



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

August 2021 (released 30 September 2021)

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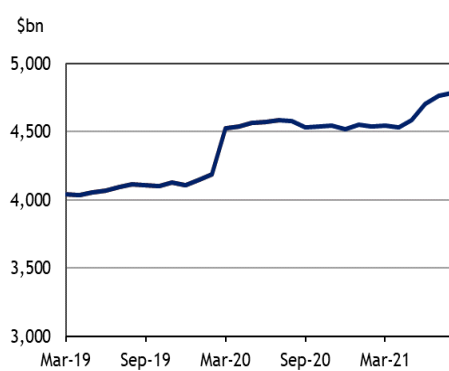
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Highlights

Assets on Australian books of ADIs

- Total residents assets increased by \$19.9 billion or 0.4 per cent in August. Cash and deposits with financial institutions were the main driver of this movement, rising by \$17.9 billion or 4.5 per cent over the month. This largely reflects increased ADI balances held with the Reserve Bank of Australia (RBA). Total securitised assets on the balance sheet rose by \$5.1 billion or 0.7 per cent over the month.

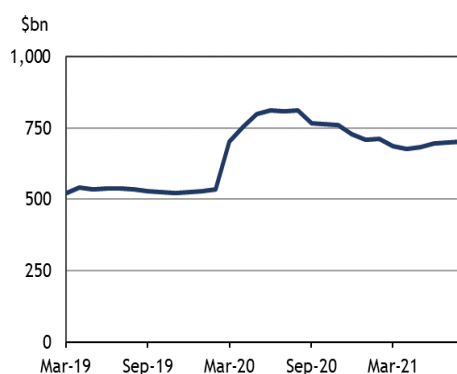
Total residents assets



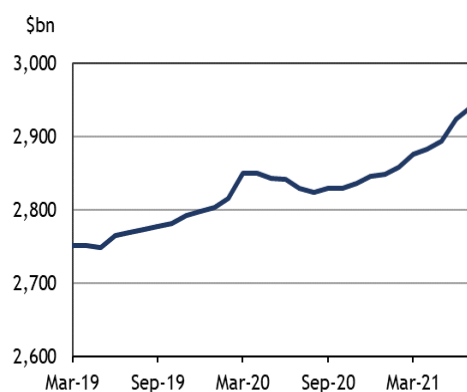
Cash and deposits with financial institutions



Total securitised assets on the balance sheet



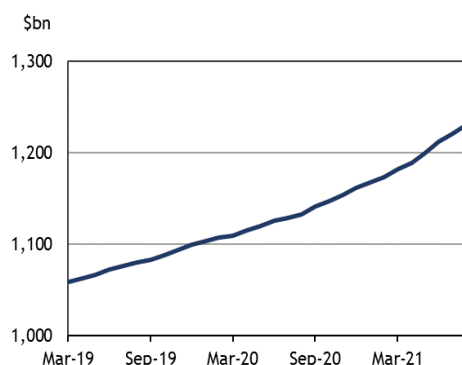
Total residents loans and finance leases



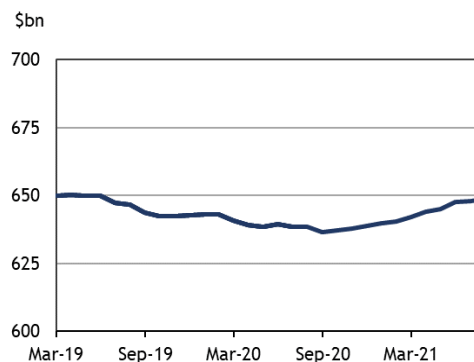
Loans and finance leases

- Total residents loans and finance leases increased by \$11.7 billion or 0.4 per cent in August. This was led by a \$9.1 billion or 0.7 per cent increase in owner-occupied housing lending. Investment housing lending increased by \$1.1 billion or 0.2 per cent. The sustained growth in housing lending continues to reflect strong borrower demand bolstered by low mortgage interest rates.
- Credit card lending continued to decrease, falling by \$0.7 billion or 2.7 per cent in August. This is likely reflecting the longer-term structural decline in this form of lending and the impact of recent lockdowns on consumption. Other household lending (for example, fixed-term personal loans) decreased for a tenth-consecutive month, declining by \$0.3 billion or 0.4 per cent.
- Non-financial business lending increased by \$5.8 billion or 0.7 per cent in August, partly reflected by slight improvements in business conditions and confidence. Loans to financial institutions and general government decreased in August, by \$2.3 billion or 1.8 per cent and \$1.1 billion or 4.9 per cent, respectively.

Owner-occupied housing



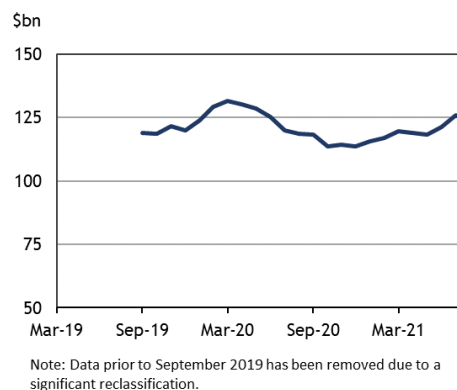
Investment housing



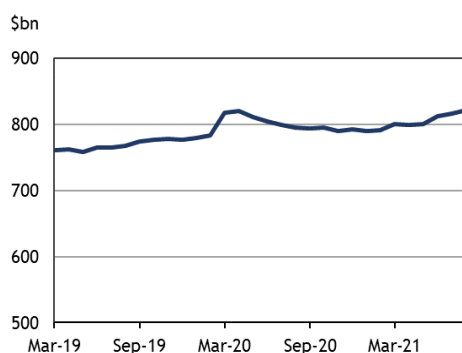
Credit cards



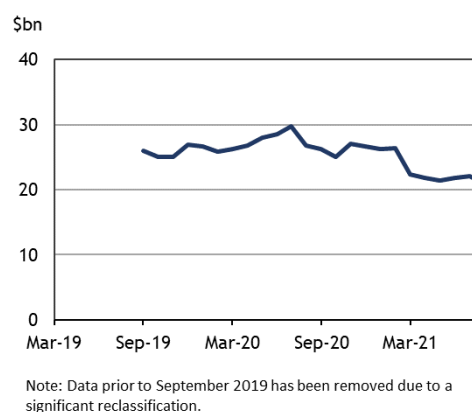
Financial institutions



Non-financial businesses



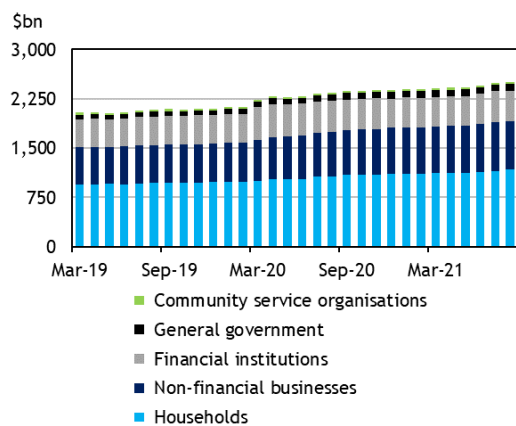
General government



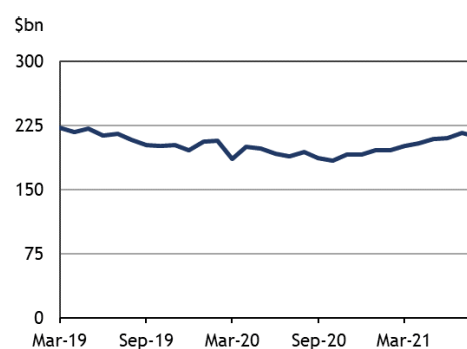
Liabilities on Australian books of ADIs

- Total residents deposits increased by \$9.4 billion or 0.4 per cent in August. Deposits from households were the largest contributor, rising by \$16.0 billion or 1.4 per cent over the month. Tax refunds, reduced spending due to increased conservatism and government support payments associated with the COVID-19 lockdowns are supporting increased household deposit balances. Deposits from non-financial businesses and financial institutions decreased slightly in August, by \$3.3 billion or 0.4 per cent and \$3.3 billion or 0.7 per cent, respectively.
- Short-term borrowings decreased slightly by \$0.6 billion or 0.2 per cent in August, with Australian-issued negotiable certificates of deposit decreasing by \$4.7 billion or 2.2 per cent. Long-term borrowings continued to decrease by \$1.7 billion or 0.3 per cent in August.

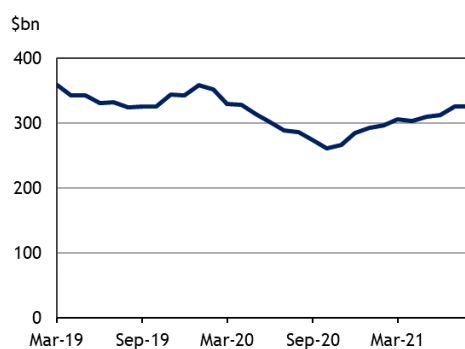
Total residents deposits



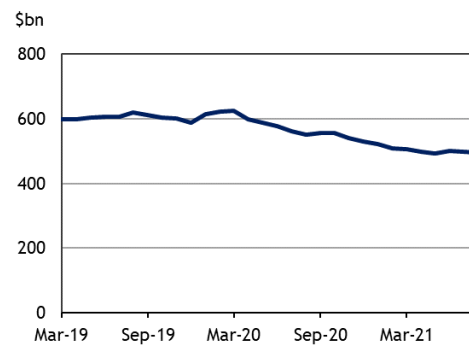
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings





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