DRAFT October 2016

ARF_223_0: Residential Mortgage Lending

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Reporting Consolidation	
Level 1 or Level 2	

Section A: Outstanding loans secured by residential property

- 1. Total facility limits (including redrawable amounts)
 - 1.1. Term loans owner-occupied
 - 1.2. Term loans investment
 - 1.3. Revolving credit
- 2. Balances in offset accounts

Australia	overseas
(1)	(2)

Secured

Secured in

- 3. Loan balances outstanding
 - 3.1. Term loans owner-occupied
 - 3.1.1. of which: interest-only
 - 3.1.2. of which: third-party originated
 - 3.2. Term loans investment

Secured in Australia	Secured in Australia: Past-due or impaired
(1)	(2)

3.2.1. <i>of which</i> : interest-only	
3.2.2. of which: third-party originated	
3.3. Revolving credit	
3.3.1. of which: third-party originated	
Loan balances outstanding: of which:	
3.4. Low-documentation	
3.5. Reverse mortgages	
3.6. Loans to household trusts and SMSFs	
3.7. Loans to non-residents	
3.8. With lenders mortgage insurance	
3.9. Primary security is unit/apartment	
4. Term loans - balances outstanding by vintage	
4.1. Loans originated <= 3 years ago	
4.2. Loans originated > 3 years and <= 5 years ago	
4.3. Loans originated > 5 years ago	
5. New past-due or impaired loans in the quarter	
6. Mortgagee in possession	
7. Loans 30-89 days past-due	
8. Loans currently subject to hardship relief	

9.1. of which: investment

9.2. of which: third-party originated

LVR<60 (1)	60<=LVR<80 (2)	80<=LVR<85 (3)	85<=LVR<90 (4)	90<=LVR<95 (5)	LVR>=95 (6)	Missing LVR (7)
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9.3. of which: past-due or impaired				

Section B: New loans originated during the quarter, secured by residential property

10. New	loans originated - total committed amo	ount
10.1.	Term loans – owner-occupied	
10.	.1.1. of which: interest only	
10.	.1.2. of which: third-party originated	
10.	.1.3. of which: loan-to-income >= 4x	
10.	.1.4. of which: loan-to-income >= 6x	
10.2.	Term loans - investment	
10.	.2.1. of which: interest only	
10.	.2.2. of which: third-party originated	
10.	.2.3. of which: loan-to-income >= 4x	
10.	.2.4. of which: loan-to-income >= 6x	

New loans originated – total committed amount: of which:

- 10.4. Refinanced from other institution
- 10.5. Loans to household trusts and SMSFs
- 10.6. Loans to non-residents

10.3. Revolving credit

- 10.7. With lenders mortgage insurance
- 10.8. Impaired customer credit history
- 10.9. Exceptions to serviceability policy
- 10.10. Primary security is unit/apartment

Secured in Australia	Secured overseas
(1)	(2)
(.,	(=)

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	LVR<60 (1)	60<=LVR<80 (2)	80<=LVR<81 (3)	81<=LVR<85 (4)	85<=LVR<90 (5)	90<=LVR<95 (6)	LVR>=95 (7)
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- 11. New term loans originated by LVR Australia
 - 11.1. of which: owner-occupier
 - 11.2. of which: investment
 - 11.3. of which: interest-only
 - 11.4. of which: third-party originated

	12.	Interest	rates -	new I	oans	originated	during	the	quarter	 Australi 	ia
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- 12.1. Average variable rate
- 12.2. Average loan serviceability assessment rate