

ARF_743_0: ABS/RBA Housing Finance

Effective date: 1 July 2019

Priority
High
Standard

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)
BSAO28468	BSAO28469
BSAO28470	BSAO28471
BSAO28472	BSAO28473
BSAO28474	BSAO28475
BSAO28476	BSAO28477
BSAO28478	BSAO28479
BSAO28480	BSAO28481
BSAO28482	BSAO28483

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)
OI14262	OI14263	OI14264	BSAO28484	BSAO28485
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 refinancing			
Northern Territory	Internal refinancing			
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

BSAO28486	BSAO28487
BSAO28488	BSAO28489
BSAO28490	BSAO28491
BSAO28492	BSAO28493
BSAO28494	BSAO28495
BSAO28496	BSAO28497
BSAO28498	BSAO28499

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)
OI14265	OI14266	BSAO28500	BSAO28501
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

BSAO28502	BSAO28503
BSAO28504	BSAO28505
BSAO28506	BSAO28507
BSAO28508	BSAO28509
BSAO28510	BSAO28511

4. Revolving housing loans to residents

- 4.1. New borrower-accepted commitments during the month
- 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

Owner-occupied (1)	Investment (2)
BSAO28512	BSAO28513
BSAO28514	BSAO28515
BSAO28516	BSAO28517

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

Owner-occupied (1)	Investment (2)
BSAO28518	BSAO28519
BSAO28520	BSAO28521
BSAO28522	BSAO28523
BSAO28524	BSAO28525
BSAO28526	BSAO28527
BSAO28528	BSAO28529
BSAO28530	BSAO28531
BSAO28532	BSAO28533
BSAO28534	BSAO28535
BSAO28536	BSAO28537
BSAO28538	BSAO28539
BSAO28540	BSAO28541
BSAO28542	BSAO28543
BSAO28544	BSAO28545

5.14. Fixed-term housing loan credit outstanding as at the end of the month

BSAO28546	BSAO28547
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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)
BSL22458	BSL22459
BSAO28548	BSAO28549
BSAO28550	BSAO28551
BSAO28552	BSAO28553
BSAO28554	BSAO28555
BSAO28556	BSAO28557

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)
OI14267	OI14268	OI14269	BSAO28558	BSAO28559
>=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

BSAO28560
BSAO28561