ARF_744_0A: ABS/RBA Housing 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. Housing loans outstanding

	Number of facilities (1)	Value (net of offset balances) (2)	Interest rate (net of offset balances) (3)	Value (4)	Interest rate (5)	Cost of funds (6)	Margin (7)
1.1. Total owner-occupied housing credit outstanding to residents	BSAO28796	BSAO28797	BSAO28798	BSAO28799	BSAO28800	BSAO28801	BSAO28802
1.1.1. *of which:* Revolving credit	BSAO28803	BSAO28804	BSAO28805	BSAO28806	BSAO28807	BSAO28808	BSAO28809
1.1.2. By interest rate type							
1.1.2.1. Fixed interest rate	BSAO28810	BSAO28811	BSAO28812	BSAO28813	BSAO28814	BSAO28815	BSAO28816
1.1.2.2. Variable interest rate	BSAO28817	BSAO28818	BSAO28819	BSAO28820	BSAO28821	BSAO28822	BSAO28823
1.1.3. By repayment type							
1.1.3.1. Interest-only	BSAO28824	BSAO28825	BSAO28826	BSAO28827	BSAO28828		
1.1.3.2. Amortising	BSAO28829	BSAO28830	BSAO28831	BSAO28832	BSAO28833		
1.2. Total investment housing credit outstanding to residents	BSAO28834	BSAO28835	BSAO28836	BSAO28837	BSAO28838	BSAO28839	BSAO28840
1.2.1. *of which:* Revolving credit	BSAO28841	BSAO28842	BSAO28843	BSAO28844	BSAO28845	BSAO28846	BSAO28847
1.2.2. By interest rate type							
1.2.2.1. Fixed interest rate	BSAO28848	BSAO28849	BSAO28850	BSAO28851	BSAO28852	BSAO28853	BSAO28854
1.2.2.2. Variable interest rate	BSAO28855	BSAO28856	BSAO28857	BSAO28858	BSAO28859	BSAO28860	BSAO28861
1.2.3. By repayment type							
1.2.3.1. Interest-only	BSAO28862	BSAO28863	BSAO28864	BSAO28865	BSAO28866		
1.2.3.2. Amortising	BSAO28867	BSAO28868	BSAO28869	BSAO28870	BSAO28871		
1.3. Total housing credit outstanding to non-residents	BSAO28872	BSAO28873	BSAO28874	BSAO28875	BSAO28876	BSAO28877	BSAO28878

2. Housing loans funded in the month

	Owner-occupied					Investment				
	Number of facilities (1)	Value (2)	Interest rate (3)	Cost of funds (4)	Margin (5)	Number of facilities (6)	Value (7)	Interest rate (8)	Cost of funds (9)	Margin (10)
2.1. Housing loans to residents funded in the month	BSAO28879	BSAO28880	BSAO28881	BSAO28882	BSAO28883	BSAO28884	BSAO28885	BSAO28886	BSAO28887	BSAO28888
2.1.1. *of which:* Revolving credit	BSAO28889	BSAO28890	BSAO28891	BSAO28892	BSAO28893	BSAO28894	BSAO28895	BSAO28896	BSAO28897	BSAO28898
2.1.2. *of which:* Finance for the construction of new dwellings	BSAO28899	BSAO28900	BSAO28901			BSAO28902	BSAO28903	BSAO28904		
2.1.3. By interest rate type										
2.1.3.1. Fixed interest rate	BSAO28905	BSAO29547	BSAO28907	BSAO29548	BSAO28909	BSAO28910	BSAO28911	BSAO29549	BSAO28913	BSAO28914
2.1.3.1.1. *of which:* First-home buyers	BSAO28915	BSAO28916	BSAO28917			BSAO28918	BSAO28919	BSAO28920		
2.1.3.2. Variable interest rate	BSAO28921	BSAO28922	BSAO28923	BSAO28924	BSAO28925	BSAO28926	BSAO28927	BSAO28928	BSAO28929	BSAO28930
2.1.3.2.1. *of which:* First-home buyers	BSAO29550	BSAO28932	BSAO28933			BSAO28934	BSAO28935	BSAO28936		
2.1.4. By repayment type										
2.1.4.1. Interest-only	BSAO28937	BSAO29551	BSAO28939			BSAO28940	BSAO28941	BSAO28942		
2.1.4.2. Amortising	BSAO28943	BSAO28944	BSAO28945			BSAO28946	BSAO28947	BSAO28948		
2.2. Housing loans to non-residents funded in the month	BSAO28949	BSAO28950	BSAO28951			BSAO28952	BSAO28953	BSAO28954		

3. Housing loans to residents funded in the month - by size

Property purpose (1)	Value at commitment (2)	Number of facilities (3)	Value (4)	Interest rate (5)
OI14282	OI14283	BSAO28955	BSAO28956	BSAO28957
Owner-occupied	>$0 to <=$200,000			
Investment	>$200,000 to <=$400,000			
	>$400,000 to <=$600,000			
	>$600,000 to <=$800,000			
	>$800,000 to <= $1,000,000			
	>$1,000,000 to <=$1,500,000			
	>$1,500,000 to <=$2,000,000			
	>$2,000,000 to <=$3,000,000			
	>$3,000,000			

4. Housing loans to residents funded in the month - by loan-to-valuation ratio (at commitment)

Property purpose (1)	Loan-to-valuation ratio at commitment (2)	Number of facilities (3)	Value (4)	Interest rate (5)
OI14284	OI14285	BSAO28958	BSAO28959	BSAO28960
Owner-occupied	<40%			
Investment	>=40% to <60%			
	>=60% to <80%			
	>=80% to <81%			
	>=81% to <85%			
	>=85% to <90%			
	>=90% to <95%			
	>=95%			
	Unsecured			
	Unknown LTV ratio			
4.1. Average LVR	BSAO28961			

5. Fixed interest rate housing loans to residents - by residual term

		Credit outstanding				Funded in the month			
Property purpose (1)	Residual term of fixed rate period (2)	Number of facilities (3)	Value (4)	Interest rate (5)	Weighted average term (6)	Number of facilities (7)	Value (8)	Interest rate (9)	Weighted average term (10)
OI14286	OI14287	BSAO29539	BSAO29540	BSAO29541	BSAO29542	BSAO29543	BSAO29544	BSAO29545	BSAO29546
Owner-occupied	<=1 year								
Investment	>1 year to <=2 years								
	>2 years to <=3 years								
	>3 years to <=5 years								
	>5 years								