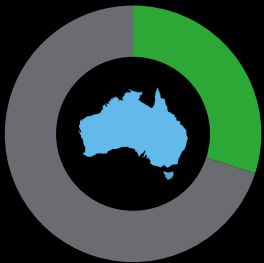


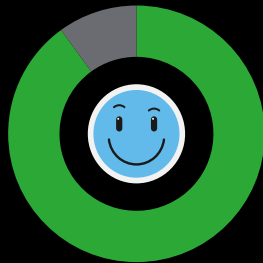


**55.7%** of residential loans were settled by mortgage brokers in the September quarter 2017

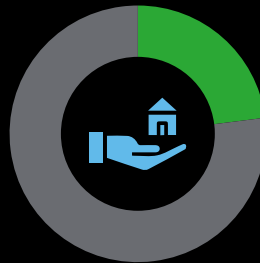
of which



**3 out of 10**  
arranged for people  
in regional and  
rural areas



**9 out of 10**  
customers satisfied  
with services  
provided

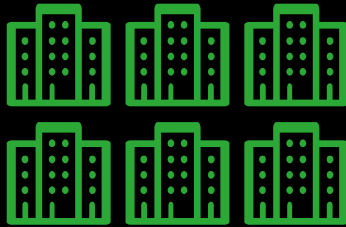


**23%**  
are first home  
buyers



**27.9%**  
arranged through  
lenders other than  
the four major  
banks and their  
affiliates, providing  
competition and  
more choice for  
consumers

## The mortgage broking industry



Provides distribution for small lenders equivalent to **118** branches



On average, have **34** lenders on panel and use **10**. It is this additional choice that adds competition in the market.



Contributed to the fall in Net Interest Margins by over **3%** points over the past **30** years.



Supported more than **27,100 FTE** workers in **2016-17**



Contributed **\$2.9** billion to Australian economy in **2016-17**

## Mortgage brokers

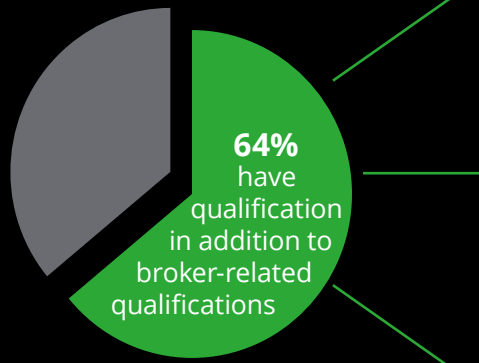


Women

Have an average **13.8** years experience in the industry



Men



**36%** have diploma certificate qualification



**40%** have advance diploma or bachelor degree



**24%** have post graduate studies