

January 2021

AFG

AFG Index

Market Release





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Record quarter as homebuyers on the move

Australian Finance Group (ASX:AFG) has today announced a record-breaking quarter with more than \$19.9 billion of home finance lodged by AFG brokers across the second quarter of the 2021 financial year.

AFG CEO David Bailey explained the results: "The national figure represents an increase of 9.5% on the first quarter of the 2021 financial year and an increase of 30% on the corresponding quarter last year.

"Gains were recorded across the country - New South Wales up 3.5% for the quarter, Queensland up 7.8%, South Australia up 0.4%, Victoria up 18% and Western Australia recording a 13.3% jump on Q1 2021. The Northern Territory recorded a drop of 10%.

"With travel off the agenda for many, the home has become even more important and 42% of lodgements were for those upgrading their homes.

"Government incentives for First Home Buyers continue to support those looking for their first home with 22% of lodgements being made by those taking their first steps into the housing market," he said. "A record high Loan to Value Ratio of 73% is due to the high proportion of First Home Buyers who typically have smaller deposits.

The percentage of Investor loans being taken out remains at an all-time low of 21%.

"The market is well aware that low interest rates are likely bottoming out and this has seen the percentage of customers choosing a Fixed Rate product still high at 29.2%," he said.

"Low interest rates on offer has also meant homeowners are taking the opportunity to pay down their debt faster with a record 88% choosing a Principal & Interest product over an Interest Only loan. The average loan size is also at record levels, coming in at \$544,359 for the quarter.

"With the four big banks leveraging their funding advantage through very competitive pricing and cash back offers, smaller lenders' share of the market has remained at 41%.

"The Westpac stable of brands - Westpac, BOM, BankSA and St George - have increased their combined market share by 2.5% to be sitting at 18.7% while CBA group - CBA and Bankwest - have dropped 4.7% to now be holding 20.7% of the market.

The federal government has outlined the importance of access to credit for the economic recovery of the country. To help gauge the flow of activity in the market and the time involved for a residential application to progress to formal approval, AFG will now include a weighted average Lender Turnaround Time (LTT) indicator in the AFG Index.

"The LTT analysis shows the average number of days from submission of the loan application by the broker, to the lender providing formal approval, is sitting at 25 days. Reflective of the level of activity in the market, this is the highest it has been at any point over the last three years and a blow out of around 4 days from 12 months ago," he concluded.

-ends-

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TABLE 1

AFG Mortgages Lodged

Fiscal Year	Fiscal Quarter	Lodge #	Lodge Volume	Avg Loan	Inv %	First Home Buyers %	Refinance %	Upgrader %	Interest Only %	Principal & Interest %
2013	1	21,572	\$8,416,747,858	\$390,170	36%	15%	34%	28%	53%	47%
2013	2	21,409	\$8,487,848,307	\$396,462	36%	12%	34%	31%	51%	48%
2013	3	21,210	\$8,322,956,168	\$392,407	36%	12%	33%	31%	52%	48%
2013	4	24,446	\$9,799,859,821	\$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	\$11,551,435,672	\$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	\$14,491,933,529	\$477,336	34%	7%	39%	33%	47%	53%
2017	1	31,572	\$15,124,176,912	\$479,038	32%	8%	38%	34%	46%	54%
2017	2	30,741	\$14,977,058,027	\$487,201	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	\$14,947,866,967	\$490,560	29%	13%	25%	41%	19%	81%
2018	2	29,674	\$14,813,554,159	\$499,210	28%	13%	22%	44%	19%	81%
2018	3	27,723	\$13,794,037,703	\$497,567	28%	13%	23%	43%	20%	80%
2018	4	28,866	\$14,543,201,945	\$503,818	28%	13%	23%	43%	19%	81%
2019	1	27,869	\$14,161,389,532	\$508,141	27%	14%	24%	43%	19%	81%
2019	2	25,525	\$12,968,359,090	\$508,065	27%	13%	24%	43%	18%	81%
2019	3	23,035	\$11,613,654,326	\$504,174	26%	14%	25%	43%	19%	81%
2019	4	25,243	\$12,975,050,795	\$514,006	28%	14%	28%	39%	20%	80%
2020	1	29,140	\$15,699,513,472	\$538,762	26%	15%	28%	40%	18%	82%
2020	2	28,601	\$15,366,926,747	\$537,286	26%	15%	27%	41%	18%	82%
2020	3	28,335	\$15,341,599,487	\$541,436	25%	15%	30%	39%	17%	83%
2020	4	31,069	\$16,854,305,905	\$542,480	25%	15%	32%	38%	16%	84%
2021	1	35,443	\$18,183,871,102	\$513,045	21%	23%	23%	40%	14%	86%
2021	2	36,583	\$19,914,275,823	\$544,359	21%	22%	22%	42%	12%	88%

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TABLE 2

Four Major Banks & their Associated Brands vs Non Major Lender market share

Fiscal Year	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%	74.5%	25.5%	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%	68.1%	31.9%	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%	56.3%	43.7%	65.4%	34.6%	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%	58.2%	41.8%	58.9%	41.1%	54.7%	45.3%	59.7%	40.3%
2021	2	58.8%	41.2%	54.8%	45.2%	65.1%	34.9%	58.3%	41.7%	57.5%	42.5%	54.5%	45.5%	59.5%	40.5%

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TABLE 3

Total lodgement volume

Fiscal Year	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	\$8,416,747,858	\$2,317,367,446	\$112,863,129	\$1,700,649,487	\$539,250,818	\$1,863,981,141	\$1,882,635,836
2013	2	\$8,487,848,307	\$2,398,852,212	\$110,388,955	\$1,624,079,026	\$538,593,522	\$1,901,175,060	\$1,914,759,532
2013	3	\$8,322,956,168	\$2,280,977,557	\$101,610,181	\$1,596,742,132	\$557,028,090	\$1,773,185,026	\$2,013,413,182
2013	4	\$9,799,859,821	\$2,888,883,235	\$122,968,345	\$1,721,114,526	\$548,935,991	\$2,182,800,666	\$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	\$140,478,354	\$1,935,142,722	\$590,007,574	\$2,476,884,646	\$2,369,757,211
2014	3	\$10,302,849,053	\$3,187,107,101	\$127,972,627	\$1,769,687,167	\$546,664,335	\$2,425,749,349	\$2,245,668,475
2014	4	\$11,551,435,672	\$3,628,795,262	\$141,313,948	\$1,974,469,536	\$619,877,859	\$2,704,035,935	\$2,482,943,132
2015	1	\$12,204,183,662	\$3,982,906,595	\$142,846,670	\$2,068,594,555	\$607,398,884	\$2,916,486,393	\$2,485,950,565
2015	2	\$12,892,326,077	\$4,473,053,948	\$144,560,970	\$2,164,013,233	\$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	\$97,477,041	\$2,282,645,930	\$771,411,097	\$3,392,372,612	\$2,480,222,452
2016	1	\$14,074,122,292	\$5,270,542,626	\$98,170,283	\$2,153,604,408	\$760,635,526	\$3,517,006,688	\$2,274,162,761
2016	2	\$13,707,774,726	\$4,986,124,658	\$96,919,032	\$2,148,650,538	\$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	\$14,491,933,529	\$5,290,107,179	\$97,831,853	\$2,429,739,618	\$791,840,063	\$3,878,131,520	\$2,004,283,296
2017	1	\$15,124,176,912	\$5,470,285,452	\$84,174,287	\$2,605,733,715	\$800,951,939	\$4,229,823,532	\$1,933,207,986
2017	2	\$14,977,058,027	\$5,423,663,273	\$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	\$14,947,866,967	\$5,249,369,845	\$71,240,391	\$2,387,530,936	\$760,134,506	\$4,919,302,623	\$1,560,288,667
2018	2	\$14,813,554,159	\$5,135,582,112	\$76,497,858	\$2,379,070,453	\$757,818,346	\$4,898,365,624	\$1,566,219,765
2018	3	\$13,794,037,703	\$4,768,022,797	\$83,500,004	\$2,169,351,235	\$695,742,174	\$4,562,692,102	\$1,514,729,391
2018	4	\$14,543,201,945	\$4,945,079,005	\$44,071,649	\$2,363,333,856	\$740,025,134	\$4,995,095,503	\$1,455,596,797
2019	1	\$14,161,389,532	\$4,791,250,245	\$62,523,577	\$2,315,756,324	\$750,066,146	\$4,701,475,368	\$1,540,317,872
2019	2	\$12,968,359,090	\$4,233,005,993	\$58,969,782	\$2,172,349,456	\$701,327,836	\$4,290,552,719	\$1,512,153,304
2019	3	\$11,613,654,326	\$3,826,801,443	\$56,350,344	\$1,939,666,136	\$652,995,108	\$3,815,804,776	\$1,322,036,518
2019	4	\$12,975,050,795	\$4,372,882,109	\$51,732,776	\$2,043,286,038	\$729,805,145	\$4,417,355,877	\$1,359,988,850
2020	1	\$15,699,513,472	\$5,557,109,382	\$49,180,869	\$2,553,060,036	\$784,610,843	\$5,158,250,291	\$1,597,302,050
2020	2	\$15,366,926,747	\$5,286,156,956	\$66,968,715	\$2,524,588,299	\$816,381,315	\$5,095,459,588	\$1,577,371,875
2020	3	\$15,341,599,487	\$5,020,637,920	\$53,106,994	\$2,549,146,816	\$779,015,367	\$5,370,023,934	\$1,569,668,456
2020	4	\$16,854,305,905	\$5,922,555,546	\$69,892,802	\$2,734,345,753	\$883,994,008	\$5,427,222,751	\$1,816,295,044
2021	1	\$18,183,871,102	\$6,229,464,661	\$48,410,389	\$3,342,748,058	\$1,028,626,560	\$5,352,578,175	\$2,182,043,260
2021	2	\$19,914,275,823	\$6,445,407,141	\$43,504,549	\$3,604,350,805	\$1,032,711,554	\$6,314,770,189	\$2,473,531,585

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TABLE 4

Average mortgage size in dollars

Fiscal Year	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	\$390,170	\$454,208	\$393,251	\$344,540	\$315,721	\$382,905	\$403,048
2013	2	\$396,462	\$471,380	\$379,343	\$343,648	\$314,049	\$385,087	\$411,688
2013	3	\$392,407	\$459,504	\$376,334	\$346,140	\$331,960	\$378,078	\$403,086
2013	4	\$400,878	\$482,929	\$401,857	\$341,559	\$314,037	\$384,431	\$410,180
2014	1	\$408,307	\$496,846	\$397,538	\$347,970	\$318,525	\$389,292	\$408,402
2014	2	\$424,182	\$515,950	\$378,648	\$356,511	\$332,961	\$413,227	\$423,095
2014	3	\$425,193	\$513,057	\$378,617	\$358,745	\$333,332	\$415,795	\$425,800
2014	4	\$428,370	\$522,655	\$409,606	\$365,169	\$330,073	\$411,949	\$425,964
2015	1	\$433,819	\$523,722	\$383,996	\$363,166	\$332,639	\$423,600	\$432,490
2015	2	\$449,774	\$561,096	\$394,975	\$368,782	\$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	\$421,979	\$380,124	\$352,403	\$440,168	\$447,129
2016	1	\$470,408	\$582,380	\$399,066	\$386,366	\$362,035	\$455,276	\$435,413
2016	2	\$475,156	\$581,676	\$417,754	\$393,814	\$371,660	\$463,918	\$443,029
2016	3	\$472,943	\$588,814	\$384,934	\$394,359	\$372,353	\$446,408	\$453,218
2016	4	\$477,336	\$591,536	\$405,941	\$398,776	\$378,509	\$455,287	\$448,085
2017	1	\$479,038	\$596,802	\$408,613	\$400,328	\$378,701	\$458,567	\$444,211
2017	2	\$487,201	\$602,362	\$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	\$490,560	\$596,994	\$397,991	\$411,856	\$388,617	\$481,765	\$441,383
2018	2	\$499,210	\$611,597	\$460,830	\$416,577	\$389,024	\$494,984	\$440,444
2018	3	\$497,567	\$602,784	\$444,149	\$417,987	\$397,794	\$493,211	\$440,969
2018	4	\$503,818	\$608,400	\$393,497	\$426,595	\$397,649	\$502,323	\$443,644
2019	1	\$508,141	\$623,779	\$390,772	\$423,976	\$407,645	\$508,378	\$442,875
2019	2	\$508,065	\$618,047	\$409,512	\$448,925	\$395,337	\$504,178	\$443,577
2019	3	\$504,174	\$619,725	\$405,398	\$440,733	\$407,867	\$498,407	\$431,615
2019	4	\$514,006	\$625,860	\$413,862	\$444,193	\$402,318	\$511,623	\$441,125
2020	1	\$538,762	\$665,761	\$413,285	\$459,680	\$414,480	\$529,649	\$457,942
2020	2	\$537,286	\$657,074	\$426,552	\$458,266	\$431,491	\$539,373	\$444,205
2020	3	\$541,436	\$662,266	\$438,901	\$461,134	\$425,924	\$544,959	\$458,699
2020	4	\$542,480	\$678,336	\$397,118	\$462,508	\$420,349	\$539,325	\$444,734
2021	1	\$513,045	\$663,768	\$375,274	\$440,357	\$396,847	\$509,187	\$416,898
2021	2	\$544,359	\$696,199	\$443,924	\$465,498	\$419,801	\$545,600	\$453,859

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TABLE 5

Loan Value Ratios (LVR)

Fiscal Year	Fiscal Quarter	LVR						
		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%	69.6%	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	69.5%	68.6%	64.5%	69.4%	71.4%	72.8%	70.1%
2015	1	70.1%	68.7%	68.0%	69.0%	70.9%	72.5%	71.2%
2015	2	70.5%	68.7%	68.8%	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	69.6%	67.3%	67.1%	69.3%	69.6%	73.0%	71.5%
2016	2	69.7%	65.9%	67.5%	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%	66.2%	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%	72.4%
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%	71.1%
2018	4	68.0%	63.6%	65.9%	69.1%	69.6%	68.6%	71.1%
2019	1	67.8%	65.0%	62.0%	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%	67.3%	71.8%	70.0%	70.3%	70.3%	71.9%
2020	2	69.8%	67.3%	66.8%	70.0%	71.3%	70.5%	72.8%
2020	3	70.3%	67.7%	69.4%	70.5%	70.8%	70.3%	72.9%
2020	4	70.0%	68.1%	65.7%	71.8%	70.6%	71.1%	72.7%
2021	1	72.2%	69.2%	70.3%	73.4%	72.9%	72.1%	75.2%
2021	2	73.3%	69.3%	77.0%	73.3%	71.5%	72.5%	76.0%









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TABLE 6

Four Major Banks & their Associated Brands market share all mortgages

	2019			2020				2021	
	2	3	4	1	2	3	4	1	2
ANZ 	11.25%	9.00%	8.65%	11.30%	9.57%	9.93%	25.55%	9.71%	10.60%
CBA 	15.32%	15.82%	16.51%	16.24%	14.86%	14.71%	18.65%	18.80%	15.74%
Bankwest 	5.09%	7.63%	7.44%	6.22%	5.47%	5.77%	4.63%	6.63%	5.01%
NAB 	7.56%	5.61%	6.15%	7.90%	8.54%	9.02%	7.59%	7.53%	8.76%
Westpac 	11.22%	12.16%	10.83%	6.39%	7.23%	10.19%	5.77%	7.41%	7.90%
BOM 	1.95%	2.47%	2.77%	1.83%	2.55%	4.15%	1.63%	3.13%	4.23%
Bank SA 	0.99%	0.81%	0.77%	0.55%	0.80%	0.78%	0.34%	0.77%	0.98%
St George Bank 	4.68%	5.11%	4.47%	3.56%	4.11%	5.00%	2.62%	4.96%	5.62%
Major Total	58.06%	58.61%	57.61%	53.99%	53.13%	59.54%	66.78%	58.95%	58.84%

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 7

Non Major Lender market share all mortgages









	2019			2020				2021	
	2	3	4	1	2	3	4	1	2
AFGHL	11.00%	10.97%	9.44%	8.96%	10.02%	9.73%	6.40%	8.46%	7.72%
AMP	2.06%	2.88%	2.22%	3.45%	2.48%	2.25%	1.68%	1.85%	2.06%
Adelaide Bank	0.13%	0.04%	0.02%	0.06%	0.07%	0.07%	0.15%	0.08%	0.08%
Auswide Bank	0.45%	0.40%	0.22%	0.35%	0.25%	0.37%	0.42%	0.75%	0.33%
Bank of QLD	1.41%	0.73%	1.01%	1.09%	0.69%	0.76%	0.83%	0.70%	1.09%
Citibank	0.38%	0.81%	1.04%	0.49%	1.90%	0.37%	0.32%	0.66%	0.86%
Heritage Bank	0.51%	0.89%	0.53%	0.41%	0.82%	0.58%	0.58%	0.65%	0.46%
HomeStart	0.32%	0.21%	0.28%	0.21%	0.20%	0.19%	0.16%	0.28%	0.28%
Keystart	0.15%	0.18%	0.16%	0.16%	0.17%	0.19%	0.16%	0.25%	0.32%
La Trobe	1.24%	1.39%	1.48%	1.31%	1.57%	1.41%	0.86%	0.81%	0.97%
Liberty	1.84%	1.60%	1.50%	1.39%	1.35%	1.21%	1.09%	1.03%	0.97%
ME	3.92%	2.34%	2.13%	1.95%	2.44%	1.57%	1.57%	1.61%	1.28%
Macquarie	5.28%	5.77%	7.45%	12.20%	11.34%	8.78%	6.72%	10.13%	11.47%
P&N Bank	0.20%	0.23%	0.17%	0.17%	0.13%	0.25%	0.23%	0.26%	0.22%
Suncorp	2.44%	2.78%	4.16%	1.96%	2.08%	2.41%	1.96%	2.51%	2.52%
86 400	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.51%
AFG Commercial Powered by Thinktank	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.01%	0.01%
Bank Australia	0.96%	0.76%	0.66%	0.89%	0.57%	0.84%	1.00%	1.13%	1.00%
Bank of China	0.03%	0.10%	0.30%	0.24%	0.32%	0.28%	0.77%	0.58%	0.25%
Bank of Sydney	0.24%	0.29%	0.38%	0.36%	0.55%	0.13%	0.01%	0.05%	0.01%
Better Mortgage Management	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
Beyond Bank	0.11%	0.24%	0.19%	0.15%	0.25%	0.45%	0.41%	0.51%	0.15%
Bluestone	0.73%	0.52%	0.58%	0.48%	0.69%	0.66%	0.07%	0.20%	0.30%
CUA	0.32%	0.30%	0.22%	0.43%	0.35%	0.48%	0.43%	0.88%	0.55%
Firefighters Mutual Bank	0.01%	0.00%	0.01%	0.00%	0.01%	0.01%	0.05%	0.04%	0.01%
Granite Home Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.10%
Health Professionals Bank	0.00%	0.01%	0.02%	0.03%	0.04%	0.03%	0.17%	0.12%	0.08%
Hume Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%
ING	3.69%	2.60%	2.83%	4.20%	3.45%	2.49%	3.20%	2.74%	3.07%
MKM Capital Pty Ltd	0.00%	0.04%	0.02%	0.02%	0.02%	0.02%	0.03%	0.01%	0.01%
MyState	0.84%	0.66%	0.50%	0.36%	0.40%	0.83%	0.36%	0.39%	0.33%
Newcastle Permanent	0.46%	0.40%	0.28%	0.28%	0.40%	0.34%	0.48%	0.56%	0.43%
Pepper Money	1.76%	2.06%	1.53%	1.44%	1.59%	1.17%	0.21%	0.85%	1.07%
QBANK	0.00%	0.01%	0.01%	0.01%	0.04%	0.08%	0.04%	0.11%	0.14%
Resimac	0.84%	1.26%	1.95%	1.87%	1.76%	1.76%	1.45%	1.26%	1.27%
Teachers Mutual Bank	0.23%	0.22%	0.21%	0.17%	0.25%	0.15%	0.64%	0.51%	0.24%
Virgin Money	0.40%	0.67%	0.89%	0.92%	0.69%	0.58%	0.75%	0.89%	0.96%
Non-Major Total	41.94%	41.39%	42.39%	46.01%	46.87%	40.46%	33.22%	41.05%	41.16%

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

Four Major Banks & their Associated Brands market share fixed rate mortgages

	2019			2020				2021	
	2	3	4	1	2	3	4	1	2
ANZ 	12.34%	10.14%	7.84%	10.91%	9.73%	14.45%	33.42%	10.81%	12.18%
CBA 	18.19%	16.34%	13.52%	12.51%	13.68%	15.60%	17.93%	18.49%	16.37%
Bankwest 	4.06%	5.58%	6.16%	3.97%	2.79%	2.47%	2.49%	4.80%	3.35%
NAB 	12.03%	8.07%	9.51%	13.65%	14.91%	13.44%	9.07%	11.19%	14.01%
Westpac 	21.70%	25.25%	20.92%	11.26%	10.29%	13.98%	6.30%	8.71%	6.70%
BOM 	1.74%	3.74%	3.49%	2.95%	2.89%	2.71%	1.29%	2.67%	4.58%
Bank SA 	1.03%	0.72%	0.56%	0.75%	0.88%	0.54%	0.16%	0.57%	0.83%
St George Bank 	6.52%	8.51%	6.35%	5.19%	4.66%	5.08%	2.15%	5.04%	6.81%
Major Total	77.62%	78.36%	68.35%	61.19%	59.82%	68.28%	72.81%	62.28%	64.83%

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 9

Non Major Lender market share Fixed Rate mortgages

	2019			2020				2021	
	2	3	4	1	2	3	4	1	2
AFGHL	3.02%	2.20%	5.19%	10.44%	8.57%	6.45%	4.45%	6.41%	4.18%
AMP	0.59%	1.25%	1.90%	2.69%	1.50%	1.27%	1.05%	1.74%	2.02%
Adelaide Bank	0.40%	0.07%	0.04%	0.12%	0.18%	0.18%	0.34%	0.20%	0.19%
Auswide Bank	1.11%	0.60%	0.30%	0.55%	0.18%	0.32%	0.70%	1.46%	0.73%
Bank of QLD	1.10%	0.99%	1.20%	2.44%	0.75%	0.73%	0.34%	0.50%	0.95%
Citibank	0.03%	0.10%	0.13%	0.04%	3.59%	0.53%	0.22%	0.91%	1.29%
Heritage Bank	0.66%	1.22%	0.58%	0.73%	1.54%	1.03%	0.45%	0.77%	0.53%
HomeStart	0.00%	0.01%	0.03%	0.01%	0.02%	0.06%	0.03%	0.17%	0.09%
La Trobe	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Liberty	0.74%	0.82%	0.55%	0.11%	0.04%	0.02%	0.00%	0.02%	0.01%
ME	2.25%	1.88%	2.66%	2.22%	4.01%	2.20%	1.10%	1.45%	1.18%
Macquarie	1.69%	1.77%	3.34%	4.15%	7.01%	4.95%	3.74%	7.97%	9.33%
P&N Bank	0.12%	0.33%	0.35%	0.72%	0.15%	0.27%	0.17%	0.22%	0.35%
Suncorp	2.35%	3.32%	8.69%	4.22%	2.35%	2.23%	1.51%	3.11%	3.26%
86 400	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.43%
Bank Australia	1.10%	1.04%	0.61%	2.46%	2.13%	2.25%	2.07%	2.62%	2.30%
Bank of China	0.00%	0.19%	0.30%	0.10%	0.00%	0.02%	0.26%	0.30%	0.08%
Bank of Sydney	0.13%	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Beyond Bank	0.03%	0.03%	0.08%	0.19%	0.46%	0.54%	0.44%	0.56%	0.11%
Bluestone	0.17%	0.12%	0.12%	0.35%	0.28%	0.23%	0.00%	0.02%	0.03%
CUA	0.41%	0.16%	0.24%	0.96%	0.33%	0.35%	0.27%	0.76%	0.75%
Firefighters Mutual Bank	0.04%	0.00%	0.03%	0.00%	0.07%	0.03%	0.15%	0.12%	0.01%
Health Professionals Bank	0.00%	0.04%	0.07%	0.15%	0.27%	0.17%	0.48%	0.36%	0.22%
Hume Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%
ING	3.68%	2.97%	2.46%	0.94%	2.56%	4.30%	5.43%	3.43%	3.58%
MyState	0.61%	0.47%	0.46%	0.15%	0.04%	0.57%	0.34%	0.39%	0.36%
Newcastle Permanent	0.97%	0.52%	0.13%	0.28%	0.74%	0.80%	0.66%	0.94%	0.55%
QBANK	0.00%	0.02%	0.02%	0.00%	0.10%	0.05%	0.06%	0.16%	0.25%
Resimac	0.09%	0.00%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Teachers Mutual Bank	0.68%	0.65%	0.81%	0.85%	1.57%	0.83%	1.86%	1.54%	0.73%
Virgin Money	0.42%	0.88%	1.13%	3.95%	1.75%	1.33%	1.05%	1.37%	1.64%
Non-Major Total	22.38%	21.64%	31.65%	38.81%	40.18%	31.72%	27.19%	37.72%	35.17%

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 Year	Fiscal Quarter	Total Product #				
		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%	18.2%	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%	5.3%	17.6%	5.2%	63.9%
2015	1	7.9%	4.6%	17.7%	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	10.2%	3.4%	11.4%	5.4%	69.7%
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	8.2%	2.5%	18.7%	3.6%	67.0%
2017	1	8.6%	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%	63.0%
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%	19.5%	5.0%	64.5%
2018	4	10.6%	0.6%	15.6%	5.2%	67.9%
2019	1	11.4%	0.5%	19.0%	4.9%	64.2%
2019	2	10.5%	0.5%	23.0%	2.8%	63.2%
2019	3	9.5%	0.4%	22.4%	2.6%	65.1%
2019	4	9.0%	0.4%	22.3%	2.7%	65.7%
2020	1	10.1%	0.4%	14.7%	2.0%	72.8%
2020	2	12.1%	0.3%	14.2%	1.0%	72.3%
2020	3	14.5%	0.3%	14.6%	0.9%	69.8%
2020	4	9.0%	0.3%	31.4%	0.6%	58.7%
2021	1	9.5%	0.2%	29.3%	1.0%	60.1%
2021	2	8.2%	0.1%	29.2%	2.7%	59.7%

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

Top lenders by state

Quarter 4 2020

Western Australia

01. ANZ	29.54%
02. CBA	20.67%
03. Bankwest	11.74%
04. NAB	7.52%
05. Westpac	7.20%
06. AFGHL	4.31%
07. Macquarie	2.73%
08. P&N Bank	2.16%
09. Suncorp	1.86%
10. St George Bank	1.61%
11. All Others	10.67%

South Australia

01. ANZ	27.28%
02. CBA	19.01%
03. Westpac	10.12%
04. AFGHL	8.92%
05. Bank SA	6.13%
06. NAB	5.70%
07. ING	3.38%
08. HomeStart	3.00%
09. Bankwest	2.95%
10. Adelaide Bank	2.46%
11. All Others	11.04%

Victoria

01. ANZ	26.94%
02. CBA	16.86%
03. NAB	8.89%
04. Westpac	7.47%
05. AFGHL	7.12%
06. Macquarie	7.07%
07. BOM	4.98%
08. Bankwest	3.09%
09. ING	2.70%
10. ME	2.12%
11. All Others	12.78%

New South Wales

01. ANZ	25.32%
02. CBA	15.78%
03. NAB	8.65%
04. Macquarie	8.36%
05. AFGHL	5.76%
06. Bankwest	4.77%
07. St George Bank	4.63%
08. ING	4.34%
09. Westpac	3.51%
10. AMP	2.37%
11. All Others	16.51%

Queensland

01. CBA	26.27%
02. ANZ	20.18%
03. Macquarie	7.10%
04. AFGHL	6.98%
05. Westpac	4.88%
06. Suncorp	4.88%
07. St George Bank	4.79%
08. NAB	3.40%
09. Bankwest	3.31%
10. ING	2.95%
11. All Others	15.25%

Quarter 1 2021

Western Australia

01. CBA	21.94%
02. Bankwest	17.45%
03. Westpac	11.39%
04. ANZ	9.65%
05. AFGHL	6.54%
06. NAB	5.72%
07. Macquarie	3.89%
08. St George Bank	3.88%
09. Suncorp	2.68%
10. P&N Bank	2.18%
11. All Others	14.68%

South Australia

01. CBA	20.53%
02. Westpac	14.79%
03. Bank SA	13.27%
04. AFGHL	11.71%
05. ANZ	9.31%
06. HomeStart	4.98%
07. NAB	4.27%
08. Macquarie	2.86%
09. ING	2.68%
10. Bankwest	2.55%
11. All Others	13.04%

Victoria

01. CBA	17.56%
02. ANZ	11.85%
03. Macquarie	10.74%
04. BOM	10.46%
05. Westpac	9.58%
06. NAB	9.10%
07. AFGHL	8.82%
08. Bankwest	3.38%
09. ING	2.36%
10. ME	1.83%
11. All Others	14.31%

New South Wales

01. CBA	15.31%
02. Macquarie	12.45%
03. St George Bank	9.40%
04. NAB	9.32%
05. ANZ	8.91%
06. AFGHL	7.83%
07. Bankwest	7.52%
08. Westpac	4.22%
09. ING	3.45%
10. AMP	2.53%
11. All Others	19.05%

Queensland

01. CBA	24.29%
02. Macquarie	11.26%
03. AFGHL	9.32%
04. ANZ	7.95%
05. St George Bank	6.58%
06. Suncorp	5.84%
07. Westpac	5.07%
08. Bankwest	4.45%
09. NAB	3.87%
10. ING	2.62%
11. All Others	18.75%

Quarter 2 2021

Western Australia

01. CBA	17.84%
02. Bankwest	13.59%
03. Westpac	11.77%
04. ANZ	9.77%
05. Macquarie	7.10%
06. NAB	6.94%
07. AFGHL	6.23%
08. St George Bank	5.31%
09. ING	3.25%
10. Suncorp	2.74%
11. All Others	15.46%

South Australia

01. Bank SA	18.28%
02. CBA	17.52%
03. Westpac	14.20%
04. ANZ	11.79%
05. AFGHL	8.67%
06. NAB	5.69%
07. HomeStart	5.48%
08. Macquarie	3.05%
09. ING	2.43%
10. Adelaide Bank	1.46%
11. All Others	11.43%

Victoria

01. CBA	13.89%
02. BOM	13.05%
03. ANZ	12.67%
04. Macquarie	11.16%
05. Westpac	10.72%
06. NAB	9.47%
07. AFGHL	8.59%
08. Bankwest	2.57%
09. ING	2.46%
10. AMP	1.71%
11. All Others	13.72%

New South Wales

01. Macquarie	13.17%
02. CBA	12.35%
03. NAB	11.58%
04. St George Bank	10.55%
05. ANZ	10.16%
06. AFGHL	7.60%
07. Bankwest	6.10%
08. Westpac	4.14%
09. ING	3.81%
10. AMP	2.77%
11. All Others	17.80%

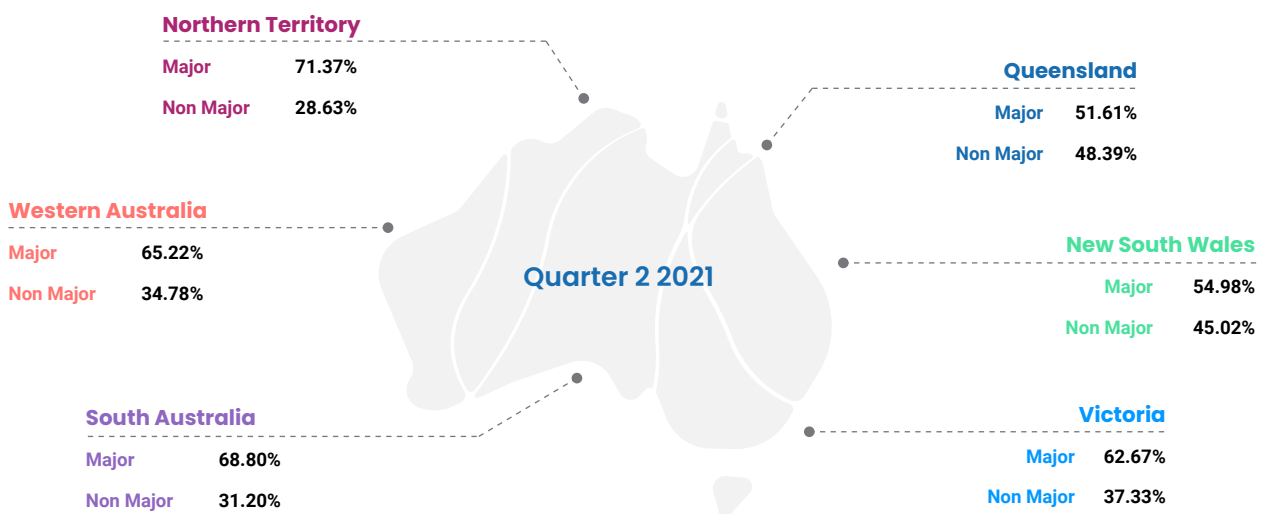
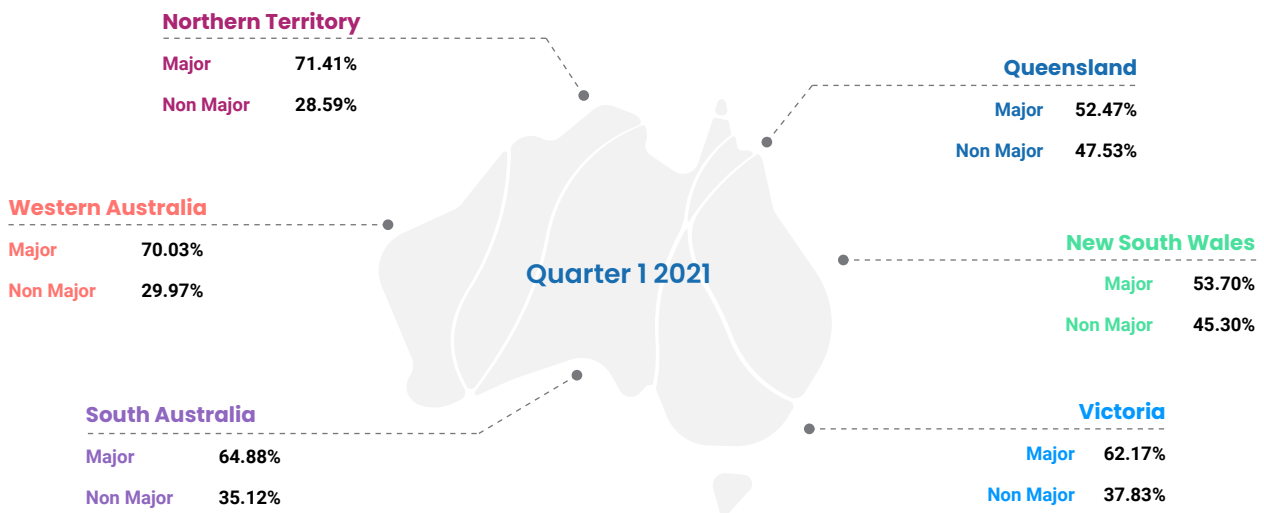
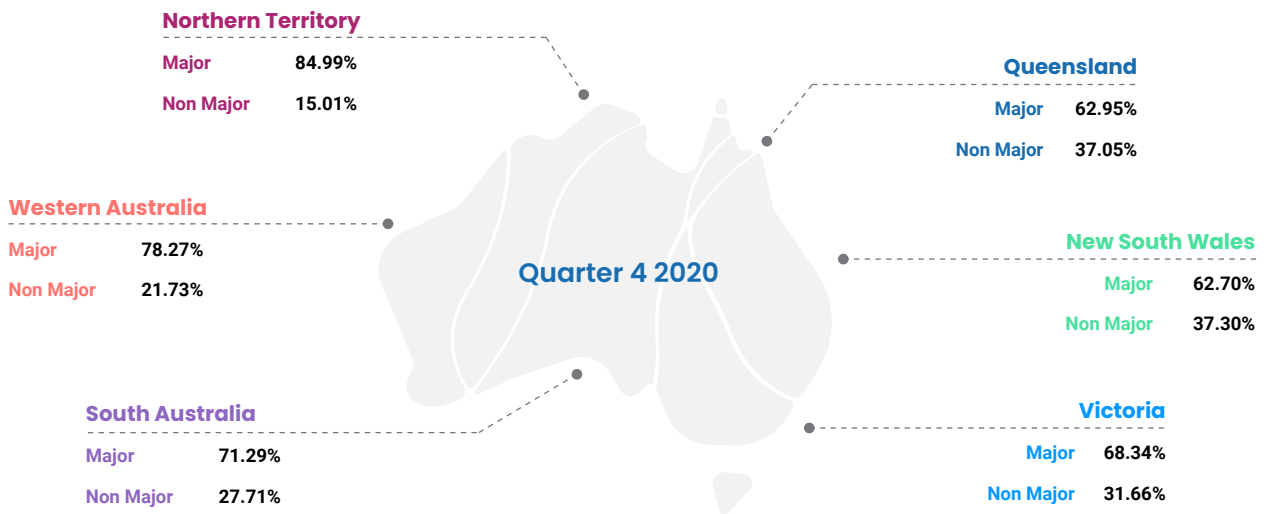
Queensland

01. CBA	23.03%
02. Macquarie	14.51%
03. St George Bank	8.03%
04. ANZ	7.95%
05. AFGHL	7.17%
06. Suncorp	5.31%
07. Westpac	5.27%
08. NAB	4.53%
09. ING	2.83%
10. Bankwest	2.54%
11. All Others	18.83%

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

Four Major Banks & their Associated Brands vs Non Major by state



Contact Details

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Lender Turnaround Times*

by Quarter



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

Contact Details

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