August loan trends *report*

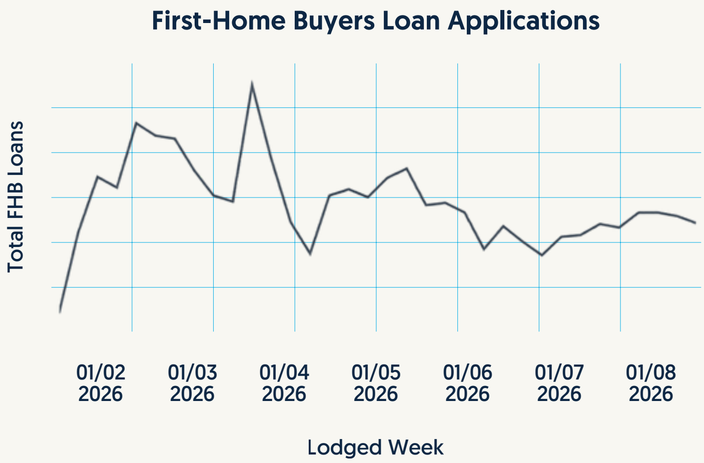
August saw a 6% uptick in first-home buyer loan lodgements compared to July, showing some confidence returning.

Investor loan applications remain down.

For a closer look, here is Loan Market national data comparing average weekly loan lodgements:

First-home buyers

- First-home buyer loans are down 12% comparing August 2026 to August 2025.
- Comparing first-home buyer loan lodgements MoM, August is up 6% compared to July and up 7% compared to June.
- First-home buyer loan lodgements YTD are down 4.4% compared to the same time period in 2025.
- Pre-approvals for owner-occupied loans are down 12.6% comparing August 2026 to August 2025.



Investors

- Investor loans are down 15.75% comparing August 2026 to August 2025
- Comparing investor loan lodgements MoM, August is down 6% compared to July and down 1% compared to June.
- Investor loan lodgements YTD are up 6.5% compared to the same time period in 2025.
- Pre-approvals for investor loans are down 55% comparing August 2026 to August 2025.