

**NON-MAJOR LENDERS STRUGGLE FOR SHARE OF COMPETITIVE HOME LOAN MARKET**

22 July 2014

Non-major lenders have struggled to increase their collective monthly average of 25% of all home loans processed during the last financial year according to AFG Australia's largest mortgage broker. AFG's quarterly Competition Index, published today, reveals that the collective market share of non-major lenders was 26.3% in July 2013 and 25.2% in June 2014. During the past 12 months, the share of loans processed for non-majors remained within a band of 24.0% (January 2014) to 27.7% (November 2013).

Mark Hewitt, General Manager of Sales and Operations says: 'On the surface competition appears as strong as any time in the last 20 years. However the reality is that the major banks and their subsidiary brands continue to dominate and non majors have made little or no headway in the past 12 months.'

AFG Competition Index shows that lenders are increasingly focusing on different market segments, resulting in some significant changes in market share. ANZ built its share of first home buyers from 9.4% in July 2013 to 12.0% by June 2014. Among the non-majors, ME Bank recorded a massive increase of all fixed rate mortgage processed, from 1.0% share in July 2013 to 10.3% in June 2014. Macquarie Bank showed strong growth, particularly among borrowers seeking refinancing (7.8% in July 2013 to 10.0% in June 2014) and Bank of Queensland also made strong inroads in the first home buyers market, especially in the past six months (1.8% in January 2014 to 6.4% last month).

In terms of downward trends, a marked decline for BankWest was recorded during the first 6 months of this year with overall share falling from 9.0% in January to 5.0% in June, as far fewer home loans were processed for the bank on behalf of first home buyers (17.7% in January down to 10.3% in June). NAB recorded a steady overall decline during the year from 1.8% to 1.2%, and among non-majors, Suncorp, which held the largest share at the start of the year (5.6%) had declined to 2.9% by the end, behind Macquarie and ING.

**ENDS**

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**TABLE 1**

**MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
BankWest	7.9%	7.5%	8.1%	8.1%	7.9%	7.8%	9.0%	7.6%	6.7%	7.5%	6.4%	5.9%
CBA	16.9%	18.7%	17.5%	17.8%	15.4%	16.4%	17.5%	17.6%	17.4%	17.5%	17.8%	17.2%
Bank SA	0.8%	0.8%	0.9%	0.7%	0.7%	0.9%	1.1%	1.0%	0.8%	0.8%	0.7%	1.0%
BOM	1.7%	1.3%	1.8%	1.5%	2.0%	1.6%	1.9%	2.2%	2.0%	1.9%	2.4%	2.5%
St George	7.1%	6.7%	6.6%	6.6%	7.2%	7.2%	6.8%	6.3%	7.9%	7.8%	7.6%	7.4%
Westpac	12.7%	13.4%	13.6%	14.6%	13.0%	12.5%	13.6%	12.4%	13.9%	14.9%	14.0%	13.1%
ANZ	16.0%	16.5%	15.1%	15.8%	15.5%	17.1%	16.0%	15.8%	15.6%	15.1%	16.2%	17.7%
Homeside	8.8%	8.5%	8.7%	8.3%	9.2%	8.3%	8.7%	8.6%	8.9%	8.4%	8.4%	8.8%
NAB	1.8%	1.6%	1.4%	1.5%	1.4%	1.7%	1.6%	1.5%	1.4%	1.2%	1.0%	1.2%
All Majors	73.7%	75.0%	73.7%	74.9%	72.3%	73.5%	76.2%	73.0%	74.6%	75.1%	74.5%	74.8%

**TABLE 2**

**NON MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Suncorp	5.6%	4.5%	5.1%	4.4%	4.8%	4.5%	3.9%	4.4%	3.9%	3.7%	3.4%	2.9%
AFG	4.4%	4.4%	3.9%	3.0%	3.3%	2.5%	2.9%	3.1%	3.2%	2.5%	2.4%	1.9%
ING	5.1%	3.6%	3.4%	3.9%	3.3%	3.2%	2.5%	3.6%	3.0%	3.0%	2.6%	3.1%
Citibank	1.7%	1.8%	1.3%	1.8%	1.7%	1.5%	1.6%	2.1%	1.2%	1.3%	1.2%	1.3%
Macquarie	5.1%	5.6%	6.4%	5.1%	5.6%	6.8%	5.4%	6.2%	6.5%	6.0%	6.8%	6.7%
AMP	1.1%	1.5%	1.9%	1.8%	1.6%	1.7%	1.3%	1.5%	1.2%	1.1%	1.4%	1.2%
Liberty	0.4%	0.4%	0.3%	0.4%	0.7%	0.8%	0.6%	0.6%	0.7%	0.5%	0.7%	0.6%
Pepper	0.5%	0.3%	0.3%	0.3%	0.2%	0.5%	0.3%	0.4%	0.4%	0.5%	0.4%	0.4%
Adelaide	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
ME Bank	0.4%	0.6%	1.0%	1.8%	3.5%	1.7%	1.0%	0.9%	0.8%	1.5%	2.1%	2.1%
Heritage	0.2%	0.2%	0.3%	0.4%	0.6%	0.8%	0.7%	0.6%	0.7%	0.6%	0.4%	0.5%
Wide Bay	0.2%	0.2%	0.3%	0.2%	0.2%	0.1%	0.5%	0.2%	0.2%	0.4%	0.3%	0.3%
BOQ	0.2%	0.3%	0.3%	0.5%	0.5%	0.6%	0.9%	1.5%	1.4%	2.2%	1.7%	2.3%
Homestart	0.1%	-	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.4%	0.2%	0.1%	0.1%
Rock	0.1%	-	0.1%	-	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	-
Keystart	0.9%	1.1%	1.2%	1.1%	0.9%	1.1%	1.5%	0.9%	1.0%	0.9%	1.2%	0.8%
La Trobe	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%	0.2%	0.3%	0.2%
P & N	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Other	-	-	-	-	0.1%	-	-	-	0.1%	-	-	0.3%
All Non	26.3%	25.0%	26.3%	25.1%	27.7%	26.5%	24.0%	27.0%	25.4%	24.9%	25.5%	25.2%

**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

**TABLE 3**

**MAJOR LENDER MARKET SHARE - FIXED RATE MORTGAGES LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
BankWest	6.7%	3.7%	3.7%	4.3%	3.7%	3.7%	3.3%	3.7%	3.1%	2.9%	1.9%	2.1%
CBA	14.7%	19.0%	18.8%	17.6%	13.3%	14.8%	12.7%	16.4%	14.5%	15.7%	16.1%	14.9%
Bank SA	0.8%	1.3%	1.9%	1.5%	1.1%	2.0%	2.4%	1.1%	1.2%	1.4%	1.1%	1.2%
BOM	2.3%	1.8%	1.8%	1.9%	2.5%	2.3%	2.9%	2.2%	2.1%	1.8%	1.6%	2.1%
St George	9.1%	8.9%	8.4%	9.8%	11.0%	9.4%	10.4%	7.6%	10.1%	8.7%	7.9%	8.0%
Westpac	17.4%	17.5%	18.6%	16.1%	10.3%	10.6%	12.6%	10.3%	13.5%	12.8%	12.5%	12.5%
ANZ	11.2%	13.4%	11.3%	10.5%	9.1%	11.5%	12.3%	12.5%	13.0%	12.1%	13.8%	12.9%
Homeside	7.0%	5.7%	5.1%	5.1%	6.4%	6.4%	5.9%	7.6%	6.2%	6.3%	7.1%	7.2%
NAB	0.9%	1.3%	1.2%	0.4%	0.3%	1.1%	1.1%	0.8%	1.1%	0.9%	0.7%	1.4%
All Majors	70.1%	72.6%	70.8%	67.2%	57.7%	61.8%	63.6%	62.2%	64.8%	62.6%	62.7%	62.3%

**TABLE 4**

**NON MAJOR LENDER MARKET SHARE – FIXED RATE MORTGAGES LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Suncorp	8.4%	7.3%	6.3%	5.6%	6.0%	6.3%	5.9%	5.7%	4.3%	4.7%	4.2%	3.4%
AFG	2.0%	1.8%	2.9%	2.2%	3.5%	3.5%	4.4%	5.3%	6.5%	5.0%	4.8%	4.6%
ING	11.0%	8.6%	8.2%	9.1%	7.4%	7.4%	6.5%	8.3%	7.7%	6.9%	5.0%	6.6%
Citibank	1.0%	1.4%	1.4%	0.5%	0.7%	0.6%	0.7%	2.0%	1.6%	1.5%	2.0%	2.9%
Macquarie	3.8%	3.1%	1.8%	2.3%	3.1%	4.0%	3.9%	3.5%	3.2%	3.2%	4.0%	3.1%
AMP	1.1%	2.3%	3.4%	3.7%	3.7%	4.5%	4.0%	3.4%	2.8%	1.9%	1.7%	1.7%
Liberty	-	-	-	0.1%	0.2%	-	0.1%	0.2%	0.1%	-	0.1%	0.1%
Pepper	-	-	-	-	-	-	-	-	-	-	-	-
Adelaide	0.2%	0.3%	0.3%	0.3%	0.3%	0.1%	0.7%	0.6%	-	0.4%	0.2%	0.3%
BOQ	0.1%	0.2%	0.3%	0.5%	0.4%	0.3%	1.3%	1.1%	1.1%	2.2%	1.4%	1.7%
ME Bank	1.0%	1.9%	3.4%	7.0%	13.8%	7.2%	4.3%	3.9%	3.6%	6.9%	10.2%	10.3%
Heritage	0.2%	0.3%	0.7%	1.3%	2.1%	3.6%	3.2%	3.0%	3.4%	2.5%	2.0%	1.5%
Wide Bay	0.2%	0.3%	0.5%	0.2%	0.6%	0.4%	1.1%	0.5%	0.6%	1.8%	1.0%	1.2%
Homestart	-	-	-	-	-	-	-	-	0.1%	-	-	-
Rock	0.1%	-	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	-	0.1%	0.2%	-
Keystart	-	-	-	-	-	-	-	-	-	-	-	-
La Trobe	-	-	-	-	-	-	-	-	-	-	-	-
P & N	0.6%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.1%	0.6%	0.6%
Other	0.2%	-	-	0.7%	0.2%	0.1%	-	-	-	0.2%	-	-
All Non	29.9%	27.4%	29.2%	33.8%	42.3%	38.2%	36.4%	37.8%	35.2%	37.4%	37.3%	37.7%

**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

**TABLE 5**

**MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
BankWest	5.2%	3.9%	4.8%	6.4%	5.3%	5.8%	6.7%	5.7%	4.9%	5.1%	5.5%	5.1%
CBA	14.0%	15.0%	14.1%	14.7%	12.8%	12.3%	15.9%	12.5%	13.9%	14.4%	13.3%	12.0%
Bank SA	1.0%	1.1%	1.1%	1.0%	0.9%	1.3%	1.5%	1.2%	0.7%	0.9%	1.0%	1.1%
BOM	1.7%	0.9%	1.9%	0.9%	1.9%	1.5%	1.8%	2.4%	1.7%	1.7%	2.8%	3.1%
St George	5.2%	5.0%	5.3%	5.5%	6.5%	7.2%	6.1%	4.6%	6.8%	5.9%	7.2%	7.3%
Westpac	10.1%	11.5%	12.0%	10.9%	10.1%	10.0%	10.6%	11.0%	10.9%	12.7%	10.1%	10.9%
ANZ	20.5%	20.9%	17.2%	20.2%	18.2%	20.8%	19.4%	19.6%	19.1%	18.2%	19.7%	20.4%
Homeside	8.9%	7.6%	9.7%	9.1%	7.9%	8.1%	8.6%	8.2%	9.2%	8.4%	8.3%	9.1%
NAB	1.4%	1.0%	0.8%	1.1%	1.0%	1.2%	1.0%	1.5%	1.0%	1.4%	1.0%	1.2%
All Majors	68.0%	66.9%	66.9%	69.8%	64.6%	68.2%	71.6%	66.7%	68.2%	68.7%	68.9%	70.2%

**TABLE 6**

**NON MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Suncorp	5.5%	3.6%	5.6%	3.9%	4.6%	3.9%	3.7%	3.0%	5.4%	4.3%	3.4%	3.1%
AFG	6.0%	7.8%	5.2%	4.1%	3.5%	3.6%	3.3%	2.9%	3.9%	3.1%	2.4%	2.0%
ING	5.5%	3.7%	3.4%	4.2%	3.9%	3.4%	2.9%	4.7%	3.2%	2.9%	3.2%	3.2%
Citibank	2.5%	3.5%	2.0%	3.0%	2.8%	2.1%	2.3%	3.6%	2.2%	2.2%	1.6%	2.0%
Macquarie	7.8%	9.2%	10.0%	7.0%	8.3%	9.2%	8.8%	10.3%	9.7%	9.6%	11.0%	10.0%
AMP	1.8%	2.2%	3.2%	3.0%	2.4%	2.8%	2.0%	2.7%	1.6%	1.6%	2.1%	1.5%
Liberty	0.5%	0.5%	0.4%	0.5%	1.1%	1.3%	0.7%	0.7%	1.2%	0.7%	0.7%	1.0%
Pepper	1.0%	0.7%	0.6%	0.7%	0.3%	0.7%	0.8%	0.8%	0.8%	0.9%	0.7%	0.8%
ME Bank	0.3%	0.5%	1.5%	2.8%	6.6%	2.6%	1.1%	1.1%	0.7%	1.7%	2.8%	2.8%
Adelaide	0.1%	0.2%	0.1%	-	-	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Heritage	0.2%	0.2%	0.3%	0.4%	0.9%	0.9%	0.5%	0.7%	0.9%	0.5%	0.3%	0.5%
Wide Bay	0.1%	0.1%	-	-	0.1%	-	0.2%	-	0.1%	0.6%	0.2%	0.2%
BOQ	-	0.1%	0.1%	0.2%	0.2%	0.4%	0.7%	1.7%	1.2%	2.2%	1.7%	1.9%
Rock	0.1%	-	-	-	0.1%	-	0.1%	0.2%	0.1%	0.2%	-	0.1%
La Trobe	0.1%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.4%	0.4%	0.5%	0.6%	0.3%
P & N	0.5%	0.5%	0.3%	0.2%	0.5%	0.4%	0.5%	0.5%	0.2%	0.2%	0.3%	0.2%
Other	-	0.1%	0.2%	-	-	0.2%	0.4%	-	-	-	-	0.1%
All Non	32.0%	33.1%	33.1%	30.2%	35.4%	31.8%	28.4%	33.3%	31.8%	31.3%	31.1%	29.8%

**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

**TABLE 7**

**MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
BankWest	5.8%	6.6%	6.7%	7.3%	6.4%	6.3%	8.1%	7.0%	6.4%	6.7%	5.7%	5.3%
CBA	16.2%	17.5%	16.9%	14.6%	13.4%	15.3%	15.9%	16.5%	15.9%	14.8%	14.9%	14.4%
Bank SA	0.7%	0.6%	0.6%	0.5%	0.6%	1.0%	1.1%	0.9%	0.3%	0.6%	0.4%	0.8%
BOM	1.7%	1.3%	2.5%	1.5%	2.6%	1.8%	1.8%	2.4%	1.6%	1.8%	2.8%	2.7%
St George	6.5%	6.8%	5.7%	6.8%	7.3%	7.6%	7.8%	6.6%	9.5%	8.8%	7.8%	7.9%
Westpac	16.3%	17.8%	17.9%	19.6%	17.1%	15.4%	18.7%	15.9%	17.9%	20.7%	18.8%	17.0%
ANZ	16.8%	15.8%	15.0%	15.2%	14.2%	18.0%	15.8%	15.9%	14.6%	14.8%	15.9%	17.9%
Homeside	9.0%	9.1%	8.9%	8.9%	11.1%	8.7%	9.2%	8.7%	9.3%	9.0%	9.1%	9.7%
NAB	2.3%	2.2%	1.9%	1.8%	1.8%	1.9%	1.9%	1.8%	1.4%	1.0%	1.5%	1.4%
All Majors	75.3%	77.7%	76.1%	76.2%	74.5%	76.0%	80.3%	75.7%	76.9%	78.2%	76.9%	77.1%

**TABLE 8**

**NON MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Suncorp	5.4%	3.9%	4.4%	3.8%	3.8%	3.4%	3.4%	3.6%	3.3%	3.0%	3.0%	2.4%
AFG	3.6%	3.4%	2.8%	3.1%	2.9%	2.3%	2.5%	2.9%	3.1%	1.9%	2.7%	1.9%
ING	4.1%	2.6%	2.8%	3.0%	2.9%	2.2%	2.1%	3.0%	3.1%	2.3%	1.6%	2.8%
Citibank	2.0%	2.0%	0.9%	1.9%	1.4%	1.4%	1.0%	2.0%	0.9%	1.0%	1.0%	0.9%
Macquarie	6.1%	6.9%	8.5%	6.4%	6.3%	8.0%	6.2%	6.9%	7.3%	7.0%	8.0%	7.5%
AMP	1.1%	1.6%	2.3%	2.4%	2.1%	2.0%	1.5%	2.0%	1.7%	1.3%	1.9%	1.6%
Liberty	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.3%	0.3%	0.4%	0.1%	0.4%	0.3%
Pepper	0.5%	0.2%	0.2%	0.2%	0.1%	0.4%	0.2%	0.2%	0.4%	0.4%	0.3%	0.3%
Adelaide	-	-	-	-	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Heritage	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	0.3%	0.5%	0.4%	0.3%	0.3%	0.3%
BOQ	0.1%	0.1%	0.2%	0.3%	0.5%	0.5%	0.5%	1.4%	1.0%	1.8%	1.0%	1.7%
ME Bank	0.2%	0.4%	0.9%	1.6%	4.0%	1.7%	0.8%	0.8%	0.6%	1.5%	1.6%	2.1%
Rock	-	-	0.1%	0.1%	0.2%	0.1%	0.1%	-	0.1%	-	0.1%	-
Wide Bay	0.4%	0.1%	0.3%	0.2%	0.3%	0.2%	0.1%	0.1%	0.2%	0.6%	0.2%	0.3%
La Trobe	0.1%	0.1%	0.1%	0.1%	-	0.2%	0.1%	0.3%	0.3%	0.1%	0.4%	0.4%
P & N	0.3%	0.3%	0.1%	0.2%	0.2%	0.3%	0.2%	0.4%	0.5%	0.4%	0.4%	0.4%
Other	0.4%	0.3%	-	-	-	0.1%	0.3%	-	-	-	0.1%	-
All Non	24.7%	22.3%	23.9%	23.8%	25.5%	24.0%	19.7%	24.3%	23.1%	21.8%	23.1%	22.9%

**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 9**

**MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
BankWest	16.9%	14.6%	15.5%	14.4%	18.8%	15.9%	17.7%	12.6%	12.1%	15.0%	9.9%	10.3%
CBA	18.0%	21.1%	19.3%	19.7%	17.2%	19.5%	20.4%	21.4%	18.9%	18.8%	22.9%	23.1%
Bank SA	0.5%	1.0%	1.2%	0.5%	1.3%	1.0%	1.1%	1.3%	0.9%	1.2%	0.5%	1.2%
BOM	1.4%	1.4%	1.2%	2.0%	1.2%	1.5%	1.1%	2.2%	1.9%	1.8%	2.3%	3.1%
St George	6.2%	5.2%	6.3%	3.0%	4.2%	4.4%	3.7%	5.0%	4.1%	4.5%	3.1%	3.8%
Westpac	11.6%	13.4%	14.1%	15.7%	11.5%	13.6%	11.7%	11.6%	13.5%	11.6%	13.7%	13.5%
ANZ	9.4%	9.4%	9.0%	11.8%	11.0%	8.1%	10.9%	12.3%	11.2%	12.0%	11.3%	12.0%
Homeside	7.1%	7.4%	6.1%	5.7%	6.8%	5.9%	5.8%	5.9%	4.7%	6.7%	6.2%	5.0%
NAB	0.8%	0.2%	0.5%	0.2%	0.3%	0.8%	0.9%	0.3%	1.0%	0.5%	0.2%	0.6%
All Majors	71.9%	73.7%	73.2%	73.0%	72.3%	70.7%	73.3%	72.6%	68.3%	72.1%	70.1%	72.6%

**TABLE 10**

**NON MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Suncorp	6.5%	5.0%	5.7%	6.4%	6.1%	4.9%	3.1%	4.9%	3.0%	3.1%	2.1%	2.0%
AFG	4.0%	2.6%	2.4%	1.7%	2.9%	1.4%	1.8%	1.6%	3.1%	1.9%	1.7%	1.1%
Keystart	7.6%	10.3%	10.5%	9.4%	9.8%	11.5%	12.8%	9.2%	9.7%	9.6%	12.7%	8.9%
ING	3.0%	2.1%	1.6%	1.8%	1.2%	1.8%	1.4%	1.9%	2.0%	1.5%	1.4%	1.8%
Citibank	0.4%	0.2%	0.2%	0.5%	0.5%	0.2%	1.1%	0.5%	0.1%	0.4%	0.8%	0.8%
Macquarie	1.5%	1.1%	1.1%	1.2%	1.2%	1.3%	0.6%	0.7%	1.5%	1.2%	1.4%	1.2%
Circle	-	-	-	0.1%	-	-	-	0.1%	-	-	-	-
AMP	0.3%	0.4%	0.5%	0.5%	0.3%	0.5%	0.2%	0.4%	0.5%	0.1%	-	0.2%
ME Bank	0.5%	0.7%	1.1%	1.5%	1.8%	1.3%	0.9%	1.0%	1.3%	1.6%	2.1%	1.6%
Liberty	0.5%	1.1%	0.2%	0.1%	1.2%	1.2%	0.2%	0.7%	0.6%	0.5%	1.2%	0.4%
Pepper		-	-	-	0.3%	-	-	0.1%	-	0.2%	0.1%	0.1%
Homestart	1.0%	0.1%	1.0%	0.8%	0.6%	1.9%	0.8%	1.5%	3.8%	1.9%	0.6%	1.3%
Wide Bay	0.4%	0.7%	0.6%	0.3%	0.5%	0.5%	0.7%	0.4%	0.8%	-	0.8%	0.5%
Adelaide	0.2%	-	0.2%	0.1%	0.3%	-	0.1%	0.1%	-	0.2%	-	0.2%
Heritage	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.9%	-	0.3%	0.3%	0.8%	0.9%
Rock	0.3%	0.1%	-	-	-	0.3%	0.1%	-	0.1%	0.1%	-	0.1%
Bluestone	0.1%	0.1%	-	-	-	0.1%		-	-	-	-	-
La Trobe		-	-	-	-	-	0.2%	-	0.1%	-	-	-
BOQ	1.7%	1.6%	1.6%	2.3%	0.7%	1.8%	1.8%	4.1%	4.3%	5.1%	3.9%	6.4%
P & N	0.1%	0.1%	0.1%	-	-	-	0.1%	0.1%	0.4%	-	0.2%	0.1%
Other	-	-	-	0.1%	0.1%	0.1%	-	0.1%	0.1%	0.2%	0.1%	-
All Non	28.1%	26.3%	26.8%	27.0%	27.7%	29.3%	26.7%	27.4%	31.7%	27.9%	29.9%	27.4%

**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



## Top lenders by state

April 2014

### Western Australia

01. ANZ	17.50%
02. Bankwest	17.50%
03. Commonwealth Bank	16.60%
04. Westpac	10.80%
05. Homeside Lending	6.00%
06. Bank of QLD	4.80%
07. Keystart	4.40%
08. St George Bank	4.00%

### South Australia

01. ANZ	17.50%
02. Bankwest	17.50%
03. Commonwealth Bank	16.60%
04. Westpac	10.80%
05. Homeside Lending	6.00%
06. Bank of QLD	4.80%
07. Keystart	4.40%
08. St George Bank	4.00%

### Victoria

01. Westpac	21.60%
02. ANZ	18.30%
03. Commonwealth Bank	16.20%
04. Homeside Lending	8.70%
05. Bank of Melbourne	7.80%
06. Macquarie Bank	6.80%
07. Bankwest	5.20%
08. Suncorp	2.50%

### Queensland

01. ANZ	17.50%
02. Bankwest	17.50%
03. Commonwealth Bank	16.60%
04. Westpac	10.80%
05. Homeside Lending	6.00%
06. Bank of QLD	4.80%
07. Keystart	4.40%
08. St George Bank	4.00%

### New South Wales

01. St George Bank	18.30%
02. Commonwealth Bank	17.10%
03. Westpac	14.00%
04. ANZ	11.00%
05. Homeside Lending	9.50%
06. Macquarie Bank	6.40%
07. Suncorp	4.50%
08. ING Direct	4.50%

## Top lenders by state

May 2014

### Western Australia

01. ANZ	19.30%
02. Commonwealth Bank	19.20%
03. Bankwest	12.80%
04. Westpac	12.60%
05. Keystart	5.60%
06. Homeside Lending	5.20%
07. St George Bank	4.50%
08. Bank of QLD	3.30%

### South Australia

01. Commonwealth Bank	19.50%
02. ANZ	15.10%
03. Bank SA	11.90%
04. Bankwest	10.50%
05. Westpac	9.90%
06. AFG Home Loans	5.60%
07. ING Direct	4.60%
08. Homeside Lending	4.50%

### Victoria

01. ANZ	19.20%
02. Westpac	17.30%
03. Commonwealth Bank	14.10%
04. Bank of Melbourne	10.00%
05. Homeside Lending	9.40%
06. Macquarie Bank	7.90%
07. Bankwest	5.20%
08. Suncorp	3.20%

### Queensland

01. Commonwealth Bank	18.60%
02. ANZ	17.50%
03. Westpac	12.80%
04. Homeside Lending	10.60%
05. St George Bank	8.20%
06. Macquarie Bank	8.20%
07. Suncorp	6.20%
08. Bankwest	3.10%

### New South Wales

01. Commonwealth Bank	17.90%
02. St George Bank	16.60%
03. Westpac	14.00%
04. ANZ	11.20%
05. Homeside Lending	9.30%
06. Macquarie Bank	9.10%
07. Bankwest	4.10%
08. ING Direct	3.90%

## Top lenders by state

June 2014

### Western Australia

01. ANZ	20.20%
02. Commonwealth Bank	18.40%
03. Bankwest	12.00%
04. Westpac	11.90%
05. Homeside Lending	5.00%
06. Bank of QLD	4.80%
07. Macquarie Bank	4.40%
08. St George Bank	4.30%

### South Australia

01. Commonwealth Bank	19.90%
02. ANZ	16.90%
03. Bank SA	14.60%
04. Bankwest	8.50%
05. Westpac	7.40%
06. ING Direct	4.80%
07. Macquarie Bank	4.30%
08. AFG Home Loans	4.20%

### Victoria

01. ANZ	22.90%
02. Westpac	17.90%
03. Commonwealth Bank	12.40%
04. Bank of Melbourne	11.00%
05. Homeside Lending	9.30%
06. Macquarie Bank	6.70%
07. Bankwest	4.80%
08. ING Direct	2.40%

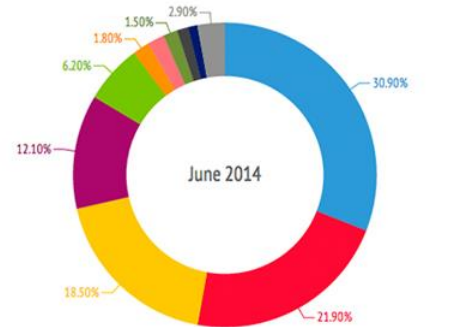
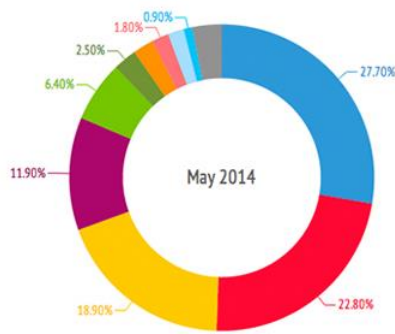
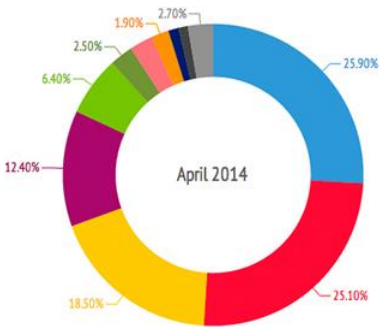
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06. Macquarie Bank	6.70%
07. Bankwest	4.80%
08. ING Direct	2.40%

### New South Wales

01. Commonwealth Bank	17.50%
02. St George Bank	15.70%
03. ANZ	13.80%
04. Westpac	11.60%
05. Homeside Lending	11.00%
06. Macquarie Bank	8.10%
07. ING Direct	4.30%
08. Suncorp	3.30%

## Product Mix Basic/Standard - July 2014



## Product Mix Fixed - July 2014

