

AFG Index

Market Release



October 2021

Australian home loan market continues to fire

Australian home loan market has hit new highs as the 2022 financial year gets underway.

AFG (ASX:AFG) brokers have lodged a record \$24.1 billion in home loan finance for the first three months of the new financial year - almost \$6 billion more than in the same period last year.

AFG CEO David Bailey outlined the results: "This is an increase of 7% on the previous quarter and a breathtaking 33% on the corresponding quarter last year. Upgraders remain the main source of lodgements for the quarter at 41%. Investors also drove activity, increasing by 2% on the previous quarter and 6% from this time last year to now represent 27% of the market. First Home Buyers remain at 14%. As cash back offers from some lenders expired, refinance activity fell by 1% from the previous quarter to 26%.

The low interest rate environment is seeing more customers choose a Fixed Rate mortgage to lock in the benefit, with Fixed products at their highest ever level of 38.2%.

"When looking at results across the country, New South Wales is up 35.72% from the corresponding quarter to \$8.4 billion and Victoria up a massive 45.73% from Q1 FY21 to \$7.8 billion. Queensland lodgements increased by 23.25% on last year to \$4.1 billion and South Australia recorded a 20.80% rise on the same period last year to deliver \$1.2 billion of home loan lodgements for the quarter. Western Australia continues to climb with an increase of 11.67% on the corresponding quarter to \$2.4 billion.

"The national average mortgage size rose above \$600,000 for the first time," he said. "This represents an increase on the same quarter last year of 17% with Queensland increasing 19% year on year, closely followed by Victoria at 18%.

Recent moves by the regulators to rein in the property market will affect borrowing capacity for some homebuyers and reaffirms the importance of seeking help from a mortgage broker to navigate the changes. "In a positive sign of the stability of the market, Loan to value ratios (LVR) were once again down across the board meaning valuations are continuing to outpace the growth in loan sizes and borrowers were not drawing up to the full value of their homes.

"The Big 4 Banks and their associated brands fell by 2% to be sitting at 57.3% of the market. The Westpac group was the big loser dropping from 22.73% to 15% of the market. The other majors all recorded increases in their share.

The AFG broker network have access to a panel of more than 70 lenders for their search for lending solutions in the best interests of their customers. "We have worked very hard over the last 18 months to further bolster our lending panel and provide even more options for our brokers and their customers, including regional and specialized lenders," Mr Bailey said. "Non-major market share has lifted from 40.7% to 42.7% for the quarter. Suncorp and ING were drivers of the increase, with ING recording a jump in market share from 2.82% to 3.28% and Suncorp rising from 2.75% to 3.18% for the quarter.

Despite record volumes, lender turnaround times (TAT) continued to improve with the average number of days from submission to formal approval dropping back to 21.8 days from 25.2 days in the prior quarter. "We have been urging lenders for some time to increase their level of investment to adequately resource the broker channel and whilst early days, its pleasing to see that this is starting to pay dividends" he concluded.

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Table 1

AFG Mortgages Lodged

Fiscal	Fiscal Quarter	Lodge #	Lodge Volume	Avg Loan	Inv %	First Home Buyers %	Refinance %	Upgrader %	Interest Only %	Principal & Interest %
2013	1	21,572	\$8,416,984,858	\$390,181	36%	15%	34%	28%	53%	47%
2013	2	21,409	\$8,487,848,309	\$396,462	36%	12%	34%	31%	51%	48%
2013	3	21,210	\$8,323,131,168	\$392,415	36%	12%	33%	31%	52%	48%
2013	4	24,446	\$9,799,862,723	\$400,878	37%	11%	33%	30%	54%	46%
2014	1	25,819	\$10,542,068,141	\$408,307	38%	10%	31%	32%	54%	46%
2014	2	25,896	\$10,984,615,499	\$424,182	39%	9%	32%	31%	56%	44%
2014	3	24,231	\$10,302,849,053	\$425,193	39%	9%	32%	31%	57%	43%
2014	4	26,966	\$11,551,435,673	\$428,370	39%	9%	34%	30%	58%	42%
2015	1	28,132	\$12,204,183,662	\$433,819	39%	8%	34%	31%	58%	42%
2015	2	28,664	\$12,892,326,077	\$449,774	39%	7%	36%	30%	59%	41%
2015	3	27,496	\$12,267,821,050	\$446,167	40%	8%	35%	30%	59%	41%
2015	4	31,230	\$14,355,020,533	\$459,655	40%	8%	37%	28%	59%	40%
2016	1	29,919	\$14,074,122,292	\$470,408	33%	9%	36%	34%	54%	46%
2016	2	28,849	\$13,707,774,726	\$475,156	31%	7%	38%	35%	50%	50%
2016	3	27,275	\$12,899,531,564	\$472,943	33%	8%	38%	34%	48%	52%
2016	4	30,360	\$14,492,569,632	\$477,357	34%	7%	39%	33%	47%	53%
2017	1	31,572	\$15,124,154,412	\$479,037	32%	8%	38%	34%	46%	54%
2017	2	30,742	\$14,979,398,027	\$487,262	34%	9%	38%	32%	47%	53%
2017	3	29,038	\$14,150,343,319	\$487,304	32%	10%	35%	34%	44%	55%
2017	4	30,056	\$14,551,070,209	\$484,132	31%	10%	29%	39%	33%	67%
2018	1	30,471	\$14,948,327,171	\$490,576	29%	13%	25%	41%	19%	81%
2018	2	29,673	\$14,813,114,159	\$499,212	28%	13%	22%	44%	19%	81%
2018	3	27,723	\$13,794,277,704	\$497,575	28%	13%	23%	43%	20%	80%
2018	4	28,865	\$14,542,901,956	\$503,825	28%	13%	23%	43%	19%	81%
2019	1	27,869	\$14,163,790,155	\$508,227	27%	14%	24%	43%	19%	81%
2019	2	25,525	\$12,967,945,442	\$508,049	27%	13%	24%	43%	18%	81%
2019	3	23,035	\$11,613,654,328	\$504,174	26%	14%	25%	43%	19%	81%
2019	4	25,244	\$12,977,940,620	\$514,100	28%	14%	28%	39%	20%	80%
2020	1	29,141	\$15,700,098,779	\$538,763	26%	15%	28%	40%	18%	82%
2020	2	28,602	\$15,368,708,504	\$537,330	26%	15%	27%	41%	18%	82%
2020	3	28,335	\$15,344,491,297	\$541,538	25%	15%	30%	39%	17%	83%
2020	4	31,070	\$16,853,561,725	\$542,438	25%	15%	32%	38%	16%	84%
2021	1	35,442	\$18,187,912,093	\$513,174	21%	23%	23%	40%	14%	86%
2021	2	36,548	\$19,837,527,015	\$542,780	21%	22%	22%	42%	12%	88%
2021	3	35,831	\$20,558,636,564	\$573,767	23%	18%	23%	43%	14%	86%
2021	4	38,160	\$22,638,426,110	\$593,250	25%	14%	27%	42%	16%	84%
2022	1	40,098	\$24,115,142,335	\$601,405	27%	14%	26%	41%	17%	83%

Table 2

Big 4 Banks & their Associated Brands vs Non Major Lender market share

Fiscal	Fiscal Quarter	Lodgement		Investment Volume		First Home Buyers Volume		Refinance Volume		Upgrader Volume		Interest Only Volume		Principal & Interest Volume	
		Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major
2013	1	77.1%	22.9%	79.4%	20.6%	74.5%	25.5%	72.9%	27.1%	79.5%	20.5%	81.3%	18.7%	72.4%	27.6%
2013	2	77.6%	22.4%	80.8%	19.2%	74.2%	25.8%	73.6%	26.4%	79.3%	20.7%	81.6%	18.4%	73.4%	26.6%
2013	3	78.2%	21.8%	80.0%	20.0%	77.1%	22.9%	73.4%	26.6%	80.4%	19.6%	82.2%	17.8%	74.0%	26.0%
2013	4	77.0%	23.0%	79.3%	20.7%	74.5%	25.5%	72.6%	27.4%	79.3%	20.7%	80.4%	19.6%	73.1%	26.9%
2014	1	74.1%	25.9%	76.5%	23.5%	72.8%	27.2%	67.3%	32.7%	76.9%	23.1%	77.0%	23.0%	70.7%	29.3%
2014	2	73.6%	26.4%	75.4%	24.6%	72.3%	27.7%	67.5%	32.5%	76.1%	23.9%	76.5%	23.5%	69.8%	30.2%
2014	3	74.3%	25.7%	77.1%	22.9%	71.1%	28.9%	68.3%	31.7%	76.7%	23.3%	77.3%	22.7%	70.5%	29.5%
2014	4	74.8%	25.2%	77.3%	22.7%	71.6%	28.4%	69.3%	30.7%	77.9%	22.1%	77.8%	22.2%	70.5%	29.5%
2015	1	73.7%	26.3%	76.8%	23.2%	69.7%	30.3%	66.5%	33.5%	77.3%	22.7%	77.0%	23.0%	69.1%	30.9%
2015	2	69.8%	30.2%	74.2%	25.8%	67.0%	33.0%	62.5%	37.5%	72.6%	27.4%	73.9%	26.1%	63.8%	36.2%
2015	3	73.4%	26.6%	76.4%	23.6%	72.3%	27.7%	67.1%	32.9%	75.5%	24.5%	76.9%	23.1%	68.3%	31.7%
2015	4	71.7%	28.3%	74.8%	25.2%	70.7%	29.3%	64.8%	35.2%	75.5%	24.5%	76.5%	23.5%	64.9%	35.1%
2016	1	73.7%	26.3%	72.7%	27.3%	73.8%	26.2%	68.9%	31.1%	78.1%	21.9%	78.2%	21.8%	68.6%	31.4%
2016	2	69.9%	30.1%	71.1%	28.9%	70.4%	29.6%	61.2%	38.8%	75.4%	24.6%	76.6%	23.4%	63.4%	36.6%
2016	3	70.6%	29.4%	72.0%	28.0%	70.0%	30.0%	64.8%	35.2%	74.5%	25.5%	76.2%	23.8%	65.4%	34.6%
2016	4	70.9%	29.1%	73.9%	26.1%	72.2%	27.8%	66.2%	33.8%	73.4%	26.6%	75.0%	25.0%	67.3%	32.7%
2017	1	71.1%	28.9%	74.4%	25.6%	77.0%	23.0%	65.4%	34.6%	73.4%	26.6%	75.6%	24.4%	67.4%	32.6%
2017	2	65.2%	34.8%	68.4%	31.6%	68.3%	31.7%	58.2%	41.8%	69.0%	31.0%	69.8%	30.2%	61.3%	38.7%
2017	3	65.6%	34.4%	67.3%	32.7%	70.2%	29.8%	58.0%	42.0%	69.4%	30.6%	69.0%	31.0%	62.8%	37.2%
2017	4	64.7%	35.3%	68.5%	31.5%	70.0%	30.0%	57.5%	42.5%	66.0%	34.0%	62.6%	37.4%	65.7%	34.3%
2018	1	64.3%	35.7%	68.9%	31.1%	68.0%	32.0%	57.6%	42.4%	64.2%	35.8%	58.3%	41.7%	65.9%	34.1%
2018	2	64.1%	35.9%	66.5%	33.5%	69.5%	30.5%	57.5%	42.5%	64.3%	35.7%	63.5%	36.5%	64.3%	35.7%
2018	3	63.2%	36.8%	65.0%	35.0%	67.6%	32.4%	58.9%	41.1%	63.2%	36.8%	65.0%	35.0%	62.9%	37.1%
2018	4	59.2%	40.8%	57.2%	42.8%	68.4%	31.6%	54.1%	45.9%	59.9%	40.1%	59.5%	40.5%	59.3%	40.7%
2019	1	59.7%	40.3%	57.1%	42.9%	68.2%	31.8%	55.4%	44.6%	60.5%	39.5%	57.8%	42.2%	60.2%	39.8%
2019	2	57.9%	42.1%	56.5%	43.5%	67.8%	32.2%	53.1%	46.9%	58.1%	41.9%	57.4%	42.6%	58.1%	41.9%
2019	3	58.6%	41.4%	56.5%	43.5%	68.2%	31.8%	53.1%	46.9%	59.6%	40.4%	60.2%	39.8%	58.4%	41.6%
2019	4	57.6%	42.4%	56.2%	43.8%	65.5%	34.5%	51.5%	48.5%	59.0%	41.0%	55.4%	44.6%	58.3%	41.7%
2020	1	54.0%	46.0%	50.1%	49.9%	65.1%	34.9%	45.0%	55.0%	57.1%	42.9%	47.5%	52.5%	55.5%	44.5%
2020	2	53.1%	46.9%	48.2%	51.8%	64.0%	36.0%	46.7%	53.3%	55.2%	44.8%	44.8%	55.2%	55.0%	45.0%
2020	3	59.5%	40.5%	54.0%	46.0%	61.7%	38.3%	61.0%	39.0%	60.6%	39.4%	52.5%	47.5%	61.1%	38.9%
2020	4	66.8%	33.2%	64.4%	35.6%	66.9%	33.1%	71.1%	28.9%	65.7%	34.3%	62.2%	37.8%	67.7%	32.3%
2021	1	58.9%	41.1%	54.6%	45.4%	63.9%	36.1%	58.1%	41.9%	58.9%	41.1%	54.6%	45.4%	59.6%	40.4%
2021	2	58.7%	41.3%	54.6%	45.4%	65.0%	35.0%	58.0%	42.0%	57.5%	42.5%	54.4%	45.6%	59.4%	40.6%
2021	3	57.1%	42.9%	51.6%	48.4%	62.0%	38.0%	58.1%	41.9%	56.9%	43.1%	51.8%	48.2%	58.1%	41.9%
2021	4	59.3%	40.7%	54.6%	45.4%	64.8%	35.2%	61.1%	38.9%	59.3%	40.7%	54.0%	46.0%	60.3%	39.7%
2022	1	57.3%	42.7%	53.4%	46.6%	65.8%	34.2%	53.1%	46.9%	58.7%	41.3%	53.3%	46.7%	58.2%	41.8%

Table 3

Total lodgement volume

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	\$8,416,984,858	\$2,317,367,446	\$112,863,129	\$1,700,649,487	\$539,487,818	\$1,863,981,141	\$1,882,635,836
2013	2	\$8,487,848,309	\$2,398,852,214	\$110,388,955	\$1,624,079,026	\$538,593,522	\$1,901,175,060	\$1,914,759,532
2013	3	\$8,323,131,168	\$2,280,977,557	\$101,610,181	\$1,596,917,132	\$557,028,090	\$1,773,185,026	\$2,013,413,182
2013	4	\$9,799,862,723	\$2,888,886,136	\$122,968,345	\$1,720,775,026	\$548,935,991	\$2,183,140,166	\$2,335,157,058
2014	1	\$10,542,068,141	\$3,363,650,441	\$138,740,721	\$1,839,020,142	\$585,449,797	\$2,299,156,557	\$2,316,050,484
2014	2	\$10,984,615,499	\$3,472,344,992	\$137,288,354	\$1,938,332,722	\$590,007,574	\$2,476,884,646	\$2,369,757,211
2014	3	\$10,302,849,053	\$3,187,107,101	\$127,502,922	\$1,770,156,872	\$546,664,335	\$2,425,749,349	\$2,245,668,475
2014	4	\$11,551,435,673	\$3,628,795,263	\$139,021,892	\$1,976,761,591	\$619,877,859	\$2,704,035,935	\$2,482,943,132
2015	1	\$12,204,183,662	\$3,982,906,595	\$140,208,398	\$2,071,232,827	\$607,398,884	\$2,916,486,393	\$2,485,950,565
2015	2	\$12,892,326,077	\$4,473,053,948	\$143,659,370	\$2,164,914,833	\$688,396,536	\$3,062,350,192	\$2,359,951,199
2015	3	\$12,267,821,050	\$4,279,463,704	\$131,624,091	\$2,009,757,086	\$644,051,341	\$2,933,481,013	\$2,269,443,815
2015	4	\$14,355,020,533	\$5,330,891,403	\$96,100,541	\$2,284,022,430	\$771,411,097	\$3,392,372,612	\$2,480,222,452
2016	1	\$14,074,122,292	\$5,270,542,626	\$98,020,283	\$2,153,754,408	\$760,635,526	\$3,517,006,688	\$2,274,162,761
2016	2	\$13,707,774,726	\$4,986,124,658	\$95,533,032	\$2,150,036,538	\$772,308,708	\$3,576,347,152	\$2,127,424,638
2016	3	\$12,899,531,564	\$4,694,023,747	\$90,074,503	\$2,150,045,918	\$712,310,474	\$3,368,595,762	\$1,884,481,160
2016	4	\$14,492,569,632	\$5,290,743,282	\$97,762,354	\$2,429,809,118	\$791,840,063	\$3,878,131,520	\$2,004,283,296
2017	1	\$15,124,154,412	\$5,470,285,452	\$84,174,287	\$2,605,711,215	\$800,951,939	\$4,229,823,532	\$1,933,207,986
2017	2	\$14,979,398,027	\$5,426,003,273	\$87,187,718	\$2,505,307,678	\$773,351,604	\$4,398,741,172	\$1,788,806,582
2017	3	\$14,150,343,319	\$5,090,364,411	\$87,970,635	\$2,368,574,830	\$749,783,201	\$4,240,682,427	\$1,612,967,814
2017	4	\$14,551,070,209	\$5,232,634,409	\$51,531,037	\$2,437,424,105	\$770,982,709	\$4,443,174,978	\$1,615,322,970
2018	1	\$14,948,327,171	\$5,249,369,845	\$71,240,391	\$2,387,991,140	\$760,134,506	\$4,919,302,623	\$1,560,288,667
2018	2	\$14,813,114,159	\$5,135,582,112	\$76,497,858	\$2,379,070,453	\$757,818,346	\$4,897,925,624	\$1,566,219,765
2018	3	\$13,794,277,704	\$4,768,022,797	\$83,500,004	\$2,169,351,235	\$695,742,174	\$4,562,932,102	\$1,514,729,392
2018	4	\$14,542,901,956	\$4,945,079,005	\$44,071,649	\$2,363,033,867	\$740,025,134	\$4,995,095,503	\$1,455,596,797
2019	1	\$14,163,790,155	\$4,793,252,745	\$62,523,577	\$2,315,756,324	\$750,066,146	\$4,701,475,068	\$1,540,716,295
2019	2	\$12,967,945,442	\$4,233,005,993	\$58,969,782	\$2,172,935,808	\$701,327,836	\$4,290,552,719	\$1,511,153,304
2019	3	\$11,613,654,328	\$3,826,801,444	\$56,350,344	\$1,939,666,136	\$652,995,108	\$3,815,804,776	\$1,322,036,519
2019	4	\$12,977,940,620	\$4,375,771,934	\$51,732,776	\$2,043,286,038	\$729,805,145	\$4,417,355,877	\$1,359,988,850
2020	1	\$15,700,098,779	\$5,557,109,383	\$49,180,869	\$2,553,060,036	\$785,196,149	\$5,158,250,291	\$1,597,302,050
2020	2	\$15,368,708,504	\$5,286,206,957	\$66,968,715	\$2,524,588,299	\$817,886,850	\$5,095,685,809	\$1,577,371,875
2020	3	\$15,344,491,297	\$5,020,785,237	\$53,037,994	\$2,550,200,816	\$779,188,767	\$5,371,437,553	\$1,569,840,930
2020	4	\$16,853,561,725	\$5,922,253,031	\$69,845,602	\$2,735,081,395	\$883,758,855	\$5,426,637,030	\$1,815,985,812
2021	1	\$18,187,912,093	\$6,224,279,577	\$48,487,810	\$3,343,105,728	\$1,031,077,355	\$5,358,986,630	\$2,181,974,993
2021	2	\$19,837,527,015	\$6,423,867,863	\$43,489,534	\$3,598,556,919	\$1,026,932,438	\$6,285,275,987	\$2,459,404,273
2021	3	\$20,558,636,564	\$7,017,777,663	\$45,770,750	\$3,491,745,410	\$1,046,175,670	\$6,687,012,511	\$2,270,154,560
2021	4	\$22,638,426,110	\$7,870,893,263	\$41,114,893	\$3,676,105,762	\$1,122,201,319	\$7,540,025,348	\$2,388,085,526
2022	1	\$24,115,142,335	\$8,447,385,894	\$55,538,862	\$4,120,392,635	\$1,245,527,275	\$7,809,630,948	\$2,436,666,721

Table 4

Average mortgage size in dollars

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	\$390,181	\$454,208	\$393,251	\$344,540	\$315,859	\$382,905	\$403,048
2013	2	\$396,462	\$471,380	\$379,343	\$343,648	\$314,049	\$385,087	\$411,688
2013	3	\$392,415	\$459,504	\$376,334	\$346,178	\$331,960	\$378,078	\$403,086
2013	4	\$400,878	\$482,930	\$401,857	\$341,559	\$314,037	\$384,423	\$410,180
2014	1	\$408,307	\$496,846	\$397,538	\$347,970	\$318,525	\$389,292	\$408,402
2014	2	\$424,182	\$515,950	\$375,105	\$356,770	\$332,961	\$413,227	\$423,095
2014	3	\$425,193	\$513,057	\$378,347	\$358,767	\$333,332	\$415,795	\$425,800
2014	4	\$428,370	\$522,655	\$407,689	\$365,323	\$330,073	\$411,949	\$425,964
2015	1	\$433,819	\$523,722	\$383,083	\$363,247	\$332,639	\$423,600	\$432,490
2015	2	\$449,774	\$561,096	\$394,669	\$368,810	\$350,686	\$434,438	\$433,337
2015	3	\$446,167	\$550,626	\$385,994	\$371,283	\$338,262	\$429,751	\$433,100
2015	4	\$459,655	\$558,150	\$421,494	\$380,164	\$352,403	\$440,168	\$447,129
2016	1	\$470,408	\$582,380	\$400,083	\$386,324	\$362,035	\$455,276	\$435,413
2016	2	\$475,156	\$581,676	\$415,361	\$393,924	\$371,660	\$463,918	\$443,029
2016	3	\$472,943	\$588,814	\$384,934	\$394,359	\$372,353	\$446,408	\$453,218
2016	4	\$477,357	\$591,607	\$407,343	\$398,722	\$378,509	\$455,287	\$448,085
2017	1	\$479,037	\$596,802	\$408,613	\$400,324	\$378,701	\$458,567	\$444,211
2017	2	\$487,262	\$602,555	\$384,087	\$403,301	\$378,167	\$476,415	\$444,977
2017	3	\$487,304	\$602,196	\$418,908	\$403,987	\$385,097	\$476,321	\$440,461
2017	4	\$484,132	\$593,673	\$393,367	\$408,621	\$378,118	\$473,333	\$434,227
2018	1	\$490,576	\$596,994	\$397,991	\$411,936	\$388,617	\$481,765	\$441,383
2018	2	\$499,212	\$611,597	\$460,830	\$416,577	\$389,024	\$494,990	\$440,444
2018	3	\$497,575	\$602,784	\$444,149	\$417,987	\$397,794	\$493,237	\$440,969
2018	4	\$503,825	\$608,400	\$393,497	\$426,617	\$397,649	\$502,323	\$443,644
2019	1	\$508,227	\$624,040	\$390,772	\$423,976	\$407,645	\$508,377	\$442,989
2019	2	\$508,049	\$618,047	\$409,512	\$449,046	\$395,337	\$504,178	\$443,283
2019	3	\$504,174	\$619,725	\$405,398	\$440,733	\$407,867	\$498,407	\$431,615
2019	4	\$514,100	\$626,184	\$413,862	\$444,193	\$402,318	\$511,623	\$441,125
2020	1	\$538,763	\$665,761	\$413,285	\$459,680	\$414,570	\$529,649	\$457,942
2020	2	\$537,330	\$657,080	\$426,552	\$458,266	\$432,059	\$539,397	\$444,205
2020	3	\$541,538	\$662,373	\$438,331	\$461,324	\$426,019	\$545,047	\$458,750
2020	4	\$542,438	\$678,379	\$396,850	\$462,554	\$420,037	\$539,266	\$444,659
2021	1	\$513,174	\$663,428	\$375,874	\$440,462	\$397,792	\$509,652	\$416,885
2021	2	\$542,780	\$694,247	\$443,771	\$465,170	\$418,132	\$543,662	\$451,764
2021	3	\$573,767	\$727,231	\$423,803	\$491,242	\$442,545	\$569,156	\$467,880
2021	4	\$593,250	\$753,845	\$419,540	\$499,675	\$450,502	\$594,030	\$470,096
2022	1	\$601,405	\$754,029	\$478,783	\$522,760	\$461,991	\$601,481	\$467,063

Table 5

Loan to value ratios (LVR)

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	69.6%	69.8%	68.3%	70.2%	69.0%	70.4%	70.1%
2013	2	70.2%	70.5%	67.1%	70.5%	70.3%	71.1%	72.0%
2013	3	70.3%	70.0%	68.0%	70.2%	70.4%	71.8%	71.2%
2013	4	70.0%	69.7%	68.0%	69.8%	70.3%	72.0%	70.3%
2014	1	69.9%	69.5%	66.3%	70.4%	69.3%	71.9%	71.6%
2014	2	70.4%	69.3%	66.8%	71.3%	71.3%	71.9%	71.6%
2014	3	69.8%	69.0%	65.8%	70.1%	70.8%	72.8%	70.6%
2014	4	69.4%	68.5%	64.3%	69.4%	71.4%	72.8%	70.1%
2015	1	70.0%	68.7%	67.7%	69.0%	70.9%	72.5%	71.3%
2015	2	70.5%	68.7%	68.7%	69.9%	71.7%	73.1%	70.5%
2015	3	69.5%	68.4%	64.6%	70.0%	70.8%	72.9%	70.7%
2015	4	69.5%	66.8%	64.9%	69.6%	71.8%	72.7%	71.0%
2016	1	69.7%	67.3%	67.3%	69.3%	69.6%	73.0%	71.5%
2016	2	69.7%	65.9%	67.4%	70.3%	71.5%	71.7%	71.1%
2016	3	69.0%	66.2%	62.8%	70.2%	71.1%	72.7%	71.2%
2016	4	69.2%	66.1%	66.4%	70.0%	70.2%	72.1%	70.5%
2017	1	69.5%	66.2%	67.9%	70.0%	70.6%	71.0%	71.6%
2017	2	69.5%	65.5%	68.1%	69.6%	70.3%	71.9%	71.4%
2017	3	69.2%	65.4%	67.3%	68.9%	70.9%	71.6%	71.1%
2017	4	67.6%	64.0%	62.7%	68.1%	69.9%	70.8%	70.0%
2018	1	68.5%	64.5%	65.5%	68.9%	68.9%	70.8%	72.3%
2018	2	68.4%	64.5%	65.9%	68.5%	70.7%	69.4%	71.2%
2018	3	68.4%	63.8%	66.1%	69.3%	70.9%	68.9%	71.2%
2018	4	68.0%	63.6%	65.9%	69.1%	69.6%	68.6%	71.1%
2019	1	67.8%	65.0%	62.2%	68.9%	70.1%	68.6%	72.1%
2019	2	68.4%	65.0%	66.8%	69.3%	69.5%	68.0%	71.9%
2019	3	68.4%	65.3%	64.0%	69.7%	70.1%	69.1%	72.0%
2019	4	69.5%	65.9%	69.8%	69.5%	70.1%	69.6%	71.9%
2020	1	70.3%	67.4%	71.8%	70.1%	70.3%	70.3%	71.9%
2020	2	69.8%	67.3%	66.8%	70.1%	71.3%	70.5%	72.7%
2020	3	70.3%	67.7%	69.4%	70.5%	70.8%	70.3%	72.8%
2020	4	70.1%	68.2%	65.9%	71.8%	70.6%	71.1%	72.7%
2021	1	72.3%	69.2%	70.3%	73.5%	73.3%	72.1%	75.3%
2021	2	73.5%	69.5%	77.2%	73.4%	72.0%	72.8%	76.1%
2021	3	72.2%	68.7%	74.9%	72.0%	71.3%	71.6%	74.3%
2021	4	69.6%	67.1%	68.0%	69.8%	69.7%	69.3%	73.5%
2022	1	69.4%	66.1%	68.9%	69.1%	70.0%	69.0%	73.4%

Table 6

Big 4 Banks & their Associated Brands market share all mortgages

	2020				2021				2022
	1	2	3	4	1	2	3	4	1
ANZ	11.30%	9.57%	9.94%	25.55%	9.72%	10.58%	9.41%	6.93%	9.89%
Commonwealth Bank	16.24%	14.85%	14.71%	18.66%	18.82%	15.70%	13.27%	14.13%	15.26%
bankwest	6.22%	5.47%	5.76%	4.63%	6.62%	5.03%	6.24%	5.57%	6.47%
nab	7.90%	8.54%	9.02%	7.59%	7.53%	8.78%	10.22%	9.95%	10.69%
Westpac	6.39%	7.23%	10.19%	5.76%	7.40%	7.81%	7.66%	10.92%	8.36%
Bank of Melbourne	1.83%	2.55%	4.15%	1.63%	3.11%	4.23%	4.16%	4.93%	2.54%
bankSA	0.55%	0.80%	0.78%	0.36%	0.77%	0.98%	0.78%	0.85%	0.50%
st.george	3.56%	4.11%	5.00%	2.61%	4.97%	5.61%	5.37%	6.03%	3.60%
Major Total	53.99%	53.12%	59.54%	66.78%	58.94%	58.72%	57.11%	59.31%	57.31%

Table 7

Non Major Lender market share all mortgages

	2020				2021				2022
	1	2	3	4	1	2	3	4	1
AFG Commercial Powered by Thinktank	0.01%	0.00%	0.01%	0.01%	0.01%	0.00%	0.01%	0.09%	0.16%
AFG Home Loans	8.96%	10.02%	9.73%	6.40%	8.46%	7.77%	9.11%	9.28%	9.00%
AMP	3.45%	2.49%	2.25%	1.68%	1.85%	2.08%	2.20%	2.16%	2.02%
Adelaide Bank	0.06%	0.07%	0.07%	0.15%	0.08%	0.08%	0.14%	0.03%	0.00%
Auswide Bank	0.35%	0.25%	0.37%	0.42%	0.75%	0.33%	0.46%	0.37%	0.49%
Bank Australia	0.89%	0.57%	0.84%	1.01%	1.13%	0.99%	0.98%	0.75%	0.66%
Bank of China	0.24%	0.32%	0.28%	0.77%	0.58%	0.25%	0.46%	0.33%	0.15%
Bank of QLD	1.09%	0.69%	0.76%	0.83%	0.70%	1.09%	0.94%	1.12%	0.79%
Bank of Sydney	0.36%	0.55%	0.13%	0.01%	0.05%	0.01%	0.05%	0.20%	0.24%
Better Mortgage Management	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.07%	0.02%	0.01%
Beyond Bank	0.15%	0.25%	0.45%	0.41%	0.51%	0.15%	0.19%	0.20%	0.23%
Bluestone	0.48%	0.69%	0.66%	0.07%	0.20%	0.30%	0.60%	0.56%	0.49%
Citibank	0.49%	1.90%	0.37%	0.32%	0.66%	0.86%	0.93%	0.66%	0.91%
Firefighters Mutual Bank	0.00%	0.01%	0.01%	0.05%	0.04%	0.01%	0.03%	0.01%	0.01%
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.63%
Granite Home Loans	0.00%	0.00%	0.00%	0.02%	0.04%	0.11%	0.14%	0.19%	0.37%
Great Southern Bank	0.43%	0.35%	0.48%	0.43%	0.88%	0.55%	0.89%	0.92%	1.26%
Health Professionals Bank	0.03%	0.04%	0.03%	0.17%	0.12%	0.08%	0.13%	0.03%	0.07%
Heartland Reverse Mortgages	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
Heritage Bank	0.41%	0.82%	0.58%	0.58%	0.64%	0.46%	0.52%	0.52%	0.62%
Hume Bank	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.03%	0.18%	0.12%
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
HomeStart	0.21%	0.20%	0.19%	0.16%	0.28%	0.29%	0.18%	0.12%	0.09%
ING	4.20%	3.45%	2.49%	3.20%	2.74%	3.08%	3.11%	2.82%	3.28%
Keystart	0.16%	0.17%	0.19%	0.16%	0.25%	0.32%	0.21%	0.17%	0.17%
La Trobe	1.31%	1.57%	1.41%	0.86%	0.81%	0.97%	1.02%	1.10%	0.93%
Liberty	1.39%	1.35%	1.21%	1.09%	1.03%	0.97%	1.06%	1.06%	0.97%
Macquarie	12.19%	11.34%	8.78%	6.72%	10.12%	11.46%	9.91%	8.53%	9.17%
ME	1.95%	2.43%	1.57%	1.57%	1.61%	1.29%	1.24%	1.04%	1.34%
MKM Capital Pty Ltd	0.02%	0.02%	0.02%	0.03%	0.01%	0.01%	0.00%	0.02%	0.06%
MyState	0.36%	0.40%	0.83%	0.36%	0.39%	0.33%	0.51%	0.39%	0.62%
Newcastle Permanent	0.28%	0.40%	0.34%	0.48%	0.56%	0.43%	0.41%	0.45%	0.33%
Pepper Money	1.44%	1.59%	1.17%	0.21%	0.84%	1.08%	1.35%	1.20%	1.06%
P&N Bank	0.17%	0.13%	0.25%	0.23%	0.26%	0.22%	0.27%	0.35%	0.17%
QBANK	0.01%	0.04%	0.08%	0.04%	0.11%	0.14%	0.09%	0.08%	0.05%
Resimac	1.87%	1.76%	1.76%	1.45%	1.27%	1.28%	1.09%	1.47%	1.07%
Suncorp	1.96%	2.08%	2.41%	1.96%	2.51%	2.53%	2.63%	2.73%	3.18%
Teachers Mutual Bank	0.07%	0.14%	0.06%	0.25%	0.18%	0.11%	0.16%	0.05%	0.11%
UniBank	0.10%	0.11%	0.09%	0.38%	0.33%	0.14%	0.34%	0.12%	0.15%
Virgin Money	0.92%	0.69%	0.58%	0.75%	0.89%	0.97%	0.87%	0.69%	0.66%
86 400	0.00%	0.00%	0.00%	0.00%	0.16%	0.51%	0.55%	0.50%	1.01%
Non-Major Total	46.01%	46.88%	40.46%	33.22%	41.06%	41.28%	42.89%	40.69%	42.69%

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; La Trobe = La Trobe Financial;
 P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

Table 8

Big 4 Banks & their Associated Brands market share fixed rate mortgages

	2020				2021				2022
	1	2	3	4	1	2	3	4	1
ANZ	10.91%	9.73%	14.47%	33.41%	10.80%	12.08%	10.18%	7.41%	11.71%
Commonwealth Bank	12.53%	13.68%	15.58%	17.94%	18.56%	16.57%	13.40%	14.79%	17.18%
bankwest	3.97%	2.79%	2.47%	2.48%	4.79%	3.36%	4.48%	4.41%	6.37%
nab	13.64%	14.91%	13.44%	9.06%	11.17%	13.90%	15.23%	14.21%	14.79%
Westpac	11.26%	10.28%	14.00%	6.30%	8.69%	6.74%	8.62%	12.42%	8.29%
Bank of Melbourne	2.95%	2.89%	2.71%	1.29%	2.63%	4.64%	4.98%	6.09%	2.34%
bankSA	0.75%	0.88%	0.54%	0.19%	0.60%	0.89%	0.74%	0.90%	0.40%
st.george	5.19%	4.66%	5.09%	2.15%	5.18%	6.89%	6.85%	7.93%	3.95%
Major Total	61.20%	59.82%	68.29%	72.82%	62.42%	65.07%	64.49%	68.16%	65.03%

Table 9

Non Major Lender market share fixed rate mortgages

	2020				2021				2022
	1	2	3	4	1	2	3	4	1
AFG Home Loans	10.43%	8.57%	6.44%	4.45%	6.37%	4.13%	4.64%	4.99%	4.03%
AMP	2.69%	1.50%	1.26%	1.05%	1.74%	1.99%	2.62%	2.37%	2.31%
Adelaide Bank	0.12%	0.18%	0.18%	0.34%	0.20%	0.19%	0.25%	0.05%	0.00%
Auswide Bank	0.55%	0.18%	0.32%	0.70%	1.45%	0.72%	0.85%	0.60%	0.69%
Bank Australia	2.46%	2.13%	2.25%	2.06%	2.60%	2.27%	2.24%	1.38%	1.30%
Bank of China	0.10%	0.00%	0.02%	0.26%	0.30%	0.08%	0.34%	0.48%	0.24%
Bank of QLD	2.44%	0.75%	0.73%	0.36%	0.50%	0.95%	0.69%	1.16%	0.81%
Bank of Sydney	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.23%	0.30%
Beyond Bank	0.19%	0.46%	0.54%	0.44%	0.56%	0.11%	0.24%	0.21%	0.41%
Bluestone	0.35%	0.28%	0.23%	0.00%	0.02%	0.03%	0.12%	0.08%	0.10%
Citibank	0.04%	3.59%	0.53%	0.22%	0.91%	1.27%	1.34%	0.87%	1.24%
Firefighters Mutual Bank	0.00%	0.07%	0.03%	0.15%	0.13%	0.01%	0.09%	0.02%	0.02%
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.11%
Funding	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
Granite Home Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%
Great Southern Bank	0.96%	0.33%	0.35%	0.27%	0.76%	0.75%	1.26%	1.30%	2.12%
Health Professionals Bank	0.15%	0.27%	0.17%	0.48%	0.35%	0.22%	0.33%	0.07%	0.14%
Heritage Bank	0.73%	1.54%	1.03%	0.45%	0.77%	0.54%	0.59%	0.57%	0.87%
HomeStart	0.01%	0.02%	0.06%	0.03%	0.17%	0.10%	0.06%	0.06%	0.09%
Hume Bank	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.02%	0.16%	0.19%
ING	0.94%	2.56%	4.29%	5.43%	3.42%	3.57%	3.31%	3.57%	5.17%
La Trobe	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00
Liberty	0.11%	0.04%	0.02%	0.00%	0.02%	0.01%	0.01%	0.02%	0.01%
Macquarie	4.15%	7.01%	4.97%	3.73%	7.94%	9.34%	7.52%	5.51%	4.70%
ME	2.22%	4.01%	2.19%	1.10%	1.45%	1.15%	1.22%	1.21%	1.69%
MyState	0.15%	0.04%	0.56%	0.34%	0.39%	0.35%	0.59%	0.40%	0.62%
Newcastle Permanent	0.28%	0.74%	0.80%	0.66%	0.94%	0.55%	0.69%	0.68%	0.41%
P&N Bank	0.71%	0.15%	0.27%	0.17%	0.22%	0.35%	0.44%	0.60%	0.29%
QBANK	0.00%	0.10%	0.06%	0.06%	0.16%	0.24%	0.13%	0.14%	0.10%
Suncorp	4.21%	2.35%	2.23%	1.51%	3.11%	3.21%	3.03%	3.38%	4.21%
Teachers Mutual Bank	0.30%	0.90%	0.33%	0.73%	0.53%	0.32%	0.40%	0.12%	0.21%
UniBank	0.56%	0.67%	0.50%	1.13%	1.03%	0.42%	0.88%	0.28%	0.33%
Virgin Money	3.95%	1.75%	1.33%	1.05%	1.36%	1.63%	1.19%	0.89%	0.78%
86 400	0.00%	0.00%	0.00%	0.00%	0.19%	0.44%	0.39%	0.39%	1.46%
Non-Major Total	38.80%	40.18%	31.71%	27.18%	37.58%	34.93%	35.51%	31.84%	34.97%

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; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

Table 10

Lender product type

Fiscal	Fiscal Quarter	Basic Variable	Equity	Fixed	Intro	Standard Variable
2013	1	10.8%	6.8%	14.6%	2.5%	65.3%
2013	2	10.9%	5.9%	15.6%	1.9%	65.7%
2013	3	9.9%	5.1%	18.3%	3.2%	63.6%
2013	4	9.6%	5.6%	21.8%	3.8%	59.3%
2014	1	10.1%	5.4%	20.4%	4.6%	59.5%
2014	2	9.5%	5.0%	20.4%	4.4%	60.7%
2014	3	9.0%	5.0%	18.0%	5.8%	62.3%
2014	4	8.1%	5.2%	17.5%	5.2%	63.9%
2015	1	7.9%	4.6%	17.6%	5.6%	64.3%
2015	2	6.8%	4.6%	16.8%	4.6%	67.1%
2015	3	7.2%	3.9%	14.4%	7.0%	67.5%
2015	4	6.6%	3.6%	14.5%	6.3%	69.1%
2016	1	10.1%	3.4%	11.4%	5.4%	69.8%
2016	2	9.1%	3.5%	14.3%	4.0%	69.1%
2016	3	9.7%	2.6%	17.7%	2.9%	67.1%
2016	4	8.3%	2.5%	18.7%	3.6%	67.0%
2017	1	8.5%	2.7%	16.2%	6.1%	66.4%
2017	2	10.8%	2.4%	16.7%	5.0%	65.1%
2017	3	9.7%	2.0%	18.3%	4.7%	65.4%
2017	4	8.9%	1.7%	24.0%	2.3%	63.1%
2018	1	8.3%	1.1%	26.4%	2.5%	61.6%
2018	2	9.3%	1.0%	21.8%	3.6%	64.3%
2018	3	10.1%	0.8%	19.6%	5.0%	64.5%
2018	4	10.6%	0.6%	15.6%	5.2%	67.9%
2019	1	11.4%	0.5%	18.9%	5.0%	64.2%
2019	2	10.5%	0.5%	23.1%	2.8%	63.1%
2019	3	9.5%	0.4%	22.4%	2.6%	65.1%
2019	4	9.1%	0.4%	22.2%	2.7%	65.7%
2020	1	10.2%	0.4%	14.6%	2.1%	72.7%
2020	2	12.3%	0.3%	14.1%	1.0%	72.2%
2020	3	14.4%	0.3%	14.5%	0.9%	69.9%
2020	4	9.0%	0.3%	31.3%	0.6%	58.8%
2021	1	9.5%	0.2%	29.2%	1.0%	60.2%
2021	2	8.1%	0.1%	29.3%	2.7%	59.8%
2021	3	6.4%	0.1%	34.1%	1.8%	57.5%
2021	4	5.6%	0.2%	38.0%	1.6%	54.5%
2022	1	5.6%	0.2%	38.2%	1.6%	54.4%

Top lenders by state

Quarter 3 2021

Western Australia

01. CBA	15.61%
02. Bankwest	14.34%
03. Westpac	11.93%
04. ANZ	9.55%
05. NAB	8.10%
06. St George Bank	6.60%
07. AFGHL	6.54%
08. Macquarie	5.36%
09. Suncorp	3.34%
10. P&N Bank	2.48%
11. All Others	16.16%

South Australia

01. CBA	17.59%
02. Bank SA	14.89%
03. AFGHL	13.62%
04. Westpac	11.45%
05. ANZ	9.27%
06. NAB	5.59%
07. ING	4.54%
08. HomeStart	3.59%
09. Macquarie	3.48%
10. Adelaide Bank	2.58%
11. All Others	13.41%

Victoria

01. BOM	12.44%
02. CBA	12.18%
03. Macquarie	10.76%
04. NAB	10.72%
05. ANZ	10.56%
06. AFGHL	9.99%
07. Westpac	9.52%
08. Bankwest	3.48%
09. ING	2.77%
10. AMP	2.08%
11. All Others	15.49%

New South Wales

01. NAB	13.23%
02. CBA	10.41%
03. Macquarie	10.07%
04. St George Bank	9.68%
05. ANZ	9.07%
06. Bankwest	8.63%
07. AFGHL	7.52%
08. Westpac	5.19%
09. ING	3.48%
10. AMP	2.71%
11. All Others	20.02%

Queensland

01. CBA	18.44%
02. Macquarie	12.92%
03. AFGHL	11.06%
04. ANZ	7.77%
05. St George Bank	7.19%
06. NAB	5.86%
07. Suncorp	5.25%
08. Westpac	5.11%
09. ING	3.13%
10. Bankwest	2.69%
11. All Others	20.58%

Quarter 4 2021

Western Australia

01. CBA	15.61%
02. Westpac	13.73%
03. Bankwest	13.12%
04. NAB	8.62%
05. St George Bank	7.18%
06. ANZ	7.11%
07. AFGHL	6.83%
08. Macquarie	5.18%
09. P&N Bank	3.33%
10. Suncorp	3.25%
11. All Others	16.03%

South Australia

01. CBA	17.84%
02. Bank SA	16.50%
03. Westpac	14.39%
04. AFGHL	12.31%
05. ANZ	7.77%
06. NAB	5.29%
07. Macquarie	4.08%
08. AMP	3.01%
09. ING	2.71%
10. HomeStart	2.33%
11. All Others	13.78%

Victoria

01. BOM	14.49%
02. Westpac	12.80%
03. CBA	12.25%
04. NAB	10.84%
05. AFGHL	9.73%
06. Macquarie	8.89%
07. ANZ	8.24%
08. Bankwest	3.27%
09. ING	2.35%
10. AMP	2.01%
11. All Others	15.12%

New South Wales

01. NAB	12.39%
02. CBA	11.88%
03. St George Bank	10.82%
04. Westpac	9.25%
05. AFGHL	8.65%
06. Macquarie	8.56%
07. Bankwest	7.45%
08. ANZ	6.11%
09. ING	3.42%
10. Suncorp	3.19%
11. All Others	18.29%

Queensland

01. CBA	20.47%
02. Macquarie	10.89%
03. AFGHL	10.48%
04. St George Bank	8.54%
05. Westpac	7.25%
06. ANZ	5.67%
07. Suncorp	5.67%
08. NAB	5.29%
09. ING	2.75%
10. Bankwest	2.44%
11. All Others	20.54%

Quarter 1 2022

Western Australia

01. CBA	17.15%
02. Bankwest	15.33%
03. Westpac	13.16%
04. ANZ	9.27%
05. NAB	7.20%
06. AFGHL	5.41%
07. Macquarie	5.03%
08. Suncorp	3.46%
09. St George Bank	3.28%
10. ING	2.69%
11. All Others	18.01%

South Australia

01. CBA	19.44%
02. Westpac	14.48%
03. AFGHL	13.07%
04. ANZ	10.16%
05. Bank SA	9.30%
06. NAB	5.06%
07. ING	4.38%
08. Macquarie	3.04%
09. Bankwest	2.75%
10. AMP	2.44%
11. All Others	15.87%

Victoria

01. CBA	13.24%
02. NAB	12.13%
03. ANZ	11.77%
04. Macquarie	10.04%
05. AFGHL	9.94%
06. Westpac	9.71%
07. BOM	7.73%
08. Bankwest	4.25%
09. ING	3.18%
10. AMP	1.76%
11. All Others	16.25%

New South Wales

01. NAB	13.31%
02. CBA	13.03%
03. Macquarie	9.67%
04. ANZ	9.18%
05. AFGHL	8.18%
06. Bankwest	7.84%
07. St George Bank	6.88%
08. Westpac	6.18%
09. Suncorp	3.81%
10. ING	3.44%
11. All Others	18.48%

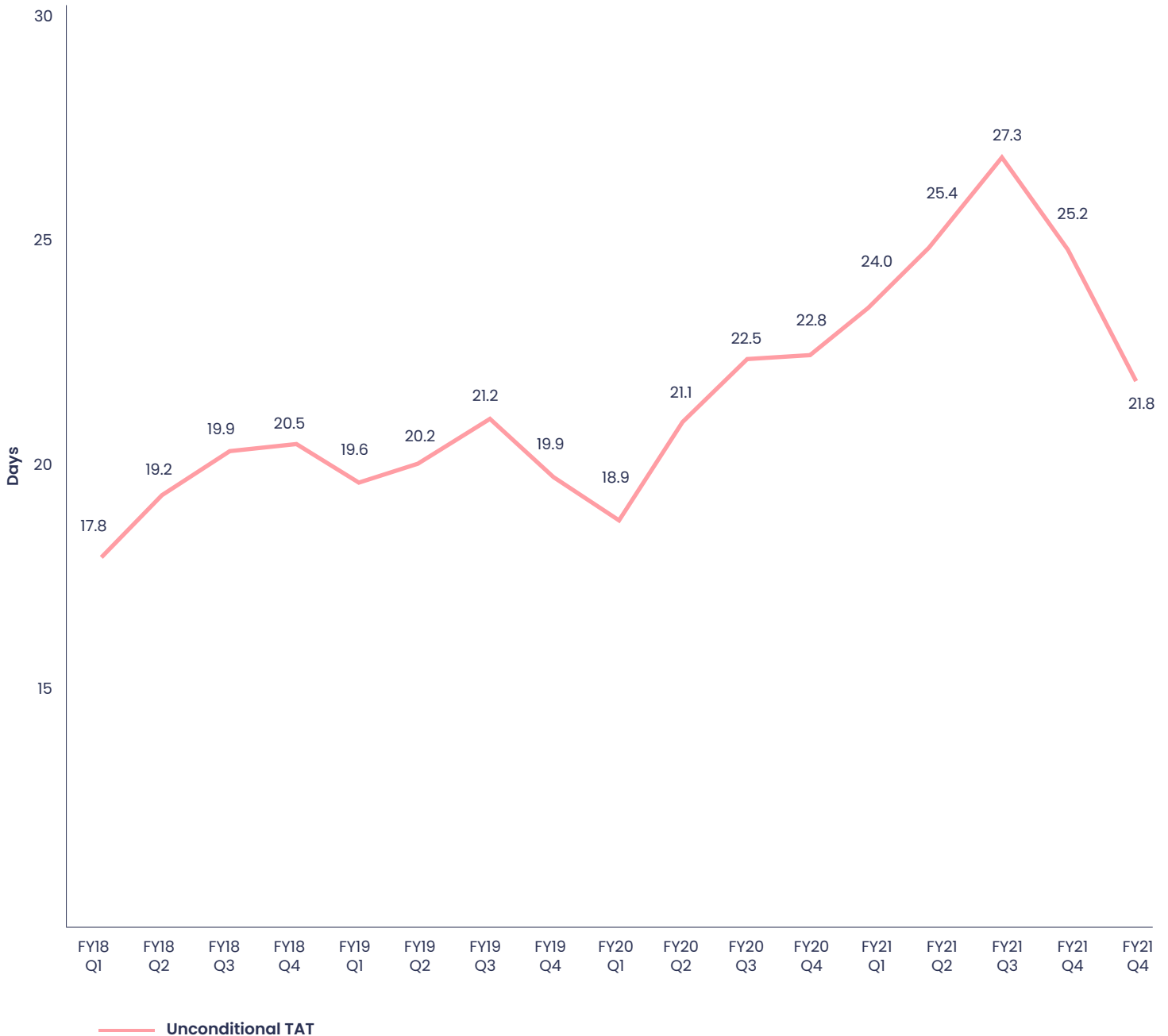
Queensland

01. CBA	21.18%
02. Macquarie	10.91%
03. AFGHL	9.84%
04. ANZ	7.99%
05. NAB	6.41%
06. Suncorp	6.20%
07. Westpac	5.58%
08. St George Bank	4.57%
09. Bankwest	3.73%
10. ING	3.13%
11. All Others	20.47%

Big 4 Banks & their Associated Brands vs Non Major by state



Lender Turnaround Times* by quarter



* average number of days from submission of the loan application by the broker to the lender providing formal approval

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