

MEDIA RELEASE

COMPETITION INDEX

CBA GRABS 40% MARKET SHARE OF THE FIRST HOME BUYER MARKET

24 January 2013

Commonwealth Bank (CBA) and its subsidiary Bankwest accounted for nearly 40% of all first home loans processed in December, according to AFG, Australia's largest mortgage broker. Figures from AFG's quarterly Competition Index, published today, show that CBA accounted for 29.6% and Bankwest for 9.3% of all first home loans in December. During the 12 months to December, Bankwest saw its overall market share decline from 12.6%, while CBA rose from 19.9% in January 2012.

AFG has 10% of the total home loan market (Source: ABS and AFG statistics).

CBA's strong performance in December drove the overall market share of major lenders to a 2012 high of 77.5% among first home buyers, the market sector in which non major lenders are traditionally strongest. Suncorp drew back significantly from the first home buyer market last year. Although its overall 5.5% overall market share remained fairly consistent, its market share in the first home buyer sector declined from 16.4% in January to 6.1% by December. By contrast, Keystart, a WA government owned lender, gave the most dynamic performance among non major lenders, growing market share from 0.1% in January to 4.9% by December.

Mark Hewitt, General Manager of Sales and Operations says: 'First home buyer markets in NSW and QLD are in a dire state following the withdrawal of grants. In both states, levels are about one third what they were before the grants were withdrawn. The first home buyers of today are the upgraders, the refinancers and the investors of tomorrow – without them, the future for the whole market is concerning. We need more lenders to follow the lead set by the CBA group and to focus on supporting this segment more.'

Overall, the non-major to capture greatest market share during 2012 was Macquarie, which doubled from 1.8% to 3.6% of all loans processed, putting it on a par with ING (3.5%) and only slightly behind Suncorp (5.5%), the largest non major lender.

CBA increased its share of fixed home loans in the quarter for October to December, becoming the largest provider of fixed loans in December with 18.8% of the market. ANZ supplied the most variable home loans - 26.4%.

Full figures follow, including charts showing market share by type of borrower (all, refinancers, investors, first home buyers), as well as by state and loan type.

ENDS

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COMPETITION INDEX



TABLE 1

MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	7.0%	7.0%	6.9%	7.2%	5.8%	5.9%	5.2%	3.9%	3.4%	4.5%	4.5%	4.2%
CBA	17.4%	14.8%	15.2%	17.7%	18.1%	19.5%	16.7%	17.9%	18.5%	19.0%	20.6%	20.7%
Bank SA	1.5%	0.9%	0.8%	1.2%	1.3%	1.2%	1.4%	1.2%	1.3%	1.2%	1.0%	1.2%
BOM	2.0%	1.8%	3.8%	2.2%	2.6%	1.6%	2.7%	3.2%	2.4%	2.5%	1.7%	2.6%
St George	5.1%	4.7%	7.7%	7.3%	8.8%	6.8%	7.5%	8.9%	8.5%	8.2%	6.7%	6.9%
Westpac	12.2%	11.9%	13.3%	14.2%	13.9%	14.3%	14.6%	12.6%	12.7%	12.7%	14.5%	13.5%
ANZ	21.6%	23.6%	17.5%	17.0%	14.5%	16.2%	16.6%	16.1%	16.8%	17.5%	17.3%	17.3%
Homeside	8.5%	9.1%	9.3%	9.9%	10.1%	9.8%	10.7%	11.3%	9.7%	9.9%	10.4%	9.6%
NAB	3.7%	2.3%	2.5%	1.7%	2.4%	1.9%	2.3%	2.9%	2.4%	1.5%	1.6%	1.4%
All Majors	79.0%	76.1%	77.0%	78.4%	77.5%	77.2%	77.7%	78.0%	75.7%	77.0%	78.3%	77.4%



TABLE 2

NON MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	6.7%	7.9%	5.4%	5.9%	6.4%	5.6%	5.1%	7.2%	7.1%	5.5%	4.9%	5.5%
AFG	3.4%	3.8%	6.0%	6.3%	5.5%	6.7%	5.7%	4.6%	5.4%	5.1%	4.4%	4.8%
ING	2.5%	3.2%	3.0%	2.6%	2.5%	2.8%	2.9%	2.9%	2.2%	2.9%	3.2%	3.5%
Citibank	2.3%	2.8%	1.4%	1.0%	1.9%	2.1%	1.9%	1.2%	1.8%	1.6%	1.4%	1.3%
Macquarie	1.8%	1.9%	1.7%	1.6%	2.5%	1.8%	2.2%	2.0%	2.3%	2.5%	3.3%	3.6%
AMP	1.7%	2.0%	2.8%	2.0%	1.3%	1.3%	1.8%	1.3%	1.2%	1.4%	1.1%	1.2%
Liberty	0.5%	0.5%	0.3%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.5%	0.4%	0.4%
Pepper	0.4%	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%
Adelaide	0.1%	0.2%	0.2%	0.4%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%
ME Bank	-	-	-	-	0.2%	0.2%	0.2%	0.5%	1.0%	1.0%	0.7%	0.4%
Heritage	0.7%	0.8%	1.4%	0.7%	0.8%	0.8%	0.7%	0.7%	0.7%	0.5%	0.4%	0.4%
Wide Bay	0.1%	0.1%	-	0.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.1%
Homestart	-	-	-	-	-	-0.1%	-	0.1%	-	0.1%	0.2%	0.1%
Rock	0.3%	0.1%	0.1%	-	0.1%	-	-	-	-	0.1%	0.1%	-
Keystart	0.1%	-	-	-	0.1%	0.1%	0.2%	0.2%	0.4%	0.7%	0.6%	0.7%
La Trobe	-	0.1%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.1%	-	-	0.1%
P & N	0.3%	0.2%	0.2%	0.3%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Other	0.1%	-	0.1%	-	-	0.2%	0.3%	-	0.5%	1.2%	0.3%	-
All Non	21.0%	23.9%	23.0%	21.6%	22.5%	22.8%	22.3%	22.0%	24.3%	23.0%	21.7%	22.6%

Abbreviations:

AFG = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; MP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Building Society; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Mutual Banking





TABLE 3

MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	5.6%	5.0%	5.7%	5.6%	4.0%	3.8%	3.2%	2.2%	2.3%	3.4%	3.0%	2.5%
CBA	14.7%	10.1%	10.4%	14.4%	13.5%	15.9%	10.8%	13.4%	14.7%	14.5%	15.5%	16.3%
Bank SA	1.4%	1.4%	0.7%	1.3%	1.8%	1.5%	1.5%	1.6%	1.5%	1.6%	1.0%	1.3%
BOM	1.7%	1.6%	4.3%	2.8%	3.5%	2.0%	2.9%	4.0%	2.9%	2.5%	1.4%	3.6%
St George	4.3%	3.0%	7.6%	7.2%	8.6%	6.6%	7.2%	9.6%	7.3%	8.0%	4.4%	5.4%
Westpac	12.5%	11.7%	12.5%	12.7%	13.5%	13.2%	15.6%	10.6%	10.0%	10.2%	13.3%	11.0%
ANZ	24.7%	29.0%	21.4%	20.1%	17.2%	18.9%	19.3%	18.7%	20.5%	21.5%	23.5%	22.2%
Homeside	9.8%	9.3%	10.2%	10.6%	10.9%	10.3%	10.2%	12.0%	10.0%	10.5%	10.9%	10.0%
NAB	2.5%	2.3%	2.0%	1.3%	1.8%	1.9%	2.6%	2.0%	2.1%	1.5%	1.3%	0.9%
All Majors	77.2%	73.4%	74.8%	76.0%	74.8%	74.1%	73.3%	74.1%	71.3%	73.7%	74.3%	73.2%



TABLE 4

NON MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	5.3%	6.6%	2.6%	3.6%	3.9%	4.3%	4.0%	7.2%	6.9%	4.3%	4.3%	5.9%
AFG	3.7%	3.6%	7.5%	7.9%	6.7%	8.9%	7.7%	5.6%	6.8%	6.4%	5.7%	6.2%
ING	1.9%	2.6%	2.6%	2.1%	2.0%	2.2%	2.3%	2.5%	2.5%	3.0%	3.0%	3.2%
Citibank	3.5%	4.8%	2.2%	1.7%	2.7%	2.9%	3.0%	2.0%	2.6%	2.5%	2.6%	2.0%
Macquarie	2.9%	3.3%	2.7%	2.5%	4.2%	2.7%	3.6%	3.3%	3.2%	4.2%	5.3%	5.1%
AMP	3.0%	3.0%	4.1%	3.5%	2.6%	2.2%	2.8%	2.1%	2.0%	1.9%	1.8%	2.0%
Liberty	0.5%	0.7%	0.5%	0.5%	0.6%	0.5%	0.6%	0.7%	0.7%	0.4%	0.4%	0.4%
Pepper	0.6%	0.5%	0.5%	0.3%	0.7%	0.5%	0.4%	0.6%	0.9%	1.0%	0.4%	0.5%
ME Bank	-	-	-	-	-	-	0.3%	0.6%	1.5%	1.6%	1.0%	0.5%
Adelaide	0.2%	0.2%	0.1%	0.6%	0.2%	0.2%	0.3%	0.1%	0.2%	0.1%	0.2%	0.1%
Heritage	0.7%	0.7%	1.9%	0.7%	0.8%	1.0%	0.8%	0.7%	0.7%	0.5%	0.6%	0.4%
Rock	-	0.1%	0.2%	-	0.1%	-	-	-	-	-	0.1%	-
La Trobe	-	0.2%	0.1%	0.1%	0.5%	0.2%	0.4%	0.2%	0.2%	-	0.1%	0.1%
P & N	0.1%	0.2%	0.1%	0.2%	0.3%	0.2%	0.4%	0.2%	0.3%	0.2%	0.1%	0.1%
Other	0.4%	0.1%	0.1%	0.3%	-	0.1%	0.4%	0.1%	0.2%	0.2%	0.1%	0.3%
All Non	22.8%	26.6%	25.2%	24.0%	25.2%	25.9%	26.7%	25.9%	28.7%	26.3%	25.7%	26.8%

Abbreviations:

AFG = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; MP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Building Society; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Mutual Banking





TABLE 5

MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	5.4%	5.0%	4.9%	6.3%	5.1%	5.2%	4.3%	2.8%	2.3%	3.9%	3.4%	3.4%
CBA	17.3%	16.8%	14.9%	16.4%	17.1%	18.0%	15.5%	17.2%	16.9%	17.9%	20.1%	20.0%
Bank SA	1.3%	1.0%	0.6%	0.7%	1.2%	1.4%	1.9%	0.8%	0.8%	1.1%	0.9%	1.2%
BOM	4.0%	2.0%	3.4%	1.5%	2.3%	1.7%	3.1%	3.6%	2.4%	1.8%	1.3%	3.3%
St George	6.0%	4.9%	7.0%	7.9%	10.2%	6.8%	6.8%	9.9%	7.3%	8.4%	6.3%	7.2%
Westpac	15.9%	16.2%	19.9%	21.1%	18.3%	19.0%	20.4%	17.1%	16.9%	17.7%	20.3%	18.0%
ANZ	20.5%	21.6%	17.4%	17.1%	14.8%	17.0%	15.9%	16.0%	18.7%	18.5%	17.5%	16.4%
Homeside	8.9%	8.6%	8.9%	9.5%	10.7%	9.7%	9.0%	9.8%	9.1%	9.8%	10.4%	8.7%
NAB	5.5%	3.6%	3.0%	2.3%	2.3%	2.5%	3.2%	3.8%	2.7%	1.5%	1.6%	1.6%
All Majors	84.8%	79.7%	80.0%	82.8%	82.0%	81.3%	80.1%	81.0%	77.1%	80.6%	81.8%	79.8%



TABLE 6

NON MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	August	Sep	Oct	Nov	Dec
Suncorp	3.9%	6.2%	3.1%	3.7%	4.1%	3.9%	3.8%	7.8%	7.2%	4.3%	4.0%	5.0%
AFG	2.9%	3.4%	6.3%	5.0%	4.8%	5.6%	5.1%	3.3%	4.3%	4.5%	3.6%	3.5%
ING	1.7%	2.3%	2.0%	1.9%	1.7%	2.0%	2.2%	2.0%	1.7%	2.3%	2.5%	2.8%
Citibank	1.7%	3.0%	1.1%	1.2%	1.6%	2.1%	1.7%	0.8%	2.1%	2.0%	1.0%	1.1%
Macquarie	2.0%	1.9%	2.0%	1.5%	2.8%	2.1%	3.1%	2.2%	3.4%	3.0%	3.7%	4.5%
AMP	2.1%	1.7%	3.0%	2.5%	1.3%	0.9%	2.1%	1.5%	1.2%	1.6%	1.3%	1.8%
Liberty	0.2%	0.5%	0.2%	0.3%	0.1%	0.2%	0.4%	0.3%	0.4%	0.2%	0.2%	0.1%
Pepper	-	0.1%	0.4%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	0.1%	0.2%	0.3%
Adelaide	-	0.1%	0.2%	0.2%	1.1%	0.1%	-	0.1%	0.3%	0.1%	0.1%	
Heritage	0.3%	0.5%	1.3%	0.4%	0.5%	1.1%	0.5%	0.5%	0.6%	0.4%	0.4%	0.5%
ME Bank	-	-	-	-	-	0.1%	0.2%	0.4%	0.8%	0.7%	0.6%	0.2%
Rock	0.1%	0.2%	0.2%	-	-	-	-	-	-	-	0.1%	
Wide Bay											0.3%	0.1%
La Trobe	-	-	0.1%	-	0.6%	0.1%	0.2%	0.1%	-	-	-	
P & N	0.1%	-	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	-	0.1%
Other	0.2%	0.4%	-	0.3%	0.2%	0.3%	0.6%	-	0.5%	-	0.2%	0.2%
All Non	15.2%	20.3%	20.0%	17.2%	18.0%	18.7%	19.9%	19.0%	22.9%	19.4%	18.2%	20.2%

Abbreviations:

AFG = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; MP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Building Society; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Mutual Banking





TABLE 7

MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	12.6%	12.5%	11.9%	10.5%	9.0%	9.7%	8.3%	7.6%	5.4%	7.8%	10.3%	9.3%
CBA	19.9%	16.9%	19.0%	22.9%	21.0%	23.5%	21.8%	23.4%	24.4%	23.9%	21.9%	29.6%
Bank SA	1.6%	0.5%	1.0%	1.7%	0.7%	0.6%	0.4%	1.3%	1.5%	0.8%	1.3%	1.3%
BOM	0.6%	1.6%	3.4%	3.0%	2.8%	2.2%	2.7%	3.3%	2.2%	3.7%	2.9%	3.0%
St George	6.0%	5.1%	6.4%	6.1%	5.9%	7.4%	7.3%	7.7%	9.4%	5.3%	4.3%	4.3%
Westpac	6.7%	6.0%	6.6%	8.0%	9.2%	10.8%	9.6%	7.7%	10.7%	10.1%	13.6%	11.4%
ANZ	17.3%	17.5%	11.8%	8.9%	8.5%	9.1%	10.5%	10.4%	8.7%	9.0%	10.1%	10.8%
Homeside	7.0%	9.5%	8.5%	8.7%	9.1%	9.3%	13.5%	11.5%	10.9%	9.9%	9.6%	7.7%
NAB	0.8%	1.3%	1.6%	1.5%	0.6%	1.0%	1.1%	1.5%	1.2%	1.1%	0.9%	0.1%
All Majors	72.5%	70.9%	70.2%	71.4%	66.8%	73.6%	75.2%	74.4%	74.4%	71.6%	74.9%	77.5%



TABLE 8

NON MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	16.4%	17.4%	15.7%	14.8%	17.4%	14.1%	8.8%	10.4%	10.1%	9.5%	6.3%	6.1%
AFG	1.9%	3.1%	3.3%	5.2%	5.0%	4.6%	5.1%	5.3%	6.4%	5.3%	4.1%	5.0%
ING	4.1%	4.2%	4.8%	4.5%	4.1%	3.6%	3.9%	3.0%	1.8%	2.9%	2.5%	2.1%
Citibank	0.8%	0.9%	1.0%	0.5%	2.0%	1.7%	1.3%	0.7%	0.7%	0.8%	0.7%	-
Macquarie	1.3%	1.0%	0.8%	1.0%	0.7%	0.2%	0.6%	0.6%	0.4%	0.9%	1.7%	0.2%
Circle	-	-	-	-	-	-	0.6%	0.6%	0.5%	0.2%	0.4%	0.2%
AMP	0.4%	0.5%	1.9%	0.9%	0.5%	0.4%	1.1%	0.5%	0.6%	0.5%	0.4%	-
ME Bank	-	-	-	-	-	-	0.1%	0.1%	0.5%	1.0%	0.6%	0.8%
Liberty	1.1%	0.1%	0.3%	0.4%	0.9%	0.3%	0.7%	1.0%	1.0%	1.3%	1.3%	0.4%
Pepper	0.3%	-	0.1%	0.1%	0.1%	0.2%	0.1%	0.3%	0.1%	0.2%	0.1%	0.1%
Homestart	-	0.2%	-	-	-	-	0.1%	0.3%	0.1%	0.7%	1.7%	1.1%
Wide Bay	-	0.3%	0.1%	-	0.1%	0.2%	0.4%	0.3%	0.5%	0.4%	0.2%	0.8%
Adelaide	-	-	-	-	-	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Heritage	0.6%	1.1%	1.5%	0.5%	0.9%	0.5%	0.8%	0.7%	0.7%	0.9%	0.4%	0.3%
Rock	0.1%	-	-	0.1%	-	-	-	-	0.2%	0.6%	0.7%	0.1%
Keystart	0.1%	-	-	0.3%	0.9%	0.5%	1.1%	1.1%	2.2%	3.0%	4.1%	4.9%
La Trobe	-	-	-	-	0.1%	-	-	0.2%	-	-	-	-
P & N	0.2%	0.5%	0.4%	0.2%	0.3%	-	0.1%	0.1%	-	0.2%	-	-
Other	0.2%	0.3%	-	0.1%	0.3%	0.2%	1.0%	0.2%	-	-	-	0.3%
All Non	27.5%	29.1%	29.8%	28.6%	33.2%	26.4%	24.8%	25.6%	24.6%	28.4%	25.1%	22.5%

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Top lenders by state

October 2012

Western Australia

- 01. ANZ 19.10%
- 02. Commonwealth Bank 18.70%
- 03. Westpac 12.20%
- 04. Bankwest 11.60%
- 05. Homeside Lending 7.70%
- 06. St George Bank 5.30%
- 07. AFG Home Loans 5.20%
- 08. Suncorp 4.20%

South Australia

- 01. ANZ 19.30%
- 02. Commonwealth Bank 17%
- 03. Bank SA 16.70%
- 04. Homeside Lending 9.30%
- 05. Westpac 7.40%
- 06. AFG Home Loans 7.10%
- 07. ING Direct 5.60%
- 08. Citibank 3.40%

Victoria

- 01. ANZ 22.30%
- 02. Commonwealth Bank 17.20%
- 03. Westpac 16.30%
- 04. Bank of Melbourne 11.20%
- 05. Homeside Lending 10.10%
- 06. AFG Home Loans 5.70%
- 07. Suncorp 4.10%
- 08. Bankwest 3.40%

Queensland

- 01. Commonwealth Bank 23.30%
- 02. ANZ 17.80%
- 03. Westpac 12.70%
- 04. Homeside Lending 10.10%
- 05. Suncorp 7.40%
- 06. St George Bank 6.80%
- 07. Macquarie Bank 4.70%
- 08. AFG Home Loans 4.20%

New South Wales

- 01. St George Bank 20.10%
- 02. Commonwealth Bank 16.70%
- 03. ANZ 12.50%
- 04. Westpac 11.90%
- 05. Homeside Lending 11.50%
- 06. Suncorp 7.10%
- 07. AFG Home Loans 5.20%
- 08. ING Direct 3.20%

Top lenders by state

November 2012

Western Australia

- 01. ANZ 21.90%
- 02. Commonwealth Bank 19.40%
- 03. Westpac 11.90%
- 04. Bankwest 10.60%
- 05. Homeside Lending 9.30%
- 06. St George Bank 5.10%
- 07. AFG Home Loans 4.50%
- 08. Suncorp 3.90%

South Australia

- 01. ANZ 17%
- 02. Commonwealth Bank 16.50%
- 03. Bank SA 14.20%
- 04. Westpac 11.30%
- 05. Homeside Lending 9.70%
- 06. AFG Home Loans 5.70%
- 07. ING Direct 4.60%
- 08. HomeStart Finance 3.60%

Victoria

- 01. Westpac 20.80%
- 02. ANZ 20.40%
- 03. Commonwealth Bank 18.80%
- 04. Homeside Lending 11.10%
- 05. Bank of Melbourne 7.70%
- 06. AFG Home Loans 4.20%
- 07. Bankwest 3.30%
- 08. Macquarie Bank 3.20%

Queensland

- 01. Commonwealth Bank 20.20%
- 02. ANZ 17.50%
- 03. Westpac 14.40%
- 04. Homeside Lending 11.30%
- 05. Suncorp 7.80%
- 06. St George Bank 7.10%
- 07. AFG Home Loans 5.20%
- 08. Macquarie Bank 4.60%

New South Wales

- 01. Commonwealth Bank 22.60%
- 02. St George Bank 14.60%
- 03. Westpac 12.90%
- 04. ANZ 11.20%
- 05. Homeside Lending 10.60%
- 06. Suncorp 5.70%
- 07. Macquarie Bank 4.30%
- 08. ING Direct 4%

Top lenders by state

December 2012

Western Australia

- 01. Commonwealth Bank 23.90%
- 02. ANZ 20.50%
- 03. Westpac 13.10%
- 04. Bankwest 8.50%
- 05. Homeside Lending 7.70%
- 06. St George Bank 6%
- 07. AFG Home Loans 4.10%
- 08. Suncorp 3.10%

South Australia

- 01. ANZ 20.10%
- 02. Commonwealth Bank 17.60%
- 03. Bank SA 17.10%
- 04. Homeside Lending 11.50%
- 05. Westpac 10.80%
- 06. AFG Home Loans 6.90%
- 07. HomeStart Finance 2.20%
- 08. AMP Bank 2.10%

Victoria

- 01. ANZ 21.40%
- 02. Commonwealth Bank 18.50%
- 03. Westpac 18.50%
- 04. Bank of Melbourne 11.20%
- 05. Homeside Lending 9.40%
- 06. AFG Home Loans 4.60%
- 07. Suncorp 2.80%
- 08. ING Direct 2.80%

Queensland

- 01. Commonwealth Bank 22.80%
- 02. ANZ 16.70%
- 03. Westpac 13.90%
- 04. Homeside Lending 10.20%
- 05. Suncorp 8.20%
- 06. Macquarie Bank 6.30%
- 07. St George Bank 5.70%
- 08. AFG Home Loans 3.70%

New South Wales

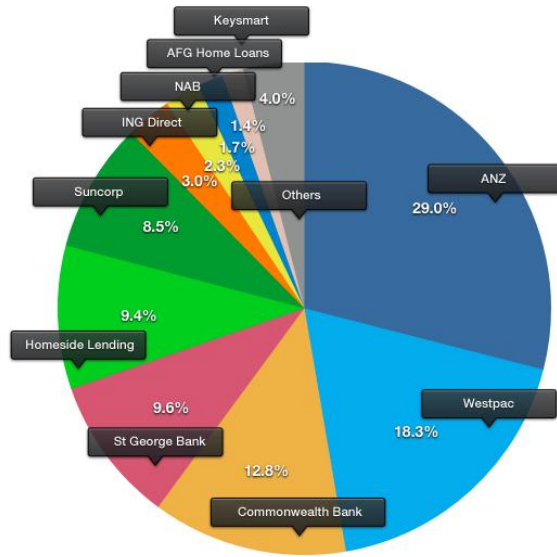
- 01. Commonwealth Bank 18.30%
- 02. St George Bank 16%
- 03. ANZ 11%
- 04. Homeside Lending 10.90%
- 05. Westpac 10.50%
- 06. Suncorp 9%
- 07. AFG Home Loans 5.90%
- 08. ING Direct 5.60%



Product Mix Basic/Standard

October 2012

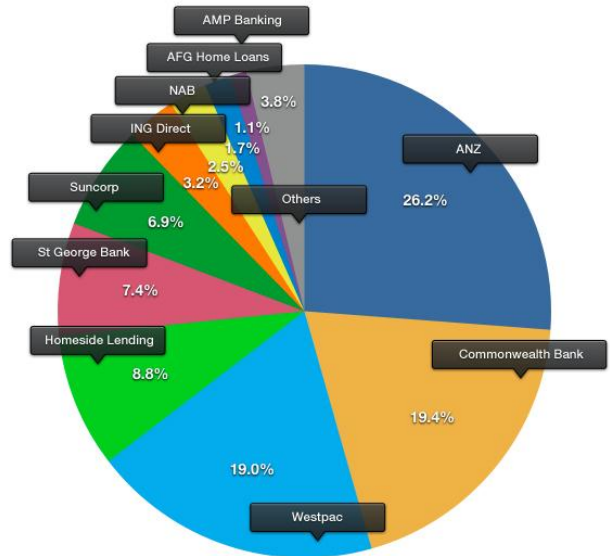
- ANZ
- Westpac
- Commonwealth Bank
- St George Bank
- Homeside Lending
- Suncorp
- ING Direct
- National Australia Bank
- AFG Home Loans
- KeySMART
- Others



Product Mix Basic/Standard

November 2012

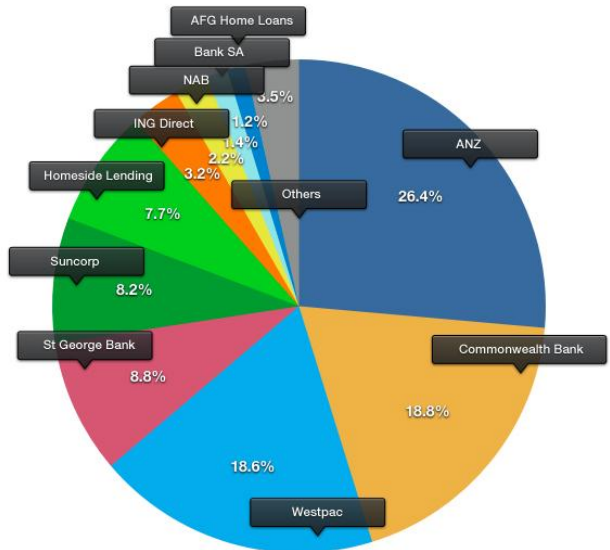
- ANZ
- Commonwealth Bank
- Westpac
- Homeside Lending
- St George Bank
- Suncorp
- ING Direct
- National Australia Bank
- AFG Home Loans
- AMP Bank
- Others



Product Mix Basic/Standard

December 2012

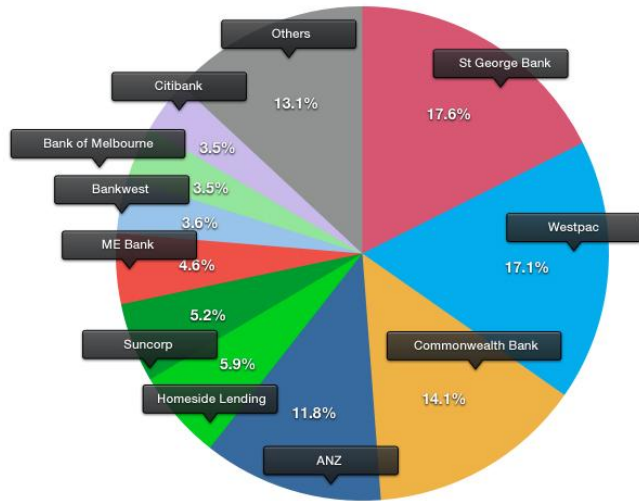
- ANZ
- Commonwealth Bank
- Westpac
- St George Bank
- Suncorp
- Homeside Lending
- ING Direct
- National Australia Bank
- Bank SA
- AFG Home Loans
- Others



Product Mix Fixed

October 2012

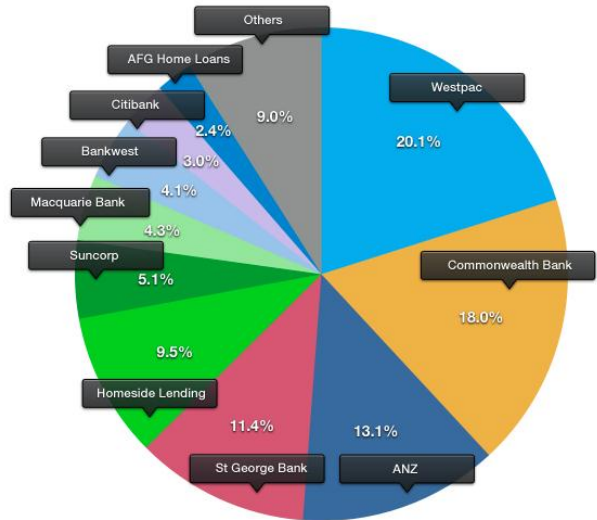
- St George Bank
- Westpac
- Commonwealth Bank
- ANZ
- Homeside Lending
- Suncorp
- ME Bank
- Bankwest
- Bank of Melbourne
- Citibank
- Others



Product Mix Fixed

November 2012

- Westpac
- Commonwealth Bank
- ANZ
- St George Bank
- Homeside Lending
- Suncorp
- Macquarie Bank
- Bankwest
- Citibank
- AFG Home Loans
- Others



Product Mix Fixed

December 2012

- Commonwealth Bank
- Westpac
- ANZ
- St George Bank
- Homeside Lending
- Bank of Melbourne
- Bankwest
- Suncorp
- Macquarie Bank
- Bank SA
- Others

