



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

September 2020 (released 30 October 2020)

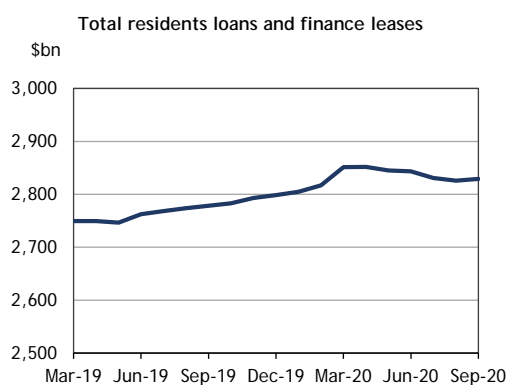
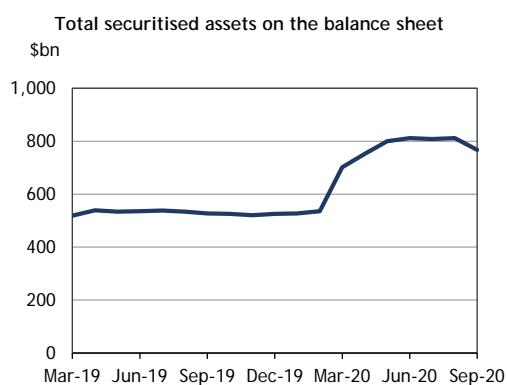
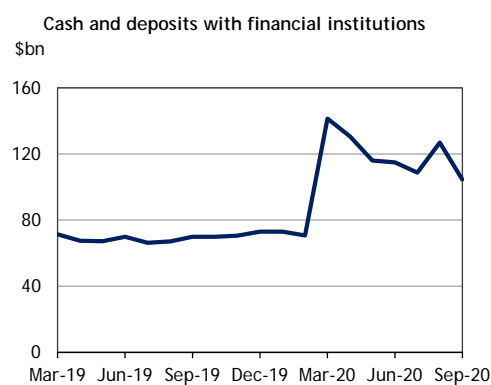
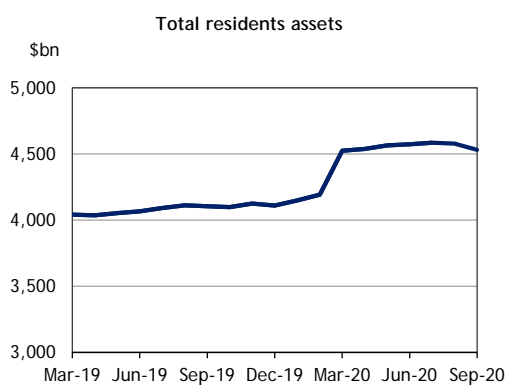
Highlights

Monthly authorised deposit-taking institution (ADI) statistics – September 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 continues to decline, by \$46.0 billion or 1.0 per cent over the month to September, at a faster pace than seen in August. This was driven by a decrease in cash and deposits with financial institutions, which declined significantly over the month to September, by \$22.2 billion or 17.5 per cent, to their lowest level since March.
- Securitised assets on balance sheet also declined by \$45.0 billion or 5.5 per cent over the month to September indicating a decreased reliance by ADIs on self-securitisation.

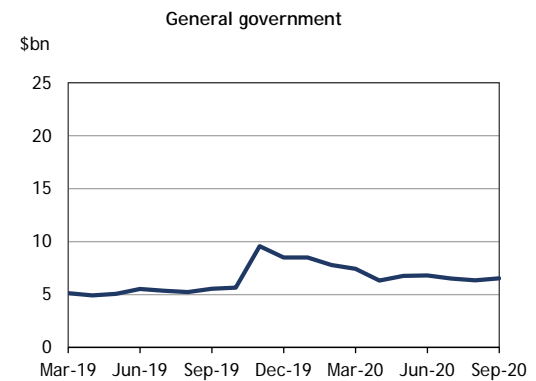
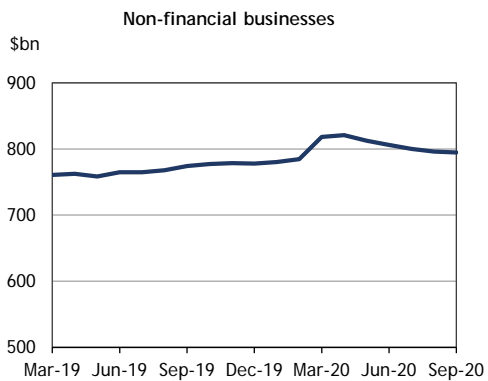
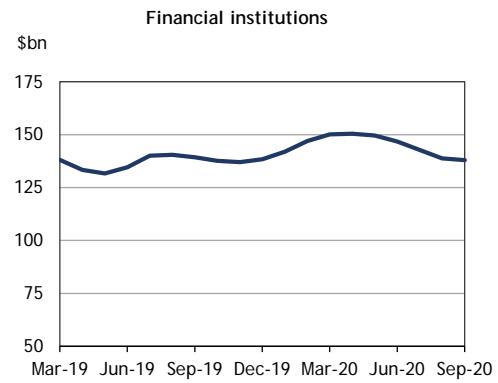
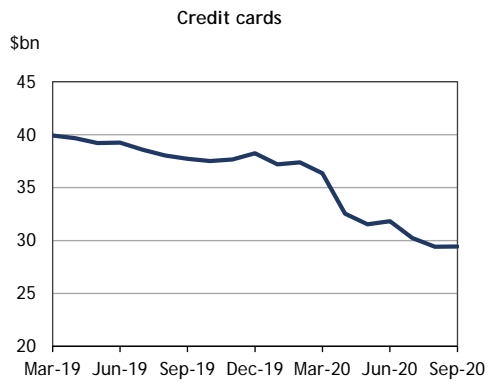
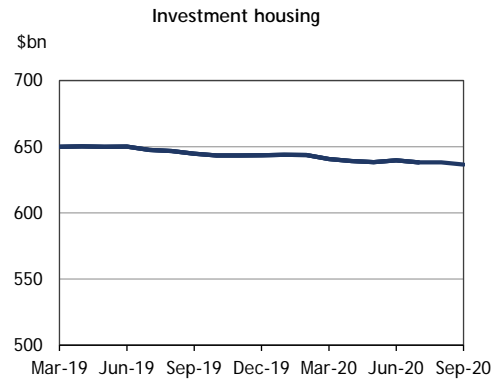
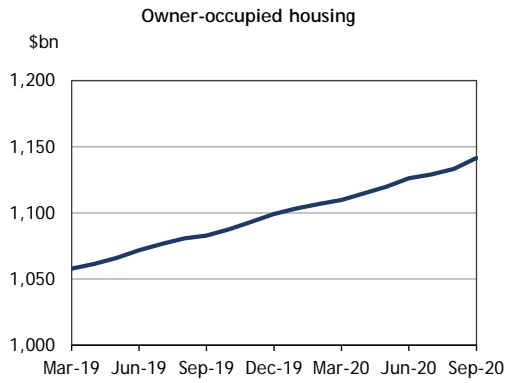


Loans and finance leases

- Total residents loans and finance leases increased slightly by \$3.6 billion or 0.1 per cent over the month to September. In housing lending, owner-occupied loans continue to increase, while investment housing loans decreased slightly, consistent with housing market activity conditions being better than expected (such as auction clearance rates, turnover and new listings). Credit card loans remained stable over the month to September and other

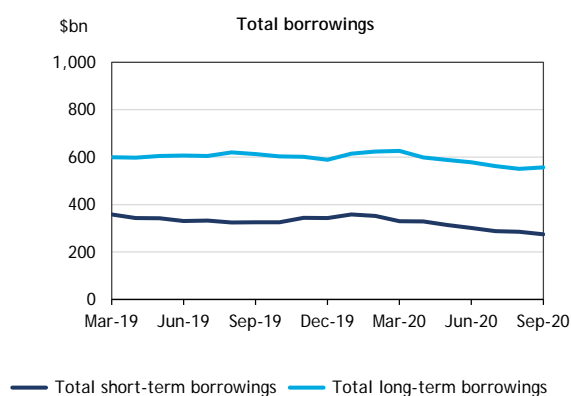
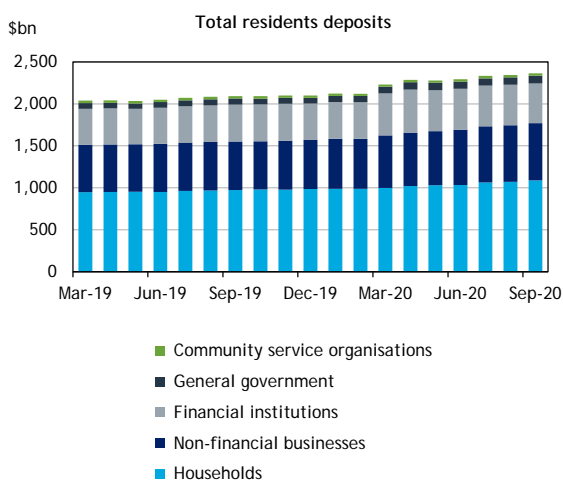
categories of household lending (for example, fixed-term personal loans) decreased by \$0.9 billion or 1.1 per cent.

- Since April, loans to non-financial businesses, financial institutions and community service organisations have trended downwards, as many larger businesses continue to repay the additional drawdowns made at the onset of COVID-19. Loans to general government have increased, by 3.0 per cent over the month to September.



Liabilities on Australian books of ADIs

- Total residents deposit liabilities have risen \$242.9 billion or 11.5 per cent since February, and by \$19.5 billion or 0.8 per cent over the month to September. This was driven by a \$16.5 billion or 1.5 per cent increase in deposits by households over the month to September, likely supported by JobKeeper and tax refunds. Deposits from households, general government and non-financial businesses also increased for the third consecutive month. Deposits by financial institutions continued to decline over the month to September, by \$11.1 billion or 2.3 per cent.
- Short-term borrowings continued to decline over the month to September, by \$11.1 billion or 3.9 per cent. Long-term borrowings increased for the first time since April, by \$6.1 billion or 1.1 per cent over the month to September.





APRA