

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS
REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS
Commonwealth Bank of Australia

CBA93QW: For the past five years, please advise:

(a) the number and percentage of total mortgages for principal places of residence that are:

- (i) variable only
- (ii) variable and fixed
- (iii) fixed only.

(b) the number and percentage of total mortgages for investment properties that are:

- (i) variable only
- (ii) variable and fixed
- (iii) fixed only.

Answer: (a) For **Owner Occupied** mortgages:

(i) Variable only

Financial year	Percentage of total Owner Occupied mortgages
2020/21	69%
2019/20	79%
2018/19	82%
2017/18	83%
2016/17	84%

(ii) Variable and fixed

Financial year	Percentage of total Owner Occupied mortgages
2020/21	17%
2019/20	11%
2018/19	10%
2017/18	9%
2016/17	9%

(iii) Fixed only

Financial year	Percentage of total Owner Occupied mortgages
2020/21	14%
2019/20	10%
2018/19	8%
2017/18	8%
2016/17	7%

Note: This response has required analysis of CBA data based on new methodology, i.e. primary security by loan type. The data therefore is approximate.

(b) For **Investor** mortgages:

(i) Variable only

Financial year	Percentage of total Investor mortgages
2020/21	64%
2019/20	70%
2018/19	70%
2017/18	74%
2016/17	80%

(ii) Variable and fixed

Financial year	Percentage of total Investor mortgages
2020/21	13%
2019/20	10%
2018/19	9%
2017/18	8%
2016/17	6%

(iii) Fixed only

Financial year	Percentage of total Investor mortgages
2020/21	23%
2019/20	20%
2018/19	21%
2017/18	18%
2016/17	14%

Note: This response has required analysis of CBA data based on new methodology, i.e. primary security by loan type. The data therefore is approximate.