



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

June 2022 (released 29 July 2022)

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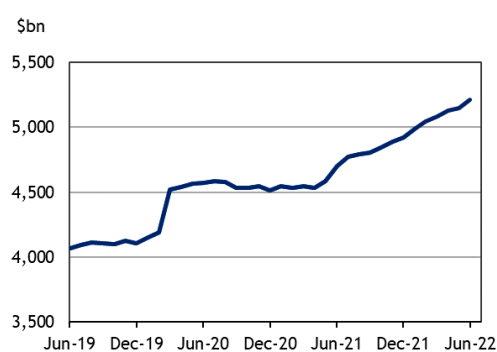
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Highlights

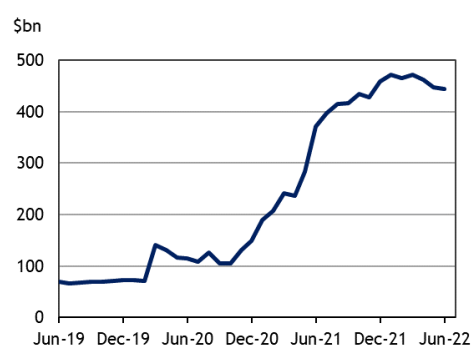
Assets on Australian books of ADIs

- Total residents assets increased by \$65.1 billion (or 1.3 per cent) in June, and by \$509.8 billion (or 10.8 per cent) for the year ended June 2022. The increase in the month of June was largely driven by an increase in loans and finance leases.¹ Total securitised assets on the balance sheet, decreased by \$4.1 billion (or 0.5 per cent).
- Cash and deposits with financial institutions, which include Reserve Bank of Australia (RBA) exchange settlement account balances, decreased by \$2.6 billion (or 0.6 per cent) over the month.

Total residents assets

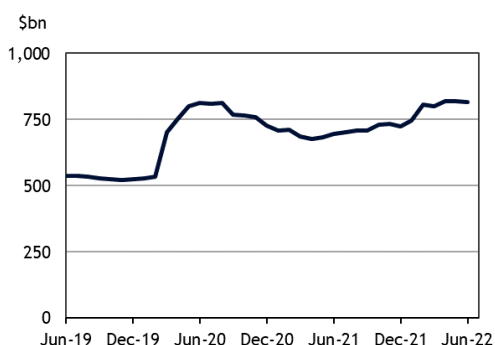


Cash and deposits with financial institutions



¹ This includes self-securitisations.

Total securitised assets on the balance sheet



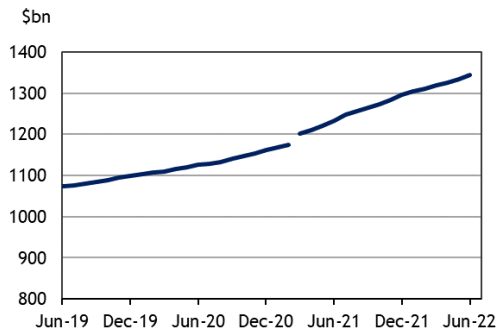
Total residents loans and finance leases



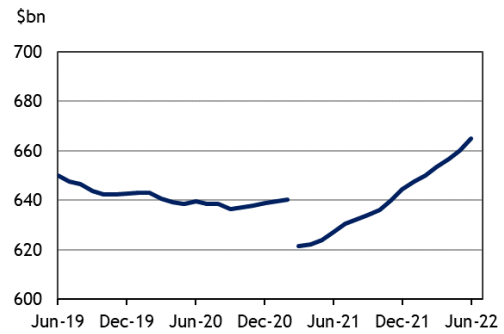
Loans and finance leases

- Total residents loans and finance leases increased by \$37.4 billion (or 1.2 per cent) in the month of June, and by \$286.5 billion (or 9.8 per cent) for the year ended June 2022. For the month of June, this was led by growth in lending to non-financial businesses, which increased by a \$15.2 billion (or 1.7 per cent) increase in June. This is indicative of continued resilience of business conditions.
- Housing lending remained stable in the month of June. Owner-occupied lending increased by \$10.5 billion (or 0.8 per cent) and investment by \$4.8 billion (or 0.7 per cent). For the year ended June 2022, owner-occupied lending increased by \$111.5 billion (or 9.0 per cent) and investment by \$37.7 billion (or 6.0 per cent). The annualised growth rate for owner-occupied lending is slowing, likely reflecting cost of living pressures and interest rate increases. The growth in investment housing lending is likely supported by rising rental yields, low vacancy rates and the expected return of overseas migration.
- Credit card lending also remained stable in June, increasing slightly by \$0.3 billion (or 1.2 per cent), whilst other household lending decreased by \$0.3 billion (or 0.5 per cent).

Owner-occupied housing



Investment housing



Credit cards

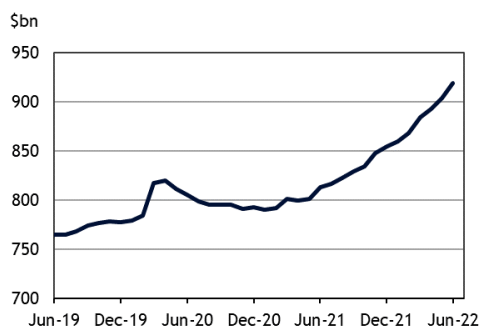


Financial institutions

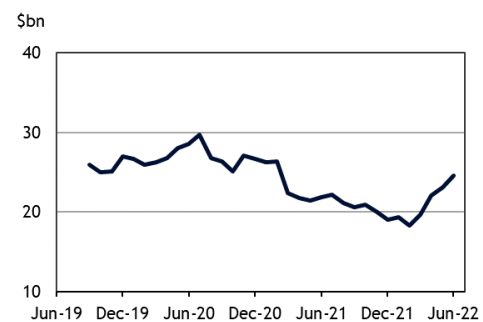


Note: Data prior to September 2019 has been removed due to a significant reclassification.

Non-financial businesses



General government



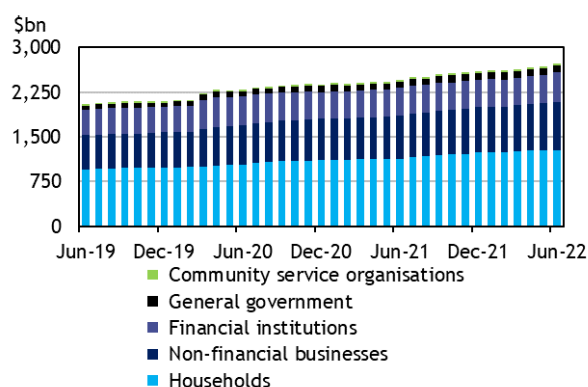
Note: Data prior to September 2019 has been removed due to a significant reclassification.

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.

Liabilities on Australian books of ADIs

- Total residents deposits increased by \$46.3 billion (or 1.7 per cent) in June, and by \$267.9 billion (or 10.9 per cent) for the year ended June 2022. This was largely driven by growth in deposits from financial institutions, which increased by \$25.0 billion (or 5.3 per cent) for the month of June.
- Household deposits increased by \$2.9 billion (or 0.2 per cent) in June, reflecting continued stabilisation, following a period of strong growth over the lockdown period. The stabilisation of household deposits, from a period of strong growth, is likely reflective of increasing cost of living pressures.
- Deposits from non-financial businesses increased by \$20.3 billion (or 2.6 per cent), and deposits from general government decreased \$1.5 billion (or 1.3 per cent) for the month of June.
- Short-term borrowings increased by \$17.8 billion (or 4.7 per cent), while long-term borrowings increased by \$5.5 billion (or 1.1 per cent) in June.

Total residents deposits



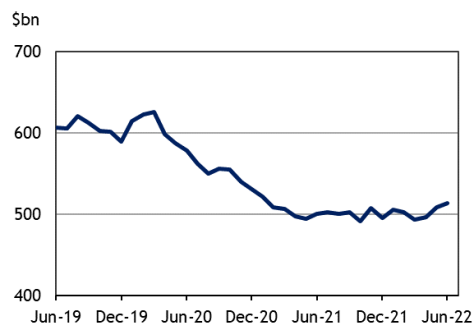
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings





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