

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS

Bendigo and Adelaide Bank Limited

BAB35QW: *For each financial year over the past decade, please outline the number and percentage of first home owner mortgages that:*

(a) have a guarantor?

	#	%
FY2011	33*	3.3%
FY2012	54	3.3%
FY2013	45	2.8%
FY2014	49	2.8%
FY2015	66	4.7%
FY2016	99	7.9%
FY2017	128	8.6%
FY2018	115	5.3%
FY2019	79	3.8%
FY2020	73	2.2%
FY2021	90	1.5%

(b) have lenders mortgage insurance?

	#	%
FY2011	422*	41.6%
FY2012	700	43.3%
FY2013	768	47.1%
FY2014	904	52.3%
FY2015	555	39.8%
FY2016	451	35.9%
FY2017	525	35.4%
FY2018	672	30.9%
FY2019	672	32.0%
FY2020	1088	32.8%
FY2021	1707	28.7%

* The data for FY2012 to FY2021 includes data from all applicable banking systems. The data for FY2011 includes data from some, but not all, of our banking systems.