



Reporting Standard ARS 743.0

ABS/RBA Housing Finance

Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's provision of housing finance to households.

It includes *Reporting Form ARF 743.0 ABS/RBA Housing Finance* and the associated specific instructions.

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. Information collected by *Reporting Form ARF 743.0 ABS/RBA Housing Finance* (ARF 743.0) is used by the **ABS** and **RBA** for various purposes, including statistical publications. This information may also be used by **APRA** for prudential and publication purposes.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

Application and commencement

4. This Reporting Standard applies to an **authorised deposit-taking institution (ADI)** or **registered financial corporation (RFC)** as set out in the table below, where 'housing credit' is measured by the values reported in item 1.1.1.1.1 (column 1) and item 2.1.3 (column 3) on *Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases (Standard)/(Reduced)* (ARF 720.1A/B).

Class of financial institution	Applicable
<i>ADIs</i>	Yes if total housing credit \geq \$3 billion.
<i>RFCs</i>	Yes if total housing credit \geq \$3 billion.

5. *APRA* may from time to time determine that a higher threshold will apply to a particular *ADI* or *RFC* than that specified in paragraph 4 of this Reporting Standard and if *APRA* does so it will notify the *ADI* or *RFC* concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 30 September 2021.

Information required

7. An *ADI* or *RFC* to which this Reporting Standard applies must provide *APRA* with the information required by this Reporting Standard for each *reporting period* on a *domestic books* consolidation.

Method of submission

8. The information required by this Reporting Standard must be given to *APRA* in electronic format, using the 'Direct to APRA' application or by a method (i.e. a web-based solution) notified by *APRA*, in writing, prior to submission.

Note: the Direct to APRA application software (also known as D2A) may be obtained from *APRA*.

Reporting periods and due dates

9. The information required by this Reporting Standard must be provided in respect of each calendar month by an *ADI* or *RFC* to which this Reporting Standard applies under paragraphs 4 or 5.
10. The information required by this Reporting Standard must be provided to *APRA* within 10 business days after the end of the *reporting period* to which the information relates.
11. *APRA* may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular *ADI* or *RFC*, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
 - (a) the particular circumstances of the *ADI* or *RFC*; and
 - (b) the extent to which the information is required for the purposes of the *ABS* or *RBA*.
12. *APRA* may grant an *ADI* or *RFC* an extension of a *due date*, in writing, in which case the new *due date* for the provision of the information will be the date on the notice of extension.

Quality control

13. All information provided by an *ADI* or *RFC* under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the *ADI* or *RFC* as set out in *Prudential Standard APS 310 Audit and Related Matters* for *ADIs* or *Reporting Standard RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations* for *RFCs*. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide

information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an *ADI* or *RFC* under this Reporting Standard.

14. All information provided by an *ADI* or *RFC* under this Reporting Standard must be subject to systems, processes and controls developed by the *ADI* or *RFC* for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

15. When an officer or agent of an *ADI* or *RFC* submits information under this Reporting Standard and uses the D2A application, or other method notified by *APRA*, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate or other digital identity credential acceptable to *APRA*.

Interpretation

16. Terms that are defined in ARS 701.0 appear in bold and italics in this Reporting Standard.

17. In this Reporting Standard:

due date means the last day of the 10 business days provided for in paragraph 10 or, if applicable, the date on a notice of extension given under paragraph 12.

reporting period means a month of a year as provided for in paragraph 9 or, if applicable, the date on a notice given under paragraph 11.

18. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force or existing from time to time.

ARF_743_0: ABS/RBA Housing Finance

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	
Reporting Consolidation	
Domestic	

1. New applications for housing loans

1.1. Applications received for housing loans by residents

1.1.1. Owner-occupied

1.1.1.1. Fixed interest rate

1.1.1.2. Variable interest rate

1.1.2. Investment

1.1.2.1. Fixed interest rate

1.1.2.2. Variable interest rate

1.2. Applications received for housing loans by non-residents

Number of facilities (1)	Value (2)

2. New borrower-accepted commitments for housing loans - by location and purpose

Location of property (1)	Resident loan purpose sub-class (2)	Property purpose (3)	Number of facilities (4)	Value (5)
New South Wales	Finance for the purchase of residential land	Owner-occupied		
Victoria	Finance for the construction of new dwellings	Investment		
Queensland	Finance for the purchase of newly erected dwellings			
South Australia	Finance for the purchase of existing dwellings			
Western Australia	Finance for alterations, additions and repairs			
Tasmania	External refinance			
Northern Territory	Internal refinance			
Australian Capital Territory				
Other Australian territories & overseas				

2.1. Total new borrower-accepted commitments for housing loans to residents

2.1.1. Owner-occupied

2.1.1.1. *of which:* Serviced by foreign-sourced income

2.1.2. Investment

2.1.2.1. *of which:* Serviced by foreign-sourced income

2.2. Total new borrower-accepted commitments for housing loans to non-residents

2.2.1. *of which:* Serviced by foreign-sourced income

3. New borrower-accepted commitments for housing loans to resident first-home buyers - by location

Location of property (1)	Property purpose (2)	Number of facilities (3)	Value (4)
New South Wales	Owner-occupied		
Victoria	Investment		
Queensland			
South Australia			
Western Australia			
Tasmania			
Northern Territory			
Australian Capital Territory			
Other Australian territories & overseas			

3.1. Total new borrower-accepted commitments for housing loans to resident first home buyers

3.1.1. Owner-occupied

3.1.1.1. *of which*: Serviced by foreign-sourced income

3.1.2. Investment

3.1.2.1. *of which*: Serviced by foreign-sourced income

4. Revolving housing loans to residents

4.1. New borrower-accepted commitments during the month

Owner-occupied (1)	Investment (2)

- 4.2. Cancellations of and reductions in previously committed (and accepted) credit limits during the month
- 4.3. Total credit limits available (including credit outstanding) as at the end of the month

5. Fixed-term housing loans to residents - stocks and flows reconciliation

- 5.1. Fixed-term housing loan credit outstanding at the end of the previous month
- 5.2. Drawdowns for new loans
- 5.3. Other drawdowns
- 5.4. Credit sold
 - 5.4.1. *of which:* Off-balance sheet securitised
- 5.5. Credit purchased
- 5.6. Interest charged
- 5.7. Scheduled repayments
- 5.8. Excess repayments due to discharge of loan
- 5.9. Other excess repayments
- 5.10. Repayment deficiencies
- 5.11. Net write-offs
- 5.12. Net change in opening balances due to switching between investment and owner-occupied
- 5.13. Other changes to the balance of loan credit outstanding between reporting periods
- 5.14. Fixed-term housing loan credit outstanding as at the end of the month

Owner-occupied (1)	Investment (2)

6. Fixed-term housing loans outstanding to residents - offset accounts, redraw facilities and excess repayments

- 6.1. Closing balance of offset accounts
- 6.2. Number of facilities with offset accounts
- 6.3. Available redraw balances
- 6.4. Number of facilities with redraw accounts
- 6.5. Stock of other excess repayments that can be used to meet future scheduled payments
- 6.6. Value of offset balances, available redraw balances and other excess repayments

Owner-occupied (1)	Investment (2)

7. Fixed-term housing loans outstanding to residents - future scheduled repayments

Funds available to meet future repayments (1)	Property purpose (2)	Repayment type (3)	Number of facilities (4)	Average facility credit limit (5)
>=0 to <=1 month	Owner-occupied	Amortising		
>1 to <=3 months	Investment	Interest-only		
>3 to <=6 months				
>6 to <= 9 months				
>9 to <= 12 months				
>12 to <= 24 months				
>24 months				

- 7.1. Average number of monthly repayments for amortising loans
- 7.2. Average number of monthly repayments for interest-only loans

Reporting Form ARF 743.0

ABS/RBA Housing Finance

Instructions

These instructions assist completion of ARF 743.0. ARF 743.0 collects information relating to the provision of finance to *households* for *housing* purposes by *ADIs* and *RFCs*.

Information reported in ARF 743.0 is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including policy and statistical purposes. Published aggregate statistics from this collection are used for research and policy formulation by a range of interested parties, including economists, State and Federal Governments, and the private sector. Information reported in ARF 743.0 may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 743.0 must be completed by each *ADI* and *RFC* to which this Reporting Standard applies under paragraphs 4 or 5.

Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

For reporting purposes, unless specified otherwise, enter data as a positive number.

Location

When reporting by location, report according to the location of the *residential property* that the finance will be used for, not the location of the collateral (where this differs) or the location where the *commitment* was made.

Counterparties

For the purposes of this form, report only finance to *households* for *housing* purposes.

For the purposes of this form, *households* may exist in either the *resident* or *non-resident* sectors.

Positions with *resident* and *non-resident households* are collected separately.

Types of finance

For the purposes of this form, finance includes *loans*.

When reporting *applications* and *borrower-accepter commitments*, report only that finance where the legal lender on the contract is an entity included in the *domestic books* consolidation of the *ADI* or *RFC*.

When reporting information on the stock of outstanding finance (e.g. *credit outstanding*), only include finance that is held on-balance sheet, unless otherwise directed.

Reporting by purpose

Classify finance at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines whether (and where) it is reported on this form. Where finance (identified at the lowest available level) is to be used for more than one purpose, classify that finance to its predominant purpose (based on the purpose for which the largest share of the funds will be used).

Credit outstanding

Report outstanding finance under the category in which it sits as at the reporting date. For example, if a *loan* was originally classified as having a *fixed interest rate* but now has a *variable interest rate* then it must be reported as *variable interest rate* for the current *reporting period*.

Treatment of facilities

Where there is a finance *facility* with a mix of *interest rate* or repayment types, follow the instructions below, unless otherwise directed.

When reporting on the *number* of *facilities*, report each *facility* once. Where *interest rate* types or repayment types are separately identified, report the number of *facilities* according to the predominant *interest rate* type or repayment type by value.

When reporting the *value* of finance, apportion across the relevant *interest rate* type and/or repayment type dimensions.

Values

Unless otherwise specifically stated, information reported on this form must comply with Australian Accounting Standards.

Report monetary amounts on ARF 743.0 in Australian dollars or the Australian dollar equivalent of the foreign currency. Amounts denominated in foreign currency are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report values on ARF 743.0 as whole dollars.

Numbers

Report numbers on ARF 743.0 unscaled, as whole numbers for *ADIs* and *RFCs*.

Averages

Report averages on ARF 743.0 unscaled, as numbers to two decimal places.

Standard Business Reporting (SBR)

The accounting type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting balance of the item collected.

Specific instructions

Terms highlighted in ***bold italics*** are defined in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)*.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ must not be taken as an exhaustive list of items to be included or excluded.

1. New applications for housing loans

Item 1 collects information on the number and value of ***applications*** for ***housing loans*** by ***households*** for ***housing*** purposes during the ***reporting period***, by property purpose and ***interest rate*** type.

Reporting basis: report item 1 as during the ***reporting period***.

Data for ***resident*** and ***non-resident households*** are collected separately.

Include all genuine ***applications*** for finance. Exclude ***applications*** for pre-approval of finance.

Include ***applications*** for ***internal refinancing*** and ***external refinancing***. Record an ***application*** as ***received*** in the ***reporting period*** the ***application*** was able to be assessed.

Column 1	Report the total number of <i>applications</i> for <i>loan facilities</i> .
Column 2	Report the value of <i>applications</i> . SBR: submit column 2 with accounting type debit (assets).

Item 1.1	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>housing</i> . Item 1.1 is a derived item. Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>housing</i> in item 1.1 as the sum of item 1.1.1 and item 1.1.2.
Item 1.1.1	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>owner-occupied housing</i> . Item 1.1.1 is a derived item. Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>owner-occupied housing</i> in item 1.1.1 as the sum of item 1.1.1.1 and item 1.1.1.2.
Item 1.1.1.1	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>owner-occupied housing</i> with a <i>fixed interest rate</i> .

Item 1.1.1.2	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>owner-occupied housing</i> with a <i>variable interest rate</i> .
Item 1.1.2	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>investment housing</i> . Item 1.1.2 is a derived item. Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>investment housing</i> in item 1.1.2 as the sum of item 1.1.2.1 and item 1.1.2.2.
Item 1.1.2.1	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>investment housing</i> with a <i>fixed interest rate</i> .
Item 1.1.2.2	Report <i>applications received</i> from <i>resident households</i> for finance for the purpose of <i>investment housing</i> with a <i>variable interest rate</i> .
Item 1.2	Report <i>applications received</i> from <i>non-resident households</i> for finance for the purpose of <i>housing</i> (both <i>owner-occupied</i> and <i>investment</i>).

2. New borrower accepted-commitments for housing loans – by location and purpose

Item 2 collects information on the number and value of new *borrower-accepted commitments* for *housing* finance made to *households* during the *reporting period*, by the location of the *residential property* that the finance is used for, the *purpose sub-class* of the *commitment* and the property purpose.

Borrower-accepted commitments include agreements to increase the credit limit of an existing loan contract (for example, as part of an *internal refinance*). For a *borrower-accepted commitment*, the *credit limit* is the maximum amount of funds that will be made available to the borrower without additional authorisation or approval. This includes outstanding balances (including capitalised interest or fees) and any other funds that can be drawn without additional approval by the lender in this amount.

Reporting basis: report item 2 as during the *reporting period*.

SBR: submit item 2 with accounting type of debit (assets).

Data for *resident* and *non-resident households* are collected separately.

Column 1	Report according to the location of the <i>residential property</i> that the finance is used for (see item 2 for further details).
Column 2	Report according to the <i>loan purpose sub-class</i> of the <i>housing</i> finance (see item 2 for further details).
Column 3	Report according to the property purpose (see item 2 for further details).
Column 4	Report the total number of new <i>facilities</i> for the purpose of <i>housing</i> .
Column 5	Report the total value of new <i>borrower-accepted commitments</i> for finance for the purpose <i>housing</i> .

Item 2	<p>Report new <i>housing borrower-accepted commitments</i> to <i>residents</i> for each combination of location, <i>loan purpose sub-class</i>, and property purpose.</p> <p>The location categories are:</p> <ul style="list-style-type: none"> • New South Wales; • Victoria; • Queensland; • South Australia; • Western Australia; • Tasmania; • Northern Territory; • Australian Capital Territory; and • Other Australian territories & overseas. Other territories include Jervis Bay Territory, Territory of Christmas Island, and Territory of Cocos (Keeling) Islands. <p>The <i>loan purpose sub-classes</i> of <i>borrower-accepted commitments</i> for <i>housing</i> are:</p> <ul style="list-style-type: none"> • finance for the purchase of <i>residential land</i>. Include only those <i>borrower-accepted commitments</i> that do not also include finance for the <i>construction</i> of a new <i>dwelling</i> or purchase of an <i>existing dwelling</i> on that land; • finance for the <i>construction</i> of new <i>dwellings</i>. Include <i>borrower-accepted commitments</i> that provide finance for the <i>construction</i> of a new <i>dwelling</i> and the purchase of the land together; • finance for the purchase of <i>newly erected dwellings</i>; • finance for the purchase of <i>existing dwellings</i>. Exclude <i>borrower-accepted commitments</i> for the purpose of refinancing (discharging) existing loans. Report these as either <i>internal refinancing</i> or <i>external refinancing</i>; • finance for <i>alterations, additions and repairs</i> to <i>residential property</i>. Report only <i>borrower-accepted commitments</i> where <i>alterations, additions and repairs</i> is the predominant <i>loan purpose</i>; • finance to be used to refinance an existing <i>housing loan</i> with an institution that other than the reporting institution (<i>external refinancing</i>). Report the total value of the new <i>borrower-accepted commitment</i>; and • finance where an existing <i>loan</i> with the <i>ADI</i> or <i>RFC</i> has been refinanced (<i>internal refinancing</i>). Report the total value of the new <i>borrower-accepted commitment</i>. Exclude all <i>loans</i> that have been refinanced for the purpose of a purchase, <i>construction</i> or any other <i>alterations, additions and repairs</i>, or other improvements on a <u>different <i>residential property</i></u>. Report these in the appropriate item above. <p>The property purposes are:</p> <ul style="list-style-type: none"> • <i>owner-occupied</i>; and • <i>investment</i>.
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Item 2.1	Report total new <i>borrower-accepted commitments</i> for finance for the purposes of <i>housing to resident households</i> . Item 2.1 is a derived item. Report total <i>borrower-accepted commitments to resident households</i> for the purpose of <i>housing</i> in item 2.1 as the sum of item 2.1.1 and item 2.1.2.
Item 2.1.1	Report total new <i>borrower-accepted commitments</i> for finance for the purpose of <i>owner-occupied housing to resident households</i> . Item 2.1.1 is a derived item. Report total new <i>borrower-accepted commitments to resident households</i> for the purpose of <i>owner-occupied housing</i> for each column in item 2.1.1 as the sum of all combinations of <i>residential property</i> location categories and <i>loan purpose sub-classes</i> reported for <i>owner-occupied housing</i> finance in the corresponding column in item 2.
Item 2.1.1.1	Of the amount reported in item 2.1.1, report total new <i>borrower-accepted commitments to residents</i> for the purpose of <i>owner-occupied housing</i> where <i>foreign-sourced income</i> was used in the <i>ADI's</i> or <i>RFC's</i> serviceability assessment of the <i>application</i> .
Item 2.1.2	Report total new <i>borrower-accepted commitments</i> for finance for the purpose of <i>investment housing to resident households</i> . Item 2.1.2 is a derived item. Report total new <i>borrower-accepted commitments to resident households</i> for the purpose of <i>investment housing</i> for each column in item 2.1.2 as the sum of all combinations of <i>residential property</i> location categories and <i>loan purpose sub-classes</i> reported for <i>investment housing</i> finance in the corresponding column in item 2.
Item 2.1.2.1	Of the amount reported in item 2.1.2, report total new <i>borrower-accepted commitments to residents</i> for <i>investment housing loans</i> where <i>foreign-sourced income</i> was used in the <i>ADI's</i> or <i>RFC's</i> serviceability assessment of the <i>application</i> .
Item 2.2	Report total new <i>borrower-accepted commitments to non-residents</i> for the purpose of <i>housing</i> . Do not report <i>borrower-accepted commitments to non-residents</i> by location and/or purpose.
Item 2.2.1	Of the amount reported in item 2.2, report total new <i>borrower-accepted commitments to non-residents</i> for the purpose of <i>housing</i> where <i>foreign-sourced income</i> was used in the <i>ADI's</i> or <i>RFC's</i> serviceability assessment of the <i>application</i> .

3. New borrower-accepted commitments for housing loans to resident first-home buyers – by location

Item 3 collects information on the number and value of new *borrower-accepted commitments* for *housing* finance made to *resident first-home buyers* during the *reporting period*, by the location of the *residential property* that the finance is used for and property purpose (*owner-occupied* or *investment*).

Reporting basis: report item 3 as during the *reporting period*.

SBR: submit item 3 with accounting type of debit (assets).

Include *resident households*. Exclude *non-resident households*.

Exclude *internal refinancing* and *external refinancing* of *loans* that were initially extended to *first-home buyers*. These must be reported in item 2.

Column 1	Report according to the location of the <i>residential property</i> that the finance is used for (see item 3 for further details).
Column 2	Report according to the property purpose (see item 3 for further details).
Column 3	Report the total number of new <i>facilities</i> for finance for the purpose of <i>housing</i> .
Column 4	Report the total value of new <i>borrower-accepted commitments</i> for the purpose of <i>housing</i> .

Item 3	<p>Report new <i>borrower-accepted commitments</i> to <i>resident first-home buyers</i> for each combination of location and property purpose.</p> <p>The location categories are:</p> <ul style="list-style-type: none"> • New South Wales; • Victoria; • Queensland; • South Australia; • Western Australia; • Tasmania; • Northern Territory; • Australian Capital Territory; and • Other Australian territories & overseas. Other territories include Jervis Bay Territory, Territory of Christmas Island, and Territory of Cocos (Keeling) Islands. <p>The property purposes are:</p> <ul style="list-style-type: none"> • <i>owner-occupied</i>; and • <i>investment</i>.
Item 3.1	<p>Report total new <i>borrower-accepted commitments</i> for finance for the purposes of <i>housing</i> to <i>resident first-home buyers</i>.</p> <p>Item 3.1 is a derived item. Report total <i>borrower-accepted commitments</i> to <i>resident first-home buyers</i> for the purpose of <i>housing</i> in item 3.1 as the sum of item 3.1.1 and item 3.1.2.</p>
Item 3.1.1	<p>Report total new <i>borrower-accepted commitments</i> for finance for the purpose of <i>owner-occupied housing</i> to <i>resident first-home buyers</i>.</p> <p>Item 3.1.1 is a derived item. Report total new <i>borrower-accepted commitments</i> to <i>resident first-home buyers</i> for the purpose of <i>owner-occupied housing</i> for each column in item 3.1.1 as the sum of all</p>

	combinations of <i>residential property</i> location categories reported for <i>owner-occupied housing</i> finance in item 3.
Item 3.1.1.1	Of the amount reported in item 3.1.1, report total new <i>borrower-accepted commitments</i> to <i>resident first-home buyers</i> for the purpose of <i>owner-occupied housing</i> where <i>foreign-sourced income</i> was used in the <i>ADI's</i> or <i>RFC's</i> serviceability assessment of the <i>application</i> .
Item 3.1.2	Report total new <i>borrower-accepted commitments</i> for finance for the purpose of <i>investment housing</i> to <i>resident first-home buyers</i> . Item 3.1.2 is a derived item. Report total new <i>borrower-accepted commitments</i> to <i>resident first-home buyers</i> for the purpose of <i>investment housing</i> for each column in item 3.1.2 as the sum of all combinations of <i>residential property</i> location categories reported for <i>investment housing</i> finance in the corresponding column in item 3.
Item 3.1.2.1	Of the amount reported in item 3.1.2, report total new <i>borrower-accepted commitments</i> to <i>resident first-home buyers</i> for <i>investment housing loans</i> where <i>foreign-sourced income</i> was used in the <i>ADI's</i> or <i>RFC's</i> serviceability assessment of the <i>application</i> .

4. Revolving housing loans to residents

Item 4 collects information on the *credit limits* for *revolving credit facilities* for *housing* finance made available to *resident households* from *reporting period* to *reporting period*.

Borrower-accepted commitments include agreements to increase the credit limit of an existing loan contract (for example, as part of an *internal refinance*). For a *borrower-accepted commitment*, the *credit limit* is the maximum amount of funds that will be made available to the borrower without additional authorisation or approval. This includes outstanding balances (including capitalised interest or fees) and any other funds that can be drawn without additional approval by the lender in this amount.

Reporting basis: report item 4 as at the end of the *reporting period* or during the *reporting period* as directed.

Include *resident households*. Exclude *non-resident households*.

Include *revolving credit facilities*. Exclude *fixed-term* finance.

Report *credit limits* and *credit outstanding* in the category in which they sit as at the reporting date.

Column 1	Report the value for <i>owner-occupied housing loans</i> .
Column 2	Report the value for <i>investment housing loans</i> .

Item 4.1	Report new <i>credit limits</i> committed to and accepted by <i>resident households</i> for <i>revolving credit facilities</i> during the <i>reporting period</i> .
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	<p>Include the value of <i>credit limits</i> for new <i>borrower-accepted commitments</i> for the purpose of <i>internal refinance</i> and <i>external refinance</i>.</p> <p>SBR: submit item 4.1 with accounting type of debit (assets).</p>
Item 4.2	<p>Report cancellations of and reductions in <i>resident households'</i> previously committed <i>revolving credit limits</i> during the <i>reporting period</i>.</p> <p>Include the value of <i>credit limits</i> cancelled during the <i>reporting period</i> due to an <i>internal refinance</i> or <i>external refinance</i>.</p> <p>Exclude repayments that reduce the used portion of the <i>revolving credit facility</i>, but not the total credit available.</p> <p>SBR: submit item 4.2 with accounting type of credit (negative assets).</p>
Item 4.3	<p>Report total <i>credit limits</i> available to <i>resident households</i> (including <i>credit outstanding</i>) as at the end of the <i>reporting period</i>.</p> <p>SBR: submit item 4.3 with accounting type of debit (assets).</p>

5. Fixed-term housing loans to residents – stocks and flows reconciliation

Item 5 provides a reconciliation of changes in the outstanding balance of *fixed-term housing loans* to *resident households* that are held on-balance sheet over the *reporting period*. It does this by beginning with the previous *reporting period's* closing balance for *loans*, and then accounting for the movement over the *reporting period* by identifying the components due to new *drawdowns*, interest, repayments and other adjustments.

Reporting basis: report item 5 as at the end of the *reporting period* or during the *reporting period* as directed.

Include *resident households*. Exclude *non-resident households*.

Include *fixed-term loans*. Exclude *revolving credit*.

Report *credit limits* and *credit outstanding* in the category in which they sit as at the reporting date.

For any changes between *owner-occupied* and *investment* loans:

- the outstanding closing balance must reflect all *loans* in their correct category as at the end of the *reporting period*;
- the entire value of any flow items attributable to that *loan* during the *reporting period* must be reported in the category that the *loan* finished the *reporting period* in; and
- the opening balance (the closing balance at the end of the previous *reporting period*) of any *loans* that switched property purpose during the *reporting period* must be treated as a negative value in its old category and a positive value in its new category, contributing to a net flow into each category to be calculated and recorded at item 5.12.

Column 1	Report the value for <i>owner-occupied housing loans</i> .
Column 2	Report the value for <i>investment housing loans</i> .

Item 5.1	<p>Report <i>credit outstanding</i> for the stock of <i>fixed-term housing loans</i> to <i>resident households</i> as at the end of the previous <i>reporting period</i>.</p> <p>This item equals item 5.14 as reported in the previous <i>reporting period</i>.</p> <p>SBR: submit item 5.1 with accounting type of debit (assets).</p>
Item 5.2	<p>Report all amounts <i>drawn down</i> on <i>fixed-term housing loans</i> to <i>resident households</i> newly <i>funded</i> during the <i>reporting period</i>.</p> <p>Where the <i>loan</i> is disbursed over a period of time (as for a <i>loan</i> for <i>construction</i> purposes), include only the portion newly drawn in each <i>reporting period</i>.</p> <p>Include <i>drawdowns</i> where:</p> <ul style="list-style-type: none"> • the <i>loan</i> is an <i>internal refinance</i>; and • the <i>loan</i> is an <i>external refinance</i>. <p>Exclude <i>drawdowns</i> from <i>redraw facilities</i> on existing <i>fixed-term loans</i> during the <i>reporting period</i>. Report these in item 5.3.</p> <p>SBR: submit item 5.2 with accounting type of debit (assets).</p>
Item 5.3	<p>Report all other <i>loan</i> amounts <i>drawn down</i> during the <i>reporting period</i> that are not recorded in item 5.2.</p> <p>Include <i>drawdowns</i> from <i>redraw facilities</i> on existing <i>fixed-term loans</i> during the <i>reporting period</i>.</p> <p>SBR: submit item 5.3 with accounting type of debit (assets).</p>
Item 5.4	<p>Report the credit sold during the <i>reporting period</i> (excluding any premium or discount).</p> <p>Only include <i>loans</i> that are no longer recorded as being on-balance sheet as a result of this sale.</p> <p>SBR: submit item 5.4.1 with accounting type of credit (negative assets).</p>
Item 5.4.1	<p>Of the amount reported at item 5.4, report <i>loans</i> that are no longer recorded on-balance sheet because they were classified as <i>off-balance sheet securitised</i> during the <i>reporting period</i>.</p> <p>SBR: submit item 5.4.1 with accounting type of credit (negative assets).</p>
Item 5.5	<p>Report the credit purchased during the <i>reporting period</i> (excluding any premium or discount).</p> <p>Include <i>loans</i> that were not previously recorded as being on-balance sheet but are now recorded as on-balance sheet as a result of the purchase of credit.</p> <p>SBR: submit item 5.5 with accounting type of debit (asset).</p>
Item 5.6	<p>Report the interest charged by the lender on outstanding <i>loan</i> balances during the <i>reporting period</i>, whether or not it is actually received from the borrower. Report this amount in accordance with Australian Accounting Standards.</p> <p>SBR: submit item 5.6 with accounting type of debit (asset).</p>

Item 5.7	<p>Report the total (interest and other charges plus principal as applicable) repayments due during the <i>reporting period</i> in accordance with the <i>loan</i> conditions, whether or not the payments were actually received from the borrower (<i>scheduled repayments</i>). This is the contracted, agreed or minimum repayment amount.</p> <p>SBR: submit item 5.7 with accounting type of credit (negative assets).</p>
Item 5.8	<p>Report the total value of <i>loans</i>, net of <i>scheduled repayments</i> that are repaid in full during the <i>reporting period</i> due to the discharge of the <i>loan</i>.</p> <p>Include repayments due to:</p> <ul style="list-style-type: none"> • <i>internal refinance</i>; • <i>external refinance</i>; and • final repayments. <p>SBR: submit item 5.8 with accounting type of credit (negative assets).</p>
Item 5.9	<p>Report the value of any other <i>excess repayments</i> over the <i>reporting period</i> for each <i>loan</i> that made <i>excess repayments</i> over the <i>reporting period</i>.</p> <p>To be calculated at the <i>loan</i> level. Include payments into <i>redraw facilities</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • <i>loans</i> for which <i>scheduled repayments</i> exceeded actual repayments (i.e. payment deficiencies). Report these in item 5.10; • <i>loans</i> that were repaid in full during the <i>reporting period</i> due to the discharge of the loan. Report these in item 5.8; and • payments into <i>offset accounts</i>. Report these on <i>ARF 747.0A/B ABS/RBA Deposits Stocks, Flows and Interest Rates (Standard)/(Reduced)</i> (ARF 747.0A/B). <p>SBR: submit item 5.9 with accounting type of credit (negative assets).</p>
Item 5.10	<p>Report the sum of the amounts by which <i>scheduled repayments</i> (interest and other charges plus principal as applicable) exceeded actual repayments for each <i>loan</i> where repayments were deficient over the <i>reporting period</i>.</p> <p>Calculate this at the <i>loan</i> level. Exclude <i>loans</i> that did not record a payment deficiency.</p> <p>SBR: submit item 5.10 with accounting type of debit (assets).</p>
Item 5.11	<p>Report the value of <i>loans</i> written off during the <i>reporting period</i> less the amount recovered during the <i>reporting period</i> from any previously written-off <i>loans</i>. Exclude amounts recovered through sales of collateral.</p> <p>SBR: submit item 5.11 with accounting type of credit (negative assets).</p>
Item 5.12	<p>Record the net value as at the end of the previous <i>reporting period</i> of any <i>loans</i> that switched between <i>owner-occupied</i> and <i>investment</i> in the current <i>reporting period</i>.</p> <p>In each column, report the net value of <i>loans</i> that have moved <u>into</u> each category.</p> <p>SBR: submit item 5.12 with accounting type of debit (assets).</p>

Item 5.13	<p>Report any other adjustments to the outstanding <i>loan</i> balance during the <i>reporting period</i> that are not reported in items 5.2 to 5.12.</p> <p>Include changes due to exchange rate valuation adjustments for foreign-currency-denominated <i>loans</i>, fees associated with the <i>loan</i> that are not paid by the borrower and which are instead capitalised against the <i>loan</i> balance during the current <i>reporting period</i>, changes in the <i>purpose class</i> of the <i>loan</i>, and changes due to write-offs or write-backs in the previous <i>reporting period</i> or during the <i>reporting period</i> etc.</p> <p>Exclude adjustments arising from the switching of <i>loans</i> between <i>owner-occupied</i> and <i>investment</i>. Report these at item 5.12.</p> <p>Item 5.13 is a derived item. Report any other adjustments to the outstanding <i>loan</i> balance during the <i>reporting period</i> that are not reported in items 5.2 to 5.12 as item 5.14 less: the sum of items 5.1 to 5.3 inclusive, item 5.5, item 5.6, item 5.10 and item 5.12; plus the sum of item 5.4, item 5.7 to item 5.9 inclusive and item 5.11.</p> <p>Report item 5.13 as a positive or negative number as appropriate.</p> <p>SBR: submit item 5.13 with accounting type of debit (assets). For example, for an increase to the stock of <i>credit outstanding</i> report as a positive value.</p>
Item 5.14	<p>Report <i>credit outstanding</i> for the stock of <i>fixed-term housing loans</i> to <i>resident households</i> as at the end of the <i>reporting period</i>.</p> <p>SBR: submit item 5.14 with accounting type of debit (assets).</p>

6. Fixed-term housing loans outstanding to residents – offset accounts, redraw facilities and excess repayments

Item 6 provides information on the balances in *offset accounts* attached to *housing loans*, on available *redraw* balances and on any other accumulated *excess repayments* that can be used to meet future *scheduled repayments* on *housing loans*.

Reporting basis: report item 6 as at the end of the *reporting period*.

Include *resident households*. Exclude *non-resident households*.

Include *fixed-term loans*. Exclude *revolving credit loans*.

Report outstanding *loans* according to the property purpose category in which they sit as at the reporting date.

Exclude *loans* (and any linked *offset accounts* or *redraw* facilities) that are 90 days or more *past-due* or *impaired-non-performing* as at the end of the reporting period.

Column 1	Report the number of <i>facilities</i> or the value of balances associated with <i>owner-occupied housing loans</i> as directed.
Column 2	Report the number of <i>facilities</i> or the value of balances associated with <i>investment housing loans</i> as directed.

Item 6.1	<p>Report the gross balance in all <i>deposit</i> accounts that are offset against the balance of an outstanding <i>housing loan</i> when calculating the interest owing (value of <i>offset accounts</i>).</p> <p>SBR: submit item 6.1 with accounting type of credit (liability).</p>
Item 6.2	<p>Report the number of <i>housing loan facilities</i> outstanding as at the end of the <i>reporting period</i> with an <i>offset account</i> attached to them (regardless of whether there is a positive value in the <i>offset account</i>).</p> <p>In the case of <i>loans</i> with a mix of <i>interest rate</i> or repayment types, report each <i>facility</i> once; do not report individual <i>facilities</i> with more than one <i>interest rate</i> type or repayment type as multiple <i>facilities</i>.</p>
Item 6.3	<p>Report the total value of accumulated <i>excess</i> (advance) <i>repayments</i> in <i>redraw facilities</i> as at the end of the <i>reporting period</i> that are accessible to <i>households</i> at a later date. This item represents the maximum amount of <i>redraw balances</i> that could be <i>drawn down</i> without bringing the balance of the <i>loan</i> account above that specified in the <i>loan</i> schedule.</p> <p>SBR: submit item 6.3 with accounting type credit (negative asset).</p>
Item 6.4	<p>Report the number of <i>housing loan facilities</i> outstanding as at the end of the <i>reporting period</i> with a <i>redraw facility</i> attached to them (regardless of whether there are any available funds in the <i>redraw facility</i>).</p> <p>In the case of <i>loans</i> with a mix of <i>interest rates</i> or repayment types, report each <i>facility</i> once; do not report individual <i>facilities</i> with more than one <i>interest rate</i> type or repayment type as multiple <i>facilities</i>.</p>
Item 6.5	<p>Report the total value of accumulated <i>excess</i> (advance) <i>repayments</i> <u>not</u> in <i>redraw facilities</i> as at the end of the <i>reporting period</i> that are accessible to <i>households</i> at a later date to meet future <i>scheduled repayments</i>. This item represents the maximum amount that could be drawn down without bringing the balance of the <i>loan</i> account above that specified in the <i>loan</i> schedule.</p> <p>SBR: submit item 6.5 with accounting type credit (negative asset).</p>
Item 6.6	<p>Report the total gross balances in any <i>offset accounts</i> linked to <i>housing loans</i> and the total value of accumulated <i>excess repayments</i> that can be used to meet future <i>scheduled repayments</i> (whether in <i>redraw facilities</i> or not).</p> <p>Item 6.6 is a derived item. Report item 6.6 as the sum of item 6.1, item 6.3, and item 6.5.</p> <p>SBR: submit item 6.6 with accounting type credit (negative asset).</p>

7. Fixed-term housing loans outstanding to residents – future scheduled repayments

Item 7 collects information on the distribution of *housing loans* by accumulated *excess repayments* that can be used to meet future *scheduled repayments* and balances in associated *redraw* and *offset accounts*, scaled by the number of monthly *scheduled repayments* as at the end of the *reporting period*.

Reporting basis: report item 7 as at the end of the *reporting period*.

SBR: submit item 7 with accounting type of debit (assets).

Include *resident households*. Exclude *non-resident households*.

Include *fixed-term loans*. Exclude *revolving credit loans*.

Report outstanding *loans* according to the property purpose category in which they sit as at the reporting date.

Exclude *loans* (and any linked *offset accounts* or *redraw* facilities) that are 90 days or more *past-due* or *impaired-non-performing* as at the end of the reporting period.

Where there is finance with a mix of repayment rate types, follow the instructions below.

1. When reporting on the number of *facilities*, it is permissible to report the *interest-only* and *amortising* accounts separately (i.e. individual *facilities* with more than one repayment type may be reported more than once). Note that this treatment differs from the standard treatment applied in other items on this form.
2. When reporting the value of *credit limits*, report the amount of the *credit limit* to which the *interest-only* repayment structure applies in the *interest-only* drop-down combinations and report the amount of the *credit limit* to which the *amortising* repayment structure applies in the *amortising* drop-down combinations.
3. When scaling the stock of accumulated *excess repayments* and balances in associated *redraw* and *offset accounts* (as reported in item 6) by the number of monthly *scheduled repayments*, attribute the accumulated balances to the repayment structure of the *loan* account to which they are linked.

Column 1	Report according to the number of monthly <i>scheduled repayments</i> that the stock of accumulated <i>excess repayments</i> and balances in associated <i>redraw</i> and <i>offset accounts</i> (as reported in item 6) would be sufficient cover at the end of the <i>reporting period</i> . See item 7 for further details.
Column 2	Report according to the property purpose (see item 7 for further details).
Column 3	Report according to the <i>loan</i> repayment type (see item 7 for further details).
Column 4	Report the number of <i>fixed-term housing loan facilities</i> .
Column 5	Report the average <i>facility credit limit</i> available.

Item 7	Report the number of <i>facilities</i> and the average <i>facility credit limit</i> of outstanding <i>housing loans</i> for each combination of number of monthly <i>scheduled repayments</i> categories, property purpose and repayment type. The number of monthly <i>scheduled repayments</i> categories are: <ul style="list-style-type: none"> • ≥ 0 to ≤ 1 month;
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	<ul style="list-style-type: none"> • >1 to <=3 months; • >3 to <=6 months; • >6 to <=9 months; • >9 to <=12 months; • >12 to <=24 months; and • >24 months. <p>The property purposes are:</p> <ul style="list-style-type: none"> • <i>owner-occupied</i>; and • <i>investment</i>. <p>The repayment types are:</p> <ul style="list-style-type: none"> • <i>amortising</i>; and • <i>interest-only</i>. <p>Where the frequency of <i>scheduled repayments</i> is not monthly, convert it to monthly and then calculate the equivalent number of monthly repayments.</p>
Item 7.1	Report the average number of monthly <i>scheduled repayments</i> that the stock of accumulated <i>excess repayments</i> and balances in associated <i>redraw</i> and <i>offset accounts</i> (as reported in item 6) would be sufficient to cover for <i>amortising loans</i> reported in item 7.
Item 7.2	Report the average number of monthly <i>scheduled repayments</i> that the stock of accumulated <i>excess repayments</i> and balances in associated <i>redraw</i> and <i>offset accounts</i> (as reported in item 6) would be sufficient to cover for <i>interest-only</i> loans reported in item 7.