Financial Sector (Collection of Data) (reporting standard) determination No. 11 of 2019

Reporting Standard ARS 742.0 ABS/RBA Business Credit Stocks, Flows and Interest Rates

Financial Sector (Collection of Data) Act 2001

I, Alison Bliss, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) DETERMINE Reporting Standard ARS 742.0 ABS/RBA Business Credit Stocks, Flows and Interest Rates*,* in the form set out in the Schedule, which applies to the financial sector entities to the extent provided in paragraph 4 of the reporting standard.

Under section 15 of the Act, I DECLARE that the reporting standard shall begin to apply to those financial sector entities on 1 July 2019.

This instrument commences on 1 July 2019.

Dated: 4 June 2019

[Signed]
Alison Bliss
General Manager
Data Analytics & Insights Division

Interpretation

In this Determination:

APRA means the Australian Prudential Regulation Authority.

financial sector entity has the meaning given by section 5 of the Act.

Schedule

Reporting Standard ARS 742.0 ABS/RBA Business Credit Stocks, Flows and Interest Rates comprises the document commencing on the following page.

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 742.0A 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 742.0A ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)* (ARF 742.0A) 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. This information may also be used by **APRA** for prudential and publication purposes.

3.   This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes 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, 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 (Standard)/(Reduced)* (ARF 720.1A/B) and 'deposits' are

measured by the value reported in item 14 on *Reporting Form ARF 720.0A/B ABS/RBA Statement of Financial Position (Standard)/(Reduced)* (ARF 720.0A/B).

Class of financial institution	Applicable to ARF 742.0A	Applicable to ARF 742.0B
ADIs	Yes if business credit ≥ $2 billion and deposits ≥ $25 billion	Yes if business credit ≥ $2 billion and deposits < $25 billion
RFCs	Yes if business credit ≥ $2 billion and deposits ≥ $25 billion	Yes if business credit ≥ $2 billion and deposits < $25 billion

5. *APRA* may from time to time determine that a higher threshold will apply to a particular *ADI* or *RFC* than that specified in paragraph 4 of this Reporting 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 July 2019.

Information required

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

Method of submission

8. The information required by this Reporting Standard must be given to *APRA* in electronic format, using the 'Direct to APRA' application or by a method (i.e. a web-based solution) notified by *APRA*, in writing, prior to submission.

Note: the Direct to APRA application software (also known as D2A) 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 or 5.

10. The information required by this Reporting Standard must be provided to *APRA* within 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

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

14.   All information provided by an *ADI* or *RFC* under this Reporting Standard must be subject to systems, processes and controls developed by the *ADI* or *RFC* for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

15.   When an officer or agent of an *ADI* or *RFC* submits information under this Reporting Standard and uses the D2A application, or other method notified by *APRA*, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate or other digital identity credential acceptable to *APRA*.

Minor alterations to forms and instructions

16.   *APRA* may make minor variations to:

   a.   a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or

   b.   the instructions to a form, to clarify their application to the form

without changing any substantive requirement in the form or instructions.

17.   If *APRA* makes such a variation it must notify in writing each *ADI* or *RFC* that is required to report under this Reporting Standard.

Interpretation

18.   Terms that are defined in ARS 701.1 appear in bold and italics in this Reporting Standard.

19.   In this Reporting Standard:

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due date means the last day of the 15 business days provided for in paragraph 10 or, if applicable, the date on a notice of extension given under paragraph 12.

reporting period means a month of a year as provided for in paragraph 9 or, if applicable, the date on a notice given under paragraph 11.

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

ARF_742_0A: ABS/RBA Business Credit Stocks, Flows and Interest Rates (Standard)

Australian Business Number | **Institution Name**

Reporting Period

Monthly

Scale Factor

Reporting Consolidation

Domestic

1. Business finance outstanding

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

1.2. Total business credit outstanding to resident related parties							
1.3. Total business credit outstanding to non-resident non-related parties							
1.4. Total business credit outstanding to non-resident related parties							

2. Business finance funded in the month

	Number (1)	Value (2)	Interest rate (3)	Cost of funds (4)	Margin (5)
2.1. Business finance to resident non-related parties funded in the month					
2.1.1. *of which:* Construction of dwellings					
2.1.2. Small					
2.1.2.1. *of which*: Secured by residential property					
2.1.2.2. Fixed interest rate					
2.1.2.3. Variable interest rate					
2.1.3. Medium					
2.1.3.1. Fixed interest rate					
2.1.3.2. Variable interest rate					
2.1.4. Large					
2.1.4.1. Fixed interest rate					
2.1.4.2. Variable interest rate					
2.2. Business finance to resident related parties funded in the month					
2.3. Business finance to non-resident non-related parties funded in the month					
2.4. Business finance to non-resident related parties funded in the month					

3. Business finance - by finance type

Resident non-related-party business type (1)	Finance type (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
Small	Bill acceptances						
Medium	Credit cards						
Large	Margin lending						
	Other revolving facilities						
	Finance leases						
	Fixed-term loans						

4. Business finance - by industry

Resident non-related-party business type (1)	Industry (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
Small	Agriculture, forestry and fishing						
Medium	Mining						
Large	Manufacturing						
	Electricity, gas, water and waste services						

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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 - 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)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
Small	Fully secured						
Medium	Partially secured						
Large	Unsecured						

6. Fixed-term business loans - by residual term

Resident non-related-party business type (1)	Residual term (2)	Credit outstanding				Funded in the month			
		Number of facilities (3)	Value (4)	Interest rate (5)	Weighted average residual term (6)	Number of facilities (7)	Value (8)	Interest rate (9)	Weighted average residual term (10)
Small	<=1 year								
Medium	>1 year to <=2 years								
Large	>2 years to <=3 years								
	>3 years to <=5 years								
	>5 years								

7. Fixed-term business loans to residents - stocks and flows reconciliation

	Value (1)	Interest rate (2)
7.1. Fixed-term business loan credit outstanding to resident non-related parties at end of previous month		
7.2. Drawdowns for new loans		
7.2.1. Small		
7.2.2. Medium		
7.2.3. Large		
7.3. Other drawdowns		

7.3.1. Small		
7.3.2. Medium		
7.3.3. Large		
7.4. Credit sold		
7.4.1. *of which:* Off-balance sheet securitised loans		
7.5. Credit purchased		
7.6. Interest charged		
7.7. Scheduled repayments		
7.8. Excess repayments due to discharge of loan		
7.9. Other excess repayments		
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

	Value (1)
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	

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8.1.7. GBP

8.1.8. CAD

8.1.9. SGD

8.1.10. CNY

8.1.11. Other

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Reporting Form ARF 742.0A

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

Instructions

These instructions assist completion of ARF 742.0A. ARF 742.0A collects information relating to the business credit stocks, flows and interest rates of *ADIs* and *RFCs*.

Information reported in ARF 742.0A 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 742.0A must be completed for each *ADI* and *RFC* to which this Reporting Standard applies under paragraph 4 or 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 report it 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 <u>number</u> 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 <u>value</u> 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 742.0A 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 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report values on ARF 742.0A as whole dollars.

Numbers

Report numbers on ARF 742.0A unscaled, as whole numbers for **ADIs** and **RFCs**.

Averages

Report averages on ARF 742.0A unscaled, as numbers to two decimal places.

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).

Cost of funds and margin

Report *cost of funds* and *margin* items 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* 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 items 1.2 and 1.4 only.

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

Column 1	Report the number of *business loan facilities*, *finance lease facilities* and *bill acceptances* with *credit outstanding*.
Column 2	Report the value of *credit outstanding, net of offset account balances*.

Column 3	Report the value of *credit outstanding*.
Column 4	Report the *weighted average interest rate* on *credit outstanding*.
Column 5	Report the *cost of funds* for *business credit outstanding*.
Column 6	Report the *margin* for *business credit outstanding*. Column 6 is a derived column. Report the *margin* in column 6 as column 4 less column 5.

Item 1.1	Report total *business* finance to *resident non-related parties*. 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 *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 1.1 as the *weighted average* of items 1.1.1, 1.1.2, and 1.1.3
Item 1.1.1	Report *business* finance to *resident non-related parties* classified as *small*. 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 *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6), item 1.1.1 is a derived item. Report the *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 1.1.1 as the *weighted average* of item 1.1.1.2 and item 1.1.1.3.
Item 1.1.1.1	Of the amount reported in item 1.1.1, report *business* finance *secured by residential property*.
Item 1.1.1.2	Report *fixed interest rate business* finance to *resident non-related parties* classified as *small*.
Item 1.1.1.3	Report *variable interest rate business* finance to *resident non-related parties* classified as *small*.
Item 1.1.2	Report *business* finance to *resident non-related parties* classified as *medium*. 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 *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6), item 1.1.2 is a derived item. Report the *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 1.1.2 as the *weighted average* of item 1.1.2.1 and item 1.1.2.2.
Item 1.1.2.1	Report *fixed interest rate business* finance to *resident non-related parties* classified as *medium*.
Item 1.1.2.2	Report *variable interest rate business* finance to *resident non-related*

	parties classified as *medium*.
Item 1.1.3	Report *business* finance to *resident non-related parties* classified as *large*.
	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.
	For the *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6), item 1.1.3 is a derived item. Report the *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 1.1.3 as the *weighted average* of item 1.1.3.1 and item 1.1.3.2.
Item 1.1.3.1	Report *fixed interest rate business* finance to *resident non-related parties* classified as *large*.
Item 1.1.3.2	Report *variable interest rate business* finance to *resident non-related parties* classified as *large*.
Item 1.2	Report total *business* finance to *resident related parties*.
Item 1.3	Report total *business* finance to *non-resident non-related parties*.
Item 1.4	Report total *business* finance to *non-resident related parties*.

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).

Report finance to *related parties* only in item 2.2 and 2.4.

Report finance to *non-residents* only 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.

Column 1	Report the number of new *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period*.
Column 2	Report the total value of new *business* finance that was *funded* in the *reporting period*.

Column 3	Report the *weighted average interest rate* as at the end of the *reporting period* on new *business* finance that was *funded* in the *reporting period*.
Column 4	Report the *cost of funds* as at the end of the *reporting period* for new *business* finance that was *funded* in the *reporting period*.
Column 5	Report the *margin* as at the end of the *reporting period* for new *business* finance that was *funded* in the *reporting period*. Column 5 is a derived column. Report the *margin* in column 5 as column 3 less column 4.

Item 2.1	Report total new *business* finance to *resident non-related parties*. Item 2.1 is a derived item. 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 *interest rate*, *cost of funds* and *margin* (columns 3, 4 and 5) in item 2.1 as the *weighted average* of item 2.1.2, item 2.1.3, and item 2.1.4.
Item 2.1.1	Of the amount reported in item 2.1, report new *business* finance for the *construction* of *dwellings*.
Item 2.1.2	Report new *business* finance to *resident non-related parties* classified as *small*. Item 2.1.2 is a derived item. 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. Report the *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 2.1.2 as the *weighted average* of item 2.1.2.2 and item 2.1.2.3.
Item 2.1.2.1	Of the amount reported in item 2.1.2, report new *business* finance *secured by residential property*.
Item 2.1.2.2	Report new *fixed interest rate business* finance to *resident non-related parties* classified as *small*.
Item 2.1.2.3	Report new *variable interest rate business* finance to *resident non-related parties* classified as *small*.
Item 2.1.3	Report new *business* finance to *resident non-related parties* classified as *medium*. 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 *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 2.1.2 as the *weighted average* of item 2.1.3.1 and item 2.1.3.2.
Item 2.1.3.1	Report new *fixed interest rate business* finance to *resident non-related parties* classified as *medium*.
Item 2.1.3.2	Report new *variable interest rate business* finance to *resident non-*

	related parties classified as *medium*.
Item 2.1.4	Report new *business* finance to *resident non-related parties* classified as *large*. 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 *interest rate*, *cost of funds* and *margin* (columns 4, 5 and 6) in item 2.1.2 as the *weighted average* of item 2.1.4.1 and item 2.1.4.2.
Item 2.1.4.1	Report new *fixed interest rate business* finance to *resident non-related parties* classified as *large*.
Item 2.1.4.2	Report new *variable interest rate business* finance to *resident non-related parties* classified as *large*.
Item 2.2	Report new *business* finance to *resident related parties*.
Item 2.3	Report new *business* finance to *non-resident non-related parties*.
Item 2.4	Report new *business* finance to *non-resident related parties*.

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).

Exclude finance to *related parties* from item 3.

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

For item 3, 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*).

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 the number of *business loan facilities, finance lease facilities* and *bill acceptances* with *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *business* finance with *credit outstanding* as at the end of the *reporting period*.

Column 5	Report the *weighted average interest rate* on *business* finance as at the end of the *reporting period*.
Column 6	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period*.
Column 7	Report the value of *business* finance that was *funded* in the *reporting period*.
Column 8	Report the *weighted average interest rate* as at the end of the *reporting period* on *business* finance that was *funded* in the *reporting period*.

Item 3	Report *business* finance with *credit outstanding* as at the end of the *reporting period* and *business* finance that was *funded* in the *reporting period* to *resident non-related parties* for each combination of business type and finance type.
	The business types are:
	small; *medium*; and *large*.
	The finance types are:
	bill acceptances; *credit cards*; *margin lending*; *revolving credit* facilities other than *credit cards* and *margin lending*; *finance leases*; and *fixed-term loans* other than *margin lending*.
	For *business* finance *credit outstanding* reported in item 3, the totals in column 3, column 4 and column 5 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 6, column 7 and column 8 for:
	- the *small* business type equal item 2.1.2 (columns 1, 2 and 3 respectively); - the *medium* business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and - the *large* business type equal item 2.1.4 (columns 1, 2 and 3 respectively).
	The following reconciliations to ARF 720.1A also hold:

- The total value of *credit outstanding* reported in column 4 for *credit cards* for all business types equals the sum of column 1 and column 3 for item 3.1.3.1 on ARF 720.1A.

- The total value of *credit outstanding* reported in column 4 for *finance leases* for all business types equals the sum of column 1 and column 3 for item 3.1.3.2 on ARF 720.1A.

- The total value of *credit outstanding* reported in column 4 for *margin lending* for all business types equals the sum of column 1 and column 3 for item 3.1.3.3 on ARF 720.1A.

- The total value of *credit outstanding* reported in column 4 for *fixed-term loans* other than *margin lending* for all business types equals the sum of column 1 and column 3 for item 3.1.3.4 on ARF 720.1A.

- The total value of *credit outstanding* reported in column 4 for *revolving credit* facilities other than *credit cards* and *margin lending* for all business types equals the sum of column 1 and column 3 for item 3.1.3.5 on ARF 720.1A.

The following reconciliations to ARF 720.1B also hold:

- The total value of *credit outstanding* reported in column 4 for *margin lending* for all business types equals item 3.1.1 (column 1) on ARF 720.1B.

4. Business finance – by industry

Item 4 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 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).

Exclude finance to *related parties* from item 4.

Exclude finance to *non-residents* 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*).

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 the number of *business loan facilities, finance lease facilities* and *bill acceptances* with *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *business* finance with *credit outstanding* as at the end of the *reporting period*.
Column 5	Report the *weighted average interest rate* on *business* finance as at the end of the *reporting period*.
Column 6	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period*.
Column 7	Report the value of *business* finance that was *funded* in the *reporting period*.
Column 8	Report the *weighted average interest rate* as at the end of the *reporting period* on *business* finance that was *funded* in the *reporting period*.

Item 4	Report *business* finance with *credit outstanding* as at the end of the *reporting period* and *business* finance that was *funded* in the *reporting period* to *resident non-related parties* for each combination of business type and industry. The business types are: • *small*; • *medium*; and • *large*. The industries are: • *agriculture, forestry and fishing*; • *mining*; • *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 services – RBA*; • *financial and insurance services – 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 recreation services*; and • *other services*. For *business* finance *credit outstanding* reported in item 4, the totals in column 3, column 4 and column 5 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 6, column 7 and column 8 for: • the *small* business type equal item 2.1.2 (columns 1, 2 and 3 respectively); • the *medium* business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and • the *large* business type equal item 2.1.4 (columns 1, 2 and 3 respectively).

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*).

Column 1	Report according to the business type of the borrower (see item 5 for further details).
Column 2	Report according to the collateralisation of the finance (see item 5 for further details).

Column 3	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* for *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *business* finance with *credit outstanding* as at the end of the *reporting period*.
Column 5	Report the *weighted average interest rate* on *business* finance as at the end of the *reporting period*.
Column 6	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period*.
Column 7	Report the value of *business* finance that was *funded* in the *reporting period*.
Column 8	Report the *weighted average interest rate* as at the end of the *reporting period* on *business* finance that was *funded* in the *reporting period*.

Item 5	Report total *business* finance with *credit outstanding* as at the end of the *reporting period* and *business* finance that was *funded* in the *reporting period* to *resident non-related parties* for each combination of business type and collateralisation type. The business types are: • *small*; • *medium*; and • *large*. The collateralisation types are: • *fully secured*; • *partially secured*; and • *unsecured*. For *business credit outstanding* reported in item 5, the totals in column 3, column 4 and column 5 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 6, column 7 and column 8 for: • the *small* business type equal item 2.1.2 (columns 1, 2 and 3 respectively); • the *medium* business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and • the *large* business type equal item 2.1.4 (columns 1, 2 and 3 respectively).

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, 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*).

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 the number of *facilities* for *fixed-term loans* with *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *facilities* for *fixed-term loans* with *credit outstanding* as at the end of the *reporting period*. .
Column 5	Report the the *weighted average interest rate* on all *fixed-term loans* as at the end of the *reporting period.*
Column 6	Report the *weighted average residual term* on all *fixed-term loans* with credit outstanding as at the end of the *reporting period*. To calculate and report this item, express each *term* as the number of days remaining to maturity/365 days. **Unit of measurement**: report item 6, column 6 as a number to two decimal places.
Column 7	Report the number of *facilities* for *fixed-term loans funded* in the *reporting period*.
Column 8	Report the value of *facilities* for *fixed-term loans funded* in the *reporting period*.
Column 9	Report the *weighted average interest rate* as at the end of the *reporting period* on *fixed-term loans funded* in the *reporting period.*

Column 10	Report the *weighted average residual term* on *fixed-term loans* as at the end of the *reporting period* on *fixed-term loans funded* in the *reporting period.*
	To calculate and report this item, express each *term* as the number of days remaining to maturity/365 days.
	Unit of measurement: report item 6, column 10 as a number to two decimal places.

Item 6	Report *business fixed-term loans* with *credit outstanding* as at the end of the *reporting period* and *business fixed-term loans funded* in the *reporting period* to *resident non-related parties* for each combination of business type and *residual term*.
	The business types are:
	• *small*;
	• *medium*; and
	• *large*.
	The *residual term* buckets are:
	• <= 1 year;
	• > 1 year to <= 2 years;
	• > 2 years to <= 3 years;
	• > 3 years to <= 5 years; and
	• > 5 years.
	•

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*(including *credit cards*), *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 *weighted average interest rate* as at the end of the *reporting*

	period.

Item 7.1	Report *credit outstanding* for *fixed-term business loans* to *resident non-related parties* as at the end of the previous *reporting period*.
	This item must equal item 7.13 reported in the previous *reporting period*, and exclude *loans* that were written off as at the end of the previous *reporting period*.
	SBR: submit item 7.1 with accounting type of debit (assets).
Item 7.2	Report *loan* amounts *drawn down* for *loans* newly *funded* during the *reporting period*.
	Where the *loan* is disbursed over a period of time (as for a *loan* for *construction* purposes), include only the portion newly drawn in the *reporting period*.
	Include *drawdowns* where the *loan* is an *external refinance* or *internal refinance*.
	Exclude *drawdowns* from *redraw facilities* on existing *fixed-term business loans* during the *reporting period*. Report these in item 7.3.
	Item 7.2 is a derived item. Report the value *drawn down* in item 7.2 as the sum of items 7.2.1 to 7.2.3 inclusive.
	SBR: submit item 7.2 with accounting type of debit (assets).
Item 7.2.1	Report *drawdowns* for *loans* to businesses classified as *small* that were newly *funded* during the *reporting period*.
	SBR: submit item 7.2.1 with accounting type of debit (assets).
Item 7.2.2	Report *drawdowns* for *loans* to businesses classified as *medium* that were newly *funded* during the *reporting period*.
	SBR: submit item 7.2.2 with accounting type of debit (assets).
Item 7.2.3	Report *drawdowns* for *loans* to businesses classified as *large* that were newly *funded* during the *reporting period*.
	SBR: submit item 7.2.3 with accounting type of debit (assets).
Item 7.3	Report all other *loan* amounts *drawn down* during the *reporting period* that are not reported in item 7.2.
	Include *drawdowns* from *redraw facilities* on existing *fixed-term business loans* during the *reporting period*.
	Item 7.3 is a derived item. Report the value *drawn down* in item 7.3 as the sum of items 7.3.1 to 7.3.3 inclusive.
	SBR: submit item 7.3 with accounting type of debit (assets).
Item 7.3.1	Report *drawn downs* for *loans* to businesses classified as *small* that are not recorded in item 7.2.1.
	SBR: submit item 7.3.1 with accounting type of debit (assets).

Item 7.3.2	Report *drawn downs* for *loans* to businesses classified as *medium* that are not recorded in item 7.2.2.
	SBR: submit item 7.3.2 with accounting type of debit (assets).
Item 7.3.3	Report *drawn downs* for *loans* to businesses classified as *large* that are not recorded in item 7.2.3.
	SBR: submit item 7.3.3 with accounting type of debit (assets).
Item 7.4	Report credit sold during the *reporting period*.
	Only include *loans* that are no longer recorded as being on-balance sheet as a result of this sale.
	SBR: submit item 7.4 with accounting type of credit (negative assets).
Item 7.4.1	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 *off-balance sheet securitised* during the *reporting period*.
	SBR: submit item 7.4.1 with accounting type of credit (negative assets).
Item 7.5	Report credit purchased during the *reporting period*.
	Include *loans* 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.
	SBR: submit item 7.5 with accounting type of debit (assets).
Item 7.6	Report the interest charged by the lender on outstanding *loan* balances during the *reporting period*, whether or not it is actually received from the borrower. Report this amount in accordance with Australian Accounting Standards.
	SBR: submit item 7.6 with accounting type of debit (assets).
Item 7.7	Report the value of payments due (interest and other charges plus principal as applicable) during the *reporting period* in accordance with the *loan* conditions, whether or not the payments were actually received from the borrower (*scheduled repayments*). This is the contracted, agreed or minimum repayment amount.
	SBR: submit item 7.7 with accounting type of credit (negative asset).
Item 7.8	Report the total value of *loans*, net of *scheduled repayments* that are repaid in full during the *reporting period*, leading to a discharge of the *loan*.
	Include repayments due to:
	• *internal refinance*;
	• *external refinance*; and
	• final repayments.
	SBR: submit item 7.8 with accounting type of credit (negative asset).
Item 7.9	Report the value of any other *excess repayments* other than those reported in item 7.8 over the *reporting period* for each *loan* that made other *excess*

	repayments over the *reporting period*.
	To be calculated at the *loan* level. Include payment deficiencies at item 7.10.
	Include payments into *redraw facilities*.
	Exclude:
	• *loans* for which *scheduled repayments* exceeded actual repayments. Report these in item 7.10;
	• *loans* that were repaid in full during the *reporting period*. Report these in item 7.8; and
	• payments into *offset accounts*. Report these on *ARF 747.0 ABS/RBA Deposits Stocks, Flows and Interest Rates* (ARF 747.0).
	SBR: submit item 7.9 with accounting type of credit (negative asset).
Item 7.10	Report the sum of the amounts by which *scheduled repayments* (interest and other changes plus principal as applicable) exceeded actual repayments for each *loan* where repayments were deficient over the *reporting period*.
	To be calculated at the *loan* level. Exclude *loans* that did not record a payment deficiency.
	SBR: submit item 7.10 with accounting type of debit (assets).
Item 7.11	Report the value of *loans* written off during the *reporting period* less the amount recovered during the *reporting period* from any previously written-off *loans*. Exclude amounts recovered through sales of collateral.
	SBR: submit item 7.11 with accounting type of credit (negative asset).
Item 7.12	Report any other adjustments to the outstanding *loan* balance during the *reporting period* that are not reported in items 7.2 to 7.11.
	Include changes due to exchange rate valuation adjustments for foreign-currency-denominated *loans*, fees associated with the *loan* that are not paid by the borrower and which are instead capitalised against the *loan* balance during the reporting period, changes in the purpose of the *loan*, and changes in the status of *loans* written off in the previous *reporting period* or during the *reporting period* etc.
	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.
	SBR: submit item 7.12 with accounting type of debit (asset). That is for an increase to the stock of *credit outstanding* report as a positive value.
Item 7.13	Report the value of *credit outstanding* on the stock of *fixed-term business loans* outstanding to *resident non-related parties* as at the end of the *reporting period*.
	SBR: submit item 7.13 with accounting type of debit (assets).

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.

Column 1	Report the value of *credit outstanding* for *loans* and *finance leases* to *private and public sector businesses* that are *resident non-related parties*. For FX-denominated *loans* and *finance leases*, report the value of the AUD equivalent of these amounts.

Item 8.1	Report *loans* and *finance leases*. Item 8.1 equals the sum of the value of *credit outstanding* for all business types and for all finance types excluding *bill acceptances* reported in column 5 in item 3.
Item 8.1.1	Report *loans* and *finance leases* denominated in AUD.
Item 8.1.2	Report *loans* and *finance leases* denominated in USD.
Item 8.1.3	Report *loans* and *finance leases* denominated in HKD.
Item 8.1.4	Report *loans* and *finance leases* denominated in NZD.
Item 8.1.5	Report *loans* and *finance leases* denominated in JPY.
Item 8.1.6	Report *loans* and *finance leases* denominated in EUR.
Item 8.1.7	Report *loans* and *finance leases* denominated in GBP.
Item 8.1.8	Report *loans* and *finance leases* denominated in CAD.
Item 8.1.9	Report *loans* and *finance leases* denominated in SGD.
Item 8.1.10	Report *loans* and *finance leases* denominated in CNY.
Item 8.1.11	Report *loans* and *finance leases* to *resident private and public sector businesses* that are *non-related parties* 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 the value of *loans* and *finance leases* 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.

ARF_742_0B: ABS/RBA Business Credit Stocks, Flows and Interest Rates (Reduced)

Australian Business Number	Institution Name

Reporting Period	Scale Factor
Monthly	

Reporting Consolidation
Domestic

1. Business finance outstanding

	Number of facilities (1)	Value (net of loan offset balances) (2)	Value (3)	Interest rate (4)
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				
1.1.3.2. Variable interest rate				
1.2. Total business credit outstanding to resident related parties				
1.3. Total business credit outstanding to non-resident non-related parties				

1.4. Total business credit outstanding to non-resident related parties

2. Business finance funded in the month

	Number (1)	Value (2)	Interest rate (3)
2.1. Business finance to resident non-related parties funded in the month			
2.1.1. *of which:* Construction of dwellings			
2.1.2. Small			
2.1.2.1. *of which*: Secured by residential property			
2.1.2.2. Fixed interest rate			
2.1.2.3. Variable interest rate			
2.1.3. Medium			
2.1.3.1. Fixed interest rate			
2.1.3.2. Variable interest rate			
2.1.4. Large			
2.1.4.1. Fixed interest rate			
2.1.4.2. Variable interest rate			
2.2. Business finance to resident related parties funded in the month			
2.3. Business finance to non-resident non-related parties funded in the month			
2.4. Business finance to non-resident related parties funded in the month			

3. Business finance - by finance type

Resident non-related-party business type (1)	Finance type (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)

Small	Bill acceptances						
Medium	Credit cards						
Large	Margin lending						
	Other revolving facilities						
	Finance leases						
	Fixed-term loans						

4. Business finance - by industry

Resident non-related-party business type (1)	Industry (2)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
Small	Agriculture, forestry and fishing						
Medium	Mining						
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 - 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)	Credit outstanding			Funded in the month		
		Number of facilities (3)	Value (4)	Interest rate (5)	Number of facilities (6)	Value (7)	Interest rate (8)
Small	Fully secured						
Medium	Partially secured						
Large	Unsecured						

6. Fixed-term business loans - by residual term

Resident non-related-party business type (1)	Residual term (2)	Credit outstanding				Funded in the month			
		Number of facilities (3)	Value (4)	Interest rate (5)	Weighted average residual term (6)	Number of facilities (7)	Value (8)	Interest rate (9)	Weighted average residual term (10)
Small	<=1 year								
Medium	>1 year to <=2 years								
Large	>2 years to <=3 years								
	>3 years to <=5 years								
	>5 years								

7. Fixed-term business loans to residents - stocks and flows reconciliation

	Value (1)	Interest rate (2)
7.1. Fixed-term business loan credit outstanding to resident non-related parties at end of previous month		
7.2. Drawdowns for new loans		
7.2.1. Small		
7.2.2. Medium		
7.2.3. Large		
7.3. Other drawdowns		
7.3.1. Small		
7.3.2. Medium		
7.3.3. Large		
7.4. Credit sold		
7.4.1. *of which:* Off-balance sheet securitised loans		
7.5. Credit purchased		
7.6. Interest charged		
7.7. Scheduled repayments		
7.8. Excess repayments due to discharge of loan		
7.9. Other excess repayments		
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

	Value
	(1)
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	

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 or 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 <u>number</u> 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 <u>value</u> 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 whole dollars.

Numbers

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

ARF 742.0B Instructions - 2

Averages

Report averages on ARF 742.0B unscaled, as numbers to two decimal places.

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.

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

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

	classified as *large*.
Item 1.1.3.2	Report *variable interest rate business* finance to *resident non-related parties* classified as *large*.
Item 1.2	Report total *business* finance to *resident related parties*.
Item 1.3	Report total *business* finance to *non-resident non-related parties*.
Item 1.4	Report total *business* finance to *non-resident related parties*.

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.

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

	Report total new *business* finance to *resident non-related parties*. 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 *interest rate* (column 3) in item 2.1 as the *weighted average* of item 2.1.2, item 2.1.3, and item 2.1.4.

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

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*).

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 the number of *business loan facilities, finance lease facilities* and *bill acceptances* with *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *business* finance with *credit outstanding* as at the end of the *reporting period.*
Column 5	Report the *weighted average interest rate* on *business* finance as at the end of the *reporting period*.
Column 6	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period*.
Column 7	Report the value of *business* finance that was *funded* in the *reporting period*.
Column 8	Report the *weighted average interest rate* as at the end of the *reporting period* on *business* finance that was *funded* in the *reporting period*.

Item 3	Report *business* finance with *credit outstanding* as at the end of the *reporting period* and *business* finance that was *funded* in the *reporting period* to *resident non-related parties* for each combination of business type and finance type. The business types are: • *small*; • *medium*; and • *large*.

The finance types are:

- ***bill acceptances***;
- ***credit cards***;
- ***margin lending***;
- ***revolving credit*** facilities other than ***credit cards*** and ***margin lending***;
- ***finance leases***; and
- ***fixed-term loans*** other than ***margin lending***.

For ***business credit outstanding*** reported in item 3, the totals in column 3, column 4 and column 5 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 6, column 7 and column 8 for:

- the ***small*** business type equal item 2.1.2 (columns 1, 2 and 3 respectively);
- the ***medium*** business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and
- the ***large*** business type equal item 2.1.4 (columns 1, 2 and 3 respectively).

The following reconciliations to ARF 720.1A also hold:

- The total value of ***credit outstanding*** reported in column 4 for ***credit cards*** for all business types equals the sum of column 1 and column 3 for item 3.1.3.1 on ARF 720.1A.
- The total value of ***credit outstanding*** reported in column 4 for ***finance leases*** for all business types equals the sum of column 1 and column 3 for item 3.1.3.2 on ARF 720.1A.
- The total value of ***credit outstanding*** reported in column 4 for ***margin lending*** for all business types equals the sum of column 1 and column 3 for item 3.1.3.3 on ARF 720.1A.
- The total value of ***credit outstanding*** reported in column 4 for ***fixed-term loans*** other than ***margin lending*** for all business types equals the sum of column 1 and column 3 for item 3.1.3.4 on ARF 720.1A.
- The total value of ***credit outstanding*** reported in column 4 for ***revolving credit*** facilities other than ***credit cards*** and ***margin lending*** for all business types equals the sum of column 1 and column 3 for item 3.1.3.5 on ARF 720.1A.

The following reconciliations to ARF 720.1B also hold:

- The total value of ***credit outstanding*** reported in column 4 for ***margin lending*** for all business types equals item 3.1.1 (column 1)

	on ARF 720.1B.

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*).

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 the number of *business loan facilities, finance lease facilities* and *bill acceptances* with *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *business* finance with *credit outstanding* as at the end of the *reporting period*.
Column 5	Report the *weighted average interest rate* on *business* finance as at the end of the *reporting period*.
Column 6	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period.*
Column 7	Report the value of *business* finance that was *funded* in the *reporting period*.
Column 8	Report the *weighted average interest rate* as at the end of the *reporting period* on *business* finance that was *funded* in the *reporting period*.

Item 4	Report *business* finance with *credit outstanding* as at the end of the *reporting period* and *business* finance that was *funded* in the *reporting period* to *resident non-related parties* for each combination of business type and industry.
	The business types are:

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

The industries are:

- *agriculture, forestry and fishing*;
- *mining*;
- *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 services – RBA*;
- *financial and insurance services – 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 recreation services*; and
- *other services*.

For *business credit outstanding* reported in item 4, the totals in column 3, column 4 and column 5 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 6, column 7 and column 8 for:

- the *small* business type equal item 2.1.2 (columns 1,2 and 3 respectively);
- the *medium* business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and
- the *large* business type equal item 2.1.4 (columns 1, 2 and 3

	respectively).

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*).

Column 1	Report according to the business type of the borrower (see item 5 for further details).
Column 2	Report according to the collateralisation of the finance (see item 5 for further details).
Column 3	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* for *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *business* finance with *credit outstanding* as at the end of the *reporting period*.
Column 5	Report the *weighted average interest rate* on *business* finance as at the end of the *reporting period*.
Column 6	Report the number of *business loan facilities, finance lease facilities* and *bill acceptances* that were *funded* in the *reporting period*..
Column 7	Report the value of *business* finance that was *funded* in the *reporting period*.
Column 8	Report the *weighted average interest rate* as at the end of the *reporting period* on *business* finance that was *funded* in the *reporting period*.

Item 5	Report total *business* finance with *credit outstanding* as at the end of the *reporting period* and *business* finance that was *funded* in the *reporting period* to *resident non-related parties* for each combination of business type and collateralisation type.
	The business types are:

	- *small*;
	- *medium*; and
	- *large*.
	The collateralisation types are:
	- *fully secured*;
	- *partially secured*; and
	- *unsecured*.
	For *business credit outstanding* reported in item 5, the totals in column 3, column 4 and column 5 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 6, column 7 and column 8 for:
	- the *small* business type equal item 2.1.2 (columns 1, 2 and 3 respectively);
	- the *medium* business type equal item 2.1.3 (columns 1, 2 and 3 respectively); and
	- the *large* business type equal item 2.1.4 (columns 1, 2 and 3 respectively).

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*).

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 the number of *facilities* for *fixed-term loans* with *credit outstanding* as at the end of the *reporting period.*
Column 4	Report the value of *facilities* for *fixed-term loans* with *credit outstanding* as at the end of the *reporting period*.
Column 5	Report the the *weighted average interest rate* on *fixed-term loans* as at the end of the *reporting period.*
Column 6	Report the *weighted average residual term* on all *fixed-term loans* with credit outstanding as at the end of the *reporting period*. To calculate and report this item, express each *term* as the number of days remaining to maturity/365 days. **Unit of measurement**: report item 6, column 6 as a number to two decimal places.
Column 7	Report the number of *facilities* for *fixed-term loans funded* in the *reporting period*.
Column 8	Report the value of *facilities* for *fixed-term loans funded* in the *reporting period*.
Column 9	Report the *weighted average interest rate* as at the end of the *reporting period* on *fixed-term loans funded* in the *reporting period.*
Column 10	Report the *weighted average residual term* on *fixed-term loans* as at the end of the *reporting period* on *fixed-term loans funded* in the *reporting period.* To calculate and report this item, express each *term* as the number of days remaining to maturity/365 days. **Unit of measurement**: report item 6, column 10 as a number to two decimal places.

Item 6	Report *business fixed-term loans* with *credit outstanding* as at the end of the *reporting period* and *business fixed-term loans funded* in the *reporting period* to *resident non-related parties* for each combination of business type and *residual term*. The business types are: • *small*; • *medium*; and • *large*. The *residual term* buckets are: • <= 1 year; • > 1 year to <= 2 years; • > 2 years to <= 3 years;

	• > 3 years to <= 5 years; and
	• > 5 years.
	•

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* (including *credit cards*), *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 *weighted average interest rate* as at the end of the *reporting period*.

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

Item 7.2.1	Report *drawdowns* for *loans* to businesses classified as *small* that were newly *funded* during the *reporting period*.
	SBR: submit item 7.2.1 with accounting type of debit (assets).
Item 7.2.2	Report *drawdowns* for *loans* to businesses classified as *medium* that were newly *funded* during the *reporting period*.
	SBR: submit item 7.2.2 with accounting type of debit (assets).
Item 7.2.3	Report *drawdowns* for *loans* to businesses classified as *large* that were newly *funded* during the *reporting period*.
	SBR: submit item 7.2.3 with accounting type of debit (assets).
Item 7.3	Report all other *loan* amounts *drawn down* during the *reporting period* that are not reported in item 7.2.
	Include *drawdowns* from *redraw facilities* on existing *fixed-term business loans* during the *reporting period*.
	Item 7.3 is a derived item. Report the value *drawn down* in item 7.3 as the sum of items 7.3.1 to 7.3.3 inclusive.
	SBR: submit item 7.3 with accounting type of debit (assets).
Item 7.3.1	Report *drawdowns* for *loans* to businesses classified as *small* that are not recorded in item 7.2.1.
	SBR: submit item 7.3.1 with accounting type of debit (assets).
Item 7.3.2	Report *drawdowns* for *loans* to businesses classified as *medium* that are not recorded in item 7.2.2.
	SBR: submit item 7.3.2 with accounting type of debit (assets).
Item 7.3.3	Report *drawdowns* for *loans* to businesses classified as *large* that are not recorded in item 7.2.3.
	SBR: submit item 7.3.3 with accounting type of debit (assets).
Item 7.4	Report credit sold during the *reporting period*.
	Only include *loans* that are no longer recorded as being on-balance sheet as a result of this sale.
	SBR: submit item 7.4 with accounting type of credit (negative assets).
Item 7.4.1	Of the amount reported at item 7.4, report *loans* that are no longer recorded on-balance sheet because they were classified as *off-balance sheet securitised* during the *reporting period*.
	SBR: submit item 7.4.1 with accounting type of credit (negative assets).
Item 7.5	Report credit purchased during the *reporting period*.
	Include *loans* 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.
	SBR: submit item 7.5 with accounting type of debit (assets).
Item 7.6	Report the interest charged by the lender on outstanding *loan* balances

	during the *reporting period*, whether or not it is actually received from the borrower. Report this amount in accordance with Australian Accounting Standards.
	SBR: submit item 7.6 with accounting type of debit (assets).
Item 7.7	Report the value of payments due (interest and other charges plus principal as applicable) during the *reporting period* in accordance with the *loan* conditions, whether or not the payments were actually received from the borrower (*scheduled repayments*). This is the contracted, agreed or minimum repayment amount.
	SBR: submit item 7.7 with accounting type of credit (negative asset).
Item 7.8	Report the total value of *loans*, net of *scheduled repayments* that are repaid in full during the *reporting period*, leading to a discharge of the *loan*.
	Include repayments due to:
	• *internal refinance*; • *external refinance*; and • final repayments.
	SBR: submit item 7.8 with accounting type of credit (negative asset).
Item 7.9	Report the value of any other *excess repayments* other than those reported in item 7.8 over the *reporting period* for each *loan* that made other *excess repayments* over the *reporting period*.
	To be calculated at the *loan* level. Include payment deficiencies at item 7.10.
	Include: payments into *redraw facilities*.
	Exclude:
	• *loans* for which *scheduled repayments* exceeded actual repayments. Report these in item 7.10; • *loans* that were repaid in full during the *reporting period*. Report these in item 7.8; and • payments into *offset accounts*. Report these on *ARF 747.0 ABS/RBA Deposits Stocks, Flows and Interest Rates* (ARF 747.0).
	SBR: submit item 7.9 with accounting type of credit (negative asset).
Item 7.10	Report the sum of the amounts by which *scheduled repayments* (interest and other changes plus principal as applicable) exceeded actual repayments for each *loan* where repayments were deficient over the *reporting period*.
	To be calculated at the *loan* level. Exclude *loans* that did not record a payment deficiency.
	SBR: submit item 7.10 with accounting type of debit (assets).
Item 7.11	Report the value of *loans* written off during the *reporting period* less the amount recovered during the *reporting period* from any previously written-off *loans*. Exclude amounts recovered through sales of collateral.

	SBR: submit item 7.11 with accounting type of credit (negative asset).
Item 7.12	Report any other adjustments to the outstanding *loan* balance during the *reporting period* that are not reported in items 7.2 to 7.11.
	Include changes due to exchange rate valuation adjustments for foreign-currency-denominated *loans*, fees associated with the *loan* that are not paid by the borrower and which are instead capitalised against the *loan* balance during the reporting period, changes in the purpose of the *loan*, and changes in the status of *loans* written off in the previous *reporting period* or during the *reporting period* etc.
	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.
	SBR: submit item 7.12 with accounting type of debit (asset). That is for an increase to the stock of *credit outstanding* report as a positive value.
Item 7.13	Report the value of *credit outstanding* on the stock of *fixed-term business loans* outstanding to *resident non-related parties* as at the end of the *reporting period*.
	SBR: submit item 7.13 with accounting type of debit (assets).

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.

Column 1	Report the value of *credit outstanding* for *loans* and *finance leases* to *private and public sector businesses* that are *resident non-related parties*.
	For FX-denominated *loans* and *finance leases*, report the value of the AUD equivalent of these amounts.

Item 8.1	Report *loans* and *finance leases*.
	Item 8.1 equals the sum of the value of *credit outstanding* for all business types and for all finance types excluding *bill acceptances*, reported in column 5 in item 3.
Item 8.1.1	Report *loans* and *finance leases* denominated in AUD.

Item 8.1.2	Report *loans* and *finance leases* denominated in USD.
Item 8.1.3	Report *loans* and *finance leases* denominated in HKD.
Item 8.1.4	Report *loans* and *finance leases* denominated in NZD.
Item 8.1.5	Report *loans* and *finance leases* denominated in JPY.
Item 8.1.6	Report *loans* and *finance leases* denominated in EUR.
Item 8.1.7	Report *loans* and *finance leases* denominated in GBP.
Item 8.1.8	Report *loans* and *finance leases* denominated in CAD.
Item 8.1.9	Report *loans* and *finance leases* denominated in SGD.
Item 8.1.10	Report *loans* and *finance leases* denominated in CNY.
Item 8.1.11	Report *loans* and *finance leases* to *resident private and public sector businesses* that are *non-related parties* 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 the value of *loans* and *finance leases* 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.