

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS
REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS**

CITIGROUP

CAB27QW: For each financial year over the past decade, please outline the number and percentage of first home owner mortgages that:

(a) have a guarantor?

(b) have lenders mortgage insurance?

Answer:

(a) Citi Australia does not offer guarantor loans.

| Financial Year | # | % |
|-----------------------|----------|----------|
| 2020-21 (to 30 April) | 0 | 0% |
| 2019-20 | 0 | 0% |
| 2018-19 | 0 | 0% |
| 2017-18 | 0 | 0% |
| 2016-17 | 0 | 0% |
| 2015-16 | 0 | 0% |
| 2014-15 | 0 | 0% |
| 2013-14 | 0 | 0% |
| 2012-13 | 0 | 0% |
| 2011-12 | 0 | 0% |

(b)

| Financial Year | # | % |
|-----------------------|----------|----------|
| 2020-21 (to 30 April) | 11 | 1% |
| 2019-20 | 14 | 1% |
| 2018-19 | 6 | 0% |
| 2017-18 | 7 | 0% |
| 2016-17 | 3 | 0% |
| 2015-16 | 5 | 0% |
| 2014-15 | 7 | 0% |
| 2013-14 | 7 | 0% |
| 2012-13 | 9 | 0% |
| 2011-12 | 195 | 5% |