



Annual Statistics for Financial Institutions

1995/96

Catalogue No. 5661.0.40.001

Enclosed are the annual tables for **Credit Cooperatives**

If you have any enquiries regarding the data or service, these should be directed to **Andrea McIntyre (02) 9268 4784**

Embargoed until 11.30am, 24 September 1997

Credit Cooperatives

Definition

Statistics on the financial accounts of credit cooperatives (formerly called credit unions) were first published for 1974-75. For the purpose of these statistics, a credit cooperative is defined as an organisation that:

- (a) is registered under relevant State or Territory legislation; and
- (b) operates on a cooperative basis by predominantly borrowing from and providing finance to its own members.

Data Source

Data in this Standard Data Service is compiled from information supplied to the Australia Bureau of Statistics by the Australian Financial Institutions Commission.

CREDIT COOPERATIVES: LIABILITIES, ASSETS, EXPENDITURE AND INCOME, 1995/96

	NSW \$m	VIC \$m	QLD \$m	SA & NT \$m	WA \$m	TAS \$m	ACT \$m
Liabilities							
Share capital	0.1	-	-	-	2.4	-	-
Reserves	735.8	247.9	173.9	141.0	107.6	44.2	26.4
Deposits	6037.2	2346.2	1848.2	1817.9	780.6	481.7	254.0
Loans	25.0	17.4	10.3	84.1	37.4	4.9	1.8
Other liabilities	151.0	55.7	37.9	43.2	28.6	11.0	7.0
Total liabilities	6949.1	2667.2	2070.3	2086.2	956.6	541.8	289.2
Assets							
Amount owing on loans	5390.0	1987.8	1644.6	1723.4	788.6	438.8	207.5
Cash on hand	42.3	12.0	10.3	13.4	4.4	3.6	1.5
Deposits with							
Banks	107.7	54.1	55.0	2.6	9.7	8.3	2.1
Other	3.6	2.3	3.7	3.8	0.5	-	0.4
Bills, bonds, etc.	1127.9	495.8	265.9	215.1	120.1	63.9	66.4
Physical assets	137.9	53.5	39.1	73.9	13.8	15.1	4.0
Other assets	139.7	61.7	51.7	54.0	19.5	12.1	7.3
Total assets	6949.1	2667.2	2070.3	2086.2	956.6	541.8	289.2
Expenditure							
Interest on							
Deposits	333.6	106.6	110.7	100.2	43.7	25.1	12.1
Loans	0.9	0.3	0.6	4.0	2.3	0.2	-
Wages and salaries	120.0	52.3	39.5	41.2	21.7	12.7	5.9
Administrative expenses	111.3	47.6	32.9	36.4	16.6	7.9	4.3
Other expenditure	89.7	31.6	36.1	34.6	12.9	9.9	5.0
Total expenditure	655.5	238.4	219.8	216.4	97.2	55.8	27.3
Income							
Interest from							
Loans	599.4	202.5	190.0	184.2	87.0	50.1	23.8
Investments	93.4	39.1	26.8	19.6	9.8	5.7	4.5
Other income	47.1	22.8	23.1	37.2	16.8	7.0	2.0
Total income	739.9	264.4	239.9	241.0	113.6	62.8	30.3

Source: Australian Financial Institutions Commission

Explanatory Notes

Symbols and Other Usages

— nil or rounded down to zero

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

Related Statistics

The complete list of financial institution statistics being released under Catalogue No. 5661.0.40.001 is as follows:

- * *Authorised Dealers: Liabilities, Assets, Expenditure and Income, Australia*
- * *Money Market Corporations: Liabilities, Assets, Expenditure and Income, Australia*
- * *Finance Companies: Liabilities, Assets, Expenditure and Income, Australia*
- * *General Financiers: Liabilities, Assets, Expenditure and Income, Australia*
- * *Cooperative Housing Societies: Liabilities, Assets, Expenditure and Income, Australia*
- * *Permanent Building Societies: Liabilities, Assets, Expenditure and Income, Australia*
- * *Credit Cooperatives: Liabilities, Assets, Expenditure and Income, Australia*

The tables are priced at \$40.00 for the entire set.



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