

Typical Buyer - Home Loan Affordability - 2 Year Fixed

	Northland	Auckland	Waikato/BOP	Hawkes Bay	inawatu/Wang	Taranaki	Wellington	Nelson/Malb	Canterbury	CentOtgLks	Otago	Southland	NZ Total
Jan-02	43.3%	52.9%	40.8%	35.7%	25.7%	25.9%	40.8%	42.8%	34.9%	51.1%	23.1%	17.3%	40.9%
Feb-02	42.5%	56.2%	41.5%	36.8%	30.1%	27.5%	43.2%	40.3%	36.8%	62.2%	25.2%	17.2%	43.9%
Mar-02	50.9%	60.5%	41.1%	38.7%	31.8%	31.7%	46.9%	45.4%	37.3%	56.9%	26.6%	16.9%	46.4%
Apr-02	45.2%	61.6%	45.1%	37.4%	32.1%	29.3%	49.1%	48.9%	39.1%	67.7%	28.2%	18.0%	47.5%
May-02	49.5%	61.8%	43.7%	37.8%	29.0%	30.6%	47.2%	45.7%	37.2%	65.4%	25.9%	18.8%	47.2%
Jun-02	44.5%	60.5%	43.3%	37.3%	29.1%	29.9%	45.6%	44.4%	37.2%	59.5%	27.1%	17.1%	46.0%
Jul-02	39.9%	58.7%	42.9%	38.2%	26.7%	30.0%	46.1%	43.9%	36.6%	58.5%	26.0%	18.7%	45.1%
Aug-02	42.7%	58.4%	41.5%	36.4%	29.6%	29.1%	44.1%	41.3%	37.6%	54.2%	24.8%	17.2%	44.2%
Sep-02	46.1%	60.0%	42.1%	36.4%	27.9%	27.7%	44.6%	42.3%	37.4%	54.6%	24.5%	17.7%	43.8%
Oct-02	43.8%	59.7%	39.5%	35.2%	26.8%	28.0%	43.8%	45.1%	36.7%	68.9%	24.4%	17.9%	43.5%
Nov-02	41.1%	59.3%	40.6%	36.3%	27.9%	28.9%	46.8%	46.9%	36.4%	53.8%	26.9%	18.5%	44.6%
Dec-02	43.9%	57.3%	42.7%	40.9%	25.8%	29.1%	45.5%	46.4%	37.2%	62.0%	26.6%	18.7%	44.2%
Jan-03	43.9%	58.2%	42.0%	37.9%	25.1%	26.9%	44.8%	48.8%	38.2%	72.1%	24.5%	21.2%	44.4%
Feb-03	42.4%	58.4%	41.4%	36.3%	27.3%	30.0%	44.7%	51.3%	35.3%	68.9%	26.8%	18.5%	43.7%
Mar-03	42.4%	58.1%	40.8%	38.2%	26.9%	30.1%	46.7%	53.7%	37.6%	72.0%	26.1%	19.6%	44.7%
Apr-03	37.4%	59.9%	42.3%	39.4%	27.7%	28.4%	46.4%	50.2%	36.6%	70.4%	27.2%	20.4%	44.9%
May-03	40.5%	57.4%	39.8%	39.2%	25.1%	27.7%	46.1%	52.3%	34.8%	66.7%	26.2%	20.1%	44.3%
Jun-03	39.3%	55.9%	38.7%	35.3%	24.4%	28.3%	42.6%	51.8%	35.2%	64.4%	25.3%	19.1%	43.6%
Jul-03	40.9%	57.8%	39.0%	37.3%	25.2%	29.5%	45.9%	50.4%	36.5%	68.9%	28.7%	20.3%	44.1%
Aug-03	41.6%	63.9%	41.6%	41.3%	25.9%	29.2%	45.6%	59.0%	37.6%	86.3%	30.0%	22.4%	46.8%
Sep-03	43.9%	65.0%	41.4%	40.6%	26.7%	28.1%	48.6%	58.5%	39.4%	85.2%	32.4%	21.1%	47.0%
Oct-03	46.4%	68.0%	44.2%	43.8%	28.5%	32.7%	53.5%	63.8%	42.4%	84.2%	33.3%	26.6%	50.8%
Nov-03	45.4%	68.2%	45.8%	46.7%	29.4%	35.0%	55.6%	67.7%	43.5%	93.9%	36.6%	23.5%	53.7%
Dec-03	50.3%	69.5%	47.4%	46.3%	33.5%	34.0%	51.2%	74.3%	46.0%	94.1%	36.5%	23.7%	52.4%
Jan-04	48.9%	66.4%	45.8%	49.0%	30.3%	34.9%	55.3%	69.5%	44.4%	90.7%	36.0%	22.0%	52.1%
Feb-04	46.0%	64.0%	44.9%	46.1%	30.5%	35.2%	52.1%	61.7%	46.3%	91.3%	38.7%	23.5%	50.8%
Mar-04	49.7%	63.9%	45.6%	47.6%	29.9%	35.3%	52.6%	66.8%	44.9%	81.8%	38.9%	24.5%	51.7%
Apr-04	48.7%	66.8%	43.9%	51.4%	30.2%	33.1%	55.0%	62.2%	45.0%	82.4%	41.2%	28.7%	52.4%
May-04	46.2%	69.9%	46.1%	48.8%	30.7%	35.7%	54.1%	68.3%	49.1%	92.1%	40.7%	27.9%	54.9%
Jun-04	46.8%	67.8%	46.3%	55.5%	30.6%	36.7%	54.5%	66.3%	51.0%	92.9%	41.5%	28.1%	54.6%
Jul-04	46.6%	71.4%	48.1%	48.3%	34.4%	43.4%	55.3%	66.1%	51.1%	84.8%	41.7%	25.8%	56.2%
Aug-04	50.1%	70.7%	50.2%	54.1%	35.0%	39.4%	55.5%	68.2%	51.7%	80.9%	41.8%	27.1%	56.1%

Typical Buyer - Home Loan Affordability - 2 Year Fixed

	Northland	Auckland	Waikato/BOP	Hawkes Bay	inawatu/Wang	Taranaki	Wellington	Nelson/Malb	Canterbury	CentOtgLks	Otago	Southland	NZ Total
Sep-04	49.9%	71.1%	51.1%	50.2%	36.1%	39.2%	56.9%	63.3%	53.5%	86.4%	43.8%	28.1%	56.9%
Oct-04	46.1%	70.2%	53.9%	54.1%	35.0%	39.0%	57.6%	66.7%	52.3%	90.2%	45.0%	26.2%	56.0%
Nov-04	51.8%	70.9%	52.6%	57.5%	35.1%	39.3%	56.6%	68.6%	50.8%	87.9%	44.7%	29.6%	56.2%
Dec-04	55.1%	73.1%	54.5%	56.6%	36.8%	45.6%	57.6%	66.1%	54.4%	85.6%	47.5%	30.1%	58.4%
Jan-05	52.5%	71.4%	58.1%	61.9%	34.4%	48.0%	57.6%	67.5%	55.3%	84.8%	46.7%	28.9%	59.8%
Feb-05	54.6%	74.8%	58.6%	61.6%	38.5%	47.6%	58.2%	69.0%	56.5%	95.5%	46.9%	31.0%	61.1%
Mar-05	60.7%	78.4%	59.5%	60.9%	38.2%	54.2%	60.6%	71.8%	59.0%	98.0%	48.8%	31.4%	63.4%
Apr-05	57.6%	77.5%	58.4%	58.4%	38.2%	40.1%	57.6%	67.2%	57.0%	97.2%	48.0%	31.2%	61.5%
May-05	62.6%	77.4%	58.3%	63.1%	39.3%	52.5%	59.4%	65.9%	58.0%	93.1%	46.5%	31.1%	61.9%
Jun-05	60.1%	75.8%	58.8%	59.2%	40.4%	51.0%	61.8%	65.1%	59.1%	95.6%	47.8%	30.9%	63.3%
Jul-05	57.4%	74.9%	59.2%	62.3%	41.0%	52.2%	60.6%	66.9%	57.7%	84.4%	48.5%	33.3%	62.5%
Aug-05	60.8%	77.2%	61.6%	63.2%	41.8%	52.2%	63.2%	65.9%	59.9%	83.1%	48.3%	32.6%	63.9%
Sep-05	62.5%	78.3%	62.3%	62.5%	42.4%	54.6%	61.1%	64.1%	59.9%	101.5%	53.2%	30.4%	64.4%
Oct-05	63.6%	79.9%	65.6%	63.6%	45.2%	52.0%	63.9%	68.1%	61.2%	102.4%	52.8%	29.1%	66.7%
Nov-05	64.0%	83.5%	67.0%	68.6%	46.9%	51.4%	67.4%	67.2%	64.7%	99.8%	53.6%	32.1%	69.1%
Dec-05	73.5%	84.9%	65.7%	65.2%	46.4%	57.8%	67.8%	71.2%	63.3%	122.5%	51.2%	34.9%	68.2%
Jan-06	68.5%	78.2%	65.4%	65.1%	44.5%	56.9%	66.0%	69.8%	63.2%	122.8%	50.6%	30.5%	68.2%
Feb-06	67.3%	80.1%	66.3%	64.0%	46.3%	60.6%	63.4%	71.1%	62.3%	107.7%	50.8%	30.2%	66.0%
Mar-06	67.3%	78.7%	63.4%	68.4%	43.0%	53.8%	65.7%	67.4%	61.2%	93.9%	51.8%	30.4%	66.4%
Apr-06	64.5%	79.0%	63.8%	60.4%	45.3%	57.2%	68.3%	71.7%	62.9%	102.0%	51.7%	30.3%	66.9%
May-06	69.0%	82.2%	66.1%	61.7%	45.0%	56.1%	64.7%	70.3%	63.4%	100.3%	52.2%	31.1%	67.4%
Jun-06	66.1%	83.4%	66.7%	64.0%	50.1%	57.0%	67.5%	69.0%	62.7%	93.6%	54.2%	34.2%	68.6%
Jul-06	66.2%	82.2%	68.2%	63.8%	50.5%	58.3%	69.4%	74.0%	63.9%	97.1%	51.8%	35.9%	70.7%
Aug-06	64.3%	81.9%	67.1%	63.2%	48.7%	58.2%	69.5%	71.7%	63.7%	111.8%	52.9%	36.2%	69.1%
Sep-06	67.5%	82.0%	67.2%	64.3%	50.6%	60.3%	67.6%	75.4%	64.2%	105.3%	51.6%	33.7%	69.3%
Oct-06	73.5%	85.4%	70.1%	67.9%	51.8%	61.4%	72.8%	75.3%	65.7%	102.4%	54.8%	36.1%	71.6%
Nov-06	68.3%	87.5%	71.2%	67.7%	50.2%	63.9%	75.9%	77.6%	66.9%	93.5%	56.0%	37.3%	72.9%
Dec-06	69.4%	86.9%	70.0%	62.8%	51.9%	65.1%	74.7%	77.8%	67.0%	100.6%	54.5%	36.1%	72.9%
Jan-07	73.2%	85.8%	72.1%	69.3%	52.1%	66.0%	72.4%	75.0%	67.2%	103.3%	53.0%	37.8%	72.5%
Feb-07	74.9%	89.5%	73.1%	67.9%	54.1%	64.7%	76.7%	76.3%	69.3%	106.1%	55.4%	40.3%	74.8%
Mar-07	75.9%	94.8%	77.5%	68.7%	57.7%	65.4%	79.8%	82.5%	71.8%	102.9%	56.9%	39.4%	78.8%
Apr-07	80.1%	97.6%	76.4%	72.4%	58.3%	69.7%	81.1%	84.1%	74.8%	107.3%	56.6%	41.7%	80.7%

Typical Buyer - Home Loan Affordability - 2 Year Fixed

	Northland	Auckland	Waikato/BOP	Hawkes Bay	inawatu/Wang	Taranaki	Wellington	Nelson/Malb	Canterbury	CentOtgLks	Otago	Southland	NZ Total
May-07	82.4%	96.9%	76.8%	71.5%	56.2%	71.1%	82.6%	83.3%	73.4%	120.8%	59.8%	44.8%	80.8%
Jun-07	80.9%	98.7%	81.6%	71.2%	64.6%	69.1%	82.8%	87.5%	75.6%	107.7%	59.0%	46.3%	82.6%
Jul-07	81.0%	98.3%	80.0%	76.0%	59.7%	66.2%	79.2%	83.2%	76.4%	115.5%	58.2%	48.0%	81.6%
Aug-07	81.0%	99.2%	81.1%	72.7%	55.6%	66.6%	83.6%	86.5%	76.2%	120.8%	60.6%	45.6%	82.6%
Sep-07	80.9%	96.4%	79.8%	74.6%	61.5%	67.9%	82.6%	84.6%	76.7%	120.4%	59.5%	50.1%	82.2%
Oct-07	78.2%	96.9%	81.1%	68.3%	59.5%	66.9%	79.1%	88.7%	75.2%	137.2%	59.1%	47.6%	81.6%
Nov-07	78.6%	99.2%	80.5%	72.6%	58.8%	71.0%	86.6%	86.1%	77.1%	109.7%	59.9%	54.1%	83.0%
Dec-07	85.7%	101.3%	82.2%	72.0%	62.9%	67.0%	81.0%	87.4%	77.2%	106.9%	63.8%	49.4%	81.3%
Jan-08	84.8%	96.3%	80.5%	74.5%	59.8%	68.4%	81.0%	88.8%	76.7%	122.7%	60.5%	58.8%	80.9%
Feb-08	73.6%	95.0%	83.8%	71.9%	58.5%	68.9%	83.0%	91.9%	79.2%	132.6%	59.6%	52.6%	80.4%
Mar-08	84.5%	97.7%	80.8%	71.3%	58.6%	66.0%	90.7%	82.5%	77.1%	123.9%	62.2%	50.0%	83.4%
Apr-08	92.9%	99.9%	79.1%	73.1%	61.9%	69.6%	82.5%	87.7%	73.9%	116.5%	60.3%	56.0%	81.9%
May-08	78.8%	97.5%	76.4%	69.1%	57.0%	72.3%	84.0%	86.1%	71.4%	123.3%	60.4%	51.0%	80.3%
Jun-08	75.5%	93.1%	76.5%	66.7%	53.2%	63.5%	77.5%	83.9%	70.7%	126.8%	55.5%	45.6%	77.7%
Jul-08	77.7%	89.0%	77.6%	71.1%	57.4%	65.0%	77.4%	81.7%	70.0%	137.6%	58.4%	42.4%	76.6%
Aug-08	69.4%	88.3%	74.5%	65.9%	55.9%	60.5%	77.1%	80.1%	66.6%	111.7%	55.3%	46.1%	73.4%
Sep-08	70.3%	84.9%	71.9%	65.4%	52.7%	60.1%	69.7%	75.8%	64.5%	111.8%	51.6%	43.9%	71.1%
Oct-08	74.7%	82.8%	67.9%	59.8%	50.7%	62.8%	69.5%	72.5%	61.2%	104.1%	50.4%	43.8%	68.1%
Nov-08	67.0%	76.1%	60.9%	61.9%	47.2%	53.5%	64.9%	70.6%	58.9%	97.3%	45.7%	34.0%	64.2%
Dec-08	62.5%	75.7%	58.7%	53.8%	44.1%	51.4%	62.6%	60.2%	56.3%	84.1%	45.2%	32.8%	60.0%
Jan-09	50.2%	66.4%	53.9%	48.1%	39.7%	48.1%	56.0%	56.1%	49.0%	82.3%	37.8%	31.5%	54.3%
Feb-09	54.6%	65.1%	55.1%	48.7%	40.8%	46.1%	56.9%	58.1%	49.0%	75.1%	39.4%	31.7%	54.1%
Mar-09	56.4%	68.2%	54.8%	48.9%	40.4%	46.3%	57.8%	58.3%	49.6%	77.8%	41.2%	32.4%	55.7%
Apr-09	53.3%	68.1%	56.0%	50.6%	39.9%	48.9%	56.4%	57.5%	50.6%	72.2%	39.9%	34.1%	56.3%
May-09	56.3%	70.4%	55.4%	48.6%	39.8%	47.2%	58.2%	60.7%	48.8%	77.0%	39.6%	32.2%	55.8%
Jun-09	57.0%	68.2%	56.7%	52.4%	40.1%	49.1%	57.5%	61.4%	50.6%	79.1%	39.5%	34.6%	56.3%
Jul-09	58.0%	68.9%	56.8%	50.8%	40.5%	50.6%	56.6%	60.2%	50.9%	74.1%	40.2%	33.8%	56.3%
Aug-09	55.4%	72.1%	57.6%	48.4%	38.8%	53.1%	61.8%	60.9%	51.7%	80.2%	43.5%	36.3%	58.7%
Sep-09	53.8%	73.4%	57.4%	51.0%	41.8%	52.5%	59.4%	63.6%	54.9%	75.3%	44.1%	34.5%	59.6%
Oct-09	61.4%	76.9%	62.6%	54.9%	43.7%	53.5%	68.3%	63.1%	57.3%	94.1%	45.8%	34.5%	63.3%
Nov-09	68.1%	80.0%	61.6%	55.9%	45.0%	54.2%	65.0%	64.7%	57.7%	86.5%	47.1%	35.0%	63.8%
Dec-09	61.7%	80.6%	62.2%	59.5%	45.4%	55.2%	67.0%	68.6%	60.1%	85.6%	45.5%	35.7%	65.2%

Typical Buyer - Home Loan Affordability - 2 Year Fixed

	Northland	Auckland	Waikato/BOP	Hawkes Bay	inawatu/Wang	Taranaki	Wellington	Nelson/Malb	Canterbury	CentOtgLks	Otago	Southland	NZ Total
Jan-10	62.4%	77.6%	62.3%	57.3%	45.5%	59.4%	63.0%	68.4%	60.3%	81.4%	49.1%	35.5%	63.6%
Feb-10	61.7%	78.1%	62.2%	58.7%	46.0%	56.3%	65.8%	66.1%	57.4%	86.2%	44.0%	36.9%	63.6%
Mar-10	63.8%	80.9%	61.4%	55.0%	45.2%	54.6%	67.8%	66.7%	56.8%	86.0%	45.4%	36.7%	64.7%
Apr-10	63.6%	79.6%	60.1%	55.8%	44.6%	54.3%	64.4%	66.9%	57.5%	83.7%	45.9%	35.3%	63.6%
May-10	65.1%	77.7%	59.2%	56.5%	43.9%	53.7%	64.3%	65.6%	56.9%	85.0%	45.3%	38.0%	63.1%
Jun-10	56.0%	76.1%	62.1%	58.4%	42.7%	55.5%	67.7%	69.2%	60.9%	81.8%	44.8%	33.2%	63.6%
Jul-10	60.3%	75.4%	59.6%	53.3%	44.3%	55.8%	63.1%	63.8%	57.0%	75.4%	47.4%	39.8%	61.8%
Aug-10	59.7%	73.3%	60.1%	53.9%	43.0%	49.2%	64.0%	63.3%	57.0%	85.4%	43.7%	36.2%	60.9%
Sep-10	54.9%	70.4%	55.6%	49.8%	38.6%	48.0%	61.0%	60.1%	51.2%	83.9%	41.5%	32.7%	57.8%
Oct-10	55.5%	69.3%	52.0%	52.1%	40.0%	48.9%	57.5%	56.2%	52.3%	67.0%	42.6%	28.9%	55.7%
Nov-10	54.5%	71.8%	54.3%	48.5%	39.8%	45.3%	58.8%	57.8%	50.8%	73.2%	40.0%	32.2%	57.2%
Dec-10	51.8%	68.4%	53.5%	51.2%	37.5%	45.7%	58.6%	57.1%	50.4%	69.5%	40.8%	31.3%	55.8%
Jan-11	54.9%	67.5%	53.3%	48.4%	38.7%	46.4%	54.1%	55.5%	49.4%	69.9%	35.7%	30.6%	53.8%
Feb-11	56.4%	69.6%	52.1%	50.8%	40.3%	48.3%	59.6%	57.5%	47.6%	75.6%	40.8%	35.5%	55.3%
Mar-11	54.8%	67.2%	49.1%	44.2%	35.2%	43.7%	57.8%	54.5%	45.4%	73.4%	35.7%	30.0%	55.1%
Apr-11	48.1%	68.4%	50.2%	45.9%	35.4%	45.0%	53.6%	55.9%	48.4%	79.3%	38.9%	31.1%	54.1%
May-11	46.7%	65.9%	50.3%	45.0%	36.8%	40.8%	51.8%	54.0%	47.7%	66.2%	38.7%	28.9%	52.3%
Jun-11	52.7%	65.3%	50.2%	42.4%	36.6%	40.6%	52.3%	52.6%	46.3%	71.1%	36.8%	29.4%	53.6%
Jul-11	44.3%	65.8%	48.5%	45.7%	34.1%	41.2%	50.1%	50.5%	48.4%	67.1%	37.4%	29.4%	51.3%
Aug-11	49.5%	64.0%	50.5%	41.5%	34.8%	42.7%	50.0%	51.9%	49.7%	71.0%	39.4%	31.5%	52.7%
Sep-11	47.1%	67.0%	47.3%	44.8%	34.8%	41.4%	52.1%	52.8%	47.5%	62.7%	37.5%	27.1%	51.9%
Oct-11	47.5%	65.5%	49.6%	42.9%	35.0%	45.9%	53.8%	55.5%	50.0%	68.3%	37.7%	32.4%	53.1%
Nov-11	49.4%	68.9%	48.7%	47.7%	36.3%	43.0%	52.4%	53.3%	50.8%	65.7%	39.8%	31.0%	54.3%
Dec-11	46.8%	68.1%	47.8%	44.9%	34.8%	44.9%	53.0%	53.5%	49.2%	70.6%	39.8%	31.0%	52.4%
Jan-12	49.4%	66.1%	47.8%	45.4%	36.9%	47.8%	52.6%	52.3%	49.1%	70.5%	36.5%	30.1%	52.3%
Feb-12	50.9%	65.6%	49.2%	47.5%	35.6%	42.6%	53.0%	53.0%	49.7%	63.8%	38.7%	28.8%	52.2%
Mar-12	50.8%	69.4%	48.7%	46.4%	36.1%	43.0%	53.7%	53.0%	48.0%	63.7%	39.8%	31.5%	54.3%
Apr-12	46.6%	68.6%	49.0%	48.8%	34.0%	39.1%	51.8%	53.5%	48.0%	75.6%	38.6%	30.8%	53.5%
May-12	44.9%	69.9%	48.3%	44.7%	35.5%	43.7%	50.2%	52.8%	49.9%	66.8%	36.7%	29.8%	54.0%
Jun-12	49.2%	69.8%	49.5%	43.7%	35.2%	44.2%	53.6%	54.9%	48.3%	74.3%	37.1%	29.4%	54.4%
Jul-12	47.0%	69.7%	47.2%	44.4%	35.0%	40.6%	49.6%	48.0%	49.7%	66.9%	39.2%	28.8%	52.7%
Aug-12	47.3%	70.4%	47.1%	42.0%	33.5%	43.4%	52.1%	52.4%	51.0%	68.0%	36.0%	30.5%	53.9%

Typical Buyer - Home Loan Affordability - 2 Year Fixed

	Northland	Auckland	Waikato/BOP	Hawkes Bay	inawatu/Wang	Taranaki	Wellington	Nelson/Malb	Canterbury	CentOtgLks	Otago	Southland	NZ Total
Sep-12	45.2%	71.7%	47.9%	43.3%	35.1%	41.5%	54.3%	55.9%	48.7%	69.9%	37.3%	31.0%	54.0%
Oct-12	41.8%	73.8%	48.0%	42.5%	35.0%	40.1%	54.6%	53.7%	50.5%	64.4%	38.0%	31.5%	55.2%
Nov-12	46.1%	75.0%	49.1%	45.1%	35.2%	41.1%	54.8%	51.2%	50.6%	67.0%	40.7%	30.4%	55.6%
Dec-12	48.1%	74.3%	49.1%	41.4%	35.6%	43.2%	55.0%	55.2%	51.3%	70.7%	38.9%	28.8%	56.3%
Jan-13	44.5%	70.8%	47.8%	44.5%	33.8%	47.7%	51.7%	53.3%	50.3%	66.6%	36.8%	27.6%	53.6%
Feb-13	52.2%	74.3%	49.6%	46.4%	33.8%	43.1%	54.7%	52.3%	51.8%	70.4%	38.0%	27.6%	55.3%
Mar-13	46.6%	78.0%	49.6%	45.9%	35.7%	44.5%	53.3%	53.7%	52.3%	74.2%	38.7%	31.8%	57.8%
Apr-13	46.1%	77.0%	48.0%	45.0%	36.0%	44.5%	54.1%	50.8%	51.4%	65.9%	38.2%	29.7%	56.4%
May-13	46.4%	78.3%	48.7%	46.2%	34.8%	42.9%	52.7%	55.0%	52.3%	72.3%	36.2%	30.5%	56.6%
Jun-13	45.2%	76.8%	48.7%	43.9%	33.8%	43.3%	54.0%	53.0%	52.9%	63.6%	38.0%	30.8%	56.8%
Jul-13	46.0%	76.3%	47.4%	44.3%	35.1%	45.1%	52.6%	53.5%	52.1%	74.1%	41.3%	28.5%	55.4%
Aug-13	47.0%	77.8%	48.4%	47.4%	36.7%	44.2%	51.1%	56.8%	52.8%	59.5%	36.3%	27.9%	56.0%
Sep-13	46.0%	78.9%	49.3%	43.1%	34.7%	43.4%	52.5%	53.1%	54.3%	64.9%	37.9%	29.0%	57.6%
Oct-13	45.8%	80.4%	50.8%	43.2%	32.7%	43.4%	54.4%	56.7%	54.9%	75.1%	38.6%	27.4%	58.6%
Nov-13	46.0%	85.5%	51.4%	42.6%	33.3%	47.0%	56.3%	55.7%	56.2%	75.6%	37.3%	28.9%	60.9%
Dec-13	52.3%	82.5%	52.3%	44.2%	37.7%	50.3%	53.5%	56.8%	56.8%	71.0%	38.9%	27.0%	61.0%
Jan-14	47.2%	78.1%	51.6%	43.4%	32.9%	47.4%	50.1%	58.8%	53.0%	65.5%	39.9%	29.3%	57.3%
Feb-14	52.7%	81.5%	52.8%	48.2%	33.6%	45.7%	56.1%	54.9%	57.3%	67.2%	38.5%	29.6%	59.4%
Mar-14	48.1%	89.3%	53.6%	46.2%	36.2%	44.5%	54.5%	56.2%	58.6%	72.0%	41.5%	27.0%	64.0%
Apr-14	54.3%	85.8%	53.6%	43.4%	35.3%	47.7%	56.9%	57.1%	57.8%	70.6%	37.9%	29.3%	63.1%
May-14	51.7%	89.2%	52.6%	46.7%	34.1%	42.2%	57.2%	56.4%	61.6%	79.5%	37.9%	27.7%	63.7%
Jun-14	46.9%	85.5%	52.6%	44.4%	36.0%	47.8%	53.3%	58.4%	60.8%	73.7%	37.4%	25.8%	63.3%
Jul-14	44.8%	87.5%	52.0%	44.0%	34.5%	48.7%	53.0%	57.6%	59.6%	72.1%	39.1%	27.0%	62.0%
Aug-14	46.4%	86.4%	51.2%	47.0%	34.6%	44.0%	54.3%	57.2%	58.3%	66.7%	39.7%	30.9%	61.3%
Sep-14	42.0%	86.4%	51.4%	41.5%	33.7%	48.7%	54.6%	55.2%	60.1%	75.0%	39.2%	30.3%	61.2%
Oct-14	46.9%	88.2%	51.7%	45.6%	35.6%	42.1%	54.5%	56.1%	58.7%	76.8%	37.3%	28.8%	61.4%
Nov-14	48.9%	92.4%	54.5%	46.5%	36.9%	46.7%	56.8%	56.0%	59.4%	82.2%	39.0%	30.0%	65.1%
Dec-14	46.1%	93.2%	53.8%	43.1%	34.6%	46.9%	55.3%	54.4%	56.7%	71.4%	38.7%	27.1%	64.1%
Jan-15	50.9%	89.9%	50.4%	44.2%	32.8%	47.7%	52.5%	54.2%	56.2%	72.3%	38.0%	30.0%	60.1%
Feb-15	48.5%	89.3%	50.2%	43.8%	33.6%	45.6%	52.5%	54.4%	55.0%	72.3%	39.5%	27.6%	59.0%
Mar-15	47.3%	95.0%	49.4%	41.4%	32.6%	46.4%	53.8%	53.3%	56.4%	81.8%	38.2%	26.7%	64.9%
Apr-15	51.0%	94.7%	50.7%	45.8%	31.9%	42.7%	52.4%	52.8%	57.6%	78.1%	38.2%	28.8%	62.0%

Typical Buyer - Home Loan Affordability - 2 Year Fixed

	Northland	Auckland	Waikato/BOP	Hawkes Bay	Manawatu/Wang	Taranaki	Wellington	Nelson/Malb	Canterbury	CentOtgLks	Otago	Southland	NZ Total
May-15	49.0%	98.7%	50.7%	43.5%	31.8%	42.3%	51.7%	53.7%	54.3%	74.4%	39.4%	29.6%	62.8%
Jun-15	44.9%	96.6%	48.8%	40.8%	32.3%	42.3%	48.2%	50.2%	55.0%	73.3%	35.6%	28.7%	59.6%
Jul-15	45.6%	92.7%	49.5%	41.9%	31.5%	40.5%	48.2%	53.2%	53.8%	70.6%	37.7%	27.3%	60.7%
Aug-15	44.9%	92.2%	48.3%	40.4%	29.2%	38.7%	48.5%	54.0%	52.8%	64.5%	38.0%	25.6%	60.0%
Sep-15	46.3%	94.9%	52.7%	39.1%	32.2%	40.9%	49.1%	51.2%	53.2%	67.8%	38.6%	26.9%	61.7%
Oct-15	48.5%	90.6%	50.6%	42.0%	33.6%	41.3%	50.0%	53.1%	52.3%	63.0%	36.6%	27.7%	57.7%
Nov-15	45.3%	92.3%	52.1%	41.1%	30.0%	39.5%	50.7%	50.9%	52.3%	65.1%	37.6%	26.1%	57.4%
Dec-15	48.2%	92.5%	52.2%	42.5%	31.4%	41.3%	50.6%	52.7%	52.1%	75.4%	37.9%	27.0%	57.9%
Jan-16	44.5%	84.6%	49.1%	42.4%	28.2%	42.9%	44.7%	49.6%	51.4%	69.1%	36.8%	23.8%	54.5%
Feb-16	45.6%	87.7%	51.7%	43.9%	30.3%	41.8%	50.9%	52.3%	50.5%	72.8%	35.3%	27.5%	54.5%
Mar-16	45.1%	94.9%	52.8%	40.9%	29.4%	39.7%	51.3%	53.7%	50.6%	91.0%	36.3%	26.6%	59.3%
Apr-16	45.5%	93.5%	52.8%	42.6%	30.0%	43.0%	50.6%	50.8%	50.6%	85.9%	36.6%	24.6%	58.4%
May-16	44.5%	91.6%	52.4%	40.1%	29.5%	42.6%	51.1%	50.6%	51.0%	90.1%	35.8%	26.2%	59.6%
Jun-16	45.9%	93.9%	55.1%	41.0%	31.0%	39.3%	50.3%	52.1%	50.0%	93.5%	37.8%	23.7%	59.2%
Jul-16	48.0%	94.5%	56.6%	40.4%	33.1%	39.9%	49.8%	51.7%	50.1%	84.6%	35.9%	26.2%	59.9%
Aug-16	46.0%	96.2%	54.6%	41.6%	30.7%	38.6%	50.8%	55.2%	49.3%	83.1%	36.4%	26.1%	58.1%