



Reporting Standard ARS 720.1

ABS/RBA Loans and Finance Leases

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 loans and finance leases.

It includes *Reporting Form ARF 720.1A ABS/RBA Loans and Finance Leases (Banks)* and *Reporting Form ARF 720.1B ABS/RBA Loans and Finance Leases (Non-bank ADIs & RFCs)* 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 720.1A ABS/RBA Loans and Finance Leases (Banks)* (ARF 720.1A) and *Reporting Form ARF 720.1B ABS/RBA Loans and Finance Leases (Non-bank ADIs & RFCs)* (ARF 720.1B) is used by the **ABS** and **RBA** for various purposes, including the compilation of Australia's National Accounts and the calculation of the credit aggregates.
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 to ARF 720.1A	Applicable to ARF 720.1B
Banks	Yes	No
Non-bank ADI	No	Yes if total assets \geq \$200m
RFCs	No	Yes if total assets \geq \$50m

Where ‘total assets’ are measured by the value reported in item 13 (column 1) on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Banks & RFCs)/(Non-bank ADIs)* (ARF 720.0A/B) or the value reported in item 11 (column 1, BSAO11072) on *Reporting Form ARF 323.0 Statement of Financial Position (Licensed ADI)* (ARF 323.0) as at 31 December of the prior calendar year.

5. **APRA** may from time to time determine that a higher threshold will apply to a particular **ADI** or **RFC** than that specified in paragraph 4 of this standard and if **APRA** does so it will notify the **ADI** or **RFC** concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after 31 March 2019.

Information required

7. An **ADI** or **RFC** to which this Reporting Standard applies must provide **APRA** with the information required by this Reporting Standard 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 by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 and 5:
 - (a) in respect of each calendar month by a **bank**, by a **non-bank ADI** with total assets \geq \$200 million and by an **RFC** with total assets \geq \$400 million; and
 - (b) in respect of each calendar month ended 31 December by an **RFC** with total assets $<$ \$400 million.

Where ‘total assets’ are measured by the value reported in item 13 (column 1) on ARF 720.0A/B or the value reported in item 11 (column 1, BSAO11072) on ARF 323.0 as at 31 December of the prior calendar year.

10. The information required by this Reporting Standard must be provided to **APRA** within 10 business days after the end of the *reporting period* to which the information relates.
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.

Quality control

13. All information provided by an **ADI** or **RFC** under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the **ADI** or **RFC** as set out in *Prudential Standard APS 310 Audit and Related Matters* for **ADIs** or *Reporting Standard RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations* for **RFCs**. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an **ADI** or **RFC** under this Reporting Standard.
14. All information provided by an **ADI** or **RFC** under this Reporting Standard must be subject to systems, processes and controls developed by the **ADI** or **RFC** for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

15. When an officer or agent of an **ADI** or **RFC** provides the information required by this Reporting Standard using the 'Direct to APRA' application, 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

16. **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.
17. 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

18. ARS 701.0 applies to this Reporting Standard.

19. In this Reporting Standard:

AASB has the meaning in section 9 of the *Corporations Act 2001*.

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 10 business 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.

20. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard (including related guidance) is a reference to the instrument as in force or existing from time to time.

ARF_720_1A: ABS/RBA Loans and Finance Leases (Banks)

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	Millions of dollars to 3 decimal places
Reporting Consolidation	
Domestic books	

1. Gross outstanding loans and finance leases - by counterparty, currency & residual maturity

	Total gross of provisions	Total: of which: Denominated in FX (AUD equivalent)	Total: of which: Maturing in one year or less	Individual provisions	Collective provision
	(1)	(2)	(3)	(4)	(5)
1.1. Total loans and finance leases					
1.1.1. Residents					
1.1.1.1. Households					
1.1.1.1.1. Housing loans					
1.1.1.1.1.1. Owner-occupied					
1.1.1.1.1.2. Investment					
1.1.1.1.2. Personal loans and finance leases					
1.1.1.1.2.1. Credit cards					
1.1.1.1.2.2. Finance leases					
1.1.1.1.2.3. Margin loans					
1.1.1.1.2.4. Fixed-term loans					
1.1.1.1.2.5. Other revolving credit					

1.1.1.2. Community service organisations				
1.1.1.3. Non-financial businesses				
1.1.1.3.1. Private non-financial investment funds				
1.1.1.3.2. Other private non-financial corporations				
1.1.1.3.3. Private unincorporated businesses				
1.1.1.3.4. State, territory and local government non-financial corporations				
1.1.1.3.5. Commonwealth Government non-financial corporations				
1.1.1.4. General government				
1.1.1.4.1. State, territory and local general government				
1.1.1.4.2. Commonwealth general government				
1.1.1.5. Financial institutions				
1.1.1.5.1. RBA				
1.1.1.5.2. Banks				
1.1.1.5.3. Non-bank ADIs				
1.1.1.5.4. Registered financial corporations				
1.1.1.5.5. Central borrowing authorities				
1.1.1.5.6. Life insurance corporations				
1.1.1.5.7. Other insurance corporations				
1.1.1.5.8. Self-managed superannuation funds				
1.1.1.5.9. Other superannuation funds				
1.1.1.5.10. Financial auxiliaries				
1.1.1.5.11. Securitisers				
1.1.1.5.12. Money-market investment funds				
1.1.1.5.13. Non-money-market financial investment funds				

1.1.1.5.14. Financial institutions n.e.c.
 1.1.2. Non-residents

2. Characteristics of household loans and finance leases

2.1. Total loans and finance leases to resident households

Owner-occupied housing (1)	Investment housing (2)	Total housing (3)	Personal (4)

2.1.1. By interest rate

2.1.1.1. Fixed interest rate

2.1.1.2. Variable interest rate

2.1.2. By security type

2.1.2.1. Secured

2.1.2.1.1. *of which:* Secured by residential property

2.1.2.1.1.1. *of which:* Revolving credit

2.1.2.2. Unsecured

2.1.3. By location

2.1.3.1. Property located in New South Wales

2.1.3.2. Property located in Victoria

2.1.3.3. Property located in Queensland

2.1.3.4. Property located in South Australia

2.1.3.5. Property located in Western Australia

2.1.3.6. Property located in Tasmania

2.1.3.7. Property located in Northern Territory

2.1.3.8. Property located in Australian Capital Territory

2.1.3.9. Property located in other Australian territories and overseas

3. Characteristics of business loan and finance leases

- 3.1. Total business loans and finance leases to residents
 - 3.1.1. *of which:* Syndicated loans
 - 3.1.1.1. *of which:* Denominated in FX (AUD equivalent)
 - 3.1.2. *of which:* Trade finance
 - 3.1.3. By product type
 - 3.1.3.1. Credit cards
 - 3.1.3.2. Finance leases
 - 3.1.3.3. Margin loans
 - 3.1.3.4. Fixed-term loans
 - 3.1.3.5. Other revolving credit
 - 3.1.4. By security type
 - 3.1.4.1. Secured
 - 3.1.4.1.1. *of which:* Secured by residential property
 - 3.1.4.1.1.1. *of which:* Private unincorporated businesses
 - 3.1.4.2. Unsecured

Non-financial businesses and community service organisations		Financial institutions	
Total gross of provisions (1)	Individual provisions (2)	Total gross of provisions (3)	Individual provisions (4)

4. Outstanding principal balance of securitised loans and finance leases held on-balance sheet

- 4.1. Outstanding principal balance of securitised loans and finance leases held on-balance sheet

Self-securitised (1)	Other securitised (2)

4.1.1. Residents
 4.1.1.1. Households
 4.1.1.2. Other
 4.1.2. Non-residents

5. Outstanding principal balance of securitised loans and finance leases held off-balance sheet

5.1. Outstanding principal balance of securitised loans and finance leases held off-balance sheet
 5.1.1. Residents
 5.1.1.1. Households
 5.1.1.1.1. Housing loans
 5.1.1.1.1.1. Owner-occupied
 5.1.1.1.1.1.1. Fixed interest rate
 5.1.1.1.1.1.2. Variable interest rate
 5.1.1.1.1.2. Investment
 5.1.1.1.1.2.1. Fixed interest rate
 5.1.1.1.1.2.2. Variable interest rate
 5.1.1.1.2. Personal loans and finance leases
 5.1.1.2. Community service organisations
 5.1.1.3. Non-financial businesses
 5.1.1.4. General government
 5.1.1.5. Financial institutions
 5.1.2. Non-residents

Total gross of provisions (1)

6. Loans and finance leases to residents - past due and impaired

- 6.1. Households
 - 6.1.1. Housing loans
 - 6.1.1.1. Owner-occupied
 - 6.1.1.2. Investment
 - 6.1.2. Personal loans and finance leases
 - 6.1.2.1. *of which:* Credit cards
 - 6.1.2.2. *of which:* Secured by residential property
- 6.2. Non-financial businesses and community service organisations
 - 6.2.1. *of which:* Credit cards
 - 6.2.2. *of which:* Secured by residential property
 - 6.2.3. *of which:* Commercial property lending
 - 6.2.4. *of which:* Private non-financial corporations
 - 6.2.5. *of which:* Private unincorporated businesses
- 6.3. Financial institutions

>=30 to <90 days past due (1)	>=90 days past due (2)	Impaired (3)

Reporting Form ARF 720.1A

ABS/RBA Loans and Finance Leases (Banks)

Instructions

These instructions assist completion of *Reporting Form ARF 720.1A ABS/RBA Loans and Finance Leases (Banks)* (ARF 720.1A). ARF 720.1A collects information relating to **loans** and **finance leases**.

Information reported in ARF 720.1A is required primarily for purposes of the **ABS** and the **RBA**. Items on ARF 720.1A are required for various purposes, including the compilation of Australia's National Accounts and the calculation of the credit aggregates. Information reported in ARF 720.1A may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 720.1A must be completed by each **bank**.

Reporting basis and unit of measurement

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

Items on ARF 720.1A must be reported as at the end of the **reporting period**.

For reporting purposes, unless specified otherwise, enter data as a positive number.

Counterparties

Exclude **loans** and **finance leases** to **related parties** (**intra-group loans** and **finance leases**). Detail on **intra-group loans** and **finance leases** is reported on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

Exclude **loans** and **finance leases** to **non-residents** unless otherwise directed. Note that this treatment differs from *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)* (ARF 720.0A) where **non-residents** are not separately identified.

Loans and finance leases

Exclude associated deferred tax assets in the amounts reported for **collective provisions** and **individual provisions**.

Exclude **loans** and **finance leases** that have been written off.

Reporting by purpose

Classify finance at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines where it is reported on this form. Where finance (identified at the lowest available level) is to be used for more than one purpose, classify that finance to

its predominant purpose (based on the purpose for which the largest share of the funds will be used).

Values

Report all items on ARF 720.1A in accordance with the Australian Accounting Standards unless otherwise specified. Report ***credit outstanding*** for ***loans*** and ***finance leases*** gross of ***collective provisions*** and ***individual provisions***. Note that this differs from the reporting of ***loans*** and ***finance leases*** under Australian Accounting Standards.

Report monetary amounts on ARF 720.1A in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report items on ARF 720.1A as millions of dollars to 3 decimal places for ***banks***.

Standard Business Reporting (SBR)

The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

Terms highlighted in ***bold italics*** are defined in ARS 701.0.

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’ must not be taken as an exhaustive list of items to be included or excluded.

1. Gross outstanding loan and finance leases – by counterparty, currency and residual maturity

Item 1 collects information on the value of ***loans*** and ***finance leases*** by counterparty of the borrower, currency and ***residual maturity***.

Data for ***resident*** and ***non-resident*** borrowers are collected separately. Note that this treatment differs from ARF 720.0A, where ***loans*** and ***finance leases*** to ***non-residents*** are not separately identified.

Only include ***loans*** and ***finance leases*** that are held on-balance sheet.

Column 1	Report the value of <i>credit outstanding</i> . SBR: submit column 1 with accounting type of debit (assets).
Column 2	Of the amount reported in column 1, report the value of <i>credit outstanding</i> that is denominated in a foreign currency. SBR: submit column 2 with accounting type of debit (assets).

Column 3	Of the amount reported in column 1, report the value of <i>credit outstanding</i> that has a <i>residual maturity</i> of 12 months or less. SBR: submit column 3 with accounting type of debit (assets).
Column 4	Report the value of <i>individual provisions</i> . SBR: submit column 4 with accounting type of credit (liabilities).
Column 5	Report the value of <i>collective provisions</i> . SBR: submit column 5 with accounting type of credit (liabilities).

Item 1.1	Report for <i>loans</i> and <i>finance leases</i> . Item 1.1 is a derived item. Report the value of total <i>loans</i> and <i>finance leases</i> in item 1.1 as the sum of item 1.1.1 and item 1.1.2. For column 1, item 1.1 equals <i>loans</i> and <i>finance leases</i> – total gross of <i>collective provisions</i> and <i>individual provisions</i> reported in item 6, column 1 on ARF 720.0A. For column 4, item 1.1 equals <i>loans</i> and <i>finance leases</i> – <i>individual provisions</i> reported in item 6, column 2 on ARF 720.0A. For column 5, item 1.1 equals <i>loans</i> and <i>finance leases</i> – <i>collective provisions</i> reported in item 6, column 3 on ARF 720.0A.
Item 1.1.1	Report for <i>loans</i> and <i>finance leases</i> to <i>residents</i> . Item 1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1 as the sum of item 1.1.1.1, item 1.1.1.2, item 1.1.1.3, item 1.1.1.4 and item 1.1.1.5.
Item 1.1.1.1	Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 1.1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.1 as the sum of item 1.1.1.1.1 and item 1.1.1.1.2.
Item 1.1.1.1.1	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>housing</i> . For columns 1, 2, 3 and 4, item 1.1.1.1.1 is a derived item. Report the value of <i>loans</i> in item 1.1.1.1.1 as the sum of item 1.1.1.1.1.1 and item 1.1.1.1.1.2.
Item 1.1.1.1.1.1	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i> .
Item 1.1.1.1.1.2	Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>investment housing</i> .
Item 1.1.1.1.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes. For columns 1, 2 and 4, item 1.1.1.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.1.2 as the sum of items 1.1.1.1.2.1 to 1.1.1.1.2.5 inclusive.

Item 1.1.1.1.2.1	Report for <i>credit cards</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 1.1.1.1.2.2	Report for <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 1.1.1.1.2.3	Report for <i>margin loans</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 1.1.1.1.2.4	Report for <i>fixed-term loans</i> , other than <i>margin loans</i> , to <i>resident households</i> for <i>personal</i> purposes.
Item 1.1.1.1.2.5	Report for <i>revolving credit</i> facilities, other than <i>credit cards</i> and <i>margin loans</i> , to <i>resident households</i> for <i>personal</i> purposes.
Item 1.1.1.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident community service organisations</i> .
Item 1.1.1.3	Report for <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> . For columns 1, 2, 3 and 4, item 1.1.1.3 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.3 as the sum of items 1.1.1.3.1 to 1.1.1.3.5 inclusive.
Item 1.1.1.3.1	Report for <i>loans</i> and <i>finance leases</i> to <i>resident private non-financial investment funds</i> .
Item 1.1.1.3.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other private non-financial corporations</i> .
Item 1.1.1.3.3	Report for <i>loans</i> and <i>finance leases</i> to <i>resident private unincorporated businesses</i> .
Item 1.1.1.3.4	Report for <i>loans</i> and <i>finance leases</i> to <i>resident state, territory and local government non-financial corporations</i> .
Item 1.1.1.3.5	Report for <i>loans</i> and <i>finance leases</i> to <i>Commonwealth Government non-financial corporations</i> .
Item 1.1.1.4	Report for <i>loans</i> and <i>finance leases</i> to <i>resident general government</i> . For columns 1, 2, 3 and 4, item 1.1.1.4 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.4 as the sum of item 1.1.1.4.1 and item 1.1.1.4.2.
Item 1.1.1.4.1	Report for <i>loans</i> and <i>finance leases</i> to <i>resident state, territory and local general government</i> .
Item 1.1.1.4.2	Report for <i>loans</i> and <i>finance leases</i> to <i>Commonwealth general government</i> .
Item 1.1.1.5	Report for <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> . For columns 1, 2, 3 and 4, item 1.1.1.5 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.5 as the sum of items 1.1.1.5.1 to 1.1.1.5.14 inclusive.
Item 1.1.1.5.1	Report for <i>loans</i> and <i>finance leases</i> to the <i>RBA</i> .
Item 1.1.1.5.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident banks</i> .
Item 1.1.1.5.3	Report for <i>loans</i> and <i>finance leases</i> to <i>resident non-bank ADIs</i> .

Item 1.1.1.5.4	Report for <i>loans</i> and <i>finance leases</i> to <i>resident registered financial corporations</i> .
Item 1.1.1.5.5	Report for <i>loans</i> and <i>finance leases</i> to <i>resident central borrowing authorities</i> .
Item 1.1.1.5.6	Report for <i>loans</i> and <i>finance leases</i> to <i>resident life insurance corporations</i> .
Item 1.1.1.5.7	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other insurance corporations</i> .
Item 1.1.1.5.8	Report for <i>loans</i> and <i>finance leases</i> to <i>resident self-managed superannuation funds</i> .
Item 1.1.1.5.9	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other superannuation funds</i> .
Item 1.1.1.5.10	Report for <i>loans</i> and <i>finance leases</i> to <i>resident financial auxiliaries</i> .
Item 1.1.1.5.11	Report for <i>loans</i> and <i>finance leases</i> to <i>resident securitisers</i> .
Item 1.1.1.5.12	Report for <i>loans</i> and <i>finance leases</i> to <i>resident money-market investment funds</i> .
Item 1.1.1.5.13	Report for <i>loans</i> and <i>finance leases</i> to <i>resident non-money-market financial investment funds</i> .
Item 1.1.1.5.14	Report for <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions n.e.c.</i>
Item 1.1.2	Report for <i>loans</i> and <i>finance leases</i> to <i>non-residents</i> .

2. Characteristics of household loans and finance leases

Item 2 collects information on the characteristics of *loans* and *finance leases* to *resident households*.

Exclude *loans* and *finance leases* to *non-residents*. Note that this treatment differs from ARF 720.0A, where *loans* and *finance leases* to *non-residents* are included.

Only include *loans* and *finance leases* that are held on-balance sheet.

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

Column 1	Report the value of <i>credit outstanding</i> for the purpose of <i>owner-occupied housing</i> .
Column 2	Report the value of <i>credit outstanding</i> for the purpose of <i>investment housing</i> .
Column 3	Report the value of <i>credit outstanding</i> for the purpose of <i>housing</i> (both <i>owner-occupied</i> and <i>investment</i>). For items 2.1.1 and 2.1.2 inclusive, column 3 is a derived column. Report the value of <i>credit outstanding</i> for the purpose of <i>housing</i> in column 3 as

	the sum of column 1 and column 2.
Column 4	Report the value of <i>credit outstanding</i> for <i>personal</i> purposes.

	<p>Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i>.</p> <p>Item 2.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 2.1 as the sum of item 2.1.1.1 and item 2.1.1.2.</p> <p>The value of item 2.1 also equals the sum of item 2.1.2.1 and item 2.1.2.2.</p> <p>The value of item 2.1 also equals the sum of items 2.1.3.1 to 2.1.3.9 inclusive.</p> <p>For column 1, the value of <i>credit outstanding</i> for <i>owner-occupied housing loans</i> reported in item 2.1 equals the value reported in item 1.1.1.1.1 (column 1).</p> <p>For column 2, the value of <i>credit outstanding</i> for <i>investment housing loans</i> reported in item 2.1 equals the value reported in item 1.1.1.1.2 (column 1).</p> <p>For column 3, the value of <i>credit outstanding</i> for <i>housing loans</i> reported in item 2.1 equals the value reported in item 1.1.1.1.1 (column 1).</p> <p>For column 4, the value of <i>credit outstanding</i> for <i>loans</i> and <i>finance leases</i> for <i>personal</i> purposes reported in item 2.1 equals the value reported in item 1.1.1.1.2 (column 1).</p>
Item 2.1.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> by interest rate type in items 2.1.1.1 and 2.1.1.2.
Item 2.1.1.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that have a <i>fixed interest rate</i> .
Item 2.1.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that have a <i>variable interest rate</i> .
Item 2.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> by security type in items 2.1.2.1 and 2.1.2.2.
Item 2.1.2.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that are <i>secured</i> (regardless of what type of asset the <i>loan</i> or <i>finance lease</i> is <i>secured</i> against).
Item 2.1.2.1.1	Of the amount reported in item 2.1.2.1, report the value of <i>credit outstanding</i> that is <i>secured</i> against <i>residential property</i> .
Item 2.1.2.1.1.1	Of the amount reported in item 2.1.2.1.1, report the value of <i>credit outstanding</i> that is <i>revolving credit</i> .
Item 2.1.2.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that are <i>unsecured</i> .
Item 2.1.3	Report <i>loans</i> to <i>resident households</i> by the location of the <i>residential property</i> that the funds are used for in items 2.1.3.1 to 2.1.3.9.

Item 2.1.3.1	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in New South Wales.
Item 2.1.3.2	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Victoria.
Item 2.1.3.3	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Queensland.
Item 2.1.3.4	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in South Australia.
Item 2.1.3.5	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Western Australia.
Item 2.1.3.6	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Tasmania.
Item 2.1.3.7	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in the Northern Territory.
Item 2.1.3.8	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in the Australian Capital Territory.
Item 2.1.3.9	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in any other areas other than those reported in items 2.1.3.1 to 2.1.3.8. Include: <ul style="list-style-type: none"> • <i>residential property</i> located in other Australian territories, such as Jervis Bay Territory, Territory of Christmas Island and Territory of Cocos (Keeling) Islands; and • <i>residential property</i> located overseas.

3. Characteristics of business loans and finance leases

Item 3 collects information on the characteristics of *loans* and *finance leases* to *resident private and public sector businesses*.

Exclude *loans* and *finance leases* to *non-residents*. Note that this treatment differs from ARF 720.0A, where *loans* and *finance leases* to *non-residents* are included.

Only include *loans* and *finance leases* that are held on-balance sheet.

Column 1	Report the value of <i>credit outstanding</i> to <i>resident non-financial businesses</i> and <i>resident community service organisations</i> . SBR: submit column 1 with accounting type of debit (assets).
Column 2	Report the value of <i>individual provisions</i> applied to finance for <i>resident non-financial businesses</i> and <i>resident community service organisations</i> . SBR: submit column 2 with accounting type of credit (liabilities).
Column 3	Report the value of <i>credit outstanding</i> to <i>resident financial institutions</i> . SBR: submit column 3 with accounting type of debit (assets).

Column 4	Report the value of <i>individual provisions</i> applied to finance for <i>resident financial institutions</i> . SBR: submit column 4 with accounting type of credit (liabilities).
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Item 3.1	Report for <i>loans</i> and <i>finance leases</i> for <i>business</i> purposes. Item 3.1 is a derived item. Report the value for <i>loans</i> and <i>finance leases</i> in item 3.1 as the sum of items 3.1.3.1 to 3.1.3.5 inclusive. For column 1, the value of <i>credit outstanding</i> for <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> and <i>resident community service organisations</i> reported in item 3.1 equals the sum of item 1.1.1.2 (column 1) and item 1.1.1.3 (column 1). For column 2, the value of <i>individual provisions</i> applied to <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> and <i>resident community service organisations</i> reported in item 3.1 equals the sum of item 1.1.1.2 (column 4) and item 1.1.1.3 (column 4). For column 3, the value of <i>credit outstanding</i> for <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> reported in item 3.1 must be equal to the value reported in item 1.1.1.5 (column 1). For column 4, the value of <i>individual provisions</i> applied to <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> reported in item 3.1 must be equal to the value reported in item 1.1.1.5 (column 4).
Item 3.1.1	Of the amount reported in item 3.1, report the value that is <i>syndicated loans</i> .
Item 3.1.1.1	Of the amount reported in item 3.1.1, report the value that is denominated in a foreign currency.
Item 3.1.2	Of the amount reported in item 3.1, report the value that is <i>trade finance</i> .
Item 3.1.3	Report for <i>loans</i> and <i>finance leases</i> by product type in items 3.1.3.1 to 3.1.3.5.
Item 3.1.3.1	Report for <i>credit cards</i> .
Item 3.1.3.2	Report for <i>finance leases</i> .
Item 3.1.3.3	Report for <i>margin loans</i> .
Item 3.1.3.4	Report for <i>fixed-term loans</i> .
Item 3.1.3.5	Report for <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin loans</i> .
Item 3.1.4	Report for <i>loans</i> and <i>finance leases</i> by security type in items 3.1.4.1 and 3.1.4.2.
Item 3.1.4.1	Report for <i>loans</i> and <i>finance leases</i> that are <i>secured</i> (regardless of what type of asset is used as security for the <i>loan</i> or <i>finance lease</i>).
Item 3.1.4.1.1	Of the amount reported in item 3.1.4.1, report the value that is <i>secured</i> against <i>residential property</i> .

Item 3.1.4.1.1	Of the amount reported in item 3.1.4.1.1, report the value that is to <i>private unincorporated businesses</i> .
Item 3.1.4.2	Report for <i>loans</i> and <i>finance leases</i> that are <i>unsecured</i> .

4. Outstanding principal balance of securitised loans and finance leases held on-balance sheet

Item 4 collects information on the value of *self-securitised* and other *on-balance sheet securitised loans* and *finance leases*.

Data for *resident* and *non-resident* borrowers are collected separately. Note that this treatment differs from ARF 720.0A, where *loans* and *finance leases* to *non-residents* are not separately identified.

Only include *loans* and *finance leases* that are held on-balance sheet.

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

Column 1	Report the value of <i>credit outstanding</i> for <i>self-securitised loans</i> and <i>finance leases</i> .
Column 2	Report the value of <i>credit outstanding</i> for <i>on-balance sheet securitised loans</i> and <i>finance leases</i> other than <i>self-securitised loans</i> and <i>finance leases</i> reported in column 1.

Item 4.1	Report <i>loans</i> and <i>finance leases</i> . Item 4.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 4.1 as the sum of item 4.1.1 and item 4.1.2.
Item 4.1.1	Report <i>loans</i> and <i>finance leases</i> to <i>residents</i> .
Item 4.1.1.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> .
Item 4.1.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident</i> counterparties other than <i>households</i> . Item 4.1.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 4.1.1.2 as item 4.1.1 less item 4.1.1.1.
Item 4.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>non-residents</i> .

5. Outstanding principal balance of securitised loans and finance leases held off-balance sheet

Item 5 collects information on the value of *off-balance sheet securitised loans* and *finance leases*.

Data for *resident* and *non-resident* borrowers are collected separately. Note that this treatment differs from ARF 720.0A where *loans* and *finance leases* to *non-residents* are not separately identified.

Note that the *loans* and *finance leases* reported in item 5 are outside of the *domestic books* consolidation, and will not be reported on the ARF 720.0A.

SBR: submit item 5 with accounting type of debit (assets).

Column 1	Report the value of <i>credit outstanding</i> .
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Item 5.1	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> . Item 5.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 5.1 as the sum of item 5.1.1 and item 5.1.2.
Item 5.1.1	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>residents</i> . Item 5.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 5.1.1 as the sum of item 5.1.1.1 and items 5.1.1.2 to item 5.1.1.5 inclusive.
Item 5.1.1.1	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 5.1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 5.1.1.1 as the sum of item 5.1.1.1.1 and item 5.1.1.1.2.
Item 5.1.1.1.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purpose of <i>housing</i> . Item 5.1.1.1.1 is a derived item. Report the value of <i>loans</i> in item 5.1.1.1.1 as the sum of item 5.1.1.1.1.1 and item 5.1.1.1.1.2.
Item 5.1.1.1.1.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i> . Item 5.1.1.1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 5.1.1.1.1.1 as the sum of item 5.1.1.1.1.1.1 and item 5.1.1.1.1.1.2.
Item 5.1.1.1.1.1.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>owner-occupied housing</i> with a <i>fixed interest rate</i> .
Item 5.1.1.1.1.1.2	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>owner-occupied housing</i> with a <i>variable interest rate</i> .
Item 5.1.1.1.1.2	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>investment housing</i> . Item 5.1.1.1.1.2 is a derived item. Report the value of <i>loans</i> in item 5.1.1.1.1.2 as the sum of item 5.1.1.1.1.2.1 and item 5.1.1.1.1.2.2.
Item 5.1.1.1.1.2.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>investment housing</i> with a <i>fixed interest rate</i> .
Item 5.1.1.1.1.2.2	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for

	the purposes of <i>investment housing</i> with a <i>variable interest rate</i> .
Item 5.1.1.1.2	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 5.1.1.2	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident community service organisations</i> .
Item 5.1.1.3	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> .
Item 5.1.1.4	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident general government</i> .
Item 5.1.1.5	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> .
Item 5.1.2	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>non-residents</i> .

6. Loans and finance leases to residents – past due and impaired

Item 6 collects information on the value of *loans* and *finance leases* that are *past due* or *impaired*.

Exclude *loans* and *finance leases* to *non-residents*. Note that this treatment differs from ARF 720.0A, where *loans* and *finance leases* to *non-residents* are included.

Only include *loans* and *finance leases* that are held on-balance sheet.

SBR: submit item 6 with accounting type of debit (assets).

Column 1	Report the value of <i>credit outstanding</i> that is greater than or equal to 30 days <i>past due</i> and less than 90 days <i>past due</i> .
Column 2	Report the value of <i>credit outstanding</i> that is greater than or equal to 90 days <i>past due</i> .
Column 3	Report the value of <i>credit outstanding</i> that is <i>impaired</i> .

Item 6.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 6.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 6.1 as the sum of item 6.1.1 and item 6.1.2.
Item 6.1.1	Report <i>loans</i> to <i>resident households</i> for the purpose of <i>housing</i> . Item 6.1.1 is a derived item. Report the value of <i>loans</i> in item 6.1.1 as the sum of item 6.1.1.1 and item 6.1.1.2.
Item 6.1.1.1	Report <i>loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i> .
Item 6.1.1.2	Report <i>loans</i> to <i>resident households</i> for the purpose of <i>investment housing</i> .

Item 6.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 6.1.2.1	Of the amount reported in item 6.1.2, report the value that is <i>credit cards</i> .
Item 6.1.2.2	Of the amount reported in item 6.1.2, report the value that is <i>secured</i> by <i>residential property</i> .
Item 6.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> and <i>resident community service organisations</i> .
Item 6.2.1	Of the amount reported in item 6.2, report the value that is <i>credit cards</i> .
Item 6.2.2	Of the amount reported in item 6.2, report the value that is <i>secured</i> by <i>residential property</i> .
Item 6.2.3	Of the amount reported in item 6.2, report the value that is <i>commercial property</i> lending.
Item 6.2.4	Of the amount reported in item 6.2, report the value that is to <i>resident private non-financial corporations</i> .
Item 6.2.5	Of the amount reported in item 6.2, report the value that is to <i>resident private unincorporated businesses</i> .
Item 6.3	Report <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> .

ARF_720_1B: ABS/RBA Loans and Finance Leases (Non-bank ADIs & RFCs)

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Monthly	Thousands of dollars
Reporting Consolidation	
Domestic books	

1. Gross outstanding loans and finance leases - by counterparty

- 1.1. Total loans and finance leases
 - 1.1.1. Residents
 - 1.1.1.1. Households
 - 1.1.1.1.1. Housing loans
 - 1.1.1.1.1.1. Owner-occupied
 - 1.1.1.1.1.2. Investment
 - 1.1.1.1.2. Personal loans and finance leases
 - 1.1.1.1.2.1. Credit cards
 - 1.1.1.1.2.2. Finance leases
 - 1.1.1.1.2.3. Margin loans
 - 1.1.1.1.2.4. Fixed-term loans
 - 1.1.1.1.2.5. Other revolving credit
 - 1.1.1.2. Community service organisations
 - 1.1.1.3. Non-financial businesses
 - 1.1.1.3.1. Private non-financial investment funds

Total gross of provisions (1)	Individual provisions (2)

2. Characteristics of household loans and finance leases

2.1. Total loans and finance leases to resident households

2.1.1. By interest rate

2.1.1.1. Fixed interest rate

2.1.1.2. Variable interest rate

2.1.2. By security type

2.1.2.1. Secured

2.1.2.1.1. *of which:* Secured by residential property

2.1.2.1.1.1. *of which:* Revolving credit

2.1.2.2. Unsecured

2.1.3. By location

2.1.3.1. Property located in New South Wales

2.1.3.2. Property located in Victoria

2.1.3.3. Property located in Queensland

2.1.3.4. Property located in South Australia

2.1.3.5. Property located in Western Australia

2.1.3.6. Property located in Tasmania

2.1.3.7. Property located in Northern Territory

2.1.3.8. Property located in Australian Capital Territory

2.1.3.9. Property located in other Australian territories and overseas

Owner-occupied housing (1)	Investment housing (2)	Total housing (3)	Personal (4)

3. Characteristics of business loans and finance leases

- 3.1. Total loans and finance leases to resident private and public sector businesses
 - 3.1.1. *of which:* Margin loans

Total gross of provisions (1)

4. Outstanding principal balance of securitised loans and finance leases held off-balance sheet

- 4.1. Outstanding principal balance of securitised loans and finance leases held off-balance sheet
 - 4.1.1. Residents
 - 4.1.1.1. Households
 - 4.1.1.1.1. Housing loans
 - 4.1.1.1.1.1. Owner-occupied
 - 4.1.1.1.1.1.1. Fixed interest rate
 - 4.1.1.1.1.1.2. Variable interest rate
 - 4.1.1.1.1.2. Investment
 - 4.1.1.1.1.2.1. Fixed interest rate
 - 4.1.1.1.1.2.2. Variable interest rate
 - 4.1.1.1.2. Personal loans and finance leases
 - 4.1.1.2. Community service organisations
 - 4.1.1.3. Non-financial businesses
 - 4.1.1.4. General government
 - 4.1.1.5. Financial institutions
 - 4.1.2. Non-residents

Total gross of provisions (1)

Reporting Form ARF 720.1B

ABS/RBA Loans and Finance Leases (Non-bank ADIs & RFCs)

Instructions

These instructions assist completion of *Reporting Form ARF 720.1B ABS/RBA Loans and Finance Leases (Non-bank ADIs & RFCs)* (ARF 720.1B). ARF 720.1B collects information relating to *loans* and *finance leases*.

Information reported in ARF 720.1B is required primarily for purposes of the **ABS** and the **RBA**. Items on ARF 720.1B are required for various purposes, including the compilation of Australia's National Accounts and the calculation of the credit aggregates. Information reported in ARF 720.1B may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 720.1B must be completed for each **non-bank 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.

Items on ARF 720.1B must be reported as at the end of the *reporting period*.

For reporting purposes, unless specified otherwise, enter data as a positive number.

Counterparties

Exclude *loans* and *finance leases* to *related parties* (*intra-group loans* and *finance leases*). Detail on *intra-group loans* and *finance leases* is reported on *Reporting Form ARF 720.3 ABS/RBA Intra-group Assets and Liabilities* (ARF 720.3).

Exclude *loans* and *finance leases* to *non-residents* unless otherwise directed. Note that this treatment differs from *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Banks & RFCs)/(Non-bank ADIs)* (ARF 720.0A/B) where *non-residents* are not separately identified.

Loans and finance leases

Exclude associated deferred tax assets in the amounts reported for *collective provisions* and *individual provisions*.

Reporting by purpose

Classify finance at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines where it is reported on this form. Where finance (identified

at the lowest available level) is to be used for more than one purpose, classify that finance to its predominant purpose (based on the purpose for which the largest share of the funds will be used).

Values

Report all items on ARF 720.1B in accordance with the Australian Accounting Standards unless otherwise specified. Report *credit outstanding* for *loans* and *finance leases* gross of *collective provisions* and *individual provisions*. Note that this differs from the reporting of *loans* and *finance leases* under Australian Accounting Standards.

Report monetary amounts on ARF 720.1B in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report items on ARF 720.1B as thousands of dollars for *non-bank ADIs* and *RFCs*.

Standard Business Reporting (SBR)

The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

Specific instructions

Terms highlighted in *bold italics* are defined in *Reporting Standard ARS 701.0*.

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’ must not be taken as an exhaustive list of items to be included or excluded.

1. Gross outstanding loans and finance leases – by counterparty

Item 1 collects information on the value of *loans* and *finance leases* by currency.

Data for *resident* and *non-resident* borrowers are collected separately. Note that this treatment differs from ARF 720.0A/B, where *loans* and *finance leases* to *non-residents* are not separately identified.

Only include *loans* and *finance leases* that are held on-balance sheet.

Column 1	Report the value of <i>credit outstanding</i> . SBR: submit column 1 with accounting type of debit (assets).
Column 2	Report the value of <i>individual provisions</i> . SBR: submit column 2 with accounting type of credit (liabilities).

Item 1.1	Report for <i>loans</i> and <i>finance leases</i> .
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	<p>Item 1.1 is a derived item. Report the value of total <i>loans</i> and <i>finance leases</i> in item 1.1 as the sum of item 1.1.1 and item 1.1.2.</p> <p>For column 1, item 1.1 is equal to <i>loans</i> and <i>finance leases</i> – total gross of <i>collective provisions</i> and <i>individual provisions</i> reported in item 6, column 1 on ARF 720.0A/B.</p> <p>For column 2, item 1.1 is equal to <i>loans</i> and <i>finance leases</i> – <i>individual provisions</i> reported in item 6, column 2 on ARF 720.0A/B.</p>
Item 1.1.1	<p>Report for <i>loans</i> and <i>finance leases</i> to <i>residents</i>.</p> <p>Item 1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1 as the sum of item 1.1.1.1, item 1.1.1.2, item 1.1.1.3, item 1.1.1.4 and item 1.1.1.5.</p>
Item 1.1.1.1	<p>Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i>.</p> <p>Item 1.1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.1 as the sum of item 1.1.1.1.1 and item 1.1.1.1.2.</p>
Item 1.1.1.1.1	<p>Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>housing</i>.</p> <p>Item 1.1.1.1.1 is a derived item. Report the value of <i>loans</i> in item 1.1.1.1.1 as the sum of item 1.1.1.1.1.1 and item 1.1.1.1.1.2.</p>
Item 1.1.1.1.1.1	<p>Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i>.</p>
Item 1.1.1.1.1.2	<p>Report for <i>loans</i> to <i>resident households</i> for the purpose of <i>investment housing</i>.</p>
Item 1.1.1.1.2	<p>Report for <i>loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.</p> <p>Item 1.1.1.1.2 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.1.2 as the sum of items 1.1.1.1.2.1 to 1.1.1.1.2.5 inclusive.</p>
Item 1.1.1.1.2.1	<p>Report for <i>credit cards</i> to <i>resident households</i> for <i>personal</i> purposes.</p>
Item 1.1.1.1.2.2	<p>Report for <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.</p>
Item 1.1.1.1.2.3	<p>Report for <i>margin loans</i> to <i>resident households</i> for <i>personal</i> purposes.</p>
Item 1.1.1.1.2.4	<p>Report for <i>fixed-term loans</i>, other than <i>margin loans</i>, to <i>resident households</i> for <i>personal</i> purposes.</p>
Item 1.1.1.1.2.5	<p>Report for <i>revolving credit</i> facilities, other than <i>credit cards</i> and <i>margin loans</i>, to <i>resident households</i> for <i>personal</i> purposes.</p>
Item 1.1.1.2	<p>Report for <i>loans</i> and <i>finance leases</i> to <i>resident community service organisations</i>.</p>
Item 1.1.1.3	<p>Report for <i>loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i>.</p> <p>Item 1.1.1.3 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.3 as the sum of items 1.1.1.3.1 to 1.1.1.3.5 inclusive.</p>

Item 1.1.1.3.1	Report for <i>loans</i> and <i>finance leases</i> to <i>resident private non-financial investment funds</i> .
Item 1.1.1.3.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other private non-financial corporations</i> .
Item 1.1.1.3.3	Report for <i>loans</i> and <i>finance leases</i> to <i>resident private unincorporated businesses</i> .
Item 1.1.1.3.4	Report for <i>loans</i> and <i>finance leases</i> to <i>resident state, territory and local government non-financial corporations</i> .
Item 1.1.1.3.5	Report for <i>loans</i> and <i>finance leases</i> to <i>resident Commonwealth Government non-financial corporations</i> .
Item 1.1.1.4	Report for <i>loans</i> and <i>finance leases</i> to <i>resident general government</i> . Item 1.1.1.4 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.4 as the sum of item 1.1.1.4.1 and item 1.1.1.4.2.
Item 1.1.1.4.1	Report for <i>loans</i> and <i>finance leases</i> to <i>resident state, territory and local general government</i> .
Item 1.1.1.4.2	Report for <i>loans</i> and <i>finance leases</i> to <i>Commonwealth general government</i> .
Item 1.1.1.5	Report for <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> . Item 1.1.1.5 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 1.1.1.5 as the sum of items 1.1.1.5.1 to 1.1.1.5.14 inclusive.
Item 1.1.1.5.1	Report for <i>loans</i> and <i>finance leases</i> to the <i>RBA</i> .
Item 1.1.1.5.2	Report for <i>loans</i> and <i>finance leases</i> to <i>resident banks</i> .
Item 1.1.1.5.3	Report for <i>loans</i> and <i>finance leases</i> to <i>resident non-bank ADIs</i> .
Item 1.1.1.5.4	Report for <i>loans</i> and <i>finance leases</i> to <i>resident registered financial corporations</i> .
Item 1.1.1.5.5	Report for <i>loans</i> and <i>finance leases</i> to <i>resident central borrowing authorities</i> .
Item 1.1.1.5.6	Report for <i>loans</i> and <i>finance leases</i> to <i>resident life insurance corporations</i> .
Item 1.1.1.5.7	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other insurance corporations</i> .
Item 1.1.1.5.8	Report for <i>loans</i> and <i>finance leases</i> to <i>resident self-managed superannuation funds</i> .
Item 1.1.1.5.9	Report for <i>loans</i> and <i>finance leases</i> to <i>resident other superannuation funds</i> .
Item 1.1.1.5.10	Report for <i>loans</i> and <i>finance leases</i> to <i>resident financial auxiliaries</i> .
Item 1.1.1.5.11	Report for <i>loans</i> and <i>finance leases</i> to <i>resident securitisers</i> .
Item 1.1.1.5.12	Report for <i>loans</i> and <i>finance leases</i> to <i>resident money-market investment</i>

	<i>funds.</i>
Item 1.1.1.5.13	Report for <i>loans</i> and <i>finance leases</i> to <i>resident non-money-market financial investment funds.</i>
Item 1.1.1.5.14	Report for <i>loans</i> and <i>finance leases</i> to <i>resident financial institutions n.e.c.</i>
Item 1.1.2	Report for <i>loans</i> and <i>finance leases</i> to <i>non-residents.</i>

2. Characteristics of household loans and finance leases

Item 2 collects information on the characteristics of *loans* and *finance leases* to *resident households.*

Exclude *loans* and *finance leases* to *non-residents.* Note that this treatment differs from ARF 720.0A/B, where *loans* and *finance leases* to *non-residents* are included.

Only include *loans* and *finance leases* that are held on-balance sheet.

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

Column 1	Report the value of <i>credit outstanding</i> for the purpose of <i>owner-occupied housing.</i>
Column 2	Report the value of <i>credit outstanding</i> for the purpose of <i>investment housing.</i>
Column 3	Report the value of <i>credit outstanding</i> for the purpose of <i>housing</i> (both <i>owner-occupied</i> and <i>investment</i>). For items 2.1.1 and 2.1.2 inclusive, column 3 is a derived column. Report the value of <i>credit outstanding</i> for the purpose of <i>housing</i> in column 3 as the sum of column 1 and column 2.
Column 4	Report the value of <i>credit outstanding</i> for <i>personal</i> purposes.

Item 2.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households.</i> Item 2.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 2.1 as the sum of item 2.1.1.1 and item 2.1.1.2. Item 2.1 equals the sum of item 2.1.2.1 and item 2.1.2.2. Item 2.1 also equals the sum of items 2.1.3.1 to 2.1.3.9 inclusive. For column 1, the value of <i>credit outstanding</i> for <i>owner-occupied housing loans</i> reported in item 2.1 equals the value reported in item 1.1.1.1.1 (column 1). For column 2, the value of <i>credit outstanding</i> for <i>investment housing loans</i> reported in item 2.1 equals the value reported in item 1.1.1.1.2 (column 1). For column 3, the value of <i>credit outstanding</i> for <i>housing loans</i> reported in item 2.1 equals the value reported in item 1.1.1.1.1 (column 1).
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	For column 4, the value of <i>credit outstanding</i> for <i>loans</i> and <i>finance leases</i> for <i>personal</i> purposes reported in item 2.1 equals the value reported in item 1.1.1.1.2 (column 1).
Item 2.1.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> by interest rate type in items 2.1.1.1 and 2.1.1.2.
Item 2.1.1.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that have a <i>fixed interest rate</i> .
Item 2.1.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that have a <i>variable interest rate</i> .
Item 2.1.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> by security type in items 2.1.2.1 and 2.1.2.2.
Item 2.1.2.1	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that are <i>secured</i> (regardless of what type of asset the <i>loan</i> or <i>finance lease</i> is <i>secured</i> against).
Item 2.1.2.1.1	Of the amount reported in item 2.1.2.1, report the value that is <i>secured</i> against <i>residential property</i> .
Item 2.1.2.1.1.1	Of the amount reported in item 2.1.2.1.1, report the value that is <i>revolving credit</i> .
Item 2.1.2.2	Report <i>loans</i> and <i>finance leases</i> to <i>resident households</i> that are <i>unsecured</i> .
Item 2.1.3	Report <i>loans</i> to <i>resident households</i> by the location of the <i>residential property</i> that the funds are used for in items 2.1.3.1 to 2.1.3.9.
Item 2.1.3.1	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in New South Wales.
Item 2.1.3.2	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Victoria.
Item 2.1.3.3	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Queensland.
Item 2.1.3.4	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in South Australia.
Item 2.1.3.5	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Western Australia.
Item 2.1.3.6	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Tasmania.
Item 2.1.3.7	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Northern Territory.
Item 2.1.3.8	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in Australian Capital Territory.
Item 2.1.3.9	Report <i>loans</i> to <i>resident households</i> where the funds are used for <i>residential property</i> located in any other areas other than those reported in items 2.1.3.1 to 2.1.3.8.

	<p>Include:</p> <ul style="list-style-type: none"> • <i>residential property</i> located in other Australian territories, such as Jervis Bay Territory, Territory of Christmas Island and Territory of Cocos (Keeling) Islands; and • <i>residential property</i> overseas.
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3. Characteristics of business loans and finance leases

Item 3 collects information on the value of the *loans* and *finance leases* to *resident private and public sector businesses*.

Exclude *loans* and *finance leases* to *non-residents*. Note that this treatment differs from ARF 720.0A/B where *loans* and *finance leases* to *non-residents* are included.

Only include *loans* and *finance leases* that are held on-balance sheet.

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

Column 1	Report the value of <i>credit outstanding</i> .
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Item 3.1	<p>Report <i>loans</i> and <i>finance leases</i> to <i>resident private and public sector businesses</i>.</p> <p>Item 3.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 3.1 as the sum of item 1.1.1.2, item 1.1.1.3 and item 1.1.1.5.</p>
Item 3.1.1	Of the amount reported in item 3.1, report the value that is <i>margin loans</i> .

4. Outstanding principal balance of securitised loans and finance leases held off-balance sheet

Item 4 collects information on the value of *off-balance sheet securitised loans* and *finance leases*.

Data for *resident* and *non-resident* borrowers are collected separately. Note that this treatment differs from ARF 720.0A/B where *loans* and *finance leases* to *non-residents* are not separately identified.

Note that the *loans* and *finance leases* reported in item 4 are outside of the *domestic books* consolidation, and will not be reported on the ARF 720.0A/B.

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

Column 1	Report the value of <i>outstanding credit</i> .
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Item 4.1	<p>Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i>.</p> <p>Item 4.1 is a derived item. Report the value of <i>loans</i> and <i>finance</i></p>
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	<i>leases</i> in item 4.1 as the sum of item 4.1.1 and item 4.1.2.
Item 4.1.1	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>residents</i> . Item 4.1.1 is a derived item. Report the value of <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>residents</i> in item 4.1.1 as the sum of item 4.1.1.1 and items 4.1.1.2 to 4.1.1.5 inclusive.
Item 4.1.1.1	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 4.1.1.1 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> in item 4.1.1.1 as the sum of item 4.1.1.1.1 and item 4.1.1.1.2.
Item 4.1.1.1.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purpose of <i>housing</i> . Item 4.1.1.1.1 is a derived item. Report the value of <i>loans</i> in item 4.1.1.1.1 as the sum of item 4.1.1.1.1.1 and item 4.1.1.1.1.2.
Item 4.1.1.1.1.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purpose of <i>owner-occupied housing</i> . Item 4.1.1.1.1.1 is a derived item. Report the value of <i>loans</i> in item 4.1.1.1.1.1 as the sum of item 4.1.1.1.1.1.1 and item 4.1.1.1.1.1.2.
Item 4.1.1.1.1.1.1	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>owner-occupied housing</i> with a <i>fixed interest rate</i> .
Item 4.1.1.1.1.1.2	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>owner-occupied housing</i> with a <i>variable interest rate</i> .
Item 4.1.1.1.1.2	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>investment housing</i> . Item 4.1.1.1.1.2 is a derived item. Report the value of <i>loans</i> in item 4.1.1.1.1.2 as the sum of item 4.1.1.1.1.2.1 and item 4.1.1.1.1.2.2.
Item 4.1.1.1.1.2.1	Report <i>off-balance sheet securitised loans</i> that are to <i>resident households</i> for the purposes of <i>investment housing</i> with a <i>fixed interest rate</i> .
Item 4.1.1.1.1.2.2	Report <i>off-balance sheet securitised loans</i> to <i>resident households</i> for the purposes of <i>investment housing</i> with a <i>variable interest rate</i> .
Item 4.1.1.1.2	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident households</i> for <i>personal</i> purposes.
Item 4.1.1.2	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident community service organisations</i> .
Item 4.1.1.3	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident non-financial businesses</i> .
Item 4.1.1.4	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident general government</i> .

Item 4.1.1.5	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>resident financial institutions</i> .
Item 4.1.2	Report <i>off-balance sheet securitised loans</i> and <i>finance leases</i> to <i>non-residents</i> .