



## Economic Snapshot – September 2015

The table below provides a snapshot of various economic indicators shown currently, 3 months ago and 12 months ago to give an indication of the movement in the economy over the last year.

| Economic Indicator   | #Rate Sep 2015 | Rate 3 months prior | Rate 12 months prior |
|--|----------------|---------------------|----------------------|
| <b>Cash Rate</b>   | 2.00%          | 2.00%               | 2.50%                |
| <b>90 Day Bank Bill Rate</b>   | 2.17%          | 2.15%               | 2.66%                |
| <b>10 Year Bond Rate</b>   | 2.70%          | 2.98%               | 3.55%                |
| <b>Consumer Price Index Australian All Groups**</b>                      |                |                     |                      |
| Index Number   | 107.5 (Jun)    | 106.8 (Mar)         | 106.4                |
| Percentage Change (from the previous quarter)                            | 0.7% (Jun)     | 0.2% (Mar)          | (+) 0.5%             |
| <b>Australia S&amp;P ASX 200</b>   | 392.4          | 426.5               | 413.6                |
| <b>United States S&amp;P 500</b>   | 581.4          | 624.8               | 597.3                |
| <b>Dow Jones Euro STOXX 300</b>  | 357.1          | 390.1               | 353.9                |
| <b>United Kingdom FTSE 100</b>   | 282.8          | 304.2               | 309.0                |
| <b>Hong Kong Hang Seng</b>   | 689.2          | 867.9               | 758.2                |
| <b>All Ordinaries x 200 - Index Value</b>                                | 5058.60        | 5451.20             | 5296.75              |
| <b>Property Trusts - Index Value</b>                                     | 1237.82        | 1235.51             | 1080.16              |
| <b>Industrials - Index Value</b>   | 4635.77        | 4528.58             | 4009.29              |
| <b>Trade Weighted Index</b>  | 59.90          | 63.80               | 68.90                |
| <b>Housing Loan Indicator Lending Rates</b>                              |                |                     |                      |
| Banks - Standard   | 5.45           | 5.45                | 5.95                 |
| Banks - 3 year fixed   | 4.50           | 4.80                | 5.10                 |
| Mortgage Managers  | 5.25           | 4.80                | 5.35                 |
| <b>Building Loan Indicator Lending Rates</b>                             |                |                     |                      |
| Small Business - Residential Secured                                     | 6.60           | 6.60                | 7.10                 |
| Small Business - Other   | 7.45           | 7.45                | 7.95                 |
| Small Business - 3 year fixed rate                                       | 5.35           | 5.40                | 6.05                 |
| <b>Dwelling Approvals - Private sector (mthly)</b>                       | 18,525 (Aug)   | 19,219 (May)        | 15,996 (Aug)         |
| <b>Non Residential approvals - Private sector (mthly)(\$m)</b>           | 1,740(Aug)     | 1,819 (May)         | 1,603 (Aug)          |
| <b>Dwelling Investment - Private spending (qtrly)</b>                    | 20,756 (Jun)   | 20,758 (Mar)        | 19,596 (Jun)         |
| <b>Westpac - Melbourne Institute Consumer Sentiment Index (Base 100)</b> | 93.90          | 95.30               | 94.00                |
| <b>NAB Business Confidence Index</b>                                     | (+) 10.1 (Aug) | (+) 6.1 (May)       | (+) 3.1 (Aug)        |
| <b>ANZ Job Series***</b>   |                |                     |                      |
| <b>Newspaper Job Ads Recorded Per Week</b>                               | 2,956          | 2,975               | 3,705                |
| Percentage Change (Seasonally adjusted on previous month)                | (-) 2.7%       | (-) 1.3%            | (-) 3.5%             |
| <b>Internet Job Ads Recorded Per Week</b>                                | 150,822        | 143,960             | 133,382              |
| Percentage Change (Seasonally adjusted on previous month)                | (+) 4%         | (+) 1.4%            | (+) 1.1%             |
| <b>Exchange Rates (per A\$)</b>  |                |                     |                      |
| United States dollar   | 0.7010         | 0.7680              | 0.8752               |
| UK Pound Sterling  | 0.4623         | 0.4885              | 0.5384               |
| Euro   | 0.6236         | 0.6866              | 0.6898               |
| Japanese Yen   | 84.05          | 93.92               | 95.73                |
| ** Based on ABS CPI released 22 July 2015                                |                |                     |                      |
| ***Based on ANZ Job Advertisement Series released 5 October 2015         |                |                     |                      |
| #Date of Publication Figures based on those available at 13 October 2015 |                |                     |                      |