

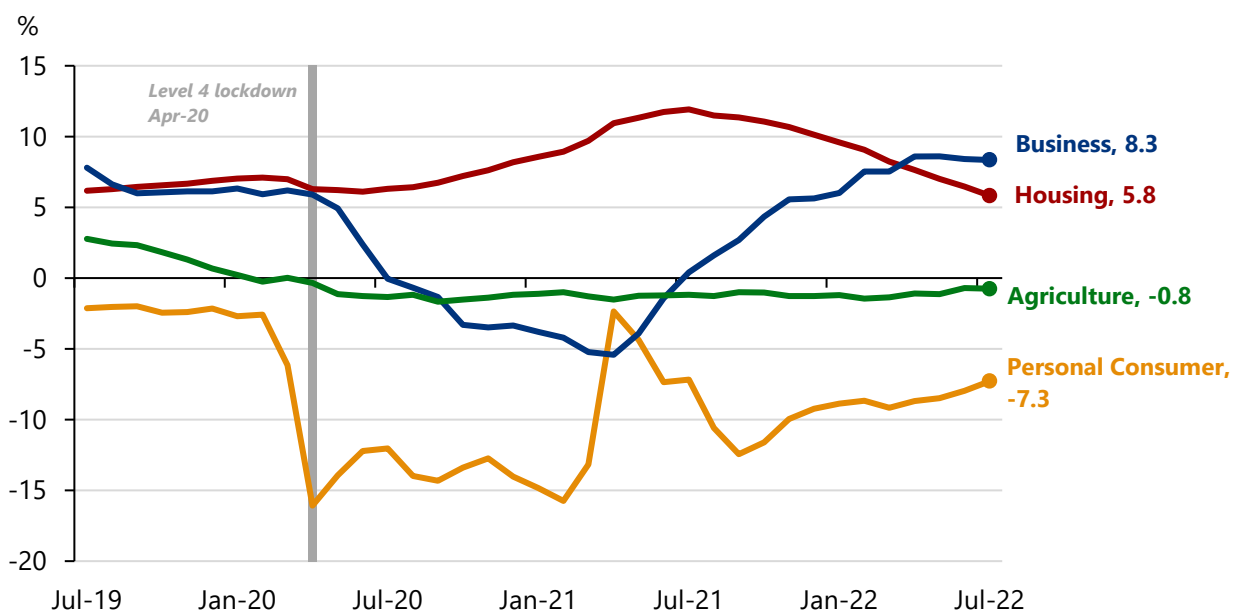
31 August 2022

Sector lending & deposits summary – Banks

Key points for July 2022:

- Total housing lending stock increased by \$753m (0.2%), down on the \$999m (0.3%) increase reported last month. Owner-occupier lending increased by \$763m (0.3%), while residential investor lending was down \$10m (-0.01%).
- Total personal consumer lending stock decreased by \$24m (-0.3%), driven by a decrease of \$64m (-1.6%) in credit cards.
- Total business lending stock increased by \$153m (0.1%), driven by an increase in SME business loans of \$114m (0.1%) and an increase in large business of \$39m (0.1%). SME business annual loan growth decreased to 7.0% from 7.1% last month, the second consecutive monthly decrease.
- Total household deposits increased by \$815m (0.4%), with term deposits rising \$2.7b (3.0%). Meanwhile, both transaction and savings balances were down by \$1.2b (-2.3%) and \$676m (-0.8%) respectively. Total business deposits increased by \$840m (0.7%) driven by an increase of \$1.3b (4.4%) in term deposits.
- The system non-performing loans (NPL) ratio remained steady around 0.4% for the eleventh consecutive month in July-22. There were also no significant changes to sector NPL ratios in July-22.

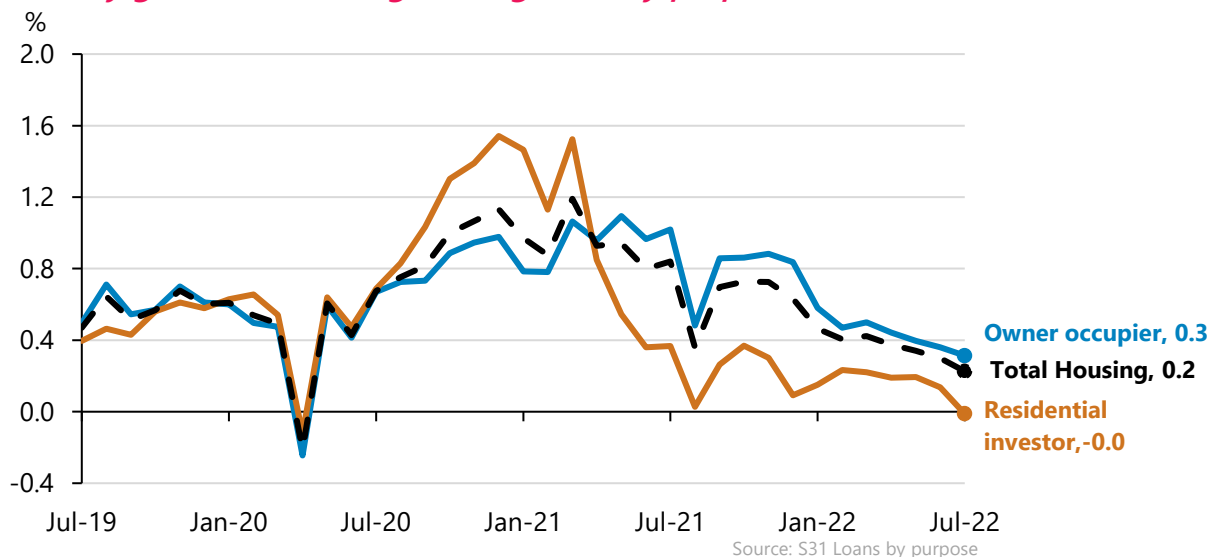
Sector lending annual growth rates (Banks)



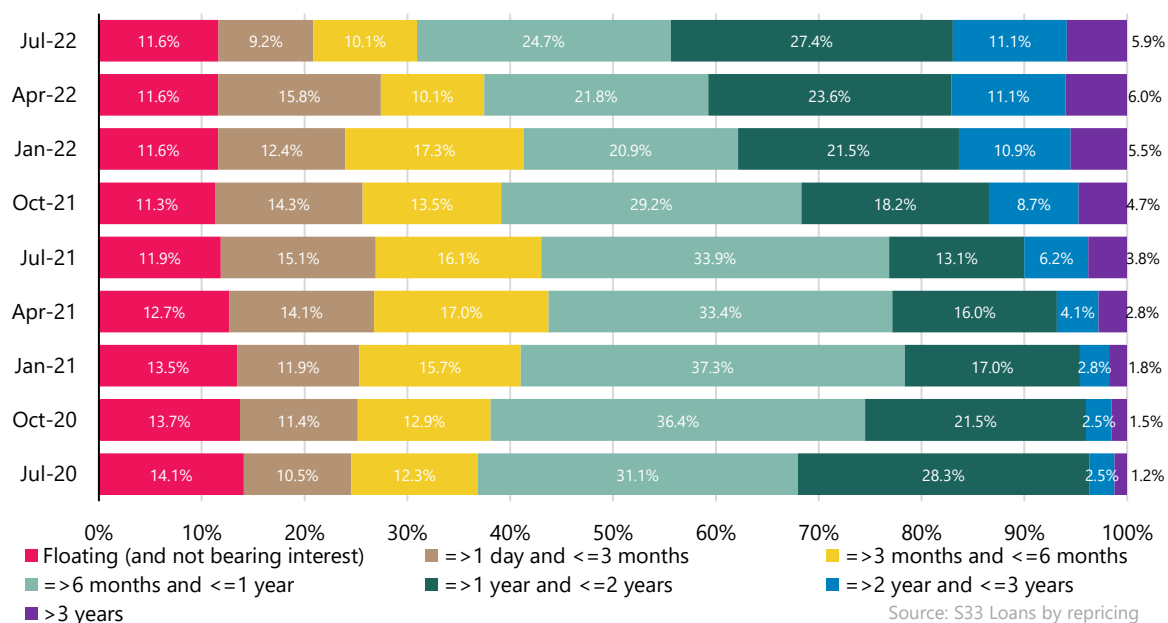
Source: C5 Sector Lending, S31 Loans by purpose

Note: Annual growth rates have been break-adjusted, reflecting the underlying market change.

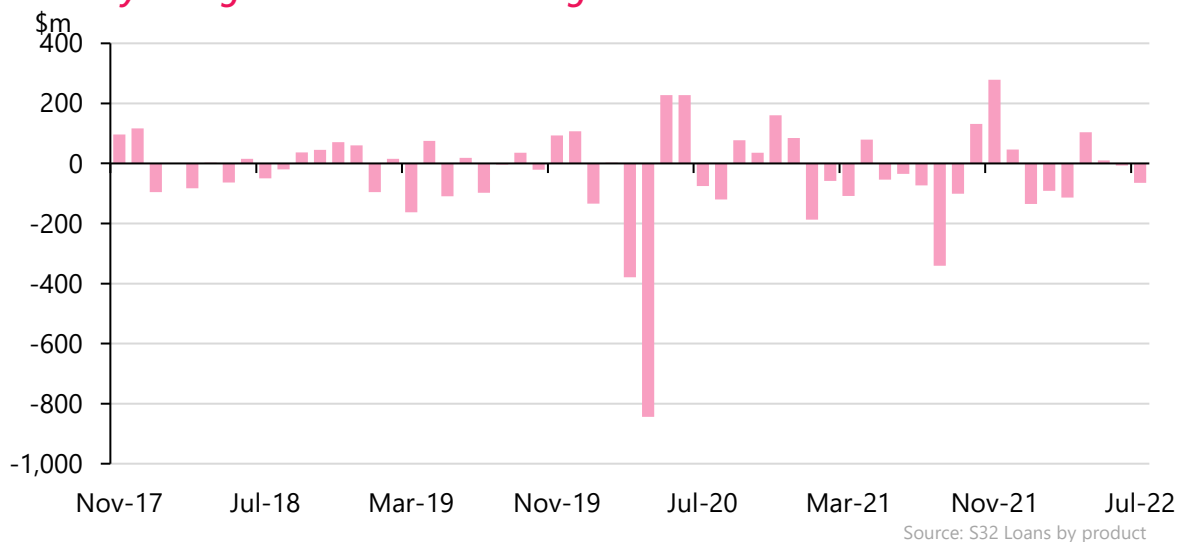
Monthly growth in housing lending stock by purpose



Proportion of housing lending by repricing buckets

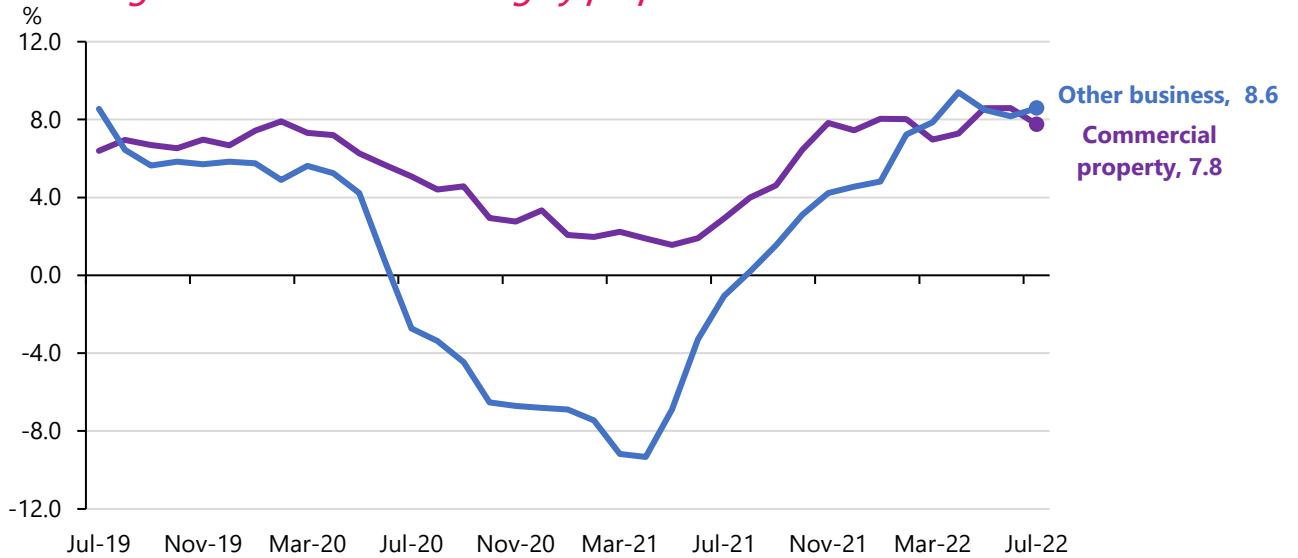


Monthly change in credit card lending stock



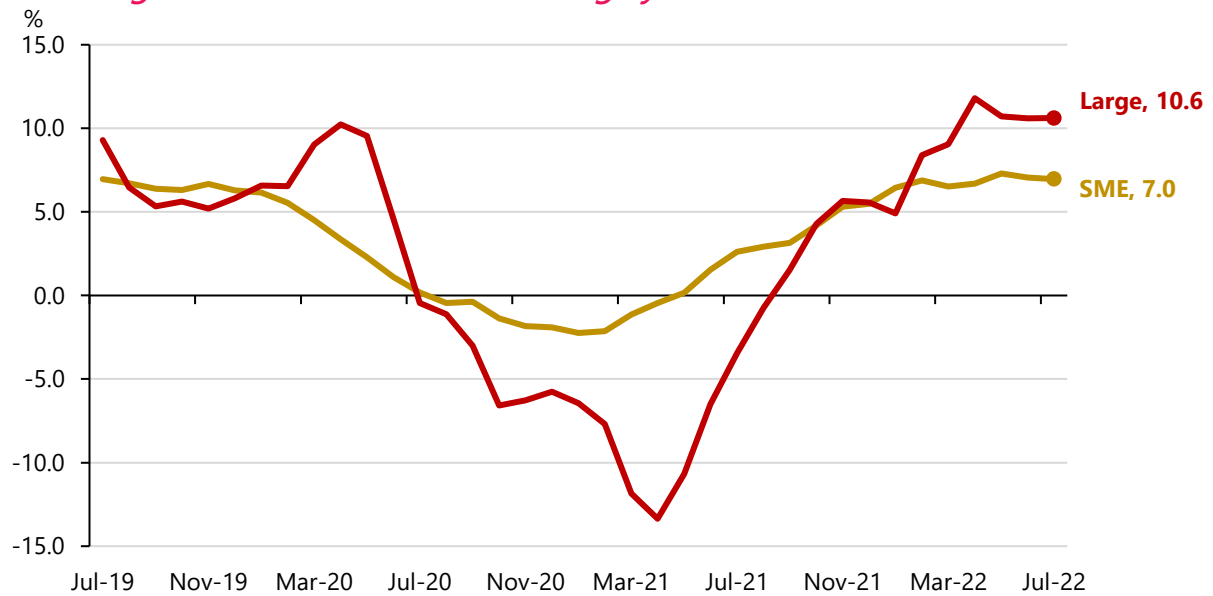
Note: Annual growth rates have been break-adjusted, reflecting the underlying market change.

Annual growth in business lending by purpose



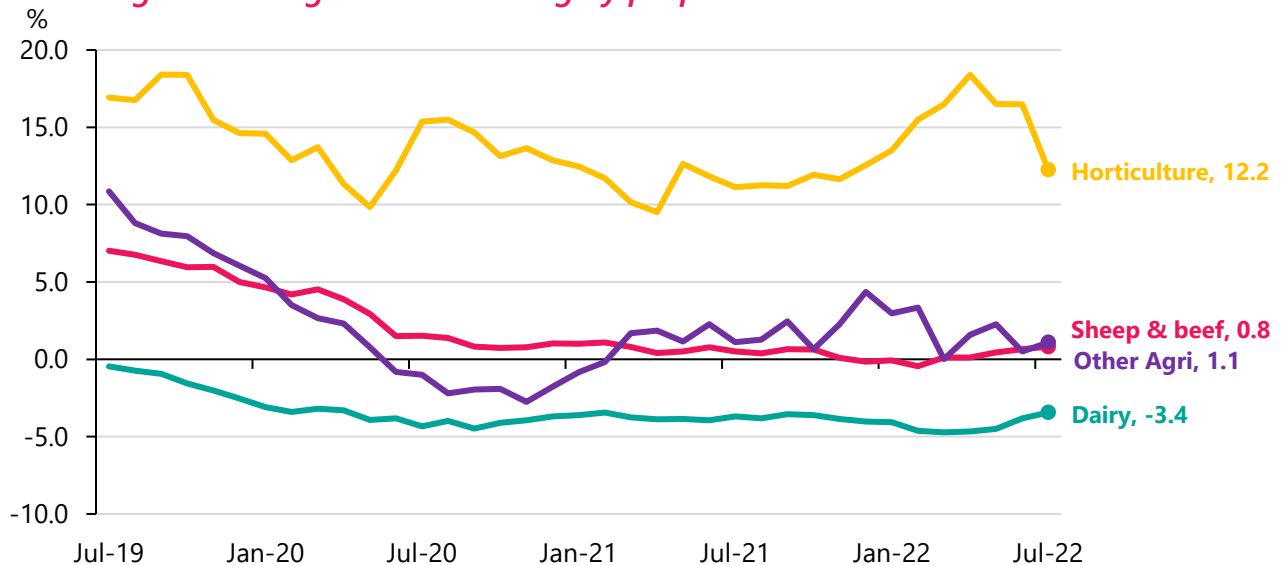
Source: S31 Loans by purpose

Annual growth in total business lending by business size



Source: S35 Loans by business size

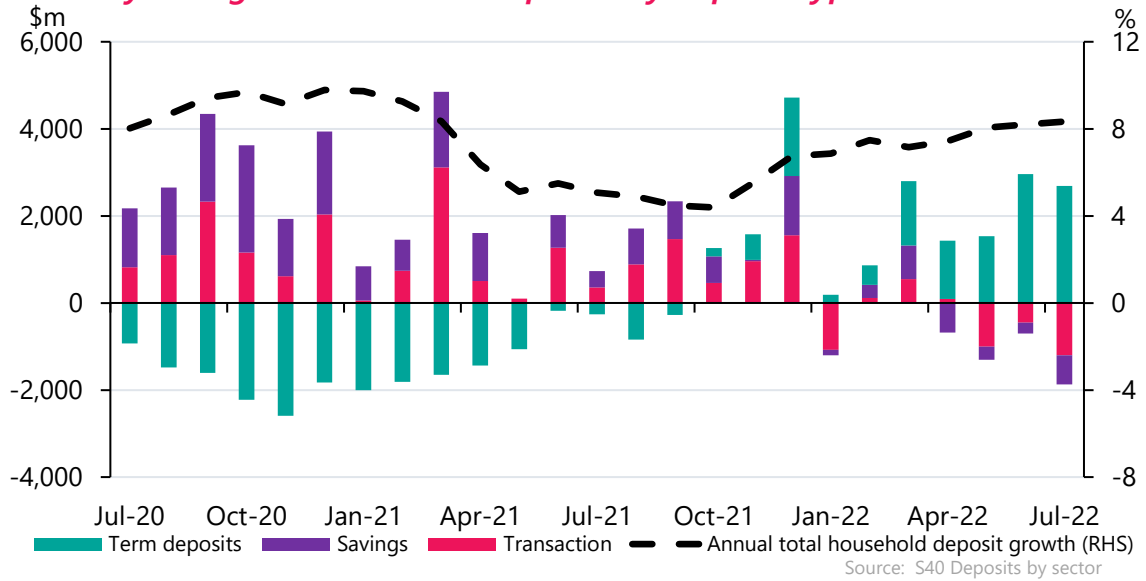
Annual growth in agriculture lending by purpose



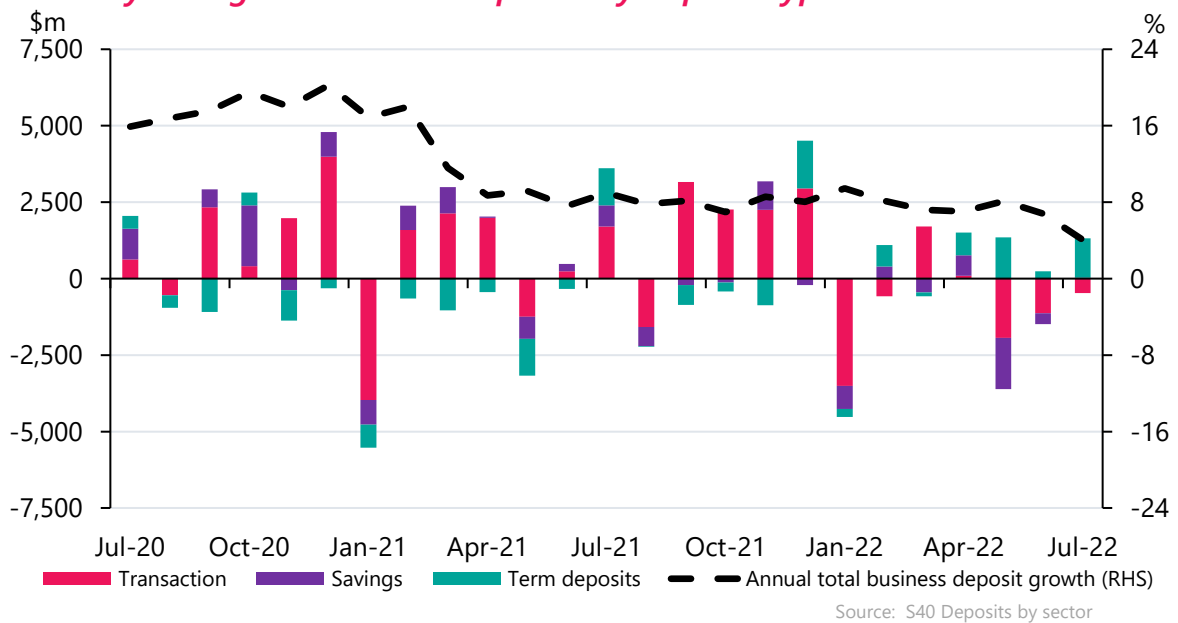
Source: S31 Loans by purpose

Note: Annual growth rates have been break-adjusted, reflecting the underlying market change.

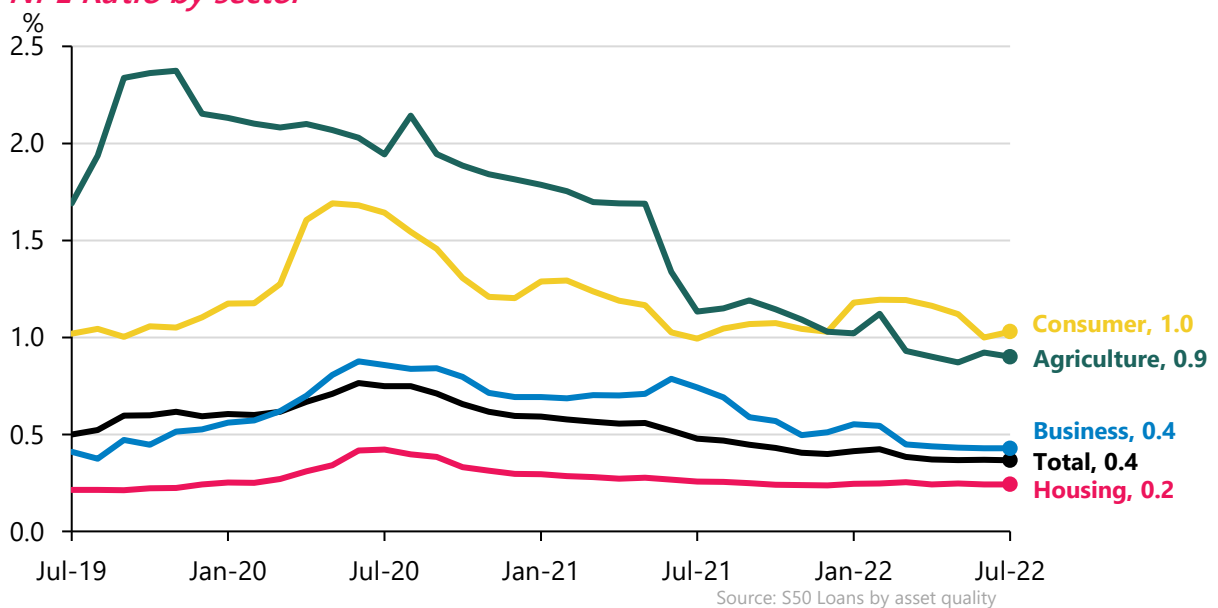
Monthly change in household deposits by deposit type



Monthly change in business deposits by deposit type



NPL Ratio by sector



Note: Annual growth rates have been break-adjusted, reflecting the underlying market change.

The Bank Balance Sheet release includes the following web tables:

Lending and monetary statistics

- C5 Sector lending (banks and non-bank lending institutions)
- C50 Money and credit aggregates (depository corporations)
- C51 Other depository corporations analytical accounts
- C52 Depository corporations analytical accounts

Registered Banks

- S10 Banks: Balance sheet
- S30 Banks: Assets – Loans by sector
- S31 Banks: Assets – Loans by purpose
- S32 Banks: Assets – Loans by product
- S33 Banks: Assets – Loans fully secured by residential mortgage by repricing
- S34 Banks: Assets – Loans and Repos by Industry
- S35 Banks: Assets – Loans by business size
- S40 Banks: Liabilities – Deposits by sector
- S41 Banks: Liabilities – Deposits by industry
- S50 Banks: Assets – Loans by asset quality