



# Reporting Standard ARS 741.0

## ABS/RBA Business Finance

### Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to an authorised deposit-taking institution's or registered financial corporation's provision of business finance to private and public sector businesses.

It includes *Reporting Form ARF 741.0 ABS/RBA Business Finance* and the associated specific instructions.

#### Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

#### Purpose

2. Information collected by *Reporting Form ARF 741.0 ABS/RBA Business Finance* (ARF 741.0) is used by the **ABS** and **RBA** for various purposes, including statistical publications.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of paragraph 3 of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

#### Application and commencement

4. This Reporting Standard applies to an *authorised deposit-taking institution (ADI)* or *registered financial corporation (RFC)* as set out in the table below.

| Class of financial institution | Applicable                                |
|--------------------------------|---|
| Banks                          | Yes if business credit $\geq$ \$2 billion |
| Non-bank ADIs                  | Yes if business credit $\geq$ \$2 billion |
| RFCs                           | Yes if business credit $\geq$ \$2 billion |

Where 'business credit' is measured by the sum of the values reported in items 1.1.1.2 (column 1), 1.1.1.3 (column 1) and 1.1.1.5 (column 1) on *Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases (Banks)/(Non-bank ADIs & RFCs)* (ARF 720.1A/B).

5. **APRA** may specify a higher level of a reporting threshold in paragraph 4 by providing a direction to the **ADI** or **RFC** in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 31 October 2018.

### Information required

7. An **ADI** or **RFC** must provide **APRA** with the information required by ARF 741.0 for each *reporting period* at a *domestic books* consolidation.

### Method of submission

8. The information required by this Reporting Standard must be given to **APRA** in electronic form using the 'Direct to APRA' (also known as 'D2A') application, or by a method notified by **APRA** in writing prior to submission.

*Note:* the 'Direct to APRA' application software may be obtained from **APRA**.

### Reporting periods and due dates

9. The information required by this Reporting Standard must be provided in respect of each calendar month by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.
10. The information required by this Reporting Standard must be provided to **APRA** within 15 calendar days after the end of the *reporting period* to which the information relates.<sup>1</sup>
11. **APRA** may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular **ADI** or **RFC**, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
  - (a) the particular circumstances of the **ADI** or **RFC**; and
  - (b) the extent to which the information is required for the purposes of the **ABS** or **RBA**.
12. **APRA** may grant an **ADI** or **RFC** an extension of a *due date*, in writing, in which case the new *due date* for the provision of the information will be the date on the notice of extension.

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<sup>1</sup> To avoid doubt, if the *due date* for a particular *reporting period* falls on a day other than a usual business day, an **ADI** or **RFC** is nonetheless required to submit the information required no later than the *due date*.

### Quality control and assurance

13. The information provided by the *ADI* or *RFC* under this Reporting Standard is subject to the requirements set out in *Reporting Standard ARS 702.0 ABS/RBA Data Quality for the EFS Collection* (ARS 702.0).
14. The series listed in this Reporting Standard under the heading ‘Series with very high priority’ are classified as ‘very high’ priority for the purposes of ARS 702.0 paragraph 8 and Attachment A.
15. *APRA* will notify *ADIs* and *RFCs* in writing if any ‘very high’ priority series are to be considered as ‘standard’ priority series in the event that a series becomes less important as assessed by the *ABS*, the *RBA* and *APRA*.
16. None of the series in this Reporting Standard are subject to audit for the purposes of ARS 702.0 Attachment B paragraphs 4(a), 4(b) and 4(c). The limited assurance requirement in ARS 702.0 Attachment B paragraph 4(d) applies.

### Authorisation

17. When an officer or agent of an *ADI* or *RFC* provides the information required by this Reporting Standard using the ‘Direct to APRA’ software, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate acceptable to *APRA*.

### Minor alterations to forms and instructions

18. *APRA* may make minor variations to:
  - (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the form without changing any substantive requirement in the form or instructions.
19. If *APRA* makes such a variation it must notify in writing each *ADI* or *RFC* that is required to report under this Reporting Standard.

### Interpretation

ARS 701.0 applies to this Reporting Standard.

In this Reporting Standard:

*ABS* means the Australian Bureau of Statistics established under the *Australian Bureau of Statistics Act 1975*.

*APRA* means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

*due date* means the last day of the 15 calendar days provided for in paragraph 10 or, if applicable, paragraph 12.

*reporting period* means a month of a year as provided for in paragraph 9 or, if applicable, paragraph 11.

**Series with very high priority**

For the purposes of ARS 702.0 paragraph 8 and Attachment A, the following series in this Reporting Standard are classified as ‘very high’ priority:

- (a) Item 2.1, all columns;
- (b) Item 3.1, all columns; and
- (c) Item 4.1, all columns.

## ARF\_741\_0: ABS/RBA Business Finance

|                                   |  |
|-----------------------------------|--|
| <b>Australian Business Number</b> | <b>Institution Name</b>  |
|                                   |  |
| <b>Reporting Period</b>           | <b>Scale Factor</b>  |
| Monthly                           | Banks - millions of dollars to 3 decimal places<br>Non-bank ADIs and RFCs - thousands of dollars |
| <b>Reporting Consolidation</b>    |  |
| Domestic books                    |  |

### 1. Borrower-accepted commitments for business loans - by product

- 1.1. New borrower-accepted commitments to resident non-related parties during the month (including increases to previously committed credit limits)
- 1.2. Total number of new borrower-accepted commitments to resident non-related parties during the month
- 1.3. Cancellations of and reductions in resident non-related parties' previously committed (and accepted) credit limits during the month
- 1.4. Total credit limits available to resident non-related parties (including credit outstanding) as at the end of the month
  - 1.4.1. *of which:* Credit outstanding as at the end of the month
- 1.5. Total number of lending facilities to resident non-related parties as at the end of the month
- 1.6. Total credit limits available to resident related parties (including credit outstanding) as at the end of the month
  - 1.6.1. *of which:* Credit outstanding as at the end of the month
- 1.7. Total credit limits available to non-residents (including credit outstanding) as at the end of the month

| Credit cards<br>(1) | Margin lending<br>(2) | Other revolving credit facilities<br>(3) | Fixed-term loans<br>(4) |
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1.7.1. *of which:* Credit outstanding as at the end of the month

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**2. New borrower-accepted commitments for business loans - by purpose**

2.1. Total new borrower-accepted commitments for fixed-term business loans to resident non-related parties

2.1.1. Construction finance

2.1.1.1. *of which:* New South Wales

2.1.1.2. *of which:* Victoria

2.1.1.3. *of which:* Queensland

2.1.1.4. *of which:* South Australia

2.1.1.5. *of which:* Western Australia

2.1.1.6. *of which:* Tasmania

2.1.1.7. *of which:* Northern Territory

2.1.1.8. *of which:* Australian Capital Territory

2.1.1.9. Construction of dwellings

2.1.1.10. Construction of non-residential buildings

2.1.1.10.1. Construction of shops

2.1.1.10.2. Construction of offices

2.1.1.10.3. Construction of industrial buildings

2.1.1.10.4. Construction of other non-residential buildings

2.1.1.11. Construction of non-building structures

2.1.1.12. Alterations, additions and repairs

2.1.2. Finance for the purchase of property

2.1.2.1. *of which:* New South Wales

2.1.2.2. *of which:* Victoria

| Small<br>(1) | Medium<br>(2) | Large<br>(3) |
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- 2.1.2.3. *of which:* Queensland
- 2.1.2.4. *of which:* South Australia
- 2.1.2.5. *of which:* Western Australia
- 2.1.2.6. *of which:* Tasmania
- 2.1.2.7. *of which:* Northern Territory
- 2.1.2.8. *of which:* Australian Capital Territory
- 2.1.2.9. Purchase of dwellings
- 2.1.2.10. Purchase of non-residential buildings
  - 2.1.2.10.1. Purchase of shops
  - 2.1.2.10.2. Purchase of offices
  - 2.1.2.10.3. Purchase of industrial buildings
  - 2.1.2.10.4. Purchase of other non-residential buildings
- 2.1.2.11. Purchase of land
  - 2.1.2.11.1. Purchase of rural property
  - 2.1.2.11.2. Purchase residential land
  - 2.1.2.11.3. Purchase of non-residential land
- 2.1.3. Wholesale finance
- 2.1.4. Plant and equipment finance
- 2.1.5. Working capital
- 2.1.6. Acquisitions
- 2.1.7. Refinance of existing loans (external refinance)
- 2.1.8. Increases in existing business loans (internal refinance)
- 2.1.9. General business purposes
- 2.2. Total new borrower-accepted commitments for revolving business loans to resident non-related parties
- 2.3. Total new borrower-accepted commitments for business loans to resident related parties
- 2.4. Total new borrower-accepted commitments for business loans to non-residents

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**3. New borrower-accepted commitments for business finance - by industry**

- 3.1. Total new borrower-accepted commitments for business finance to resident non-related parties
  - 3.1.1. Agriculture, forestry and fishing
  - 3.1.2. Mining
  - 3.1.3. Manufacturing
  - 3.1.4. Electricity, gas, water and waste services
  - 3.1.5. Construction
    - 3.1.5.1. Residential building construction
    - 3.1.5.2. Non-residential building construction
    - 3.1.5.3. Other building construction
  - 3.1.6. Wholesale trade
  - 3.1.7. Retail trade
  - 3.1.8. Accommodation and food services
  - 3.1.9. Transport, postal and warehousing
  - 3.1.10. Information media and telecommunications
  - 3.1.11. Financial and insurance services
    - 3.1.11.1. *of which*: RBA
    - 3.1.11.2. *of which*: Banks
    - 3.1.11.3. *of which*: Non-bank ADIs
    - 3.1.11.4. *of which*: Registered financial corporations
    - 3.1.11.5. *of which*: Central borrowing authorities
  - 3.1.12. Rental, hiring and real estate services
  - 3.1.13. Professional, scientific and technical services
  - 3.1.14. Administrative and support services

| Fixed-term<br>loans<br>(1) | Revolving<br>credit<br>(2) | Other<br>finance<br>(3) |
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- 3.1.15. Public administration and safety
- 3.1.16. Education and training
- 3.1.17. Health care and social assistance
- 3.1.18. Arts and recreation services
- 3.1.19. Other services
- 3.2. Total new borrower-accepted commitments for business finance to resident related parties
- 3.3. Total new borrower-accepted commitments for business finance to non-residents

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**4. New borrower-accepted commitments for finance leases - by purpose**

- 4.1. Total new borrower-accepted commitments for finance leases to resident non-related parties
  - 4.1.1. Plant and equipment finance
    - 4.1.1.1. Motor cars
    - 4.1.1.2. Other transportation vehicles
    - 4.1.1.3. Other plant and equipment
- 4.2. Total new borrower-accepted commitments for finance leases to resident related parties
- 4.3. Total new borrower-accepted commitments for finance leases to non-residents

| Value<br>(1) |
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# Reporting Form ARF 741.0

## ABS/RBA Business Finance

### Instructions

These instructions assist completion of *Reporting Form ARF 741.0 ABS/RBA Business Finance* (ARF 741.0). ARF 741.0 collects information relating to the provision of finance to *private and public sector businesses* for *business* purposes by *ADIs* and *RFCs*.

Information reported in ARF 741.0 is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including policy and statistical purposes. Published aggregate statistics from this collection are used for research and policy formulation by a range of interested parties, including economists, State and Federal Governments, and the private sector. Information reported in ARF 741.0 may also be used by *APRA* for prudential and publication purposes.

### Reporting level

ARF 741.0 must be completed by each *ADI* and *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

### Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

For reporting purposes and holdings, unless specified otherwise, data are to be entered as a positive number.

### Counterparties

For the purposes of this form, report only finance to *private and public sector businesses* for *business* purposes.

For the purposes of this form, *private and public sector businesses* may exist in either the *resident* or *non-resident* sectors.

Positions with *resident* and *non-resident private and public sector businesses* are collected separately.

Positions with *resident related parties* and *resident non-related parties* are collected separately.

### Types of finance

For the purposes of this form, finance includes:

- *loans*;
- *finance leases*;
- *bill acceptances*; and
- purchases of *commercial paper*.

For *borrower-accepted commitments* report only *loans*, *finance leases* where the legal lender on the contract is an entity included in the *domestic books* consolidation of the *ADI* or *RFC*.

Report only *bill acceptances* where the legal tender on the contract is an entity included in the *domestic books* consolidation of the *ADI* or *RFC*.

Similarly, report only those *commercial paper* purchases or holdings where the legal owner of the security is an entity included in the *domestic books* consolidation of the *ADI* or *RFC*.

When reporting information on the stock of outstanding finance (e.g. *loans* and *finance leases*) only include finance that is held on-balance sheet, unless otherwise directed.

### Reporting by purpose

Finance is to be classified at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines whether (and where) it is reported on this form, not the product or collateral type. Where finance (identified at the lowest available level) is to be used for more than one purpose, that finance should be classified to its predominant purpose (based on the purpose for which the largest share of the funds will be used).

### Credit outstanding & credit outstanding, net of offset account balances

Outstanding finance should be reported under the category in which it sits as at the reporting date. For example, if a *loan* was originally classified as having a *fixed interest rate* but now has a *variable interest rate* then it should be reported as *variable interest rate* for the current *reporting period*.

### Values

Unless otherwise specifically stated, information reported on this form should comply with Australian Accounting Standards.

Report monetary amounts on ARF 741.0 in Australian dollars or the Australian dollar equivalent of the foreign currency amount. Amounts denominated in foreign currency are to be converted to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Values on ARF 741.0 are to be reported as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

### Numbers

Numbers on ARF 741.0 are to be reported unscaled, as whole numbers for *banks*, *non-bank ADIs* and *RFCs*.

**Standard Business Reporting (SBR)**

The accounting type (i.e. credit or debit) is stated for all monetary items and represents the natural accounting balance of the item collected.

## Specific instructions

Terms highlighted in ***bold italics*** indicate that the definition is provided either in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0) or in this Reporting Standard.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ are examples and should not be taken as an exhaustive list of items to be included or excluded.

### 1. Borrower-accepted commitments for business loans – by product

Item 1 collects information on the number and value of new ***borrower-accepted commitments***, cancellations of existing ***borrower-accepted commitments*** and total ***credit commitments*** for ***loans to private and public sector businesses***.

**Reporting basis:** report item 1 as at the end of the ***reporting period*** or during the ***reporting period*** as directed.

Include only ***loans*** in this item. Exclude ***bill acceptances***, ***finance leases*** and purchases of ***commercial paper***.

Outstanding ***credit limits*** and ***credit outstanding*** should be reported in the category in which they sit as at the end of the ***reporting period***.

|                 |  |
|-----------------|--|
| <b>Column 1</b> | Report the number or value for <b><i>credit cards</i></b> as directed.   |
| <b>Column 2</b> | Report the number or value for <b><i>margin lending</i></b> as directed.   |
| <b>Column 3</b> | Report the number or value for <b><i>revolving credit</i></b> facilities other than <b><i>credit cards</i></b> and <b><i>margin lending</i></b> as directed. |
| <b>Column 4</b> | Report the number or value for <b><i>fixed-term loans</i></b> other than <b><i>margin lending</i></b> as directed.   |

|                 |   |
|-----------------|---|
| <b>Item 1.1</b> | <p>Report the value of any new <b><i>credit limits</i></b> committed to and accepted by <b><i>resident non-related parties</i></b> during the <b><i>reporting period</i></b>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>the actual value of <b><i>credit limits</i></b> for new <b><i>borrower-accepted commitments</i></b> and the value by which existing <b><i>credit limits</i></b> were increased.</li> </ul> <p>Item 1.1, column 4 should be equal to total new <b><i>borrower-accepted commitments</i></b> for <b><i>fixed-term business loans</i></b> to <b><i>resident non-related parties</i></b> reported in item 2.1.</p> <p>The sum of columns 1 to 3 reported in item 1.1 should be equal to total</p> |
|-----------------|---|

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|                   | <p>new <i>borrower-accepted commitments</i> for <i>revolving business loans</i> to <i>resident non-related parties</i> reported in item 3.1, column 2.</p> <p><b>SBR:</b> submit item 1.1 with accounting type of debit (assets).</p>  |
| <b>Item 1.2</b>   | <p>Report the number of any <i>facilities</i> for which new <i>credit limits</i> were committed to and accepted by <i>resident non-related parties</i> during the <i>reporting period</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>the number of new <i>borrower-accepted commitments</i> for <i>facilities</i> and the number of existing <i>facilities</i> where <i>credit limits</i> were increased.</li> </ul>  |
| <b>Item 1.3</b>   | <p>Report the value of any cancellations of and reductions in <i>resident non-related parties'</i> previously committed <i>credit limits</i> during the <i>reporting period</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>the actual value of <i>credit limits</i> cancelled and the value by which existing <i>credit limits</i> were reduced during the <i>reporting period</i>.</li> </ul> <p>Exclude:</p> <ul style="list-style-type: none"> <li>repayments that reduce the used portion of the credit <i>facility</i>, but not the total credit available.</li> </ul> <p>Do not report this item for column 2 or column 4.</p> <p><b>SBR:</b> submit item 1.3 with accounting type of credit (negative assets).</p>   |
| <b>Item 1.4</b>   | <p>Report the value of total <i>credit limits</i> available to <i>resident non-related parties</i> (including <i>credit outstanding</i>) as at the end of the <i>reporting period</i>.</p> <p><b>SBR:</b> submit item 1.4 with accounting type of debit (assets).</p>  |
| <b>Item 1.4.1</b> | <p>Of the amount reported in item 1.4, report the value of <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>The value of <i>credit outstanding</i> reported for <i>credit cards</i> in column 1 of item 1.4.1 should be equal to the value of <i>credit outstanding</i> reported for <i>credit cards</i> in column 1 and column 3 of item 3.1.5.1 on <i>Reporting Form ARF 720.1A ABS/RBA Loans and Finance Leases (Banks)</i> (ARF 720.1A).</p> <p>The value of <i>credit outstanding</i> reported for <i>margin lending</i> in column 2 of item 1.4.1 should be equal to the value of <i>credit outstanding</i> reported for <i>margin lending</i> in column 1 and column 3 of item 3.1.5.3 on ARF 720.1A or the value of <i>credit outstanding</i> reported for <i>margin lending</i> in item 3.1.1 on <i>Reporting Form ARF 720.1B ABS/RBA Loans and Finance Leases (Non-banks ADIs &amp; RFCs)</i> (ARF 720.1B).</p> <p>The value of <i>credit outstanding</i> reported for <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> in column 3 of item 1.4.1</p> |

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|                   | <p>should be equal to the value of <i>credit outstanding</i> reported for other <i>revolving credit</i> in column 1 and column 3 of item 3.1.5.5 on ARF 720.1A.</p> <p>The value of <i>credit outstanding</i> reported for <i>fixed-term loans</i> in column 4 of item 1.4.1 should be equal to the value of <i>credit outstanding</i> reported for <i>fixed-term loans</i> in column 1 and column 3 of item 3.1.5.4 on ARF 720.1A.</p> <p><b>SBR:</b> submit item 1.4.1 with accounting type of debit (assets).</p> |
| <b>Item 1.5</b>   | Report the total number of <i>facilities</i> available to <i>resident non-related parties</i> as at the end of the <i>reporting period</i> .   |
| <b>Item 1.6</b>   | Report the value of total <i>credit limits</i> available to <i>resident related parties</i> (including <i>credit outstanding</i> ) as at the end of the <i>reporting period</i> .<br><b>SBR:</b> submit item 1.6 with accounting type of debit (assets).   |
| <b>Item 1.6.1</b> | Of the amount reported in item 1.6, report the value of <i>credit outstanding</i> as at the end of the <i>reporting period</i> .<br><b>SBR:</b> submit item 1.6.1 with accounting type of debit (assets).  |
| <b>Item 1.7</b>   | Report the value of total <i>credit limits</i> available to <i>non-residents</i> (including <i>credit outstanding</i> ) as at the end of the <i>reporting period</i> .<br><b>SBR:</b> submit item 1.7 with accounting type of debit (assets).  |
| <b>Item 1.7.1</b> | Of the amount reported in item 1.7, report the value of <i>credit outstanding</i> as at the end of the <i>reporting period</i> .<br><b>SBR:</b> submit item 1.7.1 with accounting type of debit (assets).  |

## 2. New borrower-accepted commitments for business loans – by purpose

Item 2 collects information on the value of new *borrower-accepted commitments* for *loans* to *private and public sector businesses* for *business* purposes during the *reporting period*, broken down by *purpose sub-class*.

**Reporting basis:** report item 2 as during the *reporting period*.

**SBR:** submit item 2 with accounting type of debit (assets).

Include only *loans* in this item. Exclude *bill acceptances*, *finance leases* and purchases of *commercial paper*.

For *internal refinances*, report only the increase in the value of the *commitment* from the *credit limit* prior to refinancing.

When reporting by location, report according to the location of the construction site or *property* that the finance will be used for, not the location where the *commitment* was made or where the headquarters of the business are located.

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| <b>Column 1</b> | Report the value for <i>private and public sector businesses</i> classified as <i>small</i> .  |
| <b>Column 2</b> | Report the value for <i>private and public sector businesses</i> classified as <i>medium</i> . |
| <b>Column 3</b> | Report the value for <i>private and public sector businesses</i> classified as <i>large</i> .  |

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| <b>Item 2.1</b>     | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> .   |
| <b>Item 2.1.1</b>   | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> finance<br>Item 2.1.1 is a derived item. Report the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> finance in item 2.1.1 for each column as the sum of: <ul style="list-style-type: none"> <li>• the value of <i>fixed-term loans</i> for the <i>construction</i> of <i>dwelling</i>s reported in the corresponding column in item 2.1.1.9;</li> <li>• the value of <i>fixed-term loans</i> for the <i>construction</i> of <i>non-residential buildings</i> reported in the corresponding column in item 2.1.1.10;</li> <li>• the value of <i>fixed-term loans</i> for the <i>construction</i> of <i>non-building structures</i> reported in the corresponding column in item 2.1.1.11; and</li> <li>• the value of <i>fixed-term loans</i> for the <i>alterations, additions and repairs</i> reported in the corresponding column in 2.1.1.12.</li> </ul> |
| <b>Item 2.1.1.1</b> | Of the total reported in item 2.1.1, report the value for <i>construction</i> in New South Wales.   |
| <b>Item 2.1.1.2</b> | Of the total reported in item 2.1.1, report the value for <i>construction</i> in Victoria.  |
| <b>Item 2.1.1.3</b> | Of the total reported in item 2.1.1, report the value for <i>construction</i> in Queensland.  |
| <b>Item 2.1.1.4</b> | Of the total reported in item 2.1.1, report the value for <i>construction</i> in South Australia.   |
| <b>Item 2.1.1.5</b> | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in Western Australia.   |



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| Item 2.1.1.6    | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in Tasmania.  |
| Item 2.1.1.7    | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in the Northern Territory.  |
| Item 2.1.1.8    | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in the Australian Capital Territory.  |
| Item 2.1.1.9    | <p>Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>dwellings</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>fixed-term loans</i> for the purchase of <i>residential land</i> for the <i>construction</i> of a new <i>dwelling</i>.</li> </ul>   |
| Item 2.1.1.10   | <p>Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>non-residential buildings</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> for the construction of <i>non-residential buildings</i>.</li> </ul>   |
| Item 2.1.1.10.1 | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>shops</i> .   |
| Item 2.1.1.10.2 | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>offices</i> .   |
| Item 2.1.1.10.3 | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>industrial buildings</i> .  |
| Item 2.1.1.10.4 | <p>Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> of <i>other non-residential buildings</i> not already reported in items 2.1.1.10.1 to 2.1.1.10.3.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> for the <i>construction</i> of <i>non-residential buildings</i>.</li> </ul> <p>Item 2.1.1.10.4 is a derived item. Report the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> of <i>other non-residential buildings</i> in item 2.1.1.10.4 for each column as:</p> <ul style="list-style-type: none"> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>non-residential buildings</i> reported in the corresponding column in item 2.1.1.10;</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>shops</i> reported in the corresponding column in item 2.1.1.10.1;</li> </ul> |

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|                      | <ul style="list-style-type: none"> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>offices</i> reported in the corresponding column in item 2.1.1.10.2; and</li> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>industrial buildings</i> reported in the corresponding column in item 2.1.1.10.3.</li> </ul>  |
| <b>Item 2.1.1.11</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>non-building structures</i> .  |
| <b>Item 2.1.1.12</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>alterations, additions, repairs</i> or any other improvements to <i>property, land</i> and <i>non-building structures</i> .   |
| <b>Item 2.1.2</b>    | <p>Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>property</i>.</p> <p>Item 2.1.2 is a derived item. Report the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>property</i> in item 2.1.2 as the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>dwellings</i> reported in the corresponding column in item 2.1.2.9;</li> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential buildings</i> reported in the corresponding column in item 2.1.2.10; and</li> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>land</i> reported in the corresponding column in item 2.1.2.11.</li> </ul> |
| <b>Item 2.1.2.1</b>  | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in New South Wales.  |
| <b>Item 2.1.2.2</b>  | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Victoria.   |
| <b>Item 2.1.2.3</b>  | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Queensland.   |
| <b>Item 2.1.2.4</b>  | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in South Australia.  |
| <b>Item 2.1.2.5</b>  | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Western Australia.  |
| <b>Item 2.1.2.6</b>  | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Tasmania.   |
| <b>Item 2.1.2.7</b>  | Of the total reported in item 2.1.2, report the value for the purchase of  |

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|                        | <i>property</i> in the Northern Territory.   |
| <b>Item 2.1.2.8</b>    | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in the Australian Capital Territory.   |
| <b>Item 2.1.2.9</b>    | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i> dwellings</i> .  |
| <b>Item 2.1.2.10</b>   | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential buildings</i> .   |
| <b>Item 2.1.2.10.1</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>shops</i> .   |
| <b>Item 2.1.2.10.2</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>offices</i> .   |
| <b>Item 2.1.2.10.3</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>industrial buildings</i> .  |
| <b>Item 2.1.2.10.4</b> | <p>Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of any <i>other non-residential buildings</i> not already reported in items 2.1.2.10.1 to 2.1.2.10.3.</p> <p>Item 2.1.2.10.4 is a derived item. Report the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for purchase of <i>other non-residential buildings</i> in item 2.1.1.10.4 for each column as:</p> <ul style="list-style-type: none"> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential buildings</i> reported in the corresponding column in item 2.1.2.10</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>shops</i> reported in the corresponding column in item 2.1.2.10.1;</li> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>offices</i> reported in the corresponding column in item 2.1.2.10.2; and</li> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>industrial buildings</i> reported in the corresponding column in item 2.1.2.10.3.</li> </ul> |
| <b>Item 2.1.2.11</b>   | <p>Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>land</i>.</p> <p>Item 2.1.2.11 is a derived item. Report the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>land</i> in item 2.1.2.11 for each column as the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>rural property</i> reported in the corresponding</li> </ul>   |

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|                        | <p>column in item 2.1.2.11.1;</p> <ul style="list-style-type: none"> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>residential land</i> reported in the corresponding column in item 2.1.2.11.2; and</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential land</i> reported in the corresponding column in item 2.1.2.11.3</li> </ul>  |
| <b>Item 2.1.2.11.1</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>rural property</i> .  |
| <b>Item 2.1.2.11.2</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>residential land</i> .<br>Exclude: <ul style="list-style-type: none"> <li>• <i>fixed-term loans</i> for the purchase of <i>residential land</i> for the <i>construction</i> of a new <i>dwelling</i>. These should be reported as <i>construction</i> of <i>dwellings</i> (item 2.1.1.9); and</li> <li>• <i>fixed-term loans</i> for the purchase of <i>residential land</i> where there is an existing <i>dwelling</i>. These should be reported as purchase of <i>dwellings</i> (item 2.1.2.9).</li> </ul>  |
| <b>Item 2.1.2.11.3</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential land</i> .<br>Exclude: <ul style="list-style-type: none"> <li>• <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> for the <i>construction</i> of a building or structure. These should be reported as <i>construction</i> of <i>non-residential buildings</i> or <i>non-building structures</i> in items 2.1.1.10 or 2.1.1.11 as appropriate; and</li> <li>• <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> where there is an existing building. These should be reported as purchase of <i>non-residential buildings</i> in item 2.1.2.10.</li> </ul> |
| <b>Item 2.1.3</b>      | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>wholesale finance</i> .  |
| <b>Item 2.1.4</b>      | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>plant and equipment</i> .<br>Include: <ul style="list-style-type: none"> <li>• finance for the purchase, <i>construction</i>, repair or any other improvements to <i>plant and equipment</i>.</li> </ul>   |
| <b>Item 2.1.5</b>      | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>working capital</i> .  |
| <b>Item 2.1.6</b>      | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of   |

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|                   | finance for <i>acquisitions</i> .  |
| <b>Item 2.1.7</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>external refinance</i> .   |
| <b>Item 2.1.8</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>internal refinance</i> for predominantly the same <i>purpose sub-class</i> , where the value of the <i>commitment</i> increased.<br><br>Only report the value of the increase in the value of the <i>commitment</i> from the <i>credit limit</i> prior to refinancing.   |
| <b>Item 2.1.9</b> | Report <i>fixed-term loans</i> to <i>resident non-related parties</i> for general business purposes (that is any other purpose other than those reported under item 2.1.1 to 2.1.8 for columns 1 and 2, or any other purpose other than those reported under items 2.1.1 and 2.1.2).<br><br>Item 2.1.9 is a derived item.<br><br>For column 1 ( <i>small</i> ) and column 2 ( <i>medium</i> ), report the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for general business purposes in item 2.1.9 as: <ul style="list-style-type: none"> <li>• the value of total <i>fixed-term loans</i> to <i>resident non-related parties</i> reported in the corresponding column in item 2.1;</li> </ul> less the sum of: <ul style="list-style-type: none"> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> finance reported in the corresponding column in item 2.1.1;</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>property</i> reported in the corresponding column in item 2.1.2;</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>wholesale finance</i> reported in the corresponding column in item 2.1.3;</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>plant and equipment</i> reported in the corresponding column in item 2.1.4;</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>working capital</i> reported in the corresponding column in item 2.1.5;</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>acquisitions</i> reported in the corresponding column in item 2.1.6;</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>external refinance</i> reported in the corresponding column in item 2.1.7; and</li> <li>• the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>internal refinance</i> reported in the corresponding column in item 2.1.8.</li> </ul> For column 3 ( <i>large</i> ), report the value of <i>fixed-term loans</i> to <i>resident</i> |

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|                 | <p><i>non-related parties</i> for general business purposes in item 2.1.9 as:</p> <ul style="list-style-type: none"> <li>the value of total <i>fixed-term loans</i> to <i>resident non-related parties</i> reported in the corresponding column in item 2.1;</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> finance reported in the corresponding column in item 2.1.1; and</li> <li>the value of <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>property</i> reported in the corresponding column in item 2.1.2.</li> </ul>  |
| <b>Item 2.2</b> | <p>Report <i>revolving credit</i> facilities to <i>resident non-related parties</i>.</p> <p>The sum of <i>revolving credit</i> facilities to <i>resident non-related parties</i> reported in item 2.2 for <i>small, medium</i> and <i>large</i> businesses (i.e. the sum of columns 1, 2 and 3), should be equal to the sum of:</p> <ul style="list-style-type: none"> <li>new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> during the <i>reporting period</i> for <i>credit cards</i> reported in column 1 of item 1.1;</li> <li>new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> during the <i>reporting period</i> for <i>margin lending</i> reported in column 2 of item 1.1; and</li> <li>new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> during the <i>reporting period</i> for other <i>revolving credit</i> facilities reported in column 3 of item 1.1.</li> </ul> |
| <b>Item 2.3</b> | Report <i>loans</i> to <i>resident related parties</i> .  |
| <b>Item 2.4</b> | <p>Report <i>loans</i> to <i>non-residents</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li><i>related parties</i> and <i>non-related parties</i>.</li> </ul>  |

### 3. New borrower-accepted commitments for business finance – by industry

Item 3 collects information on the value of new *borrower-accepted commitments* to *private and public sector businesses* for *business* purposes during the *reporting period*, broken down by the type of finance and the industry of the borrower.

**Reporting basis:** report item 3 as during the *reporting period*.

**SBR:** submit item 3 with accounting type of debit (assets).

Include all finance types in this item (i.e. *loans, bill acceptances, finance leases* and *commercial paper*).

For *bill acceptances*, exclude *borrower-accepted commitments* for *bill facilities*, but include individual *bill acceptances* as *borrower-accepted commitments* as they are *accepted*.

For *commercial paper*, a *borrower-accepted commitment* occurs when the *commercial paper* is purchased directly from the issuer. Exclude purchases of *commercial paper* on the secondary market from *borrower-accepted commitments*.

For *internal refinances*, report only the increase in the value of the *commitment* from the *credit limit* prior to refinancing.

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| <b>Column 1</b> | Report the value of new <i>borrower-accepted commitments</i> during the <i>reporting period</i> for <i>fixed-term loans</i> .   |
| <b>Column 2</b> | Report the value of new <i>borrower-accepted commitments</i> during the <i>reporting period</i> for <i>revolving credit</i> facilities.   |
| <b>Column 3</b> | Report the value of new <i>borrower-accepted commitments</i> during the <i>reporting period</i> for <i>bill acceptances</i> , <i>commercial paper</i> and <i>finance leases</i> . |

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| <b>Item 3.1</b> | <p>Report the value of finance to <i>resident non-related parties</i>.</p> <p>Item 3.1 is a derived item. Report the value of finance to <i>resident non-related parties</i> in item 3.1 for each column as the sum of:</p> <ul style="list-style-type: none"> <li>• finance to the <i>agriculture, forestry and fishing</i> industry reported in the corresponding column in item 3.1.1;</li> <li>• finance to the <i>mining</i> industry reported in the corresponding column in item 3.1.2;</li> <li>• finance to the <i>manufacturing</i> industry reported in the corresponding column in item 3.1.3;</li> <li>• finance to <i>electricity, gas, water and waste services</i> industry reported in the corresponding column in item 3.1.4;</li> <li>• finance to <i>construction</i> industry reported in the corresponding column in item 3.1.5;</li> <li>• finance to <i>wholesale trade</i> industry reported in the corresponding column in item 3.1.6;</li> <li>• finance to <i>retail trade</i> industry reported in the corresponding column in item 3.1.7;</li> <li>• finance to <i>accommodation and food services</i> industry reported in the corresponding column in item 3.1.8;</li> <li>• finance to <i>transport, postal and warehousing</i> industry reported in the corresponding column in item 3.1.9;</li> <li>• finance to <i>information media and telecommunications</i> industry</li> </ul> |
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|                   | <p>reported in the corresponding column in item 3.1.10;</p> <ul style="list-style-type: none"> <li>• finance to <i>finance and insurance services</i> industry reported in the corresponding column in item 3.1.11;</li> <li>• finance to <i>rental, hiring and real estate services</i> industry reported in the corresponding column in item 3.1.12;</li> <li>• finance to <i>professional, scientific and technical services</i> industry reported in the corresponding column in item 3.1.13;</li> <li>• finance to <i>administrative and support services</i> industry reported in the corresponding column in item 3.1.14;</li> <li>• finance to <i>public administration and safety</i> industry reported in the corresponding column in item 3.1.15;</li> <li>• finance to <i>education and training</i> industry reported in the corresponding column in item 3.1.16;</li> <li>• finance to <i>health care and social assistance</i> industry reported in the corresponding column in item 3.1.17;</li> <li>• finance to <i>arts and recreation services</i> industry reported in the corresponding column in item 3.1.18; and</li> <li>• finance to <i>other services</i> industry reported in the corresponding column in item 3.1.19.</li> </ul> <p>Total new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> reported in column 1 of item 3.1 should also be equal to new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> reported in column 4 of item 1.1.</p> <p>Total new <i>borrower-accepted commitments</i> for <i>revolving credit</i> to <i>resident non-related parties</i> reported in column 2 of item 3.1 should also be equal to the sum of:</p> <ul style="list-style-type: none"> <li>• new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> for <i>credit cards</i> reported in column 1 of item 1.1;</li> <li>• new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> for <i>margin lending</i> reported in column 2 of item 1.1; and</li> <li>• new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> for other <i>revolving credit</i> facilities reported in column 3 of item 1.1.</li> </ul> |
| <b>Item 3.1.1</b> | Report finance to <i>resident non-related parties</i> in the <i>agriculture, forestry and fishing</i> industry.   |
| <b>Item 3.1.2</b> | Report finance to <i>resident non-related parties</i> in the <i>mining industry</i>   |
| <b>Item 3.1.3</b> | Report finance to <i>resident non-related parties</i> in the <i>manufacturing</i> industry.   |



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| <b>Item 3.1.4</b>    | Report finance to <i>resident non-related parties</i> in the <i>electricity, gas, water and waste services</i> industry.   |
| <b>Item 3.1.5</b>    | Report finance to <i>resident non-related parties</i> in the <i>construction</i> industry.   |
| <b>Item 3.1.5.1</b>  | Of the amount reported in item 3.1.5, report the value for the <i>residential building construction</i> industry.  |
| <b>Item 3.1.5.2</b>  | Of the amount reported in item 3.1.5, report the value for the <i>non-residential building construction</i> industry.  |
| <b>Item 3.1.5.3</b>  | Report the value of finance to <i>other building construction</i> industries.<br>Item 3.1.5.3 is a derived item. Report the value of finance to <i>other building construction</i> industries in item 3.1.5.3 for each column as: <ul style="list-style-type: none"> <li>• finance to <i>resident non-related parties</i> in the <i>construction</i> industry reported in the corresponding column in item 3.1.5;</li> </ul> less the sum of: <ul style="list-style-type: none"> <li>• finance to <i>residential building construction</i> industry reported in the corresponding column in item 3.1.5.1; and</li> <li>• finance to <i>non-residential building construction</i> industry reported in the corresponding column in item 3.1.5.1.</li> </ul> |
| <b>Item 3.1.6</b>    | Report finance to <i>resident non-related parties</i> in the <i>wholesale trade</i> industry.  |
| <b>Item 3.1.7</b>    | Report finance to <i>resident non-related parties</i> in the <i>retail trade</i> industry.   |
| <b>Item 3.1.8</b>    | Report finance to <i>resident non-related parties</i> in the <i>accommodation and food services</i> industry.  |
| <b>Item 3.1.9</b>    | Report finance to <i>resident non-related parties</i> in the <i>transport, postal and warehousing</i> industry.  |
| <b>Item 3.1.10</b>   | Report finance to <i>resident non-related parties</i> in the <i>information media and telecommunications</i> industry.   |
| <b>Item 3.1.11</b>   | Report finance to <i>resident non-related parties</i> in the <i>finance and insurance services</i> industry.   |
| <b>Item 3.1.11.1</b> | Of the amount reported in item 3.1.11, report the value for the <i>RBA</i> .   |
| <b>Item 3.1.11.2</b> | Of the amount reported in item 3.1.11, report the value for <i>banks</i> .   |
| <b>Item 3.1.11.3</b> | Of the amount reported in item 3.1.11, report the value for <i>non-bank ADIs</i> .   |
| <b>Item 3.1.11.4</b> | Of the amount reported in item 3.1.11, report the value for <i>registered financial corporations</i> .   |

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| <b>Item 3.1.11.5</b> | Of the amount reported in item 3.1.11, report the value for <i>central borrowing authorities</i> .   |
| <b>Item 3.1.12</b>   | Report finance to <i>resident non-related parties</i> in the <i>rental, hiring and real estate services</i> industry.  |
| <b>Item 3.1.13</b>   | Report finance to <i>resident non-related parties</i> in the <i>professional, scientific and technical services</i> industry.  |
| <b>Item 3.1.14</b>   | Report finance to <i>resident non-related parties</i> in the <i>administrative and support services</i> industry.  |
| <b>Item 3.1.15</b>   | Report finance to <i>resident non-related parties</i> in the <i>public administration and safety</i> industry.   |
| <b>Item 3.1.16</b>   | Report finance to <i>resident non-related parties</i> in the <i>education and training</i> industry.   |
| <b>Item 3.1.17</b>   | Report finance to <i>resident non-related parties</i> in the <i>health care and social assistance</i> industry.  |
| <b>Item 3.1.18</b>   | Report finance to <i>resident non-related parties</i> in the <i>arts and recreation services</i> industry.   |
| <b>Item 3.1.19</b>   | Report finance to <i>resident non-related parties</i> in the <i>other services</i> industry.   |
| <b>Item 3.2</b>      | <p>Report finance to <i>resident related parties</i>.</p> <p>The sum of <i>fixed-term loans</i> (column 1) and <i>revolving credit</i> (column 2) in item 3.2 should be equal to the sum of <i>loans</i> to <i>resident related parties</i> reported for <i>small</i> (column 1), <i>medium</i> (column 2) and <i>large</i> (column 3) businesses in item 2.3.</p>   |
| <b>Item 3.3</b>      | <p>Report finance to <i>non-residents</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>related parties</i> and <i>non-related parties</i>.</li> </ul> <p>The sum of <i>fixed-term loans</i> (column 1) and <i>revolving credit</i> (column 2) in item 3.3 should reconcile to the sum of <i>loans</i> to <i>non-residents</i> reported for <i>small</i> (column 1), <i>medium</i> (column 2) and <i>large</i> (column 3) businesses in item 2.4.</p> |

#### 4. New borrower-accepted commitments for finance leases – by purpose

Item 4 collects information on the value of new *borrower-accepted commitments* for *finance leases* to *private and public sector businesses* for *business* purposes during the *reporting period*, broken down by purpose.

**Reporting basis:** report item 4 as during the *reporting period*.

**SBR:** submit item 4 with accounting type of debit (assets).

Include only *finance leases*.

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| <b>Column 1</b> | Report the value of new <i>borrower-accepted commitments</i> during the <i>reporting period</i> for <i>finance leases</i> to <i>private and public sector businesses</i> . |
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| <b>Item 4.1</b>     | Report <i>finance leases</i> to <i>resident non-related parties</i> .   |
| <b>Item 4.1.1</b>   | Report <i>finance leases</i> to <i>resident non-related parties</i> for <i>plant and equipment</i> finance.   |
| <b>Item 4.1.1.1</b> | Report <i>finance leases</i> to <i>resident non-related parties</i> for <i>motor cars</i> .   |
| <b>Item 4.1.1.2</b> | Report <i>finance leases</i> to <i>resident non-related parties</i> for <i>other transportation vehicles</i> .  |
| <b>Item 4.1.1.3</b> | <p>Report <i>finance leases</i> to <i>resident non-related parties</i> for <i>plant and equipment</i>, other than <i>motor cars</i> and <i>other transportation vehicles</i>.</p> <p>Item 4.1.1.3 is a derived item. Report the value of <i>finance leases</i> to <i>resident non-related parties</i> for <i>plant and equipment</i>, other than <i>motor cars</i> and <i>other transportation vehicles</i> in item 4.1.1.3 as:</p> <ul style="list-style-type: none"> <li>• the value of <i>finance leases</i> to <i>resident non-related parties</i> for <i>plant and equipment</i> finance reported in item 4.1.1</li> </ul> <p>less the sum of:</p> <ul style="list-style-type: none"> <li>• the value of <i>finance leases</i> to <i>resident non-related parties</i> for <i>motor cars</i> reported in item 4.1.1.1; and</li> <li>• the value of <i>finance leases</i> to <i>resident non-related parties</i> for <i>other transportation vehicles</i> reported in item 4.1.1.2.</li> </ul> |
| <b>Item 4.2</b>     | Report total <i>finance leases</i> to <i>resident related parties</i> .   |
| <b>Item 4.3</b>     | <p>Report total <i>finance leases</i> to <i>non-residents</i>.</p> <p>Include:</p> <ul style="list-style-type: none"> <li>• <i>related parties</i> and <i>non-related parties</i>.</li> </ul>   |

## Glossary of terms

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| <b><i>Acquisitions</i></b>                    | Means where a business buys part (or all) of another business, in order to assume control of the firm.   |
| <b><i>Other non-residential buildings</i></b> | <p>Means any <b><i>non-residential buildings</i></b> (or parts of such buildings) that are not <b><i>shops, offices</i></b> or <b><i>industrial buildings</i></b>.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• hotels and buildings for educational, religious, health, entertainment and recreational purposes.</li> </ul> |
| <b><i>Wholesale finance</i></b>               | <p>Means finance for the purchase of goods that will then be on-sold.</p> <p>It excludes:</p> <ul style="list-style-type: none"> <li>• finance to assist with the everyday operations of the business. This should be reported as <b><i>working capital</i></b>.</li> </ul>  |
| <b><i>Working capital</i></b>                 | <p>Means a <b><i>loan</i></b> used to finance everyday operations of the business, such as accounts payable and wages.</p> <p>It excludes:</p> <ul style="list-style-type: none"> <li>• finance to purchase goods that will then be on-sold. This should be reported as <b><i>wholesale finance</i></b>.</li> </ul>                              |