



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

July 2020 (released 31 August 2020)

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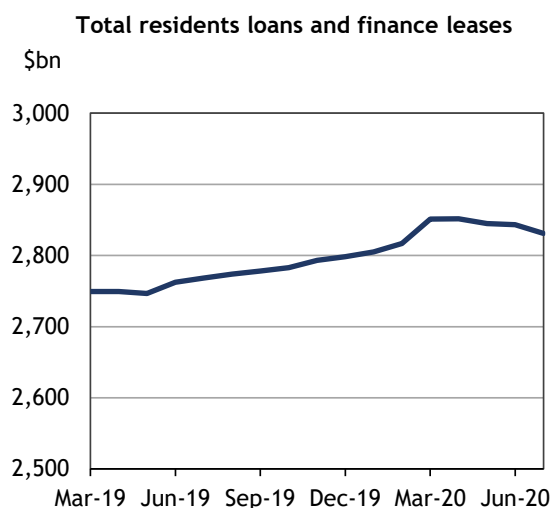
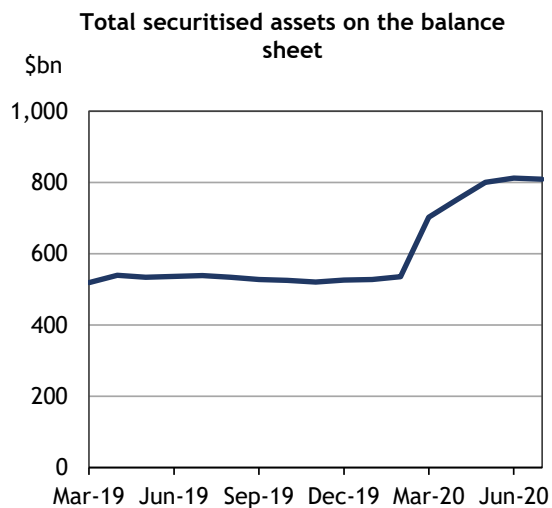
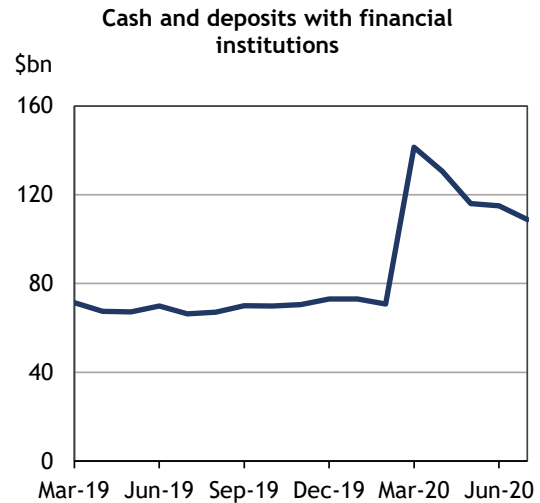
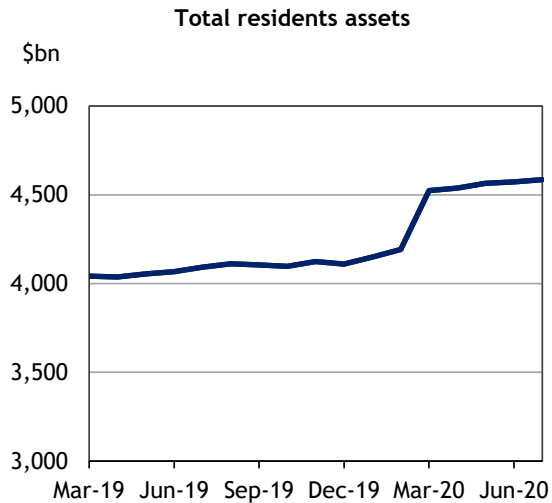
Highlights

Monthly authorised deposit-taking institution (ADI) statistics – July 2020

- Key movements in ADI balance sheet statistics are summarised in the highlights below. Areas of focus for these highlights will evolve as APRA continually considers the breadth and detail of its statistical publications, for example by including more information from the upcoming publication on loans subject to repayment deferral.

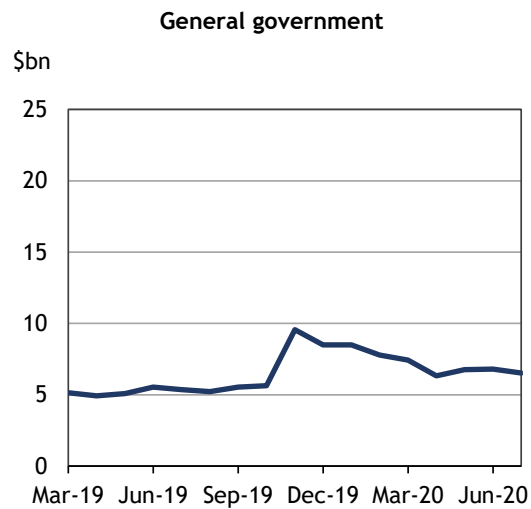
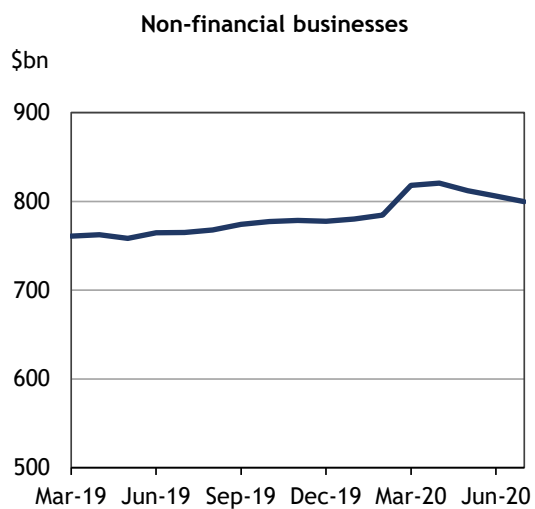
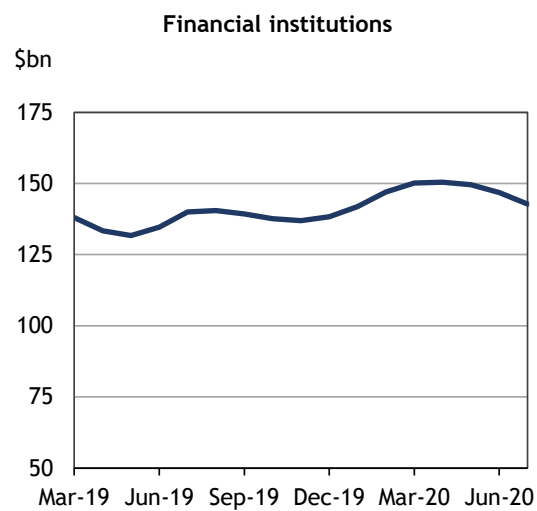
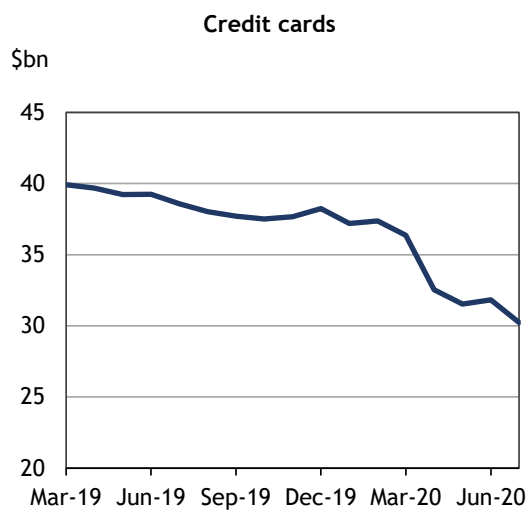
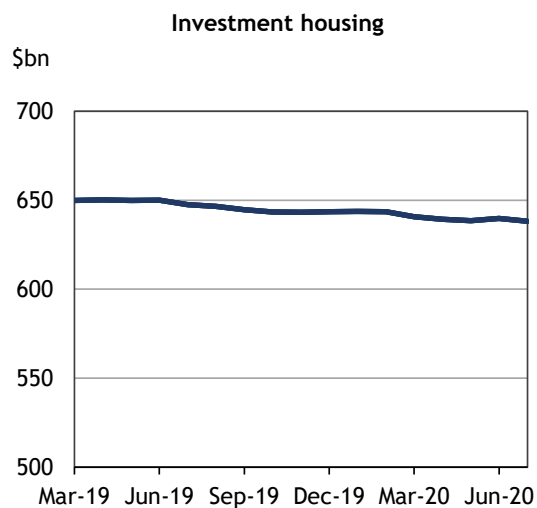
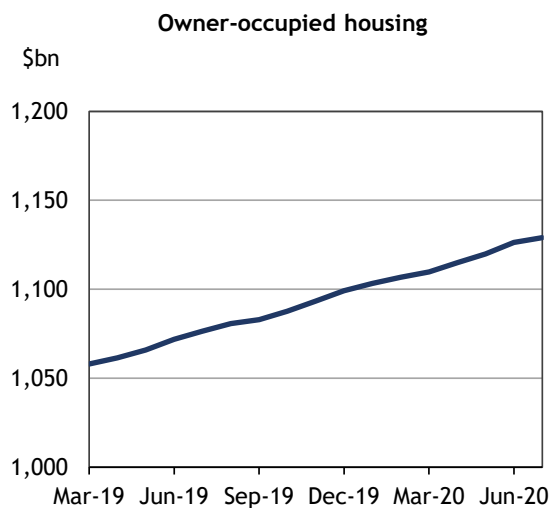
Assets on Australian books of ADIs

- Total residents assets increased marginally from June to July, by \$13.1 billion or 0.3 per cent. This follows a significant increase at the onset of COVID-19, which was driven by strong growth in securitised assets on the balance sheet, loans to non-financial businesses and cash and deposits with financial institutions.
- Despite continued growth in total residents assets, several key sub-categories declined over the month to July. Total residents loans and leases decreased by \$12.5 billion or 0.4 per cent. Cash and deposits with financial institutions continued to decline from their March peak, decreasing by \$6.2 billion or 5.4 per cent over July, as ADIs have sought to deploy some of the additional liquidity built up earlier in the year. Securitised assets on balance sheet also decreased for the first time since November 2019, by \$3.1 billion or 0.4 per cent.



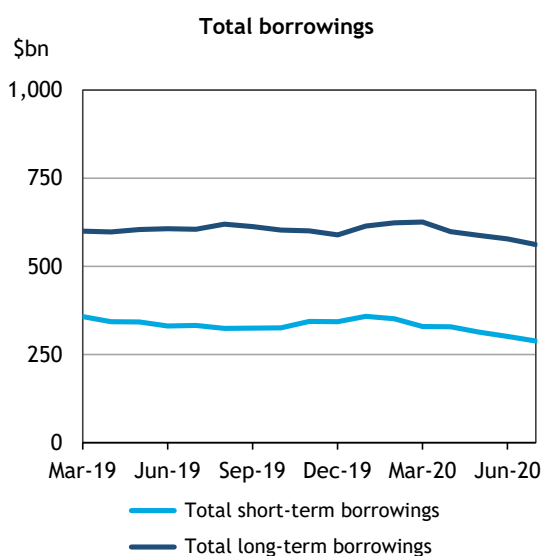
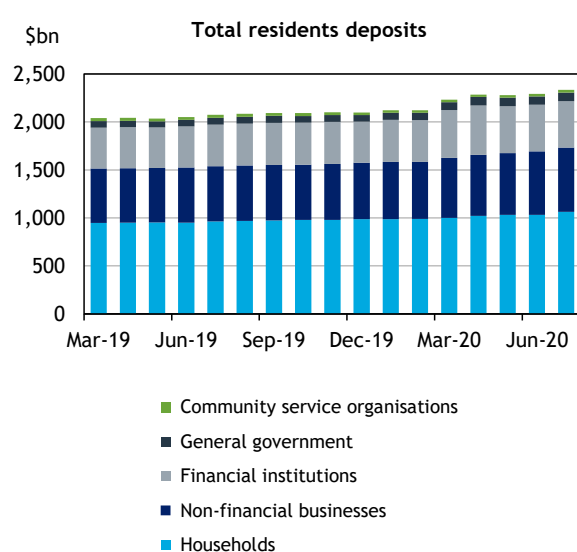
Loans and finance leases

- In household lending, owner-occupied housing loans have risen, while investment housing loans have declined over recent months. The outlook for housing lending is likely to be impacted by declining property prices, subdued housing market activity and reduced immigration, tourism and international students. Other categories of household lending decreased, with credit card loans falling by 5.0 per cent over the month to July.
- Since April, loans to non-financial businesses, financial institutions and community service organisations have trended downwards. Loans to general government declined by 4.3 per cent over the month to July, following two consecutive months on an upward trend.



Liabilities on Australian books of ADIs

- Over recent months, the composition of ADIs' liabilities have shifted, with residents deposits forming a larger share as compared to total borrowings. Total deposit liabilities increased by \$40.8 billion or 1.8 per cent over the month to July and have risen \$212.0 billion or 10.0 per cent since February. This was driven by a \$30.7 billion or 3.0 per cent increase in deposits by households, with tax refunds, the second-phase of early release of Superannuation and other Government measures likely providing support to household deposit balances.
- Short and long-term borrowings both continued to decline over the month to July. There was a more significant change in short-term borrowings, which decreased by \$13.2 billion or 4.4 per cent, while long-term borrowings decreased by \$15.8 billion or 2.7 per cent.





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