

**ARF\_746\_0A: ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Standard)**

Effective date: 1 July 2019

<b>Priority</b>
High
Standard

<b>Australian Business Number</b>	<b>Institution Name</b>
<b>Reporting Period</b>	<b>Scale Factor</b>
Monthly	
<b>Reporting Consolidation</b>	
Domestic	

**1. Personal finance outstanding - by type**

- 1.1. Total personal credit outstanding to residents
  - 1.1.1. Credit cards
    - 1.1.1.1. *of which*: Balances incurring interest
  - 1.1.2. Finance leases
  - 1.1.3. Margin lending
  - 1.1.4. Fixed-term loans
    - 1.1.4.1. *of which*: Secured by residential property
    - 1.1.4.2. Fixed interest rate
    - 1.1.4.3. Variable interest rate
  - 1.1.5. Other revolving credit
    - 1.1.5.1. *of which*: Secured by residential property
    - 1.1.5.2. Fixed interest rate
    - 1.1.5.3. Variable interest rate
- 1.2. Total personal credit outstanding to non-residents

Number of facilities (1)	Value (2)	Interest rate (3)	Cost of funds (4)	Margin (5)
BSAO28966	BSAO28967	BSAO28968	BSAO28969	BSAO28970
BSAO28971	BSAO28972			
BSAO28973	BSAO28974	BSAO28975	BSAO28976	BSAO28977
BSAO28978	BSAO28979	BSAO28980	BSAO28981	BSAO28982
BSAO28983	BSAO28984	BSAO28985	BSAO28986	BSAO28987
BSAO28988	BSAO28989	BSAO28990	BSAO28991	BSAO28992
BSAO28993	BSAO28994	BSAO28995	BSAO28996	BSAO28997
BSAO28998	BSAO28999	BSAO29000	BSAO29001	BSAO29002
BSAO29003	BSAO29004	BSAO29005	BSAO29006	BSAO29007
BSAO29008	BSAO29009	BSAO29010	BSAO29011	BSAO29012
BSAO29013	BSAO29014	BSAO29015	BSAO29016	BSAO29017
BSAO29018	BSAO29019	BSAO29020	BSAO29021	BSAO29022
BSAO29023	BSAO29024	BSAO29025	BSAO29026	BSAO29027
BSAO29028	BSAO29029	BSAO29030	BSAO29031	BSAO29032

**2. Personal finance funded in the month - by type**

- 2.1. Total personal finance to residents funded in the month
  - 2.1.1. Credit cards
  - 2.1.2. Finance leases
  - 2.1.3. Margin lending
  - 2.1.4. Fixed-term loans
    - 2.1.4.1. *of which*: Secured by residential property
    - 2.1.4.2. Fixed interest rate
    - 2.1.4.3. Variable interest rate
  - 2.1.5. Other revolving credit
    - 2.1.5.1. *of which*: Secured by residential property
    - 2.1.5.2. Fixed interest rate
    - 2.1.5.3. Variable interest rate
- 2.2. Total personal finance to non-residents funded in the month

Number of facilities (1)	Value (2)	Interest rate (3)	Cost of funds (4)	Margin (5)
BSAO29033	BSAO29034	BSAO29035	BSAO29036	BSAO29037
BSAO29038	BSAO29039	BSAO29040	BSAO29041	BSAO29042
BSAO29043	BSAO29044	BSAO29045	BSAO29046	BSAO29047
BSAO29048	BSAO29049	BSAO29050	BSAO29051	BSAO29052
BSAO29053	BSAO29054	BSAO29055	BSAO29056	BSAO29057
BSAO29058	BSAO29059	BSAO29060	BSAO29061	BSAO29062
BSAO29063	BSAO29064	BSAO29065	BSAO29066	BSAO29067
BSAO29068	BSAO29069	BSAO29070	BSAO29071	BSAO29072
BSAO29073	BSAO29074	BSAO29075	BSAO29076	BSAO29077
BSAO29078	BSAO29079	BSAO29080	BSAO29081	BSAO29082
BSAO29083	BSAO29084	BSAO29085	BSAO29086	BSAO29087
BSAO29088	BSAO29089	BSAO29090	BSAO29091	BSAO29092
BSAO29093	BSAO29094	BSAO29095	BSAO29096	BSAO29097

**3. Personal finance to residents funded in the month - by size**

Type of product (1)	Value at commitment (2)	Number of facilities (3)	Value (4)	Interest rate (5)
OI14289	OI14290	BSAO29098	BSAO29099	BSAO29100
Credit cards	>\$0 to <=\$5,000			
Finance leases	>\$5,000 to <=\$10,000			
Margin lending	>\$10,000 to <=\$20,000			
Fixed-term loans	>\$20,000 to <=\$50,000			
Other revolving credit	>\$50,000 to <=\$100,000			
	>\$100,000			