

## **NON-MAJOR LENDERS GRAB UNPRECEDENTED 41% OF REFINANCING LOANS – AFG COMPETITION INDEX**

20 January 2015

Non-major lenders wrote 41.4% of all new refinancing loans in December according to AFG, Australia's largest mortgage broker. This is the highest proportion of home loans non-majors have achieved in any home loan category since the GFC. AFG's quarterly Competition Index shows that non-major lenders increased their share of refinancing loans from 28.4% in January 2014 to 41.4% by December – an increase of 45% over the year.

The success of non-major lenders in this category boosted their overall share of mortgages processed to an all-time high of 32.3% in December. This compares with a share of 24.0% of all home loans processed in January last year.

Mark Hewitt, General Manager of Sales and Operations says: '2014 was the most vigorous year of competition since the GFC, and there's every indication that this trend will continue in 2015. Some are predicting a slowdown in market growth this year and this will intensify competition even further. In particular I am expecting the majors to hit back hard in the next quarter.'

Non-majors accounted for 41.4% of refinancing loans, 38.7% of fixed rate loans, and 31.5% of first home buyer loans in December. In an investor-driven market, major lenders still account for 73.3% of all new investor loans, although this is lower share than the 80.3% they held in January last year.

Suncorp was by far the strongest overall performer among non-major lenders, with 9.7% of all new home loans in December. Macquarie accounted for 5.4%, ING for 3.7% and Heritage Bank for 2.4% of all new home loans.

Suncorp's strength was based on its highly successful penetration of the refinancing sector, where it accounted for 16.4% of all new home loans in December – more than any lender except for ANZ (17.6%)

Among the major lenders, 16.3% of loans processed in December were for ANZ, 14.8% for CBA, and 12.8% for Westpac. ANZ's strength was underpinned by its relative success among the majors in the refinancing sector (17.6% compared to the next highest Westpac on 10.2%). Westpac continued to be strongest in the investor category, accounting for 17% of new investor loans, compared with 15.6% for ANZ and 13.5% for CBA.

**ENDS**

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**TABLE 1**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
BankWest	9.0%	7.6%	6.7%	7.5%	6.4%	5.9%	6.6%	5.5%	4.7%	5.6%	4.4%	5.0%
CBA	17.5%	17.6%	17.4%	17.5%	17.8%	17.2%	17.7%	17.5%	17.1%	16.8%	15.7%	14.8%
Bank SA	1.1%	1.0%	0.8%	0.8%	0.7%	1.0%	0.8%	0.7%	1.0%	0.4%	1.1%	0.9%
BOM	1.9%	2.2%	2.0%	1.9%	2.4%	2.5%	1.9%	1.9%	1.6%	1.8%	2.4%	1.9%
St George	6.8%	6.3%	7.9%	7.8%	7.6%	7.4%	6.2%	7.0%	7.4%	6.2%	6.2%	5.8%
Westpac	13.6%	12.4%	13.9%	14.9%	14.0%	13.1%	14.6%	13.7%	14.1%	12.0%	13.0%	12.8%
ANZ	16.0%	15.8%	15.6%	15.1%	16.2%	17.7%	15.7%	16.4%	16.9%	17.6%	17.1%	16.3%
NABBroker	8.7%	8.6%	8.9%	8.4%	8.4%	8.8%	9.1%	10.0%	9.6%	9.8%	9.1%	9.1%
NAB	1.6%	1.5%	1.4%	1.2%	1.0%	1.2%	1.6%	1.3%	0.9%	1.5%	0.8%	1.1%
All Majors	76.2%	73.0%	74.6%	75.1%	74.5%	74.8%	74.2%	74.0%	73.3%	71.7%	69.8%	67.7%

**TABLE 2**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Suncorp	3.9%	4.4%	3.9%	3.7%	3.4%	2.9%	3.0%	3.7%	3.6%	8.2%	9.7%	9.7%
AFG	2.9%	3.1%	3.2%	2.5%	2.4%	1.9%	2.2%	2.6%	2.2%	1.9%	2.4%	3.1%
ING	2.5%	3.6%	3.0%	3.0%	2.6%	3.1%	3.5%	3.8%	3.7%	3.1%	2.5%	3.7%
Citibank	1.6%	2.1%	1.2%	1.3%	1.2%	1.3%	0.9%	1.6%	1.5%	1.0%	1.2%	0.9%
Macquarie	5.4%	6.2%	6.5%	6.0%	6.8%	6.7%	6.3%	5.8%	5.9%	5.1%	4.7%	5.4%
AMP	1.3%	1.5%	1.2%	1.1%	1.4%	1.2%	1.4%	1.2%	1.6%	1.5%	1.3%	1.1%
Liberty	0.6%	0.6%	0.7%	0.5%	0.7%	0.6%	0.7%	0.8%	0.7%	0.5%	0.7%	0.7%
Pepper	0.3%	0.4%	0.4%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Adelaide	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
ME Bank	1.0%	0.9%	0.8%	1.5%	2.1%	2.1%	1.8%	1.2%	1.6%	1.6%	1.7%	1.6%
Heritage	0.7%	0.6%	0.7%	0.6%	0.4%	0.5%	0.3%	0.4%	0.9%	0.5%	0.5%	2.4%
Wide Bay	0.5%	0.2%	0.2%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%
BOQ	0.9%	1.5%	1.4%	2.2%	1.7%	2.3%	3.1%	2.0%	3.0%	2.6%	2.4%	1.5%
Homestart	0.1%	0.1%	0.4%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%
Rock	0.1%	0.1%	0.1%	0.1%	0.1%	-	0.1%	0.1%	-	0.1%	0.2%	0.1%
Keystart	1.5%	0.9%	1.0%	0.9%	1.2%	0.8%	1.1%	1.2%	0.8%	0.8%	1.0%	0.7%
La Trobe	0.2%	0.3%	0.2%	0.2%	0.3%	0.2%	0.4%	0.2%	0.2%	0.2%	0.3%	0.4%
P & N	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.1%	0.2%	0.3%	0.3%	0.4%	0.3%
Other	-	-	0.1%	-	-	0.3%	0.1%	0.3%	-	-	0.4%	-
All Non	24.0%	27.0%	25.4%	24.9%	25.5%	25.2%	25.7%	26.0%	26.7%	28.3%	30.2%	32.3%

**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 Bank; Rock = The Rock Building

**TABLE 3**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
BankWest	3.3%	3.7%	3.1%	2.9%	1.9%	2.1%	1.6%	1.9%	2.2%	6.6%	5.7%	6.8%
CBA	12.7%	16.4%	14.5%	15.7%	16.1%	14.9%	16.9%	15.8%	16.2%	14.1%	14.0%	11.1%
Bank SA	2.4%	1.1%	1.2%	1.4%	1.1%	1.2%	1.0%	0.9%	1.4%	0.5%	1.6%	1.0%
BOM	2.9%	2.2%	2.1%	1.8%	1.6%	2.1%	1.9%	2.0%	1.5%	1.4%	1.9%	2.6%
St George	10.4%	7.6%	10.1%	8.7%	7.9%	8.0%	8.0%	7.5%	6.4%	7.0%	5.3%	5.4%
Westpac	12.6%	10.3%	13.5%	12.8%	12.5%	12.5%	15.6%	14.3%	12.7%	10.7%	10.7%	14.6%
ANZ	12.3%	12.5%	13.0%	12.1%	13.8%	12.9%	11.1%	13.0%	13.1%	15.1%	13.9%	11.8%
NABBroker	5.9%	7.6%	6.2%	6.3%	7.1%	7.2%	7.4%	9.3%	7.6%	8.1%	8.5%	7.5%
NAB	1.1%	0.8%	1.1%	0.9%	0.7%	1.4%	1.0%	1.5%	0.5%	1.2%	0.5%	0.5%
All Majors	63.6%	62.2%	64.8%	62.6%	62.7%	62.3%	64.5%	66.2%	61.6%	64.7%	62.1%	61.3%

**TABLE 4**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Suncorp	5.9%	5.7%	4.3%	4.7%	4.2%	3.4%	3.4%	2.5%	3.1%	5.0%	6.9%	4.7%
AFG	4.4%	5.3%	6.5%	5.0%	4.8%	4.6%	4.9%	4.8%	3.6%	2.7%	3.0%	4.3%
ING	6.5%	8.3%	7.7%	6.9%	5.0%	6.6%	8.2%	8.4%	9.0%	7.4%	7.2%	10.1%
Citibank	0.7%	2.0%	1.6%	1.5%	2.0%	2.9%	1.7%	3.7%	2.9%	1.4%	1.8%	1.5%
Macquarie	3.9%	3.5%	3.2%	3.2%	4.0%	3.1%	2.7%	2.7%	2.0%	2.8%	2.9%	3.6%
AMP	4.0%	3.4%	2.8%	1.9%	1.7%	1.7%	1.5%	1.2%	1.7%	1.7%	1.3%	1.4%
Liberty	0.1%	0.2%	0.1%	-	0.1%	0.1%	-	0.1%	-	-	-	0.1%
Pepper	-	-	-	-	-	-	-	0.1%	-	-	-	-
Adelaide	0.7%	0.6%	-	0.4%	0.2%	0.3%	0.3%	-	-	0.3%	0.4%	0.5%
BOQ	1.3%	1.1%	1.1%	2.2%	1.4%	1.7%	2.0%	1.4%	2.3%	2.6%	2.3%	1.5%
ME Bank	4.3%	3.9%	3.6%	6.9%	10.2%	10.3%	8.3%	5.8%	8.4%	7.8%	8.8%	9.0%
Heritage	3.2%	3.0%	3.4%	2.5%	2.0%	1.5%	1.4%	1.8%	4.7%	2.3%	1.1%	0.9%
Wide Bay	1.1%	0.5%	0.6%	1.8%	1.0%	1.2%	0.6%	1.0%	0.4%	0.8%	0.8%	0.5%
Homestart	-	-	0.1%	-	-	-	-	-	-	-	-	-
Rock	0.2%	0.1%	-	0.1%	0.2%	-	-	-	-	0.1%	0.2%	-
Keystart	-	-	-	-	-	-	-	-	-	-	-	-
La Trobe	-	-	-	-	-	-	-	-	-	-	-	-
P & N	0.1%	0.2%	0.3%	0.1%	0.6%	0.6%	0.4%	0.4%	0.4%	0.3%	1.3%	0.5%
Other	-	-	-	0.2%	-	-	0.1%	-	-	0.1%	-	0.1%
All Non	36.4%	37.8%	35.2%	37.4%	37.3%	37.7%	35.5%	34.8%	38.4%	35.3%	37.9%	38.7%

**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 Bank; Rock = The Rock Building

**TABLE 5**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
BankWest	6.7%	5.7%	4.9%	5.1%	5.5%	5.1%	6.3%	3.6%	3.2%	3.8%	2.9%	3.6%
CBA	15.9%	12.5%	13.9%	14.4%	13.3%	12.0%	12.0%	12.3%	12.8%	13.3%	11.7%	9.7%
Bank SA	1.5%	1.2%	0.7%	0.9%	1.0%	1.1%	1.3%	0.6%	1.3%	0.5%	1.3%	1.0%
BOM	1.8%	2.4%	1.7%	1.7%	2.8%	3.1%	1.7%	2.1%	2.1%	2.1%	2.9%	2.0%
St George	6.1%	4.6%	6.8%	5.9%	7.2%	7.3%	5.6%	6.5%	5.7%	5.0%	5.5%	4.7%
Westpac	10.6%	11.0%	10.9%	12.7%	10.1%	10.9%	13.1%	10.5%	11.2%	8.8%	9.9%	10.2%
ANZ	19.4%	19.6%	19.1%	18.2%	19.7%	20.4%	17.5%	19.9%	18.2%	21.4%	18.2%	17.6%
NABBroker	8.6%	8.2%	9.2%	8.4%	8.3%	9.1%	8.8%	10.6%	9.3%	9.6%	9.8%	9.1%
NAB	1.0%	1.5%	1.0%	1.4%	1.0%	1.2%	1.8%	1.0%	1.1%	1.5%	0.8%	0.7%
All Majors	71.6%	66.7%	68.2%	68.7%	68.9%	70.2%	68.1%	67.1%	64.9%	66.0%	63.0%	58.6%

**TABLE 6**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Suncorp	3.7%	3.0%	5.4%	4.3%	3.4%	3.1%	3.8%	5.3%	4.8%	10.3%	14.4%	16.4%
AFG	3.3%	2.9%	3.9%	3.1%	2.4%	2.0%	3.2%	3.6%	3.0%	2.6%	3.4%	3.0%
ING	2.9%	4.7%	3.2%	2.9%	3.2%	3.2%	3.8%	4.4%	4.7%	3.2%	2.6%	3.1%
Citibank	2.3%	3.6%	2.2%	2.2%	1.6%	2.0%	1.2%	2.2%	2.1%	1.2%	1.7%	1.3%
Macquarie	8.8%	10.3%	9.7%	9.6%	11.0%	10.0%	9.6%	8.9%	9.0%	7.5%	6.3%	6.6%
AMP	2.0%	2.7%	1.6%	1.6%	2.1%	1.5%	2.2%	1.7%	2.3%	2.0%	1.8%	1.6%
Liberty	0.7%	0.7%	1.2%	0.7%	0.7%	1.0%	1.0%	0.9%	0.9%	0.5%	0.8%	0.9%
Pepper	0.8%	0.8%	0.8%	0.9%	0.7%	0.8%	0.7%	0.9%	0.7%	0.6%	0.6%	0.5%
ME Bank	1.1%	1.1%	0.7%	1.7%	2.8%	2.8%	2.0%	1.6%	2.1%	2.5%	1.9%	1.8%
Adelaide	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	-	0.1%	-	0.1%
Heritage	0.5%	0.7%	0.9%	0.5%	0.3%	0.5%	0.3%	0.4%	1.2%	0.4%	0.7%	4.1%
Wide Bay	0.2%	-	0.1%	0.6%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%
BOQ	0.7%	1.7%	1.2%	2.2%	1.7%	1.9%	2.8%	2.0%	3.3%	2.0%	1.6%	0.7%
Rock	0.1%	0.2%	0.1%	0.2%	-	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	-
La Trobe	0.2%	0.4%	0.4%	0.5%	0.6%	0.3%	0.4%	0.4%	0.3%	0.3%	0.4%	0.5%
P & N	0.5%	0.5%	0.2%	0.2%	0.3%	0.2%	0.1%	0.3%	0.5%	0.3%	0.4%	0.4%
Other	0.4%	-	-	-	-	0.1%	0.3%	0.8%	-	0.2%	0.3%	0.2%
All Non	28.4%	33.3%	31.8%	31.3%	31.1%	29.8%	31.9%	32.9%	35.1%	34.0%	37.0%	41.4%

**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 Bank; Rock = The Rock Building

**TABLE 7**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
BankWest	8.1%	7.0%	6.4%	6.7%	5.7%	5.3%	6.9%	5.6%	4.1%	5.0%	4.0%	5.0%
CBA	15.9%	16.5%	15.9%	14.8%	14.9%	14.4%	14.7%	15.7%	15.1%	14.1%	13.6%	13.5%
Bank SA	1.1%	0.9%	0.3%	0.6%	0.4%	0.8%	0.8%	0.4%	0.9%	0.4%	0.9%	0.8%
BOM	1.8%	2.4%	1.6%	1.8%	2.8%	2.7%	2.0%	2.1%	1.7%	2.2%	2.7%	2.1%
St George	7.8%	6.6%	9.5%	8.8%	7.8%	7.9%	6.5%	7.6%	7.7%	6.9%	7.3%	7.6%
Westpac	18.7%	15.9%	17.9%	20.7%	18.8%	17.0%	18.7%	17.8%	18.8%	15.1%	17.4%	17.0%
ANZ	15.8%	15.9%	14.6%	14.8%	15.9%	17.9%	14.9%	15.7%	15.8%	17.1%	17.9%	15.6%
NABBroker	9.2%	8.7%	9.3%	9.0%	9.1%	9.7%	10.8%	11.3%	10.3%	11.6%	10.8%	10.4%
NAB	1.9%	1.8%	1.4%	1.0%	1.5%	1.4%	2.3%	1.7%	1.0%	1.4%	1.1%	1.3%
All Majors	80.3%	75.7%	76.9%	78.2%	76.9%	77.1%	77.6%	77.9%	75.4%	73.8%	75.7%	73.3%

**TABLE 8**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Suncorp	3.4%	3.6%	3.3%	3.0%	3.0%	2.4%	2.8%	3.2%	3.4%	6.7%	6.8%	7.0%
AFG	2.5%	2.9%	3.1%	1.9%	2.7%	1.9%	2.2%	2.4%	2.0%	1.8%	2.2%	3.1%
ING	2.1%	3.0%	3.1%	2.3%	1.6%	2.8%	2.6%	3.0%	3.0%	2.6%	1.6%	2.1%
Citibank	1.0%	2.0%	0.9%	1.0%	1.0%	0.9%	0.8%	1.3%	1.2%	1.0%	1.2%	0.6%
Macquarie	6.2%	6.9%	7.3%	7.0%	8.0%	7.5%	7.2%	6.9%	6.4%	6.1%	4.9%	6.6%
AMP	1.5%	2.0%	1.7%	1.3%	1.9%	1.6%	2.0%	1.3%	2.0%	1.9%	1.9%	1.2%
Liberty	0.3%	0.3%	0.4%	0.1%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
Pepper	0.2%	0.2%	0.4%	0.4%	0.3%	0.3%	0.1%	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%	-	-	-	-	-
Heritage	0.3%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%	0.3%	0.8%	0.5%	0.4%	2.1%
BOQ	0.5%	1.4%	1.0%	1.8%	1.0%	1.7%	2.0%	1.0%	2.5%	2.2%	1.6%	0.9%
ME Bank	0.8%	0.8%	0.6%	1.5%	1.6%	2.1%	1.5%	1.1%	1.6%	1.7%	1.6%	1.4%
Rock	0.1%	-	0.1%	-	0.1%	-	-	0.1%	-	0.1%	0.1%	-
Wide Bay	0.1%	0.1%	0.2%	0.6%	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.3%	0.3%
La Trobe	0.1%	0.3%	0.3%	0.1%	0.4%	0.4%	0.5%	0.2%	0.3%	0.2%	0.4%	0.5%
P & N	0.2%	0.4%	0.5%	0.4%	0.4%	0.4%	0.1%	0.2%	0.5%	0.4%	0.6%	0.4%
Other	0.3%	-	-	-	0.1%	-	-	0.3%	-	-	0.1%	-
All Non	19.7%	24.3%	23.1%	21.8%	23.1%	22.9%	22.4%	22.1%	24.6%	26.2%	24.3%	26.7%

**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 Bank; 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**

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
BankWest	17.7%	12.6%	12.1%	15.0%	9.9%	10.3%	9.2%	9.2%	9.3%	9.5%	8.7%	9.7%
CBA	20.4%	21.4%	18.9%	18.8%	22.9%	23.1%	25.1%	22.8%	23.7%	25.9%	23.4%	23.8%
Bank SA	1.1%	1.3%	0.9%	1.2%	0.5%	1.2%	0.6%	0.6%	0.1%	-	0.7%	0.7%
BOM	1.1%	2.2%	1.9%	1.8%	2.3%	3.1%	1.5%	1.8%	1.1%	1.7%	1.6%	1.8%
St George	3.7%	5.0%	4.1%	4.5%	3.1%	3.8%	3.5%	4.8%	4.2%	2.5%	2.5%	2.7%
Westpac	11.7%	11.6%	13.5%	11.6%	13.7%	13.5%	14.5%	13.7%	12.4%	12.0%	12.7%	10.9%
ANZ	10.9%	12.3%	11.2%	12.0%	11.3%	12.0%	11.8%	11.0%	10.7%	12.7%	9.9%	13.0%
NABBroker	5.8%	5.9%	4.7%	6.7%	6.2%	5.0%	5.1%	5.3%	6.3%	4.5%	4.4%	5.2%
NAB	0.9%	0.3%	1.0%	0.5%	0.2%	0.6%	0.3%	0.1%	0.2%	0.3%	0.2%	0.7%
All Majors	73.3%	72.6%	68.3%	72.1%	70.1%	72.6%	71.6%	69.3%	68.0%	69.1%	64.0%	68.5%

**TABLE 10**

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

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Suncorp	3.1%	4.9%	3.0%	3.1%	2.1%	2.0%	1.8%	2.8%	2.5%	4.7%	5.9%	5.2%
AFG	1.8%	1.6%	3.1%	1.9%	1.7%	1.1%	0.4%	0.9%	0.6%	0.8%	1.2%	1.8%
Keystart	12.8%	9.2%	9.7%	9.6%	12.7%	8.9%	12.0%	12.6%	10.3%	10.3%	13.0%	9.9%
ING	1.4%	1.9%	2.0%	1.5%	1.4%	1.8%	1.6%	1.6%	2.7%	2.4%	2.3%	2.4%
Citibank	1.1%	0.5%	0.1%	0.4%	0.8%	0.8%	0.2%	0.1%	0.6%	0.3%	0.5%	0.1%
Macquarie	0.6%	0.7%	1.5%	1.2%	1.4%	1.2%	1.1%	0.8%	1.7%	0.7%	1.2%	1.4%
Circle	-	0.1%	-	-	-	-	-	0.1%	-	-	-	-
AMP	0.2%	0.4%	0.5%	0.1%	-	0.2%	-	0.4%	0.7%	0.9%	-	-
ME Bank	0.9%	1.0%	1.3%	1.6%	2.1%	1.6%	1.8%	1.6%	1.9%	1.6%	2.9%	1.3%
Liberty	0.2%	0.7%	0.6%	0.5%	1.2%	0.4%	0.7%	1.0%	1.3%	0.4%	0.7%	0.6%
Pepper	-	0.1%	-	0.2%	0.1%	0.1%	0.1%	-	0.2%	0.1%	-	-
Homestart	0.8%	1.5%	3.8%	1.9%	0.6%	1.3%	1.3%	2.2%	0.9%	1.6%	1.0%	1.0%
Wide Bay	0.7%	0.4%	0.8%	-	0.8%	0.5%	-	0.3%	-	-	-	0.1%
Adelaide	0.1%	0.1%	-	0.2%	-	0.2%	-	-	-	-	-	-
Heritage	0.9%	-	0.3%	0.3%	0.8%	0.9%	0.1%	0.1%	0.9%	0.4%	0.1%	1.3%
Rock	0.1%	-	0.1%	0.1%	-	0.1%	0.1%	0.2%	-	0.2%	0.2%	0.2%
Bluestone		-	-	-	-	-	-	-	-	-	-	0.2%
La Trobe	0.2%	-	0.1%	-	-	-	-	-	-	0.2%	-	-
BOQ	1.8%	4.1%	4.3%	5.1%	3.9%	6.4%	7.2%	5.6%	7.6%	6.0%	6.8%	5.4%
P & N	0.1%	0.1%	0.4%	-	0.2%	0.1%	0.1%	0.2%	-	-	0.2%	0.5%
Other	-	0.1%	0.1%	0.2%	0.1%	-	-	0.2%	0.1%	0.3%	-	0.1%
All Non	26.7%	27.4%	31.7%	27.9%	29.9%	27.4%	28.4%	30.7%	32.0%	30.9%	36.0%	31.5%

**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 Bank; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Mutual Banking

## Top lenders by state

October 2014

### Queensland

01. Commonwealth Bank	21.4%
02. ANZ	17.6%
03. Westpac	12.5%
04. Suncorp	11.2%
05. NAB Broker	7.3%
06. St George Bank	6.4%
07. Macquarie Bank	6.0%
08. Bankwest	2.7%

### Western Australia

01. Commonwealth Bank	18.1%
02. ANZ	15.4%
03. Bankwest	14.8%
04. Westpac	11.0%
05. Bank of QLD	6.0%
06. Suncorp	5.7%
07. NAB Broker	5.6%
08. Keystart	4.5%

### New South Wales

01. ANZ	15.7%
02. Commonwealth Bank	15.2%
03. NAB Broker	14.9%
04. St George Bank	12.4%
05. Westpac	10.5%
06. Suncorp	8.6%
07. Macquarie Bank	6.4%
08. ING Direct	3.9%

### South Australia

01. Commonwealth Bank	17.8%
02. ANZ	16.3%
03. NAB Broker	10.1%
04. Westpac	9.4%
05. Bankwest	7.8%
06. Bank SA	6.6%
07. Suncorp	5.8%
08. ING Direct	4.7%

### Victoria

01. ANZ	22.7%
02. Westpac	16.0%
03. Commonwealth Bank	13.2%
04. Suncorp	8.1%
05. Bank of Melbourne	8.0%
06. NAB Broker	7.0%
07. Macquarie Bank	4.6%
08. Bankwest	4.2%

## Top lenders by state

November 2014

### Queensland

01. Commonwealth Bank	18.1%
02. ANZ	15.2%
03. Suncorp	14.5%
04. Westpac	13.7%
05. NAB Broker	8.5%
06. St George Bank	5.7%
07. Macquarie Bank	5.3%
08. AFG Home Loans	3.0%

### Western Australia

01. Commonwealth Bank	19.1%
02. ANZ	15.8%
03. Bankwest	12.6%
04. Westpac	9.6%
05. Suncorp	7.6%
06. NAB Broker	5.7%
07. Keystart	5.4%
08. Bank of QLD	4.6%

### New South Wales

01. ANZ	16.0%
02. Commonwealth Bank	14.2%
03. St George Bank	13.7%
04. Westpac	13.2%
05. NAB Broker	11.6%
06. Suncorp	8.9%
07. Macquarie Bank	6.0%
08. ING Direct	3.6%

### South Australia

01. Bank SA	18.9%
02. ANZ	15.2%
03. Commonwealth Bank	13.3%
04. Westpac	10.8%
05. Suncorp	6.7%
06. Bankwest	5.3%
07. NAB Broker	5.2%
08. AFG Home Loans	4.3%

### Victoria

01. ANZ	22.0%
02. Westpac	15.8%
03. Commonwealth Bank	12.6%
04. Suncorp	10.1%
05. Bank of Melbourne	9.8%
06. NAB Broker	9.4%
07. Macquarie Bank	4.3%
08. Bankwest	2.6%

## Top lenders by state

December 2014

### Queensland

01. Commonwealth Bank	18.3%
02. Suncorp	15.9%
03. ANZ	13.5%
04. Westpac	12.4%
05. NAB Broker	9.6%
06. St George Bank	6.4%
07. Macquarie Bank	5.9%
08. ING Direct	3.5%

### Western Australia

01. ANZ	17.5%
02. Commonwealth Bank	15.1%
03. Bankwest	14.3%
04. Westpac	9.9%
05. Suncorp	7.7%
06. NAB Broker	4.8%
07. Bank of QLD	4.5%
08. Keystart	4.0%

### New South Wales

01. ANZ	14.1%
02. Westpac	13.5%
03. Commonwealth Bank	13.0%
04. NAB Broker	12.6%
05. St George Bank	12.0%
06. Suncorp	9.5%
07. Macquarie Bank	6.2%
08. AFG Home Loans	4.9%

### South Australia

01. Westpac	17.7%
02. Bank SA	14.2%
03. Commonwealth Bank	13.9%
04. ANZ	13.7%
05. NAB Broker	5.4%
06. Suncorp	5.3%
07. Bankwest	4.9%
08. ING Direct	4.2%

### Victoria

01. ANZ	21.0%
02. Commonwealth Bank	13.3%
03. Westpac	13.3%
04. NAB Broker	8.4%
05. Suncorp	7.9%
06. Bank of Melbourne	7.7%
07. Macquarie Bank	6.2%
08. Heritage Bank	3.7%

# Product Mix Basic/Standard - January 2015

# Product Mix Fixed - January 2015

