



Reference No. 5.14

FINANCE COMPANIES
JANUARY 1976

SUMMARY OF MOVEMENTS

Item	January 1976	Change Over Previous Month		Change Over Previous January		
		(\$m)	(\$m)	(%)	(\$m)	(%)
AMOUNT FINANCED :						
Instalment Credit	103.7	-16.0	-13.4	+20.7	+24.9	
Personal Loans	35.1	-9.1	-20.6	+15.4	+78.2	
Wholesale Finance	160.1	-73.7	-31.5	+49.5	+44.8	
Factoring	12.0	-9.4	-43.9	+3.9	+48.1	
Other Consumer and Commercial Loans	156.4	-75.2	-32.5	+54.0	+52.7	
TOTAL	467.4	-183.4	-28.2	+143.6	+44.3	
Value of Goods Newly Leased	61.9	-25.2	-28.9	+29.4	+90.5	

Introduction

1. This bulletin contains details of the lending operations of finance companies compiled from monthly returns collected from those companies. Information on the scope of these statistics up to June 1974 and definitions of items are contained in the annual bulletin *Finance Company Transactions 1973-74* (Reference No. 5.13) which provides more detailed statistics.

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 6 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 7.

4. Table 8 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 8 is contained in the annual bulletin *Finance Company Transactions 1973-74* (Reference No. 5.13).

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).

Comparability

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.

Revisions

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

Symbols and other usages

- r revised
- ... nil, or less than half the final digit shown.
- break in continuity of series (where drawn across a column between two consecutive series).
- n.a. not available for publication.

NOTE. Any discrepancies between totals and sums of components in tables are due to rounding.

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr T. Power on 52 7110 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

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

	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 (a)	Contracts excluding charges (b)	Total all contracts
Year -							
1970-71	4,505.3	1,788.3	2,771.4	4,559.7	2,773.4	1,280.4	4,053.9
1971-72	5,512.6	2,020.2	3,449.6	5,469.8	3,077.0	1,821.8	4,898.7
1972-73	5,704.5	2,414.7	3,301.2	5,715.8	3,435.2	2,228.3	5,663.5
1973-74	7,256.9	2,671.3	3,966.4	6,637.5	4,409.2	3,446.3	7,855.5
1974-75	5,721.3	2,780.9	4,006.5	6,787.4	4,432.5	3,672.2	8,104.8
1974 -							
December	429.6	218.4	324.8	543.1	4,567.5	3,648.2	8,215.7
1975 -							
January	323.8	224.4	268.3	492.7	4,542.3	3,610.8	8,153.0
February	415.6	243.0	300.2	543.2	4,506.6	3,621.6	8,128.2
March	458.0	231.9	353.7	585.6	4,499.7	3,625.0	8,124.7
April	500.0	255.8	381.3	637.1	4,433.2	3,656.8	8,090.0
May	534.2	257.7	412.1	669.8	4,431.5	3,643.2	8,074.7
June	530.3	245.8	368.5	614.3	4,432.5	3,672.2	8,104.8
July	576.4	262.4	435.4	697.8	4,471.3	3,623.0	8,094.3
August	565.6	249.5	367.5	616.9	4,502.1	3,670.4	8,172.5
September	584.4	261.4	382.7	644.1	4,537.0	3,703.0	8,240.0
October	r675.5	r264.7	r430.1	r694.8	r4,645.4	r3,756.0	r8,401.4
November	r550.5	r237.4	r364.4	r601.9	r4,694.1	r3,785.7	r8,479.8
December	r650.8	r280.3	r451.4	r731.6	r4,762.5	r3,779.6	r8,542.1
1976 -							
January	467.4	250.3	357.0	607.2	4,786.6	3,729.4	8,515.9

(a) Comprises all "instalment credit for retail sales", most "personal loans", and all "other consumer and commercial loans including charges". (b) Comprises a small number of "personal loans", all "wholesale finance", all "factoring" and all "other consumer and commercial loans excluding charges".

TABLE 2. - FINANCE COMPANIES: AMOUNT FINANCED BY CLASSIFICATION OF FINANCE AGREEMENTS
(\$ m)

	<i>Instal- ment credit for retail sales</i>	<i>Personal loans</i>	<i>Wholesale finance</i>	<i>Factoring</i>	<i>Other consumer and commercial loans (a)</i>	<i>Total</i>
AUSTRALIA						
Year -						
1970-71	1,124.8	162.6	1,134.6	97.6	1,985.8	4,505.3
1971-72	1,121.8	206.4	1,294.0	98.5	2,791.9	5,512.6
1972-73	1,193.8	272.7	1,439.5	109.1	2,689.3	5,704.5
1973-74	1,146.2	341.5	1,845.6	152.0	3,771.4	7,256.9
1974-75	1,154.5	335.5	2,143.5	183.2	1,904.7	5,721.3
1974 -						
December	86.2	24.6	154.2	13.4	151.1	429.6
1975 -						
January	83.0	19.7	110.6	8.1	102.4	323.8
February	87.3	25.7	173.4	13.0	116.2	415.6
March	86.6	26.2	184.6	15.6	144.9	458.0
April	105.5	30.2	204.7	16.5	143.1	500.0
May	104.2	34.2	219.0	17.3	159.4	534.2
June	94.0	34.4	204.3	16.2	181.3	530.3
July	109.9	37.1	220.9	18.7	189.8	576.4
August	103.8	36.4	210.9	19.5	195.0	565.6
September	107.1	37.5	225.3	19.4	195.0	584.4
October	r123.7	43.7	r247.6	22.8	237.7	r675.5
November	r106.8	42.9	r213.9	19.8	r167.1	r550.5
December	r119.7	r44.2	r233.8	21.4	r231.6	r650.8
1976 -						
January	103.7	35.1	160.1	12.0	156.4	467.4
STATES - DECEMBER 1975						
N.S.W.	45.8	18.3	79.0	9.0	r87.9	r240.0
Vic.	r26.5	r14.9	r62.3	10.6	r68.2	r182.5
Qld	19.3	r4.7	r35.2	(b)	r27.6	r86.7
S.A.	10.2	(c)3.5	(c)25.4	(b)	19.7	57.3
W.A.	9.7	1.4	24.3	(b)	16.0	51.4
Tas.	4.0	..	7.1	..	1.6	12.8
N.T.	0.8	(d)	(d)	..	0.8	3.0
A.C.T.	3.4	1.5	2.4	..	9.8	17.1
STATES - JANUARY 1976						
N.S.W.	34.3	13.3	56.2	6.3	57.4	167.6
Vic.	23.4	11.8	37.7	4.6	36.3	113.8
Qld	18.0	4.2	23.6	(b)	25.9	71.7
S.A.	10.6	(c)3.4	(c)18.9	(b)	11.3	43.2
W.A.	9.8	1.3	18.0	(b)	19.0	48.1
Tas.	4.4	..	4.2	..	1.1	9.7
N.T.	0.6	(d)	(d)	..	0.4	2.2
A.C.T.	2.6	1.0	2.5	..	5.0	11.1

(a) A dissection of this item is provided in Table 5. Prior to July 1972 included liquidity placements. (b) Not available separately; included in wholesale finance. (c) Includes Northern Territory. (d) Not available separately; included in South Australia.

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

	Instal- ment credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans (a)		Total all contracts
					Contracts including charges	Contracts excluding charges	
AUSTRALIA							
Year -							
1970-71	1,302.8	174.7	1,127.6	114.4	335.8	1,504.3	4,559.7
1971-72	1,405.6	199.0	1,268.7	115.4	444.4	2,036.8	5,469.8
1972-73	1,491.0	280.5	1,473.4	126.4	678.3	1,866.3	5,715.8
1973-74	1,352.4	349.3	1,817.0	159.8	1,004.8	1,954.3	6,637.5
1974-75	1,432.8	390.1	2,130.0	212.5	999.2	1,622.8	6,787.4
1974 -							
December	111.2	30.3	147.8	18.0	80.3	155.6	543.1
1975 -							
January	119.7	29.9	144.1	16.2	77.9	105.0	492.7
February	119.2	32.8	171.3	14.6	94.1	111.2	543.2
March	121.6	31.2	188.5	16.1	82.3	145.9	585.6
April	129.6	36.4	213.5	18.9	93.3	145.4	637.1
May	129.6	37.8	213.5	20.3	94.3	174.3	669.8
June	121.8	39.1	187.7	19.5	90.0	156.1	614.3
July	134.7	40.6	204.6	19.4	91.3	207.1	697.8
August	128.0	39.9	195.6	20.5	85.6	147.3	616.9
September	131.6	39.8	196.2	21.4	94.3	160.8	644.1
October	r136.9	43.4	217.1	23.1	89.3	r185.0	r694.8
November	r121.6	40.1	r196.5	21.8	80.5	r141.5	r601.9
December	r130.9	r46.0	r205.1	24.2	r108.8	r216.6	r731.6
1976 -							
January	129.2	39.4	198.7	20.7	85.8	133.3	607.2
STATES - DECEMBER 1975							
N.S.W.	49.4	18.8	75.0	10.8	r37.9	r104.1	r296.1
Vic.	r28.6	15.3	r49.0	11.5	26.0	69.0	r199.4
Qld	21.5	5.0	31.6	(b)	r22.3	r19.2	r99.7
S.A. (c)	13.0	3.7	22.0	(b)	9.3	9.9	57.8
W.A.	9.9	1.5	20.9	(b)	10.0	8.0	50.3
Tas.	5.0	..	6.3	..	1.4	0.4	13.1
N.T.	(d)	(d)	(d)	..	(d)	(d)	(d)
A.C.T.	3.5	1.6	2.2	..	1.9	5.9	15.1
STATES - JANUARY 1976							
N.S.W.	46.6	16.1	68.5	9.1	24.2	69.7	234.3
Vic.	29.0	12.8	47.2	9.8	16.9	33.9	149.6
Qld	21.1	5.0	32.9	(b)	20.4	15.0	94.3
S.A. (c)	12.3	3.2	23.3	(b)	6.7	6.6	52.0
W.A.	12.1	1.3	21.1	(b)	15.5	5.5	55.5
Tas.	4.8	..	5.3	..	0.9	0.3	11.3
N.T.	(d)	(d)	(d)	..	(d)	(d)	(d)
A.C.T.	3.3	1.0	2.3	..	1.3	2.3	10.2

(a) A direction of this item is provided in Table 6. Prior to July 1972 included liquidity placements. (b) Not available separately; included in wholesale finance. (c) Includes Northern Territory. (d) Not available separately; included in South Australia.

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

	Instal- ment credit for retail sales	Personal loans	Wholesale finance	Factoring	Other consumer and commercial loans (a)		Total all contracts
					Contracts including charges	Contracts excluding charges	
AUSTRALIA							
Year -							
1970-71	1,732.4	218.3	193.4	27.8	843.6	1,038.2	4,053.9
1971-72	1,791.2	278.4	237.0	25.7	1,028.1	1,538.4	4,898.7
1972-73	1,866.8	373.6	224.4	27.2	1,220.2	1,951.3	5,663.5
1973-74	1,762.4	524.0	284.4	41.0	2,158.6	3,085.0	7,855.5
1974-75	1,922.0	579.7	357.7	45.1	1,976.0	3,224.2	8,104.8
1974 -							
December	1,895.6	543.8	348.2	46.0	2,170.6	3,211.5	8,215.7
1975 -							
January	1,888.3	543.1	322.7	39.6	2,152.6	3,206.9	8,153.0
February	1,889.1	547.4	328.3	40.0	2,112.1	3,211.2	8,128.2
March	1,899.9	553.7	327.0	44.4	2,088.8	3,210.8	8,124.7
April	1,904.9	560.2	322.3	45.9	2,011.2	3,245.4	8,090.0
May	1,917.3	570.0	334.6	45.8	1,988.6	3,218.3	8,074.7
June	1,922.0	579.7	357.7	45.1	1,976.0	3,224.2	8,104.8
July	1,936.2	603.9	380.6	46.8	1,987.2	3,139.7	8,094.3
August	1,956.5	611.6	402.1	52.1	1,990.8	3,159.3	8,172.5
September	1,975.7	623.4	435.1	49.7	1,995.4	3,160.7	8,240.0
October	r2,009.4	r646.0	r474.3	52.7	r2,049.3	r3,169.7	r8,401.4
November	r2,035.0	664.6	r496.0	53.9	r2,055.0	r3,175.2	r8,479.8
December	r2,068.0	r679.3	r529.5	54.3	r2,076.9	r3,134.1	r8,542.1
1976 -							
January	2,090.3	689.4	494.6	47.3	2,069.1	3,125.1	8,515.9
STATES - DECEMBER 1975							
N.S.W.	773.0	294.6	179.1	21.1	r776.4	r1,617.9	r3,662.0
Vic.	r452.1	r222.9	r140.7	29.1	r392.6	r877.0	r2,114.3
Qld	r345.3	r74.5	r85.8	(b)	r503.7	r376.4	r1,385.7
S.A.(c)	198.1	51.3	47.9	(b)	190.9	88.8	577.0
W.A.	173.7	19.5	63.8	(b)	135.4	90.5	482.9
Tas.	69.8	0.6	12.1	(b)	18.5	7.4	108.3
N.T.	(d)	(d)	(d)	..	(d)	(d)	(d)
A.C.T.	56.0	15.9	4.3	..	59.5	76.1	211.8
STATES - JANUARY 1976							
N.S.W.	776.6	297.5	167.7	19.0	769.4	1,598.1	3,628.3
Vic.	455.4	226.1	131.9	24.6	389.6	878.5	2,106.1
Qld	352.1	76.2	77.9	(b)	503.3	378.1	1,387.6
S.A. (c)	202.7	53.0	44.0	(b)	194.0	90.4	584.0
W.A.	175.7	19.9	61.2	(b)	134.7	93.4	484.9
Tas.	71.0	0.6	11.1	(b)	18.9	7.4	109.0
N.T.	(d)	(d)	(d)	..	(d)	(d)	(d)
A.C.T.	56.9	16.3	4.5	..	59.2	79.3	216.1

(a) A dissection of this item is provided in Table 6. Prior to July 1972 included liquidity placements. (b) Not available separately; included in wholesale finance. (c) Includes Northern Territory. (d) Not available separately; included in South Australia.

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

	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								
Year —								
1972-73	401.9	499.5	183.3	1,084.7	363.2	1,241.5	1,604.7	2,689.3
1973-74	544.8	671.4	273.9	1,490.1	439.1	1,842.2	2,281.3	3,771.4
1974-75	179.1	304.6	90.2	573.9	299.0	1,031.8	1,330.8	1,904.7
1974 —								
December	10.9	25.9	5.7	42.5	27.2	81.5	108.7	151.1
1975 —								
January	8.5	12.8	4.4	25.7	23.7	53.0	76.7	102.4
February	9.2	16.9	4.7	30.7	17.5	68.0	85.5	116.2
March	10.3	17.4	5.0	32.7	17.8	94.5	112.3	144.9
April	12.0	18.1	5.8	35.9	20.3	87.0	107.3	143.1
May	18.9	24.8	9.1	52.9	23.4	83.1	106.5	159.4
June	21.7	25.3	8.4	55.4	24.6	101.2	125.9	181.3
July	25.4	26.8	10.9	63.0	27.5	99.2	126.8	189.8
August	26.2	27.5	9.6	63.3	37.7	94.0	131.7	195.0
September	27.7	31.1	10.3	69.1	34.0	92.0	125.9	195.0
October	30.0	37.5	11.4	78.9	54.5	104.3	158.8	237.7
November	30.3	33.4	9.9	73.6	124.4	169.1	193.5	167.1
December	35.4	46.9	12.2	94.4	138.3	199.0	137.2	231.6
1976 —								
January	21.7	21.5	8.1	51.3	33.6	71.4	105.1	156.4
STATES — DECEMBER 1975								
N.S.W.	12.9	15.0	1.8	29.8	11.1	147.1	158.2	187.9
Vic.	9.4	12.2	1.6	23.3	17.6	127.3	144.9	168.2
Qld	3.0	5.3	15.1	13.4	12.7	111.5	114.1	127.6
S.A.	6.8	6.5	3.0	16.3	0.6	2.8	3.4	19.7
W.A.	1.7	1.7	0.5	3.8	4.9	7.3	12.2	16.0
Tas.	0.7	0.4	0.1	{ 0.7 }	0.3	1.0	{ 0.9 }	1.6
N.T.				{ 0.4 }			{ 0.4 }	0.8
A.C.T.	0.8	5.8	..	6.7	1.1	1.9	3.1	9.6
STATES — JANUARY 1976								
N.S.W.	9.2	5.2	1.6	16.0	13.2	28.3	41.5	57.4
Vic.	4.6	5.6	0.8	11.1	4.4	20.8	25.2	36.3
Qld	2.8	4.1	4.0	10.8	2.6	12.4	15.0	25.9
S.A.	3.4	3.7	0.8	8.0	0.5	2.9	3.4	11.3
W.A.	1.5	1.5	0.6	3.5	10.2	5.3	15.4	19.0
Tas.	0.1	0.1	..	{ 0.1 }	..	1.3	{ 0.9 }	1.1
N.T.				{ 0.1 }			{ 0.4 }	0.4
A.C.T.	0.2	1.2	0.3	1.7	2.7	0.5	3.2	5.0

(a) Includes loans to persons for alterations or additions estimated to cost \$10,000 or more to existing dwelling units. (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
(\$ m)

	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						
Year -						
1972-73	1,055.5	1,289.1	2,344.4	1,622.4	1,549.2	3,171.5
1973-74	1,230.4	1,728.8	2,959.1	2,444.7	2,798.9	5,243.6
1974-75	1,118.9	1,503.1	2,622.0	2,241.8	2,958.5	5,200.3
1974 -						
December	98.3	137.5	235.8	2,427.0	2,955.0	5,382.1
1975 -						
January	73.5	109.4	183.0	2,402.5	2,956.9	5,359.5
February	98.0	107.3	205.3	2,355.2	2,968.1	5,323.4
March	100.8	127.5	228.2	2,325.5	2,974.1	5,299.6
April	99.7	139.1	238.7	2,291.7	2,964.9	5,256.6
May	111.1	157.4	268.5	2,261.6	2,945.3	5,206.9
June	105.1	141.0	246.1	2,241.8	2,958.5	5,200.3
July	116.8	181.7	298.4	2,215.6	2,911.2	5,126.9
August	99.9	133.0	232.9	2,201.9	2,948.2	5,150.1
September	108.9	146.2	255.1	2,204.0	2,952.1	5,156.1
October	111.4	163.0	274.3	2,206.1	3,012.9	5,218.9
November	97.0	124.9	221.9	2,210.6	3,019.6	5,230.2
December	133.3	192.1	325.4	2,184.7	3,026.4	5,211.0
1976 -						
January	80.1	139.0	219.1	2,180.3	3,013.9	5,194.3
STATES - DECEMBER 1975						
N.S.W.	162.0	180.1	142.1	1872.9	1,521.4	2,394.3
Vic.	24.5	70.5	95.0	1451.6	1818.0	1,269.6
Qld	222.2	119.3	141.5	1501.4	1378.7	1,880.1
S.A.(a)	14.3	5.0	19.2	199.5	80.2	279.7
W.A.	5.5	12.6	18.0	76.4	149.5	225.9
Tas.	0.3	1.5	1.8	5.0	70.9	25.9
N.T.	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	4.7	3.2	7.8	77.9	57.6	135.6
STATES - JANUARY 1976						
N.S.W.	31.9	62.1	93.9	865.4	1,502.1	2,367.4
Vic.	13.5	37.3	50.8	454.3	813.8	1,268.1
Qld	18.6	16.7	35.4	499.4	382.1	881.4
S.A. (a)	8.9	4.3	13.2	202.0	82.4	284.4
W.A.	4.4	16.6	21.0	76.6	151.5	228.1
Tas.	0.2	1.0	1.2	5.0	21.4	26.4
N.T.	(b)	(b)	(b)	(b)	(b)	(b)
A.C.T.	2.6	1.0	3.6	77.7	60.8	138.4

(a) Includes Northern Territory. (b) Not available separately; included in South Australia.

TABLE 7. — FINANCE COMPANIES
OTHER TRANSACTIONS OF FINANCE COMPANIES
(\$ m)

	<i>Leasing of business plant and equipment</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>	<i>Balances outstanding at end of period</i>	<i>Balances outstanding at end of period</i>
AUSTRALIA							
Year —							
1970-71	262.5	459.6	280.8	265.0	51.8	(a)	32.0
1971-72	304.1	(b)648.0	346.6	318.5	83.7	(a)	30.2
1972-73	400.9	803.8	493.8	453.4	124.1	142.0	52.4
1973-74	668.2	1,234.9	2,105.5	2,013.7	410.5	190.1	142.1
1974-75	586.2	1,430.0	3,578.8	3,516.0	547.8	471.2	197.9
1974 —							
December	38.2	1,367.9	292.5	275.0	421.8	294.6	145.4
1975 —							
January	32.5	1,350.0	250.5	287.4	398.8	355.4	121.5
February	34.0	1,361.0	290.9	295.2	399.0	444.0	172.0
March	40.0	1,356.0	337.1	291.3	443.3	533.7	182.2
April	54.1	1,377.5	320.1	292.5	472.1	508.9	172.2
May	67.5	1,401.9	314.2	253.0	534.9	477.0	210.4
June	66.3	1,430.0	319.5	307.0	547.8	471.2	197.9
July	69.9	1,454.8	381.9	377.2	554.6	498.3	211.4
August	72.4	1,493.6	283.8	285.3	553.8	428.9	202.3
September	81.2	1,537.8	305.1	350.4	506.6	456.8	180.7
October	r93.9	r1,577.8	328.0	r331.8	r490.5	473.8	r213.1
November	r78.7	r1,619.9	r285.3	r266.3	r508.5	r448.4	r228.8
December	r87.1	r1,655.8	364.0	r322.4	r548.9	423.1	r231.9
1976 —							
January	61.9	1,683.8	295.9	296.5	549.7	488.2	257.6
STATES — DECEMBER 1975							
N.S.W.	25.2	534.0					
Vic.	r30.2	r528.3					
Qld	r15.8	r287.9					
S.A.(c)	6.8	125.6					
W.A.	6.2	120.2			Not available		
Tas.	1.5	34.0					
N.T.	(d)	(d)					
A.C.T.	1.3	26.0					
STATES — JANUARY 1976							
N.S.W.	20.1	546.8					
Vic.	17.4	536.1					
Qld	11.1	291.5					
S.A.(c)	6.4	128.6					
W.A.	4.8	120.4			Not available		
Tas.	1.2	34.2					
N.T.	(d)	(d)					
A.C.T.	0.9	26.2					

(a) Not reported as specific item before July 1972; see footnote (a) on page 5. (b) From July 1971 the valuation is "gross receivables" and figures have been partly estimated. For more details see explanatory notes to the annual bulletin *Finance Company Transactions 1973-74* (Reference No. 5.13). (c) Includes Northern Territory. (d) Not available separately; included in South Australia.

TABLE 8. - 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 -								
1972-73	654.3	520.0	418.1	291.9	261.4	67.7	51.4	(c)
1973-74	771.0	621.8	676.3	1,668.8	1,618.0	301.3	84.0	14.2
1974-75	444.4	408.1	771.5	2,839.4	2,803.8	408.3	223.0	8.2
1974 -								
December	33.8	36.8	720.3	233.7	230.9	341.5	108.7	14.9
1975 -								
January	27.4	34.4	726.4	201.2	233.1	320.4	148.7	11.3
February	33.1	21.9	743.1	235.0	250.0	306.7	198.0	10.3
March	48.7	44.8	750.9	252.9	230.1	334.2	229.5	13.9
April	40.9	41.4	753.8	252.6	234.8	353.3	236.2	8.0
May	29.1	30.8	755.0	241.5	199.5	396.9	227.2	18.4
June	45.4	41.8	771.5	242.2	230.8	408.3	223.0	8.2
July	37.5	57.4	743.3	300.7	307.1	401.8	221.5	9.8
August	49.6	42.5	756.6	227.9	227.9	402.0	178.1	25.6
September	40.3	44.6	755.9	255.6	292.8	362.7	226.3	10.5
October	56.1	49.6	774.2	265.2	258.7	356.8	230.0	17.4
November	116.3	131.4	766.5	1231.1	1200.2	1387.7	1204.5	17.7
December	143.6	170.8	744.8	295.1	258.5	407.9	182.8	9.6
1976 -								
January	35.0	45.8	738.8	232.5	238.3	402.2	223.6	13.9

(a) See paragraph 4 on page 1. (b) Amounts shown relate mainly to "other consumer and commercial loans". (c) Not available.

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