



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

January 2022 (released 28 February 2022)

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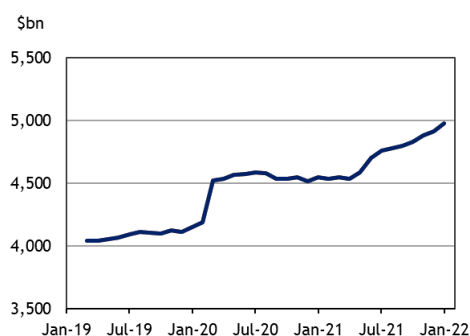
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Highlights

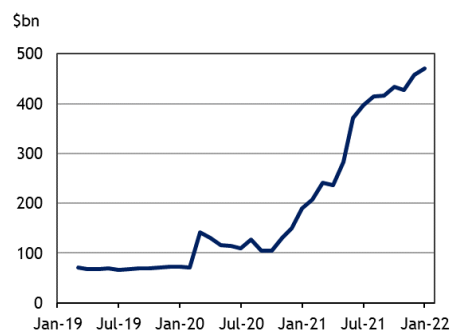
Assets on Australian books of ADIs

- Total residents assets expanded significantly, increasing by \$66.0 billion or 1.3 per cent in January, driven by growth in total securitised assets on the balance sheet which increased by \$20.7 billion or 2.9 per cent. A key driver of the growth in total securitised assets is likely to be ADIs increasing their self-securitised assets in order to meet APRA's [guidance](#) on contingent liquidity for locally-incorporated ADIs subject to the Liquidity Coverage Ratio. The guidance comes into effect on 1 March 2022. Cash and deposits with financial institutions, which include Reserve Bank of Australia (RBA) exchange settlement account balances, increased by \$13.0 billion or 2.8 per cent over the month.

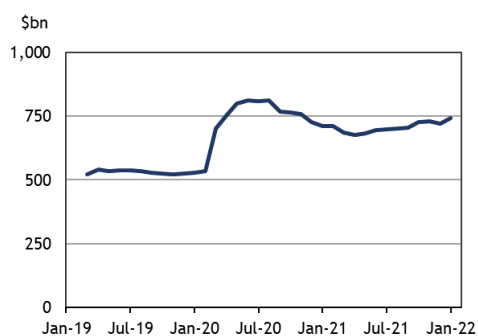
Total residents assets



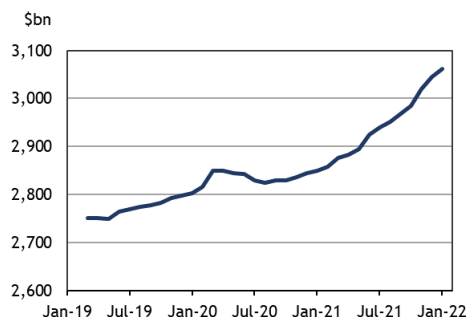
Cash and deposits with financial institutions



Total securitised assets on the balance sheet



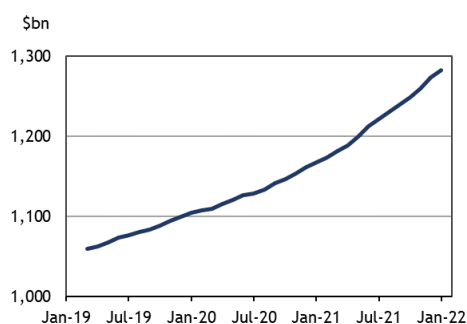
Total residents loans and finance leases



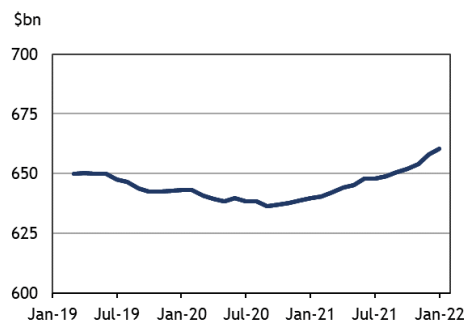
Loans and finance leases

- Total residents loans and finance leases increased by \$15.5 billion or 0.5 per cent in January. This was led by a \$9.1 billion or 0.7 per cent increase in owner-occupied housing lending. Investment housing lending increased by \$2.4 billion or 0.4 per cent. The sustained growth in housing lending reflects robust borrower demand bolstered by low mortgage interest rates.
- Non-financial business lending also increased, by \$4.6 billion or 0.5 per cent in January. Despite the deterioration in business conditions in January due to staffing shortages and supply chain issues, business confidence increased due to planned easing of restrictions, expectations that the rapid rise in COVID-19 cases will ease and an optimistic economic outlook.
- Credit card lending decreased by \$1.2 billion or 4.2 per cent in January, likely reflecting the longer-term structural decline in this form of lending. Other household lending (for example, fixed-term personal loans) declined by \$0.3 billion or 0.4 per cent.

Owner-occupied housing



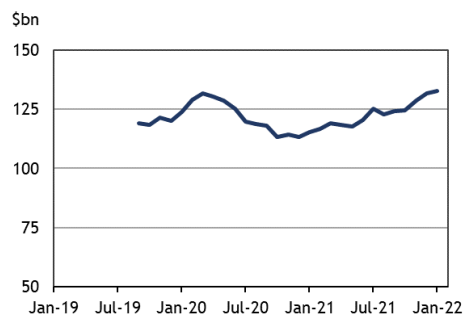
Investment housing



Credit cards

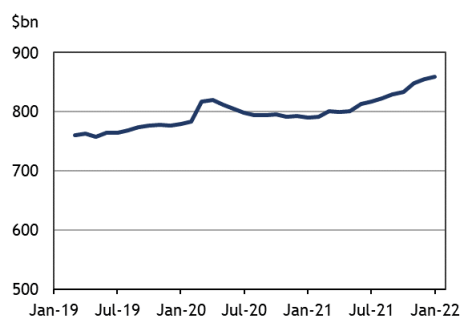


Financial institutions

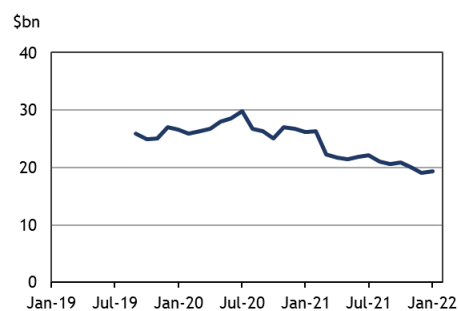


Note: Data prior to September 2019 has been removed due to a significant reclassification.

Non-financial businesses



General government

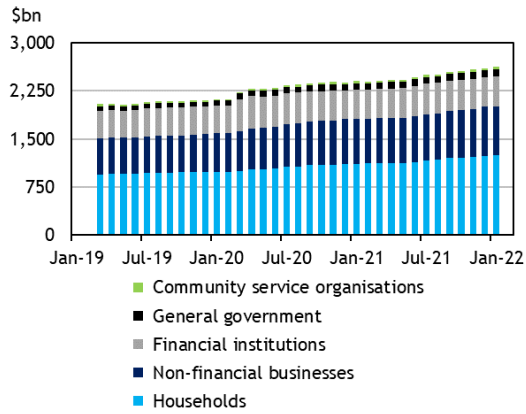


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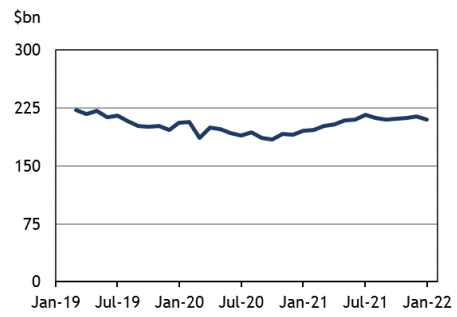
Liabilities on Australian books of ADIs

- Total residents deposits increased by \$23.1 billion or 0.9 per cent in January. Deposits by households rose by \$6.5 billion or 0.5 per cent, continuing the trend of high household saving rates. Deposits from general government and financial institutions increased by \$5.5 billion (or 4.9 per cent) and by \$5.1 billion (or 1.1 per cent) over the month, respectively.
- Short-term borrowings decreased by \$7.4 billion or 2.0 per cent, while long-term borrowings increased by \$10.5 billion or 2.1 per cent in January.

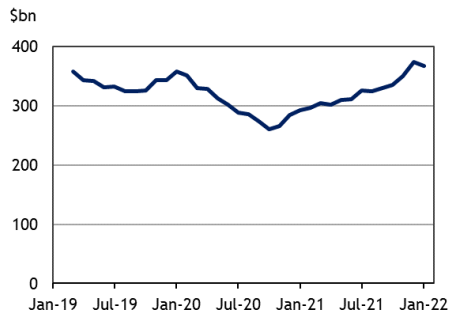
Total residents deposits



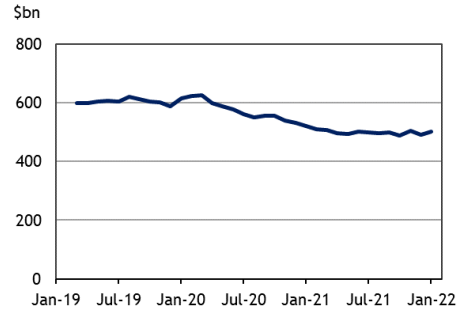
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings





APRA