

Reference No. 5.14

## FINANCE COMPANIES — DECEMBER 1972

This bulletin contains details of the lending operations of finance companies compiled from monthly returns collected from these companies. Information on the scope of these statistics and the definitions of items are contained in the annual bulletin *Finance Companies Transactions, 1971-72* (Reference No. 5.13) which contains more detailed statistics and which was issued on 22 December 1972.

2. As from July 1972 the following changes have been made to the collection:
  - (a) The item *commercial loans repayable at call or within 90 days* has been discontinued. A large proportion of this item consisted of money placed at call or for short terms up to 90 days on the inter-company or unofficial short-term money markets which as from July 1972 is shown in Table 7 as *liquidity placements*. Excluded from *liquidity placements* for purposes of these statistics are placements with authorised dealers in the short-term money market, placements with other finance companies, deposits with banks and investments in ordinary and preference shares, debentures, or Government securities. The remainder of the item *commercial loans repayable at call or within 90 days* comprised short-term commercial loans which as from July 1972 are included in *other consumer and commercial loans*. It is estimated that of the amount of \$21.3 million reported as balances outstanding at the end of June 1972 on *commercial loans repayable at call or within 90 days*, *liquidity placements* amounted to \$178 million with the remainder being *other commercial loans*. Because of these changes the totals in Tables 1 to 4 as from July 1972 are not on a comparable basis with the earlier series.
  - (b) In Tables 5 and 6 the item *other consumer and commercial loans* is divided into *finance for housing and other commercial loans*. *Finance for housing* includes finance for houses, flats, home units and other dwelling units (excluding hotels, hostels, etc.), loans to persons for alterations or additions to existing dwelling units estimated to cost \$10,000 or more and finance for the purchase of residential blocks of land. Loans for the purpose of developing a tract of land into residential blocks are included in *other commercial loans*. A dissection of amount financed in respect of *finance for housing and other commercial loans* is given in Table 5.
  - (c) The definition of *personal loans* has been amended to include any loans to persons for the purpose of financing alterations or additions to existing dwelling units estimated to cost less than \$10,000 and which are secured on the mortgage of a house, home unit, etc., or residential block of land. For earlier periods these loans are included in *other consumer and commercial loans*. It is estimated that the balances outstanding at the end of July 1972 on these loans were less than \$20 million.
3. A line drawn across a column between two consecutive figures indicates a break in the continuity of the series. For details of series breaks before July 1972 see *Finance Companies Transactions, 1971-72*.
4. 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 State is not known.
5. As from July 1972, separate figures are shown in tables 2 to 8 for South Australia and the Northern Territory. For periods prior to July 1972 only combined figures are available for South Australia and the Northern Territory.
6. Tables 1 to 4 show details of the transactions of finance companies other than leasing, bills of exchange, loans to related companies and liquidity placements most of which are shown in Table 7. The instalment credit transactions of finance companies covered by the statistics in this bulletin are also included in the quarterly and monthly bulletins *Instalment Credit for Retail Sales* (Reference Nos. 5.18 and 5.19).
7. Any discrepancies between totals and sums of components in the tables are due to rounding. This bulletin incorporates revisions made to figures published in previous bulletins in this series.

TABLE 1. - FINANCE COMPANIES: AUSTRALIA - SUMMARY  
(\$ million)

Year -	Amount financed during period	Collections and other liquidations during period			Balances outstanding at end of period		
		Contracts including charges (a)	Contracts excluding charges (b)	Total all contracts	Contracts including charges (c)	Contracts excluding charges (d)	Total all contracts (e)
1967-68	2,731.3	1,250.4	1,552.2	2,802.5	1,850.6	593.4	2,444.1
1968-69	3,247.0	1,418.4	1,916.3	3,334.6	2,105.5	723.5	2,829.0
1969-70	3,852.7	1,619.6	2,223.0	3,842.5	2,412.1	1,012.4	3,424.5
1970-71	4,505.3	1,788.3	2,721.4	4,559.7	2,773.4	1,280.4	4,053.9
1971-72	5,411.3	2,021.6	3,394.6	5,416.3	3,077.4	1,755.9	4,833.3
1971 -							
November	456.9	167.0	260.2	427.2	2,916.2	1,527.3	4,443.6
December	494.8	170.6	317.7	488.3	2,963.7	1,558.6	4,522.3
1972 -							
January	355.4	147.3	228.9	376.3	2,984.2	1,573.5	4,557.7
February	410.1	169.5	259.2	428.8	2,990.8	1,607.7	4,598.6
March	489.5	184.5	311.9	496.4	3,013.4	1,648.8	4,662.2
April	384.0	160.0	259.5	419.5	3,030.5	1,660.7	4,691.2
May	314.3	199.1	338.0	537.1	3,049.5	1,689.3	4,738.9
June	559.7	184.3	360.7	545.0	3,077.4	1,755.9	4,833.3
July (f)	369.3	193.2	201.7	394.9	3,102.2	1,575.2	4,705.4
August	408.6	199.2	219.7	418.9	3,153.5	1,623.4	4,776.9
September	399.3	184.8	220.6	405.4	3,182.5	1,666.0	4,848.5
October	429.6	204.5	240.9	445.4	3,210.0	1,697.9	4,907.8
November	477.7	202.8	246.6	449.4	3,247.6	1,771.8	5,019.4
December	499.4	205.0	318.4	523.4	3,284.7	1,798.6	5,083.3

(a) Comprises collections and other liquidations (see headings to Table 3) for all "instalment credit for retail sales", most "personal loans" and all "other consumer and commercial loans including charges". (b) Comprises collections and other liquidations (see headings to Table 3) for a small number of "personal loans", all "wholesale finance", all "factoring", all "commercial loans repayable at call or within 90 days" and all "other consumer and commercial loans excluding charges". (c) Comprises balances outstanding (see headings to Table 4) for all "instalment credit for retail sales", most "personal loans" and all "other consumer and commercial loans including charges". (d) Comprises balances outstanding (see heading to Table 4) for a small number of "personal loans", all "wholesale finance", all "factoring", all "commercial loans repayable at call or within 90 days" and all "other consumer and commercial loans excluding charges". (e) Amounts shown in this column are affected by changes in the proportions of the two components of the series to the total. (f) For details of breaks in series see paragraph 2 on page 1.

TABLE 2. - FINANCE COMPANIES: AMOUNT FINANCED BY CLASSIFICATION OF FINANCE AGREEMENTS  
(£ million)

	<i>Instal- ment credit for retail sales</i>	<i>Personal loans</i>	<i>Wholesale finance</i>	<i>Fact- oring</i>	<i>Commercial loans repayable at call or within 90 days</i>	<i>Other consumer and commercial loans (a)</i>	<i>Total</i>
AUSTRALIA							
Year -							
1967-68	811.0	122.0	855.8	75.5	371.1	496.0	2,731.3
1968-69	914.2	132.1	944.4	75.7	496.9	683.7	3,247.0
1969-70	1,037.4	152.4	1,059.7	91.6	572.5	939.1	3,852.7
1970-71	1,124.8	162.6	1,134.6	97.6	865.8	1,120.0	4,505.3
1971-72	1,122.2	206.4	1,294.0	98.3	1,198.3	1,491.6	5,411.3
1971 -							
November	100.9	18.8	112.0	9.6	95.4	120.2	456.9
December	104.2	19.3	123.3	9.6	96.4	142.0	494.8
1972 -							
January	80.0	13.1	71.8	4.7	90.7	95.2	355.4
February	83.8	16.7	87.2	6.7	105.1	110.5	410.1
March	94.0	19.0	106.3	9.0	116.2	145.0	489.5
April	82.2	16.6	102.7	7.6	55.7	119.3	384.0
May	101.0	22.0	128.3	8.9	119.7	134.5	514.3
June	91.0	20.7	117.9	8.0	126.2	155.9	359.7
July (b)	91.7	20.4	104.3	8.4	(c)	144.3	359.3
August	94.6	22.4	124.6	9.9	(c)	157.1	401.6
September	91.6	21.4	111.1	9.8	(c)	165.5	399.3
October	103.4	22.2	121.4	9.5	(c)	173.1	429.6
November	106.2	26.7	131.0	10.4	(c)	203.4	477.7
December	101.7	24.2	125.0	9.4	(c)	239.1	499.4
STATES - NOVEMBER 1972							
N.S.W.	41.9	12.9	50.1	4.7	(c)	87.6	197.3
Vic.	22.6	7.4	29.4	4.9	(c)	54.7	119.0
Qld	17.6	2.7	21.6	(d)	(c)	34.8	76.7
S.A.	7.9	1.9	11.5	(d)	(c)	10.5	31.8
W.A.	9.6	1.0	12.2	(d)	(c)	8.7	31.5
Tas.	3.3	0.1	4.5	--	(c)	0.2	8.1
N.T.	0.8				(c)	0.5	2.2
A.C.T.	2.5	0.7	2.4	(--	(c)	6.3	11.2
STATES - DECEMBER 1972							
N.S.W.	41.2	11.7	48.8	3.6	(c)	109.5	214.8
Vic.	21.7	7.0	27.2	5.1	(c)	63.5	124.5
Qld	16.3	2.4	20.8	(d)	(c)	34.2	73.7
S.A.	7.3	1.7	12.0	(d)	(c)	10.3	31.3
W.A.	8.9	0.7	11.2	(d)	(c)	14.0	34.9
Tas.	3.4	0.1	3.4	--	(c)	0.5	7.3
N.T.	0.5				(c)	0.6	1.9
A.C.T.	2.4	0.6	2.3	(--	(c)	6.5	10.9

(a) A dissection of this item from July 1972 is provided in Table 5. (b) For details of breaks in series for personal loans, commercial loans repayable at call or within 90 days, other consumer and commercial loans and total, see paragraphs 2 on page 1. (c) Series discontinued, see paragraph 2(a) on page 1. (d) Not available separately; included in wholesale finance.

207  
24  
231  
131  
545

TABLE 3. - FINANCE COMPANIES  
COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY CLASSIFICATION OF FINANCE AGREEMENTS  
(\$ million)

	Instal- ment credi for retail sales	Commercial loans			Other consumer and commercial loans (a)		Total all contracts
		Personal loans	Wholesale finance	Factoring	Commercial loans repayable at call or within 90 days	Contracts including charges	
AUSTRALIA							
Year -							
1967-68	908.3	(b)	836.6	83.1	351.7	342.1	2,802.5
1968-69	1,019.7	(b)	934.8	87.9	503.6	398.7	3,334.6
1969-70	1,153.5	(b)	1,053.1	103.6	543.5	466.1	3,842.5
1970-71	1,302.8	174.7	1,127.6	114.4	836.8	333.8	4,559.7
1971-72	1,407.0	199.0	1,268.7	115.4	1,110.3	444.4	5,416.3
1971 -							
November	116.7	16.6	105.6	10.7	80.1	36.4	427.2
December	116.5	16.5	111.3	11.1	103.0	40.6	488.3
1972							
January	103.8	13.8	90.7	8.1	72.1	31.7	376.3
February	118.8	17.4	98.5	10.5	80.7	35.6	428.8
March	126.6	19.0	103.9	7.7	106.3	41.3	496.4
April	109.3	15.9	93.3	7.7	82.2	36.8	419.5
May	132.5	20.6	119.1	11.0	119.0	48.9	537.1
June	120.1	19.6	114.1	9.7	127.7	47.2	545.0
July (c)	125.1	20.6	109.3	8.9	(d)	46.3	394.9
August	126.7	22.5	120.0	10.2	(d)	48.4	418.9
September	118.0	22.6	113.5	10.0	(d)	44.4	405.4
October	129.7	24.1	123.9	10.8	(d)	50.0	445.4
November	125.1	24.2	125.5	11.7	(d)	52.8	449.4
December	117.3	24.2	116.7	11.3	(d)	62.5	523.4
STATES - NOVEMBER 1972							
N.S.W.	47.9	11.1	48.9	5.3	(d)	21.6	192.7
Vic.	27.8	7.5	27.2	5.5	(d)	5.7	98.5
Qld	20.1	2.5	21.1	(e)	(d)	12.6	66.3
S.A.	9.9	1.6	10.7	(e)	(d)	4.6	33.6
W.A.	12.0	0.8	12.4	(e)	(d)	4.4	35.0
Tas.	3.8	0.1	3.8	..	(d)	0.1	8.3
N.T.	0.9				(d)	0.3	2.1
A.C.T.	2.7	0.7	2.4	{	(d)	3.7	13.0
STATES - DECEMBER 1972							
N.S.W.	44.3	11.4	43.8	5.6	(d)	27.5	216.5
Vic.	27.3	6.9	26.1	5.0	(d)	9.1	142.7
Qld	17.6	2.5	18.9	(e)	(d)	13.5	67.3
S.A.	10.2	2.1	11.5	(e)	(d)	4.9	37.2
W.A.	10.8	0.6	11.0	(e)	(d)	4.3	38.2
Tas.	3.9	0.1	3.8	..	(d)	0.1	8.2
N.T.	0.7				(d)	0.3	2.0
A.C.T.	2.5	0.6	2.4	{	(d)	2.8	11.3

(a) A dissection of this item from July 1972 is provided in Table 6. (b) Before 1970-71 personal loans were included in other consumer and commercial loans. (c) For details of breaks in series for personal loans, commercial loans repayable at call or within 90 days, other consumer and commercial loans and total, see paragraph 2 on page 1. (d) Series discontinued, see paragraph 2(a) on page 1. (e) Not available separately; included in wholesale finance.

TABLE 4. - FINANCE COMPANIES :  
BALANCES OUTSTANDING BY CLASSIFICATION OF FINANCE AGREEMENTS  
(\$ million)

Year -	Instal- ment credit for retail sales	Commercial loans repayable at call or within 90 days			Other consumer and commercial loans (a)		Total all contracts	
		Personal loans	Wholesale finance	Factoring	Contracts including charges	Contracts excluding charges		
AUSTRALIA								
1967-68	1,215.2	(b)	127.6	21.5	64.8	635.4	379.6	2,444.1
1968-69	1,368.6	(b)	146.7	22.6	53.9	736.9	500.4	2,829.0
1969-70	1,561.5	(b)	167.6	26.9	79.0	850.5	739.0	3,424.5
1970-71	1,732.4	218.3	193.4	27.8	108.2	843.6	930.3	4,053.9
1971-72	1,791.6	278.4	237.0	25.7	213.1	1,028.1	1,259.4	4,833.3
1971 -								
November	1,780.1	236.0	219.5	29.3	189.0	919.6	1,070.0	4,443.6
December	1,798.7	244.1	233.6	29.2	183.2	940.6	1,092.9	4,522.3
1972 -								
January	1,800.6	247.2	216.0	26.4	202.3	956.2	1,109.0	4,557.7
February	1,791.1	251.1	205.9	23.6	227.5	968.4	1,130.9	4,598.6
March	1,789.4	257.2	209.8	25.4	238.3	986.7	1,155.5	4,662.2
April	1,789.3	262.9	220.7	26.7	213.0	998.2	1,180.5	4,691.2
May	1,790.1	270.6	231.1	26.0	214.1	1,009.3	1,197.5	4,738.9
June	1,791.6	278.4	237.0	25.7	213.1	1,028.1	1,259.4	4,833.3
July (c)	1,788.2	308.6	236.1	26.2	(d)	1,012.2	1,354.1	4,705.4
August	1,788.6	316.5	244.8	27.4	(d)	1,028.9	1,370.7	4,776.9
September	1,791.0	321.8	244.8	28.8	(d)	1,047.7	1,414.5	4,848.5
October	1,797.4	327.7	244.2	29.0	(d)	1,060.8	1,448.8	4,907.8
November	1,812.6	338.4	251.1	29.3	(d)	1,073.5	1,514.4	5,019.4
December	1,826.8	346.1	260.7	28.9	(d)	1,087.3	1,533.6	5,083.3
STATES - NOVEMBER 1972								
N.S.W.	696.6	161.3	94.0	13.2	(d)	443.7	771.4	2,180.2
Vic.	418.7	97.5	50.9	14.1	(d)	154.1	405.2	1,140.6
Qld	274.4	36.5	43.7	1.5	(d)	233.3	155.9	745.4
S.A.	146.1	23.2	23.5	(e)	(d)	109.6	64.8	367.1
W.A.	171.4	10.9	28.0	(e)	(d)	74.1	78.2	362.6
Tas.	55.2	0.8	7.4	..	(d)	1.8	4.9	70.1
N.T.	10.9	..	..	..	(d)	7.8	6.3	28.2
A.C.T.	39.3	8.2	4.0	..	(d)	49.1	27.7	125.2
STATES - DECEMBER 1972								
N.S.W.	703.1	165.2	99.3	11.8	(d)	443.2	788.2	2,210.8
Vic.	419.5	99.8	52.3	15.0	(d)	155.8	400.1	1,142.5
Qld	279.2	37.2	46.0	1.7	(d)	244.7	162.2	771.0
S.A.	145.8	23.2	24.2	(e)	(d)	110.9	63.3	367.6
W.A.	172.5	11.3	28.4	(e)	(d)	73.8	79.2	365.2
Tas.	55.8	0.8	6.9	..	(d)	1.7	5.1	70.3
N.T.	11.0	..	..	..	(d)	7.9	6.4	28.6
A.C.T.	39.8	8.4	4.1	..	(d)	49.3	29.0	127.3

(a) A dissection of this item from July 1972 is provided in Table 6. (b) Before 1970-71 personal loans were included in other consumer and commercial loans. (c) For details of breaks in series for personal loans, commercial loans repayable at call or within 90 days, other consumer and commercial loans and total, see paragraph 2 on page 1. (d) Series discontinued, see paragraph 2(a) on page 1. (e) Not available separately; included in wholesale finance.

TABLE 5. - FINANCE COMPANIES: OTHER CONSUMER AND COMMERCIAL LOANS  
AMOUNT FINANCED  
(\$ million)

	Finance for housing				Other commercial loans			
	Purchase of existing housing	Construction of housing (a)	Purchase of individual residential blocks of land	Total finance for housing	Construction other than housing	Other purposes (b)	Total other commercial loans	Total amount financed
AUSTRALIA								
1972 -								
July	23.2	30.5	9.6	63.3	23.5	57.7	81.2	144.5
August	29.0	32.3	8.4	69.7	30.7	56.7	87.4	157.1
September	27.9	32.2	11.3	71.5	31.7	62.4	94.0	165.5
October	30.1	30.2	10.1	70.4	48.6	54.2	102.8	173.1
November	34.2	30.6	11.6	76.5	55.8	71.2	127.0	203.4
December	37.3	33.8	11.9	83.0	64.8	91.3	156.2	239.1
STATES - NOVEMBER 1972								
N.S.W.	13.4	15.1	5.0	33.4	11.7	42.5	54.2	87.6
Vic.	5.2	5.0	0.7	10.9	33.4	10.4	43.8	54.7
Qld	8.5	4.3	4.1	17.0	5.3	12.6	17.8	34.8
S.A.	4.3	3.3	0.9	8.5	0.6	1.4	2.0	10.5
W.A.	1.7	0.6	0.6	2.9	1.7	4.0	5.7	8.7
Tas.								
N.T.	0.1	0.1	..	0.3				0.2
A.C.T.	1.0	2.1	0.2	3.4	3.1	0.3	0.4	0.5
							2.9	6.3
STATES - DECEMBER 1972								
N.S.W.	13.9	15.5	5.6	35.0	17.9	56.7	74.6	109.5
Vic.	7.7	5.9	0.3	14.0	33.8	15.7	49.5	63.5
Qld	8.4	5.7	4.4	18.5	6.2	9.5	15.7	34.2
S.A.	4.3	3.4	1.0	8.7	0.5	1.1	1.6	10.3
W.A.	1.8	0.7	0.5	3.0	3.6	7.4	11.0	14.0
Tas.								
N.T.	0.2	0.3	0.1	0.5				0.5
A.C.T.	1.0	2.2	0.1	3.3	3.0	0.8	0.6	0.6
							3.2	6.5

(a) Includes loans to persons for alteration or additions to existing dwelling units estimated to cost \$10,000 or more. (b) Includes loans for the purpose of developing tracts of land into residential blocks.

TABLE 6. - FINANCE COMPANIES: OTHER CONSUMER AND COMMERCIAL LOANS  
COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES AND BALANCES OUTSTANDING  
(\$ million)

	Collections and other liquidations of balances during period			Balances outstanding at end of period		
	Finance for housing	Other comm- ercial loans	Total	Finance for housing	Other comm- ercial loans	Total
AUSTRALIA						
1972 -						
July	73.2	57.8	131.0	1,203.3	1,143.0	2,346.3
August	72.5	67.0	139.6	1,225.5	1,174.1	2,399.6
September	71.9	69.4	141.3	1,252.2	1,210.0	2,462.1
October	80.0	76.8	156.8	1,264.7	1,244.8	2,509.5
November	85.0	77.8	162.8	1,285.3	1,302.7	2,588.0
December	93.3	160.7	254.0	1,303.6	1,317.3	2,620.9
STATES - NOVEMBER 1972						
N.S.W.	33.5	45.9	79.4	510.5	704.6	1,215.1
Vic.	14.1	16.5	30.6	223.6	336.0	559.3
Qld	16.1	6.4	22.5	265.5	123.8	389.3
S.A.	9.3	2.2	11.5	136.3	38.1	174.4
W.A.	4.4	5.5	9.9	78.5	73.8	152.3
Tas.	0.1	0.5	0.6	3.3	3.3	6.7
N.T.	0.2	0.2	0.4	7.2	6.9	14.1
A.C.T.	7.4	0.7	8.1	60.7	16.1	76.8
STATES - DECEMBER 1972						
N.S.W.	40.3	71.2	111.5	513.2	718.2	1,231.4
Vic.	17.1	60.3	77.4	225.5	330.5	556.0
Qld	16.0	12.3	28.2	278.3	128.5	406.9
S.A.	9.4	4.0	13.4	137.9	36.4	174.3
W.A.	4.9	10.9	15.8	77.9	75.0	153.0
Tas.	0.3	0.2	0.4	3.3	3.5	6.8
N.T.	0.4	0.3	0.7	7.2	7.1	14.3
A.C.T.	5.0	1.5	6.5	60.2	18.1	78.3

TABLE 7. - FINANCE COMPANIES :  
OTHER TRANSACTIONS OF FINANCE COMPANIES  
(\$ million)

	<i>Leasing of business equipment and plant</i>		<i>Bills of exchange</i>			<i>Liquidity placements (a)</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 receiv- ed for bills disposed of during period</i>	<i>Balances outstanding at end of period</i>		
AUSTRALIA							
Year -							
1967-68	125.3	191.1	111.1	99.1	16.6	(a)	16.0
1968-69	148.7	253.9	122.4	122.4	17.8	(a)	20.6
1969-70	207.5	345.9	170.8	154.8	34.7	(a)	25.4
1970-71	<u>262.5</u>	<u>459.6</u>	280.8	265.0	51.8	(a)	<u>27.6</u>
1971-72	303.9	(b)647.6	331.0	304.3	80.3	(a)	25.7
1971 -							
November	26.3	589.6	28.3	24.3	67.2	(a)	25.9
December	27.3	602.8	32.1	27.7	71.6	(a)	24.4
1972 -							
January	18.8	605.1	19.2	21.5	69.5	(a)	23.0
February	20.2	608.9	24.7	22.6	72.0	(a)	23.5
March	25.7	617.3	32.8	25.8	79.2	(a)	24.0
April	24.2	625.3	14.1	12.4	80.9	(a)	24.2
May	28.1	633.5	26.9	31.6	76.3	(a)	24.4
June	30.0	647.6	29.2	25.4	80.3	(a)	25.7
July	28.7	655.5	38.7	32.4	86.5	224.4	29.9
August	30.3	668.8	43.2	56.2	73.1	244.5	30.1
September	28.2	676.8	28.6	27.2	74.6	228.6	31.5
October	31.9	686.8	31.9	36.0	70.5	216.8	34.0
November	34.1	701.9	20.0	24.1	66.6	212.1	39.5
December	31.7	712.6	28.3	28.6	66.3	231.4	42.8
STATES - NOVEMBER 1972(c)							
N.S.W.	12.1	268.5					
Vic.	7.4	176.8					
Qld	7.1	120.8					
S.A.	2.8	53.9				not available	
W.A.	2.9	51.7					
Tas.	0.8	13.3					
N.T.	0.3	4.0					
A.C.T.	0.7	13.0					
STATES - DECEMBER 1972 (c)							
N.S.W.	10.8	269.9					
Vic.	7.9	180.2					
Qld	6.2	123.3					
S.A.	2.4	54.9				not available	
W.A.	2.9	53.0					
Tas.	0.7	13.7					
N.T.	0.2	4.1					
A.C.T.	0.7	13.5					

(a) Not reported as specific item before July 1972, see paragraph 2 on page 1. (b) As from July 1971 the valuation is "gross receivables" and figures have been partly estimated. For more details see explanatory notes to the bulletin *Finance Companies Transactions 1971-72* (Reference No. 5.13) (c) State details are available only for the leasing of business equipment and plant.

TABLE 8. - FINANCE COMPANIES: INSTALLMENT CREDIT FOR RETAIL SALES  
AMOUNT FINANCED, CASH COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING  
(\$ million)

Year	Amount financed during period				Total	Collections and other liquidations during period			Balances outstanding at end of period
	New motors	Used motors	Plant and machinery	Household and personal goods		Cash collections	Other liquidations	Total	
AUSTRALIA									
1967-68	318.2	296.8	59.0	136.9	811.0	878.3	29.9	908.3	1,215.2
1968-69	352.1	341.5	78.0	142.6	914.2	981.5	38.2	1,019.7	1,368.6
1969-70	400.6	404.1	80.4	152.2	1,037.4	1,103.0	50.5	1,153.5	1,561.5
1970-71	426.5	462.6	67.8	167.8	1,124.8	1,226.9	75.9	1,302.8	1,732.4
1971-72	425.3	466.1	61.8	169.0	1,122.2	1,315.0	92.0	1,407.0	1,791.6
1971 -									
October	34.5	37.7	4.9	17.5	94.7	108.4	6.8	115.3	1,763.9
November	36.3	40.8	6.2	17.7	100.9	109.4	7.3	116.7	1,780.1
December	39.7	38.8	6.1	19.5	104.2	108.9	7.6	116.5	1,798.7
1972 -									
January	30.8	35.5	3.8	9.9	80.0	97.4	6.3	103.8	1,800.6
February	31.3	36.9	4.5	11.1	83.8	108.3	10.5	118.8	1,791.1
March	34.7	40.9	5.6	12.9	94.0	118.3	8.3	126.6	1,789.4
April	29.9	34.7	4.5	13.0	82.2	102.8	6.5	109.3	1,789.3
May	37.9	41.7	6.3	15.1	101.0	123.8	8.7	132.5	1,790.1
June	33.5	39.2	5.2	13.0	91.0	111.5	8.6	120.1	1,791.6
July	32.8	39.1	6.0	13.9	91.7	117.5	7.6	125.1	1,788.2
August	34.2	41.8	4.9	13.6	94.6	118.6	8.0	126.7	1,788.6
September	34.0	38.6	5.0	13.9	91.6	110.4	7.5	118.0	1,791.0
October	36.4	42.4	5.1	19.5	103.4	121.5	8.3	129.7	1,797.4
November	38.6	42.2	6.4	19.1	106.2	117.0	8.1	125.1	1,812.6
STATES - OCTOBER 1972									
N.S.W.	14.8	14.6	1.6	11.5	42.5	47.7	3.3	51.0	690.8
Vic.	8.2	8.7	1.2	4.6	22.7	28.8	1.1	29.9	416.2
Qld	5.6	7.4	0.9	1.8	15.7	17.3	2.0	19.3	2,705
S.A.	2.9	3.7	0.3	0.6	7.5	9.4	0.5	9.9	145.4
W.A.	2.6	5.2	0.7	0.6	9.1	11.5	1.0	12.4	170.4
Tas.	1.0	1.6	0.3	0.2	3.1	3.6	0.2	3.8	54.6
N.T.	0.3	0.3			0.7	0.7	0.1	0.8	10.8
A.C.T.	1.0	0.9	0.2	0.2	2.2	2.5	0.1	2.6	38.7
STATES - NOVEMBER 1972									
N.S.W.	15.4	13.6	1.6	11.3	41.9	44.5	3.4	47.9	696.6
Vic.	8.4	8.7	1.3	4.1	22.6	26.7	1.1	27.8	418.7
Qld	5.9	8.0	1.7	2.0	17.6	18.2	1.9	20.1	274.4
S.A.	3.1	3.7	0.5	0.6	7.9	9.5	0.4	9.9	146.1
W.A.	3.1	5.1	0.8	0.7	9.6	11.1	0.9	12.0	171.4
Tas.	1.1	1.6	0.3	0.3	3.3	3.6	0.2	3.8	55.2
N.T.	0.3	0.4			0.8	0.8	0.1	0.9	10.9
A.C.T.	1.3	1.0	0.1	0.2	2.5	2.5	0.1	2.7	39.3

J.P. O'NEILL  
Commonwealth Statistician

Commonwealth Bureau of Census and Statistics  
Canberra, A.C.T. 2600

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 490211 extension 415 or, in each State capital, by telephoning the office of the Bureau of Census and Statistics.