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TABLED 14 DEC. 2010.

Housing Finance Market Share

	Banks %	Bldg Soc %	Credit U %	Non Banks %
1992	89.8	5.8	4.4	
1995	85.7	5.4	4.4	4.5
1997	81.6	4.1	3.9	9.7
1999	83.2	3.2	4.0	10.2
2001	77.6	3.7	4.6	14.1
2003	76.9	3.2	4.6	15.2
2005	79.5	2.3	4.6	13.6
2007	84.8	2.9	4.5	7.2
2009	91.4	1.5	4.1	3.0
2010	89.2	2.2	5.5	3.0

Source ABS Housing Finance 5609.0: Table prepared by Mortgage and Finance Association of Australia, Dec 2010

Standard Variable Interest Rates as at 13 December 2010

Average Major 4 Banks: 7.79%

Average 50 Credit Unions: 7.32%

Average 24 Non Bank Lenders and Mortgage Managers: 7.01%

Source: Canstar: www.canstar.com.au

