

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

Secured in Australia (1)	Secured overseas (2)

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

- 3.2.1. *of which:* 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. Term loans outstanding by LVR - Australia
 - 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)

	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)
11. New term loans originated by LVR - Australia							
11.1. <i>of which:</i> owner-occupier							
11.2. <i>of which:</i> investment							
11.3. <i>of which:</i> interest-only							
11.4. <i>of which:</i> third-party originated							

12. Interest rates – new loans originated during the quarter - Australia

12.1. Average variable rate

12.2. Average loan serviceability assessment rate
