FINANCE COMPANIES

1969-70

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
CANBERRA, AUSTRALIA

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PREFACE

This bulletin continues the series of bulletins, commenced in February 1966, which contain detailed statistics of Finance Companies. It contains information, for each State and Australia, on the financing transactions of Finance Companies, classified by type of agreement, for the years 1964-65 to 1969-70 and the months July 1968 to June 1970.

2. In this bulletin, some revisions have been made to figures published in previous bulletins in this series and in previous issues of the monthly statement "Finance Companies" (Reference No. 5.14). Revised monthly statistics for the period July 1964 to June 1968 are not published in this bulletin, but are available on request.

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COMMONWEALTH BUREAU OF CENSUS AND STATISTICS
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INTRODUCTION

This bulletin contains details (amounts financed, balances outstanding, and collections and other liquidations of outstanding balances) relating to the main types of lending of a class of financial institutions designated herein as "Finance Companies". The primary aim of these statistics is to measure the flow of credit from "Finance Companies" to other sectors of the economy.

2. "Finance Companies" comprise one of a number of types of financial institutions. As with other financial institutions, they are distinguishable from non-financial institutions in that they deal mainly in financial assets as opposed to physical goods and non-financial services. However, while the various types of financial institutions are commonly acknowledged as being different in some way or other, one from another, it is difficult to formulate precise and mutually exclusive definitions in respect of each type. Certain of them are recognised by legislation (e.g. banks, life insurance companies) but even in these cases there is no precise definition.

3. Outside the types which are covered by specific legislation, there are substantial differences in emphasis as between individual institutions in the range of financial services they provide and in the nature and composition of their financial assets. While there is specialisation in some cases, there is also a good deal of overlapping between the kinds of operations carried out by different institutions. In these circumstances, it is necessary to evolve practical criteria for distinguishing broad types of financial institutions which are not specified in legislation.

4. There are also problems associated with the classification of businesses which engage both in financing activities and other activities, and companies which are members of a group of related companies and whose main activity is financing in some way or other the operations of their related companies.

SCOPE OF STATISTICS

5. Definition of Finance Companies. For the purpose of these statistics and subject to the qualifications listed in paragraphs 6 to 13 below, "Finance Companies" are defined as companies which are engaged mainly in providing to the general public (businesses as well as persons in their private capacity) credit facilities of the following types:

hire purchase and other instalment credit for retail sales;

wholesale finance;

other consumer and commercial loans; and

factoring.

These types of finance are described more fully in paragraph 24.

6. <u>Mixed activities</u>. In general, companies which are engaged both in financing activities and other activities come within the scope of these statistics provided the major portion of their assets consists of financial assets relating to the types of lending listed in paragraph 5 and/or a major portion of their income is derived from such assets. However, there are some types of companies which might be considered as "Finance Companies" on these criteria but whose financing activities would generally be regarded as ancillary to some other function such as retailing or property sales. Such companies are <u>excluded</u> from these statistics if the major portion of their balances outstanding consists of agreements written for the purpose of financing their own sales.

7. <u>Related companies</u>. Companies which are members of a group of related companies and which are mainly engaged in financing, in any way, the operations of related companies, are also <u>excluded</u> from the scope of these statistics. There are several different categories of such companies, the main ones being as follows:

(a) companies engaged mainly in financing the sales of related companies by directly writing agreements with the general public;

(b) companies engaged mainly in lending funds to related companies to enable such companies to finance their sales;

(c) companies which are engaged mainly in lending funds to related Finance Companies; and

(d) companies which are engaged mainly in lending funds to related companies, none of which is engaged in providing credit facilities to the general public.

8. In part, categories (a) and (b) in paragraph 7 have been differentiated from other finance companies because their activities are ancillary to the selling activities of the related companies whose sales they are financing (in many respects their activities resemble the financing activities of the companies referred to in the latter part of paragraph 6). Moreover, to a large extent the activities of companies engaged mainly in financing the sales of related companies comprise hire purchase and other instalment credit for retail sales. Such transactions are included in the series for "All Businesses" in the bulletins "Instalment Credit for Retail Sales" (Reference No. 5.18). In addition, there are practical problems of coverage of these categories, which have not yet been resolved. Category (c) is excluded as otherwise this lending would duplicate the transactions of the related finance companies. Category (d) is excluded because no credit facilities to the general public are involved.

9. There is a category of companies which, in a sense, might be regarded as indirectly financing the sales of related companies. This categroy relates not to companies whose main activity is financing the sales of related companies, but rather to companies engaged mainly in financing the sales, by unrelated businesses, of the products of related companies. An example of this category would be a company which is a subsidiary of a manufacturer and whose main activity is writing agreements with the general public to finance the sales of the parent company's products by unrelated retailers. Companies of this type are included within the scope of these statistics because strictly they are not engaged mainly in financing the operations of related companies (as are the four categories in paragraph 7 above).

10. The definition of a "related company" for the purpose of these statistics corresponds broadly with the definition of companies which are "deemed to be related" under Section 6 of the Companies Act. A legal relationship exists under this Section not only between a holding company and a subsidiary company, but also between companies which are subsidiaries of a common holding company. For the purpose of the Companies Act, a company is broadly defined to be a subsidiary of another company if that other company controls the composition of the board of directors or controls more than half of the voting power of the first mentioned company or holds more than half of the issued capital of the first mentioned company. (For a complete definition, see Section 6 of the Act).

11. All other companies, including companies which are associated in some way or other (e.g. common directors or common shareholders), but which are not related in terms of Section 6 of the Companies Act, are defined herein as "unrelated".

12. Other exclusions. Unincorporated finance businesses are excluded from the scope of the statistics for two main reasons. Firstly, although there are known to be numerous unincorporated finance businesses, it is probable that the total amount of lending by such businesses is relatively small compared with lending by incorporated finance companies. Secondly, it would be extremely difficult to obtain a reasonably complete coverage of such businesses.

13. Also excluded are the following classes of financial and quasifinancial institutions: banks; life insurance companies; fire, marine and general insurance companies; short-term money market companies; pastoral finance companies; investment companies; unit trusts, land trusts, mutual funds and management companies for the foregoing trusts and funds; pension and superannuation funds; building and friendly societies including credit unions; all companies engaged in leasing and bill-of-exchange financing other than Finance Companies and their related companies.

14. Leasing. The scope of these statistics in relation to leasing is confined to the leasing transactions of Finance Companies and to companies which are both mainly engaged in leasing and related to a Finance Company. The leasing operations of all other companies engaged in leasing, whether or not this is their predominant activity, are excluded from the scope of these statistics.

15. Bills of exchange. The scope of the statistics in relation to bills of exchange is similar to the scope in respect of leasing; that is, it is confined to the transactions of Finance Companies and to companies which are both mainly engaged in bill of exchange transactions and related to a Finance Company.

16. Small companies. A large proportion of the Finance Companies comprises relatively small companies in terms of balances outstanding. Finance Companies which are not subsidiaries of other Finance Companies, and which have total balances outstanding of less than $100,000 are excluded from the monthly statistical collections. These small companies, however, submit a return each year for the month of June and if the balances outstanding to a company exceed $100,000 at the end of June that company is included in the monthly collection for subsequent months. The total balances outstanding to all small companies now account for less than 1 per cent of the balances outstanding to the companies included in the monthly collection. The total balances outstanding to such companies at the end of June, in the years 1965 to 1969, classified by type of agreement, are shown in Table 37 of this bulletin.

17. New companies. Any new companies which were to commence operations on a scale involving balances outstanding of $100,000 or more would, naturally, also be included in the scope of the monthly statistics. Furthermore, an existing company which in the past was engaged partly but not predominantly in financing, may at a certain point of time become engaged mainly in financing as defined in paragraphs 5-13. When it becomes clear that such a company is engaged mainly in financing, it is included in either the monthly or the annual collection, depending on the size of its outstanding balances.

18. **Deletions**. Similarly, companies which are Finance Companies at one point of time may change the scope of their activities and cease to be Finance Companies as defined in paragraphs 5-13. The operations of such companies would be excluded from the scope of the monthly and annual statistics when it was clear that they were no longer mainly engaged in financing as defined in paragraph 5-13.

19. Transactions between Finance Companies. As stated in paragraph 1, the primary aim of this collection is to measure the flow of credit, classified broadly by type of agreement, from the Finance Company sector to other sectors of the economy. These flows mainly arise from the creation of new finance agreements and purchases of existing finance agreements, both types of transaction being part of the normal operations of Finance Companies and the means whereby they transfer funds to other sectors. Hence both types of transaction are included in these statistics when they involve flows from Finance Companies to other sectors. On the other hand, ideally all transactions between Finance Companies themselves should be excluded and not reflected in the statistics as such transactions do not directly result in flows to other sectors. Exclusions made on this account are described below.

20. In the case of unrelated Finance Companies, there are practical difficulties in identifying and isolating most new categories of loans between these companies and it is believed that, apart from short-term commercial lending between Finance Companies, such transactions are relatively rare. Accordingly, except for the category "commercial loans repayable at call or within 90 days", no adjustments are made to the statistics on that account. On the other hand, purchases and sales of existing finance agreements between unrelated Finance Companies are more common and it is practicable to exclude transactions relating thereto. Accordingly, particulars of amount financed, and collections and other liquidations, in respect of such transactions are excluded from the statistics (total balances outstanding are, of course, not affected by such transactions).

21. In the case of related Finance Companies coming within the scope of the statistics (see paragraph 7), both new loans between these companies and purchases and sales of existing finance agreements between the companies are excluded.

22. Purchases of existing finance agreements from the non-finance sectors are classified in the statistics under the type of agreement to which they correspond (e.g. the purchase of an existing agreement for instalment credit for retail sales is included under "instalment credit for retail sales").

COVERAGE

23. No one source provides an adequate list of Finance Companies to be included in the statistical collection. Coverage has been built up and maintained partly from lists of businesses included in other statistical collections, particularly the established Instalment Credit for Retail Sales statistics, and statistics of New Capital Raisings by Companies in Australia. These lists in turn are derived from a variety of sources, including registrations under various statutes, and special enquiries from traders. The coverage so obtained is supplemented by an extensive system of examination of other directories, statutory registrations, trade and financial publications, and so on. It is considered that coverage is virtually complete, apart, possibly, from some small companies whose operations would be unlikely to have any significant effect on the statistics.

CLASSIFICATION OF FINANCE AGREEMENTS

24. For purposes of these statistics, finance agreements are classified broadly according to type of contract. This classification does not necessarily indicate the purpose for which the finance is to be used. Summary definitions of the categories are as follows:

Instalment credit for retail sales. This category is defined in the same way as in the Instalment Credit for Retail Sales bulletins, and covers the operations of all types of instalment credit schemes undertaken by Finance Companies which relate primarily to the financing of retail sales of goods. In general, the term instalment credit is defined as relating to schemes in which repayment is made in regular predetermined instalments. Types of schemes covered include hire purchase, time payments and personal loan schemes relating primarily to the financing of retail sales of goods. In this bulletin, the term "retail sales" relates not only to retail sales coming within the scope of the Censuses of Retail Establishments conducted periodically by this Bureau, but includes also other sales of goods to final purchasers (e.g. plant and machinery, tractors, etc.). This category does not cover credit accounts which do not involve repayment by regular predetermined instalments, financing of sales of land and buildings, property improvements, or services such as repair work and travel facilities. The relationship between the Finance Company series and the series in the Instalment Credit for Retail Sales bulletins is discussed further in paragraphs 32 to 35.

Wholesale finance. This category relates mainly to the financing of motor vehicle dealers' stocks held under bailment or floor plan schemes but also includes finance in respect of other trading stock.

Other consumer and commercial loans. This broad term is used to cover the following three categories:

Personal loans. All loans to persons in their private capacity, other than loans classified to the categories instalment credit for retail sales or mortgage loans.

Mortgage loans. All loans, for any business or private purpose, which are secured over houses, home units (whether new or existing) and residential land.

Commercial loans. All loans and advances to businesses, not included elsewhere in these statistics. Commercial loans secured on existing finance agreements are also included in this item. This category is sub-divided into:

(a) Loans and advances repayable at call or within 90 days of the time of origin of the loan or investment (including loans and advances in the form of short-term commercial loans, inter-company lending, and notes, debentures, deposits, etc. repayable at call or within 90 days). Loans of this type to other Finance Companies are excluded.

(b) Other commercial loans and advances.

Factoring. This category comprises loans on the security of "trade" debts and purchases of "trade" debts ("trade" debts are defined as debts due to businesses for goods or services supplied to other businesses for use in their business or for resale).

Loans to related Non-Finance Companies. This category includes loans made by a Finance Company to any related company other than a related Finance Company. Investments in shares of related companies are excluded. Details of loans to related Non-Finance Companies are excluded from the main tables in Part 2 of this bulletin but are given in Part 3.

Leasing of business equipment and plant. This category comprises the transactions, by Finance Companies and their related companies, in the form of leasing agreements in respect of business equipment and plant, including motor vehicles for business use. Leasing agreements relating to all other types of goods and property (including real estate and consumer goods) are excluded from the tables; the total balances outstanding in respect of such leasing agreements made by Finance Companies and their related companies are estimated not to have exceeded $2.5m during the period July 1965 to June 1970. Details of leasing are excluded from the main tables in Part 2 of this bulletin, but are shown in Part 3.

Bills of exchange. This item relates to the drawing and discounting of bills of exchange by Finance Companies and their related companies. A bill of exchange is defined, for the purpose of these statistics, in the "Bills of Exchange Act 1909-1958" as "an unconditional order in writing, addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand, or at a fixed or determinable future time, a sum certain in money to, or to the order of a specified person, or to bearer". Promissory notes used as collateral security for any of the other types of loans specified in this paragraph are excluded. Details of bills of exchange are excluded from the main tables in Part 2 of this bulletin, but are given in part 3.

DEFINITIONS OF ITEMS OF DATA

25. Summary definitions of the items of data given in the tables, other than items related to leasing and bills of exchange, are as follows:

Amount financed. Amount financed is the actual amount of cash provided. It excludes interest, insurance, hiring and other charges and initial deposits. For purchases of existing finance agreements and trade debts purchased, it represents the amount of cash paid to the seller. Amount financed in respect of instalment credit for retail sales agreements is further classified by type of commodity (for details see paragraph 29).

Balances outstanding. Balances outstanding represents the amount owing on all finance agreements entered into prior to the end of the relevant period as shown in the books of the companies concerned. Accounting practice with respect to inclusion, in balances outstanding, of unmatured charges, interest and insurance, differs as between Finance Companies, and between types of finance agreements. Because of this, separate details of balances outstanding are given in the tables for those contracts for which balances outstanding are recorded including such charges, and for those contracts for which balances outstanding are recorded excluding such charges. It is not practicable to adjust either to a common basis. Figures for "balances outstanding excluding unmatured charges", do, however, include any charges, etc. (e.g. monthly and annual interest charges) accrued and unpaid at the end of the period concerned.

Collections and other liquidations of balances. This item covers cash collections of capital repayments, hiring charges, interest and insurance, and also other liquidations such as bad debts written off, and rebates for early payouts. For the reasons stated above, separate details of collections and other liquidations are given for contracts recorded including charges, etc., and contracts recorded excluding charges, etc. The item "collections and other liquidations" in respect of instalment credit for retail sales agreements is divided between cash collections, and other liquidations (for details see paragraph 29).

26. Particulars of amount financed are provided for all the categories listed in paragraph 24 above with the exception of loans to related Non-Finance Companies. The corresponding item of data in respect of leasing is referred to in paragraph 27 and that for bills of exchange in paragraph 28. Separate details of balances outstanding, and collections and other liquidations, are not available for the categories personal loans, mortgage loans and commercial loans for the periods shown in the tables. Particulars for these agreements are grouped under the category, other consumer and commercial loans. Details of collections and other liquidations are not available for the category, loans to related Non-Finance Companies.

27. Definitions of the items of data on leasing given in the tables are as follows:

Initial capital cost of business equipment and plant newly leased. The initial capital cost is the actual cost to Finance Companies for business equipment and plant newly leased during the period, and the depreciated value of business equipment and plant re-leased during that period. This item can be considered to correspond broadly with the item amount financed for the other categories listed in paragraph 24.

Balances outstanding on leasing agreements. The basis of valuation specified for this item is the initial capital cost of business equipment and plant less depreciation to date. However, it has still not been practicable to obtain data on leasing transactions by Finance Companies on a completely uniform basis because of the varying methods adopted by companies to record these transactions in their accounts. For example, various methods are used to record and report depreciation of the business equipment and plant on lease. Furthermore, some companies record leasing transactions on a similar basis to other forms of financing (namely, balances outstanding including unmatured charges) and so are unable to report on the specified basis. Although different methods are used by companies to report their leasing transactions, an attempt has been made to ensure that each company has reported on a consistent basis throughout the period covered by the statistics. In these circumstances, although the statistics of balances outstanding on leasing agreements should be treated with caution, it is thought that the movement in this series should provide a reasonable indication of the broad trend in this category of financing.

28. The items of data given in the tables on transactions in bills of exchange are defined as follows:

> Amounts paid for bills acquired. This item includes the amounts paid for bills drawn by Finance Companies, bills discounted for the first time, and bills purchased from banks, authorised dealers in the short-term money market and others. Broadly, this item corresponds with the item amount financed for the other categories listed in paragraph 24.
>
> Amounts received for bills sold and matured. This item comprises amounts received from sales of bills to banks and authorised dealers in the short-term money market, and from maturities (including early maturities). This item broadly corresponds with the item collections and other liquidations of balances for the other categories in paragraph 24.
>
> Balances outstanding. This represents the amounts owing on all bills of exchange held at the end of the period.

29. Additional classifications of amount financed, and collections and other liquidations of balances, are provided for the instalment credit for retail sales transactions of Finance Companies. Amount financed is classified according to the following types of commodities:

(a) Motor vehicles, etc.: (new and used separately) motor cars and motor cycles, commercial vehicles, tractors, caravans, trailers, motor parts and accessories, etc.

(b) Plant and machinery: farm machinery and implements, earthmoving equipment, aircraft, industrial plant and machinery, business machinery and equipment (including commercial refrigeration equipment), etc.

(c) Household and personal goods: furniture, furnishings and floor coverings, domestic refrigerators, electrical goods, radios, television, musical instruments, bicycles, motor mowers, clothing, etc.

The item collections and other liquidations of balances in respect of instalment credit for retail sales agreements is divided between cash collections and other liquidations. Cash collections comprise the actual flow of cash from the public to Finance Companies; other liquidations consist of rebates for early payouts, bad debts written off and any other reductions in balances outstanding other than by cash collections.

CLASSIFICATION BY STATE

30. For State figures, it should be noted that the information relates to business written or recorded by Finance Companies (or branches of Finance Companies) operating in those States, but 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. However, agreements such as commercial loans arranged with a Finance Company by a head office of an interstate business, could be of this nature.

31. State dissections are not available for the categories loans to related Non-Finance Companies and bills of exchange.

RELATIONSHIP WITH OTHER STATISTICS

32. In the Instalment Credit for Retail Sales bulletins, separate information is provided for transactions of "retail businesses" and "non-retail finance businesses". The basis of this dissection, and the reasons for it, are outlined in paragraphs 5 and 6 of the March quarter 1970 issue of the bulletin Instalment Credit for Retail Sales (Reference No. 5.18). The transactions of Finance Companies in instalment credit for retail sales are included in the figures shown in those bulletins for non-retail finance businesses. It should be noted that the category "non-retail finance businesses" does not correspond to Finance Companies. In part, this is because the category "non-retail finance businesses" includes businesses (e.g. unincorporated businesses, etc.) which are not Finance Companies as defined in this bulletin. In addition, some Finance Companies, although not "related" to retailers in the sense referred to in this bulletin (paragraph 10), are associated in a less formal way with particular retailers whose sales they finance, and are classified with "retail businesses" in the Instalment Credit for Retail Sales bulletins. Moreover, some Finance Companies do not provide instalment credit for retail sales.

33. As indicated in paragraph 29, a commodity classification of amount financed, similar to the classification in the Instalment Credit for Retail Sales bulletins, is shown in Part 4 of this bulletin for the transactions of Finance Companies in instalment credit for retail sales. However, the quarterly bulletins Instalment Credit for Retail Sales give more detail by type of instalment credit than is provided in this bulletin (i.e. separate particulars for hire purchase, and other instalment credit, and details of the number of hire purchase agreements and the total value of goods financed through hire purchase).

34. It should be noted that the basis of treating finance agreements which are written on the paper of one business and are subsequently assigned, discounted or mortgaged with another business, differs as between the Instalment Credit for Retail Sales bulletins and the Finance Companies statistics. In the Instalment Credit for Retail Sales bulletins, such agreements are classified in the statistics according to the type of business (retail business or non-retail finance business) on whose paper the agreement was originally written even if subsequently assigned, discounted or mortgaged with another type of business. However, a different basis is adopted in the Finance Companies statistics in this bulletin, in which purchases and sales of existing agreements are recorded as financing transactions. For further details see paragraph 19.

35. It should also be noted that in the Instalment Credit for Retail Sales bulletins, the item "cash collections" is defined in the same way as "cash collections" in Part 4 of this bulletin and hence comprises only part of the more comprehensive item "collections and other liquidations of balances" used in Part 2 of this bulletin.

36. Finance Companies coming within the scope of these statistics are not fully comparable with the category "hire purchase and money lending" in the statistics of new capital raisings by companies in Australia. The main reason for this is the exclusion from Finance Companies statistics of companies which are mainly engaged in financing the sales of related companies (see paragraph 7).

PRESENTATION

37. This bulletin is divided into 5 parts. Part 1 comprises the Explanatory Notes. Part 2 provides details of the financing transactions of Finance Companies, other than loans to related Non-Finance Companies, leasing and bills of exchange. A summary of amount financed, collections and other liquidations of balances, and balances outstanding, for the years 1964-65 to 1969-70 and for each month from July 1968 to June 1970 for Australia, is shown in Table 1. Tables 2, 3 and 4 contain a dissection of these items by type of agreement, and in Tables 5 to 25, similar information is provided on a State basis.

38. In Part 3, Table 26 contains details of loans to related Non-Finance Companies for the year 1965-66 to 1969-70 and for each month from July 1968 to June 1970. Details of the bill of exchange transactions and leasing of Finance Companies are given in Tables 27 to 29 for the years 1966-67 to 1969-70 and for each month from July 1969 to June 1970. These categories of agreements are not included in the tables in Part 2 because information prior to June 1966 is not available for any of the items of data except balances outstanding on leasing agreements.

39. Part 4, Tables 30 to 36, provide a classification for Australia and each State, in respect of the instalment credit for retail sales transactions of Finance Companies, of amount financed by type of commodity, and a dissection of collections and other liquidations of balances into cash collections and other liquidations.

40. In Part 5, Table 37 gives details of the outstanding balances of the Finance Companies with total balances of less than $100,000 at 30 June in each of the years 1965 to 1969. The companies included in the statistics in Part 5 are not included in Parts 2, 3 or 4.

41. Partly because of the relatively small amounts involved in some categories of finance agreements, particularly in some States, and partly because of the confidentiality provisions of the Census and Statistics Act 1905-1966, it has been necessary to combine certain classifications of data in the tables as follows:

(a) A very small number of wholesale hire purchase contracts are written including charges at the time of origin, but details of such contracts are not available separately from those excluding charges.

(b) All factoring agreements are shown in the tables as contracts excluding charges, since only a small number include charges at the time of origin. Separate State details of factoring are available only for New South Wales and Victoria. For other States, factoring is included with the category other consumer and commercial loans.

(c) Details of the few short-term commercial loan contracts which include charges at the time of origin of the contract are not separately available and are combined with commercial loan contracts excluding charges. State details of short-term commercial loans are available only for New South Wales. For the other States, such agreements are included with other commercial loans.

42. All amounts are shown in this bulletin in $ million correct to one decimal place. Discrepancies due to rounding may therefore exist, in some tables, between totals and sums of components.

43. Finance Companies statistics for the latest month are published in a monthly mimeographed statement entitled "Finance Companies". (Reference No. 5.14). The monthly statement gives summary information for Australia similar to Tables 1 to 4 in this bulletin, covering a series of months, and also provides State details, similar to Tables 5 to 7 in this bulletin, for the latest month. In addition, the monthly statement provides information on leasing similar to Tables 28 and 29, and on bills of exchange, similar to Table 27. Further classifications of the transactions of Finance Companies in instalment credit for retail sales, according to type of commodity and type of collection and other liquidations of balances, are also given in the monthly statement, similar to the Table 30 herein for Australia and covering a series of months, and State details similar to Tables 31 to 36 for the latest month.

PART 2 (a)

TABLE 1. - FINANCE COMPANIES : AUSTRALIA

SUMMARY

($ million)

	Amount Financed during period	Collections and other liquidations during period			Balances outstanding at end of period		
		Contracts including charges	Contracts excluding charges	Total all contracts	Contracts including charges	Contracts excluding charges	Total all contracts (b)
Year 1964-65	1,923.9	993.8	1,064.6	2,058.4	1,443.7	375.5	1,819.2
1965-66	1,916.2	1,062.1	1,065.9	2,128.1	1,471.4	438.7	1,910.1
1966-67	2,302.1	1,163.6	1,359.4	2,523.1	1,630.0	478.5	2,108.5
1967-68	2,724.0	1,250.1	1,549.5	2,799.6	1,850.2	587.7	2,437.9
1968-69	3,239.4	1,418.3	1,912.6	3,330.9	2,105.5	711.7	2,817.2
1969-70	3,805.7	1,612.7	2,206.2	3,818.9	2,401.0	973.2	3,374.3
Month -							
1968 - July	267.2	116.8	157.2	274.0	1,863.4	597.2	2,460.6
Aug.	244.7	109.7	133.2	242.9	1,881.5	620.2	2,501.6
Sept.	240.2	107.9	146.3	254.2	1,898.9	624.2	2,523.0
Oct.	296.2	119.9	177.7	297.6	1,933.9	630.3	2,564.2
Nov.	286.5	113.2	145.9	259.1	1,965.0	663.6	2,628.6
Dec.	282.6	119.6	186.0	305.6	1,996.2	653.2	2,649.4
1969 - Jan.	224.5	111.2	138.8	249.9	2,007.5	649.6	2,657.1
Feb.	265.7	120.4	145.1	265.4	2,013.5	681.5	2,695.0
Mar.	289.1	129.7	170.0	299.7	2,025.9	694.5	2,720.4
Apr.	260.1	118.4	168.2	286.5	2,050.2	694.0	2,744.3
May	294.4	127.2	176.7	303.9	2,082.7	697.2	2,779.9
June	288.1	124.3	167.7	291.9	2,105.5	711.7	2,817.2
July	317.9	137.5	174.3	311.8	2,134.8	739.2	2,874.0
Aug.	285.4	121.4	163.3	284.7	2,158.5	758.8	2,917.3
Sept.	316.1	132.6	180.2	312.8	2,180.7	786.1	2,966.9
Oct.	333.3	140.3	176.4	316.8	2,213.0	820.4	3,033.5
Nov.	297.5	123.9	157.0	280.9	2,241.6	853.0	3,094.6
Dec.	352.4	142.2	218.8	361.0	2,277.0	860.6	3,137.6
1970 - Jan.	265.5	125.4	169.3	294.7	2,284.7	870.0	3,154.7
Feb.	330.0	131.7	175.4	307.1	2,307.3	917.2	3,224.6
Mar.	312.2	141.0	190.6	331.6	2,326.6	925.4	3,251.9
Apr.	351.3	145.0	213.6	358.8	2,359.7	941.7	3,301.4
May	321.9	135.2	195.6	330.9	2,387.5	953.6	3,341.2
June	322.2	136.5	191.5	328.1	2,401.0	973.2	3,374.3

(a) All tables in Part 2 exclude details of leasing, bills of exchange and loans to related Non-Finance Companies; these are shown in Part 3. (b) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total.
NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 2. - FINANCE COMPANIES : AUSTRALIA

AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring	Total
			Personal loans	Mortgage loans	Commercial loans			
					Call or within 90 days	Other commercial loans		
Year 1964-65	647.3	482.5	63.2	222.7	264.6	154.7	88.8	1,923.9
1965-66	612.7	488.2	70.6	222.6	288.4	153.1	80.7	1,916.2
1966-67	689.2	719.0	95.5	280.4	323.1	127.0	68.0	2,302.1
1967-68	816.1	855.8	116.9	342.0	386.1	132.2	74.9	2,724.0
1968-69	922.7	944.4	124.2	449.5	534.2	188.6	75.7	3,239.4
1969-70	1,037.0	1,059.7	145.2	565.6	636.4	270.1	91.8	3,805.7
Month -								
1968 - July	72.9	79.7	11.1	33.2	45.4	18.4	6.4	267.2
Aug.	69.3	74.2	9.6	29.6	41.6	14.2	6.3	244.7
Sept.	69.1	72.0	9.6	30.4	39.7	13.3	5.9	240.2
Oct.	87.6	86.2	10.3	38.4	49.1	17.5	6.9	296.2
Nov.	83.6	78.8	10.8	37.1	52.2	16.9	7.2	286.5
Dec.	81.6	82.9	12.8	47.4	34.5	16.4	7.0	282.6
1969 - Jan.	70.9	57.3	8.1	28.9	43.0	12.2	4.2	224.5
Feb.	70.0	75.0	8.5	34.4	58.3	12.7	6.7	265.7
Mar.	77.8	81.8	10.1	38.6	59.6	14.8	6.5	289.1
Apr.	75.6	78.5	10.0	35.2	41.5	13.5	5.8	260.1
May	86.3	89.9	11.6	42.9	36.5	20.5	6.5	294.4
June	77.9	88.0	11.7	53.4	32.7	18.3	6.2	288.1
July	87.2	91.6	12.0	49.0	52.4	18.4	7.2	317.9
Aug.	77.8	85.7	11.2	43.0	41.6	19.2	6.9	285.4
Sept.	84.2	92.6	12.0	40.5	56.9	22.4	7.3	316.1
Oct.	93.8	97.5	13.3	47.6	51.2	21.3	8.5	333.3
Nov.	83.5	84.0	13.1	42.9	47.3	19.2	7.5	297.5
Dec.	96.2	94.2	15.2	55.9	61.2	21.1	8.6	352.4
1970 - Jan.	78.9	61.5	9.5	32.4	62.7	15.5	5.1	265.5
Feb.	81.7	92.4	12.2	43.8	68.8	23.2	7.8	330.0
Mar.	87.6	85.6	12.1	50.8	43.4	24.2	8.4	312.2
Apr.	96.3	99.0	12.9	58.5	49.5	26.7	8.3	351.3
May	86.8	88.7	11.0	54.5	45.7	26.9	8.3	321.9
June	83.1	86.8	10.6	46.7	55.5	31.9	7.6	322.2

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 3. - FINANCE COMPANIES : AUSTRALIA

COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans: Call or within 90 days (a)	Other consumer and commercial loans: Other	Factoring	Total	
Year 1964-65	732.0	261.8	993.8	485.9	256.8	218.9	102.9	1,064.6	2,058.4
1965-66	778.9	283.2	1,062.1	474.9	271.9	223.6	95.5	1,065.9	2,128.1
1966-67	854.9	308.7	1,163.6	704.6	340.9	237.8	76.2	1,359.4	2,523.1
1967-68	913.0	337.1	1,250.1	836.6	363.6	265.9	83.3	1,549.5	2,799.6
1968-69	1,026.5	391.8	1,418.3	934.8	537.1	352.9	87.9	1,912.6	3,330.9
1969-70	1,150.7	462.0	1,612.7	1,052.9	603.9	445.7	103.7	2,206.2	3,818.9
Month -									
1968 - July	85.6	31.2	116.8	82.0	35.2	32.0	8.0	157.2	274.0
Aug.	78.8	30.9	109.7	72.7	29.0	24.8	6.7	133.2	242.9
Sept.	77.6	30.3	107.9	70.4	40.4	28.9	6.6	146.3	254.2
Oct.	87.8	32.1	119.9	82.4	57.2	30.4	7.6	177.7	297.6
Nov.	79.9	33.3	113.2	78.1	35.1	25.4	7.3	145.9	259.1
Dec.	85.0	34.6	119.6	79.9	61.5	37.3	7.4	186.0	305.6
1969 - Jan.	82.8	28.4	111.2	70.5	34.8	24.6	8.9	138.8	[illegible]
Feb.	91.0	29.4	120.4	72.2	39.4	26.5	6.9	145.1	265.4
Mar.	94.1	35.6	129.7	81.7	51.7	30.0	6.7	170.0	299.7
Apr.	86.1	32.3	118.4	73.6	55.3	27.9	6.4	168.2	286.5
May	90.6	36.5	127.2	84.9	52.5	31.7	7.7	176.7	303.9
June	87.3	37.0	124.3	81.4	45.2	33.5	7.6	167.7	291.9
July	96.2	41.3	137.5	90.4	38.4	37.3	8.2	174.3	311.8
Aug.	85.2	36.2	121.4	83.9	38.0	33.4	8.1	163.3	284.7
Sept.	93.4	39.1	132.6	88.5	50.7	32.2	8.7	180.2	312.8
Oct.	99.3	41.0	140.3	94.6	36.1	36.7	9.1	176.4	316.8
Nov.	87.1	36.8	123.9	82.4	40.2	25.8	8.6	157.0	280.9
Dec.	98.9	43.3	142.2	93.8	67.1	48.2	9.6	213.8	361.0
1970 - Jan.	90.8	34.6	125.4	78.4	52.0	31.3	7.6	169.3	294.7
Feb.	94.9	36.8	131.7	82.9	47.8	37.6	7.1	175.4	307.1
Mar.	102.8	38.2	141.0	81.4	61.1	40.5	7.6	190.6	331.6
Apr.	105.6	39.4	145.0	96.8	66.5	41.3	9.3	213.6	358.8
May	97.2	38.0	135.2	88.8	56.3	39.9	10.7	195.6	330.9
June	99.3	37.2	136.5	91.2	49.6	41.6	9.1	191.5	328.1

(a) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 4. - FINANCE COMPANIES : AUSTRALIA

BALANCES OUTSTANDING BY TYPE OF AGREEMENT

($ million)

At end of	Contracts including charges			Contracts excluding charges					Total all contracts (a)
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans: Call or within 90 days (b)	Other consumer and commercial loans: Other	Factoring	Total	
Year 1964-65	977.5	466.2	1,443.7	64.1	40.4	245.4	25.6	375.5	1,819.2
1965-66	990.1	481.3	1,471.4	78.4	65.1	273.4	21.8	438.7	1,910.1
1966-67	1,087.4	542.6	1,630.0	100.8	49.3	306.6	21.7	478.5	2,108.5
1967-68	1,222.0	628.2	1,850.2	127.6	69.9	366.6	23.6	587.7	2,437.9
1968-69	1,380.2	725.2	2,105.5	146.7	62.9	479.5	22.6	711.7	2,817.2
1969-70	1,565.1	835.9	2,401.0	167.4	92.5	686.4	26.9	973.2	3,374.3
Month -									
1968 - July	1,231.1	632.3	1,863.4	125.9	79.9	370.4	21.0	597.2	2,460.6
Aug.	1,241.2	640.2	1,881.5	128.1	91.7	378.7	21.7	620.2	2,501.6
Sept	1,253.3	645.5	1,898.9	130.6	90.9	380.9	21.9	624.2	2,523.0
Oct.	1,277.3	656.7	1,933.9	135.0	82.0	390.8	22.5	630.3	2,564.2
Nov.	1,302.8	662.2	1,965.0	136.4	99.9	404.0	23.2	663.6	2,628.6
Dec.	1,322.0	674.1	1,996.2	140.2	72.5	416.7	23.8	653.2	2,649.4
1969 - Jan.	1,330.7	676.8	2,007.5	127.7	80.9	421.2	19.8	649.6	2,657.1
Feb.	1,329.6	683.9	2,013.5	131.1	98.1	431.6	20.7	681.5	2,695.0
Mar.	1,332.9	693.0	2,025.9	132.2	106.1	434.2	22.0	694.5	2,720.4
Apr.	1,347.5	702.7	2,050.2	133.3	92.6	445.5	22.6	694.0	2,744.3
May	1,367.7	715.0	2,082.7	139.3	76.2	459.2	22.5	697.2	2,779.9
June	1,380.2	725.2	2,105.5	146.7	62.9	479.5	22.6	711.7	2,817.2
July	1,394.4	740.4	2,134.8	148.7	77.6	490.3	22.6	739.2	2,874.0
Aug.	1,410.0	748.5	2,158.5	151.4	80.1	504.7	22.6	758.8	2,917.3
Sept.	1,425.4	755.3	2,180.7	157.3	87.7	518.4	22.8	786.1	2,966.9
Oct.	1,446.4	766.6	2,213.0	161.4	101.0	534.1	23.9	820.4	3,033.5
Nov.	1,463.8	777.8	2,241.6	164.0	111.8	552.2	25.0	853.0	3,094.6
Dec.	1,487.4	789.6	2,277.0	165.6	104.3	565.4	25.3	860.6	3,137.6
1970 - Jan.	1,499.5	785.2	2,284.7	150.1	114.9	581.6	23.4	870.0	3,154.7
Feb.	1,512.7	794.6	2,307.3	160.7	135.4	595.7	25.4	917.2	3,224.6
Mar.	1,521.8	804.7	2,326.6	165.9	116.7	615.1	27.6	925.4	3,251.9
Apr.	1,541.8	817.9	2,359.7	169.9	98.7	644.7	28.5	941.7	3,301.4
May	1,556.6	830.9	2,387.5	169.9	87.5	668.9	27.4	953.6	3,341.2
June	1,565.1	835.9	2,401.0	167.4	92.5	686.4	26.9	973.2	3,374.3

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 5. - FINANCE COMPANIES : STATES
AMOUNT FINANCED BY TYPE OF AGREEMENT - JUNE 1970

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans		Commercial loans		Fact-oring	Total
			Personal loans	Mortgage loans	Repayable at call or within 90 days	Other		
N.S.W. & A.C.T.	34.1	34.3	5.8	22.8	46.4	22.0	3.7	169.2
Vic.	20.1	21.7	3.3	8.2	(a)	14.6	3.2	71.1
Qld	11.6	12.2	0.6	5.8		2.2		32.5
S.A. & N.T.	7.7	9.6	0.6	4.2		1.7		23.9
W.A.	7.2	6.5	0.1	5.7		0.8		20.3
Tas.	2.3	2.5	..	0.1		0.4		5.3
Aust.	83.1	86.8	10.6	46.7	55.5	31.9	7.6	322.2

TABLE 6. - FINANCE COMPANIES : STATES
COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT - JUNE 1970

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts
	Instal-ment credit for retail sales	Other consumer and commer-cial loans	Total	Whole-sale hire pur-chase	Other consumer and commercial loans		Fact-oring	Total	
					Call or within 90 days (b)	Other			
N.S.W. & A.C.T.	39.5	17.4	56.9	37.1	31.8	24.7	4.0	97.6	154.6
Vic.	24.5	6.9	31.4	22.4	(a)	21.9	4.4	48.7	80.1
Qld	14.0	5.2	19.1	13.1		4.7		17.8	36.9
S.A. & N.T.	9.5	3.5	13.0	9.7		5.8		15.5	28.5
W.A.	8.7	4.1	12.7	6.5		2.9		9.3	22.1
Tas.	3.2	0.1	3.3	2.6		0.1		2.7	6.0
Aust.	99.3	37.2	136.5	91.2	49.6	41.6	9.1	191.5	328.1

TABLE 7. - FINANCE COMPANIES : STATES
BALANCES OUTSTANDING BY TYPE OF AGREEMENT - AT END OF JUNE 1970

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts (c)
	Instal-ment credit for retail sales	Other consumer and commer-cial loans	Total	Whole-sale hire pur-chase	Other consumer and commercial loans		Fact-oring	Total	
					Call or within 90 days (b)	Other			
N.S.W. & A.C.T.	623.8	353.4	977.2	66.0	58.3	363.8	11.7	499.7	1,476.9
Vic.	391.4	154.2	545.6	37.0	(a)	181.0	13.5	231.5	777.1
Qld	222.8	126.7	349.5	26.5		51.6		78.1	427.6
S.A. & N.T.	143.4	99.6	243.1	17.3		49.3		66.7	309.8
W.A.	139.9	100.4	240.3	16.1		74.5		90.7	331.0
Tas.	43.8	1.5	45.3	4.4		2.2		6.6	51.9
Aust.	1,565.1	835.9	2401.0	167.4	92.5	686.4	26.9	973.2	3,374.3

(a) Not available separately; included in other commercial loans. (b) Commercial loans only. (c) See footnote (b) to Table 1.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 8. - FINANCE COMPANIES : NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY
AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring	Total
			Personal loans	Mortgage loans	Commercial loans			
					Call or within 90 days	Other commercial loans		
Year 1964-65	247.6	191.8	27.3	88.1	199.6	109.5	35.4	899.3
1965-66	231.6	185.3	28.7	91.4	212.6	107.6	34.1	891.4
1966-67	282.1	269.9	41.3	110.6	250.8	93.5	28.1	1,076.1
1967-68	327.6	318.7	47.7	137.7	288.2	93.0	36.8	1,249.7
1968-69	376.6	364.0	56.3	188.1	386.0	137.6	41.5	1,550.2
1969-70	416.4	417.4	76.1	255.0	431.4	188.2	46.7	1,831.1
Month -								
1968 - July	29.4	29.8	4.5	13.5	31.2	12.8	3.4	124.6
Aug.	27.7	27.7	3.9	12.6	31.9	9.9	3.3	117.1
Sept.	28.4	28.5	4.4	13.2	28.7	10.5	3.0	116.7
Oct.	36.7	32.2	4.6	14.8	37.8	13.7	4.0	143.8
Nov.	35.9	29.0	5.1	14.4	42.1	12.4	4.2	143.0
Dec.	33.3	32.8	6.4	21.9	23.2	12.1	3.7	133.3
1969 - Jan.	27.7	22.0	3.4	11.6	28.4	9.6	2.4	105.0
Feb.	27.6	28.9	3.9	15.2	44.7	8.5	4.3	133.1
Mar.	32.0	32.0	4.6	15.7	42.9	10.3	3.5	141.1
Apr.	31.2	30.8	4.7	12.5	31.6	8.9	3.1	122.7
May	35.9	36.4	5.3	18.1	25.9	16.2	3.4	141.3
June	30.9	33.9	5.5	24.7	17.7	12.7	3.3	128.6
July	34.5	35.9	5.8	19.3	29.6	11.8	3.5	140.4
Aug.	29.9	33.4	5.6	18.6	33.3	14.2	3.7	138.7
Sept.	34.2	36.2	6.1	18.2	40.5	17.5	3.9	156.6
Oct.	38.1	37.3	6.8	21.4	33.8	15.9	4.8	158.1
Nov.	33.8	32.6	6.4	18.2	28.1	11.9	3.6	134.6
Dec.	38.9	36.9	8.1	25.1	39.2	14.9	4.2	167.3
1970 - Jan.	30.5	24.7	5.1	13.0	41.2	11.5	2.6	128.6
Feb.	32.1	36.4	6.3	19.6	35.6	17.6	4.1	151.7
Mar.	35.1	32.9	6.9	24.9	32.3	17.9	4.4	154.5
Apr.	38.3	38.9	7.0	27.8	40.2	17.1	3.9	173.2
May	36.8	37.9	6.2	26.2	31.2	15.9	4.3	158.5
June	34.1	34.3	5.8	22.8	46.4	22.0	3.7	169.2

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 9. FINANCE COMPANIES : NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY
COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					
					Other consumer and commercial loans				
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Call or within 90 days (a)	Other	Factoring	Total	Total all contracts
Year 1964-65	286.2	126.7	412.9	192.4	[illegible]	126.7	41.3	550.1	963.0
1965-66	294.7	131.5	426.2	178.1	[illegible]	127.0	39.9	549.0	975.2
1966-67	345.8	141.4	487.2	265.6	267.2	125.1	31.3	689.2	1,176.5
1967-68	366.9	151.4	518.2	309.0	271.5	137.9	42.0	760.4	1,278.6
1968-69	413.1	175.4	588.5	358.6	401.9	187.1	48.9	996.5	1,585.0
1969-70	458.8	214.4	673.2	414.8	402.2	233.8	54.1	1,104.8	1,778.0
Month -									
1968 - July	35.8	13.4	49.2	30.2	29.2	18.6	4.4	82.4	131.7
Aug.	31.8	14.7	46.5	26.9	21.5	13.1	3.4	64.9	111.4
Sept.	31.3	13.7	45.1	27.4	32.3	14.4	3.7	77.7	122.8
Oct.	35.8	14.5	50.4	31.5	43.7	15.4	4.2	94.9	145.2
Nov.	32.1	16.1	48.2	29.3	25.7	12.2	3.9	71.1	119.3
Dec.	33.9	15.8	49.7	29.3	47.2	21.6	3.8	101.9	151.5
1969 - Jan.	32.0	11.5	43.6	27.9	22.4	13.7	5.7	69.8	113.4
Feb.	36.2	12.4	48.6	27.2	30.9	13.0	3.8	74.9	123.5
Mar.	37.3	16.7	54.0	32.4	37.7	16.1	3.9	90.2	144.1
Apr.	35.3	14.4	49.8	31.1	43.7	13.6	3.7	92.1	141.9
May	36.4	15.3	51.7	34.1	38.2	17.6	4.3	94.3	146.0
June	35.1	16.7	51.8	31.3	29.4	17.8	4.0	82.4	134.1
July	39.2	18.4	57.6	35.5	24.4	19.0	4.4	83.3	140.8
Aug.	34.2	16.3	50.5	32.9	24.9	16.0	4.7	78.5	129.1
Sept.	37.9	18.0	55.8	34.9	32.6	14.6	4.5	86.6	142.5
Oct.	40.4	19.5	59.9	36.1	24.5	19.1	5.0	84.8	144.7
Nov.	34.2	17.5	51.7	32.2	24.9	9.7	4.7	71.5	123.1
Dec.	38.5	20.0	58.5	36.2	44.1	27.3	5.0	112.6	171.1
1970 - Jan.	35.2	15.7	50.9	31.2	39.2	17.2	3.9	91.5	142.4
Feb.	37.6	16.6	54.1	33.1	34.1	20.8	3.5	91.5	145.7
Mar.	41.7	18.3	60.0	30.4	41.4	21.9	3.8	97.5	157.4
Apr.	41.1	18.3	59.4	37.9	44.5	22.8	4.6	109.8	169.2
May	39.4	18.4	57.8	37.2	35.8	20.7	6.1	99.8	157.5
June	39.5	17.4	56.9	37.1	31.8	24.7	4.0	97.6	154.6

(a) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes page 6 to 15.

TABLE 10. - FINANCE COMPANIES : NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY
BALANCES OUTSTANDING BY TYPE OF AGREEMENT

($ million)

At end of	Contracts including charges			Contracts excluding charges					Total all contracts (a)
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans: Call or within 90 days (b)	Other consumer and commercial loans: Other	Factoring	Total	
Year 1964-65	371.9	220.4	592.3	27.1	27.6	120.5	12.6	187.8	780.1
1965-66	373.9	222.8	596.7	30.3	43.0	130.0	11.0	214.2	810.9
1966-67	436.9	248.1	684.9	37.6	27.2	142.9	11.5	219.2	904.1
1967-68	485.4	273.9	759.2	49.7	44.6	172.3	12.1	278.8	1,038.0
1968-69	550.3	306.5	856.8	58.2	27.1	242.3	11.2	338.8	1,195.6
1969-70	623.8	353.4	977.2	66.0	58.3	363.8	11.7	499.7	1,476.9
Month -									
1968 - July	485.8	276.5	762.3	49.6	46.2	173.0	9.6	278.4	1,040.6
Aug.	489.4	279.1	768.4	50.6	56.1	178.3	10.2	295.3	1,063.7
Sept.	494.2	280.8	775.0	52.0	52.4	181.8	10.1	296.3	1,071.3
Oct.	505.4	284.5	789.9	52.9	45.7	188.4	10.7	297.8	1,087.7
Nov.	517.8	284.5	802.2	52.9	63.2	196.3	11.4	323.8	1,126.1
Dec.	525.9	289.6	815.4	56.8	39.0	203.5	11.8	311.1	1,126.5
1969 - Jan.	529.0	289.7	818.7	51.0	45.0	205.8	8.9	310.7	1,129.5
Feb.	527.8	293.1	820.8	53.0	58.6	212.0	10.3	333.9	1,154.7
Mar.	528.3	294.4	822.7	52.8	63.8	211.6	10.8	338.9	1,161.7
Apr.	536.3	298.0	834.3	52.8	52.0	220.8	11.1	336.7	1,171.0
May	545.9	303.7	849.6	55.4	39.3	229.9	11.1	335.7	1,185.3
June	550.3	306.5	856.8	58.2	27.1	242.3	11.2	338.8	1,195.6
July	553.4	315.7	869.1	58.9	33.3	244.7	11.2	348.1	1,217.2
Aug.	557.8	319.7	877.5	59.5	41.1	254.0	10.7	365.3	1,242.8
Sept.	564.0	322.0	886.1	61.8	50.9	265.2	11.1	389.0	1,275.1
Oct.	572.1	328.2	900.2	63.2	58.6	274.7	11.8	408.3	1,308.5
Nov.	578.7	331.4	910.1	63.9	65.7	286.0	12.1	427.7	1,337.8
Dec.	589.4	336.0	925.5	64.9	60.3	291.7	11.9	428.8	1,354.3
1970 - Jan.	594.0	330.4	924.3	59.2	62.4	303.9	10.6	436.0	1,360.3
Feb.	600.0	335.5	935.6	62.6	63.6	313.3	11.6	451.1	1,386.7
Mar.	603.5	340.6	944.1	65.4	53.9	326.0	12.7	458.0	1,402.1
Apr.	611.8	346.3	958.1	66.7	49.1	342.9	13.1	471.8	1,429.9
May	619.3	349.6	968.8	67.6	44.1	356.6	11.9	480.1	1,448.9
June	623.8	353.4	977.2	66.0	58.3	363.8	11.7	499.7	1,476.9

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 11. - FINANCE COMPANIES : VICTORIA

AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring	Total
			Personal loans	Mortgage loans	Commercial loans (a)			
					Call or within 90 days	Other commercial loans		
Year 1964-65	155.7	105.9	16.7	45.5	72.2		46.8	442.8
1965-66	147.7	108.1	22.8	43.1	82.3		40.1	444.1
1966-67	159.7	165.9	30.5	59.4	73.5		35.8	524.7
1967-68	193.1	190.5	37.2	65.5	96.3		34.7	617.3
1968-69	224.4	210.7	37.6	74.1	145.8		30.7	723.3
1969-70	259.7	241.8	41.3	96.5	199.9		39.6	878.8
Month -								
1968 - July	17.1	16.4	3.5	5.7	13.5		2.8	59.0
Aug.	16.7	17.7	3.1	4.8	10.1		2.7	55.0
Sept.	16.0	15.9	2.9	4.4	11.4		2.6	53.4
Oct.	21.2	19.8	3.4	6.8	11.5		2.6	65.4
Nov.	19.8	17.0	3.1	5.9	10.8		2.7	59.2
Dec.	20.5	18.4	3.7	6.9	10.2		3.1	62.7
1969 - Jan.	16.7	10.6	2.5	3.5	13.6		1.6	48.6
Feb.	17.5	16.6	2.5	4.9	12.4		2.2	56.2
Mar.	19.4	18.3	3.0	6.9	18.1		2.7	68.4
Apr.	19.0	18.4	2.9	7.2	11.3		2.4	61.2
May	20.7	20.4	3.6	7.1	11.5		2.8	66.1
June	19.6	21.3	3.3	10.0	11.5		2.5	68.2
July	21.3	19.3	3.7	9.1	24.2		3.4	81.0
Aug.	19.8	18.3	3.2	7.2	9.0		2.9	60.3
Sept.	20.5	20.1	3.3	7.3	16.4		3.1	70.8
Oct.	24.5	23.0	3.8	8.1	16.2		3.4	79.0
Nov.	21.5	19.5	3.8	7.3	16.2		3.4	71.8
Dec.	25.0	21.4	4.8	10.2	19.7		3.9	85.2
1970 - Jan.	19.4	12.6	2.4	4.4	15.7		2.1	56.6
Feb.	20.5	21.3	3.1	7.7	22.4		3.3	78.3
Mar.	21.7	20.4	3.0	8.2	11.6		3.4	68.4
Apr.	24.7	23.7	3.6	9.8	14.9		3.9	80.6
May	20.6	20.5	3.3	8.9	19.0		3.5	75.8
June	20.1	21.7	3.3	8.2	14.6		3.2	71.1

(a) Details of Commercial Loans repayable at call or within 90 days and Other Commercial Loans are not available for separate publication.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 12. - FINANCE COMPANIES : VICTORIA

COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (a)		Factoring	Total	
					Call or within 90 days (b)	Other			
Year 1964-65	175.7	49.8	225.5	107.3	98.5		52.5	258.3	483.8
1965-66	187.9	55.3	243.2	104.4	98.5		46.8	249.7	493.0
1966-67	200.5	58.9	259.4	159.1	115.5		39.5	314.0	573.4
1967-68	209.4	65.3	274.7	189.2	135.3		36.7	361.2	635.9
1968-69	241.8	69.7	311.5	205.8	189.5		34.4	429.7	741.2
1969-70	277.3	77.2	354.5	241.8	251.5		43.0	536.3	890.8
Month -									
1968 - July	19.6	5.9	25.5	17.4	12.3		3.1	32.7	58.2
Aug.	18.6	5.5	24.1	16.4	12.1		2.9	31.4	55.5
Sept.	18.1	5.5	23.6	15.2	13.2		2.6	31.0	54.6
Oct.	20.8	5.9	26.7	18.6	19.7		3.0	41.3	67.9
Nov.	19.0	5.2	24.2	17.1	14.5		3.0	34.6	58.8
Dec.	20.7	6.4	27.1	18.4	19.3		3.3	41.1	68.1
1969 - Jan.	18.7	4.9	23.6	13.9	15.3		2.8	32.0	55.7
Feb.	20.3	5.3	25.5	16.0	12.5		2.7	31.3	56.8
Mar.	22.7	5.6	28.3	18.0	18.1		2.3	38.5	66.8
Apr.	19.8	5.7	25.6	17.9	15.0		2.2	35.1	60.7
May	21.8	6.7	28.5	18.9	19.9		3.1	41.9	70.4
June	21.7	7.2	28.8	18.1	17.6		3.2	38.9	67.8
July	22.5	7.0	29.5	19.7	18.3		3.2	41.3	70.7
Aug.	20.5	5.9	26.4	18.4	20.1		2.9	41.4	67.8
Sept.	22.3	6.4	28.7	19.7	23.2		3.8	46.7	75.4
Oct.	24.2	7.5	31.7	22.2	18.8		3.6	44.6	76.3
Nov.	21.2	5.9	27.1	19.5	19.5		3.4	42.5	69.6
Dec.	24.9	7.2	32.1	21.2	26.6		4.0	51.8	83.9
1970 - Jan.	21.0	4.9	26.0	16.5	16.3		3.1	35.9	61.9
Feb.	21.5	6.1	27.6	19.0	17.4		3.1	39.4	67.0
Mar.	24.4	6.6	31.0	20.4	21.2		3.3	44.9	75.9
Apr.	26.5	7.0	33.4	23.5	23.3		4.1	50.9	84.3
May	23.8	5.8	29.6	19.3	24.9		4.0	48.3	77.9
June	24.5	6.9	31.4	22.4	21.9		4.4	48.7	80.1

(a) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other are not available for separate publication.
(b) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 13. - FINANCE COMPANIES : VICTORIA
BALANCES OUTSTANDING BY TYPE OF AGREEMENT

($ million)

At end of	Contracts including charges			Contracts excluding charges					Total all contracts (a)
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (b)		Factoring	Total	
					Call or within 90 days (c)	Other			
Year 1964-65	237.1	83.1	320.3	12.9	77.9		10.5	101.3	421.6
1965-66	237.6	85.4	323.0	17.9	94.4		8.6	121.0	443.9
1966-67	253.7	95.8	349.5	25.5	105.7		8.2	139.4	488.9
1967-68	292.4	109.6	402.0	28.0	119.2		9.7	156.9	558.9
1968-69	338.9	126.7	465.7	34.9	139.1		9.6	183.6	649.3
1969-70	391.4	154.2	545.6	37.0	181.0		13.5	231.5	777.1
Month -									
1968 - July	297.3	109.2	406.4	27.2	124.4		9.9	161.5	567.9
Aug.	299.9	111.2	411.1	28.7	126.6		9.9	165.2	576.3
Sept.	303.2	112.5	415.7	29.6	128.7		10.2	168.6	584.3
Oct.	309.0	113.7	422.7	31.0	127.5		10.1	168.6	591.3
Nov.	315.1	115.8	430.8	31.1	128.8		10.2	170.1	600.9
Dec.	320.6	117.5	438.1	31.1	126.1		10.3	167.5	605.6
1969 - Jan.	323.0	117.1	440.1	27.9	128.6		9.3	165.8	605.9
Feb.	325.1	118.7	443.8	28.6	132.6		8.9	170.1	613.9
Mar.	327.1	121.6	448.6	29.1	138.1		9.6	176.7	625.4
Apr.	331.4	122.0	453.4	30.0	139.4		10.0	179.4	632.7
May	335.8	124.6	460.4	31.6	136.9		9.9	178.3	638.7
June	338.9	126.7	465.7	34.9	139.1		9.6	183.6	649.3
July	343.4	129.3	472.6	34.7	153.4		10.4	198.4	671.1
Aug.	348.2	130.4	478.5	34.8	149.6		10.8	195.2	673.7
Sept.	351.9	132.9	484.8	35.4	149.7		10.7	195.8	680.6
Oct.	358.9	134.3	493.2	36.4	155.5		11.1	203.0	696.2
Nov.	364.6	136.9	501.5	36.4	159.2		11.7	207.3	708.8
Dec.	371.0	141.8	512.7	36.9	161.8		12.2	210.9	723.6
1970 - Jan.	375.2	142.7	517.9	33.0	167.2		11.7	211.9	729.8
Feb.	379.7	145.0	524.6	35.9	178.0		12.7	226.7	751.3
Mar.	381.5	146.6	528.0	36.1	176.2		13.5	225.7	753.8
Apr.	386.9	148.1	535.1	36.4	178.0		14.0	228.3	763.4
May	389.6	153.3	542.9	37.6	180.9		14.0	232.5	775.5
June	391.4	154.2	545.6	37.0	181.0		13.5	231.5	777.1

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, are not available for separate publication. (c) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 14. - FINANCE COMPANIES : QUEENSLAND

AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring (a)	Total
			Personal loans	Mortgage loans	Commercial loans (a)			
					Call or within 90 days	Other commercial loans		
Year 1964-65	109.9	93.8	7.2	24.5	12.9			248.2
1965-66	99.6	92.8	7.0	31.5	15.4			246.3
1966-67	105.5	123.0	11.1	41.9	11.8			293.4
1967-68	125.1	155.7	15.5	50.7	14.5			361.5
1968-69	129.9	149.7	14.0	53.2	15.4			362.2
1969-70	140.1	162.4	11.9	66.7	22.9			404.0
Month -								
1968 - July	11.1	13.8	1.5	5.1	1.8			33.3
Aug.	10.2	11.9	1.0	4.0	1.1			28.2
Sept.	10.3	11.6	1.1	3.8	1.0			27.9
Oct.	12.2	13.9	1.2	4.3	1.2			32.9
Nov.	10.9	13.3	1.2	4.8	1.3			31.5
Dec.	11.6	12.3	1.3	4.4	1.3			30.9
1969 - Jan.	10.5	10.5	0.9	3.4	1.0			26.4
Feb.	9.9	11.8	0.9	3.7	1.3			27.6
Mar.	10.4	12.3	1.1	4.7	1.0			29.5
Apr.	9.9	12.2	1.1	4.6	1.4			29.1
May	11.5	13.3	1.2	4.8	1.3			32.1
June	11.5	12.9	1.5	5.6	1.4			33.0
July	12.6	15.5	1.1	5.0	1.8			36.1
Aug.	11.2	13.4	1.1	4.3	1.5			31.5
Sept.	11.8	15.2	1.2	4.5	1.8			34.6
Oct.	12.2	14.8	1.2	5.8	1.7			35.7
Nov.	10.9	12.1	1.3	5.0	1.6			30.9
Dec.	12.5	15.1	0.9	5.8	2.1			36.5
1970 - Jan.	10.8	9.8	0.6	4.6	1.4			27.2
Feb.	11.1	13.9	1.1	4.8	2.3			33.2
Mar.	11.8	13.2	1.0	6.1	1.8			33.9
Apr.	12.3	14.8	1.1	7.5	1.7			37.4
May	11.2	12.4	0.7	7.4	3.0			34.7
June	11.6	12.2	0.6	5.8	2.2			32.5

(a) Details of Commercial Loans repayable at call or within 90 days and Other Commercial Loans, and of Factoring are not available for separate publication.

NOTE. For scope of statistics and definitions see explanatory notes page 6 to 15.

TABLE 15. - FINANCE COMPANIES : QUEENSLAND

COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					Total ~~all~~ contracts
	Instal-ment credit for retail sales	Other con-sumer and comm-ercial loans	Total	Whole-sale hire pur-chase	Other consumer and commercial loans (a): Call or within 90 days (b)	Other consumer and commercial loans (a): Other	Fact-oring (a)	Total	
Year 1964-65	117.6	29.3	146.9	93.5		16.5		109.9	256.8
1965-66	129.7	34.1	163.8	92.4		20.6		113.0	276.8
1966-67	132.5	41.1	173.7	122.2		28.5		150.8	324.4
1967-68	148.3	48.3	196.7	152.5		30.9		183.4	380.0
1968-69	156.5	51.2	207.7	150.4		38.9		189.3	396.9
1969-70	167.8	63.7	231.5	160.5		46.4		206.9	438.4
Month -									
1968 - July	13.3	4.3	17.6	15.0		3.6		18.6	36.2
Aug.	12.4	4.0	16.5	12.5		3.3		15.8	32.2
Sept.	12.5	3.9	16.4	12.3		3.3		15.6	32.0
Oct.	13.6	4.1	17.6	13.2		3.1		16.3	33.9
Nov.	12.7	3.9	16.6	12.5		3.1		15.6	32.1
Dec.	13.6	4.4	18.0	13.1		3.9		17.0	34.9
1969 - Jan.	13.1	3.9	17.0	11.7		2.9		14.6	31.6
Feb.	12.9	4.0	16.9	11.2		3.0		14.1	31.0
Mar.	13.7	4.6	18.3	12.2		3.1		15.3	33.6
Apr.	12.6	4.2	16.8	11.4		3.9		15.3	32.1
May	13.1	5.3	18.4	12.2		2.6		14.8	33.2
June	13.1	4.5	17.6	13.3		3.0		16.4	34.0
July	14.5	6.1	20.6	15.6		3.4		19.0	39.6
Aug.	12.9	4.8	17.7	13.6		2.6		16.2	33.9
Sept.	14.3	5.9	20.2	13.5		3.7		17.1	37.3
Oct.	14.7	5.0	19.7	15.0		4.0		19.1	38.8
Nov.	12.9	5.4	18.3	11.6		4.1		15.7	34.0
Dec.	14.6	6.2	20.8	15.2		4.2		19.5	40.3
1970 - Jan.	13.4	4.7	18.1	12.4		3.6		16.0	34.1
Feb.	13.6	4.9	18.5	11.9		3.5		15.5	34.0
Mar.	14.2	4.5	18.7	11.2		4.7		16.0	34.6
Apr.	15.0	5.1	20.2	14.3		3.5		17.7	37.9
May	13.7	5.9	19.7	13.1		4.2		17.3	37.0
June	14.0	5.2	19.1	13.1		4.7		17.8	36.9

(a) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication.
(b) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 16. - FINANCE COMPANIES : QUEENSLAND
BALANCES OUTSTANDING BY TYPE OF AGREEMENT
($ million)

At end of	Contracts including charges			Contracts excluding charges					Total all contracts (a)
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (b): Call or within 90 days (c)	Other consumer and commercial loans (b): Other	Factoring (b)	Total	
Year 1964-65	160.2	57.3	217.5	12.1		22.6		34.7	252.2
1965-66	163.9	65.9	229.7	14.1		28.6		42.7	272.4
1966-67	173.6	80.0	253.6	17.2		29.8		47.0	300.6
1967-68	188.6	96.6	285.3	21.4		40.1		61.5	346.8
1968-69	203.6	110.4	314.0	22.0		44.9		66.8	380.8
1969-70	222.8	126.7	349.5	26.5		51.6		78.1	427.6
Month -									
1968 - July	190.2	98.1	288.3	20.2		41.0		61.2	349.5
Aug.	191.2	98.8	290.0	19.7		41.4		61.1	351.2
Sept.	192.2	99.5	291.8	19.3		41.4		60.7	352.4
Oct.	194.3	101.1	295.4	20.0		41.8		61.8	357.2
Nov.	195.9	101.4	297.3	20.9		43.1		64.0	361.2
Dec.	197.4	102.4	299.7	20.2		43.0		63.2	362.9
1969 - Jan.	198.8	103.2	301.9	19.2		42.8		62.0	363.9
Feb.	199.0	103.4	302.4	19.8		43.5		63.3	365.7
March	199.3	105.2	304.5	20.2		43.4		63.6	368.1
Apr.	199.8	106.7	306.5	21.0		43.1		64.2	370.6
May	201.6	107.9	309.5	22.3		43.8		66.1	375.6
June	203.6	110.4	314.0	22.0		44.9		66.8	380.8
July	206.1	111.9	318.1	22.0		43.9		65.9	384.0
Aug.	208.2	112.6	320.8	22.0		45.1		67.1	387.9
Sept.	209.7	113.5	323.2	24.0		44.8		68.8	392.0
Oct.	211.3	115.3	326.5	24.1		45.3		69.3	395.9
Nov.	212.8	118.2	331.0	24.9		43.7		68.6	399.6
Dec.	215.0	117.9	332.9	25.1		45.3		70.4	403.3
1970 - Jan.	216.0	119.0	335.0	22.8		44.7		67.4	402.4
Feb.	217.2	119.3	336.5	24.8		46.5		71.3	407.8
Mar.	218.9	121.2	340.0	26.9		46.8		73.7	413.7
Apr.	220.5	123.5	344.0	27.7		49.0		76.7	420.7
May	221.6	126.0	347.5	27.1		50.7		77.8	425.3
June	222.8	126.7	349.5	26.5		51.6		78.1	427.6

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication. (c) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes page 6 to 15.

TABLE 17. - FINANCE COMPANIES : SOUTH AUSTRALIA AND NORTHERN TERRITORY

AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring (a)	Total
			Personal loans	Mortgage loans	Commercial loans (a)			
					Call or within 90 days	Other commercial loans		
Year 1964-65	67.6	55.8	8.6	46.2	28.7			206.9
1965-66	60.1	55.6	8.5	39.2	25.1			188.6
1966-67	57.1	77.1	8.7	38.6	17.9			199.4
1967-68	66.0	91.8	12.4	36.4	21.8			228.3
1968-69	81.7	110.7	9.5	40.9	29.2			272.1
1969-70	97.3	118.6	9.2	55.9	53.4			334.3
Month -								
1968 - July	6.4	9.6	0.9	3.2	3.1			23.2
Aug	6.2	8.0	0.9	2.9	1.7			19.8
Sept.	6.3	7.9	0.8	3.2	1.0			19.1
Oct.	7.3	10.0	0.7	3.4	1.9			23.2
Nov.	7.0	9.3	0.8	3.5	2.3			22.9
Dec.	7.1	9.7	0.9	4.5	3.3			25.4
1969 - Jan.	6.8	6.7	0.7	3.2	2.1			19.6
Feb.	6.3	9.6	0.7	2.9	3.3			22.8
March	7.1	10.3	0.9	3.5	1.2			23.0
Apr.	6.7	8.7	0.8	3.3	0.8			20.3
May	7.8	10.3	0.8	3.6	1.8			24.3
June	6.7	10.5	0.7	3.8	6.7			28.5
July	8.1	10.4	0.8	4.2	2.5			26.1
Aug.	7.6	10.1	0.7	4.0	1.7			24.1
Sept.	7.7	10.6	0.8	4.0	2.0			25.1
Oct.	8.0	11.4	0.8	4.8	3.5			28.5
Nov.	7.3	9.6	0.9	4.7	7.6			30.2
Dec.	8.4	10.4	0.8	4.9	5.3			29.8
1970 - Jan.	8.4	6.9	0.8	3.8	8.0			27.9
Feb.	8.5	11.1	1.0	5.0	13.2			38.9
March	8.5	9.6	0.7	5.9	3.0			27.7
Apr.	8.9	10.5	0.7	5.9	2.0			28.0
May	8.0	8.3	0.6	4.5	2.9			24.2
June	7.7	9.6	0.6	4.2	1.7			23.9

(a) Details of Commercial loans, Loans repayable at call or within 90 days and Other Commercial Loans, and of Factoring are not available for separate publication.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 18. - FINANCE COMPANIES : SOUTH AUSTRALIA AND NORTHERN TERRITORY
COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (a): Call or within 90 days (b)	Other consumer and commercial loans (a): Other	Factoring (a)	Total	
Year 1964-65	73.1	41.8	115.0	57.3		47.4		104.7	219.7
1965-66	80.6	43.0	123.6	55.7		47.3		103.0	226.6
1966-67	79.6	40.7	120.2	77.2		38.2		115.4	235.7
1967-68	79.2	37.2	116.4	91.1		43.5		134.5	250.9
1968-69	90.9	41.0	132.0	111.5		43.4		154.9	286.9
1969-70	107.7	44.4	152.1	119.0		77.3		196.3	348.4
Month -									
1968 - July	7.4	3.8	11.2	9.9		2.3		12.2	23.4
Aug.	7.0	3.3	10.2	8.3		2.1		10.3	20.6
Sept.	6.8	3.1	9.9	8.0		2.8		10.8	20.7
Oct.	7.6	3.4	11.0	9.6		3.1		12.8	23.8
Nov.	7.0	3.5	10.5	9.4		3.0		12.4	22.9
Dec.	7.1	3.2	10.3	9.7		3.4		13.1	23.4
1969 - Jan.	7.7	3.2	10.9	7.9		2.7		10.6	21.5
Feb.	8.0	3.0	10.9	9.5		3.5		12.9	23.8
Mar.	8.7	3.5	12.2	10.1		4.4		14.5	26.7
Apr.	7.9	3.3	11.1	9.2		3.9		13.1	24.2
May	8.4	4.0	12.4	9.7		3.5		13.2	25.6
June	7.6	3.7	11.3	10.2		8.8		19.0	30.3
July	8.5	4.0	12.5	9.8		5.8		15.6	28.1
Aug.	7.7	3.5	11.2	10.0		3.7		13.7	24.9
Sept.	8.2	4.2	12.4	10.6		6.1		16.6	29.0
Oct.	8.7	3.7	12.4	10.7		2.8		13.5	25.9
Nov.	8.1	3.7	11.8	9.7		5.0		14.7	26.4
Dec.	9.3	3.9	13.2	10.5		8.5		19.0	32.2
1970 - Jan.	9.4	3.4	12.8	9.0		3.9		12.9	25.7
Feb.	9.2	3.7	13.0	9.9		6.6		16.5	29.5
Mar.	9.9	3.7	13.6	10.2		10.1		20.3	33.9
Apr.	10.3	3.5	13.8	9.8		11.5		21.3	35.1
May	8.9	3.5	12.4	9.2		7.5		16.6	29.0
June	9.5	3.5	13.0	9.7		5.8		15.5	28.5

(a) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication.
(b) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 19. - FINANCE COMPANIES : SOUTH AUSTRALIA AND NORTHERN TERRITORY

BALANCES OUTSTANDING BY TYPE OF AGREEMENT

($ million)

At end of	Contracts including charges			Contracts excluding charges					Total all contracts (a)
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (b)		Factoring (b)	Total	
					Call or within 90 days (c)	Other			
Year - 1964-65	106.7	73.4	180.0	7.2		32.6		39.8	219.8
1965-66	104.8	71.7	176.5	8.9		34.5		43.4	220.0
1966-67	101.3	72.2	173.4	10.3		36.9		47.2	220.7
1967-68	109.1	81.6	190.8	13.5		34.9		48.4	239.2
1968-69	123.6	84.2	207.8	15.2		43.7		59.0	266.7
1969-70	143.4	99.6	243.1	17.3		49.3		66.7	309.8
Month -									
1968 - July	109.7	79.5	189.3	13.4		38.0		51.4	240.7
Aug.	110.8	80.1	190.9	13.3		38.8		52.1	243.1
Sept.	112.1	80.0	192.1	13.4		39.0		52.4	244.5
Oct.	113.8	80.9	194.7	13.9		39.5		53.4	248.2
Nov.	115.8	81.6	197.3	14.0		40.3		54.4	251.7
Dec.	117.8	82.5	200.3	14.2		43.0		57.2	257.5
1969 - Jan.	119.1	82.9	202.0	13.2		44.1		57.3	259.3
Feb.	119.2	83.1	202.3	13.5		45.7		59.2	261.5
Mar.	119.9	83.4	203.3	13.9		44.7		58.6	261.9
Apr.	120.8	84.4	205.2	13.8		43.3		57.0	262.3
May	122.5	84.1	206.7	14.7		43.6		58.3	264.9
June	123.6	84.2	207.8	15.2		43.7		59.0	266.7
July	125.5	83.6	209.2	16.1		42.5		58.7	267.8
Aug.	127.8	85.6	213.4	16.5		42.4		58.9	272.3
Sept.	129.6	86.2	215.7	16.8		40.6		57.4	273.2
Oct.	131.2	87.5	218.8	17.7		43.9		61.6	280.4
Nov.	132.7	88.5	221.2	17.9		49.2		67.0	288.2
Dec.	134.3	89.7	224.0	18.0		48.7		66.7	290.7
1970 - Jan.	136.0	90.9	226.9	16.0		54.5		70.4	297.3
Feb.	138.1	93.4	231.4	17.3		63.3		80.6	312.1
Mar.	139.5	95.6	235.1	17.0		59.7		76.7	311.7
Apr.	141.2	98.0	239.1	17.9		53.3		71.1	310.3
Mar.	142.7	99.7	242.4	17.2		50.7		67.9	310.3
June	143.4	99.6	243.1	17.3		49.3		66.7	309.8

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication. (c) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 20. - FINANCE COMPANIES : WESTERN AUSTRALIA

AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring (a)	Total
			Personal loans	Mortgage loans	Commercial loans (a)			
					Call or within 90 days	Other commercial loans		
Year 1964-65	46.1	28.7	3.3	18.1	2.7			98.7
1965-66	52.3	35.9	3.3	17.0	4.1			112.7
1966-67	62.2	61.7	3.4	29.4	6.3			163.0
1967-68	78.2	73.8	3.7	51.7	7.4			214.7
1968-69	83.0	81.9	5.9	93.2	11.6			275.6
1969-70	95.5	90.5	5.8	91.1	14.5			297.5
Month -								
1968 - July	6.4	7.5	0.6	5.7	1.6			21.9
Aug.	6.3	6.1	0.6	5.4	1.2			19.6
Sept.	5.8	6.1	0.4	5.8	0.6			18.8
Oct.	8.0	7.9	0.2	9.1	0.8			26.0
Nov.	7.7	7.6	0.6	8.5	0.5			24.9
Dec.	6.9	7.6	0.5	9.8	0.9			25.7
1969 - Jan.	6.8	5.9	0.5	7.2	0.7			21.1
Feb.	6.6	6.0	0.4	7.6	1.1			21.8
Mar.	6.6	6.5	0.5	7.8	1.1			22.6
Apr.	6.6	6.5	0.5	7.7	1.2			22.4
May	8.0	7.5	0.6	9.2	0.6			25.9
June	7.1	6.7	0.6	9.2	1.2			24.9
July	8.2	8.0	0.5	11.3	1.4			29.4
Aug.	7.0	7.8	0.5	8.9	1.3			25.6
Sept.	7.6	7.6	0.6	6.5	1.4			23.6
Oct.	8.3	8.5	0.6	7.5	1.8			26.7
Nov.	7.6	7.8	0.7	7.6	1.2			24.9
Dec.	8.9	7.9	0.6	9.8	1.4			28.5
1970 - Jan.	7.4	6.2	0.5	6.4	0.8			21.3
Feb.	7.3	7.5	0.7	6.7	1.3			23.5
Mar.	8.3	7.3	0.4	5.7	1.4			23.2
Apr.	9.5	8.3	0.4	7.5	0.9			26.5
May	8.2	7.0	0.2	7.5	1.0			23.8
June	7.2	6.5	0.1	5.7	0.8			20.3

(a) Details of Commercial Loans, Loans repayable at call or within 90 days and Other Commercial Loans, and of Factoring are not available for separate publication.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 21. - FINANCE COMPANIES : WESTERN AUSTRALIA

COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (a): Call or within 90 days (b)	Other consumer and commercial loans (a): Other	Factoring (a)	Total	
Year 1964-65	53.7	12.6	66.3	29.4	5.9			35.3	101.6
1965-66	58.8	17.9	76.8	34.7	6.4			41.1	117.9
1966-67	67.9	25.0	92.9	59.7	9.3			68.9	161.8
1967-68	79.3	33.4	112.7	71.0	14.9			85.9	198.6
1968-69	90.3	53.1	143.5	80.9	33.6			114.6	258.0
1969-70	104.0	60.8	164.8	87.8	44.6			132.4	297.2
Month -									
1968 - July	6.8	3.6	10.4	7.0	1.7			8.7	19.0
Aug.	6.4	3.3	9.7	6.0	2.1			8.1	17.8
Sept.	6.2	4.0	10.2	5.7	3.6			9.3	19.4
Oct.	7.1	4.1	11.2	7.3	2.9			10.2	21.3
Nov.	6.6	4.3	10.8	7.5	2.4			9.9	20.7
Dec.	6.9	4.8	11.7	6.9	3.6			10.6	22.2
1969 - Jan.	8.5	4.7	13.2	7.0	2.7			9.7	22.9
Feb.	11.0	4.8	15.8	6.3	3.4			9.7	25.5
Mar.	8.7	5.1	13.8	6.7	2.7			9.4	23.2
Apr.	7.5	4.6	12.1	6.7	3.5			10.2	22.3
May	7.8	5.0	12.8	7.7	2.6			10.3	23.1
June	7.0	4.9	11.9	6.3	2.4			8.7	20.6
July	8.5	5.7	14.2	7.4	5.2			12.6	26.8
Aug.	7.1	5.5	12.6	6.6	4.4			11.0	23.7
Sept.	7.8	4.7	12.5	7.4	3.3			10.7	23.2
Oct.	8.3	5.2	13.5	7.9	4.0			11.9	25.3
Nov.	7.9	4.3	12.2	7.2	3.2			10.5	22.7
Dec.	8.5	5.9	14.4	7.8	5.2			13.1	27.5
1970 - Jan.	9.2	5.6	14.8	7.5	3.7			11.2	26.0
Feb.	10.4	5.4	15.8	6.8	3.5			10.3	26.1
Mar.	9.7	5.0	14.7	6.9	2.7			9.7	24.3
Apr.	9.6	5.2	14.8	8.5	2.7			11.2	26.0
May	8.3	4.3	12.6	7.3	3.7			10.9	23.5
June	8.7	4.1	12.7	6.5	2.9			9.3	22.1

(a) Details of Other Consumer and Commercial Loans, repayable at call or within 90 days and Other, and of Factoring are not available for separate publication. (b) Commercial Loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 22. - FINANCE COMPANIES : WESTERN AUSTRALIA

BALANCES OUTSTANDING BY TYPE OF AGREEMENT

($ million)

At end of	Contracts including charges			Contracts excluding charges					Total all contracts (a)
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (b): Call or within 90 days (c)	Other consumer and commercial loans (b): Other	Factoring (b)	Total	
Year 1964-65	69.6	29.6	99.2	3.4		7.0		10.4	109.6
1965-66	76.2	33.2	109.4	5.0		9.9		14.9	124.3
1966-67	86.6	44.4	130.9	7.3		15.2		22.5	153.4
1967-68	106.6	64.9	171.5	10.5		26.7		37.2	208.6
1968-69	122.1	95.9	218.0	12.2		46.2		58.3	276.4
1969-70	139.9	100.4	240.3	16.1		74.5		90.7	331.0
Month -									
1968 - July	108.0	67.4	175.4	11.1		28.8		39.9	215.3
August	109.7	69.3	179.0	11.2		30.3		41.5	220.5
Sept.	110.9	71.0	181.9	11.8		29.6		41.3	223.3
Oct.	114.0	74.7	188.7	12.4		31.1		43.5	232.2
Nov.	117.2	77.4	194.6	12.6		33.4		46.0	240.6
Dec.	119.1	80.5	199.6	13.3		35.8		49.1	248.7
1969 - Jan.	119.2	82.3	201.5	12.3		36.9		49.2	250.7
Feb.	116.8	84.0	200.9	12.0		38.4		50.4	251.3
March	116.8	86.8	203.6	11.9		40.0		51.9	255.5
April	117.9	90.0	207.8	11.8		40.4		52.2	260.1
May	120.2	93.1	213.3	11.7		42.7		54.4	267.7
June	122.1	95.9	218.0	12.2		46.2		58.3	276.4
July	124.2	98.3	222.5	12.8		50.2		63.0	285.4
August	126.0	98.6	224.6	14.1		52.8		66.8	291.5
Sept.	127[illegible]	99.1	227.1	14.4		54.9		69.3	296.3
Oct.	130.1	99.8	229.9	15.0		57.3		72.3	302.2
Nov.	131.6	101.3	232.9	15.7		60.0		75.7	308.6
Dec.	134.0	102.8	236.8	15.9		61.7		77.6	314.4
1970 - Jan.	134.4	100.7	235.1	14.8		63.5		78.3	313.4
Feb.	133.6	99.9	233.5	15.6		65.8		81.4	314.9
March	134.6	99.1	233.8	16.1		68.9		85.0	318.8
April	137.4	100.3	237.7	16.6		70.7		87.4	325.1
May	139.5	100.8	240.3	16.0		73.0		89.0	329.3
June	139.9	100.4	240.3	16.1		74.5		90.7	331.0

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication. (c) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes page 6 to 15.

TABLE 23. - FINANCE COMPANIES : TASMANIA

AMOUNT FINANCED BY TYPE OF AGREEMENT

($ million)

	Instalment credit for retail sales	Wholesale hire purchase	Other consumer and commercial loans				Factoring (a)	Total
			Personal loans	Mortgage loans	Commercial loans (a)			
					Call or within 90 days	Other commercial loans		
Year 1964-65	20.5	6.5	0.3	0.3		0.4		27.9
1965-66	21.4	10.4	0.4	0.4		0.7		33.2
1966-67	22.6	21.4	0.4	0.5		0.5		45.4
1967-68	26.1	25.3	0.5	0.1		0.5		52.6
1968-69	27.1	27.4	0.8	..		0.8		56.0
1969-70	27.9	29.0	0.8	0.4		1.8		60.0
Month -								
1968 - July	2.4	2.6	0.1	..		0.1		5.2
Aug.	2.1	2.7	0.1	..		0.1		5.0
Sept.	2.3	1.9	0.1	..		..		4.3
Oct.	2.3	2.5	0.1	..		..		4.9
Nov.	2.3	2.6	0.1	..		0.1		5.1
Dec.	2.3	2.2	0.1	..		..		4.5
1969 - Jan.	2.4	1.5	0.1	..		..		3.9
Feb.	2.0	2.2	..	..		..		4.2
Mar.	2.2	2.4	..	..		0.1		4.6
Apr.	2.2	2.0	0.1	..		0.1		4.3
May	2.6	2.1	0.1	..		0.1		4.8
June	2.1	2.8	0.1	..		0.2		5.1
July	2.3	2.4	0.1	0.1		0.1		4.9
Aug.	2.2	2.6	0.1	..		0.2		5.1
Sept.	2.4	2.8	0.1	..		..		5.4
Oct.	2.6	2.6	0.1	..		0.1		5.4
Nov.	2.3	2.4	0.1	..		0.5		5.3
Dec.	2.5	2.4	0.1	..		0.1		5.1
1970 - Jan.	2.3	1.3	0.1	0.1		0.1		3.9
Feb.	2.1	2.3	0.1	..		0.1		4.5
Mar.	2.1	2.2	0.1	..		0.2		4.6
Apr.	2.5	2.8	0.1	..		0.1		5.6
May	2.2	2.6	0.1	..		0.1		5.0
June	2.3	2.5	..	0.1		0.4		5.3

(a) Details of Commercial Loans, Loans repayable at call or within 90 days and Other Commercial Loans, and of Factoring are not available for separate publication.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 24. - FINANCE COMPANIES : TASMANIA

COLLECTIONS AND OTHER LIQUIDATIONS OF BALANCES BY TYPE OF AGREEMENT

($ million)

	Contracts including charges			Contracts excluding charges					Total all contracts
	Instalment credit for retail sales	Other consumer and commercial loans	Total	Wholesale hire purchase	Other consumer and commercial loans (a): Call or within 90 days (b)	Other consumer and commercial loans (a): Other	Factoring (a)	Total	
Year 1964-65	25.7	1.6	27.3	6.2		0.1		6.2	33.5
1965-66	27.2	1.4	28.7	9.5		0.5		10.0	38.7
1966-67	28.6	1.6	30.2	20.8		0.3		21.1	51.3
1967-68	30.0	1.5	31.5	23.9		0.1		24.0	55.5
1968-69	33.8	1.4	35.2	27.6		0.2		27.8	63.0
1969-70	35.1	1.5	36.6	28.9		0.6		29.5	66.2
Month -									
1968 - July	2.9	0.1	3.0	2.5		0.1		2.6	5.6
Aug.	2.7	0.1	2.8	2.6		0.1		2.7	5.4
Sept.	2.7	0.1	2.8	1.9		..		2.0	4.7
Oct.	2.9	0.1	3.1	2.3		..		2.3	5.4
Nov.	2.7	0.2	2.9	2.4		..		2.4	5.2
Dec.	2.8	0.1	2.9	2.4		..		2.4	5.3
1969 - Jan.	2.8	0.1	2.9	2.1		..		2.1	5.0
Feb.	2.6	0.1	2.6	2.1		..		2.2	4.8
Mar.	3.0	0.1	3.1	2.2		..		2.3	5.4
Apr.	2.9	0.1	3.0	2.3		..		2.3	5.3
May	3.1	0.1	3.2	2.4		..		2.4	5.6
June	2.8	0.1	2.9	2.2		..		2.3	5.2
July	3.0	0.1	3.1	2.4		0.1		2.5	5.7
Aug.	2.8	0.1	2.9	2.3		0.1		2.5	5.4
Sept.	2.9	0.1	3.0	2.4		..		2.5	5.5
Oct.	3.0	0.1	3.1	2.6		..		2.6	5.7
Nov.	2.7	0.1	2.8	2.2		..		2.2	5.0
Dec.	3.0	0.2	3.2	2.8		..		2.9	6.1
1970 - Jan.	2.6	0.2	2.8	1.8		..		1.8	4.5
Feb.	2.6	0.1	2.7	2.1		..		2.1	4.9
Mar.	2.9	0.2	3.1	2.3		..		2.3	5.3
Apr.	3.3	0.2	3.4	2.8		0.1		2.8	6.3
May	3.1	0.1	3.2	2.7		..		2.7	5.9
June	3.2	0.1	3.3	2.6		0.1		2.7	6.0

(a) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication.
(b) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 25. - FINANCE COMPANIES : TASMANIA

BALANCES OUTSTANDING BY TYPE OF AGREEMENT

($ million)

At end of	Contracts including charges: Instalment credit for retail sales	Contracts including charges: Other consumer and commercial loans	Contracts including charges: Total	Contracts excluding charges: Wholesale hire purchase	Contracts excluding charges: Other consumer and commercial loans (b): Call or within 90 days (c)	Contracts excluding charges: Other consumer and commercial loans (b): Other	Contracts excluding charges: Factoring (b)	Contracts excluding charges: Total	Total all contracts (a)
Year 1964-65	32.0	2.5	34.5	1.3		0.2		1.5	36.0
1965-66	33.8	2.3	36.1	2.3		0.3		2.6	38.6
1966-67	35.4	2.1	37.5	3.0		0.3		3.2	40.8
1967-68	39.9	1.7	41.6	4.4		0.5		4.8	46.4
1968-69	41.7	1.5	43.3	4.2		0.9		5.1	48.4
1969-70	43.8	1.5	45.3	4.4		2.2		6.6	51.9
Month -									
1968 - July	40.1	1.7	41.8	4.4		0.4		4.8	46.6
August	40.3	1.7	42.0	4.5		0.4		4.9	46.9
Sept.	40.6	1.8	42.3	4.5		0.4		4.9	47.2
Oct.	40.7	1.8	42.5	4.7		0.4		5.0	47.5
Nov.	41.1	1.7	42.8	4.9		0.4		5.3	48.1
Dec.	41.4	1.7	43.0	4.7		0.4		5.1	48.2
1969 - Jan.	41.6	1.7	43.3	4.1		0.4		4.5	47.8
Feb.	41.7	1.6	43.3	4.1		0.4		4.6	47.9
March	41.6	1.6	43.2	4.2		0.5		4.7	47.9
April	41.5	1.6	43.1	3.9		0.6		4.5	47.6
May	41.7	1.6	43.3	3.6		0.8		4.4	47.7
June	41.7	1.5	43.3	4.2		0.9		5.1	48.4
July	41.7	1.6	43.4	4.2		0.8		5.0	48.4
August	42.0	1.6	43.6	4.5		0.9		5.4	49.0
Sept.	42.3	1.6	43.9	4.9		0.9		5.8	49.7
Oct.	42.8	1.5	44.4	4.9		1.0		5.9	50.3
Nov.	43.3	1.5	44.8	5.2		1.5		6.7	51.5
Dec.	43.6	1.5	45.1	4.8		1.5		6.3	51.4
1970 - Jan.	43.9	1.6	45.6	4.3		1.6		5.9	51.5
Feb.	44.1	1.6	45.7	4.5		1.6		6.1	51.8
March	43.9	1.6	45.6	4.5		1.7		6.2	51.8
April	44.0	1.6	45.6	4.5		1.8		6.3	52.0
May	44.0	1.5	45.5	4.5		1.9		6.3	51.9
June	43.8	1.5	45.3	4.4		2.2		6.6	51.9

(a) Amounts shown in this column are intended to provide a broad over-all measure of total balances outstanding. It should be noted, however, that movements in this series may be affected by changes in the proportions of the two components of the series to the total. (b) Details of Other Consumer and Commercial Loans, Loans repayable at call or within 90 days and Other, and of Factoring are not available for separate publication. (c) Commercial loans only.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

PART 3

TABLE 26. - FINANCE COMPANIES : AUSTRALIA

LOANS TO RELATED NON-FINANCE COMPANIES

($ million)

	Balances outstanding at end of period
Year 1965-66	14.4
1966-67	14.6
1967-68	19.0
1968-69	19.6
1969-70	23.7
Month -	
1968 - July	17.5
Aug.	16.4
Sept.	17.2
Oct.	18.0
Nov.	18.4
Dec.	18.7
1969 - Jan.	18.8
Feb.	17.5
March	17.9
April	19.3
May	18.3
June	19.6
July	19.0
Aug.	20.4
Sept.	20.9
Oct.	19.3
Nov.	21.8
Dec.	21.5
1970 - Jan.	22.1
Feb.	21.4
March	21.8
April	21.0
May	22.3
June	23.7

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 27. - FINANCE COMPANIES : AUSTRALIA

TRANSACTIONS IN BILLS OF EXCHANGE

($ million)

	Amounts paid for bills acquired during period	Amounts received for bills disposed of during period	Balances outstanding at end of period
Year 1966-67 (a)	38.7	36.9	4.3
1967-68	111.1	99.1	16.6
1968-69	122.4	122.4	17.8
1969-70	169.2	154.5	33.4
Month -			
1968 - July	11.0	11.5	16.2
August	12.1	11.9	16.5
September	12.1	9.9	18.7
October	10.1	9.8	19.2
November	11.9	8.3	23.0
December	6.6	11.9	17.8
1969 - January	12.2	13.0	17.0
February	13.8	13.5	17.3
March	9.1	8.0	18.5
April	9.1	5.2	22.5
May	8.7	7.8	23.5
June	5.8	11.5	17.8
July	9.1	10.6	16.4
August	9.2	9.4	16.2
September	19.3	8.0	27.5
October	12.8	9.6	30.7
November	17.8	12.2	36.4
December	21.2	18.3	39.4
1970 - January	12.9	20.0	32.4
February	16.4	15.2	33.7
March	12.1	10.9	35.0
April	10.8	13.9	32.0
May	11.2	9.2	34.2
June	16.3	17.2	33.4

(a) Details prior to June 1966 are not available.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 28. - FINANCE COMPANIES : BUSINESS EQUIPMENT AND PLANT ON LEASE

INITIAL CAPITAL COST OF GOODS NEWLY LEASED DURING PERIOD, BY STATE

($ million)

	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Aust.
Year 1966-67(a)	28.4	24.5	13.3	5.6	3.7	2.1	77.6
1967-68	47.9	31.1	24.0	10.0	9.7	2.6	125.3
1968-69	56.4	37.5	28.4	12.7	11.2	2.5	148.7
1969-70	84.2	50.3	35.4	16.1	16.9	3.4	206.2
Month -							
1968 - July	4.8	3.1	3.2	1.1	0.7	0.2	13.1
August	4.1	2.5	1.9	1.1	0.8	0.1	10.5
September	4.1	2.5	2.2	0.9	0.9	0.3	11.0
October	4.7	3.4	2.6	1.3	1.0	0.2	13.1
November	4.6	2.8	2.1	1.2	0.8	0.2	11.6
December	4.2	3.4	2.1	1.0	1.1	0.1	12.1
1969 - January	4.6	3.1	1.5	1.0	0.9	0.2	11.2
February	4.2	2.8	2.1	0.7	0.7	0.1	10.7
March	4.4	3.0	2.7	1.2	1.0	0.3	12.6
April	4.9	3.7	2.5	1.1	1.0	0.2	13.4
May	6.6	3.8	2.9	1.0	1.3	0.3	15.9
June	5.3	3.5	2.6	0.9	0.9	0.2	13.4
July	6.3	3.8	3.4	1.4	1.3	0.3	16.5
August	5.7	3.7	2.5	1.0	1.1	0.2	14.1
September	6.5	3.5	2.7	1.3	1.1	0.3	15.3
October	6.4	4.1	2.6	1.4	1.3	0.3	16.2
November	6.7	4.6	2.8	1.2	1.3	0.2	16.9
December	6.8	5.0	3.2	1.4	1.8	0.4	18.5
1970 - January	5.9	2.9	2.7	1.1	1.4	0.3	14.2
February	7.0	3.8	2.7	1.8	1.3	0.2	16.7
March	8.5	4.1	3.0	1.4	1.5	0.3	18.8
April	8.4	5.0	3.8	1.7	1.9	0.4	21.3
May	7.7	5.9	2.9	1.2	1.6	0.2	19.5
June	8.4	4.0	3.0	1.2	1.3	0.4	18.2

(a) Details of initial capital cost prior to June 1966 are not available.

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 29. - FINANCE COMPANIES : BUSINESS EQUIPMENT AND PLANT ON LEASE

BALANCES OUTSTANDING, BY STATE

($ million)

At end of	N.S.W. and A.C.T.	Vic.	Qld	S.A. and N.T.	W.A.	Tas.	Aust.
Year 1964-65	29.3	22.2	8.7	6.4	3.0	0.8	70.4
1965-66	35.5	29.5	11.1	7.5	3.9	1.9	89.4
1966-67	48.9	43.1	18.1	9.6	6.0	2.9	128.6
1967-68	71.3	54.0	32.9	15.8	11.8	4.7	190.5
1968-69	95.3	67.5	46.5	21.0	17.9	5.0	253.3
1969-70	135.1	88.4	59.7	26.2	27.3	6.0	342.7
Month -							
1968 - July	72.6	55.1	34.5	16.2	12.4	4.6	195.4
August	74.5	55.9	35.3	17.0	12.9	4.6	200.2
September	76.5	56.3	36.5	17.4	13.4	4.8	204.9
October	78.4	58.3	38.0	18.1	13.9	4.7	211.5
November	80.4	59.0	39.1	18.7	14.3	4.8	216.3
December	82.0	60.6	40.3	19.2	15.0	4.7	221.9
1969 - January	83.8	61.5	40.2	19.6	15.5	4.8	225.3
February	86.3	62.4	41.3	19.6	15.8	4.8	230.1
March	87.7	63.4	42.1	20.1	16.4	4.8	234.6
April	89.6	64.8	43.8	20.8	17.1	4.9	240.9
May	92.6	66.0	45.3	21.0	17.9	5.0	247.7
June	95.3	67.5	46.5	21.0	17.9	5.0	253.3
July	97.7	68.0	46.8	21.6	18.5	5.1	257.7
August	99.7	70.1	48.0	21.9	19.0	5.1	263.8
September	103.8	71.4	48.8	22.4	19.5	5.3	271.1
October	107.6	73.8	49.8	23.1	20.1	5.3	279.6
November	111.5	75.8	51.1	23.8	20.1	5.3	287.6
December	114.1	78.6	52.6	24.4	22.7	5.5	297.9
1970 - January	116.3	78.5	53.6	24.8	23.4	5.6	302.2
February	119.7	80.1	54.8	25.6	24.1	5.7	310.0
March	122.8	81.9	55.7	26.0	24.9	5.8	317.1
April	128.1	84.0	57.7	26.4	26.0	6.0	328.3
May	132.0	87.5	58.4	26.5	26.8	6.0	337.2
June	135.1	88.4	59.7	26.2	27.3	6.0	342.7

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

PART 4

FINANCE COMPANIES

INSTALMENT CREDIT FOR RETAIL SALES

AMOUNT FINANCED BY COMMODITY GROUPS, CASH COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

NOTE. Tables 30 to 36 contain additional details, for Australia and for each State of the total instalment credit for retail sales transactions of Finance Companies. Amount financed is dissected by type of commodity, and collections and other liquidations of balances are divided into cash collections and other liquidations.

TABLE 30. - FINANCE COMPANIES : AUSTRALIA

INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED, COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances outstanding at end of period
	New motors	Used motors	Plant and machinery	Household & personal goods	Total	Cash collections	Other liquidations	Total	
Year 1964-65	266.5	270.4	39.1	71.4	647.3	698.1	33.9	732.0	977.5
1965-66	249.3	250.1	43.0	70.2	612.7	747.0	32.0	778.9	990.1
1966-67	254.9	262.1	51.3	120.8	689.2	823.4	31.5	854.9	1,087.4
1967-68	318.2	301.9	59.0	136.9	816.1	883.1	29.9	913.0	1,222.0
1968-69	351.9	349.7	78.0	142.6	922.7	988.3	38.2	1,026.5	1,380.2
1969-70	400.5	412.2	80.4	144.2	1,037.0	1,100.4	50.1	1,150.7	1,565.1
Month -									
1968 - July	26.5	27.6	6.1	12.8	72.9	82.2	3.4	85.6	1,231.1
Aug.	26.2	28.0	4.5	10.6	69.3	76.1	2.7	78.8	1,241.2
Sept.	25.9	27.0	4.8	11.4	69.1	75.0	2.5	77.6	1,253.3
Oct.	31.4	31.5	9.0	15.7	87.6	84.4	3.5	87.8	1,277.3
Nov.	30.3	29.7	9.3	14.2	83.6	76.9	3.0	79.9	1,302.8
Dec.	31.4	29.1	6.7	14.3	81.6	81.9	3.1	85.0	1,322.0
1969 - Jan.	26.6	29.8	5.8	8.8	70.9	80.2	2.7	82.8	1,330.7
Feb.	26.5	27.2	7.0	9.4	70.0	88.1	2.9	91.0	1,329.6
March	31.6	30.0	6.1	10.2	77.8	90.8	3.3	94.1	1,332.9
April	30.0	28.4	5.7	11.4	75.6	82.6	3.5	86.1	1,347.5
May	34.6	32.3	6.7	12.7	86.3	87.2	3.4	90.6	1,367.7
June	31.1	29.3	6.2	11.2	77.9	82.9	4.3	87.3	1,380.2
July	33.5	34.6	7.2	11.9	87.2	92.0	4.2	96.2	1,394.4
Aug.	30.5	32.0	5.2	10.0	77.8	81.3	3.9	85.2	1,410.0
Sept.	35.2	31.9	5.5	11.6	84.2	89.1	4.3	93.4	1,425.4
Oct.	35.5	35.9	7.8	14.6	93.8	95.3	4.0	99.3	1,446.4
Nov.	31.2	31.5	7.0	13.8	83.5	82.9	4.1	87.1	1,463.8
Dec.	36.1	36.3	8.0	15.8	96.2	94.9	4.0	98.9	1,487.4
1970 - Jan.	29.7	35.0	5.8	8.5	78.9	87.3	3.5	90.8	1,499.5
Feb.	31.1	34.5	5.8	10.3	81.7	91.0	3.9	94.9	1,512.7
March	34.5	35.0	7.5	10.7	87.6	98.1	4.7	102.8	1,521.8
April	38.6	38.2	7.3	12.2	96.3	101.3	4.3	105.6	1,541.8
May	32.4	34.4	6.4	13.7	86.8	92.9	4.2	97.2	1,556.6
June	32.2	32.9	6.9	11.1	83.1	94.2	5.0	99.3	1,565.1

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 31. - FINANCE COMPANIES : NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED, COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances out-standing at end of period
	New motors	Used motors	Plant and mach-inery	House-hold & personal goods	Total	Cash Coll-ections	Other liquid-ations	Total	
Year 1964-65	110.4	94.1	13.5	29.7	247.6	269.5	16.8	286.2	371.9
1965-66	98.7	90.3	13.4	29.2	231.6	279.5	15.2	294.7	373.9
1966-67	97.7	97.7	18.2	68.5	282.1	331.6	14.2	345.8	436.9
1967-68	119.9	110.2	17.7	79.7	327.6	355.2	11.7	366.9	485.4
1968-69	138.4	124.9	28.9	84.3	376.6	397.2	15.9	413.1	550.3
1969-70	160.9	142.8	27.9	84.7	416.4	436.5	22.4	458.8	623.8
Month -									
1968 - July	9.9	10.0	1.9	7.6	29.4	34.6	1.2	35.8	485.8
Aug.	10.3	10.3	1.4	5.8	27.7	30.8	1.0	31.8	489.4
Sept.	9.9	10.2	1.8	6.4	28.4	30.5	0.9	31.3	494.2
Oct.	11.9	11.4	3.5	9.8	36.7	34.5	1.4	35.8	505.4
Nov.	11.9	10.7	4.3	9.0	35.9	30.7	1.4	32.1	517.8
Dec.	12.3	9.9	2.5	8.5	33.3	32.4	1.5	33.9	525.9
1969 - Jan.	10.2	10.6	2.1	4.9	27.7	30.8	1.2	32.0	529.0
Feb.	10.3	9.3	2.7	5.3	27.6	35.0	1.3	36.2	527.8
March	13.3	10.7	2.2	5.8	32.0	35.9	1.4	37.3	528.3
April	12.0	10.2	2.0	6.9	31.2	34.0	1.3	35.3	536.3
May	14.0	11.6	2.6	7.7	35.9	35.0	1.4	36.4	545.9
June	12.3	10.1	2.0	6.5	30.9	33.1	2.0	35.1	550.3
July	12.7	12.3	2.3	7.2	34.5	37.2	2.1	39.2	553.4
Aug.	11.5	11.1	1.6	5.6	29.9	32.3	1.9	34.2	557.8
Sept.	13.9	11.5	1.9	7.0	34.2	36.1	1.7	37.9	564.0
Oct.	14.1	12.6	2.5	8.9	38.1	38.7	1.7	40.4	572.1
Nov.	12.4	10.7	2.4	8.3	33.8	32.1	2.1	34.2	578.7
Dec.	14.2	12.5	2.7	9.5	38.9	36.9	1.6	38.5	589.4
1970 - Jan.	11.9	11.8	2.3	4.5	30.5	33.8	1.4	35.2	594.0
Feb.	12.6	11.7	2.1	5.7	32.1	35.9	1.7	37.6	600.0
March	14.5	11.8	2.4	6.4	35.1	39.7	2.0	41.7	603.5
April	15.1	13.3	2.8	7.1	38.3	39.3	1.7	41.1	611.8
May	13.9	12.1	2.5	8.3	36.8	37.5	1.9	39.4	619.3
June	14.0	11.5	2.4	6.2	34.1	37.1	2.4	39.5	623.8

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 32. - FINANCE COMPANIES : VICTORIA
INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances outstanding at end of period
	New motors	Used motors	Plant and machinery	Household and personal goods	Total	Cash collections	Other liquidations	Total	
Year 1964-65	67.7	67.3	8.6	12.0	155.7	171.0	4.7	175.7	237.1
1965-66	63.8	62.5	9.9	11.5	147.7	183.2	4.6	187.9	237.6
1966-67	65.8	61.2	10.2	22.6	159.7	195.0	5.5	200.5	253.7
1967-68	83.3	71.5	11.0	27.3	193.1	203.5	5.9	209.4	292.4
1968-69	92.1	87.0	14.4	30.9	224.4	234.8	7.0	241.8	338.9
1969-70	105.5	106.9	16.2	31.0	259.7	268.8	8.4	277.3	391.4
Month -									
1968 - July	7.0	6.5	1.0	2.7	17.1	18.9	0.7	19.6	297.3
Aug.	6.7	6.8	1.0	2.3	16.7	18.1	0.5	18.6	299.9
Sept.	6.8	6.2	0.7	2.4	16.0	17.6	0.5	18.1	303.2
Oct.	8.5	8.0	1.4	3.4	21.2	20.2	0.6	20.8	309.0
Nov.	7.8	7.6	1.6	2.8	19.8	18.5	0.5	19.0	315.1
Dec.	8.6	7.5	1.4	3.0	20.5	20.3	0.4	20.7	320.6
1969 - Jan.	6.5	6.9	1.4	1.9	16.7	18.3	0.4	18.7	323.0
Feb.	7.3	6.9	1.3	2.1	17.5	19.8	0.5	20.3	325.1
Mar.	8.3	7.6	1.1	2.4	19.4	22.1	0.6	22.7	327.1
Apr.	8.0	7.3	1.2	2.6	19.0	19.0	0.8	19.8	331.4
May	8.7	8.0	1.1	2.8	20.7	21.2	0.6	21.8	335.8
June	8.0	7.7	1.2	2.7	19.6	20.9	0.8	21.7	338.9
July	8.8	8.7	1.4	2.4	21.3	21.9	0.6	22.5	343.4
Aug.	8.1	8.3	1.2	2.2	19.8	19.9	0.7	20.5	348.2
Sept.	8.7	8.2	1.2	2.4	20.5	21.2	1.0	22.3	351.9
Oct.	9.6	9.7	1.8	3.4	24.5	23.3	0.8	24.2	358.9
Nov.	8.5	8.5	1.5	3.0	21.5	20.7	0.5	21.2	364.6
Dec.	10.0	9.8	2.0	3.3	25.0	24.1	0.8	24.9	371.0
1970 - Jan.	7.5	9.0	1.0	1.9	19.4	20.5	0.5	21.0	375.2
Feb.	8.3	8.6	1.3	2.2	20.5	20.8	0.7	21.5	379.7
Mar.	9.5	8.9	1.2	2.1	21.7	23.7	0.7	24.4	381.5
Apr.	10.2	10.2	1.6	2.7	24.7	25.8	0.7	26.5	386.9
May	8.3	8.4	1.0	2.9	20.6	23.0	0.7	23.8	389.6
June	8.0	8.6	1.0	2.5	20.1	23.8	0.7	24.5	391.4

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 33. - FINANCE COMPANIES : QUEENSLAND
INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED, COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances out standing at end of period
	New motors	Used motors	Plant and mach-inery	House-hold & personal goods	Total	Cash coll-ections	Other liquid-ations	Total	
Year 1964-65	40.4	45.7	7.5	16.3	109.9	112.5	5.1	117.6	160.2
1965-66	37.8	41.7	6.8	13.2	99.6	124.0	5.7	129.7	163.9
1966-67	37.6	44.9	8.8	14.2	105.5	128.0	4.5	132.5	173.6
1967-68	45.9	51.9	13.2	14.2	125.1	143.0	5.3	148.3	188.6
1968-69	44.8	55.8	15.9	13.4	129.9	150.3	6.2	156.5	203.6
1969-70	48.5	59.7	16.9	15.1	140.1	160.2	7.6	167.8	222.8
Month -									
1968 - July	3.5	4.8	1.6	1.1	11.1	12.7	0.5	13.3	190.2
Aug.	3.6	4.4	1.1	1.1	10.2	11.9	0.5	12.4	191.2
Sept.	3.5	4.4	1.3	1.2	10.3	12.1	0.5	12.5	192.2
Oct.	4.1	5.1	1.8	1.2	12.2	13.1	0.5	13.6	194.3
Nov.	3.7	4.6	1.3	1.3	10.9	12.2	0.5	12.7	195.9
Dec.	4.1	4.8	1.2	1.5	11.6	13.0	0.6	13.6	197.4
1969 - Jan.	3.6	4.9	1.1	0.9	10.5	12.6	0.4	13.1	198.8
Feb.	3.1	4.3	1.4	1.0	9.9	12.4	0.5	12.9	199.0
Mar.	3.6	4.8	1.0	1.0	10.4	13.1	0.6	13.7	199.3
Apr.	3.6	4.2	1.0	1.1	9.9	12.1	0.5	12.6	199.8
May	4.2	4.8	1.4	1.1	11.5	12.6	0.5	13.1	201.6
June	4.2	4.6	1.7	1.1	11.5	12.5	0.7	13.1	203.6
July	4.5	5.2	1.7	1.2	12.6	13.9	0.6	14.5	206.1
Aug.	4.0	4.9	1.2	1.1	11.2	12.4	0.6	12.9	208.2
Sept.	4.9	4.4	1.3	1.2	11.8	13.7	0.6	14.3	209.7
Oct.	4.2	5.2	1.6	1.3	12.2	14.1	0.6	14.7	211.3
Nov.	3.6	4.6	1.3	1.4	10.9	12.4	0.6	12.9	212.8
Dec.	4.4	5.4	1.1	1.6	12.5	14.0	0.6	14.6	215.0
1970 - Jan.	3.5	5.2	1.2	1.0	10.8	12.8	0.5	13.4	216.0
Feb.	3.4	5.2	1.3	1.2	11.1	13.0	0.6	13.6	217.2
Mar.	3.8	5.4	1.4	1.2	11.8	13.1	1.1	14.2	218.9
Apr.	5.3	4.7	1.2	1.3	12.3	14.4	0.6	15.0	220.5
May	3.6	5.0	1.2	1.4	11.2	13.1	0.6	13.7	221.6
June	3.4	4.5	2.4	1.3	11.6	13.4	0.6	14.0	222.8

NOTE. For scope of statistics and definitions see explanatory notes page 6 to 15.

TABLE 34. - FINANCE COMPANIES : SOUTH AUSTRALIA AND NORTHERN TERRITORY

INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED

COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances outstanding at end of period
	New motors	Used motors	Plant and machinery	Household and personal goods	Total	Cash collections	Other liquidations	Total	
Year 1964-65	23.7	31.7	2.5	9.7	67.6	68.4	4.7	73.1	106.7
1965-66	21.5	25.2	3.0	10.3	60.1	76.9	3.7	80.6	104.8
1966-67	21.7	24.2	2.9	8.4	57.1	75.8	3.8	79.6	101.3
1967-68	27.7	27.1	3.5	7.6	66.0	75.9	3.3	79.2	109.1
1968-69	33.7	36.3	4.9	6.8	81.7	86.9	4.0	90.9	123.6
1969-70	40.1	47.5	3.8	5.9	97.3	102.2	5.5	107.7	143.4
Month -									
1968 - July	2.6	2.7	0.4	0.7	6.4	6.9	0.5	7.4	109.7
Aug.	2.5	2.7	0.4	0.7	6.2	6.6	0.3	7.0	110.8
Sept.	2.6	2.6	0.3	0.7	6.3	6.4	0.3	6.8	112.1
Oct.	3.0	2.9	0.7	0.7	7.3	7.3	0.3	7.6	113.8
Nov.	2.8	2.9	0.6	0.6	7.0	6.7	0.3	7.0	115.8
Dec.	2.9	3.2	0.4	0.6	7.1	6.8	0.3	7.1	117.8
1969 - Jan.	2.6	3.4	0.3	0.6	6.8	7.4	0.3	7.7	119.1
Feb.	2.5	2.9	0.3	0.5	6.3	7.7	0.3	8.0	119.2
Mar.	3.0	3.2	0.4	0.5	7.1	8.4	0.3	8.7	119.9
Apr.	2.9	3.1	0.3	0.4	6.7	7.5	0.3	7.9	120.8
May	3.4	3.5	0.4	0.5	7.8	8.0	0.4	8.4	122.5
June	2.8	3.1	0.3	0.5	6.7	7.2	0.4	7.6	123.6
July	3.6	3.8	0.4	0.5	8.1	8.1	0.4	8.5	125.5
Aug.	3.4	3.5	0.2	0.5	7.6	7.3	0.3	7.7	127.8
Sept.	3.6	3.4	0.2	0.4	7.7	7.9	0.4	8.2	129.6
Oct.	3.4	3.8	0.3	0.5	8.0	8.4	0.4	8.7	131.2
Nov.	3.1	3.3	0.4	0.5	7.3	7.7	0.4	8.1	132.7
Dec.	3.5	3.9	0.5	0.6	8.4	8.9	0.5	9.3	134.3
1970 - Jan.	3.1	4.6	0.2	0.5	8.4	8.8	0.5	9.4	136.0
Feb.	3.3	4.4	0.2	0.6	8.5	8.8	0.4	9.2	138.1
Mar.	3.4	4.3	0.4	0.5	8.5	9.5	0.4	9.9	139.5
Apr.	3.6	4.4	0.4	0.5	8.9	9.5	0.7	10.3	141.2
May	3.0	4.2	0.3	0.4	8.0	8.4	0.5	8.9	142.7
June	3.3	3.8	0.2	0.5	7.7	8.8	0.7	9.5	143.4

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 35. - FINANCE COMPANIES : WESTERN AUSTRALIA

INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED, COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances outstanding at end of period
	New motors	Used motors	Plant and machinery	Household & personal goods	Total	Cash collections	Other liquidations	Total	
Year 1964-65	17.6	22.3	5.2	0.9	46.1	52.3	1.4	53.7	69.6
1965-66	20.0	21.0	7.7	3.6	52.3	57.3	1.5	58.8	76.2
1966-67	24.3	23.9	9.1	4.8	62.2	65.3	2.6	67.9	86.6
1967-68	31.9	29.9	10.8	5.6	78.2	76.3	2.9	79.3	106.6
1968-69	33.8	34.2	10.4	4.6	83.0	86.1	4.2	90.3	122.1
1969-70	36.1	42.9	11.8	4.7	95.5	98.9	5.1	104.0	139.9
Month -									
1968 - July	2.6	2.6	0.8	0.5	6.4	6.3	0.4	6.8	108.0
Aug.	2.5	2.9	0.5	0.5	6.3	6.1	0.3	6.4	109.7
Sept.	2.4	2.5	0.5	0.5	5.8	5.9	0.3	6.2	110.9
Oct.	3.0	3.1	1.4	0.4	8.0	6.5	0.6	7.1	114.0
Nov.	3.2	3.0	1.2	0.4	7.7	6.3	0.3	6.6	117.2
Dec.	2.8	2.7	0.9	0.4	6.9	6.6	0.3	6.9	119.1
1969 - Jan.	3.0	2.8	0.7	0.3	6.8	8.2	0.3	8.5	119.2
Feb.	2.6	2.9	0.9	0.3	6.6	10.7	0.3	11.0	116.8
Mar.	2.6	2.7	1.0	0.3	6.6	8.4	0.4	8.7	116.8
Apr.	2.7	2.7	0.9	0.3	6.6	7.2	0.4	7.5	117.9
May	3.4	3.2	1.0	0.4	8.0	7.4	0.4	7.8	120.2
June	3.1	3.0	0.7	0.3	7.1	6.6	0.4	7.0	122.1
July	3.2	3.6	1.1	0.3	8.2	8.1	0.4	8.5	124.2
Aug.	2.8	3.1	0.8	0.4	7.0	6.7	0.4	7.1	126.0
Sept.	3.3	3.5	0.5	0.3	7.6	7.3	0.5	7.8	127.9
Oct.	3.2	3.5	1.2	0.4	8.3	7.9	0.4	8.3	130.1
Nov.	2.9	3.3	1.0	0.4	7.6	7.5	0.4	7.9	131.6
Dec.	3.3	3.7	1.4	0.6	8.9	8.1	0.4	8.5	134.0
1970 - Jan.	2.8	3.5	0.7	0.4	7.4	8.8	0.4	9.2	134.4
Feb.	2.8	3.5	0.7	0.4	7.3	10.0	0.4	10.4	133.6
Mar.	2.7	3.6	1.7	0.3	8.3	9.3	0.3	9.7	134.6
Apr.	3.6	4.4	1.1	0.5	9.5	9.1	0.5	9.6	137.4
May	2.8	3.6	1.2	0.5	8.2	7.9	0.4	8.3	139.5
June	2.7	3.6	0.6	0.4	7.2	8.2	0.5	8.7	139.9

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

TABLE 36. - FINANCE COMPANIES : TASMANIA

INSTALMENT CREDIT FOR RETAIL SALES : AMOUNT FINANCED, COLLECTIONS AND OTHER LIQUIDATIONS AND BALANCES OUTSTANDING

($ million)

	Amount financed during period					Collections and other liquidations during period			Balances outstanding at end of period
	New motors	Used motors	Plant and machinery	Household and personal goods	Total	Cash collections	Other liquidations	Total	
Year 1964-65	6.7	9.2	1.7	2.8	20.5	24.5	1.2	25.7	32.0
1965-66	7.4	9.3	2.1	2.5	21.4	26.0	1.2	27.2	33.8
1966-67	7.9	10.3	2.1	2.3	22.6	27.7	0.9	28.6	35.5
1967-68	9.5	11.4	2.8	2.5	26.1	29.2	0.8	30.0	39.9
1968-69	9.4	11.8	3.4	2.5	27.1	32.9	0.9	33.8	41.7
1969-70	9.3	12.6	3.5	2.6	27.9	34.0	1.1	35.1	43.8
Month -									
1968 - July	0.8	1.0	0.4	0.2	2.4	2.8	0.1	2.9	40.1
Aug.	0.7	1.0	0.2	0.3	2.1	2.6	0.1	2.7	40.3
Sept.	0.8	1.0	0.3	0.3	2.3	2.6	0.1	2.7	40.6
Oct.	0.8	1.1	0.2	0.2	2.3	2.9	0.1	2.9	40.7
Nov.	0.9	1.0	0.3	0.2	2.3	2.6	0.1	2.7	41.1
Dec.	0.8	1.0	0.3	0.2	2.3	2.8	0.1	2.8	41.4
1969 - Jan.	0.8	1.0	0.3	0.2	2.4	2.8	0.1	2.8	41.6
Feb.	0.6	0.9	0.3	0.2	2.0	2.5	0.1	2.6	41.7
Mar.	0.8	0.9	0.3	0.2	2.2	3.0	0.1	3.0	41.6
Apr.	0.8	0.9	0.2	0.2	2.2	2.8	0.1	2.9	41.5
May	0.9	1.1	0.3	0.2	2.6	3.0	0.1	3.1	41.7
June	0.7	0.9	0.3	0.2	2.1	2.7	0.1	2.8	41.7
July	0.8	1.0	0.3	0.2	2.3	3.0	0.1	3.0	41.7
Aug.	0.7	1.1	0.3	0.2	2.2	2.7	0.1	2.8	42.0
Sept.	0.8	1.1	0.3	0.2	2.4	2.8	0.1	2.9	42.3
Oct.	0.9	1.1	0.5	0.2	2.6	2.9	0.1	3.0	42.8
Nov.	0.7	1.0	0.3	0.2	2.3	2.6	0.1	2.7	43.3
Dec.	0.8	1.1	0.3	0.2	2.5	2.9	0.1	3.0	43.6
1970 - Jan.	0.8	0.9	0.3	0.2	2.3	2.5	0.1	2.6	43.9
Feb.	0.7	1.0	0.2	0.2	2.1	2.6	0.1	2.6	44.1
Mar.	0.7	1.0	0.3	0.2	2.1	2.9	0.1	2.9	43.9
Apr.	0.8	1.1	0.3	0.2	2.5	3.2	0.1	3.3	44.0
May	0.8	1.0	0.2	0.2	2.2	3.0	0.1	3.1	44.0
June	0.8	1.0	0.3	0.2	2.3	3.0	0.1	3.2	43.8

NOTE. For scope of statistics and definitions see explanatory notes pages 6 to 15.

PART 5

TABLE 37. - FINANCE COMPANIES : AUSTRALIA

BALANCES OUTSTANDING FOR COMPANIES

WITH BALANCES LESS THAN $100,000

($ million)

At end of	Contracts including charges				Contracts excluding charges				Loans to related non-finance companies	Leasing	Total all contracts
	Instalment credit for retail sales	Other consumer and commercial loans	Fact-oring	Total	Wholesale hire purchase	Other consumer and commercial loans	Fact-oring	Total			
June 1965	10.7	9.4	0.5	20.6	0.1	9.8	0.6	10.5	0.6	0.4	32.1
June 1966	8.4	8.6	0.4	17.4	0.1	9.6	0.1	9.8	1.1	0.6	28.9
June 1967	9.1	8.0	0.4	17.5	0.1	8.2	0.1	8.4	0.4	0.4	26.7
June 1968	7.1	5.5	0.2	12.8	0.1	7.2	0.2	7.5	0.4	0.3	20.9
June 1969	6.9	7.1	0.1	14.1	0.1	6.7	0.1	6.9	0.4	0.2	21.6

NOTE. The statistics in Table 37 are not included in Tables 1 to 36 (see paragraph 16 of explanatory notes). For scope of statistics and definitions see explanatory notes pages 6 to 15.

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning 490 211 extension 415 or in each State capital, by telephoning the office of the Bureau of Census and Statistics.