STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

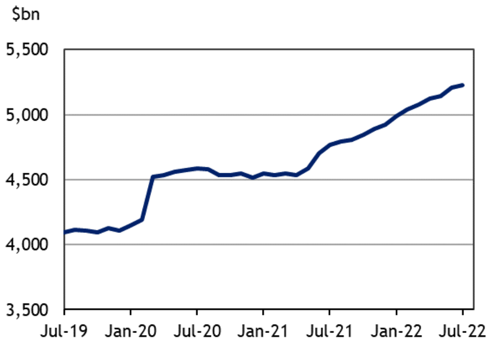
July 2022 (released 31 August 2022)

Highlights

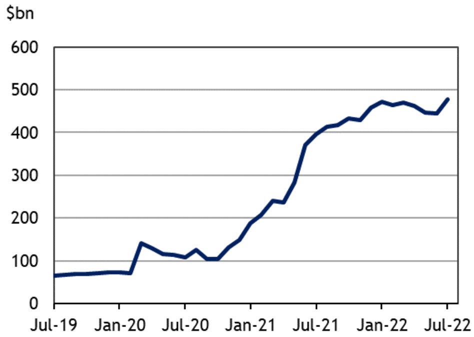
Assets on Australian books of ADIs

- Total residents assets slightly increased by $19.2 billion (or 0.4 per cent) in July, and by $459.0 billion (or 9.6 per cent) for the year ended July 2022. Cash and deposits with financial institutions were the largest driver of the increase in total resident assets, increasing significantly by $34.2 billion (or 7.7 per cent) over the month. This reflects additional ADI funds being placed with the Reserve Bank of Australia. Total securitised assets on the balance sheet increased by $3.9 billion (or 0.5 per cent).

Total residents assets

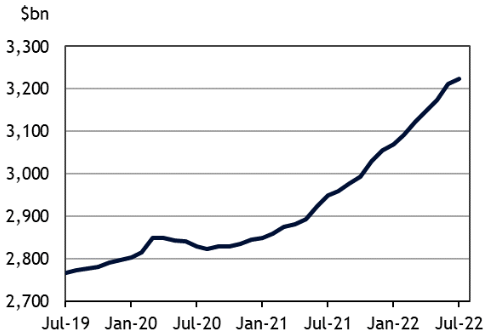


Cash and deposits with financial institutions



Total securitised assets on the balance sheet

Total residents loans and finance leases



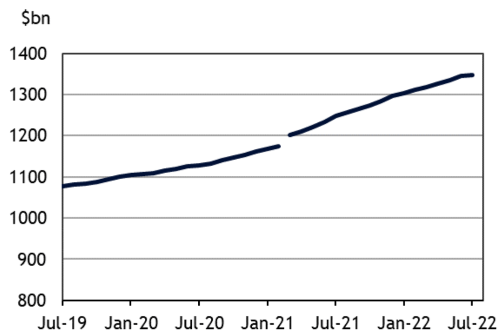
Loans and finance leases

- Total residents loans and finance leases increased by $14.6 billion (or 0.5 per cent) in the month of July, and by $276.4 billion (or 9.4 per cent) for the year ended July 2022. For the month of July, this was led in part by growth in lending to non-financial businesses, which increased by $5.2 billion (or 0.6 per cent). This is indicative of continued resilience of business conditions, despite headwinds from cost pressures and rising interest rates.

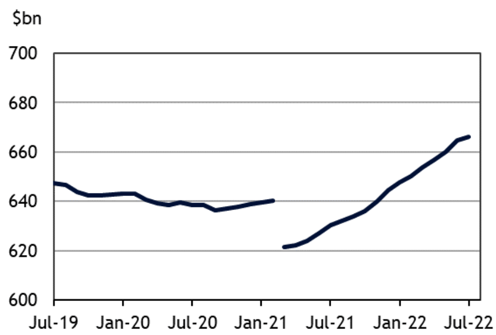
- Owner-occupied and investment lending increased by $4.2 billion (or 0.3 per cent) and by $1.4 billion (or 0.2 per cent) in July, respectively. Owner occupied lending grew by 8.0 per cent over the year to July 2022, and investment lending grew by 5.7 per cent over the same period.

- Credit card lending and other personal lending (for example, fixed-term personal loans) decreased by $0.6 billion (or 2.1 per cent) and by $0.9 billion (or 1.2 per cent) over the month of July, respectively.

Owner-occupied housing[1]



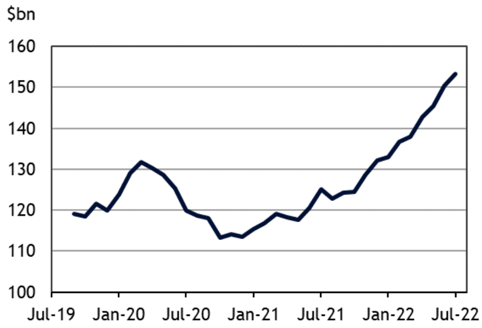
Investment housing[1]



[1] 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.

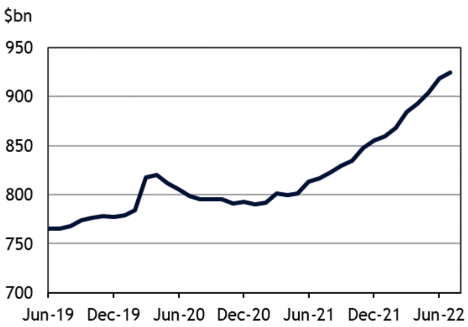
Credit cards

Financial institutions

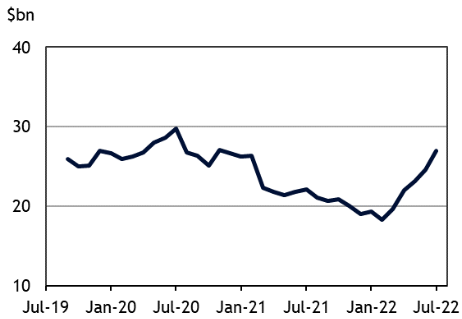


Note: Data prior to September 2019 has been removed due to a significant reclassification.

Non-financial businesses



General government



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

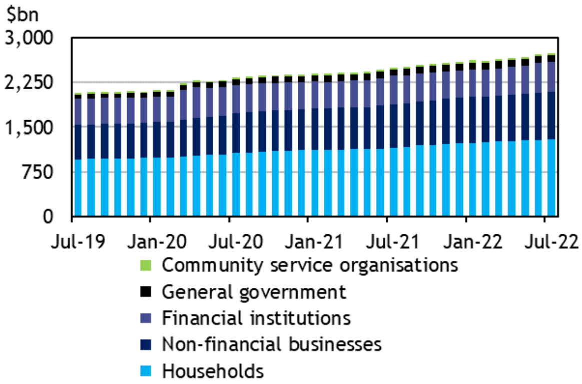
Liabilities on Australian books of ADIs

- Total residents deposits increased by $22.5 billion (or 0.8 per cent) in July, and by $250.2 billion (or 10.0 per cent) for the year ended July 2022. The increase in July was predominantly driven by growth in household deposits, which increased by $19.5 billion (or 1.5 per cent), driven by seasonal factors. Deposits from non-financial businesses decreased by $3.9 billion (or 0.5 per cent) for the month of July.

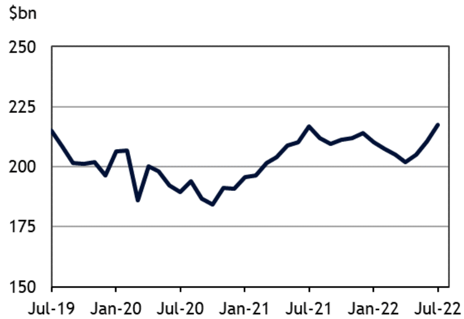
- Deposits from financial institutions decreased by $2.1 billion (or 0.4 per cent), while deposits from general government increased $5.4 billion (or 4.8 per cent) for the month of July. Australian-issued negotiable certificates of deposit (NCDs) continued to grow for the third consecutive month, increasing by $6.8 billion or (3.2 per cent) in July.

- Short-term and long-term borrowings decreased by $8.2 billion (or 2.1 per cent) and by $3.5 billion (or 0.7 per cent) over the for the month, respectively.

Total residents deposits

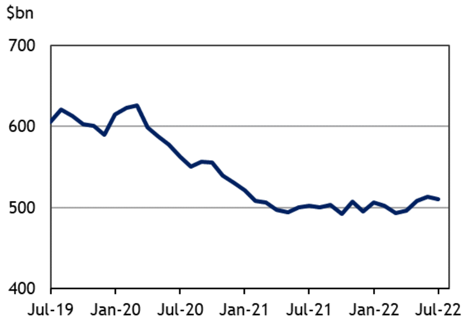


Negotiable certificates of deposit



Total short-term borrowings

Total long-term borrowings



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