

More competition than ever in Australia's home loan market thanks to mortgage brokers

Australia's home loan market is enjoying record levels of competition driven by mortgage brokers, with new lending data released today revealing the market share of non-bank lenders is higher than ever.

And latest industry figures reveal consumers are increasingly relying on mortgage brokers for help, with three out of every five mortgages in Australia now generated through mortgage brokers.

As the financial services sector prepares for next month's release of the Financial Services Royal Commission's final report, the AFG quarterly Mortgage Index confirmed the crucial role played by mortgage brokers in creating a competitive home loan market.

It also provides a timely warning to policymakers of the importance of ensuring the availability of credit and consumer choice do not become sacrificial lambs in the regulatory response to the Royal Commission recommendations.

AFG lodged \$13 billion in home lending applications for the final quarter of 2018, down 8% on the prior quarter. Credit tightening is having an impact on volumes in every state – however, the Sydney and Melbourne property markets have been the most significantly impacted.

"Customers must be kept first and foremost in any discussion of changes to the financial sector," said AFG Chief Executive Officer David Bailey. "Although overall volumes are down our brokers still lodged over 25,000 applications for borrowers during the quarter. This is a fraction of the number of consumers they help with post-settlement and ongoing reviews and support.

"AFG now has more than 50 lenders on our panel and in clear evidence of the vital role mortgage brokers play in delivering a competitive home loan market, non-major lenders' market share is at a record high of 42.1%.

"The non-majors are becoming an increasingly important part of the assistance brokers provide to customers. Penetration has increased across all categories of borrowers, with non-major market share gains recorded for Refinancers (now 46.8%), Upgraders (42%), First home buyers (32.1%) and Investors (43.4%)."

New Mortgage & Finance Association of Australia (MFAA) data shows mortgage broker market share has grown to 59.1%, reinforcing that consumers are increasingly turning to brokers for their expertise as the market becomes increasingly complex.

The record market share for mortgage brokers was the strongest evidence that consumers were more than satisfied with the customer service provided by brokers, Mr Bailey said.

"A spike in those choosing to fix their interest rates indicates borrowers are bracing for more bank-led rate rises, with quarterly volumes increasing from 19% to 23.1%.

"Notably, the major lenders' market share of Interest Only and Investment lending has stabilised after APRA's easing of caps."

CONTACT DETAILS

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Emphasising the competition the non-majors bring to the market, Mr. Bailey said that Australians need access to a competitive and fair lending landscape and the tens of thousands of small business people across the country working in the mortgage broking industry strive to deliver that service to their clients every day.

“Politicians and policy makers should not lose sight of the enormous value Australian consumers place in the services that these small businesses provide.

“We are yet to see the final report from the Banking Royal Commission, but we remain concerned that some of the testimony we witnessed was clearly aimed at driving consumers back into the big bank branches,” he said.

“Any recommendations flowing from that skewed view that would marginalise the mortgage broking industry would result in a very poor outcome for the economy and hurt the very consumers the Commission was aiming to protect.

“As an industry that relies on customer recommendations, today’s figures demonstrate that consumers are overwhelmingly satisfied with both the service provided by mortgage brokers and the real benefits of competition that we deliver. Consumers won’t want to lose those benefits as part of the industry response to the Royal Commission.”

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TABLE 1 - ALL AUSTRALIA

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	\$8,487,498,307	\$396,445	36%	12%	34%	31%	51%	48%
2013	3	21,210	\$8,322,945,106	\$392,407	36%	12%	33%	31%	52%	48%
2013	4	24,446	\$9,799,859,820	\$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	\$10,984,655,498	\$424,183	39%	9%	32%	31%	56%	44%
2014	3	24,232	\$10,303,134,053	\$425,187	39%	9%	32%	31%	57%	43%
2014	4	26,966	\$11,551,679,672	\$428,379	39%	9%	34%	30%	58%	42%
2015	1	28,133	\$12,204,496,352	\$433,814	39%	8%	34%	31%	58%	42%
2015	2	28,664	\$12,890,904,077	\$449,725	39%	7%	36%	30%	59%	41%
2015	3	27,496	\$12,267,637,050	\$446,161	40%	8%	35%	30%	59%	41%
2015	4	31,231	\$14,356,526,533	\$459,688	40%	8%	37%	28%	59%	40%
2016	1	29,920	\$14,074,487,292	\$470,404	33%	9%	36%	34%	54%	46%
2016	2	28,851	\$13,708,380,726	\$475,144	31%	7%	38%	35%	50%	50%
2016	3	27,275	\$12,898,678,564	\$472,912	33%	8%	38%	34%	48%	52%
2016	4	30,358	\$14,491,015,141	\$477,338	34%	7%	39%	33%	47%	53%
2017	1	31,572	\$15,124,292,777	\$479,041	32%	8%	38%	34%	46%	54%
2017	2	30,736	\$14,970,862,685	\$487,079	34%	9%	38%	32%	47%	53%
2017	3	29,031	\$14,148,056,451	\$487,343	32%	10%	35%	34%	44%	55%
2017	4	30,056	\$14,548,142,760	\$484,035	31%	10%	29%	39%	33%	67%
2018	1	30,471	\$14,945,801,991	\$490,493	29%	13%	25%	41%	19%	81%
2018	2	29,674	\$14,813,067,617	\$499,193	28%	13%	22%	44%	19%	81%
2018	3	27,726	\$13,796,722,383	\$497,610	28%	13%	23%	43%	20%	80%
2018	4	28,870	\$14,544,120,145	\$503,780	28%	13%	23%	43%	19%	81%
2019	1	27,881	\$14,170,007,105	\$508,232	27%	14%	24%	43%	19%	81%
2019	2	25,554	\$13,011,138,415	\$509,162	27%	13%	24%	43%	18%	81%

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TABLE 2 - BY BUYER TYPE

MAJOR VS NON MAJOR LENDER MARKET SHARE

Fiscal Year	Fiscal Quarter	Lodge Volume		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%	69.1%	30.9%	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%	68.4%	31.6%	70.1%	29.9%	57.4%	42.6%	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%	63.6%	36.4%	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%	57.2%	42.8%	68.2%	31.8%	55.4%	44.6%	60.4%	39.6%	57.9%	42.1%	60.2%	39.8%
2019	2	57.9%	42.1%	56.6%	43.4%	67.9%	32.1%	53.2%	46.8%	58.0%	42.0%	57.6%	42.4%	58.0%	42.0%

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TABLE 3 - BY STATE/TERRITORY

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	\$8,487,498,307	\$2,398,852,212	\$110,388,955	\$1,624,079,026	\$538,593,522	\$1,900,825,060	\$1,914,759,532
2013	3	\$8,322,945,106	\$2,280,966,495	\$101,610,181	\$1,596,742,132	\$557,028,090	\$1,773,185,026	\$2,013,413,182
2013	4	\$9,799,859,820	\$2,888,883,235	\$122,968,345	\$1,721,114,526	\$548,935,991	\$2,182,800,665	\$2,335,157,058
2014	1	\$10,542,068,141	\$3,363,650,441	\$139,190,621	\$1,838,570,242	\$585,449,797	\$2,299,156,557	\$2,316,050,484
2014	2	\$10,984,655,498	\$3,472,344,992	\$143,266,403	\$1,932,354,673	\$590,007,574	\$2,476,884,645	\$2,369,797,211
2014	3	\$10,303,134,053	\$3,187,107,101	\$129,658,827	\$1,768,460,967	\$546,204,335	\$2,425,749,349	\$2,245,953,475
2014	4	\$11,551,679,672	\$3,628,819,262	\$146,662,616	\$1,969,120,868	\$619,877,859	\$2,704,255,935	\$2,482,943,132
2015	1	\$12,204,496,352	\$3,982,906,595	\$146,994,642	\$2,064,759,273	\$607,398,884	\$2,916,486,393	\$2,485,950,565
2015	2	\$12,890,904,077	\$4,471,631,948	\$148,466,755	\$2,160,107,447	\$688,396,536	\$3,062,350,192	\$2,359,951,199
2015	3	\$12,267,637,050	\$4,279,279,704	\$146,061,678	\$1,995,319,499	\$644,051,341	\$2,933,481,013	\$2,269,443,815
2015	4	\$14,356,526,533	\$5,330,891,403	\$114,121,391	\$2,267,742,579	\$771,411,097	\$3,392,137,612	\$2,480,222,452
2016	1	\$14,074,487,292	\$5,270,467,626	\$109,051,380	\$2,142,723,311	\$760,635,526	\$3,517,006,688	\$2,274,602,761
2016	2	\$13,708,380,726	\$4,986,730,658	\$113,084,379	\$2,132,485,192	\$772,308,708	\$3,576,347,152	\$2,127,424,638
2016	3	\$12,898,678,564	\$4,693,190,747	\$99,822,567	\$2,140,297,855	\$712,290,474	\$3,368,595,762	\$1,884,481,160
2016	4	\$14,491,015,141	\$5,289,101,179	\$102,066,442	\$2,425,505,029	\$791,790,063	\$3,878,196,520	\$2,004,355,908
2017	1	\$15,124,292,777	\$5,469,749,452	\$93,763,914	\$2,596,144,089	\$800,951,939	\$4,229,595,397	\$1,934,087,986
2017	2	\$14,970,862,685	\$5,418,620,287	\$91,182,032	\$2,501,313,364	\$773,296,604	\$4,398,306,172	\$1,788,144,227
2017	3	\$14,148,056,451	\$5,087,787,411	\$90,667,048	\$2,365,930,418	\$750,083,201	\$4,240,879,177	\$1,612,709,196
2017	4	\$14,548,142,760	\$5,231,164,409	\$56,391,707	\$2,432,055,935	\$770,982,709	\$4,441,796,465	\$1,615,751,534
2018	1	\$14,945,801,991	\$5,248,415,844	\$72,407,391	\$2,386,345,936	\$760,134,506	\$4,918,869,623	\$1,559,628,692
2018	2	\$14,813,067,617	\$5,134,574,111	\$79,736,205	\$2,375,985,106	\$757,818,346	\$4,898,967,878	\$1,565,985,970
2018	3	\$13,796,722,383	\$4,770,475,546	\$83,500,004	\$2,169,689,842	\$695,849,174	\$4,563,490,270	\$1,513,717,547
2018	4	\$14,544,120,145	\$4,944,292,414	\$46,308,015	\$2,361,132,147	\$739,784,634	\$4,997,320,137	\$1,455,282,797
2019	1	\$14,170,007,105	\$4,797,611,635	\$62,958,777	\$2,313,305,455	\$751,194,016	\$4,707,053,433	\$1,537,883,788
2019	2	\$13,011,138,415	\$4,249,980,637	\$59,054,782	\$2,178,741,587	\$703,055,388	\$4,306,086,215	\$1,514,219,805

CONTACT DETAILS

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TABLE 4 - BY STATE/TERRITORY

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	\$396,445	\$471,380	\$379,343	\$343,648	\$314,049	\$385,016	\$411,688
2013	3	\$392,407	\$459,502	\$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	\$397,687	\$347,950	\$318,525	\$389,292	\$408,402
2014	2	\$424,183	\$515,950	\$379,012	\$356,457	\$332,961	\$413,227	\$423,103
2014	3	\$425,187	\$513,057	\$379,119	\$358,714	\$333,255	\$415,795	\$425,773
2014	4	\$428,379	\$522,659	\$411,974	\$364,922	\$330,073	\$411,983	\$425,964
2015	1	\$433,814	\$523,722	\$383,798	\$363,130	\$332,639	\$423,600	\$432,490
2015	2	\$449,725	\$560,917	\$398,034	\$368,556	\$350,686	\$434,438	\$433,337
2015	3	\$446,161	\$550,602	\$390,539	\$370,877	\$338,262	\$429,751	\$433,100
2015	4	\$459,688	\$558,150	\$422,672	\$380,047	\$352,403	\$440,137	\$447,129
2016	1	\$470,404	\$582,372	\$399,456	\$386,285	\$362,035	\$455,276	\$435,414
2016	2	\$475,144	\$581,611	\$421,957	\$393,447	\$371,660	\$463,918	\$443,029
2016	3	\$472,912	\$588,709	\$385,415	\$394,380	\$372,342	\$446,408	\$453,218
2016	4	\$477,338	\$591,556	\$401,836	\$398,932	\$378,485	\$455,294	\$448,101
2017	1	\$479,041	\$596,808	\$407,669	\$400,331	\$378,701	\$458,542	\$444,312
2017	2	\$487,079	\$602,203	\$386,365	\$403,243	\$377,955	\$476,368	\$444,812
2017	3	\$487,343	\$602,390	\$417,820	\$404,018	\$385,251	\$476,343	\$440,390
2017	4	\$484,035	\$593,574	\$402,798	\$408,337	\$378,118	\$473,186	\$434,225
2018	1	\$490,493	\$596,886	\$395,669	\$411,936	\$388,617	\$481,723	\$441,196
2018	2	\$499,193	\$611,477	\$463,583	\$416,474	\$389,024	\$494,995	\$440,502
2018	3	\$497,610	\$602,713	\$444,149	\$417,971	\$397,855	\$493,244	\$441,188
2018	4	\$503,780	\$608,304	\$392,441	\$426,582	\$397,306	\$502,445	\$443,549
2019	1	\$508,232	\$624,120	\$391,048	\$423,993	\$407,593	\$508,541	\$442,175
2019	2	\$509,162	\$619,531	\$410,103	\$450,060	\$395,865	\$505,172	\$444,183

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TABLE 5 - BY STATE/TERRITORY

LOAN VALUE RATIOS (LOAN STATED AS % OF PROPERTY VALUE)

Fiscal Year	Fiscal Quarter	LVR						
		National	NSW	NT	QLD	SA	VIC	WA
2013	1	69.6%	69.8%	68.3%	70.1%	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%	67.1%	71.3%	71.3%	71.9%	71.6%
2014	3	69.9%	69.0%	66.0%	70.1%	70.8%	72.8%	70.6%
2014	4	69.6%	68.6%	65.1%	69.4%	71.4%	72.8%	70.1%
2015	1	70.1%	68.8%	68.2%	69.0%	70.9%	72.5%	71.2%
2015	2	70.5%	68.7%	69.0%	69.8%	71.7%	73.1%	70.5%
2015	3	69.8%	68.4%	65.9%	70.0%	70.8%	72.9%	70.7%
2015	4	69.7%	66.9%	66.2%	69.6%	71.8%	72.7%	71.0%
2016	1	69.7%	67.4%	67.5%	69.2%	69.6%	73.0%	71.5%
2016	2	69.7%	66.0%	67.4%	70.3%	71.4%	71.8%	71.2%
2016	3	69.3%	66.3%	64.1%	70.2%	71.1%	72.7%	71.2%
2016	4	69.3%	66.1%	66.5%	70.0%	70.2%	72.2%	70.6%
2017	1	69.6%	66.3%	68.2%	70.0%	70.6%	71.0%	71.5%
2017	2	69.5%	65.6%	68.1%	69.6%	70.3%	71.9%	71.3%
2017	3	69.1%	65.6%	67.1%	68.9%	70.9%	71.6%	70.9%
2017	4	67.6%	64.1%	62.7%	68.1%	69.9%	70.9%	69.9%
2018	1	68.5%	64.5%	65.7%	68.9%	68.9%	70.8%	72.3%
2018	2	68.4%	64.5%	66.0%	68.5%	70.7%	69.5%	71.1%
2018	3	68.4%	64.0%	66.1%	69.3%	70.9%	69.0%	71.1%
2018	4	67.9%	63.7%	65.6%	69.1%	69.6%	68.6%	70.9%
2019	1	67.7%	64.9%	61.5%	68.8%	70.3%	68.6%	72.0%
2019	2	68.5%	64.7%	67.8%	68.9%	69.5%	68.0%	71.7%

CONTACT DETAILS

Alison Clarke, AFG Head of Corporate Communications
David Bailey, CEO

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TABLE 6 - ALL AUSTRALIA

LOAN TYPE

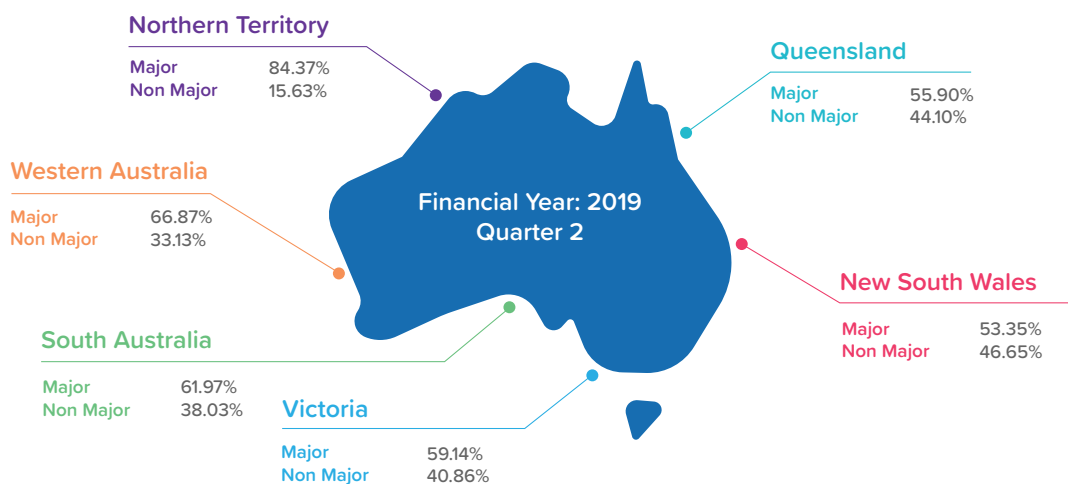
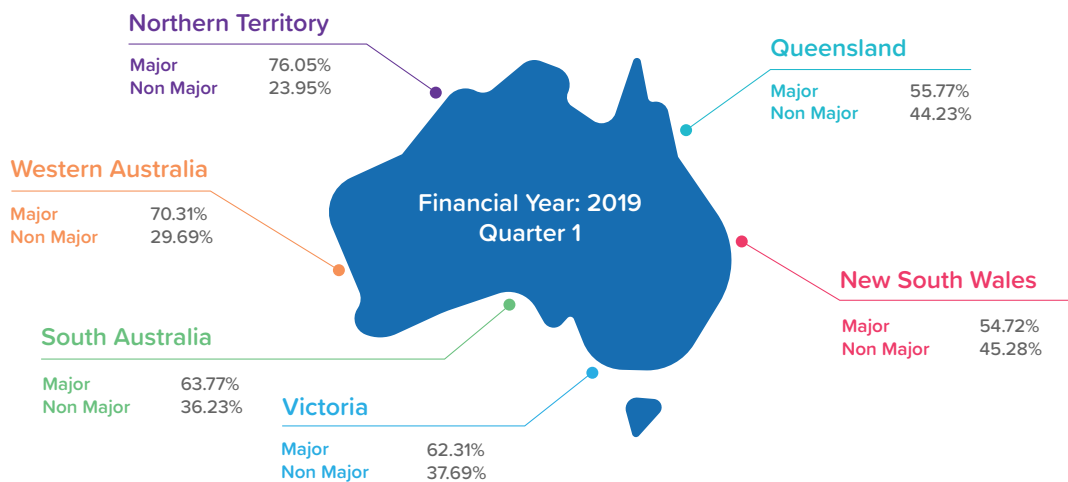
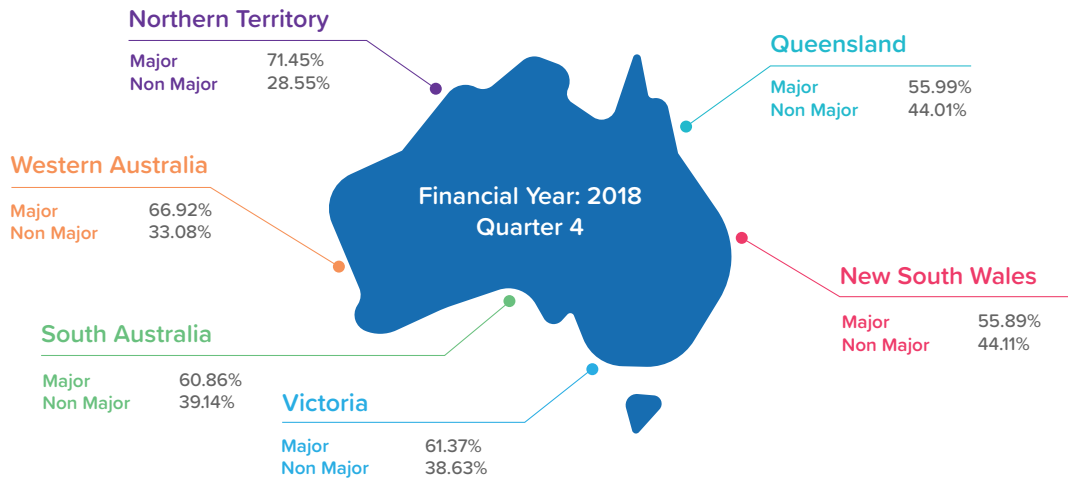
Fiscal Year	Fiscal Quarter	Loan Type				
		Basic Variable	Equity	Fixed	Intro	Standard Variable
2013	1	10.8%	7.0%	14.6%	2.5%	65.1%
2013	2	10.9%	6.1%	15.6%	1.9%	65.6%
2013	3	9.9%	5.3%	18.3%	3.1%	63.4%
2013	4	9.6%	5.8%	21.8%	3.8%	59.0%
2014	1	10.1%	5.6%	20.4%	4.6%	59.3%
2014	2	9.5%	5.4%	20.3%	4.4%	60.4%
2014	3	9.0%	5.3%	17.9%	5.8%	62.0%
2014	4	8.1%	5.5%	17.5%	5.2%	63.6%
2015	1	7.9%	4.7%	17.6%	5.6%	64.1%
2015	2	6.8%	4.9%	16.8%	4.6%	66.9%
2015	3	7.2%	4.2%	14.4%	7.0%	67.2%
2015	4	6.6%	3.7%	14.5%	6.3%	68.9%
2016	1	10.0%	3.5%	11.4%	5.3%	69.7%
2016	2	8.9%	3.5%	14.3%	4.0%	69.2%
2016	3	9.4%	2.7%	17.7%	2.9%	67.2%
2016	4	8.1%	2.6%	18.7%	3.6%	67.1%
2017	1	8.4%	2.9%	16.1%	6.0%	66.5%
2017	2	10.6%	2.6%	16.5%	5.0%	65.2%
2017	3	9.4%	2.1%	18.1%	4.7%	65.6%
2017	4	8.7%	1.8%	23.9%	2.3%	63.3%
2018	1	8.2%	1.2%	26.4%	2.5%	61.7%
2018	2	9.2%	1.1%	21.8%	3.6%	64.4%
2018	3	9.9%	0.9%	19.6%	5.0%	64.6%
2018	4	10.4%	0.7%	15.7%	5.1%	68.1%
2019	1	11.2%	0.6%	19.0%	4.9%	64.3%
2019	2	10.4%	0.5%	23.1%	2.8%	63.2%

CONTACT DETAILS

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MAJOR VS NON MAJOR



CONTACT DETAILS

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