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PO Box 710
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13 April 2022

Market Announcements Office
ASX Limited
Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam

AFG MORTGAGE INDEX – Q3 2022

Please see attached statement regarding AFG's Mortgage Index for the third quarter of financial year 2022.

Authorised for disclosure by:

Lisa Bevan
Company Secretary

CONTACT DETAILS
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AFG Index

Market Release



April 2022

Australian Finance Group Ltd | Australian Credit Licence 389087 | ACN 066 385 822

AFG reports solid quarter as majors take a tumble

(ASX:AFG) Australian Finance Group Ltd has reported another strong quarter for the company's 3,500+ brokers with home loan lodgements up 6.9% on the same period last year. Close to $22 billion in lodgements were recorded in the third quarter of the 2022 financial year, with non-major lenders once again closing the gap on the majors to now be at 49% of the market.

AFG CEO David Bailey said the company's brokers had come through a period of record volumes and had delivered outstanding support to their customers. "The traditionally quieter new year period was marked by strong customer demand with homebuyers navigating the end of 'cheap money' as the big banks' Term Funding Facility came to an end."

"As a result, fixed rate volumes have plummeted," he said. "The record low interest rate environment is over, and as lenders evaluate their future funding costs, they have been increasing fixed rates. The percentage of people choosing to fix their home loan has dropped from highs of 38.2% in Q1 22 to now be down to 20%. This is the lowest it has been in two years.

"This activity saw the market share of the country's major lenders and their associated brands drop from 53.5% last quarter to 50.8% by the end of March 2022, the lowest level recorded in our time series.

Among the majors, ANZ was the only lender to make up ground, lifting from 7.87% last quarter to 8.72% at the end of the Q3 22. NAB took the biggest hit, dropping 2.63% from 11.83% in Q2 to 9.2% for the past quarter.

For the non-majors Macquarie made the most gains compared to the same period last year, increasing from 9.91% to 11.28%, AFG Home Loans grew to 10.19%, up from 9.11% a year ago, and Suncorp came in at 3.67% for the quarter, up from 2.63% in Q3 21.

"The average loan size is down by $8,409 on last quarter to $615,668 and Loan to Value Ratio (LVR) has also dropped to 66.8%.

"First home buyers fell by 5% on the same period last year, so it was pleasing to see that the federal government's budget initiatives will help respond to this dip," he said. "Investor loans maintained their level from the prior quarter, at 26%. This is an increase of 3% on the same period last year.

Interest Only products have been steady at 17% for the past 3 quarters. Refinancers have dropped slightly to 24%, whilst Upgraders were once again the drivers of most of the activity at 44% of lodgements.

"Pleasingly, lender turnaround times are once again steady at 21.9 days from application to formal approval. The easing in volumes has allowed lenders to recruit and train extra staff and work on their systems and processes, so we hope to see this improvement maintained.

"With more than 70 lenders on AFG's panel, the opportunity for brokers to find the right lending solution for their customers is assured," he said. "As we head into a rising interest rate environment, the competitive tension provided by the broker channel will ensure that homebuyers are always able to choose the lending solution that is the right fit for their individual circumstances."

-ends-

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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%

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Table 2

Big 4 Banks & their Associated Brands vs Non Major Lender market share

		Lodgement		Investment Volume		First Home Buyers Volume		Refinance Volume		Upgrader Volume		Interest Only Volume		Principal & Interest Volume	
Fiscal	Fiscal Quarter	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%

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

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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

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%

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Table 6

Big 4 Banks & their Associated Brands market share all mortgages

	2021						2022		
	3	4	1	2	3	4	1	2	3
ANZ	9.94%	25.55%	9.72%	10.58%	9.41%	6.93%	9.89%	7.87%	8.72%
Commonwealth Bank	14.71%	18.66%	18.82%	15.70%	13.27%	14.13%	15.26%	14.00%	12.88%
bankwest	5.76%	4.63%	6.62%	5.03%	6.24%	5.57%	6.47%	4.37%	4.83%
nab	9.02%	7.59%	7.53%	8.78%	10.22%	9.95%	10.69%	11.83%	9.20%
Westpac	10.19%	5.76%	7.40%	7.81%	7.66%	10.92%	8.36%	7.95%	7.34%
Bank of Melbourne	4.15%	1.63%	3.11%	4.23%	4.16%	4.93%	2.54%	2.96%	3.03%
bankSA	0.78%	0.36%	0.77%	0.98%	0.78%	0.85%	0.50%	0.55%	0.56%
st.george	5.00%	2.61%	4.97%	5.61%	5.37%	6.03%	3.60%	4.02%	4.25%
Major Total	**59.54%**	**66.78%**	**58.94%**	**58.72%**	**57.11%**	**59.31%**	**57.31%**	**53.55%**	**50.82%**

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Table 7

Non Major Lender market share all mortgages

	2021						2022		
	3	4	1	2	3	4	1	2	3
AFG Commercial Powered by Thinktank	0.01%	0.01%	0.01%	0.00%	0.01%	0.09%	0.16%	0.09%	0.03%
AFG Home Loans	9.73%	6.40%	8.46%	7.77%	9.11%	9.28%	9.00%	9.76%	10.19%
AMP	2.25%	1.68%	1.85%	2.08%	2.20%	2.16%	2.02%	1.86%	1.40%
Adelaide Bank	0.07%	0.15%	0.08%	0.08%	0.14%	0.03%	0.00%	0.00%	0.00%
Auswide Bank	0.37%	0.42%	0.75%	0.33%	0.46%	0.37%	0.49%	0.34%	0.42%
Bank Australia	0.84%	1.01%	1.13%	0.99%	0.98%	0.75%	0.66%	0.88%	0.55%
Bank of China	0.28%	0.77%	0.58%	0.25%	0.46%	0.33%	0.15%	0.13%	0.16%
Bank of QLD	0.76%	0.83%	0.70%	1.09%	0.94%	1.12%	0.79%	0.93%	0.67%
Bank of Sydney	0.13%	0.01%	0.05%	0.01%	0.05%	0.20%	0.24%	0.02%	0.05%
Better Mortgage Management	0.00%	0.00%	0.00%	0.01%	0.07%	0.02%	0.01%	0.03%	0.08%
Beyond Bank	0.45%	0.41%	0.51%	0.15%	0.19%	0.20%	0.23%	0.45%	0.39%
Bluestone	0.66%	0.07%	0.20%	0.30%	0.60%	0.56%	0.49%	0.69%	0.76%
Citibank	0.37%	0.32%	0.66%	0.86%	0.93%	0.66%	0.91%	1.02%	1.13%
Credit Union SA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.05%
Firefighters Mutual Bank	0.01%	0.05%	0.04%	0.01%	0.03%	0.01%	0.01%	0.01%	0.02%
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.63%	0.53%	0.49%
Funding	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Granite Home Loans	0.00%	0.02%	0.04%	0.11%	0.14%	0.19%	0.37%	0.40%	0.35%
Great Southern Bank	0.48%	0.43%	0.88%	0.55%	0.89%	0.92%	1.26%	1.39%	1.54%
Health Professionals Bank	0.03%	0.17%	0.12%	0.08%	0.13%	0.03%	0.07%	0.04%	0.11%
Heartland Reverse Mortgages	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.04%
Heritage Bank	0.58%	0.58%	0.64%	0.46%	0.52%	0.52%	0.62%	0.46%	0.80%
Hume Bank	0.00%	0.00%	0.01%	0.03%	0.03%	0.18%	0.12%	0.10%	0.15%
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.49%	0.64%
HomeStart	0.19%	0.16%	0.28%	0.29%	0.18%	0.12%	0.09%	0.08%	0.08%
ING	2.49%	3.20%	2.74%	3.08%	3.11%	2.82%	3.28%	3.92%	3.91%
Keystart	0.19%	0.16%	0.25%	0.32%	0.21%	0.17%	0.17%	0.17%	0.14%
La Trobe	1.41%	0.86%	0.81%	0.97%	1.02%	1.10%	0.93%	0.97%	1.24%
Liberty	1.21%	1.09%	1.03%	0.97%	1.06%	1.06%	0.97%	1.03%	0.94%
Macquarie	8.78%	6.72%	10.12%	11.46%	9.91%	8.53%	9.17%	10.49%	11.28%
ME Bank	1.57%	1.57%	1.61%	1.29%	1.24%	1.04%	1.34%	1.94%	1.69%
MKM Capital Pty Ltd	0.02%	0.03%	0.01%	0.01%	0.00%	0.02%	0.06%	0.07%	0.09%
MyState	0.83%	0.36%	0.39%	0.33%	0.51%	0.39%	0.62%	0.51%	0.64%
Newcastle Permanent	0.34%	0.48%	0.56%	0.43%	0.41%	0.45%	0.33%	0.46%	0.50%
Pepper Money	1.17%	0.21%	0.84%	1.08%	1.35%	1.20%	1.06%	1.09%	1.31%
P&N Bank	0.25%	0.23%	0.26%	0.22%	0.27%	0.35%	0.17%	0.34%	0.00%
QBANK	0.08%	0.04%	0.11%	0.14%	0.09%	0.08%	0.05%	0.13%	0.08%
RedZed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.25%
Resimac	1.76%	1.45%	1.27%	1.28%	1.09%	1.47%	1.07%	1.04%	1.05%
Suncorp	2.41%	1.96%	2.51%	2.53%	2.63%	2.73%	3.18%	2.83%	3.67%
Teachers Mutual Bank	0.06%	0.25%	0.18%	0.11%	0.16%	0.05%	0.11%	0.11%	0.15%
UniBank	0.09%	0.38%	0.33%	0.14%	0.34%	0.12%	0.15%	0.13%	0.18%
Virgin Money	0.58%	0.75%	0.89%	0.97%	0.87%	0.69%	0.66%	0.96%	0.91%
86 400	0.00%	0.00%	0.16%	0.51%	0.55%	0.50%	1.01%	0.38%	0.74%
Non-Major Total	**40.46%**	**33.22%**	**41.06%**	**41.28%**	**42.89%**	**40.69%**	**42.69%**	**46.45%**	**49.18%**

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Table 8

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

	2021						2022		
	3	4	1	2	3	4	1	2	3
ANZ	14.47%	33.41%	10.80%	12.08%	10.18%	7.41%	11.71%	9.23%	9.77%
Commonwealth Bank	15.58%	17.94%	18.56%	16.57%	13.40%	14.79%	17.18%	15.23%	16.59%
bankwest	2.47%	2.48%	4.79%	3.36%	4.48%	4.41%	6.37%	4.08%	2.43%
nab	13.44%	9.06%	11.17%	13.90%	15.23%	14.21%	14.79%	16.80%	13.53%
Westpac	14.00%	6.30%	8.69%	6.74%	8.62%	12.42%	8.29%	7.73%	7.08%
Bank of Melbourne	2.71%	1.29%	2.63%	4.64%	4.98%	6.09%	2.34%	3.04%	2.60%
bankSA	0.54%	0.19%	0.60%	0.89%	0.74%	0.90%	0.40%	0.53%	0.42%
st.george	5.09%	2.15%	5.18%	6.89%	6.85%	7.93%	3.95%	4.55%	4.14%
Major Total	**68.29%**	**72.82%**	**62.42%**	**65.07%**	**64.49%**	**68.16%**	**65.03%**	**61.18%**	**56.56%**

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Table 9

Non Major Lender market share fixed rate mortgages

	2021						2022		
	3	4	1	2	3	4	1	2	3
AFG Home Loans	6.44%	4.45%	6.37%	4.13%	4.64%	4.99%	4.03%	4.65%	5.08%
AMP	1.26%	1.05%	1.74%	1.99%	2.62%	2.37%	2.31%	2.35%	1.02%
Adelaide Bank	0.18%	0.34%	0.20%	0.19%	0.25%	0.05%	0.00%	0.00%	0.00%
Auswide Bank	0.32%	0.70%	1.45%	0.72%	0.85%	0.60%	0.69%	0.68%	1.17%
Bank Australia	2.25%	2.06%	2.60%	2.27%	2.24%	1.38%	1.30%	1.87%	1.04%
Bank of China	0.02%	0.26%	0.30%	0.08%	0.34%	0.48%	0.24%	0.18%	0.45%
Bank of QLD	0.73%	0.36%	0.50%	0.95%	0.69%	1.16%	0.81%	0.74%	0.70%
Bank of Sydney	0.00%	0.00%	0.00%	0.00%	0.01%	0.23%	0.30%	0.00%	0.00%
Beyond Bank	0.54%	0.44%	0.56%	0.11%	0.24%	0.21%	0.41%	0.95%	1.33%
Bluestone	0.23%	0.00%	0.02%	0.03%	0.12%	0.08%	0.10%	0.14%	0.08%
Citibank	0.53%	0.22%	0.91%	1.27%	1.34%	0.87%	1.24%	1.58%	1.05%
Credit Union SA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.08%
Firefighters Mutual Bank	0.03%	0.15%	0.13%	0.01%	0.09%	0.02%	0.02%	0.03%	0.03%
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.11%	0.10%	0.12%
Funding	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%
Granite Home Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.06%
Great Southern Bank	0.35%	0.27%	0.76%	0.75%	1.26%	1.30%	2.12%	2.74%	3.97%
Health Professionals Bank	0.17%	0.48%	0.35%	0.22%	0.33%	0.07%	0.14%	0.11%	0.27%
Heritage Bank	1.03%	0.45%	0.77%	0.54%	0.59%	0.57%	0.87%	0.62%	2.22%
HomeStart	0.06%	0.03%	0.17%	0.10%	0.06%	0.06%	0.09%	0.16%	0.22%
HSBC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	1.92%
Hume Bank	0.00%	0.00%	0.02%	0.00%	0.02%	0.16%	0.19%	0.20%	0.53%
ING	4.29%	5.43%	3.42%	3.57%	3.31%	3.57%	5.17%	4.37%	2.64%
La Trobe	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00	0.00%	0.00%
Liberty	0.02%	0.00%	0.02%	0.01%	0.01%	0.02%	0.01%	0.02%	0.08%
Macquarie	4.97%	3.73%	7.94%	9.34%	7.52%	5.51%	4.70%	3.54%	6.25%
ME Bank	2.19%	1.10%	1.45%	1.15%	1.22%	1.21%	1.69%	3.43%	3.65%
MyState	0.56%	0.34%	0.39%	0.35%	0.59%	0.40%	0.62%	0.51%	0.43%
Newcastle Permanent	0.80%	0.66%	0.94%	0.55%	0.69%	0.68%	0.41%	0.75%	0.75%
P&N Bank	0.27%	0.17%	0.22%	0.35%	0.44%	0.60%	0.29%	0.68%	1.11%
QBANK	0.06%	0.06%	0.16%	0.24%	0.13%	0.14%	0.10%	0.28%	0.26%
Suncorp	2.23%	1.51%	3.11%	3.21%	3.03%	3.38%	4.21%	4.18%	3.21%
Teachers Mutual Bank	0.33%	0.73%	0.53%	0.32%	0.40%	0.12%	0.21%	0.22%	0.41%
UniBank	0.50%	1.13%	1.03%	0.42%	0.88%	0.28%	0.33%	0.34%	0.66%
Virgin Money	1.33%	1.05%	1.36%	1.63%	1.19%	0.89%	0.78%	1.71%	0.55%
86 400	0.00%	0.00%	0.19%	0.44%	0.39%	0.39%	1.46%	0.66%	2.00%
Non-Major Total	**31.71%**	**27.18%**	**37.58%**	**34.93%**	**35.51%**	**31.84%**	**34.97%**	**38.82%**	**43.44%**

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%

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Top lenders by state

Quarter 1 2022

	Western Australia		South Australia		Victoria		New South Wales		Queensland	
01.	CBA	17.15%	CBA	19.44%	CBA	13.24%	NAB	13.31%	CBA	21.18%
02.	Bankwest	15.33%	Westpac	14.48%	NAB	12.13%	CBA	13.03%	Macquarie	10.91%
03.	Westpac	13.16%	AFG Home Loans	13.07%	ANZ	11.77%	Macquarie	9.67%	AFG Home Loans	9.84%
04.	ANZ	9.27%	ANZ	10.16%	Macquarie	10.04%	ANZ	9.18%	ANZ	7.99%
05.	NAB	7.20%	Bank SA	9.30%	AFG Home Loans	9.94%	AFG Home Loans	8.18%	NAB	6.41%
06.	AFG Home Loans	5.41%	NAB	5.06%	Westpac	9.71%	Bankwest	7.84%	Suncorp	6.20%
07.	Macquarie	5.03%	ING	4.38%	BOM	7.73%	St George Bank	6.88%	Westpac	5.58%
08.	Suncorp	3.46%	Macquarie	3.04%	Bankwest	4.25%	Westpac	6.18%	St George Bank	4.57%
09.	St George Bank	3.28%	Bankwest	2.75%	ING	3.18%	Suncorp	3.81%	Bankwest	3.73%
10.	ING	2.69%	AMP	2.44%	AMP	1.76%	ING	3.44%	ING	3.13%
11.	All Others	18.01%	All Others	15.87%	All Others	16.25%	All Others	18.48%	All Others	20.47%

Quarter 2 2022

	Western Australia		South Australia		Victoria		New South Wales		Queensland	
01.	CBA	17.38%	CBA	14.24%	NAB	13.28%	NAB	15.03%	CBA	17.91%
02.	Westpac	12.52%	Westpac	14.15%	CBA	12.23%	CBA	12.67%	Macquarie	12.34%
03.	Bankwest	11.48%	AFG Home Loans	13.41%	Macquarie	10.82%	Macquarie	10.90%	AFG Home Loans	11.74%
04.	Macquarie	7.48%	Bank SA	10.35%	AFG Home Loans	10.79%	AFG Home Loans	8.39%	NAB	7.58%
05.	ANZ	7.08%	ANZ	8.33%	Westpac	10.05%	St George Bank	7.69%	ANZ	6.48%
06.	NAB	6.37%	NAB	6.97%	ANZ	9.94%	ANZ	6.61%	Suncorp	5.63%
07.	AFG Home Loans	5.94%	Macquarie	5.88%	BOM	8.71%	Westpac	5.23%	St George Bank	5.30%
08.	St George Bank	4.07%	ING	4.82%	ING	3.79%	Bankwest	5.06%	Westpac	4.60%
09.	Suncorp	3.66%	Suncorp	2.53%	Bankwest	2.69%	ING	4.16%	ING	3.72%
10.	ING	3.48%	AMP	2.37%	ME	2.14%	Suncorp	3.25%	Bankwest	2.78%
11.	All Others	20.52%	All Others	16.94%	All Others	15.55%	All Others	21.01%	All Others	21.92%

Quarter 3 2022

	Western Australia		South Australia		Victoria		New South Wales		Queensland	
01.	CBA	15.01%	AFG Home Loans	16.08%	Macquarie	11.40%	NAB	12.06%	CBA	16.91%
02.	Bankwest	12.81%	CBA	13.67%	AFG Home Loans	11.30%	CBA	11.51%	Macquarie	14.03%
03.	Westpac	11.02%	Westpac	10.59%	CBA	11.15%	Macquarie	11.13%	AFG Home Loans	11.22%
04.	Macquarie	9.30%	Bank SA	10.52%	ANZ	10.83%	AFG Home Loans	9.10%	ANZ	7.39%
05.	ANZ	7.73%	ANZ	9.66%	NAB	10.11%	St George Bank	7.96%	Suncorp	6.25%
06.	AFG Home Loans	5.89%	Macquarie	6.66%	BOM	9.41%	ANZ	7.59%	NAB	5.71%
07.	NAB	5.78%	NAB	5.09%	Westpac	8.87%	Westpac	5.64%	St George Bank	5.03%
08.	Suncorp	5.31%	ING	2.95%	ING	3.83%	Bankwest	5.23%	Westpac	4.51%
09.	St George Bank	5.22%	Bankwest	2.42%	Bankwest	2.95%	ING	4.58%	ING	3.46%
10.	ING	3.37%	Suncorp	2.38%	AMP	1.68%	Suncorp	3.91%	Great Southern Bank	3.25%
11.	All Others	18.56%	All Others	19.99%	All Others	18.47%	All Others	21.29%	All Others	22.24%

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Big 4 Banks & their Associated Brands vs Non Major by state

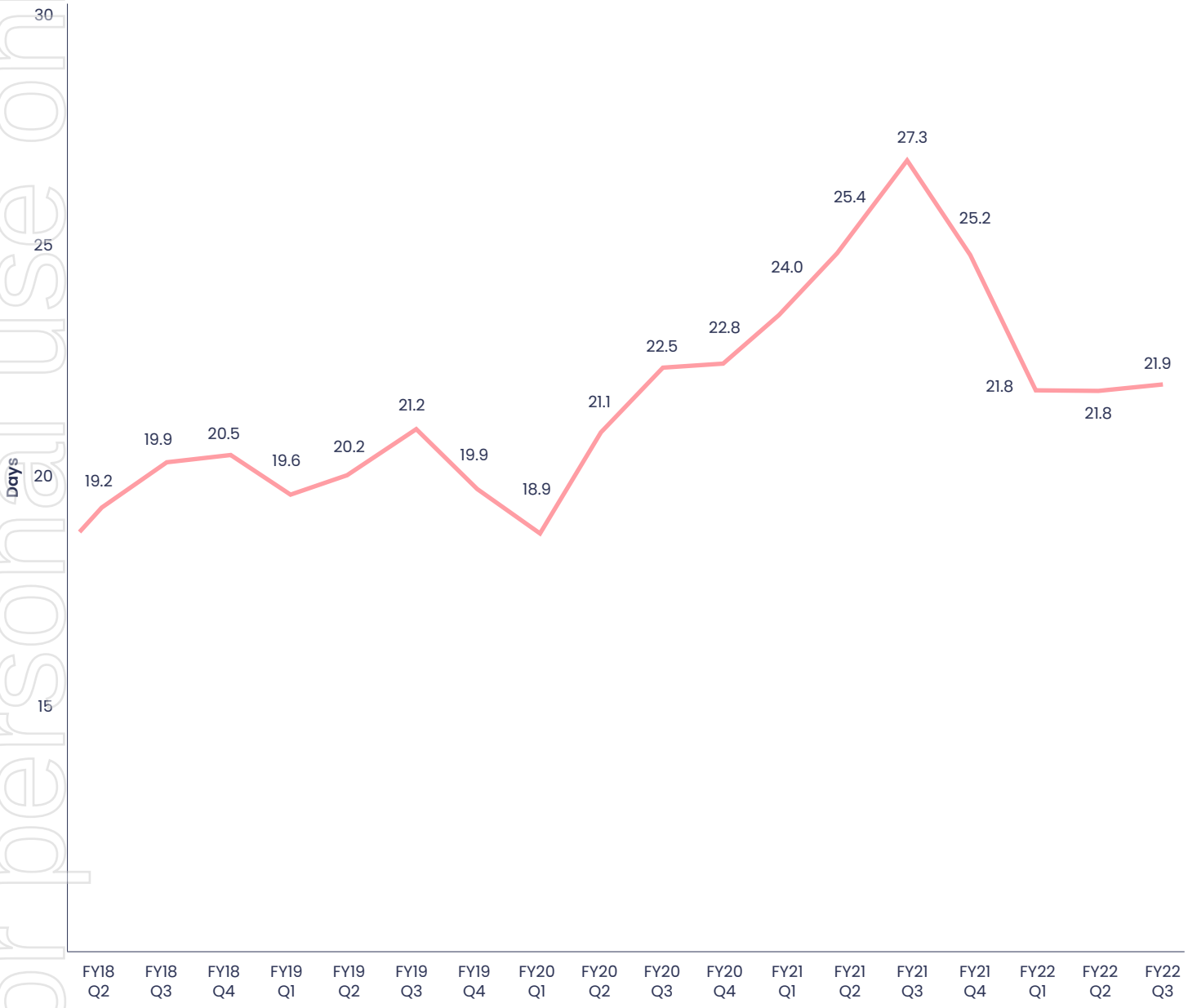






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Lender Turnaround Times* by quarter



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

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