



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

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

If you have any enquiries about these statistics,  
please contact **Mulhbir Singh Grewal** on **(02) 6252 5381**.

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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](mailto:john.turner@apra.gov.au). Alternatively, access APRA website ( [www.apra.gov.au](http://www.apra.gov.au) ).

The RBA has applied a \$50 million threshold to processing returns from remaining FCA-registered corporations from December 1999 onward. This change has reduced the number of returns processed from around 200 to 120 (on current data) with negligible effect on aggregates. When enabling legislation is passed, the RBA will issue an immediate directive to all FCA corporations announcing a rise in the reporting threshold for registered corporations to \$50 million, which will reduce the respondent burden in line with the processing burden.

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**

There is a break in series in Table 28, General Financiers - Other Residents Unused borrowing lines and standby facilities available at end of period, at March 1999 due to revisions resulting from identified misreporting back to the March 1999 period. Data prior to March 1999 has not been revised.

### **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	Related corporations	Banks	Other	Non-residents	Total (Used and unused)	Banks	Other
<b>1999</b>													
February	502.6	21,588.4	-	3,478.5	26,603.3	-	2,036.6	918.0	14,151.7	172.0	152.0	-	
March	-1,589.0	19,718.1	-	3,363.0	27,161.7	-	1,913.8	896.0	13,616.9	172.0	152.0	-	
April	-341.8	19,467.8	-	3,341.8	26,243.4	-	1,932.0	929.6	15,202.3	172.0	152.0	-	
May	-121.3	20,550.4	-	5,488.7	25,773.9	-	4,076.4	946.0	15,489.5	422.0	152.0	230.1	
June	1,752.6	21,402.8	-	5,488.6	26,033.1	-	4,078.5	962.8	17,662.0	422.0	152.0	235.0	
July	-1,726.2	20,553.1	-	6,602.1	26,311.0	-	5,177.8	958.2	16,200.2	422.0	152.0	n.p.	
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	
<b>2000</b>													
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	1,632.2	20,261.3	-	7,272.6	30,482.2	-	5,691.1	1,149.4	20,505.4	391.0	76.3	171.4	

(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>		
<b>1999</b>								
February	3,723.9	998.5	4,797.1	105.5	6,640.9	13,167.2	30,796.5	n.p.
March	3,259.0	987.8	4,167.1	95.8	5,269.1	12,219.7	32,217.7	n.p.
April	2,900.6	921.8	4,442.7	27.5	5,483.4	11,619.3	28,869.2	n.p.
May	3,157.3	872.4	4,038.5	87.4	6,642.5	11,520.9	26,761.5	n.p.
June	2,152.3	946.2	4,482.4	42.5	6,932.6	11,510.6	23,805.2	n.p.
July	2,350.5	1,009.5	4,581.1	705.5	6,843.4	12,229.5	25,667.4	n.p.
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.
<b>2000</b>								
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	4,305.0	1,384.8	4,640.6	594.7	5,089.5	12,436.8	23,642.6	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>Other placements and deposits</i>				
	<i>Certificates of deposit</i>		Cash and other bank deposits	Registered under FCA		<i>Related corporations</i>		<i>Other corporations registered under FCA</i>		
	Negotiable	Other				Other	Money market corporations	Other	Other businesses	
<b>1999</b>										
February	408.7	-	5,578.7	-	-	609.0	85.3	93.9	1,826.0	
March	604.0	-	5,709.4	-	-	392.0	94.3	84.5	2,028.5	
April	685.7	-	5,564.6	-	-	445.5	203.4	73.7	1,894.3	
May	296.2	-	5,366.8	-	-	616.9	163.1	79.9	1,796.6	
June	301.0	-	4,372.8	-	401.7	555.4	142.4	57.2	1,745.4	
July	229.0	-	5,077.9	-	n.p.	389.3	133.6	56.4	2,074.3	
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	
<b>2000</b>										
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	-	4,317.5	-	514.0	1,068.2	121.0	498.4	940.5	
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>		Other	Public authorities	<i>Accepted by corporations registered under FCA</i>		Public authorities	<i>Corporations registered under FCA</i>		
	Public authorities	Corporations registered under FCA			Other	Other				
<b>1999</b>										
February	-	289.9	2,637.0	-	0.1	896.8	-	156.8	328.0	
March	-	173.4	991.3	-	0.1	822.4	-	154.6	1,420.0	
April	-	164.2	739.4	-	10.1	1,007.4	-	214.3	1,072.1	
May	-	222.0	1,176.1	-	0.1	980.0	-	230.0	1,862.0	
June	-	230.9	1,213.7	-	20.0	923.8	-	114.7	1,249.2	
July	-	261.9	758.3	-	31.6	931.1	-	107.7	1,591.0	
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	
<b>2000</b>										
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	

(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>Leveraged lease</i>	<i>Other</i>
				<i>Shares</i>	<i>Other</i>	<i>Shares</i>	<i>Other</i>		
<b>1999</b>									
February	59.3	895.2	867.5	2,987.7	134.5	1,246.2	3,671.7	81.1	475.4
March	3.0	505.3	820.9	3,068.0	196.2	1,100.4	3,687.2	79.2	550.5
April	3.0	555.7	658.5	3,115.1	96.8	956.9	3,496.6	72.2	590.6
May	3.0	647.6	768.7	3,118.2	106.1	531.6	3,458.1	74.3	521.9
June	3.0	1,115.9	656.9	3,144.3	116.4	418.4	3,734.6	74.2	572.7
July	n.p.	1,772.5	866.3	2,984.6	125.7	449.3	3,470.2	74.6	572.1
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
<b>2000</b>									
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	108.6	1,496.2	923.2	3,544.3	449.8	194.2	4,126.6	85.7	1,149.7

  

Month	<i>Loan outstanding(a)</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>Related corporations</i>		<i>Other corporations registered under FCA</i>	<i>Other loans and advances</i>	<i>Individuals</i>				
	<i>Registered under FCA</i>	<i>Other</i>							
<b>1999</b>									
February	487.9	5,750.9	654.0	425.9	29,583.6	n.p.	n.p.	3,374.4	69,279.0
March	490.8	6,307.4	654.3	394.7	29,295.5	n.p.	n.p.	4,181.8	68,239.6
April	496.7	3,972.4	579.0	401.8	28,064.3	n.p.	n.p.	4,691.9	64,121.1
May	505.7	4,066.8	616.3	402.6	25,931.1	n.p.	n.p.	5,281.1	63,770.3
June	718.9	4,692.1	511.9	400.5	25,602.6	n.p.	n.p.	3,281.2	60,860.5
July	725.9	5,631.8	577.7	401.6	26,289.3	n.p.	n.p.	3,354.0	63,882.0
August	743.4	5,137.4	654.4	64.2	26,974.3	n.p.	n.p.	3,088.7	62,108.7
September	762.3	5,969.9	540.5	44.0	24,027.5	n.p.	n.p.	3,018.5	62,548.6
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
<b>2000</b>									
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	20,394.7	n.p.	n.p.	2,763.8	63,608.3

(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>			
<b>1999</b>							
February	9,523.2	2,462.6	6,960.5	4,130.8	560.5	23,637.6	
March	8,283.4	2,258.1	6,186.1	3,510.3	605.6	20,843.6	
April	7,642.2	1,973.6	5,993.8	3,795.4	625.8	20,030.8	
May	9,733.4	899.9	6,346.6	3,757.0	671.1	21,408.1	
June	9,637.5	895.0	5,959.9	3,666.5	479.1	20,638.0	
July	9,074.7	2,193.1	6,200.3	4,096.6	564.2	22,128.9	
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	
<b>2000</b>							
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	2,385.1	7,406.1	4,017.9	845.0	22,425.9	

(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>
<b>1999</b>											
February	2,710.5	884.6	567.6	145.8	4,308.5	9,279.7	6,648.3	5,588.8	4,734.8	6,973.6	33,225.3
March	1,227.9	1,670.8	465.5	197.6	3,561.7	8,001.7	8,079.8	5,111.7	5,228.2	6,760.2	33,181.6
April	1,454.9	1,228.5	418.7	105.5	3,207.6	7,120.1	9,221.6	4,277.6	4,569.1	6,691.0	31,879.3
May	2,588.2	1,312.6	450.6	118.9	4,470.2	9,426.3	5,935.6	3,304.5	3,992.9	6,926.7	29,585.9
June	1,362.6	1,856.7	455.0	78.0	3,752.2	8,068.2	6,102.3	4,347.8	4,650.3	5,938.3	29,106.9
July	1,719.2	1,141.4	705.6	115.3	3,681.5	7,584.5	7,896.7	3,754.5	4,522.6	6,421.2	30,179.6
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
<b>2000</b>											
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	5,292.9	8,554.1	3,647.8	2,547.5	3,521.8	23,564.3

(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>	
<b>1999</b>				
February	4.7	-	4.7	7.0
March	4.0	5.0	4.8	6.7
April	4.2	4.9	4.7	7.1
May	4.4	4.7	4.7	6.7
June	4.2	4.8	4.7	6.6
July	4.0	4.8	4.7	6.4
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
<b>2000</b>				
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

(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>
<b>1998</b>							
September	5,508.3	123.1	21,462.5	21,585.6	545.8	29,516.0	30,061.8
December	4,903.9	135.9	20,536.5	20,672.4	518.1	27,807.6	28,325.7
<b>1999</b>							
March	5,486.8	143.1	20,700.5	20,843.6	515.9	29,433.9	29,949.8
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
<b>2000</b>							
March	5,136.0	113.0	22,733.8	22,846.8	342.6	21,328.3	21,670.9

(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>	
<b>1999</b>														
February	2,827.3	3,577.4	2,866.1	-	954.8	3,045.2	914.1	3,408.1	339.0	311.8	701.8	396.4	40.0	
March	2,726.5	4,229.8	3,102.9	-	1,012.7	3,126.6	845.9	3,497.9	356.0	302.7	690.5	385.1	40.0	
April	2,713.1	3,683.3	2,915.1	45.4	1,045.2	3,394.0	822.5	3,606.2	255.9	278.1	690.6	385.2	40.0	
May	2,711.7	3,953.0	3,257.3	-	1,106.2	3,216.8	1,741.8	3,636.6	259.3	291.8	690.6	385.2	40.0	
June	2,643.7	4,371.6	3,430.4	-	1,242.3	3,599.5	1,512.6	3,327.9	78.5	341.7	672.3	366.9	40.0	
July	2,659.7	4,483.9	3,518.1	-	1,560.3	3,931.3	1,229.6	3,355.1	72.7	222.3	356.9	356.9	-	
August	3,162.4	3,555.5	3,498.4	-	1,380.7	2,530.3	449.2	3,340.2	-	206.5	356.9	356.9	-	
September	2,684.1	3,521.4	3,327.7	-	1,288.2	1,921.9	422.7	3,365.5	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	3,233.4	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	3,364.8	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	4,481.8	85.4	198.9	362.1	362.1	-	
<b>2000</b>														
January	3,148.7	2,764.8	3,147.1	-	1,246.5	2,550.9	320.2	4,477.6	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	4,482.1	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	4,473.6	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	4,485.2	104.9	327.3	389.2	389.2	-	

(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		
<b>1999</b>											
February	1,004.0	15,039.8	n.p.	4,361.5	483.1	1,918.9	805.4	7,825.8	1,669.9	5,494.5	-
March	1,004.0	15,044.5	n.p.	4,258.3	480.6	1,843.7	793.5	8,511.8	1,539.4	5,998.0	-
April	1,049.4	15,097.2	n.p.	4,214.5	495.6	2,362.5	790.0	8,310.8	1,590.7	5,612.4	-
May	1,049.4	15,070.2	n.p.	4,233.4	504.3	2,396.7	857.1	8,307.2	1,907.3	5,095.2	-
June	1,009.4	15,211.7	n.p.	4,834.8	545.2	2,391.7	809.3	8,915.2	1,737.5	5,181.5	-
July	1,009.4	15,451.6	n.p.	4,359.4	1,034.0	2,516.6	291.1	8,796.1	1,532.3	5,376.0	-
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	-
<b>2000</b>											
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	42.8	8,952.6	1,820.4	4,346.8	-
April	1,041.6	15,817.1	-	2,773.4	1,464.1	2,909.6	38.8	9,352.2	1,816.2	4,248.3	-

**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							
<b>1999</b>														
February	-	311.1	-	547.5	45.2	269.5	5.2	6.0	-	287.1	-	-	-	-
March	-	213.2	-	567.0	45.4	261.0	6.2	4.2	-	262.1	-	-	-	-
April	-	185.7	-	569.0	45.0	253.0	8.5	9.9	-	264.4	-	-	-	-
May	-	266.7	-	583.0	45.2	244.5	9.5	0.4	-	264.1	34.3	-	-	-
June	-	143.1	-	616.5	45.4	240.0	6.9	5.2	-	274.8	-	-	-	-
July	-	195.7	-	190.0	45.0	107.0	7.9	4.0	-	306.8	-	-	-	-
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	-	-	-	-	-	-
<b>2000</b>														
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	-	374.1	-	15.4	45.5	-	6.1	19.7	-	-	-	-	-	-
April	-	449.6	-	15.4	45.0	-	7.6	26.7	-	-	-	-	-	-

  

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			
<b>1999</b>										
February	-	-	-	276.7	15.4	97.3	1,176.3	2.8	7,928.4	1,639.4
March	-	-	-	204.5	15.4	95.5	1,269.4	2.8	8,045.7	1,599.1
April	-	-	-	276.9	15.4	92.8	1,262.8	2.3	8,079.8	1,598.9
May	-	-	-	276.9	15.4	95.8	866.1	2.3	8,166.7	1,591.2
June	-	-	-	276.9	15.4	91.4	1,057.2	2.1	8,393.6	1,576.7
July	-	-	-	276.8	15.4	90.3	1,238.1	2.1	8,418.1	1,557.3
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
<b>2000</b>										
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

(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>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>				
<b>1999</b>										
February	2,964.7	-	1,715.8	-	144.7	11,020.1	220.6	3,126.5	501.9	11,128.6
March	2,965.3	-	1,798.1	-	177.0	11,260.8	213.1	3,311.0	535.3	11,107.7
April	2,852.3	-	1,848.2	-	182.0	11,280.9	209.9	3,273.5	589.1	11,145.4
May	2,872.1	-	1,486.4	-	181.1	11,224.9	202.7	3,372.0	507.7	11,184.8
June	2,854.0	-	2,188.2	-	179.7	11,365.7	199.2	3,456.2	612.1	11,233.8
July	2,808.0	-	2,185.0	-	178.2	11,425.5	200.5	3,432.6	600.9	11,243.3
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
<b>2000</b>										
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

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>						
<b>1999</b>							
February	-	45.7	-	-	2,139.0	38.9	45,654.5
March	-	45.7	-	-	1,964.4	61.4	46,031.3
April	-	45.7	-	-	1,996.8	56.7	46,145.0
May	-	45.7	-	-	1,982.2	634.4	46,156.1
June	-	45.7	-	-	2,231.4	61.8	47,173.0
July	-	45.7	-	-	2,089.0	66.1	46,728.9
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
<b>2000</b>							
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

(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>
<b>1999</b>						
February	4.8	5.0	15.1	9.0	7.7	7.6
March	2.3	4.9	15.1	8.9	8.3	9.1
April	-	4.9	15.1	8.9	8.3	9.1
May	-	4.9	15.1	8.9	8.2	8.8
June	-	5.0	15.1	9.0	8.3	9.1
July	-	5.0	15.1	9.0	8.5	9.2
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
<b>2000</b>						
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

(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	
<b>1999</b>				
February	3,018.5	52.0	3,437.8	4,785.3
March	3,070.0	59.0	3,542.9	4,827.3
April	3,110.5	102.6	3,541.1	4,941.2
May	3,133.8	81.2	3,535.3	4,900.3
June	3,177.8	80.9	3,569.8	5,012.3
July	3,183.6	80.5	3,583.7	5,002.4
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	1,533.3	15.0	2,761.9	3,689.9
March	1,562.0	33.4	2,823.3	3,735.8
April	1,527.1	23.9	2,827.6	3,703.2
May	1,553.2	20.0	2,789.0	3,759.3
June	1,582.1	19.7	2,832.4	3,797.7
July	1,594.0	19.3	2,860.0	3,799.5
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	2,385.1	28.5	2,182.1	2,951.9
March	2,420.6	27.6	2,220.0	2,993.9
April	2,445.1	27.5	2,235.1	2,971.8
May	2,474.5	28.7	2,225.1	2,984.5
June	2,490.9	28.1	2,260.5	3,016.2
July	2,497.8	27.7	2,272.2	2,994.0
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	322.1	5.6	733.5	1,250.5
March	325.3	5.4	741.7	1,272.8
April	327.7	5.3	742.9	1,268.7
May	329.2	5.5	745.7	1,268.6
June	331.1	5.5	752.3	1,299.6
July	330.6	5.4	753.6	1,305.0
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	531.8	35.3	1,431.5	1,817.7
March	526.9	35.2	1,446.5	1,858.4
April	524.6	10.7	1,445.3	1,854.0
May	527.4	36.4	1,440.1	1,873.6
June	530.6	36.5	1,448.8	1,894.8
July	523.7	36.2	1,448.7	1,893.9
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	34.2	2.6	189.3	290.3
March	34.9	2.6	193.9	289.7
April	34.2	2.6	195.3	287.9
May	34.9	2.5	196.1	288.0
June	37.2	2.5	200.6	287.5
July	36.7	2.4	202.7	290.4
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	46.1	-	160.3	96.0
March	46.2	-	163.2	95.9
April	46.4	-	164.9	153.7
May	46.6	-	164.0	153.9
June	68.7	-	165.8	153.5
July	80.9	-	114.6	99.2
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
<b>2000</b>				
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

(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	
<b>1999</b>				
February	57.3	5.8	123.6	96.1
March	59.7	13.7	129.3	93.3
April	64.1	9.5	128.7	37.5
May	67.0	6.7	129.8	39.1
June	175.2	6.6	135.5	39.9
July	170.7	6.5	190.0	92.9
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
<b>2000</b>				
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

(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>			
<b>1998</b>								
September	1,411.3	8,818.5	5,721.8	3,411.9	3,137.6	97.4	22,598.4	
December	1,464.8	10,251.1	5,548.4	3,452.1	3,172.8	98.9	23,988.0	
<b>1999</b>								
March	1,215.1	11,665.8	4,732.2	2,807.9	2,351.4	98.9	22,871.3	
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	
<b>2000</b>								
March	2,330.2	8,039.4	3,965.6	3,497.8	2,421.3	117.5	20,371.8	

(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>			
<b>1998</b>						
September	18,217.7	6,653.2	8,517.0	796.2	34,184.1	
December	18,507.6	6,676.4	8,412.2	767.8	34,364.0	
<b>1999</b>						
March	12,564.1	6,455.5	14,779.2	854.5	34,653.3	
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	
<b>2000</b>						
March	13,203.9	6,851.2	14,909.1	598.7	35,562.9	

(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	<u>Lending operations with residents(a)</u>			<u>Gross funds raised from residents during period</u>			<u>Unused borrowing lines and standby facilities available at end of period</u>			<u>Bill (acceptance/endorsement) lines available at end of period</u>			
	<i>Commitments unused at end of period</i>	<i>Loans advanced and book debts purchased during period</i>	<i>Payments received during period</i>	<u>Borrowings by(b)</u>			<u>Residents</u>			<u>Unused</u>			
				<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(c)</i>	<i>Non-residents</i>	<i>Total (used and unused)</i>	<i>Banks</i>	<i>Other</i>
<b>1999</b>													
February	593.0	1,732.5	1,600.9	0.1	8.4	732.6	391.8	894.6	1,628.3	160.5	787.5	149.4	413.8
March	617.7	1,861.7	1,722.9	2.8	42.6	135.2	360.8	963.4	166.1	162.9	787.4	153.4	414.8
April	629.9	1,865.1	1,711.0	-	10.4	45.7	167.3	891.4	169.4	165.4	787.2	102.9	415.5
May	673.9	1,958.9	1,775.3	-	9.9	35.4	369.9	844.3	172.8	167.8	680.4	94.1	394.1
June	620.9	2,012.2	1,855.1	0.1	13.8	268.7	297.3	872.6	239.5	162.3	665.4	93.6	394.9
July	651.3	1,950.8	1,844.2	0.5	13.6	51.1	550.3	840.7	224.5	162.3	671.4	94.1	401.3
August	662.8	1,852.9	1,837.1	3.8	10.3	131.4	522.5	917.6	249.5	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	250.7	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	254.3	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	270.2	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	265.0	155.1	622.8	85.8	382.8
<b>2000</b>													
January	688.7	1,347.3	1,441.4	29.4	6.3	36.7	849.2	815.9	298.4	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	278.1	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	296.6	155.1	400.3	85.8	165.3
April	211.1	1,455.8	1,260.2	-	8.1	76.7	677.1	852.4	296.6	155.1	424.5	85.8	169.5

(a) Excludes related corporations

(b) Excludes related corporations and banks

(c) There is a break in series at March 1999 due to revisions to data resulting from identified misreporting

**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		
<b>1999</b>											
February	1,115.1	174.6	-	559.0	3,305.2	1,531.8	368.3	1,037.6	4,457.9	3,103.4	-
March	1,117.9	209.1	-	544.0	3,434.2	1,381.3	361.6	1,039.1	4,440.0	3,190.6	-
April	1,117.9	209.7	-	538.0	3,504.1	1,439.6	325.7	1,080.1	4,439.0	3,212.9	-
May	1,117.9	212.5	-	541.0	3,570.6	1,498.0	240.6	1,156.0	4,321.5	3,454.0	-
June	1,118.0	211.9	-	671.0	3,601.5	1,586.3	228.0	1,017.3	4,392.1	3,409.1	-
July	1,118.5	210.5	-	534.0	3,736.6	1,759.2	225.0	1,078.7	4,366.4	3,479.3	-
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	-
<b>2000</b>											
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	1,134.7	2,989.0	4,321.4	-

**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						
<b>1999</b>														
February	14.6	309.5	-	-	75.8	2.2	66.4	7.3	-	31.8	25.3	-	17.8	-
March	13.5	193.5	-	-	91.0	2.2	52.1	4.7	-	29.9	25.2	-	17.8	-
April	11.9	194.7	-	-	96.7	2.2	12.3	4.1	-	53.0	23.3	-	4.9	-
May	12.1	219.3	-	-	104.6	2.2	10.8	3.6	-	48.7	18.9	-	9.9	-
June	11.3	180.9	-	-	98.7	2.2	11.2	3.4	-	60.5	19.0	-	17.4	-
July	12.2	185.2	-	-	98.3	1.3	9.0	4.0	-	59.5	16.7	-	13.4	-
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.
<b>2000</b>														
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	-

  

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			
<b>1999</b>										
February	0.4	-	-	24.4	0.4	6.7	45.2	3.3	5,186.2	1,915.9
March	0.4	-	-	24.4	0.4	4.6	46.7	3.3	5,198.5	1,923.2
April	0.4	-	-	24.4	0.4	4.5	40.8	3.3	5,248.9	1,929.0
May	0.4	-	-	24.4	0.4	4.5	39.9	3.3	5,281.7	1,933.8
June	0.4	-	-	25.4	0.4	3.6	45.1	3.3	5,089.6	1,976.3
July	-	-	-	29.7	0.4	4.1	45.6	3.3	4,822.9	1,999.2
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
<b>2000</b>										
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	4,696.8	2,231.4

(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>				
<b>1999</b>										
February	15.8	1.7	22.3	-	208.2	3,402.6	107.9	1,051.4	277.5	3,961.8
March	19.7	1.7	21.6	-	197.4	3,409.0	107.5	1,186.2	302.9	4,079.5
April	20.2	1.8	21.3	-	200.2	3,492.8	105.9	1,217.4	301.1	4,120.2
May	20.2	1.8	21.2	-	203.4	3,590.4	108.4	1,268.6	294.0	4,225.0
June	18.9	2.4	26.7	-	208.5	3,558.6	106.4	1,219.7	294.9	4,373.7
July	19.0	2.0	19.5	-	196.2	3,623.8	109.7	1,477.8	291.3	4,429.0
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
<b>2000</b>										
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	1,315.7	350.0	4,951.2

(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.

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>				
<b>1999</b>						
February	1.2	1.0	-	716.0	94.4	17,594.7
March	1.2	1.0	-	717.9	98.0	17,775.1
April	1.0	1.1	-	747.6	99.1	17,984.4
May	1.0	1.1	-	770.6	101.7	18,326.0
June	1.0	1.1	-	821.2	107.7	18,289.6
July	-	-	-	945.1	118.7	18,536.8
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
<b>2000</b>						
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	19,531.6

**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>
<b>1999</b>		
February	7.6	8.4
March	7.6	8.5
April	7.5	8.5
May	7.6	8.5
June	7.6	8.6
July	7.6	8.5
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
<b>2000</b>		
January	7.2	9.0
February	7.3	9.0
March	7.6	9.0
April	7.5	9.1

(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>	
<b>1998</b>							
September	645.3	2,190.9	886.2	357.3	131.6	20.7	4,232.0
December	147.9	2,408.9	1,255.0	508.0	138.7	18.2	4,476.6
<b>1999</b>							
March	157.6	3,166.8	1,299.3	447.9	105.1	16.3	5,193.1
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
<b>2000</b>							
March	138.3	1,976.8	1,355.4	107.4	165.8	-	3,743.7

(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>	
<b>1998</b>					
September	5,708.2	3,141.2	4,804.2	510.7	14,164.3
December	5,869.3	3,130.4	4,734.7	327.1	14,061.5
<b>1999</b>					
March	6,040.2	3,091.1	4,799.5	553.5	14,484.2
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
<b>2000</b>					
March	6,373.8	3,798.1	5,233.6	189.2	15,594.7

(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>
<b>1999</b>													
February	-	334.7	-	-	21.1	-	1.2	874.7	462.5	27.8	427.0	-	7.0
March	-	347.1	-	-	22.4	-	1.4	924.0	479.0	14.4	407.2	-	19.9
April	-	371.9	-	-	22.7	n.p.	1.4	764.1	469.0	9.4	463.2	-	5.8
May	-	390.7	-	-	22.8	n.p.	1.6	805.4	464.0	5.5	457.2	-	7.8
June	-	490.4	-	-	22.4	n.p.	0.9	864.5	367.5	11.4	402.2	-	16.2
July	-	557.2	-	-	23.2	n.p.	0.3	876.3	315.5	18.3	429.8	-	0.8
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
<b>2000</b>													
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

**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	Corporations registered under FCA	Commonwealth Government securities	Other	<u>Related corporations</u>		<u>Other businesses</u>	
				Registered under FCA	Other	Pastoral finance companies	Other	Other businesses	Shares					Other	Shares	Other	
<b>1999</b>																	
February	-	28.6	-	-	-	-	-	-	1.4	-	-	-	-	655.2	-	-	16.7
March	-	76.3	-	-	-	-	-	-	1.2	-	-	-	-	611.7	-	-	16.9
April	-	61.5	-	-	-	-	-	-	0.7	-	-	-	-	611.7	-	-	17.2
May	-	77.1	-	-	-	-	-	-	0.9	-	-	-	-	610.3	-	-	17.7
June	-	72.7	-	-	-	-	-	-	1.3	-	-	-	-	603.8	-	-	14.4
July	-	64.0	-	-	-	-	-	-	1.7	-	-	-	-	603.8	-	-	16.6
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
<b>2000</b>																	
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	-	-	13.5

(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>					
<b>1999</b>														
February	-	24.0	-	1,574.8	-	-	n.p.	686.8	n.p.	206.2	88.7	299.5	10.4	3,715.3
March	-	27.6	-	1,592.1	-	-	n.p.	718.6	n.p.	180.0	82.3	337.8	8.7	3,771.0
April	-	34.8	-	1,585.1	-	-	n.p.	566.9	n.p.	245.6	109.6	603.6	8.4	3,958.5
May	-	40.3	-	1,547.0	-	-	n.p.	556.9	n.p.	252.9	103.7	610.6	8.8	3,939.0
June	-	43.4	-	1,602.6	-	-	n.p.	476.1	n.p.	257.2	97.2	750.7	8.4	4,039.0
July	-	48.5	-	1,637.9	-	-	n.p.	450.3	n.p.	217.7	89.1	806.6	8.6	4,053.3
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
<b>2000</b>														
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	-	1,960.5	-	-	n.p.	1,675.4	144.7	304.9	113.4	925.1	9.1	6,006.8

(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>						
<b>1998</b>								
September	105.9	82.3	89.5	50.4	77.3	34.8	440.3	
December	124.6	54.9	140.9	n.p.	57.4	n.p.	444.6	
<b>1999</b>								
March	102.7	54.2	121.3	58.8	61.4	31.3	429.6	
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	
<b>2000</b>								
March	n.p.	n.p.	144.7	73.0	39.6	192.8	665.8	

(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>			
<b>1998</b>								
September	621.1	8.8	9.3	31.2	111.0	781.3	12.3	
December	617.0	13.1	7.6	39.7	175.0	852.5	11.5	
<b>1999</b>								
March	642.0	11.4	5.6	16.6	188.4	863.9	10.9	
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	
<b>2000</b>								
March	100.5	12.2	11.8	28.7	335.9	489.0	11.1	

(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	
<b>1998</b>				
September	50.0	151.3	-	-
December	50.0	151.3	-	-
<b>1999</b>				
March	-	106.3	-	-
June	-	106.3	-	-
September	-	-	-	-
December	-	-	-	-
<b>2000</b>				
March	-	-	-	-

**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		
<b>1998</b>								
September	1,373.0	0.2	46.5	-	268.5	2,565.3	1,330.2	
December	978.1	0.2	25.1	-	229.3	2,486.3	2,193.8	
<b>1999</b>								
March	774.5	0.2	16.6	-	282.2	2,514.9	2,455.4	
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	
<b>2000</b>								
March	489.0	2.4	0.3	-	263.2	26.3	3,122.6	



**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						
<b>1998</b>										
September	799.7	417.8	-	-	-	4.2	4.0	815.4	47.1	305.0
December	605.7	466.9	-	-	-	4.2	10.0	1,302.7	19.7	135.9
<b>1999</b>										
March	687.4	421.8	-	-	-	4.2	286.8	827.4	24.9	118.2
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	-	-	-
<b>2000</b>										
March	-	11.5	-	-	-	-	416.0	-	-	-

(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					
<b>1998</b>									
September	13.7	197.1	1,733.1	43.5	1.2	1,271.8	131.7	5,823.5	
December	23.0	178.2	1,875.6	40.0	1.3	1,376.0	99.3	6,155.6	
<b>1999</b>									
March	14.6	182.2	2,003.0	57.7	1.4	1,544.7	93.3	6,285.0	
June	0.4	274.2	2,145.8	86.2	1.4	1,550.9	175.6	6,598.0	
September	0.4	-	2,320.3	4.0	1.4	769.3	49.1	3,478.7	
December	0.4	-	2,527.2	4.0	1.7	838.3	63.8	3,859.8	
<b>2000</b>									
March	-	-	2,690.3	-	2.1	811.5	70.7	4,002.1	

(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>			
<b>1995</b>				
December	20.8		18.8	-
<b>1996</b>				
June	17.4		20.2	-
December	15.3		21.1	-
<b>1997</b>				
June	12.6		21.0	-
December	7.9		19.4	-
<b>1998</b>				
June	5.4		17.8	-
December	3.1		17.6	-
<b>1999</b>				
June	1.8		12.0	-
December	1.3		7.7	-

(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

*Building societies became authorised deposit-taking institutions on 1 July 1999 and are therefore not registered under the Financial Corporations Act. Accordingly Tables 1-4 do not include data on building societies from July 1999 onwards.*

#### **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).

*Credit Unions became authorised deposit-taking institutions on 1 July 1999 and are therefore not registered under the Financial Corporations Act. Accordingly Tables 24-27 do not include data on credit unions from July 1999 onwards.*

#### **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.
- n.r.** not recorded

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

### **Inquiries**

13. Any inquires 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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