STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

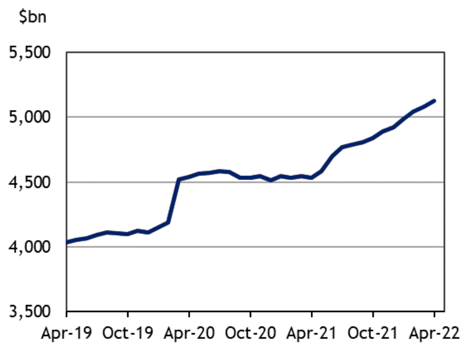
April 2022 (released 31 May 2022)

Highlights

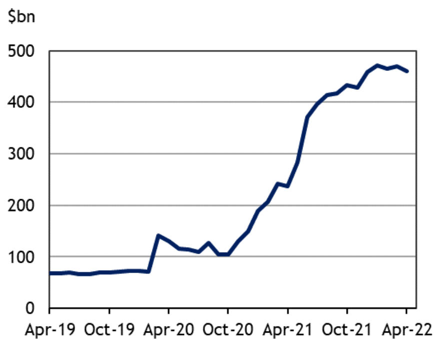
Assets on Australian books of ADIs

- Total residents assets increased by $45.4 billion (or 0.9 per cent) in April, largely driven by an increase in loans and finance leases.[1] Total securitised assets on the balance sheet increased by $18.8 billion (or 2.3 per cent).
- Cash and deposits with financial institutions, which include Reserve Bank of Australia (RBA) exchange settlement account balances, decreased by $9.6 billion (or 2.0 per cent) over the month.

Total residents *assets*

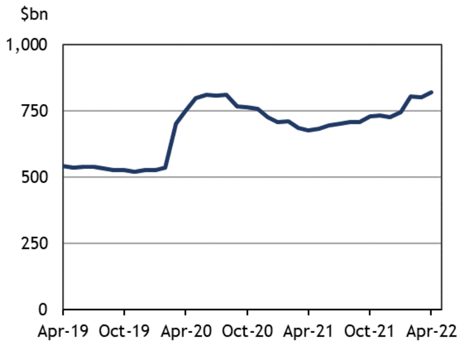


Cash and deposits with financial institutions

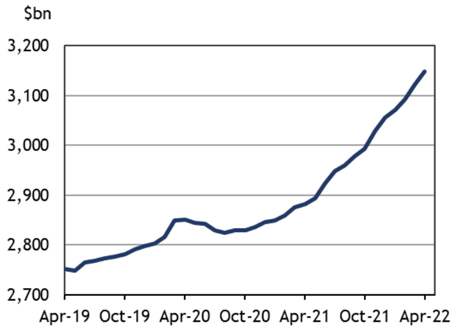


[1] This includes self-securitisations.

Total securitised assets on the balance sheet



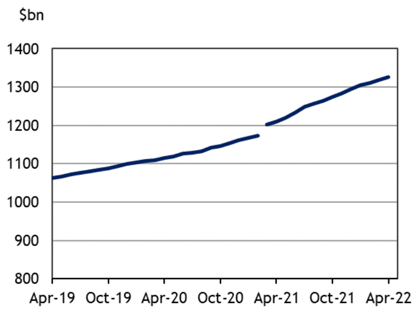
Total residents loans and finance leases



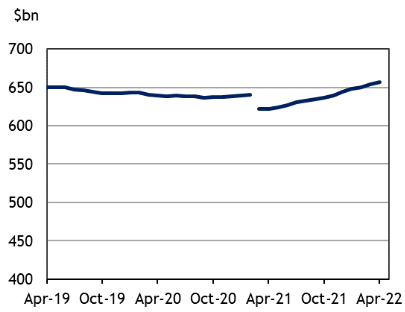
Loans and finance leases

- Total residents loans and finance leases increased by $26.2 billion (or 0.8 per cent) in April. This was driven in part by growth in housing lending, with a $7.0 billion (or 0.5 per cent) increase in owner-occupied housing lending and a $3.1 billion (or 0.5 per cent) increase in investment housing lending.
- Lending to non-financial businesses increased by $9.0 billion (or 1.0 per cent) in April.
- Credit card lending stabilised in April remaining unchanged from March at $28.1 billion, whilst other household lending decreased by $0.3 billion (or 0.4 per cent).

Owner-occupied housing[2]

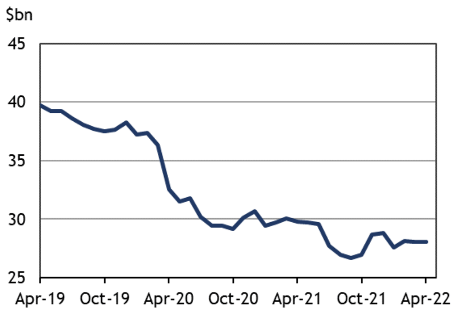


Investment housing[2]

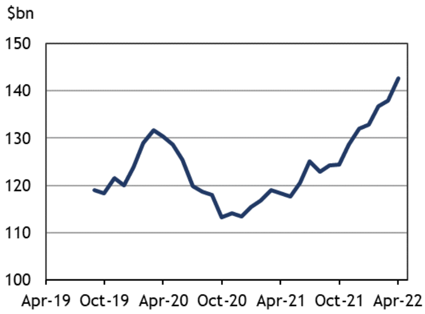


[2] Series break due to reclassification of housing loans between owner-occupied and investment by the Westpac Banking Corporation – see announcement here for details. Total outstanding housing lending is not impacted.

Credit cards

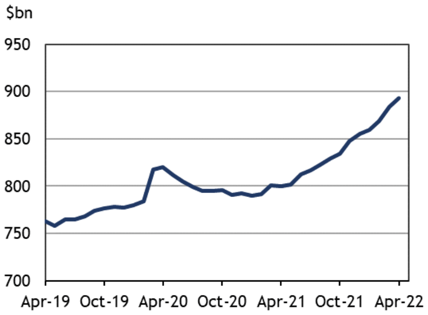


Financial institutions

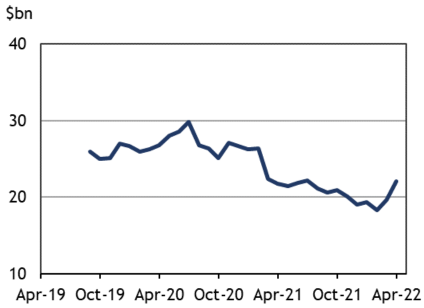


Note: Data prior to September 2019 has been removed due to a significant reclassification.

Non-financial businesses



General government

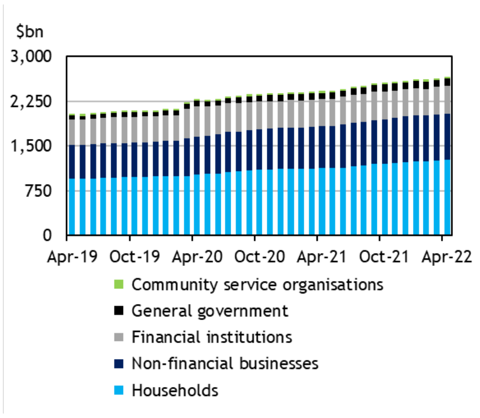


Note: Data prior to September 2019 has been removed due to a significant reclassification.

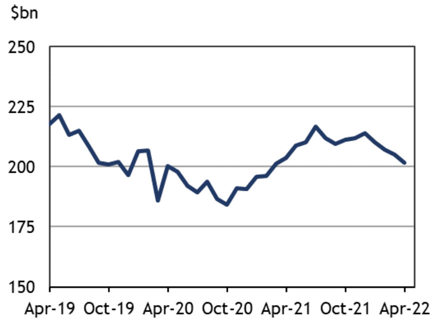
Liabilities on Australian books of ADIs

- Total residents deposits increased by $28.6 billion (or 1.1 per cent) in April. This was largely driven by deposits from Financial Institutions, which increased by $12.0 billion (or 2.6 per cent) for the month of April.
- Household deposits increased by $8.3 billion (or 0.7 per cent) in April, continuing the trend of growth in household savings.
- Deposits from Non-Financial businesses and General government increased by $4.9 billion (or 0.6 per cent) and $3.7 billion (or 3.2 per cent), respectively for the month of April.
- Short-term borrowings increased by $10.0 billion (or 2.7 per cent), while long-term borrowings increased by $3.3 billion (or 0.7 per cent) in April.

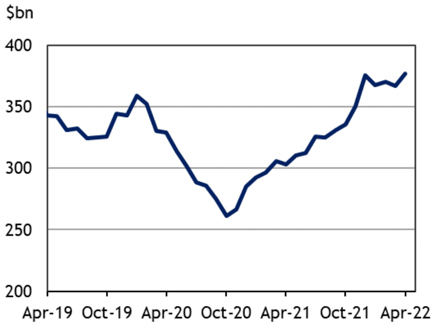
Total residents deposits



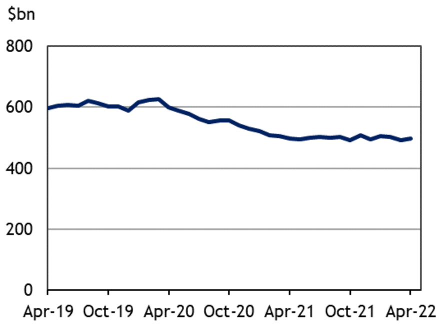
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings



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