



# STATISTICS

## Monthly authorised deposit-taking institution statistics - highlights

August 2020 (released 30 September 2020)

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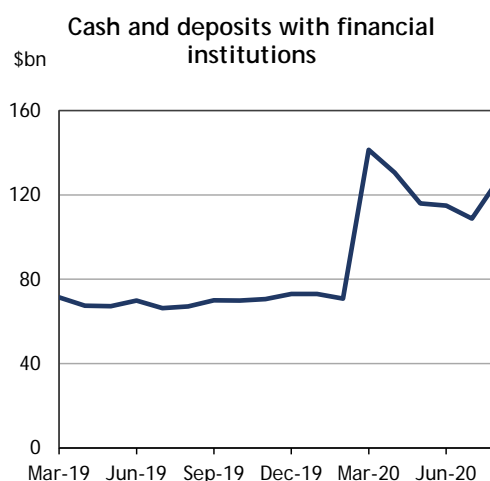
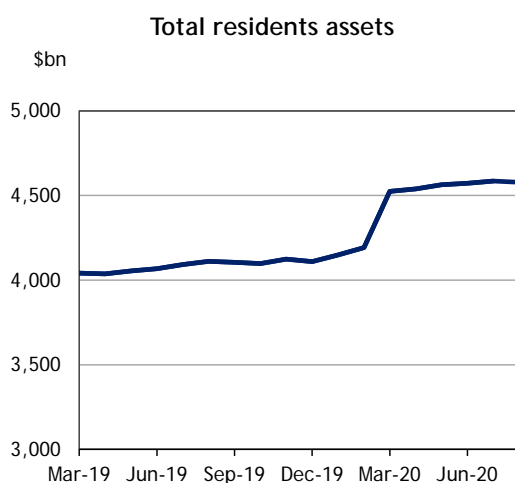
## Highlights

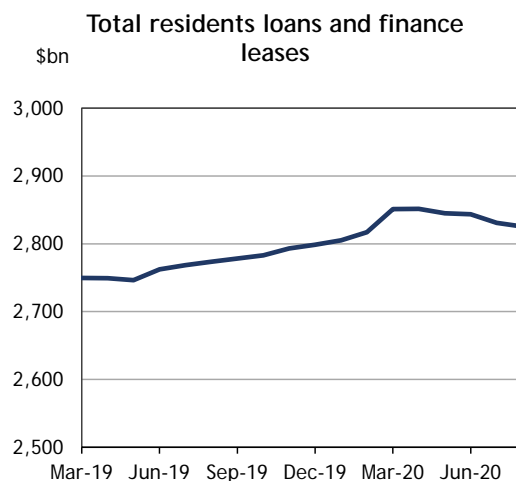
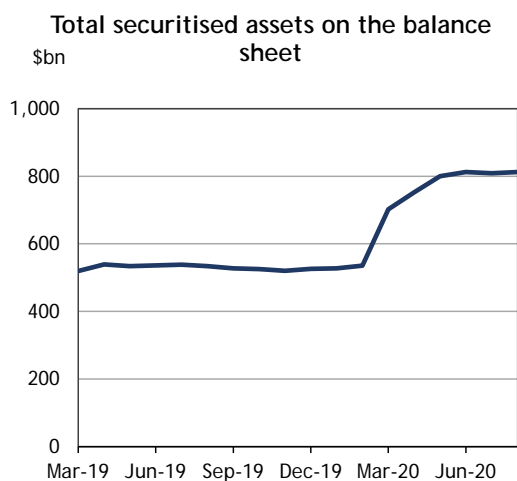
### Monthly authorised deposit-taking institution (ADI) statistics – August 2020

- 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.

### Assets on Australian books of ADIs

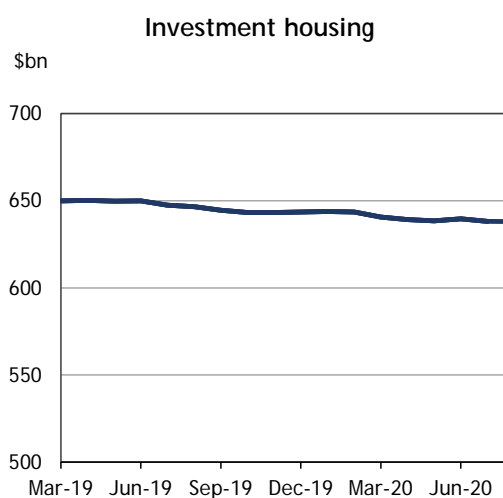
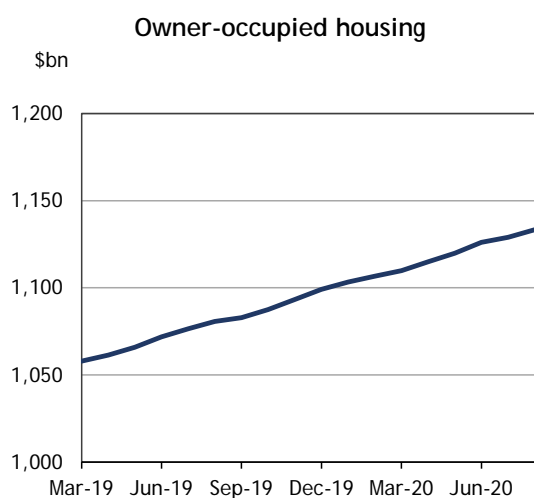
- Total residents assets declined by \$7.8 billion or 0.2 per cent over the month to August, after seven consecutive months of growth. This was driven by decreases in trading securities and loans to financial institutions and non-financial businesses.
- Growth in securitised assets on balance sheet has slowed, to an increase of \$3.3 billion or 0.4 per cent over the month to August. This reflects a stabilisation following a 31.2 per cent increase over the month to March, which was due to additional self-securitisation by ADIs that was used as collateral to access the Reserve Bank of Australia's liquidity facilities.
- Cash and deposits with financial institutions also rose significantly over the month to August, by \$18.0 billion or 16.6 per cent, returning to growth for the first time since March.



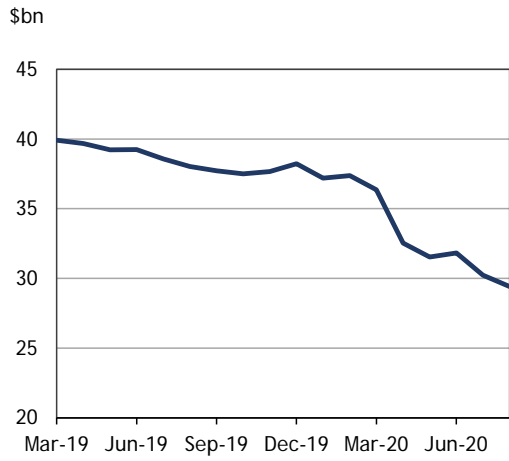


## Loans and finance leases

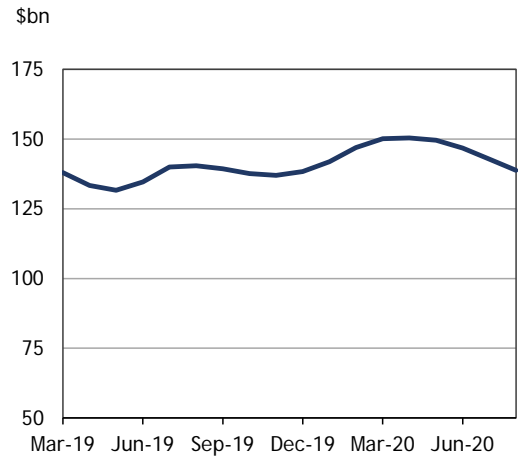
- Total residents loans and finance leases decreased slightly by \$5.4 billion or 0.2 per cent over the month to August in an environment of low consumer and business confidence. In housing lending, owner-occupied housing loans increased, while investment housing loans remained stable. The outlook for housing lending is likely to be impacted by the outlook for property prices, heightened pressure on rental markets and lower immigration, tourism and international students. Other categories of household lending decreased, with credit card loans falling by 2.7 per cent over the month to August, in line with significantly reduced consumer spending across the Australian economy.
- Since April, loans to non-financial businesses, financial institutions and community service organisations have trended downwards, as many larger businesses are repaying the additional drawdowns made at the onset of COVID-19. Loans to general government have continued to decline since June, by 2.7 per cent over the month to August.



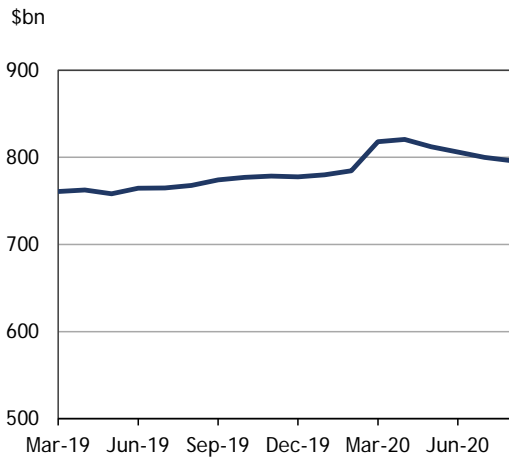
**Credit cards**



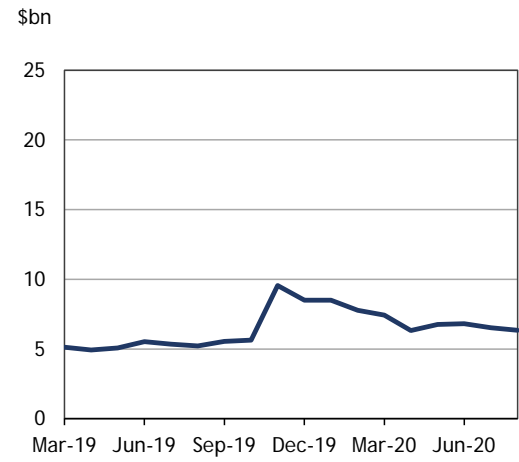
**Financial institutions**



**Non-financial businesses**

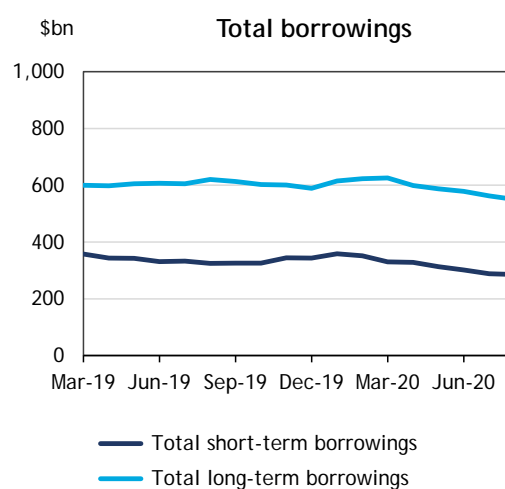
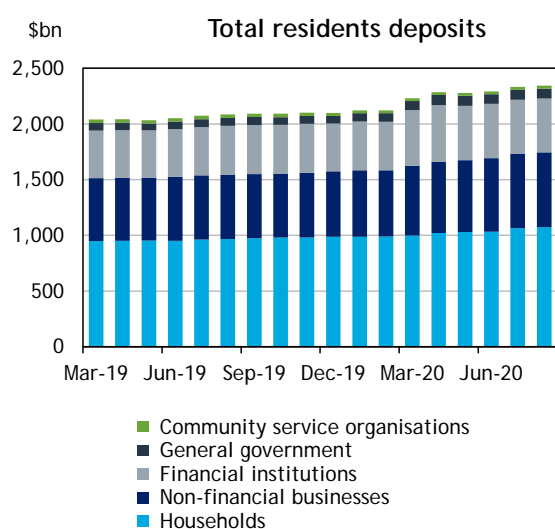


**General government**



## Liabilities on Australian books of ADIs

- Over recent months, the composition of ADIs' liabilities have shifted to a larger share of residents deposits as compared to total borrowings. Total deposit liabilities have risen \$223.4 billion or 10.5 per cent since February, and by \$11.4 billion or 0.5 per cent over the month to August. This was driven by a \$9.1 billion or 0.9 per cent increase in deposits by households over the month to August. However, this increase is less than a third of the increase over the month to July, likely reflecting a tapering off of support to deposit balances from tax refunds and the second-phase of the early release of Superannuation.
- Short and long-term borrowings both continued to decline over the month to August. There was a more significant change in long-term borrowings, which decreased by \$11.9 billion or 2.1 per cent, while short-term borrowings decreased by \$2.6 billion or 0.9 per cent.





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