AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

CATALOGUE NO. 5639.0 **EMBARGOED UNTIL 11.30 A.M. 21 NOVEMBER 1984**

FINANCE COMPANIES (FINANCIAL CORPORATIONS ACT), AUSTRALIA AUGUST 1984

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

MAIN FEATURES

Total assets of finance companies at the end of August 1984 were $23,672.6 million, up $424.9 million (1.8%) on July 1984.

Borrowings from residents by the issue of debentures and unsecured notes totalled $12,607.3 million as at 31 August 1984, an increase of $498.6 million (4.1%) on July 1984.

Borrowings from banks decreased by $182.6 million (16.9%) in August 1984 to $895.1 million.

EXPLANATORY NOTES

Introduction

This publication is compiled from statements furnished under the *Financial Corporations Act* 1974. It presents statistics on the financial operations, assets and selected liabilities 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 registerable 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. 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. S336 of 28 August 1984.

Amendments to regulations under the *Financial Corporations Act*

7. The *Financial Corporations (Statistics) Regulations* were amended on 25 May 1984 to enable the implementation of rationalised financial statistics collections. These amendments affect all corporations registered under the *Financial Corporations Act* and, as a result, finance companies are required on a monthly basis to complete a new form (designated Form F1, *see* copy attached to June 1984 publication) which replaces two forms under the old regulations. The new form incorporates new data items, changes to data item definitions and descriptions and excludes some data items previously reported.

8. Due to these changes there is a break in the finance companies statistical series from June 1984. From then the continuity is also affected by:

(a) the inclusion into the monthly series of those finance companies that previously reported quarterly. These companies, which have assets not exceeding $5 million, accounted for only 0.2 per cent of total finance companies' assets at March 1984; and

(b) the elimination of transactions with any related corporations that are registered in the category covering finance companies. Transactions between related corporations are considered to be significant for finance companies but no precise measure is available of the size of these transactions.

9. To assist users in interpreting the statistics in this publication data items have been regrouped from the old basis to the new basis and Table footnotes added to indicate where new data items were included on the old basis.

Presentation

10. 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. Tables 4 to 6 present, for the first time, data on State dissections of finance lease receivables and loan outstandings and maturity dissections of selected liabilities and assets. Details of selected liabilities and assets (by quarter) for finance companies with assets in Australia not exceeding $5 million are contained in the publication *Financial Corporations Statistics, Australia* (5617.0), of which the final issue was for May 1984.

Interest rates

11. Interest rate data is collected on the new form. This information is being analysed with a view to devising an appropriate basis for publication of indicative interest rates.

Data items

12. 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

13. 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

14. 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), and *Finance Companies: Assets, Liabilities, Income and Expenditure, Australia* (5616.0).

Revisions

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

Related Publications

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

Financial Corporations Statistics, Australia (5617.0)—final issue May 1984.

Building Societies, Australia (5637.0)—issued monthly.

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

Other Financial Corporations, Australia (5640.0)—issued monthly.

17. 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.

Symbols and other usages

— nil or rounded to zero
n.a. not available
____ break in continuity of services (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns).

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

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

	LENDING OPERATIONS WITH RESIDENTS			GROSS FUNDS RAISED FROM RESIDENTS DURING PERIOD		
					BORROWINGS BY(A)	
	COMMITMENTS UNUSED AT END OF PERIOD(B)	LOANS ADVANCED AND BOOK DEBTS PURCHASED DURING PERIOD(C)	PAYMENTS RECEIVED DURING PERIOD	SHARE ISSUES AND CALLS	ISSUE OF DEBENTURES/ UNSECURED NOTES	OTHER MEANS
1983						
JUNE	1,186.3	1,547.4				
JULY	1,282.5	1,374.2				
AUGUST	1,132.9	1,596.9				
SEPTEMBER	1,126.0	1,478.4				
OCTOBER	1,114.1	1,425.0				
NOVEMBER	1,148.0	1,559.3	N.A.	N.A.	N.A.	N.A.
DECEMBER	1,070.9	1,701.4				
1984						
JANUARY	1,081.3	1,187.4				
FEBRUARY	1,163.5	1,502.1				
MARCH	1,230.7	1,816.8				
APRIL	1,204.1	1,484.3				
MAY	1,195.1	2,072.6				
JUNE(D)	1,275.6	1,903.0	1,933.5	.9	507.2	1,996.5
JULY	1,238.1	1,894.5	1,961.9	3.8	632.5	1,615.3
AUGUST	1,310.7	1,876.0	1,877.1	-	916.8	2,145.2

(A) EXCLUDES RELATED CORPORATIONS AND BANKS.
(B) EXCLUDES RELATED CORPORATIONS.
(C) FROM JUNE 1984 EXCLUDES RELATED CORPORATIONS.
(D) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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
1983							
JUNE	61.2	746.5	311.6	564.1			
JULY	61.2	845.8	326.3	562.9			
AUGUST	61.2	912.5	331.8	558.9			
SEPTEMBER	61.2	927.0	326.6	566.8			
OCTOBER	61.2	956.4	318.7	560.8			
NOVEMBER	61.2	1,015.7	327.5	571.8	N.A.	N.A.	N.A.
DECEMBER	61.2	1,026.6	339.9	578.9			
1984							
JANUARY	61.2	933.5	299.3	575.5			
FEBRUARY	60.2	928.1	297.7	554.0			
MARCH	60.2	941.8	284.5	574.5			
APRIL	53.1	983.4	271.2	551.7			
MAY	61.2	1,018.5	278.8	645.7			
JUNE(A)	55.5	638.5	194.9	673.1	1,213.3	270.2	16.8
JULY	50.1	775.3	199.6	669.0	1,246.3	385.9	29.3
AUGUST	57.5	872.9	210.3	546.5	1,258.0	398.7	101.0

(A) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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

		BORROWINGS FROM RESIDENTS				
					RELATED CORPORATIONS	
	PAID UP CAPITAL	DEBENTURES AND UNSECURED NOTES(A)	BY THE ACCEPTANCE OF BILLS OF EXCHANGE	BY THE ISSUE OF PROMISSORY NOTES(A)	REGISTERED UNDER FCA	OTHER
1983						
JUNE	1,705.0		883.1		4,215.7	218.3
JULY	1,712.6		831.9		4,532.6	229.3
AUGUST	1,709.3		741.4		4,645.7	247.9
SEPTEMBER	1,729.6		712.8		4,757.4	267.6
OCTOBER	1,725.4		710.3		4,761.7	263.3
NOVEMBER	1,725.4	N.A.	723.9	N.A.	5,001.8	252.8
DECEMBER	1,728.5		679.1		5,112.8	273.8
1984						
JANUARY	1,728.5		661.2		5,152.6	288.6
FEBRUARY	1,731.8		638.7		5,291.5	295.4
MARCH	1,731.8		694.2		5,331.9	285.3
APRIL	1,731.8		713.9		5,277.1	306.8
MAY	1,734.2		730.0		5,419.3	285.8
JUNE(B)	1,278.6	11,916.8	179.5	241.5	118.1	353.1
JULY	1,282.5	12,108.7	161.3	275.0	109.9	434.2
AUGUST	1,282.8	12,607.3	164.2	304.0	109.2	432.4

(A) PRIOR TO JUNE 1984 INCLUDED IN 'BORROWINGS FROM RESIDENTS - OTHER'.
(B) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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

	BORROWINGS FROM RESIDENTS				
	BANKS				
	BANK ACCEPTED BILLS OF EXCHANGE(A)	OTHER	OTHER	BORROWINGS FROM NON-RESIDENTS	LIABILITIES ARISING FROM ACCEPTANCE OF BILLS OF EXCHANGE UNDER ACCOMMODATION FACILITIES
1983					
JUNE		426.7	15,814.3	410.1	
JULY		314.2	16,085.8	385.0	
AUGUST		286.6	16,212.1	405.1	
SEPTEMBER		367.3	16,289.1	448.6	
OCTOBER		337.1	16,249.8	463.7	
NOVEMBER	N.A.	273.0	16,183.3	482.1	N.A.
DECEMBER		362.7	16,286.9	608.6	
1984					
JANUARY		310.6	16,088.8	568.7	
FEBRUARY		255.7	16,121.4	535.7	
MARCH		641.8	16,110.1	540.4	
APRIL		585.0	16,184.4	569.8	
MAY		372.3	16,328.2	625.4	
JUNE(B)	843.2	445.3	4,192.1	705.6	122.9
JULY	802.9	274.8	4,528.9	842.1	127.9
AUGUST	770.0	125.1	4,519.8	824.1	133.8

(A) PRIOR TO JUNE 1984 INCLUDED IN 'BORROWINGS FROM RESIDENTS - OTHER'.
(B) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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(A)		OTHER CORPORATIONS REGISTERED UNDER FCA		
	NEGOTIABLE CERTIFICATES OF DEPOSIT	CASH AND OTHER BANK DEPOSITS		REGISTERED UNDER FCA	OTHER	FINANCE COMPANIES	OTHER	OTHER BUSINESSES
1983								
JUNE	33.4		-				518.1	
JULY	48.0		-				548.5	
AUGUST	44.9		17.3				571.3	
SEPTEMBER	40.9		-				449.7	
OCTOBER	47.7		12.2				378.8	
NOVEMBER	49.5		2.5	N.A.	N.A.		372.0	
DECEMBER	39.7		5.1				411.6	
1984								
JANUARY	58.7		71.6				349.2	
FEBRUARY	54.2		48.3				409.3	
MARCH	42.7		217.2				375.8	
APRIL	36.0		254.4				423.0	
MAY	33.5		23.1				378.8	
JUNE(B)	17.7	48.1	9.9	47.7	29.9	99.8	210.1	143.6
JULY	9.7	25.0	9.8	61.4	44.9	102.1	204.2	157.2
AUGUST	7.8	32.5	7.2	90.2	56.3	118.4	220.6	138.6

(A) PRIOR TO JUNE 1984 INCLUDED IN 'LOAN OUTSTANDINGS - RELATED CORPORATIONS'.
(B) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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
1983						
JUNE			148.4			
JULY			310.6			
AUGUST			319.4			
SEPTEMBER			324.4			
OCTOBER			316.3			
NOVEMBER			316.3			
DECEMBER			365.5			
1984						
JANUARY			326.2			
FEBRUARY			317.1			
MARCH			262.8			
APRIL			226.6			
MAY			180.1			
JUNE(B)	-	53.1	187.6	.5	-	-
JULY	-	34.5	157.3	-	-	1.6
AUGUST	-	77.1	188.3	-	-	-

(A) EXCLUDES BILLS OF EXCHANGE THAT HAVE BEEN DRAWN OR ACCEPTED BY REPORTING CORPORATIONS.
(B) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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(A)
1983							
JUNE	-	5.5	.6	729.5		189.3	8.6
JULY	-	7.0	.6	879.4		185.9	16.4
AUGUST	-	9.6	.5	881.0		185.7	15.4
SEPTEMBER	-	14.8	1.5	877.1		184.6	13.6
OCTOBER	-	13.2	1.5	864.4		185.3	12.3
NOVEMBER	-	13.2	1.4	866.0		184.9	9.2
DECEMBER	-	14.7	1.8	908.6		185.0	9.5
1984							
JANUARY	-	14.3	2.0	890.7		182.6	9.3
FEBRUARY	-	13.3	2.0	884.7		186.5	12.6
MARCH	-	11.6	1.8	896.9		198.0	13.1
APRIL	-	8.0	1.0	932.0		186.2	11.1
MAY	-	8.6	1.1	932.6		189.4	10.6
JUNE(B)	-	9.2	.8	115.2	-	203.0	6.0
JULY	-	8.6	.8	115.3	-	203.8	6.0
AUGUST	-	9.0	.8	117.5	-	205.9	21.4

(A) PRIOR TO JUNE 1984 REPRESENTED 'OTHER SHORT TERM PLACEMENTS - MARKETABLE SECURITIES' AND 'OTHER COMPANY SECURITIES'.
(B) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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

	FINANCE LEASE RECEIVABLES(B)			LOAN OUTSTANDINGS(A)		
				RELATED CORPORATIONS		
					OTHER	
	LEVERAGED LEASE	OTHER	OPERATING LEASES ON GOODS(B)	REGISTERED UNDER FCA	FOR THE DEVELOPMENT OF REAL ESTATE	OTHER
1983						
JUNE					4,517.3	
JULY					4,857.9	
AUGUST					5,026.3	
SEPTEMBER					5,215.8	
OCTOBER					5,174.8	
NOVEMBER	N.A.	N.A.	N.A.		5,327.0	
DECEMBER					5,401.8	
1984						
JANUARY					5,490.1	
FEBRUARY					5,641.6	
MARCH					5,690.4	
APRIL					5,653.2	
MAY					5,731.1	
JUNE(C)	254.7	7,086.8	-	3.2	50.1	343.4
JULY	252.6	7,149.9	-	4.8	52.1	371.6
AUGUST	258.7	7,187.4	-	3.2	51.3	385.7

(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.
(B) PRIOR TO JUNE 1984 INCLUDED IN 'LOAN OUTSTANDINGS - OTHER LOANS AND ADVANCES'.
(C) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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

	LOAN OUTSTANDINGS(A)						
		INDIVIDUALS		OTHER LOANS AND ADVANCES			
	OTHER CORPORATIONS REGISTERED UNDER FCA(B)	OWNER-OCCUPIED HOUSING	OTHER	FOR THE DEVELOPMENT OF REAL ESTATE	WHOLESALE FINANCE	FACTORING	OTHER
1983							
JUNE		6,402.2			13,133.6		
JULY		6,402.5			13,041.2		
AUGUST		6,406.4			13,058.6		
SEPTEMBER		6,397.7			13,192.1		
OCTOBER		6,396.9			13,276.4		
NOVEMBER	N.A.	6,426.1			13,327.4		
DECEMBER		6,494.7			13,339.5		
1984							
JANUARY		6,489.3			13,303.3		
FEBRUARY		6,492.6			13,272.2		
MARCH		6,489.3			13,454.6		
APRIL		6,546.3			13,536.4		
MAY		6,630.3			13,858.1		
JUNE(C)	6.2	1,577.0	4,416.9	2,798.7	1,171.5	87.0	3,366.0
JULY	4.9	1,594.3	4,460.2	2,858.6	1,195.1	90.0	3,692.3
AUGUST	3.9	1,662.9	4,428.7	2,890.6	1,243.2	94.4	3,791.7

(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.
(B) PRIOR TO JUNE 1984 INCLUDED IN 'LOAN OUTSTANDINGS - OTHER LOANS AND ADVANCES'.
(C) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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

	LAND TRADING STOCK(A)		CLIENTS' COMMITMENTS ARISING FROM ACCEPTANCE OF BILLS OF EXCHANGE UNDER ACCOMMODATION FACILITIES	OTHER ASSETS IN AUSTRALIA	OVERSEAS ASSETS	TOTAL ASSETS
	UNDEVELOPED	DEVELOPMENT COMMENCED/ COMPLETED				
1983						
JUNE				273.8	4.2	25,964.6
JULY				274.7	3.8	26,576.7
AUGUST				279.1	3.9	26,819.5
SEPTEMBER				287.0	4.6	27,003.9
OCTOBER				281.6	4.4	26,965.6
NOVEMBER	N.A.	N.A.	N.A.	265.3	4.6	27,165.3
DECEMBER				224.3	4.6	27,406.5
1984						
JANUARY				275.7	4.4	27,467.3
FEBRUARY				238.3	7.8	27,580.4
MARCH				234.4	8.1	27,896.7
APRIL				271.7	8.2	28,094.2
MAY				246.7	8.5	28,232.5
JUNE(B)	7.0	56.9	122.9	166.2	5.9	22,702.4
JULY	5.6	66.2	127.9	173.1	6.2	23,247.7
AUGUST	4.4	69.0	133.8	166.2	6.0	23,672.6

(A) PRIOR TO JUNE 1984 INCLUDED IN 'OTHER ASSETS IN AUSTRALIA'.
(B) FOR DETAILS OF BREAK IN SERIES REFER TO PARAGRAPHS 7 - 9 OF EXPLANATORY NOTES.

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

	FINANCE LEASE RECEIVABLES(A)		LOAN OUTSTANDINGS					
			INDIVIDUALS				OTHER LOANS AND ADVANCES(B)	
			HOUSING		OTHER			
STATE	JULY 1984	AUG. 1984	JULY 1984	AUG. 1984	JULY 1984	AUG. 1984	JULY 1984	AUG. 1984
N.S.W.	2502.2	2,519.9	619.7	637.4	1579.9	1,555.9	2905.0	2,991.9
VIC.	1831.0	1,842.2	188.1	196.3	986.5	992.2	1669.6	1,715.9
QLD	1475.2	1,471.9	521.8	551.1	926.6	912.0	1623.0	1,644.8
S.A.	503.2	510.7	75.8	78.8	255.6	254.1	396.1	402.9
W.A.	533.5	535.5	130.7	138.7	473.8	480.3	664.7	677.6
TAS.	117.1	117.5	9.9	11.3	98.7	97.4	140.8	139.7
N.T.	42.6	42.1	7.2	7.2	42.1	40.9	70.0	76.3
A.C.T.	145.1	147.7	41.0	42.2	97.0	96.0	371.6	374.6

(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
1983							
MARCH							
JUNE							
SEPTEMBER		NOT		COLLECTED		PREVIOUSLY	
DECEMBER							
1984							
MARCH							
JUNE	2,201.1	2,751.3	3,793.7	3,779.2	3,932.6	72.0	16,529.9

(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
1983					
MARCH					
JUNE					
SEPTEMBER		NOT	COLLECTED	PREVIOUSLY	
DECEMBER					
1984					
MARCH					
JUNE	8,190.7	4,479.7	6,619.8	1,474.5	20,764.7

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