

ANNUAL

Market Indicators

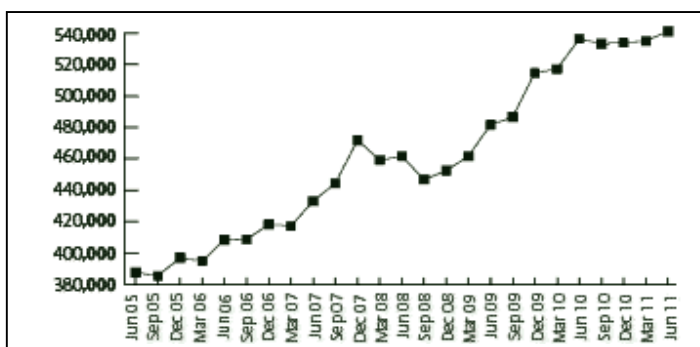
To June 2011

IMPORTANT FACTS For Informed Decision Making

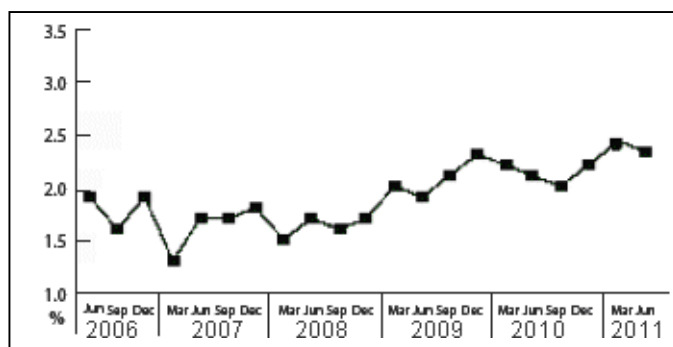
Summary of Median House Sales Prices (\$'000), June Quarter 2011

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Canb	Hobart	Darwin	Cap Cit
Jun Quarter 2011	644.7	590.0	435.0	410.0	470.0	525.0	370.0	515.0	541.2
Mar Quarter 2011	644.1	560.0	440.0	405.5	485.0	528.0	361.3	550.0	534.9
Jun Quarter 2010	629.9	560.0	460.0	410.5	500.0	520.0	366.5	555.3	536.4
Qtr Change %	0.1	5.4	-1.1	1.1	-3.1	-0.6	2.4	-6.4	1.2
Ann Change %	2.3	5.4	-5.4	-0.1	-6.0	1.0	1.0	-7.3	0.9

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 10-Jun 11	2.6	2.4	3.3	3.2	3.5	3.6	3.7	4.2
Quarterly Return								
Mar 11-Jun 11	0.7	6.0	-0.3	1.9	-2.3	0.3	3.4	3.7
Annual Return								
Jun 10-Jun 11	5.0	7.8	-2.3	3.1	-2.8	4.5	4.8	-1.5
Average Return								
5yrs June 06-Jun 11	6.7	11.9	10.2	11.3	9.9	11.2	10.1	15.2
Average Return								
10yrs Jun 01-Jun 11	9.0	10.8	14.8	15.2	15.0	14.7	16.4	15.8

220 Charman Road, CHELTENHAM 9584 1355
 83 Balcombe Road, MENTONE 9584 2522
 878 Nepean Highway, HAMPTON 9553 1822
 507 Main Street, MORDIALLOC 9580 7377

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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MALCOLMS

For further information, contact Malcolms Real Estate CEO, Frank Hellier on 0418 556 145

Tables for Developer

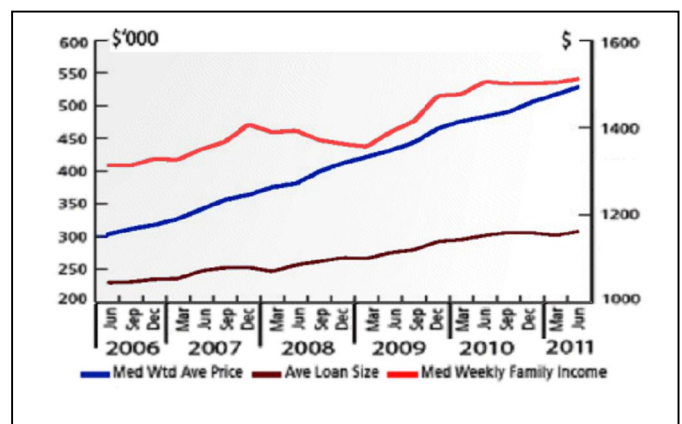
AUSTRALIA	Jun 2011	Mar 2010	Jun 2010
Home Loan Affordability Indicator (HLAI)	28.9	30.6	28.9
Average HLAI since March quarter 1980	38.8	39.2	39.2
Proportion of family income devoted to meeting average loan repayments	34.6%	32.6%	34.6%
Proportion of family income devoted to meeting median rents	24.8%	25.2%	25.1%
Median weekly family income	\$1,493	\$1,414	\$1,424
Average monthly loan repayment	\$2,237	\$1,999	\$2,135
Average loan	\$307,563	\$294,934	\$301,205
Total number of loans (excl refinancing)	99,713	103,459	104,391
Number of first home buyers	22,992	25,535	23,475
Average first home buyer loan	\$283,900	\$284,100	\$287,600
Banks			
• Average loan	\$315,255	\$302,000	\$309,616
• Standard variable interest rate	7.6%	6.7%	7.3%
• Fixed interest rate	7.4%	7.7%	7.6%
Building Societies			
• Average loan	\$247,431	\$227,042	\$229,590
• Standard variable interest rate	7.3%	6.6%	7.1%
• Fixed interest rate	7.2%	7.7%	7.6%
Other Lenders			
• Average loan	\$232,029	\$242,243	\$240,333
• Standard variable interest rate	7.0%	6.3%	6.8%
• Fixed interest rate	7.4%	7.6%	7.7%
Percentage Change	HLAI	CPI	HLAI
• Since previous quarter	-1.0%	0.6%	-5.6%
• Since corresponding quarter last year	0.0%	3.1%	-16.3%

Proportion of Family Income Needed to Meet Loan Repayments - Australia

	Jun-11	Mar-10	Jun-10
NSW	38.7%	34.5%	38.0%
VIC	35.2%	32.6%	34.2%
QLD	33.0%	33.0%	34.1%
SA	34.5%	32.2%	34.4%
WA	26.2%	28.2%	28.8%
TAS	29.5%	30.0%	30.0%
NT	22.8%	23.8%	23.7%
ACT	18.8%	17.9%	18.0%
AUS	34.6%	32.6%	34.6%

House Prices & Income

\$ 000's



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