



Panel – The Mortgage Origination Market

Moderator: Ben McCarthy, Managing Director Fitch Ratings,

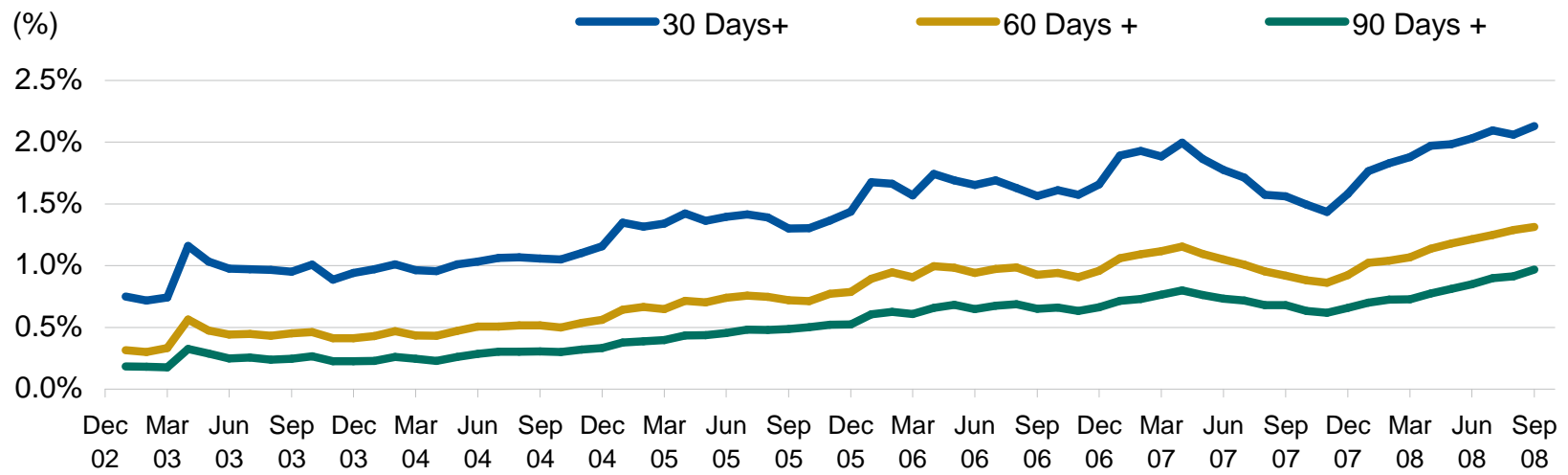
Kim Cannon, Chief Executive Officer, Firstmac

Brendan Darcy, Chief Executive Officer, Hometrack

Drew Hall, Chief Executive Mortgage Management, Challenger



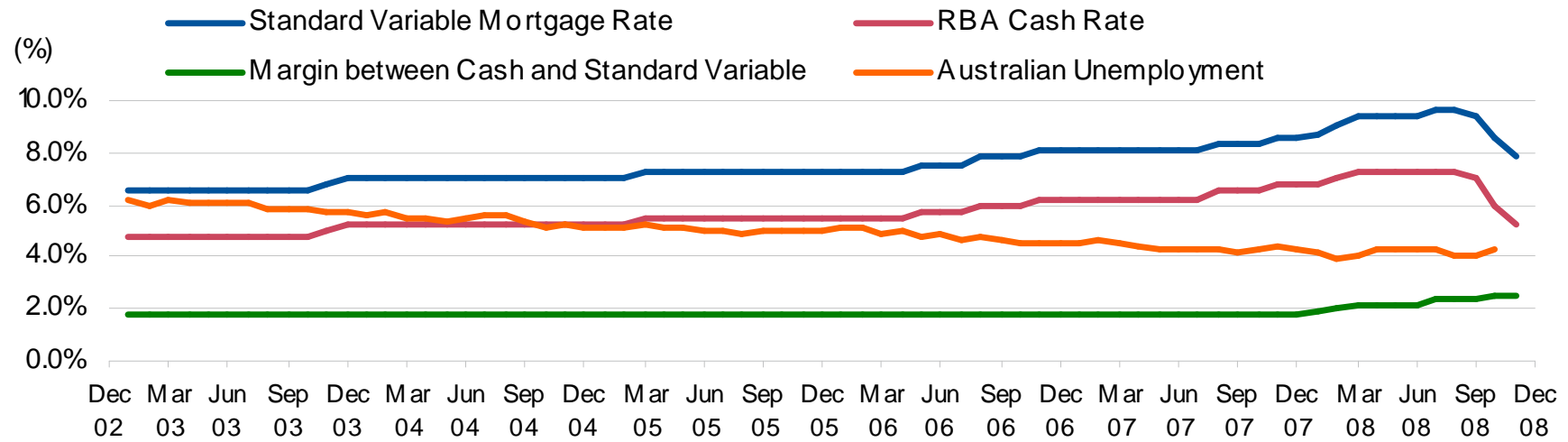
Australian Mortgage Arrears by Value of Loans



Source: Fitch



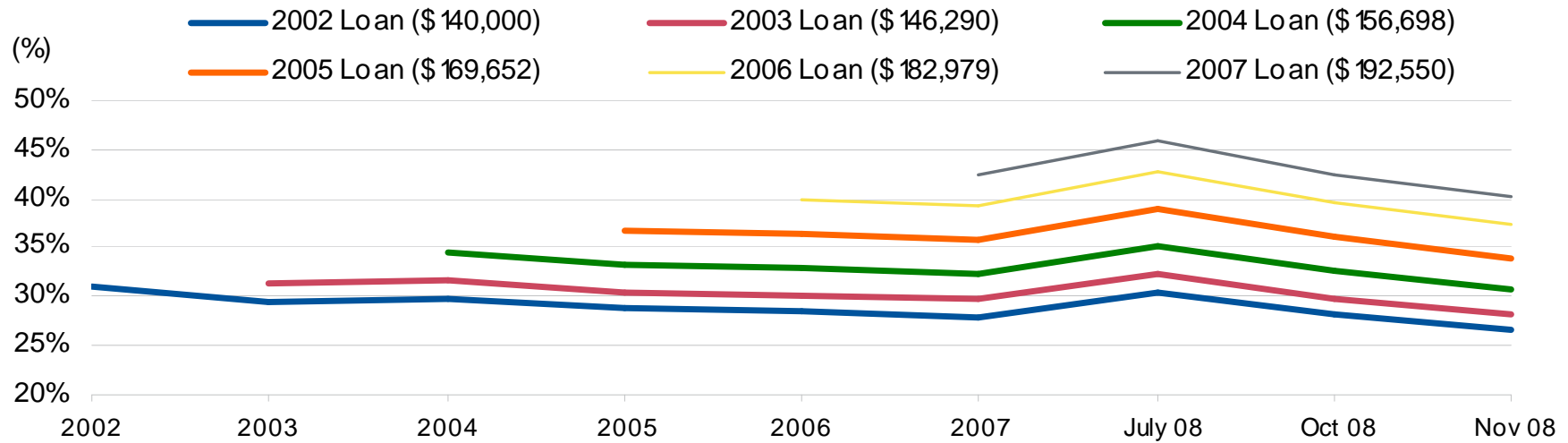
Australian Interest Rates / Unemployment



Source: RBA, ABS, Fitch



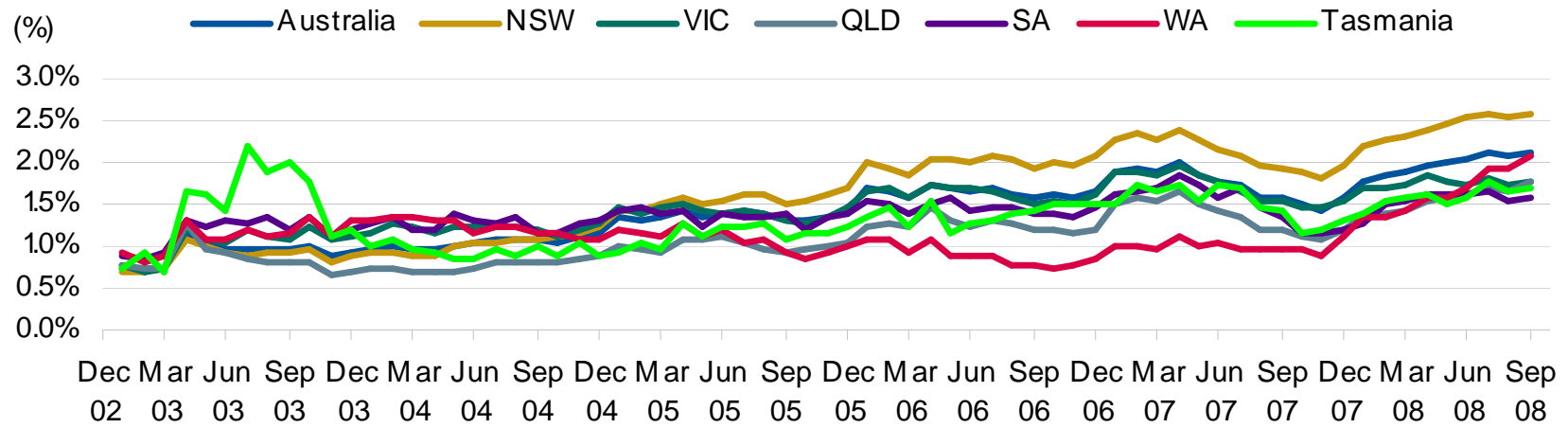
Australian Home Loan Serviceability - After Tax



Note Horizontal Axis is not linear



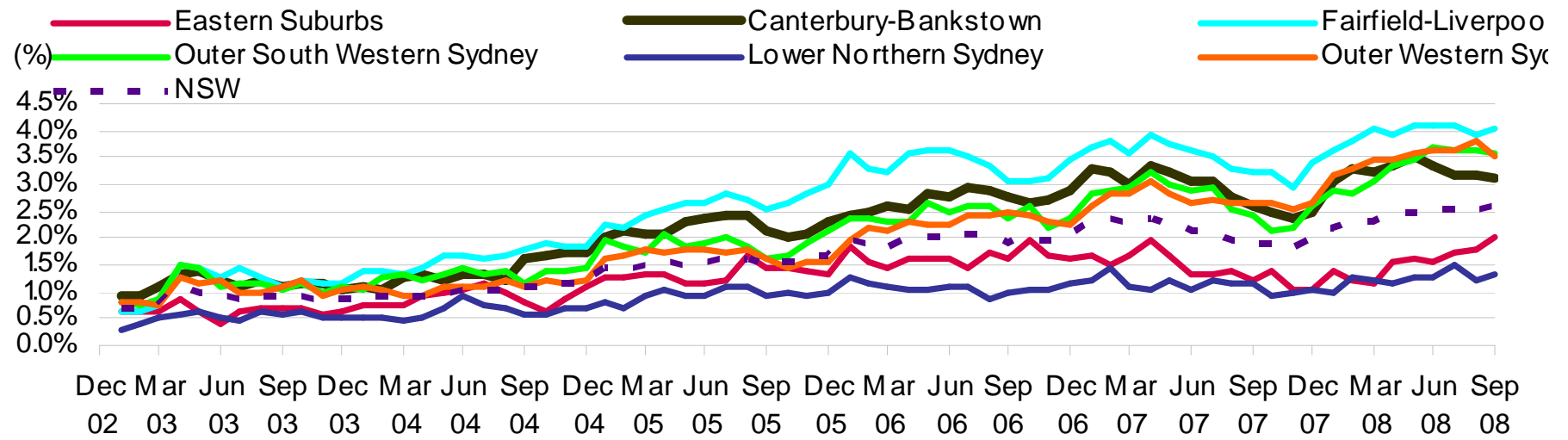
30+ Day Mortgage Delinquency by Amount Outstanding



Source: Fitch



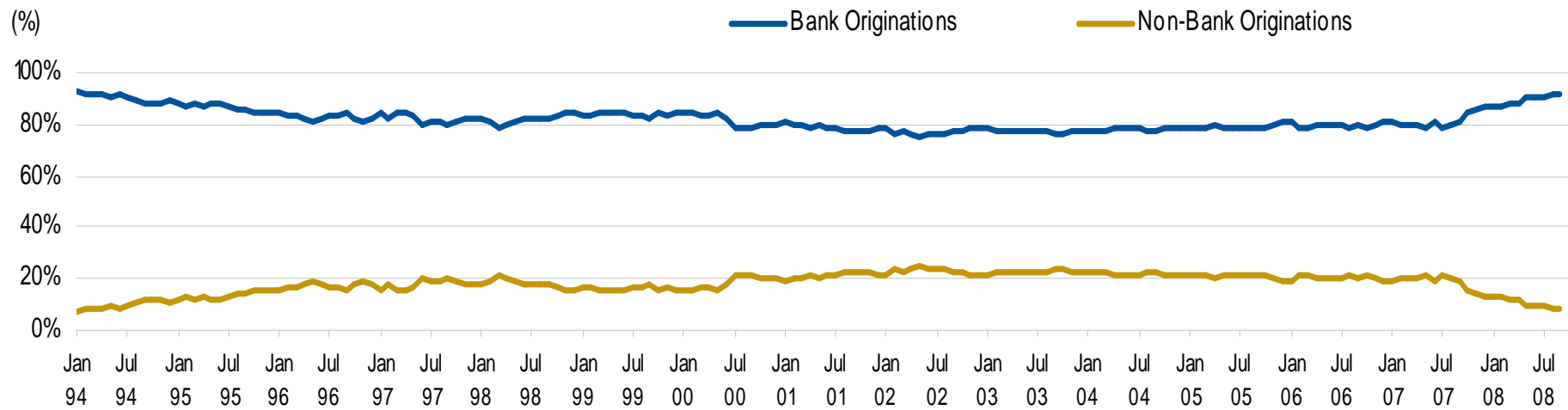
Sydney Regional Mortgage Performance (30+ Days Arrears)



Source: Fitch, ABS



Bank V's Non-Bank Proportion of Owner Occupied New Originations



Source: ABS



Top 10 Worst Performing Postcodes in Australia by Value

Rank	Postcode	State	Suburb	30+ day arrears (%)
1	4212	QLD	Helensvale	7.8
2	2315	NSW	Nelson Bay	7.7
3	2324	NSW	Raymond Terrace	6.5
4	2780	NSW	Katoomba	6.3
5	2190	NSW	Greenacre	6.2
6	2161	NSW	Guildford	6.1
7	2030	NSW	Vaucluse	6.0
8	2165	NSW	Fairfield	6.0
9	2325	NSW	Cessnock	6.0
10	2760	NSW	St Marys	5.8

Source: Fitch



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