



Reporting Standard ARS 742.0

ABS/RBA Business Credit Stocks, Flows and Interest Rates

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 business credit stocks, flows and interest rates.

It includes *Reporting Form ARF 742.00A ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)* and *Reporting Form ARF 742.0B ABS/RBA Business Credit Stocks, Flows and Interest Rates (Reduced)* 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 742.00A ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)* (ARF 742.00A) and *Reporting Form ARF 742.0B ABS/RBA Business Credit Stocks, Flows and Interest Rates (Reduced)* (ARF 742.0B) is used by the **ABS** and **RBA** for various purposes, including for policy and statistical purposes.
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 <u>to ARF 742.0A</u>	Applicable <u>to ARF 742.0B</u>
Banks	Yes if business credit \geq \$2- <u>billion and deposits \geq \$25 billion</u>	<u>Yes if business credit \geq \$2 billion and deposits $<$ \$25 billion</u>
Non-bank ADIs	Yes if business credit \geq \$2- <u>billion and deposits \geq \$25 billion</u>	<u>Yes if business credit \geq \$2 billion and deposits $<$ \$25 billion</u>
RFCs	Yes if business credit \geq \$2- <u>billion and deposits \geq \$25 billion</u>	<u>Yes if business credit \geq \$2 billion and deposits $<$ \$25 billion</u>

Where 'business credit' is measured by the sum of 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).

Where 'deposits' are measured by the value reported in item 14 on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Banks & RFCs)/(Non-bank ADIs)* (ARF 720.0A/B).

5. *APRA* may specify from time to time determine that a higher level of a reporting threshold will apply to a particular ADI or RFC than that specified in paragraph 4 by providing a direction to 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 ~~October 2018~~ July 2019.

Information required

7. An *ADI* or *RFC* to which this Reporting Standard applies must provide *APRA* with the information required by ARF 742.0 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 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 ~~20 calendar~~15 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 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.~~
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

[†]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*.

review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

~~17.15.~~ When an officer or agent of an *ADI* or *RFC* provides the information required by this Reporting Standard using the 'Direct to APRA' software 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

~~18.16.~~ *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.

~~19.17.~~ 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

~~20.18.~~ ARS 701.0 applies to this Reporting Standard.

~~21.19.~~ 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 ~~20 calendar~~15 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.

~~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) Items 1.1, 1.1.1, 1.1.2 and 1.1.3, columns 2, 3 and 4;~~
- ~~(b) Items 2.1, 2.1.2, 2.1.3 and 2.1.4, columns 2 and 3;~~

(c) ~~Items 7.1 and 7.13, column 1; and~~

20. ~~Item 8.1, all columns.~~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_742_00A: ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)

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

1. Business finance outstanding -by interest rate type

- 1.1. Total business credit outstanding to resident non-related parties
 - 1.1.1. Small
 - 1.1.1.1. *of which:* Secured by residential property
 - 1.1.1.2. Fixed interest rate
 - 1.1.1.3. Variable interest rate
 - 1.1.2. Medium
 - 1.1.2.1. Fixed interest rate
 - 1.1.2.2. Variable interest rate
 - 1.1.3. Large
 - 1.1.3.1. Fixed interest rate

Number of facilities	Value (net of loan offset balances)	Value	Interest rate	Cost of funds	Margin
(1)	(2)	(3)	(4)	(5)	(6)

3. Business finance - by finance type

Resident non-related-party business type (1)	Finance type (2)	Stage in the <u>extension</u> <u>provision</u> of finance (3)	Number of facilities (4)	Value (5)	Interest rate (6)
Small	Bill acceptances	Credit outstanding			
Medium	<u>Credit cards</u> <u>Commercial paper</u>	Funded in the month			
<u>Large</u> <u>Large</u>	Credit cards Margin lending Other revolving facilities Finance leases Fixed-term loans				

4. Business finance - by industry

Resident non-related-party business type (1)	Industry (2)	Stage in the <u>extension</u> <u>provision</u> of finance (3)	Number of facilities (4)	Value (5)	Interest rate (6)
Small	Agriculture, forestry and fishing	Credit outstanding			
Medium	Mining	Funded in the month			
Large	Manufacturing Electricity, gas, water and waste services				

Construction Residential building construction
Construction —Non- residential building construction
Construction —Other construction
Wholesale trade
Retail trade
Accommodation and food services
Transport, postal and warehousing
Information media and telecommunications
Financial and insurance - RBA
Financial and insurance - Banks
Financial and insurance - Non-bank ADIs
Financial and insurance - Registered financial corporations
Financial and insurance - Central borrowing authorities
Financial and insurance - Other
Rental, hiring and real estate services
Professional, scientific and technical services
Administrative and support services

Public administration and safety
Education and training
Health care and social assistance
Arts and recreation services
Other services

5. Business finance - by collateralisation

Resident non-related-party business type (1)	Collateralisation (2)	Stage in the <u>extensionprovisio</u> n of finance (3)	Number of facilities (4)	Value (5)	Interest rate (6)
Small	Fully secured	Credit outstanding			
Medium	Partially secured	Funded in the month			
Large	Unsecured				

6. Fixed-term business loans - by residual term

Resident non-related-party business type (1)	Residual term (2)	Stage in the <u>extensionprovisio</u> n of finance (3)	Number of facilities (4)	Value (5)	Interest rate (6)	Weighted average <u>residual</u> term (7)
Small	<=1 year	Credit outstanding				
Medium	>1 year to <=2 years	Funded in the month				
Large	>2 years to <=3 years					
	>3 years to <=5 years					

- 7.10. Repayment deficiencies
- 7.11. Net write-offs
- 7.12. Other changes to the balance of loan credit outstanding between reporting periods
- 7.13. Fixed-term business loan credit outstanding to resident non-related parties at end of month

8. Business loans and finance leases outstanding — by currency

- 8.1. Total business loans and finance leases outstanding to resident non-related parties
 - 8.1.1. AUD
 - 8.1.2. USD
 - 8.1.3. HKD
 - 8.1.4. NZD
 - 8.1.5. JPY
 - 8.1.6. EUR
 - 8.1.7. GBP
 - 8.1.8. CAD
 - 8.1.9. SGD
 - 8.1.10. CNY
 - 8.1.11. Other

Value (1)

Reporting Form ARF 742.00A

ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)

Instructions

These instructions assist completion of ~~Reporting Form ARF 742.0 ABS/RBA Business Credit Stocks, Flows and Interest Rates (0A, ARF 742.0), ARF 742.00A~~ ARF 742.00A collects information relating to the business credit stocks, flows and interest rates of *ADIs* and *RFCs*.

Information reported in ARF 742.00A is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including policy and statistical purposes. This information may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 742.00A must be completed for each *ADI* and *RFC*. ~~to which this Reporting Standard applies under paragraph 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, unless specified otherwise, enter 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*; and
- *bill acceptances*; and
- ~~purchases and holdings of *commercial paper*.~~
- ~~For *borrower-accepted commitments*, report~~Report only *loans* and *finance leases* *bill acceptances* where the legal ~~lender~~tender 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~~Classify finance 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, classify 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~~Report 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~~report it as *variable interest rate* for the current *reporting period*.

~~For *commercial paper* report amounts repayable by the borrower for all such securities held, whether or not they were purchased directly from the issuer or in the secondary market.~~

Treatment of facilities

Where there is a finance *facility* with a mix of *interest rate* or repayment types, follow the instructions below.

When reporting on the number of *facilities*, report each *facility* once. Where *interest rate* types or repayment types are separately identified, report the number of *facilities* according to the predominant *interest rate* type or repayment type by value.

When reporting the value of finance, apportion across the relevant *interest rate* type and/or repayment type dimensions.

When reporting the *weighted average interest rate*, weight each *interest rate* by its corresponding balance outstanding.

Values

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

Report monetary amounts on ARF 742.00A in Australian dollars or the Australian dollar equivalent of the foreign currency amount. ~~Amounts~~Convert 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).

~~Report values~~Values on ARF 742.0 ~~are to be reported~~0A as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

Numbers

~~Report numbers~~Numbers on ARF 742.0 ~~are to be reported~~0A unscaled, as whole numbers for *banks*, *non-bank ADIs* and *RFCs*.

Interest rates

ADIs and *RFCs* are required to report contractual *interest rates*. ~~Interest~~Report interest rates ~~are to be reported~~ as an annualised percentage rate to two decimal places.

Refer to the *interest rates* definition for further guidance (ARS 701.0).

Cost of funds and margin

~~Cost Report cost of funds~~ and *margin* items ~~are to be reported~~ as an annualised percentage rate ~~(on a 365 days per year basis)~~ to two decimal places.

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~~ are defined 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~~ must not be taken as an exhaustive list of items to be included or excluded.

1. Business credit outstanding – by interest rate type

Item 1 collects information on the stock of total ***credit outstanding*** (loans, finance leases, and bill acceptances ~~and commercial paper~~) to private and public sector businesses.

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

SBR: submit item 1 with accounting type of debit (assets).

Exclude ***facilities*** with a nil ***credit outstanding*** balance.

~~For ***bill acceptances*** report the amount repayable by the borrower.~~

For ***commercial paper bill acceptances*** report ~~amounts~~ the amount repayable by the borrower ~~for all such securities held, whether or not they were purchased directly from the issuer or in the secondary market.~~

~~Finance~~ Report finance to ***resident-related parties*** ~~should~~ in items 1.2 and 1.4 only ~~be reported in item 1.2.~~

~~Finance~~ Report finance to ***non-residents*** ~~should~~ in items 1.3 and 1.4 only ~~be reported in item 1.3.~~

Column 1	Report the total number of <i>business loan</i> and <i>finance lease facilities, bill acceptances</i> and <i>commercial paper</i> with <i>credit outstanding</i> .
Column 2	Report the total value of <i>credit outstanding net of offset account balances</i> .
Column 3	Report the total value of <i>credit outstanding</i> .

<u>Column 4</u>	Report the <i>weighted average interest rate on credit outstanding.</i>
<u>Column 5</u>	Report the <i>cost of funds for business credit outstanding.</i>
<u>Column 6</u>	Report the <i>margin for business credit outstanding.</i> Column 6 is a derived column. Report column 6 as column 4 less column 5.
<u>Column 1</u>	Report the number of <i>business loan facilities, finance lease facilities and bill acceptances with credit outstanding.</i>
<u>Column 2</u>	Report the value of <i>credit outstanding, net of offset account balances.</i>
<u>Column 3</u>	Report the value of <i>credit outstanding.</i>
<u>Column 4</u>	Report the <i>weighted average interest rate on credit outstanding.</i>
<u>Column 5</u>	Report the <i>cost of funds for business credit outstanding.</i>
<u>Column 6</u>	Report the <i>margin for business credit outstanding.</i> Column 6 is a derived column. Report the <i>margin</i> in column 6 as column 4 less column 5.

<u>Item 1.1</u>	<p>Report total <i>business</i> finance to <i>resident non-related parties.</i></p> <p>The following items are derived items.</p> <p>For the number and value of <i>loans, finance leases, bill acceptances and commercial paper</i> (columns 1, 2 and 3), item 1.1 is a derived item. Report item 1.1 for number and value of <i>loans, finance leases, bill acceptances and commercial paper</i> in item 1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value for <i>business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 1.1.1; • the value for total <i>business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> reported in item 1.1.2; and • the total <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 1.1.3. <p>For the <i>interest rate, cost of funds and margin</i> (columns 4, 5 and 6), item 1.1 is a derived item. Report for the <i>interest rate, cost of funds and margin</i> in item 1.1 as the <i>weighted average</i> of:</p> <ul style="list-style-type: none"> • the value for <i>business</i> finance <i>secured by residential property</i> reported in item 1.1.1.1; • the value for total <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 1.1.1.2; and
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	<ul style="list-style-type: none"> total variable interest rate business finance to resident non-related parties classified as small reported in item 1.1.1.3.
Item 1.1.1—	<p>Report total business finance to resident non-related parties classified as small.</p> <p>The following items are derived items.</p> <p>For the columns 1 and 3, item 1.1.1 is a derived item. Report item 1.1.1 as the sum of:</p> <ul style="list-style-type: none"> the value for total fixed interest rate business finance to resident non-related parties classified as small reported in item 1.1.1.2; and total variable interest rate business finance to resident non-related parties classified as small reported in item 1.1.1.3. <p>For the columns 4 and 5, item 1.1.1 is a derived item. Report item 1.1.1 as the <i>weighted average</i> of:</p> <ul style="list-style-type: none"> the value for total fixed interest rate business finance to resident non-related parties classified as small reported in item 1.1.1.2; and total variable interest rate business finance to resident non-related parties classified as small reported in item 1.1.1.3.
Item 1.1.1.1—	Of the amount reported in item 1.1.1, report business finance <i>secured by residential property</i> .
Item 1.1.1.2—	Report total fixed interest rate business finance to resident non-related parties classified as small .
Item 1.1.1.3—	Report total variable interest rate business finance to resident non-related parties classified as small .
Item 1.1.2—	<p>Report total business finance to resident non-related parties classified as medium.</p> <p>The following items are derived items.</p> <p>For the columns 1 and 3, item 1.1.2 is a derived item. Report item 1.1.2 as the sum of:</p> <ul style="list-style-type: none"> the value for total fixed interest rate business finance to resident non-related parties classified as medium reported in item 1.1.2.1; and total variable interest rate business finance to resident non-related parties classified as small reported in item 1.1.1.3.

	<p>For the columns 4 and 5, item 1.1.2 is a derived item. Report item 1.1.2 as the <i>weight average</i> of:</p> <ul style="list-style-type: none"> • the value for total <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> reported in item 1.1.2.1; and • total <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 1.1.1.3.
Item 1.1.2.1	Report total <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
Item 1.1.2.2	Report total <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
Item 1.1.3	<p>Report total <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i>.</p> <p>The following items are derived items.</p> <p>For the columns 1 and 3, item 1.1.3 is a derived item. Report item 1.1.3 as the sum of:</p> <ul style="list-style-type: none"> • the value for total <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 1.1.3.1; and • the value for total <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 1.1.3.2. <p>For the columns 4 and 5, item 1.1.3 is a derived item. Report item 1.1.3 as the <i>weighted average</i> of:</p> <ul style="list-style-type: none"> • the value for total <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 1.1.3.1; and • the value for total <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 1.1.3.2.
Item 1.1.3.1	Report total <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
Item 1.1.3.2	Report total <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
Item 1.2	Report total <i>business</i> finance to <i>resident related parties</i> .

<u>Item 1.3</u>	Report total <i>business</i> finance to <i>non-residents</i> . Include: <ul style="list-style-type: none">• <i>related parties</i> and <i>non-related parties</i>.
<u>Item 1.1</u>	Report total <i>business</i> finance to <i>resident non-related parties</i> . Item 1.1 is a derived item. Report the number and value (columns 1, 2 and 3) in item 1.1 as the sum of items 1.1.1, 1.1.2, and 1.1.3. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 1.1 as the <i>weighted average</i> of items 1.1.1, 1.1.2, and 1.1.3
<u>Item 1.1.1</u>	Report <i>business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> . For the number and value (columns 1 and 3), item 1.1.1 is a derived item. Report the number and value (columns 1 and 3) in item 1.1.1 as the sum of item 1.1.1.2 and item 1.1.1.3. For the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6), item 1.1.1 is a derived item. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 1.1.1 as the <i>weighted average</i> of item 1.1.1.2 and item 1.1.1.3.
<u>Item 1.1.1.1</u>	Of the amount reported in item 1.1.1, report <i>business</i> finance <i>secured by residential property</i> .
<u>Item 1.1.1.2</u>	Report <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
<u>Item 1.1.1.3</u>	Report <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
<u>Item 1.1.2</u>	Report <i>business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> . For the number and value (columns 1 and 3), item 1.1.2 is a derived item. Report the number and value (columns 1 and 3) in item 1.1.2 as the sum of item 1.1.2.1 and item 1.1.2.2. For the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6), item 1.1.2 is a derived item. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 1.1.2 as the <i>weighted average</i> of item 1.1.2.1 and item 1.1.2.2.
<u>Item 1.1.2.1</u>	Report <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
<u>Item 1.1.2.2</u>	Report <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
<u>Item 1.1.3</u>	Report <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .

	<p><u>For the number and value (columns 1 and 3), item 1.1.3 is a derived item. Report the number and value (columns 1 and 3) in item 1.1.3 as the sum of item 1.1.3.1 and item 1.1.3.2.</u></p> <p><u>For the <i>interest rate, cost of funds</i> and <i>margin</i> (columns 4, 5 and 6), item 1.1.3 is a derived item. Report the <i>interest rate, cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 1.1.3 as the <i>weighted average</i> of item 1.1.3.1 and item 1.1.3.2.</u></p>
<u>Item 1.1.3.1</u>	Report <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 1.1.3.2</u>	Report <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 1.2</u>	Report total <i>business</i> finance to <i>resident related parties</i> .
<u>Item 1.3</u>	Report total <i>business</i> finance to <i>non-resident non-related parties</i> .
<u>Item 1.4</u>	Report total <i>business</i> finance to <i>non-resident related parties</i> .

2. Business finance funded in the month –by interest rate type

Item 2 collects information on new *loans, finance leases, and bill acceptances* ~~and commercial paper~~ to *private and public sector businesses* funded in the *reporting period*.

Reporting basis: report item 2 as during the *reporting period* or as at the end of the reporting period as directed.

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

~~Finance~~Report finance to *resident related parties* ~~should only be reported~~ in item 2.2 and 2.4.

~~Finance~~Report finance to *non-residents* ~~should only be reported~~ in item 2.3 and item 2.4.

For item 2, report all amounts *funded* during the *reporting period*, irrespective of whether or not they were drawn. ~~Values are to be reported~~Report values gross of *offset account* balances (i.e. do not subtract *offset account* balances) and gross of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

For *internal refinances* report the total value refinanced, not just the increase in the *credit limit*.

For *bill acceptances* report the amount repayable by the borrower.

~~For *bill acceptances* report the amount repayable by the borrower.~~

For ~~commercial paper~~ report amounts repayable by the borrower for all such securities held, whether or not they were purchased directly from the issuer or in the secondary market.

Column 1	Report the total number of new facilities for business loans, finance leases, bill acceptances and commercial paper that were funded in the reporting period .
Column 2	Report the total value of new business loans, finance leases, bill acceptances and commercial paper that were funded in the reporting period .
Column 3	Report the weighted average interest rate on new business loans and finance leases, bill acceptances and commercial paper that were funded in the reporting period .
Column 4	Report the cost of funds for new business loans, finance leases, bill acceptances and commercial paper that were funded in the reporting period .
Column 5	Report the margin for new business loans, finance leases, bill acceptances and commercial paper that were funded in the reporting period . Column 5 is a derived column. Report the value of the margin in column 5 as column 3 less column 4.

Item 2.1	<p>Report total new business finance to resident non-related parties.</p> <p>The following items are derived items.</p> <p>For the number and value of loans, finance leases, bill acceptances and commercial paper (columns 1 and 2), item 2.1 is a derived item. Report item 2.1 as the sum of:</p> <ul style="list-style-type: none"> • the value for total new business finance to resident non-related parties classified as small reported in item 2.1.2; • the value for total new business finance to resident non-related parties classified as medium reported in item 2.1.3; and • the value for total new business finance to resident non-related parties classified as large reported in item 2.1.4. <p>For the interest rate, cost of funds and margin (columns 3, 4 and 5), item 2.1 is a derived item. Report 2.1 as the weighted average of:</p> <ul style="list-style-type: none"> • the value for total new business finance to resident non-related parties classified as small reported in item 2.1.2; • the value for total new business finance to resident non-related parties classified as medium reported in item 2.1.3; and
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	<ul style="list-style-type: none"> the value for total new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 2.1.4.
Item 2.1.1	Report total new <i>business</i> finance to <i>resident non-related parties</i> for the <i>construction of dwellings</i> .
Item 2.1.2	<p>Report total new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>small</i>.</p> <p>The following items are derived items.</p> <p>For columns 1 and 2, item 2.1.2 is a derived item. Report item 2.1.2 as the sum of:</p> <ul style="list-style-type: none"> the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 2.1.2.2; and the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 2.1.2.3. <p>For columns 3 and 4, item 2.1.2 is a derived item. Report item 2.1.2 as the <i>weighted average</i> of:</p> <ul style="list-style-type: none"> the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 2.1.2.2; and the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> reported in item 2.1.2.3.
Item 2.1.2.1	Of the amount reported in item 2.1.2, report <i>business</i> finance <i>secured by residential property</i> .
Item 2.1.2.2	Report total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
Item 2.1.2.3	Report total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
Item 2.1.3	<p>Report total new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i>.</p> <p>The following items are derived items.</p> <p>For columns 1 and 2, item 2.1.3 is a derived item. Report item 2.1.3 as the sum of:</p>

	<ul style="list-style-type: none"> • the value for total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> reported in item 2.1.3.1; and • the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> reported in item 2.1.3.2. <p>For columns 3 and 4, item 2.1.3 is a derived item. Report item 2.1.3 as the <i>weighted average</i> of:</p> <ul style="list-style-type: none"> • the value for total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> reported in item 2.1.3.1; and • the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> reported in item 2.1.3.2.
<p>Item 2.1.3.1</p>	<p>Report total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i>.</p>
<p>Item 2.1.3.2</p>	<p>Report total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i>.</p>
<p>Item 2.1.4</p>	<p>Report total new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i>.</p> <p>The following items are derived items.</p> <p>For columns 1 and 2, item 2.1.4 is a derived item. Report item 2.1.4 as the sum of:</p> <ul style="list-style-type: none"> • the value for total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 2.1.4.1; and • the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 2.1.4.2. <p>For columns 3 and 4, item 2.1.4 is a derived item. Report item 2.1.4 as the <i>weighted average</i> of:</p> <ul style="list-style-type: none"> • the value for total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 2.1.4.1; and • the value for total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> reported in item 2.1.4.2.

<u>Item 2.1.4.1</u>	Report total new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 2.1.4.2</u>	Report total new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 2.2</u>	Report total new <i>business</i> finance to <i>resident related parties</i> .
<u>Item 2.3</u>	Report total new <i>business</i> finance to <i>non-residents</i> . Include: <ul style="list-style-type: none">• <i>related parties</i> and <i>non-related parties</i>.
<u>Column 1</u>	Report the number of new <i>business loan facilities, finance lease facilities</i> and <i>bill acceptances</i> that were <i>funded</i> in the <i>reporting period</i> .
<u>Column 2</u>	Report the total value of new <i>business</i> finance that was <i>funded</i> in the <i>reporting period</i> .
<u>Column 3</u>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on new <i>business</i> finance that was <i>funded</i> in the <i>reporting period</i> .
<u>Column 4</u>	Report the <i>cost of funds</i> as at the end of the <i>reporting period</i> for new <i>business</i> finance that was <i>funded</i> in the <i>reporting period</i> .
<u>Column 5</u>	Report the <i>margin</i> as at the end of the <i>reporting period</i> for new <i>business</i> finance that was <i>funded</i> in the <i>reporting period</i> . Column 5 is a derived column. Report the <i>margin</i> in column 5 as column 3 less column 4.

<u>Item 2.1</u>	Report total new <i>business</i> finance to <i>resident non-related parties</i> . <u>Item 2.1 is a derived item.</u> <u>Report the number and value (columns 1 and 2) in item 2.1 as the sum of items 2.1.2, 2.1.3, and 2.1.4. Report the <i>interest rate, cost of funds</i> and <i>margin</i> (columns 3, 4 and 5) in item 2.1 as the <i>weighted average</i> of item 2.1.2, item 2.1.3, and item 2.1.4.</u>
<u>Item 2.1.1</u>	Of the amount reported in item 2.1, report new <i>business</i> finance for the <i>construction of dwellings</i> .
<u>Item 2.1.2</u>	Report new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> . <u>Item 2.1.2 is a derived item.</u> <u>Report the number and value (columns 1 and 3) in item 2.1.2 as the sum of item 2.1.2.2 and item 2.1.2.3.</u> <u>Report the <i>interest rate, cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 2.1.2 as the <i>weighted average</i> of item 2.1.2.2 and item 2.1.2.3.</u>

<u>Item 2.1.2.1</u>	Of the amount reported in item 2.1.2, report new <i>business</i> finance <i>secured by residential property</i> .
<u>Item 2.1.2.2</u>	Report new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
<u>Item 2.1.2.3</u>	Report new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
<u>Item 2.1.3</u>	Report new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> . Item 2.1.3 is a derived item. Report the number and value (columns 1 and 3) in item 2.1.3 as the sum of item 2.1.3.1 and item 2.1.3.2. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 2.1.2 as the <i>weighted average</i> of item 2.1.3.1 and item 2.1.3.2.
<u>Item 2.1.3.1</u>	Report new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
<u>Item 2.1.3.2</u>	Report new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
<u>Item 2.1.4</u>	Report new <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> . Item 2.1.4 is a derived item. Report the number and value (columns 1 and 3) in item 2.1.4 as the sum of item 2.1.4.1 and item 2.1.4.2. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 4, 5 and 6) in item 2.1.2 as the <i>weighted average</i> of item 2.1.4.1 and item 2.1.4.2.
<u>Item 2.1.4.1</u>	Report new <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 2.1.4.2</u>	Report new <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 2.2</u>	Report new <i>business</i> finance to <i>resident related parties</i> .
<u>Item 2.3</u>	Report new <i>business</i> finance to <i>non-resident non-related parties</i> .
<u>Item 2.4</u>	Report new <i>business</i> finance to <i>non-resident related parties</i> .

3. Business finance – by finance type

Item 3 collects information on the flow of new ~~credit (loans, finance leases, bill acceptances)~~ *funded in the reporting period* and ~~commercial paper~~ *and the value of credit outstanding to resident non-related party private and public sector businesses* by the type of finance: *(loans, finance leases and bill acceptances)*.

Reporting basis: report item 3 as at the end of the *reporting period* or during the *reporting period* as directed.

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

~~Finance~~ Exclude finance to *related parties* ~~is excluded~~ from item 3.

~~Finance~~ Exclude finance to *non-residents* ~~is excluded~~ from item 3.

For item 3, report finance *funded* in the *reporting period* ~~should include~~ including all amounts newly *funded* during the *reporting period* and ~~be reported~~ gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

Column 1	Report according to the business type of the borrower (see item 3 for further details).
Column 2	Report according to the finance type (see item 3 for further details).
Column 3	Report according to the stage in the extension <u>provision</u> of finance (see item 3 for further details).
Column 4	<p>Report the total number <u>of business loan facilities</u> for business loans, finance leases, lease facilities and bill acceptances and commercial paper.</p> <p>For <i>credit outstanding</i>, report the number of facilities for business loans and loan facilities, finance leases, lease facilities and bill acceptances and commercial paper with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the number of facilities for business loans loan facilities, finance leases, lease facilities and bill acceptances and commercial paper that were <i>funded</i> in the <i>reporting period</i>.</p>
Column 5	<p>Report the total value of <i>business loans</i>, finance leases, bill acceptances and commercial paper.</p> <p>For <i>credit outstanding</i>, report the value of business loans, finance leases, bill acceptances and commercial paper with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of business loans, finance leases, bill acceptances and commercial paper that was <i>funded</i> in the <i>reporting period</i>.</p>

Column 6	<p>Report the <i>weighted average interest rate</i>.</p> <p>For <i>credit outstanding</i>, report the <i>weighted average interest rate</i> on <i>business loans</i>, finance <i>leases</i>, <i>bill acceptances</i> and <i>commercial paper</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the <i>weighted average interest rate</i> <u>as at the end of the reporting period</u> on <i>business loans</i>, finance <i>leases</i>, <i>bill acceptances</i> and <i>commercial paper</i> <u>that was funded</u> in the <i>reporting period</i>.</p>

Item 3	<p>Report total business loans, finance leases, bill acceptances and commercial paper to <i>resident non-related parties</i> for each combination of business type, finance type and stage in the <u>extension provision</u> of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <i>small</i>; • <i>medium</i>; and • <i>large</i>. <p>The finance types are:</p> <ul style="list-style-type: none"> • <i>bill acceptances</i>; • commercial paper; • <i>credit cards</i>; • <i>margin lending</i>; • <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i>; • <i>finance leases</i>; and • <i>fixed-term loans</i> <u>other than margin lending</u>. <p>The stages in the extension of finance are:</p> <ul style="list-style-type: none"> • <i>credit outstanding</i>; and • <i>funded</i> in the <i>reporting period</i>. <p>The following items are derived items.</p> <p>The sum of the number of facilities with For business finance credit outstanding (column 4), the sum of the value (column 5) and the weighted average of the interest rates (column 6), for all finance types and business types (reported in item 3) should be equal to column 4, column 3 and column 1 respectively in item 1.1. Similarly the sub-, the totals for each in column 4, column 5 and column 6 for:</p>
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- ~~the *small* business type should be equal to the *interest rate*, value and number reported in column 4, column 3 and column equal item 1.1.1 (columns 1, 3 and 4 respectively for);~~
- ~~the corresponding *medium* business type in items 1.1.1, equal item 1.1.2 or 1.1.3 (columns 1, 3 and 4 respectively); and~~
- ~~The sum of the number of *facilities-large* business type equal item 1.1.3 (columns 1, 3 and 4 respectively).~~

~~For *business finance funded* in the *reporting period* (column 4), reported in item 3, the sum of the value (totals in column 4, column 5) and the total *weighted average* of the *interest rates* (and column 6) for all finance types and:~~

- ~~the *small* business types should be type equal to column 3, column item 2.1.2 (columns 1, 2 and column 13 respectively in item 2.1. Similarly);~~
- ~~the sub-totals for each *medium* business type should be equal to the *interest rate*, value item 2.1.3 (columns 1, 2 and number reported in column 3, column 23 respectively); and column 1 respectively for~~
- ~~the corresponding *large* business type in items 2.1.2, equal item 2.1.3 or 2.1.4.4 (columns 1, 2 and 3 respectively).~~

~~The following reconciliations to *other forms should* ARF 720.1A also hold:~~

~~The sum of the value of *credit outstanding* for *credit cards* for all business types should be equal to the sum of column 1 and column 3 for item 3.1.5.1 on ARF 720.1A.~~

- ~~The sum of the *The total* value of *credit outstanding* for *finance leases* for all business types should be equal to equals the sum of column 1 and column 3 for item 3.1.5.2 on ARF 720.1A.~~
- ~~The *sum of the total* value of *credit outstanding* for *margin lending* for all business types should be equal to equals the sum of column 1 and column 3 for item 3.1.5.3 on ARF 720.1A.~~
- ~~The *sum of the total* value of *credit outstanding* for *fixed-term loans other than margin lending* for all business types should be equal to equals the sum of column 1 and column 3 for item 3.1.5.4 on ARF 720.1A.~~

~~The *sum of the total* value of *credit outstanding* for *revolving credit* facilities other than *credit cards* and *margin lending* for all business types should be equal to equals the sum of column 1 and column 3 for item 3.1.5.5 on ARF 720.1A.~~

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4. Business finance – by industry

Item 4 collects information on the flow of new credit finance (loans, finance leases, and bill acceptances and commercial paper) funded in the reporting period and credit outstanding to resident non-related party private and public sector businesses by industry.

Reporting basis: report item 4 as at the end of the *reporting period* or during the *reporting period* as directed.

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

~~Finance~~ Exclude finance to *related parties* ~~is excluded~~ from item 4.

~~Finance~~ Exclude finance to *non-residents* ~~is excluded~~ from item 4.

For item 4, report finance funded in the *reporting period* ~~should include~~ including all amounts newly funded during the *reporting period* and ~~be reported~~ gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

Column 1	Report according to the business type of the borrower (see item 4 for further details).
Column 2	Report according to the industry of the borrower (see item 4 for further details).
Column 3	Report according to the stage in the extension <u>provision</u> of finance (see item 4 for further details).
Column 4	Report the total number of <u>business loan facilities</u> for business loans, finance leases, lease facilities and bill acceptances and commercial paper . For <i>credit outstanding</i> , report the number of <u>business loans</u> loan facilities, finance leases, lease facilities and bill acceptances and

	<p>commercial paper with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the number of <i>business loans loan facilities, finance leases, lease facilities and bill acceptances and commercial paper</i> funded in the <i>reporting period</i>.</p>
<p>Column 5</p>	<p>Report the total value of <i>business loans, finance leases, <u>and</u> bill acceptances and commercial paper</i>.</p> <p>For <i>credit outstanding</i>, report the value of <i>business loans, finance leases, <u>and</u> bill acceptances and commercial paper</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of <i>business loans, finance leases, <u>and</u> bill acceptances and commercial paper</i> funded in the <i>reporting period</i>.</p>
<p>Column 6</p>	<p>Report the <i>weighted average interest rate</i>.</p> <p>For <i>credit outstanding</i>, report the <i>weighted average interest rate</i> on <i>business loans, finance leases, bill acceptances and commercial paper</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the <i>weighted average interest rate <u>as at the end of the reporting period</u></i> on <i>business loans, finance leases, bill acceptances and commercial paper</i> funded in the <i>reporting period</i>.</p>

<p>Item 4</p>	<p>Report total business loans, finance leases, bill acceptances and commercial paper <u>finance</u> to <i>resident non-related parties</i> for each combination of business type, industry and stage in the <u>extension provision</u> of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <i>small;</i> • <i>medium;</i> and • <i>large.</i> <p>The industries are:</p> <ul style="list-style-type: none"> • <i>agriculture, forestry and fishing;</i> • <i>mining;</i> • <i>manufacturing;</i> • <i>electricity, gas, water and waste services;</i> • construction <i>residential building construction;</i>
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- ~~construction~~—*non-residential building construction*;
- ~~construction~~—other construction;
- *wholesale trade*;
- *retail trade*;
- *accommodation and food services*;
- *transport, postal and warehousing*;
- *information media and telecommunications*;
- *financial and insurance services – RBA*;
- *financial and insurance services – banks*;
- *financial and insurance services – non-bank ADIs*;
- *financial and insurance services – registered financial corporations*;
- *financial and insurance services – central borrowing authorities*;
- *financial and insurance services – not already listed above*;
- *rental, hiring and real estate services*;
- *professional, scientific and technical services*;
- *administrative and support services*;
- *public administration and safety*;
- *education and training*;
- *health care and social assistance*;
- *arts and ~~recreational~~recreation services*; and
- *other services*.

The stages in the extension of finance are:

- *credit outstanding*; and
- *funded* in the *reporting period*.

~~The following items are derived items.~~

~~The sum of the number of *facilities* with *credit outstanding* (column 4), the sum of the value (column 5) and the total *weighted average* of the *interest rates* (column 6) for all finance types and business types should be equal to column 4, column 3 and column 1 respectively in item 1.1. Similarly the sub-totals for each business type should be equal to the *interest rate*, value and number reported in column 4, column 3 and column 1 respectively for the corresponding business type in items 1.1.1, 1.1.2 or 1.1.3.~~

~~The total *weighted average* of the *interest rates*, the sum of the value and the sum of the number of *facilities funded* in the *reporting period* for all finance types and business types should be equal to column 3, column 2 and column 1 respectively in item 2.1. Similarly the sub-totals for each business type should be equal to the *interest rate*, number and value reported in column 3, column 2 and column 1 respectively for the corresponding business type in items 2.1.2, 2.1.3 or 2.1.4.~~

	<p><u>For <i>business finance credit outstanding</i> reported in item 4, the totals in column 4, column 5 and column 6 for:</u></p> <ul style="list-style-type: none"> • <u>the <i>small</i> business type equal item 1.1.1 (columns 1, 3 and 4 respectively);</u> • <u>the <i>medium</i> business type equal item 1.1.2 (columns 1, 3 and 4 respectively); and</u> • <u>the <i>large</i> business type equal item 1.1.3 (columns 1, 3 and 4 respectively).</u> <p><u>For <i>business finance funded in the reporting period</i> reported in item 3, the totals in column 4, column 5 and column 6 for:</u></p> <ul style="list-style-type: none"> • <u>the <i>small</i> business type equal item 2.1.2 (columns 1, 2 and 3 respectively);</u> • <u>the <i>medium</i> business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and</u> • <u>the <i>large</i> business type equal item 2.1.4 (columns 1, 2 and 3 respectively).</u>
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5. Business finance – by collateralisation

Item 5 collects information on the flow of new credit finance (loans, finance leases, and bill acceptances and commercial paper) funded in the reporting period and *credit outstanding* to *resident non-related party private and public sector businesses* by collateralisation.

Reporting basis: report item 5 as at the end of the *reporting period* or during the *reporting period* as directed.

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

~~Finance~~ Exclude finance to *related parties* ~~is excluded~~ from item 5.

~~Finance~~ Exclude finance to *non-residents* ~~is excluded~~ from item 5.

For item 5, report finance *funded* in the *reporting period* ~~should include~~ including all amounts newly *funded* during the *reporting period* and ~~be reported~~ gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

Column 1	Report according to the business type of the borrower (see item 5 for further details).
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Column 2	Report according to the collateralisation of the finance (see item 5 for further details).
Column 3	Report according to the stage in the extension <u>provision</u> of finance (see item 5 for further details).
Column 4	<p>Report the total number of <u>business loan facilities</u> for business loans, finance leases, lease facilities and bill acceptances and commercial paper.</p> <p>For <i>credit outstanding</i>, report the number of <u>business loans</u> loan facilities, finance leases, lease facilities and bill acceptances and commercial paper with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the number of <u>business loans</u> loan facilities, finance leases, lease facilities and bill acceptances and commercial paper funded in the <i>reporting period</i>.</p>
Column 5	<p>Report the total value of <u>business loans</u>, finance leases, bill acceptances and commercial paper.</p> <p>For <i>credit outstanding</i>, report the value of <u>business loans</u>, finance leases, bill acceptances and commercial paper with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of <u>business loans</u>, finance leases, bill acceptances and commercial paper funded in the <i>reporting period</i>.</p>
Column 6	<p>Report the <i>weighted average interest rate</i> on <u>business loans</u>, finance leases, bill acceptances and commercial paper.</p> <p>For <i>credit outstanding</i>, report the <i>weighted average interest rate</i> on <u>business loans</u>, finance leases, bill acceptances and commercial paper with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the <i>weighted average interest rate</i> <u>as at the end of the reporting period</u> on <u>business loans</u>, finance leases, bill acceptances and commercial paper funded in the <i>reporting period</i>.</p>
Item 5	Report total <u>business loans</u> , finance leases, bill acceptances and commercial paper to <i>resident non-related parties</i> for each combination

of business type collateralisation and stage in the [extensionprovision](#) of finance.

The business types are:

- *small*;
- *medium*; and
- *large*.

The collateralisation types are:

- *fully secured*;
- *partially secured*; and
- *unsecured*.

The stages in the [extensionprovision](#) of finance are:

- *credit outstanding*; and
- *funded* in the *reporting period*.

~~The following items are derived items.~~

~~The sum of the number of *facilities with credit outstanding* (column 4), the sum of the value (column 5) and the *weighted average* of the *interest rates* (column 6), for all collateralisation types and business types should be equal to column 4, column 3 and column 1 respectively in item 1.1. Similarly the sub-totals for each business type should be equal to the *interest rate*, value and number reported in column 4, column 3 and column 1 respectively for the corresponding business type in items 1.1.1, 1.1.2 or 1.1.3.~~

~~The sum of the number of *facilities funded* in the *reporting period* (column 4), the sum of the value (column 5) and the *weighted average* of the *interest rates* (column 6) for all collateralisation types and business types should be equal to column 3, column 2 and column 1 respectively in item 2.1. Similarly the sub-totals for each business type should be equal to the *interest rate*, value and number reported in column 3, column 2 and column 1 respectively for the corresponding business type in items 2.1.2, 2.1.3 or 2.1.4.~~

~~For *business credit outstanding* reported in item 5, the totals in column 4, column 5 and column 6 for:~~

- ~~• the *small* business type equal item 1.1.1 (columns 1, 3 and 4 respectively);~~
- ~~• the *medium* business type equal item 1.1.2 (columns 1, 3 and 4 respectively); and~~
- ~~• the *large* business type equal item 1.1.3 (columns 1, 3 and 4 respectively).~~

~~For *business finance funded* in the *reporting period* reported in item 3, the totals in column 4, column 5 and column 6 for:~~

	<ul style="list-style-type: none"> • the <i>small</i> business type equal item 2.1.2 (columns 1, 2 and 3 respectively); • the <i>medium</i> business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and • the <i>large</i> business type equal item 2.1.4 (columns 1, 2 and 3 respectively).
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6. Fixed-term business loans – by residual term

Item 6 collects information on the flow of new *fixed-term loans funded* during the *reporting period* and the stock of ~~outstanding fixed-term loans~~ [with credit outstanding](#) to *resident non-related party private and public sector businesses* by *residual term*.

Reporting basis: report item 6 as at the end of the *reporting period* or during the *reporting period* as directed.

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

Include only *fixed-term loans* in this item. Exclude *revolving credit, credit cards, bill acceptances, finance leases* and ~~commercial paper~~ [bill acceptances](#).

~~Finance~~ [Exclude finance](#) to *related parties* ~~is excluded~~ from item 6.

~~Finance~~ [Exclude finance](#) to *non-residents* ~~is excluded~~ from item 6.

For item 6, finance *funded* in the *reporting period* ~~should include~~ [includes](#) all amounts newly *funded* during the *reporting period* and ~~be~~ [is](#) reported gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

Column 1	Report according to the business type of the borrower (see item 6 for further details).
Column 2	Report according to the residual term (see item 6 for further details).
Column 3	Report according to the stage in the extension provision of finance (see item 6 for further details).

Column 4	<p>Report the total number of <i>fixed-term business loan facilities</i>.</p> <p>For <i>credit outstanding</i>, report the number of <i>facilities</i> for <i>fixed-term loans</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the number of <i>facilities</i> for <i>fixed-term loans funded</i> in the <i>reporting period</i>.</p>
Column 5	<p>Report the total value of <i>fixed-term business loans</i>.</p> <p>_____</p> <p>For <i>credit outstanding</i>, report the value of <i>facilities</i> for <i>fixed-term loans</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of <i>facilities</i> for <i>fixed-term loans funded</i> in the <i>reporting period</i>.</p>
Column 6	<p>Report the <i>weighted average interest rate</i> on <i>fixed-term loans</i>.</p> <p><u>For <i>credit outstanding</i>, report the <i>weighted average interest rate on fixed-term loans</i> as at the end of the <i>reporting period</i>.</u></p> <p><u>For <i>funded</i>, report the <i>weighted average interest rate</i> as at the end of the <i>reporting period on fixed-term loans funded</i> in the <i>reporting period</i>.</u></p>
Column 7	<p>Report the <i>weighted average residual term</i> on <i>fixed-term loans</i>.</p> <p>To calculate and report this item, express each <i>term</i> as the number of days remaining to maturity/365 days.</p> <p>Unit of measurement: report item 6, column 7 as a whole number.</p>

Item 6	<p>Report total <i>business fixed-term loans</i> to <i>resident non-related parties</i> for each combination of business type, <i>residual term</i> and stage in the <u>extensionprovision</u> of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <i>small</i>; • <i>medium</i>; and • <i>large</i>. <p>The <i>residual term</i> buckets are:</p> <ul style="list-style-type: none"> • <= 1 year; • > 1 year to <= 2 years; • > 2 years to <= 3 years;
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	<ul style="list-style-type: none"> • > 3 years to <= 5 years; and • > 5 years. <p>The stages in the <u>extensionprovision</u> of finance:</p> <ul style="list-style-type: none"> • <i>credit outstanding</i>; and • — <i>funded</i> in the <i>reporting period</i>. <p>The following items are derived items.</p> <p>The sum of the number of <i>facilities</i> with <i>credit outstanding</i> (column 4), the sum of the value (column 5) and the <i>weighted average</i> of the <i>interest rates</i> (column 6), for all <i>residual term</i> buckets and business types should be equal to the totals of column 6, column 5 and column 4 respectively for <i>fixed-term loans</i> in item 3. Similarly the sub-totals for each business type should be equal to the total <i>weighted average interest rate</i>, number and value reported in column 6, column 5 and column 4 respectively for the corresponding business type for <i>fixed-term loans</i> in item 3.</p> <p>The total <i>weighted average</i> of the <i>interest rates</i>, the sum of the value and the sum of the number of <i>facilities funded</i> in the <i>reporting period</i> for all <i>residual term</i> buckets and business types should be equal to the totals of column 6, column 5 and column 4 respectively for <i>fixed-term loans</i> in item 3. Similarly the sub-totals for each business type should be equal to the total <i>weighted average interest rate</i>, number and value reported in column 6, column 5 and column 4 respectively for the corresponding business type for <i>fixed-term loans</i> in item 3.</p> <ul style="list-style-type: none"> •
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7. Fixed-term business loans to residents – stocks and flows reconciliation

Item 7 collects information on the reconciliation of changes in the outstanding balance of *fixed-term loans* to *resident non-related party private and public sector businesses* ~~that are held on balance sheet~~ over the *reporting period*. It does this by beginning with the previous *reporting period's* closing balance for *fixed-term loans*, and then accounting for the movement over the *reporting period* by identifying the components due to new *drawdowns*, interest, repayments and other adjustments.

Reporting basis: report item 7 as at the end of the *reporting period* or during the *reporting period* as directed.

Include only *fixed-term business loans* in this item. Exclude *revolving credit*, *bill acceptances*, *finance leases* and *commercial paper bill acceptances*.

~~Finance~~ Exclude finance to *related parties* ~~is excluded~~ from item 7.

~~Finance~~ Exclude finance to *non-residents* ~~is excluded~~ from item 7.

Column 1	Report the value.
Column 2	Report the <i>weighted average interest rate</i> as at the end of the reporting period.

Item 13.1 Item 7	<p>Report <i>credit outstanding</i> for the stock of fixed-term business loans outstanding to <i>resident non-related parties</i> as at the end of the previous <i>reporting period</i>.</p> <p>This item should<u>must</u> equal item 7.13 as reported in the previous <i>reporting period</i>, and should exclude <i>loans</i> that were written off as at the end of the previous <i>reporting period</i>.</p> <p>SBR: submit item 7.1 with accounting type of debit (assets).</p>
Item 13.2Item 7	<p>Report all <i>loan</i> amounts <i>drawn down</i> for <i>loans</i> newly <i>funded</i> during the <i>reporting period</i>.</p> <p>Where the <i>loan</i> is disbursed over a period of time (as for a <i>loan</i> for <i>construction</i> purposes), include only the portion newly drawn in the <i>reporting period</i>.</p> <p>Include <i>drawdowns</i> where the <i>loan</i> is an <i>external refinance</i> or <i>internal refinance</i>.</p> <p>Exclude <u><i>drawdowns</i></u> from <i>redraw facilities</i> on existing <i>fixed-term business loans</i> during the <i>reporting period</i>. These should be reported<u>Report these</u> in item 7.3.</p> <p>Item 7.2 is a derived item. Report item 7.2 as the <u>sum of</u>:</p> <ul style="list-style-type: none"> • the value for all drawn downs for loans to businesses classified as small that were newly funded during the reporting period reported<u>down</u> in item 7.2 <u>as the sum of items 7.2.1;</u> • the value for all drawn downs for loans to businesses classified as medium that were newly funded during the reporting period reported in item 7.2.2; and <p>the value for all drawn downs for loans to businesses classified as large that were newly funded during the reporting period reported in item to <u>7.2.3- inclusive.</u></p>

	SBR: submit item 7.2 with accounting type of debit (assets).
Item 13.2.1 Item	Report all <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>small</i> that were newly <i>funded</i> during the <i>reporting period</i> . SBR: submit item 7.2.1 with accounting type of debit (assets).
Item 13.2.2 Item	Report all <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>medium</i> that were newly <i>funded</i> during the <i>reporting period</i> . SBR: submit item 7.2.2 with accounting type of debit (assets).
Item 13.2.3 Item	Report all <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>large</i> that were newly <i>funded</i> during the <i>reporting period</i> . SBR: submit item 7.2.3 with accounting type of debit (assets).
Item 13.3 Item 7	Report all other <i>loan</i> amounts <i>drawn down</i> during the <i>reporting period</i> that are not recorded reported in item 7.2. Include: <i>drawdowns</i> from <i>redraw facilities</i> on existing <i>fixed-term business loans</i> during the <i>reporting period</i> . Item 7.3 is a derived item. Report item 7.3 as the sum: <ul style="list-style-type: none"> • the value for all <i>loan</i> amounts <i>drawn down</i> for <i>loans</i> to businesses classified as <i>small</i> that are not recorded in item 7.2.1 reported in item 3 as the sum of items 7.3.1; • the value for all <i>loan</i> amounts <i>drawn down</i> for <i>loans</i> to businesses classified as <i>medium</i> that are not recorded in item 7.2.1 reported in item 7.3.2; and the value for all <i>drawn downs</i> for <i>loans</i> to businesses classified as <i>large</i> that were newly <i>funded</i> during the <i>reporting period</i> reported in item 7.2. to 7.3.3- inclusive. SBR: submit item 7.3 with accounting type of debit (assets).
Item 13.3.1 Item	Report all <i>loan</i> amounts <i>drawn down</i> <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>small</i> that are not recorded in item 7.2.1. SBR: submit item 7.3.1 with accounting type of debit (assets).

Item 13.3.2 Item 7	Report all <i>drawn downs</i> for <i>loans</i> to businesses classified as <i>medium</i> that are not recorded in item 7.2.2. SBR: submit item 7.3.2 with accounting type of debit (assets).
Item 13.3.3 Item 7	Report all <i>drawn downs</i> for <i>loans</i> to businesses classified as <i>large</i> that are not recorded in item 7.2.3. SBR: submit item 7.3.3 with accounting type of debit (assets).
Item 13.4 Item 7	Report credit sold during the <i>reporting period</i> . Only include <i>loans</i> that are no longer recorded as being on-balance sheet as a result of this sale. SBR: submit item 7.4. 1 with accounting type of credit (negative assets).
Item 13.4.1 Item 7	Of the amount reported at item 7.4, report the value of loans that are no longer recorded on-balance sheet because they were classified as <i>off-balance sheet securitised</i> during the <i>reporting period</i> . SBR: submit item 7.4. 1 with accounting type of credit (negative assets).
Item 13.5 Item 7	Report credit purchased during the <i>reporting period</i> . Include <i>loans</i> that were not previously recorded as being on <i>off</i> -balance sheet but are now recorded as on-balance sheet as a result of the purchase of credit. SBR: submit item 7.5 with accounting type of debit (assets).
Item 13.6 Item 7	Report the interest charged by the lender on outstanding <i>loan</i> balances during the <i>reporting period</i> , whether or not it is actually received from the borrower. Report this amount in accordance with accounting standards Australian Accounting Standards . SBR: submit item 7.6 with accounting type of debit (assets).
Item 13.7 Item 7	Report the total value of payments due (interest and other charges plus principal as applicable) value of payments due during the <i>reporting period</i> in accordance with the <i>loan</i> conditions, whether or not the payments were actually received from the borrower (<i>scheduled</i>

	<p><i>repayments</i>). This is the contracted, agreed or minimum repayment amount.</p> <p>SBR: submit item 7.7 with accounting type of credit (negative asset).</p>
Item 13.8 Item 7	<p>Report the total value of <i>loans</i>, net of <i>scheduled repayments</i>; that are repaid in full during the <i>reporting period</i>, leading to a discharge of the <i>loan</i>.</p> <p>Include repayments due to:</p> <ul style="list-style-type: none"> • <i>internal refinance</i>; • <i>external refinance</i>; and • final repayments. <p>SBR: submit item 7.8 with accounting type of credit (negative asset).</p>
Item 13.9 Item 7	<p>Report the value of any other <i>excess repayments</i> other than those reported in item 7.8 over the <i>reporting period</i> for each <i>loan</i> that made other <i>excess repayments</i> over the <i>reporting period</i>.</p> <p>To be calculated at the <i>loan</i> level. Include payment deficiencies at item 7.10.</p> <p>Include: payments into <i>redraw facilities</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • <i>loans</i> for which <i>scheduled repayments</i> exceeded actual repayments. These should be reported Report these in item 7.10; • <i>loans</i> that were repaid in full during the <i>reporting period</i>. These should be reported Report these in item 7.8; and • payments into <i>offset accounts</i>. These should be reported Report these on ARF 747.0 ABS/RBA Deposits Stocks, Flows and Interest Rates (ARF 747.0). <p>SBR: submit item 7.9 with accounting type of credit (negative asset).</p>
Item 13.10 Item	<p>Report the sum of the amounts by which <i>scheduled repayments</i> (interest and other changes plus principal as applicable) exceeded actual repayments for each <i>loan</i> where repayments were deficient over the <i>reporting period</i>.</p>

	<p>To be calculated at the <i>loan</i> level. Exclude <i>loans</i> that did not record a payment deficiency.</p> <p>SBR: submit item 7.10 with accounting type of debit (assets).</p>
<p>Item 13.11Item</p>	<p>Report the value of <i>loans</i> written off during the <i>reporting period</i> less the amount recovered during the <i>reporting period</i> from any previously written-off <i>loans</i>. Exclude amounts recovered through sales of collateral.</p> <p>SBR: submit item 7.11 with accounting type of credit (negative asset).</p>
<p>Item 13.12Item</p>	<p>Report any other adjustments to the outstanding <i>loan</i> balance during the <i>reporting period</i> that are not reported in items 7.2 to 7.11.</p> <p>This could includeInclude changes due to exchange rate valuation adjustments for foreign-currency-denominated <i>loans</i>, fees associated with the <i>loan</i> that are not paid by the borrower and which are instead capitalised against the <i>loan</i> balance during the reporting period, changes in the purpose of the <i>loan</i>, and changes in the status of <i>loans</i> written off in the previous <i>reporting period</i> or during the <i>reporting period</i> etc.</p> <p>Item 7.12 is a derived item. Report item 7.12 as:</p> <ul style="list-style-type: none"> • the value for the closing balance reported of other adjustments in item 7.12 as item 7.13 <p>less the sum of:</p> <ul style="list-style-type: none"> • the value for previous closing balance reported in item 7.1; • the values for <i>drawdowns</i> reported in items 7.2 and 7.3; • the value for credit purchased reported in, item 7.2, item 7.3, item 7.5; • the value for interest charged reported in, item 7.6, and • the value for repayment deficiencies reported in item 7.10; <p>plus the sum of:</p> <ul style="list-style-type: none"> • the value for credit sold reported in item 7.4; • the value for <i>scheduled repayments</i> reported in item 7., items 7.7; • the values for <i>excess repayments</i> reported in items 7.8 and to 7.9; inclusive, and <p>the value for net write-offs reported in item 7.11.</p> <p>SBR: submit item 7.12 with accounting type of debit (asset). That is for an increase to the stock of <i>credit outstanding</i> report as a positive value.</p>

<p>Item 13.13</p>	<p>Report the value of <i>credit outstanding</i> on the stock of <i>fixed-term business loans</i> outstanding to <i>resident non-related parties</i> as at the end of the <i>reporting period</i>.</p> <p>The reconciliations to other items in this form should hold.</p> <p>This item should be equal to the sum of the values of <i>credit outstanding</i> for other <i>fixed-term loans</i> for all business types from column 5 of item 3.</p> <p>This item should also be equal to the sum of the values of <i>credit outstanding</i> for all business types and <i>residual term</i> buckets in column 5 of item 6.</p> <p>SBR: submit item 7.13 with accounting type of debit (assets).</p>
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8. Business loans and finance leases outstanding – by currency

Item 8 collects information on the currency composition of the outstanding balance of *loans* and *finance leases* to *resident non-related party private and public sector businesses* ~~that are held on balance sheet.~~

Reporting basis: report item 8 as at the end of the *reporting period*.

SBR: submit item 8 with accounting type of debit (assets).

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

~~Finance~~ Exclude finance to *related parties* ~~is excluded~~ from item 8.

~~Finance~~ Exclude finance to *non-residents* ~~is excluded~~ from item 8.

<p>Column 1</p>	<p>Report the value of <i>credit outstanding</i> for <i>loans</i> and <i>finance leases</i> to <i>private and public sector businesses</i> that are <i>resident non-related parties</i>.</p> <p>For FX-denominated <i>loans</i> and <i>finance leases</i>, report the value of the AUD equivalent of these amounts.</p>
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Item 8.1	Report outstanding loans and <i>finance leases</i> . Item 8.1 should be equal to equals the sum of the value of <i>credit outstanding</i> for all business types and for all finance types excluding <i>bill acceptances</i> and <i>commercial paper</i> , reported in column 5 in item 3.
Item 8.1.1	Report the value of outstanding loans and <i>finance leases</i> denominated in AUD.
Item 8.1.2	Report <i>loans</i> and <i>finance leases</i> denominated in USD.
Item 8.1.3	Report <i>loans</i> and <i>finance leases</i> denominated in HKD.
Item 8.1.4	Report <i>loans</i> and <i>finance leases</i> denominated in NZD.
Item 8.1.5	Report <i>loans</i> and <i>finance leases</i> denominated in JPY.
Item 8.1.6	Report <i>loans</i> and <i>finance leases</i> denominated in EUR.
Item 8.1.7	Report <i>loans</i> and <i>finance leases</i> denominated in GBP.
Item 8.1.8	Report <i>loans</i> and <i>finance leases</i> denominated in CAD.
Item 8.1.9	Report <i>loans</i> and <i>finance leases</i> denominated in SGD.
Item 8.1.10	Report <i>loans</i> and <i>finance leases</i> denominated in CNY.
Item 8.1.11	Report <i>loans</i> and <i>finance leases</i> to <i>resident private and public sector businesses</i> that are <i>non-related parties</i> that are denominated in any other currencies other than those reported in items 8.1.1 to 8.1.10. Item 8.1.11 is a derived item. Report item 8.1.11 as: <ul style="list-style-type: none"> ● the value for sum of the value of <i>credit outstanding</i> for all business types and for all finance types excluding <i>bill acceptances</i> and <i>commercial paper</i> report in item 8.1; less the sum of: <ul style="list-style-type: none"> ● the value for of <i>loans</i> and <i>finance leases</i> denominated in AUD reported in other currencies in item 8.1.11 as item 8.1 less the sum of items 8.1.1; ● the value for <i>loans</i> and <i>finance leases</i> denominated in USD reported in 8.1.2; ● the value for <i>loans</i> and <i>finance leases</i> denominated in HKD reported in 8.1.3; ● the value for <i>loans</i> and <i>finance leases</i> denominated in NZD reported in 8.1.4; ● the value for <i>loans</i> and <i>finance leases</i> denominated in JPY reported in 8.1.5; ● the value for <i>loans</i> and <i>finance leases</i> denominated in EUR reported in 8.1.6;

	<ul style="list-style-type: none">• the value for <i>loans</i> and <i>finance leases</i> denominated in GBP reported in 8.1.7;• the value for <i>loans</i> and <i>finance leases</i> denominated in CAD reported in 8.1.8;• the value for <i>loans</i> and <i>finance leases</i> denominated in SGD reported in 8.1.9; and• the value for <i>loans</i> and <i>finance leases</i> denominated in CNY reported in <u>to</u> 8.1.10- <p><u>inclusive.</u></p>
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3. Business finance - by finance type

<u>Resident non-related-party business type</u> (1)	<u>Finance type</u> (2)	<u>Stage in the provision of finance</u> (3)	<u>Number of facilities</u> (4)	<u>Value</u> (5)	<u>Interest rate</u> (6)
Small	Bill acceptances	Credit outstanding			
Medium	Credit cards	Funded in the month			
Large	Margin lending Other revolving facilities				
	Finance leases				
	Fixed-term loans				

4. Business finance - by industry

<u>Resident non-related-party business type</u> (1)	<u>Industry</u> (2)	<u>Stage in the provision of finance</u> (3)	<u>Number of facilities</u> (4)	<u>Value</u> (5)	<u>Interest rate</u> (6)
Small	Agriculture, forestry and fishing	Credit outstanding			
Medium	Mining	Funded in the month			
Large	Manufacturing				
	Electricity, gas, water and waste services				
	Residential building construction				
	Non-residential building construction				
	Other construction				
	Wholesale trade				

Retail trade
Accommodation and food services
Transport, postal and warehousing
Information media and telecommunications
Financial and insurance - RBA
Financial and insurance - Banks
Financial and insurance - Non-bank ADIs
Financial and insurance - Registered financial corporations
Financial and insurance - Central borrowing authorities
Financial and insurance - Other
Rental, hiring and real estate services
Professional, scientific and technical services
Administrative and support services
Public administration and safety
Education and training
Health care and social assistance
Arts and recreation services
Other services

5. Business finance - by collateralisation

<u>Resident non-related-party business type</u> (1)	<u>Collateralisation</u> (2)	<u>Stage in the provision of finance</u> (3)	<u>Number of facilities</u> (4)	<u>Value</u> (5)	<u>Interest rate</u> (6)
Small	Fully secured	Credit outstanding			
Medium	Partially secured	Funded in the month			
Large	Unsecured				

6. Fixed-term business loans - by residual term

<u>Resident non-related-party business type</u> (1)	<u>Residual term</u> (2)	<u>Stage in the provision of finance</u> (3)	<u>Number of facilities</u> (4)	<u>Value</u> (5)	<u>Interest rate</u> (6)	<u>Weighted average residual term</u> (7)
Small	<=1 year	Credit outstanding				
Medium	>1 year to <=2 years	Funded in the month				
Large	>2 years to <=3 years					
	>3 years to <=5 years					
	>5 years					

Reporting Form ARF 742.0B

ABS/RBA Business Credit Stocks, Flows and Interest Rates (Reduced)

Instructions

These instructions assist completion of *Reporting Form ARF 742.0B ABS/RBA Business Credit Stocks, Flows and Interest Rates (Reduced)* (ARF 742.0B). ARF 742.0B collects information relating to the business credit stocks, flows and interest rates of *ADIs* and *RFCs*.

Information reported in ARF 742.0B is required primarily for purposes of the *ABS* and the *RBA*. This information is required for various purposes, including policy and statistical purposes. This information may also be used by *APRA* for prudential and publication purposes.

Reporting level

ARF 742.0B must be completed for each *ADI* and *RFC* to which this Reporting Standard applies under paragraph 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, unless specified otherwise, enter data 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 *related parties* and *non-related parties* are collected separately.

Types of finance

For the purposes of this form, finance includes:

- *loans*;
- *finance leases*; and
- *bill acceptances*.

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**.

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

Classify finance 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. 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).

Credit outstanding & credit outstanding, net of offset account balances

Report outstanding finance 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 must be reported as **variable interest rate** for the current **reporting period**.

Treatment of facilities

Where there is a finance **facility** with a mix of **interest rate** or repayment types, follow the instructions below.

When reporting on the **number of facilities**, report each **facility** once. Where **interest rate** types or repayment types are separately identified, report the number of **facilities** according to the predominant **interest rate** type or repayment type by value.

When reporting the **value** of finance, apportion across the relevant **interest rate** type and/or repayment type dimensions.

When reporting the **weighted average interest rate**, weight each **interest rate** by its corresponding balance outstanding.

Values

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

Report monetary amounts on ARF 742.0B in Australian dollars or the Australian dollar equivalent of the foreign currency amount. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 742.0B as millions of dollars to 3 decimal places for **banks** and thousands of dollars for **non-bank ADIs** and **RFCs**.

Numbers

Report numbers on ARF 742.0B unscaled, as whole numbers for *banks, non-bank ADIs* and *RFCs*.

Interest rates

ADIs and *RFCs* are required to report contractual *interest rates*. Report *interest rates* as an annualised percentage rate to two decimal places.

Refer to the *interest rates* definition for further guidance (ARS 701.0).

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* 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. Business credit outstanding – by interest rate type

Item 1 collects information on the stock of total *credit outstanding (loans, finance leases and bill acceptances)* to *private and public sector businesses*.

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

SBR: submit item 1 with accounting type of debit (assets).

Exclude *facilities* with a nil *credit outstanding* balance.

For *bill acceptances* report the amount repayable by the borrower.

Report finance to *related parties* in item 1.2 and item 1.4 only.

Report finance to *non-residents* in item 1.3 and item 1.4 only.

<u>Column 1</u>	Report the number of <i>business loan facilities, finance lease facilities bill acceptances</i> with <i>credit outstanding</i> .
<u>Column 2</u>	Report the value of <i>credit outstanding, net of offset account balances</i> .
<u>Column 3</u>	Report the value of <i>credit outstanding</i> .
<u>Column 4</u>	Report the <i>weighted average interest rate</i> on <i>credit outstanding</i> .

<u>Item 1.1</u>	<p>Report total <i>business</i> finance to <i>resident non-related parties</i>.</p> <p>Item 1.1 is a derived item.</p> <p>Report the number and value (columns 1, 2 and 3) in item 1.1 as the sum of item 1.1.1, item 1.1.2, and item 1.1.3.</p> <p>Report the <i>interest rate</i> (column 4) in item 1.1 as the <i>weighted average</i> of item 1.1.1, item 1.1.2, and item 1.1.3.</p>
<u>Item 1.1.1</u>	<p>Report <i>business</i> finance to <i>resident non-related parties</i> classified as <i>small</i>.</p> <p>For the number and value (columns 1 and 3), item 1.1.1 is a derived item. Report the number and value (columns 1 and 3) in item 1.1.1 as the sum of item 1.1.1.2 and item 1.1.1.3.</p> <p>For the <i>interest rate</i> (column 4), item 1.1.1 is a derived item. Report the <i>interest rate</i> in item 1.1.1 as the <i>weighted average</i> of item 1.1.1.2 and item 1.1.1.3.</p>
<u>Item 1.1.1.1</u>	Of the amount reported in item 1.1.1, report <i>business</i> finance <i>secured</i> by <i>residential property</i> .
<u>Item 1.1.1.2</u>	Report <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
<u>Item 1.1.1.3</u>	Report <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>small</i> .
<u>Item 1.1.2</u>	<p>Report <i>business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i>.</p> <p>For the number and value (columns 1 and 3), item 1.1.2 is a derived item. Report the number and value (columns 1 and 3) in item 1.1.2 as the sum of item 1.1.2.1 and item 1.1.2.2.</p> <p>For the <i>interest rate</i> (column 4), item 1.1.2 is a derived item. Report the <i>interest rate</i> in item 1.1.2 as the <i>weighted average</i> of item 1.1.2.1 and item 1.1.2.2.</p>
<u>Item 1.1.2.1</u>	Report <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
<u>Item 1.1.2.2</u>	Report <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>medium</i> .
<u>Item 1.1.3</u>	<p>Report <i>business</i> finance to <i>resident non-related parties</i> classified as <i>large</i>.</p> <p>For the number and value (columns 1 and 3), item 1.1.3 is a derived item. Report the number and value (columns 1 and 3) in item 1.1.3 as the sum of item 1.1.3.1 and item 1.1.3.2.</p> <p>For the <i>interest rate</i> (column 4), item 1.1.3 is a derived item. Report the <i>interest rate</i> (column 4) in item 1.1.3 as the <i>weighted average</i> of item 1.1.3.1 and item 1.1.3.2.</p>

<u>Item 1.1.3.1</u>	Report <i>fixed interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 1.1.3.2</u>	Report <i>variable interest rate business</i> finance to <i>resident non-related parties</i> classified as <i>large</i> .
<u>Item 1.2</u>	Report total <i>business</i> finance to <i>resident related parties</i> .
<u>Item 1.3</u>	Report total <i>business</i> finance to <i>non-resident non-related parties</i> .
<u>Item 1.4</u>	Report total <i>business</i> finance to <i>non-resident related parties</i> .

2. Business finance funded in the month

Item 2 collects information on new *loans*, *finance leases* and *bill acceptances* to *private and public sector businesses funded* in the *reporting period*.

Reporting basis: report item 2 as during the *reporting period* or as at the end of the *reporting period* as directed.

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

Finance to *related parties* is only reported in item 2.2 and item 2.4.

Finance to *non-residents* is only reported in item 2.3 and item 2.4.

For item 2, report all amounts *funded* during the *reporting period*, irrespective of whether or not they were drawn. Report values gross of *offset account* balances (i.e. do not subtract *offset account* balances) and gross of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

For *internal refinances* report the total value refinanced, not just the increase in the *credit limit*.

For *bill acceptances* report the amount repayable by the borrower.

<u>Column 1</u>	Report the number of new <i>business loan facilities</i> , <i>finance lease facilities</i> and <i>bill acceptances</i> that were <i>funded</i> in the <i>reporting period</i> .
<u>Column 2</u>	Report the total value of new <i>business</i> finance that was <i>funded</i> in the <i>reporting period</i> .
<u>Column 3</u>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on new <i>business</i> finance that were <i>funded</i> in the <i>reporting period</i> .

	Report total new <i>business</i> finance to <i>resident non-related parties</i> . Item 2.1 is a derived item. Report the number and value (columns 1 and 2) in item 2.1 as the sum of item 2.1.2, item 2.1.3, and item 2.1.4. Report the <i>interest rate</i> (column 3) in item 2.1 as the <i>weighted average</i> of item 2.1.2, item 2.1.3, and item 2.1.4.
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<u>Item 2.1.1</u>	Of the amount reported in item 2.1, report new <i>business</i> finance for the <u>construction of dwellings</u> .
<u>Item 2.1.2</u>	Report new <i>business</i> finance to <i>resident non-related parties</i> classified as <u>small</u> . Item 2.1.2 is a derived item. Report the number and value (columns 1 and 2) item 2.1.2 as the sum of <u>item 2.1.2.2 and item 2.1.2.3</u> . Report the <i>interest rate</i> (column 3) in item 2.1.2 as the <u>weighted average</u> of item 2.1.2.2 and item 2.1.2.3.
<u>Item 2.1.2.1</u>	Of the amount reported in item 2.1.2, report new <i>business</i> finance <u>secured by residential property</u> .
<u>Item 2.1.2.2</u>	Report new <u>fixed interest rate business</u> finance to <i>resident non-related parties</i> classified as <u>small</u> .
<u>Item 2.1.2.3</u>	Report new <u>variable interest rate business</u> finance to <i>resident non-related parties</i> classified as <u>small</u> .
<u>Item 2.1.3</u>	Report new <i>business</i> finance to <i>resident non-related parties</i> classified as <u>medium</u> . Item 2.1.3 is a derived item. Report the number and value (columns 1 and 2) in item 2.1.3 as the sum of <u>item 2.1.3.1 and item 2.1.3.2</u> . Report the <i>interest rate</i> (columns 3) in item 2.1.2 as the <u>weighted average</u> of item 2.1.3.1 and item 2.1.3.2.
<u>Item 2.1.3.1</u>	Report new <u>fixed interest rate business</u> finance to <i>resident non-related parties</i> classified as <u>medium</u> .
<u>Item 2.1.3.2</u>	Report new <u>variable interest rate business</u> finance to <i>resident non-related parties</i> classified as <u>medium</u> .
<u>Item 2.1.4</u>	Report new <i>business</i> finance to <i>resident non-related parties</i> classified as <u>large</u> . Item 2.1.4 is a derived item. Report the number and value (columns 1 and 2) in item 2.1.4 as the sum of <u>item 2.1.4.1 and item 2.1.4.2</u> . Report the <i>interest rate</i> (columns 3) in item 2.1.2 as the <u>weighted average</u> of item 2.1.4.1 and item 2.1.4.2.
<u>Item 2.1.4.1</u>	Report new <u>fixed interest rate business</u> finance to <i>resident non-related parties</i> classified as <u>large</u> .
<u>Item 2.1.4.2</u>	Report new <u>variable interest rate business</u> finance to <i>resident non-related parties</i> classified as <u>large</u> .
<u>Item 2.2</u>	Report new <i>business</i> finance to <i>resident related parties</i> .
<u>Item 2.3</u>	Report new <i>business</i> finance to <i>non-resident non-related parties</i> .
<u>Item 2.4</u>	Report new <i>business</i> finance to <i>non-resident related parties</i> .

3. Business finance – by finance type

Item 3 collects information on the flow of new finance funded in the *reporting period* and the value of *credit outstanding* to *resident non-related party private and public sector businesses* by the type of finance (*loans, finance leases and bill acceptances*).

Reporting basis: report item 3 as at the end of the *reporting period* or during the *reporting period* as directed.

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

Finance to *related parties* is excluded from item 3.

Finance to *non-residents* is excluded from item 3.

For item 3, finance *funded* in the *reporting period* includes all amounts newly *funded* during the *reporting period* and is reported gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

<u>Column 1</u>	Report according to the business type of the borrower (see item 3 for further details).
<u>Column 2</u>	Report according to the finance type (see item 3 for further details).
<u>Column 3</u>	Report according to the stage in the provision of finance (see item 3 for further details).
<u>Column 4</u>	Report the number of <i>business loan facilities, finance lease facilities and bill acceptances</i> . For <i>credit outstanding</i> , report the number of <i>business loan facilities, finance lease facilities and bill acceptances</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i> . For <i>funded</i> , report the number of <i>business loan facilities, finance lease facilities and bill acceptances funded</i> in the <i>reporting period</i> .
<u>Column 5</u>	Report the value of <i>business</i> finance. For <i>credit outstanding</i> , report the value of <i>business</i> finance with <i>credit outstanding</i> as at the end of the <i>reporting period</i> . For <i>funded</i> , report the value of <i>business</i> finance <i>funded</i> in the <i>reporting period</i> .
<u>Column 6</u>	Report the <i>weighted average interest rate</i> . For <i>credit outstanding</i> , report the <i>weighted average interest rate on business</i> finance as at the end of the <i>reporting period</i> . For <i>funded</i> , report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>business</i> finance <i>funded</i> in the <i>reporting period</i> .

Item 3	<p>Report <i>business</i> finance to <i>resident non-related parties</i> for each combination of business type, finance type and stage in the provision of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <u><i>small</i></u>; • <u><i>medium</i></u>; and • <u><i>large</i></u>. <p>The finance types are:</p> <ul style="list-style-type: none"> • <u><i>bill acceptances</i></u>; • <u><i>credit cards</i></u>; • <u><i>margin lending</i></u>; • <u><i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i></u>; • <u><i>finance leases</i></u>; and • <u><i>fixed-term loans</i> other than <i>margin lending</i></u>. <p>The stages in the extension of finance are:</p> <ul style="list-style-type: none"> • <u><i>credit outstanding</i></u>; and • <u><i>funded</i> in the <i>reporting period</i></u>. <p>For <i>business credit outstanding</i> reported in item 3, the totals in column 4, column 5 and column 6 for:</p> <ul style="list-style-type: none"> • <u><i>the small</i> business type equal item 1.1.1 (columns 1, 3 and 4 respectively)</u>; • <u>the <i>medium</i> business type equal item 1.1.2 (columns 1, 3 and 4 respectively)</u>; and • <u>the <i>large</i> business type equal item 1.1.3 (columns 1, 3 and 4 respectively)</u>. <p>For <i>business finance funded</i> in the <i>reporting period</i> reported in item 3, the totals in column 4, column 5 and column 6 for:</p> <ul style="list-style-type: none"> • <u>the <i>small</i> business type equal item 2.1.2 (columns 1, 2 and 3 respectively)</u>; • <u>the <i>medium</i> business type equal item 2.1.3 (columns 1, 2 and 3 respectively)</u>; and • <u>the <i>large</i> business type equal item 2.1.4 (columns 1, 2 and 3 respectively)</u>. <p>The following reconciliations to ARF 720.1A also hold:</p> <ul style="list-style-type: none"> • <u>The total value of <i>credit outstanding</i> for <i>finance leases</i> for all business types equals the sum of column 1 and column 3 for item 3.1.3.2 on ARF 720.1A.</u> • <u>The total value of <i>credit outstanding</i> for <i>margin lending</i> for all business types equals the sum of column 1 and column 3 for item 3.1.3.3 on ARF 720.1A.</u>
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	<ul style="list-style-type: none"> The total value of <i>credit outstanding</i> for <i>fixed-term loans</i> other than <i>margin lending</i> for all business types equals the sum of column 1 and column 3 for item 3.1.3.4 on ARF 720.1A. <p>The total value of <i>credit outstanding</i> for <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> for all business types equals the sum of column 1 and column 3 for item 3.1.3.5 on ARF 720.1A.</p>
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4. Business finance – by industry

Item 4 collects information on the flow of new credit (*loans, finance leases* and *bill acceptances*) and *credit outstanding to resident non-related party private and public sector businesses* by industry.

Reporting basis: report item 4 as at the end of the *reporting period* or during the *reporting period* as directed.

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

Finance to *related parties* is excluded from item 4.

Finance to *non-residents* is excluded from item 4.

For item 4, report finance *funded* in the *reporting period* including all amounts newly *funded* during the *reporting period* and gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

<u>Column 1</u>	Report according to the business type of the borrower (see item 4 for further details).
<u>Column 2</u>	Report according to the industry of the borrower (see item 4 for further details).
<u>Column 3</u>	Report according to the stage in the provision of finance (see item 4 for further details).
<u>Column 4</u>	<p>Report the number of <i>facilities</i> for <i>business loan facilities, finance lease facilities</i> and <i>bill acceptances</i>.</p> <p>For <i>credit outstanding</i>, report the number of <i>business loan facilities, finance lease facilities</i> and <i>bill acceptances</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the number of <i>business loan facilities, finance lease facilities</i> and <i>bill acceptances funded</i> in the <i>reporting period</i>.</p>
<u>Column 5</u>	<p>Report the value of <i>business</i> finance.</p> <p>For <i>credit outstanding</i>, report the value of <i>business</i> finance with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of <i>business</i> finance and <i>bill acceptances funded</i> in the <i>reporting period</i>.</p>
<u>Column 6</u>	Report the <i>weighted average interest rate</i> .

	<p>For <i>credit outstanding</i>, report the <i>weighted average interest rate on business</i> finance with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>business</i> finance <i>funded</i> in the <i>reporting period</i>.</p>
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<u>Item 4</u>	<p>Report <i>business</i> finance to <i>resident non-related parties</i> for each combination of business type, industry and stage in the provision of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <u><i>small</i></u>; • <u><i>medium</i></u>; and • <u><i>large</i></u>. <p>The industries are:</p> <ul style="list-style-type: none"> • <u><i>agriculture, forestry and fishing</i></u>; • <u><i>mining</i></u>; • <u><i>manufacturing</i></u>; • <u><i>electricity, gas, water and waste services</i></u>; • <u><i>residential building construction</i></u>; • <u><i>non-residential building construction</i></u>; • <u><i>other construction</i></u>; • <u><i>wholesale trade</i></u>; • <u><i>retail trade</i></u>; • <u><i>accommodation and food services</i></u>; • <u><i>transport, postal and warehousing</i></u>; • <u><i>information media and telecommunications</i></u>; • <u><i>financial and insurance services – RBA</i></u>; • <u><i>financial and insurance services – banks</i></u>; • <u><i>financial and insurance services – non-bank ADIs</i></u>; • <u><i>financial and insurance services – registered financial corporations</i></u>; • <u><i>financial and insurance services – central borrowing authorities</i></u>; • <u><i>financial and insurance services – not already listed above</i></u>; • <u><i>rental, hiring and real estate services</i></u>; • <u><i>professional, scientific and technical services</i></u>; • <u><i>administrative and support services</i></u>; • <u><i>public administration and safety</i></u>; • <u><i>education and training</i></u>; • <u><i>health care and social assistance</i></u>; • <u><i>arts and recreation services</i></u>; and • <u><i>other services</i></u>. <p>The stages in the extension of finance are:</p> <ul style="list-style-type: none"> • <u><i>credit outstanding</i></u>; and
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	<ul style="list-style-type: none"> • <u><i>funded</i> in the <i>reporting period</i>.</u> <p><u>For <i>business credit outstanding</i> reported in item 4, the totals in column 4, column 5 and column 6 for:</u></p> <ul style="list-style-type: none"> • <u>the <i>small</i> business type equal item 1.1.1 (columns 1, 3 and 4 respectively);</u> • <u>the <i>medium</i> business type equal item 1.1.2 (columns 1, 3 and 4 respectively); and</u> • <u>the <i>large</i> business type equal item 1.1.3 (columns 1, 3 and 4 respectively).</u> <p><u>For <i>business finance funded</i> in the <i>reporting period</i> reported in item 3, the totals in column 4, column 5 and column 6 for:</u></p> <ul style="list-style-type: none"> • <u>the <i>small</i> business type equal item 2.1.2 (columns 1,2 and 3 respectively);</u> • <u>the <i>medium</i> business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and</u> • <u>the <i>large</i> business type equal item 2.1.4 (columns 1, 2 and 3 respectively).</u>
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5. Business finance – by collateralisation

Item 5 collects information on the flow of new finance (*loans, finance leases and bill acceptances*) *funded* in the *reporting period* and *credit outstanding to resident non-related party private and public sector businesses* by collateralisation.

Reporting basis: report item 5 as at the end of the *reporting period* or during the *reporting period* as directed.

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

Exclude finance to *related parties* from item 5.

Exclude finance to *non-residents* from item 5.

For item 5, report finance *funded* in the *reporting period* including all amounts newly *funded* during the *reporting period* and gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

<u>Column 1</u>	<u>Report according to the business type of the borrower (see item 5 for further details).</u>
<u>Column 2</u>	<u>Report according to the collateralisation of the finance (see item 5 for further details).</u>
<u>Column 3</u>	<u>Report according to the stage in the provision of finance (see item 5 for further details).</u>

<u>Column 4</u>	<p>Report the number of <i>business loan facilities, finance lease facilities and bill acceptances</i>.</p> <p>For <i>credit outstanding</i>, report the number of <i>business loan facilities, finance lease facilities and bill acceptances</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the number of <i>business loan facilities, finance lease facilities and bill acceptances funded</i> in the <i>reporting period</i>.</p>
<u>Column 5</u>	<p>Report the value of finance.</p> <p>For <i>credit outstanding</i>, report the value of <i>business</i> finance with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of <i>business loans, finance leases and bill acceptances funded</i> in the <i>reporting period</i>.</p>
<u>Column 6</u>	<p>Report the <i>weighted average interest rate</i> on <i>business</i> finance.</p> <p>For <i>credit outstanding</i>, report the <i>weighted average interest rate</i> on <i>business</i> finance with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>business</i> finance <i>funded</i> in the <i>reporting period</i>.</p>

<u>Item 5</u>	<p>Report total <i>business</i> finance to <i>resident non-related parties</i> for each combination of business type collateralisation and stage in the provision of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <u><i>small</i></u>; • <u><i>medium</i></u>; and • <u><i>large</i></u>. <p>The collateralisation types are:</p> <ul style="list-style-type: none"> • <u><i>fully secured</i></u>; • <u><i>partially secured</i></u>; and • <u><i>unsecured</i></u>. <p>The stages in the provision of finance are:</p> <ul style="list-style-type: none"> • <u><i>credit outstanding</i></u>; and • <u><i>funded</i> in the <i>reporting period</i></u>. <p>For <i>business credit outstanding</i> reported in item 5, the totals in column 4, column 5 and column 6 for:</p> <ul style="list-style-type: none"> • <u>the <i>small</i> business type equal item 1.1.1 (columns 1, 3 and 4 respectively)</u>; • <u>the <i>medium</i> business type equal item 1.1.2 (columns 1, 3 and 4 respectively)</u>; and
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	<ul style="list-style-type: none"> • the <i>large</i> business type equal item 1.1.3 (columns 1, 3 and 4 respectively). <p><u>For <i>business</i> finance <i>funded</i> in the <i>reporting period</i> reported in item 3, the totals in column 4, column 5 and column 6 for:</u></p> <ul style="list-style-type: none"> • the <i>small</i> business type equal item 2.1.2 (columns 1, 2 and 3 respectively); • the <i>medium</i> business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and • the <i>large</i> business type equal item 2.1.4 (columns 1, 2 and 3 respectively).
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6. Fixed-term business loans – by residual term

Item 6 collects information on the flow of new *fixed-term loans funded* during the *reporting period* and the stock of *fixed-term loans with credit outstanding* to *resident non-related party private and public sector businesses* by *residual term*.

Reporting basis: report item 6 as at the end of the *reporting period* or during the *reporting period* as directed.

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

Include only *fixed-term loans* in this item. Exclude *revolving credit, credit cards, finance leases* and *bill acceptances*.

Exclude finance to *related parties* from item 6.

Exclude finance to *non-residents* from item 6.

For item 6, report finance *funded* in the *reporting period* including all amounts newly *funded* during the *reporting period* and gross of *offset account* balances (i.e. do not subtract *offset account* balances) and of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

<u>Column 1</u>	Report according to the business type of the borrower (see item 6 for further details).
<u>Column 2</u>	Report according to the <i>residual term</i> (see item 6 for further details).
<u>Column 3</u>	Report according to the stage in the provision of finance (see item 6 for further details).
<u>Column 4</u>	<p>Report the number of <i>fixed-term business loan facilities</i>.</p> <p><u>For <i>credit outstanding</i>, report the number of <i>facilities</i> for <i>fixed-term loans</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</u></p> <p><u>For <i>funded</i>, report the number of <i>facilities</i> for <i>fixed-term loans funded</i> in the <i>reporting period</i>.</u></p>

<u>Column 5</u>	<p>Report the value of <i>fixed-term business loans</i>.</p> <p>For <i>credit outstanding</i>, report the value of <i>facilities</i> for <i>fixed-term loans</i> with <i>credit outstanding</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the value of <i>facilities</i> for <i>fixed-term loans funded</i> in the <i>reporting period</i>.</p>
<u>Column 6</u>	<p>Report the <i>weighted average</i> interest rate on <i>fixed-term loans</i>.</p> <p>For <i>credit outstanding</i>, report the <i>weighted average interest rate</i> on <i>fixed-term loans</i> as at the end of the <i>reporting period</i>.</p> <p>For <i>funded</i>, report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>fixed-term loans funded</i> in the <i>reporting period</i>.</p>
<u>Column 7</u>	<p>Report the <i>weighted average residual term</i> on <i>fixed-term loans</i>.</p> <p>To calculate and report this item, express each <i>term</i> as the number of days remaining to maturity/365 days.</p> <p>Unit of measurement: report item 6, column 7 as a whole number.</p>

<u>Item 6</u>	<p>Report <i>business fixed-term loans</i> to <i>resident non-related parties</i> for each combination of business type, <i>residual term</i> and stage in the provision of finance.</p> <p>The business types are:</p> <ul style="list-style-type: none"> • <u><i>small</i></u>; • <u><i>medium</i></u>; and • <u><i>large</i></u>. <p>The <i>residual term</i> buckets are:</p> <ul style="list-style-type: none"> • <u>≤ 1 year</u>; • <u>> 1 year to ≤ 2 years</u>; • <u>> 2 years to ≤ 3 years</u>; • <u>> 3 years to ≤ 5 years</u>; and • <u>> 5 years</u>. <p>The stages in the provision of finance:</p> <ul style="list-style-type: none"> • <u><i>credit outstanding</i></u>; and • <u><i>funded</i> in the <i>reporting period</i></u>.
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7. Fixed-term business loans to residents – stocks and flows reconciliation

Item 7 collects information on the reconciliation of changes in the outstanding balance of *fixed-term loans* to *resident non-related party private and public sector businesses* over the *reporting period*. It does this by beginning with the previous *reporting period's* closing balance for *fixed-term loans*, and then accounting for the movement over the *reporting period* by identifying the components due to new *drawdowns*, interest, repayments and other adjustments.

Reporting basis: report item 7 as at the end of the *reporting period* or during the *reporting period* as directed.

Include only *fixed-term business loans* in this item. Exclude *revolving credit, finance leases* and *bill acceptances*.

Exclude finance to *related parties* from item 7.

Exclude finance to *non-residents* from item 7.

Column 1	Report the value.
Column 2	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> .

Item 7.1	<p>Report <i>credit outstanding</i> for <i>fixed-term business loans</i> to <i>resident non-related parties</i> as at the end of the previous <i>reporting period</i>.</p> <p>This item must equal item 7.13 reported in the previous <i>reporting period</i>, and exclude <i>loans</i> that were written off as at the end of the previous <i>reporting period</i>.</p> <p>SBR: submit item 7.1 with accounting type of debit (assets).</p>
Item 7.2	<p>Report <i>loan</i> amounts <i>drawn down</i> for <i>loans</i> newly <i>funded</i> during the <i>reporting period</i>.</p> <p>Where the <i>loan</i> is disbursed over a period of time (as for a <i>loan</i> for <i>construction</i> purposes), include only the portion newly drawn in the <i>reporting period</i>.</p> <p>Include <i>drawdowns</i> where the <i>loan</i> is an <i>external refinance</i> or <i>internal refinance</i>.</p> <p>Exclude <i>drawdowns</i> from <i>redraw facilities</i> on existing <i>fixed-term business loans</i> during the <i>reporting period</i>. Report these in item 7.3.</p> <p>Item 7.2 is a derived item. Report the value <i>drawn down</i> in item 7.2 as the sum of items 7.2.1 to 7.2.3 inclusive.</p> <p>SBR: submit item 7.2 with accounting type of debit (assets).</p>
Item 7.2.1	<p>Report <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>small</i> that were newly <i>funded</i> during the <i>reporting period</i>.</p> <p>SBR: submit item 7.2.1 with accounting type of debit (assets).</p>
Item 7.2.2	<p>Report <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>medium</i> that were newly <i>funded</i> during the <i>reporting period</i>.</p> <p>SBR: submit item 7.2.2 with accounting type of debit (assets).</p>
Item 7.2.3	<p>Report <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>large</i> that were newly <i>funded</i> during the <i>reporting period</i>.</p> <p>SBR: submit item 7.2.3 with accounting type of debit (assets).</p>

<u>Item 7.3</u>	<p>Report all other <i>loan</i> amounts <i>drawn down</i> during the <i>reporting period</i> that are not reported in item 7.2.</p> <p>Include <i>drawdowns</i> from <i>redraw facilities</i> on existing <i>fixed-term business loans</i> during the <i>reporting period</i>.</p> <p>Item 7.3 is a derived item. Report the value <i>drawn down</i> in item 7.3 as the sum of items 7.3.1 to 7.3.3 inclusive.</p> <p>SBR: submit item 7.3 with accounting type of debit (assets).</p>
<u>Item 7.3.1</u>	<p>Report <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>small</i> that are not recorded in item 7.2.1.</p> <p>SBR: submit item 7.3.1 with accounting type of debit (assets).</p>
<u>Item 7.3.2</u>	<p>Report <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>medium</i> that are not recorded in item 7.2.2.</p> <p>SBR: submit item 7.3.2 with accounting type of debit (assets).</p>
<u>Item 7.3.3</u>	<p>Report <i>drawdowns</i> for <i>loans</i> to businesses classified as <i>large</i> that are not recorded in item 7.2.3.</p> <p>SBR: submit item 7.3.3 with accounting type of debit (assets).</p>
<u>Item 7.4</u>	<p>Report credit sold during the <i>reporting period</i>.</p> <p>Only include <i>loans</i> that are no longer recorded as being on-balance sheet as a result of this sale.</p> <p>SBR: submit item 7.4 with accounting type of credit (negative assets).</p>
<u>Item 7.4.1</u>	<p>Of the amount reported at item 7.4, report <i>loans</i> that are no longer recorded on-balance sheet because they were classified as <i>off-balance sheet securitised</i> during the <i>reporting period</i>.</p> <p>SBR: submit item 7.4.1 with accounting type of credit (negative assets).</p>
<u>Item 7.5</u>	<p>Report credit purchased during the <i>reporting period</i>.</p> <p>Include <i>loans</i> that were not previously recorded as being off-balance sheet but are now recorded as on-balance sheet as a result of the purchase of credit.</p> <p>SBR: submit item 7.5 with accounting type of debit (assets).</p>
<u>Item 7.6</u>	<p>Report the interest charged by the lender on outstanding <i>loan</i> balances during the <i>reporting period</i>, whether or not it is actually received from the borrower. Report this amount in accordance with Australian Accounting Standards.</p> <p>SBR: submit item 7.6 with accounting type of debit (assets).</p>
<u>Item 7.7</u>	<p>Report the value of payments due (interest and other charges plus principal as applicable) during the <i>reporting period</i> in accordance with the <i>loan</i> conditions, whether or not the payments were actually received from the borrower (<i>scheduled repayments</i>). This is the contracted, agreed or minimum repayment amount.</p> <p>SBR: submit item 7.7 with accounting type of credit (negative asset).</p>

<u>Item 7.8</u>	<p>Report the total value of <i>loans</i>, net of <i>scheduled repayments</i> that are repaid in full during the <i>reporting period</i>, leading to a discharge of the <i>loan</i>.</p> <p>Include repayments due to:</p> <ul style="list-style-type: none"> • <i>internal refinance</i>; • <i>external refinance</i>; and • final repayments. <p>SBR: submit item 7.8 with accounting type of credit (negative asset).</p>
<u>Item 7.9</u>	<p>Report the value of any other <i>excess repayments</i> other than those reported in item 7.8 over the <i>reporting period</i> for each <i>loan</i> that made other <i>excess repayments</i> over the <i>reporting period</i>.</p> <p>To be calculated at the <i>loan</i> level. Include payment deficiencies at item 7.10.</p> <p>Include: payments into <i>redraw facilities</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> • <i>loans</i> for which <i>scheduled repayments</i> exceeded actual repayments. Report these in item 7.10; • <i>loans</i> that were repaid in full during the <i>reporting period</i>. Report these in item 7.8; and • payments into <i>offset accounts</i>. Report these on ARF 747.0 ABS/RBA Deposits Stocks, Flows and Interest Rates (ARF 747.0). <p>SBR: submit item 7.9 with accounting type of credit (negative asset).</p>
<u>Item 7.10</u>	<p>Report the sum of the amounts by which <i>scheduled repayments</i> (interest and other changes plus principal as applicable) exceeded actual repayments for each <i>loan</i> where repayments were deficient over the <i>reporting period</i>.</p> <p>To be calculated at the <i>loan</i> level. Exclude <i>loans</i> that did not record a payment deficiency.</p> <p>SBR: submit item 7.10 with accounting type of debit (assets).</p>
<u>Item 7.11</u>	<p>Report the value of <i>loans</i> written off during the <i>reporting period</i> less the amount recovered during the <i>reporting period</i> from any previously written-off <i>loans</i>. Exclude amounts recovered through sales of collateral.</p> <p>SBR: submit item 7.11 with accounting type of credit (negative asset).</p>
<u>Item 7.12</u>	<p>Report any other adjustments to the outstanding <i>loan</i> balance during the <i>reporting period</i> that are not reported in items 7.2 to 7.11.</p> <p>Include changes due to exchange rate valuation adjustments for foreign-currency-denominated <i>loans</i>, fees associated with the <i>loan</i> that are not paid by the borrower and which are instead capitalised against the <i>loan</i> balance during the reporting period, changes in the purpose of the <i>loan</i>, and changes in the status of <i>loans</i> written off in the previous <i>reporting period</i> or during the <i>reporting period</i> etc.</p>

	<p><u>Item 7.12 is a derived item. Report the value of other adjustments in item 7.12 as item 7.13 less the sum of: item 7.1, item 7.2, item 7.3, item 7.5, item 7.6 and item 7.10; plus the sum of: item 7.4, items 7.7 to 7.9 inclusive and item 7.11.</u></p> <p><u>SBR: submit item 7.12 with accounting type of debit (asset). That is for an increase to the stock of <i>credit outstanding</i> report as a positive value.</u></p>
<u>Item 7.13</u>	<p><u>Report the value of <i>credit outstanding</i> on the stock of <i>fixed-term business loans</i> outstanding to <i>resident non-related parties</i> as at the end of the <i>reporting period</i>.</u></p> <p><u>SBR: submit item 7.13 with accounting type of debit (assets).</u></p>

8. Business loans and finance leases outstanding – by currency

Item 8 collects information on the currency composition of the outstanding balance of *loans* and *finance leases* to *resident non-related party private and public sector businesses*.

Reporting basis: report item 8 as at the end of the *reporting period*.

SBR: submit item 8 with accounting type of debit (assets).

Include only *loans* and *finance leases* in this item. Exclude *bill acceptances*.

Exclude finance to *related parties* from item 8.

Exclude finance to *non-residents* from item 8.

<u>Column 1</u>	<p><u>Report the value of <i>credit outstanding</i> for <i>loans</i> and <i>finance leases</i> to <i>private and public sector businesses</i> that are <i>resident non-related parties</i>.</u></p> <p><u>For FX-denominated <i>loans</i> and <i>finance leases</i>, report the value of the AUD equivalent of these amounts.</u></p>
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<u>Item 8.1</u>	<p><u>Report <i>loans</i> and <i>finance leases</i>.</u></p> <p><u>Item 8.1 equals the sum of the value of <i>credit outstanding</i> for all business types and for all finance types excluding <i>bill acceptances</i>, reported in column 5 in item 3.</u></p>
<u>Item 8.1.1</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in AUD.</u>
<u>Item 8.1.2</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in USD.</u>
<u>Item 8.1.3</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in HKD.</u>
<u>Item 8.1.4</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in NZD.</u>
<u>Item 8.1.5</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in JPY.</u>
<u>Item 8.1.6</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in EUR.</u>
<u>Item 8.1.7</u>	<u>Report <i>loans</i> and <i>finance leases</i> denominated in GBP.</u>

<u>Item 8.1.8</u>	Report <i>loans</i> and <i>finance leases</i> denominated in CAD.
<u>Item 8.1.9</u>	Report <i>loans</i> and <i>finance leases</i> denominated in SGD.
<u>Item 8.1.10</u>	Report <i>loans</i> and <i>finance leases</i> denominated in CNY.
<u>Item 8.1.11</u>	<p>Report <i>loans</i> and <i>finance leases</i> to <i>resident private and public sector businesses</i> that are <i>non-related parties</i> that are denominated in any other currencies other than those reported in items 8.1.1 to 8.1.10.</p> <p>Item 8.1.11 is a derived item. Report the value of <i>loans</i> and <i>finance leases</i> denominated in other currencies in item 8.1.11 as item 8.1 less the sum of items 8.1.1 to 8.1.10 inclusive.</p>