



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

Enclosed are the FCA tables for the month ending **October 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.

Revisions

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

This Issue

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.

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>			
	Net change during period	Commitments remaining unused at end of period	Commitments remaining unused at end of period to accept/endorse bills of exchange as part of accommodation facilities	<i>Total (used and unused)</i>		<i>Unused</i>				<i>Unused</i>			
				Residents	Non-residents	Residents	Non-residents	Related corporations	Banks	Other	Non-residents	Total (Used and unused)	Banks
1999													
August	332.0	20,089.6	-	7,010.6	26,104.4	-	5,585.9	952.1	14,599.7	422.0	152.0	250.0	
September	-199.1	18,115.0	-	7,022.6	25,621.5	-	5,582.9	955.5	13,801.1	422.0	152.0	250.0	
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	

(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								
August	2,236.3	1,114.6	4,309.4	730.3	4,264.2	12,538.5	26,937.2	n.p.
September	3,271.0	1,080.3	3,901.9	541.5	5,949.6	10,246.6	27,510.6	n.p.
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	7,086.1	897.7	6,621.1	13,355.1	35,231.0	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										
August	186.1	-	3,954.6	-	440.3	485.6	217.9	177.6	1,668.6	
September	363.8	-	7,066.6	-	445.8	492.2	154.4	137.9	1,377.1	
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	

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>Accepted by corporations registered under FCA</i>		<i>Other</i>	<i>Corporations registered under FCA</i>		<i>Other</i>
	<i>Public authorities</i>	<i>Corporations registered under FCA</i>		<i>Public authorities</i>	<i>Corporations registered under FCA</i>				
1999									
August	-	191.3	1,206.8	-	43.1	990.0	-	103.7	1,592.4
September	-	131.6	1,547.2	-	68.8	1,021.0	-	76.7	1,741.4
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

(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>Other</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									
August	3.0	1,672.9	983.9	2,892.5	88.0	290.7	3,458.3	71.1	551.5
September	3.0	818.9	740.5	2,941.3	78.1	205.9	3,461.9	67.2	531.7
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

Month	<i>Loan outstanding(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>						
1999								
August	743.4	5,137.4	654.4	64.2	26,974.3	n.p.	3,088.7	62,108.7
September	762.3	5,969.9	540.5	44.0	24,027.5	n.p.	3,018.5	62,548.6
October	784.2	6,215.3	583.8	413.1	23,900.4	n.p.	3,665.5	64,962.2
November	790.7	6,556.9	417.2	51.8	22,604.0	n.p.	4,460.8	63,646.2
December	820.4	6,637.0	334.0	43.3	22,693.6	n.p.	2,751.3	61,068.3
2000								
January	820.3	6,506.7	246.3	35.6	22,947.4	n.p.	2,510.3	62,990.0
February	825.0	6,849.7	340.0	30.5	23,837.1	n.p.	2,610.2	64,266.2
March	840.3	8,220.5	355.1	32.7	21,315.8	n.p.	2,351.6	64,203.2
April	841.2	8,281.0	342.2	32.1	20,303.0	n.p.	2,763.8	63,525.0
May	2,490.8	8,345.3	426.9	65.9	20,966.4	n.p.	2,699.9	65,102.5
June	2,262.1	7,813.1	399.3	39.3	20,446.6	n.p.	2,461.1	63,703.5
July	2,328.4	6,196.4	365.5	34.2	20,320.3	n.p.	3,512.4	65,199.6
August	4,991.6	6,834.5	355.2	56.8	22,019.0	n.p.	3,669.8	70,892.1
September	5,359.2	9,457.1	279.4	39.2	21,697.5	n.p.	2,735.3	74,767.4
October	5,039.8	13,917.0	288.6	76.8	23,552.4	n.p.	3,143.4	81,743.2

(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							
August	7,088.1	1,384.0	6,827.7	4,006.0	463.4	19,769.3	
September	7,630.4	2,117.9	5,270.1	4,557.4	432.9	20,008.7	
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	

(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											
August	1,950.7	1,186.0	888.3	102.4	4,127.3	9,769.1	6,436.0	4,567.0	4,161.3	5,446.3	30,379.8
September	2,099.7	1,963.5	464.5	59.0	4,586.7	8,160.7	7,301.4	4,363.9	2,722.4	4,331.8	26,880.3
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

(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				
August	4.9	4.9	4.7	6.2
September	4.3	4.6	4.7	6.5
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

(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							
June	5,396.4	183.0	20,455.0	20,638.0	463.1	25,651.3	26,114.4
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

(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														
August	3,162.4	3,555.5	3,498.4	-	1,380.7	2,530.3	449.2	3,337.7	-	206.5	356.9	356.9	-	
September	2,684.1	3,521.4	3,327.7	-	1,288.2	1,921.9	422.7	3,363.0	205.7	220.1	362.1	362.1	-	
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	-	

(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											
August	1,009.2	15,635.1	n.p.	2,843.5	1,305.8	2,411.3	252.5	8,877.1	1,537.7	4,331.3	-
September	1,009.2	15,711.8	n.p.	2,770.1	1,346.8	2,311.2	35.8	8,960.5	1,429.3	4,508.0	-
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	-

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>			Public authorities	Corporations registered under FCA	Other	Public authorities	Corporations registered under FCA	Other
				Registered under FCA	Other	Finance companies	Other	Other businesses						
1999														
August	-	257.5	-	202.5	45.2	107.0	3.3	10.3	-	-	8.9	-	-	-
September	26.5	231.9	-	-	45.4	-	6.0	14.5	-	-	-	-	-	-
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	-	-	-	-	-	-

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										
August	-	-	-	276.8	15.4	20.7	-	2.1	8,537.9	1,480.2
September	-	-	-	276.8	15.4	20.1	-	2.1	8,527.6	1,480.9
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

(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										
August	2,916.1	-	2,217.4	-	153.4	11,488.8	201.5	3,478.8	134.3	11,133.2
September	2,882.8	-	2,234.1	-	105.1	11,595.0	206.9	3,401.4	236.3	11,137.3
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

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							
August	-	45.7	-	-	1,769.1	48.9	44,554.9
September	-	45.7	-	-	1,822.9	68.8	44,383.6
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

(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)**

<i>Month</i>	<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						
August	-	4.9	15.1	9.0	8.5	9.1
September	-	5.0	15.1	9.0	8.0	7.5
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

(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				
August	3,221.7	59.3	3,586.4	4,605.6
September	3,205.8	23.5	3,613.6	4,743.7
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

(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				
August	1,617.1	18.5	2,893.7	3,632.7
September	1,621.6	9.9	2,914.1	3,626.4
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

(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				
August	2,546.3	25.8	2,287.2	3,009.3
September	2,544.7	25.0	2,327.3	2,914.3
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

(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				
August	333.7	5.2	762.0	1,310.0
September	330.3	5.2	767.1	1,310.5
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

(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				
August	527.6	35.6	1,445.4	1,906.5
September	538.5	35.6	1,451.7	1,899.6
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

(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				
August	36.7	2.3	205.0	293.7
September	37.1	2.3	207.4	294.6
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

(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				
August	68.1	0.1	166.0	148.4
September	67.8	0.1	167.0	148.2
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

(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				
August	186.6	6.5	143.2	41.6
September	181.8	3.5	146.7	44.6
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

(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								
June	3,800.3	9,893.0	4,340.1	3,221.6	2,534.6	104.4	23,894.1	
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	

(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						
June	12,994.7	6,757.9	15,079.9	610.1	35,442.5	
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	

(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													
August	662.8	1,852.9	1,837.1	3.8	10.3	131.4	522.5	917.6	1,022.0	162.3	678.3	94.2	408.1
September	621.4	1,938.4	1,911.4	0.1	14.2	75.9	458.2	814.1	1,090.7	162.3	669.8	81.7	399.7
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	1,241.0	931.2	n.p.	12.9	98.3	454.5	857.6	1,291.0	208.0	567.6	127.3	194.6

(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											
August	1,122.2	212.0	-	604.0	3,793.4	1,721.9	222.2	941.4	4,407.9	3,594.2	-
September	1,122.3	213.8	-	586.0	3,933.8	1,719.7	233.2	1,162.3	4,355.0	3,691.9	-
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	1,094.9	183.7	-	668.3	5,297.0	2,532.3	316.9	1,537.6	3,350.1	4,256.4	-

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														
August	13.8	208.6	-	-	106.5	1.3	7.1	3.5	-	64.2	16.7	-	16.4	-
September	13.8	160.5	-	-	120.6	0.9	7.3	3.9	-	54.4	15.7	-	12.8	-
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	158.1	-	-	416.7	n.p.	n.p.	3.8	-	48.1	28.5	-	20.6	-

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										
August	-	-	-	29.7	0.4	4.1	42.9	3.3	4,848.9	2,062.2
September	-	-	-	33.3	0.4	4.8	39.5	3.3	4,905.4	2,113.3
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	-	-	-	3.3	-	3.2	21.8	2.6	4,467.5	2,188.9

(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>Loan outstandings(a)</i>				<i>Other loans and advances</i>		
	<i>Registered under FCA</i>	<i>Other</i>		<i>Other corporations registered under FCA</i>	<i>Individuals</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>		<i>Owner occupied housing</i>	<i>Other</i>				
1999										
August	0.5	2.0	65.9	-	203.6	3,712.9	108.4	1,503.2	307.4	4,494.1
September	0.5	1.6	65.9	-	210.0	3,752.1	108.9	1,544.2	333.6	4,650.8
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	-	-	124.5	-	251.4	4,672.5	112.1	1,588.6	388.4	5,952.0

(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						
August	1.0	0.9	-	885.9	123.1	18,838.6
September	1.0	0.7	-	937.4	116.2	19,212.8
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	-	1,119.5	100.4	21,695.0

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		
August	7.6	8.5
September	7.8	8.7
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

(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							
June	130.1	3,425.4	1,100.2	479.5	125.6	14.2	5,275.0
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

(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					
June	6,212.0	2,970.7	4,833.4	838.7	14,854.8
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

(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													
August	-	521.9	-	-	23.1	n.p.	1.3	901.9	361.5	12.1	425.5	-	18.4
September	-	473.3	-	-	22.4	n.p.	1.4	946.2	415.5	28.3	373.1	-	20.7
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

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		Shares	Other	Shares	Other					
1999																			
August	-	81.8	-	-	-	-	-	-	0.4	-	-	-	-	-	608.8	-	16.9	-	
September	-	84.0	-	-	-	-	-	-	0.4	-	-	-	-	-	608.8	-	17.4	-	
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.	n.p.	-	-	-	611.8	238.6	13.5	-	
August	n.p.	267.4	-	-	-	-	-	n.p.	-	n.p.	n.p.	-	-	-	612.0	114.6	13.3	-	
September	n.p.	31.5	-	-	-	-	-	n.p.	-	n.p.	n.p.	-	-	-	612.0	274.1	17.3	-	
October	-	49.0	-	-	-	-	n.p.	n.p.	-	-	-	-	-	-	612.0	n.p.	18.2	-	

(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														
August	-	51.0	-	1,671.0	-	-	n.p.	432.6	n.p.	208.5	88.1	822.5	8.7	4,097.4
September	-	53.2	-	1,689.3	-	-	n.p.	456.0	n.p.	251.6	94.3	824.4	8.4	4,192.5
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

(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								
June	n.p.	76.0	296.7	60.1	51.4	n.p.		612.4
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

(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								
June	374.3	7.7	5.2	24.4	219.0	630.6	10.8	
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	

(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				
June	-	106.3	-	-
September	-	-	-	-
December	-	-	-	-
2000				
March	-	-	-	-
June	-	-	-	-
September	-	-	-	-

**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								
June	1,375.1	0.2	18.0	-	216.1	2,585.4	2,175.4	
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	-	

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										
June	723.3	432.3	-	-	-	4.2	289.3	765.8	22.8	110.1
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	-	-	-	-	-	-	-	-

(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>			
			Registered under FCA	Other					
1999									
June	0.4	274.2	2,145.8	86.2	1.4	1,550.9	175.6	15.7	6,598.0
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

(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>Revolving credit</i>	<i>Other loans and advances to customers</i>
	<i>Hire purchase and other fixed extended credit</i>			
1996				
June	17.4		20.2	-
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	-

(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:

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Financial Accounts Section
Australian Bureau of Statistics
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