



Reporting Standard ARS 741.0

ABS/RBA Business Finance

Objective of this Reporting Standard

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

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

Authority

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

Purpose

2. Information collected by *Reporting Form ARF 741.0 ABS/RBA Business Finance* (ARF 741.0) is used by the **ABS** and **RBA** for various purposes, including statistical publications. 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 the values reported in items 1.1.1.2 (column 1), 1.1.1.3 (column 1) and 1.1.1.5 (column 1) on *Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases (Standard)/(Reduced)* (ARF 720.1A/B).

| Class of financial institution | Applicable |
|--------------------------------|---|
| <i>ADIs</i> | Yes if business credit \geq \$2 billion |
| <i>RFCs</i> | Yes if business credit \geq \$2 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 commences on 1 January 2019 but only 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 10 business days after the end of the **reporting period** to which the information relates.
11. **APRA** may, by notice in writing, change the **reporting periods**, or specified **reporting periods**, for a particular **ADI** or **RFC**, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
 - (a) the particular circumstances of the **ADI** or **RFC**; and
 - (b) the extent to which the information is required for the purposes of the **ABS** or **RBA**.
12. **APRA** may grant an **ADI** or **RFC** an extension of a **due date**, in writing, in which case the new **due date** for the provision of the information will be the date on the notice of extension.

Quality control

13. All information provided by an **ADI** or **RFC** under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the **ADI** or **RFC** as set out in *Prudential Standard APS 310 Audit and Related Matters* for **ADIs** or *Reporting Standard RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations* for **RFCs**. Relevant standards and

guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an *ADI* or *RFC* under this Reporting Standard.

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

Authorisation

15. When an officer or agent of an *ADI* or *RFC* 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 formwithout 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 701.0 appear in bold and italics in this Reporting Standard.
19. In this Reporting Standard:

due date means the last day of the 10 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_741_0: ABS/RBA Business Finance

| | |
|-----------------------------------|-------------------------|
| Australian Business Number | Institution Name |
| | |
| Reporting Period | Scale Factor |
| Monthly | |
| Reporting Consolidation | |
| Domestic books | |

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

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

| Credit cards (1) | Margin lending (2) | Other revolving credit facilities (3) | Fixed-term loans (4) |
|-----------------------------|-------------------------------|--|---------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

- 3.1.16. Education and training
- 3.1.17. Health care and social assistance
- 3.1.18. Arts and recreation services
- 3.1.19. Other services
- 3.2. Total new borrower-accepted commitments for business finance to non-resident non-related parties

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |

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

- 4.1. Total new borrower-accepted commitments for finance leases to resident non-related parties
 - 4.1.1. *of which:* Plant and equipment finance
 - 4.1.1.1. Road vehicles
 - 4.1.1.2. Other transportation vehicles and equipment
 - 4.1.1.3. Other plant and equipment
- 4.2. Total new borrower-accepted commitments for finance leases to non-resident non-related parties

| Value (1) |
|--------------|
| |
| |
| |
| |
| |
| |

Reporting Form ARF 741.0

ABS/RBA Business Finance

Instructions

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

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

Reporting level

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

Exclude positions with *related parties*.

Types of finance

For the purposes of this form, finance includes:

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

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

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

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

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 report it as ***variable interest rate*** for the current ***reporting period***.

Values

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

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

Report values on ARF 741.0 as whole dollars.

Numbers

Report numbers on ARF 741.0 unscaled, as whole numbers for ***ADIs*** and ***RFCs***.

Standard Business Reporting (SBR)

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

Specific instructions

Terms highlighted in ***bold italics*** 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. Borrower-accepted commitments for business loans – by product

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

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

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

Report *credit limits* and *credit outstanding* in the category in which they sit as at the end of the *reporting period*.

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

| | |
|-----------------|--|
| Item 1.1 | <p>Report the value of new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> during the <i>reporting period</i>.</p> <p>Include: the value of <i>credit limits</i> for new <i>borrower-accepted commitments</i> for the purpose of <i>internal refinance</i> and <i>external refinance</i>.</p> <p>SBR: submit item 1.1 with accounting type of debit (assets).</p> |
| Item 1.2 | <p>Report the number of new <i>borrower-accepted commitments</i> to <i>resident non-related parties</i> during the <i>reporting period</i>.</p> <p>Include: the number of new <i>borrower-accepted commitments</i> for the purpose of <i>internal refinance</i> and <i>external refinance</i>.</p> |
| Item 1.3 | <p>Report the value of any cancellations of and reductions in <i>resident non-related parties’</i> previously committed <i>credit limits</i> during the <i>reporting period</i>.</p> <p>Include: the value of <i>credit limits</i> cancelled during the <i>reporting period</i> due to an <i>internal refinance</i> or <i>external refinance</i>.</p> <p>Exclude: repayments that reduce the used portion of the credit <i>facility</i>, but not the total credit available.</p> <p>Do not report this item for column 2 or column 4.</p> <p>SBR: submit item 1.3 with accounting type of credit (negative assets).</p> |

| | |
|-------------------|--|
| Item 1.4 | Report the value of total <i>credit limits</i> available to <i>resident non-related parties</i> (including <i>credit outstanding</i>) as at the end of the <i>reporting period</i> . SBR: submit item 1.4 with accounting type of debit (assets). |
| Item 1.4.1 | Of the amount reported in item 1.4, report the value of <i>credit outstanding</i> as at the end of the <i>reporting period</i> . The value of <i>credit outstanding</i> reported for <i>credit cards</i> in column 1 of item 1.4.1 must be equal to item 3.1.3.1 (column 1) on <i>Reporting Form ARF 720.1A ABS/RBA Loans and Finance Leases (Standard)</i> (ARF 720.1A) and item 3.1.3.1 (column 3) on ARF 720.1A for institutions that report on that form. The value of <i>credit outstanding</i> reported for <i>margin lending</i> in column 2 of item 1.4.1 must be equal to item 3.1.3.3 (column 1) on ARF 720.1A and item 3.1.3.3 (column 3) on ARF 720.1A for institutions that report on that form. Alternatively, the value of <i>credit outstanding</i> reported for <i>margin lending</i> in column 2 of item 1.4.1 must be equal to item 3.1.1 (column 1) on <i>Reporting Form ARF 720.1B ABS/RBA Loans and Finance Leases (Reduced)</i> (ARF 720.1B). The value of <i>credit outstanding</i> reported for <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> in column 3 of item 1.4.1 must be equal to item 3.1.3.5 (column 1) on ARF 720.1A and item 3.1.3.5 (column 3) on ARF 720.1A for institutions that report on that form. The value of <i>credit outstanding</i> reported for <i>fixed-term loans</i> in column 4 of item 1.4.1 must be equal to item 3.1.3.4 (column 1) on ARF 720.1A and item 3.1.3.4 (column 3) on ARF 720.1A for institutions that report on that form. SBR: submit item 1.4.1 with accounting type of debit (assets). |
| Item 1.5 | Report the total number of <i>facilities</i> available to <i>resident non-related parties</i> as at the end of the <i>reporting period</i> . |
| Item 1.6 | Report the value of total <i>credit limits</i> available to <i>non-resident non-related parties</i> (including <i>credit outstanding</i>) as at the end of the <i>reporting period</i> . SBR: submit item 1.6 with accounting type of debit (assets). |
| Item 1.6.1 | Of the amount reported in item 1.6, report the value of <i>credit outstanding</i> as at the end of the <i>reporting period</i> . SBR: submit item 1.6.1 with accounting type of debit (assets). |

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

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

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

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

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

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

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

| | |
|---------------------|--|
| Item 2.1 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> . |
| Item 2.1.1 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> finance. Item 2.1.1 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> finance in item 2.1.1 as the sum of item 2.1.1.9, item 2.1.1.10, item 2.1.1.11 and item 2.1.1.12. |
| Item 2.1.1.1 | Of the total reported in item 2.1.1, report the value for <i>construction</i> in New South Wales. |
| Item 2.1.1.2 | Of the total reported in item 2.1.1, report the value for <i>construction</i> in Victoria. |
| Item 2.1.1.3 | Of the total reported in item 2.1.1, report the value for <i>construction</i> in Queensland. |
| Item 2.1.1.4 | Of the total reported in item 2.1.1, report the value for <i>construction</i> in South Australia. |
| Item 2.1.1.5 | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in Western Australia. |
| Item 2.1.1.6 | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in Tasmania. |
| Item 2.1.1.7 | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in the Northern Territory. |
| Item 2.1.1.8 | Of the total reported in Item 2.1.1, report the value for <i>construction</i> in the Australian Capital Territory. |
| Item 2.1.1.9 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>dwellings</i> . |

| | |
|------------------------|---|
| | Include: <i>fixed-term loans</i> for the purchase of <i>residential land</i> for the <i>construction</i> of a new <i>dwelling</i> . |
| Item 2.1.1.10 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>non-residential buildings</i> . Include: new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> for the <i>construction</i> of <i>non-residential buildings</i> . |
| Item 2.1.1.10.1 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>shops</i> . |
| Item 2.1.1.10.2 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>offices</i> . |
| Item 2.1.1.10.3 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>industrial buildings</i> . |
| Item 2.1.1.10.4 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> of <i>other non-residential buildings</i> not already reported in items 2.1.1.10.1 to 2.1.1.10.3. Include: new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> for the <i>construction</i> of <i>non-residential buildings</i> . Item 2.1.1.10.4 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>construction</i> of <i>other non-residential buildings</i> in item 2.1.1.10.4 as item 2.1.1.10 less the sum of items 2.1.1.10.1 to 2.1.1.10.3 inclusive. |
| Item 2.1.1.11 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the <i>construction</i> of <i>non-building structures</i> . |
| Item 2.1.1.12 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for <i>alterations, additions and repairs</i> or any other improvements to <i>property, land</i> and <i>non-building structures</i> . |
| Item 2.1.2 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>property</i> . Item 2.1.2 is a derived item for columns 1 and 2. Report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>property</i> in item 2.1.2 as the sum of item 2.1.2.9, item 2.1.2.10, item 2.1.2.11 and item 2.1.2.12. |
| Item 2.1.2.1 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in New South Wales. |
| Item 2.1.2.2 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Victoria. |
| Item 2.1.2.3 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Queensland. |

| | |
|------------------------|--|
| Item 2.1.2.4 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in South Australia. |
| Item 2.1.2.5 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Western Australia. |
| Item 2.1.2.6 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in Tasmania. |
| Item 2.1.2.7 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in the Northern Territory. |
| Item 2.1.2.8 | Of the total reported in item 2.1.2, report the value for the purchase of <i>property</i> in the Australian Capital Territory. |
| Item 2.1.2.9 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>dwellings</i> . |
| Item 2.1.2.10 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential buildings</i> . |
| Item 2.1.2.10.1 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>shops</i> . |
| Item 2.1.2.10.2 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>offices</i> . |
| Item 2.1.2.10.3 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>industrial buildings</i> . |
| Item 2.1.2.10.4 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of any <i>other non-residential buildings</i> not already reported in items 2.1.2.10.1 to 2.1.2.10.3. Item 2.1.2.10.4 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for purchase of <i>other non-residential buildings</i> in item 2.1.1.10.4 as item 2.1.2.10 less the sum of items 2.1.2.10.1 to 2.1.2.10.3 inclusive. |
| Item 2.1.2.11 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-building structures</i> . |
| Item 2.1.2.12 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>land</i> . Item 2.1.2.12 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>land</i> in item 2.1.2.12 as the sum of items 2.1.2.12.1 to 2.1.2.12.3 inclusive. |
| Item 2.1.2.12.1 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>rural property</i> . |
| Item 2.1.2.12.2 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>residential land</i> . Exclude: <ul style="list-style-type: none"> • new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> for the |

| | |
|------------------------|---|
| | <p>purchase of <i>residential land</i> for the <i>construction</i> of a new <i>dwelling</i>. Report these as <i>construction</i> of <i>dwellings</i> in item 2.1.1.9; and</p> <ul style="list-style-type: none"> new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> for the purchase of <i>residential land</i> where there is an existing <i>dwelling</i>. Report these as purchase of <i>dwellings</i> in item 2.1.2.9. |
| Item 2.1.2.12.3 | <p>Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purchase of <i>non-residential land</i>.</p> <p>Exclude:</p> <ul style="list-style-type: none"> new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> for the <i>construction</i> of a building or structure. Report these as <i>construction</i> of <i>non-residential buildings</i> or <i>non-building structures</i> in items 2.1.1.10 or 2.1.1.11 as appropriate; and new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> for the purchase of <i>non-residential land</i> where there is an existing building. Report these as purchase of <i>non-residential buildings</i> in item 2.1.2.10. |
| Item 2.1.3 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>wholesale finance</i> . |
| Item 2.1.4 | <p>Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>plant and equipment</i>.</p> <p>Include: finance for the purchase, <i>construction</i>, repair or any other improvements to <i>plant and equipment</i>.</p> |
| Item 2.1.5 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>working capital</i> . |
| Item 2.1.6 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of finance for <i>acquisitions</i> . |
| Item 2.1.7 | Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>external refinance</i> . |
| Item 2.1.8 | Report the total value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for the purpose of <i>internal refinance</i> . |
| Item 2.1.9 | <p>Report new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for general business purposes (that is any other purpose other than those reported under items 2.1.1 to 2.1.8 for columns 1 and 2, or any other purpose other than those reported under items 2.1.1 and 2.1.2) for column 3.</p> <p>Item 2.1.9 is a derived item.</p> <p>For column 1 (<i>small</i>) and column 2 (<i>medium</i>), report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for general business purposes in item 2.1.9 as the</p> |

| | |
|-----------------|---|
| | <p>corresponding column in item 2.1 less the sum of item 2.1.1, item 2.1.2 and items 2.1.3 to 2.1.8 inclusive.</p> <p>For column 3 (<i>large</i>), report the value of new <i>borrower-accepted commitments</i> for <i>fixed-term loans</i> to <i>resident non-related parties</i> for general business purposes in item 2.1.9 as item 2.1 less the sum of item 2.1.1 and item 2.1.2.</p> |
| Item 2.2 | Report new <i>borrower-accepted commitments</i> for <i>revolving credit</i> facilities to <i>resident non-related parties</i> . |
| Item 2.3 | Report new <i>borrower-accepted commitments</i> for <i>loans</i> to <i>non-resident non-related parties</i> . |

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

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

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

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

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

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

| | |
|-----------------|--|
| Column 1 | Report the value for <i>fixed-term loans</i> . |
| Column 2 | Report the value for <i>revolving credit</i> facilities. |
| Column 3 | Report the value for <i>finance leases</i> and <i>bill acceptances</i> . |

| | |
|-------------------|--|
| Item 3.1 | <p>Report the value of new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i>.</p> <p>Item 3.1 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in item 3.1 as the sum of items 3.1.1 to 3.1.5 inclusive, items 3.1.6 to 3.1.11 inclusive and items 3.1.12 to 3.1.19 inclusive.</p> |
| Item 3.1.1 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>agriculture, forestry and fishing</i> industry. |
| Item 3.1.2 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>mining</i> industry |
| Item 3.1.3 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>manufacturing</i> industry. |
| Item 3.1.4 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>electricity, gas, water and waste services</i> industry. |

| | |
|----------------------|---|
| Item 3.1.5 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>construction</i> industry. |
| Item 3.1.5.1 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>residential building construction</i> industry. |
| Item 3.1.5.2 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>non-residential building construction</i> industry. |
| Item 3.1.5.3 | Report new <i>borrower-accepted commitments</i> for finance to <i>other building construction</i> industries. Item 3.1.5.3 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for finance to <i>other building construction</i> industries in item 3.1.5.3 as item 3.1.5 less the sum of item 3.1.5.1 and item 3.1.5.2. |
| Item 3.1.6 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>wholesale trade</i> industry. |
| Item 3.1.7 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>retail trade</i> industry. |
| Item 3.1.8 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>accommodation and food services</i> industry. |
| Item 3.1.9 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>transport, postal and warehousing</i> industry. |
| Item 3.1.10 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>information media and telecommunications</i> industry. |
| Item 3.1.11 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>financial and insurance services</i> industry. |
| Item 3.1.11.1 | Of the amount reported in item 3.1.11, report the value for the <i>RBA</i> . |
| Item 3.1.11.2 | Of the amount reported in item 3.1.11, report the value for <i>ADIs</i> . |
| Item 3.1.11.3 | Of the amount reported in item 3.1.11, report the value for <i>registered financial corporations</i> . |
| Item 3.1.11.4 | Of the amount reported in item 3.1.11, report the value for <i>central borrowing authorities</i> . |
| Item 3.1.12 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>rental, hiring and real estate services</i> industry. |
| Item 3.1.13 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>professional, scientific and technical services</i> industry. |
| Item 3.1.14 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>administrative and support services</i> industry. |
| Item 3.1.15 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>public administration and safety</i> industry. |
| Item 3.1.16 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>education and training</i> industry. |

| | |
|--------------------|--|
| Item 3.1.17 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>health care and social assistance</i> industry. |
| Item 3.1.18 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>arts and recreation services</i> industry. |
| Item 3.1.19 | Report new <i>borrower-accepted commitments</i> for finance to <i>resident non-related parties</i> in the <i>other services</i> industry. |
| Item 3.2 | Report new <i>borrower-accepted commitments</i> for finance to <i>non-resident non-related parties</i> . The sum of <i>fixed-term loans</i> (column 1) and <i>revolving credit</i> (column 2) reported in item 3.2 must reconcile to the sum of <i>loans to non-resident non-related parties</i> reported for <i>small</i> (column 1), <i>medium</i> (column 2) and <i>large</i> (column 3) businesses in item 2.3. |

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

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

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

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

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

| | |
|---------------------|--|
| Item 4.1 | Report total new <i>borrower-accepted commitments</i> for <i>finance leases</i> to <i>resident non-related parties</i> . |
| Item 4.1.1 | Of the amount reported in item 4.1, report the value for <i>plant and equipment</i> finance. |
| Item 4.1.1.1 | Report new <i>borrower-accepted commitments</i> for <i>finance leases</i> to <i>resident non-related parties</i> for <i>road vehicles</i> . |
| Item 4.1.1.2 | Report new <i>borrower-accepted commitments</i> for <i>finance leases</i> to <i>resident non-related parties</i> for <i>other transportation vehicles and equipment</i> . |
| Item 4.1.1.3 | Report new <i>borrower-accepted commitments</i> for <i>finance leases</i> to <i>resident non-related parties</i> for <i>plant and equipment</i> , other than <i>road vehicles</i> and <i>other transportation vehicles and equipment</i> . Item 4.1.1.3 is a derived item. Report the value of new <i>borrower-accepted commitments</i> for <i>finance leases</i> to <i>resident non-related parties</i> for <i>plant and equipment</i> , other than <i>road vehicles</i> and <i>other transportation vehicles and equipment</i> in item 4.1.1.3 as item 4.1.1 less the sum of item 4.1.1.1 and item 4.1.1.2. |
| Item 4.2 | Report total new <i>borrower-accepted commitments</i> for <i>finance leases</i> to <i>non-resident non-related parties</i> . |