

**ARF\_742\_0A: ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)**

Effective date: 1 July 2019

Priority	
High	Standard

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

**1. Business finance outstanding**

- 1.1. Total business credit outstanding to resident non-related parties
  - 1.1.1. Small
    - 1.1.1.1. of which : Secured by residential property
    - 1.1.1.2. Fixed interest rate
    - 1.1.1.3. Variable interest rate
  - 1.1.2. Medium
    - 1.1.2.1. Fixed interest rate
    - 1.1.2.2. Variable interest rate
  - 1.1.3. Large
    - 1.1.3.1. Fixed interest rate
    - 1.1.3.2. Variable interest rate
- 1.2. Total business credit outstanding to resident related parties
- 1.3. Total business credit outstanding to non-resident non-related parties
- 1.4. Total business credit outstanding to non-resident related parties

Number of facilities (1)	Value (net of loan offset balances) (2)	Value (3)	Interest rate (4)	Cost of funds (5)	Margin (6)
BSAO28598	BSAO28599	BSAO28600	BSAO28601	BSAO28602	BSAO28603
BSAO28604	BSAO28605	BSAO28606	BSAO28607	BSAO28608	BSAO28609
BSAO28610		BSAO28611	BSAO28612	BSAO28613	BSAO28614
BSAO28615		BSAO28616	BSAO28617	BSAO28618	BSAO28619
BSAO28620		BSAO28621	BSAO28622	BSAO28623	BSAO28624
BSAO28625	BSAO28626	BSAO28627	BSAO28628	BSAO28629	BSAO28630
BSAO28631		BSAO28632	BSAO28633	BSAO28634	BSAO28635
BSAO28636		BSAO28637	BSAO28638	BSAO28639	BSAO28640
BSAO28641	BSAO28642	BSAO28643	BSAO28644	BSAO28645	BSAO28646
BSAO28647		BSAO28648	BSAO28649	BSAO28650	BSAO28651
BSAO28652		BSAO28653	BSAO28654	BSAO28655	BSAO28656
BSAO28657		BSAO28658	BSAO28659	BSAO28660	BSAO28661
BSAO28662		BSAO28663	BSAO28664	BSAO28665	BSAO28666
BSAO28667		BSAO28668	BSAO28669	BSAO28670	BSAO28671

**2. Business finance funded in the month**

- 2.1. Business finance to resident non-related parties funded in the month
  - 2.1.1. of which: Construction of dwellings
  - 2.1.2. Small
    - 2.1.2.1. of which : Secured by residential property
    - 2.1.2.2. Fixed interest rate
    - 2.1.2.3. Variable interest rate
  - 2.1.3. Medium
    - 2.1.3.1. Fixed interest rate
    - 2.1.3.2. Variable interest rate
  - 2.1.4. Large
    - 2.1.4.1. Fixed interest rate
    - 2.1.4.2. Variable interest rate
- 2.2. Business finance to resident related parties funded in the month
- 2.3. Business finance to non-resident non-related parties funded in the month
- 2.4. Business finance to non-resident related parties funded in the month

Number (1)	Value (2)	Interest rate (3)	Cost of funds (4)	Margin (5)
BSAO28672	BSAO28673	BSAO28674	BSAO28675	BSAO28676
BSAO28677	BSAO28678	BSAO28679		
BSAO28680	BSAO28681	BSAO28682	BSAO28683	BSAO28684
BSAO28685	BSAO28686	BSAO28687	BSAO28688	BSAO28689
BSAO28690	BSAO28691	BSAO28692	BSAO28693	BSAO28694
BSAO28695	BSAO28696	BSAO28697	BSAO28698	BSAO28699
BSAO28700	BSAO28701	BSAO28702	BSAO28703	BSAO28704
BSAO28705	BSAO28706	BSAO28707	BSAO28708	BSAO28709
BSAO28710	BSAO28711	BSAO28712	BSAO28713	BSAO28714
BSAO28715	BSAO28716	BSAO28717	BSAO28718	BSAO28719
BSAO28720	BSAO28721	BSAO28722	BSAO28723	BSAO28724
BSAO28725	BSAO28726	BSAO28727	BSAO28728	BSAO28729
BSAO28730	BSAO28731	BSAO28732	BSAO28733	BSAO28734
BSAO28735	BSAO28736	BSAO28737	BSAO28738	BSAO28739
BSAO28740	BSAO28741	BSAO28742	BSAO28743	BSAO28744

**3. Business finance - by finance type**

Resident non-related-party business type (1)	Finance type (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
OI14270	OI14271	BSAO29513	BSAO29514	BSAO29515	BSAO29516	BSAO29517	BSAO29518
Small	Bill acceptances						
Medium	Credit cards						
Large	Margin lending						
	Other revolving facilities						
	Finance leases						
	Fixed-term loans						

**4. Business finance - by industry**

Resident non-related-party business type (1)	Industry (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
OI14273	OI14274	BSAO29519	BSAO29520	BSAO29521	BSAO29522	BSAO29523	BSAO29524
Small	Agriculture, forestry and fishing						
Medium	Mining						

Large	Manufacturing
	Electricity, gas, water and waste services
	Residential building construction
	Non-residential building construction
	Other construction
	Wholesale trade
	Retail trade
	Accommodation and food services
	Transport, postal and warehousing
	Information media and telecommunications
	Financial and insurance - RBA
	Financial and insurance - ADIs
	Financial and insurance - Registered financial corporations
	Financial and insurance - Central borrowing authorities
	Financial and insurance - Other
	Rental, hiring and real estate services
	Professional, scientific and technical services
	Administrative and support services
	Public administration and safety
	Education and training
	Health care and social assistance
	Arts and recreation services
	Other services

5. Business finance - by collateralisation

Resident non-related-party business type (1)	Collateralisation (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
OI14276	OI14277	BSAO29525	BSAO29526	BSAO29527	BSAO29528	BSAO29529	BSAO29530
Small	Fully secured						
Medium	Partially secured						
Large	Unsecured						

6. Fixed-term business loans - by residual term

Resident non-related-party business type (1)	Residual term (2)	Credit outstanding				Funded in the month			
		Number of facilities (3)	Value (4)	Interest rate (5)	Weighted average residual term (6)	Number of facilities (7)	Value (8)	Interest rate (9)	Weighted average residual term (10)
OI14279	OI14280	BSAO29531	BSAO29532	BSAO29533	BSAO29534	BSAO29535	BSAO29536	BSAO29537	BSAO29538
Small	<=1 year								
Medium	>1 year to <=2 years								
Large	>2 years to <=3 years								
	>3 years to <=5 years								
	>5 years								

7. Fixed-term business loans to residents - stocks and flows reconciliation

- 7.1. Fixed-term business loan credit outstanding to resident non-related parties at end of previous month
- 7.2. Drawdowns for new loans
  - 7.2.1. Small
  - 7.2.2. Medium
  - 7.2.3. Large
- 7.3. Other drawdowns
  - 7.3.1. Small
  - 7.3.2. Medium
  - 7.3.3. Large
- 7.4. Credit sold
  - 7.4.1. of which: Off-balance sheet securitised loans
- 7.5. Credit purchased
- 7.6. Interest charged
- 7.7. Scheduled repayments

Value (1)	Interest rate (2)
BSAO28758	
BSAO28759	
BSAO28760	BSAO28761
BSAO28762	BSAO28763
BSAO28764	BSAO28765
BSAO28766	
BSAO28767	BSAO28768
BSAO28769	BSAO28770
BSAO28771	BSAO28772
BSAO28773	
BSAO28774	
BSAO28775	
BSAO28776	
BSAO28777	

- 7.8. Excess repayments due to discharge of loan
- 7.9. Other excess repayments
- 7.10. Repayment deficiencies
- 7.11. Net write-offs
- 7.12. Other changes to the balance of loan credit outstanding between reporting periods
- 7.13. Fixed-term business loan credit outstanding to resident non-related parties at end of month

BSAO28778
BSAO28779
BSAO28780
BSAO28781
BSAO28782
BSAO28783

**8. Business loans and finance leases outstanding - by currency**

- 8.1. Total business loans and finance leases outstanding to resident non-related parties
  - 8.1.1. AUD
  - 8.1.2. USD
  - 8.1.3. HKD
  - 8.1.4. NZD
  - 8.1.5. JPY
  - 8.1.6. EUR
  - 8.1.7. GBP
  - 8.1.8. CAD
  - 8.1.9. SGD
  - 8.1.10. CNY
  - 8.1.11. Other

Value (1)
BSAO28784
BSAO28785
BSAO28786
BSAO28787
BSAO28788
BSAO28789
BSAO28790
BSAO28791
BSAO28792
BSAO28793
BSAO28794
BSAO28795