CORRECTION NOTE: All references to "Mar-25" on pages 3 and 7 should be read as "Mar-26"

FOI 4467
Document 1

From: s 22 [redacted]
Sent: Friday, 14 August 2026 11:35 AM
To: s 22 [redacted]
Subject: MCPD data bite: ABS Lending Indicators, June Quarter 2026 [SEC=OFFICIAL]
Attachments: 260814 - MCPD Data Bite - Lending Indicators June 2026.pdf

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Australian Government
The Treasury

MCPD data bite

ABS Lending Indicators, June Quarter 2026

14 August 2026

Prepared by s 22 [redacted] (Domestic Demand Unit, MCPD)

Australian Government
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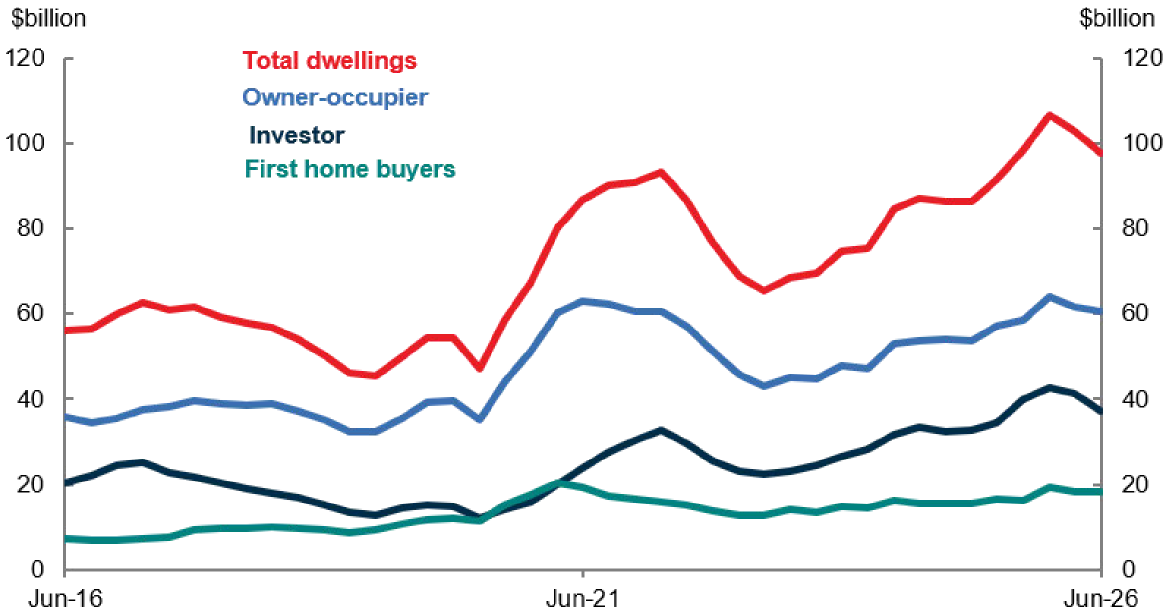
Key Points

- The value of new loan commitments for dwellings (excluding refinancing) fell 5.2 per cent in the June quarter 2026, but remains 6.8 per cent higher through the year (Chart 1, Table 1).
  - The value of new loan commitments to investors fell 10.2 per cent in the quarter, but remains 8.1 per cent higher through the year. As a share of total lending value, investor activity has moderated back toward a long-run average after being elevated in the last three quarters.
  - The value of new loan commitments to owner-occupiers fell 1.9 per cent to be 6.0 per cent higher through the year.
- The number of new loan commitments for dwellings (excluding refinancing) fell 5.4 per cent in the June quarter to be 0.1 per cent higher through the year.
  - Owner-occupier new loan commitments fell 3.3 per cent by number in the June quarter to be 1.6 per cent lower through the year (Table 2). The quarterly fall was driven by fewer new loan commitments for purchasing existing dwellings (down 4.1 per cent) as well as for the purchase of newly erected dwellings (down 0.8 per cent).
  - Loans for the construction of dwellings rose in the quarter across both owner-occupiers and investors, with quarterly growth 4.7 per cent and 4.4 per cent respectively.
- The number of new loans by first home buyers fell 2.9 per cent in the June quarter 2026 , and is now broadly in line with June 2025 levels.
  - However, the share of owner occupier new loan commitments from first home buyers increased to 36.3 per cent of total owner occupiers (up 0.6 percentage points from a year ago).

The ABS Lending Indicators release can be accessed directly on the ABS website.

Chart 1: Value of new loans for dwelling by property purpose, seasonally adjusted



Notes: Total dwelling is a sum of owner-occupier and investor series, and excludes refinancing. First home buyers are included within owner-occupiers.

Table 1: New loan commitments for total dwellings, by property purpose (seasonally adjusted)

	QoQ (%)		TTY (%)
	Mar-25	Jun-26	Jun-26
Value of new loan commitments			
Total dwellings	-3.4	-5.2	6.8
Owner-occupier	-3.5	-1.9	6.0
Investor	-3.2	-10.2	8.1
Number of new loan commitments			
Total dwellings	-4.1	-5.4	0.1
Owner-occupier	-3.8	-3.3	-1.6
Investor	-4.7	-8.6	2.8

Table 2: Number of new loans for owner-occupier dwellings, by detailed purpose (seasonally adjusted)

	QoQ (%)		TTY (%)
	Mar-25	Jun-26	Jun-26
Total dwellings	-3.8	-3.3	-1.6
Construction of dwellings	1.5	4.7	15.1
Purchase of newly erect dwellings	-4.4	-0.8	1.2
Purchase of existing dwellings	-4.4	-4.1	-3.9

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Contact

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Domestic Demand Unit, Macroeconomic Conditions and Population Division, Macroeconomic Group
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From: s 22
Sent: Friday, 14 August 2026 5:51 PM
To: s 22
Cc: s 22 Hosking, Amanda; Gowans, Kirsty; s 22 ; Rimmer, Ben; s 22 Hunter, Nerida; s 22 Peascod, Sarah
Subject: ABS Lending Indicators, June Quarter 2026 [SEC=OFFICIAL]
Attachments: 260814 - Lending Indicators Investor New Dwellings.xlsx

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Evening s 22

As requested, we've prepared a measure showing the share of investor new loan commitments for dwellings that went to new builds.

In the June quarter 2026, 21% of *investor* loan commitments for dwellings were for *new builds*. This is the highest share in six years and up from 18% in the March quarter. For this measure, new dwellings include both the construction of new dwellings and the purchase of new dwellings. The calculations are attached.

We have also included a couple of additional data points that may be of interest:

- 22% of loan commitments for dwellings were made to *first home buyers* in the June quarter, up from 21% in the March quarter.
- 19% of loan commitments for dwellings in the quarter were for *new builds*, up from 17% in the March quarter.

Please note that all figures are presented in original terms, consistent with the note below. Using seasonally adjusted series can create discrepancies because the component series do not add up to the published totals.

Many thanks to s 22 from my team, and s 22 from MCPD for their assistance.

Have a great weekend.

s 22

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From: s 22 @TREASURY.GOV.AU>
Sent: Friday, 14 August 2026 11:35 AM
To: s 22 @TREASURY.GOV.AU>; s 22 @TREASURY.GOV.AU>; s 22 @TREASURY.GOV.AU>; s 22 @treasury.gov.au>; s 22

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MCPD data bite

ABS Lending Indicators, June Quarter 2026

14 August 2026

Prepared by s 22 (Domestic Demand Unit, MCPD)

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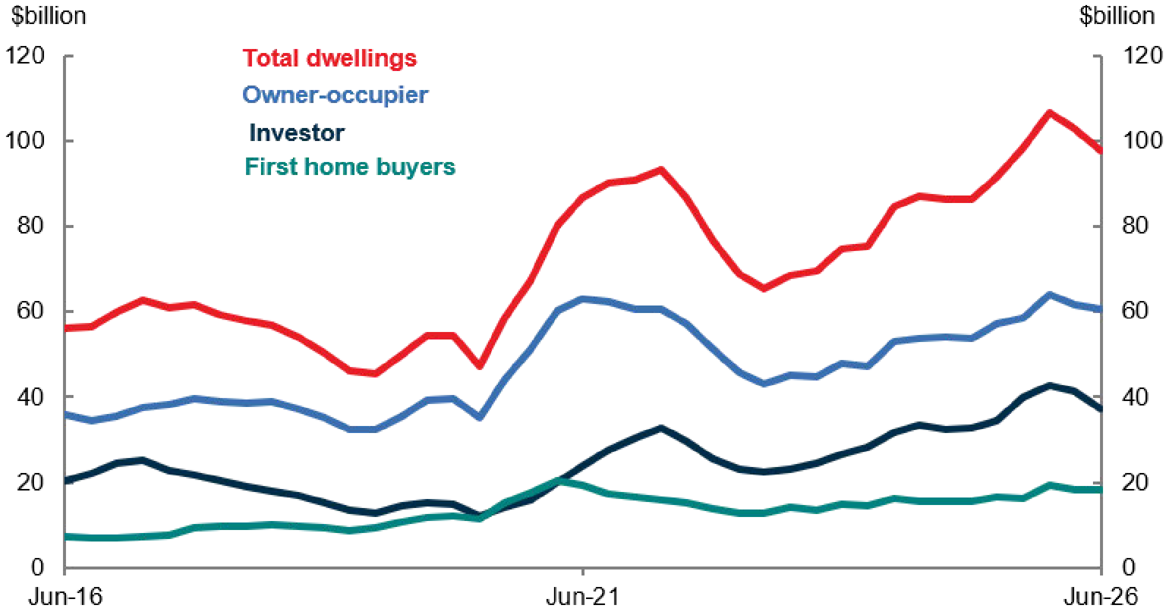

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