

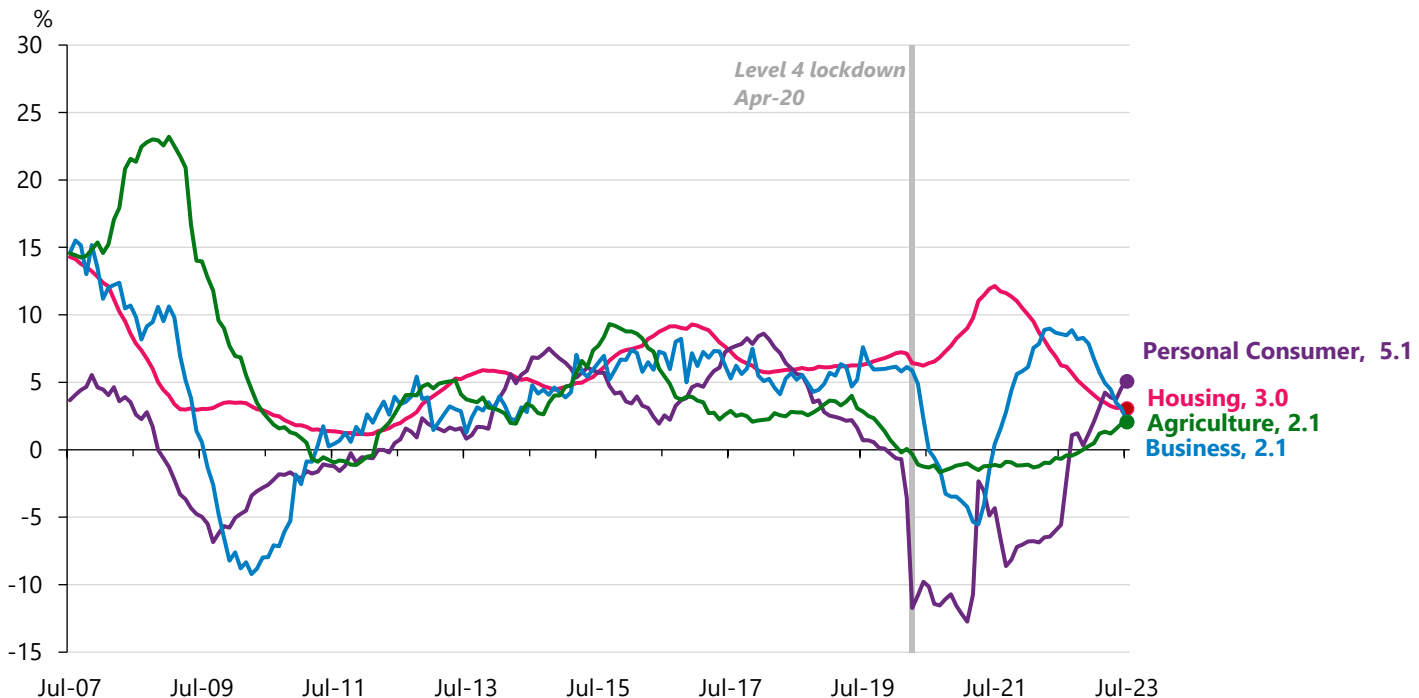
31 August 2023

Sector lending summary – Banks & NBLIs

Key points for July 2023:

- Housing lending stock increased by \$679m (0.2%) in July 2023, which was down on the \$1.2b increase reported last month. Total housing lending has now increased by \$5.2b from the start of 2023. The annual growth rate decreased from 3.1% to 3.0% in July 2023.
- Personal consumer lending stock increased by \$21m (0.2%) in July 2023. The annual growth rate increased from 4.6% to 5.1% this month.
- Business lending stock decreased by \$1.1b (-0.8%) in July 2023, which is the largest monthly decline since July 2020. Annual growth dropped from 3.1% to 2.1% this month, which is the lowest since August 2021.
- Agriculture lending stock increased by \$271m (0.4%), which was down on the \$564m increase reported last month. The annual growth rate increased from 1.9% to 2.1%.

Sector lending annual growth rates (Banks & NBLIs)



Source: C5 Sector Lending

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
- S36 Banks: Assets – Business loans by product
- S37 Banks: Assets – Agriculture loans by product
- S40 Banks: Liabilities – Deposits by sector
- S41 Banks: Liabilities – Deposits by industry
- S50 Banks: Assets – Loans by asset quality
- S51 Banks: Assets – Business loans by asset quality