



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

October 2020 (released 30 November 2020)

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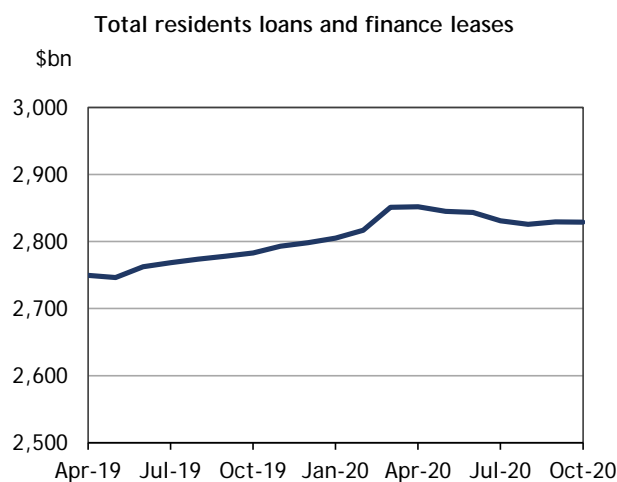
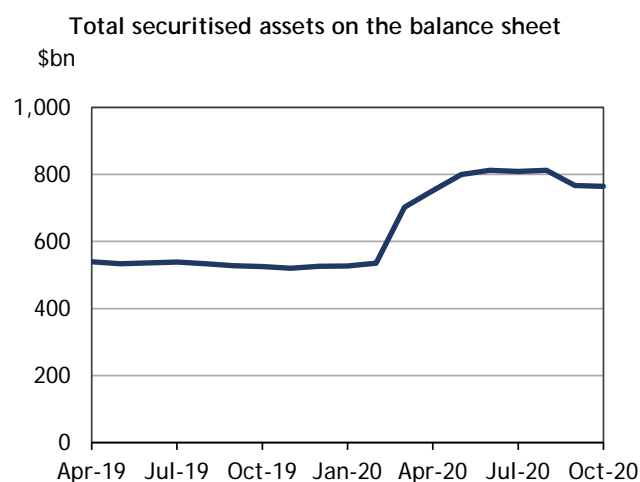
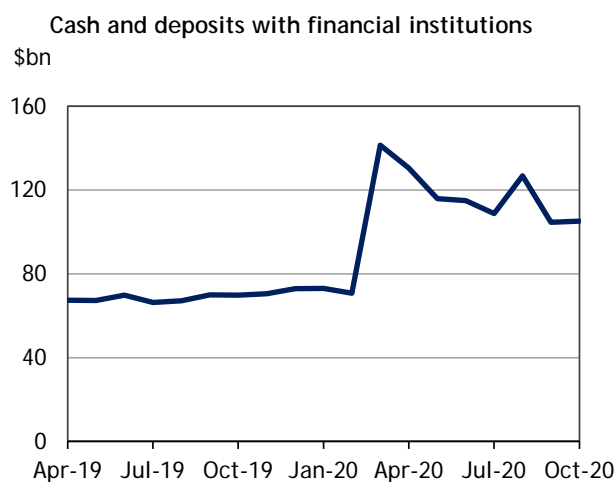
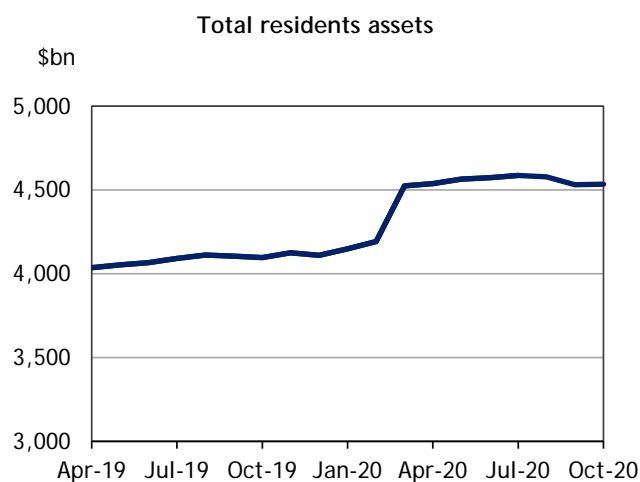
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Highlights

Assets on Australian books of ADIs

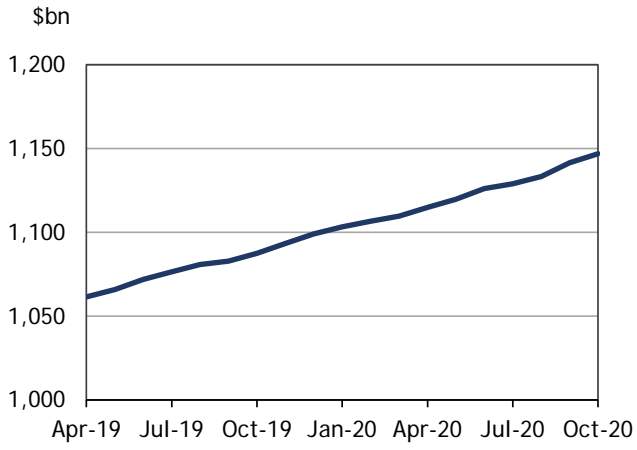
- Total residents assets increased slightly over the month to October, by \$3.6 billion or 0.1 per cent. This was driven by an increase in loans for owner-occupied housing and trading securities.



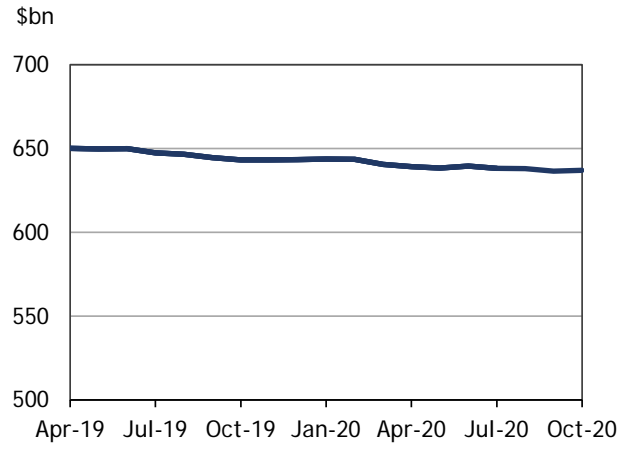
Loans and finance leases

- Total residents loans and finance leases were stable over the month to October at \$2.8 trillion. In housing lending, owner-occupied loans continued to increase, by \$5.3 billion or 0.5 per cent over the month to October, consistent with improvements in housing market activity, low interest rates and support from government measures. Investment lending remained stable over the month to October. Credit card and other categories of household lending decreased slightly over the month to October, indicating continued support to households from the JobKeeper scheme and increased competition in personal lending product offerings from non-ADIs.
- Loans to non-financial businesses increased for the first time since April, by \$0.6 billion or 0.1 per cent over the month to October. Loans to financial institutions, community service organisations and general government have trended downwards.

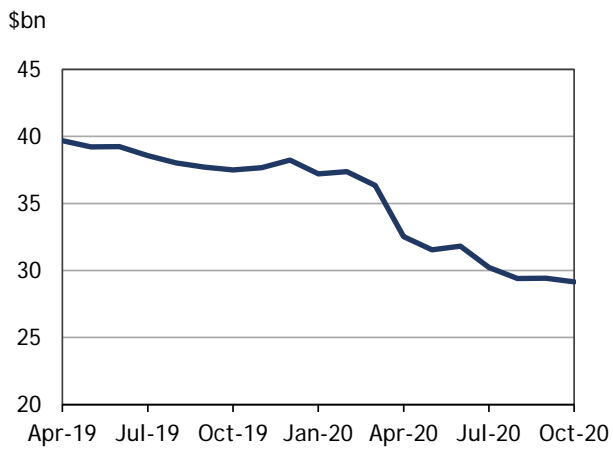
Owner-occupied housing



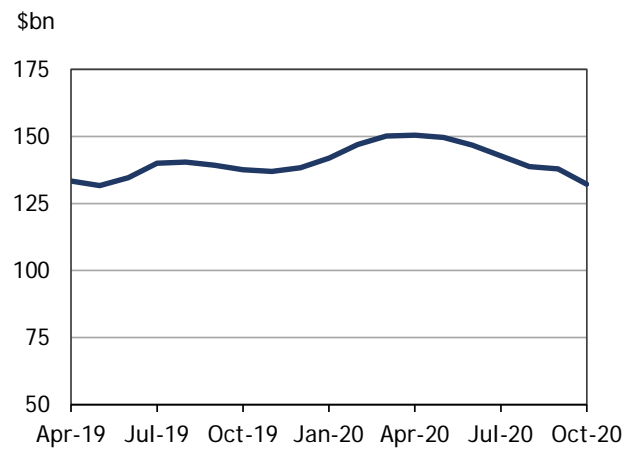
Investment housing



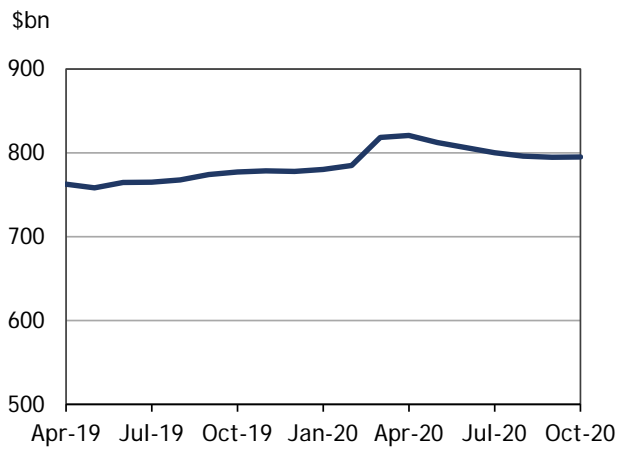
Credit cards



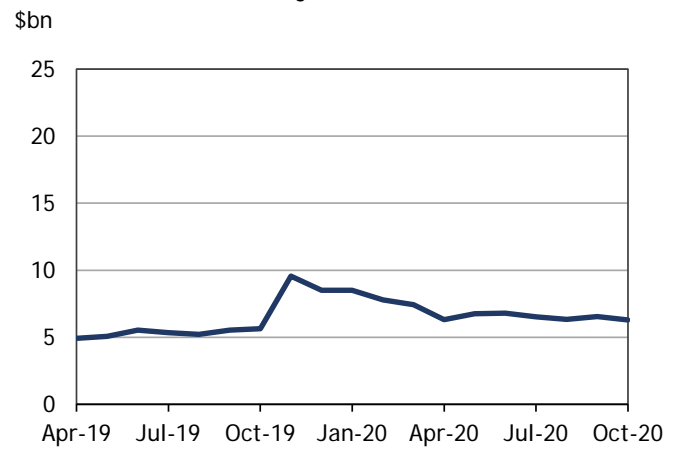
Financial institutions



Non-financial businesses

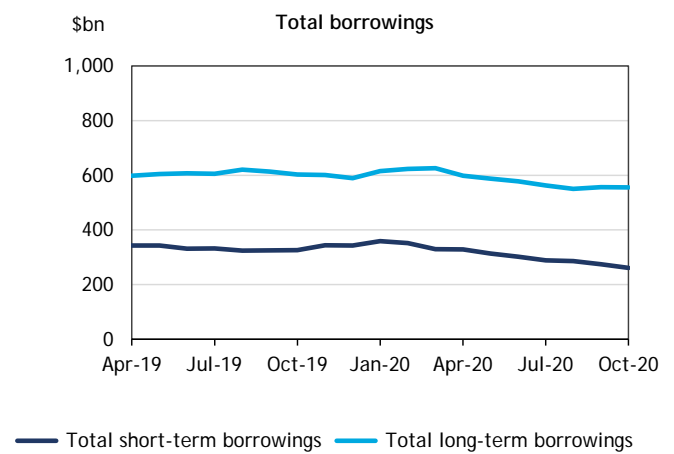
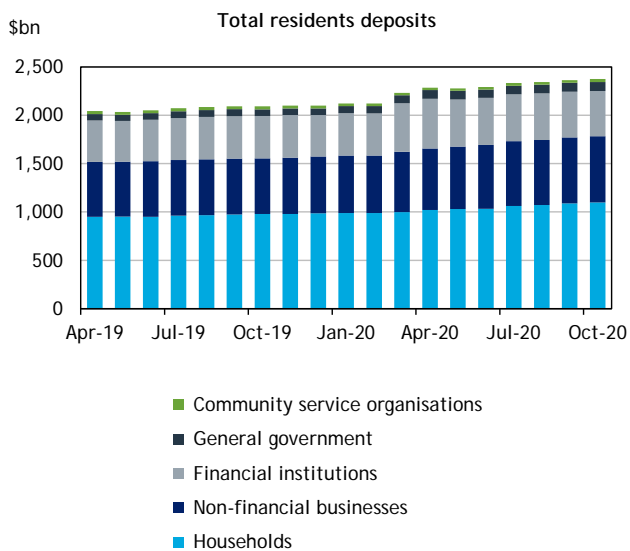


General government



Liabilities on Australian books of ADIs

- Total residents deposit liabilities have trended upwards, increasing \$10.4 billion or 0.4 per cent over the month to October. This was driven by a \$9.6 billion or 0.9 per cent rise in deposits from households, likely indicating continued support from government stimulus and tax cuts. Deposits from non-financial businesses also increased for the fourth consecutive month. Deposits from financial institutions continued to decline over the month to October, by \$2.9 billion or 0.6 per cent, which is consistent with these entities seeking alternative investment options that generate a higher yield.
- The increase in more stable retail deposits has resulted in declines in more volatile short-term borrowings, which fell over the month to October by \$14.0 billion or 5.1 per cent. Long-term borrowings also trended downwards, by \$0.8 billion or 0.1 per cent over the month to October.





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