

# Financial Stability

## SNAPSHOT

9 October 2020



### Unemployment rate

**6.8%**



### Low compensation for risk

Asset prices could fall



### Substantial policy support

Fiscal, Monetary, Prudential



### Australian banks resilient

capital high  
**CET1 11.5%**  
liquidity ample  
**LCR >150%**



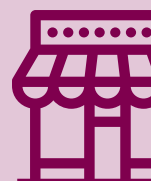
### Loan repayment deferrals

**7%** of housing loans  
**11%** of small & medium business loans



### Uncertainty for businesses is high

Small business revenue **>15%** ↓ but large cash buffers



### Non-performing loans

Low but will rise  
**1%**



### Housing risks ↗

Prices ↓  
Negative equity  
**3%**



### Commercial property risks high

But low share of banks' assets  
**6%**



Data in this snapshot are the latest available as at 9 October 2020.



RESERVE BANK OF AUSTRALIA



[www.rba.gov.au](http://www.rba.gov.au)



@RBAInfo



@ReserveBankAU



@ReserveBankAU



Reserve Bank of Australia