

MEDIA RELEASE**COMPETITION INDEX****NON-MAJOR LENDERS TRIPLE MARKET SHARE OF FIXED RATE LOANS TO 42% IN JUST 9 MONTHS**

20 January 2014

Non-major lenders have tripled their market share of new fixed-rate loans according to AFG, Australia's largest mortgage broker. AFG's quarterly Competition Index, published today, shows that between February and November 2013, non-major lenders' share of the fixed rate market soared from 13.6% to 42.3%. This share fell back slightly in December to 38.2%.

Non-major lenders making significant inroads into the fixed rate market included ME Bank, which peaked at 13.8%, ING on 7.4% and Suncorp on 6.0% of all new fixed rate loans (all November figures).

Non-major lenders' overall share of all new home loans peaked at 27.7% in November 2013, the highest figure AFG has recorded in the three years since it has been monitoring competition. This figure compares with an overall share of 21.7% in November 2012 and 18.5% in November 2011.

Mark Hewitt, General Manager of Sales and Operations says: '2013 saw competition really heating up the market in a way we haven't seen since before the GFC. The non-majors have been agile and focused on service delivery, targeting specific borrowers, and using very attractive fixed rate deals to great effect. While the loan books of major lenders ensure their continued dominance, it is great news for borrowers that they now have much wider choice.'

Among different types of borrowers, major lenders continued to attract around three quarters of new home loans arranged for investors – a trend that continued for most of the second half of last year, down somewhat from the 80% of loans they arranged for investors at the start of 2013.

Non-majors did best from borrowers seeking refinance – in many cases seeking fixed rate deals – where their collective market share rose to 35% in November. Non-majors also grew their market share among first home buyers during 2013, from 25% in January to 29% in December.

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COMPETITION INDEX



TABLE 1

MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	6.2%	5.7%	6.3%	8.1%	8.1%	7.6%	7.9%	7.5%	8.1%	8.1%	7.9%	7.8%
CBA	20.8%	21.4%	21.1%	21.0%	19.8%	18.4%	16.9%	18.7%	17.5%	17.8%	15.4%	16.4%
Bank SA	1.1%	1.7%	1.0%	0.9%	0.9%	0.8%	0.8%	0.8%	0.9%	0.7%	0.7%	0.9%
BOM	1.3%	1.6%	2.1%	1.6%	1.5%	1.7%	1.7%	1.3%	1.8%	1.5%	2.0%	1.6%
St George	6.5%	7.5%	6.9%	6.2%	6.0%	6.9%	7.1%	6.7%	6.6%	6.6%	7.2%	7.2%
Westpac	13.2%	13.1%	13.3%	12.6%	12.7%	13.6%	12.7%	13.4%	13.6%	14.6%	13.0%	12.5%
ANZ	15.7%	15.6%	16.7%	16.8%	16.8%	16.6%	16.0%	16.5%	15.1%	15.8%	15.5%	17.1%
Homeside	9.3%	10.3%	10.7%	10.4%	10.1%	8.2%	8.8%	8.5%	8.7%	8.3%	9.2%	8.3%
NAB	2.4%	1.5%	1.3%	1.4%	1.2%	1.4%	1.8%	1.6%	1.4%	1.5%	1.4%	1.7%
All Majors	76.1%	78.4%	79.4%	79.0%	77.1%	75.2%	73.7%	75.0%	73.7%	74.9%	72.3%	73.5%



TABLE 2

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	4.8%	5.0%	4.6%	4.1%	4.3%	4.5%	5.6%	4.5%	5.1%	4.4%	4.8%	4.5%
AFG	7.8%	5.4%	3.9%	3.8%	4.2%	4.4%	4.4%	4.4%	3.9%	3.0%	3.3%	2.5%
ING	2.7%	2.1%	1.6%	2.3%	2.3%	3.7%	5.1%	3.6%	3.4%	3.9%	3.3%	3.2%
Citibank	0.9%	1.4%	0.9%	1.9%	1.7%	1.9%	1.7%	1.8%	1.3%	1.8%	1.7%	1.5%
Macquarie	2.5%	3.4%	3.8%	3.7%	5.1%	5.5%	5.1%	5.6%	6.4%	5.1%	5.6%	6.8%
AMP	1.4%	1.1%	1.1%	1.1%	1.2%	1.2%	1.1%	1.5%	1.9%	1.8%	1.6%	1.7%
Liberty	0.6%	0.5%	0.5%	0.5%	0.3%	0.3%	0.4%	0.4%	0.3%	0.4%	0.7%	0.8%
Pepper	0.3%	0.3%	0.3%	0.2%	0.5%	0.6%	0.5%	0.3%	0.3%	0.3%	0.2%	0.5%
Adelaide	0.1%	0.2%	0.1%	0.1%	0.1%	-	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
ME Bank	0.6%	0.9%	2.1%	1.4%	0.8%	0.5%	0.4%	0.6%	1.0%	1.8%	3.5%	1.7%
Heritage	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.2%	0.2%	0.3%	0.4%	0.6%	0.8%
Wide Bay	0.1%	-	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.1%
BOQ	-	-	-	-	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.5%	0.6%
Homestart	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	-	0.1%	0.1%	0.1%	0.2%
Rock	-	-	-	-	-	-	0.1%	-	0.1%	-	0.1%	0.1%
Keystart	0.9%	0.9%	0.9%	1.2%	1.1%	1.1%	0.9%	1.1%	1.2%	1.1%	0.9%	1.1%
La Trobe	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
P & N	0.1%	0.2%	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
Other	0.4%	-	-	-	0.1%	-	-	-	-	-	0.1%	-
All Non	23.9%	21.6%	20.6%	21.0%	22.9%	24.8%	26.3%	25.0%	26.3%	25.1%	27.7%	26.5%

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 Building Society; Rock = The Rock



**TABLE 3****MAJOR LENDER MARKET SHARE - FIXED RATE MORTGAGES LAST 12 MONTHS**

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	6.4%	1.8%	5.0%	7.7%	6.6%	5.8%	6.7%	3.7%	3.7%	4.3%	3.7%	3.7%
CBA	22.2%	22.4%	21.1%	21.9%	19.1%	15.9%	14.7%	19.0%	18.8%	17.6%	13.3%	14.8%
Bank SA	2.3%	2.9%	1.4%	1.4%	1.4%	1.3%	0.8%	1.3%	1.9%	1.5%	1.1%	2.0%
BOM	1.4%	2.4%	2.5%	2.3%	2.0%	3.1%	2.3%	1.8%	1.8%	1.9%	2.5%	2.3%
St George	12.2%	10.4%	10.0%	8.5%	8.9%	10.8%	9.1%	8.9%	8.4%	9.8%	11.0%	9.4%
Westpac	18.4%	25.4%	18.5%	11.2%	13.4%	14.9%	17.4%	17.5%	18.6%	16.1%	10.3%	10.6%
ANZ	10.9%	11.2%	15.1%	14.1%	14.4%	15.1%	11.2%	13.4%	11.3%	10.5%	9.1%	11.5%
Homeside	5.9%	9.5%	10.3%	11.3%	9.4%	7.4%	7.0%	5.7%	5.1%	5.1%	6.4%	6.4%
NAB	1.4%	0.4%	0.6%	0.9%	0.8%	0.4%	0.9%	1.3%	1.2%	0.4%	0.3%	1.1%
All Majors	81.1%	86.4%	84.5%	79.3%	76.0%	74.7%	70.1%	72.6%	70.8%	67.2%	57.7%	61.8%

**TABLE 4****NON MAJOR LENDER MARKET SHARE – FIXED RATE MORTGAGES LAST 12 MONTHS**

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	6.1%	3.1%	2.0%	3.4%	4.4%	6.0%	8.4%	7.3%	6.3%	5.6%	6.0%	6.3%
AFG	2.0%	1.4%	1.4%	1.5%	1.9%	1.7%	2.0%	1.8%	2.9%	2.2%	3.5%	3.5%
ING	1.7%	1.0%	1.4%	3.8%	4.9%	8.2%	11.0%	8.6%	8.2%	9.1%	7.4%	7.4%
Citibank	0.7%	1.9%	0.6%	2.8%	4.4%	2.4%	1.0%	1.4%	1.4%	0.5%	0.7%	0.6%
Macquarie	2.7%	1.4%	1.6%	2.1%	3.6%	3.2%	3.8%	3.1%	1.8%	2.3%	3.1%	4.0%
AMP	2.1%	1.2%	1.2%	1.4%	1.2%	1.2%	1.1%	2.3%	3.4%	3.7%	3.7%	4.5%
Liberty	0.4%	0.2%	0.1%	0.1%	0.1%	-	-	-	-	0.1%	0.2%	-
Pepper	-	-	-	-	-	-	-	-	-	-	-	-
Adelaide	0.6%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.3%	0.3%	0.3%	0.1%
BOQ	-	-	-	0.2%	0.2%	0.4%	0.1%	0.2%	0.3%	0.5%	0.4%	0.3%
ME Bank	2.0%	2.9%	6.9%	4.5%	2.6%	1.2%	1.0%	1.9%	3.4%	7.0%	13.8%	7.2%
Heritage	0.4%	0.1%	0.1%	0.4%	0.2%	0.4%	0.2%	0.3%	0.7%	1.3%	2.1%	3.6%
Wide Bay	0.1%	-	-	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.2%	0.6%	0.4%
Homestart	-	-	-	0.1%	-	-	-	-	-	-	-	-
Rock	-	0.1%	-	-	-	-	0.1%	-	0.1%	0.1%	0.1%	0.1%
Keystart	-	-	-	-	-	-	-	-	-	-	-	-
La Trobe	-	-	-	-	-	-	-	-	-	-	-	-
P & N	0.1%	-	0.1%	0.1%	0.1%	0.3%	0.6%	0.1%	0.1%	0.2%	0.2%	0.1%
Other	-	0.1%	-	-	0.1%	0.1%	0.2%	-	-	0.7%	0.2%	0.1%
All Non	18.9%	13.6%	15.5%	20.7%	24.0%	25.3%	29.9%	27.4%	29.2%	33.8%	42.3%	38.2%

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 5

MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	4.3%	3.3%	3.5%	4.7%	5.6%	4.1%	5.2%	3.9%	4.8%	6.4%	5.3%	5.8%
CBA	15.9%	17.5%	18.7%	17.1%	14.4%	15.0%	14.0%	15.0%	14.1%	14.7%	12.8%	12.3%
Bank SA	1.2%	1.0%	1.0%	0.9%	1.3%	0.6%	1.0%	1.1%	1.1%	1.0%	0.9%	1.3%
BOM	1.3%	1.6%	2.2%	1.2%	1.4%	1.6%	1.7%	0.9%	1.9%	0.9%	1.9%	1.5%
St George	5.7%	4.7%	4.6%	5.3%	5.4%	5.3%	5.2%	5.0%	5.3%	5.5%	6.5%	7.2%
Westpac	10.3%	12.5%	10.9%	10.7%	11.2%	11.2%	10.1%	11.5%	12.0%	10.9%	10.1%	10.0%
ANZ	20.7%	20.6%	20.9%	22.5%	22.2%	22.0%	20.5%	20.9%	17.2%	20.2%	18.2%	20.8%
Homeside	8.3%	12.0%	11.5%	11.0%	10.4%	9.3%	8.9%	7.6%	9.7%	9.1%	7.9%	8.1%
NAB	2.4%	1.8%	0.9%	1.6%	0.9%	1.3%	1.4%	1.0%	0.8%	1.1%	1.0%	1.2%
All Majors	70.1%	75.0%	74.2%	75.0%	72.8%	70.4%	68.0%	66.9%	66.9%	69.8%	64.6%	68.2%



TABLE 6

NON MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	3.8%	4.8%	3.5%	2.7%	3.1%	4.1%	5.5%	3.6%	5.6%	3.9%	4.6%	3.9%
AFG	12.1%	6.7%	4.7%	5.3%	5.7%	6.0%	6.0%	7.8%	5.2%	4.1%	3.5%	3.6%
ING	2.8%	2.6%	1.7%	2.3%	2.3%	3.3%	5.5%	3.7%	3.4%	4.2%	3.9%	3.4%
Citibank	1.4%	1.9%	1.7%	3.2%	2.7%	2.9%	2.5%	3.5%	2.0%	3.0%	2.8%	2.1%
Macquarie	3.9%	4.4%	6.1%	5.6%	7.5%	8.2%	7.8%	9.2%	10.0%	7.0%	8.3%	9.2%
AMP	2.7%	1.9%	1.8%	1.6%	2.0%	1.8%	1.8%	2.2%	3.2%	3.0%	2.4%	2.8%
Liberty	1.0%	0.4%	0.6%	0.6%	0.4%	0.3%	0.5%	0.5%	0.4%	0.5%	1.1%	1.3%
Pepper	0.4%	0.3%	0.7%	0.5%	1.2%	1.2%	1.0%	0.7%	0.6%	0.7%	0.3%	0.7%
ME Bank	0.5%	1.0%	3.9%	2.2%	1.2%	0.6%	0.3%	0.5%	1.5%	2.8%	6.6%	2.6%
Adelaide	0.2%	0.1%	0.1%	0.2%	0.2%	-	0.1%	0.2%	0.1%	-	-	0.1%
Heritage	0.6%	0.4%	0.5%	0.1%	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%	0.9%	0.9%
BOQ	-	-	-	0.2%	-	0.4%	-	0.1%	0.1%	0.2%	0.2%	0.4%
Rock	-	-	-	-	-	0.1%	0.1%	-	-	-	0.1%	-
La Trobe	0.2%	0.2%	0.1%	0.3%	0.3%	0.3%	0.1%	0.2%	0.2%	0.2%	0.1%	0.2%
P & N	0.1%	0.3%	0.3%	0.2%	0.2%	0.1%	0.5%	0.5%	0.3%	0.2%	0.5%	0.4%
Other	0.2%	-	0.1%	-	0.1%	-	0.1%	0.2%	0.2%	-	0.1%	0.2%
All Non	29.9%	25.0%	25.8%	25.0%	27.2%	29.6%	32.0%	33.1%	33.1%	30.2%	35.4%	31.8%

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

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	4.1%	4.1%	5.8%	6.6%	6.4%	5.7%	5.8%	6.6%	6.7%	7.3%	6.4%	6.3%
CBA	19.4%	20.5%	20.2%	20.0%	19.7%	17.6%	16.2%	17.5%	16.9%	14.6%	13.4%	15.3%
Bank SA	0.7%	2.3%	1.0%	1.0%	1.1%	0.6%	0.7%	0.6%	0.6%	0.5%	0.6%	1.0%
BOM	1.2%	1.4%	1.9%	1.1%	1.5%	1.6%	1.7%	1.3%	2.5%	1.5%	2.6%	1.8%
St George	7.0%	8.2%	6.6%	6.1%	5.6%	6.5%	6.5%	6.8%	5.7%	6.8%	7.3%	7.6%
Westpac	18.5%	17.4%	16.9%	17.3%	16.5%	18.2%	16.3%	17.8%	17.9%	19.6%	17.1%	15.4%
ANZ	15.7%	14.7%	15.6%	16.4%	16.6%	16.8%	16.8%	15.8%	15.0%	15.2%	14.2%	18.0%
Homeside	9.7%	9.9%	10.7%	10.5%	11.0%	9.4%	9.0%	9.1%	8.9%	8.9%	11.1%	8.7%
NAB	3.3%	1.8%	1.2%	1.3%	1.4%	1.5%	2.3%	2.2%	1.9%	1.8%	1.8%	1.9%
All Majors	79.6%	80.3%	79.9%	80.3%	79.8%	77.9%	75.3%	77.7%	76.1%	76.2%	74.5%	76.0%



TABLE 8

NON MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	4.6%	4.9%	4.1%	4.0%	4.2%	5.2%	5.4%	3.9%	4.4%	3.8%	3.8%	3.4%
AFG	6.1%	4.7%	3.6%	3.1%	3.3%	3.6%	3.6%	3.4%	2.8%	3.1%	2.9%	2.3%
ING	2.5%	2.0%	1.1%	1.6%	1.6%	3.1%	4.1%	2.6%	2.8%	3.0%	2.9%	2.2%
Citibank	0.9%	1.4%	1.2%	3.0%	1.6%	1.4%	2.0%	2.0%	0.9%	1.9%	1.4%	1.4%
Macquarie	3.2%	3.5%	5.1%	4.8%	5.9%	5.9%	6.1%	6.9%	8.5%	6.4%	6.3%	8.0%
AMP	1.7%	1.5%	1.4%	1.3%	1.1%	1.3%	1.1%	1.6%	2.3%	2.4%	2.1%	2.0%
Liberty	0.2%	0.3%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%
Pepper	0.2%	0.1%	0.1%	0.1%	0.4%	0.3%	0.5%	0.2%	0.2%	0.2%	0.1%	0.4%
Adelaide	0.1%	0.1%	-	0.1%	-	-	-	-	-	-	0.1%	0.1%
Heritage	0.5%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%
BOQ	-	-	-	0.1%	-	0.4%	0.1%	0.1%	0.2%	0.3%	0.5%	0.5%
ME Bank	0.1%	0.8%	2.2%	0.9%	0.9%	0.2%	0.2%	0.4%	0.9%	1.6%	4.0%	1.7%
Rock	-	-	-	-	-	-	-	-	0.1%	0.1%	0.2%	0.1%
Wide Bay	0.2%	0.1%	0.4%	-	0.1%	0.1%	0.4%	0.1%	0.3%	0.2%	0.3%	0.2%
La Trobe	-	-	0.1%	0.1%	0.2%	-	0.1%	0.1%	0.1%	0.1%	-	0.2%
P & N	0.1%	0.1%	-	-	0.4%	0.1%	0.3%	0.3%	0.1%	0.2%	0.2%	0.3%
Other	-	-	0.1%	0.1%	0.1%	0.1%	0.4%	0.3%	-	-	-	0.1%
All Non	20.4%	19.7%	20.1%	19.7%	20.2%	22.1%	24.7%	22.3%	23.9%	23.8%	25.5%	24.0%

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

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BankWest	13.8%	11.7%	10.6%	16.1%	16.7%	19.2%	16.9%	14.6%	15.5%	14.4%	18.8%	15.9%
CBA	25.7%	27.8%	24.7%	20.7%	21.3%	19.7%	18.0%	21.1%	19.3%	19.7%	17.2%	19.5%
Bank SA	1.7%	1.4%	1.7%	1.1%	1.2%	1.0%	0.5%	1.0%	1.2%	0.5%	1.3%	1.0%
BOM	2.2%	2.4%	3.3%	3.0%	2.2%	3.0%	1.4%	1.4%	1.2%	2.0%	1.2%	1.5%
St George	4.2%	5.0%	4.2%	3.4%	4.5%	5.2%	6.2%	5.2%	6.3%	3.0%	4.2%	4.4%
Westpac	10.4%	11.0%	14.5%	12.2%	10.3%	13.3%	11.6%	13.4%	14.1%	15.7%	11.5%	13.6%
ANZ	8.2%	10.8%	9.5%	10.1%	9.1%	8.3%	9.4%	9.4%	9.0%	11.8%	11.0%	8.1%
Homeside	8.5%	7.3%	8.4%	7.8%	8.9%	4.5%	7.1%	7.4%	6.1%	5.7%	6.8%	5.9%
NAB	0.3%	0.8%	1.0%	0.5%	0.4%	0.2%	0.8%	0.2%	0.5%	0.2%	0.3%	0.8%
All Majors	75.0%	78.2%	77.9%	74.9%	74.6%	74.4%	71.9%	73.7%	73.2%	73.0%	72.3%	70.7%



TABLE 10

NON MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec
Suncorp	8.2%	5.2%	5.2%	5.2%	5.8%	4.4%	6.5%	5.0%	5.7%	6.4%	6.1%	4.9%
AFG	5.9%	4.0%	3.4%	3.7%	2.8%	2.7%	4.0%	2.6%	2.4%	1.7%	2.9%	1.4%
Keystart	5.9%	6.3%	6.7%	8.7%	8.3%	8.8%	7.6%	10.3%	10.5%	9.4%	9.8%	11.5%
ING	1.1%	1.1%	0.9%	1.7%	2.3%	3.0%	3.0%	2.1%	1.6%	1.8%	1.2%	1.8%
Citibank	-	0.6%	0.4%	0.5%	1.4%	0.5%	0.4%	0.2%	0.2%	0.5%	0.5%	0.2%
Macquarie	0.4%	1.4%	1.1%	1.5%	1.5%	1.7%	1.5%	1.1%	1.1%	1.2%	1.2%	1.3%
Circle	-	0.3%	0.1%	0.2%	0.1%	0.1%	-	-	-	0.1%	-	-
AMP	0.2%	0.4%	0.4%	0.1%	0.1%	0.5%	0.3%	0.4%	0.5%	0.5%	0.3%	0.5%
ME Bank	0.7%	1.3%	1.9%	1.3%	0.4%	0.3%	0.5%	0.7%	1.1%	1.5%	1.8%	1.3%
Liberty	0.8%	0.3%	0.6%	0.7%	0.5%	0.4%	0.5%	1.1%	0.2%	0.1%	1.2%	1.2%
Pepper	-	0.1%	-	0.1%	0.1%	0.1%	-	-	-	-	0.3%	-
Homestart	1.2%	0.7%	1.0%	0.7%	1.4%	0.6%	1.0%	0.1%	1.0%	0.8%	0.6%	1.9%
Wide Bay	-	-	0.2%	0.3%	0.4%	0.3%	0.4%	0.7%	0.6%	0.3%	0.5%	0.5%
Adelaide	0.1%	-	0.1%	-	-	-	0.2%	-	0.2%	0.1%	0.3%	-
Heritage	-	-	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
Rock	0.1%	-	0.1%	-	-	-	0.3%	0.1%	-	-	-	0.3%
Bluestone	-	-	-	-	-	-	0.1%	0.1%	-	-	-	0.1%
La Trobe	-	-	-	-	0.1%	-	-	-	-	-	-	-
BOQ	-	-	-	0.1%	0.3%	2.0%	1.7%	1.6%	1.6%	2.3%	0.7%	1.8%
P & N	0.3%	0.1%	-	0.1%	-	-	0.1%	0.1%	0.1%	-	-	-
Other	0.1%	-	-	-	-	0.1%	-	-	-	0.1%	0.1%	0.1%
All Non	25.0%	21.8%	22.1%	25.1%	25.4%	25.6%	28.1%	26.3%	26.8%	27.0%	27.7%	29.3%



Top lenders by state

October 2013

Queensland

- 01. Commonwealth Bank 20.90%
- 02. ANZ 18.80%
- 03. Westpac 12.90%
- 04. Homeside Lending 8.20%
- 05. Suncorp 6.70%
- 06. St George Bank 6.50%
- 07. Macquarie Bank 5.40%
- 08. AFG Home Loans 3.60%

Western Australia

- 01. ANZ 17.80%
- 02. Commonwealth Bank 17.60%
- 03. Bankwest 16.60%
- 04. Westpac 11.30%
- 05. Homeside Lending 7.30%
- 06. Keystart 5.20%
- 07. St George Bank 4.70%
- 08. AFG Home Loans 3.00%

South Australia

- 01. ANZ 17.40%
- 02. Westpac 14.30%
- 03. Commonwealth Bank 13.10%
- 04. Bankwest 12.30%
- 05. Bank SA 11.00%
- 06. Homeside Lending 7.70%
- 07. ING Direct 5.00%
- 08. AFG Home Loans 4.20%

Victoria

- 01. Westpac 21.10%
- 02. ANZ 20.60%
- 03. Commonwealth Bank 15.20%
- 04. Homeside Lending 8.00%
- 05. Bankwest 6.40%
- 06. Bank of Melbourne 6.40%
- 07. Macquarie Bank 5.90%
- 08. Suncorp 4.20%

New South Wales

- 01. Commonwealth Bank 18.50%
- 02. St George Bank 13.90%
- 03. Westpac 13.50%
- 04. Homeside Lending 9.20%
- 05. ANZ 9.00%
- 06. Macquarie Bank 6.70%
- 07. ING Direct 6.40%
- 08. Bankwest 5.40%

Top lenders by state

November 2013

Queensland

- 01. ANZ 17.80%
- 02. Commonwealth Bank 17.30%
- 03. Westpac 11.30%
- 04. Homeside Lending 9.70%
- 05. St George Bank 7.90%
- 06. Suncorp 7.90%
- 07. Macquarie Bank 5.30%
- 08. AFG Home Loans 5.00%

Western Australia

- 01. ANZ 16.60%
- 02. Bankwest 17.70%
- 03. Commonwealth Bank 17.50%
- 04. Westpac 10.70%
- 05. Homeside Lending 6.20%
- 06. ME Bank 4.80%
- 07. Keystart 4.30%
- 08. Suncorp 3.60%

South Australia

- 01. ANZ 17.00%
- 02. Commonwealth Bank 14.40%
- 03. Westpac 13.30%
- 04. Bank SA 12.00%
- 05. Bankwest 11.20%
- 06. Homeside Lending 4.90%
- 07. ING Direct 4.40%
- 08. Macquarie Bank 4.00%

Victoria

- 01. ANZ 21.00%
- 02. Westpac 18.40%
- 03. Commonwealth Bank 12.00%
- 04. Homeside Lending 9.60%
- 05. Bank of Melbourne 8.60%
- 06. Macquarie Bank 6.00%
- 07. Bankwest 5.90%
- 08. Suncorp 5.30%

New South Wales

- 01. St George Bank 15.60%
- 02. Commonwealth Bank 14.40%
- 03. Westpac 12.20%
- 04. Homeside Lending 11.00%
- 05. ANZ 9.60%
- 06. Macquarie Bank 8.60%
- 07. ING Direct 5.40%
- 08. Bankwest 5.10%

Top lenders by state

December 2013

Queensland

- 01. Commonwealth Bank 18.80%
- 02. ANZ 17.90%
- 03. Westpac 11.50%
- 04. Homeside Lending 9.40%
- 05. St George Bank 8.70%
- 06. Suncorp 7.20%
- 07. Macquarie Bank 6.30%
- 08. AFG Home Loans 3.60%

Western Australia

- 01. ANZ 18.00%
- 02. Commonwealth Bank 17.70%
- 03. Bankwest 17.40%
- 04. Westpac 10.90%
- 05. Homeside Lending 6.20%
- 06. Keystart 4.90%
- 07. St George Bank 4.60%
- 08. Macquarie Bank 3.90%

South Australia

- 01. ANZ 20.50%
- 02. Bankwest 14.20%
- 03. Commonwealth Bank 13.40%
- 04. Bank SA 12.20%
- 05. Westpac 8.70%
- 06. Homeside Lending 5.10%
- 07. ING Direct 3.80%
- 08. HomeStart Finance 3.40%

Victoria

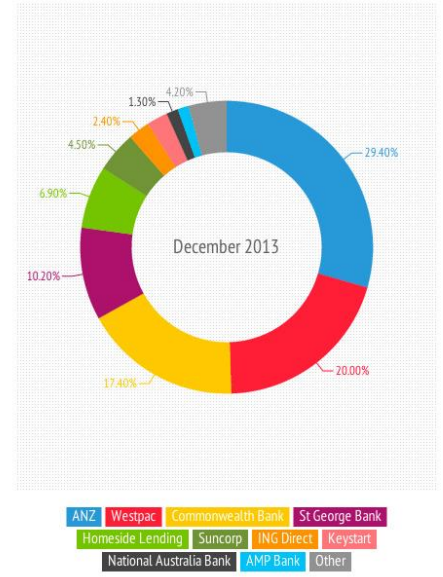
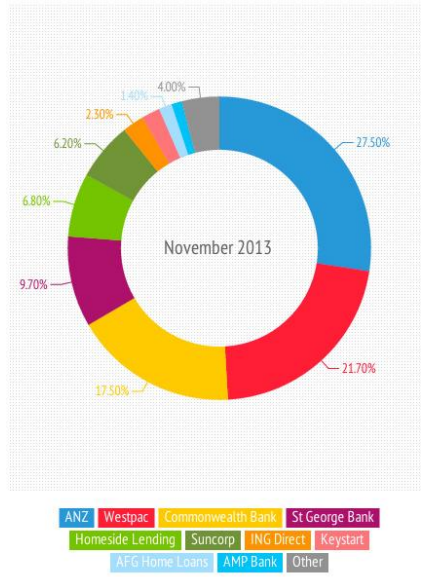
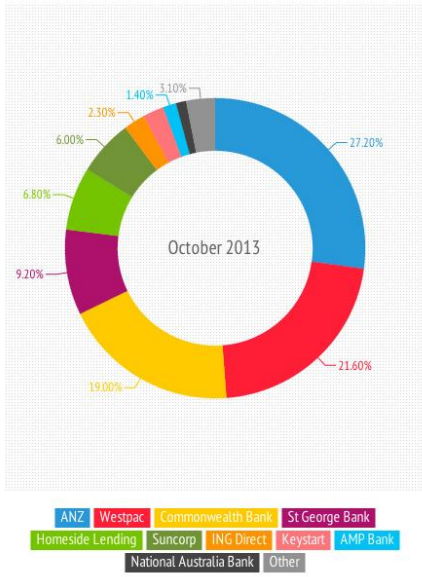
- 01. ANZ 22.30%
- 02. Westpac 16.60%
- 03. Commonwealth Bank 13.00%
- 04. Homeside Lending 9.60%
- 05. Macquarie Bank 7.70%
- 06. Bank of Melbourne 7.30%
- 07. Bankwest 5.00%
- 08. Suncorp 4.60%

New South Wales

- 01. Commonwealth Bank 16.20%
- 02. St George Bank 14.90%
- 03. Westpac 11.90%
- 04. ANZ 11.50%
- 05. Macquarie Bank 9.70%
- 06. Homeside Lending 8.80%
- 07. ING Direct 5.10%
- 08. Suncorp 5.00%



Product Mix Basic/Standard



Product Mix Fixed

