

Mortgage brokers shopping around for their clients

The release today of the AFG Competition Index shows the flow of business to lenders has once again been volatile, highlighting evidence that mortgage brokers are the only ones equipped to provide Australian borrowers with a complete picture of the many lending options available to them.

AFG General Manager Broker & Residential, Mark Hewitt explained the results: “The gap between the first placed major lender, Westpac at 14.21% of the market and third placed ANZ at 12.32%, is the closest it has been for some time.

“As AFG has stated many times, a consumer dealing directly with a lender has limited negotiating power or knowledge of the interest rates and lending criteria offered by competitors. This has been further validated by the findings of the interim ACCC Residential Mortgage Price Inquiry. The presence of the mortgage broking channel is one of the few drivers of competitive tension in the Australian lending market.

“Whilst the majors’ market share lifted a couple of percentage points across the quarter, rising from 62.51% in November 2017 to 64.03% at the end of February, three of the four majors went backwards.

“ANZ dropped from 14.93% in November 2017 to 12.32% at the close of the last quarter. CBA’s share of the market dropped from 14.99% to 13.63%, and their subsidiary Bankwest dropped from 3.74% to 3.35%.

NAB also recorded a drop, from 8.57% in November 2017 to finish the last quarter at 7.67% of the market.

“Only the Westpac group of brands, Westpac, St George, Bank of Melbourne and BankSA grew, with their market share lifting from 20.28% in November 2017 to 27.05% at the close of the last quarter,” he said.

“Interestingly, the Westpac group’s major gain came in the area of fixed rate loans with their share of that product type increasing from 23.63% to 44.24% of the market.

In a sign the majors are again open for business for investors, their share of that segment of the market has lifted from 64.82% in November 2017 to finish February at 66.78%.

The non-majors’ market share is now at 35.97%. “Amongst the non-majors AMP recorded an increase in market share and lifted from 2.27% to 4.62% and Homeloans recorded an increase from 0.14% to 0.33%. WA-based Keystart, lifted from 0.18% to 0.26%.

Suncorp fell from 4.21% to 2.81% and Macquarie contracted from 4.66% to 4.26%. Bank of Queensland lost almost 50% of their share to finish February at 0.86% of the market.

The non-majors were once again favoured by First Home Buyers, with their market share in that category lifting from 31.31% to 33.38%.

CONTACT DETAILS

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

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

TABLE 1

MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
ANZ	18.59%	15.89%	15.88%	14.38%	16.27%	18.40%	18.05%	16.36%	14.93%	16.26%	14.76%	12.32%
CBA	13.16%	12.80%	11.78%	12.45%	12.30%	14.21%	14.73%	16.20%	14.99%	12.63%	13.53%	13.63%
Bankwest	4.63%	4.34%	3.63%	3.97%	4.39%	4.39%	3.70%	3.51%	3.74%	3.84%	3.15%	3.35%
NAB	11.89%	8.70%	10.83%	10.01%	9.14%	9.76%	9.86%	9.91%	8.57%	8.39%	8.23%	7.67%
Westpac	8.13%	11.64%	10.56%	11.06%	11.35%	9.45%	8.20%	9.50%	11.16%	14.51%	15.56%	14.21%
BOM	2.04%	2.77%	2.86%	2.85%	3.25%	2.82%	2.23%	2.51%	2.60%	4.02%	3.32%	4.04%
Bank SA	0.70%	0.58%	0.96%	1.04%	0.78%	0.86%	0.77%	0.90%	0.98%	1.02%	1.25%	1.16%
St George Bank	6.49%	8.95%	8.49%	7.64%	6.38%	5.94%	5.67%	5.13%	5.54%	5.98%	6.33%	7.64%
Major Total	65.61%	65.67%	65.00%	63.38%	63.87%	65.83%	63.21%	64.02%	62.51%	66.65%	66.14%	64.03%

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 2

NON MAJOR LENDER MARKET SHARE ALL MORTGAGES LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
AFGHL	8.36%	7.85%	7.68%	9.77%	10.54%	8.88%	9.92%	9.72%	10.18%	9.47%	8.77%	8.64%
AMP	2.21%	3.02%	3.18%	2.54%	1.63%	1.83%	1.71%	1.80%	2.27%	1.50%	2.93%	4.62%
Adelaide Bank	0.03%	0.04%	0.06%	0.02%	0.05%	0.03%	0.05%	0.05%	0.02%	0.02%	0.00%	0.00%
Auswide Bank	0.50%	0.36%	0.26%	0.16%	0.21%	0.38%	0.19%	0.13%	0.20%	0.26%	0.14%	0.29%
Bank Australia	1.45%	1.44%	0.45%	0.87%	0.69%	0.74%	0.70%	0.60%	0.82%	0.43%	0.43%	0.61%
Bank of China	0.06%	0.13%	0.08%	0.04%	0.07%	0.15%	0.04%	0.10%	0.10%	0.08%	0.03%	0.07%
Bank of QLD	2.56%	2.27%	1.50%	1.36%	0.94%	1.29%	1.43%	1.56%	1.64%	1.64%	1.34%	0.86%
Bank of Sydney	0.30%	0.10%	0.19%	0.21%	0.23%	0.35%	0.16%	0.10%	0.35%	0.28%	0.17%	0.16%
Beyond Bank	0.32%	0.40%	0.25%	0.27%	0.04%	0.05%	0.06%	0.05%	0.11%	0.06%	0.06%	0.04%
Bluestone	0.40%	0.22%	0.28%	0.21%	0.35%	0.19%	0.46%	0.22%	0.35%	0.27%	0.19%	0.33%
CUA	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.09%	0.05%	0.12%	0.30%	0.41%	0.42%
Citibank	1.02%	0.90%	0.50%	0.44%	0.60%	1.19%	1.24%	0.36%	0.57%	0.56%	0.40%	0.57%
Firefighters Mutual Bank	0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.03%
Heritage Bank	0.79%	0.71%	0.37%	0.59%	0.82%	0.36%	0.27%	0.28%	0.41%	0.44%	0.39%	0.39%
HomeStart	0.17%	0.19%	0.18%	0.24%	0.23%	0.24%	0.32%	0.27%	0.28%	0.30%	0.34%	0.33%
Homeloans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.11%	0.14%	0.11%	0.17%	0.33%
IMB Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ING	2.45%	2.44%	3.52%	4.43%	3.87%	3.75%	3.17%	3.47%	3.11%	2.15%	2.39%	3.05%
Keystart	0.19%	0.17%	0.14%	0.25%	0.26%	0.20%	0.25%	0.15%	0.18%	0.26%	0.29%	0.26%
La Trobe	0.74%	0.54%	0.72%	0.83%	1.03%	0.71%	0.48%	0.66%	0.89%	0.62%	1.03%	0.69%
Liberty	2.78%	2.17%	2.36%	2.57%	2.70%	2.51%	2.69%	2.51%	2.00%	2.11%	1.95%	1.91%
ME	2.81%	3.49%	2.64%	2.58%	2.32%	2.44%	2.97%	2.17%	2.39%	1.93%	2.10%	2.24%
MKM Capital Pty Ltd	0.02%	0.01%	0.01%	0.00%	0.03%	0.01%	0.03%	0.04%	0.01%	0.04%	0.00%	0.02%
Macquarie	2.73%	2.09%	2.44%	2.38%	2.87%	2.86%	3.26%	3.94%	4.66%	4.90%	3.97%	4.26%
MyState	0.33%	0.23%	0.18%	0.24%	0.16%	0.33%	0.34%	0.40%	0.25%	0.39%	0.35%	0.56%
Newcastle Permanent	0.61%	0.29%	0.27%	0.76%	0.40%	0.28%	1.18%	1.06%	0.64%	0.41%	0.45%	0.48%
P&N Bank	0.25%	0.24%	0.25%	0.16%	0.31%	0.28%	0.18%	0.16%	0.18%	0.16%	0.18%	0.12%
Pepper	0.41%	0.47%	0.43%	0.48%	0.41%	0.45%	0.54%	0.78%	0.82%	0.99%	1.42%	1.28%
QBANK	0.03%	0.10%	0.05%	0.07%	0.10%	0.04%	0.03%	0.01%	0.10%	0.04%	0.03%	0.01%
Suncorp	2.30%	3.84%	6.71%	4.99%	5.09%	4.37%	4.73%	4.94%	4.21%	3.14%	3.32%	2.81%
Teachers Mutual Bank	0.54%	0.58%	0.32%	0.16%	0.17%	0.21%	0.26%	0.28%	0.47%	0.48%	0.61%	0.58%
Non-Major Total	34.39%	34.33%	35.00%	36.62%	36.13%	34.17%	36.79%	35.98%	37.49%	33.35%	33.86%	35.97%

ABBREVIATIONS

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

TABLE 3

MAJOR LENDER MARKET SHARE - FIXED RATE MORTGAGES LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
ANZ	12.47%	10.08%	11.25%	10.63%	13.12%	20.42%	20.71%	15.33%	14.63%	14.95%	10.58%	6.71%
CBA	12.42%	9.46%	8.61%	9.38%	9.02%	11.70%	11.20%	14.58%	13.38%	8.60%	11.51%	11.21%
Bankwest	3.20%	3.16%	3.05%	2.95%	4.31%	4.13%	2.31%	1.65%	2.88%	2.63%	2.12%	1.56%
NAB	14.52%	9.30%	13.30%	14.99%	13.28%	17.41%	18.87%	18.67%	18.15%	15.85%	15.68%	12.22%
Westpac	9.71%	21.01%	21.72%	19.30%	20.09%	11.95%	12.04%	13.98%	13.45%	22.32%	25.82%	25.25%
BOM	2.99%	3.31%	3.18%	4.18%	4.27%	2.79%	2.01%	2.93%	2.93%	4.88%	3.63%	4.79%
Bank SA	0.66%	0.78%	1.12%	0.82%	0.60%	0.65%	0.51%	0.74%	1.14%	1.02%	1.20%	1.51%
St George Bank	7.12%	14.05%	9.09%	10.03%	8.95%	5.85%	5.24%	5.05%	6.11%	7.20%	8.72%	12.69%
Major Total	63.10%	71.16%	71.32%	72.27%	73.64%	74.89%	72.89%	72.94%	72.67%	77.45%	79.26%	75.95%

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 4

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

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
AFGHL	6.56%	5.81%	4.99%	5.39%	4.09%	3.10%	3.92%	3.86%	4.27%	3.86%	3.95%	3.33%
AMP	0.20%	0.21%	0.16%	0.18%	0.24%	0.62%	0.46%	0.35%	0.94%	0.44%	0.34%	0.99%
Adelaide Bank	0.09%	0.07%	0.12%	0.03%	0.03%	0.03%	0.03%	0.07%	0.00%	0.00%	0.00%	0.00%
Auswide Bank	0.93%	0.59%	0.50%	0.41%	0.41%	0.86%	0.40%	0.21%	0.49%	0.44%	0.05%	0.15%
Bank Australia	5.94%	3.27%	0.52%	1.14%	0.95%	0.79%	1.16%	0.99%	1.41%	0.91%	0.84%	0.94%
Bank of China	0.02%	0.00%	0.08%	0.00%	0.00%	0.02%	0.08%	0.02%	0.07%	0.00%	0.04%	0.02%
Bank of QLD	3.53%	2.14%	1.32%	1.68%	1.22%	1.88%	2.19%	2.51%	2.03%	1.55%	1.40%	1.09%
Bank of Sydney	0.00%	0.00%	0.00%	0.02%	0.00%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Beyond Bank	0.89%	1.02%	0.47%	0.39%	0.03%	0.00%	0.04%	0.00%	0.07%	0.06%	0.00%	0.00%
Bluestone	0.26%	0.00%	0.06%	0.06%	0.04%	0.00%	0.15%	0.09%	0.01%	0.11%	0.05%	0.08%
CUA	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.11%	0.06%	0.16%	0.21%	0.26%	0.64%
Citibank	0.41%	0.01%	0.05%	0.06%	0.04%	0.02%	0.05%	0.08%	0.13%	0.12%	0.19%	0.19%
Firefighters Mutual Bank	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.04%
Heritage Bank	1.01%	0.65%	0.64%	1.13%	1.43%	0.56%	0.17%	0.26%	0.56%	0.54%	0.52%	0.81%
HomeStart	0.03%	0.10%	0.13%	0.01%	0.08%	0.19%	0.05%	0.08%	0.06%	0.08%	0.15%	0.16%
Homeloans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IMB Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ING	5.19%	3.33%	4.94%	5.88%	4.83%	5.24%	4.74%	4.12%	3.14%	2.29%	2.13%	3.16%
Keystart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
La Trobe	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Liberty	0.32%	0.52%	0.25%	0.44%	0.42%	0.29%	0.57%	0.35%	0.51%	0.61%	0.63%	0.52%
ME	4.86%	3.59%	1.88%	1.61%	2.23%	2.94%	3.68%	2.57%	3.05%	3.19%	2.88%	3.33%
MKM Capital Pty Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Macquarie	0.54%	0.36%	0.58%	0.75%	0.99%	0.95%	1.06%	1.35%	1.65%	2.13%	1.23%	1.39%
MyState	0.58%	0.21%	0.27%	0.03%	0.04%	0.17%	0.24%	0.56%	0.38%	0.60%	0.32%	0.62%
Newcastle Permanent	0.52%	0.14%	0.51%	1.52%	0.42%	0.45%	2.37%	2.02%	1.36%	0.56%	0.42%	1.15%
P&N Bank	0.23%	0.29%	0.25%	0.14%	0.49%	0.41%	0.29%	0.33%	0.37%	0.15%	0.35%	0.18%
Pepper	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
QBANK	0.03%	0.08%	0.08%	0.06%	0.18%	0.06%	0.00%	0.00%	0.18%	0.04%	0.00%	0.02%
Suncorp	2.64%	5.04%	10.17%	6.45%	7.93%	5.61%	4.75%	6.64%	4.75%	3.18%	3.17%	3.54%
Teachers Mutual Bank	2.11%	1.31%	0.73%	0.28%	0.25%	0.43%	0.62%	0.55%	1.67%	1.50%	1.84%	1.73%
Non-Major Total	36.90%	28.84%	28.68%	27.73%	26.36%	25.11%	27.11%	27.06%	27.33%	22.55%	20.74%	24.05%

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 5

MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
ANZ	20.14%	17.04%	17.03%	15.18%	15.30%	18.53%	19.01%	16.42%	14.96%	17.85%	14.74%	11.59%
CBA	8.37%	8.65%	7.94%	8.67%	9.94%	10.99%	11.33%	13.37%	12.09%	9.95%	9.78%	10.52%
Bankwest	3.94%	3.52%	2.92%	2.50%	3.49%	4.05%	2.51%	2.64%	2.93%	3.45%	2.97%	2.77%
NAB	13.00%	7.79%	9.14%	9.24%	8.95%	8.97%	8.78%	8.39%	7.17%	7.12%	6.64%	5.91%
Westpac	7.07%	10.75%	8.71%	10.04%	12.01%	8.05%	7.44%	8.58%	8.89%	14.87%	18.06%	14.29%
BOM	1.26%	2.53%	2.72%	2.38%	3.51%	2.27%	1.94%	2.71%	2.48%	4.31%	3.18%	4.60%
Bank SA	0.72%	0.92%	1.07%	1.02%	1.00%	1.11%	1.01%	1.06%	0.88%	1.04%	1.55%	1.30%
St George Bank	3.99%	7.64%	8.36%	6.45%	4.33%	3.94%	4.04%	3.32%	5.53%	4.16%	6.50%	6.99%
Major Total	58.49%	58.82%	57.89%	55.49%	58.53%	57.90%	56.05%	56.48%	54.94%	62.75%	63.43%	57.97%

ABBREVIATIONS

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

TABLE 6

NON MAJOR LENDER MARKET SHARE REFINANCING LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
AFGHL	10.17%	9.51%	8.08%	11.19%	11.74%	11.12%	11.57%	11.48%	12.39%	10.50%	10.29%	9.03%
AMP	3.95%	4.72%	6.01%	4.57%	2.24%	2.42%	2.62%	2.96%	3.84%	1.79%	3.49%	6.70%
Adelaide Bank	0.06%	0.05%	0.00%	0.00%	0.03%	0.06%	0.12%	0.00%	0.03%	0.06%	0.01%	0.00%
Auswide Bank	0.62%	0.56%	0.22%	0.06%	0.15%	0.36%	0.14%	0.05%	0.30%	0.20%	0.10%	0.37%
Bank Australia	1.80%	1.86%	0.57%	1.07%	0.61%	0.66%	0.92%	0.64%	0.50%	0.50%	0.40%	0.47%
Bank of China	0.05%	0.00%	0.03%	0.00%	0.00%	0.32%	0.05%	0.14%	0.06%	0.00%	0.00%	0.06%
Bank of QLD	3.32%	2.80%	1.11%	1.26%	0.91%	1.83%	1.51%	1.75%	1.96%	1.25%	0.94%	0.66%
Bank of Sydney	0.38%	0.12%	0.14%	0.21%	0.34%	0.21%	0.39%	0.21%	0.27%	0.44%	0.27%	0.14%
Beyond Bank	0.24%	0.12%	0.23%	0.22%	0.00%	0.06%	0.00%	0.02%	0.23%	0.14%	0.03%	0.04%
Bluestone	0.82%	0.55%	0.44%	0.65%	0.63%	0.32%	1.28%	0.55%	0.69%	0.50%	0.16%	0.52%
CUA	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.07%	0.18%	0.17%	0.30%	0.53%
Citibank	1.66%	2.08%	0.79%	0.81%	0.87%	2.04%	1.64%	0.21%	0.53%	1.09%	0.21%	1.04%
Firefighters Mutual Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%
Heritage Bank	0.61%	0.45%	0.45%	0.35%	0.31%	0.25%	0.08%	0.12%	0.28%	0.51%	0.20%	0.14%
HomeStart	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Homeloans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.25%	0.18%	0.28%	0.17%	0.71%
IMB Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ING	3.32%	3.39%	4.40%	5.15%	5.80%	6.35%	4.71%	4.76%	4.94%	2.38%	3.87%	3.82%
Keystart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
La Trobe	0.83%	0.69%	0.95%	0.72%	0.49%	0.73%	0.49%	0.72%	0.81%	0.76%	0.72%	1.17%
Liberty	2.71%	1.75%	2.24%	2.00%	2.02%	1.77%	2.18%	2.08%	1.18%	1.84%	1.58%	1.92%
ME	2.92%	3.64%	3.39%	3.71%	2.41%	2.69%	3.01%	2.47%	2.96%	1.70%	1.87%	2.29%
MKM Capital Pty Ltd	0.00%	0.02%	0.00%	0.00%	0.10%	0.00%	0.09%	0.18%	0.00%	0.17%	0.00%	0.02%
Macquarie	3.57%	3.18%	3.38%	3.43%	5.17%	4.24%	4.73%	5.93%	6.82%	7.06%	5.13%	6.81%
MyState	0.35%	0.16%	0.09%	0.38%	0.11%	0.48%	0.52%	0.44%	0.40%	0.57%	0.21%	0.62%
Newcastle Permanent	0.56%	0.45%	0.24%	0.96%	0.42%	0.36%	1.47%	1.74%	1.12%	0.66%	0.63%	0.66%
P&N Bank	0.15%	0.30%	0.27%	0.08%	0.32%	0.43%	0.38%	0.35%	0.29%	0.12%	0.13%	0.13%
Pepper	0.42%	0.66%	0.65%	0.75%	0.31%	0.75%	0.54%	1.39%	0.94%	1.21%	1.47%	1.42%
QBANK	0.02%	0.07%	0.03%	0.02%	0.01%	0.04%	0.06%	0.00%	0.06%	0.00%	0.14%	0.04%
Suncorp	2.57%	3.69%	8.13%	6.74%	6.31%	4.51%	5.26%	5.00%	3.98%	3.15%	4.02%	2.58%
Teachers Mutual Bank	0.39%	0.36%	0.26%	0.20%	0.14%	0.08%	0.07%	0.02%	0.12%	0.19%	0.22%	0.09%
Non-Major Total	41.51%	41.18%	42.11%	44.51%	41.47%	42.10%	43.95%	43.52%	45.06%	37.25%	36.57%	42.03%

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

MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
ANZ	17.44%	15.00%	15.17%	13.20%	13.89%	20.07%	19.79%	15.52%	12.85%	14.03%	13.43%	12.29%
CBA	11.11%	10.19%	10.02%	10.20%	10.50%	12.00%	14.15%	17.52%	15.10%	9.79%	12.28%	11.75%
Bankwest	1.55%	1.62%	1.54%	1.40%	2.42%	2.44%	3.12%	2.01%	3.58%	3.66%	2.40%	2.40%
NAB	13.92%	8.33%	11.43%	10.52%	9.42%	11.09%	12.40%	10.99%	8.28%	7.74%	8.02%	6.51%
Westpac	10.60%	16.47%	15.68%	16.84%	17.06%	12.79%	9.46%	12.62%	13.71%	19.56%	19.37%	19.11%
BOM	2.56%	4.05%	3.21%	3.08%	4.54%	3.48%	2.42%	2.50%	3.03%	3.95%	3.35%	3.93%
Bank SA	0.55%	0.48%	0.50%	0.95%	0.75%	1.15%	0.56%	1.14%	1.22%	1.10%	1.27%	1.03%
St George Bank	8.89%	12.93%	11.52%	11.00%	9.06%	7.83%	6.44%	5.58%	7.04%	7.27%	8.83%	9.76%
Major Total	66.60%	69.06%	69.09%	67.19%	67.64%	70.87%	68.34%	67.90%	64.82%	67.10%	68.94%	66.78%

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

NON MAJOR LENDER MARKET SHARE INVESTOR LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
AFGHL	9.83%	8.82%	6.90%	9.50%	9.79%	10.01%	11.44%	12.71%	13.51%	13.05%	11.30%	12.08%
AMP	0.58%	1.16%	0.78%	0.27%	0.11%	0.36%	0.35%	0.05%	0.34%	0.77%	1.27%	1.55%
Adelaide Bank	0.02%	0.03%	0.03%	0.02%	0.07%	0.03%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%
Auswide Bank	0.61%	0.56%	0.30%	0.24%	0.04%	0.14%	0.04%	0.00%	0.00%	0.00%	0.33%	0.37%
Bank Australia	0.34%	0.14%	0.07%	0.12%	0.13%	0.14%	0.18%	0.02%	0.53%	0.23%	0.06%	0.00%
Bank of China	0.03%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%
Bank of QLD	3.51%	3.49%	2.14%	2.04%	1.17%	2.05%	2.12%	2.24%	3.47%	2.88%	1.98%	1.14%
Bank of Sydney	0.61%	0.00%	0.00%	0.00%	0.05%	0.35%	0.07%	0.00%	0.01%	0.02%	0.00%	0.00%
Beyond Bank	0.22%	0.46%	0.26%	0.16%	0.06%	0.00%	0.02%	0.00%	0.00%	0.04%	0.04%	0.03%
Bluestone	0.49%	0.13%	0.31%	0.10%	0.36%	0.08%	0.29%	0.29%	0.36%	0.21%	0.33%	0.20%
CUA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.04%
Citibank	0.35%	0.37%	0.48%	0.30%	0.45%	0.71%	0.72%	0.34%	0.61%	0.59%	0.49%	0.88%
Firefighters Mutual Bank	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Heritage Bank	0.55%	0.39%	0.19%	0.86%	1.30%	0.68%	0.04%	0.20%	0.18%	0.60%	0.08%	0.21%
HomeStart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Homeloans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.08%	0.06%	0.25%	0.27%	0.33%
IMB Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ING	1.82%	1.53%	2.81%	2.86%	2.04%	1.99%	2.63%	1.87%	2.22%	1.64%	1.58%	1.35%
Keystart	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
La Trobe	1.40%	0.74%	1.34%	1.38%	1.74%	1.66%	1.13%	1.50%	1.46%	0.77%	1.40%	1.58%
Liberty	3.94%	3.36%	3.13%	3.84%	3.64%	3.70%	3.23%	3.96%	3.18%	2.74%	2.43%	2.49%
ME	2.75%	3.13%	1.95%	1.65%	1.21%	0.73%	1.66%	1.24%	1.39%	0.94%	1.69%	1.73%
MKM Capital Pty Ltd	0.05%	0.00%	0.04%	0.00%	0.08%	0.00%	0.07%	0.10%	0.03%	0.06%	0.00%	0.06%
Macquarie	2.84%	1.59%	2.62%	2.22%	2.28%	2.25%	3.28%	3.01%	3.61%	4.72%	3.75%	4.76%
MyState	0.20%	0.17%	0.03%	0.08%	0.00%	0.00%	0.05%	0.01%	0.00%	0.13%	0.09%	0.63%
Newcastle Permanent	0.20%	0.11%	0.00%	0.04%	0.03%	0.03%	0.72%	0.78%	0.25%	0.20%	0.07%	0.32%
P&N Bank	0.02%	0.00%	0.08%	0.05%	0.40%	0.17%	0.31%	0.25%	0.25%	0.07%	0.19%	0.17%
Pepper	0.51%	0.45%	0.49%	0.35%	0.33%	0.69%	0.81%	0.62%	0.88%	0.96%	1.76%	1.62%
QBANK	0.00%	0.04%	0.05%	0.06%	0.09%	0.03%	0.04%	0.00%	0.23%	0.04%	0.04%	0.00%
Suncorp	2.13%	3.84%	6.68%	6.55%	6.87%	3.14%	2.39%	2.80%	2.61%	1.86%	1.87%	1.70%
Teachers Mutual Bank	0.40%	0.40%	0.23%	0.11%	0.12%	0.15%	0.00%	0.01%	0.00%	0.05%	0.02%	0.00%
Non-Major Total	33.40%	30.94%	30.91%	32.81%	32.36%	29.13%	31.66%	32.10%	35.18%	32.90%	31.06%	33.22%

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

MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
ANZ	16.31%	16.10%	16.59%	13.95%	16.94%	18.63%	14.85%	14.65%	14.04%	15.36%	14.47%	11.62%
CBA	18.46%	17.70%	17.95%	15.55%	18.05%	16.69%	17.62%	19.42%	18.72%	16.69%	16.71%	15.71%
Bankwest	8.81%	6.46%	6.81%	6.56%	6.33%	4.93%	4.31%	4.55%	4.60%	3.87%	3.89%	3.48%
NAB	13.34%	14.09%	14.95%	15.47%	11.32%	13.04%	13.79%	13.91%	14.26%	13.09%	12.96%	11.73%
Westpac	8.69%	10.01%	8.79%	8.99%	9.24%	8.16%	8.82%	12.10%	10.35%	12.65%	12.77%	13.91%
BOM	2.53%	1.57%	2.87%	4.72%	2.53%	2.98%	1.97%	2.33%	2.84%	3.15%	2.76%	4.05%
Bank SA	0.21%	0.35%	0.30%	0.40%	0.14%	0.18%	0.34%	0.27%	0.20%	0.43%	0.40%	0.47%
St George Bank	3.03%	2.80%	3.16%	3.74%	4.42%	4.87%	3.44%	3.19%	3.69%	4.31%	3.76%	5.65%
Major Total	71.40%	69.09%	71.43%	69.37%	68.97%	69.49%	65.14%	70.41%	68.69%	69.55%	67.71%	66.62%

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

NON MAJOR LENDER MARKET SHARE FIRST HOME BUYERS LAST 12 MONTHS

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18
AFGHL	4.65%	4.36%	4.92%	7.68%	6.51%	6.10%	5.72%	4.09%	4.76%	5.77%	5.11%	4.75%
AMP	0.47%	0.93%	0.57%	0.66%	1.04%	1.22%	0.53%	0.78%	1.39%	0.94%	2.33%	3.48%
Adelaide Bank	0.00%	0.00%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Auswide Bank	0.51%	0.34%	0.59%	0.46%	0.10%	0.63%	0.30%	0.23%	0.39%	0.00%	0.17%	0.11%
Bank Australia	2.09%	1.68%	0.32%	1.25%	1.20%	0.98%	0.79%	0.97%	1.35%	0.98%	0.33%	0.73%
Bank of China	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank of QLD	2.24%	2.44%	2.09%	1.98%	1.44%	1.77%	1.38%	2.33%	1.28%	1.99%	1.66%	1.51%
Bank of Sydney	0.12%	0.00%	0.26%	0.15%	0.00%	0.00%	0.00%	0.04%	0.13%	0.07%	0.08%	0.19%
Beyond Bank	1.03%	1.22%	0.65%	0.73%	0.08%	0.00%	0.10%	0.00%	0.16%	0.00%	0.00%	0.13%
Bluestone	0.00%	0.00%	0.00%	0.06%	0.14%	0.00%	0.18%	0.05%	0.05%	0.00%	0.00%	0.00%
CUA	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.09%	0.10%	0.10%	0.21%	0.79%	0.10%
Citibank	0.48%	0.13%	0.18%	0.25%	0.10%	0.70%	1.04%	0.08%	0.34%	0.10%	0.28%	0.00%
Firefighters Mutual Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Heritage Bank	1.52%	1.63%	0.72%	0.78%	0.75%	0.00%	0.12%	0.07%	0.33%	0.19%	0.58%	0.59%
HomeStart	1.18%	1.06%	1.24%	1.68%	1.19%	0.99%	1.78%	1.44%	1.73%	1.32%	1.56%	1.63%
Homeloans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	0.00%	0.08%	0.19%
IMB Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ING	1.30%	1.34%	2.07%	2.47%	2.48%	1.94%	1.95%	1.30%	1.07%	0.92%	1.83%	2.38%
Keystart	1.79%	1.71%	1.05%	1.94%	1.85%	1.26%	1.88%	1.06%	1.37%	1.92%	1.76%	1.73%
La Trobe	0.00%	0.00%	0.15%	0.17%	0.04%	0.00%	0.00%	0.00%	0.16%	0.29%	0.24%	0.00%
Liberty	1.02%	1.95%	1.01%	0.98%	2.10%	1.57%	2.49%	1.54%	1.39%	1.63%	1.10%	0.77%
ME	4.05%	5.34%	4.35%	2.90%	4.36%	4.75%	4.92%	3.89%	3.70%	4.14%	3.92%	3.78%
MKM Capital Pty Ltd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.04%	0.00%	0.00%
Macquarie	2.13%	0.95%	0.97%	0.30%	1.32%	1.16%	1.43%	1.09%	0.98%	1.33%	1.11%	1.74%
MyState	0.08%	0.17%	0.22%	0.31%	0.07%	0.33%	0.00%	0.43%	0.20%	0.07%	0.24%	0.32%
Newcastle Permanent	0.34%	0.38%	0.57%	1.03%	1.03%	0.30%	1.19%	1.15%	0.22%	0.55%	0.11%	0.44%
P&N Bank	0.30%	0.79%	0.44%	0.37%	0.34%	0.06%	0.14%	0.10%	0.07%	0.08%	0.00%	0.05%
Pepper	0.07%	0.28%	0.02%	0.33%	0.36%	0.17%	0.54%	0.40%	0.83%	0.87%	0.89%	0.54%
QBANK	0.00%	0.25%	0.13%	0.17%	0.09%	0.16%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%
Suncorp	2.50%	3.40%	5.58%	3.45%	3.68%	5.87%	7.14%	7.14%	7.15%	5.47%	5.82%	5.46%
Teachers Mutual Bank	0.73%	0.54%	0.21%	0.54%	0.69%	0.49%	1.10%	1.20%	2.10%	1.56%	2.31%	2.76%
Non-Major Total	28.60%	30.91%	28.57%	30.63%	31.03%	30.51%	34.86%	29.59%	31.31%	30.45%	32.29%	33.38%

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

December 2017

Western Australia

01. Westpac	19.33%
02. ANZ	13.21%
03. CBA	13.09%
04. Bankwest	11.29%
05. NAB	6.67%
06. St George Bank	5.35%
07. AFGHL	5.26%
08. ME	4.21%
09. Bank of QLD	3.17%
10. Suncorp	2.73%
11. All Others	15.71%

South Australia

01. Westpac	20.23%
02. Bank SA	18.50%
03. AFGHL	12.25%
04. CBA	11.61%
05. ANZ	9.39%
06. Bankwest	6.60%
07. HomeStart	5.51%
08. NAB	3.32%
09. ING	2.50%
10. Macquarie	2.19%
11. All Others	7.90%

Victoria

01. ANZ	22.10%
02. Westpac	14.07%
03. BOM	11.94%
04. CBA	10.91%
05. AFGHL	9.26%
06. NAB	8.62%
07. Macquarie	4.34%
08. Liberty	2.74%
09. Bankwest	2.62%
10. ING	1.80%
11. All Others	11.60%

Queensland

01. CBA	17.95%
02. Westpac	15.67%
03. ANZ	13.59%
04. AFGHL	11.53%
05. Suncorp	7.91%
06. NAB	5.56%
07. St George Bank	4.87%
08. Macquarie	4.58%
09. Bankwest	2.80%
10. Bank of QLD	2.56%
11. All Others	12.97%

New South Wales

01. ANZ	13.87%
02. St George Bank	13.35%
03. CBA	11.68%
04. Westpac	11.61%
05. NAB	10.91%
06. AFGHL	9.60%
07. Macquarie	6.97%
08. ING	3.36%
09. Suncorp	2.77%
10. Bankwest	2.73%
11. All Others	13.14%

January 2018

Western Australia

01. CBA	20.38%
02. Westpac	18.14%
03. ANZ	12.21%
04. Bankwest	8.86%
05. AFGHL	6.98%
06. NAB	6.23%
07. St George Bank	3.80%
08. ME	2.85%
09. Suncorp	2.77%
10. Bank of QLD	2.68%
11. All Others	15.10%

South Australia

01. Bank SA	19.89%
02. Westpac	17.60%
03. CBA	12.67%
04. AFGHL	11.41%
05. ANZ	7.01%
06. HomeStart	6.09%
07. NAB	5.15%
08. Bankwest	4.73%
09. AMP	3.49%
10. ING	2.66%
11. All Others	9.29%

Victoria

01. ANZ	21.02%
02. Westpac	18.06%
03. CBA	11.23%
04. BOM	9.92%
05. NAB	8.67%
06. AFGHL	7.26%
07. Macquarie	3.93%
08. AMP	2.66%
09. Liberty	2.61%
10. ING	2.46%
11. All Others	12.19%

Queensland

01. CBA	16.80%
02. Westpac	13.66%
03. ANZ	12.62%
04. AFGHL	11.65%
05. Suncorp	7.83%
06. St George Bank	7.26%
07. NAB	5.41%
08. Macquarie	5.37%
09. AMP	4.13%
10. Bankwest	2.63%
11. All Others	12.63%

New South Wales

01. St George Bank	14.60%
02. Westpac	12.29%
03. ANZ	11.81%
04. CBA	11.11%
05. NAB	10.72%
06. AFGHL	9.28%
07. Macquarie	4.89%
08. ING	3.48%
09. Suncorp	3.34%
10. AMP	3.03%
11. All Others	15.44%

February 2018

Western Australia

01. Westpac	19.78%
02. CBA	15.28%
03. Bankwest	11.51%
04. ANZ	9.14%
05. NAB	7.25%
06. AFGHL	5.04%
07. AMP	4.65%
08. St George Bank	4.33%
09. Suncorp	3.71%
10. ME	3.20%
11. All Others	16.12%

South Australia

01. Bank SA	21.94%
02. AFGHL	13.52%
03. CBA	13.31%
04. Westpac	13.25%
05. ANZ	9.75%
06. HomeStart	6.47%
07. NAB	4.82%
08. AMP	4.31%
09. Bankwest	3.30%
10. ING	1.57%
11. All Others	7.77%

Victoria

01. ANZ	15.87%
02. Westpac	15.29%
03. CBA	12.87%
04. BOM	12.54%
05. AFGHL	8.32%
06. NAB	8.10%
07. Macquarie	4.68%
08. AMP	4.57%
09. Liberty	2.51%
10. Bankwest	2.32%
11. All Others	12.93%

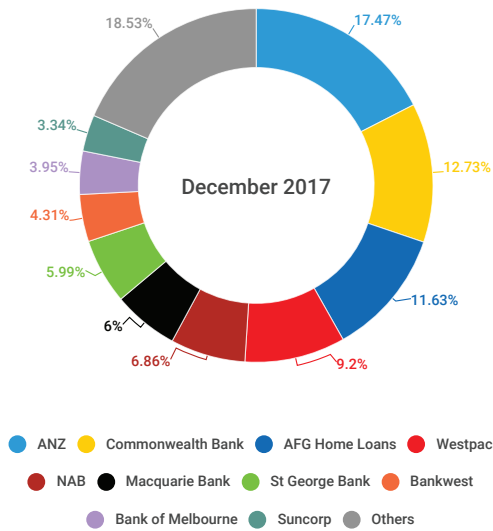
Queensland

01. CBA	19.13%
02. Westpac	14.43%
03. ANZ	11.18%
04. AFGHL	9.64%
05. Suncorp	8.23%
06. St George Bank	7.24%
07. Macquarie	5.01%
08. AMP	4.52%
09. NAB	4.27%
10. Bankwest	2.42%
11. All Others	13.92%

New South Wales

01. St George Bank	16.54%
02. Westpac	11.72%
03. ANZ	11.19%
04. CBA	11.10%
05. NAB	9.18%
06. AFGHL	8.79%
07. ING	5.02%
08. AMP	4.80%
09. Macquarie	4.78%
10. ME	2.55%
11. All Others	14.34%

Product Mix Basic/Standard March 2018



Product Mix Fixed March 2018

