



STATISTICS

Monthly authorised deposit-taking institution statistics - highlights

September 2022 (released 31 October 2022)

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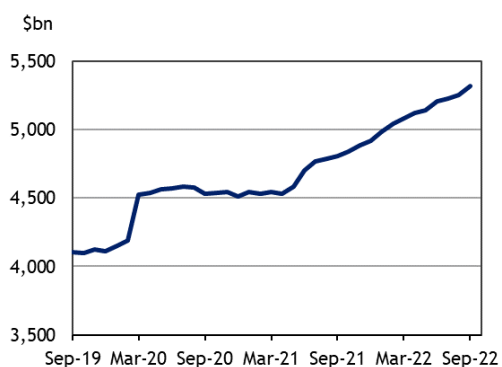
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Highlights

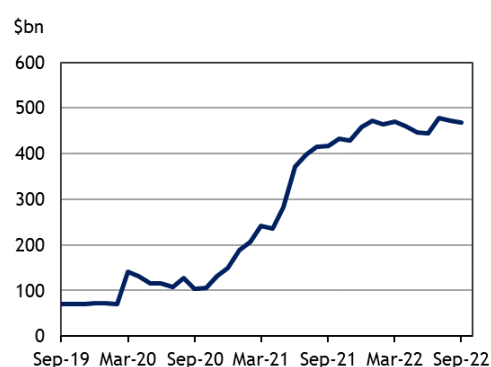
Assets on Australian books of ADIs

- Total resident assets increased by \$66.0 billion (or 1.3 per cent) in September. For the year ended September 2022, total resident assets increased by \$512.9 billion (or 10.7 per cent).
- ADIs' holdings of cash and deposits with financial institutions continue to stabilise, decreasing by \$3.1 billion (or 0.6 per cent) in September as the effects of Covid-19 support measures diminish. Over the year ended September 2022, it increased by \$51.6 billion (or 12.4 per cent).
- Total securitised assets on the balance sheet declined by \$5.3 billion (or 0.6 per cent) in September. For the year ended September 2022, total securitised assets increased by \$102.8 billion (or 14.5%).

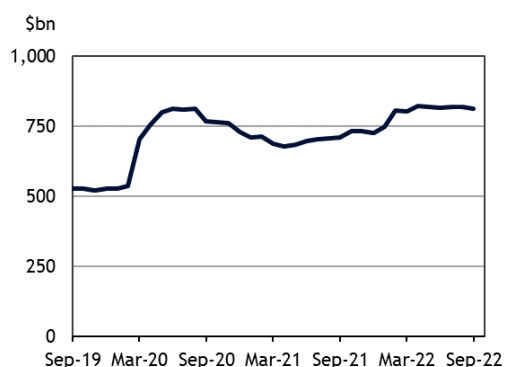
Total residents assets



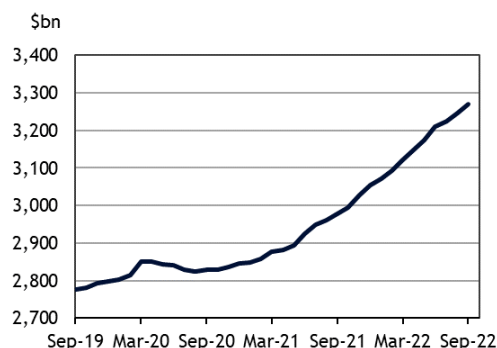
Cash and deposits with financial institutions



Total securitised assets on the balance sheet



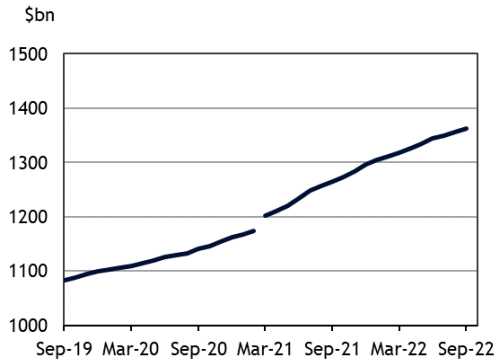
Total residents loans and finance leases



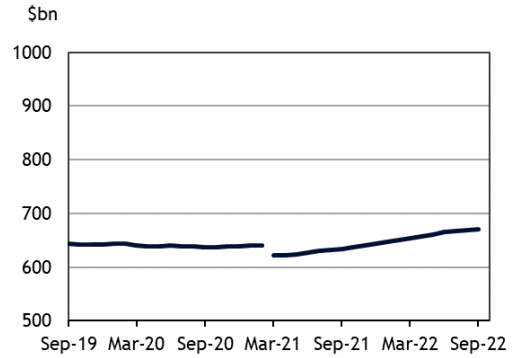
Loans and finance leases

- Total residents loans and finance leases increased by \$23.5 billion (or 0.7 per cent) in September and by \$291.2 billion (or 9.8 per cent) for the year ended September 2022.
- The above monthly increase indicates that credit growth remains robust despite monetary policy tightening. This increase was primarily driven by a \$15.7 billion (or 1.7 per cent) increase in loans to non-financial businesses, followed by a \$6.5 billion (0.5 per cent) increase in loans to owner-occupied housing.
- Investment housing lending increased by \$1.5 billion (or 0.2 per cent) in September. Over the year ended September 2022 it increased \$35.9 billion (or 5.7 per cent).
- Lending to financial institutions declined by \$0.7 billion (or 0.4 per cent) in September, marking the first month of decline since August 2021. For the year ended September 2022, lending to financial institutions increased by \$31.3 billion (or 25.2 per cent).
- Credit card lending increased by \$0.2 billion (or 0.6 per cent) in September whilst other household lending (e.g. fixed-term personal loans) decreased by \$0.5 billion (or 0.6 per cent).

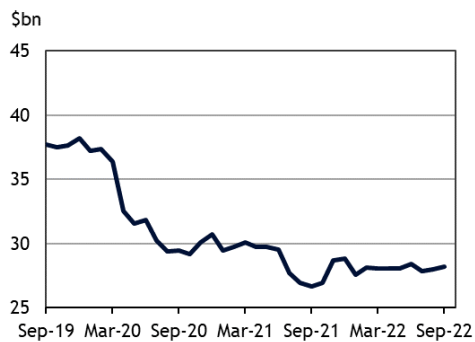
Owner-occupied housing¹



Investment housing¹



Credit cards



Financial institutions



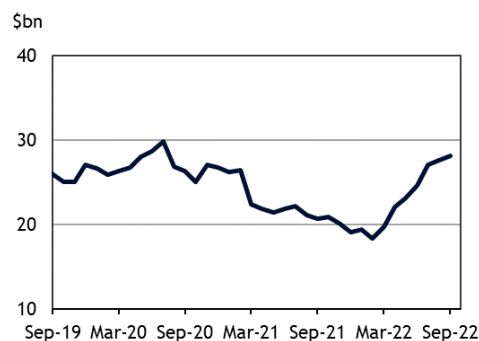
Note: Data prior to September 2019 has been removed due to a significant reclassification.

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.

Non-financial businesses



General government

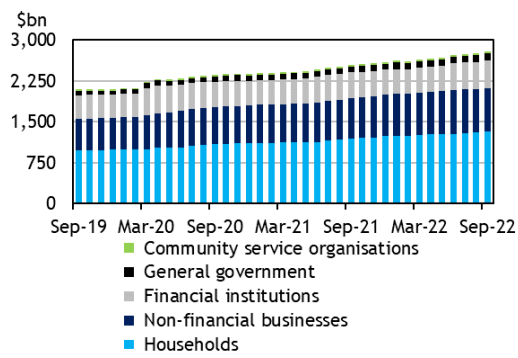


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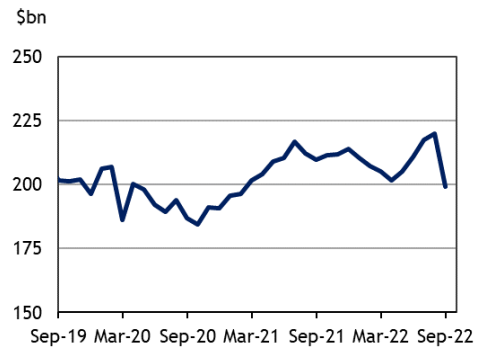
Liabilities on Australian books of ADIs

- Total residents deposits increased by \$28.1 billion (or 1.0 per cent) in September. For the year ended September 2022, total resident deposits increased by \$241.5 billion (9.5 per cent).
- The above monthly increase was driven by a \$14.1 billion (2.9 per cent) increase in deposits by financial institutions and a \$13.0 billion (1.0 per cent) increase in deposits by households. This was partially offset by a \$1.1 billion (3.3 per cent) decline in deposits by community service organisations and a \$2.0 billion (0.3 per cent) fall in deposits by non-financial businesses.
- Australian-issued negotiable certificates of deposit (NCDs) declined by \$20.7 billion (or 9.4 per cent) in September. Total short-term borrowing increased by \$2.3 billion (or 0.6 per cent) and total long-term borrowing increase by \$7.8 billion (or 1.5 per cent) over the course of September.

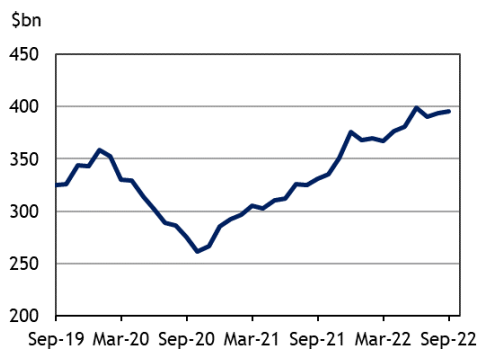
Total residents deposits



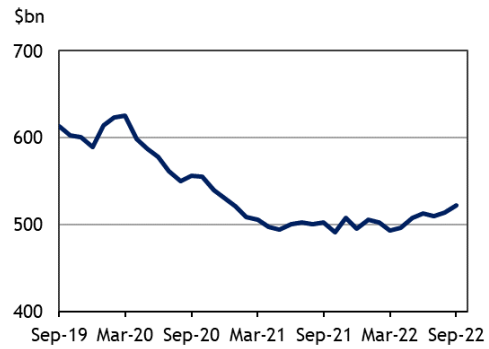
Negotiable certificates of deposit



Total short-term borrowings



Total long-term borrowings





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