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22 January 2026

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

Dear Sir/Madam

AFG MORTGAGE INDEX – Q2 FY2026

Please see attached statement regarding AFG's Mortgage Index for the second quarter of financial year 2026.

Authorised for disclosure by:

Michelle Palethorpe
General Counsel and Company Secretary
Australian Finance Group Ltd

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CONTACT DETAILS

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January 2026

AFG

AFG Index

Market Release

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

Nationwide Surge Sets New Lodgement Record

Australian Finance Group Ltd (**ASX:AFG**) today released its AFG Index for Q2 2026, revealing a powerful surge in mortgage activity across the country, delivering a new quarterly record and smashing the previous best Quarter 2 result by 25%.

Total lodgements reached $31.6 billion, the highest quarterly result ever recorded by AFG and a 3% increase on the previous quarter, taking FY26 first half lodgements to $62 billion. AFG CEO David Bailey said the result underscores both borrower confidence and the strong performance of AFG brokers in a competitive lending landscape.

“This quarter’s record lodgement volume highlights the critical trust AFG brokers continue to earn in supporting Australians seeking access to competitive finance solutions. Their expertise and commitment are evident in the strong uplift across multiple borrower segments,” he said.

First home buyer activity increased from 11% to 13% which is the highest result since FY22, though still slightly below expectations as the market awaits the impact of upcoming government schemes. Mr Bailey noted: “While we’ve seen a lift in first home buyer activity, broader affordability pressures remain. Our brokers are working closely with borrowers navigating purchasing power and competitive market conditions.”

Refinance activity fell to 16%, the lowest level on record. “This shift reflects changing borrower behaviour,” said Mr Bailey. “The refinancing wave that defined prior periods has moderated. Brokers continue to be well positioned to support customers with their lending decisions and future opportunities.”

AFG Home Loans products continued to strengthen their position in the market with 7.6% of lodgements with an AFG Home Loans brand. Of this, a record 71% were AFG Securities products. “Our own-funded products continue to resonate with our brokers and their customers, making this result one of the highlights of the quarter,” he said.

The quarter saw a steady split between Major and Non-Major lenders, reinforcing the reliance of major banks on the broker channel. Major banks achieved their highest share of first home buyer business since Q1 FY17.

“Despite commentary suggesting a shift back to what is now a much smaller branch network, the data tells a different story,” said Mr Bailey. “With broker market share sitting above 77%, the channel remains vital for borrowers seeking choice, competition, and support in a complex credit environment.”

State-by-State Performance

- Growth was recorded across nearly all states, with Western Australia leading the nation.
- New South Wales: Down 0.53% Quarter on Quarter (**QoQ**), up 19.52% Year on Year (**YoY**)
- Queensland: Up 4.54% QoQ, up 27.87% YoY
- South Australia: Up 0.91% QoQ, up 22.47% YoY
- Victoria: Up 2.66% QoQ, up 24.45% YoY
- Western Australia: Up 12.46% QoQ and 37.49% YoY — the strongest growth nationally

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Mr Bailey said WA's results highlight sustained momentum. "Western Australia continues to outperform the national market. Strong demand, constrained supply and population growth are contributing to high levels of activity."

Record loan sizes were seen across the country; Quarter 2 saw a 3.9% lift in average loan size fuelled by lifts of 6.4% and 5.2% in WA and QLD respectively. NSW comparatively saw a more modest increase of 2.6%.

Loan to value ratios remain steady, while fixed rate loans increased from 1.8% to 3.2%, indicating a small but notable shift in borrower appetite for rate stability however still well below longer term averages of fixed rate appetite.

Brokers continue to be the channel of choice. "Potential changes in the interest rate environment will drive more engagement, and that is a positive for brokers," he said. "Record residential lodgements across consecutive quarters, continued growth in AFG Home Loans, and disciplined execution of the group's strategy provide a strong foundation for sustained earnings momentum," he concluded.

-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 %
2016	3	27,275	$12,899,531,564	$472,943	33%	8%	38%	34%	48%	52%
2016	4	30,360	$14,492,569,632	$477,357	34%	7%	39%	33%	47%	53%
2017	1	31,572	$15,124,154,412	$479,037	32%	8%	38%	34%	46%	54%
2017	2	30,742	$14,979,398,027	$487,262	34%	9%	38%	32%	47%	53%
2017	3	29,038	$14,150,343,319	$487,304	32%	10%	35%	34%	44%	55%
2017	4	30,056	$14,551,070,209	$484,132	31%	10%	29%	39%	33%	67%
2018	1	30,471	$14,948,327,171	$490,576	29%	13%	25%	41%	19%	81%
2018	2	29,673	$14,813,114,159	$499,212	28%	13%	22%	44%	19%	81%
2018	3	27,723	$13,794,277,704	$497,575	28%	13%	23%	43%	20%	80%
2018	4	28,865	$14,542,901,956	$503,825	28%	13%	23%	43%	19%	81%
2019	1	27,869	$14,163,790,155	$508,227	27%	14%	24%	43%	19%	81%
2019	2	25,525	$12,967,945,442	$508,049	27%	13%	24%	43%	18%	81%
2019	3	23,035	$11,613,654,328	$504,174	26%	14%	25%	43%	19%	81%
2019	4	25,244	$12,977,940,620	$514,100	28%	14%	28%	39%	20%	80%
2020	1	29,141	$15,700,098,779	$538,763	26%	15%	28%	40%	18%	82%
2020	2	28,602	$15,368,708,504	$537,330	26%	15%	27%	41%	18%	82%
2020	3	28,335	$15,344,491,297	$541,538	25%	15%	30%	39%	17%	83%
2020	4	31,070	$16,853,561,725	$542,438	25%	15%	32%	38%	16%	84%
2021	1	35,442	$18,187,912,093	$513,174	21%	23%	23%	40%	14%	86%
2021	2	36,548	$19,837,527,015	$542,780	21%	22%	22%	42%	12%	88%
2021	3	35,831	$20,558,636,564	$573,767	23%	18%	23%	43%	14%	86%
2021	4	38,160	$22,638,426,110	$593,250	25%	14%	27%	42%	16%	84%
2022	1	40,098	$24,115,142,335	$601,405	27%	14%	26%	41%	17%	83%
2022	2	39,422	$24,602,349,728	$624,077	26%	13%	25%	43%	17%	83%
2022	3	35,691	$21,973,816,059	$615,668	26%	13%	24%	44%	17%	83%
2022	4	36,896	$22,530,982,126	$610,662	27%	11%	29%	42%	17%	83%
2023	1	36,156	$21,531,437,869	$595,515	27%	12%	29%	41%	18%	82%
2023	2	33,449	$20,074,377,882	$600,149	27%	11%	31%	39%	18%	82%
2023	3	32,444	$19,409,867,530	$598,258	28%	12%	31%	38%	17%	83%
2023	4	37,270	$22,437,575,557	$602,028	29%	11%	33%	37%	18%	82%
2024	1	34,517	$20,882,919,747	$605,004	30%	12%	30%	38%	19%	81%
2024	2	33,867	$21,132,159,361	$623,975	30%	12%	28%	38%	19%	80%
2024	3	32,318	$20,318,157,274	$628,695	31%	12%	27%	39%	19%	80%
2024	4	36,395	$23,314,816,089	$640,605	32%	12%	26%	39%	21%	79%
2025	1	37,202	$24,183,546,844	$650,060	32%	11%	26%	39%	21%	78%
2025	2	37,426	$25,235,764,797	$674,284	33%	11%	24%	40%	21%	79%
2025	3	35,686	$24,082,889,294	$674,855	33%	12%	20%	42%	20%	79%
2025	4	40,810	$27,682,783,533	$678,333	34%	12%	19%	42%	21%	78%
2026	1	43,799	$30,590,907,820	$698,438	36%	11%	17%	42%	22%	77%
2026	2	43,501	$31,553,347,309	$725,348	35%	13%	16%	42%	24%	75%

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
2016	3	70.6%	29.4%	72.0%	28.0%	70.0%	30.0%	64.8%	35.2%	74.5%	25.5%	76.2%	23.8%	65.4%	34.6%
2016	4	70.9%	29.1%	73.9%	26.1%	72.2%	27.8%	66.2%	33.8%	73.4%	26.6%	75.0%	25.0%	67.3%	32.7%
2017	1	71.1%	28.9%	74.4%	25.6%	77.0%	23.0%	65.4%	34.6%	73.4%	26.6%	75.6%	24.4%	67.4%	32.6%
2017	2	65.2%	34.8%	68.4%	31.6%	68.3%	31.7%	58.2%	41.8%	69.0%	31.0%	69.8%	30.2%	61.3%	38.7%
2017	3	65.6%	34.4%	67.3%	32.7%	70.2%	29.8%	58.0%	42.0%	69.4%	30.6%	69.0%	31.0%	62.8%	37.2%
2017	4	64.7%	35.3%	68.5%	31.5%	70.0%	30.0%	57.5%	42.5%	66.0%	34.0%	62.6%	37.4%	65.7%	34.3%
2018	1	64.3%	35.7%	68.9%	31.1%	68.0%	32.0%	57.6%	42.4%	64.2%	35.8%	58.3%	41.7%	65.9%	34.1%
2018	2	64.1%	35.9%	66.5%	33.5%	69.5%	30.5%	57.5%	42.5%	64.3%	35.7%	63.5%	36.5%	64.3%	35.7%
2018	3	63.2%	36.8%	65.0%	35.0%	67.6%	32.4%	58.9%	41.1%	63.2%	36.8%	65.0%	35.0%	62.9%	37.1%
2018	4	59.2%	40.8%	57.2%	42.8%	68.4%	31.6%	54.1%	45.9%	59.9%	40.1%	59.5%	40.5%	59.3%	40.7%
2019	1	59.7%	40.3%	57.1%	42.9%	68.2%	31.8%	55.4%	44.6%	60.5%	39.5%	57.8%	42.2%	60.2%	39.8%
2019	2	57.9%	42.1%	56.5%	43.5%	67.8%	32.2%	53.1%	46.9%	58.1%	41.9%	57.4%	42.6%	58.1%	41.9%
2019	3	58.6%	41.4%	56.5%	43.5%	68.2%	31.8%	53.1%	46.9%	59.6%	40.4%	60.2%	39.8%	58.4%	41.6%
2019	4	57.6%	42.4%	56.2%	43.8%	65.5%	34.5%	51.5%	48.5%	59.0%	41.0%	55.4%	44.6%	58.3%	41.7%
2020	1	54.0%	46.0%	50.1%	49.9%	65.1%	34.9%	45.0%	55.0%	57.1%	42.9%	47.5%	52.5%	55.5%	44.5%
2020	2	53.1%	46.9%	48.2%	51.8%	64.0%	36.0%	46.7%	53.3%	55.2%	44.8%	44.8%	55.2%	55.0%	45.0%
2020	3	59.5%	40.5%	54.0%	46.0%	61.7%	38.3%	61.0%	39.0%	60.6%	39.4%	52.5%	47.5%	61.1%	38.9%
2020	4	66.8%	33.2%	64.4%	35.6%	66.9%	33.1%	71.1%	28.9%	65.7%	34.3%	62.2%	37.8%	67.7%	32.3%
2021	1	58.9%	41.1%	54.6%	45.4%	63.9%	36.1%	58.1%	41.9%	58.9%	41.1%	54.6%	45.4%	59.6%	40.4%
2021	2	58.7%	41.3%	54.6%	45.4%	65.0%	35.0%	58.0%	42.0%	57.5%	42.5%	54.4%	45.6%	59.4%	40.6%
2021	3	57.1%	42.9%	51.6%	48.4%	62.0%	38.0%	58.1%	41.9%	56.9%	43.1%	51.8%	48.2%	58.1%	41.9%
2021	4	59.3%	40.7%	54.6%	45.4%	64.8%	35.2%	61.1%	38.9%	59.3%	40.7%	54.0%	46.0%	60.3%	39.7%
2022	1	57.3%	42.7%	53.4%	46.6%	65.8%	34.2%	53.1%	46.9%	58.7%	41.3%	53.3%	46.7%	58.2%	41.8%
2022	2	53.5%	46.5%	51.9%	48.1%	63.9%	36.1%	47.3%	52.7%	54.5%	45.5%	52.2%	47.8%	53.9%	46.1%
2022	3	50.8%	49.2%	49.3%	50.7%	60.2%	39.8%	43.9%	56.1%	51.9%	48.1%	50.4%	49.6%	50.9%	49.1%
2022	4	56.4%	43.6%	50.1%	49.9%	66.5%	33.5%	52.3%	47.7%	58.0%	42.0%	49.7%	50.3%	57.2%	42.8%
2023	1	60.8%	39.2%	56.2%	43.8%	68.9%	31.1%	57.5%	42.5%	62.9%	37.1%	54.4%	45.6%	62.2%	37.8%
2023	2	59.6%	40.4%	57.3%	42.7%	66.6%	33.4%	57.3%	42.7%	60.2%	39.8%	59.0%	41.0%	59.7%	40.3%
2023	3	61.8%	38.2%	60.8%	39.2%	67.2%	32.8%	59.5%	40.5%	62.3%	37.7%	62.4%	37.6%	61.7%	38.3%
2023	4	60.4%	39.6%	62.2%	37.8%	64.6%	35.4%	59.3%	40.7%	59.1%	40.9%	62.3%	37.7%	59.9%	40.1%
2024	1	57.5%	42.5%	56.7%	43.3%	67.2%	32.8%	52.9%	47.1%	57.9%	42.1%	56.5%	43.5%	57.8%	42.2%
2024	2	60.2%	39.8%	60.3%	39.7%	71.9%	28.1%	55.1%	44.9%	60.1%	39.9%	59.3%	40.7%	60.6%	39.4%
2024	3	61.7%	38.3%	60.6%	39.4%	70.6%	29.4%	58.5%	41.5%	61.7%	38.3%	63.7%	36.3%	61.3%	38.7%
2024	4	57.2%	42.8%	57.2%	42.8%	66.5%	33.5%	53.4%	46.6%	56.7%	43.3%	58.5%	41.5%	56.8%	43.2%
2025	1	55.9%	44.1%	55.7%	44.3%	67.3%	32.7%	50.7%	49.3%	56.0%	44.0%	56.0%	44.0%	55.9%	44.1%
2025	2	61.0%	39.0%	57.5%	42.5%	70.6%	29.4%	57.8%	42.2%	62.4%	37.6%	56.8%	43.2%	62.1%	37.9%
2025	3	59.9%	40.1%	57.9%	42.1%	69.3%	30.7%	56.4%	43.6%	60.2%	39.8%	58.5%	41.5%	60.3%	39.7%
2025	4	59.7%	40.3%	57.1%	42.9%	68.6%	31.4%	55.5%	44.5%	60.8%	39.2%	56.9%	43.1%	60.5%	39.5%
2026	1	59%	41%	57%	43%	67%	33%	57%	43%	60%	40%	57%	44%	60%	40%
2026	2	59%	41%	56%	44%	73%	28%	57%	43%	59%	42%	55%	45%	60%	40%

* Big 4 Banks & their associated brands includes: CBA & Bankwest, Westpac & St George & Bank SA & Bank of Melbourne, NAB & UBank, ANZ & Suncorp (as of August 2024)

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Table 3

Total lodgement volume

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2016	3	$12,899,531,564	$4,694,023,747	$90,074,503	$2,150,045,918	$712,310,474	$3,368,595,762	$1,884,481,160
2016	4	$14,492,569,632	$5,290,743,282	$97,762,354	$2,429,809,118	$791,840,063	$3,878,131,520	$2,004,283,296
2017	1	$15,124,154,412	$5,470,285,452	$84,174,287	$2,605,711,215	$800,951,939	$4,229,823,532	$1,933,207,986
2017	2	$14,979,398,027	$5,426,003,273	$87,187,718	$2,505,307,678	$773,351,604	$4,398,741,172	$1,788,806,582
2017	3	$14,150,343,319	$5,090,364,411	$87,970,635	$2,368,574,830	$749,783,201	$4,240,682,427	$1,612,967,814
2017	4	$14,551,070,209	$5,232,634,409	$51,531,037	$2,437,424,105	$770,982,709	$4,443,174,978	$1,615,322,970
2018	1	$14,948,327,171	$5,249,369,845	$71,240,391	$2,387,991,140	$760,134,506	$4,919,302,623	$1,560,288,667
2018	2	$14,813,114,159	$5,135,582,112	$76,497,858	$2,379,070,453	$757,818,346	$4,897,925,624	$1,566,219,765
2018	3	$13,794,277,704	$4,768,022,797	$83,500,004	$2,169,351,235	$695,742,174	$4,562,932,102	$1,514,729,392
2018	4	$14,542,901,956	$4,945,079,005	$44,071,649	$2,363,033,867	$740,025,134	$4,995,095,503	$1,455,596,797
2019	1	$14,163,790,155	$4,793,252,745	$62,523,577	$2,315,756,324	$750,066,146	$4,701,475,068	$1,540,716,295
2019	2	$12,967,945,442	$4,233,005,993	$58,969,782	$2,172,935,808	$701,327,836	$4,290,552,719	$1,511,153,304
2019	3	$11,613,654,328	$3,826,801,444	$56,350,344	$1,939,666,136	$652,995,108	$3,815,804,776	$1,322,036,519
2019	4	$12,977,940,620	$4,375,771,934	$51,732,776	$2,043,286,038	$729,805,145	$4,417,355,877	$1,359,988,850
2020	1	$15,700,098,779	$5,557,109,383	$49,180,869	$2,553,060,036	$785,196,149	$5,158,250,291	$1,597,302,050
2020	2	$15,368,708,504	$5,286,206,957	$66,968,715	$2,524,588,299	$817,886,850	$5,095,685,809	$1,577,371,875
2020	3	$15,344,491,297	$5,020,785,237	$53,037,994	$2,550,200,816	$779,188,767	$5,371,437,553	$1,569,840,930
2020	4	$16,853,561,725	$5,922,253,031	$69,845,602	$2,735,081,395	$883,758,855	$5,426,637,030	$1,815,985,812
2021	1	$18,187,912,093	$6,224,279,577	$48,487,810	$3,343,105,728	$1,031,077,355	$5,358,986,630	$2,181,974,993
2021	2	$19,837,527,015	$6,423,867,863	$43,489,534	$3,598,556,919	$1,026,932,438	$6,285,275,987	$2,459,404,273
2021	3	$20,558,636,564	$7,017,777,663	$45,770,750	$3,491,745,410	$1,046,175,670	$6,687,012,511	$2,270,154,560
2021	4	$22,638,426,110	$7,870,893,263	$41,114,893	$3,676,105,762	$1,122,201,319	$7,540,025,348	$2,388,085,526
2022	1	$24,115,142,335	$8,447,385,894	$55,538,862	$4,120,392,635	$1,245,527,275	$7,809,630,948	$2,436,666,721
2022	2	$24,602,349,728	$8,321,222,700	$46,630,392	$4,215,429,085	$1,266,884,856	$8,197,665,164	$2,554,517,532
2022	3	$21,973,816,059	$7,329,430,027	$26,567,771	$3,954,718,871	$1,158,491,913	$6,986,096,136	$2,518,511,340
2022	4	$22,530,982,126	$7,372,854,556	$25,521,644	$3,907,275,929	$1,261,941,344	$7,528,003,746	$2,435,384,907
2023	1	$21,531,437,869	$6,994,961,009	$31,548,197	$3,811,788,988	$1,211,848,123	$7,182,670,508	$2,298,621,043
2023	2	$20,074,377,882	$6,404,890,095	$30,229,707	$3,388,230,122	$1,224,558,929	$6,697,604,822	$2,328,864,207
2023	3	$19,409,867,530	$6,201,581,990	$39,660,075	$3,494,259,475	$1,153,951,233	$6,255,551,955	$2,264,862,802
2023	4	$22,437,575,557	$7,252,899,507	$25,883,429	$3,861,045,027	$1,361,058,361	$7,364,106,247	$2,572,582,986
2024	1	$20,882,919,747	$6,741,066,376	$30,800,503	$3,776,231,618	$1,245,837,898	$6,829,752,548	$2,259,230,804
2024	2	$21,132,159,361	$6,565,631,430	$34,006,441	$3,799,705,580	$1,332,488,824	$6,891,166,307	$2,509,160,779
2024	3	$20,318,157,274	$6,441,181,223	$15,421,016	$3,859,568,772	$1,306,770,098	$6,276,772,638	$2,418,443,528
2024	4	$23,314,816,089	$7,643,510,179	$13,972,187	$4,331,408,273	$1,446,443,034	$6,928,605,540	$2,950,876,876
2025	1	$24,183,546,844	$7,856,437,915	$15,309,694	$4,703,260,136	$1,601,322,697	$6,996,170,992	$3,011,045,410
2025	2	$25,235,764,797	$8,296,533,814	$19,453,742	$4,612,191,047	$1,643,423,372	$7,376,572,240	$3,287,590,582
2025	3	$24,082,889,294	$7,709,140,576	$16,735,805	$4,577,774,876	$1,542,255,359	$7,056,567,778	$3,180,414,899
2025	4	$27,682,783,533	$8,881,806,983	$20,990,398	$5,260,120,373	$1,709,601,653	$8,135,406,177	$3,674,857,949
2026	1	$30,590,907,820	$9,969,723,283	$23,936,176	$5,641,285,112	$1,994,513,693	$8,942,265,695	$4,019,183,860
2026	2	$31,553,347,309	$9,916,425,624	$26,443,524	$5,897,516,197	$2,012,693,649	$9,180,162,835	$4,520,105,479

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Table 4

Average mortgage size in dollars

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Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2016	3	$472,943	$588,814	$384,934	$394,359	$372,353	$446,408	$453,218
2016	4	$477,357	$591,607	$407,343	$398,722	$378,509	$455,287	$448,085
2017	1	$479,037	$596,802	$408,613	$400,324	$378,701	$458,567	$444,211
2017	2	$487,262	$602,555	$384,087	$403,301	$378,167	$476,415	$444,977
2017	3	$487,304	$602,196	$418,908	$403,987	$385,097	$476,321	$440,461
2017	4	$484,132	$593,673	$393,367	$408,621	$378,118	$473,333	$434,227
2018	1	$490,576	$596,994	$397,991	$411,936	$388,617	$481,765	$441,383
2018	2	$499,212	$611,597	$460,830	$416,577	$389,024	$494,990	$440,444
2018	3	$497,575	$602,784	$444,149	$417,987	$397,794	$493,237	$440,969
2018	4	$503,825	$608,400	$393,497	$426,617	$397,649	$502,323	$443,644
2019	1	$508,227	$624,040	$390,772	$423,976	$407,645	$508,377	$442,989
2019	2	$508,049	$618,047	$409,512	$449,046	$395,337	$504,178	$443,283
2019	3	$504,174	$619,725	$405,398	$440,733	$407,867	$498,407	$431,615
2019	4	$514,100	$626,184	$413,862	$444,193	$402,318	$511,623	$441,125
2020	1	$538,763	$665,761	$413,285	$459,680	$414,570	$529,649	$457,942
2020	2	$537,330	$657,080	$426,552	$458,266	$432,059	$539,397	$444,205
2020	3	$541,538	$662,373	$438,331	$461,324	$426,019	$545,047	$458,750
2020	4	$542,438	$678,379	$396,850	$462,554	$420,037	$539,266	$444,659
2021	1	$513,174	$663,428	$375,874	$440,462	$397,792	$509,652	$416,885
2021	2	$542,780	$694,247	$443,771	$465,170	$418,132	$543,662	$451,764
2021	3	$573,767	$727,231	$423,803	$491,242	$442,545	$569,156	$467,880
2021	4	$593,250	$753,845	$419,540	$499,675	$450,502	$594,030	$470,096
2022	1	$601,405	$754,029	$478,783	$522,760	$461,991	$601,481	$467,063
2022	2	$624,077	$771,126	$480,726	$539,402	$497,794	$635,182	$484,912
2022	3	$615,668	$764,039	$442,796	$539,599	$495,294	$621,705	$490,651
2022	4	$610,662	$758,290	$510,433	$543,583	$500,373	$610,197	$479,784
2023	1	$595,515	$725,694	$463,944	$538,084	$502,216	$597,709	$465,779
2023	2	$600,149	$738,401	$479,837	$536,537	$507,484	$602,194	$478,993
2023	3	$598,258	$738,284	$535,947	$546,490	$506,119	$592,214	$478,526
2023	4	$602,028	$727,545	$507,518	$553,317	$523,484	$597,542	$481,036
2024	1	$605,004	$717,822	$504,926	$562,190	$514,596	$610,399	$476,832
2024	2	$623,975	$747,113	$618,299	$570,269	$527,509	$631,985	$508,854
2024	3	$628,695	$740,025	$571,149	$579,515	$544,942	$636,267	$518,534
2024	4	$640,605	$758,510	$481,800	$596,284	$542,552	$637,465	$537,500
2025	1	$650,060	$761,504	$493,861	$618,037	$568,652	$635,207	$556,159
2025	2	$674,284	$804,629	$511,941	$620,085	$590,734	$660,037	$578,699
2025	3	$674,855	$782,813	$577,097	$634,920	$612,979	$666,657	$578,468
2025	4	$678,333	$778,628	$499,771	$648,597	$606,887	$664,061	$594,349
2026	1	$698,438	$791,562	$569,909	$666,740	$645,892	$680,434	$621,107
2026	2	$725,348	$811,757	$562,628	$701,084	$666,897	$707,800	$661,027

Table 5

Loan to value ratios (LVR)

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2016	3	69.0%	66.2%	62.8%	70.2%	71.1%	72.7%	71.2%
2016	4	69.2%	66.1%	66.4%	70.0%	70.2%	72.1%	70.5%
2017	1	69.5%	66.2%	67.9%	70.0%	70.6%	71.0%	71.6%
2017	2	69.5%	65.5%	68.1%	69.6%	70.3%	71.9%	71.4%
2017	3	69.2%	65.4%	67.3%	68.9%	70.9%	71.6%	71.1%
2017	4	67.6%	64.0%	62.7%	68.1%	69.9%	70.8%	70.0%
2018	1	68.5%	64.5%	65.5%	68.9%	68.9%	70.8%	72.3%
2018	2	68.4%	64.5%	65.9%	68.5%	70.7%	69.4%	71.2%
2018	3	68.4%	63.8%	66.1%	69.3%	70.9%	68.9%	71.2%
2018	4	68.0%	63.6%	65.9%	69.1%	69.6%	68.6%	71.1%
2019	1	67.8%	65.0%	62.2%	68.9%	70.1%	68.6%	72.1%
2019	2	68.4%	65.0%	66.8%	69.3%	69.5%	68.0%	71.9%
2019	3	68.4%	65.3%	64.0%	69.7%	70.1%	69.1%	72.0%
2019	4	69.5%	65.9%	69.8%	69.5%	70.1%	69.6%	71.9%
2020	1	70.3%	67.4%	71.8%	70.1%	70.3%	70.3%	71.9%
2020	2	69.8%	67.3%	66.8%	70.1%	71.3%	70.5%	72.7%
2020	3	70.3%	67.7%	69.4%	70.5%	70.8%	70.3%	72.8%
2020	4	70.1%	68.2%	65.9%	71.8%	70.6%	71.1%	72.7%
2021	1	72.3%	69.2%	70.3%	73.5%	73.3%	72.1%	75.3%
2021	2	73.5%	69.5%	77.2%	73.4%	72.0%	72.8%	76.1%
2021	3	72.2%	68.7%	74.9%	72.0%	71.3%	71.6%	74.3%
2021	4	69.6%	67.1%	68.0%	69.8%	69.7%	69.3%	73.5%
2022	1	69.4%	66.1%	68.9%	69.1%	70.0%	69.0%	73.4%
2022	2	68.7%	64.5%	71.5%	67.0%	68.2%	68.2%	72.6%
2022	3	66.8%	64.0%	67.4%	63.9%	67.2%	66.9%	71.3%
2022	4	65.4%	61.9%	67.1%	62.6%	64.7%	65.6%	70.7%
2023	1	65.6%	62.2%	69.5%	63.2%	64.5%	65.3%	69.0%
2023	2	65.4%	62.5%	70.1%	61.7%	64.2%	65.0%	68.6%
2023	3	65.7%	63.7%	69.2%	63.3%	64.6%	65.6%	68.0%
2023	4	65.3%	63.4%	68.3%	62.6%	64.3%	65.7%	67.3%
2024	1	65.5%	63.4%	66.5%	63.0%	65.8%	66.7%	67.7%
2024	2	65.7%	63.6%	67.3%	63.3%	65.7%	67.0%	67.4%
2024	3	65.1%	64.5%	64.1%	63.0%	65.6%	67.4%	66.3%
2024	4	66.6%	64.1%	76.1%	62.4%	64.7%	67.3%	65.2%
2025	1	64.3%	63.4%	64.6%	62.3%	64.4%	66.7%	64.5%
2025	2	64.7%	64.4%	66.2%	62.8%	63.8%	67.7%	63.2%
2025	3	64.9%	64.7%	68.8%	61.8%	63.8%	67.9%	62.5%
2025	4	63.1%	64.6%	58.8%	61.9%	62.8%	68%	62.7%
2026	1	65%	65%	71%	61%	64%	68%	63%
2026	2	65%	65%	67%	63%	64%	69%	64%

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Table 6

Lender product type

Fiscal	Fiscal Quarter	Basic Variable	Equity	Fixed	Intro	Standard Variable
2016	3	9.7%	2.6%	17.7%	2.9%	67.1%
2016	4	8.3%	2.5%	18.7%	3.6%	67.0%
2017	1	8.5%	2.7%	16.2%	6.1%	66.4%
2017	2	10.8%	2.4%	16.7%	5.0%	65.1%
2017	3	9.7%	2.0%	18.3%	4.7%	65.4%
2017	4	8.9%	1.7%	24.0%	2.3%	63.1%
2018	1	8.3%	1.1%	26.4%	2.5%	61.6%
2018	2	9.3%	1.0%	21.8%	3.6%	64.3%
2018	3	10.1%	0.8%	19.6%	5.0%	64.5%
2018	4	10.6%	0.6%	15.6%	5.2%	67.9%
2019	1	11.4%	0.5%	18.9%	5.0%	64.2%
2019	2	10.5%	0.5%	23.1%	2.8%	63.1%
2019	3	9.5%	0.4%	22.4%	2.6%	65.1%
2019	4	9.1%	0.4%	22.2%	2.7%	65.7%
2020	1	10.2%	0.4%	14.6%	2.1%	72.7%
2020	2	12.3%	0.3%	14.1%	1.0%	72.2%
2020	3	14.4%	0.3%	14.5%	0.9%	69.9%
2020	4	9.0%	0.3%	31.3%	0.6%	58.8%
2021	1	9.5%	0.2%	29.2%	1.0%	60.2%
2021	2	8.1%	0.1%	29.3%	2.7%	59.8%
2021	3	6.4%	0.1%	34.1%	1.8%	57.5%
2021	4	5.6%	0.2%	38.0%	1.6%	54.5%
2022	1	5.6%	0.2%	38.2%	1.6%	54.4%
2022	2	7.6%	0.1%	34.0%	1.3%	57.1%
2022	3	15.1%	0.1%	20.0%	0.1%	64.7%
2022	4	20.1%	0.1%	7.7%	2.6%	69.5%
2023	1	24.4%	0.1%	3.6%	4.2%	67.6%
2023	2	22.3%	0.1%	4.8%	3.4%	69.4%
2023	3	19.1%	0.1%	5.6%	2.9%	72.3%
2023	4	13.6%	0.1%	8.0%	1.6%	76.7%
2024	1	13.1%	0.1%	4.8%	0.8%	81.2%
2024	2	11.3%	0.1%	2.3%	0.2%	86.1%
2024	3	10.7%	0.1%	1.6%	0.2%	87.5%
2024	4	10.6%	0.0%	2.3%	0.2%	86.9%
2025	1	10.7%	0.1%	3.0%	0.1%	86.1%
2025	2	9.0%	0.0%	4.6%	0.1%	86.0%
2025	3	9.8%	0.1%	3.3%	0.2%	86.0%
2025	4	9.5%	0.1%	2.3%	0.1%	87.2%
2026	1	9.3%	0.1%	1.8%	0.1%	88.1%
2026	2	8.4%	0.1%	3.2%	0.1%	87.8%

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