

QW17: What is the average and median home loan size Westpac issues to borrowers in each of our major cities today versus 2013 and 2010?

Answer: Average

City (\$000)	FY16	FY13	FY10
Sydney	459	356	347
Melbourne	390	326	292
Brisbane	320	277	267
Perth	339	310	302
Adelaide	269	230	231

Median

City (\$000)	FY16	FY13	FY10
Sydney	400	300	300
Melbourne	326	285	250
Brisbane	297	252	250
Perth	305	274	258
Adelaide	246	200	206

Assumptions

- Figures are for the average balance of Westpac Group accounts opened and drawn down in FY16, FY13 and FY10.
- The average excludes all approvals where drawdown did not occur (for instance, customer withdrew post-approval).
- Initial drawdown balance is used in the figures, not the approved limit.
- City definitions are based on postcodes.