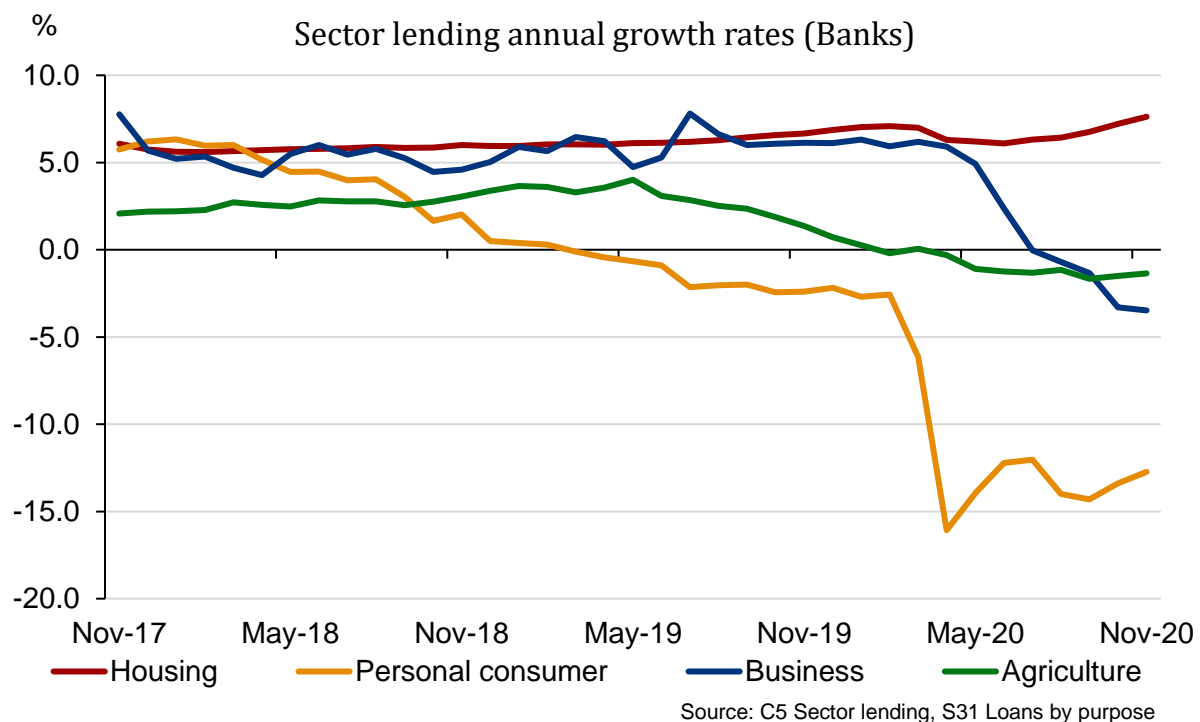
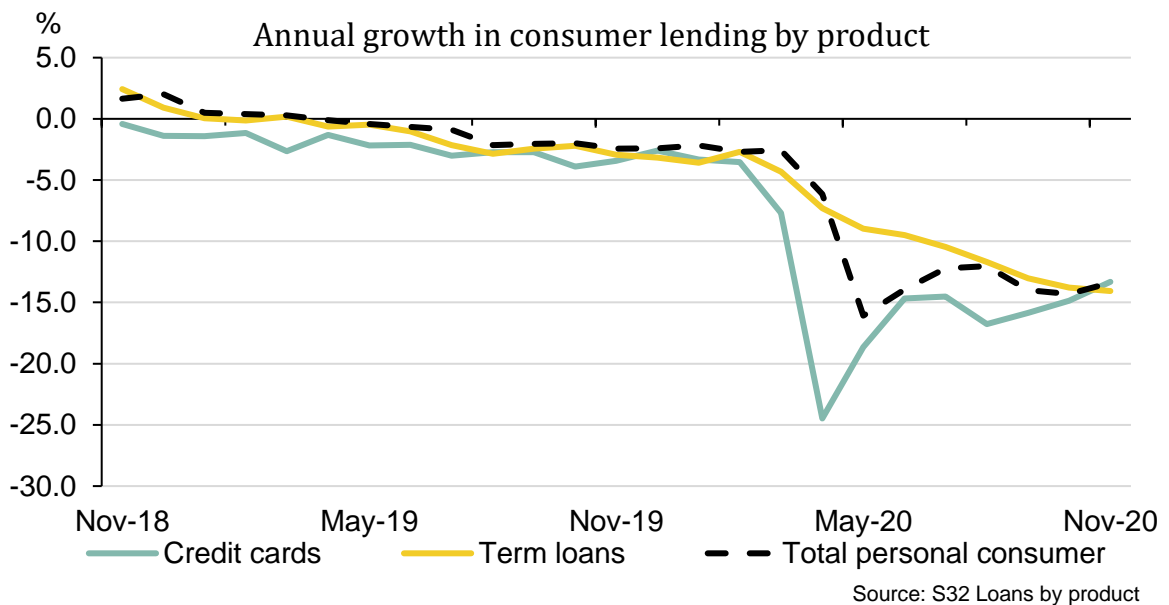
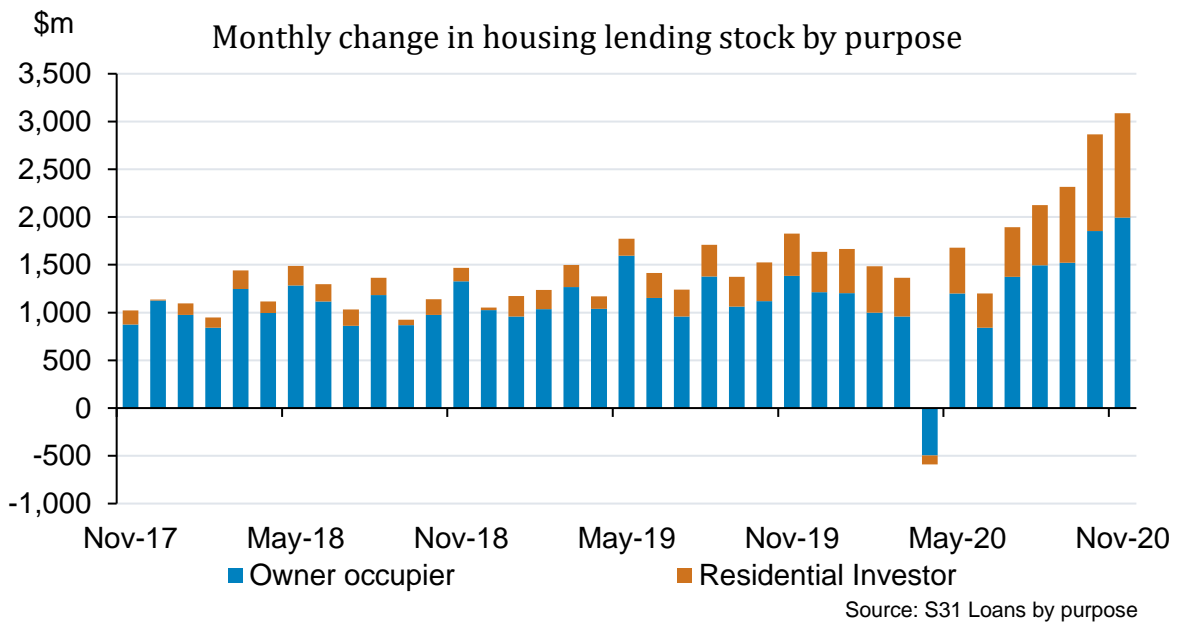
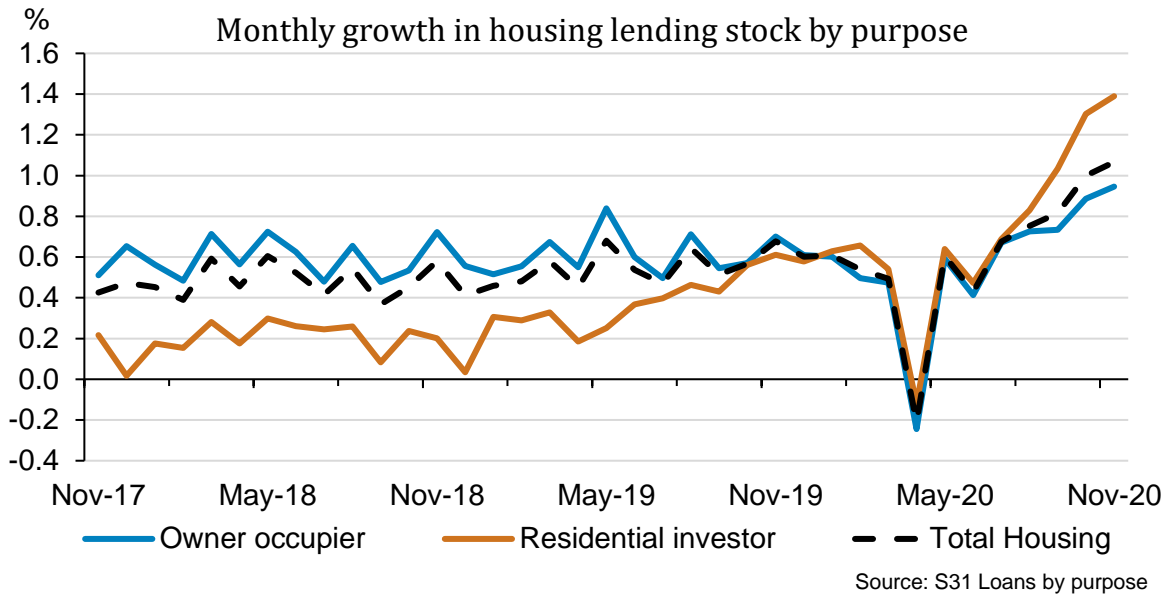


Sector lending & deposits summary – Banks

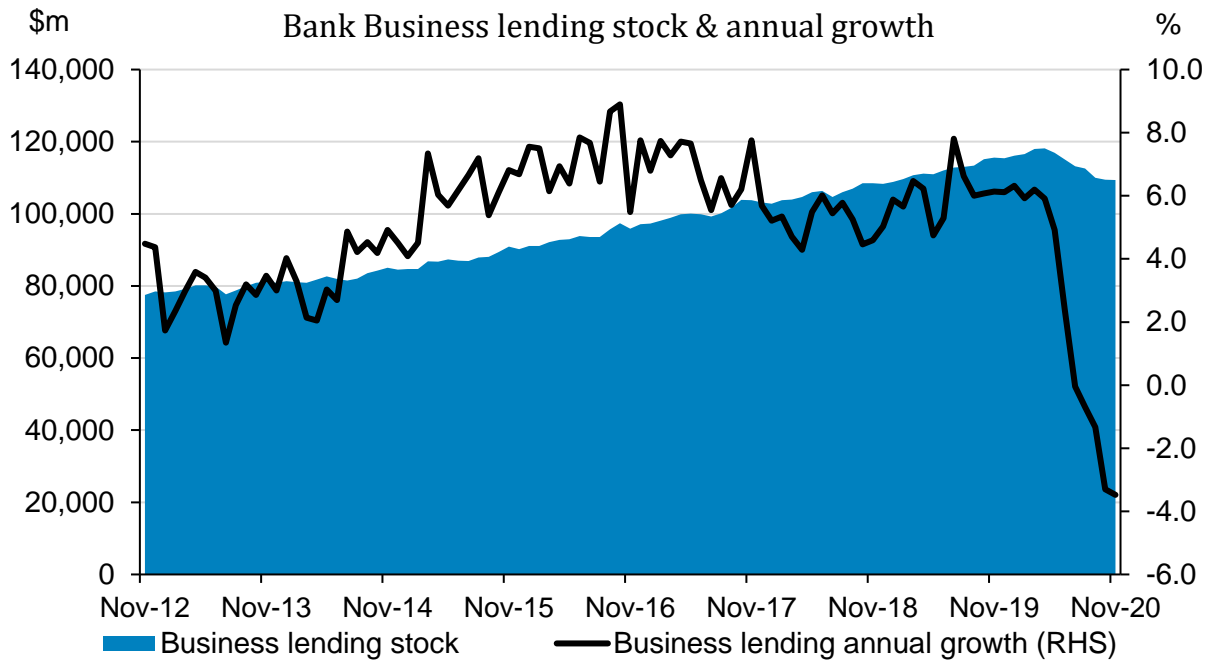
Key points for November 2020:

- Total housing lending stock saw a monthly increase of over \$3b for the first time, up \$3.1b (1.1 percent) in Nov-20 to \$292.6b. Owner occupier & residential investor lending were both up on last month's increases, up \$2.0b and \$1.1b respectively.
- Total consumer lending stock rose by \$154m (1.8 percent) in Nov-20, which was largely driven by a \$161m increase in credit card lending. Term lending fell for the ninth consecutive month, down a further \$35m.
- Total business lending stock fell for the seventh consecutive month, however the decline wasn't as severe in Nov-20, down by \$137m (-0.1 percent).
- Total agriculture lending stock fell slightly by \$33m (-0.1 percent) in Nov-20, with dairy lending down by \$81m (-0.2 percent).
- Total household deposits declined for the first time since Jan-20, down by \$677m (-0.3 percent). Annual growth in household deposits also dipped slightly from 9.7 percent to 9.1 percent. The decline in term deposits continued to accelerate, with term deposits down \$2.6b (-2.7 percent) in Nov-20.

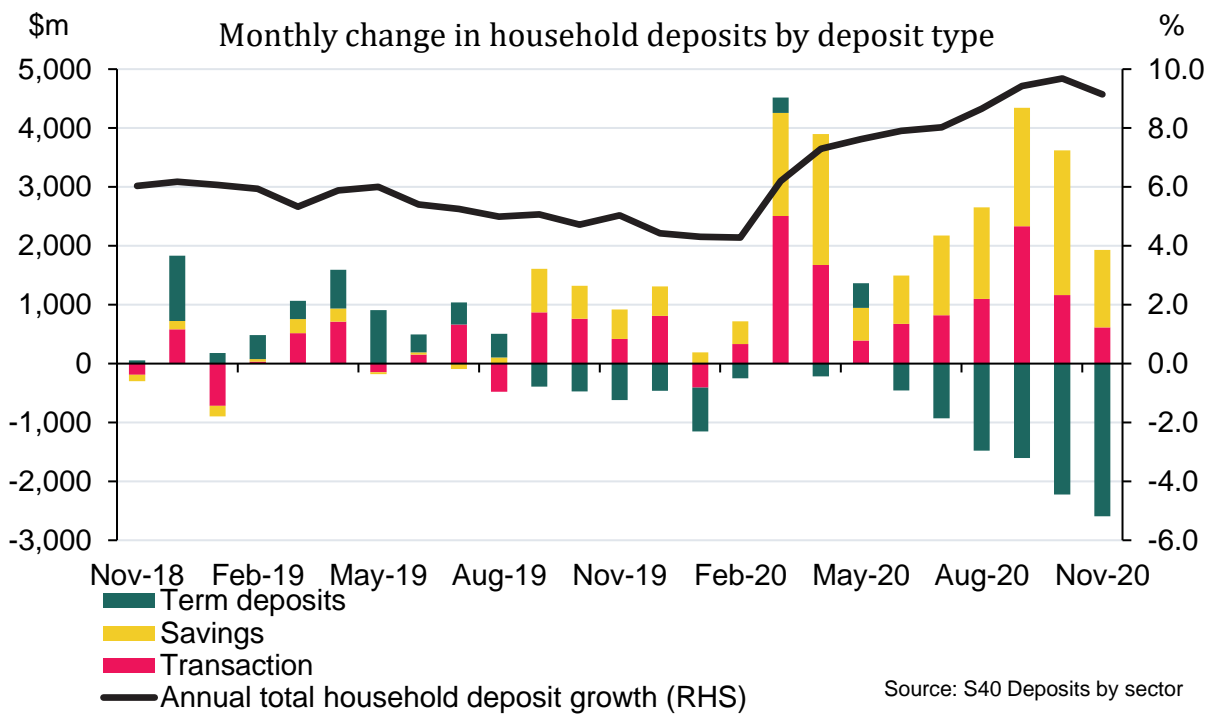




Note: Annual growth rates have been break-adjusted, reflecting the underlying market change



Source: C5 Sector lending, S31 Loans by purpose



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