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FINANCE COMPANIES, AUSTRALIA OCTOBER 1980

INQUIRIES

If you want to know more about these statistics ring Mr Len Fulford on Canberra (062) 52 7110 or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.
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MAIN FEATURES

Amounts financed under finance agreements in October 1980 totalled \$1,147.7 million, an increase of \$92.4 million on September 1980, and \$169.2 million up on October 1979.

The value of goods newly leased in October 1980 was \$294.3 million, \$6.0 million up on September 1980, and \$73.7 million up on October 1979.

As at 31 October 1980 finance companies had finance agreements with balances outstanding of \$12,818.6 million and held lease agreements to the value of \$7,157.9 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 1980 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 (available on request) which contain additional information on the operations of finance companies:

Finance Companies Assets, Liabilities, Income and Expenditure, Australia, 1978-79 (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) which is available free of charge from any ABS office.

Symbols and other usages

— nil or rounded to zero
— (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns) break in continuity of series

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

R. J. CAMERON
Australian Statistician

TABLE 1. FINANCE COMPANIES: AMOUNT FINANCED CLASSIFIED BY TYPE OF FINANCE AGREEMENT
(\$ million)

	Amount financed on finance agreements											Leasing of business plant and equipment
	Other consumer and commercial loans											
	Finance for housing					Other commercial loans			Total other consumer and commercial loans	Total amount financed		
	Installment credit for retail sales	Personal loans (a)	Wholesale finance	Factoring	Purchase of existing housing	Construction of housing (b)	Purchase of individual residential blocks of land	Construction other than housing			Other purposes (c)	
AUSTRALIA												
Year—												
1977-78 (d)	1,516.9	689.9	4,089.1	290.1	489.2	415.6	159.8	520.6	868.2	2,453.5	9,039.4	1,780.3
1978-79	1,545.5	771.7	4,694.0	319.5	512.7	450.3	144.5	541.6	1,164.0	2,813.1	10,143.7	2,319.0
1979-80	1,451.4	851.0	4,935.9	400.1	596.0	547.1	157.4	722.9	1,459.7	3,483.1	11,121.5	2,823.4
1979—												
September	112.0	61.7	413.9	30.3	39.9	42.3	10.4	48.1	85.0	225.6	843.6	191.7
October	131.1	72.2	453.3	35.9	40.4	44.5	13.7	67.7	117.8	284.0	978.5	220.6
November	125.9	78.1	414.6	36.1	45.1	49.1	11.7	63.2	120.0	289.1	943.7	243.7
December	110.1	68.8	343.6	32.9	50.7	43.7	12.7	58.4	113.3	278.7	834.2	209.4
1980—												
January	119.8	63.5	331.7	27.5	38.8	31.6	9.8	60.8	126.6	267.6	810.2	194.6
February	116.1	69.7	368.5	33.9	49.9	44.3	12.0	57.2	136.6	300.1	888.5	224.7
March	117.4	69.4	415.9	36.3	52.7	46.8	12.9	57.3	138.8	308.4	947.5	247.1
April	118.8	72.4	400.4	35.1	55.3	44.7	15.0	59.0	130.6	304.7	931.3	241.5
May	126.8	82.0	440.7	36.1	62.3	56.5	15.3	65.5	151.5	351.1	1,036.7	262.0
June	116.3	77.2	418.3	34.5	73.3	59.7	18.0	68.7	131.5	351.3	997.6	315.7
July	137.2	78.6	485.1	37.7	71.7	60.7	19.2	82.4	138.8	372.8	1,111.3	286.8
August	118.8	68.5	429.4	37.4	71.8	56.6	17.2	80.5	110.4	336.4	990.5	272.9
September	122.4	76.6	451.5	44.8	77.5	64.5	17.5	79.6	121.0	360.1	1,055.3	288.3
October	136.9	81.5	485.2	48.7	81.5	68.9	19.1	85.1	140.8	395.4	1,147.7	294.3
STATES — SEPTEMBER 1980												
N.S.W.	45.6	29.4	178.6	(e)	37.8	26.1	7.5	25.3	48.1	144.8	398.4	124.1
Vic.	24.8	20.3	140.3	(e)	7.3	7.0	1.0	15.0	26.3	56.5	241.9	60.5
Qld.	21.5	13.1	78.0	(e)	16.7	19.4	7.1	19.6	19.4	82.2	194.7	51.8
S.A.	10.1	5.0	36.0	(e)	3.0	2.3	0.4	4.3	4.1	14.2	65.3	15.3
W.A.	12.7	5.0	41.4	—	10.8	4.6	1.2	12.1	9.6	38.3	97.3	26.3
Tas.	3.8	2.2	11.2	—	0.2	0.1	0.1	0.2	1.5	2.1	19.3	5.5
N.T.	1.4	0.2	4.1	—	0.2	0.1	0.3	0.1	0.8	1.5	7.2	1.6
A.C.T.	2.5	1.5	6.7	(e)	1.5	4.8	0.1	3.0	11.2	20.6	31.2	3.2
STATES — OCTOBER 1980												
N.S.W.	53.8	29.2	185.8	(e)	39.5	30.4	8.2	28.4	54.4	160.9	429.6	112.8
Vic.	28.3	22.8	152.1	(e)	7.7	6.4	0.7	14.2	29.6	58.6	261.8	66.1
Qld.	22.5	14.7	91.0	(e)	16.8	20.3	8.6	20.4	24.0	90.0	218.2	55.2
S.A.	10.8	5.4	34.9	(e)	2.7	2.5	0.3	3.4	7.1	15.9	67.0	17.7
W.A.	13.4	4.7	45.5	—	12.5	5.8	1.1	14.0	14.4	47.7	111.2	31.5
Tas.	3.9	2.7	13.4	—	0.2	0.2	—	—	1.5	2.0	21.9	5.4
N.T.	1.3	0.2	4.2	—	0.2	0.2	—	0.2	0.9	1.6	7.3	2.2
A.C.T.	3.0	1.8	7.2	(e)	1.9	3.2	0.3	4.4	9.0	18.7	30.7	3.4

(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) For details of series break refer to the October 1978 issue of this publication. (e) 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	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			
AUSTRALIA											
Year—											
1977-78 (a)	1,990.8	824.8	4,002.9	316.1	620.9	887.7	762.3	970.4	3,241.3	10,376.0	
1978-79	2,146.1	964.6	4,599.4	361.6	727.6	876.3	934.7	1,107.6	3,646.1	11,717.9	
1979-80	2,161.6	1,128.1	4,990.8	446.9	741.1	863.9	960.2	1,331.4	3,896.6	12,623.9	
1979—											
September	169.0	81.2	389.1	31.8	53.2	64.9	71.0	84.4	273.5	944.7	
October	188.5	95.1	440.5	39.3	61.3	75.6	80.3	100.1	317.2	1,080.6	
November	177.7	95.7	415.7	38.0	58.1	73.3	76.5	96.4	304.3	1,031.5	
December	156.9	87.8	358.0	35.0	60.2	82.5	68.2	126.0	336.9	974.7	
1980—											
January	178.7	94.8	407.0	36.6	53.7	55.9	90.4	109.5	309.5	1,026.7	
February	184.0	94.8	419.8	38.6	60.3	68.9	100.5	106.4	336.2	1,073.4	
March	181.3	98.0	408.1	34.7	66.3	71.6	86.4	128.0	352.4	1,074.5	
April	183.0	96.9	407.8	35.7	60.8	75.8	79.5	124.4	340.5	1,063.9	
May	191.5	102.6	439.5	43.7	69.9	84.0	81.2	112.5	347.5	1,124.8	
June	174.7	101.8	419.3	42.2	69.2	74.4	75.4	129.2	348.2	1,086.2	
July	200.2	102.4	488.1	42.7	70.0	69.9	97.9	142.8	380.5	1,214.0	
August	178.0	89.3	440.3	39.9	64.1	59.9	82.9	116.0	322.9	1,070.4	
September	183.6	96.0	451.6	47.2	64.7	74.5	93.5	134.2	366.9	1,145.3	
October	199.2	95.7	462.8	50.4	74.9	79.7	104.3	133.3	392.2	1,200.4	
STATES — SEPTEMBER 1980											
N.S.W.	65.9	35.8	185.7	(b)	19.2	27.9	35.4	48.0	130.5	417.9	
Vic.	37.4	29.7	135.5	(b)	9.7	10.3	18.7	32.8	71.5	274.2	
Qld	32.7	14.4	73.1	(b)	19.9	17.4	16.0	25.0	78.3	198.4	
S.A. (c)	17.5	6.6	44.4	(b)	7.7	5.5	5.9	6.9	26.0	94.5	
W.A.	19.8	5.1	41.9	—	6.5	8.7	8.9	11.6	35.8	102.6	
Tas.	6.3	2.8	10.7	—	0.3	0.5	1.8	0.9	3.6	23.4	
N.T.	(c)	(c)	(c)	—	(c)	(c)	(c)	(c)	(c)	(c)	
A.C.T.	4.1	1.6	7.6	(b)	1.3	4.2	6.6	9.0	21.2	34.4	
STATES — OCTOBER 1980											
N.S.W.	76.4	31.3	179.8	(b)	24.0	28.2	35.8	48.9	136.8	424.3	
Vic.	40.8	33.0	140.4	(b)	12.5	10.5	17.3	30.8	71.1	285.3	
Qld	32.9	16.1	87.4	(b)	21.7	21.4	20.8	28.3	92.1	228.6	
S.A. (c)	17.7	5.8	41.4	(b)	7.0	4.8	6.7	4.1	22.5	87.6	
W.A.	20.8	4.1	45.2	—	7.8	10.0	11.3	9.5	38.6	108.8	
Tas.	6.3	2.9	12.7	—	0.3	0.4	1.7	0.8	3.3	25.2	
N.T.	(c)	(c)	(c)	—	(c)	(c)	(c)	(c)	(c)	(c)	
A.C.T.	4.4	2.4	6.2	(b)	1.7	4.4	10.8	10.8	27.7	40.7	

(a) For details of series break refer to the October 1978 issue of this publication. (b) Not available separately, included in 'Wholesale finance'. (c) 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 business plant and equipment
Other consumer and commercial loans												
Installment credit for retail sales	Personal loans	Wholesale finance	Factoring	Finance for housing		Other commercial loans		Total other consumer and commercial loans	Total all contracts	Value of all leasing agreements at end of period		
				Contracts including charges	Contracts excluding charges	Contracts including charges	Contracts excluding charges					
AUSTRALIA												
Year—												
1977-78(a)	2,804.0	1,215.5	1,078.4	78.9	1,752.9	959.1	1,268.2	1,722.3	5,702.3	10,879.2	3,761.4	
1978-79	2,898.3	1,353.0	1,251.4	87.1	1,749.7	882.8	1,355.2	1,831.8	5,819.5	11,409.4	5,101.2	
1979-80	2,872.9	1,459.0	1,299.6	109.2	1,940.8	943.7	1,493.6	2,112.6	6,490.7	12,231.4	6,552.4	
1979—												
September	2,884.4	1,384.8	1,369.6	95.0	1,792.0	884.9	1,365.2	1,875.3	5,917.4	11,651.3	5,583.9	
October	2,889.8	1,394.8	1,386.8	96.3	1,799.3	876.4	1,382.1	1,909.1	5,967.0	11,734.6	5,675.4	
November	2,902.1	1,409.6	1,392.5	99.7	1,805.5	877.3	1,412.1	1,944.5	6,039.4	11,843.2	5,796.6	
December	2,904.9	1,417.6	1,383.8	102.0	1,816.7	873.9	1,434.6	1,949.6	6,074.7	11,883.1	5,891.6	
1980—												
January	2,903.0	1,415.6	1,312.2	96.2	1,817.3	879.5	1,424.0	1,983.7	6,104.5	11,831.5	5,933.1	
February	2,899.3	1,424.4	1,271.1	95.8	1,824.7	897.9	1,413.0	2,027.0	6,157.6	11,848.2	6,037.8	
March	2,893.3	1,417.6	1,287.2	106.0	1,845.8	898.7	1,426.3	2,045.0	6,215.8	11,920.0	6,133.1	
April	2,881.6	1,425.8	1,285.4	111.9	1,865.7	902.9	1,434.5	2,060.2	6,263.3	11,968.0	6,240.0	
May	2,878.7	1,444.3	1,294.0	110.7	1,900.5	908.8	1,459.0	2,099.6	6,367.9	12,095.6	6,372.7	
June	2,872.9	1,459.0	1,299.6	109.2	1,940.8	943.7	1,493.6	2,112.6	6,490.7	12,231.4	6,552.4	
July	2,871.6	1,471.8	1,302.4	112.3	1,985.1	963.8	1,539.4	2,116.3	6,604.6	12,362.6	6,717.7	
August	2,867.9	1,482.3	1,302.0	117.8	2,025.1	1,002.3	1,556.6	2,136.1	6,720.1	12,490.2	6,866.8	
September	2,863.6	1,494.8	1,311.0	124.9	2,068.2	1,037.4	1,574.8	2,157.4	6,837.7	12,632.1	7,016.5	
October	2,875.4	1,508.8	1,339.0	131.9	2,117.6	1,073.9	1,595.3	2,176.8	6,963.5	12,818.6	7,157.9	
STATES — SEPTEMBER 1980												
N.S.W.	1,113.1	582.6	491.4	(b)	775.4	420.2	533.4	728.4	2,457.3	4,644.5	2,652.2	
Vic.	556.9	423.4	441.2	(b)	303.3	180.0	325.5	608.9	1,417.7	2,839.2	1,792.7	
Qld	493.8	240.4	204.4	(b)	560.6	206.1	510.6	321.5	1,398.7	2,337.3	1,179.9	
S.A. (c)	250.3	95.4	100.6	(b)	184.1	54.8	123.3	93.2	455.9	902.2	505.4	
W.A.	305.2	79.7	160.8	(b)	194.2	117.9	199.3	177.5	688.8	1,234.4	667.9	
Tas.	84.6	44.2	23.8	(b)	4.9	11.8	33.5	13.6	63.8	216.4	125.9	
N.T.	(c)	(c)	(c)	(b)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	
A.C.T.	59.7	29.0	13.8	(b)	45.7	46.6	48.7	214.4	355.4	458.0	92.5	
STATES — OCTOBER 1980												
N.S.W.	1,120.5	592.7	503.3	(b)	805.6	446.8	546.1	739.2	2,537.8	4,754.2	2,715.1	
Vic.	557.4	421.2	457.6	(b)	300.4	179.2	329.1	605.1	1,413.9	2,850.0	1,812.4	
Qld	496.3	245.4	209.6	(b)	576.6	214.3	514.6	320.5	1,426.1	2,377.4	1,205.7	
S.A. (c)	249.9	97.5	99.2	(b)	182.7	53.6	123.0	96.3	455.6	902.2	512.2	
W.A.	307.5	78.2	161.7	(b)	199.7	122.0	210.4	184.0	716.1	1,263.5	690.1	
Tas.	84.0	44.8	24.4	(b)	4.8	11.7	33.6	13.2	63.4	216.5	128.4	
N.T.	(c)	(c)	(c)	(b)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	
A.C.T.	59.8	29.1	15.1	(b)	47.7	46.2	38.3	218.5	350.8	454.7	94.0	

(a) For details of series break refer to the October 1978 issue of this publication.

(b) Not available separately, included in 'Wholesale finance'.

(c) 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>
Year—					
1977-78 (a)	1,859.0	1,791.9	214.1	110.3	313.9
1978-79	980.3	1,091.9	116.3	166.8	317.7
1979-80	795.3	803.1	108.6	127.8	238.4
1979—					
September	89.8	104.6	86.6	217.1	219.6
October	24.6	30.8	80.5	208.4	232.2
November	50.1	39.8	90.7	235.4	263.0
December	91.8	63.9	118.6	221.9	255.0
1980—					
January	112.2	32.9	198.0	245.8	249.8
February	90.9	131.7	157.2	275.8	207.9
March	65.9	89.7	133.2	282.5	213.2
April	51.1	86.9	97.5	279.3	216.9
May	46.3	54.4	89.4	214.2	228.1
June	62.0	42.8	108.6	127.8	238.4
July	65.3	58.5	115.9	141.8	266.3
August	42.0	44.5	113.5	135.5	283.7
September	48.6	72.9	89.2	130.2	306.9
October	72.3	60.0	101.5	163.7	323.3

(a) For details of series break refer to the October 1978 issue of this publication.