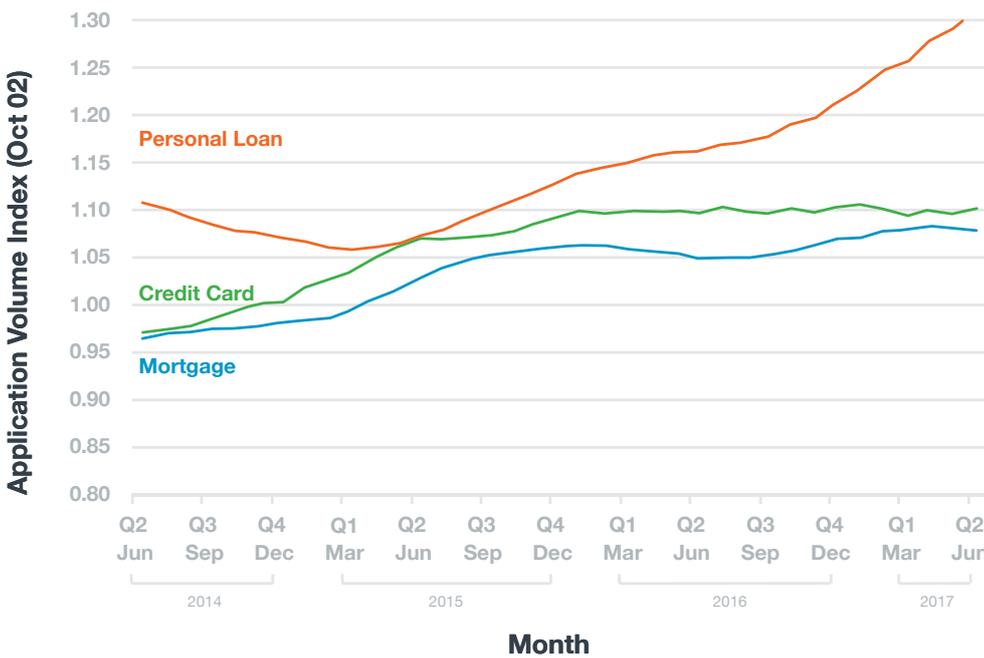


# Consumer Credit Demand Index by Equifax, June Quarter 2017

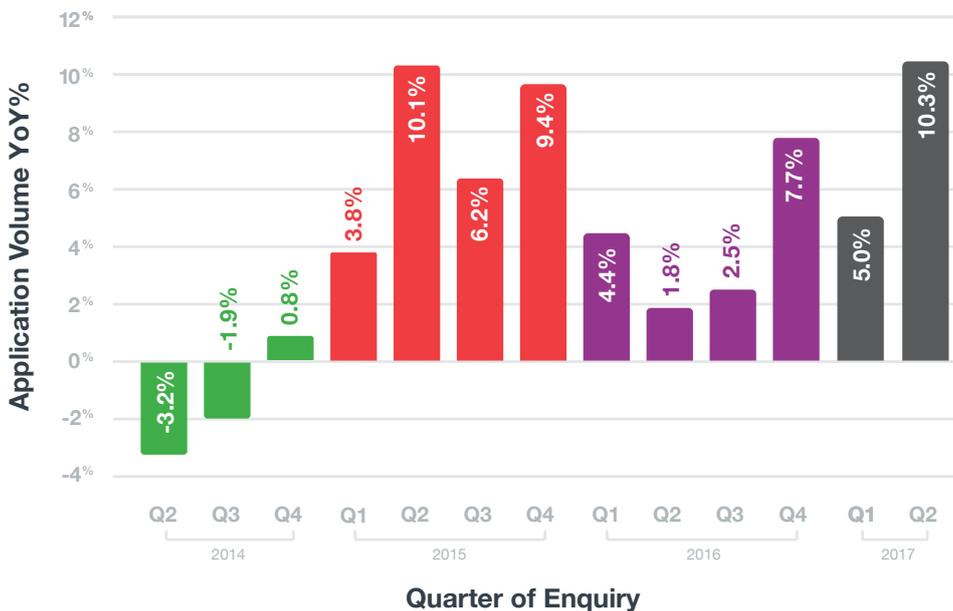


Consumers circumspect about credit commitments, despite increased growth in credit demand

**Consumer Credit Applications**  
12 month rolling average



**Consumer Credit Applications**  
Quarterly YOY %



**Credit Demand Index**  
(Vs June quarter 2016)



Overall credit applications rose

**+10.3%**



Credit card applications increased

**+2.3%**



Increase in personal loan applications grew

**+18.4%**



Mortgage applications declined

**-0.9%**

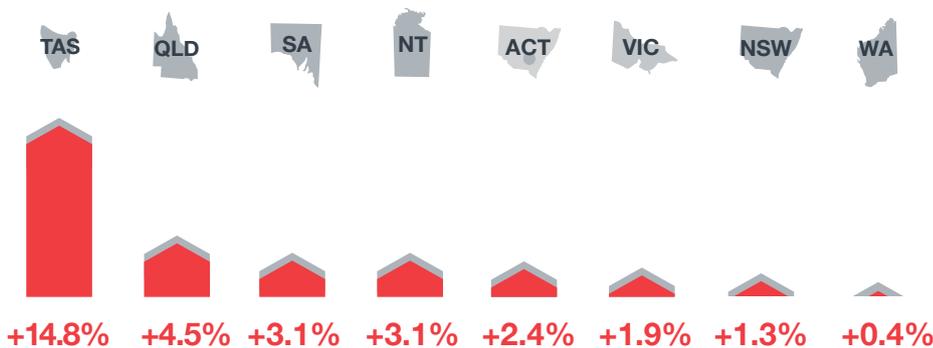
CDI

# Credit Card Applications



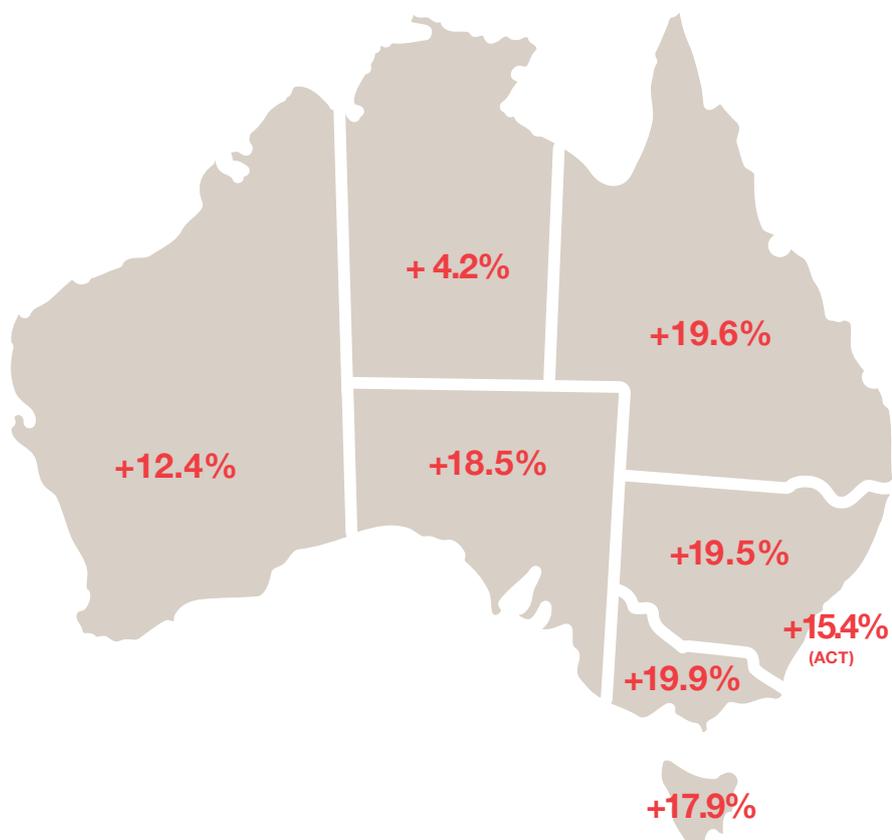
Credit card applications rose by **+2.3%** in the June quarter

By geography, the largest **increase** was seen in Tasmania, followed by Queensland, SA, the NT and the ACT



# Personal Loan Applications

% Growth in personal loan applications YOY



Personal loan applications picked up **+18.4%** across all states and territories in the June quarter



**-1.5%**

Despite the continued growth in personal loan applications, **auto-loan** applications fell by **-1.5%**

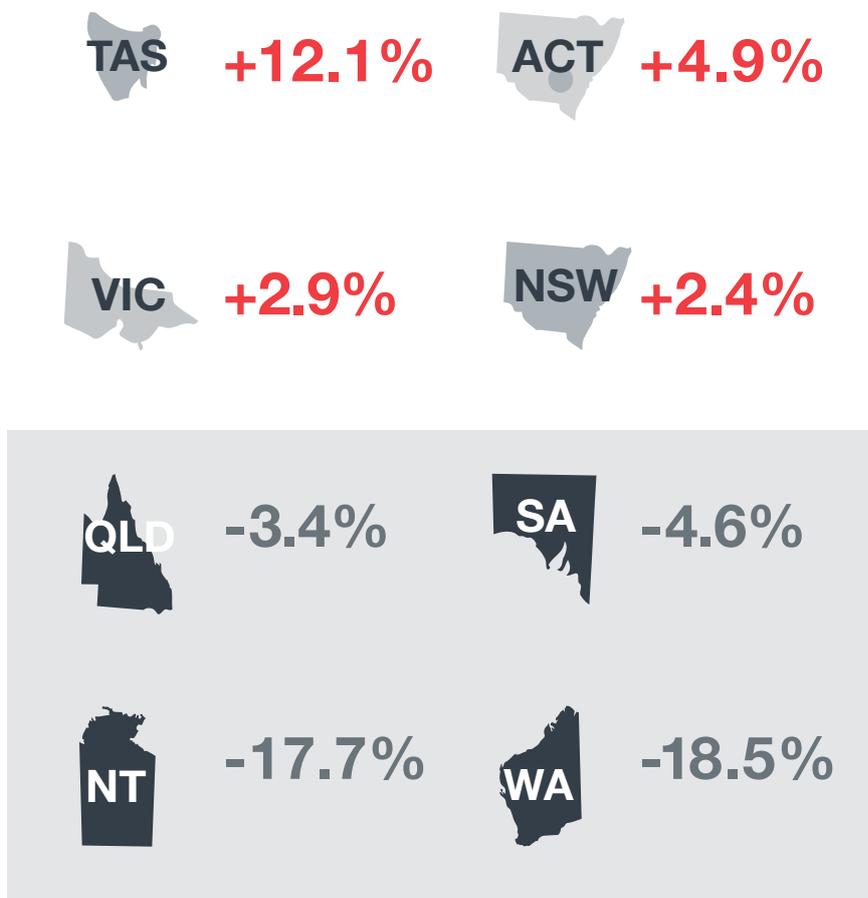
# Mortgage Applications

% Growth in mortgage applications YOY



Mortgage applications **eased in all geographies** in the June quarter, **including in NSW and Victoria** where housing markets have been the strongest.

Overall mortgage applications **fell** at an annual rate of **-0.9%** in the June quarter.



“This is the **second consecutive quarter of easing growth** in mortgage applications, **and the beginning of a downward trend** across all states and territories.”  
(Angus Luffman, Senior GM Consumer Products, Equifax)



## Note to Editors

The Quarterly Consumer Credit Demand Index by Equifax measures the volume of credit card and personal loan applications that go through the Consumer Credit Bureau by financial services credit providers in Australia. Credit applications represent an intention by consumers to acquire credit and in turn spend; therefore, the index is a lead indicator. This differs to other market measures published by the RBA which measure credit provided by financial institutions (i.e. balances outstanding).

## FOR MORE INFORMATION

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