

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS
SMALLER BANKS SECTOR

Bank of Queensland

BOQ52QW: For each state and territory, please outline:

- (a) the ten suburbs that have the highest loan to value ratios for:
(i) principal places of residence; and
(ii) investment properties.

- (b) the ten suburbs that have the highest rates of lenders mortgage insurance.

Answer: For each state and territory, the 10 postcodes with at least 10 loans (data on postcodes with less than 10 are potentially misleading) are set out in the below tables. BOQ was unable to provide data by suburb due to data difficulties. Note that LMI figures are not necessarily indicative of higher LVRs, as the numbers are also influenced by securitisation requirements and historical credit policies.

State	Owner Occupied			Investor			LMI	
	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
ACT	2620	79%	51	2582	75%	12	2615	617
ACT	2609	77%	13	2620	69%	26	2602	427
ACT	2900	64%	77	2900	69%	18	2905	400
ACT	2912	61%	68	2601	69%	47	2611	389
ACT	2601	60%	46	2911	65%	30	2913	362
ACT	2914	59%	339	2912	64%	43	2617	307
ACT	2612	57%	158	2914	64%	136	2906	252
ACT	2913	57%	491	2612	63%	87	2614	237
ACT	2911	52%	52	2001	63%	13	2914	232
ACT	2606	52%	152	2041	61%	55	2902	228

State	Owner Occupied			Investor			LMI	
	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
NSW	2337	73%	15	2022	75%	13	2620	374
NSW	2446	72%	17	2295	73%	12	2259	185
NSW	2559	70%	10	2157	72%	10	2340	180
NSW	2850	70%	38	2299	71%	22	2830	179
NSW	2821	70%	23	2558	71%	19	2250	178
NSW	2762	70%	71	2019	71%	20	2750	168
NSW	2765	70%	173	2304	70%	17	2261	150
NSW	2179	69%	61	2322	70%	44	2145	147
NSW	2573	69%	41	2127	69%	55	2560	145
NSW	2619	69%	12	2630	69%	15	2650	145

	Owner Occupied			Investor			LMI	
State	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
NT	821	89%	29	814	80%	10	810	139
NT	831	87%	21	832	74%	29	830	106
NT	839	86%	12	822	72%	21	812	93
NT	811	85%	19	830	72%	43	820	77
NT	828	76%	15	821	68%	26	832	65
NT	800	74%	17	836	65%	29	836	56
NT	850	69%	27	800	64%	20	870	40
NT	832	66%	64	870	61%	34	822	26
NT	835	66%	29	812	60%	47	850	25
NT	830	65%	85	835	59%	20	835	23

	Owner Occupied			Investor			LMI	
State	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
QLD	4133	79%	47	4825	77%	26	4740	471
QLD	4350	79%	65	4883	76%	10	4165	411
QLD	4006	79%	28	4413	75%	12	4300	387
QLD	4110	79%	59	4877	70%	18	4350	350
QLD	4575	78%	21	4010	69%	17	4305	326
QLD	4215	76%	33	4112	69%	40	4209	318
QLD	4209	75%	44	4018	68%	48	4551	270
QLD	4865	74%	26	4301	68%	59	4503	269
QLD	4172	74%	31	4133	67%	45	4510	268
QLD	4224	74%	11	4172	67%	24	4211	265

	Owner Occupied			Investor			LMI	
State	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
TAS	7276	77%	10	7322	71%	10	7250	310
TAS	7302	71%	10	7315	64%	15	7018	197
TAS	7173	66%	13	7249	63%	35	7310	185
TAS	7260	65%	18	7018	62%	76	7011	172
TAS	7304	62%	20	7275	61%	11	7030	170
TAS	7016	61%	32	7011	61%	29	7010	158
TAS	7325	60%	83	7250	60%	180	7000	149
TAS	7330	60%	40	7310	60%	44	7008	142
TAS	7024	60%	15	7015	59%	31	7050	137
TAS	7300	59%	32	7008	57%	60	7173	119

State	Owner Occupied			Investor			LMI	
	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
SA	5341	72%	11	5126	78%	12	5159	118
SA	5113	70%	34	5042	72%	13	5162	112
SA	5290	70%	48	5165	72%	14	5114	109
SA	5280	70%	11	5074	71%	14	5108	105
SA	5241	69%	10	5064	71%	17	5118	88
SA	5089	69%	25	5018	71%	10	5158	86
SA	5115	68%	52	5092	70%	13	5125	78
SA	5110	67%	27	5087	69%	17	5109	75
SA	5255	65%	32	5116	68%	32	5051	72
SA	5164	65%	17	5037	67%	13	5097	61

State	Owner Occupied			Investor			LMI	
	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
VIC	3691	75%	12	3978	74%	60	3977	414
VIC	3984	73%	57	3781	74%	10	3030	411
VIC	3335	73%	47	3926	72%	12	3029	406
VIC	3978	73%	269	3217	71%	26	3064	260
VIC	3336	73%	113	3437	71%	20	3810	223
VIC	3750	70%	82	3049	70%	23	3805	217
VIC	3217	69%	159	3180	70%	15	3337	215
VIC	3809	69%	158	3996	69%	13	3023	201
VIC	3505	69%	16	3027	69%	34	3216	199
VIC	3977	69%	47	3002	69%	13	3754	190

State	Owner Occupied			Investor			LMI	
	Postcode	Average LVR	Loans	Postcode	Average LVR	Loans	Postcode	Loans with LMI
WA	6034	83%	26	6714	78%	36	6112	455
WA	6215	80%	30	6038	78%	10	6164	437
WA	6038	80%	70	6721	76%	16	6065	405
WA	6743	77%	15	6036	74%	12	6210	375
WA	6101	77%	22	6208	73%	23	6163	315
WA	6036	75%	97	6031	72%	19	6171	315
WA	6176	75%	14	6430	72%	26	6056	288
WA	6720	75%	11	6726	71%	12	6069	287
WA	6754	74%	14	6063	71%	22	6110	266
WA	6227	74%	13	6083	70%	10	6169	257