

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS

SUNCORP

SCB33QW:

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)

Year	Number of mortgage loans with a guarantor	Percentage
FY 2011-2012	98	1.64%
FY 2012-2013	111	2.16%
FY 2013-2014	75	2.26%
FY 2014-2015	93	3.09%
FY 2015-2016	100	3.32%
FY 2016-2017	93	2.91%
FY 2017-2018	149	1.98%
FY 2018-2019	85	2.03%
FY 2019-2020	86	2.17%
FY 2020-2021	114	2.78%
Grand Total	1004	2.31%

(b)

Year	Number of loans with LMI	Percentage
FY 2011-2012	4797	80.47%
FY 2012-2013	3902	75.83%
FY 2013-2014	2228	67.05%
FY 2014-2015	1275	42.36%
FY 2015-2016	1173	38.94%
FY 2016-2017	1567	49.11%
FY 2017-2018	4150	55.05%
FY 2018-2019	2229	53.16%
FY 2019-2020	2035	51.36%
FY 2020-2021	2047	49.87%
Grand Total	25403	58.48%