



INQUIRIES

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FINANCE COMPANIES  
JUNE 1977

SUMMARY OF MOVEMENTS

Item	June 1977	Change Over		Change Over	
		Previous Month		Previous June	
	(\$m)	(\$m)	(%)	(\$m)	(%)
AMOUNT FINANCED :					
Instalment Credit	134.9	-0.8	-0.6	+2.5	+1.9
Personal Loans	58.3	-0.9	-1.5	+7.6	+15.0
Wholesale Finance	336.5	-19.3	-5.4	+47.7	+16.5
Factoring	20.4	-2.3	-10.1	+0.6	+3.0
Other Consumer and Commercial Loans	340.5	+51.6	+17.9	+37.7	+12.4
TOTAL	890.5	+28.1	+3.3	+95.9	+12.1
Value of Goods Newly Leased	155.9	+27.9	+21.8	+30.9	+24.7

EXPLANATORY NOTES

Introduction

This bulletin contains details of the lending operations of finance companies compiled from monthly returns collected from those companies. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1976 issue of this bulletin or the annual bulletin *Finance Companies Assets, Liabilities, Income and Expenditure 1970-71* to 1974-75 (Reference No. 5.40).

Presentation

2. Figures for each State are compiled on the basis of business written or recorded by finance companies (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 July 1976 issue of this bulletin.

Comparability

5. A further dissection of "amount financed" by purpose of loan for instalment credit for retail sales provided by finance companies is given in the monthly bulletin *Instalment Credit for Retail Sales* (Reference No. 5.46).

6. The statistics on finance for housing published in this bulletin are not comparable with those published in the monthly bulletin *Housing Finance for Owner Occupation* (Reference No. 5.56) as the definitions, scope and coverage are not the same.

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.

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

	Other consumer and commercial loans										
	Instalment credit for retail sales	Personal loans (a)	Wholesale finance	Factoring	Finance for housing			Other commercial loans		Total other consumer and commercial loans	Total amount financed
					Purchase of existing housing	Construction of housing (b)	Purchase of individual residential blocks of land	Construction other than housing	Other purposes (c)		
AUSTRALIA											
Year -											
1974-75	1,154.5	335.5	2,143.5	183.2	179.1	304.6	90.2	299.0	1,031.8	1,904.7	5,721.3
1975-76	1,394.4	508.9	2,873.6	237.4	418.1	439.4	132.4	421.8	r1,223.3	r2,635.0	r7,649.5
1976-77	1,548.3	631.0	3,869.2	247.1	516.2	514.3	165.1	569.5	1,430.8	3,196.0	9,491.7
1976 -											
May	126.4	47.4	298.0	20.4	45.8	45.1	11.6	41.9	r118.5	r262.9	r755.0
June	132.4	50.7	288.8	19.8	54.5	51.5	14.4	39.2	r143.2	r302.6	r794.6
July	130.7	47.9	289.8	17.7	47.2	53.7	14.7	51.4	r131.8	r298.9	r785.0
August	124.7	48.3	r299.1	20.5	47.6	47.3	13.1	40.2	r91.5	r239.8	r732.5
September	128.2	49.5	r323.0	21.7	38.3	47.4	13.5	43.0	104.5	246.7	r769.0
October	130.7	53.5	r347.7	20.7	40.7	47.2	15.1	40.9	121.8	265.7	r818.3
November	135.8	61.8	r337.6	22.8	42.2	47.1	14.2	44.7	r120.9	r269.3	r827.2
December	144.7	r55.6	r364.3	23.2	r56.3	53.7	16.3	57.4	121.0	r304.8	r892.6
1977 -											
January	111.2	41.1	251.4	11.8	r32.4	r25.5	9.7	r32.3	r81.5	r181.5	r597.0
February	118.4	50.0	r297.8	20.8	39.8	136.6	12.9	42.5	99.4	r231.2	718.2
March	135.1	57.1	r365.0	25.4	45.3	39.4	13.6	44.9	r108.3	r251.4	r834.1
April	r118.1	48.8	301.2	19.5	42.2	35.8	12.6	r47.0	r139.7	r277.3	r764.8
May	r135.7	59.2	355.8	22.7	43.4	41.0	11.9	60.4	r132.2	r288.9	r862.4
June	134.9	58.3	336.5	20.4	40.8	39.5	17.3	64.8	178.2	340.5	890.5
STATES - MAY 1977											
N.S.W.	47.6	23.3	117.7	8.4	12.6	9.3	3.2	r16.5	r48.6	r90.2	r287.2
Vic.	30.2	18.1	93.4	11.2	11.1	14.2	2.0	r22.5	46.6	r96.5	r249.3
Qld.	21.5	7.6	52.1	(d)	6.4	4.6	3.3	6.0	13.0	33.2	114.4
S.A.	12.3	(e)15.1	(e)36.6	(d)	6.9	6.7	1.5	1.7	5.4	22.2	74.8
W.A.	14.2	2.5	43.1	(d)	4.5	3.8	1.6	11.5	13.4	34.8	r94.5
Tas.	5.5	1.1	11.7	..	..	..	..	..	..	..	22.0
N.T.	1.2	(e)	(e)	..	0.9	0.8	0.3	0.4	2.5	4.9	3.9
A.C.T.	3.3	1.6	4.4	..	1.0	1.5	0.1	1.7	2.6	6.9	16.2
STATES - JUNE 1977											
N.S.W.	47.0	21.7	101.1	6.9	9.7	9.9	3.8	33.0	83.2	139.6	316.3
Vic.	30.1	18.0	82.5	10.9	9.2	11.6	2.8	17.6	60.2	101.4	242.9
Qld.	22.7	8.3	56.9	(d)	7.6	4.4	6.5	4.4	12.2	35.1	123.0
S.A.	11.9	(e)4.9	(e)40.0	(d)	7.3	6.8	2.0	2.2	6.1	24.4	79.3
W.A.	13.7	2.6	43.7	(d)	5.2	3.7	1.8	4.7	10.4	25.8	85.8
Tas.	5.3	0.9	10.8	..	..	..	..	..	..	..	..
N.T.	1.0	(e)	(e)	..	0.9	0.8	0.2	0.4	3.3	5.6	25.5
A.C.T.	3.3	1.8	4.1	..	0.8	2.4	..	2.3	2.8	8.4	17.6

(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 credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans					Total all contracts
					Finance for housing		Other commercial loans		Total other consumer and commercial loans	
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges		
AUSTRALIA										
Year -										
1974-75	1,432.8	390.1	2,130.0	212.5	464.4	654.5	534.7	968.4	2,622.0	5,787.4
1975-76	1,614.5	522.1	2,721.9	264.9	504.3	764.5	570.4	1,329.9	3,168.9	8,292.4
1976-77	1,844.8	655.7	3,617.0	274.2	543.3	831.8	628.3	1,459.2	3,462.6	9,854.3
1976 -										
May	139.3	48.0	272.9	24.0	42.5	58.5	43.9	r100.6	r245.5	r729.8
June	145.0	47.8	295.5	25.0	41.8	61.4	53.0	r130.6	r286.8	r800.2
July	150.9	51.6	280.3	22.6	54.6	66.8	48.2	r138.1	r207.8	r813.1
August	148.8	50.6	245.6	19.5	42.3	63.6	48.3	r91.3	r245.5	r710.0
September	149.6	52.4	r280.9	21.9	43.7	66.4	52.4	r106.2	r268.7	r773.5
October	146.9	50.7	r305.4	21.6	41.5	67.8	45.1	r110.8	r265.2	r769.5
November	r156.0	55.3	312.8	26.4	44.5	79.3	r46.2	r117.5	r287.5	r838.1
December	147.9	r57.3	r355.3	25.4	r52.6	97.6	54.2	r132.8	r337.2	r923.1
1977 -										
January	134.1	45.7	276.3	21.2	33.7	44.4	r50.2	r109.0	237.2	r714.5
February	154.9	53.9	r283.1	21.8	r41.7	58.5	58.5	r102.0	r260.4	r774.4
March	177.2	62.9	332.5	22.0	51.8	r73.5	66.3	r97.9	r279.6	r874.1
April	146.4	51.8	260.7	20.0	41.1	r64.3	r53.2	r144.0	r302.9	r801.8
May	169.0	63.3	337.6	26.2	47.4	73.6	r55.8	r129.7	r306.6	r902.7
June	163.1	60.3	326.5	25.5	48.6	75.8	59.8	179.9	364.0	939.5
STATES - MAY 1977										
N.S.W.	58.6	25.7	115.8	10.5	12.3	24.7	16.4	r51.6	r105.0	r315.8
Vic.	37.9	19.4	83.3	12.3	11.5	20.8	12.0	54.5	98.8	251.6
Qld	27.0	7.8	54.1	(a)	11.9	7.4	r12.4	10.9	r42.7	r131.6
S.A.(b)	17.3	5.6	34.5	(a)	6.1	10.3	4.9	1.5	22.7	80.2
W.A.	16.6	2.1	38.6	(a)	4.5	6.4	7.4	9.0	27.3	84.5
Tas.	7.7	0.6	10.6	(a)	0.1	1.1	1.8	0.7	3.7	22.7
N.T.	(b)	(b)	(b)	--	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	3.9	2.1	4.1	--	0.9	3.0	0.9	1.6	6.4	16.4
STATES - JUNE 1977										
N.S.W.	56.4	24.3	98.2	10.4	10.4	30.2	19.6	97.7	157.9	347.2
Vic.	34.9	18.6	84.1	11.5	10.4	17.3	11.4	53.0	92.2	241.3
Qld	28.7	8.2	53.2	(a)	13.4	7.5	11.0	11.8	43.8	133.9
S.A.(b)	17.1	4.9	39.2	(a)	7.9	10.3	6.9	1.9	27.0	88.1
W.A.	15.0	2.0	39.8	(a)	4.8	6.4	7.8	13.0	32.0	88.8
Tas.	6.8	0.6	10.3	--	0.1	1.0	2.2	0.4	3.8	21.5
N.T.	(b)	(b)	(b)	--	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	4.2	1.7	5.4	--	1.5	3.0	0.8	2.1	7.4	18.7

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

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

	Other consumer and commercial loans									
	Instalment credit for retail sales	Personal loans	Wholesale finance	Factoring	Finance for housing		Other commercial loans		Total other consumer and commercial loans	Total all contracts
					Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges		
AUSTRALIA										
Year -										
1974-75	1,922.0	579.7	360.9	45.1	1,260.2	978.4	715.1	2,238.7	5,192.4	8,100.2
1975-76	2,255.2	778.8	589.3	51.3	1,368.9	1,021.2	946.1	2,238.3	5,574.5	9,249.0
1976-77	2,636.6	1,018.9	913.2	60.9	1,657.8	1,090.5	1,124.0	2,562.0	6,434.3	11,063.9
1976 -										
May	2,210.0	757.7	591.4	54.0	1,328.8	990.6	907.5	2,232.6	5,458.8	9,071.9
June	2,255.2	778.8	589.3	51.3	1,368.9	1,021.2	946.1	2,238.3	5,574.5	9,249.0
July	2,297.7	795.2	604.0	48.6	1,411.0	1,000.2	971.2	2,281.8	5,664.1	9,409.6
August	2,329.0	813.1	661.6	52.8	1,439.8	1,015.8	986.7	2,292.4	5,734.7	9,591.2
September	2,362.3	831.2	709.4	56.2	1,459.6	1,030.9	1,009.9	2,300.9	5,781.4	9,765.6
October	2,401.2	857.5	759.6	58.4	1,479.4	1,045.8	1,005.0	2,325.4	5,855.4	9,932.2
November	2,438.1	889.9	787.9	58.2	1,486.6	1,054.0	1,033.5	2,363.8	5,937.9	10,120.0
December	2,491.7	911.0	804.1	59.2	1,517.7	1,058.4	1,059.9	2,374.8	6,010.8	10,216.9
1977 -										
January	2,520.9	924.5	784.1	51.6	1,532.3	1,067.2	1,073.4	2,329.2	6,002.0	10,283.0
February	2,541.6	942.3	805.0	52.7	1,555.0	1,078.2	1,057.6	2,358.8	6,076.6	10,418.2
March	2,555.1	960.3	844.8	60.2	1,579.6	1,075.0	1,059.1	2,410.8	6,124.6	10,554.9
April	2,577.9	976.7	871.9	62.5	1,608.4	1,083.6	1,073.5	2,496.7	6,262.2	10,701.2
May	2,602.8	995.8	895.6	62.5	1,632.8	1,086.6	1,095.6	2,584.2	6,369.4	10,926.0
June	2,636.6	1,018.9	913.2	60.9	1,657.8	1,090.5	1,124.0	2,562.0	6,434.3	11,063.9
STATES - MAY 1977										
N.S.W.	907.5	414.8	280.4	21.8	440.7	390.0	324.7	1,245.8	2,401.2	4,025.7
Vic.	567.7	304.8	246.5	33.1	319.1	311.9	272.6	808.7	1,712.4	2,804.4
Qld.	453.9	127.1	139.1	(a)	176.2	152.6	215.9	278.3	1,123.1	1,842.3
S.A. (b)	266.5	76.9	85.7	(a)	228.2	111.0	95.5	49.8	913.2	1,117.3
W.A.	246.9	36.4	124.9	(a)	111.0	72.3	135.8	90.0	409.1	617.3
Tas.	95.1	10.7	18.8	(a)	2.9	12.5	28.3	7.1	50.8	175.4
N.T.	(b)	(b)	(b)	..	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	65.3	25.1	7.9	..	54.7	36.2	23.7	174.5	189.2	287.4
STATES - JUNE 1977										
N.S.W.	916.9	418.9	285.5	19.5	442.0	384.9	342.9	1,233.0	2,402.8	4,043.7
Vic.	576.9	311.7	245.5	34.1	324.2	313.9	274.6	811.2	1,743.8	2,912.0
Qld.	459.0	132.2	145.6	(a)	185.7	155.3	218.0	274.0	1,133.0	1,869.8
S.A. (b)	268.3	78.9	87.3	(a)	231.9	113.5	97.5	53.1	496.1	930.6
W.A.	252.8	38.1	130.3	(a)	116.0	73.3	138.3	85.4	413.0	634.2
Tas.	96.5	11.3	19.5	(a)	3.3	13.1	29.1	7.5	53.0	180.3
N.T.	(b)	(b)	(b)	..	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	66.2	27.7	6.7	..	54.8	36.6	23.6	77.7	192.7	293.3

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

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

	<i>Leasing of business plant and equipment</i>		<i>Bills of exchange</i>			<i>Liquidity placements</i>	<i>Loans to non-finance companies in group</i>
	<i>Value of goods newly leased during period</i>	<i>Value of all leasing agreements at end of period</i>	<i>Amounts paid for bills acquired during period</i>	<i>Amounts received for bills disposed of during period</i>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>
AUSTRALIA							
Year -							
1974-75	586.2	1,430.0	3,578.8	3,516.0	547.8	471.2	197.9
1975-76	1,016.4	1,923.8	4,179.6	4,057.4	658.6	334.2	259.5
1976-77	1,408.1	2,734.2	5,421.3	5,309.5	718.2	272.5	302.6
1976 -							
May	105.0	1,838.0	328.2	372.0	656.4	249.1	1262.1
June	125.0	1,923.8	390.5	388.1	658.6	1334.2	1259.5
July	100.4	1,957.3	391.3	386.2	663.8	1330.5	1267.2
August	92.9	2,005.8	428.3	395.5	1696.8	1384.3	1267.8
September	105.0	12,072.6	1400.8	416.4	1681.5	1400.0	1304.2
October	106.7	12,117.7	1401.4	1376.9	1702.6	1433.6	1317.7
November	115.9	12,189.2	381.6	1335.4	1749.0	1455.3	1328.8
December	144.4	12,283.8	1345.8	370.5	1724.5	1490.2	1340.0
1977 -							
January	195.6	12,328.9	1343.3	1337.0	1743.4	1509.4	1294.5
February	111.3	12,419.5	564.3	616.4	688.1	1532.9	1318.0
March	134.3	12,480.7	666.9	726.6	630.5	494.5	1338.8
April	117.7	12,554.1	487.5	481.9	1572.3	414.3	1347.4
May	128.0	12,626.8	1499.7	1444.7	1623.2	1381.1	1359.8
June	155.9	2,734.2	510.8	422.0	718.2	272.5	302.6
STATES - MAY 1977							
N.S.W.	40.4	809.3					
Vic.	37.6	838.2					
Qld.	20.6	452.4					
S.A.(a)	10.4	224.5					
W.A.	13.2	213.4			Not available		
Tas.	3.2	46.4					
N.T.	(a)	(a)					
A.C.T.	2.6	42.5					
STATES - JUNE 1977							
N.S.W.	49.6	847.8					
Vic.	45.0	861.1					
Qld.	30.4	475.5					
S.A.(a)	11.9	235.6					
W.A.	13.4	223.5			Not available		
Tas.	2.5	46.1					
N.T.	(a)	(a)					
A.C.T.	2.9	44.5					

(a) Northern Territory included in South Australia.

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

	Finance agreements (b)			Bills of exchange			Liquidity placements	Loans to non-finance companies in group
	Amount financed during period	Collections and other liquidations during period	Balances outstanding at end of period	Amounts paid for bills acquired during period	Amounts received for bills disposed of during period	Balances outstanding at end of period	Balances outstanding at end of period	Balances outstanding at end of period
Year -								
1974-75	444.4	408.1	771.5	2,839.4	2,803.8	408.3	223.0	8.2
1975-76	486.2	614.6	771.6	3,297.6	3,178.5	496.1	178.1	3.8
1976-77	593.9	638.0	826.2	3,725.2	3,667.8	519.2	152.1	8.1
1976 -								
May	42.9	40.0	773.9	262.9	292.0	483.6	124.0	9.4
June	46.3	68.4	771.6	299.0	285.9	496.1	178.1	3.8
July	74.1	53.1	770.7	298.6	291.2	503.6	153.0	8.0
August	26.7	34.2	708.1	295.1	315.2	483.5	195.0	4.3
September	39.4	45.5	699.6	291.1	293.4	481.2	191.9	9.5
October	45.0	40.7	708.8	313.4	294.7	500.5	232.2	20.2
November	51.3	47.6	725.2	297.9	258.7	539.8	237.1	10.9
December	38.2	44.8	724.0	254.8	285.7	508.9	252.8	10.7
1977 -								
January	19.1	55.7	677.2	243.2	265.6	499.0	239.8	12.2
February	34.2	41.9	676.3	335.6	376.6	471.0	242.9	27.7
March	35.6	35.4	685.9	417.3	436.1	452.2	242.4	23.7
April	75.1	69.9	770.3	271.2	268.5	398.6	206.4	9.2
May	74.4	65.6	815.6	376.3	322.4	448.5	186.2	9.8
June	110.6	103.6	826.2	330.6	259.9	519.2	152.1	8.1

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

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