



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

January 2021 (released 26 February 2021)

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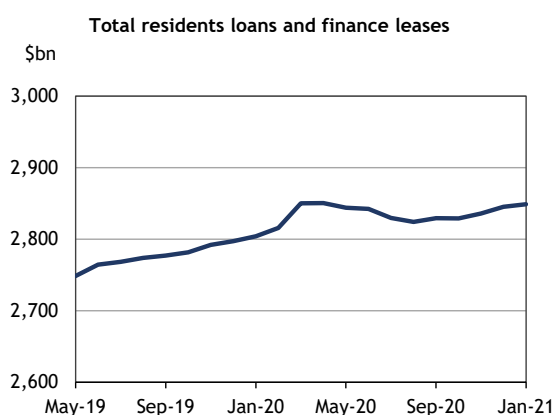
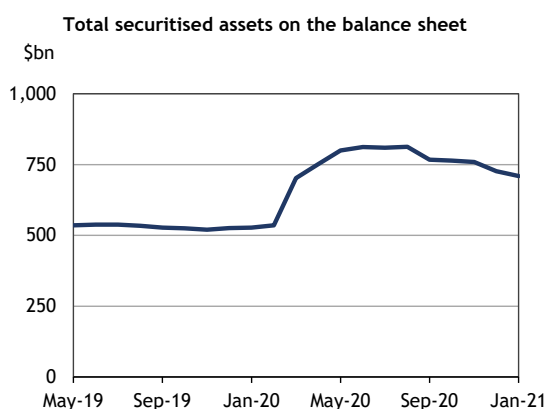
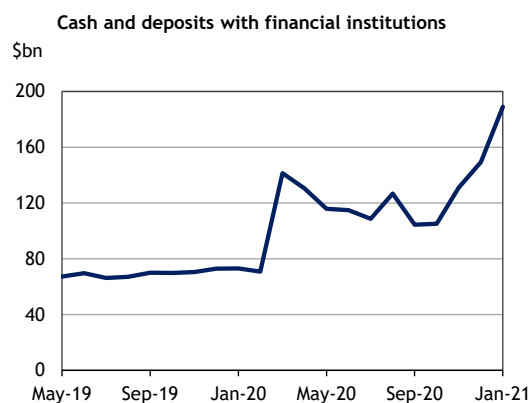
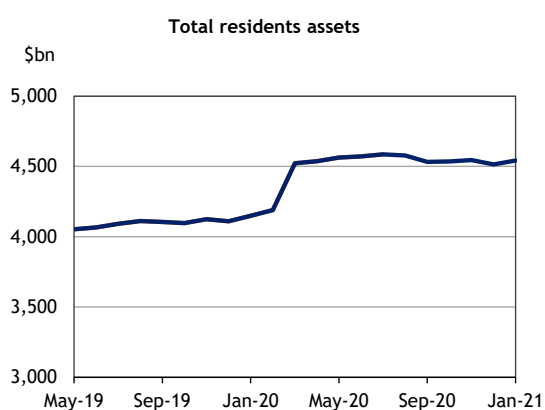
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Highlights

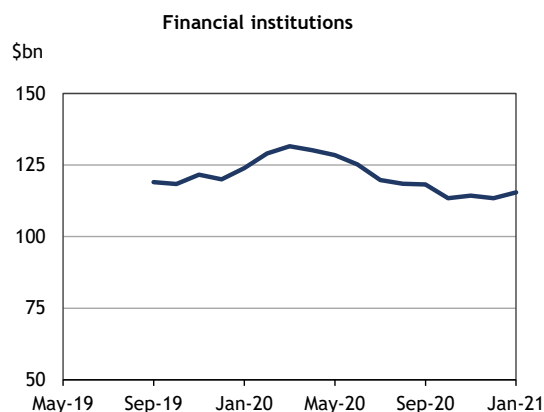
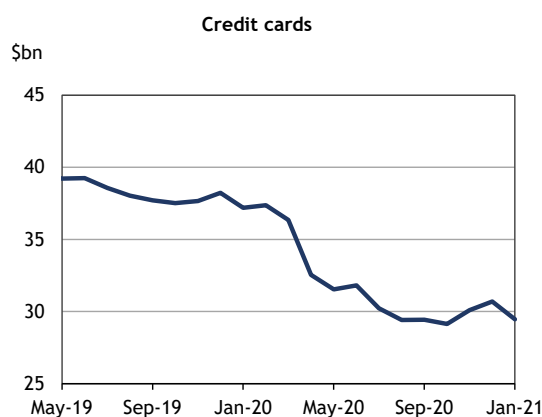
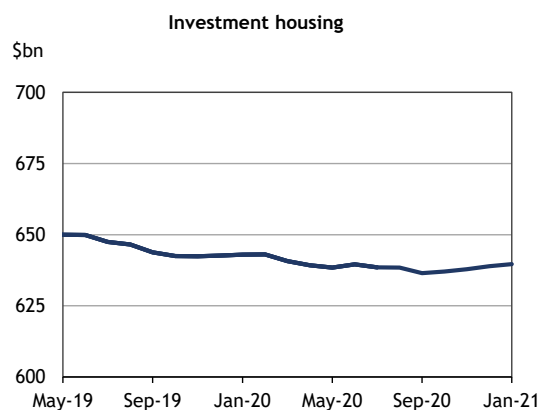
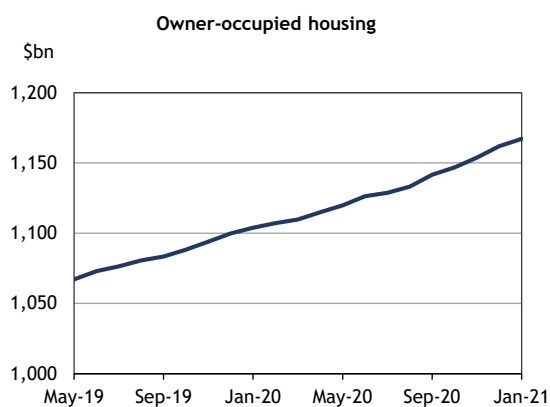
Assets on Australian books of ADIs

- Total residents assets increased by \$33.2 billion or 0.7 per cent in January. This was largely driven by cash and deposits with financial institutions, which increased by \$39.6 billion or 26.5 per cent over the month due to additional funds in the system being placed with the Reserve Bank of Australia (RBA). Both securitised assets on balance sheet and trading securities decreased in January, by \$17.1 billion or 2.4 per cent and \$8.3 billion or 5.8 percent respectively.

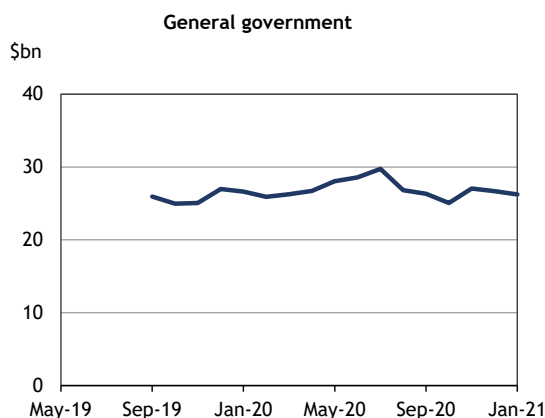
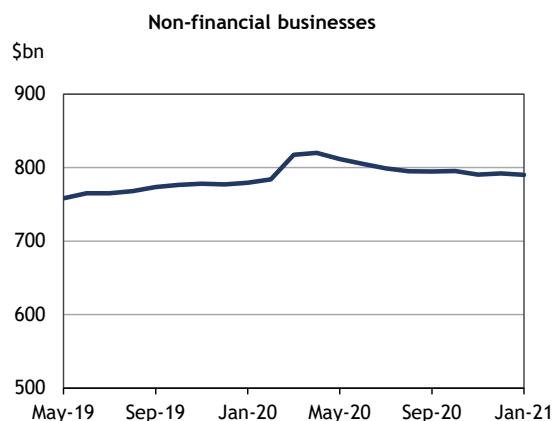


Loans and finance leases

- Total residents loans and finance leases increased by \$3.7 billion or 0.1 per cent in January. In housing lending, owner-occupied loans increased moderately and investment loans increased marginally. This is in line with the continued broad-based increase in national house prices and market activity, driven by strong demand for detached dwellings. Credit card lending decreased by \$1.2 billion or 4.0 per cent in January, likely reflecting the slowdown in household consumption following the Christmas period and the longer-term structural decline in this form of lending. Other categories of household lending (for example, fixed-term personal loans) have continued to decrease over the period of this publication and by \$0.4 billion or 0.5 per cent in January.
- Loans to non-financial businesses decreased by \$2.2 billion or 0.3 per cent in January as demand for new business credit remains subdued. Loans to financial institutions increased by \$2.0 billion or 1.8 per cent, while loans to general government and community service organisations declined.



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

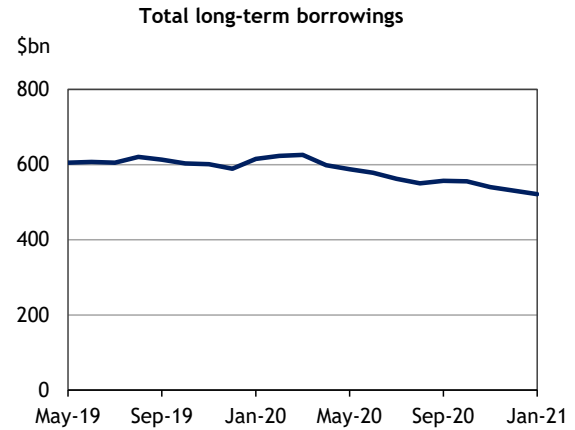
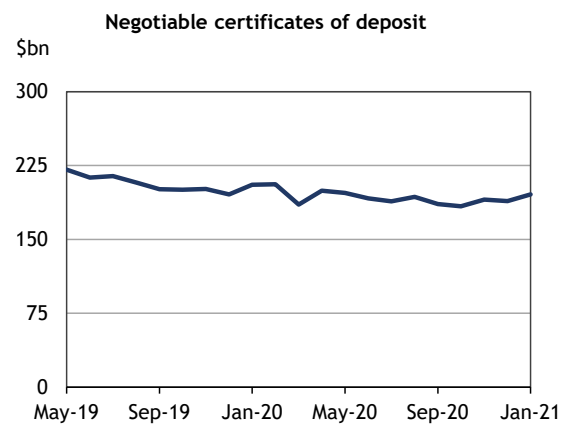
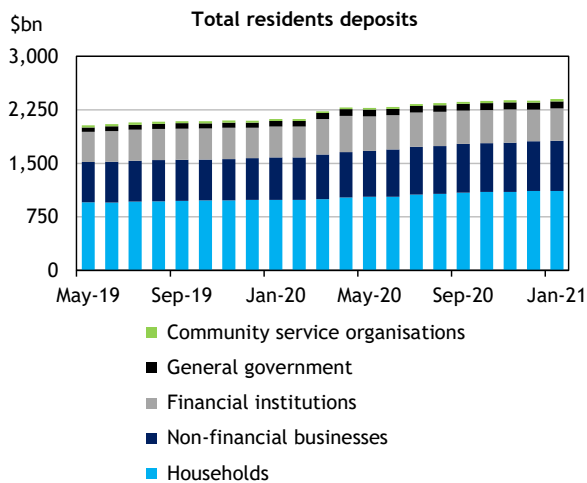


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Liabilities on Australian books of ADIs

- Total residents deposits increased across all counterparties in January by \$22.6 billion or 0.9 per cent. Deposits from financial institutions (which can be more volatile than deposits by other counterparties) and deposits from non-financial businesses grew particularly strongly in January, by \$12.6 billion or 2.9 per cent, and \$5.0 billion or 0.7 per cent, respectively. Deposits from households only increased marginally over the month but remain significantly higher than pre-COVID-19 levels.
- Australian-issued negotiable certificates of deposit increased by \$5.1 billion or 2.7 per cent in January, which represents a reversal of the declining trend on a year-on-year basis.

- Short-term borrowings increased again in January, by \$7.8 billion or 2.7 per cent, as offshore short-term wholesale funding markets become more attractive and accessible. Long-term borrowings continued to decline for the fourth consecutive month, by \$9.4 billion or 1.8 per cent, as ADIs have access to the RBA's term funding facility and ample deposit funding.





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