



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

March 2022 (released 29 April 2022)

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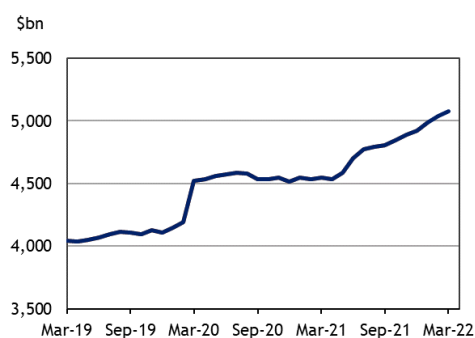
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Highlights

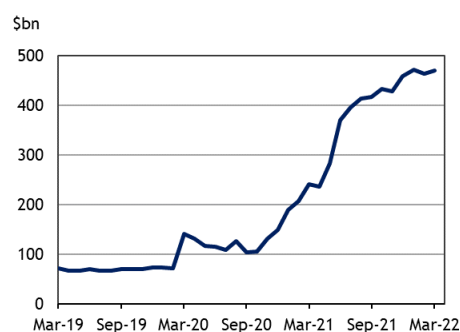
Assets on Australian books of ADIs

- Total residents assets increased by \$34.2 billion (or 0.7 per cent) in March, largely driven by an increase in loans and finance leases.¹ Total securitised assets on the balance sheet decreased by \$4.0 billion (or 0.5 per cent).
- Cash and deposits with financial institutions, which include Reserve Bank of Australia (RBA) exchange settlement account balances, increased by \$5.9 billion (or 1.3 per cent) over the month.

Total residents assets

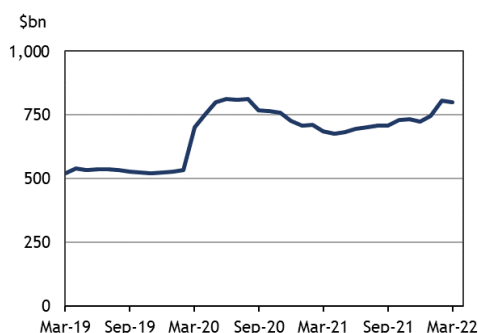


Cash and deposits with financial institutions

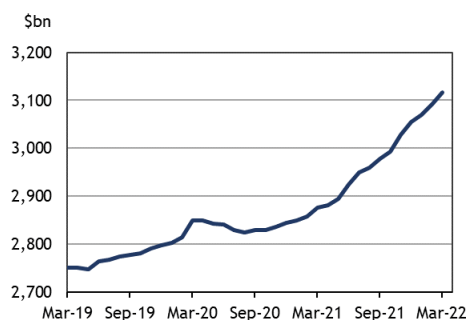


¹ This includes self-securitisations.

Total securitised assets on the balance sheet



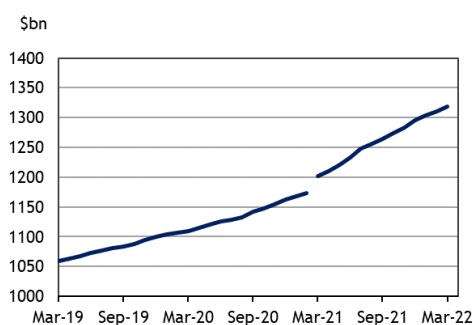
Total residents loans and finance leases



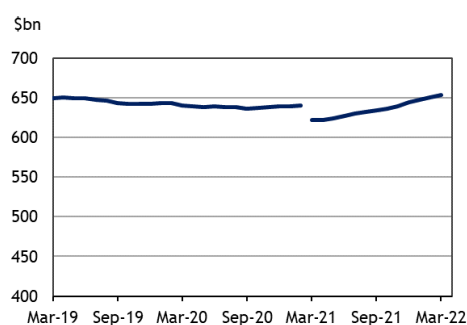
Loans and finance leases

- Total residents loans and finance leases increased by \$24.8 billion (or 0.8 per cent) in March. This was driven in part by growth in housing lending, with a \$7.7 billion (or 0.6 per cent) increase in owner-occupied housing lending and \$3.6 billion (or 0.5 per cent) increase in investment housing lending.
- Lending to non-financial businesses increased by \$10.9 billion (or 1.3 per cent) in March, while credit card lending decreased by \$0.1 billion (or 0.3 per cent) over the month. Other household lending remained stable, decreasing by \$0.1 billion (or 0.1 per cent).

Owner-occupied housing



Investment housing

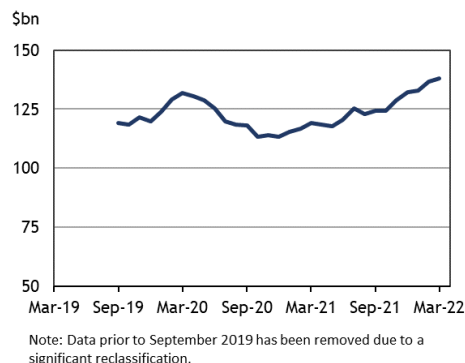


² Series break due to reclassification of housing loans between owner-occupied and investment by the Westpac Banking Corporation – see announcement [here](#) for detail. Total outstanding housing lending is not impacted.

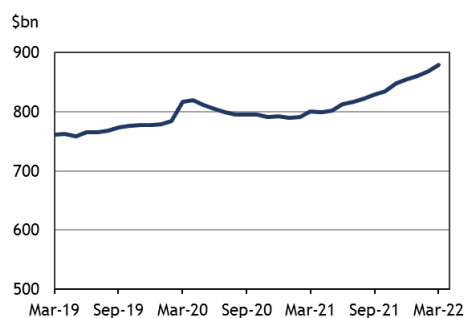
Credit cards



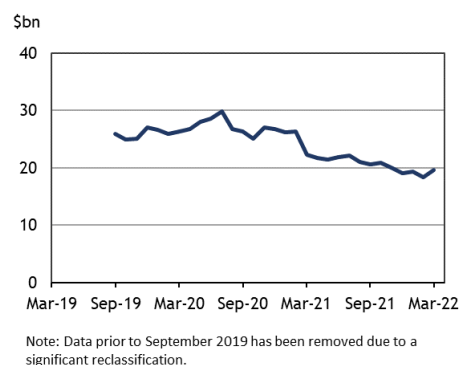
Financial institutions



Non-financial businesses



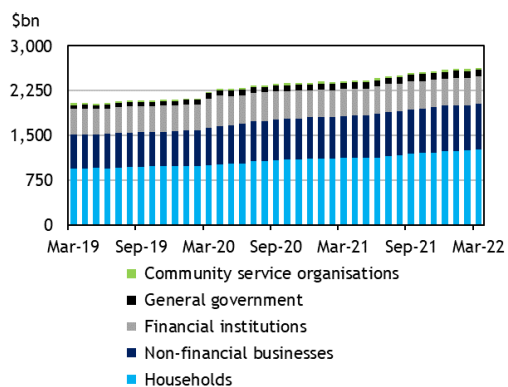
General government



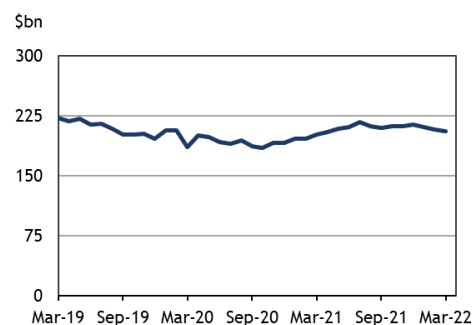
Liabilities on Australian books of ADIs

- Total residents deposits increased by \$23.8 billion (or 0.9 per cent) in March. This was largely driven by Household deposits which increased by \$17.7 billion (or 1.4 per cent) continuing the trend of growth in household savings.
- Deposits from Financial Institutions and Non-Financial businesses increased by \$8.1 billion (or 1.8 per cent) and \$4.8 billion (or 0.6 per cent) over the month, respectively. Deposits from general government decreased by \$5.7 billion (or 4.7 per cent).
- Short-term borrowings decreased by \$2.6 billion (or 0.7 per cent), while long-term borrowings decreased by \$9.3 billion (or 1.8 per cent) in March.

Total residents deposits



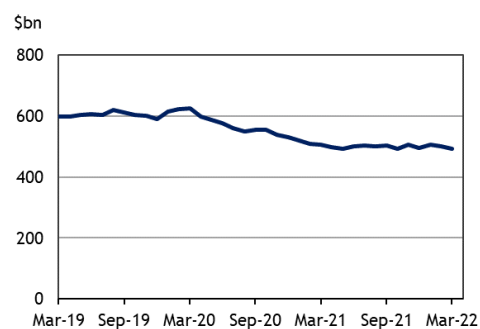
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings





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