

AFG Index

Market Release



January 2022

Brokers in demand

AFG (ASX:AFG) brokers finished the 2021 calendar year on a high, with record volumes revealing residential lodgements were up 24% on the same period last year.

AFG CEO David Bailey said the company lodged \$24.6 billion for the three months to December 2021. "AFG brokers have navigated the challenges presented by the latest wave of disruption caused by the pandemic to help their customers secure new homes, upgrade their existing homes or take up opportunities to save by refinancing their existing home loans.

"Residential lodgement volumes across the final three months of 2021 increased in Victoria, Queensland, South Australia, and Western Australia whilst activity in New South Wales slowed marginally during the quarter.

"The national average mortgage size has increased to \$624,000. Pleasingly, the loan to value ratio (LVR) has dropped once again to now be sitting at 68.7%.

When comparing buyer types, investors are up from 21% in the same period last year to 26% in Q2 FY22. Investors' share of the market has hovered in the range of 20 to 30 per cent across the past four years.

"Refinancers have been active, up from 22% to 25% on the same period last year however down from highs of 27% and 26% through the balance of 2021.

"The percentage of homeowners looking to upgrade their home is climbing once more, with Upgraders now representing 43% of the market. First Home Buyers however have dropped to 13%, down from 22% in the same period last year.

"In a sign of a healthy level of competition, the country's non-major lenders' market share is up to 46.5%," he said. "Their largest market share was recorded in Q2 FY20 when they reached 46.9%.

"Conversely the Big 4 Banks and their associated brands were down from 57.31% last quarter to 53.55%, their second lowest market share recorded in the past 10 years.

ANZ and the CBA group registered the biggest drops, of 2.02% and 3.36% respectively.

The Westpac Group's market share lifted from 15% to 15.48%, driven by their subsidiary brands, Bank of Melbourne, Bank SA and St George, whilst Westpac dropped 8.36% to 7.95% for the quarter. NAB was up from 10.69% to 11.83%.

"Increases amongst the non-majors were evenly shared however Beyond Bank doubled from 0.23% to 0.45%, ING went from 3.28% to 3.92% and Macquarie jumped from 9.17% to 10.49%.

Lender turnaround times for full approval have stabilised at 21.8 days for the past two quarters.

"Australian home buyers' brief romance with fixed rate products, fueled by the short-term funding advantages provided to the ADIs, appears to be waning with the number of people choosing to fix their interest rates falling from 38.2% in the prior quarter to 34% for Q2 FY22.

"With brokers now writing two-thirds of all home loans in Australia these results clearly demonstrate the value of the channel to homebuyers," he said. "By driving competition between lenders and providing a vital distribution network for lenders without branches, brokers deliver options for consumers. And consumers clearly value that choice."

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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%
2022	2	39,422	\$24,602,349,728	\$624,077	26%	13%	25%	43%	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%
2022	2	53.5%	46.5%	51.9%	48.1%	63.9%	36.1%	47.3%	52.7%	54.5%	45.5%	52.2%	47.8%	53.9%	46.1%

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
2022	2	\$24,602,349,728	\$8,321,222,700	\$46,630,392	\$4,215,429,085	\$1,266,884,856	\$8,197,665,164	\$2,554,517,532

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
2022	2	\$624,077	\$771,126	\$480,726	\$539,402	\$497,794	\$635,182	\$484,912

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%
2022	2	68.7%	64.5%	71.5%	67.0%	68.2%	68.2%	72.6%

Table 6

Big 4 Banks & their Associated Brands market share all mortgages

	2020			2021				2022	
	2	3	4	1	2	3	4	1	2
ANZ	9.57%	9.94%	25.55%	9.72%	10.58%	9.41%	6.93%	9.89%	7.87%
Commonwealth Bank	14.85%	14.71%	18.66%	18.82%	15.70%	13.27%	14.13%	15.26%	14.00%
bankwest	5.47%	5.76%	4.63%	6.62%	5.03%	6.24%	5.57%	6.47%	4.37%
nab	8.54%	9.02%	7.59%	7.53%	8.78%	10.22%	9.95%	10.69%	11.83%
Westpac	7.23%	10.19%	5.76%	7.40%	7.81%	7.66%	10.92%	8.36%	7.95%
Bank of Melbourne	2.55%	4.15%	1.63%	3.11%	4.23%	4.16%	4.93%	2.54%	2.96%
bankSA	0.80%	0.78%	0.36%	0.77%	0.98%	0.78%	0.85%	0.50%	0.55%
st.george	4.11%	5.00%	2.61%	4.97%	5.61%	5.37%	6.03%	3.60%	4.02%
Major Total	53.12%	59.54%	66.78%	58.94%	58.72%	57.11%	59.31%	57.31%	53.55%

Table 7

Non Major Lender market share all mortgages

	2020			2021				2022	
	2	3	4	1	2	3	4	1	2
AFG Commercial Powered by Thinktank	0.00%	0.01%	0.01%	0.01%	0.00%	0.01%	0.09%	0.16%	0.09%
AFG Home Loans	10.02%	9.73%	6.40%	8.46%	7.77%	9.11%	9.28%	9.00%	9.76%
AMP	2.49%	2.25%	1.68%	1.85%	2.08%	2.20%	2.16%	2.02%	1.86%
Adelaide Bank	0.07%	0.07%	0.15%	0.08%	0.08%	0.14%	0.03%	0.00%	0.00%
Auswide Bank	0.25%	0.37%	0.42%	0.75%	0.33%	0.46%	0.37%	0.49%	0.34%
Bank Australia	0.57%	0.84%	1.01%	1.13%	0.99%	0.98%	0.75%	0.66%	0.88%
Bank of China	0.32%	0.28%	0.77%	0.58%	0.25%	0.46%	0.33%	0.15%	0.13%
Bank of QLD	0.69%	0.76%	0.83%	0.70%	1.09%	0.94%	1.12%	0.79%	0.93%
Bank of Sydney	0.55%	0.13%	0.01%	0.05%	0.01%	0.05%	0.20%	0.24%	0.02%
Better Mortgage Management	0.00%	0.00%	0.00%	0.00%	0.01%	0.07%	0.02%	0.01%	0.03%
Beyond Bank	0.25%	0.45%	0.41%	0.51%	0.15%	0.19%	0.20%	0.23%	0.45%
Bluestone	0.69%	0.66%	0.07%	0.20%	0.30%	0.60%	0.56%	0.49%	0.69%
Citibank	1.90%	0.37%	0.32%	0.66%	0.86%	0.93%	0.66%	0.91%	1.02%
Credit Union SA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%
Firefighters Mutual Bank	0.01%	0.01%	0.05%	0.04%	0.01%	0.03%	0.01%	0.01%	0.01%
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.63%	0.53%
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%	0.02%	0.04%	0.11%	0.14%	0.19%	0.37%	0.40%
Great Southern Bank	0.35%	0.48%	0.43%	0.88%	0.55%	0.89%	0.92%	1.26%	1.39%
Health Professionals Bank	0.04%	0.03%	0.17%	0.12%	0.08%	0.13%	0.03%	0.07%	0.04%
Heartland Reverse Mortgages	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Heritage Bank	0.82%	0.58%	0.58%	0.64%	0.46%	0.52%	0.52%	0.62%	0.46%
Hume Bank	0.00%	0.00%	0.00%	0.01%	0.03%	0.03%	0.18%	0.12%	0.10%
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.49%
HomeStart	0.20%	0.19%	0.16%	0.28%	0.29%	0.18%	0.12%	0.09%	0.08%
ING	3.45%	2.49%	3.20%	2.74%	3.08%	3.11%	2.82%	3.28%	3.92%
Keystart	0.17%	0.19%	0.16%	0.25%	0.32%	0.21%	0.17%	0.17%	0.17%
La Trobe	1.57%	1.41%	0.86%	0.81%	0.97%	1.02%	1.10%	0.93%	0.97%
Liberty	1.35%	1.21%	1.09%	1.03%	0.97%	1.06%	1.06%	0.97%	1.03%
Macquarie	11.34%	8.78%	6.72%	10.12%	11.46%	9.91%	8.53%	9.17%	10.49%
ME	2.43%	1.57%	1.57%	1.61%	1.29%	1.24%	1.04%	1.34%	1.94%
MKM Capital Pty Ltd	0.02%	0.02%	0.03%	0.01%	0.01%	0.00%	0.02%	0.06%	0.07%
MyState	0.40%	0.83%	0.36%	0.39%	0.33%	0.51%	0.39%	0.62%	0.51%
Newcastle Permanent	0.40%	0.34%	0.48%	0.56%	0.43%	0.41%	0.45%	0.33%	0.46%
Pepper Money	1.59%	1.17%	0.21%	0.84%	1.08%	1.35%	1.20%	1.06%	1.09%
P&N Bank	0.13%	0.25%	0.23%	0.26%	0.22%	0.27%	0.35%	0.17%	0.34%
QBANK	0.04%	0.08%	0.04%	0.11%	0.14%	0.09%	0.08%	0.05%	0.13%
RedZed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%
Resimac	1.76%	1.76%	1.45%	1.27%	1.28%	1.09%	1.47%	1.07%	1.04%
Suncorp	2.08%	2.41%	1.96%	2.51%	2.53%	2.63%	2.73%	3.18%	2.83%
Teachers Mutual Bank	0.14%	0.06%	0.25%	0.18%	0.11%	0.16%	0.05%	0.11%	0.11%
UniBank	0.11%	0.09%	0.38%	0.33%	0.14%	0.34%	0.12%	0.15%	0.13%
Virgin Money	0.69%	0.58%	0.75%	0.89%	0.97%	0.87%	0.69%	0.66%	0.96%
86 400	0.00%	0.00%	0.00%	0.16%	0.51%	0.55%	0.50%	1.01%	0.38%
Non-Major Total	46.88%	40.46%	33.22%	41.06%	41.28%	42.89%	40.69%	42.69%	46.45%

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

	2021				2022				
	2	3	4	1	2	1	2		
ANZ	9.73%	14.47%	33.41%	10.80%	12.08%	10.18%	7.41%	11.71%	9.23%
Commonwealth Bank	13.68%	15.58%	17.94%	18.56%	16.57%	13.40%	14.79%	17.18%	15.23%
bankwest	2.79%	2.47%	2.48%	4.79%	3.36%	4.48%	4.41%	6.37%	4.08%
nab	14.91%	13.44%	9.06%	11.17%	13.90%	15.23%	14.21%	14.79%	16.80%
Westpac	10.28%	14.00%	6.30%	8.69%	6.74%	8.62%	12.42%	8.29%	7.73%
Bank of Melbourne	2.89%	2.71%	1.29%	2.63%	4.64%	4.98%	6.09%	2.34%	3.04%
bankSA	0.88%	0.54%	0.19%	0.60%	0.89%	0.74%	0.90%	0.40%	0.53%
st.george	4.66%	5.09%	2.15%	5.18%	6.89%	6.85%	7.93%	3.95%	4.55%
Major Total	59.82%	68.29%	72.82%	62.42%	65.07%	64.49%	68.16%	65.03%	61.18%

Table 9

Non Major Lender market share fixed rate mortgages

	2020			2021				2022	
	2	3	4	1	2	3	4	1	2
AFG Home Loans	8.57%	6.44%	4.45%	6.37%	4.13%	4.64%	4.99%	4.03%	4.65%
AMP	1.50%	1.26%	1.05%	1.74%	1.99%	2.62%	2.37%	2.31%	2.35%
Adelaide Bank	0.18%	0.18%	0.34%	0.20%	0.19%	0.25%	0.05%	0.00%	0.00%
Auswide Bank	0.18%	0.32%	0.70%	1.45%	0.72%	0.85%	0.60%	0.69%	0.68%
Bank Australia	2.13%	2.25%	2.06%	2.60%	2.27%	2.24%	1.38%	1.30%	1.87%
Bank of China	0.00%	0.02%	0.26%	0.30%	0.08%	0.34%	0.48%	0.24%	0.18%
Bank of QLD	0.75%	0.73%	0.36%	0.50%	0.95%	0.69%	1.16%	0.81%	0.74%
Bank of Sydney	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.23%	0.30%	0.00%
Beyond Bank	0.46%	0.54%	0.44%	0.56%	0.11%	0.24%	0.21%	0.41%	0.95%
Bluestone	0.28%	0.23%	0.00%	0.02%	0.03%	0.12%	0.08%	0.10%	0.14%
Citibank	3.59%	0.53%	0.22%	0.91%	1.27%	1.34%	0.87%	1.24%	1.58%
Credit Union SA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%
Firefighters Mutual Bank	0.07%	0.03%	0.15%	0.13%	0.01%	0.09%	0.02%	0.02%	0.03%
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.11%	0.10%
Funding	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%
Granite Home Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%
Great Southern Bank	0.33%	0.35%	0.27%	0.76%	0.75%	1.26%	1.30%	2.12%	2.74%
Health Professionals Bank	0.27%	0.17%	0.48%	0.35%	0.22%	0.33%	0.07%	0.14%	0.11%
Heritage Bank	1.54%	1.03%	0.45%	0.77%	0.54%	0.59%	0.57%	0.87%	0.62%
HomeStart	0.02%	0.06%	0.03%	0.17%	0.10%	0.06%	0.06%	0.09%	0.16%
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%
Hume Bank	0.00%	0.00%	0.00%	0.02%	0.00%	0.02%	0.16%	0.19%	0.20%
ING	2.56%	4.29%	5.43%	3.42%	3.57%	3.31%	3.57%	5.17%	4.37%
La Trobe	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00	0.00%
Liberty	0.04%	0.02%	0.00%	0.02%	0.01%	0.01%	0.02%	0.01%	0.02%
Macquarie	7.01%	4.97%	3.73%	7.94%	9.34%	7.52%	5.51%	4.70%	3.54%
ME	4.01%	2.19%	1.10%	1.45%	1.15%	1.22%	1.21%	1.69%	3.43%
MyState	0.04%	0.56%	0.34%	0.39%	0.35%	0.59%	0.40%	0.62%	0.51%
Newcastle Permanent	0.74%	0.80%	0.66%	0.94%	0.55%	0.69%	0.68%	0.41%	0.75%
P&N Bank	0.15%	0.27%	0.17%	0.22%	0.35%	0.44%	0.60%	0.29%	0.68%
QBANK	0.10%	0.06%	0.06%	0.16%	0.24%	0.13%	0.14%	0.10%	0.28%
Suncorp	2.35%	2.23%	1.51%	3.11%	3.21%	3.03%	3.38%	4.21%	4.18%
Teachers Mutual Bank	0.90%	0.33%	0.73%	0.53%	0.32%	0.40%	0.12%	0.21%	0.22%
UniBank	0.67%	0.50%	1.13%	1.03%	0.42%	0.88%	0.28%	0.33%	0.34%
Virgin Money	1.75%	1.33%	1.05%	1.36%	1.63%	1.19%	0.89%	0.78%	1.71%
86 400	0.00%	0.00%	0.00%	0.19%	0.44%	0.39%	0.39%	1.46%	0.66%
Non-Major Total	40.18%	31.71%	27.18%	37.58%	34.93%	35.51%	31.84%	34.97%	38.82%

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%
2022	2	7.6%	0.1%	34.0%	1.3%	57.1%

Top lenders by state

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%

Quarter 2 2022

Western Australia

01. CBA	17.38%
02. Westpac	12.52%
03. Bankwest	11.48%
04. Macquarie	7.48%
05. ANZ	7.08%
06. NAB	6.37%
07. AFGHL	5.94%
08. St George Bank	4.07%
09. Suncorp	3.66%
10. ING	3.48%
11. All Others	20.52%

South Australia

01. CBA	14.24%
02. Westpac	14.15%
03. AFGHL	13.41%
04. Bank SA	10.35%
05. ANZ	8.33%
06. NAB	6.97%
07. Macquarie	5.88%
08. ING	4.82%
09. Suncorp	2.53%
10. AMP	2.37%
11. All Others	16.94%

Victoria

01. NAB	13.28%
02. CBA	12.23%
03. Macquarie	10.82%
04. AFGHL	10.79%
05. Westpac	10.05%
06. ANZ	9.94%
07. BOM	8.71%
08. ING	3.79%
09. Bankwest	2.69%
10. ME	2.14%
11. All Others	15.55%

New South Wales

01. NAB	15.03%
02. CBA	12.67%
03. Macquarie	10.90%
04. AFGHL	8.39%
05. St George Bank	7.69%
06. ANZ	6.61%
07. Westpac	5.23%
08. Bankwest	5.06%
09. ING	4.16%
10. Suncorp	3.25%
11. All Others	21.01%

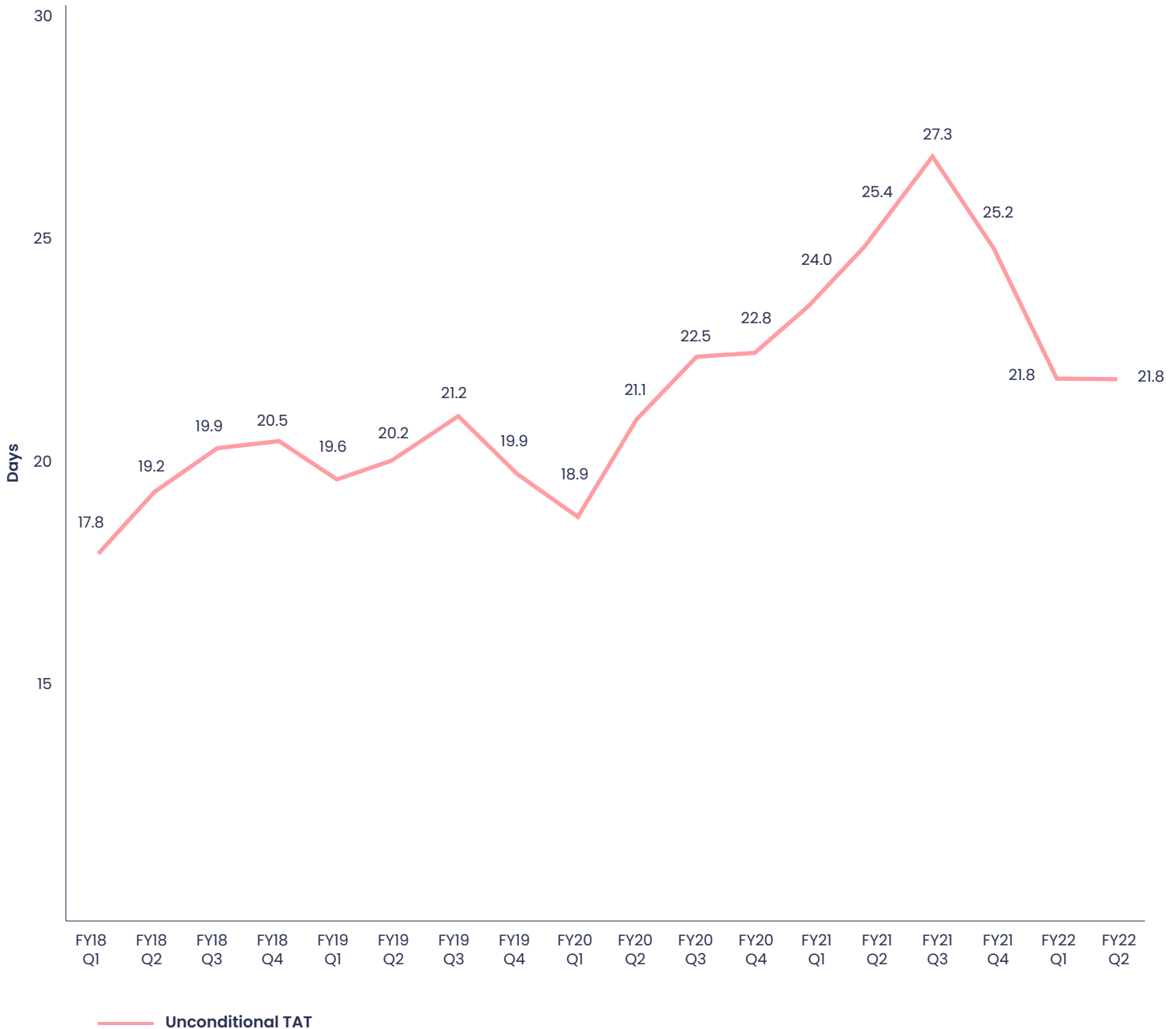
Queensland

01. CBA	17.91%
02. Macquarie	12.34%
03. AFGHL	11.74%
04. NAB	7.58%
05. ANZ	6.48%
06. Suncorp	5.63%
07. St George Bank	5.30%
08. Westpac	4.60%
09. ING	3.72%
10. Bankwest	2.78%
11. All Others	21.92%

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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