

## HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

### REVIEW OF THE FOUR MAJOR BANKS

#### NAB

**NAB71QW:** For each year over the last fifty years, what has been the share of lending the bank has provided to finance real estate.

**Answer:**

We are able to provide the share of lending NAB has provided to the home lending market for the last 19 years.

The data source used is publicly available APRA data and reflects APRA's definition of **Loans to Households** (resident individuals) **for Housing purposes** (Owner occupied and Investment), and Value of housing loans securitised where applicable.

Data exclusions:

1. Where the counterparty is not a household, the loan will then be reported under either Loans to Non-Financial Businesses, Loans to Financial Institutions or non-resident lending. Publicly published data for these metrics is inclusive of business lending, so we are unable to include it the market share calculation.
2. Lending for the purposes of Commercial Real estate

Data Table:

Period	National Australia Bank Limited	(All)	% attribution	APRA Source
30/09/2002	62,024	333,692	18.6%	MBS
30/09/2003	75,834	398,289	19.0%	MBS
30/09/2004	83,665	456,966	18.3%	MBS
30/09/2005	97,275	512,200	19.0%	MBS
30/09/2006	110,149	671,464	16.4%	MBS
30/09/2007	119,082	753,492	15.8%	MBS
30/09/2008	128,835	850,343	15.2%	MBS
30/09/2009	135,385	946,031	14.3%	MBS
30/09/2010	151,336	1,036,333	14.6%	MBS
30/09/2011	173,741	1,098,864	15.8%	MBS
30/09/2012	187,524	1,168,587	16.0%	MBS
30/09/2013	192,898	1,229,580	15.7%	MBS
30/09/2014	207,638	1,311,401	15.8%	MBS
30/09/2015	224,049	1,415,802	15.8%	MBS
30/09/2016	233,282	1,507,634	15.5%	MBS
30/09/2017	248,195	1,606,153	15.5%	MBS
30/09/2018	259,997	1,684,362	15.4%	MBS
30/09/2019	261,228	1,727,266	15.1%	MADIS
30/09/2020	260,375	1,778,014	14.6%	MADIS

## Source

MBS	<a href="https://data.gov.au/data/dataset/monthly-banking-statistics">https://data.gov.au/data/dataset/monthly-banking-statistics</a>	Monthly banking statistics June 2019 back series	Includes Value of housing loans securitised
MADIS	<a href="https://www.apra.gov.au/monthly-authorized-deposit-taking-institution-statistics">https://www.apra.gov.au/monthly-authorized-deposit-taking-institution-statistics</a>	Monthly authorised deposit-taking institution statistics back series March 2019- November 2020 (released 4 January 2021)	Transitioned over from MBS to MADIS in 2019