



Monthly authorised deposit-taking institution statistics - highlights

April 2021 (released 31 May 2021)

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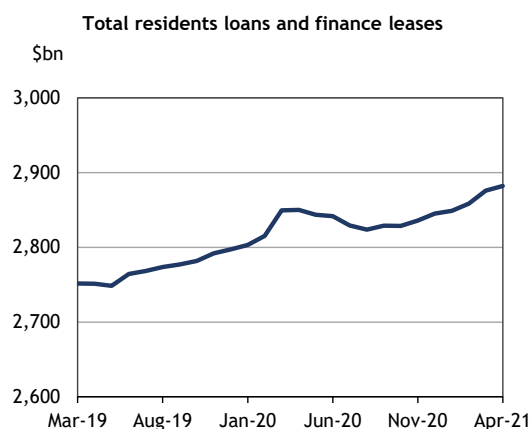
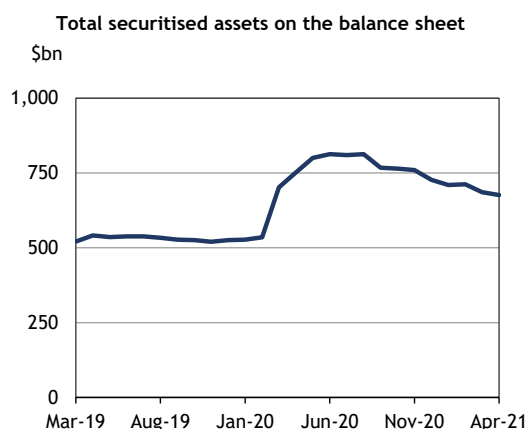
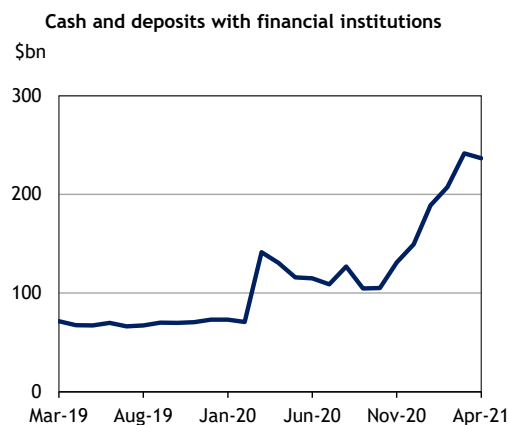
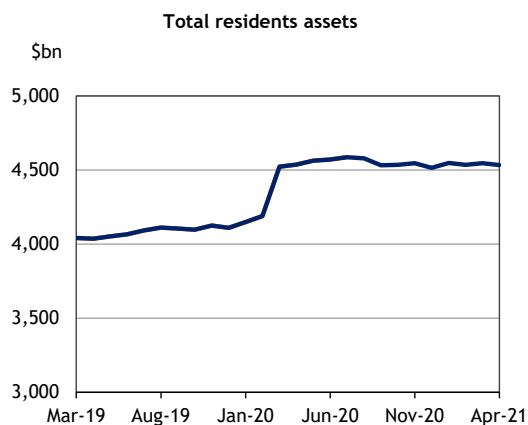
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Highlights

Assets on Australian books of ADIs

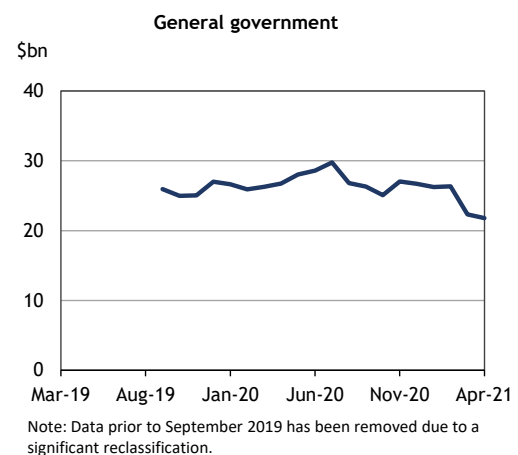
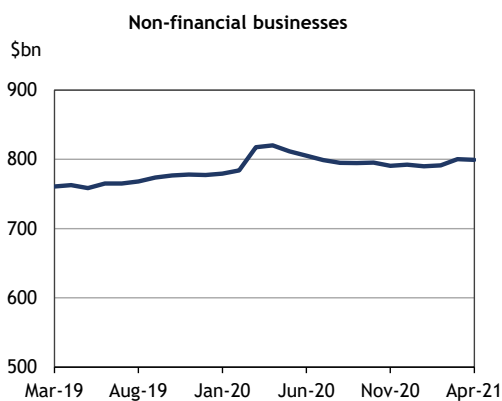
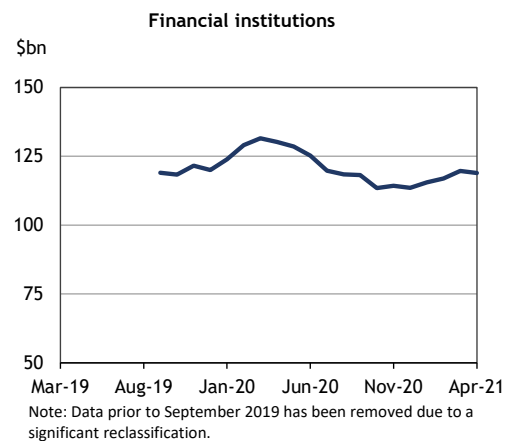
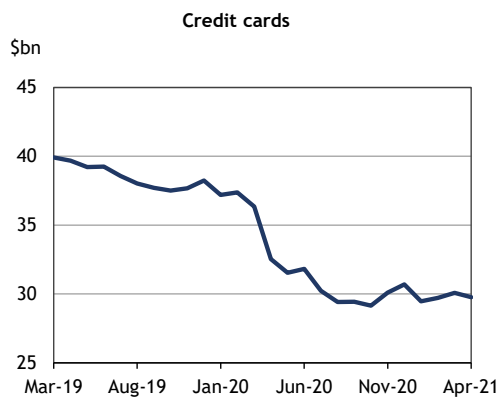
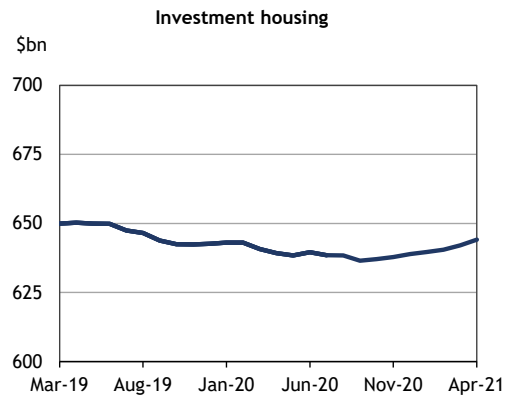
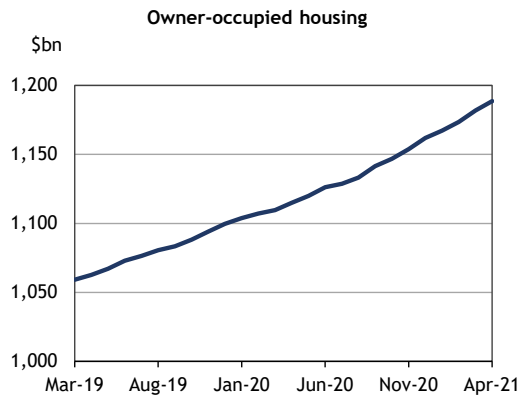
- Total residents assets decreased by \$12.2 billion or 0.3 per cent in April. Total securitised assets on the balance sheet were the largest driver of this movement, declining by \$9.7 billion or 1.4 per cent, as some ADIs have reduced their self-securitisations. Cash and deposits with financial institutions retreated from recent high levels, reducing by \$4.9 billion or 2.0 per cent, likely reflecting fewer ADI funds being placed with the Reserve Bank of Australia (RBA).



Loans and finance leases

- Total residents loans and finance leases increased by \$6.0 billion or 0.2 per cent in April, largely driven by housing lending. Owner-occupied loans continued to grow strongly by \$6.9 billion or 0.6 per cent, outpacing investment lending which increased by \$2.1 billion or 0.3 per cent. Recent growth in housing lending continues to reflect strong borrower demand underpinned by low mortgage interest rates and government measures supporting first home buyers and new home building.
- Credit card lending declined in April by \$0.3 billion or 1.1 per cent. Overall, credit card lending remains significantly (approximately 20 per cent) below pre-COVID-19 levels. Other household lending (for example, fixed-term personal loans) also declined by \$0.4 billion or 0.6 per cent in April, reaching a new low over the period of this publication.

- Non-financial business lending decreased marginally by \$1.2 billion or 0.1 per cent in April, following a sharp increase in March. The forward outlook for non-financial business lending is supported by the better than expected pace of economic recovery, record high business confidence and government policy measures (including the recent extension of the instant asset write-off scheme). Loans to all other counterparties including financial institutions and general government decreased in April.

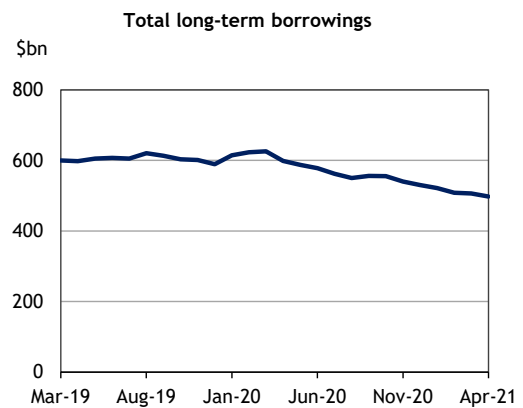
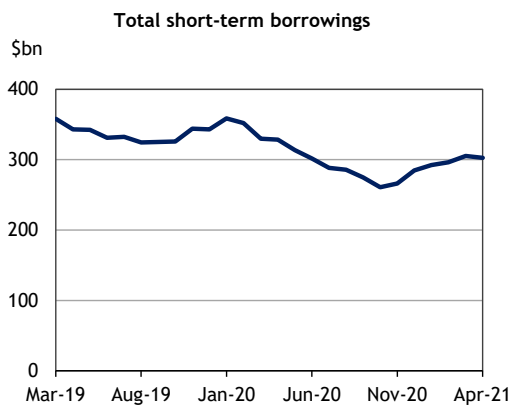
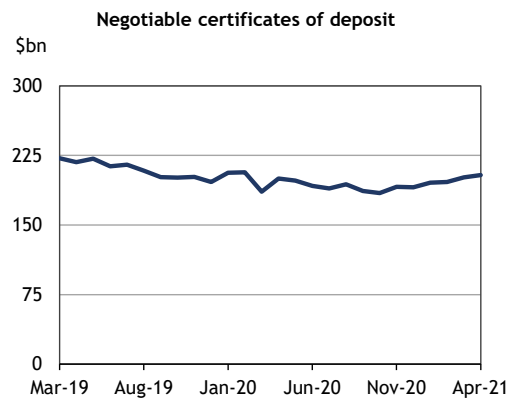
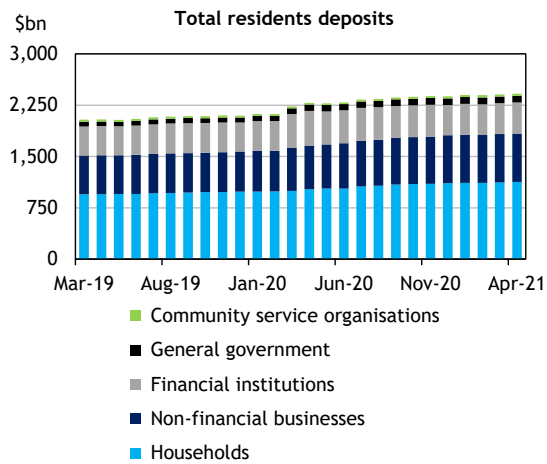


Liabilities on Australian books of ADIs

- Total residents deposits rose by \$10.2 billion or 0.4 per cent in April. This was driven by deposits from financial institutions and households, which increased by \$4.5 billion or 1.0 per cent and \$3.7 billion or 0.3 per cent, respectively. Household deposits continued to grow in April, despite the end of several income support measures (including JobKeeper) in March. Deposits from

non-financial businesses increased by \$2.4 billion or 0.3 per cent, while deposits from general government were unchanged and deposits from community service organisations decreased.

- Short-term borrowings decreased by \$2.8 billion or 0.9 per cent in April, following five consecutive months of growth. Australian-issued negotiable certificates of deposit increased by \$2.4 billion or 1.2 per cent in April, and are now consistent with pre-COVID-19 levels. Long-term borrowings fell for a seventh consecutive month in April, by \$8.4 billion or 1.7 per cent, with ADIs continuing to access the RBA’s Term Funding Facility.





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