

Finance and Insurance in Australia

<https://marketpublishers.com/r/FA5415660F4EN.html>

Date: June 2019

Pages: 19

Price: US\$ 660.00 (Single User License)

ID: FA5415660F4EN

Abstracts

The finance and insurance industry witnessed slower growth in 2018, mainly due to high household debt and an underperforming home lending segment. A slowdown in the real estate market was in part caused by tightened mortgage lending regulations, introduced in 2017 to reduce the level of interest-only lending and address rising household indebtedness. As a result, consumer demand for housing credit declined over 2018. Moreover, Australia's central bank left its interest rate at a record low of 1.

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