



## Reporting Standard ARS 746.0

# ABS/RBA Personal 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 personal credit stocks, flows and interest rates.

It includes *Reporting Form ARF 746.0A ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Standard)* and *Reporting Form ARF 746.0B ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Reduced)* and the associated specific instructions.

### Authority

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

### Purpose

2. Information collected by *Reporting Form ARF 746.0A ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Standard)* (ARF 746.0A) and *Reporting Form ARF 746.0B ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Reduced)* (ARF 746.0B) is used by the **ABS** and **RBA** for various purposes, including for policy and statistical purposes.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of paragraph 3 of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

### Application and commencement

4. This Reporting Standard applies to an **authorised deposit-taking institution (ADI)** or **registered financial corporation (RFC)** as set out in the table below.

Class of financial institution	Applicable to ARF 746.0A	Applicable to ARF 746.0B
Banks	Yes if personal credit ≥ \$500 million and deposits	Yes if personal credit ≥ \$500 million and deposits

	≥ \$25 billion	< \$25 billion
Non-bank ADIs	Yes if personal credit ≥ \$500 million and deposits ≥ \$25 billion	Yes if personal credit ≥ \$500 million and deposits < \$25 billion
RFCs	Yes if personal credit ≥ \$500 million and deposits ≥ \$25 billion	Yes if personal credit ≥ \$500 million and deposits < \$25 billion

Where ‘personal credit’ is measured by the value reported in item 1.1.1.1.2 (column 1) on *Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases* (~~*BanksStandard*~~)/(~~*Non-bank ADIs & RFCsReduced*~~) (ARF 720.1A/B).

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

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

### Method of submission

8. The information required by this Reporting Standard must be given to **APRA** in electronic form using the ‘Direct to APRA’ (also known as ‘D2A’) application, or by a method notified by **APRA** in writing prior to submission.

*Note:* the ‘Direct to APRA’ application software may be obtained from **APRA**.

### Reporting periods and due dates

9. The information required by this Reporting Standard must be provided in respect of each calendar month by an **ADI** or **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.
10. The information required by this Reporting Standard must be provided to **APRA** within 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** provides the information required by this Reporting Standard using the 'Direct to APRA' application, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate acceptable to **APRA**.

### **Minor alterations to forms and instructions**

16. **APRA** may make minor variations to:
- (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the form
- without changing any substantive requirement in the form or instructions.
17. If **APRA** makes such a variation it must notify in writing each **ADI** or **RFC** that is required to report under this Reporting Standard.

### **Interpretation**

18. ARS 701.0 applies to this Reporting Standard.

19. In this Reporting Standard:

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

**ABS** means the Australian Bureau of Statistics established under the *Australian Bureau of Statistics Act 1975*.

**APRA** means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

**due date** means the last day of the 15 business days provided for in paragraph 10 or, if applicable, paragraph 12.

**reporting period** means a month of a year as provided for in paragraph 9 or, if applicable, paragraph 11.

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

## ARF\_746\_0A: ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Standard)

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

### 1. Personal finance outstanding - by type

	Number of facilities (1)	Value (2)	Interest rate (3)	Cost of funds (4)	Margin (5)
1.1. Total personal credit outstanding to residents					
1.1.1. Credit cards					
1.1.1.1. of which: Balances incurring interest					
1.1.2. Finance leases					
1.1.3. Margin lending					
1.1.4. Fixed-term loans					
1.1.4.1. of which: Secured by residential property					
1.1.4.2. Fixed interest rate					
1.1.4.3. Variable interest rate					
1.1.5. Other revolving credit					
1.1.5.1. of which: Secured by residential property					
1.1.5.2. Fixed interest rate					
1.1.5.3. Variable interest rate					



**3. Personal finance to residents funded in the month - by size**

Type of product (1)	Value at commitment (2)	Number of facilities (3)	Value (4)	Interest rate (5)
Credit cards	>\$0 to <=\$5 000			
Finance leases	>\$5 000 to <=\$10 000			
Margin lending	>\$10 000 to <=\$20 000			
Fixed-term loans	>\$20 000 to <= \$50 000			
Other revolving credit	>\$50 000 to <=\$100 000			
	>\$100 000			

# Reporting Form ARF 746.0A

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

### Instructions

These instructions assist completion of *Reporting Form ARF 746.0A ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Standard)* (ARF 746.0A). ARF 746.0A collects information relating to the personal credit stocks, flows and interest rates of **ADIs** and **RFCs**.

Information reported in ARF 746.0A 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 746.0A must be completed for each **ADI** and **RFC** to which this Reporting Standard applies under paragraphs 4 and 5.

### Reporting basis and unit of measurement

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

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

### Counterparties

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

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

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

### Types of finance

For the purposes of this form, finance includes:

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

When reporting information on the stock of outstanding finance (e.g. **credit outstanding**), only include finance that is held on-balance sheet, unless otherwise directed.

## Reporting by purpose

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

## Credit outstanding & credit outstanding, net of offset account balances

Report outstanding finance under the category in which it sits as at the end of the *reporting period*. 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*.

## Treatment of facilities

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

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

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

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

## Values

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

Report monetary amounts on ARF 746.0A in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

Report values on ARF 746.0A as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

## Numbers

Report numbers on ARF 746.0A unscaled, as whole numbers for *banks*, *non-bank ADIs* and *RFCs*.

## Interest rates

*ADIs* and *RFCs* are required to report contractual *interest rates*. Report *interest rates* as an annualised percentage rate (on a 365 days per year basis) to two decimal places.

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

## Cost of funds and margin

*Cost of funds* and *margin* items are to be reported as an annualised percentage rate to two decimal places.

## Standard Business Reporting (SBR)

Report items on ARF 746.0A with accounting type of debit (assets). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting type of the item collected.

## Specific instructions

Terms highlighted in *bold italics* as 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. Personal finance outstanding – by type

Item 1 collects information on the stock of *credit outstanding* to *households* for *personal* purposes by product type.

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

Report finance to *non-residents* in item 1.2 only.

Exclude facilities with a nil *credit outstanding* balance.

<b>Column 1</b>	Report the number of <i>facilities</i> with <i>credit outstanding</i> .
<b>Column 2</b>	Report the value of <i>credit outstanding</i> .
<b>Column 3</b>	Report the <i>weighted average interest rate</i> on <i>credit outstanding</i> .
<b>Column 4</b>	Report the <i>cost of funds</i> .
<b>Column 5</b>	Report the <i>margin</i> . Column 5 is a derived column. Report column 5 as column 3 less column 4.

<b>Item 1.1</b>	Report total <i>personal loans</i> and <i>finance leases</i> to <i>resident households</i> . Item 1.1 is a derived item. Report the number and value (columns 1 and 2) in item 1.1 as the sum of item 1.1.1, item 1.1.2, item 1.1.3, item 1.1.4 and item 1.1.5. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 3, 4 and 5) in
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	<p>item 1.1 as the weighted average of item 1.1.1.1, item 1.1.2, item 1.1.3, item 1.1.4 and item 1.1.5.</p> <p>The value of <b>credit outstanding</b> reported in item 1.1 (column 2) must also equal item 1.1.1.2 in column 1 on <i>Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases (Banks Standard)/(Non-bank ADIs &amp; RFCs Reduced)</i> (ARF 720.1A/B).</p>
<b>Item 1.1.1</b>	<p>Report <b>credit cards</b>.</p> <p>The value of <b>credit outstanding</b> reported in item 1.1.1 (column 2) must equal item 1.1.1.2.1 (column 1) on ARF 720.1A/B.</p>
<b>Item 1.1.1.1</b>	Of the amount reported in item 1.1.1, report balances incurring interest.
<b>Item 1.1.2</b>	<p>Report <b>finance leases</b>.</p> <p>The value of <b>credit outstanding</b> reported in item 1.1.2 (column 2) must equal item 1.1.1.2.2 (column 1) on ARF 720.1A/B.</p>
<b>Item 1.1.3</b>	<p>Report <b>margin lending</b>.</p> <p>The value of <b>credit outstanding</b> reported in item 1.1.3 (column 2) must equal item 1.1.1.2.3 (column 1) on ARF 720.1A/B.</p>
<b>Item 1.1.4</b>	<p>Report <b>fixed-term loans</b>.</p> <p>Item 1.1.4 is a derived item.</p> <p>Report the number and value (columns 1 and 2) in item 1.1.4 as the sum of item 1.1.4.2 and 1.1.4.3.</p> <p>Report the <b>interest rate</b>, <b>cost of funds</b> and <b>margin</b> (columns 3, 4 and 5) in item 1.1.4 as the weighted average of item 1.1.4.2 and item 1.1.4.3.</p> <p>The value of <b>credit outstanding</b> reported in item 1.1.4 (column 2) must equal item 1.1.1.2.4 (column 1) on ARF 720.1A/B.</p>
<b>Item 1.1.4.1</b>	Of the amount reported in item 1.1.4, report the value <b>secured by residential property</b> .
<b>Item 1.1.4.2</b>	Report <b>fixed-term loans</b> with a <b>fixed interest rate</b> .
<b>Item 1.1.4.3</b>	Report <b>fixed-term loans</b> with a <b>variable interest rate</b> .
<b>Item 1.1.5</b>	<p>Report <b>revolving credit</b> facilities other than <b>credit cards</b> (report these in item 1.1.1) and <b>margin lending</b> (report these in item 1.1.3).</p> <p>Item 1.1.5 is a derived item.</p> <p>Report the number and value (columns 1 and 2) in item 1.1.5 as the sum of item 1.1.5.2 and item 1.1.5.3.</p> <p>Report the <b>interest rate</b>, <b>cost of funds</b> and <b>margin</b> (columns 3, 4 and 5) in item 1.1.5 as the weighted average of item 1.1.5.2 and item 1.1.5.3.</p> <p>The value of <b>credit outstanding</b> reported in item 1.1.5 (column 2) must equal item 1.1.1.2.5 (column 1) on ARF 720.1A/B.</p>
<b>Item 1.1.5.1</b>	Of the amount reported in item 1.1.5, report the value <b>secured by residential property</b> .

<b>Item 1.1.5.2</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> with a <i>fixed interest rate</i> .
<b>Item 1.1.5.3</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> with a <i>variable interest rate</i> .
<b>Item 1.2</b>	Report total <i>personal loans</i> and <i>finance leases</i> with <i>credit outstanding</i> to <i>non-resident households</i> .

## 2. Personal finance funded in the month – by type

Item 2 collects information on the flow of new *personal* finance *funded* in the *reporting period* by product type.

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

*Report loans* and *finance leases* to *non-residents* in item 2.2 only.

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

<b>Column 1</b>	Report the number of <i>facilities funded</i> during the <i>reporting period</i> .
<b>Column 2</b>	Report the value of <i>personal loans</i> and <i>finance leases funded</i> during the <i>reporting period</i> .  For <i>internal refinances</i> report the total value refinanced, not just the increase in the <i>credit limit</i> .
<b>Column 3</b>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>personal loans</i> and <i>finance leases funded</i> during the <i>reporting period</i> .
<b>Column 4</b>	Report the <i>cost of funds</i> as at the end of the <i>reporting period</i> for <i>personal loans</i> and <i>finance leases funded</i> during the <i>reporting period</i> .
<b>Column 5</b>	Report the <i>margin</i> as at the end of the <i>reporting period</i> for <i>personal loans</i> and <i>finance leases funded</i> during the <i>reporting period</i> .  Column 5 is a derived column. Report column 5 as column 3 less column 4.

<b>Item 2.1.</b>	Report total <i>personal loans</i> and <i>finance leases</i> to <i>resident households</i> .  Item 2.1 is a derived item.  Report the number and value (columns 1 and 2) in item 2.1 as the sum of item 2.1.1, item 2.1.2, item 2.1.3, item 2.1.4 and item 2.1.5.  Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 3, 4 and 5) in item 2.1 as the weighted average of item 2.1.1, item 2.1.2, item 2.1.3, item
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	2.1.4 and item 2.1.5.
<b>Item 2.1.1.</b>	Report <i>credit cards</i> .
<b>Item 2.1.2.</b>	Report <i>finance leases</i> .
<b>Item 2.1.3</b>	Report <i>margin lending</i> .
<b>Item 2.1.4</b>	Report <i>fixed-term loans</i> . 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 2.1.4.2 and item 2.1.4.3. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 3, 4 and 5) in item 2.1.4 as the weighted average of item 2.1.4.2 and item 2.1.4.3.
<b>Item 2.1.4.1</b>	Of the amount reported in item 2.1.4, report the value <i>secured</i> by <i>residential property</i> .
<b>Item 2.1.4.2</b>	Report <i>fixed-term loans</i> with a <i>fixed interest rate</i> .
<b>Item 2.1.4.3</b>	Report <i>fixed-term loans</i> with a <i>variable interest rate</i> .
<b>Item 2.1.5</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> (report these in item 2.1.1) and <i>margin lending</i> (report these in item 2.1.3). Item 2.1.5 is a derived item. Report the number and value (columns 1 and 2) in item 2.1.5 as the sum of item 2.1.5.2 and item 2.1.5.3. Report the <i>interest rate</i> , <i>cost of funds</i> and <i>margin</i> (columns 3, 4 and 5) in item 2.1.5 as the weighted average of item 2.1.5.2 and item 2.1.5.3.
<b>Item 2.1.5.1</b>	Of the amount reported in item 2.1.5, report the value <i>secured</i> by <i>residential property</i> .
<b>Item 2.1.5.2</b>	Report <i>revolving credit</i> other than <i>credit cards</i> and <i>margin lending</i> with a <i>fixed interest rate</i> .
<b>Item 2.1.5.3</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> with a <i>variable interest rate</i> .
<b>Item 2.2</b>	Report total <i>personal loans</i> and <i>finance leases</i> to <i>non-resident households</i> .

### 3. Personal finance to residents funded in the month – by size

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

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

For item 3, report all amounts *funded* during the *reporting period*, irrespective of whether or not they were drawn. Report values gross of any *offset account* balances (i.e. do not subtract *offset account* balances from the value of finance *funded* in the *reporting period*) and gross

of *redraw facilities* (i.e. do not subtract any amounts available in *redraw facilities* from the value of finance *funded* in the *reporting period*).

<b>Column 1</b>	Report according to the product type (see item 3 for further details).
<b>Column 2</b>	Report according to the finance value at <i>commitment</i> (see item 3 for further details).
<b>Column 3</b>	Report the number of <i>personal</i> finance <i>facilities funded</i> during the <i>reporting period</i> .
<b>Column 4</b>	Report the value of <i>personal</i> finance <i>funded</i> during the <i>reporting period</i> .
<b>Column 5</b>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>personal</i> finance <i>funded</i> during the <i>reporting period</i> .

<b>Item 3</b>	<p>Report <i>personal</i> finance to <i>resident households funded</i> in the <i>reporting period</i> for each combination of product type and <i>loan</i> value at <i>commitment</i> category.</p> <p>The product types are:</p> <ul style="list-style-type: none"> <li>• <i>credit cards</i>;</li> <li>• <i>leasing</i>;</li> <li>• <i>margin lending</i>;</li> <li>• <i>fixed-term loans</i>; and</li> <li>• <i>revolving credit</i> facilities other than <i>credit cards</i> or <i>margin lending</i>.</li> </ul> <p>The finance value at <i>commitment</i> categories are:</p> <ul style="list-style-type: none"> <li>• size of the finance amount at approval was greater than \$0 and less than or equal to \$5 000;</li> <li>• size of the finance amount at approval was greater than \$5 000 and less than or equal to \$10 000;</li> <li>• size of the finance amount at approval was greater than \$10 000 and less than or equal to \$20 000;</li> <li>• size of the finance amount at approval was greater than \$20 000 and less than or equal to \$50 000;</li> <li>• size of the finance amount at approval was greater than \$50 000 and less than or equal to \$100 000; and</li> <li>• size of the finance amount at approval was greater than \$100 000.</li> </ul> <p>The total number of <i>facilities</i> (column 3) and the total value of <i>loans</i> (column 4) reported in item 3 for:</p> <ul style="list-style-type: none"> <li>• <i>credit cards</i> must equal item 2.1.1 (column 1) and item 2.1.1 (column 2) respectively;</li> <li>• <i>finance leases</i> must equal item 2.1.2 (column 1) and item 2.1.2 (column 2) respectively;</li> <li>• <i>margin lending</i> must equal item 2.1.3 (column 1) and item 2.1.3 (column 2) respectively;</li> <li>• <i>fixed-term loans</i> must equal item 2.1.4 (column 1) and item 2.1.4 (column 2) respectively; and</li> </ul>
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	<ul style="list-style-type: none"><li>• other <i>revolving credit</i> must equal item 2.1.5 (column 1) and item 2.1.5 (column 2) respectively.</li></ul> <p>The total <i>weighted average interest rate</i> (column 5) reported in item 3 for:</p> <ul style="list-style-type: none"><li>• <i>credit cards</i> must equal item 2.1.1 (column 1) and item 2.1.1 (column 2) respectively;</li><li>• <i>finance leases</i> must equal item 2.1.2 (column 1) and item 2.1.2 (column 2) respectively;</li><li>• <i>margin lending</i> must equal item 2.1.3 (column 1) and item 2.1.3 (column 2) respectively;</li><li>• <i>fixed-term loans</i> must equal item 2.1.4 (column 1) and item 2.1.4 (column 2) respectively; and</li><li>• other <i>revolving credit</i> must equal item 2.1.5 (column 1) and item 2.1.5 (column 2) respectively.</li></ul>
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**2. Personal finance funded in the month - by type**

- 2.1. Total personal finance to residents funded in the month
  - 2.1.1. Credit cards
  - 2.1.2. Finance leases
  - 2.1.3. Margin lending
  - 2.1.4. Fixed-term loans
    - 2.1.4.1. *of which:* Secured by residential property
    - 2.1.4.2. Fixed interest rate
    - 2.1.4.3. Variable interest rate
  - 2.1.5. Other revolving credit
    - 2.1.5.1. *of which:* Secured by residential property
    - 2.1.5.2. Fixed interest rate
    - 2.1.5.3. Variable interest rate
- 2.2. Total personal finance to non-residents funded in the month

Number of facilities (1)	Value (2)	Interest rate (3)

**3. Personal finance to residents funded in the month - by size**

Type of product (1)	Value at commitment (2)	Number of facilities (3)	Value (4)	Interest rate (5)
Credit cards	>\$0 to <=\$5 000			
Finance leases	>\$5 000 to <=\$10 000			
Margin lending	>\$10 000 to <=\$20 000			
Fixed-term loans	>\$20 000 to <= \$50 000			
Other revolving credit	>\$50 000 to <=\$100 000			
	>\$100 000			

# Reporting Form ARF 746.0B

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

### Instructions

These instructions assist completion of *Reporting Form ARF 746.0B ABS/RBA Personal Credit Stocks, Flows and Interest Rates (Reduced)* (ARF 746.0B). ARF 746.0B collects information relating to the personal credit stocks, flows and interest rates of *ADIs* and *RFCs*.

Information reported in ARF 746.0B 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 746.0B must be completed for each *ADI* and *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.

### Reporting basis and unit of measurement

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

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

### Counterparties

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

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

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

### Types of finance

For the purposes of this form, finance includes:

- *loans*; and
- *finances leases*.

When reporting information on the stock of outstanding finance (e.g. *credit outstanding*), only include finance that is held on-balance sheet, unless otherwise directed.

## Reporting by purpose

Classify finance at the lowest level at which it can 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 end of the *reporting period*. 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*.

## Treatment of facilities

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

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

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

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

## Values

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

Report monetary amounts on ARF 746.0B in Australian dollars or the Australian dollar equivalent of the foreign currency. Convert amounts denominated in foreign currency to AUD in accordance with AASB 121.

Report values on ARF 746.0B as millions of dollars to 3 decimal places for *banks* and thousands of dollars for *non-bank ADIs* and *RFCs*.

## Numbers

Report numbers on ARF 746.0B unscaled, as whole numbers for *banks*, *non-bank ADIs* and *RFCs*.

## Interest rates

*ADIs* and *RFCs* are required to report contractual *interest rates*. Report *interest rates* as an annualised percentage rate (on a 365 days per year basis) to two decimal places.

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

## Standard Business Reporting (SBR)

Report items on ARF 746.0B with accounting type of debit (assets). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting type of the item collected.

## Specific instructions

Terms highlighted in *bold italics* as 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. Personal finance outstanding – by type

Item 1 collects information on the stock of *credit outstanding* to *households* for *personal* purposes by product type.

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

Report finance to *non-residents* in item 1.2 only.

Exclude facilities with a nil *credit outstanding* balance.

<b>Column 1</b>	Report the number of <i>facilities</i> with <i>credit outstanding</i> .
<b>Column 2</b>	Report the value of <i>credit outstanding</i> .
<b>Column 3</b>	Report the <i>weighted average interest rate</i> on <i>credit outstanding</i> .

<b>Item 1.1</b>	<p>Report total <i>personal loans</i> and <i>finance leases</i> to <i>resident households</i>.</p> <p>Item 1.1 is a derived item.</p> <p>Report the number and value (columns 1 and 2) in item 1.1 as the sum of item 1.1.1, item 1.1.2, item 1.1.3, item 1.1.4 and item 1.1.5.</p> <p>Report the <i>interest rate</i> (column 3) in item 1.1 as the weighted average of item 1.1.1.1, item 1.1.2, item 1.1.3, item 1.1.4 and item 1.1.5.</p> <p>The value of <i>credit outstanding</i> reported in item 1.1 (column 2) must equal item 1.1.1.2 (column 1) on <i>Reporting Form ARF 720.1A/B ABS/RBA Loans and Finance Leases (BanksStandard)/(Non-bank ADIs &amp; RFCsReduced)</i> (ARF 720.1A/B).</p>
<b>Item 1.1.1</b>	<p>Report <i>credit cards</i>.</p> <p>The value of <i>credit outstanding</i> reported in item 1.1.1 (column 2) must equal item 1.1.1.2.1 (column 1) on ARF 720.1A/B.</p>

<b>Item 1.1.1.1</b>	Of the amount reported in item 1.1.1, report balances incurring interest.
<b>Item 1.1.2</b>	Report <i>finance leases</i> . The value of <i>credit outstanding</i> reported in item 1.1.2 (column 2) must equal item 1.1.1.1.2.2 (column 1) on ARF 720.1A/B.
<b>Item 1.1.3</b>	Report <i>margin lending</i> . The value of <i>credit outstanding</i> reported in item 1.1.3 (column 2) must equal item 1.1.1.1.2.3 (column 1) on ARF 720.1A/B.
<b>Item 1.1.4</b>	Report <i>fixed-term loans</i> . Item 1.1.4 is a derived item. Report the number and value (columns 1 and 2) in item 1.1.4 as the sum of item 1.1.4.2 and item 1.1.4.3. Report the <i>interest rate</i> (column 3) in item 1.1.4 as the weighted average of item 1.1.4.2 and item 1.1.4.3. The value of <i>credit outstanding</i> reported in item 1.1.4 (column 2) must equal item 1.1.1.1.2.4 (column 1) on ARF 720.1A/B.
<b>Item 1.1.4.1</b>	Of the amount reported in item 1.1.4, report the value <i>secured</i> by <i>residential property</i> .
<b>Item 1.1.4.2</b>	Report <i>fixed-term loans</i> with a <i>fixed interest rate</i> .
<b>Item 1.1.4.3</b>	Report <i>fixed-term loans</i> with a <i>variable interest rate</i> .
<b>Item 1.1.5</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> (report these in item 1.1.1) and <i>margin lending</i> (report these in item 1.1.3). Item 1.1.5 is a derived item. Report the number and value (columns 1 and 2) in item 1.1.5 as the sum of item 1.1.5.2 and item 1.1.5.3. Report the <i>interest rate</i> (column 3) in item 1.1.5 as the weighted average of item 1.1.5.2 and item 1.1.5.3. The value of <i>credit outstanding</i> reported in item 1.1.5 (column 2) must equal item 1.1.1.1.2.5 (column 1) on ARF 720.1A/B.
<b>Item 1.1.5.1</b>	Of the amount reported in item 1.1.5, report the value <i>secured</i> by <i>residential property</i> .
<b>Item 1.1.5.2</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> with a <i>fixed interest rate</i> .
<b>Item 1.1.5.3</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> with a <i>variable interest rate</i> .
<b>Item 1.2</b>	Report total <i>personal loans</i> and <i>finance leases</i> with <i>credit outstanding</i> to <i>non-resident households</i> .

## 2. Personal finance funded in the month – by type

Item 2 collects information on the flow of new *personal* finance *funded* in the *reporting period* by product type.

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

Report *loans* and *finance leases* to *non-residents* in item 2.2 only.

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

<b>Column 1</b>	Report the number of <i>facilities funded</i> during the <i>reporting period</i> .
<b>Column 2</b>	Report the value of <i>personal loans</i> and <i>finance leases funded</i> during the <i>reporting period</i> .  For <i>internal refinances</i> report the total value refinanced, not just the increase in the <i>credit limit</i> .
<b>Column 3</b>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>personal loans</i> and <i>finance leases funded</i> during the <i>reporting period</i> .

<b>Item 2.1.</b>	Report total <i>personal loans</i> and <i>finance leases</i> to <i>resident households</i> .  Item 2.1 is a derived item.  Report the number and value (columns 1 and 2) in item 2.1 as the sum of item 2.1.1, item 2.1.2, item 2.1.3, item 2.1.4 and item 2.1.5.  Report the <i>interest rate</i> (column 3) in item 2.1 as the weighted average of item 2.1.1, item 2.1.2, item 2.1.3, item 2.1.4 and item 2.1.5.
<b>Item 2.1.1.</b>	Report <i>credit cards</i> .
<b>Item 2.1.2.</b>	Report <i>finance leases</i> .
<b>Item 2.1.3</b>	Report <i>margin lending</i> .
<b>Item 2.1.4</b>	Report <i>fixed-term loans</i> .  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 2.1.4.2 and item 2.1.4.3.  Report the <i>interest rate</i> (column 3) in item 2.1.4 as the weighted average of item 2.1.4.2 and item 2.1.4.3.
<b>Item 2.1.4.1</b>	Of the amount reported in item 2.1.4, report the value <i>secured</i> by <i>residential property</i> .

<b>Item 2.1.4.2</b>	Report <i>fixed-term loans</i> with a <i>fixed interest rate</i> .
<b>Item 2.1.4.3</b>	Report <i>fixed-term loans</i> with a <i>variable interest rate</i> .
<b>Item 2.1.5</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> (report these in item 2.1.1) and <i>margin lending</i> (report these in item 2.1.3).  Item 2.1.5 is a derived item.  Report the number and value (columns 1 and 2) in item 2.1.5 as the sum of item 2.1.5.2 and item 2.1.5.3.  Report the <i>interest rate</i> (column 3) in item 2.1.5 as the weighted average of item 2.1.5.2 and item 2.1.5.3.
<b>Item 2.1.5.1</b>	Of the amount reported in item 2.1.5, report the value <i>secured</i> by <i>residential property</i> .
<b>Item 2.1.5.2</b>	Report <i>revolving credit</i> other than <i>credit cards</i> and <i>margin lending</i> with a <i>fixed interest rate</i> .
<b>Item 2.1.5.3</b>	Report <i>revolving credit</i> facilities other than <i>credit cards</i> and <i>margin lending</i> with a <i>variable interest rate</i> .
<b>Item 2.2</b>	Report total <i>personal loans</i> and <i>finance leases</i> to <i>non-resident households</i> .

### 3. Personal finance to residents funded in the month – by size

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

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

For item 3, report all amounts *funded* during the *reporting period*, irrespective of whether or not they were drawn. Report values gross of any *offset account* balances (i.e. do not subtract *offset account* balances from the value of finance *funded* in the *reporting period*) and gross of *redraw facilities* (i.e. do not subtract any amounts available in *redraw facilities* from the value of finance *funded* in the *reporting period*).

<b>Column 1</b>	Report according to the product type (see item 3 for further details).
<b>Column 2</b>	Report according to the finance value at <i>commitment</i> (see item 3 for further details).
<b>Column 3</b>	Report the number of <i>personal</i> finance <i>facilities funded</i> during the <i>reporting period</i> .
<b>Column 4</b>	Report the value of <i>personal</i> finance <i>funded</i> during the <i>reporting period</i> .
<b>Column 5</b>	Report the <i>weighted average interest rate</i> as at the end of the <i>reporting period</i> on <i>personal</i> finance <i>funded</i> during the <i>reporting period</i> .

<b>Item 3</b>	Report <i>personal</i> finance to <i>resident households funded</i> in the <i>reporting period</i> for each combination of product type and <i>loan</i> value at
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	<p><b><i>commitment</i></b> category.</p> <p>The product types are:</p> <ul style="list-style-type: none"> <li>• <b><i>credit cards</i></b>;</li> <li>• <b><i>leasing</i></b>;</li> <li>• <b><i>margin lending</i></b>;</li> <li>• <b><i>fixed-term loans</i></b>; and</li> <li>• <b><i>revolving credit</i></b> facilities other than <b><i>credit cards</i></b> or <b><i>margin lending</i></b>.</li> </ul> <p>The finance value at <b><i>commitment</i></b> categories are:</p> <ul style="list-style-type: none"> <li>• size of the finance amount at approval was greater than \$0 and less than or equal to \$5 000;</li> <li>• size of the finance amount at approval was greater than \$5 000 and less than or equal to \$10 000;</li> <li>• size of the finance amount at approval was greater than \$10 000 and less than or equal to \$20 000;</li> <li>• size of the finance amount at approval was greater than \$20 000 and less than or equal to \$50 000;</li> <li>• size of the finance amount at approval was greater than \$50 000 and less than or equal to \$100 000; and</li> <li>• size of the finance amount at approval was greater than \$100 000.</li> </ul> <p>The total number of <b><i>facilities</i></b> (column 3) and the total value of <b><i>loans</i></b> (column 4) reported in item 3 for:</p> <ul style="list-style-type: none"> <li>• <b><i>credit cards</i></b> must equal item 2.1.1 (column 1) and item 2.1.1 (column 2) respectively;</li> <li>• <b><i>finance leases</i></b> must equal item 2.1.2 (column 1) and item 2.1.2 (column 2) respectively;</li> <li>• <b><i>margin lending</i></b> must equal item 2.1.3 (column 1) and item 2.1.3 (column 2) respectively;</li> <li>• <b><i>fixed-term loans</i></b> must equal item 2.1.4 (column 1) and item 2.1.4 (column 2) respectively; and</li> <li>• other <b><i>revolving credit</i></b> must equal item 2.1.5 (column 1) and item 2.1.5 (column 2) respectively.</li> </ul> <p>The total <b><i>weighted average interest rate</i></b> (column 5) reported in item 3 for:</p> <ul style="list-style-type: none"> <li>• <b><i>credit cards</i></b> must equal item 2.1.1 (column 1) and item 2.1.1 (column 2) respectively;</li> <li>• <b><i>finance leases</i></b> must equal item 2.1.2 (column 1) and item 2.1.2 (column 2) respectively;</li> <li>• <b><i>margin lending</i></b> must equal item 2.1.3 (column 1) and item 2.1.3 (column 2) respectively;</li> <li>• <b><i>fixed-term loans</i></b> must equal item 2.1.4 (column 1) and item 2.1.4 (column 2) respectively; and</li> <li>• other <b><i>revolving credit</i></b> must equal item 2.1.5 (column 1) and item 2.1.5 (column 2) respectively.</li> </ul>
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