



STATISTICS FOR CORPORATIONS
REGISTERED UNDER THE
FINANCIAL CORPORATIONS ACT (1974)
Cat. No. 5647.0

Enclosed are the FCA tables for the month ending **December 2000**.

If you have any enquiries about these statistics,
please contact **Mulhbir Singh Grewal** on **(02) 6252 5390**.

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CHANGES TO THIS ISSUE AND FORTHCOMING ISSUES

General

Building societies and credit unions became authorised deposit-taking institutions on 1 July 1999 and are therefore not registered under the Financial Corporations Act. Accordingly, ABS Cat. no 5647.0, statistics for corporations registered under the Financial Corporations Act, does not include data on building societies (Tables 1-4) and credit unions (Tables 24-27) from July 1999 onwards.

Summary statistics for Building Societies and Credit Unions will continue to be published in the Reserve Bank of Australia (RBA) Bulletin, tables C1 and C2. For detailed statistics on Building Societies and Credit Unions, contact John Turner at Australian Prudential Regulation Authority (APRA) on phone (02) 9210 3274 or email john.turner@apra.gov.au. Alternatively, access APRA website (www.apra.gov.au).

From December, a \$50 million threshold was applied to processing returns from FCA-registered corporations. Legislation was passed in April 2000 exempting corporations with less than \$50 million form reporting.

Tables 1 to 4, 24 to 27 and 34 to 35 are not published due to the fact that the relevant institutions are no longer required to report under the Financial Corporations Act.

In Table 28 data for Lending operations with residents (loans advanced and book debts purchased during period and Payments received during period) has changed significantly for October 2000, due to a change in reporting systems adopted by one company. Back series will be amended when data for these series is available.

Revisions

Tables incorporate revisions by the RBA made to statistics for previous periods.

This Issue

There are no changes to this issue of publication.

Next issue

There are no planned changes for the next issue of this publication.

DATA AVAILABILITY

From July 1998 time series data has been delivered to clients from the ABSDB via PCAUSSTATS and Time Series Deliver, previously these files were delivered from INFOS. The change in source has resulted in changes to the available date range for some series.

TABLE 10. MONEY MARKET CORPORATIONS : FINANCIAL OPERATIONS
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <i>Commitments to residents to provide finance including commitments to discount bills of exchange(a)</i> | | | <i>Borrowing lines and standby facilities available at end of period</i> | | | | | | <i>Bill (acceptance/endorsement) lines available under accommodation facilities at end of period</i> | | |
|-------------|---|--|--|--|----------------------|-----------------------------|--------------|--------------|----------------------|--|--------------|--------------|
| | <i>Net change during period</i> | <i>Commitments remaining unused at end of period</i> | <i>Commitments remaining unused at end of period to accept/endorse bills of exchange as part of accommodation facilities</i> | <i>Total (used and unused)</i> | | <i>Unused</i> | | | | <i>Unused</i> | | |
| | | | | <i>Residents</i> | <i>Non-residents</i> | <i>Related corporations</i> | <i>Banks</i> | <i>Other</i> | <i>Non-residents</i> | <i>Total (Used and unused)</i> | <i>Banks</i> | <i>Other</i> |
| 1999 | | | | | | | | | | | | |
| October | 814.6 | 17,417.2 | - | 6,971.4 | 27,607.0 | - | 5,575.0 | 964.1 | 15,593.4 | 421.0 | 151.0 | 230.1 |
| November | -1,236.2 | 16,642.4 | - | 6,966.5 | 27,864.7 | - | 5,573.5 | 976.0 | 16,384.7 | 421.0 | 151.0 | 230.1 |
| December | 2,002.6 | 16,605.5 | - | 4,749.0 | 27,322.8 | - | 3,518.8 | 846.6 | 15,326.0 | 391.0 | 121.0 | 230.1 |
| 2000 | | | | | | | | | | | | |
| January | 75.8 | 16,291.8 | - | 4,740.5 | 27,792.2 | - | 3,413.7 | 943.1 | 17,196.2 | 391.0 | 119.4 | 215.1 |
| February | 917.5 | 18,323.6 | - | 6,370.6 | 28,877.7 | - | 5,044.6 | 977.6 | 16,843.7 | 391.0 | 70.5 | 200.2 |
| March | 1,088.2 | 18,759.2 | n.p. | 9,129.5 | 28,760.5 | - | 5,701.8 | 1,171.2 | 17,361.4 | 391.0 | 76.3 | 180.3 |
| April | 1,273.7 | 20,250.9 | - | 9,072.6 | 30,482.2 | - | 5,691.1 | 1,206.9 | 20,505.4 | 391.0 | 101.0 | 171.4 |
| May | -4,033.5 | 19,455.6 | - | 7,214.3 | 31,234.4 | - | 3,913.3 | 1,201.6 | 21,153.0 | 371.0 | n.p. | 131.4 |
| June | 284.2 | 19,745.1 | - | 6,613.8 | 30,007.7 | - | 3,913.5 | 617.0 | 21,507.9 | 270.0 | - | 160.3 |
| July | -42.0 | 20,231.1 | - | 6,614.1 | 30,506.0 | - | 3,902.5 | 623.0 | 20,255.9 | 270.0 | - | 175.3 |
| August | -2,023.9 | 17,447.5 | - | 8,614.3 | 37,240.2 | - | 4,816.9 | 623.3 | 21,024.7 | 270.0 | - | 185.2 |
| September | -27.5 | 18,048.1 | - | 8,637.9 | 37,506.4 | - | 4,844.2 | 625.3 | 19,805.9 | 270.0 | - | 180.2 |
| October | 492.6 | 17,949.7 | - | 8,624.3 | 40,469.1 | - | 5,039.0 | 628.0 | 20,968.1 | 270.0 | - | 169.2 |
| November | -1,196.0 | 17,363.3 | - | 7,818.7 | 40,310.6 | - | 4,214.2 | 619.0 | 19,220.9 | 270.0 | - | 175.4 |
| December | 901.1 | 18,099.7 | - | 8,657.6 | 39,483.2 | - | 5,115.3 | 624.0 | 19,243.8 | 270.0 | - | 195.2 |

(a) Excludes related corporations

TABLE 11. MONEY MARKET CORPORATIONS : SELECTED LIABILITIES
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <i>Borrowings from residents</i> | | | | | | <i>Borrowings from non-residents</i> | <i>Liabilities arising from acceptance of bills of exchange under accommodation facilities</i> |
|-------------|---|-----------------------------|--------------|--|--------------|--------------|--------------------------------------|--|
| | <i>By the acceptance of bills of exchange and the issue of promissory notes</i> | <i>Related corporations</i> | | <i>Banks</i> | | | | |
| | | <i>Registered under FCA</i> | <i>Other</i> | <i>Bank accepted bills of exchange</i> | <i>Other</i> | <i>Other</i> | | |
| 1999 | | | | | | | | |
| October | 3,563.7 | 1,115.4 | 3,537.9 | 625.9 | 6,208.3 | 12,212.3 | 26,971.5 | n.p. |
| November | 3,142.7 | 1,111.1 | 3,810.2 | 587.1 | 4,923.6 | 12,008.6 | 27,804.4 | n.p. |
| December | 3,143.4 | 1,088.3 | 3,815.9 | 619.0 | 2,528.6 | 10,700.6 | 28,087.3 | n.p. |
| 2000 | | | | | | | | |
| January | 4,478.2 | 1,230.7 | 4,189.2 | 634.8 | 4,738.7 | 12,290.7 | 24,808.9 | n.p. |
| February | 4,856.4 | 1,111.1 | 5,171.4 | 779.0 | 4,102.8 | 12,689.1 | 24,859.5 | n.p. |
| March | 4,426.6 | 1,183.1 | 4,621.5 | 732.4 | 4,831.9 | 12,855.9 | 24,641.9 | n.p. |
| April | 4,247.4 | 1,384.8 | 4,640.6 | 594.7 | 5,064.8 | 12,436.8 | 23,642.6 | n.p. |
| May | 3,674.4 | 1,595.6 | 4,926.0 | 714.9 | 5,586.6 | 13,593.3 | 24,705.6 | n.p. |
| June | 3,368.2 | 1,169.0 | 5,542.9 | 655.7 | 6,799.7 | 10,587.4 | 24,310.4 | n.p. |
| July | 4,248.1 | 1,148.1 | 5,933.0 | 596.8 | 5,660.1 | 10,369.2 | 26,401.7 | n.p. |
| August | 4,523.4 | 1,148.1 | 6,210.7 | 608.1 | 7,404.8 | 11,246.2 | 28,870.1 | n.p. |
| September | 4,560.1 | 1,221.9 | 6,468.8 | 708.4 | 7,150.5 | 11,982.8 | 31,376.3 | n.p. |
| October | 4,352.7 | 1,170.8 | 6,256.0 | 897.7 | 6,621.1 | 13,355.1 | 35,231.0 | n.p. |
| November | 4,005.6 | 1,211.5 | 6,802.2 | 921.0 | 7,370.9 | 14,619.0 | 38,461.6 | n.p. |
| December | 3,713.7 | 1,160.6 | 5,904.5 | 903.7 | 9,597.2 | 12,300.5 | 32,056.8 | n.p. |

TABLE 12. MONEY MARKET CORPORATIONS : ASSETS
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <i>Cash and bank deposits</i> | | | | Placements with authorised dealers in the short term money market | <i>Related corporations</i> | | <i>Other placements and deposits</i> | | |
|-------------|--|--|---|---------------------------------|---|-----------------------------|--|--|-----------------------------|--|
| | <i>Certificates of deposit</i> | | <i>Cash and other bank deposits</i> | <i>Registered under FCA</i> | | <i>Other</i> | <i>Other corporations registered under FCA</i> | | | |
| | <i>Negotiable</i> | <i>Other</i> | | | | | <i>Money market corporations</i> | <i>Other</i> | <i>Other businesses</i> | |
| 1999 | | | | | | | | | | |
| October | 291.1 | - | 6,828.8 | - | 467.0 | 378.4 | 172.2 | 99.8 | 1,507.3 | |
| November | 269.1 | - | 7,372.6 | - | 477.3 | 324.3 | 261.9 | 105.0 | 1,218.1 | |
| December | 283.2 | - | 6,139.0 | - | 489.8 | 503.5 | 146.9 | 111.4 | 956.1 | |
| 2000 | | | | | | | | | | |
| January | 182.6 | - | 4,845.1 | - | 493.7 | 756.7 | 92.2 | 99.3 | 1,084.9 | |
| February | 132.7 | - | 5,052.7 | - | 497.2 | 633.7 | 175.7 | 134.2 | 1,043.0 | |
| March | 958.9 | - | 4,089.0 | - | 486.1 | 1,280.0 | 321.4 | 92.9 | 986.2 | |
| April | 237.9 | - | 4,344.1 | - | 514.0 | 1,068.2 | 121.0 | 498.4 | 940.5 | |
| May | 227.8 | - | 4,368.6 | - | 524.0 | 1,322.5 | 131.3 | 539.0 | 988.7 | |
| June | 1,138.2 | - | 4,583.4 | - | 270.2 | 2,429.3 | 70.7 | 456.2 | 1,171.5 | |
| July | 168.6 | - | 4,689.9 | - | 207.1 | 2,960.9 | 81.2 | 431.8 | 1,204.5 | |
| August | 359.9 | - | 4,928.0 | - | 306.8 | 3,336.0 | 70.1 | 454.4 | 1,142.1 | |
| September | 175.9 | - | 4,405.6 | - | 316.6 | 3,277.6 | 98.0 | 437.3 | 1,221.6 | |
| October | 254.5 | - | 4,768.8 | - | 342.3 | 2,719.5 | 76.0 | 470.2 | 1,178.0 | |
| November | 318.4 | - | 5,532.4 | - | 352.2 | 2,132.1 | 182.5 | 448.9 | 1,244.9 | |
| December | 179.9 | - | 4,729.9 | - | 372.1 | 2,424.5 | 812.1 | 428.9 | 327.2 | |
| | | | | | | | | | | |
| Month | <i>Bills of exchange purchased and held(a)</i> | | | <i>Other bills of exchange</i> | | | <i>Promissory notes purchased and held</i> | | | |
| | <i>Bank accepted/endorsed</i> | | <i>Other</i> | <i>Public authorities</i> | <i>Accepted by corporations registered under FCA</i> | | <i>Public authorities</i> | <i>Corporations registered under FCA</i> | | |
| | <i>Public authorities</i> | <i>Corporations registered under FCA</i> | | | <i>Other</i> | <i>Other</i> | | <i>Other</i> | | |
| 1999 | | | | | | | | | | |
| October | - | 213.8 | 3,119.6 | - | 58.1 | 1,047.9 | - | 46.7 | 910.1 | |
| November | - | 210.2 | 2,184.5 | - | 53.2 | 1,060.0 | - | 48.9 | 754.7 | |
| December | - | 88.7 | 2,822.8 | - | 31.4 | 1,085.2 | - | 48.9 | 510.9 | |
| 2000 | | | | | | | | | | |
| January | - | 200.8 | 1,193.1 | - | 36.6 | 1,193.9 | - | 44.9 | 1,990.9 | |
| February | - | 268.8 | 1,278.5 | - | 36.7 | 1,222.6 | - | 36.9 | 2,589.8 | |
| March | - | 250.6 | 503.3 | - | 34.4 | 1,257.1 | - | 48.3 | 2,692.2 | |
| April | - | 197.1 | 1,335.0 | - | 36.2 | 1,221.3 | - | 94.8 | 2,486.6 | |
| May | - | 222.2 | 1,447.8 | - | 54.9 | 1,190.5 | - | 95.2 | 2,516.0 | |
| June | - | 210.2 | 1,378.5 | - | 27.0 | 1,226.9 | - | 117.2 | 1,921.7 | |
| July | - | 142.5 | 1,801.4 | - | 41.5 | 1,139.4 | - | 149.5 | 2,857.2 | |
| August | - | 646.3 | 854.4 | - | 45.8 | 1,263.3 | - | 450.2 | 2,254.5 | |
| September | - | 482.3 | 1,107.8 | - | 44.0 | 1,171.9 | - | 583.4 | 2,694.1 | |
| October | - | 679.7 | 1,581.2 | - | 30.5 | 1,101.8 | - | 353.1 | 1,690.6 | |
| November | - | 764.6 | 958.2 | - | 21.3 | 1,100.7 | - | 195.4 | 1,379.5 | |
| December | - | 484.9 | 799.9 | - | 20.4 | 1,084.8 | - | 192.1 | 1,013.0 | |

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations

TABLE 12. MONEY MARKET CORPORATIONS : ASSETS
AUSTRALIA - continued
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <i>Other government and public authority securities</i> | | | <i>Other securities</i> | | <i>Finance lease receivables</i> | | | |
|-------------|---|---|--------------|-----------------------------|--------------|----------------------------------|--------------|------|---------|
| | <i>Treasury notes</i> | <i>Other Commonwealth Government securities</i> | <i>Other</i> | <i>Related corporations</i> | | <i>Other businesses</i> | | | |
| | | | | <i>Shares</i> | <i>Other</i> | <i>Shares</i> | <i>Other</i> | | |
| 1999 | | | | | | | | | |
| October | 3.0 | 718.0 | 772.8 | 2,938.0 | 42.2 | 188.0 | 3,542.2 | 67.5 | 570.7 |
| November | 3.0 | 1,034.0 | 855.2 | 2,872.1 | 112.6 | 224.9 | 3,520.3 | 64.9 | 601.0 |
| December | 3.0 | 734.8 | 811.2 | 3,497.4 | 347.6 | 191.3 | 3,358.2 | 62.4 | 506.9 |
| 2000 | | | | | | | | | |
| January | 3.0 | 1,053.8 | 1,507.1 | 3,506.0 | 426.3 | 184.0 | 4,207.7 | 63.6 | 531.7 |
| February | 3.0 | 1,470.6 | 895.1 | 3,525.8 | 398.4 | 173.5 | 3,697.9 | 63.6 | 574.7 |
| March | 3.0 | 1,798.4 | 973.3 | 3,534.7 | 620.7 | 166.8 | 4,223.7 | 85.2 | 1,265.4 |
| April | 3.0 | 1,601.9 | 923.2 | 3,544.3 | 449.8 | 194.2 | 4,126.6 | 85.7 | 1,149.7 |
| May | 3.0 | 1,272.8 | 814.3 | 3,538.4 | 240.7 | 169.7 | 4,235.9 | 83.6 | 1,191.9 |
| June | 3.0 | 1,082.3 | 1,187.5 | 2,909.7 | 117.3 | 495.2 | 3,883.3 | 85.0 | 1,093.1 |
| July | 3.0 | 957.8 | 1,345.7 | 3,834.4 | 225.2 | 592.0 | 4,163.9 | 86.6 | 1,277.0 |
| August | 3.0 | 898.4 | 1,209.7 | 3,767.8 | 136.9 | 642.4 | 4,522.4 | 85.9 | 1,462.0 |
| September | 3.0 | 1,267.7 | 2,341.9 | 3,804.7 | 132.5 | 689.1 | 4,115.1 | 87.6 | 1,524.9 |
| October | 3.0 | 1,657.0 | 1,912.5 | 3,693.6 | 217.4 | 796.9 | 4,489.6 | 71.9 | 1,496.4 |
| November | 3.0 | 1,962.7 | 1,687.4 | 3,582.4 | 184.0 | 971.6 | 4,974.1 | 75.8 | 1,760.1 |
| December | 3.0 | 2,176.0 | 1,483.9 | 2,748.1 | 203.3 | 705.7 | 4,861.2 | 77.6 | 1,672.4 |

| Month | <i>Loan outstanding(s)(a)</i> | | | | | | <i>Other assets in Australia</i> | <i>Overseas assets</i> | <i>Total assets</i> |
|-------------|-------------------------------|--------------|--|--------------|---------------------------------|---|----------------------------------|------------------------|---------------------|
| | <i>Related corporations</i> | | <i>Other corporations registered under FCA</i> | | <i>Other loans and advances</i> | <i>Clients' commitments arising from acceptance of bills of exchange under accommodation facilities</i> | | | |
| | <i>Registered under FCA</i> | <i>Other</i> | <i>Individuals</i> | <i>Other</i> | | | | | |
| 1999 | | | | | | | | | |
| October | 784.2 | 6,215.3 | 583.8 | 413.1 | 23,900.4 | n.p. | n.p. | 3,665.5 | 64,962.2 |
| November | 790.7 | 6,556.9 | 417.2 | 51.8 | 22,604.0 | n.p. | n.p. | 4,460.8 | 63,646.2 |
| December | 820.4 | 6,637.0 | 334.0 | 43.3 | 22,693.6 | n.p. | n.p. | 2,751.3 | 61,068.3 |
| 2000 | | | | | | | | | |
| January | 820.3 | 6,506.7 | 246.3 | 35.6 | 22,947.4 | n.p. | n.p. | 2,510.3 | 62,990.0 |
| February | 825.0 | 6,849.7 | 340.0 | 30.5 | 23,837.1 | n.p. | n.p. | 2,610.2 | 64,266.2 |
| March | 840.3 | 8,220.5 | 355.1 | 32.7 | 21,315.8 | n.p. | n.p. | 2,351.6 | 64,203.2 |
| April | 841.2 | 8,281.0 | 342.2 | 32.1 | 20,303.0 | n.p. | n.p. | 2,763.8 | 63,525.0 |
| May | 2,490.8 | 8,345.3 | 426.9 | 65.9 | 20,966.4 | n.p. | n.p. | 2,699.9 | 65,102.5 |
| June | 2,262.1 | 7,813.1 | 399.3 | 39.3 | 20,446.6 | n.p. | n.p. | 2,461.1 | 63,703.5 |
| July | 2,328.4 | 6,196.4 | 365.5 | 34.2 | 20,320.3 | n.p. | n.p. | 3,512.4 | 65,199.6 |
| August | 4,991.6 | 6,834.5 | 355.2 | 56.8 | 22,019.0 | n.p. | n.p. | 3,669.8 | 70,892.1 |
| September | 5,359.2 | 9,457.1 | 279.4 | 39.2 | 21,697.5 | n.p. | n.p. | 2,735.3 | 74,767.4 |
| October | 5,039.8 | 13,086.9 | 288.6 | 76.8 | 23,552.4 | n.p. | n.p. | 3,143.4 | 80,913.0 |
| November | 6,396.5 | 15,374.9 | 297.4 | 90.1 | 23,805.2 | n.p. | n.p. | 3,736.9 | 85,573.3 |
| December | 6,439.2 | 11,612.2 | 267.3 | 110.4 | 23,579.4 | n.p. | n.p. | 2,886.0 | 76,727.3 |

(a) Includes holdings of bills of exchange that have been drawn by reporting corporations and loans that have been refinanced by the sale of bills of exchange accepted by reporting corporations.

TABLE 13. MONEY MARKET CORPORATIONS : MATURITY DISSECTION OF BORROWINGS FROM RESIDENTS(a)
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <i>Borrowings by period of notice for withdrawal, or remaining period to maturity where a maturity date is specified</i> | | | | | Over 1 year | Total |
|-------------|--|---------------------------------------|---------------------------------------|---------------------------------------|---------|-------------|-------|
| | <i>At call and up to 24 hours</i> | <i>Over 24 hours and up to 7 days</i> | <i>Over 7 days and up to 3 months</i> | <i>Over 3 months and up to 1 year</i> | | | |
| 1999 | | | | | | | |
| October | 7,975.4 | 3,120.6 | 6,741.1 | 4,248.1 | 525.2 | 22,610.3 | |
| November | 6,895.0 | 1,949.5 | 7,885.1 | 3,296.6 | 635.7 | 20,662.0 | |
| December | 4,205.1 | 1,410.6 | 7,322.2 | 3,496.8 | 556.8 | 16,991.6 | |
| 2000 | | | | | | | |
| January | 6,578.7 | 3,752.6 | 7,632.2 | 3,226.2 | 952.7 | 22,142.4 | |
| February | 6,012.0 | 2,526.2 | 8,387.6 | 4,430.6 | 1,070.8 | 22,427.2 | |
| March | 7,212.0 | 3,192.7 | 7,573.1 | 4,001.6 | 867.4 | 22,846.8 | |
| April | 7,771.7 | 2,316.1 | 7,402.6 | 4,008.2 | 845.0 | 22,343.6 | |
| May | 7,897.7 | 3,056.6 | 7,361.1 | 4,269.4 | 984.4 | 23,569.2 | |
| June | 7,416.6 | 3,097.8 | 6,306.3 | 3,722.0 | 868.3 | 21,410.9 | |
| July | 6,479.0 | 2,977.5 | 6,952.8 | 3,499.7 | 965.2 | 20,874.3 | |
| August | 7,896.2 | 3,048.0 | 7,776.1 | 3,689.7 | 1,372.5 | 23,782.5 | |
| September | 5,737.2 | 5,568.2 | 6,657.2 | 5,031.5 | 1,407.5 | 24,401.7 | |
| October | 6,068.7 | 4,643.0 | 9,559.6 | 3,813.1 | 1,142.1 | 25,226.5 | |
| November | 6,113.8 | 4,765.3 | 10,370.4 | 4,693.4 | 973.6 | 26,916.6 | |
| December | 5,956.9 | 5,374.9 | 8,424.2 | 4,714.2 | 2,044.9 | 26,515.1 | |

(a) Excludes related corporations

TABLE 14. MONEY MARKET CORPORATIONS : MATURITY DISSECTION OF SELECTED ASSETS
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <i>Bills of exchange and promissory notes purchased and held by remaining period to maturity(a)</i> | | | | | <i>Other placements and deposits(b), finance lease receivables and loan outstandings(b) by remaining period to maturity</i> | | | | | |
|-------------|---|--|---|----------------------|--------------|---|--|---------------------------------------|--------------------------------------|---------------------|--------------|
| | <i>Up to 1 month</i> | <i>Over 1 month and up to 3 months</i> | <i>Over 3 months and up to 6 months</i> | <i>Over 6 months</i> | <i>Total</i> | <i>Up to 1 month</i> | <i>Over 1 month and up to 3 months</i> | <i>Over 3 months and up to 1 year</i> | <i>Over 1 year and up to 3 years</i> | <i>Over 3 years</i> | <i>Total</i> |
| 1999 | | | | | | | | | | | |
| October | 2,722.5 | 1,472.6 | 1,107.1 | 93.9 | 5,396.1 | 7,031.6 | 6,520.4 | 4,945.7 | 2,886.7 | 5,930.2 | 27,314.7 |
| November | 2,098.6 | 1,228.5 | 903.5 | 81.0 | 4,311.5 | 6,590.5 | 7,371.9 | 4,029.9 | 2,816.8 | 4,514.7 | 25,323.8 |
| December | 1,555.6 | 1,499.4 | 1,395.5 | 137.5 | 4,587.9 | 5,665.6 | 8,600.5 | 4,415.4 | 2,600.1 | 3,573.0 | 24,854.6 |
| 2000 | | | | | | | | | | | |
| January | 1,528.7 | 1,681.3 | 1,232.1 | 218.0 | 4,660.1 | 5,058.8 | 9,629.6 | 4,239.2 | 2,420.8 | 3,752.6 | 25,100.9 |
| February | 2,274.2 | 1,942.4 | 1,044.5 | 172.2 | 5,433.3 | 7,998.0 | 6,832.4 | 5,013.6 | 2,794.1 | 3,560.9 | 26,198.9 |
| March | 1,799.3 | 1,801.5 | 906.8 | 278.4 | 4,785.9 | 6,135.0 | 7,983.3 | 3,956.9 | 2,696.2 | 3,683.4 | 24,454.9 |
| April | 2,434.5 | 2,112.0 | 628.2 | 196.2 | 5,371.0 | 5,201.2 | 8,554.1 | 3,647.8 | 2,547.5 | 3,521.8 | 23,472.5 |
| May | 3,083.3 | 1,805.0 | 446.1 | 192.2 | 5,526.6 | 7,615.7 | 6,783.8 | 3,944.4 | 2,812.0 | 3,237.7 | 24,393.7 |
| June | 1,804.9 | 2,361.7 | 507.9 | 207.0 | 4,881.6 | 4,901.7 | 7,083.2 | 3,711.6 | 3,628.5 | 4,436.8 | 23,761.7 |
| July | 1,811.6 | 2,963.6 | 1,156.3 | 200.1 | 6,131.5 | 4,874.6 | 8,299.7 | 4,587.3 | 2,847.3 | 3,192.1 | 23,801.0 |
| August | 2,142.6 | 2,236.8 | 910.0 | 225.1 | 5,514.5 | 8,767.8 | 5,480.4 | 4,396.4 | 3,002.7 | 3,998.1 | 25,645.4 |
| September | 2,293.8 | 3,338.7 | 349.2 | 101.8 | 6,083.6 | 5,472.6 | 8,460.2 | 4,289.0 | 3,157.1 | 4,006.6 | 25,385.5 |
| October | 1,793.6 | 3,130.5 | 403.5 | 109.4 | 5,437.0 | 6,128.6 | 9,424.0 | 4,384.1 | 3,179.3 | 4,094.4 | 27,210.3 |
| November | 2,157.7 | 1,790.5 | 362.8 | 108.7 | 4,419.7 | 8,102.6 | 7,534.5 | 4,491.3 | 3,514.2 | 4,262.4 | 27,905.0 |
| December | 1,658.4 | 1,305.3 | 523.7 | 107.8 | 3,595.1 | 5,758.6 | 9,525.6 | 4,682.8 | 3,336.7 | 3,971.6 | 27,275.3 |

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations

(b) Excludes related corporations.

TABLE 15. MONEY MARKET CORPORATIONS : INTEREST RATES(a)
AUSTRALIA
(Source: Reserve Bank of Australia)
(per cent)

| <i>Month</i> | <i>Borrowing rates on funds received by term to maturity (b)(c)</i> | | | <i>Base lending rate applicable to a term loan(d)</i> |
|--------------|---|---|---|---|
| | <i>At call and up to 24 hours</i> | <i>Over 24 hours and up to 7 days</i> | <i>Over 7 days and up to 3 months</i> | |
| 1999 | | | | |
| October | 4.2 | n.p. | 4.7 | 6.8 |
| November | 4.6 | 5.0 | 5.1 | 6.8 |
| December | 4.8 | 3.1 | 5.3 | 6.7 |
| 2000 | | | | |
| January | 4.6 | 5.3 | 5.0 | 6.4 |
| February | 5.4 | 5.6 | 5.3 | 6.7 |
| March | 5.2 | 4.6 | 5.5 | 7.3 |
| April | 5.4 | 5.9 | 5.6 | 7.1 |
| May | 5.6 | 6.2 | 5.8 | 7.1 |
| June | 5.7 | 6.2 | 5.9 | 7.1 |
| July | 5.5 | 6.2 | 6.1 | 7.2 |
| August | 6.2 | 6.2 | 6.3 | 7.3 |
| September | 6.2 | 6.4 | 6.4 | 7.5 |
| October | 5.9 | 6.5 | 6.4 | 7.3 |
| November | 5.8 | 6.4 | 6.4 | 7.1 |
| December | 6.2 | 6.5 | 6.3 | 6.9 |

(a) Applicable to second last working day of period.

(b) Weighted average.

(c) Excludes borrowings from related corporations and non-residents.

(d) Average nominal rate per annum, not weighted.

**TABLE 16. MONEY MARKET CORPORATIONS : SELECTED LIABILITIES AND ASSETS
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)**

| <i>Quarter</i> | <i>Shareholders funds and subordinated loans</i> | <i>Borrowings from Residents(a)</i> | | | <i>Loan outstandings (b)</i> | | |
|----------------|--|---|------------------|--------------|--|--------------|--------------|
| | | <i>Secured over assets of the corporation</i> | <i>Unsecured</i> | <i>Total</i> | <i>That involve or make provision for the issuing of bills of exchange</i> | <i>Other</i> | <i>Total</i> |
| 1999 | | | | | | | |
| September | 4,532.8 | 186.9 | 19,821.8 | 20,008.7 | 331.8 | 24,236.1 | 24,568.0 |
| December | 4,465.2 | 221.0 | 16,770.6 | 16,991.6 | 353.9 | 22,673.7 | 23,027.6 |
| 2000 | | | | | | | |
| March | 5,136.0 | 113.0 | 22,733.8 | 22,846.8 | 342.6 | 21,328.3 | 21,670.9 |
| June | 4,984.3 | n.p. | 19,665.1 | 21,410.9 | n.p. | 20,507.8 | 20,845.9 |
| September | 5,167.7 | 4,676.9 | 19,724.8 | 24,401.7 | 299.8 | 21,677.2 | 21,976.9 |
| December | 5,426.6 | 4,267.2 | 22,247.9 | 26,515.1 | 314.1 | 23,532.6 | 23,846.7 |

(a) Excludes related corporations

(b) Excludes related corporations and individuals

**TABLE 17. FINANCE COMPANIES : FINANCIAL OPERATIONS
AUSTRALIA**
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <i>Lending operations with residents(a)</i> | | | <i>Gross funds raised from residents during period</i> | | | <i>Unused borrowing lines and standby facilities available at end of period</i> | | | | <i>Bill (acceptance/endorsement) lines available at end of period</i> | | |
|-------------|---|--|--|--|--|--------------------|---|--------------|--------------|----------------------|---|--------------|--------------|
| | <i>Commitments unused at end of period</i> | <i>Loans advanced and book debts purchased during period</i> | <i>Payments received during period</i> | <i>Borrowings by(b)</i> | | | <i>Residents</i> | | | | <i>Unused</i> | | |
| | | | | <i>Share issues and calls</i> | <i>Issue of debentures/unsecured notes</i> | <i>Other means</i> | <i>Related corporations</i> | <i>Banks</i> | <i>Other</i> | <i>Non-residents</i> | <i>Total (used and unused)</i> | <i>Banks</i> | <i>Other</i> |
| 1999 | | | | | | | | | | | | | |
| October | 2,619.7 | 3,585.2 | 3,406.8 | - | 1,247.3 | 2,265.0 | 403.2 | 3,230.9 | 195.0 | 219.5 | 362.1 | 362.1 | - |
| November | 2,630.1 | 3,650.8 | 3,013.6 | - | 1,209.7 | 2,613.5 | 369.7 | 3,362.3 | 184.4 | 269.5 | 362.1 | 362.1 | - |
| December | 2,754.0 | 3,625.3 | 3,229.6 | - | 1,024.3 | 1,357.5 | 369.7 | 4,479.3 | 85.4 | 198.9 | 362.1 | 362.1 | - |
| 2000 | | | | | | | | | | | | | |
| January | 3,148.7 | 2,764.8 | 3,147.1 | - | 1,246.5 | 2,550.9 | 320.2 | 4,475.1 | 138.0 | 262.4 | 362.1 | 362.1 | - |
| February | 3,014.6 | 3,308.3 | 3,180.7 | - | 1,720.1 | 2,860.2 | 267.7 | 4,479.6 | 173.0 | 236.3 | 362.1 | 362.1 | - |
| March | 2,855.6 | 3,972.1 | 3,565.2 | - | 1,575.7 | 2,051.3 | 241.5 | 4,471.1 | 83.7 | 232.2 | 362.1 | 362.1 | - |
| April | 2,842.9 | 3,056.8 | 2,909.3 | n.p. | 1,466.4 | 2,639.1 | 297.7 | 4,475.2 | 104.9 | 327.3 | 389.2 | 389.2 | - |
| May | 2,833.5 | 3,764.8 | 3,500.2 | - | 1,655.4 | 3,396.8 | 261.0 | 4,472.7 | 111.8 | 356.7 | 389.2 | 389.2 | - |
| June | 2,812.9 | 4,282.7 | 3,837.9 | - | 1,722.8 | 2,499.4 | 215.0 | 4,392.3 | 137.0 | 247.8 | 393.7 | 393.7 | - |
| July | 2,812.1 | 3,490.4 | 3,342.8 | 36.0 | 1,823.4 | 2,986.4 | 249.1 | 4,349.7 | 181.6 | 312.8 | 393.7 | 393.7 | - |
| August | 2,449.4 | 4,288.8 | 3,556.4 | - | 1,812.6 | 3,202.3 | 687.4 | 4,441.9 | 195.9 | 304.7 | 393.7 | 393.7 | - |
| September | 2,627.7 | 3,896.4 | 3,171.3 | - | 1,855.5 | 2,685.2 | 358.3 | 4,442.5 | 166.7 | 320.9 | 393.7 | 393.7 | - |
| October | 1,809.8 | 4,122.7 | 3,331.3 | - | 1,650.6 | 3,083.3 | 346.7 | 4,753.2 | 172.5 | 371.3 | 444.2 | 444.2 | - |
| November | 2,492.6 | 4,574.4 | 3,330.2 | - | 1,872.1 | 2,995.8 | 356.6 | 4,743.6 | 397.9 | 388.3 | 444.2 | 444.2 | - |
| December | 2,865.8 | 4,666.6 | 3,336.7 | - | 1,836.2 | 2,966.8 | 314.9 | 4,770.7 | 755.0 | 342.9 | 431.0 | 431.0 | - |

(a) Excludes related corporations

(b) Excludes related corporations and banks

TABLE 18. FINANCE COMPANIES : SELECTED LIABILITIES
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | Paid up capital | Debentures and unsecured notes | By the acceptance of bills of exchange | By the issue of promissory notes | Borrowings from residents | | Banks | | | Borrowings from non-residents | Liabilities arising from acceptance of bills of exchange under accommodation facilities |
|-------------|-----------------|--------------------------------|--|----------------------------------|---------------------------|---------|---------------------------------|---------|---------|-------------------------------|---|
| | | | | | Registered under FCA | Other | Bank accepted bills of exchange | Other | Other | | |
| 1999 | | | | | | | | | | | |
| October | 1,009.2 | 15,774.0 | - | 2,666.0 | 1,370.9 | 4,390.2 | 32.5 | 9,072.4 | 1,474.2 | 4,641.5 | - |
| November | 1,009.2 | 15,780.2 | - | 3,367.5 | 1,394.2 | 4,467.6 | 37.0 | 8,783.8 | 1,674.2 | 4,342.9 | - |
| December | 956.3 | 15,753.7 | - | 2,891.7 | 1,433.0 | 4,154.0 | 80.9 | 7,851.8 | 1,718.6 | 4,528.8 | - |
| 2000 | | | | | | | | | | | |
| January | 985.7 | 15,753.6 | - | 2,736.5 | 1,444.9 | 4,724.7 | 32.9 | 7,909.2 | 1,675.8 | 4,284.3 | - |
| February | 985.7 | 15,799.1 | - | 2,742.9 | 1,447.7 | 2,979.3 | 32.5 | 8,002.5 | 1,701.9 | 4,384.0 | - |
| March | 985.7 | 15,844.8 | - | 2,706.6 | 1,462.4 | 2,951.3 | 89.3 | 8,993.6 | 1,732.9 | 4,346.8 | - |
| April | 1,041.6 | 15,817.1 | - | 2,773.4 | 1,464.1 | 2,909.6 | 91.7 | 9,386.5 | 1,729.0 | 4,248.3 | - |
| May | 1,041.6 | 15,707.7 | - | 2,866.4 | 1,455.9 | 2,777.6 | 98.3 | 9,477.7 | 1,742.5 | 4,219.1 | - |
| June | 1,041.6 | 15,564.9 | - | 2,844.0 | 1,498.1 | 3,172.0 | 149.7 | 9,643.5 | 1,536.8 | 4,524.2 | - |
| July | 1,041.6 | 15,888.6 | - | 2,835.9 | 1,490.9 | 3,157.2 | 111.9 | 9,105.3 | 1,682.5 | 4,474.4 | - |
| August | 1,041.6 | 15,959.1 | - | 3,076.8 | 1,486.1 | 3,293.5 | 142.4 | 8,885.6 | 1,777.1 | 4,449.1 | - |
| September | 1,041.6 | 15,986.6 | - | 3,032.6 | 1,514.5 | 3,423.9 | 130.8 | 8,574.8 | 1,684.7 | 4,688.9 | - |
| October | 1,012.2 | 16,260.2 | - | 3,231.4 | 1,522.5 | 3,506.7 | 121.9 | 8,885.7 | 1,704.2 | 4,592.6 | - |
| November | 1,012.2 | 16,124.0 | - | 3,073.1 | 1,526.7 | 3,809.7 | 41.9 | 9,099.8 | 1,652.9 | 4,663.3 | - |
| December | 1,012.2 | 16,297.7 | - | 2,631.5 | 1,541.6 | 4,580.1 | 51.7 | 9,208.7 | 1,529.4 | 4,445.2 | - |

TABLE 19. FINANCE COMPANIES : ASSETS
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <u>Cash and bank deposits</u> | | | <u>Other placements and deposits</u> | | | | <u>Bills of exchange purchased and held(a)</u> | | | <u>Promissory notes purchased and held</u> | | | |
|-------------|------------------------------------|------------------------------|---|--------------------------------------|-------|--|-------|--|--------------------|-----------------------------------|--|--------------------|-----------------------------------|-------|
| | Negotiable certificates of deposit | Cash and other bank deposits | Placements with authorised dealers in the short term money market | <u>Related corporations</u> | | <u>Other corporations registered under FCA</u> | | Other businesses | Public authorities | Corporations registered under FCA | Other | Public authorities | Corporations registered under FCA | Other |
| | | | | Registered under FCA | Other | Finance companies | Other | | | | | | | |
| 1999 | | | | | | | | | | | | | | |
| October | - | 252.3 | - | 3.5 | 45.3 | - | 7.4 | 15.0 | - | - | 4.4 | - | - | - |
| November | - | 304.3 | - | 0.2 | 45.2 | - | 3.4 | 11.6 | - | - | - | - | - | - |
| December | - | 188.0 | - | 2.6 | 45.5 | - | 9.3 | 17.0 | - | - | - | - | - | - |
| 2000 | | | | | | | | | | | | | | |
| January | - | 233.0 | - | 15.4 | 45.0 | - | 6.6 | 17.8 | - | - | - | - | - | - |
| February | - | 329.7 | - | 15.4 | 45.3 | - | 8.0 | 19.8 | - | - | 3.6 | - | - | - |
| March | 3.9 | 370.2 | - | 15.4 | 45.5 | - | 6.1 | 19.7 | - | - | - | - | - | - |
| April | 4.7 | 444.9 | - | 15.4 | 45.0 | - | 7.6 | 26.7 | - | - | - | - | - | - |
| May | 1.1 | 436.2 | - | - | 45.3 | - | 6.8 | 16.4 | - | - | - | - | - | - |
| June | n.p. | 297.8 | - | - | 45.5 | - | 3.4 | n.p. | - | - | - | - | - | - |
| July | n.p. | 381.6 | - | - | 45.0 | - | 3.7 | n.p. | - | - | - | - | - | - |
| August | 4.1 | 270.3 | - | - | 45.3 | - | 3.0 | 16.1 | - | - | - | - | - | - |
| September | - | 294.4 | - | - | 45.6 | - | 4.8 | 21.7 | - | - | - | - | - | - |
| October | - | 277.2 | - | - | 45.0 | - | 6.6 | 15.8 | - | - | - | - | - | - |
| November | - | 217.5 | - | - | 45.3 | - | 8.0 | 14.7 | - | - | - | - | - | - |
| December | - | 448.2 | - | - | 45.6 | - | 10.7 | 15.6 | - | - | - | - | - | - |

| Month | <u>Other government and public authority securities</u> | | | <u>Other securities</u> | | | | <u>Finance lease receivables</u> | | Operating leases on goods |
|-------------|---|--|-------|-----------------------------|-------|-------------------------|-------|----------------------------------|---------|---------------------------|
| | Treasury notes | Other Commonwealth Government securities | Other | <u>Related corporations</u> | | <u>Other businesses</u> | | Leveraged lease | Other | |
| | | | | Shares | Other | Shares | Other | | | |
| 1999 | | | | | | | | | | |
| October | - | - | - | 303.1 | n.r. | 20.1 | - | 1.5 | 8,488.8 | 1,484.1 |
| November | - | - | - | 303.1 | n.r. | 18.8 | 70.9 | 1.5 | 8,424.4 | 1,486.1 |
| December | - | - | - | 270.6 | n.r. | 7.6 | 133.8 | 1.5 | 8,321.7 | 1,482.3 |
| 2000 | | | | | | | | | | |
| January | - | - | - | 272.6 | - | 10.2 | 84.1 | 1.7 | 8,318.4 | 1,485.2 |
| February | - | - | - | 272.6 | - | 10.0 | - | 1.7 | 8,151.1 | 1,467.1 |
| March | - | - | - | 326.8 | - | 7.3 | - | 1.5 | 7,891.1 | 1,471.6 |
| April | - | - | - | 326.8 | - | 8.0 | 303.5 | 1.5 | 7,787.9 | 1,455.6 |
| May | - | - | - | 326.8 | - | 8.7 | 329.2 | 1.5 | 7,657.4 | 1,446.9 |
| June | - | - | - | 326.9 | - | 8.7 | 408.0 | 1.2 | 7,420.5 | 1,436.4 |
| July | - | - | - | 327.5 | - | 7.1 | 54.5 | 1.3 | 7,349.2 | 1,417.3 |
| August | - | - | - | 326.9 | - | 6.5 | 193.9 | 1.3 | 7,070.3 | 1,413.9 |
| September | - | - | - | 327.7 | - | 7.9 | 273.3 | 1.3 | 7,015.3 | 1,422.8 |
| October | - | - | - | 327.7 | - | 5.1 | 292.0 | 1.0 | 6,926.2 | 1,406.7 |
| November | - | - | - | 327.7 | - | 5.1 | 511.0 | 1.4 | 6,846.0 | 1,388.6 |
| December | - | - | - | 327.7 | - | 4.5 | 425.4 | 1.4 | 6,775.0 | 1,482.1 |

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations

TABLE 19. FINANCE COMPANIES : ASSETS
AUSTRALIA - continued
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <i>Related corporations</i> | | | <i>Other corporations registered under FCA</i> | <i>Loan outstandings(a)</i> | | <i>Other loans and advances</i> | | | |
|-------------|-----------------------------|---|--------------|--|-------------------------------|--------------|---|--------------------------|------------------|--------------|
| | <i>Registered under FCA</i> | <i>Other</i> | | | <i>Owner occupied housing</i> | <i>Other</i> | <i>For the development of real estate</i> | <i>Wholesale finance</i> | <i>Factoring</i> | <i>Other</i> |
| | | <i>For the development of real estate</i> | <i>Other</i> | | | | | | | |
| 1999 | | | | | | | | | | |
| October | 2,918.0 | - | 2,276.3 | - | 102.8 | 11,708.1 | 209.6 | 3,474.0 | 235.4 | 11,273.4 |
| November | 2,891.0 | - | 2,328.1 | - | 237.5 | 11,957.9 | 202.4 | 3,367.2 | 237.1 | 11,436.5 |
| December | 2,873.6 | - | 2,123.2 | - | 244.5 | 11,775.5 | 192.6 | 3,073.1 | 253.9 | 11,631.7 |
| 2000 | | | | | | | | | | |
| January | 2,877.5 | - | 2,380.8 | - | 249.6 | 12,022.2 | 191.2 | 2,947.7 | 232.1 | 11,529.5 |
| February | 1,093.1 | - | 2,221.1 | - | 275.3 | 12,318.2 | 184.0 | 3,090.9 | 220.7 | 11,606.7 |
| March | 1,126.1 | - | 2,183.6 | - | 280.1 | 12,198.1 | 186.8 | 3,125.8 | 138.3 | 11,741.2 |
| April | 1,091.8 | - | 2,262.6 | - | 284.7 | 12,213.8 | 188.0 | 3,177.2 | 146.5 | 11,816.8 |
| May | 1,076.6 | - | 2,323.5 | - | 288.2 | 12,050.0 | 181.2 | 3,301.9 | 143.5 | 12,017.3 |
| June | 1,149.2 | - | 2,368.9 | - | 294.2 | 12,307.8 | 186.1 | 3,478.0 | 145.4 | 12,369.6 |
| July | 1,112.4 | - | 2,471.2 | - | 300.5 | 12,360.6 | 188.6 | 3,523.0 | 151.1 | 12,376.7 |
| August | 1,137.9 | - | 2,465.8 | - | 307.7 | 12,559.8 | 171.8 | 3,843.1 | 153.2 | 12,403.6 |
| September | 1,199.9 | - | 2,098.7 | - | 315.1 | 12,714.2 | 170.9 | 3,742.3 | 201.9 | 12,443.5 |
| October | 1,240.2 | - | 2,175.4 | - | 322.6 | 12,925.9 | 171.9 | 3,804.9 | 181.8 | 12,420.1 |
| November | 1,178.6 | - | 2,146.2 | - | 332.0 | 13,167.2 | 171.7 | 3,781.0 | 157.7 | 12,438.8 |
| December | 1,156.0 | - | 2,456.9 | - | 341.9 | 13,234.0 | 173.2 | 3,663.2 | 173.7 | 12,275.7 |

| Month | <i>Land trading stock</i> | | <i>Development commended/completed</i> | <i>Clients' commitments arising from acceptance of bills of exchange under accommodation facilities</i> | <i>Other assets in Australia</i> | <i>Overseas assets</i> | <i>Total assets</i> |
|-------------|---------------------------|------|--|---|----------------------------------|------------------------|---------------------|
| | <i>Undeveloped</i> | | | | | | |
| 1999 | | | | | | | |
| October | - | 45.7 | - | - | 1,870.0 | 77.7 | 44,831.7 |
| November | - | 45.7 | - | - | 1,929.8 | 62.0 | 45,380.0 |
| December | - | 45.7 | - | - | 1,812.6 | 70.6 | 44,576.8 |
| 2000 | | | | | | | |
| January | - | 45.7 | - | - | 1,961.2 | 63.3 | 44,990.8 |
| February | - | 45.7 | - | - | 1,856.0 | 56.1 | 43,292.1 |
| March | - | 45.7 | - | - | 1,963.6 | 116.5 | 43,264.8 |
| April | - | 45.7 | - | - | 2,049.1 | 82.0 | 43,785.7 |
| May | - | 45.7 | - | - | 2,030.1 | 75.4 | 43,809.7 |
| June | - | 45.7 | - | - | 1,861.5 | 96.8 | 44,272.4 |
| July | - | 45.7 | - | - | 1,786.0 | 71.6 | 43,994.7 |
| August | - | 45.7 | - | - | 1,644.4 | 118.7 | 44,203.2 |
| September | - | 45.7 | - | - | 1,854.6 | 82.1 | 44,283.6 |
| October | - | 45.7 | - | - | 1,922.1 | 279.2 | 44,793.1 |
| November | - | 45.7 | - | - | 1,987.8 | 93.8 | 44,866.1 |
| December | - | 45.7 | - | - | 1,981.2 | 116.6 | 45,154.3 |

(a) Includes holdings of bills of exchange that have been drawn by reporting corporations and loans that have been refinanced by the sale of bills of exchange accepted by reporting corporations

**TABLE 20. FINANCE COMPANIES : INTEREST RATES
AUSTRALIA
(Source: Reserve Bank of Australia)
(per cent)**

| Month | <i>Borrowing rates on funds received by term to maturity (a)(b)</i> | | <i>Lending rates(c)</i> | | | |
|-------------|---|---|--|---|--|--|
| | <i>At call and up to 24 hours</i> | <i>Over 24 hours and up to 3 months</i> | <i>Unsecured fixed personal loans for household and personal goods</i> | <i>Secured housing finance to individuals for owner-occupation(d)</i> | <i>Lease finance for new cars and station wagons</i> | <i>Term loans to commercial borrowers secured by first mortgage(e)</i> |
| 1999 | | | | | | |
| October | - | 5.1 | 15.1 | 9.5 | 8.0 | 7.5 |
| November | - | 4.9 | 15.1 | 9.0 | 8.2 | 7.5 |
| December | - | 5.7 | 15.1 | 9.1 | 7.9 | 7.3 |
| 2000 | | | | | | |
| January | 5.1 | 5.5 | 15.1 | 9.1 | 8.0 | 7.2 |
| February | - | 5.7 | 15.1 | 9.2 | 8.2 | 7.2 |
| March | 6.2 | 5.9 | 15.1 | 9.2 | 9.0 | 7.3 |
| April | 5.8 | 6.1 | 14.9 | 9.2 | 8.1 | 7.3 |
| May | 6.1 | n.p. | 14.6 | 9.3 | 8.2 | 7.5 |
| June | 6.1 | 6.4 | 12.0 | 9.3 | 8.2 | 7.3 |
| July | 6.1 | 6.3 | 14.3 | 9.3 | 8.6 | 7.3 |
| August | 6.4 | 6.5 | 14.4 | 9.5 | 8.4 | 7.4 |
| September | - | n.p. | 14.4 | 9.5 | 8.3 | 7.5 |
| October | 6.5 | n.p. | 14.4 | 9.5 | 8.3 | 7.5 |
| November | - | n.p. | 14.4 | 9.5 | 8.9 | 7.5 |
| December | - | n.p. | 14.4 | 9.4 | 8.4 | 7.5 |

(a) Weighted average applicable to second last working day of period.

(b) Excludes borrowings by debentures and unsecured notes, and borrowings from related corporations, banks and non-residents.

(c) Average nominal rate per annum, not weighted

(d) Excludes interest only loans

(e) Excludes loans to related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
New South Wales
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|---------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 3,205.0 | 22.5 | 3,653.5 | 4,818.7 |
| November | 3,182.1 | 82.7 | 3,755.4 | 4,821.8 |
| December | 3,154.0 | 88.1 | 3,677.4 | 4,823.6 |
| 2000 | | | | |
| January | 3,118.9 | 88.7 | 3,780.9 | 4,772.5 |
| February | 3,057.3 | 110.5 | 3,906.8 | 4,839.2 |
| March | 3,002.1 | 111.1 | 3,853.9 | 4,830.5 |
| April | 2,957.5 | 112.0 | 3,861.4 | 4,857.8 |
| May | 2,908.0 | 113.2 | 3,892.8 | 4,936.8 |
| June | 2,802.0 | 115.0 | 3,983.5 | 5,118.8 |
| July | 2,816.7 | 116.7 | 4,011.1 | 5,105.2 |
| August | 2,707.5 | 118.2 | 4,087.5 | 5,336.2 |
| September | 2,658.9 | 120.1 | 4,137.0 | 5,360.9 |
| October | 2,618.6 | 122.7 | 4,211.7 | 5,387.5 |
| November | 2,566.6 | 125.3 | 4,300.2 | 5,395.1 |
| December | 2,526.3 | 112.7 | 4,314.6 | 5,309.3 |

(a) Excludes leveraged lease receivables

(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
Victoria
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|---------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 1,595.1 | 9.7 | 2,944.7 | 3,669.1 |
| November | 1,591.0 | 43.7 | 3,011.7 | 3,695.7 |
| December | 1,578.3 | 44.0 | 2,965.3 | 3,665.8 |
| 2000 | | | | |
| January | 1,569.4 | 45.8 | 3,025.4 | 3,575.2 |
| February | 1,545.4 | 47.8 | 3,103.1 | 3,677.1 |
| March | 1,519.1 | 49.6 | 3,067.5 | 3,697.3 |
| April | 1,501.9 | 51.2 | 3,067.3 | 3,724.7 |
| May | 1,477.3 | 52.7 | 2,959.7 | 3,811.7 |
| June | 1,424.1 | 55.0 | 3,017.5 | 4,000.9 |
| July | 1,412.8 | 57.6 | 3,030.9 | 4,043.5 |
| August | 1,363.0 | 60.2 | 3,086.4 | 4,147.8 |
| September | 1,372.8 | 63.1 | 3,134.3 | 4,043.4 |
| October | 1,367.1 | 65.9 | 3,192.9 | 4,058.1 |
| November | 1,362.5 | 68.9 | 3,262.2 | 4,021.6 |
| December | 1,358.2 | 85.9 | 3,282.9 | 3,940.5 |

(a) Excludes leveraged lease receivables

(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
Queensland
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|---------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 2,536.1 | 24.6 | 2,355.9 | 2,945.9 |
| November | 2,506.1 | 58.5 | 2,400.9 | 2,932.3 |
| December | 2,448.1 | 57.5 | 2,374.2 | 2,881.4 |
| 2000 | | | | |
| January | 2,433.2 | 59.6 | 2,431.2 | 2,838.4 |
| February | 2,394.5 | 61.1 | 2,492.6 | 2,898.2 |
| March | 2,346.6 | 61.9 | 2,498.8 | 2,938.4 |
| April | 2,319.4 | 63.5 | 2,518.5 | 2,989.5 |
| May | 2,278.7 | 64.6 | 2,528.2 | 3,057.7 |
| June | 2,201.6 | 65.9 | 2,612.9 | 3,168.0 |
| July | 2,164.8 | 68.1 | 2,632.0 | 3,183.5 |
| August | 2,055.2 | 70.6 | 2,682.4 | 3,150.9 |
| September | 2,024.1 | 72.4 | 2,723.2 | 3,184.9 |
| October | 1,973.1 | 74.5 | 2,773.6 | 3,158.3 |
| November | 1,941.1 | 77.4 | 2,826.5 | 3,152.4 |
| December | 1,920.8 | 63.1 | 2,846.6 | 3,089.1 |

(a) Excludes leveraged lease receivables

(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
South Australia
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|-------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 326.4 | 5.0 | 771.8 | 1,322.3 |
| November | 312.0 | 10.0 | 784.9 | 1,328.9 |
| December | 307.8 | 10.3 | 777.9 | 1,314.4 |
| 2000 | | | | |
| January | 299.0 | 10.4 | 783.4 | 1,293.8 |
| February | 291.8 | 10.7 | 788.7 | 1,299.7 |
| March | 283.7 | 11.2 | 778.3 | 1,326.5 |
| April | 280.3 | 11.4 | 776.0 | 1,319.3 |
| May | 274.7 | 11.6 | 738.0 | 1,344.3 |
| June | 263.9 | 11.7 | 748.3 | 1,342.8 |
| July | 260.5 | 12.1 | 747.0 | 1,350.8 |
| August | 243.5 | 12.6 | 750.8 | 1,353.4 |
| September | 242.6 | 13.1 | 756.4 | 1,346.8 |
| October | 243.4 | 13.5 | 762.8 | 1,338.0 |
| November | 239.7 | 14.0 | 774.6 | 1,327.6 |
| December | 237.4 | 19.8 | 777.4 | 1,309.2 |

(a) Excludes leveraged lease receivables

(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
Western Australia
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|---------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 530.7 | 35.3 | 1,456.7 | 1,944.8 |
| November | 537.0 | 36.9 | 1,471.6 | 1,962.4 |
| December | 531.9 | 37.7 | 1,460.6 | 1,953.9 |
| 2000 | | | | |
| January | 521.5 | 38.1 | 1,468.0 | 1,919.2 |
| February | 507.3 | 38.2 | 1,479.8 | 1,903.4 |
| March | 503.1 | 39.3 | 1,461.0 | 1,904.4 |
| April | 494.8 | 39.7 | 1,451.6 | 1,937.1 |
| May | 486.2 | 39.2 | 1,410.4 | 1,977.4 |
| June | 465.8 | 39.5 | 1,414.8 | 2,023.7 |
| July | 460.5 | 38.7 | 1,409.4 | 2,030.8 |
| August | 452.8 | 38.9 | 1,412.6 | 2,056.4 |
| September | 444.9 | 39.1 | 1,417.9 | 2,098.2 |
| October | 438.2 | 38.9 | 1,431.2 | 2,105.4 |
| November | 437.4 | 39.1 | 1,441.6 | 2,110.7 |
| December | 433.6 | 50.6 | 1,446.8 | 2,091.8 |

(a) Excludes leveraged lease receivables

(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
Tasmania
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|-------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 37.8 | 2.2 | 211.2 | 295.8 |
| November | 38.1 | 2.2 | 213.8 | 296.7 |
| December | 38.2 | 3.0 | 213.8 | 302.9 |
| 2000 | | | | |
| January | 37.8 | 3.0 | 219.6 | 297.3 |
| February | 37.0 | 3.1 | 224.3 | 286.0 |
| March | 35.8 | 3.1 | 223.6 | 295.0 |
| April | 35.0 | 3.1 | 225.0 | 297.1 |
| May | 34.2 | 3.1 | 217.2 | 302.4 |
| June | 33.2 | 3.1 | 223.4 | 303.0 |
| July | 32.5 | 3.2 | 225.2 | 305.6 |
| August | 30.6 | 3.2 | 229.7 | 310.9 |
| September | 29.8 | 3.3 | 233.6 | 308.7 |
| October | 29.4 | 3.4 | 236.8 | 308.4 |
| November | 28.9 | 3.4 | 240.3 | 316.7 |
| December | 28.1 | 2.1 | 242.9 | 319.6 |

(a) Excludes leveraged lease receivables

(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
Northern Territory
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|-------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 67.7 | - | 167.0 | 146.7 |
| November | 66.8 | - | 167.0 | 152.4 |
| December | 65.4 | 0.4 | 165.3 | 152.4 |
| 2000 | | | | |
| January | 64.1 | 0.4 | 167.2 | 145.8 |
| February | 62.9 | 0.4 | 168.6 | 138.6 |
| March | 61.8 | 0.4 | 166.1 | 137.7 |
| April | 61.2 | 0.5 | 166.6 | 137.9 |
| May | 60.1 | 0.5 | 170.9 | 140.5 |
| June | 59.1 | 0.5 | 172.2 | 142.0 |
| July | 57.8 | 0.5 | 171.5 | 142.6 |
| August | 55.7 | 0.6 | 174.2 | 137.7 |
| September | 55.1 | 0.6 | 174.4 | 133.6 |
| October | 54.1 | 0.7 | 177.5 | 138.4 |
| November | 53.3 | 0.7 | 179.9 | 136.5 |
| December | 52.0 | - | 181.2 | 136.0 |

(a) Excludes leveraged lease receivables
(b) Excludes related corporations

TABLE 21. FINANCE COMPANIES : STATE DISSECTION OF FINANCE LEASE RECEIVABLES AND LOAN OUTSTANDINGS
Australian Capital Territory
(Source: Reserve Bank of Australia)
(\$ million)

| Month | Finance lease receivables (a) | Loan outstandings | | Other loans and advances (b) |
|-------------|-------------------------------|-------------------|-------|------------------------------|
| | | Individuals | | |
| | | Housing | Other | |
| 1999 | | | | |
| October | 190.1 | 3.5 | 147.4 | 49.1 |
| November | 191.2 | 3.3 | 152.6 | 52.9 |
| December | 198.1 | 3.6 | 141.0 | 57.1 |
| 2000 | | | | |
| January | 274.5 | 3.6 | 146.5 | 58.3 |
| February | 255.0 | 3.6 | 154.3 | 60.1 |
| March | 138.9 | 3.5 | 148.9 | 62.5 |
| April | 137.7 | 3.4 | 147.4 | 65.0 |
| May | 138.2 | 3.4 | 132.8 | 73.1 |
| June | 170.8 | 3.4 | 135.1 | 79.9 |
| July | 143.6 | 3.4 | 133.6 | 77.5 |
| August | 161.9 | 3.3 | 136.2 | 78.4 |
| September | 187.0 | 3.3 | 137.4 | 82.3 |
| October | 202.3 | 3.0 | 139.5 | 84.7 |
| November | 216.6 | 3.0 | 142.0 | 88.7 |
| December | 218.6 | 7.7 | 141.6 | 90.3 |

(a) Excludes leveraged lease receivables
(b) Excludes related corporations

TABLE 22. FINANCE COMPANIES : MATURITY DISSECTION OF BORROWINGS FROM RESIDENTS(a)
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)

| Quarter | <i>Borrowings by period of notice for withdrawal, or remaining period to maturity where a maturity date is specified</i> | | | | | | Over 5 years | Total |
|-------------|--|---|---|--|---|-------|-----------------|-------|
| | <i>At call and up to 24 hours</i> | <i>Over 24 hours and up to 3 months</i> | <i>Over 3 months and up to 1 year</i> | <i>Over 1 year and up to 2 years</i> | <i>Over 2 years and up to 5 years</i> | | | |
| 1999 | | | | | | | | |
| September | 2,764.2 | 8,499.7 | 4,526.6 | 3,449.6 | 2,571.0 | 101.1 | 21,912.2 | |
| December | 3,548.6 | 6,762.7 | 4,029.2 | 3,558.2 | 2,347.8 | 117.4 | 20,364.0 | |
| 2000 | | | | | | | | |
| March | 2,315.6 | 8,024.9 | 3,951.1 | 3,483.2 | 2,406.7 | 102.9 | 20,284.3 | |
| June | 2,918.4 | 7,299.2 | 3,993.8 | 3,419.2 | 2,215.8 | 99.3 | 19,945.7 | |
| September | 3,546.9 | 6,710.3 | 5,119.9 | 3,065.4 | 2,160.0 | 101.5 | 20,703.9 | |
| December | 3,598.5 | 7,000.9 | 4,724.4 | 2,948.3 | 2,079.9 | 106.7 | 20,458.6 | |

(a) Excludes related corporations and banks

TABLE 23. FINANCE COMPANIES : MATURITY DISSECTION OF SELECTED ASSETS
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)

| Quarter | <i>Finance lease receivables(a) and loan outstandings(b) by remaining period to maturity</i> | | | | Over 5 years | Total |
|-------------|--|--|---|-------|-----------------|-------|
| | <i>Up to 1 year</i> | <i>Over 1 year and up to 2 years</i> | <i>Over 2 years and up to 5 years</i> | | | |
| 1999 | | | | | | |
| September | 13,873.2 | 6,128.2 | 14,756.2 | 454.1 | 35,211.7 | |
| December | 13,726.6 | 6,458.4 | 14,773.0 | 536.4 | 35,494.5 | |
| 2000 | | | | | | |
| March | 13,203.9 | 6,851.2 | 14,909.1 | 598.7 | 35,562.9 | |
| June | 13,661.9 | 6,934.3 | 15,110.4 | 496.2 | 36,202.9 | |
| September | 12,739.3 | 7,691.6 | 15,656.0 | 517.6 | 36,604.5 | |
| December | 14,032.1 | 7,028.8 | 15,039.5 | 537.8 | 36,638.2 | |

(a) Includes leveraged lease receivables.

(b) Excludes related corporations.

TABLE 28. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION : FINANCIAL OPERATIONS
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <i>Lending operations with residents(a)</i> | | | <i>Gross funds raised from residents during period</i> | | | <i>Unused borrowing lines and standby facilities available at end of period</i> | | | <i>Bill (acceptance/endorsement) lines available at end of period</i> | | | |
|-------------|---|--|--|--|--|--------------------|---|--------------|--------------|---|--------------------------------|--------------|--------------|
| | <i>Commitments unused at end of period</i> | <i>Loans advanced and book debts purchased during period (c)</i> | <i>Payments received during period (c)</i> | <i>Borrowings by(b)</i> | | | <i>Residents</i> | | | <i>Unused</i> | | | |
| | | | | <i>Share issues and calls</i> | <i>Issue of debentures/unsecured notes</i> | <i>Other means</i> | <i>Related corporations</i> | <i>Banks</i> | <i>Other</i> | <i>Non-residents</i> | <i>Total (used and unused)</i> | <i>Banks</i> | <i>Other</i> |
| 1999 | | | | | | | | | | | | | |
| October | 633.0 | 1,950.9 | 1,866.8 | 0.8 | 8.8 | 97.0 | 440.9 | 815.9 | 1,084.3 | 162.3 | 674.6 | 85.2 | 404.4 |
| November | 706.8 | 2,054.4 | 2,046.8 | 13.5 | 9.0 | 86.8 | 830.2 | 772.7 | 1,080.5 | 162.3 | 678.9 | 94.2 | 408.7 |
| December | 660.4 | 1,884.9 | 1,579.4 | 0.7 | 4.1 | 110.9 | 714.6 | 758.3 | 1,022.0 | 155.1 | 622.8 | 85.8 | 382.8 |
| 2000 | | | | | | | | | | | | | |
| January | 688.7 | 1,347.3 | 1,441.4 | 29.4 | 6.3 | 36.7 | 849.2 | 815.9 | 1,409.4 | 155.1 | 631.9 | 81.0 | 391.9 |
| February | 278.3 | 1,300.3 | 1,198.0 | - | 8.0 | 76.6 | 835.7 | 846.5 | 1,369.1 | 155.1 | 407.9 | 85.8 | 162.9 |
| March | 212.7 | 1,382.3 | 1,162.8 | - | 12.4 | 47.7 | 803.7 | 883.9 | 1,379.6 | 155.1 | 400.3 | 85.8 | 165.3 |
| April | 211.1 | 1,455.4 | 1,293.1 | - | 8.1 | 76.7 | 677.1 | 852.4 | 1,366.0 | 155.1 | 424.5 | 85.8 | 169.5 |
| May | 197.5 | 1,636.7 | 1,404.2 | 10.4 | 11.7 | 161.6 | 608.0 | 807.9 | 1,379.0 | 234.0 | 315.3 | 85.8 | 57.3 |
| June | 366.4 | 2,497.9 | 1,945.1 | - | 10.0 | 416.8 | 446.2 | 839.1 | 1,319.0 | 165.0 | 455.2 | 115.8 | 167.2 |
| July | 423.6 | 2,523.7 | 2,298.0 | - | 10.0 | 226.5 | 443.4 | 942.3 | 1,176.0 | 116.0 | 459.8 | 112.3 | 171.8 |
| August | 421.3 | 2,742.5 | 2,521.4 | n.p. | 9.8 | 92.5 | 337.4 | 912.9 | 1,313.0 | 180.0 | 547.2 | 124.6 | 174.2 |
| September | 349.9 | 2,185.7 | 1,985.3 | 0.5 | 10.0 | 57.2 | 469.4 | 855.0 | 1,332.0 | 267.0 | 547.2 | 110.0 | 174.2 |
| October | 317.4 | 1,243.3 | 935.0 | n.p. | 13.2 | 98.3 | 454.5 | 833.2 | 1,291.0 | 208.0 | 567.6 | 127.3 | 194.6 |
| November | 320.7 | 1,268.8 | 1,000.6 | 0.5 | 9.8 | 40.2 | 679.3 | 800.9 | 1,284.0 | 209.0 | 564.6 | 127.9 | 191.6 |
| December | 307.3 | 1,416.9 | 1,022.7 | 0.9 | 10.0 | 363.1 | 661.8 | 838.0 | 1,279.9 | 209.0 | 558.5 | 196.8 | 180.5 |

(a) Excludes related corporations

(b) Excludes related corporations and banks

(c) There is a break in series at October 2000 due to revisions to data due to changes in the reporting by one respondent.

TABLE 29. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION : SELECTED LIABILITIES
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | Paid up capital | Borrowings from residents | | | | | Banks | | | Borrowings from non-residents | Liabilities arising from acceptance of bills of exchange under accommodation facilities |
|-------------|-----------------|--------------------------------|--|----------------------------------|----------------------|---------|---------------------------------|---------|---------|-------------------------------|---|
| | | Debentures and unsecured notes | By the acceptance of bills of exchange | By the issue of promissory notes | Registered under FCA | Other | Bank accepted bills of exchange | Other | Other | | |
| 1999 | | | | | | | | | | | |
| October | 1,123.1 | 213.8 | - | 626.0 | 4,080.9 | 1,771.1 | 226.4 | 1,251.7 | 4,389.3 | 3,751.4 | - |
| November | 1,136.5 | 212.5 | - | 663.0 | 4,180.1 | 2,549.3 | 253.5 | 1,177.0 | 3,511.3 | 3,745.5 | - |
| December | 1,030.2 | 160.5 | - | 698.0 | 4,245.1 | 2,500.7 | 224.0 | 1,072.6 | 3,414.5 | 3,921.6 | - |
| 2000 | | | | | | | | | | | |
| January | 1,061.1 | 160.9 | - | 593.0 | 4,243.1 | 2,401.4 | 203.1 | 1,162.2 | 3,076.5 | 4,059.0 | - |
| February | 1,060.7 | 161.5 | - | 629.0 | 4,292.4 | 2,345.0 | 197.6 | 1,138.7 | 3,025.8 | 4,105.5 | - |
| March | 1,060.9 | 165.8 | - | 619.0 | 4,517.0 | 2,357.9 | 195.7 | 1,096.1 | 2,958.9 | 4,277.2 | - |
| April | 1,060.9 | 167.1 | - | 641.0 | 4,667.9 | 2,341.1 | 191.5 | 1,139.9 | 2,986.6 | 4,321.4 | - |
| May | 1,072.6 | 170.4 | - | 660.0 | 4,764.6 | 2,393.4 | 189.4 | 1,245.5 | 3,085.5 | 4,353.6 | - |
| June | 1,072.6 | 169.7 | - | 708.0 | 4,843.2 | 2,545.0 | 187.7 | 1,555.7 | 3,348.8 | 4,041.0 | - |
| July | 1,105.7 | 172.8 | - | 650.0 | 4,847.1 | 2,491.7 | 239.0 | 1,561.9 | 3,503.9 | 4,066.7 | - |
| August | 1,105.9 | 175.3 | - | 624.3 | 5,068.0 | 2,520.1 | 264.4 | 1,455.2 | 3,518.4 | 4,135.6 | - |
| September | 1,106.4 | 180.6 | - | 637.5 | 5,173.6 | 2,448.1 | 268.5 | 1,494.3 | 3,381.5 | 4,243.9 | - |
| October | 1,093.9 | 185.3 | - | 668.3 | 5,297.0 | 2,535.1 | 251.3 | 1,534.6 | 3,350.1 | 4,256.4 | - |
| November | 1,094.5 | 185.5 | - | 667.6 | 5,422.7 | 2,581.0 | 251.0 | 1,545.3 | 3,330.1 | 4,289.2 | - |
| December | 1,095.3 | 189.7 | - | 820.2 | 5,216.5 | 2,625.0 | 187.7 | 1,763.0 | 3,433.8 | 3,921.9 | - |

TABLE 30. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION : ASSETS
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <u>Cash and bank deposits</u> | | | <u>Other placements and deposits</u> | | | | | <u>Bills of exchange purchased and held(a)</u> | | | <u>Promissory notes purchased and held</u> | | |
|-------------|------------------------------------|------------------------------|---|--------------------------------------|-------|--|-------|------------------|--|-----------------------------------|-------|--|-----------------------------------|-------|
| | Negotiable certificates of deposit | Cash and other bank deposits | Placements with authorised dealers in the short term money market | <u>Related corporations</u> | | <u>Other corporations registered under FCA</u> | | | Public authorities | Corporations registered under FCA | Other | Public authorities | Corporations registered under FCA | Other |
| | | | | Registered under FCA | Other | General financiers | Other | Other businesses | | | | | | |
| 1999 | | | | | | | | | | | | | | |
| October | 18.3 | 193.8 | - | - | 79.1 | 0.8 | 70.4 | 3.8 | - | 44.7 | 14.8 | - | 10.8 | - |
| November | 22.1 | 225.4 | - | n.p. | 206.0 | 0.7 | 58.8 | 3.7 | - | 32.4 | 13.8 | - | 21.7 | n.p. |
| December | 6.9 | 182.8 | - | - | 229.4 | n.p. | 5.4 | 3.7 | - | 37.6 | 7.9 | - | 19.7 | n.p. |
| 2000 | | | | | | | | | | | | | | |
| January | 4.9 | 188.0 | - | n.p. | 252.0 | n.p. | 7.3 | 4.1 | - | 48.3 | 11.3 | - | 24.7 | 20.0 |
| February | - | 166.8 | - | 1.9 | 280.0 | n.p. | 7.4 | 3.2 | - | 34.8 | 14.3 | - | 33.6 | - |
| March | n.p. | 136.6 | - | 2.3 | 288.6 | n.p. | 1.7 | 2.7 | - | 30.1 | 19.2 | - | 36.6 | - |
| April | - | 143.7 | - | n.p. | 307.6 | n.p. | 1.3 | 2.7 | - | 30.0 | 19.2 | - | 8.9 | - |
| May | - | 117.2 | - | 2.3 | 331.1 | n.p. | n.p. | 6.1 | - | 68.7 | 19.2 | - | 11.8 | - |
| June | - | 142.9 | - | 2.3 | 322.4 | n.p. | n.p. | 6.1 | - | 68.1 | 9.8 | - | 8.8 | - |
| July | n.p. | 191.4 | - | - | 340.7 | 1.7 | n.p. | 6.0 | - | 48.3 | 21.7 | - | 10.8 | - |
| August | 0.2 | 185.5 | - | - | 353.0 | n.p. | n.p. | 2.6 | - | 57.4 | 30.5 | - | 26.5 | - |
| September | 2.1 | 135.5 | - | - | 401.4 | n.p. | n.p. | 1.6 | - | 39.4 | 33.5 | - | 25.6 | - |
| October | 10.6 | 159.8 | - | - | 416.7 | n.p. | n.p. | 3.8 | - | 48.1 | 28.5 | - | 20.6 | - |
| November | 2.1 | 180.6 | - | - | 432.3 | n.p. | n.p. | 3.9 | - | 46.5 | 28.7 | - | 14.8 | - |
| December | 2.1 | 264.9 | - | - | 439.8 | n.p. | n.p. | 4.0 | - | 44.1 | 28.8 | - | 17.7 | - |

| Month | <u>Other government and public authority securities</u> | | | <u>Other securities</u> | | | | <u>Finance lease receivables</u> | | |
|-------------|---|--|-------|-----------------------------|-------|-------------------------|-------|----------------------------------|---------|---------------------------|
| | Treasury notes | Other Commonwealth Government securities | Other | <u>Related corporations</u> | | <u>Other businesses</u> | | Leveraged lease | Other | Operating leases on goods |
| | | | | Shares | Other | Shares | Other | | | |
| 1999 | | | | | | | | | | |
| October | - | - | - | 33.3 | 0.4 | 4.9 | 38.3 | 3.3 | 4,906.4 | 2,129.6 |
| November | - | - | - | 33.4 | 0.4 | 5.1 | 40.4 | 3.3 | 4,983.8 | 2,162.7 |
| December | - | - | - | 1.0 | - | 2.5 | 23.5 | 3.3 | 4,953.0 | 2,188.6 |
| 2000 | | | | | | | | | | |
| January | - | - | - | 1.0 | - | n.p. | 23.4 | 3.3 | 4,849.4 | 2,186.1 |
| February | - | - | - | 1.0 | - | n.p. | 23.0 | 3.3 | 4,784.2 | 2,197.7 |
| March | - | - | - | 1.0 | - | n.p. | 23.0 | 3.3 | 4,770.2 | 2,245.8 |
| April | - | - | - | 1.0 | - | 1.8 | 22.4 | 3.3 | 4,697.4 | 2,231.5 |
| May | - | - | - | 1.0 | - | 1.8 | 22.3 | 3.3 | 4,663.6 | 2,255.9 |
| June | - | - | - | 1.0 | - | 1.8 | 22.3 | 3.3 | 4,563.4 | 2,276.6 |
| July | - | - | - | 0.9 | - | 1.6 | 22.2 | 3.3 | 4,493.7 | 2,246.9 |
| August | - | - | - | 0.9 | - | 1.7 | 21.9 | 3.3 | 4,396.8 | 2,166.8 |
| September | - | - | - | 3.3 | - | 3.2 | 21.9 | 2.6 | 4,424.7 | 2,168.8 |
| October | - | - | - | 2.3 | - | 2.7 | 21.8 | 2.6 | 4,359.8 | 2,158.4 |
| November | - | - | - | 2.3 | - | 2.7 | 26.4 | 2.6 | 4,370.4 | 2,129.5 |
| December | - | - | - | 2.3 | - | 2.6 | 26.4 | 2.3 | 4,511.8 | 2,166.1 |

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations

TABLE 30. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION : ASSETS
AUSTRALIA- continued
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <i>Related corporations</i> | | | <i>Other corporations registered under FCA</i> | <i>Loan outstandings(a)</i> | | <i>Other loans and advances</i> | | | |
|-------------|-----------------------------|---|--------------|--|-------------------------------|--------------|---|--------------------------|------------------|--------------|
| | <i>Registered under FCA</i> | <i>Other</i> | | | <i>Owner occupied housing</i> | <i>Other</i> | <i>For the development of real estate</i> | <i>Wholesale finance</i> | <i>Factoring</i> | <i>Other</i> |
| | | <i>For the development of real estate</i> | <i>Other</i> | | | | | | | |
| 1999 | | | | | | | | | | |
| October | 0.5 | 1.6 | 66.5 | - | 214.7 | 3,836.2 | 111.3 | 1,592.2 | 349.9 | 4,776.3 |
| November | 0.5 | 1.5 | 65.4 | - | 222.7 | 3,839.5 | 112.5 | 1,613.4 | 360.5 | 4,672.5 |
| December | - | - | 57.8 | - | 217.0 | 3,876.6 | 108.4 | 1,449.1 | 366.5 | 4,655.9 |
| 2000 | | | | | | | | | | |
| January | - | - | 57.1 | - | 221.5 | 3,786.6 | 109.7 | 1,307.9 | 324.0 | 4,589.5 |
| February | - | - | 59.7 | - | 220.1 | 3,763.7 | 112.8 | 1,305.5 | 316.1 | 4,740.6 |
| March | - | - | 59.5 | - | 229.5 | 4,073.2 | 110.7 | 1,215.7 | 326.6 | 4,865.5 |
| April | - | - | 84.2 | - | 235.9 | 4,043.0 | 107.4 | 1,316.0 | 350.0 | 4,952.7 |
| May | - | - | 79.9 | - | 237.1 | 4,122.8 | 111.2 | 1,346.0 | 338.1 | 5,248.9 |
| June | - | - | 120.9 | - | 250.2 | 4,403.6 | 110.4 | 1,421.3 | 336.7 | 5,515.9 |
| July | - | - | 99.7 | - | 251.3 | 4,458.9 | 108.5 | 1,564.5 | 338.9 | 5,536.5 |
| August | - | - | 210.3 | - | 254.0 | 4,522.6 | 110.7 | 1,584.9 | 368.8 | 5,716.1 |
| September | - | - | 221.6 | - | 256.4 | 4,573.8 | 114.7 | 1,602.3 | 389.5 | 5,825.7 |
| October | - | - | 235.2 | - | 251.4 | 4,672.5 | 112.1 | 1,560.1 | 388.4 | 5,953.5 |
| November | - | - | 234.0 | - | 249.9 | 4,761.4 | 112.0 | 1,561.5 | 400.9 | 6,094.2 |
| December | - | - | 231.5 | - | 259.9 | 4,828.5 | 110.8 | 1,436.3 | 393.5 | 5,752.4 |

(a) Includes holdings of bills of exchange that have been drawn by reporting corporations and loans that have been refinanced by the sale of bills of exchange accepted by reporting corporations.

| Month | <i>Land trading stock</i> | | <i>Client's commitments arising from acceptance of bills of exchange under accommodation facilities</i> | <i>Other assets in Australia</i> | <i>Overseas assets</i> | <i>Total assets</i> |
|-------------|---------------------------|--|---|----------------------------------|------------------------|---------------------|
| | <i>Undeveloped</i> | <i>Development commenced/completed</i> | | | | |
| 1999 | | | | | | |
| October | 1.0 | 0.7 | - | 971.0 | 125.4 | 19,599.8 |
| November | 1.0 | 0.7 | - | 846.9 | 128.6 | 19,703.6 |
| December | 1.0 | 0.7 | - | 859.2 | 117.4 | 19,425.2 |
| 2000 | | | | | | |
| January | 1.0 | 0.7 | - | 923.6 | 117.8 | 19,068.4 |
| February | 1.0 | 0.7 | - | 887.4 | 125.9 | 19,088.2 |
| March | 1.0 | 0.7 | - | 799.3 | 129.2 | 19,374.5 |
| April | 1.0 | 0.7 | - | 828.9 | 140.6 | 19,534.1 |
| May | 1.0 | 0.7 | - | 852.2 | 141.8 | 19,987.8 |
| June | 1.0 | 0.7 | - | 924.2 | 143.7 | 20,659.9 |
| July | 1.0 | 0.7 | - | 1,011.7 | 145.7 | 20,908.5 |
| August | 1.0 | 0.7 | - | 1,097.7 | 120.9 | 21,241.7 |
| September | 1.0 | 0.7 | - | 1,086.2 | 99.3 | 21,439.9 |
| October | 1.0 | 0.7 | - | 1,098.8 | 100.4 | 21,619.9 |
| November | 1.0 | 0.7 | - | 1,104.3 | 102.3 | 21,873.3 |
| December | 1.0 | 0.7 | - | 1,308.1 | 103.0 | 21,946.5 |

TABLE 31. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION : INTEREST RATES(a)
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (per cent)

| <i>Month</i> | <i>Lease finance for new cars and station wagons</i> | <i>Term loans to commercial borrowers secured by first mortgage(b)</i> |
|--------------|--|--|
| 1999 | | |
| October | 7.9 | 8.7 |
| November | 8.1 | 8.9 |
| December | 7.0 | 8.9 |
| 2000 | | |
| January | 7.2 | 9.0 |
| February | 7.3 | 9.0 |
| March | 7.6 | 9.0 |
| April | 7.5 | 9.1 |
| May | 7.5 | 9.1 |
| June | 7.4 | 9.1 |
| July | 7.4 | 8.0 |
| August | 7.6 | 8.8 |
| September | 7.5 | 8.8 |
| October | 7.5 | 8.8 |
| November | 7.5 | 8.5 |
| December | 7.3 | 8.4 |

(a) Average nominal rate per annum, not weighted.

(b) Excludes loans to related corporations

**TABLE 32. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION :
Maturity Dissection of Borrowings from Residents(a) - AUSTRALIA**
(Source: Reserve Bank of Australia)
(\$ million)

| Quarter | <i>Borrowings by period of notice for withdrawal, or remaining period to maturity where a maturity date is specified</i> | | | | | | Total |
|-------------|--|---|---|--|---|---------------------|---------|
| | <i>At call and up to 24 hours</i> | <i>Over 24 hours and up to 3 months</i> | <i>Over 3 months and up to 1 year</i> | <i>Over 1 year and up to 2 years</i> | <i>Over 2 years and up to 5 years</i> | <i>Over 5 years</i> | |
| 1999 | | | | | | | |
| September | 165.5 | 3,058.5 | 1,598.5 | 194.3 | 124.1 | 13.8 | 5,154.8 |
| December | 184.0 | 1,940.6 | 1,866.1 | 99.8 | 101.5 | 81.0 | 4,273.0 |
| 2000 | | | | | | | |
| March | 138.3 | 1,976.8 | 1,355.4 | 107.4 | 165.8 | - | 3,743.7 |
| June | 307.3 | 2,122.7 | 1,279.0 | 116.1 | n.p. | n.p. | 4,226.5 |
| September | 145.8 | 2,275.6 | 1,147.2 | 203.1 | 427.9 | - | 4,199.6 |
| December | 174.2 | 2,667.4 | 1,148.6 | 152.3 | 301.3 | - | 4,443.7 |

(a) Excludes related corporations and banks

**TABLE 33. GENERAL FINANCIERS WITH ASSETS IN AUSTRALIA EXCEEDING \$5 MILLION :
Maturity Dissection of Selected Assets - AUSTRALIA**
(Source: Reserve Bank of Australia)
(\$ million)

| Quarter | <i>Finance lease receivables and loan outstandings(a) by remaining period to maturity</i> | | | | Total |
|-------------|---|--|---|---------------------|----------|
| | <i>Up to 1 year</i> | <i>Over 1 year and up to 2 years</i> | <i>Over 2 years and up to 5 years</i> | <i>Over 5 years</i> | |
| 1999 | | | | | |
| September | 6,527.4 | 3,467.3 | 4,713.1 | 800.5 | 15,508.3 |
| December | 6,403.6 | 3,557.0 | 5,213.8 | 455.3 | 15,629.7 |
| 2000 | | | | | |
| March | 6,373.8 | 3,798.1 | 5,233.6 | 189.2 | 15,594.7 |
| June | 6,881.9 | 3,889.3 | 5,303.7 | 529.9 | 16,604.9 |
| September | 7,294.8 | 4,052.7 | 5,434.3 | 407.9 | 17,189.7 |
| December | 7,459.0 | 3,845.4 | 5,412.3 | 578.8 | 17,295.4 |

(a) Excludes related corporations

**TABLE 36. PASTORAL FINANCE COMPANIES : STANDBY FACILITIES AND SELECTED LIABILITIES
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)**

| Month | <i>Standby facilities</i> | | | | <i>Selected liabilities</i> | | | | | | | | |
|-------------|---|--------------|--------------|----------------------|---------------------------------------|---|-----------------------------|--------------|---|--------------|--------------|--------------------------------------|--|
| | <i>Unused borrowing lines and standby facilities available at end of period</i> | | | | <i>Borrowings from residents</i> | | | | | | | | |
| | <i>Residents</i> | | | | <i>Related corporations</i> | | | | <i>Banks</i> | | | | |
| | <i>Related corporations</i> | <i>Banks</i> | <i>Other</i> | <i>Non-residents</i> | <i>Debentures and unsecured notes</i> | <i>By the acceptance of bills of exchange and the issue of promissory notes</i> | <i>Registered under FCA</i> | <i>Other</i> | <i>Banks accepted bills of exchange</i> | <i>Other</i> | <i>Other</i> | <i>Borrowings from non-residents</i> | <i>Wool and produce buyers prepayments</i> |
| 1999 | | | | | | | | | | | | | |
| October | - | 441.4 | - | - | 22.3 | 187.0 | 1.8 | 1,039.9 | 460.0 | 11.7 | 406.4 | - | 0.8 |
| November | - | 780.4 | - | - | 22.8 | 188.7 | 1.8 | 995.5 | 504.0 | 4.3 | 438.9 | - | 19.5 |
| December | - | 674.2 | - | - | 22.8 | 269.3 | - | 673.9 | 589.0 | 9.9 | 400.1 | - | 3.5 |
| 2000 | | | | | | | | | | | | | |
| January | - | 731.4 | - | - | 22.8 | 209.6 | - | 790.7 | 518.0 | 8.4 | 470.1 | - | 11.3 |
| February | - | 530.6 | - | - | 22.6 | 209.1 | - | 834.1 | 568.1 | n.p. | 450.2 | - | 27.7 |
| March | - | 520.6 | - | - | 21.4 | 208.3 | - | 826.7 | 588.7 | n.p. | 436.1 | - | 1.4 |
| April | - | 1,006.4 | - | n.p. | 21.4 | 299.3 | - | 1,204.4 | 709.7 | 58.7 | 490.4 | n.p. | 0.3 |
| May | - | 1,115.3 | - | n.p. | 21.9 | 562.6 | - | 804.6 | 719.3 | 370.3 | 412.4 | n.p. | 18.5 |
| June | - | 795.0 | - | n.p. | 22.2 | n.p. | - | 776.1 | 847.3 | 106.7 | 251.2 | n.p. | 1.2 |
| July | n.p. | n.p. | - | n.p. | 22.5 | n.p. | - | 1,413.0 | 901.7 | 9.5 | 96.2 | n.p. | 1.8 |
| August | n.p. | 935.4 | - | n.p. | 22.5 | n.p. | - | 1,897.3 | 937.2 | 13.9 | 176.7 | n.p. | 33.2 |
| September | n.p. | n.p. | - | n.p. | 21.5 | n.p. | - | 2,171.6 | 920.1 | 19.5 | 125.3 | n.p. | 4.6 |
| October | - | n.p. | - | n.p. | 21.8 | - | - | 1,797.1 | 1,096.2 | 1.2 | 70.2 | - | 21.0 |
| November | - | 538.2 | - | - | 21.3 | n.p. | - | 1,927.8 | 1,143.1 | 0.5 | 64.0 | n.p. | 35.0 |
| December | - | 651.5 | - | - | 21.3 | n.p. | - | 2,023.2 | 1,299.8 | 53.0 | 187.2 | n.p. | 5.1 |

TABLE 37. PASTORAL FINANCE COMPANIES : ASSETS
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Month | <u>Cash and bank deposits</u> | | | <u>Other placements and deposits</u> | | | | | | <u>Bills of exchange and promissory notes purchased and held(a)</u> | | | <u>Other government and public authority securities</u> | | | <u>Other securities</u> | | | |
|-------------|------------------------------------|------------------------------|---|--------------------------------------|-------|--|-------|------------------|-------|---|--|--------|---|--------|-------|-----------------------------|------|-------------------------|--|
| | Negotiable certificates of deposit | Cash and other bank deposits | Placements with authorised dealers in the short term money market | <u>Related corporations</u> | | <u>Other corporations registered under FCA</u> | | | | Public authorities | <u>Corporations registered under FCA</u> | | <u>Commonwealth Government securities</u> | | | <u>Related corporations</u> | | <u>Other businesses</u> | |
| | | | | Registered under FCA | Other | Pastoral finance companies | Other | Other businesses | Other | | Other | Shares | Other | Shares | Other | | | | |
| 1999 | | | | | | | | | | | | | | | | | | | |
| October | - | 78.1 | - | - | - | - | - | - | 1.6 | - | - | - | - | - | 608.8 | - | 18.1 | - | |
| November | - | 54.1 | - | - | - | - | - | - | 1.3 | - | - | - | - | - | 608.8 | - | 16.0 | - | |
| December | - | 78.1 | - | - | - | - | - | - | - | - | - | - | - | - | 608.8 | - | 15.2 | - | |
| 2000 | | | | | | | | | | | | | | | | | | | |
| January | - | 88.9 | - | - | - | - | - | - | - | - | - | - | - | - | 608.8 | - | 15.3 | - | |
| February | - | 86.5 | - | - | - | - | - | - | - | - | - | - | - | - | 608.8 | - | 15.7 | - | |
| March | - | 34.3 | - | - | - | - | - | - | - | - | - | - | - | - | 608.8 | - | 16.1 | - | |
| April | n.p. | 68.5 | - | - | - | - | - | - | - | n.p. | - | - | - | - | 608.8 | 190.6 | 13.5 | - | |
| May | - | 113.4 | - | - | - | - | n.p. | n.p. | - | n.p. | n.p. | - | - | - | 608.8 | 190.6 | 13.7 | - | |
| June | - | 117.1 | - | - | n.p. | - | - | n.p. | - | n.p. | n.p. | - | - | - | 611.8 | 193.4 | 13.4 | - | |
| July | n.p. | 312.9 | - | - | - | - | - | n.p. | - | - | n.p. | - | - | - | 611.8 | 238.6 | 13.5 | - | |
| August | n.p. | 267.4 | - | - | 31.0 | - | - | n.p. | - | - | n.p. | - | - | - | 612.0 | 114.6 | 13.3 | - | |
| September | n.p. | 31.5 | - | - | - | - | - | n.p. | - | - | n.p. | - | - | - | 612.0 | 274.1 | 17.3 | - | |
| October | - | 49.0 | - | - | - | - | n.p. | n.p. | - | - | - | - | - | - | 612.0 | n.p. | 18.2 | - | |
| November | n.p. | 273.4 | - | - | - | - | - | n.p. | - | - | n.p. | n.p. | - | - | 612.0 | - | 18.4 | - | |
| December | n.p. | 63.9 | - | - | - | - | - | - | - | - | n.p. | n.p. | - | - | 614.2 | - | 19.0 | - | |

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations.

TABLE 37. PASTORAL FINANCE COMPANIES : ASSETS
AUSTRALIA - continued
(Source: Reserve Bank of Australia)
(\$ million)

| Month | <i>Finance lease receivables</i> | | <i>Loan outstandings(a)</i> | | | | | | <i>Amounts due from trade debtors</i> | | <i>Other assets in Australia</i> | <i>Overseas assets</i> | <i>Total assets</i> | |
|-------------|----------------------------------|--------------|-----------------------------|---------------------------|--|-------------------------------|--------------|---------------------------------|---------------------------------------|------------------------|----------------------------------|------------------------|---------------------|--------------|
| | <i>Leveraged lease</i> | <i>Other</i> | <i>Related corporations</i> | | <i>Other corporations registered under FCA</i> | <i>Individuals</i> | | <i>Other loans and advances</i> | | <i>Rural producers</i> | | | | <i>Other</i> |
| | | | <i>Registered under FCA</i> | <i>Other corporations</i> | | <i>Owner occupied housing</i> | <i>Other</i> | <i>Rural producers</i> | <i>Other</i> | | | | | |
| 1999 | | | | | | | | | | | | | | |
| October | - | 56.2 | - | 1,750.4 | - | - | n.p. | 477.8 | n.p. | 290.1 | 98.2 | 793.3 | 10.5 | 4,281.0 |
| November | - | 58.4 | - | 1,735.5 | - | - | n.p. | 493.9 | n.p. | 301.7 | 96.2 | 780.4 | 9.7 | 4,252.6 |
| December | - | 60.9 | - | 1,714.8 | - | - | n.p. | 252.7 | n.p. | 272.7 | 97.8 | 885.2 | 13.2 | 4,092.6 |
| 2000 | | | | | | | | | | | | | | |
| January | - | 62.3 | - | 1,712.7 | - | - | n.p. | 237.2 | n.p. | 253.8 | 109.9 | 834.4 | 9.3 | 4,094.4 |
| February | - | 63.6 | - | 1,773.3 | - | - | n.p. | 251.3 | n.p. | 270.1 | 107.9 | 875.5 | 9.0 | 4,221.9 |
| March | - | 66.3 | - | 1,800.1 | - | - | n.p. | 262.5 | n.p. | 284.8 | 111.6 | 870.1 | 9.5 | 4,224.4 |
| April | - | 73.3 | - | 1,769.9 | - | - | n.p. | 1,675.4 | 144.7 | 304.9 | 113.4 | 925.1 | 9.1 | 6,006.8 |
| May | - | 76.3 | - | 1,689.6 | - | - | n.p. | 1,879.9 | 144.2 | 358.5 | 121.6 | 951.7 | 8.9 | 6,264.1 |
| June | - | 74.5 | - | 2,024.8 | - | - | n.p. | 1,810.9 | 141.5 | 331.6 | 104.7 | 439.9 | 8.7 | 5,922.1 |
| July | - | 76.6 | - | 2,054.8 | - | - | n.p. | 1,386.3 | 138.5 | 289.0 | 111.4 | 374.5 | 15.6 | 5,907.9 |
| August | - | 76.8 | - | 2,178.4 | - | - | n.p. | 1,482.6 | 136.6 | 301.3 | 125.4 | 374.0 | 9.5 | 6,018.6 |
| September | - | 78.5 | - | 2,195.3 | - | - | n.p. | 1,505.6 | 134.4 | 306.6 | 122.4 | 423.1 | 10.3 | 5,711.8 |
| October | - | 81.8 | - | 2,225.4 | - | - | n.p. | 995.7 | 126.7 | 323.2 | 121.9 | 600.8 | 8.4 | 5,324.6 |
| November | - | 82.9 | - | 2,424.3 | - | - | n.p. | 1,304.9 | n.p. | 337.1 | 140.0 | 427.6 | n.p. | 6,177.2 |
| December | - | 82.7 | - | 2,504.5 | - | - | n.p. | 2,219.7 | n.p. | 288.0 | 164.3 | 395.0 | 8.6 | 6,763.9 |

(a) Includes holdings of bills of exchange that have been drawn by reporting corporations and loans that have been refinanced by the sale of bills of exchange accepted by reporting corporations.

TABLE 38. PASTORAL FINANCE COMPANIES : MATURITY DISSECTION OF BORROWINGS FROM RESIDENTS(a)
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)

| Quarter | <i>Borrowings by period of notice for withdrawal, or remaining period to maturity where a maturity date is specified</i> | | | | | | | Total |
|-------------|--|--------------|---|---|---|------------------------|-------|-------|
| | <i>At call and up to 7 days</i> | | <i>Over 7 days and up to 3 months</i> | <i>Over 3 months and up to 6 months</i> | <i>Over 6 months and up to 1 year</i> | <i>Over 1 year</i> | | |
| | <i>Rural producers' credit balances</i> | <i>Other</i> | | | | | | |
| 1999 | | | | | | | | |
| September | n.p. | n.p. | 315.4 | 59.3 | 67.4 | 54.2 | 582.5 | |
| December | n.p. | n.p. | 419.4 | 75.8 | 79.7 | 25.8 | 692.1 | |
| 2000 | | | | | | | | |
| March | n.p. | n.p. | 144.7 | 73.0 | 39.6 | 192.8 | 665.8 | |
| June | 6.7 | n.p. | 32.0 | 10.6 | 9.4 | n.p. | 293.4 | |
| September | 3.6 | 108.3 | 18.3 | 9.5 | 7.7 | 3.4 | 150.8 | |
| December | n.p. | n.p. | 33.5 | 8.6 | 7.4 | 3.4 | 275.5 | |

(a) Excludes related corporations and banks

**TABLE 39. PASTORAL FINANCE COMPANIES : MATURITY DISSECTION OF FINANCE LEASE RECEIVABLES
AND LOAN OUTSTANDINGS: INTEREST RATES**
AUSTRALIA
(Source: Reserve Bank of Australia)

| Quarter | <i>Finance lease receivables and loan outstandings(a) by remaining period to maturity (\$million)</i> | | | | | | Total | <i>Predominant interest rate applicable on loans to rural producers(b) (per cent)</i> |
|-------------|---|---|---|---|------------------------|---------|-------|---|
| | <i>At call</i> | <i>Up to 3 months but not at call</i> | <i>Over 3 months and up to 6 months</i> | <i>Over 6 months and up to 1 year</i> | <i>Over 1 year</i> | | | |
| | | | | | | | | |
| 1999 | | | | | | | | |
| September | 332.4 | 8.5 | 16.7 | 19.5 | 236.8 | 613.9 | 10.9 | |
| December | 96.8 | 18.2 | 18.6 | 16.3 | 256.8 | 406.8 | 10.0 | |
| 2000 | | | | | | | | |
| March | 100.5 | 12.2 | 11.8 | 28.7 | 335.9 | 489.0 | 11.1 | |
| June | 59.9 | 59.3 | 7.6 | 1,570.1 | 330.8 | 2,027.7 | 11.1 | |
| September | 55.7 | 48.3 | 32.2 | 1,205.9 | 377.0 | 1,719.1 | 11.6 | |
| December | 89.4 | 40.6 | 655.8 | 1,260.5 | 373.5 | 2,419.7 | 11.3 | |

(a) Excludes related corporations

(b) Average nominal rate per annum, not weighted.

**TABLE 40. INTRA GROUP FINANCIERS AND OTHER FINANCIAL CORPORATIONS : STANDBY FACILITIES
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)**

| Quarter | Unused borrowing lines and standby facilities available at end of period | | | |
|-------------|---|-----------|-------|---------------|
| | Related corporations | Residents | | Non-residents |
| | | Banks | Other | |
| 1999 | | | | |
| September | - | - | - | - |
| December | - | - | - | - |
| 2000 | | | | |
| March | - | - | - | - |
| June | - | - | - | - |
| September | - | - | - | - |
| December | - | - | - | - |

**TABLE 41. INTRA GROUP FINANCIERS AND OTHER FINANCIAL CORPORATIONS : SELECTED LIABILITIES
AUSTRALIA
(Source: Reserve Bank of Australia)
(\$ million)**

| Quarter | Borrowings from residents | | | | | | | Borrowings from non-residents |
|-------------|---|-------------------------|---------|--|-------|-------|---------|-------------------------------------|
| | By the acceptance of bills of exchange and the issue of promissory notes | Related corporations | | Banks | | | | |
| | | Registered under FCA | Other | Bank accepted bills of exchange | Other | Other | | |
| 1999 | | | | | | | | |
| September | 589.2 | 0.3 | 10.5 | - | 241.3 | 2.1 | 2,548.4 | |
| December | 580.0 | 8.4 | 10.8 | - | 211.4 | 19.1 | 2,935.9 | |
| 2000 | | | | | | | | |
| March | 489.0 | 2.4 | 0.3 | - | 263.2 | 26.3 | 3,122.6 | |
| June | 425.0 | 1.8 | 3,156.0 | - | 150.0 | 156.5 | 3,561.4 | |
| September | - | - | 3,275.3 | - | - | 71.3 | - | |
| December | - | - | 3,000.4 | - | - | 80.4 | - | |

TABLE 42. INTRA GROUP FINANCIERS AND OTHER FINANCIAL CORPORATIONS : ASSETS
AUSTRALIA
 (Source: Reserve Bank of Australia)
 (\$ million)

| Quarter | <u>Cash and bank deposits</u> | | <u>Other placements and deposits</u> | | | | <u>Bills of exchange and promissory notes purchased and held(a)</u> | | <u>Other government and public authority securities</u> | |
|-------------|------------------------------------|-------|---|----------------------|--|------------------|---|-------|---|-------|
| | Negotiable certificates of deposit | Other | <u>Related corporations</u> | | Intra group financiers and other financial corporations registered under FCA | Other businesses | Public authorities | Other | Commonwealth Government securities | Other |
| | | | Placements with authorised dealers in the short term money market | Registered under FCA | | | | | | |
| 1999 | | | | | | | | | | |
| September | - | 3.8 | - | - | - | - | 317.6 | - | - | - |
| December | - | 72.6 | - | - | - | - | 337.6 | - | - | - |
| 2000 | | | | | | | | | | |
| March | - | 11.5 | - | - | - | - | 416.0 | - | - | - |
| June | 101.0 | 127.6 | - | - | - | - | 389.0 | - | - | - |
| September | - | 444.0 | - | - | - | - | - | - | - | - |
| December | - | 269.2 | - | - | - | - | - | - | - | - |

(a) Excludes bills of exchange that have been drawn or accepted by reporting corporations

| Quarter | <u>Other securities</u> | | <u>Loan outstandings(a)</u> | | | | Other assets in Australia | Overseas assets | Total assets |
|-------------|-----------------------------|-------------------------|-----------------------------|--------------|-----------------------|------------------------------------|---------------------------|-----------------|--------------|
| | <u>Related corporations</u> | <u>Other businesses</u> | <u>Related corporations</u> | | <u>Individuals(b)</u> | <u>Other loans and advances(c)</u> | | | |
| | | | <u>Registered under FCA</u> | <u>Other</u> | | | | | |
| 1999 | | | | | | | | | |
| September | 0.4 | - | 2,320.3 | 4.0 | 1.4 | 769.3 | 49.1 | 13.0 | 3,478.7 |
| December | 0.4 | - | 2,527.2 | 4.0 | 1.7 | 838.3 | 63.8 | 14.4 | 3,859.8 |
| 2000 | | | | | | | | | |
| March | - | - | 2,690.3 | - | 2.1 | 811.5 | 70.7 | 0.1 | 4,002.1 |
| June | - | - | 2,922.2 | 2,359.2 | 3.1 | 842.2 | 1,093.4 | 0.1 | 7,837.8 |
| September | - | - | - | 2,518.4 | - | - | 226.3 | - | 3,188.7 |
| December | - | - | - | 2,441.7 | - | - | 241.8 | - | 2,952.7 |

(a) Includes holdings of bills of exchange that have been drawn or accepted by reporting corporations and loans that have been refinanced by the sale of bills of exchange accepted by reporting corporations.

(b) Includes loans for owner occupied housing

(c) Includes finance lease receivables.

TABLE 43. RETAILERS : LOANS AND ADVANCES OUTSTANDING(a)
 (Source: Reserve Bank of Australia)
 (\$ million)

| <i>Half Year</i> | <i>Loans and advances to customers</i> | | | |
|------------------|--|-----------------------------|--|---|
| | <i>Instalment credit to finance own retail sales</i> | | <i>Other loans and advances to customers</i> | <i>Other loans and advances</i> |
| | <i>Hire purchase and other fixed extended credit</i> | <i>Revolving credit</i> | | |
| 1996 | | | | |
| December | 15.3 | 21.1 | - | - |
| 1997 | | | | |
| June | 12.6 | 21.0 | - | - |
| December | 7.9 | 19.4 | - | - |
| 1998 | | | | |
| June | 5.4 | 17.8 | - | - |
| December | 3.1 | 17.6 | - | - |
| 1999 | | | | |
| June | 1.8 | 12.0 | - | - |
| December | 1.3 | 7.7 | - | - |
| 2000 | | | | |
| June | 6.1 | 4.9 | - | - |
| December | - | 3.2 | - | - |

(a) Excludes related corporations.

**DATA SERVICE
FINANCIAL CORPORATIONS ACT STATISTICS**

EXPLANATORY NOTES

Introduction

Table(s) have been compiled from summary data provided by the Reserve Bank of Australia (RBA). The summary data are derived from statements furnished to the RBA by corporations registered under the *Financial Corporations Act 1974*.

Scope and Coverage

2. A corporation comes within the ambit of the Financial Corporations Act if:
 - (a) its sole or principal business activity in Australia is the borrowing of money and the provision of finance;
 - (b) its assets in Australia arising from the provision of finance exceed 50 per cent (or a different percentage if prescribed by regulation) of the value of its assets in Australia; or
 - (c) it provides finance in the course of carrying on in Australia a business of selling goods by retail, and the value of its assets arising from the provision of finance, combined with those of its related retail corporations, exceeds \$5 million (or a different amount if prescribed by regulation).
3. The Financial Corporations Act defines the provision of finance, applicable to all registered corporations, to include:
 - (a) the lending of money, with or without security;
 - (b) the supplying of goods by way of hire purchase;
 - (c) the sale (other than a lay-by sale) by a retailer of goods on terms under which payment in full is not required to be made within 3 months;
 - (d) the letting on hire of goods;
 - (e) the acquisition of debts due to another person;
 - (f) the purchase of bills of exchange or promissory notes;
 - (g) the purchase of Government and public authority securities; and
 - (h) the purchase of debentures or other securities (other than shares) issued by a corporation.
4. The Financial Corporations Act does not apply to:
 - (a) public authorities;
 - (b) authorised banks;
 - (c) terminating building societies;
 - (d) friendly or benefit societies;
 - (e) medical or hospital benefits organisations;

- (f) life or general insurance companies;
- (g) trustee corporations;
- (h) a corporation borrowing principally to lend money to related corporations which are not subject to the Act;
- (i) a corporation registrable according to the above criteria but the combined value of the assets of the corporation and its related financial corporations does not exceed \$1 million; or
- (j) a registered corporation exempted by order of the Governor on the advice of the Reserve Bank .

Categories of corporations

5. The Act requires the Governor of the Reserve Bank, on the advice of the Reserve Bank, to divide registered corporations into categories. The following notes describe the main characteristics of the ten categories into which registered corporations have been allocated.

Category A (Building Societies)

Comprises corporations which operate under State or Territory legislation relating to building societies. Most members of this group are organised on a co-operative basis, borrow predominantly from their own members and provide finance principally in the form of housing loans to their members

Category B (Credit co-operatives)

Comprises those corporations which are organised on a co-operative basis apart from those in Category A. These corporations borrow from, and provide finance to, their own members. (Associations of credit unions are included in Category J - Other financial corporations).

Category C (Authorised money market dealers)

Comprises corporations which hold and deal in securities issued by the Australian Government and other securities, for that purpose, borrow money for short periods and have entered into arrangements with the Reserve Bank which facilitate these operations.

**Effective from 9 August 1996, the accreditation of authorised money market dealers was revoked. As a result, the collection of related Financial Corporation Act statistics and the publication of Tables 5-9 relating to authorised money market dealers has ceased. The final release of statistics on the operations of authorised money market dealers was in the 1996 issue of this special data service.*

Category D (Money market corporations)

Comprises corporations, other than those in Category C, whose short term borrowings are a substantial proportion of their total outstanding provision of finance, which is mainly in the form of loans to authorised dealers in the short term money market and other liquidity placements, business loans and investments in Government, commercial and corporate paper.

Corporations providing finance predominantly in these ways which are financed substantially by related corporations with funds raised on a short term basis are also classified as money market corporations, as are corporations which borrow principally on short term and lend predominantly to related corporations in this category.

Category E (Pastoral finance companies)

Comprises corporations whose provision of finance is predominantly in the form of loans to rural producers largely associated with the provision of rural services.

Category F (Finance companies)

Comprises corporations not included in categories A to E, which rely substantially on borrowings in financial markets in Australia and/or from abroad and whose provision of finance is predominantly in the form of business and commercial lending, instalment credit to finance retail sales by others and/or other loans to individuals.

Corporations which lend predominantly in the form described above and which are financed by related corporations which borrow substantially from financial markets and/or from abroad are also included in this category. Those corporations which are substantial borrowers in financial markets or from abroad and which lend predominantly to related corporations in this category are also included.

Category G (General financiers)

Comprises corporations which lend predominantly for business and commercial lending, instalment credit to finance retail sales by others and/or other loans to individuals but which do not rely substantially on borrowings in financial markets in Australia and from abroad.

Category H (Retailers)

Comprises corporations which provide finance predominantly in the form of credit to finance their own retail sales on terms under which payment in full is not required to be made before the expiration of three months from the date on which the goods were sold.

Category I (Intra group financiers)

Comprises those corporations not included in Categories A to H which predominantly borrow within a corporation group and/or provide finance by lending within their corporation group or by investing in financial markets.

Category J (Other financial corporations)

Comprises those registered corporations not included in the above categories.

6. Where a registered corporation has its provision of finance predominantly in the form of loans to related corporations it has generally been grouped with its related corporations. In Categories D and F the relationship provision is especially defined.

7. The population for the various categories may vary from month to month due to:

- (a) registration of corporations;
- (b) change in category; and
- (c) deletion of corporations no longer registrable.

Particular care should therefore be taken in interpreting individual month-to-month movements.

8. Lists of the above registered corporations are published in the RBA Bulletin from time to time. Details are also provided of variations to lists previously published. The most recent lists are also available from ABS.

Data items

9. Data items are reported in accordance with the directions contained in the Schedule to the Financial Corporations (Statistics) Regulations. Unless otherwise specified in the directions, corporations have been requested to value their assets and liabilities on the basis used in their latest audited accounts.

Statistical period

10. While the statistics are described as being for a statistical period (month/quarter/half year) some corporations have accounting periods which do not correspond exactly to the statistical period and their figures are used without adjustment.

Revisions

11. Tables incorporate revisions made to statistics for previous periods.

Symbols and other usages

- nil or rounded to zero
- n.a.** not available
- n.p.** not available for publication but included in totals where applicable, unless otherwise indicated.

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

Inquiries

13. Any inquiries regarding these statistics should be made by either contacting The Statistical Officer on (02) 6252 5390 or by writing to the:

Director
Financial Accounts Section
Australian Bureau of Statistics
P O Box 10
BELCONNEN ACT 2616