









# AUSTRALIAN ASSET QUALITY: HOUSING LENDING – KEY METRICS<sup>1</sup>

Australian housing lending	Mar 16	Sep 16	Mar 17	Sep 17
Total Balances (spot) \$bn	270.6	278.3	285.0	36.6
By Product				Drawdowns <sup>2</sup>
- Variable rate	76.7%	77.5%	76.3%	81.0%
- Fixed rate	13.2%	13.2%	15.1%	17.0%
- Line of credit	10.1%	9.3%	8.6%	2.0%
By borrower type				
- Owner Occupied <sup>3,4</sup>	57.6%	57.7%	57.7%	58.4%
- Investor <sup>3,4</sup>	42.9%	42.3%	42.3%	41.6%
By channel				
- Proprietary	68.7%	68.3%	67.5%	65.6%
- Broker	31.3%	31.7%	32.5%	34.4%
Low Documentation	1.1%	0.9%	0.8%	
Interest only <sup>5</sup>	32.5%	31.9%	32.1%	
Offset account balance (\$bn)	23.4	24.7	26.1	
LVR at origination	69.1%	69.0%	69.0%	
Dynamic LVR on a drawn balance calculated basis	44.0%	45.1%	44.4%	
Customers in advance ≥ 1 month <sup>6</sup>	62.1%	62.3%	61.4%	
Avg # of monthly payments in advance	14.7	15.0	15.3	
Customers in advance ≥ 1 month <sup>6</sup> (including offset facilities)	73.7%	74.0%	73.3%	
Avg # of monthly payments in advance (including offset facilities)	27.7	28.7	29.7	
90+ days past due <sup>7</sup>	0.51%	0.52%	0.58%	
Impaired loans <sup>7</sup>	0.11%	0.11%	0.11%	
Specific provision coverage ratio	24.5%	25.8%	30.0%	
Loss rate <sup>7</sup>	0.02%	0.03%	0.02%	

(1) Excludes ABX

(2) Drawdowns is defined as new lending excluding limit increases and redraws in the previous six month period

(3) Portfolio sourced from APRA Monthly Banking Statistics

(4) Drawdowns sourced from management data

(5) Excludes line of credit products

(6) Not recorded for Affinity Edge Exclusion line of credit interest only loans

(7) Includes ABX

(8) 12 month rolling Net Write-offs / Spot Drawn Balances



















