

Financial Stability

SNAPSHOT

9 April 2021



Global Economic outlook 

But recovery is uneven 

Asset prices rising 

Australian housing prices  **6%**

Housing credit growth 

Investor **1.2%** 

Owner-occupier **6.4%**

New housing loan approvals 

High LVR share (LVR \geq 90) **11%**

High debt to income share (DTI \geq 6) **17%**

Business conditions have improved 

but pockets of risk remain

Loan repayment deferrals 

0.5% of housing loans 

0.3% of small & medium business loans

Australian banks resilient 

capital high **CET1 12.1%**

liquidity ample

LCR >140%

Commercial property risks elevated 

But low share of banks' assets

6%



 Risk of cyber-attacks 

Data in this snapshot are the latest available as at 9 April 2021.



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