

## Majors back in the hunt

In a sign of renewed commitment to the broker channel, major lenders have taken back control from the non-majors with a lift in market share across the last month according to the latest AFG Competition Index.

“After a low of 63.39% in June 2017, the majors have risen each month to round out the quarter at 65.90%,” said AFG General Manager of Residential and Broker Mark Hewitt.

“Fixed rate products have recorded the largest increase with the majors now claiming 74.8% share in this category. ANZ is taking the lion’s share of fixed rate business jumping from 10.51% in June to 20.82% by the end of the quarter,” he said.

This rise has largely been at the expense of Westpac, which recorded a drop of more than 7% over the same period.

“Westpac also fell back in the Investor category, dropping from 16.92% in June to 12.91% at the end of August. ANZ have also taken the lead in this category, with a lift from 13.22% to 19.99% over the quarter.

“ANZ is also appealing to those seeking to refinance,” he said. “Their market share amongst refinancers has jumped from 15.22% to 18.5% across the quarter.

Amongst the other major lenders, CBA rebounded from 12.45% total share at the start the start of the quarter to finish on 14.25%.

In the non-major category, AFG Home Loans finished the quarter with a market share of 8.85% as a result of share gains in refinancing, investor and first home buyer categories.

Suncorp also proved competitive over the quarter averaging almost 5% total market share.

“AFG also welcomes Credit Union Australia (CUA) and Homeloans Limited to our panel and we look forward to introducing these lenders to our brokers”.

“The presence of these additional leading non-major lenders provide increased choice for consumers looking for finance,” he said.

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### CONTACT DETAILS

Mark Hewitt, AFG General Manager of Residential and Broker  
Alison Clarke, AFG Head of Corporate Communications

Mob 0414 801 251 | Tel (08) 9420 7888  
Mob 0402 781 367

**TABLE 1**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
<b>ANZ</b>	18.44%	19.92%	17.53%	18.44%	19.92%	17.53%	18.57%	15.95%	15.80%	14.35%	16.20%	18.28%
<b>CBA</b>	16.62%	15.62%	16.07%	16.62%	15.62%	16.07%	13.20%	12.88%	11.81%	12.45%	12.33%	14.25%
<b>Bankwest</b>	3.82%	4.69%	5.09%	3.82%	4.69%	5.09%	4.65%	4.31%	3.62%	3.97%	4.48%	4.39%
<b>NAB</b>	8.37%	9.21%	9.23%	8.37%	9.21%	9.23%	11.86%	8.70%	10.80%	10.01%	9.07%	9.73%
<b>Westpac</b>	10.59%	9.11%	8.23%	10.59%	9.11%	8.23%	8.26%	11.71%	10.83%	11.10%	11.41%	9.66%
<b>BOM</b>	2.77%	2.76%	1.83%	2.77%	2.76%	1.83%	2.06%	2.79%	2.83%	2.86%	3.26%	2.83%
<b>Bank SA</b>	1.17%	0.74%	0.65%	1.17%	0.74%	0.65%	0.72%	0.59%	0.96%	1.04%	0.77%	0.85%
<b>St George Bank</b>	8.50%	6.51%	5.46%	8.50%	6.51%	5.46%	6.44%	8.96%	8.42%	7.63%	6.38%	5.90%
<b>Major Total</b>	<b>70.28%</b>	<b>68.55%</b>	<b>64.09%</b>	<b>70.28%</b>	<b>68.55%</b>	<b>64.09%</b>	<b>65.78%</b>	<b>65.89%</b>	<b>65.05%</b>	<b>63.39%</b>	<b>63.90%</b>	<b>65.90%</b>

**ABBREVIATIONS**

AFGHL = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; AMP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Bank; HomeStart Finance = Homestart; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

**TABLE 2**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
AFGHL	6.35%	7.29%	8.23%	8.10%	8.62%	7.99%	8.29%	7.80%	7.68%	9.74%	10.58%	8.85%
AMP	2.93%	3.36%	3.34%	3.45%	3.07%	3.96%	2.21%	3.02%	3.16%	2.54%	1.62%	1.82%
Adelaide Bank	0.04%	0.03%	0.02%	0.04%	0.05%	0.04%	0.03%	0.04%	0.06%	0.02%	0.05%	0.03%
Auswide Bank	0.42%	0.30%	0.37%	0.54%	0.43%	0.44%	0.50%	0.36%	0.26%	0.16%	0.21%	0.38%
Bank Australia	0.56%	0.84%	1.83%	2.34%	2.47%	2.17%	1.44%	1.44%	0.47%	0.87%	0.69%	0.74%
Bank of China	0.00%	0.00%	0.06%	0.06%	0.03%	0.05%	0.06%	0.13%	0.08%	0.04%	0.07%	0.15%
Bank of QLD	0.93%	1.00%	0.77%	0.78%	0.92%	1.33%	2.52%	2.13%	1.50%	1.36%	0.93%	1.29%
Bank of Sydney	1.03%	0.86%	0.32%	0.09%	0.04%	0.07%	0.30%	0.10%	0.19%	0.21%	0.23%	0.35%
Beyond Bank	0.33%	0.39%	0.43%	0.63%	0.76%	0.71%	0.32%	0.40%	0.25%	0.27%	0.04%	0.05%
Bluestone	0.20%	0.30%	0.24%	0.38%	0.33%	0.29%	0.40%	0.22%	0.28%	0.21%	0.35%	0.19%
CUA												0.03%
Citibank	0.63%	0.72%	0.76%	0.67%	0.64%	0.81%	1.03%	0.92%	0.50%	0.45%	0.60%	1.17%
Firefighters Mutual Bank							0.01%	0.03%				
Heritage Bank	0.88%	0.91%	0.56%	0.91%	1.06%	0.61%	0.79%	0.71%	0.36%	0.59%	0.82%	0.37%
HomeStart	0.19%	0.21%	0.15%	0.15%	0.17%	0.20%	0.18%	0.19%	0.18%	0.24%	0.23%	0.24%
IMB Ltd												0.02%
ING	3.82%	3.16%	4.05%	3.64%	2.44%	3.51%	2.45%	2.45%	3.49%	4.42%	3.85%	3.74%
Keystart	0.08%	0.15%	0.10%	0.12%	0.22%	0.10%	0.19%	0.18%	0.14%	0.25%	0.26%	0.19%
La Trobe	0.34%	0.35%	0.46%	0.32%	0.65%	0.63%	0.70%	0.51%	0.73%	0.81%	1.04%	0.73%
Liberty	1.89%	1.98%	2.27%	2.61%	2.46%	2.74%	2.79%	2.18%	2.36%	2.58%	2.69%	2.50%
ME	2.17%	2.73%	2.99%	2.39%	2.30%	2.41%	2.82%	3.50%	2.61%	2.58%	2.30%	2.42%
MKM Capital Pty Ltd	0.00%	0.02%	0.03%	0.04%	0.02%	0.02%	0.02%	0.01%	0.01%		0.03%	0.01%
Macquarie	2.32%	2.12%	2.13%	2.48%	2.89%	2.49%	2.76%	2.07%	2.50%	2.37%	2.89%	2.92%
MyState	0.43%	0.30%	0.42%	0.52%	0.23%	0.40%	0.33%	0.23%	0.17%	0.24%	0.16%	0.33%
Newcastle Permanent	0.41%	0.23%	0.39%	0.56%	0.38%	0.38%	0.61%	0.29%	0.27%	0.76%	0.39%	0.28%
P&N Bank	0.38%	0.42%	0.28%	0.32%	0.47%	0.33%	0.25%	0.25%	0.25%	0.16%	0.31%	0.28%
Pepper	0.36%	0.24%	0.42%	0.49%	0.63%	0.65%	0.41%	0.47%	0.43%	0.48%	0.41%	0.45%
QBank	0.11%	0.03%	0.05%	0.11%	0.08%	0.09%	0.03%	0.10%	0.05%	0.07%	0.10%	0.04%
Suncorp	2.53%	3.09%	4.80%	4.22%	1.98%	1.79%	2.24%	3.83%	6.67%	5.01%	5.08%	4.35%
Teachers Mutual Bank	0.39%	0.40%	0.45%	0.83%	0.55%	0.56%	0.53%	0.58%	0.33%	0.16%	0.17%	0.21%
Non-Major Total	29.72%	31.45%	35.91%	36.75%	33.90%	34.75%	34.22%	34.11%	34.95%	36.61%	36.10%	34.10%

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**TABLE 3**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
<b>ANZ</b>	16.68%	20.52%	16.41%	20.05%	19.79%	14.03%	12.46%	10.08%	11.28%	10.51%	13.06%	20.82%
<b>CBA</b>	12.22%	11.41%	13.37%	10.63%	13.19%	12.74%	12.10%	9.23%	8.04%	9.24%	8.77%	10.48%
<b>Bankwest</b>	4.32%	3.74%	5.41%	4.51%	4.00%	3.46%	3.24%	3.12%	3.09%	2.96%	4.32%	4.26%
<b>NAB</b>	8.77%	9.74%	10.23%	14.52%	13.75%	8.70%	15.08%	9.27%	13.51%	15.04%	13.26%	17.72%
<b>Westpac</b>	11.98%	11.98%	11.90%	7.44%	7.33%	9.50%	9.76%	21.28%	22.04%	19.36%	20.29%	12.26%
<b>BOM</b>	4.52%	4.18%	2.72%	1.53%	1.89%	2.35%	3.09%	3.37%	3.15%	4.20%	4.33%	2.78%
<b>Bank SA</b>	1.42%	0.94%	0.99%	0.54%	0.58%	0.76%	0.68%	0.83%	1.12%	0.82%	0.57%	0.67%
<b>St George Bank</b>	11.78%	9.98%	7.03%	4.84%	4.46%	5.01%	6.60%	14.11%	8.86%	10.03%	8.98%	5.61%
<b>Major Total</b>	<b>71.69%</b>	<b>72.50%</b>	<b>68.06%</b>	<b>64.07%</b>	<b>64.98%</b>	<b>56.55%</b>	<b>63.02%</b>	<b>71.28%</b>	<b>71.10%</b>	<b>72.16%</b>	<b>73.58%</b>	<b>74.60%</b>

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**TABLE 4**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
AFGHL	3.75%	2.17%	4.02%	4.22%	7.46%	7.35%	6.65%	5.91%	5.11%	5.40%	4.10%	3.12%
AMP	0.22%	0.67%	0.30%	0.45%	0.49%	0.73%	0.20%	0.22%	0.16%	0.18%	0.24%	0.64%
Adelaide Bank	0.08%	0.06%	0.00%	0.00%	0.15%	0.24%	0.09%	0.07%	0.12%	0.03%	0.03%	0.03%
Auswide Bank	1.55%	0.78%	0.82%	2.23%	1.02%	1.33%	0.94%	0.60%	0.52%	0.41%	0.41%	0.86%
Bank Australia	0.15%	0.62%	1.21%	3.04%	5.03%	5.93%	5.89%	3.32%	0.52%	1.15%	0.97%	0.82%
Bank of China	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.08%	0.00%	0.00%	0.03%
Bank of QLD	2.94%	2.94%	1.06%	1.24%	1.32%	1.84%	3.45%	1.92%	1.30%	1.69%	1.22%	1.96%
Bank of Sydney	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.38%
Beyond Bank	1.38%	1.44%	1.96%	2.14%	2.62%	2.90%	0.91%	1.04%	0.47%	0.39%	0.03%	0.00%
Bluestone	0.12%	0.05%	0.13%	0.49%	0.00%	0.08%	0.26%	0.00%	0.06%	0.06%	0.04%	0.00%
CUA												0.11%
Citibank	0.66%	0.67%	0.31%	0.35%	0.67%	0.82%	0.42%	0.01%	0.05%	0.06%	0.04%	0.02%
Firefighters Mutual Bank							0.00%	0.09%				
Heritage Bank	0.81%	1.03%	0.42%	0.81%	2.16%	1.40%	1.03%	0.66%	0.65%	1.14%	1.45%	0.58%
HomeStart	0.05%	0.09%	0.00%	0.03%	0.00%	0.12%	0.03%	0.10%	0.13%	0.01%	0.08%	0.19%
ING	3.75%	4.25%	7.70%	4.90%	4.47%	9.13%	5.23%	3.30%	4.92%	5.89%	4.84%	5.35%
Keystart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
La Trobe	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%
Liberty	0.25%	0.11%	0.11%	0.31%	0.39%	0.27%	0.33%	0.53%	0.24%	0.45%	0.42%	0.29%
ME	3.51%	6.30%	4.85%	3.63%	3.09%	5.13%	4.93%	3.64%	1.90%	1.62%	2.23%	2.99%
MKM Capital Pty Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
Macquarie	1.34%	0.49%	0.72%	0.44%	0.31%	0.63%	0.54%	0.36%	0.60%	0.76%	1.00%	0.85%
MyState	0.54%	0.13%	0.21%	0.54%	0.27%	0.29%	0.59%	0.22%	0.27%	0.03%	0.04%	0.17%
Newcastle Permanent	1.25%	0.60%	1.28%	1.30%	0.00%	0.07%	0.49%	0.15%	0.51%	1.53%	0.42%	0.46%
P&N Bank	0.11%	0.20%	0.18%	0.21%	0.61%	0.54%	0.23%	0.29%	0.25%	0.14%	0.49%	0.42%
Pepper	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
QBank	0.05%	0.00%	0.00%	0.13%	0.11%	0.07%	0.03%	0.05%	0.08%	0.06%	0.18%	0.06%
Suncorp	3.52%	2.74%	4.59%	5.93%	2.95%	3.23%	2.67%	4.90%	10.21%	6.48%	7.91%	5.62%
Teachers Mutual Bank	2.27%	2.12%	2.05%	3.54%	1.89%	1.36%	2.05%	1.33%	0.75%	0.28%	0.25%	0.48%
Non-Major Total	28.31%	27.50%	31.94%	35.93%	35.02%	43.45%	36.98%	28.72%	28.90%	27.84%	26.42%	25.40%

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**TABLE 5**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
<b>ANZ</b>	20.14%	21.51%	18.45%	19.32%	20.21%	17.72%	20.10%	17.18%	17.02%	15.22%	15.30%	18.50%
<b>CBA</b>	14.18%	12.39%	13.04%	11.37%	14.34%	12.63%	8.40%	8.64%	7.98%	8.71%	9.90%	10.95%
<b>Bankwest</b>	3.02%	4.26%	4.36%	4.19%	5.44%	3.58%	3.94%	3.49%	2.92%	2.50%	3.49%	4.10%
<b>NAB</b>	7.03%	8.54%	9.24%	10.92%	8.85%	10.74%	12.95%	7.82%	9.27%	9.25%	8.94%	9.03%
<b>Westpac</b>	8.82%	7.46%	5.58%	5.42%	7.35%	5.96%	7.21%	10.75%	8.82%	10.07%	12.03%	8.13%
<b>BOM</b>	2.68%	2.11%	1.64%	1.40%	0.93%	1.09%	1.26%	2.49%	2.69%	2.39%	3.52%	2.32%
<b>Bank SA</b>	1.40%	0.85%	0.67%	0.58%	0.38%	0.37%	0.72%	0.93%	1.10%	1.02%	1.00%	1.11%
<b>St George Bank</b>	7.15%	4.60%	3.80%	3.23%	4.05%	2.85%	3.99%	7.67%	8.16%	6.47%	4.46%	3.89%
<b>Major Total</b>	<b>64.41%</b>	<b>61.71%</b>	<b>56.79%</b>	<b>56.42%</b>	<b>61.54%</b>	<b>54.93%</b>	<b>58.57%</b>	<b>58.97%</b>	<b>57.96%</b>	<b>55.62%</b>	<b>58.64%</b>	<b>58.02%</b>

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**TABLE 6**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
AFGHL	8.07%	9.59%	9.81%	10.06%	10.66%	11.47%	10.18%	9.53%	7.98%	11.17%	11.69%	11.12%
AMP	4.82%	5.74%	5.86%	5.23%	4.70%	7.09%	3.95%	4.72%	5.96%	4.58%	2.24%	2.42%
Adelaide Bank	0.03%	0.04%	0.05%	0.00%	0.03%	0.03%	0.06%	0.05%	0.00%	0.00%	0.03%	0.06%
Auswide Bank	0.46%	0.29%	0.53%	0.71%	0.10%	0.53%	0.62%	0.56%	0.22%	0.06%	0.15%	0.36%
Bank Australia	0.53%	0.65%	1.68%	2.73%	3.32%	3.00%	1.80%	1.86%	0.57%	1.07%	0.61%	0.66%
Bank of China	0.00%	0.00%	0.09%	0.07%	0.03%	0.00%	0.05%	0.00%	0.03%	0.00%	0.00%	0.32%
Bank of QLD	0.62%	1.46%	0.31%	0.70%	0.72%	1.71%	3.19%	2.56%	1.11%	1.26%	0.91%	1.80%
Bank of Sydney	1.43%	1.56%	0.50%	0.20%	0.09%	0.03%	0.38%	0.12%	0.14%	0.21%	0.34%	0.21%
Beyond Bank	0.07%	0.15%	0.11%	0.16%	0.23%	0.41%	0.24%	0.12%	0.23%	0.22%	0.00%	0.06%
Bluestone	0.38%	0.56%	0.47%	0.75%	0.69%	0.50%	0.82%	0.55%	0.44%	0.65%	0.66%	0.31%
CUA												0.03%
Citibank	0.50%	0.88%	1.09%	0.99%	0.75%	0.88%	1.66%	2.12%	0.79%	0.82%	0.87%	1.71%
Firefighters Mutual Bank							0.00%	0.00%				
Heritage Bank	0.46%	0.46%	0.36%	0.53%	0.62%	0.45%	0.61%	0.45%	0.45%	0.35%	0.31%	0.30%
HomeStart	0.01%	0.02%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%
Homeloans												0.00%
IMB Ltd												0.00%
ING	6.04%	4.08%	5.54%	4.99%	3.39%	5.02%	3.32%	3.40%	4.31%	5.13%	5.81%	6.37%
Keystart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
La Trobe	0.45%	0.31%	0.59%	0.23%	0.36%	0.49%	0.81%	0.57%	1.00%	0.64%	0.49%	0.73%
Liberty	1.73%	1.71%	2.26%	2.42%	2.13%	3.01%	2.71%	1.78%	2.28%	2.01%	2.03%	1.75%
ME	2.48%	3.85%	3.72%	2.52%	2.67%	2.56%	2.92%	3.66%	3.39%	3.66%	2.22%	2.67%
MKM Capital Pty Ltd	0.00%	0.07%	0.04%	0.01%	0.00%	0.02%	0.00%	0.02%	0.00%		0.10%	0.00%
Macquarie	2.94%	2.58%	2.95%	3.20%	3.56%	3.53%	3.66%	3.19%	3.53%	3.43%	5.23%	4.48%
MyState	0.45%	0.30%	0.40%	0.53%	0.28%	0.37%	0.35%	0.16%	0.09%	0.39%	0.11%	0.48%
Newcastle Permanent	0.48%	0.22%	0.51%	0.80%	0.54%	0.57%	0.56%	0.45%	0.24%	0.96%	0.42%	0.36%
P&N Bank	0.41%	0.26%	0.23%	0.26%	0.40%	0.49%	0.15%	0.30%	0.27%	0.08%	0.32%	0.42%
Pepper	0.48%	0.34%	0.53%	0.69%	0.85%	0.70%	0.42%	0.67%	0.65%	0.75%	0.31%	0.74%
QBank	0.19%	0.05%	0.06%	0.11%	0.09%	0.02%	0.02%	0.07%	0.03%	0.02%	0.01%	0.04%
Suncorp	2.20%	2.89%	5.25%	4.93%	1.98%	1.62%	2.55%	3.74%	8.05%	6.72%	6.31%	4.50%
Teachers Mutual Bank	0.35%	0.25%	0.29%	0.76%	0.26%	0.54%	0.39%	0.37%	0.28%	0.20%	0.14%	0.08%
Non-Major Total	35.59%	38.29%	43.21%	43.58%	38.46%	45.07%	41.43%	41.03%	42.04%	44.38%	41.36%	41.98%

**ABBREVIATIONS**

AFGHL = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; AMP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Bank; HomeStart Finance = Homestart; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

**TABLE 7**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
<b>ANZ</b>	18.06%	17.46%	16.02%	16.76%	16.23%	17.16%	17.32%	14.96%	14.98%	13.22%	13.81%	19.99%
<b>CBA</b>	18.68%	16.77%	16.66%	15.65%	18.80%	18.12%	11.19%	10.34%	10.04%	10.29%	10.56%	12.10%
<b>Bankwest</b>	3.55%	3.81%	4.61%	5.28%	4.23%	1.59%	1.56%	1.56%	1.53%	1.40%	2.60%	2.41%
<b>NAB</b>	8.60%	11.16%	10.86%	9.21%	9.93%	10.14%	14.07%	8.34%	11.32%	10.58%	9.30%	11.09%
<b>Westpac</b>	11.46%	9.05%	9.68%	9.87%	9.94%	9.57%	10.95%	16.58%	16.38%	16.92%	17.08%	12.91%
<b>BOM</b>	3.23%	2.57%	1.86%	2.42%	1.75%	2.12%	2.55%	4.08%	3.17%	3.14%	4.53%	3.51%
<b>Bank SA</b>	1.05%	0.84%	0.72%	0.98%	0.42%	0.61%	0.55%	0.51%	0.50%	0.94%	0.74%	1.17%
<b>St George Bank</b>	9.25%	8.44%	8.33%	6.66%	7.11%	8.25%	8.81%	12.95%	11.33%	10.82%	9.16%	7.75%
<b>Major Total</b>	<b>73.88%</b>	<b>70.10%</b>	<b>68.74%</b>	<b>66.83%</b>	<b>68.41%</b>	<b>67.56%</b>	<b>67.00%</b>	<b>69.31%</b>	<b>69.25%</b>	<b>67.32%</b>	<b>67.78%</b>	<b>70.94%</b>

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**TABLE 8**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
AFGHL	6.75%	9.54%	10.85%	9.82%	10.63%	9.49%	9.63%	8.82%	6.85%	9.47%	9.77%	9.94%
AMP	3.16%	4.53%	3.27%	4.08%	2.73%	3.55%	0.58%	1.14%	0.76%	0.27%	0.11%	0.37%
Adelaide Bank	0.00%	0.03%	0.03%	0.09%	0.11%	0.02%	0.02%	0.03%	0.03%	0.02%	0.07%	0.03%
Auswide Bank	0.30%	0.22%	0.38%	0.31%	0.23%	0.30%	0.61%	0.56%	0.29%	0.24%	0.04%	0.14%
Bank Australia	0.11%	0.16%	0.08%	0.06%	0.28%	0.12%	0.34%	0.12%	0.13%	0.12%	0.13%	0.13%
Bank of China	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.04%
Bank of QLD	0.54%	0.49%	0.37%	0.53%	0.44%	1.59%	3.45%	3.30%	2.13%	2.03%	1.16%	2.06%
Bank of Sydney	0.00%	0.13%	0.17%	0.12%	0.00%	0.10%	0.61%	0.00%	0.00%	0.00%	0.05%	0.35%
Beyond Bank	0.26%	0.21%	0.14%	0.32%	0.49%	0.21%	0.22%	0.46%	0.26%	0.16%	0.03%	0.00%
Bluestone	0.08%	0.41%	0.09%	0.21%	0.28%	0.36%	0.49%	0.13%	0.31%	0.10%	0.39%	0.08%
CUA												0.00%
Citibank	0.82%	1.08%	0.66%	0.60%	1.00%	0.95%	0.35%	0.33%	0.47%	0.30%	0.45%	0.70%
Firefighters Mutual Bank							0.00%	0.04%				
Heritage Bank	0.69%	0.57%	0.51%	0.80%	0.63%	0.12%	0.55%	0.39%	0.19%	0.86%	1.29%	0.67%
HomeStart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Homeloans												0.00%
IMB Ltd												0.00%
ING	1.24%	1.21%	1.68%	2.80%	1.25%	2.93%	1.83%	1.53%	2.76%	2.85%	2.02%	1.97%
Keystart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
La Trobe	0.65%	0.55%	0.81%	0.53%	1.08%	0.79%	1.27%	0.77%	1.39%	1.31%	1.74%	1.74%
Liberty	2.21%	2.69%	2.25%	3.36%	3.81%	4.17%	3.95%	3.39%	3.15%	3.83%	3.64%	3.71%
ME	2.18%	1.84%	1.71%	1.88%	1.89%	1.89%	2.76%	3.14%	1.93%	1.64%	1.20%	0.72%
MKM Capital Pty Ltd	0.00%	0.00%	0.00%	0.11%	0.07%	0.00%	0.05%	0.00%	0.04%		0.08%	0.00%
Macquarie	2.75%	1.99%	1.88%	2.14%	2.86%	2.15%	2.85%	1.60%	2.58%	2.20%	2.25%	2.24%
MyState	0.76%	0.47%	0.72%	0.65%	0.31%	0.50%	0.20%	0.16%	0.03%	0.08%	0.00%	0.00%
Newcastle Permanent	0.51%	0.29%	0.53%	0.55%	0.23%	0.08%	0.20%	0.11%	0.00%	0.04%	0.03%	0.03%
P&N Bank	0.03%	0.10%	0.08%	0.09%	0.43%	0.24%	0.02%	0.00%	0.08%	0.05%	0.39%	0.16%
Pepper	0.50%	0.19%	0.45%	0.59%	0.76%	0.73%	0.51%	0.45%	0.48%	0.35%	0.33%	0.68%
QBank	0.01%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	0.04%	0.05%	0.06%	0.09%	0.03%
Suncorp	2.45%	3.03%	4.42%	2.83%	1.67%	1.59%	2.08%	3.80%	6.60%	6.58%	6.85%	3.11%
Teachers Mutual Bank	0.11%	0.16%	0.21%	0.61%	0.42%	0.49%	0.40%	0.40%	0.23%	0.11%	0.12%	0.16%
Non-Major Total	26.12%	29.90%	31.26%	33.17%	31.59%	32.44%	33.00%	30.69%	30.75%	32.68%	32.22%	29.06%

**ABBREVIATIONS**

AFGHL = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; AMP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Bank; HomeStart Finance = Homestart; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

**TABLE 9**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
<b>ANZ</b>	16.11%	16.40%	16.28%	17.23%	19.88%	17.89%	16.35%	16.17%	16.55%	13.97%	16.99%	18.16%
<b>CBA</b>	16.74%	15.65%	17.90%	19.19%	18.65%	19.55%	18.43%	17.89%	18.19%	15.52%	17.97%	16.79%
<b>Bankwest</b>	4.09%	7.27%	6.28%	6.85%	9.20%	9.54%	8.82%	6.45%	6.79%	6.57%	6.35%	4.97%
<b>NAB</b>	7.97%	6.60%	8.81%	8.76%	8.03%	7.38%	13.24%	13.87%	14.97%	15.42%	11.33%	13.17%
<b>Westpac</b>	18.74%	15.51%	11.75%	8.39%	9.00%	9.58%	8.81%	10.09%	8.78%	9.00%	9.23%	8.17%
<b>BOM</b>	5.12%	4.14%	2.96%	2.02%	2.49%	1.87%	2.54%	1.57%	2.89%	4.72%	2.53%	2.95%
<b>Bank SA</b>	0.83%	0.51%	0.43%	0.09%	0.15%	0.27%	0.21%	0.35%	0.27%	0.39%	0.15%	0.18%
<b>St George Bank</b>	6.84%	5.18%	2.62%	3.54%	3.23%	2.14%	3.04%	2.80%	3.03%	3.74%	4.42%	4.88%
<b>Major Total</b>	<b>76.45%</b>	<b>71.26%</b>	<b>67.04%</b>	<b>66.07%</b>	<b>70.63%</b>	<b>68.21%</b>	<b>71.45%</b>	<b>69.18%</b>	<b>71.47%</b>	<b>69.33%</b>	<b>68.96%</b>	<b>69.27%</b>

**ABBREVIATIONS**

AFGHL = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; AMP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Bank; HomeStart Finance = Homestart; Rock = The Rock Building Society; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

**TABLE 10**

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

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
AFGHL	2.97%	3.49%	4.46%	4.14%	3.81%	4.31%	4.66%	4.34%	4.95%	7.69%	6.50%	6.10%
AMP	0.44%	0.84%	0.47%	0.26%	0.90%	1.00%	0.47%	0.93%	0.57%	0.66%	1.04%	1.22%
Adelaide Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.00%	0.00%	0.00%
Auswide Bank	0.80%	0.91%	0.64%	0.90%	0.61%	0.71%	0.51%	0.34%	0.59%	0.46%	0.10%	0.63%
Bank Australia	0.79%	1.74%	2.83%	3.62%	3.98%	3.48%	2.13%	1.68%	0.31%	1.25%	1.20%	0.98%
Bank of China	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%
Bank of QLD	1.85%	2.06%	2.24%	1.71%	2.21%	2.81%	2.25%	2.43%	2.08%	1.98%	1.43%	1.77%
Bank of Sydney	0.59%	0.57%	0.35%	0.00%	0.00%	0.24%	0.12%	0.00%	0.21%	0.15%	0.00%	0.00%
Beyond Bank	1.39%	1.30%	2.28%	3.29%	2.60%	2.57%	1.03%	1.21%	0.65%	0.73%	0.08%	0.00%
Bluestone	0.00%	0.00%	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.14%	0.00%
CUA												0.07%
Citibank	0.00%	0.35%	0.13%	0.14%	0.24%	0.16%	0.49%	0.13%	0.18%	0.24%	0.10%	0.70%
Firefighters Mutual Bank							0.00%	0.00%				
Heritage Bank	1.83%	2.11%	1.24%	0.98%	2.10%	1.20%	1.52%	1.62%	0.72%	0.78%	0.75%	0.00%
HomeStart	1.74%	1.53%	1.36%	1.01%	1.27%	1.45%	1.19%	1.06%	1.24%	1.68%	1.18%	0.99%
Homeloans												0.00%
IMB Ltd												0.00%
ING	0.78%	2.77%	2.61%	1.93%	0.76%	1.85%	1.30%	1.34%	2.08%	2.48%	2.48%	1.88%
Keystart	0.80%	1.31%	1.17%	0.94%	1.71%	0.82%	1.80%	1.71%	1.04%	1.95%	1.85%	1.26%
La Trobe	0.00%	0.07%	0.00%	0.45%	0.15%	0.07%	0.00%	0.00%	0.15%	0.17%	0.04%	0.00%
Liberty	1.92%	1.16%	1.82%	0.97%	1.49%	1.21%	1.02%	1.95%	0.97%	0.98%	2.10%	1.58%
ME	1.97%	2.42%	3.50%	5.77%	3.80%	5.31%	4.06%	5.32%	4.34%	2.91%	4.36%	4.72%
MKM Capital Pty Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
Macquarie	0.37%	1.14%	0.69%	1.04%	0.31%	0.87%	2.13%	0.95%	0.97%	0.30%	1.31%	1.35%
MyState	0.08%	0.12%	0.14%	0.34%	0.00%	0.25%	0.08%	0.17%	0.22%	0.31%	0.07%	0.33%
Newcastle Permanent	0.13%	0.08%	0.20%	0.27%	0.00%	0.00%	0.34%	0.38%	0.56%	1.03%	1.03%	0.30%
P&N Bank	0.84%	0.84%	0.64%	0.90%	1.10%	0.54%	0.30%	0.79%	0.44%	0.37%	0.34%	0.06%
Pepper	0.06%	0.07%	0.21%	0.00%	0.00%	0.12%	0.07%	0.27%	0.02%	0.33%	0.36%	0.17%
QBank	0.00%	0.09%	0.00%	0.07%	0.13%	0.33%	0.00%	0.25%	0.13%	0.17%	0.09%	0.16%
Suncorp	3.41%	3.18%	4.88%	4.03%	1.70%	1.78%	2.37%	3.39%	5.63%	3.45%	3.70%	5.99%
Teachers Mutual Bank	0.79%	0.58%	0.98%	1.04%	0.52%	0.71%	0.73%	0.54%	0.21%	0.54%	0.69%	0.49%
Non-Major Total	23.55%	28.74%	32.96%	33.93%	29.37%	31.79%	28.55%	30.82%	28.53%	30.67%	31.04%	30.73%

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### TOP LENDERS BY STATE

June 2017

#### Western Australia

01. Westpac	15.46%
02. CBA	14.74%
03. ANZ	13.81%
04. Bankwest	10.85%
05. NAB	10.46%
06. AFGHL	6.05%
07. ME	4.05%
08. St George Bank	3.50%
09. Suncorp	3.41%
10. ING	3.04%
11. All Others	14.63%

#### South Australia

01. Bank SA	19.01%
02. Westpac	17.37%
03. ANZ	12.68%
04. AFGHL	12.19%
05. CBA	8.32%
06. NAB	5.77%
07. HomeStart	4.65%
08. AMP	4.15%
09. Bankwest	3.71%
10. ING	3.58%
11. All Others	8.57%

#### Victoria

01. ANZ	19.39%
02. NAB	11.15%
03. CBA	11.01%
04. AFGHL	10.64%
05. Westpac	10.16%
06. BOM	9.23%
07. Bankwest	3.80%
08. ING	3.79%
09. ME	3.51%
10. Liberty	3.43%
11. All Others	13.89%

#### Queensland

01. CBA	16.65%
02. Westpac	13.14%
03. ANZ	12.04%
04. AFGHL	10.92%
05. Suncorp	8.96%
06. St George Bank	8.20%
07. NAB	7.61%
08. Macquarie	4.07%
09. Bankwest	3.06%
10. ING	3.02%
11. All Others	12.34%

#### New South Wales

01. St George Bank	16.20%
02. ANZ	11.52%
03. CBA	11.26%
04. NAB	10.76%
05. AFGHL	8.91%
06. Westpac	8.68%
07. ING	6.27%
08. Suncorp	5.87%
09. Macquarie	2.54%
10. Liberty	2.50%
11. All Others	15.47%

July 2017

#### Western Australia

01. ANZ	16.14%
02. Westpac	15.49%
03. CBA	12.77%
04. Bankwest	10.79%
05. NAB	9.64%
06. Suncorp	5.16%
07. AFGHL	4.07%
08. ME	4.05%
09. St George Bank	3.78%
10. P&N Bank	3.06%
11. All Others	15.07%

#### South Australia

01. Westpac	16.08%
02. Bank SA	14.87%
03. AFGHL	14.77%
04. ANZ	11.69%
05. CBA	10.38%
06. ING	5.20%
07. HomeStart	4.52%
08. NAB	4.41%
09. Bankwest	4.06%
10. AMP	2.76%
11. All Others	11.28%

#### Victoria

01. ANZ	21.09%
02. Westpac	11.06%
03. CBA	11.03%
04. AFGHL	10.72%
05. NAB	10.23%
06. BOM	9.80%
07. Liberty	3.77%
08. Bankwest	3.73%
09. Macquarie	3.33%
10. ING	3.05%
11. All Others	12.20%

#### Queensland

01. CBA	17.29%
02. Westpac	14.01%
03. ANZ	12.69%
04. AFGHL	12.46%
05. Suncorp	9.57%
06. St George Bank	6.19%
07. NAB	5.62%
08. Bankwest	3.50%
09. Macquarie	3.43%
10. ING	2.58%
11. All Others	12.65%

#### New South Wales

01. St George Bank	14.31%
02. ANZ	13.97%
03. CBA	11.08%
04. AFGHL	10.82%
05. NAB	10.15%
06. Westpac	8.73%
07. Suncorp	6.28%
08. ING	5.56%
09. Bankwest	3.84%
10. Macquarie	3.12%
11. All Others	12.16%

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#### Western Australia

01. CBA	17.78%
02. ANZ	17.24%
03. Bankwest	11.07%
04. NAB	9.72%
05. Westpac	8.71%
06. AFGHL	5.71%
07. ME	4.78%
08. Suncorp	4.41%
09. St George Bank	3.48%
10. Bank of QLD	3.20%
11. All Others	13.89%

#### South Australia

01. ANZ	15.49%
02. Bank SA	15.14%
03. CBA	13.82%
04. AFGHL	11.87%
05. Westpac	10.90%
06. NAB	7.28%
07. HomeStart	4.59%
08. Bankwest	4.50%
09. Suncorp	2.94%
10. AMP	2.28%
11. All Others	11.19%

#### Victoria

01. ANZ	23.06%
02. Westpac	11.46%
03. CBA	10.92%
04. NAB	10.63%
05. BOM	8.51%
06. AFGHL	8.17%
07. Macquarie	3.54%
08. Bankwest	3.51%
09. ING	3.37%
10. Liberty	3.35%
11. All Others	13.47%

#### Queensland

01. CBA	20.92%
02. ANZ	14.71%
03. Westpac	10.94%
04. AFGHL	10.81%
05. Suncorp	9.01%
06. NAB	6.37%
07. St George Bank	6.30%
08. Bankwest	3.29%
09. Macquarie	3.25%
10. Bank of QLD	3.05%
11. All Others	11.34%

#### New South Wales

01. ANZ	16.17%
02. CBA	13.20%
03. St George Bank	12.73%
04. NAB	10.75%
05. AFGHL	9.04%
06. Westpac	7.55%
07. ING	5.73%
08. Suncorp	4.04%
09. Bankwest	3.80%
10. Macquarie	3.02%
11. All Others	13.95%

## Product Mix Basic/Standard August 2017

## Product Mix Fixed August 2017

