

# AFG Index

Market Release



July 2022

# Rising rates begin to bite

(ASX:AFG) Australian homebuyers are on alert and contacting their brokers to counter rising interest rates, according to the latest AFG Index.

AFG CEO David Bailey said the company's data across the past three months shows the volume of refinancers is up from 24% to 29% as borrowers look to get ahead of interest rate increases. Rapidly rising interest rates have also deterred first time borrowers.

"The RBA has made its move and lenders have followed suit. The canary in the coalmine may well be First Home Buyers, already down to 11% of the market, their lowest level for five years. The central bank needs to be careful it doesn't pull too hard on the interest rate lever as data plays catch up with market activity," he said.

"Interestingly, the national Loan to Value (LVR) Ratio at 65.4 %, is the lowest we have seen.

As the 2022 financial year drew to a close AFG brokers lodged \$22.5 billion in home loan applications, an increase of 2.54% on last quarter. Looking at year on year activity, application volumes are 0.47% down on the corresponding quarter last year. NSW recorded the biggest fall from the corresponding quarter last year, down 6.33%.

"Once again, the support Australian mortgage brokers provide to their customers is clear as they help their customers navigate the changing lending market and ensure a competitive market.

"Borrowers have deserted fixed rates, down from 20% to 7.7% and highs of 38% during the pandemic, as banks continue to price in anticipated future rates rises. "The country's major lenders appear for now to be holding off on a desire to drive more margin into the loan book in their search for book growth," he said. "When you contemplate their funding task to replace the cheap Term Funding Facility over the next few years, it would not be a surprise to see some pressure on passing on more than the standard RBA cash rate increases.

"The Big 4 Banks and their stable of brands have lifted 5.1% on the previous quarter. ANZ was up 2.18%, CBA group up 0.41%, NAB down 0.25% even with the addition of UBank and the takeover of 86400 from Q2 FY22. The Westpac group made the biggest strides, up 3.24%.

"Among the non-majors, ING is down almost 2%, halving their market share. Macquarie down 1.31% but Suncorp continuing to perform strongly up 0.06% to 3.73%.

"Following on from the recent demise of Volt and the swallowing up of 86400 and Citibank\* by NAB, the proposed acquisition of Suncorp's banking arm by ANZ will further cement the importance of brokers to keep the market competitive.

The Big 4 Banks and their associated brands are ahead across the country, with Queensland the only state to have the non-majors in front, at 52.44%.

The quarter also saw further improvement in lender turnaround times, down from 21.9 days last quarter to 19.8 days for formal approval to be reached.

"In a rising interest rate environment, the role of a mortgage broker has never been more important. The market is competitive and with a new round of cash-back offers starting to appear it makes sense that customers will continue to recognize that their broker is best placed to know what options are available to help them," he concluded.

-ends-

\*NAB's acquisition of Citibank to be reflected in the next quarter's edition of the AFG Index.

Data note: 86400 data has been merged with UBank and UBank has been recategorised to become a part of the NAB stable in 'Majors and their Associated Brands' tables.

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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%
2022	3	35,691	\$21,973,816,059	\$615,668	26%	13%	24%	44%	17%	83%
2022	4	36,896	\$22,530,982,126	\$610,662	27%	11%	29%	42%	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%
2022	3	50.8%	49.2%	49.3%	50.7%	60.2%	39.8%	43.9%	56.1%	51.9%	48.1%	50.4%	49.6%	50.9%	49.1%
2022	4	55.9%	44.1%	50.1%	49.9%	66.5%	33.5%	52.3%	47.7%	58.0%	42.0%	49.7%	50.3%	57.2%	42.8%

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
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
2022	3	\$21,973,816,059	\$7,329,430,027	\$26,567,771	\$3,954,718,871	\$1,158,491,913	\$6,986,096,136	\$2,518,511,340
2022	4	\$22,530,982,126	\$7,372,854,556	\$25,521,644	\$3,907,275,929	\$1,261,941,344	\$7,528,003,746	\$2,435,384,907

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
2022	3	\$615,668	\$764,039	\$442,796	\$539,599	\$495,294	\$621,705	\$490,651
2022	4	\$610,662	\$758,290	\$510,433	\$543,583	\$500,373	\$610,197	\$479,784

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%
2022	3	66.8%	64.0%	67.4%	63.9%	67.2%	66.9%	71.3%
2022	4	65.4%	61.9%	67.1%	62.6%	64.7%	65.6%	70.7%

Table 6

## Big 4 Banks & their Associated Brands market share all mortgages

	2020		2021				2022			
	4	1	2	3	4	1	2	3	4	
ANZ	25.55%	9.72%	10.58%	9.41%	6.93%	9.89%	7.87%	8.72%	10.90%	
Commonwealth Bank	18.66%	18.82%	15.70%	13.27%	14.13%	15.26%	14.00%	12.88%	13.52%	
bankwest	4.63%	6.62%	5.03%	6.24%	5.57%	6.47%	4.37%	4.83%	4.60%	
nab	7.59%	7.53%	8.78%	10.22%	9.95%	10.69%	11.83%	9.20%	8.44%	
ubank	0.00%	0.16%	0.51%	0.55%	0.50%	1.01%	0.38%	0.74%	0.51%	
Westpac	5.76%	7.40%	7.81%	7.66%	10.92%	8.36%	7.95%	7.34%	9.56%	
Bank of Melbourne	1.63%	3.11%	4.23%	4.16%	4.93%	2.54%	2.96%	3.03%	3.35%	
bankSA	0.36%	0.77%	0.98%	0.78%	0.85%	0.50%	0.55%	0.56%	0.65%	
st.george	2.61%	4.97%	5.61%	5.37%	6.03%	3.60%	4.02%	4.25%	4.86%	
<b>Major Total</b>	<b>66.78%</b>	<b>58.94%</b>	<b>58.72%</b>	<b>57.11%</b>	<b>59.31%</b>	<b>57.31%</b>	<b>53.55%</b>	<b>50.82%</b>	<b>55.88%</b>	



Table 7

# Non Major Lender market share all mortgages

	2020		2021				2022			
	4	1	2	3	4	1	2	3	4	
AFG Commercial Powered by Thinktank	0.01%	0.01%	0.00%	0.01%	0.09%	0.16%	0.09%	0.03%	0.07%	
AFG Home Loans	6.40%	8.46%	7.77%	9.11%	9.28%	9.00%	9.76%	10.19%	10.39%	
AMP	1.68%	1.85%	2.08%	2.20%	2.16%	2.02%	1.86%	1.40%	1.75%	
Adelaide Bank	0.15%	0.08%	0.08%	0.14%	0.03%	0.00%	0.00%	0.00%	0.00%	
Australian Military Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	
Auswide Bank	0.42%	0.75%	0.33%	0.46%	0.37%	0.49%	0.34%	0.42%	0.47%	
Bank Australia	1.01%	1.13%	0.99%	0.98%	0.75%	0.66%	0.88%	0.55%	0.35%	
Bank of China	0.77%	0.58%	0.25%	0.46%	0.33%	0.15%	0.13%	0.16%	0.14%	
Bank of QLD	0.83%	0.70%	1.09%	0.94%	1.12%	0.79%	0.93%	0.67%	0.62%	
Bank of Sydney	0.01%	0.05%	0.01%	0.05%	0.20%	0.24%	0.02%	0.05%	0.09%	
Better Mortgage Management	0.00%	0.00%	0.01%	0.07%	0.02%	0.01%	0.03%	0.08%	0.07%	
Beyond Bank	0.41%	0.51%	0.15%	0.19%	0.20%	0.23%	0.45%	0.39%	0.41%	
Bluestone	0.07%	0.20%	0.30%	0.60%	0.56%	0.49%	0.69%	0.76%	0.53%	
Citibank	0.32%	0.66%	0.86%	0.93%	0.66%	0.91%	1.02%	1.13%	1.49%	
Credit Union SA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.05%	0.18%	
Firefighters Mutual Bank	0.05%	0.04%	0.01%	0.03%	0.01%	0.01%	0.01%	0.02%	0.02%	
Firstmac	0.00%	0.00%	0.00%	0.00%	0.20%	0.63%	0.53%	0.49%	0.49%	
Funding	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	
Granite Home Loans	0.02%	0.04%	0.11%	0.14%	0.19%	0.37%	0.40%	0.35%	0.58%	
Great Southern Bank	0.43%	0.88%	0.55%	0.89%	0.92%	1.26%	1.39%	1.54%	0.50%	
Health Professionals Bank	0.17%	0.12%	0.08%	0.13%	0.03%	0.07%	0.04%	0.11%	0.06%	
Heartland Reverse Mortgages	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.04%	0.02%	
Heritage Bank	0.58%	0.64%	0.46%	0.52%	0.52%	0.62%	0.46%	0.80%	0.70%	
Hume Bank	0.00%	0.01%	0.03%	0.03%	0.18%	0.12%	0.10%	0.15%	0.20%	
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.49%	0.64%	0.16%	
HomeStart	0.16%	0.28%	0.29%	0.18%	0.12%	0.09%	0.08%	0.08%	0.09%	
ING	3.20%	2.74%	3.08%	3.11%	2.82%	3.28%	3.92%	3.91%	1.95%	
Keystart	0.16%	0.25%	0.32%	0.21%	0.17%	0.17%	0.17%	0.14%	0.09%	
La Trobe	0.86%	0.81%	0.97%	1.02%	1.10%	0.93%	0.97%	1.24%	1.14%	
Liberty	1.09%	1.03%	0.97%	1.06%	1.06%	0.97%	1.03%	0.94%	1.07%	
Macquarie	6.72%	10.12%	11.46%	9.91%	8.53%	9.17%	10.49%	11.28%	9.97%	
ME Bank	1.57%	1.61%	1.29%	1.24%	1.04%	1.34%	1.94%	1.69%	1.46%	
MKM Capital Pty Ltd	0.03%	0.01%	0.01%	0.00%	0.02%	0.06%	0.07%	0.09%	0.11%	
MyState	0.36%	0.39%	0.33%	0.51%	0.39%	0.62%	0.51%	0.64%	0.50%	
Newcastle Permanent	0.48%	0.56%	0.43%	0.41%	0.45%	0.33%	0.46%	0.50%	0.78%	
Pepper Money	0.21%	0.84%	1.08%	1.35%	1.20%	1.06%	1.09%	1.31%	1.09%	
P&N Bank	0.23%	0.26%	0.22%	0.27%	0.35%	0.17%	0.34%	0.00%	0.48%	
QBANK	0.04%	0.11%	0.14%	0.09%	0.08%	0.05%	0.13%	0.08%	0.13%	
Queensland Country Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	
RedZed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.25%	0.17%	
Resimac	1.45%	1.27%	1.28%	1.09%	1.47%	1.07%	1.04%	1.05%	0.80%	
Suncorp	1.96%	2.51%	2.53%	2.63%	2.73%	3.18%	2.83%	3.67%	3.73%	
Teachers Mutual Bank	0.25%	0.18%	0.11%	0.16%	0.05%	0.11%	0.11%	0.15%	0.24%	
UniBank	0.38%	0.33%	0.14%	0.34%	0.12%	0.15%	0.13%	0.18%	0.00%	
Virgin Money	0.75%	0.89%	0.97%	0.87%	0.69%	0.66%	0.96%	0.91%	0.47%	
<b>Non-Major Total</b>	<b>33.22%</b>	<b>41.06%</b>	<b>41.28%</b>	<b>42.89%</b>	<b>40.69%</b>	<b>42.69%</b>	<b>46.45%</b>	<b>49.18%</b>	<b>44.12%</b>	

Table 8

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

	2020		2021				2022			
	4	1	2	3	4	1	2	3	4	
ANZ	33.41%	10.80%	12.08%	10.18%	7.41%	11.71%	9.23%	9.77%	8.95%	
Commonwealth Bank	17.94%	18.56%	16.57%	13.40%	14.79%	17.18%	15.23%	16.59%	20.37%	
bankwest	2.48%	4.79%	3.36%	4.48%	4.41%	6.37%	4.08%	2.43%	3.55%	
nab	9.06%	11.17%	13.90%	15.23%	14.21%	14.79%	16.80%	13.53%	9.55%	
ubank	0.00%	0.19%	0.44%	0.39%	0.39%	1.46%	0.66%	2.00%	0.54%	
Westpac	6.30%	8.69%	6.74%	8.62%	12.42%	8.29%	7.73%	7.08%	5.24%	
Bank of Melbourne	1.29%	2.63%	4.64%	4.98%	6.09%	2.34%	3.04%	2.60%	4.31%	
bankSA	0.19%	0.60%	0.89%	0.74%	0.90%	0.40%	0.53%	0.42%	0.86%	
st.george	2.15%	5.18%	6.89%	6.85%	7.93%	3.95%	4.55%	4.14%	6.52%	
<b>Major Total</b>	<b>72.82%</b>	<b>62.42%</b>	<b>65.07%</b>	<b>64.49%</b>	<b>68.16%</b>	<b>65.03%</b>	<b>61.18%</b>	<b>56.56%</b>	<b>59.34%</b>	

Table 9

# Non Major Lender market share fixed rate mortgages

	2020		2021				2022			
	4	1	2	3	4	1	2	3	4	
AFG Home Loans	4.45%	6.37%	4.13%	4.64%	4.99%	4.03%	4.65%	5.08%	7.02%	
AMP	1.05%	1.74%	1.99%	2.62%	2.37%	2.31%	2.35%	1.02%	1.20%	
Adelaide Bank	0.34%	0.20%	0.19%	0.25%	0.05%	0.00%	0.00%	0.00%	0.00%	
Australian Military Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	
Auswide Bank	0.70%	1.45%	0.72%	0.85%	0.60%	0.69%	0.68%	1.17%	2.32%	
Bank Australia	2.06%	2.60%	2.27%	2.24%	1.38%	1.30%	1.87%	1.04%	0.93%	
Bank of China	0.26%	0.30%	0.08%	0.34%	0.48%	0.24%	0.18%	0.45%	0.07%	
Bank of QLD	0.36%	0.50%	0.95%	0.69%	1.16%	0.81%	0.74%	0.70%	0.37%	
Bank of Sydney	0.00%	0.00%	0.00%	0.01%	0.23%	0.30%	0.00%	0.00%	0.10%	
Beyond Bank	0.44%	0.56%	0.11%	0.24%	0.21%	0.41%	0.95%	1.33%	3.84%	
Bluestone	0.00%	0.02%	0.03%	0.12%	0.08%	0.10%	0.14%	0.08%	0.00%	
Citibank	0.22%	0.91%	1.27%	1.34%	0.87%	1.24%	1.58%	1.05%	0.54%	
Credit Union SA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.08%	1.13%	
Firefighters Mutual Bank	0.15%	0.13%	0.01%	0.09%	0.02%	0.02%	0.03%	0.03%	0.10%	
Firstmac	0.00%	0.00%	0.00%	0.00%	0.07%	0.11%	0.10%	0.12%	0.18%	
Funding	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	0.04%	
Granite Home Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.06%	0.05%	
Great Southern Bank	0.27%	0.76%	0.75%	1.26%	1.30%	2.12%	2.74%	3.97%	0.41%	
Health Professionals Bank	0.48%	0.35%	0.22%	0.33%	0.07%	0.14%	0.11%	0.27%	0.26%	
Heritage Bank	0.45%	0.77%	0.54%	0.59%	0.57%	0.87%	0.62%	2.22%	3.20%	
HomeStart	0.03%	0.17%	0.10%	0.06%	0.06%	0.09%	0.16%	0.22%	0.65%	
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	1.92%	0.13%	
Hume Bank	0.00%	0.02%	0.00%	0.02%	0.16%	0.19%	0.20%	0.53%	1.64%	
IMB Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	
ING	5.43%	3.42%	3.57%	3.31%	3.57%	5.17%	4.37%	2.64%	0.56%	
La Trobe	0.00%	0.00%	0.00%	0.00%	0.01%	0.00	0.00%	0.00%	0.00%	
Liberty	0.00%	0.02%	0.01%	0.01%	0.02%	0.01%	0.02%	0.08%	0.75%	
Macquarie	3.73%	7.94%	9.34%	7.52%	5.51%	4.70%	3.54%	6.25%	1.87%	
ME Bank	1.10%	1.45%	1.15%	1.22%	1.21%	1.69%	3.43%	3.65%	2.57%	
MyState	0.34%	0.39%	0.35%	0.59%	0.40%	0.62%	0.51%	0.43%	0.32%	
Newcastle Permanent	0.66%	0.94%	0.55%	0.69%	0.68%	0.41%	0.75%	0.75%	1.39%	
P&N Bank	0.17%	0.22%	0.35%	0.44%	0.60%	0.29%	0.68%	1.11%	4.08%	
QBANK	0.06%	0.16%	0.24%	0.13%	0.14%	0.10%	0.28%	0.26%	1.01%	
Queensland Country Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	
Suncorp	1.51%	3.11%	3.21%	3.03%	3.38%	4.21%	4.18%	3.21%	1.58%	
Teachers Mutual Bank	0.73%	0.53%	0.32%	0.40%	0.12%	0.21%	0.22%	0.41%	1.11%	
UniBank	1.13%	1.03%	0.42%	0.88%	0.28%	0.33%	0.34%	0.66%	0.00%	
Virgin Money	1.05%	1.36%	1.63%	1.19%	0.89%	0.78%	1.71%	0.55%	0.30%	
<b>Non-Major Total</b>	<b>27.18%</b>	<b>37.58%</b>	<b>34.93%</b>	<b>35.51%</b>	<b>31.84%</b>	<b>34.97%</b>	<b>38.82%</b>	<b>43.44%</b>	<b>40.66%</b>	

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%
2022	3	15.1%	0.1%	20.0%	0.1%	64.7%
2022	4	20.1%	0.1%	7.7%	2.6%	69.5%

# Top lenders by state

## 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. AFG Home Loans	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. AFG Home Loans	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. AFG Home Loans	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. AFG Home Loans	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. AFG Home Loans	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%

## Quarter 3 2022

### Western Australia

01. CBA	15.01%
02. Bankwest	12.81%
03. Westpac	11.02%
04. Macquarie	9.30%
05. ANZ	7.73%
06. AFG Home Loans	5.89%
07. NAB	5.78%
08. Suncorp	5.31%
09. St George Bank	5.22%
10. ING	3.37%
11. All Others	18.56%

### South Australia

01. AFG Home Loans	16.08%
02. CBA	13.67%
03. Westpac	10.59%
04. Bank SA	10.52%
05. ANZ	9.66%
06. Macquarie	6.66%
07. NAB	5.09%
08. ING	2.95%
09. Bankwest	2.42%
10. Suncorp	2.38%
11. All Others	19.99%

### Victoria

01. Macquarie	11.40%
02. AFG Home Loans	11.30%
03. CBA	11.15%
04. ANZ	10.83%
05. NAB	10.11%
06. BOM	9.41%
07. Westpac	8.87%
08. ING	3.83%
09. Bankwest	2.95%
10. AMP	1.68%
11. All Others	18.47%

### New South Wales

01. NAB	12.06%
02. CBA	11.51%
03. Macquarie	11.13%
04. AFG Home Loans	9.10%
05. St George Bank	7.96%
06. ANZ	7.59%
07. Westpac	5.64%
08. Bankwest	5.23%
09. ING	4.58%
10. Suncorp	3.91%
11. All Others	21.29%

### Queensland

01. CBA	16.91%
02. Macquarie	14.03%
03. AFG Home Loans	11.22%
04. ANZ	7.39%
05. Suncorp	6.25%
06. NAB	5.71%
07. St George Bank	5.03%
08. Westpac	4.51%
09. ING	3.46%
10. Great Southern Bank	3.25%
11. All Others	22.24%

## Quarter 4 2022

### Western Australia

01. CBA	14.86%
02. Westpac	14.10%
03. ANZ	10.84%
04. Bankwest	10.84%
05. St George Bank	6.92%
06. Macquarie	6.45%
07. AFGHL	5.47%
08. Suncorp	5.28%
09. NAB	5.25%
10. P&N Bank	4.40%
11. All Others	15.59%

### South Australia

01. CBA	15.08%
02. AFGHL	15.02%
03. Westpac	13.62%
04. ANZ	11.49%
05. Bank SA	11.07%
06. Macquarie	6.75%
07. Credit Union SA	3.27%
08. NAB	3.27%
09. Suncorp	2.49%
10. Bankwest	2.28%
11. All Others	15.65%

### Victoria

01. ANZ	13.01%
02. CBA	12.26%
03. AFGHL	11.43%
04. Westpac	11.36%
05. NAB	10.09%
06. Macquarie	9.89%
07. BOM	9.66%
08. Bankwest	2.65%
09. ING	1.80%
10. Suncorp	1.77%
11. All Others	16.08%

### New South Wales

01. CBA	12.47%
02. Macquarie	10.48%
03. NAB	10.15%
04. AFGHL	9.79%
05. St George Bank	9.36%
06. ANZ	9.32%
07. Westpac	7.22%
08. Bankwest	5.57%
09. Suncorp	4.09%
10. ING	2.32%
11. All Others	19.24%

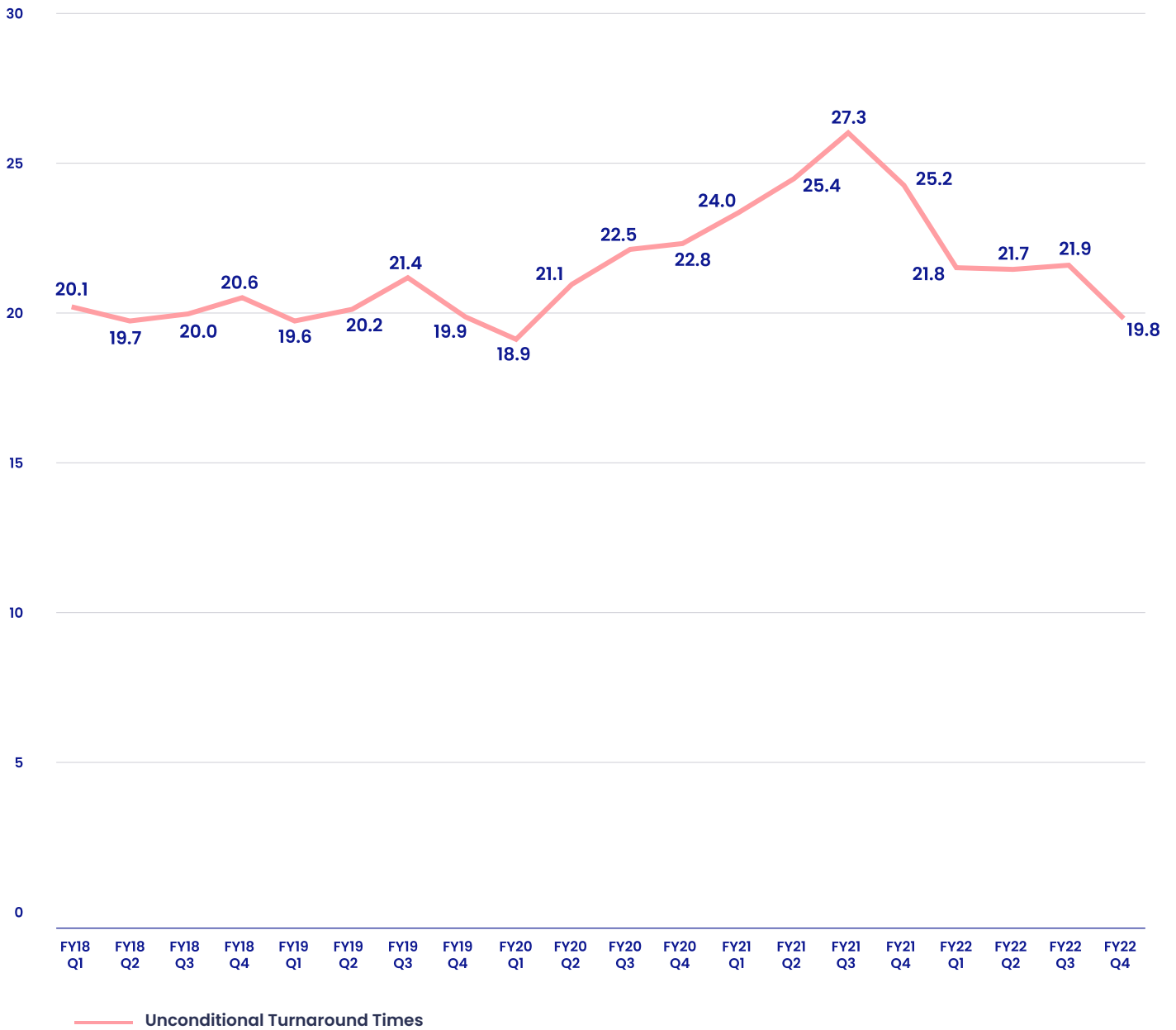
### Queensland

01. CBA	16.64%
02. Macquarie	12.46%
03. AFGHL	11.10%
04. ANZ	9.61%
05. Westpac	6.36%
06. Suncorp	6.26%
07. NAB	5.68%
08. St George Bank	5.47%
09. Bankwest	3.37%
10. AMP	1.77%
11. All Others	21.29%

# 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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