STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

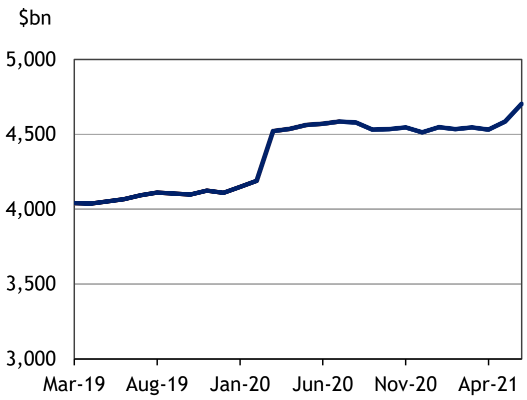
June 2021 (released 30 July 2021)

Highlights

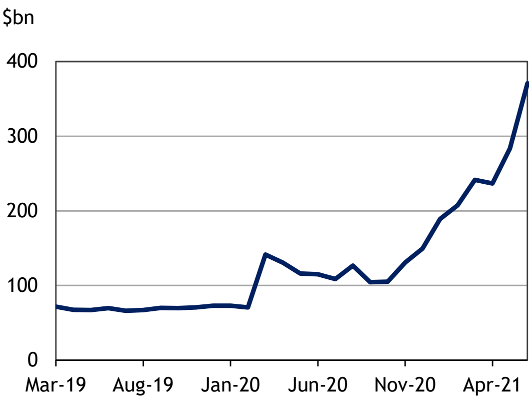
Assets on Australian books of ADIs

- Total residents assets increased by $118.6 billion or 2.6 per cent in June. Cash and deposits with financial institutions were the predominant driver of this movement, rising significantly by $87.2 billion or 30.8 per cent. This largely reflects increased ADI balances held with the Reserve Bank of Australia (RBA), due to final ADI drawdowns on the RBA's Term Funding Facility, which expired on 30 June 2021. Total securitised assets on the balance sheet rose by $11.7 billion or 1.7 per cent, as some ADIs increased their self-securitisations.

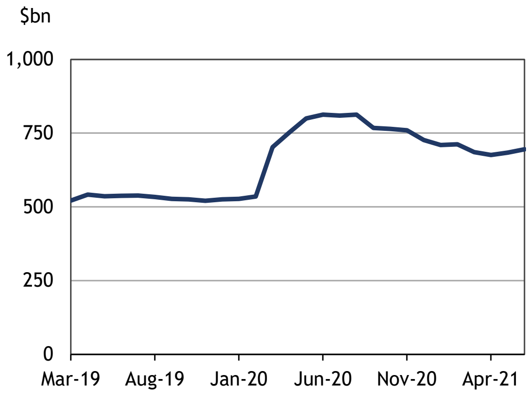
Total residents assets



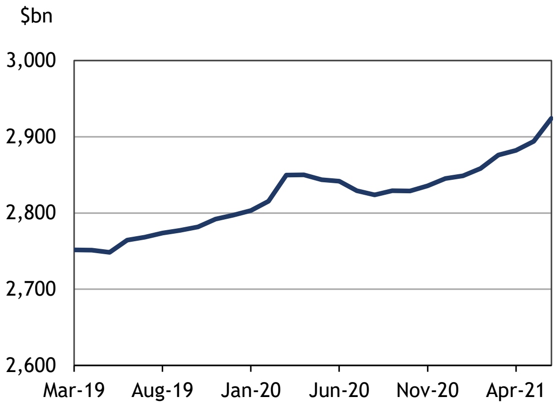
Cash and deposits with financial institutions



Total securitised assets on the balance sheet



Total residents loans and finance leases



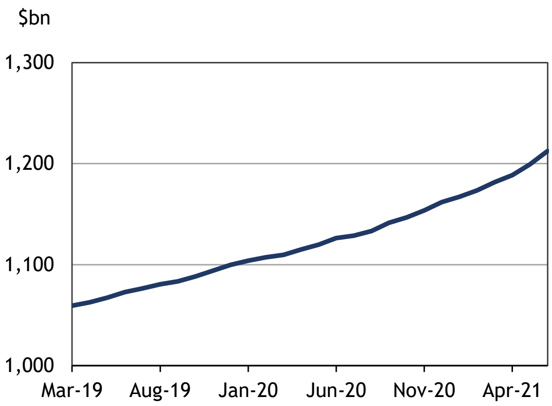
Loans and finance leases

- Total residents loans and finance leases increased by $30.1 billion or 1.0 per cent in June, largely led by owner-occupied housing lending, which grew strongly by $13.2 billion or 1.1 per cent. Investment housing lending expanded at a faster pace when compared to prior months, increasing by $2.6 billion or 0.4 per cent. The sustained robust growth in housing lending continues to reflect sturdy borrower demand bolstered by low mortgage interest rates, government measures supporting first home buyers and new home building, as well as improving employment conditions.

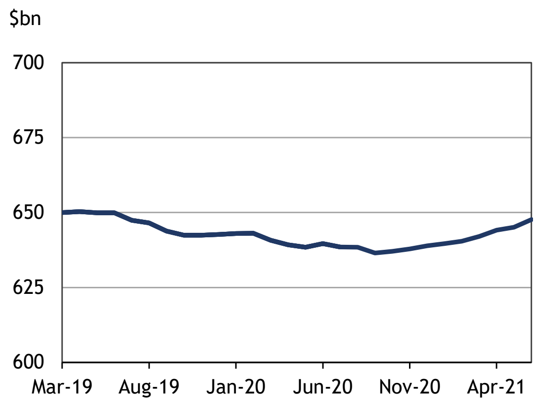
- Credit card lending remains subdued and significantly lower than pre-COVID-19 levels, contracting by $0.2 billion or 0.6 per cent in June. Other household lending (for example, fixed-term personal loans) fell for a ninth-consecutive month, declining by $0.2 billion or 0.2 per cent.

- Non-financial business lending expanded notably by $11.3 billion or 1.4 per cent in June, largely driven by improved business conditions and financial year-end seasonal factors. The forward outlook for non-financial business lending is uncertain amidst COVID-19-related lockdowns introduced in some states. Loans to financial institutions and general government increased in June following a decline in May.

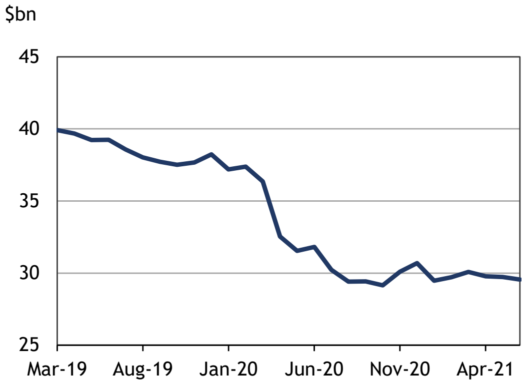
Owner-occupied housing



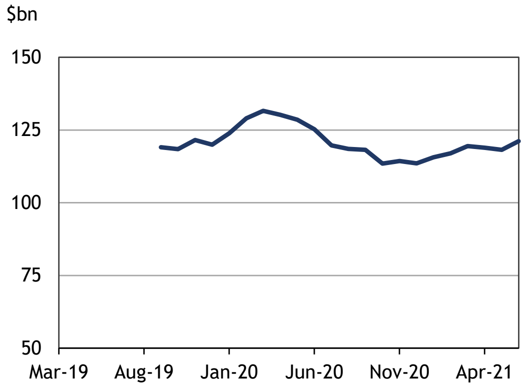
Investment housing



Credit cards

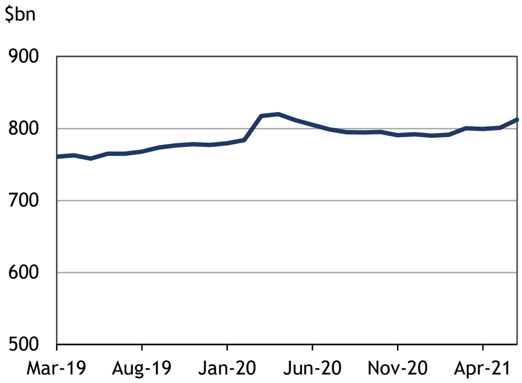


Financial institutions

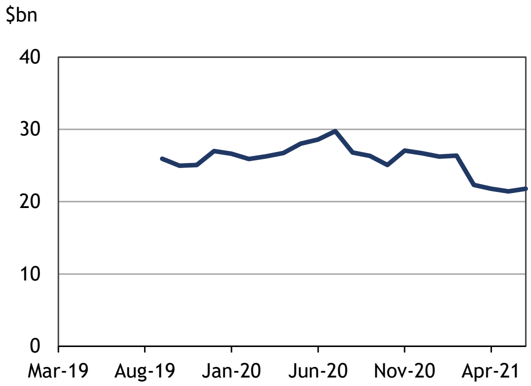


Note: Data prior to September 2019 has been removed due to a significant reclassification.

Non-financial businesses



General government



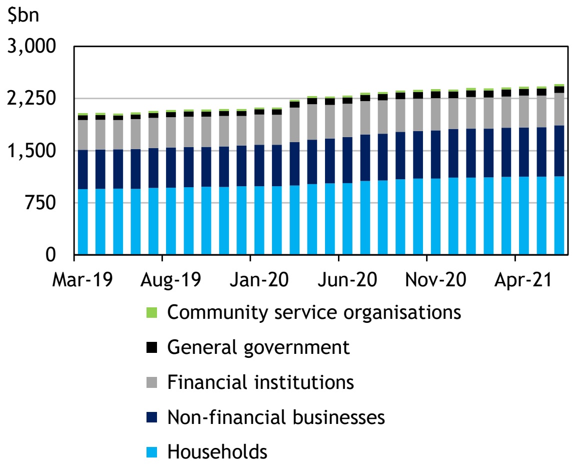
Note: Data prior to September 2019 has been removed due to a significant reclassification.

Liabilities on Australian books of ADIs

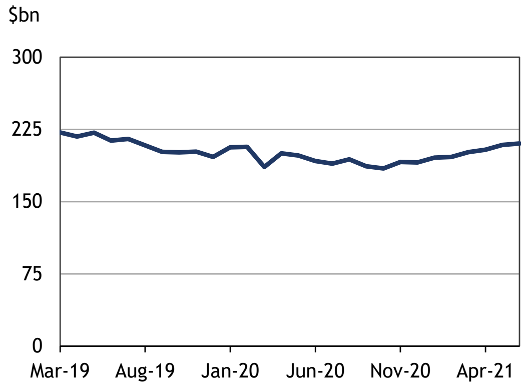
- Total residents deposits rose by $32.3 billion or 1.3 per cent in June. This was primarily driven by deposits from non-financial businesses which increased considerably by $23.2 billion or 3.3 per cent, partly due to financial year-end seasonal factors. Deposits from financial institutions also rose notably by $9.0 billion or 2.0 per cent. Household deposits increased by $3.9 billion or 0.3 per cent, possibly reflecting increased conservatism, with dampening consumer sentiment amid re-emerging pandemic uncertainty. Deposits from government and community service organisations both declined.

- Short-term borrowings increased by $1.5 billion or 0.5 per cent in June, as short-term wholesale funding market conditions remained favourable. Australian-issued negotiable certificates of deposit have surpassed levels at the onset of COVID-19, increasing by $1.3 billion or 0.6 per cent in June. Growth in long-term borrowings entered positive territory after eight-consecutive months of decline, rebounding by $5.7 billion or 1.2 per cent in June.

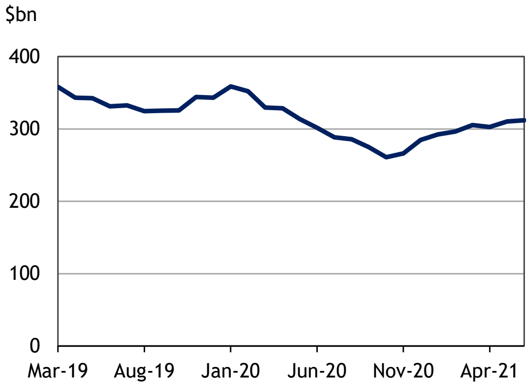
Total residents deposits



Negotiable certificates of deposits



Total short-term borrowings



Total long-term borrowings