

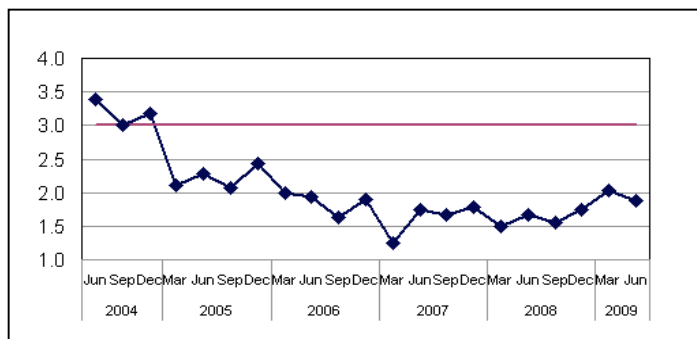
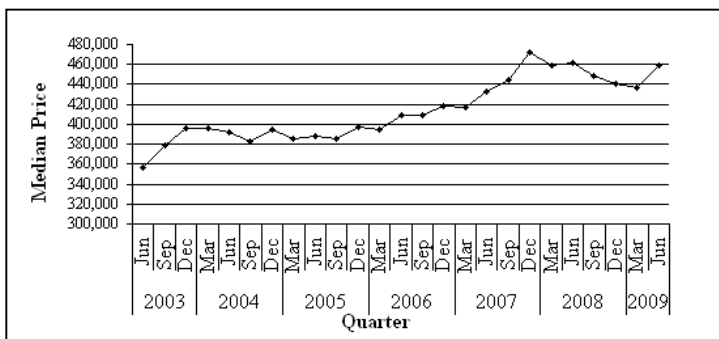
IMPORTANT FACTS For Informed Decision Making

Summary of Median House Prices (\$'000), June Quarter 2009

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Canberra	Hobart	Darwin	Cap Cit
Jun Quarter 2009	544.0	441.9	419.0	359.0	450.0	458.0	336.0	537.1	458.4
Mar Quarter 2009	528.1	405.5	399.0	355.0	430.0	448.3	315.0	451.3	436.3
Jun Quarter 2008	546.3	450.0	420.3	370.0	448.0	467.8	325.0	423.3	461.6
Quarter Change %	3.0	9.0	5.0	1.1	4.7	2.2	6.7	19.0	5.1
Annual Change %	-0.4	-1.8	-0.3	-3.0	0.4	-2.1	3.4	26.9	-0.7

Annual Weighted Average Median House Price

Average Quarterly Vacancy Rate



Residential Investment Property Returns: 3 Bedroom Houses

Returns %	Syd	Melb	Bris	Adel	Perth	Canb	Hob	Dar
Annual Yield:								
Jun 09-Jun 09	2.7	2.8	3.4	3.4	3.3	3.6	3.9	4.3
Quarterly Return								
Mar 09-Jun 09	3.7	9.7	5.9	2.0	5.5	3.1	7.7	20.3
Annual Return								
Jun 08-Jun 09	2.2	1.0	3.0	0.2	3.8	1.5	7.3	32.1
Average Return								
5yrs June 04-09	1.3	5.7	10.0	12.0	15.1	8.4	11.2	18.8
Average Return								
10yrs Jun 99-09	9.4	10.5	15.0	15.5	15.1	15.0	16.2	15.1

220 Charman Road, CHELTENHAM 9884
1355
83 Balcombe Road, MENTONE 9584
2522
878 Nepean Highway, HAMPTON
0552 1222

Malcolms' Extensive Network Spans:

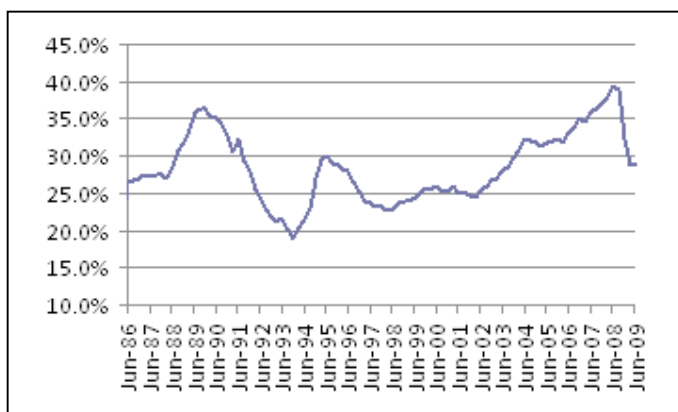
Aspendale - Aspendale Gardens - Beaumaris - Bentleigh - Bentleigh East - Black Rock - Brighton East - Chelsea - Cheltenham - Dingley - Edithvale - Hampton - Hampton East - Heatherton - Highett
McKinnon - Mentone - Moorabbin - Oakleigh South - Ormond - Parkdale - Patterson Lakes

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Tables for Developer

AUSTRALIA	June 2009	Mar 2009	June 2008
Home Loan Affordability Indicator (HLAI)	34.6	35.0	25.3
Average HLAI since March quarter 1980	39.4	39.5	39.7
Proportion of family income devoted to meeting average loan repayments	28.9%	28.8%	39.5%
Proportion of family income devoted to meeting median rents	24.8%	25.4%	25.1%
Median weekly family income	\$1,347	\$1,332	\$1,271
Average monthly loan repayment	\$1,689	\$1,662	\$2,177
Average loan	\$274,997	\$266,174	\$256,120
Total number of loans (excl refinancing)	143,292	119,358	109,584
Number of first home buyers	54,924	46,010	28,262
Average first home buyer loan	\$278,800	\$277,900	\$241,100
Banks			
Average loan	\$280,526	\$271,931	\$261,583
Standard variable interest rate	5.7%	5.8%	7.9%
Fixed interest rate	6.6%	5.8%	7.2%
Building Societies			
Average loan	\$225,960	\$219,791	\$211,583
Standard variable interest rate	5.5%	5.6%	9.1%
Fixed interest rate	6.5%	5.9%	9.1%
Other Lenders			
Average loan	\$214,702	\$214,226	\$214,702
Standard variable interest rate	5.3%	5.6%	8.9%
Fixed interest rate	6.5%	6.1%	9.2%
Percentage Change			
Since previous quarter	-1.1%	0.5	
Since corresponding quarter last year	36.8%	1.5	

Portion of family Income required to meet average loan repayments - Australia



House Prices & Income



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