



# STATISTICS

## Monthly authorised deposit-taking institution statistics - highlights

August 2022 (released 30 September 2022)

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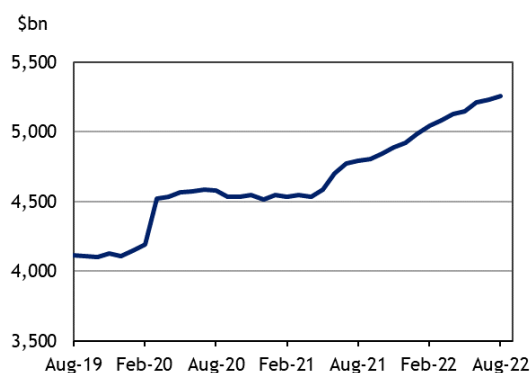
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# Highlights

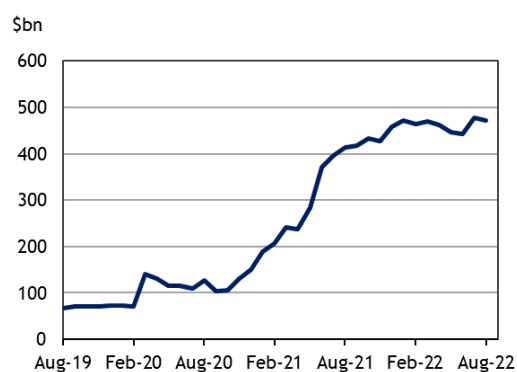
## Assets on Australian books of ADIs

- Total resident assets increased by \$24.8 billion (or 0.5 per cent) in August and grew by \$464.0 billion (or 9.7 per cent) for the year ended August 2022.
- Cash and deposits with financial institutions fell \$6.2 billion (or 1.3 per cent) in August. For the year ended August 2022, cash and deposits with financial institutions increased \$57.4 billion (or 13.9 per cent).
- Total securitised assets on the balance sheet declined by \$1.7 billion (or 0.2 per cent) in August.

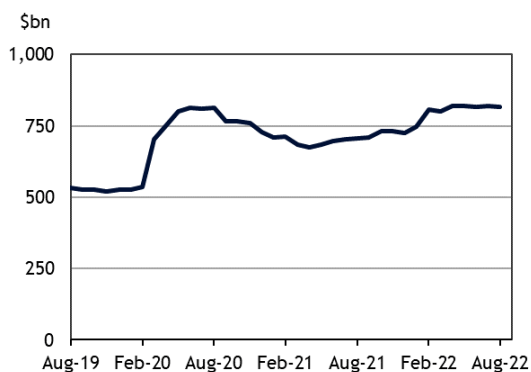
### Total residents assets



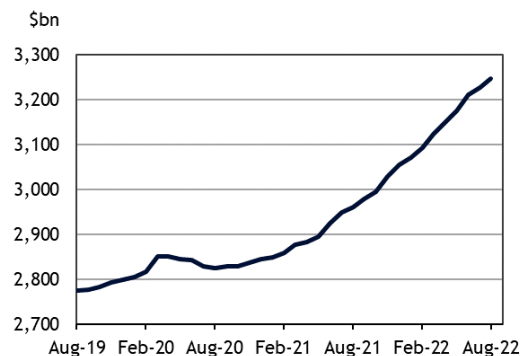
### Cash and deposits with financial institutions



### *Total securitised assets on the balance sheet*



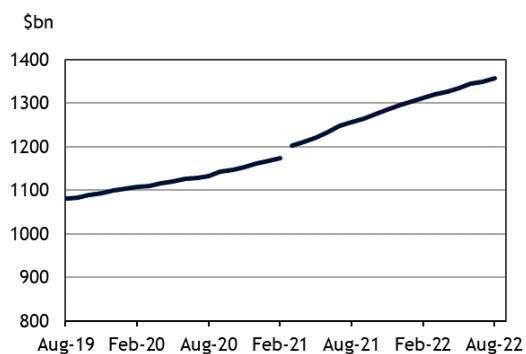
### *Total residents loans and finance leases*



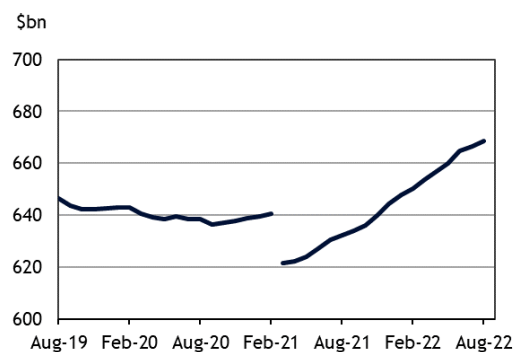
## Loans and finance leases

- Total residents loans and finance leases increased by \$20.3 billion (or 0.6 per cent) in August and by \$285.4 billion (or 9.6 per cent) for the year ended August 2022. This was driven by a \$7.8 billion (0.8 per cent) increase in loans to non-financial businesses in August. This suggests that demand for credit from businesses has remained despite tightening monetary policy.
- Owner-occupied and investment housing lending increased by \$6.9 billion (or 0.5 per cent) and \$2.2 billion (or 0.3 per cent) in August, respectively. For the year ended August 2022 owner-occupied lending rose by \$99.2 billion (or 7.9 per cent) whilst investment lending increased by \$36.3 billion (or 5.7 per cent), largely unchanged from July.
- Credit card lending increased by \$0.2 billion (or 0.6 per cent) in August whilst other household lending (e.g. fixed-term personal loans) decreased by \$0.4 billion (or 0.5 per cent).

## Owner-occupied housing<sup>1</sup>



## Investment housing<sup>1</sup>



## Credit cards



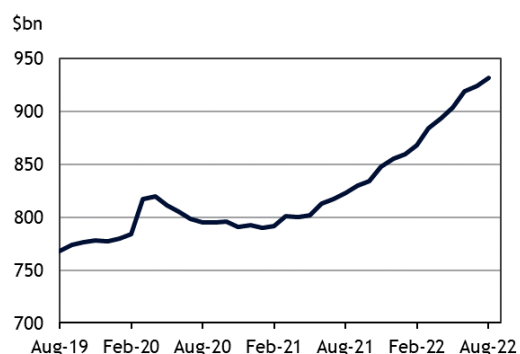
## Financial institutions



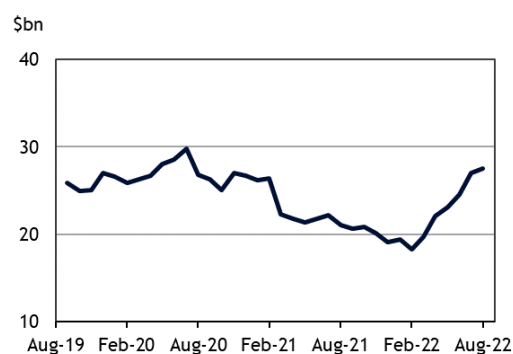
Note: Data prior to September 2019 has been removed due to a significant reclassification.

<sup>1</sup> 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.

## Non-financial businesses



## General government

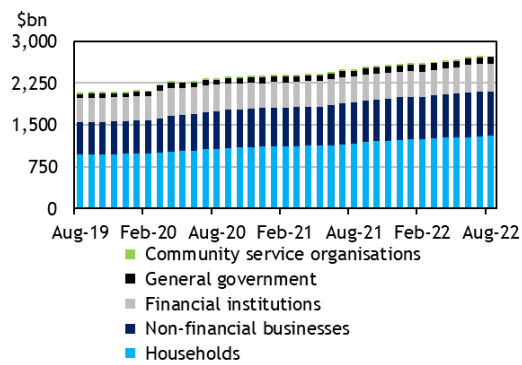


Note: Data prior to September 2019 has been removed due to a significant reclassification.

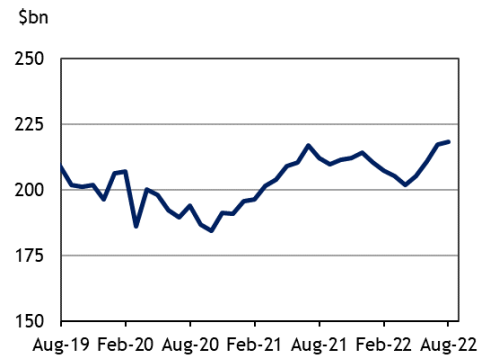
## Liabilities on Australian books of ADIs

- Total residents deposits increased by \$11.9 billion (or 0.4 per cent) in August and by \$252.7 billion (or 10.1 per cent) for the year ended August 2022. The increase in August was largely driven by general government deposits, which increased by \$12.0 billion (10.0 per cent) and household deposits, which increased by \$10.3 billion (or 0.8 per cent).
- The above increases in August were offset by a \$6.7 billion (0.8 per cent) decrease in non-financial business deposits in addition to a \$4.2 billion (0.9 per cent) decrease in deposits by financial institutions.
- Australian-issued negotiable certificates of deposit (NCDs) increased by \$1.0 billion (0.5 per cent) in August, a weaker level of growth compared to the previous three months. Additionally, both short-term and long-term borrowing increased in August, growing by \$3.3 billion (or 0.8 per cent) and \$4.0 billion (0.8 per cent) respectively.

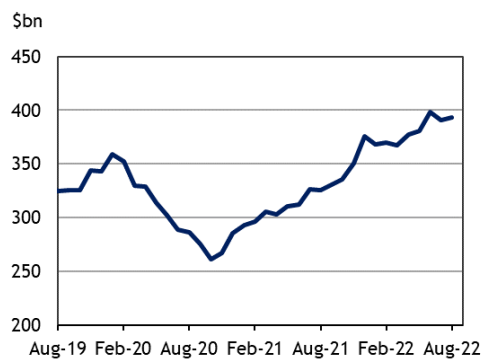
### Total residents deposits



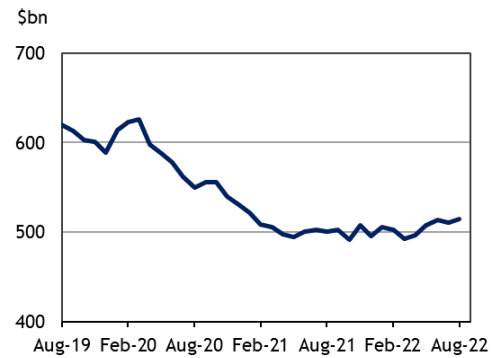
### Negotiable certificates of deposit



### Total short-term borrowings



### Total long-term borrowings





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