# Appendix D: Debt transactions

The Australian Government holds a stock of around $1.7 billion in loans advanced to state and territory governments (states) for public policy purposes. The states make interest payments and repayments to the Australian Government in respect of these loans.

The Australian Government advances the states loans under a range of agreements. These advances have often been over very long repayment periods (some in excess of 50 years), although the terms of each agreement vary considerably.

Most of the interest payments and repayments relate to housing, infrastructure and agriculture. Payments are also made against loans under agreements for natural disasters and other purposes.

The Australian Government stock of outstanding loans to the states as at 30 June 2023 is shown in Table D.1.

Total advances to the states, repayments and interest from the states to the Australian Government by financial year are shown in Table D.2.

Table D.1: Outstanding loans as at 30 June 2023, by state

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | 21,463 | 95,263 | 36,999 | ‑ | 4,683 | 15,939 | ‑ | ‑ | 174,347 |
| Drought Recovery Loans Scheme | 10,869 | 21,833 | 9,840 | ‑ | 3,347 | 2,889 | ‑ | ‑ | 48,778 |
| Farm Finance Concessional Loans |  |  |  |  |  |  |  |  |  |
| Scheme | 558 | 700 | ‑ | 1,016 | ‑ | ‑ | ‑ | 220 | 2,494 |
| Debt sinking fund | 144 | 19 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | 163 |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | 8,313 | 8,313 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | 282,231 | ‑ | 84,977 | 78,684 | 17,699 | ‑ | ‑ | 16,563 | 480,154 |
| Housing for service personnel | 26,199 | ‑ | 14,148 | 1,930 | 1,242 | ‑ | ‑ | ‑ | 43,519 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | 81,586 | 27,033 | 108,619 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | 31,905 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | 31,905 |
| Natural disaster relief | 705 | ‑ | 18,712 | ‑ | 1,631 | ‑ | ‑ | ‑ | 21,048 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | 279,702 | ‑ | 99,973 | 170,135 | 122,701 | ‑ | ‑ | 99,115 | 771,626 |
| **Total** | **653,776** | **117,815** | **264,649** | **251,765** | **151,303** | **18,828** | **81,586** | **151,244** | **1,690,966** |

Table D.2: Summary of advances, repayments and interest, by year and state

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2023‑24** |  |  |  |  |  |  |  |  |  |
| **Advances** |  |  |  |  |  |  |  |  |  |
| Natural disaster relief | 31,311 | ‑ | 25,000 | ‑ | 1,404 | ‑ | ‑ | ‑ | 57,715 |
| Total Advances | 31,311 | ‑ | 25,000 | ‑ | 1,404 | ‑ | ‑ | ‑ | 57,715 |
| **Repayments** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑7,779 | ‑13,741 | ‑8,737 | ‑ | ‑817 | ‑4,816 | ‑ | ‑ | ‑35,890 |
| Drought Recovery Loans Scheme | ‑3,236 | ‑3,809 | ‑2,790 | ‑ | ‑1,415 | ‑2,289 | ‑ | ‑ | ‑13,539 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑557 | ‑700 | ‑ | ‑1,024 | ‑ | ‑ | ‑ | ‑220 | ‑2,501 |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑136 | ‑136 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑35,289 | ‑ | ‑10,225 | ‑9,554 | ‑2,883 | ‑ | ‑ | ‑1,177 | ‑59,128 |
| Housing for service personnel | ‑2,545 | ‑ | ‑1,276 | ‑254 | ‑126 | ‑ | ‑ | ‑ | ‑4,201 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑8,354 | ‑3,824 | ‑12,178 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑15,952 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑15,952 |
| Natural disaster relief | ‑181 | ‑ | ‑4,534 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑4,715 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑12,752 | ‑ | ‑4,691 | ‑8,134 | ‑5,334 | ‑ | ‑ | ‑4,245 | ‑35,156 |
| Total Repayments | ‑78,291 | ‑18,250 | ‑32,253 | ‑18,966 | ‑10,575 | ‑7,105 | ‑8,354 | ‑9,602 | ‑183,396 |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2023‑24** |  |  |  |  |  |  |  |  |  |
| **Interest** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑1,080 | ‑5,114 | ‑2,088 | ‑ | ‑210 | ‑528 | ‑ | ‑ | ‑9,020 |
| Drought Recovery Loans Scheme | ‑519 | ‑1,202 | ‑540 | ‑ | ‑229 | ‑242 | ‑ | ‑ | ‑2,732 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑4 | ‑17 | ‑ | ‑63 | ‑ | ‑ | ‑ | ‑5 | ‑89 |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑494 | ‑494 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑13,323 | ‑ | ‑3,957 | ‑3,725 | ‑934 | ‑ | ‑ | ‑806 | ‑22,745 |
| Housing for service personnel | ‑1,179 | ‑ | ‑637 | ‑87 | ‑56 | ‑ | ‑ | ‑ | ‑1,959 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑3,671 | ‑1,413 | ‑5,084 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑1,175 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑1,175 |
| Natural disaster relief | ‑13 | ‑ | ‑343 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑356 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑13,960 | ‑ | ‑4,975 | ‑8,456 | ‑6,132 | ‑ | ‑ | ‑4,958 | ‑38,481 |
| Total Interest | ‑31,253 | ‑6,333 | ‑12,540 | ‑12,331 | ‑7,561 | ‑770 | ‑3,671 | ‑7,676 | ‑82,135 |
| **Net Financial Flow** | **‑78,233** | **‑24,583** | **‑19,793** | **‑31,297** | **‑16,732** | **‑7,875** | **‑12,025** | **‑17,278** | **‑207,816** |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2024‑25** |  |  |  |  |  |  |  |  |  |
| **Advances** |  |  |  |  |  |  |  |  |  |
| Natural disaster relief | 13,218 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | 13,218 |
| Total Advances | 13,218 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | 13,218 |
| **Repayments** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑1,613 | ‑5,194 | ‑3,338 | ‑ | ‑286 | ‑745 | ‑ | ‑ | ‑11,176 |
| Drought Recovery Loans Scheme | ‑1,214 | ‑897 | ‑1,271 | ‑ | ‑447 | ‑481 | ‑ | ‑ | ‑4,310 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑136 | ‑136 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑33,833 | ‑ | ‑10,014 | ‑9,197 | ‑1,470 | ‑ | ‑ | ‑1,230 | ‑55,744 |
| Housing for service personnel | ‑2,697 | ‑ | ‑1,365 | ‑197 | ‑139 | ‑ | ‑ | ‑ | ‑4,398 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑8,285 | ‑4,014 | ‑12,299 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑15,953 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑15,953 |
| Natural disaster relief | ‑181 | ‑ | ‑4,210 | ‑ | ‑232 | ‑ | ‑ | ‑ | ‑4,623 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑13,325 | ‑ | ‑4,902 | ‑8,500 | ‑5,575 | ‑ | ‑ | ‑4,436 | ‑36,738 |
| Total Repayments | ‑68,816 | ‑6,091 | ‑25,100 | ‑17,894 | ‑8,149 | ‑1,226 | ‑8,285 | ‑9,816 | ‑145,377 |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2024‑25** |  |  |  |  |  |  |  |  |  |
| **Interest** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑641 | ‑3,526 | ‑1,214 | ‑ | ‑112 | ‑302 | ‑ | ‑ | ‑5,795 |
| Drought Recovery Loans Scheme | ‑297 | ‑849 | ‑320 | ‑ | ‑141 | ‑208 | ‑ | ‑ | ‑1,815 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑487 | ‑487 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑11,743 | ‑ | ‑3,508 | ‑3,296 | ‑775 | ‑ | ‑ | ‑753 | ‑20,075 |
| Housing for service personnel | ‑1,064 | ‑ | ‑579 | ‑75 | ‑50 | ‑ | ‑ | ‑ | ‑1,768 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑3,295 | ‑1,222 | ‑4,517 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑452 | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑452 |
| Natural disaster relief | ‑570 | ‑ | ‑743 | ‑ | ‑58 | ‑ | ‑ | ‑ | ‑1,371 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑13,386 | ‑ | ‑4,764 | ‑8,090 | ‑5,892 | ‑ | ‑ | ‑4,767 | ‑36,899 |
| Total Interest | ‑28,153 | ‑4,375 | ‑11,128 | ‑11,461 | ‑7,028 | ‑510 | ‑3,295 | ‑7,229 | ‑73,179 |
| **Net Financial Flow** | **‑83,751** | **‑10,466** | **‑36,228** | **‑29,355** | **‑15,177** | **‑1,736** | **‑11,580** | **‑17,045** | **‑205,338** |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2025‑26** |  |  |  |  |  |  |  |  |  |
| **Advances** |  |  |  |  |  |  |  |  |  |
| Natural disaster relief | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Total Advances | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| **Repayments** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑1,613 | ‑5,214 | ‑3,338 | ‑ | ‑286 | ‑745 | ‑ | ‑ | ‑11,196 |
| Drought Recovery Loans Scheme | ‑3,887 | ‑966 | ‑1,659 | ‑ | ‑528 | ‑581 | ‑ | ‑ | ‑7,621 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑136 | ‑136 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑35,303 | ‑ | ‑10,443 | ‑9,599 | ‑1,544 | ‑ | ‑ | ‑1,286 | ‑58,175 |
| Housing for service personnel | ‑2,779 | ‑ | ‑1,506 | ‑200 | ‑153 | ‑ | ‑ | ‑ | ‑4,638 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑8,209 | ‑4,215 | ‑12,424 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Natural disaster relief | ‑4,095 | ‑ | ‑7,103 | ‑ | ‑408 | ‑ | ‑ | ‑ | ‑11,606 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑13,925 | ‑ | ‑5,123 | ‑8,882 | ‑5,825 | ‑ | ‑ | ‑4,635 | ‑38,390 |
| Total Repayments | ‑61,602 | ‑6,180 | ‑29,172 | ‑18,681 | ‑8,744 | ‑1,326 | ‑8,209 | ‑10,272 | ‑144,186 |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2025‑26** |  |  |  |  |  |  |  |  |  |
| **Interest** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑570 | ‑3,294 | ‑1,065 | ‑ | ‑99 | ‑269 | ‑ | ‑ | ‑5,297 |
| Drought Recovery Loans Scheme | ‑194 | ‑811 | ‑260 | ‑ | ‑121 | ‑186 | ‑ | ‑ | ‑1,572 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑480 | ‑480 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑10,272 | ‑ | ‑3,079 | ‑2,895 | ‑702 | ‑ | ‑ | ‑697 | ‑17,645 |
| Housing for service personnel | ‑943 | ‑ | ‑518 | ‑67 | ‑44 | ‑ | ‑ | ‑ | ‑1,572 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑2,923 | ‑1,021 | ‑3,944 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Natural disaster relief | ‑804 | ‑ | ‑638 | ‑ | ‑54 | ‑ | ‑ | ‑ | ‑1,496 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑12,787 | ‑ | ‑4,543 | ‑7,708 | ‑5,641 | ‑ | ‑ | ‑4,567 | ‑35,246 |
| Total Interest | ‑25,570 | ‑4,105 | ‑10,103 | ‑10,670 | ‑6,661 | ‑455 | ‑2,923 | ‑6,765 | ‑67,252 |
| **Net Financial Flow** | **‑87,172** | **‑10,285** | **‑39,275** | **‑29,351** | **‑15,405** | **‑1,781** | **‑11,132** | **‑17,037** | **‑211,438** |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2026‑27** |  |  |  |  |  |  |  |  |  |
| **Advances** |  |  |  |  |  |  |  |  |  |
| Natural disaster relief | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Total Advances | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| **Repayments** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑2,113 | ‑25,303 | ‑11,328 | ‑ | ‑286 | ‑745 | ‑ | ‑ | ‑39,775 |
| Drought Recovery Loans Scheme | ‑2,396 | ‑15,494 | ‑4,884 | ‑ | ‑1,959 | ‑581 | ‑ | ‑ | ‑25,314 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑136 | ‑136 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑36,678 | ‑ | ‑10,875 | ‑10,000 | ‑1,621 | ‑ | ‑ | ‑1,344 | ‑60,518 |
| Housing for service personnel | ‑2,935 | ‑ | ‑1,648 | ‑212 | ‑168 | ‑ | ‑ | ‑ | ‑4,963 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑8,143 | ‑4,426 | ‑12,569 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Natural disaster relief | ‑5,747 | ‑ | ‑4,786 | ‑ | ‑408 | ‑ | ‑ | ‑ | ‑10,941 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑14,552 | ‑ | ‑5,354 | ‑9,282 | ‑6,088 | ‑ | ‑ | ‑4,844 | ‑40,120 |
| Total Repayments | ‑64,421 | ‑40,797 | ‑38,875 | ‑19,494 | ‑10,530 | ‑1,326 | ‑8,143 | ‑10,750 | ‑194,336 |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2026‑27** |  |  |  |  |  |  |  |  |  |
| **Interest** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑486 | ‑2,613 | ‑738 | ‑ | ‑86 | ‑236 | ‑ | ‑ | ‑4,159 |
| Drought Recovery Loans Scheme | ‑66 | ‑477 | ‑128 | ‑ | ‑70 | ‑163 | ‑ | ‑ | ‑904 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑474 | ‑474 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑8,738 | ‑ | ‑2,631 | ‑2,475 | ‑625 | ‑ | ‑ | ‑639 | ‑15,108 |
| Housing for service personnel | ‑818 | ‑ | ‑450 | ‑58 | ‑37 | ‑ | ‑ | ‑ | ‑1,363 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑2,553 | ‑810 | ‑3,363 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Natural disaster relief | ‑730 | ‑ | ‑511 | ‑ | ‑47 | ‑ | ‑ | ‑ | ‑1,288 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑12,160 | ‑ | ‑4,313 | ‑7,308 | ‑5,379 | ‑ | ‑ | ‑4,359 | ‑33,519 |
| Total Interest | ‑22,998 | ‑3,090 | ‑8,771 | ‑9,841 | ‑6,244 | ‑399 | ‑2,553 | ‑6,282 | ‑60,178 |
| **Net Financial Flow** | **‑87,419** | **‑43,887** | **‑47,646** | **‑29,335** | **‑16,774** | **‑1,725** | **‑10,696** | **‑17,032** | **‑254,514** |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2027‑28** |  |  |  |  |  |  |  |  |  |
| **Advances** |  |  |  |  |  |  |  |  |  |
| Natural disaster relief | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Total Advances | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| **Repayments** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑5,276 | ‑38,132 | ‑8,357 | ‑ | ‑1,345 | ‑2,202 | ‑ | ‑ | ‑55,312 |
| Drought Recovery Loans Scheme | ‑434 | ‑732 | ‑100 | ‑ | ‑753 | ‑2,807 | ‑ | ‑ | ‑4,826 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑136 | ‑136 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑34,235 | ‑ | ‑10,525 | ‑9,826 | ‑1,702 | ‑ | ‑ | ‑1,404 | ‑57,692 |
| Housing for service personnel | ‑3,032 | ‑ | ‑1,811 | ‑221 | ‑185 | ‑ | ‑ | ‑ | ‑5,249 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑7,375 | ‑4,647 | ‑12,022 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Natural disaster relief | ‑4,112 | ‑ | ‑1,661 | ‑ | ‑465 | ‑ | ‑ | ‑ | ‑6,238 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑15,207 | ‑ | ‑5,594 | ‑9,699 | ‑6,361 | ‑ | ‑ | ‑5,062 | ‑41,923 |
| Total Repayments | ‑62,296 | ‑38,864 | ‑28,048 | ‑19,746 | ‑10,811 | ‑5,009 | ‑7,375 | ‑11,249 | ‑183,398 |

Table D.2: Summary of advances, repayments and interest, by year and state (continued)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| $’000 | **NSW** | **VIC** | **QLD** | **WA** | **SA** | **TAS** | **ACT** | **NT** | **Total** |
| **2027‑28** |  |  |  |  |  |  |  |  |  |
| **Interest** |  |  |  |  |  |  |  |  |  |
| Agriculture |  |  |  |  |  |  |  |  |  |
| Drought Concessional Loans Scheme | ‑321 | ‑1,199 | ‑298 | ‑ | ‑50 | ‑170 | ‑ | ‑ | ‑2,038 |
| Drought Recovery Loans Scheme | ‑9 | ‑148 | ‑26 | ‑ | ‑15 | ‑94 | ‑ | ‑ | ‑292 |
| Farm Finance Concessional |  |  |  |  |  |  |  |  |  |
| Loans Scheme | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Environment |  |  |  |  |  |  |  |  |  |
| Northern Territory – water and |  |  |  |  |  |  |  |  |  |
| sewerage assistance | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑467 | ‑467 |
| Housing |  |  |  |  |  |  |  |  |  |
| Commonwealth‑State Housing |  |  |  |  |  |  |  |  |  |
| Agreement loans | ‑7,142 | ‑ | ‑2,165 | ‑2,039 | ‑543 | ‑ | ‑ | ‑579 | ‑12,468 |
| Housing for service personnel | ‑686 | ‑ | ‑376 | ‑48 | ‑30 | ‑ | ‑ | ‑ | ‑1,140 |
| Other housing | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑2,187 | ‑589 | ‑2,776 |
| Loan to NSW to assist beneficiaries of the |  |  |  |  |  |  |  |  |  |
| Asbestos Injuries Compensation Fund | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ | ‑ |
| Natural disaster relief | ‑627 | ‑ | ‑426 | ‑ | ‑40 | ‑ | ‑ | ‑ | ‑1,093 |
| Other purposes |  |  |  |  |  |  |  |  |  |
| Loan Council – housing nominations | ‑11,505 | ‑ | ‑4,072 | ‑6,890 | ‑5,105 | ‑ | ‑ | ‑4,141 | ‑31,713 |
| Total Interest | ‑20,290 | ‑1,347 | ‑7,363 | ‑8,977 | ‑5,783 | ‑264 | ‑2,187 | ‑5,776 | ‑51,987 |
| **Net Financial Flow** | **‑82,586** | **‑40,211** | **‑35,411** | **‑28,723** | **‑16,594** | **‑5,273** | **‑9,562** | **‑17,025** | **‑235,385** |