AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

CATALOGUE NO. 5639.0

EMBARGOED UNTIL 11.30 A.M. 2 OCTOBER 1986

FINANCE COMPANIES, AUSTRALIA
JULY 1986

PHONE INQUIRIES • *about* ***these statistics***—contact Mr Len Fulford on Canberra (062) 52 7110 or any ABS State office.

• *about* ***other statistics*** **and** ***ABS services,*** contact **Information Services** on Canberra (062) 52 6627, 52 5402, 52 6007 or any ABS State office.

MAIL INQUIRIES • *write to* **Information Services**, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any ABS State office.

ON *VIATEL* • key ***656#** for selected economic, social and demographic statistics on *VIATEL*.

MAIN FEATURES

The successive monthly increases in loans advanced and book debts purchased that have occurred since January 1986, continued in July 1986, with an increase of 6.6% over June 1986 to $1,846.5 million.

However, repayments in July 1986 were $2,092.8 million, 18.7% higher than in June 1986, with the result that balances outstanding on loans (excluding related corporations) and finance lease receivables remained relatively steady for July 1986 at $26,230.2 million. Borrowings from residents (excluding related corporations and banks) at $21,095.8 million also remained relatively steady.

EXPLANATORY NOTES

Introduction

This publication is compiled from statements furnished under the *Financial Corporations Act 1974*. It presents statistics on the financial operations, assets, selected liabilities and interest rates of those corporations registered under the Act which are categorised as finance companies.

Scope and coverage

2. Finance companies are corporations which rely substantially on borrowing in financial markets in Australia and/or from abroad and whose provision of finance is predominantly in the form of business and commercial lending, instalment credit to finance retail sales by others and/or other loans to individuals.

Also included as finance companies are corporations that:

(a) lend predominantly in the form described above and are financed by related corporations which borrow substantially from financial markets and/or from abroad; or

(b) are substantial borrowers in financial markets or from abroad and lend predominantly to related finance companies.

3. A finance company comes within the ambit of the Financial Corporations Act if:

(a) its sole or principal business activity in Australia is the borrowing of money and the provision of finance; and

(b) its assets in Australia arising from the provision of finance exceed 50 per cent (or a different percentage if prescribed by regulation) of the value of its assets in Australia.

4. The Financial Corporations Act defines the provision of finance, applicable to all registered corporations, to include:

(a) the lending of money, with or without security;

(b) the supplying of goods by way of hire purchase;

(c) the sale (other than a lay-by sale) by a retailer of goods on terms under which payment in full is not required to be made within 3 months;

(d) the letting on hire of goods;

(e) the acquisition of debts due to another person;

(f) the purchase of bills of exchange or promissory notes;

(g) the purchase of Government and public authority securities; and

(h) the purchase of debentures or other securities (other than shares) issued by a corporation.

5. The Financial Corporations Act does not apply to;

(a) public authorities;

(b) authorised banks;

(c) terminating building societies

(d) friendly or benefit societies;

(e) medical or hospital benefits organisations;

(f) life or general insurance companies;

(g) trustee companies;

(h) a corporation borrowing principally to lend money to related corporations which are not subject to the Act;

(i) a corporation registrable according to the above criteria but the combined value of the assets of the corporation and its related financial corporations does not exceed $1 million; or

(j) a registered corporation exempted by order of the Treasurer on the advice of the Reserve Bank.

6. The population for finance companies may vary from month to month due to:

(a) registration of new corporations;

(b) change in category; and

(c) deletion of corporations no longer registrable.

Particular care should therefore be taken in interpreting individual month-to-month movements.

7. Lists of registered finance companies are published in the *Commonwealth of Australia Gazette* from time to time. Details are also provided of variations to lists previously published. The most recent advice appeared in the *Commonwealth of Australia Gazette* No. S321 of 19 August 1985.

Presentation

8. Tables 1 to 3 continue the monthly series which commenced in July 1976. Prior to June 1984 all the series in Tables 1 to 3 exclude finance companies with assets not exceeding $5 million (details for these finance companies are contained in the publication *Financial Corporations Statistics, Australia* (5617.0), of which the final issue was for May 1984). Tables 4 to 6 present, from June 1984, data on State dissections of finance lease receivables and loan outstandings and maturity dissections of selected liabilities and assets. Table 7 continues the monthly series on interest rates which commenced in June 1984.

Data items

9. Data items are reported in accordance with the directions contained in the Schedule to the Financial Corporations (Statistics) Regulations. It should be noted that, unless otherwise specified in the directions, finance companies have been requested to value their assets and liabilities on the basis used in their latest audited accounts.

Statistical period

10. While the statistics are described as being for a statistical period (month/quarter) it should be noted that some finance companies have accounting periods which do not correspond exactly to the statistical period and their figures are used without adjustment.

Comparability

11. Because of differences in size and classification criteria, the statistics in this publication are not directly comparable with statistics for finance companies in the publications *Finance Companies, Australia* (5614.0), of which the final issue was for December 1984, and *Finance Companies: Assets, Liabilities, Income and Expenditure, Australia* (5616.0).

Revisions

12. This publication incorporates revisions made to statistics for previous periods.

Related Publications

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

Building Societies, Australia (5637.0)—*issued monthly*

Authorised Dealers and Money Market Corporations, Australia (5638.0)—*issued monthly*

Credit Co-Operatives, General Financiers and Other Financial Corporations, Australia (5640.0)—*issued monthly.*

14. 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.

AUSSTATS

15. A wide range of economic, social and demographic statistics is available on AUSSTATS, ABS' on-line service through CSIRONET.

16. For further information phone the AUSSTATS Help Desk on (062) 52 6017.

Symbols and other usages

— nil or rounded to zero

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

IAN CASTLES
Australian Statistician

Printed by C. J. THOMPSON, Commonwealth Government Printer, Canberra

TABLE 1 - FINANCE COMPANIES - FINANCIAL OPERATIONS
($ MILLION)

	LENDING OPERATIONS WITH RESIDENTS(A)			GROSS FUNDS RAISED FROM RESIDENTS, DURING PERIOD		
					BORROWINGS BY(B)	
	COMMITMENTS UNUSED AT END OF PERIOD	LOANS ADVANCED AND BOOK DEBTS PURCHASED DURING PERIOD	PAYMENTS RECEIVED DURING PERIOD	SHARE ISSUES AND CALLS	ISSUE OF DEBENTURES/ UNSECURED NOTES	OTHER MEANS
1985	1,613.8	2,190.7	2,150.2	-	672.5	2,055.6
MAY	1,829.9	2,187.3	1,913.0	-	550.1	3,199.2
JUNE	1,986.6	2,082.3	2,248.0	-	727.2	3,553.8
JULY	1,842.0	1,979.3	1,857.0	5.1	565.1	3,024.0
AUGUST	1,796.6	1,798.3	1,754.5	2.0	543.7	3,428.9
SEPTEMBER	1,773.3	2,013.0	1,915.4	1.0	826.7	2,909.0
OCTOBER	1,935.0	1,921.0	1,787.3	2.0	629.1	3,386.5
NOVEMBER	1,854.8	1,821.8	1,803.5	4.5	520.6	3,870.0
DECEMBER						
1986	1,719.0	1,406.1	1,742.7	3.4	812.1	4,050.4
JANUARY	1,640.1	1,448.9	1,654.3	26.4	842.6	3,535.7
FEBRUARY	1,383.4	1,504.6	1,625.1	14.4	930.1	5,456.2
MARCH	1,441.9	1,650.3	1,829.0	72.2	758.9	4,427.5
APRIL	1,425.6	1,722.5	1,809.0	5.0	577.0	5,828.2
MAY	1,486.7	1,731.1	1,762.0	18.6	554.3	5,169.7
JUNE	1,297.5	1,846.5	2,092.8	25.6	569.9	5,882.4
JULY						

(A) EXCLUDES RELATED CORPORATIONS.
(B) EXCLUDES RELATED CORPORATIONS AND BANKS.

TABLE 1 - FINANCE COMPANIES - FINANCIAL OPERATIONS (CONTINUED)
($ MILLION)

	UNUSED BORROWING LINES AND STANDBY FACILITIES AVAILABLE AT END OF PERIOD				BILL (ACCEPTANCE/ENDORSEMENT) LINES AVAILABLE AT END OF PERIOD		
	RESIDENTS					UNUSED	
	RELATED CORPORATIONS	BANKS	OTHER	NON-RESIDENTS	TOTAL (USED AND UNUSED)	BANKS	OTHER
1985	131.5	802.4	178.5	1,210.4	1,181.4	268.7	57.3
MAY	168.7	791.0	222.0	2,593.8	1,221.3	294.0	64.2
JUNE	158.3	851.3	199.5	2,265.8	1,349.2	311.2	78.2
JULY	160.7	888.0	161.9	2,248.7	1,362.2	380.0	76.7
AUGUST	119.5	708.1	181.0	2,029.8	1,395.8	365.9	86.0
SEPTEMBER	111.5	679.4	120.0	2,078.4	1,489.6	355.9	152.4
OCTOBER	83.4	671.8	110.0	1,846.2	1,460.6	280.4	163.2
NOVEMBER	117.4	576.3	125.8	1,842.3	1,452.4	233.5	152.3
DECEMBER							
1986	146.8	693.0	120.3	1,581.7	1,501.1	216.1	165.7
JANUARY	170.2	705.4	118.1	1,639.5	1,551.6	250.0	169.8
FEBRUARY	192.2	858.7	159.1	1,711.0	1,513.8	438.0	129.2
MARCH	222.1	832.6	160.6	1,602.1	1,553.3	475.9	105.5
APRIL	235.7	856.2	158.6	1,724.0	1,609.1	521.9	124.9
MAY	222.0	873.9	141.7	2,046.2	1,619.3	570.7	114.0
JUNE	235.0	952.3	133.6	2,265.0	1,685.0	635.1	97.4
JULY							

TABLE 2 - FINANCE COMPANIES - SELECTED LIABILITIES
($ MILLION)

		BORROWINGS FROM RESIDENTS				
					RELATED CORPORATIONS	
	PAID UP CAPITAL	DEBENTURES AND UNSECURED NOTES	BY THE ACCEPTANCE OF BILLS OF EXCHANGE	BY THE ISSUE OF PROMISSORY NOTES	REGISTERED UNDER FCA	OTHER
1985						
MAY	1,354.6	13,335.8	158.6	375.8	239.1	437.8
JUNE	1,354.6	13,489.6	165.0	345.9	332.3	431.2
JULY	1,354.6	13,759.8	167.2	330.7	367.6	415.2
AUGUST	1,359.7	13,836.7	167.4	281.3	374.8	402.6
SEPTEMBER	1,362.7	13,876.5	172.7	297.8	370.6	435.4
OCTOBER	1,363.7	14,006.6	169.8	346.7	368.7	451.8
NOVEMBER	1,347.7	14,036.5	171.4	287.7	416.8	461.3
DECEMBER	1,376.4	14,030.5	153.3	254.7	521.1	567.3
1986						
JANUARY	1,369.7	14,197.9	155.7	279.7	460.7	571.3
FEBRUARY	1,396.1	14,444.1	190.6	372.2	383.6	550.4
MARCH	1,410.5	14,908.6	207.0	369.0	475.3	614.3
APRIL	1,482.6	15,013.3	205.8	394.3	455.0	657.0
MAY	1,477.7	15,074.1	210.7	342.2	347.3	609.3
JUNE	1,467.7	15,141.8	229.7	359.3	375.0	608.2
JULY	1,494.2	15,150.4	239.8	358.1	434.9	610.3

TABLE 2 - FINANCE COMPANIES - SELECTED LIABILITIES (CONTINUED)
($ MILLION)

	BORROWINGS FROM RESIDENTS				
	BANKS				
	BANK ACCEPTED BILLS OF EXCHANGE	OTHER	OTHER	BORROWINGS FROM NON-RESIDENTS	LIABILITIES ARISING FROM ACCEPTANCE OF BILLS OF EXCHANGE UNDER ACCOMMODATION FACILITIES
1985					
MAY	841.5	188.8	4,865.3	1,139.0	135.9
JUNE	745.3	428.3	5,296.8	1,178.3	182.4
JULY	819.2	200.8	5,397.4	1,224.0	177.4
AUGUST	768.9	224.8	5,696.2	1,458.8	197.7
SEPTEMBER	813.4	370.3	5,775.4	1,818.0	201.9
OCTOBER	836.6	331.5	6,018.3	1,568.4	219.4
NOVEMBER	900.8	294.9	5,904.1	1,749.8	221.2
DECEMBER	968.8	421.6	5,984.7	1,604.0	202.4
1986					
JANUARY	982.1	209.2	5,595.2	1,601.3	218.0
FEBRUARY	975.3	238.6	5,595.5	1,564.5	135.2
MARCH	818.6	386.1	5,595.1	1,479.7	88.4
APRIL	821.9	471.2	5,573.2	1,362.3	79.4
MAY	897.1	303.0	5,497.7	1,303.0	70.9
JUNE	839.4	436.1	5,539.2	1,245.8	76.8
JULY	938.6	239.9	5,347.5	1,348.9	72.3

TABLE 3 - FINANCE COMPANIES - ASSETS
($ MILLION)

	CASH AND BANK DEPOSITS		PLACEMENTS WITH AUTHORISED DEALERS IN THE SHORT TERM MONEY MARKET	OTHER PLACEMENTS AND DEPOSITS				
				RELATED CORPORATIONS		OTHER CORPORATIONS REGISTERED UNDER FCA		
	NEGOTIABLE CERTIFICATES OF DEPOSIT	CASH AND OTHER BANK DEPOSITS		REGISTERED UNDER FCA	OTHER	FINANCE COMPANIES	OTHER	OTHER BUSINESSES
1985								
MAY	68.5	155.4	39.4	98.7	8.8	37.2	258.7	129.6
JUNE	33.6	198.0	-	99.9	27.7	24.2	278.8	121.8
JULY	101.5	145.5	-	110.6	71.5	47.2	283.3	80.1
AUGUST	101.1	157.3	-	11.9	143.5	61.0	329.3	149.8
SEPTEMBER	38.7	53.3	.1	71.9	120.9	47.6	270.0	240.6
OCTOBER	36.7	52.6	10.0	9.3	171.4	46.4	299.9	260.0
NOVEMBER	92.7	47.7	88.0	9.0	198.6	54.0	224.9	272.7
DECEMBER	69.6	196.6	14.4	34.7	207.5	83.5	207.6	311.6
1986								
JANUARY	44.5	173.4	34.0	246.0	72.0	65.9	148.9	289.0
FEBRUARY	62.2	168.4	8.9	137.7	76.8	60.7	154.3	209.8
MARCH	94.1	36.7	4.8	574.9	88.2	65.6	199.0	211.0
APRIL	46.6	33.8	4.8	578.8	107.5	79.5	210.4	233.3
MAY	40.2	120.9	9.6	286.6	120.2	41.2	180.4	319.4
JUNE	42.2	118.4	20.2	314.3	187.0	59.8	218.3	196.9
JULY	27.4	159.2	6.1	239.4	185.1	37.2	171.9	287.2

TABLE 3 - FINANCE COMPANIES - ASSETS (CONTINUED)
($ MILLION)

	BILLS OF EXCHANGE PURCHASED AND HELD(A)			PROMISSORY NOTES PURCHASED AND HELD		
	PUBLIC AUTHORITIES	CORPORATIONS REGISTERED UNDER FCA	OTHER	PUBLIC AUTHORITIES	CORPORATIONS REGISTERED UNDER FCA	OTHER
1985						
MAY	-	79.3	237.8	32.7	27.6	20.0
JUNE	-	148.9	316.6	12.2	5.0	15.0
JULY	-	143.1	234.3	11.2	31.6	21.0
AUGUST	-	192.1	357.0	16.6	8.9	14.9
SEPTEMBER	-	347.3	261.2	12.1	6.0	8.5
OCTOBER	-	253.4	200.0	22.8	7.5	4.9
NOVEMBER	-	18.1	276.9	66.2	[illegible]	12.9
DECEMBER	-	21.4	220.8	65.2	.5	20.8
1986						
JANUARY	-	22.4	237.1	43.8	-	1.9
FEBRUARY	-	34.0	249.5	4.7	-	36.3
MARCH	-	64.7	211.7	23.3	6.7	14.6
APRIL	-	144.6	203.7	33.8	13.8	4.9
MAY	-	89.7	202.2	25.9	49.0	22.8
JUNE	-	105.2	119.1	40.8	37.1	13.4
JULY	-	162.1	180.2	36.6	18.1	16.5

(A) EXCLUDES BILLS OF EXCHANGE THAT HAVE BEEN DRAWN OR ACCEPTED BY REPORTING CORPORATIONS.

TABLE 3 - FINANCE COMPANIES - ASSETS (CONTINUED)
($ MILLION)

	OTHER GOVERNMENT AND PUBLIC AUTHORITY SECURITIES			OTHER SECURITIES			
				RELATED CORPORATIONS		OTHER BUSINESSES	
	TREASURY NOTES	OTHER COMMONWEALTH GOVERNMENT SECURITIES	OTHER	SHARES	OTHER	SHARES	OTHER
1985							
MAY	-	7.7	10.8	123.6	-	316.1	19.3
JUNE	-	6.7	10.7	124.5	-	333.5	19.4
JULY	-	6.7	10.5	123.2	-	336.3	19.6
AUGUST	-	6.7	10.5	121.0	-	344.9	19.6
SEPTEMBER	-	6.7	10.4	122.0	-	352.9	6.8
OCTOBER	-	6.5	10.4	122.0	-	354.2	6.6
NOVEMBER	4.8	10.2	10.5	132.0	-	344.8	.6
DECEMBER	-	10.7	10.5	131.9	-	323.8	.6
1986							
JANUARY	-	9.8	10.5	131.9	-	321.9	.6
FEBRUARY	1.9	8.8	10.3	153.0	-	318.8	.5
MARCH	1.9	8.8	10.3	158.9	-	305.9	.5
APRIL	-	5.1	10.3	176.4	-	302.3	.6
MAY	-	5.1	10.3	181.0	-	302.5	.6
JUNE	-	5.1	10.4	181.0	-	293.6	.6
JULY	-	4.1	10.4	180.0	-	295.9	3.6

TABLE 3 - FINANCE COMPANIES - ASSETS (CONTINUED)
($ MILLION)

				LOAN OUTSTANDINGS(A)		
				RELATED CORPORATIONS		
					OTHER	
	FINANCE LEASE RECEIVABLES					
	LEVERAGED LEASE	OTHER	OPERATING LEASES ON GOODS	REGISTERED UNDER FCA	FOR THE DEVELOPMENT OF REAL ESTATE	OTHER
1985						
MAY	306.9	7,767.0	-	3.4	179.0	415.4
JUNE	309.9	7,990.5	-	3.5	179.5	417.0
JULY	307.2	8,041.9	-	3.5	175.5	333.6
AUGUST	258.3	8,134.8	-	3.5	162.9	351.2
SEPTEMBER	256.2	8,226.6	-	3.7	260.2	387.2
OCTOBER	250.0	8,291.8	-	3.7	252.9	402.8
NOVEMBER	249.2	8,381.2	-	11.1	257.8	407.2
DECEMBER	252.0	8,481.4	-	37.4	287.7	418.1
1986						
JANUARY	263.1	8,480.0	-	37.4	302.4	358.3
FEBRUARY	263.0	8,526.6	-	37.4	287.0	460.5
MARCH	268.8	8,493.3	-	31.6	272.5	444.2
APRIL	257.1	8,283.6	-	118.7	278.4	417.6
MAY	255.9	8,209.6	-	133.7	275.1	440.2
JUNE	263.9	8,187.8	.1	139.4	207.1	451.8
JULY	257.9	8,101.7	.2	137.6	6.3	472.7

(A) INCLUDES HOLDINGS OF BILLS OF EXCHANGE THAT HAVE BEEN DRAWN BY REPORTING CORPORATIONS AND LOANS THAT HAVE BEEN REFINANCED BY THE SALE OF BILLS OF EXCHANGE ACCEPTED BY REPORTING CORPORATIONS.

TABLE 3 - FINANCE COMPANIES - ASSETS (CONTINUED)
($ MILLION)

	LOAN OUTSTANDINGS(A)						
		INDIVIDUALS		OTHER LOANS AND ADVANCES			
	OTHER CORPORATIONS REGISTERED UNDER FCA	OWNER-OCCUPIED HOUSING	OTHER	FOR THE DEVELOPMENT OF REAL ESTATE	WHOLESALE FINANCE	FACTORING	OTHER
1985							
MAY	8.2	1,675.6	5,019.6	2,867.9	1,359.5	107.7	3,800.2
JUNE	8.2	1,662.4	5,076.8	2,962.8	1,417.0	103.8	4,020.0
JULY	5.7	1,696.6	5,110.3	3,008.2	1,436.4	104.3	4,159.4
AUGUST	7.5	1,663.7	4,892.2	3,214.9	1,486.4	114.7	4,484.7
SEPTEMBER	7.7	1,691.3	4,971.9	3,322.3	1,505.1	124.9	4,577.5
OCTOBER	15.0	1,771.6	4,977.4	3,418.1	1,567.3	131.8	4,722.5
NOVEMBER	15.3	1,780.4	5,008.2	3,507.9	1,600.1	132.8	4,746.4
DECEMBER	15.3	1,782.8	5,064.6	3,679.2	1,567.6	133.2	4,711.6
1986							
JANUARY	7.0	1,797.9	5,053.1	3,744.9	1,486.8	111.9	4,648.6
FEBRUARY	7.0	1,806.9	5,068.0	3,789.0	1,541.2	106.0	4,745.9
MARCH	7.0	1,753.4	5,143.4	3,866.9	1,563.8	114.9	4,827.1
APRIL	7.0	1,730.5	5,137.4	3,924.2	1,578.0	120.1	4,770.1
MAY	-	1,729.7	5,148.3	4,060.8	1,576.3	125.9	4,788.5
JUNE	-	1,725.7	5,202.7	4,099.4	1,629.5	124.5	4,827.6
JULY	-	1,706.2	5,194.1	4,236.7	1,613.8	128.0	4,991.8

(A) INCLUDES HOLDINGS OF BILLS OF EXCHANGE THAT HAVE BEEN DRAWN BY REPORTING CORPORATIONS AND LOANS THAT HAVE BEEN REFINANCED BY THE SALE OF BILLS OF EXCHANGE ACCEPTED BY REPORTING CORPORATIONS.

TABLE 3 - FINANCE COMPANIES - ASSETS (CONTINUED)
($ MILLION)

	LAND TRADING STOCK					
	UNDEVELOPED	DEVELOPMENT COMMENCED/ COMPLETED	CLIENTS' COMMITMENTS ARISING FROM ACCEPTANCE OF BILLS OF EXCHANGE UNDER ACCOMMODATION FACILITIES	OTHER ASSETS IN AUSTRALIA	OVERSEAS ASSETS	TOTAL ASSETS
1985						
MAY	3.1	139.5	135.9	302.6	75.7	25,838.3
JUNE	3.2	143.1	182.4	325.3	87.9	26,669.8
JULY	3.2	145.6	177.4	494.6	102.6	27,082.9
AUGUST	3.2	141.6	197.7	388.4	181.5	27,733.4
SEPTEMBER	3.6	163.9	201.9	368.3	292.9	28,342.3
OCTOBER	5.0	158.8	219.4	407.9	202.6	28,673.2
NOVEMBER	4.8	159.7	221.2	399.2	46.9	28,806.4
DECEMBER	4.5	159.2	202.4	381.1	38.7	29,155.5
1986						
JANUARY	4.6	159.8	218.0	338.9	27.1	28,893.7
FEBRUARY	3.5	161.2	135.2	381.4	25.0	29,041.3
MARCH	3.7	168.5	88.4	421.0	20.9	29,570.9
APRIL	3.9	170.5	79.4	484.2	119.4	29,670.0
MAY	4.5	183.9	70.9	449.4	9.6	29,470.0
JUNE	3.1	183.4	76.8	471.4	15.4	29,573.3
JULY	3.2	178.3	72.3	420.5	14.8	29,557.0

TABLE 4 - FINANCE COMPANIES - STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
($ MILLION)

STATE	FINANCE LEASE RECEIVABLES(A) JUNE 1986	FINANCE LEASE RECEIVABLES(A) JULY 1986	LOAN OUTSTANDINGS – INDIVIDUALS – HOUSING JUNE 1986	LOAN OUTSTANDINGS – INDIVIDUALS – HOUSING JULY 1986	LOAN OUTSTANDINGS – INDIVIDUALS – OTHER JUNE 1986	LOAN OUTSTANDINGS – INDIVIDUALS – OTHER JULY 1986	LOAN OUTSTANDINGS – OTHER LOANS AND ADVANCES(B) JUNE 1986	LOAN OUTSTANDINGS – OTHER LOANS AND ADVANCES(B) JULY 1986
N.S.W.	2,783.0	2,754.3	609.4	598.4	1,768.7	1,757.8	3,710.9	3,813.1
VIC.	2,062.5	2,047.6	202.0	201.7	1,128.1	1,121.1	2,495.1	2,621.7
QLD	1,717.2	1,714.4	612.4	609.3	1,038.7	1,047.8	2,201.0	2,227.8
S.A.	567.2	564.5	88.9	85.2	334.9	336.7	786.7	797.4
W.A.	664.9	659.1	129.4	125.7	663.2	661.4	996.4	1,001.6
TAS.	148.7	146.3	12.6	12.5	108.9	108.4	185.6	183.2
N.T.	65.8	64.3	6.6	6.6	58.4	58.8	101.5	94.3
A.C.T.	178.5	151.1	64.4	66.7	101.7	102.1	203.8	231.3

(A) EXCLUDES LEVERAGED LEASE RECEIVABLES.
(B) EXCLUDES RELATED CORPORATIONS.

TABLE 5 - FINANCE COMPANIES - MATURITY DISSECTION OF BORROWINGS FROM RESIDENTS(A)
($ MILLION)

BORROWINGS BY PERIOD OF NOTICE FOR WITHDRAWAL, OR REMAINING PERIOD TO MATURITY WHERE A MATURITY DATE IS SPECIFIED

	AT CALL AND UP TO 24 HOURS	OVER 24 HOURS AND UP TO 3 MONTHS	OVER 3 MONTHS AND UP TO 1 YEAR	OVER 1 YEAR AND UP TO 2 YEARS	OVER 2 YEARS AND UP TO 5 YEARS	OVER 5 YEARS	TOTAL
1985							
MARCH	2,631.1	2,453.7	4,210.5	4,170.7	4,678.0	77.6	18,221.7
JUNE	2,669.0	2,796.2	3,989.2	4,802.1	4,943.6	97.2	19,297.3
SEPTEMBER	2,469.0	3,332.1	4,083.6	5,642.5	4,469.1	126.1	20,122.6
DECEMBER	2,597.1	3,282.1	4,662.1	5,754.4	4,024.2	103.2	20,423.2
1986							
MARCH	2,434.1	2,969.8	5,309.5	6,318.7	3,938.2	109.5	21,079.7
JUNE	2,408.8	3,558.0	4,810.4	5,974.4	3,931.2	587.3	21,270.1

(A) EXCLUDES RELATED CORPORATIONS AND BANKS.

TABLE 6 - FINANCE COMPANIES - MATURITY DISSECTION OF SELECTED ASSETS
($ MILLION)

FINANCE LEASE RECEIVABLES(A) AND LOAN OUTSTANDINGS(B) BY REMAINING PERIOD TO MATURITY

	UP TO 1 YEAR	OVER 1 YEAR AND UP TO 2 YEARS	OVER 2 YEARS AND UP TO 5 YEARS	OVER 5 YEARS	TOTAL
1985					
MARCH	8,886.1	4,794.4	7,174.0	1,458.2	22,312.7
JUNE	8,966.5	5,092.2	7,755.4	1,737.3	23,551.4
SEPTEMBER	9,758.2	5,345.7	7,857.7	1,722.0	24,683.6
DECEMBER	10,368.2	5,295.2	8,312.5	1,711.7	25,687.6
1986					
MARCH	10,711.7	5,401.0	8,174.0	1,751.8	26,038.5
JUNE	10,731.1	5,552.6	8,082.1	1,695.4	26,061.1

(A) INCLUDES LEVERAGED LEASE RECEIVABLES.
(B) EXCLUDES RELATED CORPORATIONS.

TABLE 7 - FINANCE COMPANIES - INTEREST RATES
(PER CENT PER ANNUM)

	WEIGHTED AVERAGE BORROWING RATES ON FUNDS RECEIVED BY TERM TO MATURITY(A)(B)	
	AT CALL AND UP TO 24 HOURS	OVER 24 HOURS AND UP TO 3 MONTHS
1985		
MAY	14.73	15.43
JUNE	16.77	18.53
JULY	15.15	15.25
AUGUST	17.40	16.89
SEPTEMBER	15.81	16.35
OCTOBER	16.04	13.98
NOVEMBER	17.52	18.92
DECEMBER	17.96	19.49
1986		
JANUARY	18.14	18.38
FEBRUARY	17.46	17.67
MARCH	16.40	16.53
APRIL	15.41	16.18
MAY	14.61	15.04
JUNE	15.48	15.17
JULY	14.62	14.76

(A) APPLICABLE TO SECOND LAST WORKING DAY OF PERIOD.
(B) EXCLUDES BORROWINGS BY DEBENTURES AND UNSECURED NOTES, AND BORROWINGS FROM RELATED CORPORATIONS, BANKS AND NON-RESIDENTS.

TABLE 7 - FINANCE COMPANIES - INTEREST RATES (CONTINUED)
(NOMINAL RATE PER CENT PER ANNUM)

	UNSECURED FIXED PERSONAL LOANS FOR HOUSEHOLD AND PERSONAL GOODS		SECURED HOUSING FINANCE TO INDIVIDUALS FOR OWNER-OCCUPATION(A)		LEASE FINANCE FOR NEW CARS AND STATION WAGONS		TERM LOANS TO COMMERCIAL BORROWERS SECURED BY FIRST MORTGAGE(B)	
	RANGE	AVERAGE(C)	RANGE	AVERAGE(C)	RANGE	AVERAGE(C)	RANGE	AVERAGE(C)
1985								
MAY	16.50-39.30	23.50	14.50-21.94	16.74	15.84-19.50	16.84	14.50-19.50	16.69
JUNE	16.62-39.30	23.72	14.50-21.94	16.83	16.00-20.50	16.90	14.50-21.50	16.81
JULY	16.69-39.30	23.89	14.50-20.13	16.73	16.00-20.50	17.16	14.50-22.00	16.96
AUGUST	16.78-39.30	23.73	14.50-20.23	16.90	16.00-19.50	17.21	14.50-22.00	17.15
SEPTEMBER	16.50-39.30	23.66	14.50-21.52	17.14	16.00-22.00	17.53	14.50-22.00	17.45
OCTOBER	17.50-39.30	23.87	15.00-20.81	17.37	16.00-22.00	17.83	15.00-22.00	17.82
NOVEMBER	17.77-39.30	24.06	15.00-22.50	18.08	16.00-22.00	18.40	15.00-22.00	18.43
DECEMBER	17.41-39.30	23.82	15.00-22.50	18.38	16.00-22.00	19.17	15.00-24.50	19.03
1986								
JANUARY	18.72-39.30	24.20	15.00-22.00	18.48	16.00-24.96	19.53	15.00-25.00	19.22
FEBRUARY	17.26-39.30	24.23	15.00-22.55	18.83	16.00-23.50	19.67	15.00-24.50	19.35
MARCH	19.09-39.30	24.34	16.24-23.50	18.90	16.00-23.50	19.53	15.00-24.50	19.22
APRIL	19.17-39.30	24.26	16.35-22.68	18.63	16.00-23.00	19.20	15.00-24.50	18.93
MAY	19.21-29.53	23.41	16.37-22.14	18.51	16.00-23.00	19.10	15.18-24.50	18.83
JUNE	18.10-29.43	22.84	16.25-22.47	18.29	16.00-24.00	18.69	15.50-22.50	18.43
JULY	19.17-29.40	22.82	16.04-21.88	18.44	16.00-24.00	18.75	15.50-22.50	18.40

(A) EXCLUDES INTEREST ONLY LOANS.
(B) EXCLUDES LOANS TO RELATED CORPORATIONS.
(C) NOT WEIGHTED.