

# A Decade of Debt: Mortgage Market Snapshot 2015-2025

Mozo reviews variable home loan rates, home loan sizes, repayments and switching savings over the past ten years.

## Mozo Home Loan Chart Pack

Mozo provides only general advice. We don't consider your personal objectives, financial situation or needs and we aren't recommending any specific product to you. You should make your own decision after reading the Product Disclosure Statement and Target Market Determination.





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# Mozo Home Loan Chart Pack

## A decade of shifting interest rates and rising mortgage repayments

The Mozo Home Loan Chart Pack tracks how Australia's mortgage market has changed over the past ten years.

The research was compiled after reviewing home loan size statistics from the Australian Bureau of Statistics (ABS) and historical home loan variable interest rates sourced from the Mozo database.

This snapshot reveals the impact of rising property prices and cash rate hikes on borrower repayments and savings potential.

It covers three key data points:

- RBA Cash Rate
- Average home loan repayments
- Variable home loan rates — average vs leading rates
- Savings from switching lenders

## Methodology & Data Sources

### Home Loan sizes:

Sourced from ABS Lending Indicators

- June figures used for 2015–2024
- March used for 2025 due to the ABS Lending Indicators shifting their reporting from monthly to quarterly periods.

### Interest rates:

Sourced from Mozo.com.au product database

- Owner occupier, variable, principal & interest loans
- \$500,000 loan amount, 25-year term, 80% LVR
- Rates captured as at 1 June each year for 2025

### Repayments & savings:

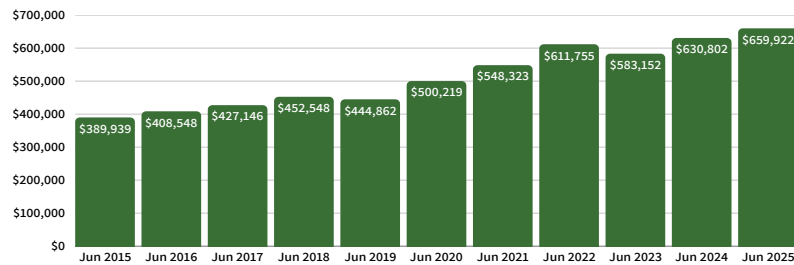
- Monthly repayments calculated using:
  - ABS average home loan sizes
  - Leading and average variable home loan interest rates in the Mozo database.
- Switching savings calculated using the difference between average and leading rates each year.



# Australia – 10-Year Mortgage Snapshot

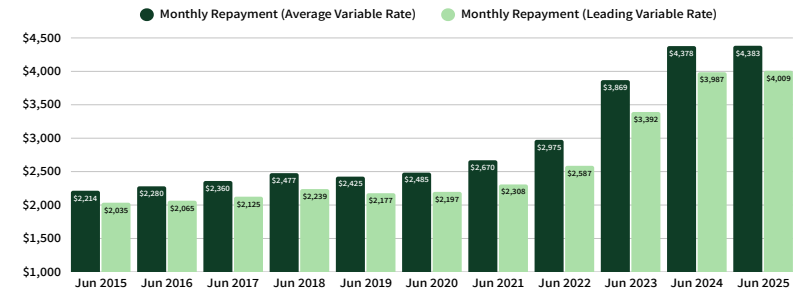
Home loan sizes, variable rates, repayments and switching savings from 2015 to 2025

## Home Loan Size



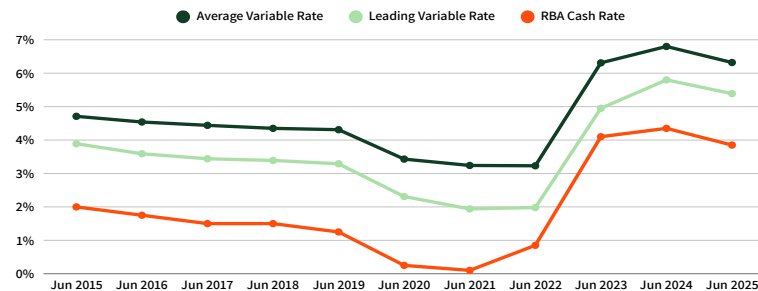
Source: Mozo/ABS

## Monthly Mortgage Repayments



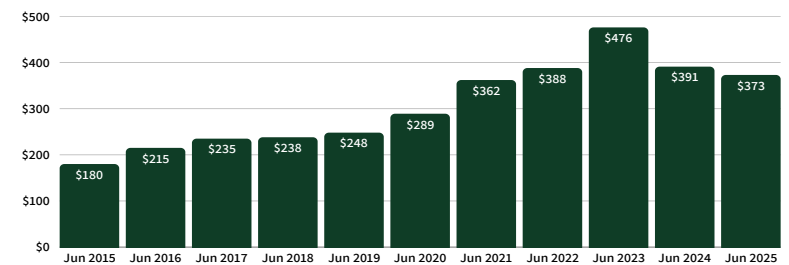
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



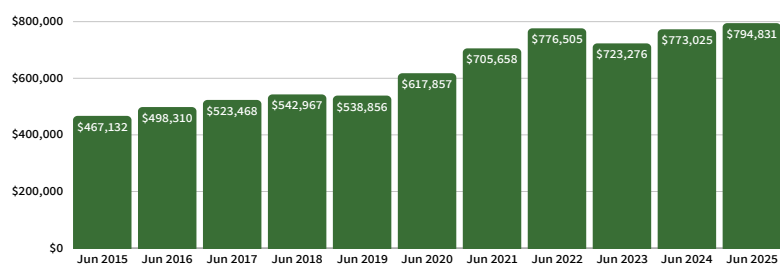
Source: Mozo



# New South Wales – 10-Year Mortgage Snapshot

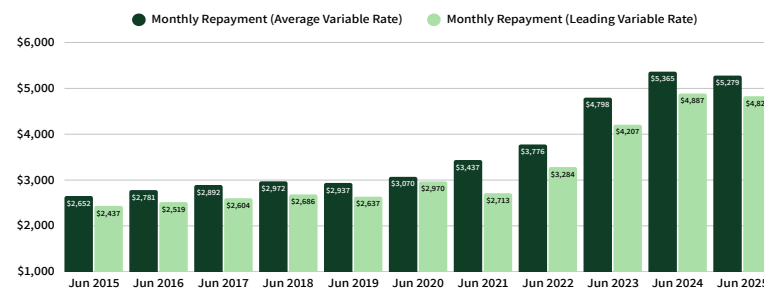
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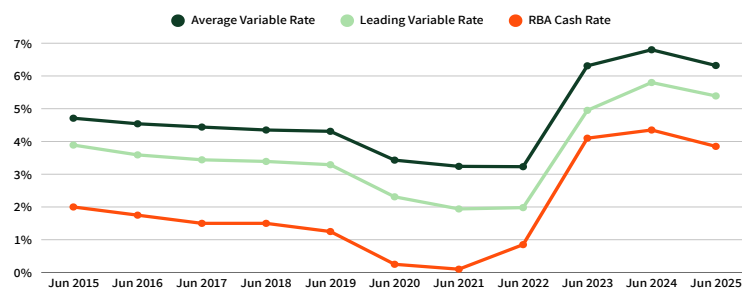
Source: Mozo/ABS

## Monthly Mortgage Repayments



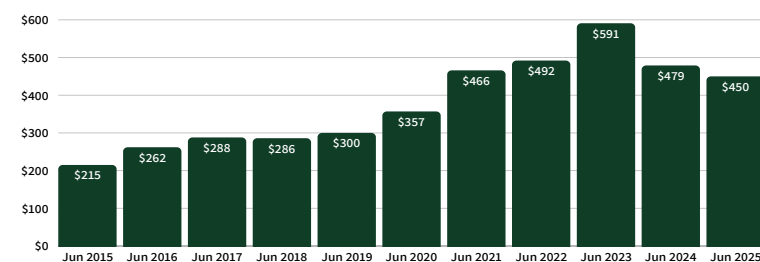
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



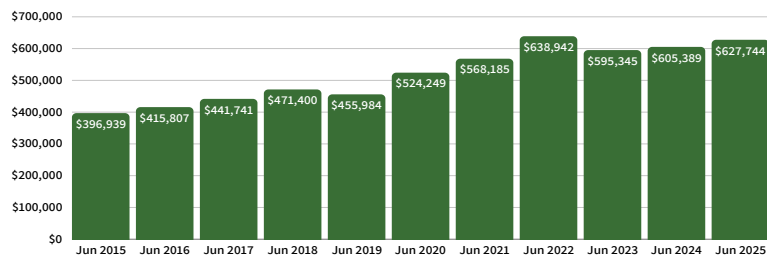
Source: Mozo



# Victoria – 10-Year Mortgage Snapshot

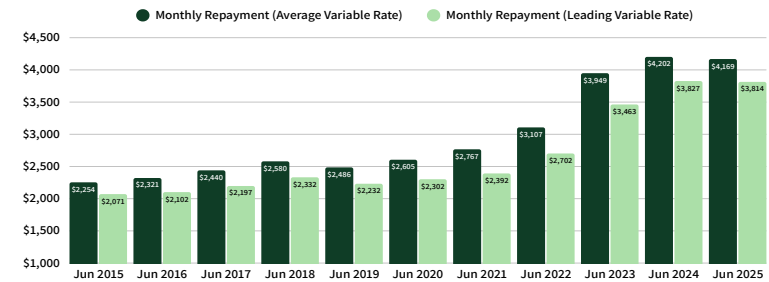
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## Home Loan Size



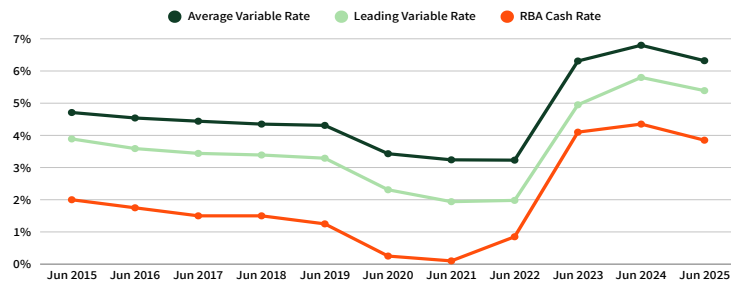
Source: Mozo/ABS

## Monthly Mortgage Repayments



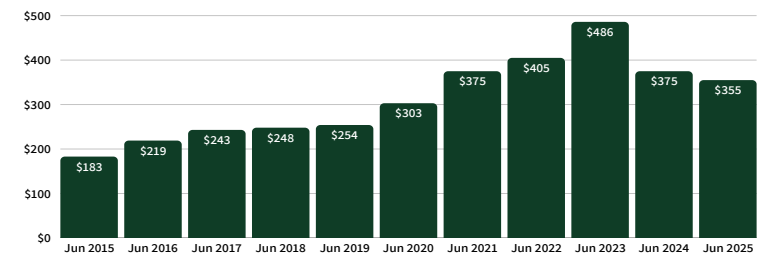
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## Variable Home Loan Rates & RBA Cash Rate



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## Monthly Repayment Savings (Average rate vs Leading rate)



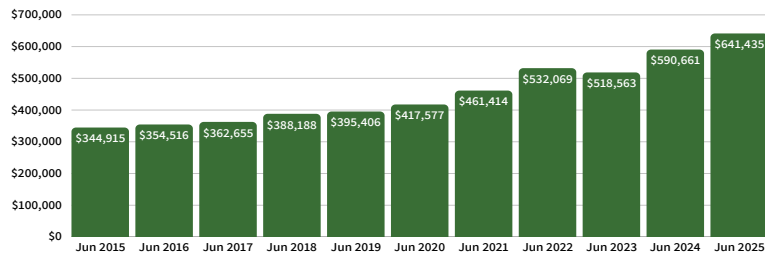
Source: Mozo



# Queensland – 10-Year Mortgage Snapshot

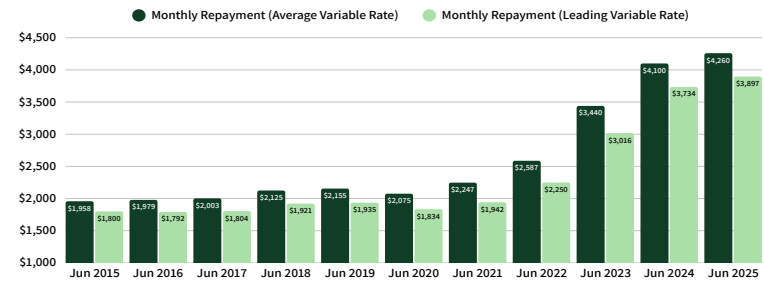
Home loan sizes, variable rates, repayments and switching savings from 2015 to 2025

## Home Loan Size



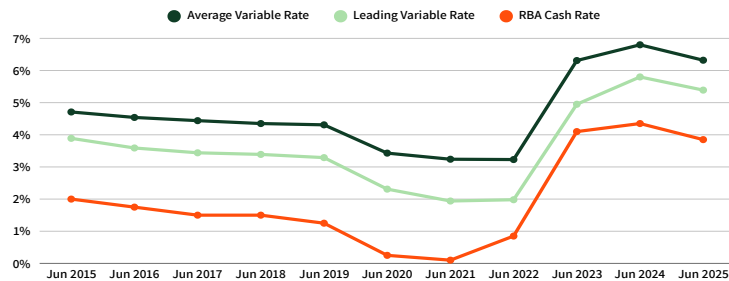
Source: Mozo/ABS

## Monthly Mortgage Repayments



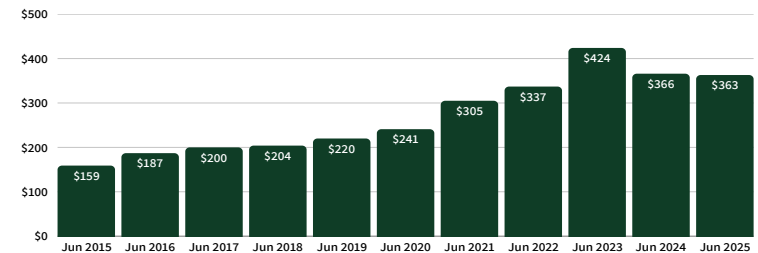
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



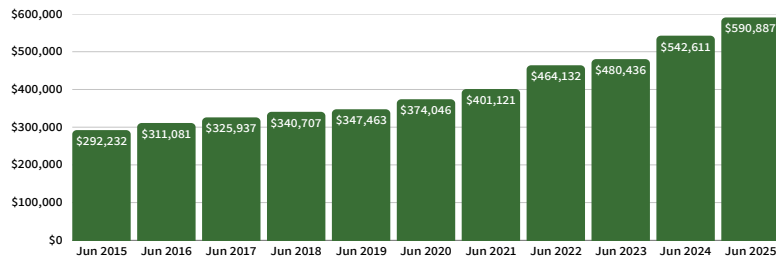
Source: Mozo



# South Australia – 10-Year Mortgage Snapshot

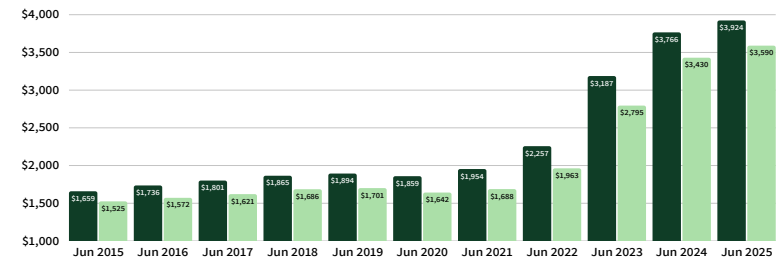
Home loan sizes, variable rates, repayments and switching savings from 2015 to 2025

## Home Loan Size



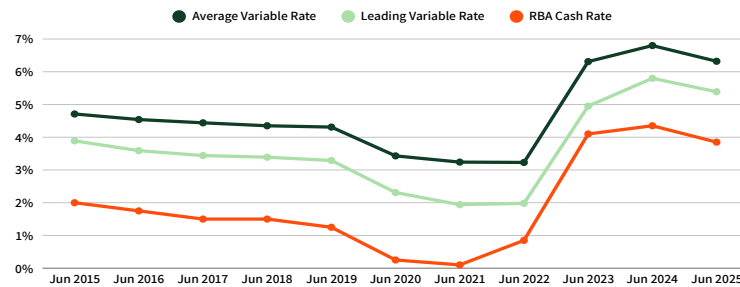
Source: Mozo/ABS

## Monthly Mortgage Repayments



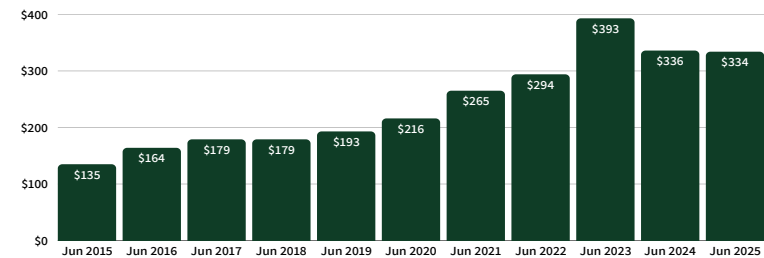
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



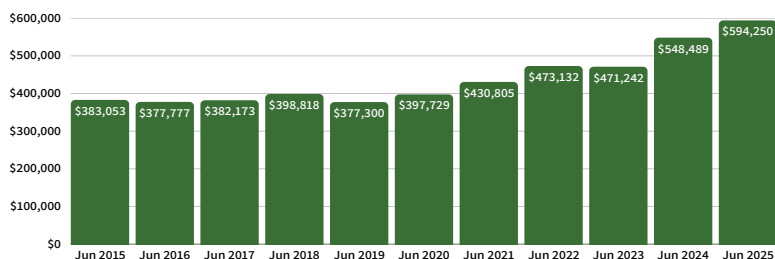
Source: Mozo



# Western Australia – 10-Year Mortgage Snapshot

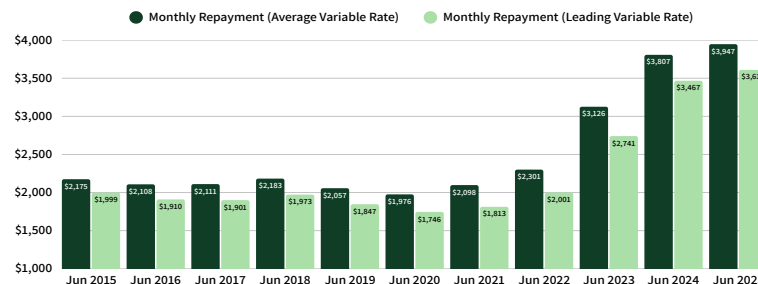
Home loan sizes, variable rates, repayments and switching savings from 2015 to 2025

## Home Loan Size



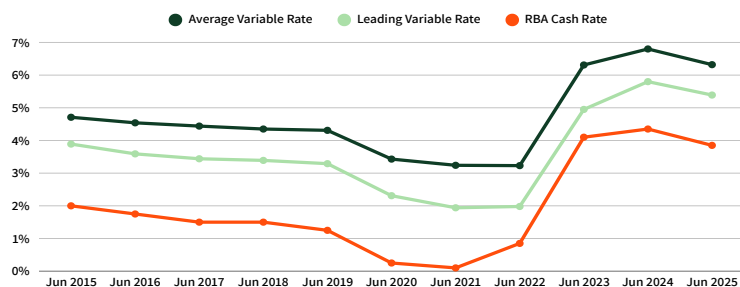
Source: Mozo/ABS

## Monthly Mortgage Repayments



Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



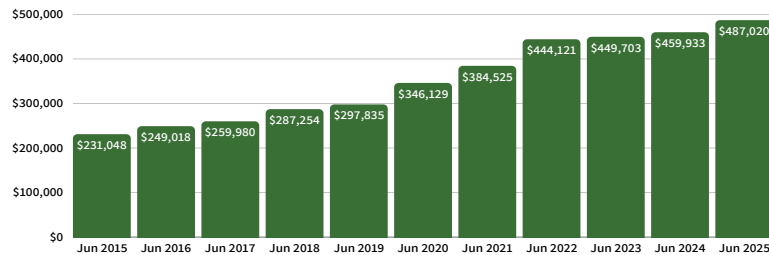
Source: Mozo



# Tasmania – 10-Year Mortgage Snapshot

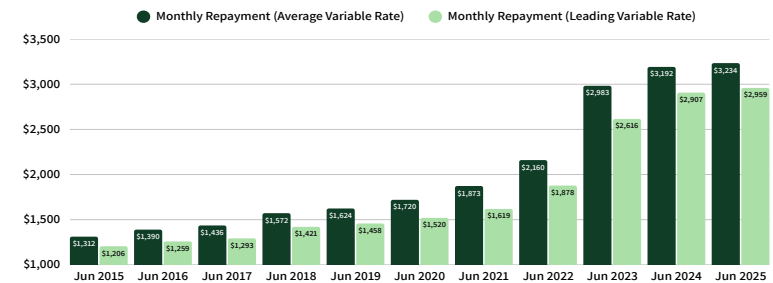
Home loan sizes, variable rates, repayments and switching savings from 2015 to 2025

## Home Loan Size



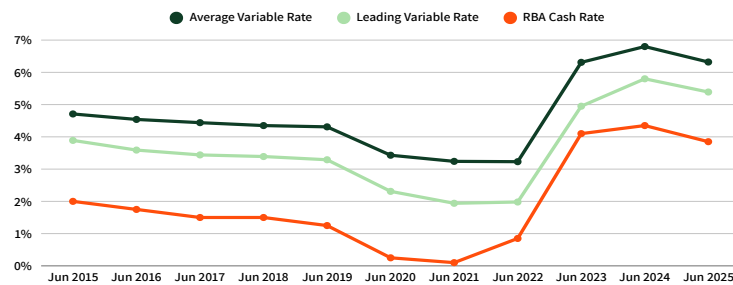
Source: Mozo/ABS

## Monthly Mortgage Repayments



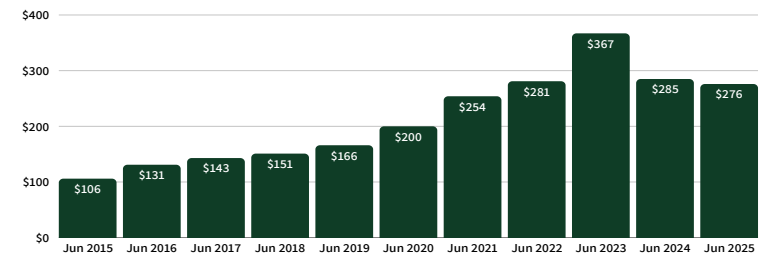
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



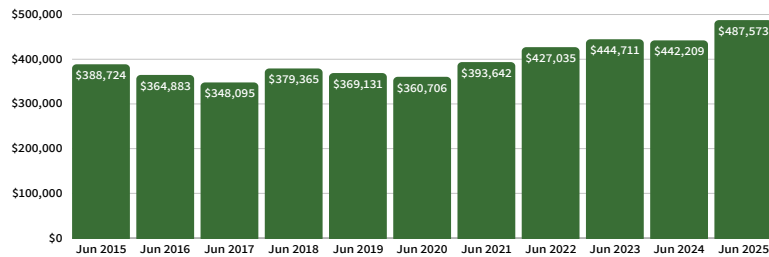
Source: Mozo



# Northern Territory – 10-Year Mortgage Snapshot

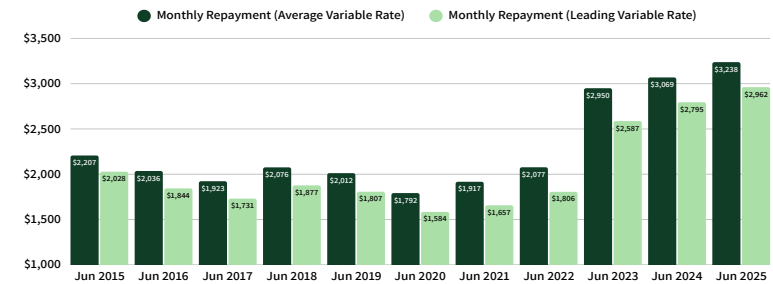
Home loan sizes, variable rates, repayments and switching savings from 2015 to 2025

## Home Loan Size



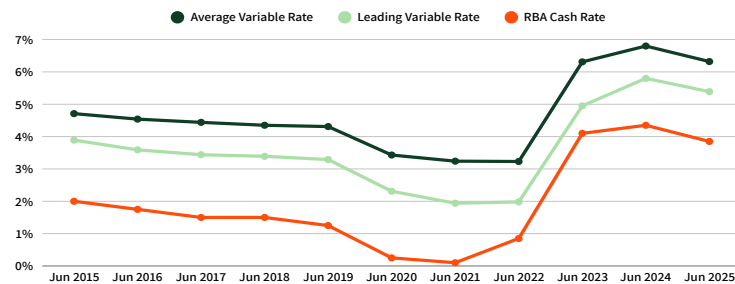
Source: Mozo/ABS

## Monthly Mortgage Repayments



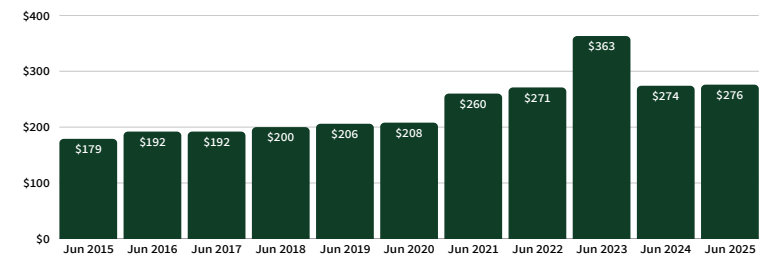
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



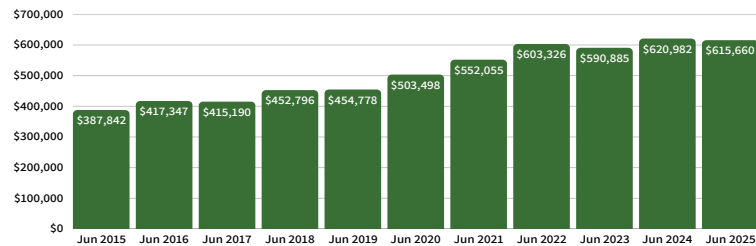
Source: Mozo



# Australian Capital Territory – 10-Year Mortgage Snapshot

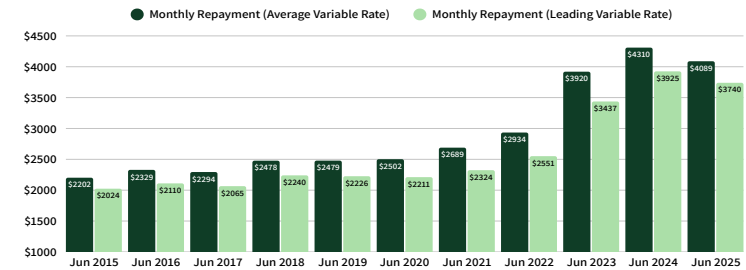
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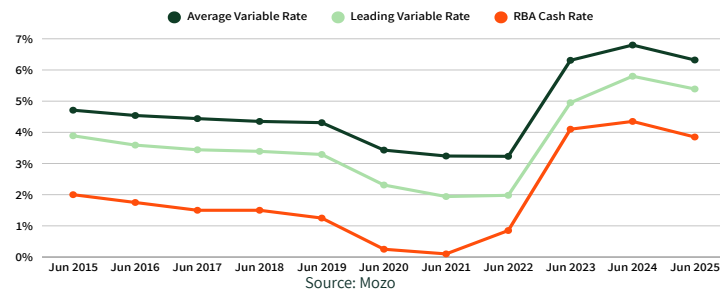
Source: Mozo/ABS

## Monthly Mortgage Repayments



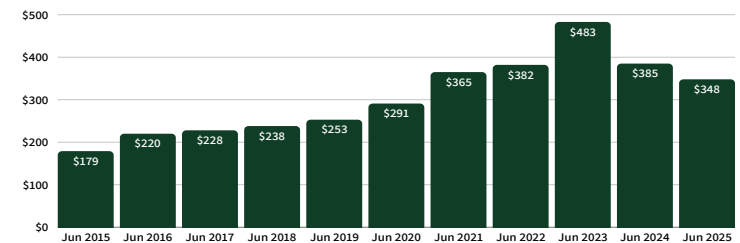
Source: Mozo/ABS

## Variable Home Loan Rates & RBA Cash Rate



Source: Mozo

## Monthly Repayment Savings (Average rate vs Leading rate)



Source: Mozo



# Media Insights and Commentary

[Mozo.com.au](https://mozo.com.au) is one of the leading financial comparison sites in Australia, helping consumers make their money count for more.

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