



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

October 2021 (released 30 November 2021)

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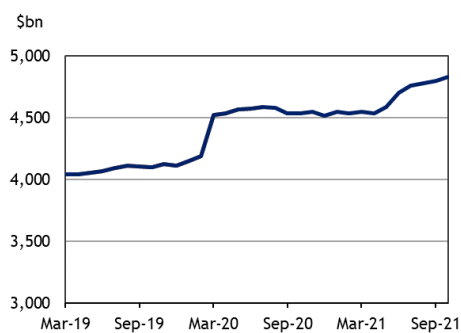
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Highlights

Assets on Australian books of ADIs

- Total residents assets continued to grow, increasing by \$35.5 billion or 0.7 per cent in October. Cash and deposits with financial institutions increased by \$16.2 billion or 3.9 per cent over the month. Total securitised assets on the balance sheet rose by \$22.1 billion or 3.1 per cent over the month.

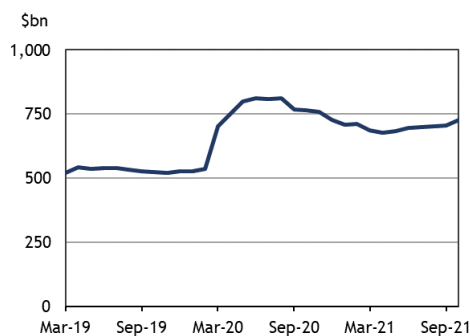
Total residents assets



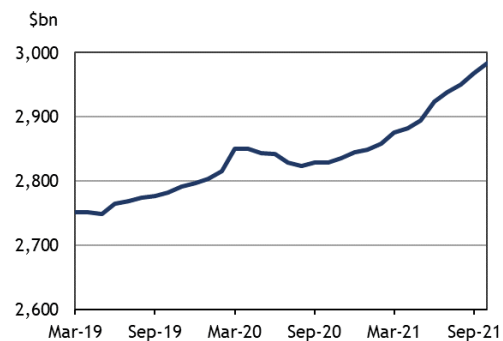
Cash and deposits with financial institutions



Total securitised assets on the balance sheet



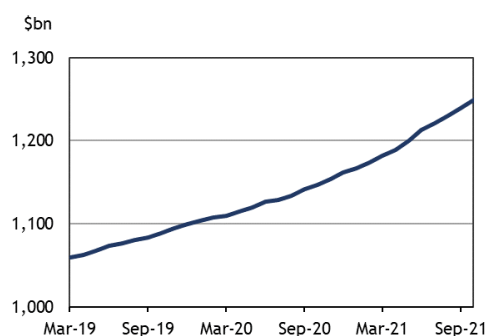
Total residents loans and finance leases



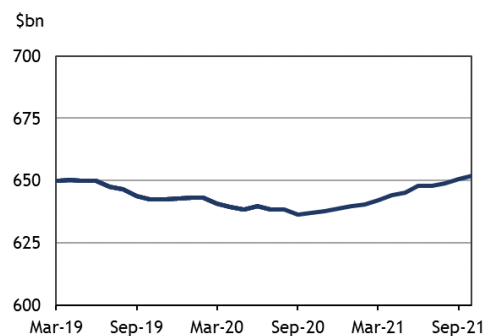
Loans and finance leases

- Total residents loans and finance leases increased by \$15.9 billion or 0.5 per cent in October. This was led by a \$9.4 billion or 0.8 per cent increase in owner-occupied housing lending. Investment housing lending increased by \$1.5 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 rose by \$0.3 billion or 1.1 per cent in October, representing the first monthly increase since April 2021. This is likely reflecting the recovery in economic conditions. Other household lending (for example, fixed-term personal loans) decreased by \$0.3 billion or 0.4 per cent.
- Non-financial business lending increased strongly by \$4.6 billion or 0.5 per cent in October, partly reflecting improvements in business confidence and conditions. Loans to financial institutions increased slightly by \$0.2 billion or 0.2 per cent and loans to general government increased by \$0.3 billion or 1.2 per cent.

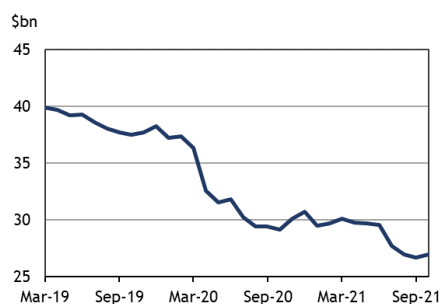
Owner-occupied housing



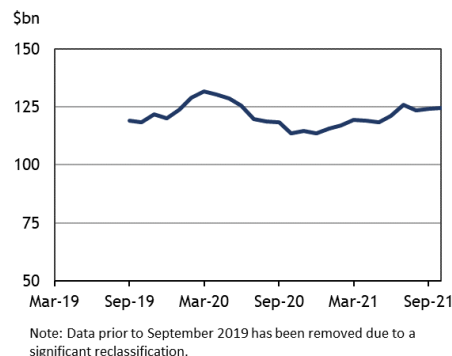
Investment housing



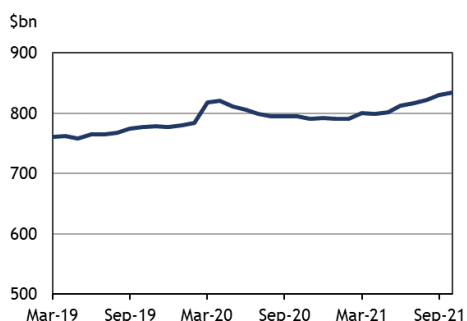
Credit cards



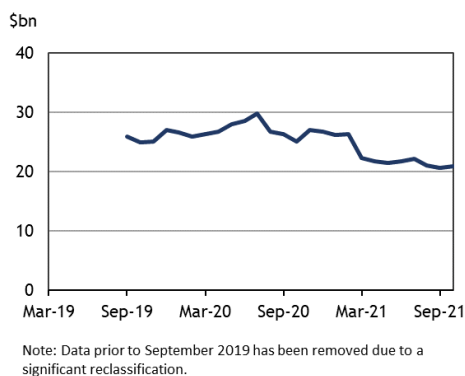
Financial institutions



Non-financial businesses



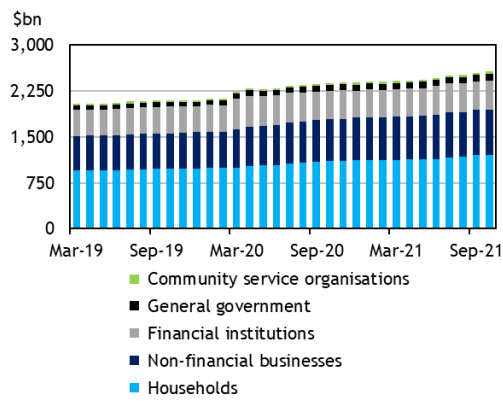
General government



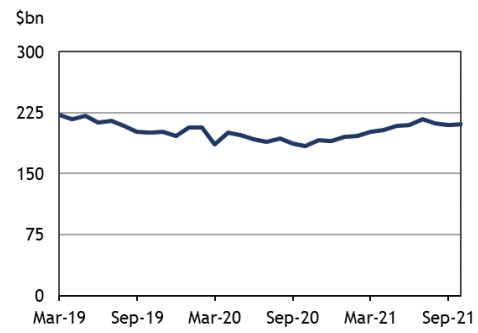
Liabilities on Australian books of ADIs

- Total residents deposits increased further by \$18.0 billion or 0.7 per cent in October. Deposits from households increased by \$9.7 billion or 0.8 per cent over the month and deposits from general government increased significantly by \$8.5 billion or 7.7 per cent in October.
- Short-term borrowings increased by \$4.5 billion or 1.4 per cent in October, but long-term borrowings decreased by \$11.0 billion or 2.2 per cent in October.

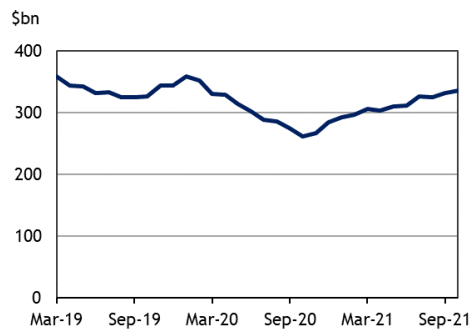
Total residents deposits



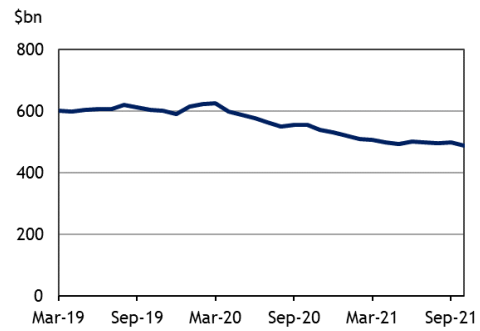
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings





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