



Reporting Standard ARS 744.0

ABS/RBA Housing 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 housing credit stocks, flows and interest rates.

It includes [Reporting Form ARF 744.00A ABS/RBA Housing Credit Stocks, Flows and Interest Rates \(Standard\)](#) and [Reporting Form ARF 744.0B ABS/RBA Housing 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 ARF 744.00A ABS/RBA Housing Credit Stocks, Flows and Interest Rates \(Standard\)](#) (ARF 744.00A) and [Reporting Form ARF 744.0B ABS/RBA Housing Credit Stocks, Flows and Interest Rates \(Reduced\)](#) (ARF 744.0B) 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 744.0A</u>	Applicable <u>to ARF 744.0B</u>
Banks	Yes if housing credit \geq \$2 <u>6 billion and deposits</u> <u>\geq \$25 billion</u>	<u>Yes if housing credit</u> <u>\geq \$6 billion and deposits</u> <u>$<$ \$25 billion</u>
Non-bank ADIs	Yes if housing credit \geq \$2 <u>6 billion and deposits</u> <u>\geq \$25 billion</u>	<u>Yes if housing credit</u> <u>\geq \$6 billion and deposits</u> <u>$<$ \$25 billion</u>
RFCs	Yes if housing credit \geq \$2 <u>6 billion and deposits</u> <u>\geq \$25 billion</u>	<u>Yes if housing credit</u> <u>\geq \$6 billion and deposits</u> <u>$<$ \$25 billion</u>

Where 'housing credit' is measured by the value reported in item 1.1.1.1.1 (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).

- 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.
- This Reporting Standard applies for *reporting periods* ending on or after 31 ~~October 2018~~ July 2019.

Information required

- An *ADI* or *RFC* to which the Reporting Standard applies must provide *APRA* with the information required by ~~ARF 744.0~~ this Reporting Standard for each *reporting period* at a *domestic books* consolidation.

Method of submission

- 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

- 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 and 2.2, columns 2, 3, 4 and 5; and~~

~~(b) — Item 2.1, columns 2, 3, 7 and 8.~~

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

ARF_744_00A: ABS/RBA Housing 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. Housing loans outstanding *-by type*

	Number of facilities (1)	Value (net of offset balances) (2)	Interest rate (net of offset balances) (3)	Value (4)	Interest rate (5)	Cost of funds (6)	Margin (7)
1.1. Total owner-occupied housing credit outstanding to residents							
1.1.1. <i>of which:</i> Revolving credit							
1.1.2. By interest rate type							
1.1.2.1. Fixed interest rate							
1.1.2.2. Variable interest rate							
1.1.3. By repayment type							
1.1.3.1. Interest-only							
1.1.3.2. Amortising							
1.2. Total investment housing credit outstanding to residents							
1.2.1. <i>of which:</i> Revolving credit							
1.2.2. By interest rate type							

1.2.2.1. Fixed interest rate									
1.2.2.2. Variable interest rate									
1.2.3. By repayment type									
1.2.3.1. Interest-only									
1.2.3.2. Amortising									
1.3. Total housing credit outstanding to non-residents									

2. Housing loans funded in the month - by type

	Owner-occupied					Investment				
	Number of facilities	Value	Interest rate	Cost of funds	Margin	Number of facilities	Value	Interest rate	Cost of funds	Margin
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2.1. Housing loans to residents funded in <u>the month</u>										
2.1.1. of which: Revolving credit										
2.1.2. of which: Finance for the construction of new dwellings										
2.1.3. By interest rate type										
2.1.3.1. Fixed interest rate										
2.1.3.1.1. of which: First-home buyers										
2.1.3.2. Variable interest rate										
2.1.3.2.1. of which: First-home buyers										
2.1.4. By repayment type										
2.1.4.1. Interest-only										
2.1.4.2. Amortising										

2.2. Housing loans to non-residents funded in the month

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

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

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

Property purpose (1)	Loan-to-valuation ratio at commitment (2)	Number of facilities (3)	Value (4)	Interest rate (5)
Owner-occupied	<40%			
Investment	>=40% to <60%			
	>=60% to <80%			

>=80% to <81%
>=81% to <85%
>=85% to <90%
>=90% to <95%
>=95%
Unsecured
Unknown LTV ratio

4.1. Average LVR

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

Property purpose (1)	Residual term of fixed rate period (2)	Stage in the extension provision of finance (3)	Number of facilities (4)	Value (5)	Interest rate (6)	Weighted average term (7)
Owner-occupied	<=1 year	Credit outstanding				
Investment	>1 year to <=2 years	Funded in the month				
	>2 years to <=3 years					
	>3 years to <=5 years					
	>5 years					

Reporting Form ARF 744.00A

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

Instructions

These instructions assist completion of *Reporting Form ARF 744.00A ABS/RBA Housing Credit Stocks, Flows and Interest Rates (Standard)* (ARF 744.00A). ARF 744.00A collects information relating to the **housing** stocks, flows and interest rates of **ADIs** and **RFCs**.

Information reported in ARF 744.00A 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 744.00A must be completed by each **ADI** and **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.

~~Reporting basis and unit of measurement~~

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

~~For reporting purposes, unless specified otherwise, 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 **households** for **housing** purposes.

For the purposes of this form, **households** may exist in either the **resident** or **non-resident** sectors.

Positions with **resident** and **non-resident households** are collected separately.

Types of finance

For the purposes of this form, finance includes:

- ~~loans.~~

~~When reporting *applications* and *borrower-accepter commitments*, report only that finance where the legal lender 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. *credit outstanding*), 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~~ 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 unless otherwise directed.

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 744.~~00A~~0A in Australian dollars or the Australian dollar equivalent of the foreign currency. ~~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 744.~~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 744.~~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 (on a 365 days per year basis) 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 to two decimal places.

Standard Business Reporting (SBR)

Report items on ARF 744.~~00A~~0A with accounting type of debit (assets). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting type of the item collected.

Specific instructions – [ARF 744.0A](#)

Terms highlighted in ***bold italics*** ~~indicate that the definition is provided either~~ are defined in ARS 701.0 ~~or in this Reporting Standard.~~

All derived fields in the form are shaded in grey 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. Housing loans outstanding – ~~by type~~

Item 1 collects information on the stock of ***credit outstanding*** to ***households*** for ***housing*** by property purpose, type of ***interest rate*** and repayment type.

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

Loans Report loans to ***non-residents*** ~~should only be reported~~ in item 1.3 only.

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

Column 1	Report the total number of <i>housing loan facilities</i> with <i>credit outstanding</i> .
Column 2	Report the total value of <i>credit outstanding</i> , <u>net of offset account balances</u> for <i>housing loans</i> .
Column 3	Report the <i>weighted average interest rate</i> on <i>credit outstanding</i> , <u>net of offset accounts</u> for <i>housing loans</i> .
Column 4	Report the total value of <i>credit outstanding</i> for <i>housing loans</i> .
Column 5	Report the <i>weighted average interest rate</i> on <i>credit outstanding</i> for <i>housing loans</i> .
Column 6	Report the <i>cost of funds</i> for <i>housing loans</i> with <i>credit outstanding</i> .
Column 7	Report the <i>margin</i> for <i>housing loans</i> with <i>credit outstanding</i> . Column 7 is <u>a derived</u> as the item . <u>Report</u> column <u>7 as column</u> 5 less the column 6.

<p>Item 1.1</p>	<p>Report <u>total owner-occupied housing loans</u> to <i>residents</i>.</p> <p>The following items are <u>Item 1.1 is a derived items-item</u>.</p> <p>ForReport the number and <u>value of loans values</u> (columns 1, 2, and 4); this) in item is derived 1.1 as the sum of the corresponding columns for <u>fixed interest rate</u> (items-item 1.1.2.1) and <u>variable interest rate</u> (item- 1.1.2.2). Columns.</p> <p>The number and values (columns 1, 2, and 4 for) in item 1.1 should also be equal to the sum of the corresponding columns for <u>interest-only</u> (item item 1.1.3.1) and <u>amortising</u> (item- 1.1.3.2).</p> <p>ForReport the <u>interest rate, cost of funds and margin</u> (columns 3, 5, 6 and 7); this item should) in item 1.1 as the weighted average of item 1.1.2.1 and item 1.1.2.2.</p> <p>The <u>interest rate, cost of funds and margin</u> (columns 3, 5, 6 and 7) in item 1.1 also equal the weighted average of the corresponding columns for <u>fixed interest rate</u> (item 1.1.2.1) and <u>variable interest rate</u> (item 1.1.2.2). Columns 3, 5, 6 and 7 for item 1.1 should also be equal to the <u>weighted average</u> of the corresponding columns for <u>interest-only</u> (item item 1.1.3.1) and <u>amortising</u> (item- 1.1.3.2).</p> <p>The following reconciliation to another form should also hold.</p> <p>The item in <u>value of credit outstanding</u> reported in item 1.1 (column 4 should equal) equals item 1.1.1.1.1 (column 1) on <i>Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases (Banks & RFCs)/(Non bank ADIs) (ARF 720.1A/B)</i>.</p>
<p>Item 1.1.1</p>	<p>Of the amount reported in item 1.1, report <i>revolving credit</i> facilities.</p> <p>The following reconciliations to other forms should also hold.</p> <p>The <u>value of credit outstanding</u> reported in item in 1.1.1 (column 4 should equal) equals item 4.3.1 (column 1) on <i>Reporting Form ARF 743.0 ABS/RBA Housing Finance (ARF 743.0)</i>.</p> <p>The item in column 4 must also be greater than or equal to the value of <u>credit outstanding</u> reported for <i>owner-occupied revolving credit secured by residential property</i> in column 1 in item 2.1.2.1.1.1 on ARF 720.1A/B.</p>
<p>Item 1.1.2</p>	<p>Report <i>owner-occupied housing loans</i> according to their <i>interest rate</i> type in items 1.1.2.1 and 1.1.2.2.</p>

Item 1.1.2.1	<p>Report <i>owner-occupied housing loans</i> to <i>residents</i> with a <i>fixed interest rate</i>.</p> <p>The following reconciliation to another form should also hold.</p> <p>The value of <i>credit outstanding</i> with a <i>fixed interest rate</i> reported in item in 1.1.2.1 (column 4 should equal) equals item 2.1.1.1 (column 1) on ARF 720.1A/B.</p>
Item 1.1.2.2	<p>Report <i>owner-occupied housing loans</i> to <i>residents</i> with a <i>variable interest rate</i>.</p> <p>The following reconciliation to another form should also hold.</p> <p>The value of <i>credit outstanding</i> with a <i>variable interest rate</i> reported in item in 1.1.2.2 (column 4 should equal) equals item 2.1.1.2 (column 1) on ARF 720.1A/B.</p>
Item 1.1.3	<p>Report <i>owner-occupied housing loans</i> according to their repayment type in items 1.1.3.1 and 1.1.3.2.</p>
Item 1.1.3.1	<p>Report total <i>owner-occupied housing loans</i> to <i>residents</i> for <i>interest-only loans</i>.</p>
Item 1.1.3.2	<p>Report total <i>owner-occupied housing loans</i> for owner-occupation to <i>residents</i> for <i>amortising loans</i>.</p>
Item 1.2	<p>Report total <i>investor housing loans</i> to <i>residents</i> with <i>credit outstanding</i>.</p> <p>The following items are <u>Item 1.2 is a derived items-item.</u></p> <p>For <u>Report</u> the number and value of loans <u>values</u> (columns 1, 2, and 4), this <u>in</u> item is derived <u>1.2</u> as the sum of the corresponding columns for <u>fixed interest rate</u> (item 1.2.2.1) and <u>variable interest rate</u> (item 1.2.2.2). Columns 1, 2 and 4 for item 1.2 should <u>2.2.</u></p> <p>The number and values (columns 1, 2, and 4) in item 1.2 also be equal to <u>the sum of the corresponding columns for</u> <i>interest-only</i> (item item <u>1.2.3.1</u>) and <i>amortising</i> (item 1.2.3.2).</p> <p>For <u>Report</u> the <i>interest rate</i>, <i>cost of funds</i> and <i>margin</i> (columns 3, 5, 6 and 7), this item should <u>in</u> item 1.2 as the weighted average of item 1.2.2.1 and item 1.2.2.2.</p> <p>The interest rate, cost of funds and margin (columns 3, 5, 6 and 7) in item 1.2 also equal the weighted average of the corresponding columns for <u>fixed interest rate</u> (item 1.2.2.1) and <u>variable interest rate</u> (item</p>

	<p>1.2.2.2). Columns 3, 5, 6 and 7 for item 1.2 should also be equal to the <i>weighted average</i> of the corresponding columns for <i>interest-only</i> (item item 1.2.3.1) and <i>amortising</i> (item 1.2.3.2).</p> <p>The following reconciliation to another form should also hold.</p> <p>The item in value of <i>credit outstanding</i> in item 1.2 (column 4 should equal) equals item 1.1.1.1.2 (column 1) on ARF 720.1A/B.</p>
Item 1.2.1	<p>Of the amount reported in item 1.2, report <i>revolving credit</i> facilities.</p> <p>The following reconciliations to other forms should also hold.</p> <p>The value of <i>credit outstanding</i> reported in item in 1.2.1 (column 4 should equal) equals item 4.3.1 (column 2) on ARF 743.0.</p> <p>The item in column 4 must also be greater than or equal to the value of <i>credit outstanding</i> reported for <i>revolving credit secured by residential property for investment</i> in column 2 in item 2.1.2.1.1.1 on ARF 720.1A/B.</p>
Item 1.2.2	Report <i>housing loans for investment</i> according to their <i>interest rate</i> type in items 1.2.2.1 and 1.2.2.2.
Item 1.2.2.1	<p>Report <i>investor housing loans to residents</i> with a <i>fixed interest rate</i>.</p> <p>The <u>value of <i>credit outstanding</i> with a <i>fixed interest rate</i> reported in</u> item in 1.2.2.1 (column 4 should equal) <u>equals</u> item 2.1.1.1 (column 2) on ARF 720.1A/B.</p>
Item 1.2.2.2	<p>Report <i>investor housing loans to residents</i> with a <i>variable interest rate</i>.</p> <p>The following reconciliation to another form should also hold.</p> <p><u>The value of <i>credit outstanding</i> with a <i>variable interest rate</i> reported in</u> item in 1.2.2.2 (column 4 should equal) <u>equals</u> item 2.1.1.2 (column 2) on ARF 720.1A/B.</p>
Item 1.2.3	Report <i>investor housing loans</i> according to their repayment type in items 1.2.3.1 and 1.2.3.2.
Item 1.2.3.1	Report total <i>investor housing loans to residents</i> for <i>interest-only loans</i> .
Item 1.2.3.2	Report total <i>investor housing loans to residents</i> for <i>amortising loans</i> .

Item 1.3	Report <i>housing loans</i> to <i>non-residents</i> .
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2. Housing loans funded in the month—by type

Item 2 collects information on the flow of *housing* finance *funded* in the *reporting period* by property purpose, type of *interest rate*, repayment type, ~~loan documentation~~ and *purpose sub-class*.

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

~~Loans~~ Report loans to *non-residents* ~~should only be reported~~ in item 2.2 only.

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 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.~~

Column 1	Report the total number of <i>owner-occupied housing loan facilities</i> that were <i>funded</i> during the <i>reporting period</i> .
Column 2	Report the value of credit for <i>owner-occupied housing loans</i> that was <i>funded</i> . For <i>internal refinances</i> report the total value refinanced, not just the increase in the <i>credit limit</i> .
Column 3	Report the <i>weighted average interest rate</i> <u>as at the end of the reporting period</u> on <i>owner-occupied housing loans</i> that were <i>funded</i> .
Column 4	Report the <i>cost of funds</i> <u>as at the end of the reporting period</u> for <i>owner-occupied housing loans</i> that were <i>funded</i> .
Column 5	Report the <i>margin</i> <u>as at the end of the reporting period</u> for <i>owner-occupied housing loans</i> that were <i>funded</i> . Column 5 is <u>a</u> derived <u>column</u> . <u>Report column 5</u> as column 3 less column 4.

Column 6	Report the total number of <i>investment housing loan facilities</i> that were <i>funded</i> .
Column 7	Report the value of credit for <i>investment housing loans</i> that was <i>funded</i> . For <i>internal refinances</i> report the total value refinanced, not just the increase in the <i>credit limit</i> . _____
Column 8	Report the <i>weighted average interest rate</i> <u>as at the end of the reporting period</u> on <i>investment housing loans</i> that were <i>funded</i> .
Column 9	Report the <i>cost of funds</i> <u>as at the end of the reporting period</u> for <i>investment housing loans</i> that were <i>funded</i> .
Column 10	Report the <i>margin</i> <u>as at the end of the reporting period</u> for <i>investment housing loans</i> that were <i>funded</i> . Column 10 is <u>a derived as the column. Report column 10 as</u> column 8 less column 9.

Item 2.1	<p>Report <i>housing loans</i> to <i>residents</i>.</p> <p>The following items are <u>Item 2.1 is a derived item</u> item.</p> <p>For <u>Report</u> the number and value of loans <u>values</u> (columns 1, 2, 6 and 7); this <u>in</u> item is derived <u>2.1</u> as the sum of the corresponding item 2.1.3.1 and item 2.1.3.2.</p> <p>The number and values (columns for fixed interest rate (item 2.1.3.1) and variable interest rate (item 2.1.3.2). Columns 1, 2, 6 and 7 for) <u>in</u> item 2.1 should also be equal to the sum of the corresponding columns for interest only (item item 2.1.4.1) and amortising (item 2.1.4.2).</p> <p>For <u>Report</u> the <i>interest rate</i>, <i>cost of funds</i> and <i>margin</i> (columns 3, 4, 5, 8, 9 and 10); this item should <u>in</u> item 2.1 as the weighted average of item 2.1.3.1 and item 2.1.3.2.</p> <p><u>The interest rate, cost of funds and margin</u> (columns 3, 4, 5, 8, 9 and 10) <u>in</u> item 2.1 also equal the weighted average of the corresponding columns for fixed interest rate (item 2.1.3.1) and variable interest rate (item 2.1.3.2). Columns 3, 4, 5, 8, 9 and 10 for item 2.1 should also be equal to the weighted average of the corresponding columns for interest only (item item 2.1.4.1) and amortising (item 2.1.4.2).</p> <p>.</p>
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Item 2.1.1	Of the amount reported in item 2.1, report <i>revolving credit</i> facilities.
Item 2.1.2	Of the amount reported in item 2.1, report finance for the <i>construction</i> of <i>new dwellings</i> .
Item 2.1.3	Report <i>housing loans</i> to <i>residents</i> by interest rate type for items 2.1.3.1 and 2.1.3.2.
Item 2.1.3.1	Report <i>housing loans</i> to <i>residents</i> with a <i>fixed interest rate</i> .
Item 2.1.3.1.1	Of the amount reported in item 2.1.3.1, report <i>housing loans</i> to <i>first-home buyers</i> .
Item 2.1.3.2	Report <i>housing loans</i> to <i>residents</i> with a <i>variable interest rate</i> .
Item 2.1.3.2.1	Of the amount reported in item 2.1.3.2, report <i>housing loans</i> to <i>first-home buyers</i> .
Item 2.1.4	Report <i>housing loans</i> to <i>residents</i> by repayment type for items 2.1.4.1 and 2.1.4.2.
Item 2.1.4.1	Report <i>housing loans</i> to <i>residents</i> for <i>interest-only loans</i> .
Item 2.1.4.2	Report <i>housing loans</i> to <i>residents</i> for <i>amortising loans</i> .
Item 2.2	Report <i>housing loans</i> to <i>non-residents</i> .

3. Housing loans to residents funded in month – by size

Item 3 collects information on the flow of new finance to *resident households* for *housing loans funded* during the *reporting period* by the size of the *loan* amount at *commitment*.

Reporting basis: report item 3 during the *reporting period* [or as at the end of the reporting period as directed](#).

~~Finance~~ [Exclude finance](#) to *non-residents* ~~is excluded~~ from item 3.

~~The~~ [Calculate the](#) value at *commitment* ~~is to be calculated~~ at the *facility* level (for instance, considering the *fixed interest rate* and *variable interest rate* components of a split *loan* as one *facility*). If the *loan* (or *facility*) is for multiple purposes, report the entire *loan (facility)* value according to the predominant purpose.

~~The~~Include the entire value of the *commitment* ~~is to be included~~ in the *reporting period* in which it is *funded*, not just the amount drawn in that *reporting period*.

In the event of an *internal refinance* ~~(e.g. a top-up)~~, report the new value at *commitment* using the entire new *loan* balance ~~(not just the top-up)~~. If the *loan* is disbursed over a period of time (multiple *drawdowns*) then report the entire *loan* as being *funded* in the *reporting period* in which the funds are first made available to the borrower.

Column 1	Report according to the property purpose (see item 3 for further details).
Column 2	Report according to the <i>loan</i> value at <i>commitment</i> (see item 3 for further details).
Column 3	Report the total number of <i>housing loan facilities funded</i> <u>in the reporting period</u> .
Column 4	Report the total value of <i>housing loans funded</i> <u>in the reporting period</u> .
Column 5	Report the <i>weighted average interest rate</i> <u>as at the end of the reporting period</u> on <i>housing loans funded</i> <u>in the reporting period</u> .

Item 3	<p>Report total <i>housing loans to residents funded</i> in the <i>reporting period</i> for each combination of property purpose and value at <i>commitment</i> bucket<u>category</u>.</p> <p>The property purposes are:</p> <ul style="list-style-type: none"> • <i>owner-occupied</i>; and • <i>investment</i>. <p>The value at <i>commitment</i> bucket<u>categories</u> are:</p> <ul style="list-style-type: none"> • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$0 and less than or equal to \$200 000; • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$200 000 and less than or equal to \$400 000; • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$400 000 and less than or equal to \$600 000; • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$600 000 and less than or equal to \$800 000 • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$800 000 and less than or equal to \$1 000 000; • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$1 000 000 and less than or equal to \$1 500 000;
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	<ul style="list-style-type: none"> • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$1 500 000 and less than or equal to \$2 000 000; and • size of the <i>loan</i> amount at <i>commitment</i> was greater than \$2 000 000; <u>and less than or equal to \$3 000 000; and</u> <p>The following items are derived items.</p> <p>For each property purpose in item 3, the <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 value at <i>commitment</i> buckets should be equal to the corresponding columns in item 2.1 for each property purpose.</p> <ul style="list-style-type: none"> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$3 000 000.</u> <p>The total number of <i>facilities</i> (column 3) and the total value of <i>loans</i> (column 4) reported in item 3 for:</p> <ul style="list-style-type: none"> • <u><i>owner-occupied housing loans</i> equals item 2.1 (column 1) and item 2.1 (column 2) respectively; and</u> • <u><i>investment housing loans</i> equals item 2.1 (column 6) and item 2.1 (column 7) respectively.</u> <p>The total <i>weighted average interest rate</i> (column 5) reported in item 3 for:</p> <ul style="list-style-type: none"> • <u><i>owner-occupied housing loans</i> equals item 2.1 (column 3); and</u> • <u><i>investment housing loans</i> equals item 2.1 (column 8).</u>
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4. Housing loans to residents funded in the month – by loan-to-valuation ratio (at commitment)

Item 4 collects information on the flow of new finance to *resident households* for *housing loans funded* during the *reporting period* by *loan-to-valuation ratio* at *commitment*.

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

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

~~The *loan-to-valuation ratio* is to be calculated at the *facility* level (for instance, considering the *fixed interest rate* and *variable interest rate* components of a split *loan* as one *facility*). The valuation should include the sum of valuations of all collateral included in the contract to which the lender would have recourse.~~

Report the number, value and *interest rate* according to the characteristics of the *loan* (or *facility*) funded during the *reporting period*, even where the *loan-to-valuation ratio* calculated for that *loan* (or *facility*) includes other claims on the borrower – for example, due to second mortgage status or the nomination of more than one property as security.

If the *loan* (or *facility*) is for multiple purposes, report the entire *loan (facility)* value according to the predominant purpose.

~~In the event of an *internal refinance* (e.g. a top-up), report the new *loan-to-valuation ratio* using the entire new *loan* balance (not just the top-up) and the most recent valuation of the underlying collateral.~~

~~The entire Include the entire value of the *commitment* ~~is to be included~~ in the month in which it is *funded*, not just the amount drawn in that month.~~

In the event of an *internal refinance*, report the new value at *commitment* using the entire new *loan* balance. If the *loan* is disbursed over a period of time (multiple *drawdowns*) then report the entire *loan* as being *funded* in the *reporting period* in which the funds are first made available to the borrower.

Column 1	Report according to the property purpose (see item 4 for further details).
Column 2	Report according to the <i>loan-to-valuation ratio</i> at <i>commitment</i> (see item 4 for further details).
Column 3	Report the total number of <i>housing loan facilities funded</i> <u>in the reporting period.</u>
Column 4	Report the total value of <i>housing loans funded</i> <u>in the reporting period.</u>
Column 5	Report the <i>weighted average interest rate</i> <u>as at the end of the reporting period</u> on <i>housing loans funded</i> <u>in the reporting period.</u>

Item 4	<p>Report total <i>housing loans to households funded</i> in the <i>reporting period</i> for each combination of property purpose and <i>loan-to-valuation ratio</i> buckets<u>category</u>.</p> <p>The property purpose<u>purposes</u> are:</p> <ul style="list-style-type: none"> • <i>owner-occupied</i>; and • <i>investment</i>. <p>The <i>loan-to-valuation ratio</i> buckets<u>categories</u> are:</p> <ul style="list-style-type: none"> • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was less than 40 per cent; • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 40 per cent and less than 60 per cent; • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 60 per cent and less than 80 per cent;
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	<ul style="list-style-type: none"> • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 80 per cent and less than 81 per cent; • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 81 per cent and less than 85 per cent; • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 85 per cent and less than 90 per cent; • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 90 per cent and less than 95 per cent; • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was greater than or equal to 95 per cent; • where the <i>loan</i> was <i>unsecured</i>; and • where the <i>loan-to-valuation ratio</i> at <i>commitment</i> was unknown. <p>The following items are derived items.</p> <p>For each property purpose in item 4, the <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>loan-to-valuation ratio</i> at <i>commitment</i> buckets should be equal to the corresponding columns in item 2.1 for each property purpose.</p> <p>The total number of <i>facilities</i> (column 3) and the total value of <i>loans</i> (column 4) reported in item 4 for:</p> <ul style="list-style-type: none"> • <i>owner-occupied housing loans</i> equals item 2.1 (column 1) and item 2.1 (column 2) respectively; and • <i>investment housing loans</i> equals item 2.1 (column 6) and item 2.1 (column 7) respectively. <p>The total <i>weighted average interest rate</i> (column 5) reported in item 4 for:</p> <ul style="list-style-type: none"> • <i>owner-occupied housing loans</i> equals item 2.1 (column 3); and • <i>investment housing loans</i> equals item 2.1 (column 8).
Item 4.1	Report the average <i>loan-to-valuation ratio</i> at <i>commitment</i> for <i>loans funded</i> during the <i>reporting period</i> , weighted by <i>loan</i> size as per item 3. <u>at <i>commitment</i>.</u>

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

Item 5 collects information on the stock of *fixed interest rate housing loans* to *resident households* by stage in the ~~extension~~ provision of finance and *residual term* of the *fixed interest rate* period.

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

When reporting the number of *facilities*, report each *facility* with a *fixed interest rate* component once, regardless of whether this is the predominant *interest rate* type by value. Note that this differs from the standard treatment elsewhere in this form.

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

Exclude facilities with a nil *credit outstanding* balance.

Column 1	Report according to the property purpose of the <i>loans</i> (see item 5 for further details).
Column 2	Report according to the <i>residual term</i> of the <i>fixed interest rate</i> period of <i>housing loans</i> (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 <i>housing loan facilities</i> with a <i>fixed interest rate</i> by <i>residual term</i>.</p> <p>For <i>credit outstanding</i>, report the number of <i>housing loan facilities</i> with a <i>fixed interest rate</i> component that have <i>credit outstanding</i> on that <i>fixed interest rate</i> component as at the end of the month.</p> <p>For <i>funded</i>, report the number of <i>housing loan facilities</i> with a <i>fixed interest rate</i> component <i>funded</i> in the month.</p>
Column 5	Report the value of <i>housing loans</i> with a <i>fixed interest rate</i> by residual term .
Column 6	<p>Report the <i>weighted average interest rate</i> on <i>housing loans</i> with a <i>fixed interest rate</i> by residual term of the fixed.</p> <p><u>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>.</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</i> on <i>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>housing loans</i> with a <i>fixed interest rate</i> by residual term of the fixed interest rate period.</p> <p>To calculate and report this item, express each term as the number of days remaining to maturity/365 days.</p> <p>Unit of measurement: report item 5-<u>(column 7)</u> as a whole number.</p>

<p>Item 5</p>	<p>Report <i>fixed interest rate housing loans</i> to <i>resident households</i> for each combination of property purpose, <i>residual term</i> and the stage in the extensionprovision of finance.</p> <p>The property purposes are:</p> <ul style="list-style-type: none"> • <i>owner-occupied</i>; and • <i>investment</i>. <p>The <i>residual term</i> bucketscategories are:</p> <ul style="list-style-type: none"> • term less than or equal to 1 year; • term greater than 1 year and less than or equal to 2 years; • term greater than 2 years and less than or equal to 3 years; • term greater than 3 years and less than or equal to 5 years; • term greater than 5 years. <p>The stages in the extensionprovision of finance are:</p> <ul style="list-style-type: none"> • <i>credit outstanding</i>; and • <i>funded</i> in the month. <p>The following items are derived items.</p> <p>For each property purpose, the <i>housing loans funded</i> in the month the total value (column 5) and the total <i>weighted average of the interest rates</i> and the sum of the value of <i>loans with rate</i> (column 6) reported in item 5 for:</p> <ul style="list-style-type: none"> • <i>owner-occupied housing loans</i> equals item 2.1.3.1 (column 2) and item 2.1 (column 3) respectively; and • <i>investment housing loans</i> equals item 2.1.3.1 (column 7) and item 2.1 (column 8) respectively. <p>For <i>housing credit outstanding</i> for all <i>residual term</i> buckets should be equal to the total value (column 5) and the total <i>weighted average interest rate</i> (column 4 respectively 6) reported in item 4.1.2.1. 5 for:</p> <p>For each property purpose, the <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 should be equal to the corresponding columns for each property purpose in item 2.1.3.1.</p> <ul style="list-style-type: none"> • <i>owner-occupied housing loans</i> equals item 1.1.2.1 (column 4) and item 2.1 (column 5) respectively; and • <i>investment housing loans</i> equals item 1.2.2.1 (column 4) and item 2.1 (column 5) respectively.
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ARF 744 0B: ABS/RBA Housing Credit Stocks, Flows and Interest Rates (Reduced)

Australian Business Number

Institution Name

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Reporting Period

Scale Factor

Monthly	Banks - millions of dollars to 3 decimal places Non-bank ADIs and RFCs - thousands of dollars
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Reporting Consolidation

Domestic books

1. Housing loans outstanding

1.1. Total owner-occupied housing credit outstanding to residents

1.1.1. of which: Revolving credit

1.1.2. By interest rate type

1.1.2.1. Fixed interest rate

1.1.2.2. Variable interest rate

1.1.3. By repayment type

1.1.3.1. Interest-only

1.1.3.2. Amortising

1.2. Total investment housing credit outstanding to residents

1.2.1. of which: Revolving credit

1.2.2. By interest rate type

1.2.2.1. Fixed interest rate

1.2.2.2. Variable interest rate

<u>Number of facilities</u>	<u>Value (net of offset balances)</u>	<u>Interest rate (net of offset balances)</u>	<u>Value</u>	<u>Interest rate</u>
(1)	(2)	(3)	(4)	(5)

1.2.3. By repayment type

1.2.3.1. Interest-only

1.2.3.2. Amortising

1.3. Total housing credit outstanding to non-residents

2. Housing loans funded in the month

2.1. Housing loans to residents funded in the month

2.1.1. of which: Revolving credit

2.1.2. of which: Finance for the construction of new dwellings

2.1.3. By interest rate type

2.1.3.1. Fixed interest rate

2.1.3.1.1. of which: First-home buyers

2.1.3.2. Variable interest rate

2.1.3.2.1. of which: First-home buyers

2.1.4. By repayment type

2.1.4.1. Interest-only

2.1.4.2. Amortising

2.2. Housing loans to non-residents funded in the month

Owner-occupied			Investment		
<u>Number of facilities</u>	<u>Value</u>	<u>Interest rate</u>	<u>Number of facilities</u>	<u>Value</u>	<u>Interest rate</u>
(1)	(2)	(3)	(4)	(5)	(6)

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

<u>Property purpose</u> <u>(1)</u>	<u>Value at commitment</u> <u>(2)</u>	<u>Number of facilities</u> <u>(3)</u>	<u>Value</u> <u>(4)</u>	<u>Interest rate</u> <u>(5)</u>
Owner-occupied	>\$0 to <=\$200 000			
Investment	>\$200 000 to <=\$400 000			
	>\$400 000 to <=\$600 000			
	>\$600 000 to <=\$800 000			
	>\$800 000 to <=\$1 000 000			
	>\$1 000 000 to <=\$1 500 000			
	>\$1 500 000 to <=\$2 000 000			
	>\$2 000 000 to <=\$3 000 000			
	>\$3 000 000			

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

<u>Property purpose</u> <u>(1)</u>	<u>Loan-to-valuation ratio at commitment</u> <u>(2)</u>	<u>Number of facilities</u> <u>(3)</u>	<u>Value</u> <u>(4)</u>	<u>Interest rate</u> <u>(5)</u>
Owner-occupied	<40%			
Investment	>=40% to <60%			
	>=60% to <80%			
	>=80% to <81%			
	>=81% to <85%			
	>=85% to <90%			

>=90% to <95%
>=95%
Unsecured
Unknown LTV ratio

4.1. Average LVR

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

<u>Property purpose</u> (1)	<u>Residual term of fixed rate period</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 term</u> (7)
Owner-occupied	<=1 year	Credit outstanding				
Investment	>1 year to <=2 years	Funded in the month				
	>2 years to <=3 years					
	>3 years to <=5 years					
	>5 years					

January August 2017

Reporting Form ARF 744.0B

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

Instructions

These instructions assist completion of *Reporting Form ARF 744.0B ABS/RBA Housing Credit Stocks, Flows and Interest Rates (Reduced)* (ARF 744.0B). ARF 744.0B collects information relating to the *housing* stocks, flows and interest rates of *ADIs* and *RFCs*.

Information reported in ARF 744.0B 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 744.0B must be completed by each *ADI* and *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

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

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

Counterparties

For the purposes of this form, report only finance to *households* for *housing* purposes.

For the purposes of this form, *households* may exist in either the *resident* or *non-resident* sectors.

Positions with *resident* and *non-resident households* are collected separately.

Types of finance

For the purposes of this form, finance includes *loans*.

When reporting information on the stock of outstanding finance (e.g. *credit outstanding*), 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).

January August 2017

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 unless otherwise directed.

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 744.0B in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 744.0B 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 744.0B 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 (on a 365 days per year basis) to two decimal places.

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

Standard Business Reporting (SBR)

Report items on ARF 744.0B with accounting type of debit (assets). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting type of the item collected.

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Specific instructions

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

All derived fields in the form are shaded in grey 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. Housing loans outstanding

Item 1 collects information on the stock of *credit outstanding to households* for *housing* by property purpose, type of *interest rate* and repayment type.

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

Report *loans to non-residents* in item 1.3 only.

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

<u>Column 1</u>	Report the number of <i>housing loan facilities</i> with <i>credit outstanding</i> .
<u>Column 2</u>	Report the value of <i>credit outstanding, net of offset account balances</i> for <i>housing loans</i> .
<u>Column 3</u>	Report the <i>weighted average interest rate</i> on <i>credit outstanding, net of offset accounts</i> for <i>housing loans</i> .
<u>Column 4</u>	Report the value of <i>credit outstanding</i> for <i>housing loans</i> .
<u>Column 5</u>	Report the <i>weighted average interest rate</i> on <i>credit outstanding</i> for <i>housing loans</i> .

<u>Item 1.1</u>	<p>Report total <i>owner-occupied housing loans</i> to <i>residents</i>.</p> <p>Item 1.1 is a derived item.</p> <p>Report the number and values (columns 1, 2, and 4) in item 1.1 as the sum of item 1.1.2.1 and item 1.1.2.2.</p> <p>The number and values (columns 1, 2, and 4) in item 1.1 also equal the sum of item 1.1.3.1 and item 1.1.3.2.</p> <p>Report the <i>interest rate</i> (columns 3 and 5) in item 1.1 as the weighted average of item 1.1.2.1 and item 1.1.2.2.</p> <p>The <i>interest rate</i> (columns 3 and 5) in item 1.1 also equal the weighted average of item 1.1.3.1 and item 1.1.3.2.</p> <p>The value of <i>credit outstanding</i> reported in item 1.1 (column 4) equals item 1.1.1.1.1.1 (column 1) on ARF 720.1A/B.</p>
<u>Item 1.1.1</u>	Of the amount reported in item 1.1, report <i>revolving credit</i> facilities.

	The value of <i>credit outstanding</i> reported in item 1.1.1 (column 4) equals item 4.3.1 (column 1) ARF 743.0.
<u>Item 1.1.2</u>	Report <i>owner-occupied housing loans</i> according to their <i>interest rate</i> type in items 1.1.2.1 and 1.1.2.2.
<u>Item 1.1.2.1</u>	Report <i>owner-occupied housing loans</i> to <i>residents</i> with a <i>fixed interest rate</i> . The value of <i>credit outstanding</i> with a <i>fixed interest rate</i> reported in item 1.1.2.1 (column 4) equals item 2.1.1.1 (column 1) on ARF 720.1A/B.
<u>Item 1.1.2.2</u>	Report <i>owner-occupied housing loans</i> to <i>residents</i> with a <i>variable interest rate</i> . The value of <i>credit outstanding</i> with a <i>variable interest rate</i> reported in item 1.1.2.2 (column 4) equals item 2.1.1.2 (column 1) on ARF 720.1A/B.
<u>Item 1.1.3</u>	Report <i>owner-occupied housing loans</i> according to their repayment type in items 1.1.3.1 and 1.1.3.2.
<u>Item 1.1.3.1</u>	Report <i>owner-occupied housing loans</i> to <i>residents</i> for <i>interest-only loans</i> .
<u>Item 1.1.3.2</u>	Report <i>owner-occupied housing loans</i> to <i>residents</i> for <i>amortising loans</i> .
<u>Item 1.2</u>	Report total <i>investor housing loans</i> to <i>residents</i> with <i>credit outstanding</i> . <u>Item 1.2 is a derived item.</u> Report the number and values (columns 1, 2, and 4) in item 1.2 as the sum of item 1.2.2.1 and item 1.2.2.2. The number and values (columns 1, 2, and 4) in item 1.2 also equal the sum of item 1.2.3.1 and item 1.2.3.2. Report the <i>interest rate</i> (columns 3 and 5) in item 1.2 as the weighted average of item 1.2.2.1 and item 1.2.2.2. The <i>interest rate</i> (columns 3 and 5) in item 1.2 also equal the weighted average of item 1.2.3.1 and item 1.2.3.2. The value of <i>credit outstanding</i> reported in item 1.2 (column 4) equals item 1.1.1.1.2 (column 1) on ARF 720.1A/B.
<u>Item 1.2.1</u>	Of the amount reported in item 1.2, report <i>revolving credit</i> facilities. The value of <i>credit outstanding</i> reported in item 1.2.1 (column 4) equals item 4.3.1 (column 2) on ARF 743.0.
<u>Item 1.2.2</u>	Report <i>housing loans</i> for <i>investment</i> according to their <i>interest rate</i> type in items 1.2.2.1 and 1.2.2.2.
<u>Item 1.2.2.1</u>	Report <i>investor housing loans</i> to <i>residents</i> with a <i>fixed interest rate</i> . The value of <i>credit outstanding</i> reported in item 1.2.2.1 (column 4) equals item 2.1.1.1 (column 2) on ARF 720.1A/B.
<u>Item 1.2.2.2</u>	Report <i>investor housing loans</i> to <i>residents</i> with a <i>variable interest rate</i> . The value of <i>credit outstanding</i> reported in item 1.2.2.2 (column 4) equals item 2.1.1.2 (column 2) on ARF 720.1A/B.

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<u>Item 1.2.3</u>	Report <i>investor housing loans</i> according to their repayment type in items 1.2.3.1 and 1.2.3.2.
<u>Item 1.2.3.1</u>	Report <i>investor housing loans</i> to <i>residents</i> for <i>interest-only loans</i> .
<u>Item 1.2.3.2</u>	Report <i>investor housing loans</i> to <i>residents</i> for <i>amortising loans</i> .
<u>Item 1.3</u>	Report <i>housing loans</i> to <i>non-residents</i> .

2. Housing loans funded in the month

Item 2 collects information on the flow of *housing* finance *funded* in the *reporting period* by property purpose, type of *interest rate*, repayment type and purpose.

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

Loans to non-residents are only reported in item 2.2.

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 of *redraw facilities* (i.e. do not subtract the amounts available in *redraw facilities*).

<u>Column 1</u>	Report the number of <i>owner-occupied housing loan facilities</i> that were <i>funded</i> during the <i>reporting period</i> .
<u>Column 2</u>	Report the value of credit for <i>owner-occupied housing loans</i> that was <i>funded</i> during the <i>reporting period</i> . For <i>internal refinances</i> report the total value refinanced, not just the increase in the <i>credit limit</i> .
<u>Column 3</u>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>owner-occupied housing loans</i> that were <i>funded</i> during the <i>reporting period</i> .
<u>Column 4</u>	Report the number of <i>investment housing loan facilities</i> that were <i>funded</i> during the <i>reporting period</i> .
<u>Column 5</u>	Report the value of credit for <i>investment housing loans</i> that was <i>funded</i> during the <i>reporting period</i> . For <i>internal refinances</i> report the total value refinanced, not just the increase in the <i>credit limit</i> .
<u>Column 6</u>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>investment housing loans</i> that were <i>funded</i> during the <i>reporting period</i> .

<u>Item 2.1</u>	Report <i>housing loans</i> to <i>residents</i> . <u>Item 2.1 is a derived item.</u>
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	<p><u>Report the number and values (columns 1, 2, 4 and 5) in item 2.1 as the sum of item 2.1.3.1 and item 2.1.3.2.</u></p> <p><u>The number and values (columns 1, 2, 4 and 5) in item 2.1 also equal the sum of item 2.1.4.1 and item 2.1.4.2.</u></p> <p><u>Report the <i>interest rate</i> (columns 3 and 6) in item 2.1 as the weighted average of item 2.1.3.1 and item 2.1.3.2.</u></p> <p><u>The <i>interest rate</i> (columns 3 and 6) in item 2.1 also equal the weighted average of item 2.1.4.1 and item 2.1.4.2.</u></p>
<u>Item 2.1.1</u>	<u>Of the amount reported in item 2.1, report <i>revolving credit</i> facilities.</u>
<u>Item 2.1.2</u>	<u>Of the amount reported in item 2.1, report finance for the <i>construction of new dwellings</i>.</u>
<u>Item 2.1.3</u>	<u>Report <i>housing loans to residents</i> by interest rate type for items 2.1.3.1 and 2.1.3.2.</u>
<u>Item 2.1.3.1</u>	<u>Report <i>housing loans to residents</i> with a <i>fixed interest rate</i>.</u>
<u>Item 2.1.3.1.1</u>	<u>Of the amount reported in item 2.1.3.1, report <i>housing loans to first-home buyers</i>.</u>
<u>Item 2.1.3.2</u>	<u>Report <i>housing loans to residents</i> with a <i>variable interest rate</i>.</u>
<u>Item 2.1.3.2.1</u>	<u>Of the amount reported in item 2.1.3.2, report <i>housing loans to first-home buyers</i>.</u>
<u>Item 2.1.4</u>	<u>Report <i>housing loans to residents</i> by repayment type for items 2.1.4.1 and 2.1.4.2.</u>
<u>Item 2.1.4.1</u>	<u>Report <i>housing loans to residents</i> for <i>interest-only loans</i>.</u>
<u>Item 2.1.4.2</u>	<u>Report <i>housing loans to residents</i> for <i>amortising loans</i>.</u>
<u>Item 2.2</u>	<u>Report <i>housing loans to non-residents</i>.</u>

3. Housing loans to residents funded in month – by size

Item 3 collects information on the flow of new finance to *resident households* for *housing loans funded* during the *reporting period* by the size of the *loan* amount at *commitment*.

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

Exclude finance to *non-residents* from item 3.

Calculate the value at *commitment* at the *facility* level (for instance, considering the *fixed interest rate* and *variable interest rate* components of a split *loan* as one *facility*). If the *loan* (or *facility*) is for multiple purposes, report the entire *loan (facility)* value according to the predominant purpose.

Include the entire value of the *commitment* in the *reporting period* in which it is *funded*, not just the amount drawn in that *reporting period*.

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In the event of an *internal refinance*, report the new value at *commitment* using the entire new *loan* balance. If the *loan* is disbursed over a period of time (multiple *drawdowns*) then report the entire *loan* as being *funded* in the *reporting period* in which the funds are first made available to the borrower.

<u>Column 1</u>	<u>Report according to the property purpose (see item 3 for further details).</u>
<u>Column 2</u>	<u>Report according to the <i>loan</i> value at <i>commitment</i> (see item 3 for further details).</u>
<u>Column 3</u>	<u>Report the number of <i>housing loan facilities funded</i> in the <i>reporting period</i>.</u>
<u>Column 4</u>	<u>Report the value of <i>housing loans funded</i> in the <i>reporting period</i>.</u>
<u>Column 5</u>	<u>Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>housing loans funded</i> in the <i>reporting period</i>.</u>

<u>Item 3</u>	<p><u>Report <i>housing loans to residents funded</i> in the <i>reporting period</i> for each combination of property purpose and value at <i>commitment</i> category.</u></p> <p><u>The property purposes are:</u></p> <ul style="list-style-type: none"> • <u><i>owner-occupied</i>; and</u> • <u><i>investment</i>.</u> <p><u>The value at <i>commitment</i> categories are:</u></p> <ul style="list-style-type: none"> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$0 and less than or equal to \$200 000;</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$200 000 and less than or equal to \$400 000;</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$400 000 and less than or equal to \$600 000;</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$600 000 and less than or equal to \$800 000</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$800 000 and less than or equal to \$1 000 000;</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$1 000 000 and less than or equal to \$1 500 000;</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$1 500 000 and less than or equal to \$2 000 000;</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$2 000 000 and less than or equal to \$3 000 000; and</u> • <u>size of the <i>loan</i> amount at <i>commitment</i> was greater than \$3 000 000.</u> <p><u>The total number of <i>facilities</i> (column 3) and the total value of <i>loans</i> (column 4) reported in item 3 for:</u></p> <ul style="list-style-type: none"> • <u><i>owner-occupied housing loans</i> equals item 2.1 (column 1) and item 2.1 (column 2) respectively; and</u>
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	<ul style="list-style-type: none"> • <u><i>investment housing loans</i> equals item 2.1 (column 6) and item 2.1 (column 7) respectively.</u> <p>The total <u><i>weighted average interest rate</i> (column 5) reported in item 3 for:</u></p> <ul style="list-style-type: none"> • <u><i>owner-occupied housing loans</i> equals item 2.1 (column 3); and</u> • <u><i>investment housing loans</i> equals item 2.1 (column 8).</u>
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4. Housing loans to residents funded in the month – by loan-to-valuation ratio (at commitment)

Item 4 collects information on the flow of new finance to *resident households* for *housing loans funded* during the *reporting period* by *loan-to-valuation ratio* at *commitment*.

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

Exclude finance to *non-residents* from item 4.

Report the number, value and *interest rate* according to the characteristics of the *loan* (or *facility*) *funded* during the *reporting period*, even where the *loan-to-valuation ratio* calculated for that *loan* (or *facility*) includes other claims on the borrower – for example, due to second mortgage status or the nomination of more than one property as security.

If the *loan* (or *facility*) is for multiple purposes, report the entire *loan* (*facility*) value according to the predominant purpose.

Include the entire value of the *commitment* in the month in which it is *funded*, not just the amount drawn in that month.

In the event of an *internal refinance*, report the new value at *commitment* using the entire new *loan* balance. If the *loan* is disbursed over a period of time (multiple *drawdowns*) then report the entire *loan* as being *funded* in the *reporting period* in which the funds are first made available to the borrower.

<u>Column 1</u>	<u>Report according to the property purpose (see item 4 for further details).</u>
<u>Column 2</u>	<u>Report according to the <i>loan-to-valuation ratio</i> at <i>commitment</i> (see item 4 for further details).</u>
<u>Column 3</u>	<u>Report the number of <i>housing loan facilities funded</i> in the <i>reporting period</i>.</u>
<u>Column 4</u>	<u>Report the value of <i>housing loans funded</i> in the <i>reporting period</i>.</u>
<u>Column 5</u>	<u>Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>housing loans funded</i> in the <i>reporting period</i>.</u>

<u>Item 4</u>	<u>Report <i>housing loans</i> to <i>households funded</i> in the <i>reporting period</i> for each combination of property purpose and <i>loan-to-valuation ratio</i> category.</u>
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	<p>The property purpose are:</p> <ul style="list-style-type: none"> • <u><i>owner-occupied</i></u>; and • <u><i>investment</i></u>. <p>The <u><i>loan-to-valuation ratio</i></u> categories are:</p> <ul style="list-style-type: none"> • where the <u><i>loan-to-valuation ratio</i></u> at commitment was less than 40 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 40 per cent and less than 60 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 60 per cent and less than 80 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 80 per cent and less than 81 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 81 per cent and less than 85 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 85 per cent and less than 90 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 90 per cent and less than 95 per cent; • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was greater than or equal to 95 per cent; • where the <u><i>loan</i></u> was <u><i>unsecured</i></u>; and • where the <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> was unknown. <p>The total number of <u><i>facilities</i></u> (column 3) and the total value of <u><i>loans</i></u> (column 4) reported in item 4 for:</p> <ul style="list-style-type: none"> • <u><i>owner-occupied housing loans</i></u> equals item 2.1 column 1 and column 2 respectively; and • <u><i>investment housing loans</i></u> equals item 2.1 column 4 and column 5 respectively. <p>The total <u><i>weighted average interest rate</i></u> (column 5) reported in item 4 for:</p> <ul style="list-style-type: none"> • <u><i>owner-occupied housing loans</i></u> equals item 2.1 (column 3); and • <u><i>investment housing loans</i></u> equals item 2.1 (column 6).
<u>Item 4.1</u>	Report the average <u><i>loan-to-valuation ratio</i></u> at <i>commitment</i> for <u><i>loans funded</i></u> during the <u><i>reporting period</i></u> , weighted by <u><i>loan size</i></u> at <u><i>commitment</i></u> .

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

Item 5 collects information on the stock of *fixed interest rate housing loans to resident households* by stage in the provision of finance and *residual term* of the *fixed interest rate period*.

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

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When reporting the number of *facilities*, report each *facility* with a *fixed interest rate* component once, regardless of whether this is the predominant *interest rate* type by value. Note that this differs from the standard treatment elsewhere in this form.

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

Exclude facilities with a nil *credit outstanding* balance.

<u>Column 1</u>	Report according to the property purpose of the <i>loans</i> (see item 5 for further details).
<u>Column 2</u>	Report according to the <i>residual term</i> of the <i>fixed interest rate</i> period of <i>housing loans</i> (see item 5 for further details).
<u>Column 3</u>	Report according to the stage in the provision of finance (see item 5 for further details).
<u>Column 4</u>	Report the total number of <i>housing loan facilities</i> with a <i>fixed interest rate</i> by <i>residual term</i> . For <i>credit outstanding</i> , report the number of <i>housing loan facilities</i> with a <i>fixed interest rate</i> component that have <i>credit outstanding</i> on that <i>fixed interest rate</i> component as at the end of the month. For <i>funded</i> , report the number of <i>housing loan facilities</i> with a <i>fixed interest rate</i> component <i>funded</i> in the month.
<u>Column 5</u>	Report the value of <i>housing loans</i> with a <i>fixed interest rate</i> .
<u>Column 6</u>	Report the <i>weighted average interest rate</i> on <i>housing loans</i> with a <i>fixed interest rate</i> . 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> . 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> .
<u>Column 7</u>	Report the <i>weighted average residual term</i> on <i>housing loans</i> with a <i>fixed interest rate</i> . To calculate and report this item, express each term as the number of days remaining to maturity/365 days. Unit of measurement: report item 5 (column 7) as a whole number.

<u>Item 5</u>	Report <i>fixed interest rate housing loans</i> to <i>resident households</i> for each combination of property purpose, <i>residual term</i> and the stage in the provision of finance. The property purposes are: <ul style="list-style-type: none"> • <u>owner-occupied</u>; and • <u>investment</u>. The <i>residual term</i> categories are: <ul style="list-style-type: none"> • <u>term less than or equal to 1 year</u>;
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- term greater than 1 year and less than or equal to 2 years;
- term greater than 2 years and less than or equal to 3 years;
- term greater than 3 years and less than or equal to 5 years;
- term greater than 5 years.

The stages in the provision of finance are:

- *credit outstanding*; and
- *funded* in the month.

For *housing loans funded* in the month the total value (column 5) and the total *weighted average interest rate* (column 6) reported in item 5 for:

- *owner-occupied housing loans* equals item 2.1.3.1 (column 2) and item 2.1 (column 3) respectively; and
- *investment housing loans* equals item 2.1.3.1 (column 5) and item 2.1 (column 6) respectively.

For *housing credit outstanding* the total value (column 5) and the total *weighted average interest rate* (column 6) reported in item 5 for:

- *owner-occupied housing loans* equals item 1.1.2.1 (column 4) and item 2.1 (column 5) respectively; and
- *investment housing loans* equals item 1.2.2.1 (column 4) and item 2.1 (column 5) respectively.