

C31 New Residential Mortgage Lending by Borrower type

	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015
Total lending (\$million)														
All borrower types	4,024	4,264	4,884	5,109	5,531	3,565	4,628	6,314	5,657	6,162	5,745	6,010	5,940	6,500
First home buyer	392	430	465	539	613	360	457	596	561	591	577	631	624	700
Other owner occupier	2,403	2,541	2,918	2,996	3,173	2,011	2,692	3,560	3,193	3,520	3,229	3,310	3,251	3,490
Investor	1,167	1,226	1,421	1,499	1,666	1,146	1,418	2,073	1,841	1,980	1,856	2,002	1,989	2,239
Business purposes	62	67	80	74	79	48	61	86	62	70	83	67	77	71
Higher than 80% LVR lending (\$million)														
All borrower types	311	359	418	441	455	257	347	432	390	484	462	492	449	454
First home buyer	105	120	120	146	159	98	115	158	141	173	176	196	182	205
Other owner occupier	175	198	242	247	238	130	192	222	201	249	239	241	217	204
Investor	29	38	52	46	54	29	40	51	47	62	45	54	47	45
Business purposes	1	3	4	1	4	0	1	2	1	1	2	2	3	1
Less than or equal to 80% LVR lending (\$million)														
All borrower types	3,713	3,906	4,467	4,668	5,075	3,308	4,280	5,882	5,267	5,678	5,283	5,518	5,491	6,046
First home buyer	287	311	345	393	454	263	342	438	421	419	401	435	442	496
Other owner occupier	2,228	2,343	2,676	2,749	2,934	1,881	2,501	3,338	2,992	3,271	2,991	3,070	3,034	3,286
Investor	1,138	1,188	1,369	1,454	1,612	1,117	1,379	2,022	1,793	1,919	1,811	1,948	1,941	2,194
Business purposes	61	64	76	73	75	48	60	84	62	69	81	65	74	70
MEMO ITEM: Lending to investors (\$million)														
Total lending	1,167	1,226	1,421	1,499	1,666	1,146	1,418	2,073	1,841	1,980	1,856	2,002	1,989	2,239
Higher than 70% LVR lending	599	620	730	741	848	576	726	1,016	947	1,013	943	946	868	865
Less than or equal to 70% LVR lending	568	607	691	759	818	570	692	1,057	893	967	913	1,055	1,121	1,373
Total borrowers (number)														
All borrower types	23,358	24,537	27,265	27,524	28,778	21,289	25,904	31,983	27,424	29,947	29,132	30,858	30,545	32,185
First home buyer	1,277	1,462	1,704	1,758	1,937	1,160	1,472	1,868	1,696	1,851	1,840	1,982	1,993	2,075
Other owner occupier	17,427	18,404	20,235	20,382	21,045	16,077	19,330	23,241	20,014	21,844	21,348	22,686	22,429	23,662
Investor	4,177	4,212	4,830	4,938	5,308	3,695	4,625	6,280	5,280	5,783	5,457	5,738	5,651	5,997
Business purposes	477	459	496	446	488	357	477	594	434	469	487	452	472	451
Higher than 80% LVR borrowers (number)														
All borrower types	1,373	1,424	1,644	1,581	1,681	1,053	1,298	1,611	1,415	1,676	1,638	1,753	1,590	1,621
First home buyer	347	391	447	465	501	313	371	476	428	540	549	600	565	599
Other owner occupier	869	855	965	942	971	617	780	930	811	933	928	967	839	871
Investor	150	170	220	161	198	119	140	187	165	197	152	176	174	143
Business purposes	7	8	12	13	11	4	7	18	11	6	9	10	12	8
Less than or equal to 80% LVR borrowers (number)														
All borrower types	21,985	23,113	25,621	25,943	27,097	20,236	24,606	30,372	26,009	28,271	27,494	29,105	28,955	30,564
First home buyer	930	1,071	1,257	1,293	1,436	847	1,101	1,392	1,268	1,311	1,291	1,382	1,428	1,476
Other owner occupier	16,558	17,549	19,270	19,440	20,074	15,460	18,550	22,311	19,203	20,911	20,420	21,719	21,590	22,791
Investor	4,027	4,042	4,610	4,777	5,110	3,576	4,485	6,093	5,115	5,586	5,305	5,562	5,477	5,854
Business purposes	470	451	484	433	477	353	470	576	423	463	478	442	460	443
MEMO ITEM: Lending to investors (number)														
Total borrowers	4,177	4,212	4,830	4,938	5,308	3,695	4,625	6,280	5,280	5,783	5,457	5,738	5,651	5,997
Higher than 70% LVR borrowers	1,960	1,944	2,311	2,237	2,493	1,693	2,059	2,860	2,483	2,691	2,527	2,532	2,341	2,255
Less than or equal to 70% LVR borrowers	2,217	2,268	2,519	2,701	2,815	2,002	2,566	3,420	2,797	3,092	2,930	3,206	3,310	3,742

Last updated 24 November 2016

Source: Reserve Bank of New Zealand

Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	Jun 2016	Jul 2016	Aug 2016	Sep 2016	Oct 2016
5,853	6,415	6,001	4,117	5,166	6,572	6,504	7,287	6,803	6,305	6,107	5,831	5,369
672	745	700	459	591	753	789	833	738	689	760	718	768
3,385	3,463	3,243	2,230	2,718	3,408	3,260	3,671	3,427	3,215	3,271	3,301	3,092
1,717	2,146	2,006	1,395	1,777	2,322	2,386	2,698	2,564	2,337	2,012	1,740	1,453
78	60	53	34	80	89	69	85	74	64	63	72	56
476	537	504	343	441	517	493	496	455	431	419	378	338
215	234	211	150	195	249	241	243	218	208	211	208	201
236	250	252	167	210	221	206	212	186	191	175	154	127
25	53	40	26	35	42	46	36	50	32	31	15	9
1	0	1	0	2	4	0	5	2	0	1	1	1
5,377	5,877	5,498	3,774	4,725	6,055	6,010	6,791	6,348	5,873	5,688	5,453	5,030
457	510	488	309	396	504	548	589	520	481	549	510	567
3,149	3,214	2,991	2,064	2,508	3,187	3,054	3,459	3,242	3,023	3,096	3,147	2,965
1,693	2,093	1,966	1,368	1,742	2,279	2,340	2,662	2,514	2,305	1,981	1,724	1,443
78	60	52	33	79	85	69	80	72	64	62	71	55
1,717	2,146	2,006	1,395	1,777	2,322	2,386	2,698	2,564	2,337	2,012	1,740	1,453
549	688	684	439	621	773	780	880	811	765	526	337	178
1,169	1,458	1,322	955	1,156	1,549	1,606	1,819	1,753	1,572	1,486	1,403	1,275
31,192	33,154	32,185	24,698	29,987	34,037	32,731	35,112	33,157	27,109	27,671	26,749	24,970
2,020	2,220	2,077	1,361	1,690	2,044	2,049	2,235	1,970	1,826	2,029	1,909	1,967
23,409	24,014	23,396	18,645	22,089	24,378	23,397	24,793	23,562	18,298	19,360	19,395	18,304
5,286	6,439	6,271	4,372	5,666	7,006	6,781	7,539	7,086	6,511	5,767	4,961	4,286
477	481	441	320	542	609	504	545	539	474	515	484	413
1,634	1,832	1,675	1,188	1,545	1,669	1,570	1,605	1,511	1,304	1,279	1,155	1,064
610	671	606	427	547	670	623	652	585	542	579	533	532
913	977	926	657	861	834	811	831	770	650	598	567	492
103	181	134	98	126	151	133	112	144	109	96	46	35
8	3	9	6	11	14	3	10	12	3	6	9	5
29,558	31,322	30,510	23,510	28,442	32,368	31,161	33,507	31,646	25,805	26,392	25,594	23,906
1,410	1,549	1,471	934	1,143	1,374	1,426	1,583	1,385	1,284	1,450	1,376	1,435
22,496	23,037	22,470	17,988	21,228	23,544	22,586	23,962	22,792	17,648	18,762	18,828	17,812
5,183	6,258	6,137	4,274	5,540	6,855	6,648	7,427	6,942	6,402	5,671	4,915	4,251
469	478	432	314	531	595	501	535	527	471	509	475	408
5,286	6,439	6,271	4,372	5,666	7,006	6,781	7,539	7,086	6,511	5,767	4,961	4,286
1,813	2,160	2,168	1,453	1,989	2,351	2,283	2,601	2,313	2,099	1,350	838	474
3,473	4,279	4,103	2,919	3,677	4,655	4,498	4,938	4,773	4,412	4,417	4,123	3,812