9	179.5	537.5	1,323.0	
February	225.3	114.6	457.1	69.4	105.8	114.1	182.9	180.1	583.0	1,449.4	
March	248.0	128.3	563.1	69.2	140.4	152.7	201.1	257.9	752.0	1,760.6	
April	217.7	106.5	476.0	63.2	118.7	114.4	179.8	206.0	619.0	1,482.3	
May	240.5	125.4	541.1	78.9	134.7	126.5	193.0	195.6	649.8	1,635.7	
June	223.9	115.6	531.9	76.4	110.5	114.3	196.0	191.5	612.3	1,560.1	
July	233.5	121.9	532.0	69.4	102.7	112.3	190.7	207.1	612.8	1,569.7	
August	256.7	126.7	623.5	80.1	111.9	130.8	199.6	191.0	633.2	1,720.3	
September	230.0	122.6	522.2	78.0	107.0	106.1	187.9	189.7	590.8	1,543.5	
October	225.0	120.5	547.2	85.7	112.9	98.7	205.0	213.6	630.2	1,608.6	
November	230.8	131.7	584.1	96.4	124.5	127.4	208.7	237.4	698.1	1,741.0	
December	229.6	123.7	598.6	95.6	132.9	132.7	196.0	308.5	770.1	1,817.7	
1984— January	214.4	115.1	518.3	89.5	112.0	91.7	217.1	209.0	629.9	1,567.3	
STATES—DECEMBER 1983											
N.S.W.	76.9	48.2	226.5	(a)	55.9	47.2	60.2	132.7	296.1	647.6	
Vic.	52.4	30.2	207.8	(a)	13.0	23.2	38.7	82.4	157.3	447.6	
Qld	47.8	22.0	199.0	(a)	40.2	41.2	39.3	39.8	160.5	339.4	
S.A.	16.2	7.3	(b)59.4	(a)	6.3	7.1	9.5	6.1	29.0	(b)111.9	
W.A.	24.4	8.5	54.6	(a)	11.7	9.4	34.1	18.7	73.9	161.4	
Tas.	4.8	3.5	16.4	—	0.2	0.9	1.8	1.2	4.1	28.8	
N.T.	2.5	0.8	(b)	—	0.4	0.7	3.2	1.8	6.1	(b)9.4	
A.C.T.	4.6	3.2	20.5	(a)	5.2	2.8	9.3	25.9	43.2	71.5	
STATES—JANUARY 1984											
N.S.W.	72.1	40.9	211.4	(a)	44.2	34.4	88.9	69.4	236.8	561.4	
Vic.	44.4	29.1	172.7	(a)	13.5	13.4	34.3	39.8	134.9	381.1	
Qld	42.5	22.5	87.3	(a)	34.0	21.3	38.2	39.8	133.3	285.7	
S.A.	16.4	7.4	(b)49.9	(a)	6.5	5.6	8.2	2.3	22.6	(b)96.3	
W.A.	27.7	8.2	58.7	(a)	8.9	12.5	37.7	8.7	67.8	162.4	
Tas.	4.6	3.1	11.0	—	0.2	0.8	1.7	0.7	3.4	22.1	
N.T.	2.1	0.9	(b)	—	0.6	0.7	2.2	0.7	4.2	(b)7.1	
A.C.T.	4.6	3.0	16.8	(a)	4.0	3.0	6.0	13.8	26.8	51.3	

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

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

	Balances outstanding on finance agreements										Leasing of business plant and equipment	
	Instalment credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans				Total other consumer and commercial loans	Total all contracts		
					Finance for housing		Other commercial loans					
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges		Value of all leasing agreements at end of period		
AUSTRALIA												
Year—												
1980-81	3,054.7	1,681.4	1,329.8	144.7	2,615.3	1,385.2	1,984.2	2,397.8	8,382.5	14,593.1	8,351.9	
1981-82	3,544.4	1,866.7	1,495.4	172.4	3,040.4	1,803.9	2,420.1	2,890.4	10,154.8	17,233.6	9,622.1	
1982-83	3,673.2	1,807.1	1,264.4	173.9	2,951.4	1,574.2	2,712.9	3,146.3	10,384.8	17,303.4	9,783.6	
1982—												
December	3,680.3	1,864.1	1,339.2	196.7	3,127.0	1,733.5	2,741.5	3,125.6	10,727.6	17,807.9	9,756.6	
1983—												
January	3,671.2	1,856.6	1,250.3	175.5	3,100.8	1,701.1	2,729.3	3,087.8	10,619.0	17,572.6	9,659.5	
February	3,649.6	1,839.4	1,210.1	177.6	3,068.4	1,675.2	2,709.1	3,085.0	10,537.7	17,414.5	9,615.6	
March	3,649.8	1,830.0	1,223.0	186.5	3,032.1	1,625.9	2,699.1	3,129.1	10,486.2	17,375.5	9,611.5	
April	3,642.0	1,821.2	1,226.1	187.5	3,006.8	1,595.4	2,693.0	3,087.4	10,382.7	17,259.5	9,595.0	
May	3,661.4	1,811.4	1,252.3	180.7	2,965.1	1,570.1	2,686.1	3,110.7	10,331.9	17,237.6	9,664.4	
June	3,673.2	1,807.1	1,264.4	173.9	2,951.4	1,574.2	2,712.9	3,146.3	10,384.8	17,303.4	9,783.6	
July	3,657.2	1,790.7	1,249.3	176.1	2,927.4	1,516.5	2,767.2	3,137.6	10,348.7	17,222.0	9,784.5	
August	3,648.1	1,786.9	1,221.4	189.3	2,911.0	1,484.7	2,771.2	3,174.6	10,341.5	17,187.2	9,801.5	
September	3,653.1	1,779.6	1,255.1	196.8	2,892.0	1,475.3	2,809.1	3,197.4	10,373.9	17,258.4	9,901.4	
October	3,662.8	1,792.0	1,244.4	216.8	2,853.2	1,479.4	2,845.3	3,189.2	10,367.1	17,283.1	9,880.3	
November	3,681.1	1,792.6	1,276.3	223.6	2,833.7	1,456.9	2,865.4	3,203.3	10,359.3	17,332.9	9,936.4	
December	3,718.1	1,817.4	1,265.2	226.0	2,808.2	1,453.9	2,882.7	3,249.7	10,394.5	17,421.3	9,979.2	
1984—												
January	3,734.1	1,746.7	1,156.8	187.4	2,856.9	1,449.4	2,887.9	3,252.3	10,446.5	17,271.5	9,912.5	
STATES—DECEMBER 1983												
N.S.W.	1,285.3	631.0	555.5	(a)	1,205.3	661.0	966.5	1,138.3	3,971.1	6,442.9	4,232.4	
Vic.	823.5	463.3	410.6	(a)	256.6	214.4	484.6	825.5	1,781.1	3,478.4	2,298.6	
Qld	748.5	361.9	217.0	(a)	915.1	342.5	562.5	665.7	2,485.8	3,813.1	1,759.2	
S.A.	260.9	109.8	(b)115.5	(a)	128.9	52.1	141.6	79.6	402.2	(b)888.3	593.0	
W.A.	409.0	143.4	137.3	(a)	214.6	109.8	398.9	239.7	963.0	1,652.7	721.8	
Tas.	71.2	48.5	26.1	—	7.0	16.0	35.3	16.5	74.7	220.4	141.8	
N.T.	39.3	11.3	(b)	—	11.6	8.6	52.3	22.8	95.3	(b)145.9	58.6	
A.C.T.	80.5	48.1	29.3	(a)	69.2	49.5	241.1	261.6	621.4	779.3	173.7	
STATES—JANUARY 1984												
N.S.W.	1,286.2	606.1	504.0	(a)	1,202.8	655.2	958.2	1,126.2	3,942.3	6,338.6	4,189.2	
Vic.	839.6	453.1	365.7	(a)	260.2	212.2	493.8	844.1	1,810.3	3,468.7	2,330.0	
Qld	743.1	342.0	200.7	(a)	946.9	346.1	575.4	661.4	2,529.7	3,815.5	1,745.5	
S.A.	262.1	103.4	(b)105.8	(a)	133.5	53.2	141.6	85.5	413.8	(b)885.2	569.9	
W.A.	410.8	137.3	124.8	(a)	220.9	107.0	395.7	242.9	966.4	1,639.3	709.9	
Tas.	72.0	48.8	24.0	—	7.5	15.8	35.1	17.0	75.3	220.1	141.7	
N.T.	39.0	9.4	(b)	—	14.2	9.6	52.5	23.5	99.8	(b)148.2	53.1	
A.C.T.	81.3	46.5	19.2	(a)	71.1	50.4	235.7	251.6	608.7	755.9	173.1	

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

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

	<i>Bills of exchange</i>			<i>Liquidity placements</i>	<i>Loans to non-finance companies in group</i>
	<i>Amounts paid for bills acquired during period</i>	<i>Amounts received for bills disposed of during period</i>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>
<i>Year—</i>					
1980-81	888.8	893.4	104.7	345.9	367.4
1981-82	2,093.3	2,046.5	134.1	311.0	277.2
1982-83	2,606.3	2,562.2	179.8	484.0	324.1
<i>1982—</i>					
December	238.4	185.5	377.3	629.3	365.4
<i>1983—</i>					
January	181.1	175.8	382.6	628.6	335.7
February	218.6	288.3	312.9	613.0	316.9
March	218.4	302.0	229.3	579.4	337.8
April	200.4	256.4	173.4	678.9	355.5
May	252.0	237.9	187.5	587.2	338.9
June	214.5	222.2	179.8	484.0	324.1
July	341.0	197.4	323.4	564.8	312.0
August	374.5	364.3	338.4	552.7	311.1
September	470.1	456.4	352.1	448.8	309.9
October	435.0	451.4	334.9	414.2	290.0
November	462.6	460.2	337.2	415.5	310.7
December	336.7	309.0	360.5	428.4	326.2
<i>1984—</i>					
January	273.1	266.9	366.7	365.5	330.5