

# Industry insights into alternative funding for Australian issuers

By Perpetual Corporate Trust  
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## What is the future of funding diversity in Australia?

At Perpetual Corporate Trust, we are committed to being the most trusted partner to the banking and financial services industry. Our latest report, *Emerging opportunities: An in-depth*

assessment of Whole Loan sales in Australia, is part of PCT's commitment. The report showcases the significance of funding innovation at all stages of the economic cycle. Key highlights include:

- Active participation in Whole Loan Sales is currently limited, often initiated by investor interest rather than the proactive pursuit of originators.
- Restrained engagement in Whole Loan Sales stems from a blend of perceived complexities, uncertainties regarding demand, and the convenience of existing funding mechanisms.
- Those who have engaged in Whole Loan Sales see a range of advantages, such as cost savings, access to high-quality assets and diversified funding options.
- Navigating Whole Loan Sales in Australia requires careful consideration of practical aspects, particularly in terms of data management, reporting and establishing a robust servicing regime.
- Pricing and valuation of Whole Loan Sales presents challenges, with divergent opinions on benchmarking and suitability across economic cycles.
- There is an underlying optimism that, over time, Whole Loan Sales could attract new funding sources, benefiting both originators and investors in the Australian mortgage market.
- There is growing recognition of the potential for Whole Loan Sales to reshape the funding landscape in Australia.

**Find out more in *Emerging opportunities: An in-depth assessment of Whole Loan Sales in Australia*.**

**Download our latest research:**

**Emerging opportunities: An in-depth assessment of Whole Loan sales in Australia.**

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