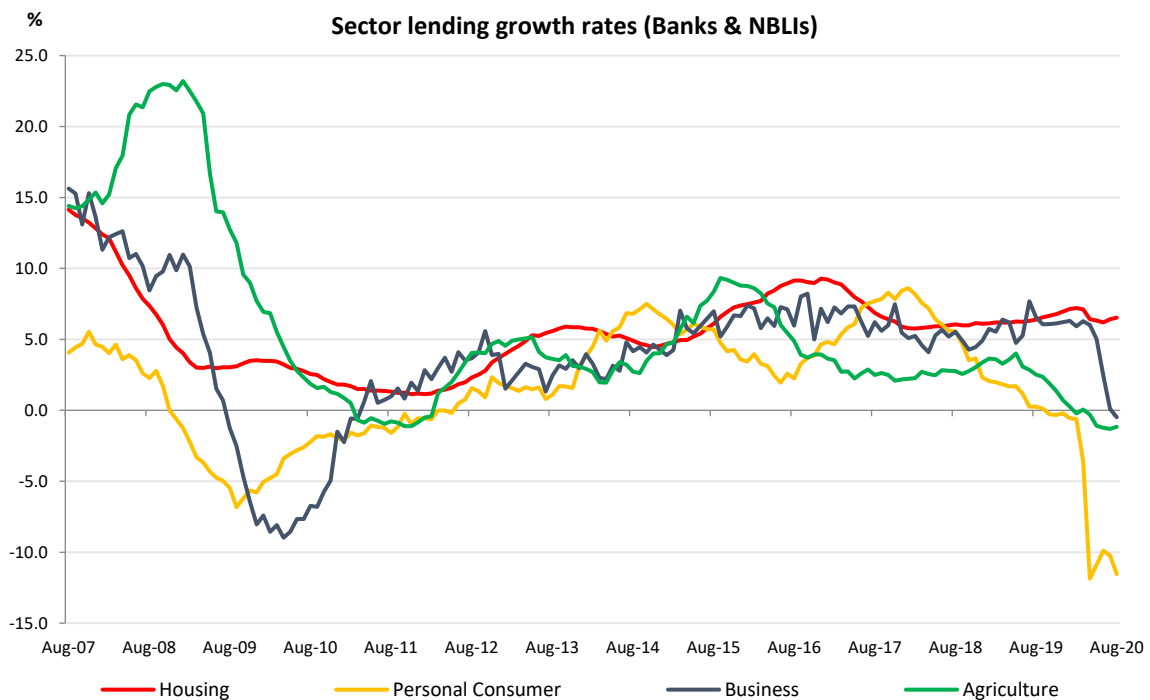
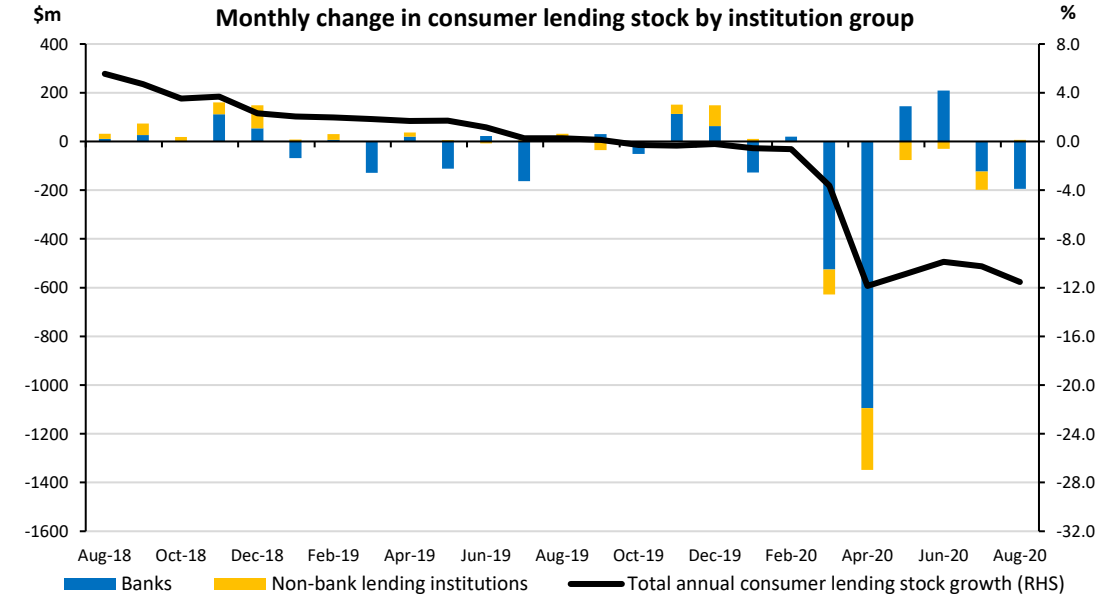
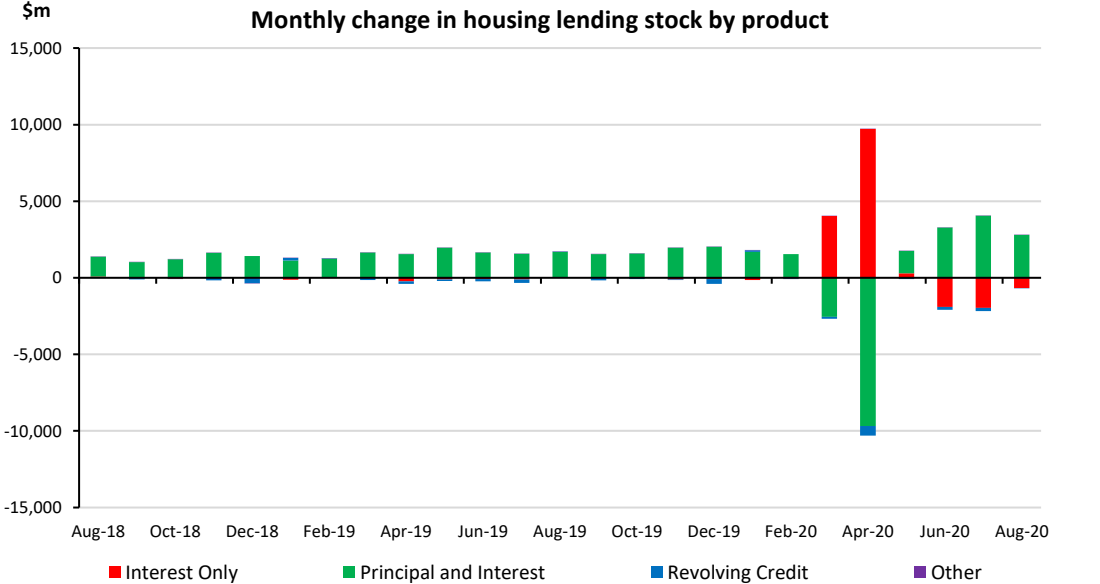
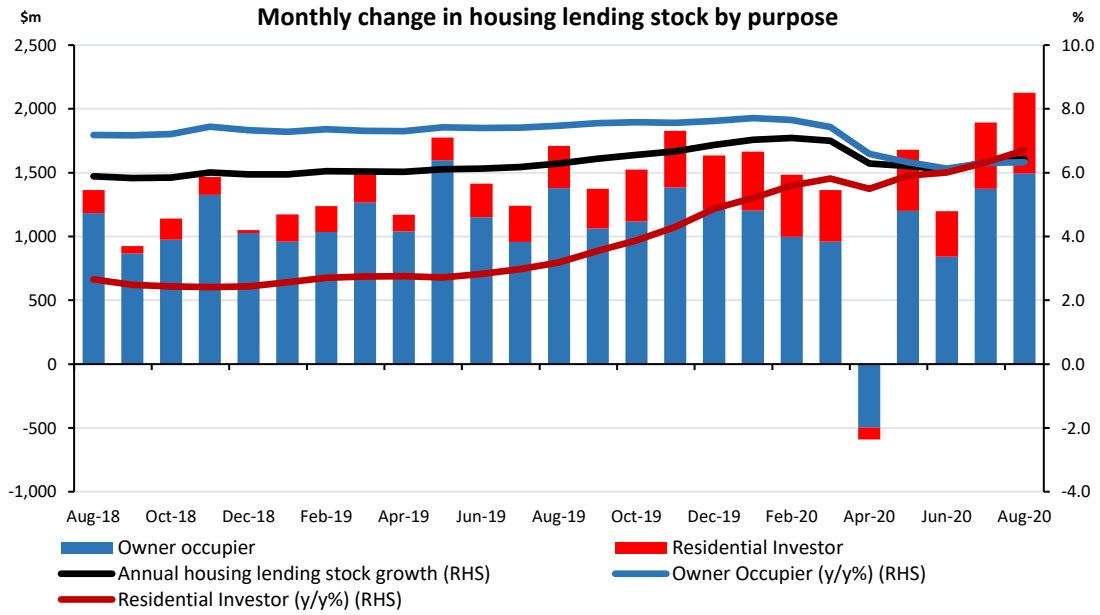


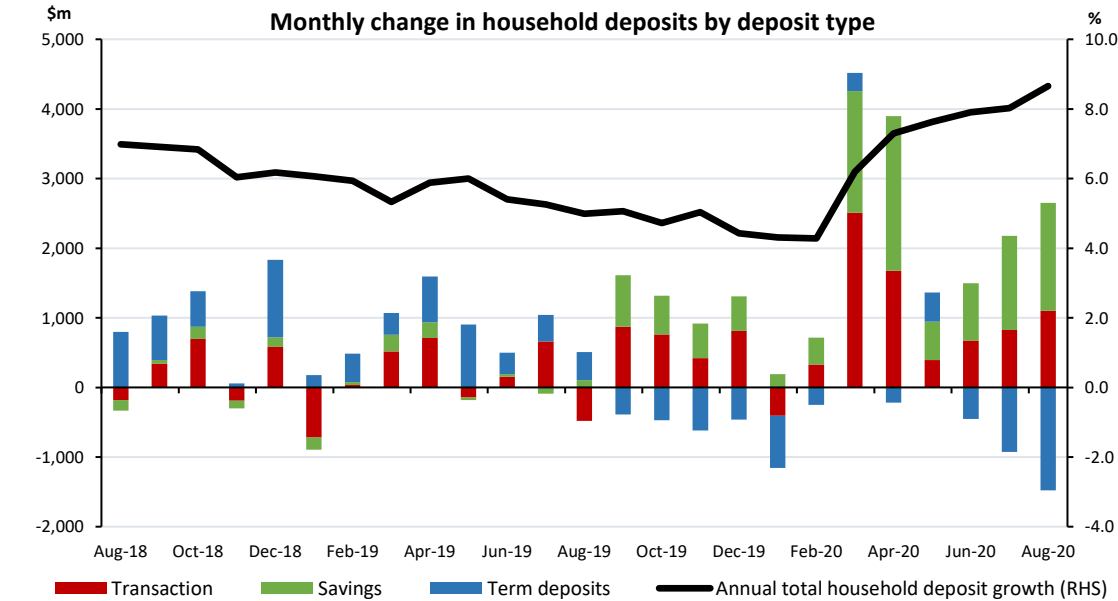
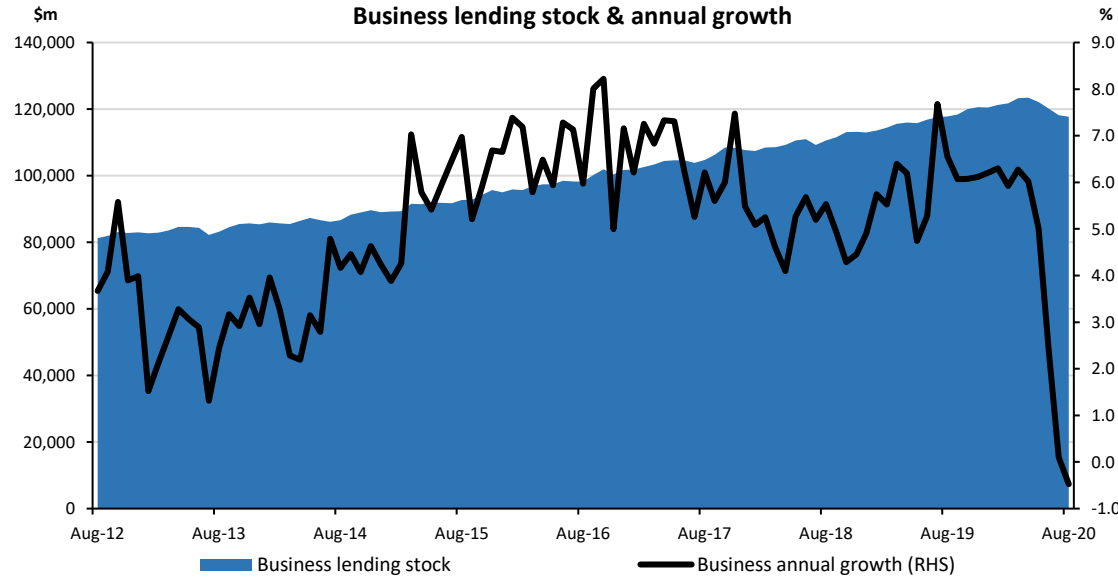
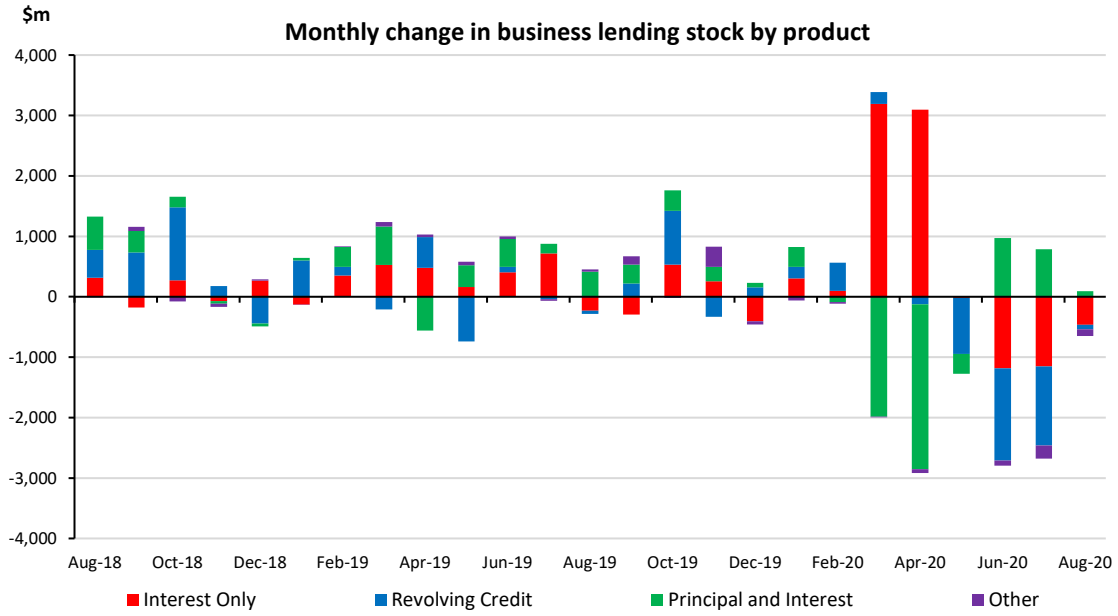
Bank Balance Sheet summary

Key points for August 2020:

- Total housing lending stock rose by \$2.1b (0.8 percent) in Aug-20 to \$287.7b, the highest monthly increase in lending since Mar-07. Annual growth in residential investor lending also overtook growth in owner occupier lending, up to 6.7 percent vs 6.3 percent for owner occupier.
- Total consumer lending stock fell by \$188m (-1.3 percent) in Aug-20 to \$14.7b. This included a \$120m drop in credit card lending for banks. Annual growth in consumer lending fell to -11.5 percent.
- Total business lending fell further in Aug-20, down \$496m (-0.4 percent) to \$117.7b. Annual business lending growth also fell into the negatives for the first time in nine years, down to -0.5 percent.
- Total bank household deposits went up \$1.2b (0.6 percent) to \$197.5b, however this included a \$1.5b drop in term deposits. Meanwhile transaction & savings accounts went up \$1.1b & \$1.6b respectively. Term deposits now make up less than half of total household deposits.







Data sourced for these graphs can be found here:

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
- S40 Banks: Liabilities – Deposits by sector
- S41 Banks: Liabilities – Deposits by industry