



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

December 2020 (released 29 January 2021)

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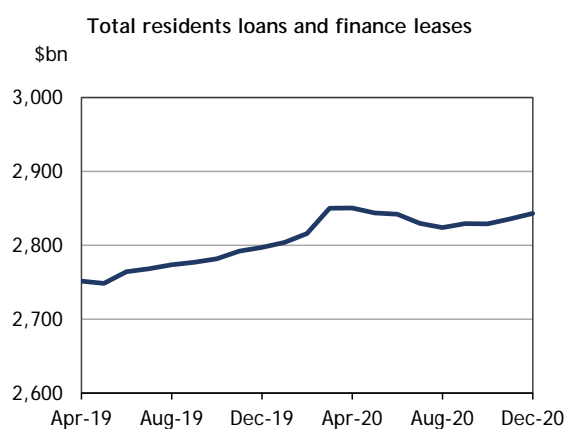
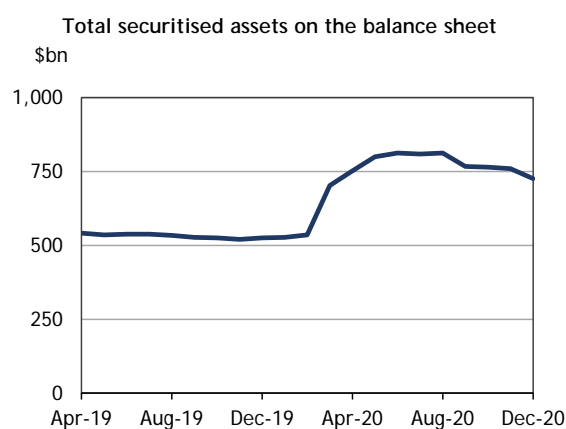
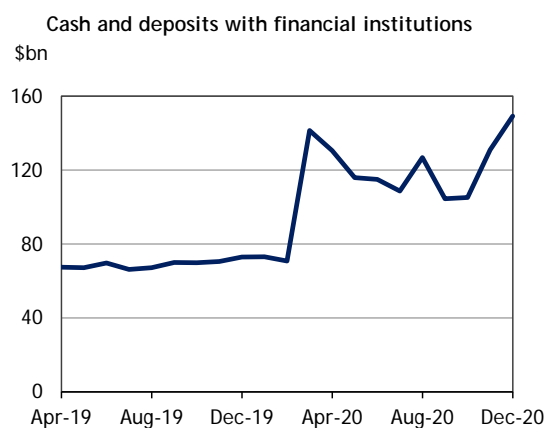
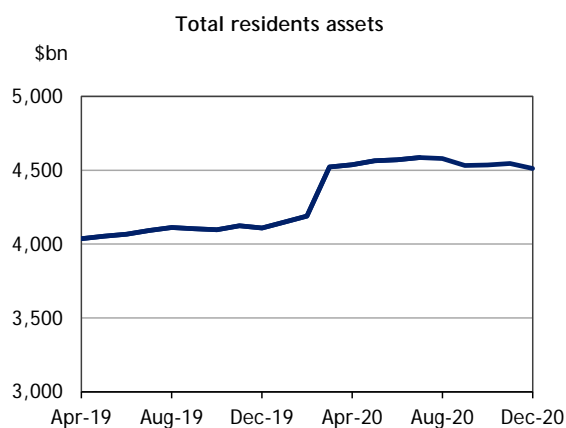
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Highlights

Assets on Australian books of ADIs

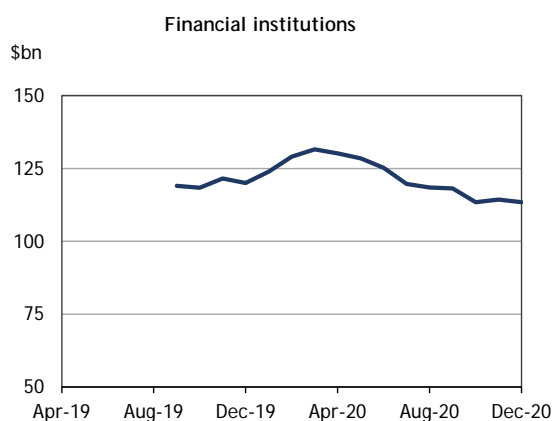
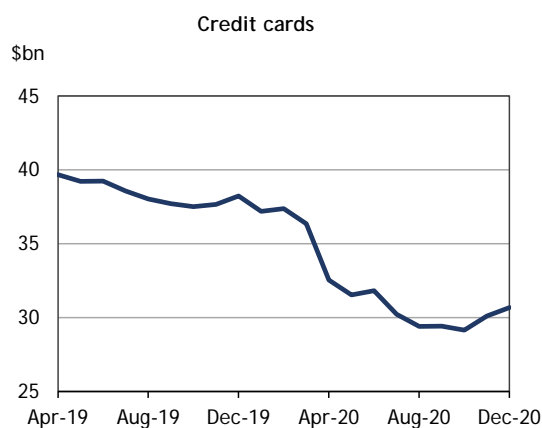
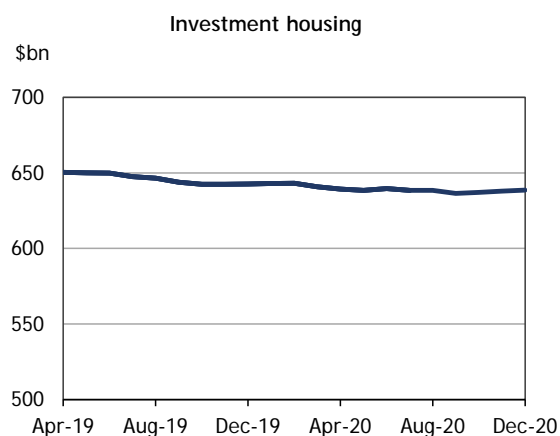
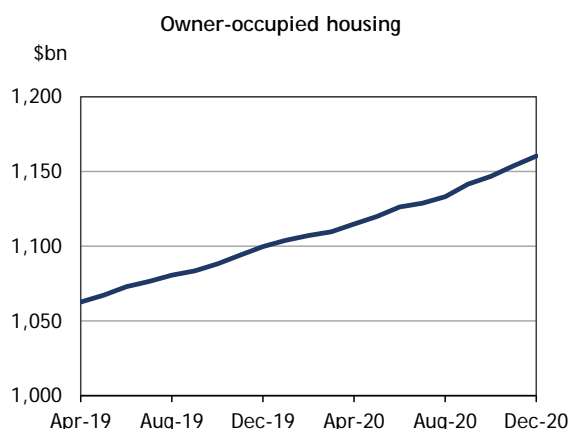
- Total residents assets decreased in December, by \$31.9 billion or 0.7 per cent. This was largely due to a decline in securitised assets.
- Cash and deposits with financial institutions increased by \$18.4 billion or 14.1 per cent, partly driven by additional ADI funds being placed with the Reserve Bank of Australia. Trading and investment securities decreased in December.



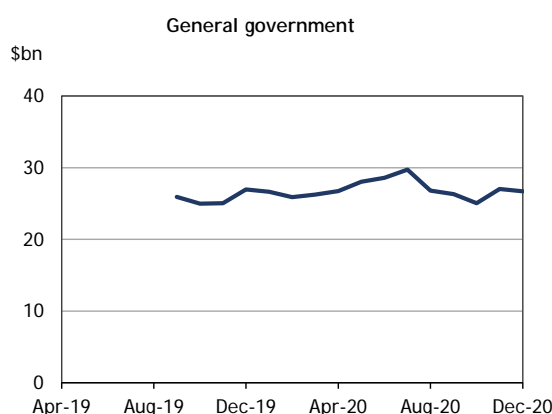
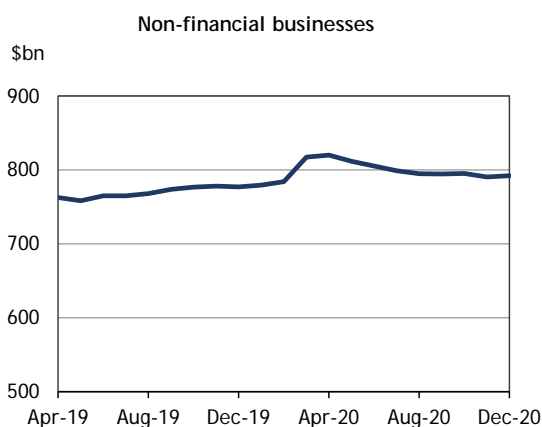
Loans and finance leases

- Total residents loans and finance leases increased by \$9.4 billion or 0.3 per cent in December. In housing lending, both owner-occupied loans and investment loans increased. This is consistent with the continued broad-based increase in national house prices and market activity, driven by strong demand for detached dwellings. Credit card lending remains significantly below pre-COVID-19 levels, however lending continued to increase in December by \$0.6 billion or 2.0 per cent, likely reflecting growth in household consumption over the Christmas period. Other categories of household lending (for example, fixed-term personal loans) have continued to decrease over the period of this publication by \$0.6 billion or 0.8 per cent in December.

- Loans to non-financial businesses increased by \$1.6 billion or 0.2 per cent in December, likely reflecting improvement in conditions for businesses as economic activity resumes. Loans to financial institutions, general government and community service organisations decreased slightly.



Note: Data prior to September 2019 has been removed due to a significant reclassification.



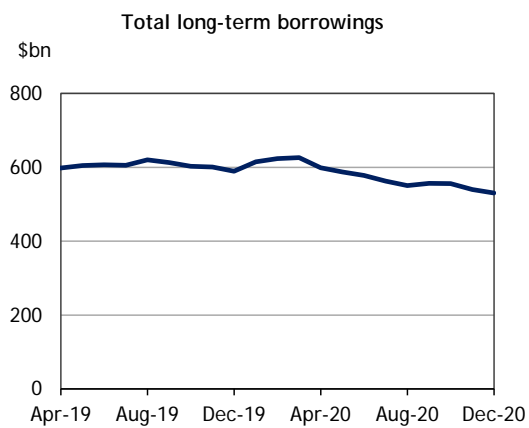
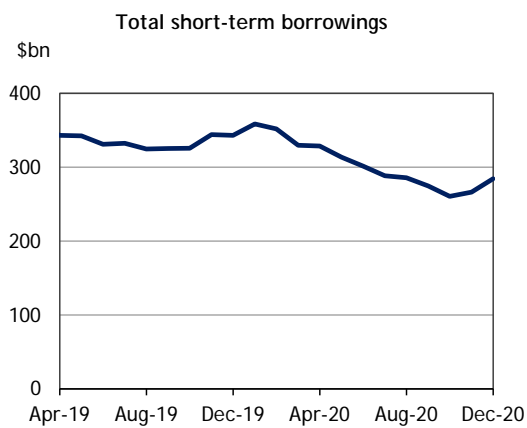
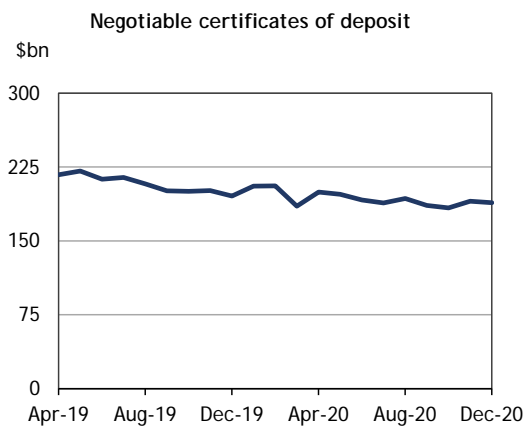
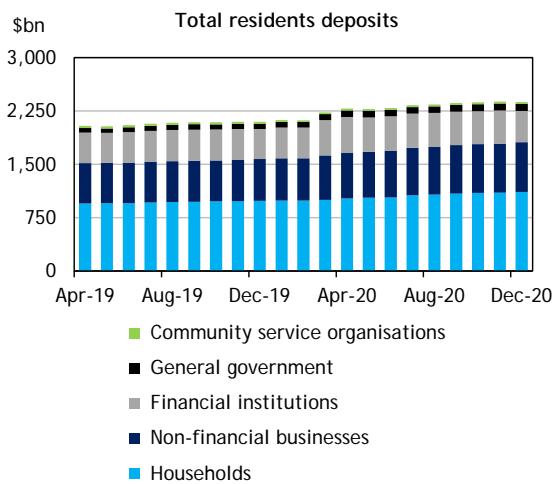
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Liabilities on Australian books of ADIs

- Total residents deposits decreased slightly in December by \$5.1 billion or 0.2 per cent. Deposits by financial institutions (which can be more volatile than deposits by other counterparties) decreased by \$23.4 billion or 5.0 per cent, which was a key driver of this decline. The increase in deposits by non-financial businesses and households in December did

not off-set the fall in deposits by financial institutions. Despite the decline in December, total residents deposits remain \$258.8 billion or 12.2 per cent higher than in February 2020.

- Australian-issued negotiable certificates of deposit (NCDs) data has been included in this month's MADIS publication for the first time. NCDs are negotiable bearer debt securities issued at a discount to face value. NCDs have declined by \$17.2 billion or 8.3 per cent since February 2020, and by \$1.5 billion or 0.8 per cent in December, due to large institutional investors decreasing their holdings.
- Short-term borrowings increased again in December, by \$18.2 billion or 6.8 per cent, as total deposits declined over the period and offshore short-term wholesale funding markets become more attractive and accessible. Long-term borrowings continued to decline for the third consecutive month, by \$9.4 billion or 1.7 per cent, as ADIs have access to ample deposit funding.





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