

Financial Markets

**Reporting for periods ending
February 2008**

Sharemarkets, fixed interest and currency

Sharemarket and fixed income scoreboard for period ending February 2008

	Month return	Quarter return	Financial year return	1 year return	5 years return	10 years return
S&P 500 in \$US	-3.2%	-9.7%	-10.3%	-3.6%	11.6%	4.1%
S&P 500 in \$A	-7.7%	-14.6%	-18.6%	-18.8%	2.4%	0.8%
NASDAQ in \$US	-5.0%	-14.6%	-12.7%	-6.0%	11.2%	2.5%
NASDAQ in \$A	-9.3%	-19.3%	-20.9%	-20.8%	2.0%	-0.7%
FTSE 100 Accumulation Index in GBP	0.5%	-8.1%	-9.3%	-1.3%	13.8%	3.2%
FTSE 100 Accumulation Index in \$A	-4.1%	-15.9%	-18.4%	-15.6%	9.4%	1.9%
MSCI AC ASIA EX JAPAN Accumulation Index in Local Currency	4.8%	-10.0%	6.8%	25.1%	26.8%	
MSCI AC ASIA EX JAPAN Accumulation Index in A\$	0.9%	-14.2%	-1.1%	9.0%	19.3%	
MSCI EUROPE Accumulation Index in Local Currency	-0.3%	-12.1%	-15.0%	-6.5%	15.4%	4.3%
MSCI EUROPE Accumulation Index in \$A	-3.1%	-15.5%	-16.5%	-12.9%	12.3%	3.9%
MSCI JAPAN Accumulation Index in Yen	-1.4%	-13.4%	-24.6%	-22.9%	12.0%	1.2%
MSCI JAPAN Accumulation Index in \$A	-3.9%	-12.7%	-18.9%	-26.1%	5.4%	-0.1%
MSCI World ex Aust Accum Index in Local Currencies	-1.7%	-10.5%	-12.8%	-6.0%	13.5%	4.1%
MSCI World Ex Australia Accumulation Index in \$A	-5.2%	-14.2%	-16.8%	-16.2%	6.7%	2.1%
S&P/ASX 200 Accumulation Index	-0.7%	-13.9%	-8.8%	-0.7%	19.7%	12.1%
S&P/ASX 200 Property Accumulation Index	-5.0%	-23.7%	-25.0%	-26.3%	10.7%	
UBSWA Composite Bond Index	-0.6%	0.4%	2.4%	2.4%	4.3%	5.6%
SBWGB Accumulation Index currency hedged \$A	0.9%	3.2%	9.4%	8.8%	6.8%	7.4%

Australian interest rates and currency

	29 February 2008	30 November 2007	30 June 2007	28 February 2007	28 February 2003	28 February 1998
Australian 90 day bank bill yield (%)	7.96	7.24	6.43	6.34	4.74	5.01
Australian 10 year bond yield (%)	6.24	6.01	6.26	5.70	5.06	5.97
Australian dollar (in euros)	0.62	0.60	0.63	0.60	0.56	
Australian dollar (in Japanese yen)	99.27	97.83	104.70	93.35	71.25	85.85
Australian dollar (in US cents)	94.66	88.65	84.87	78.80	60.54	67.45

Source: Datastream

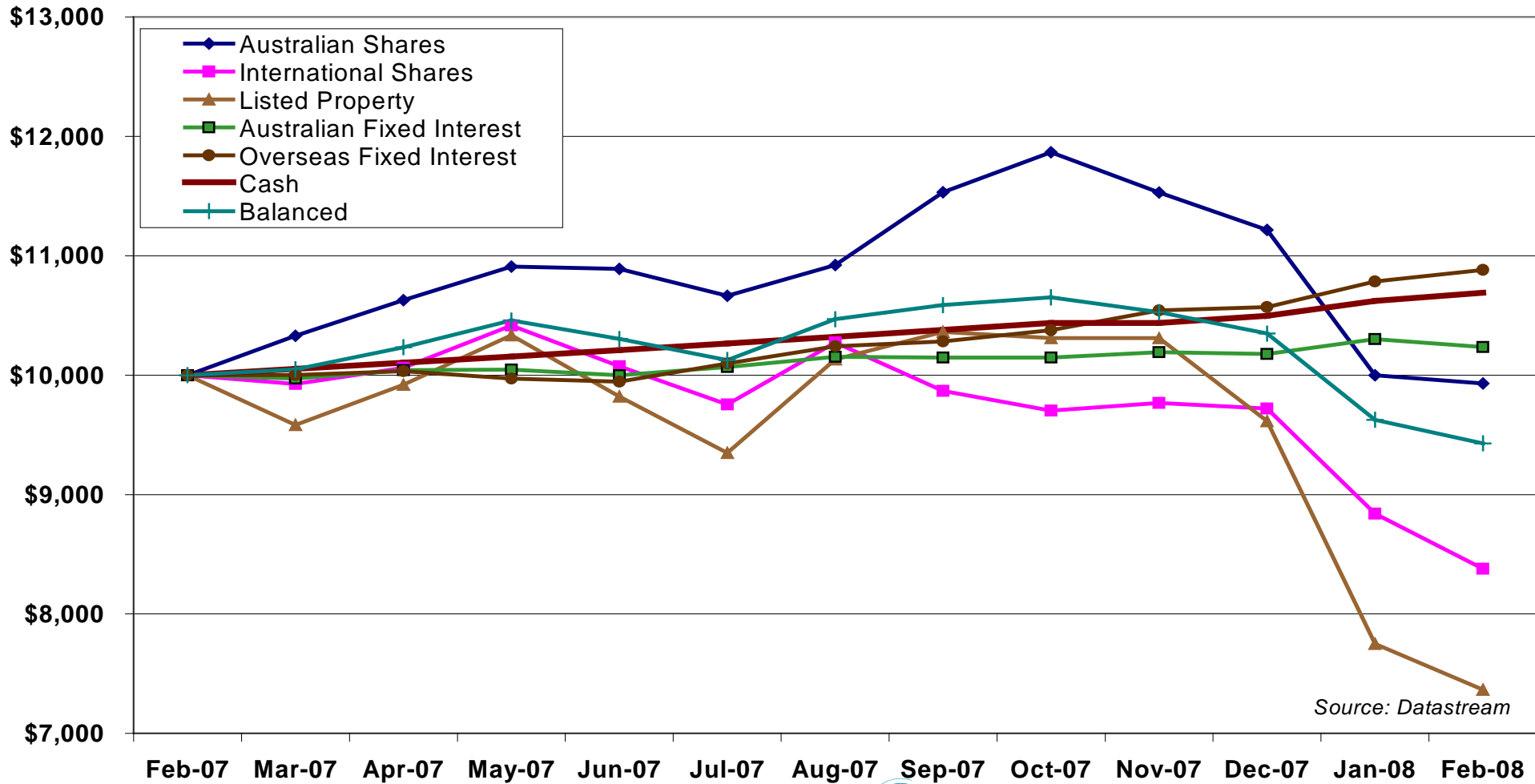


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Asset class returns - 1 year

Asset Class Performance over 12 months to February 2008

(based on investment of \$10,000)



Source: Datastream

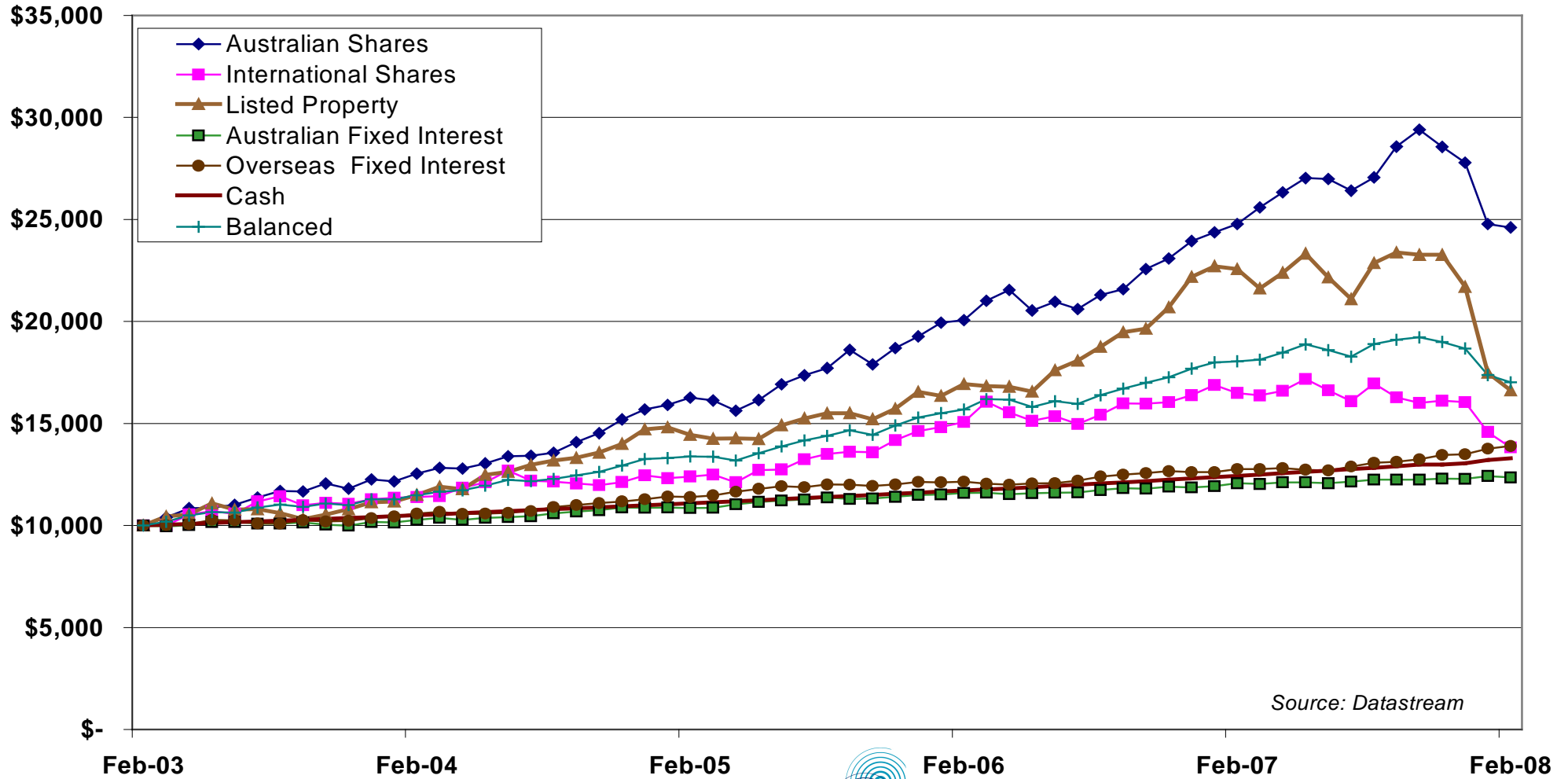


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Asset class returns - 5 years

Asset Class Performance over 5 years to February 2008

(based on investment of \$10,000)



Source: Datastream

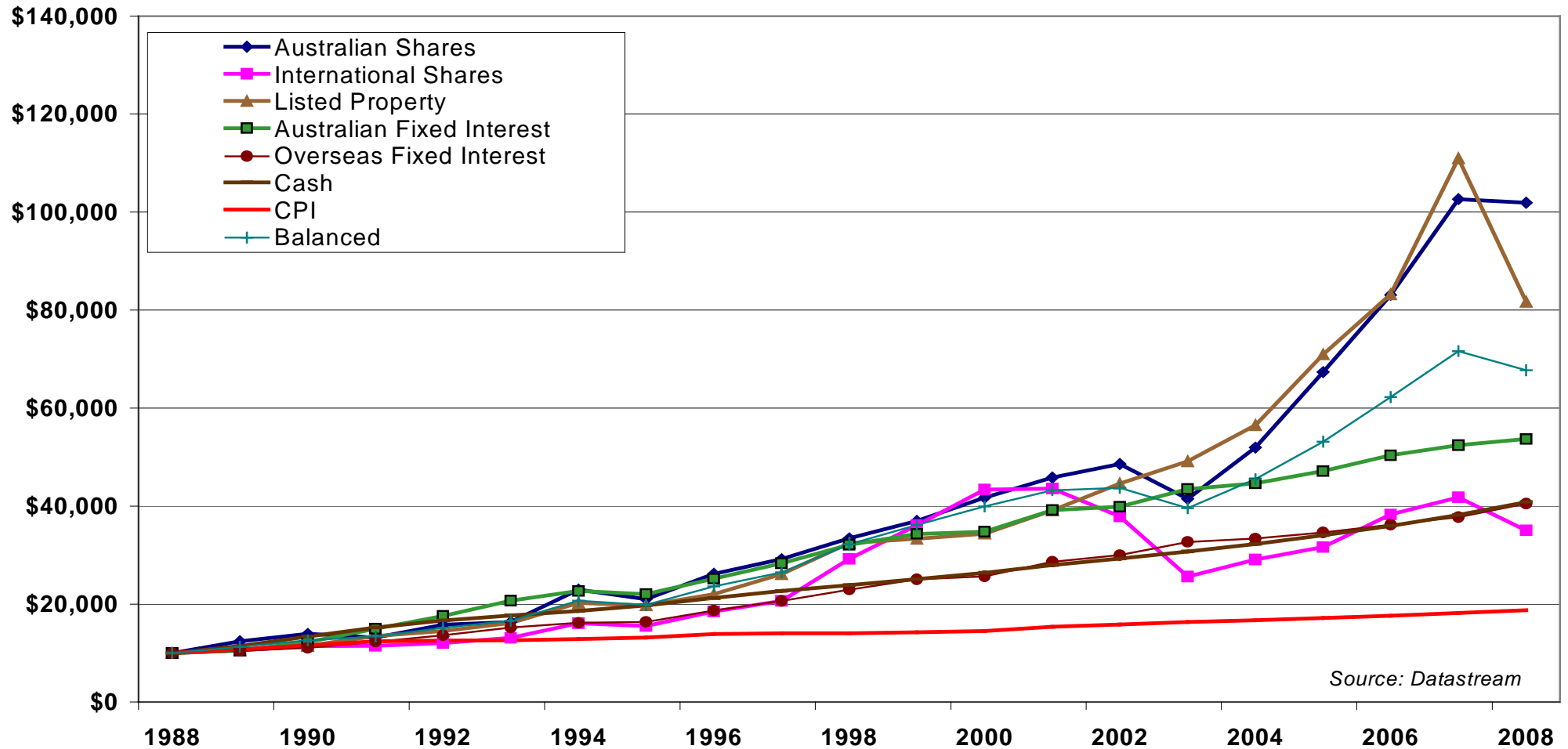


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Asset class returns - 20 years

Asset Class Performance over 20 years to February 2008 (before fees and tax)

(based on investment of \$10,000)



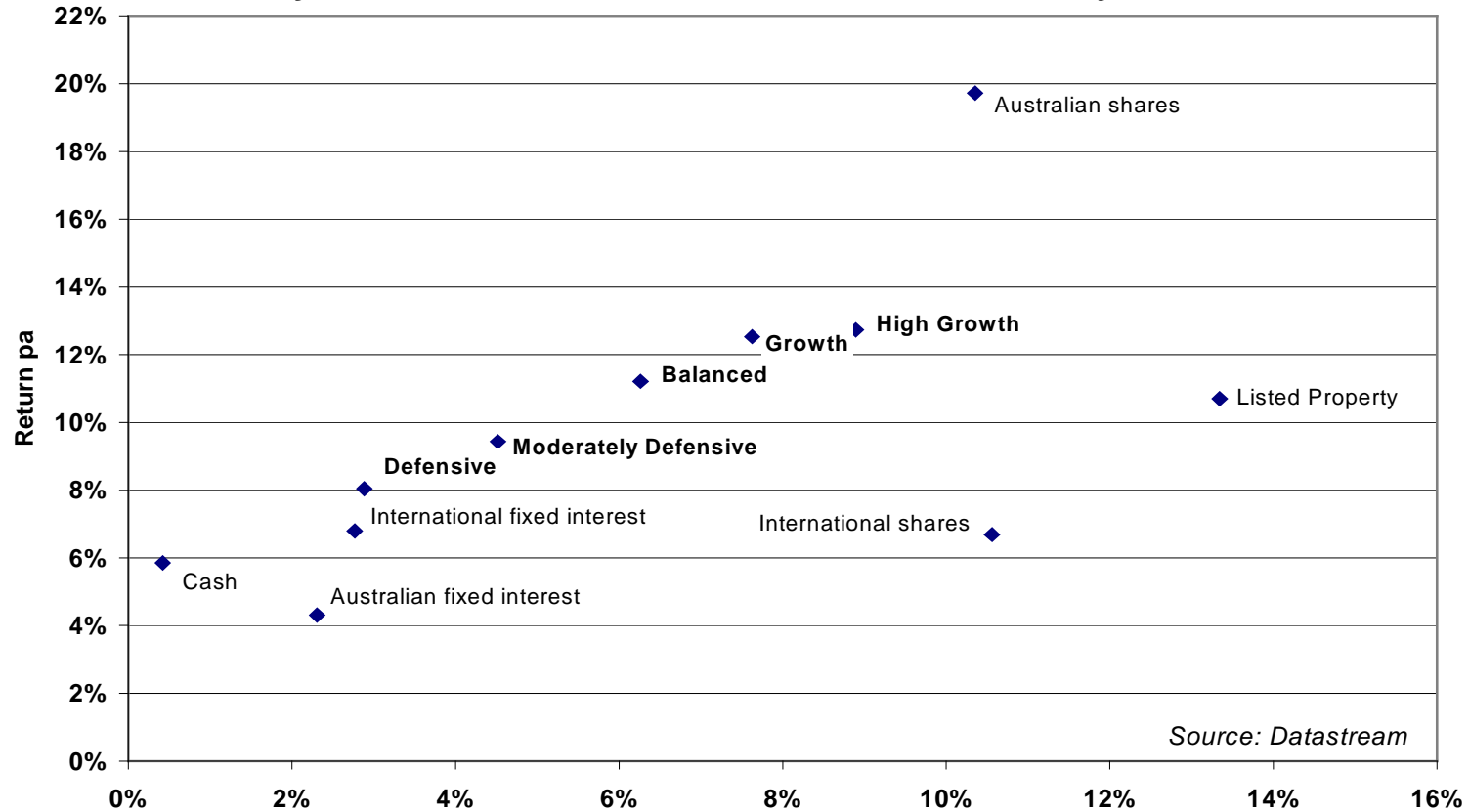
Source: Datastream



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Comparison of risk and return - 5 years

5 year historical risk/return to 29 February 2008



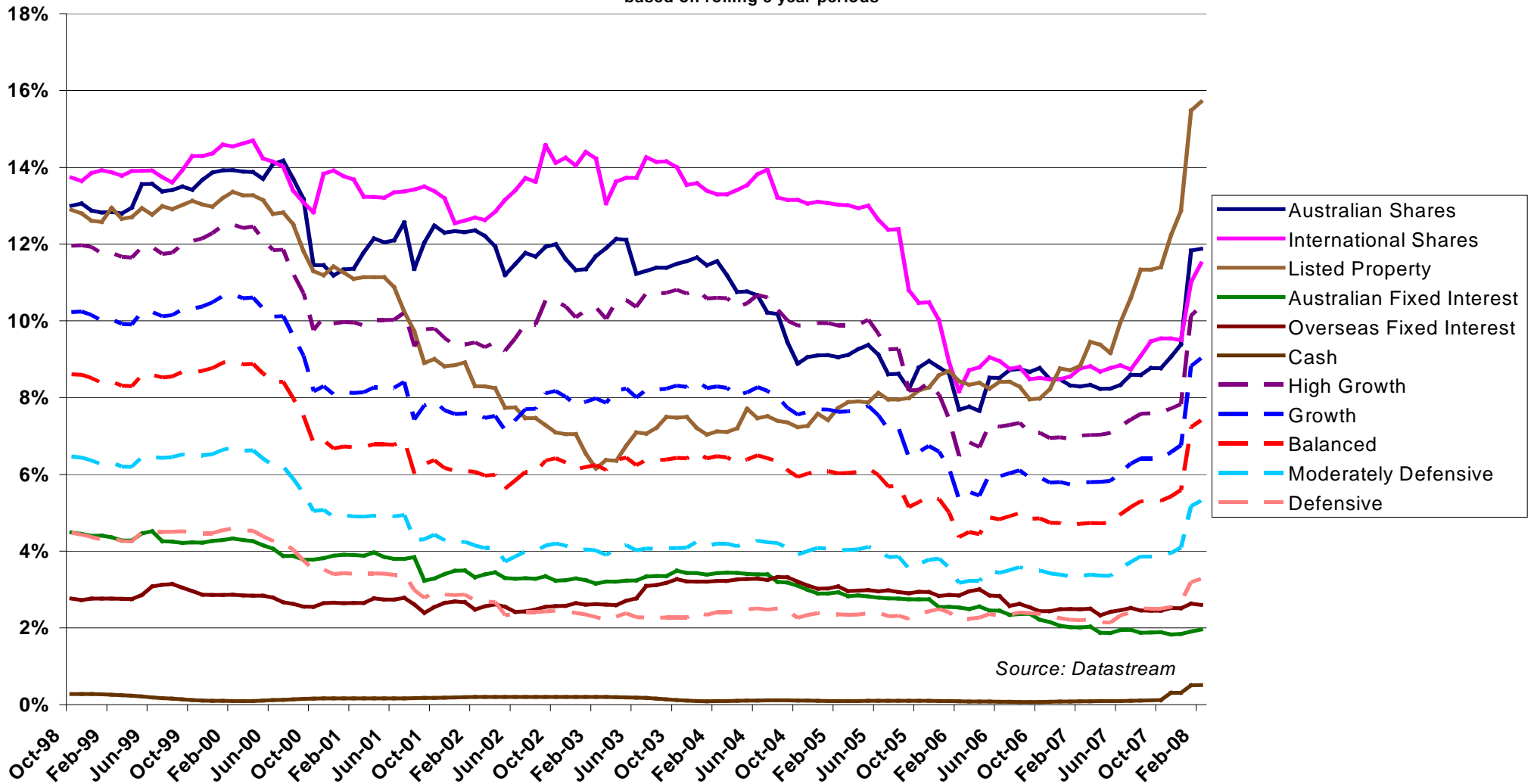
Standard Deviation pa



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Asset Class & Risk Profile Volatility

based on rolling 3 year periods

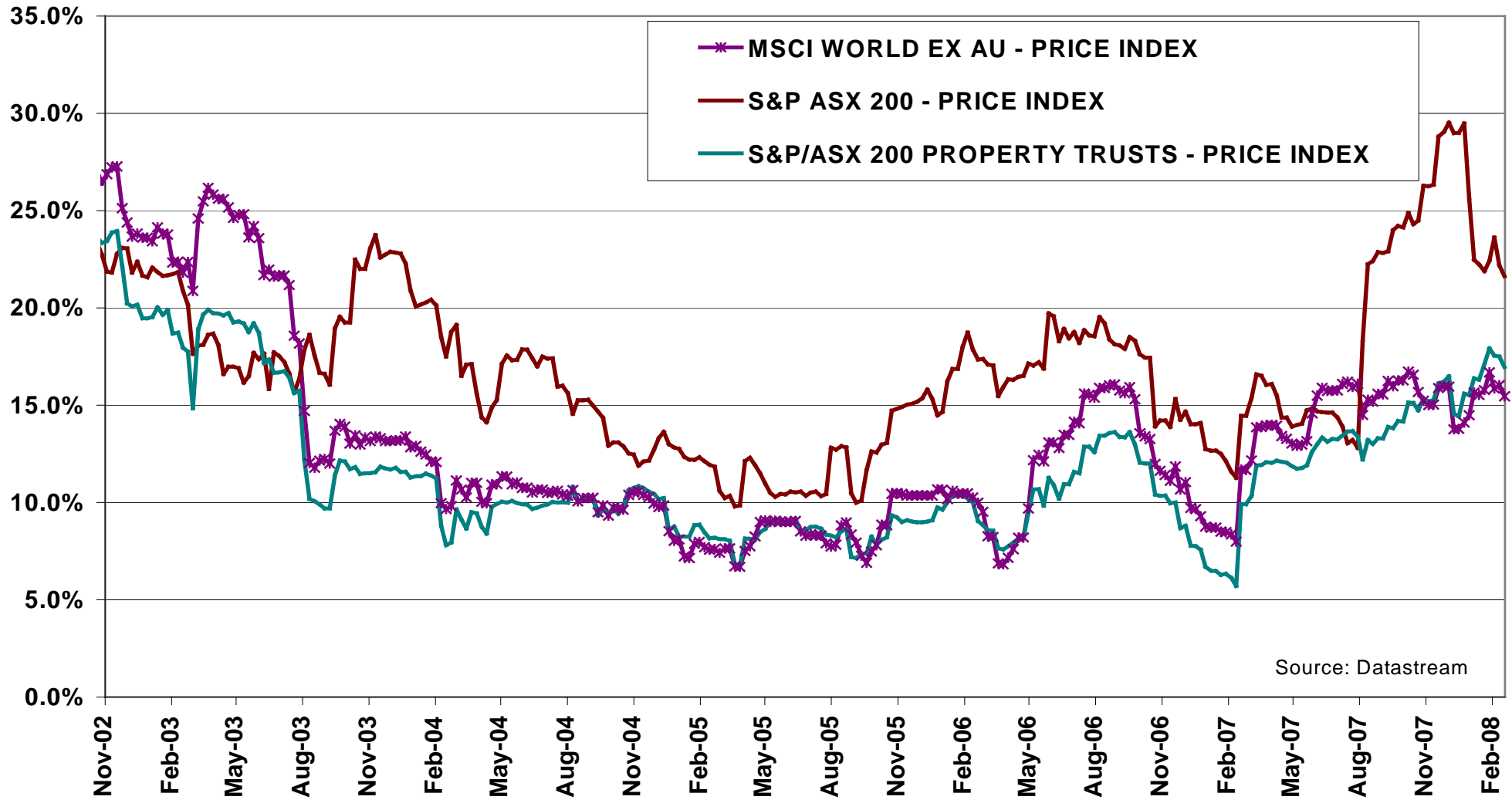


Source: Datastream



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Sharemarket volatility

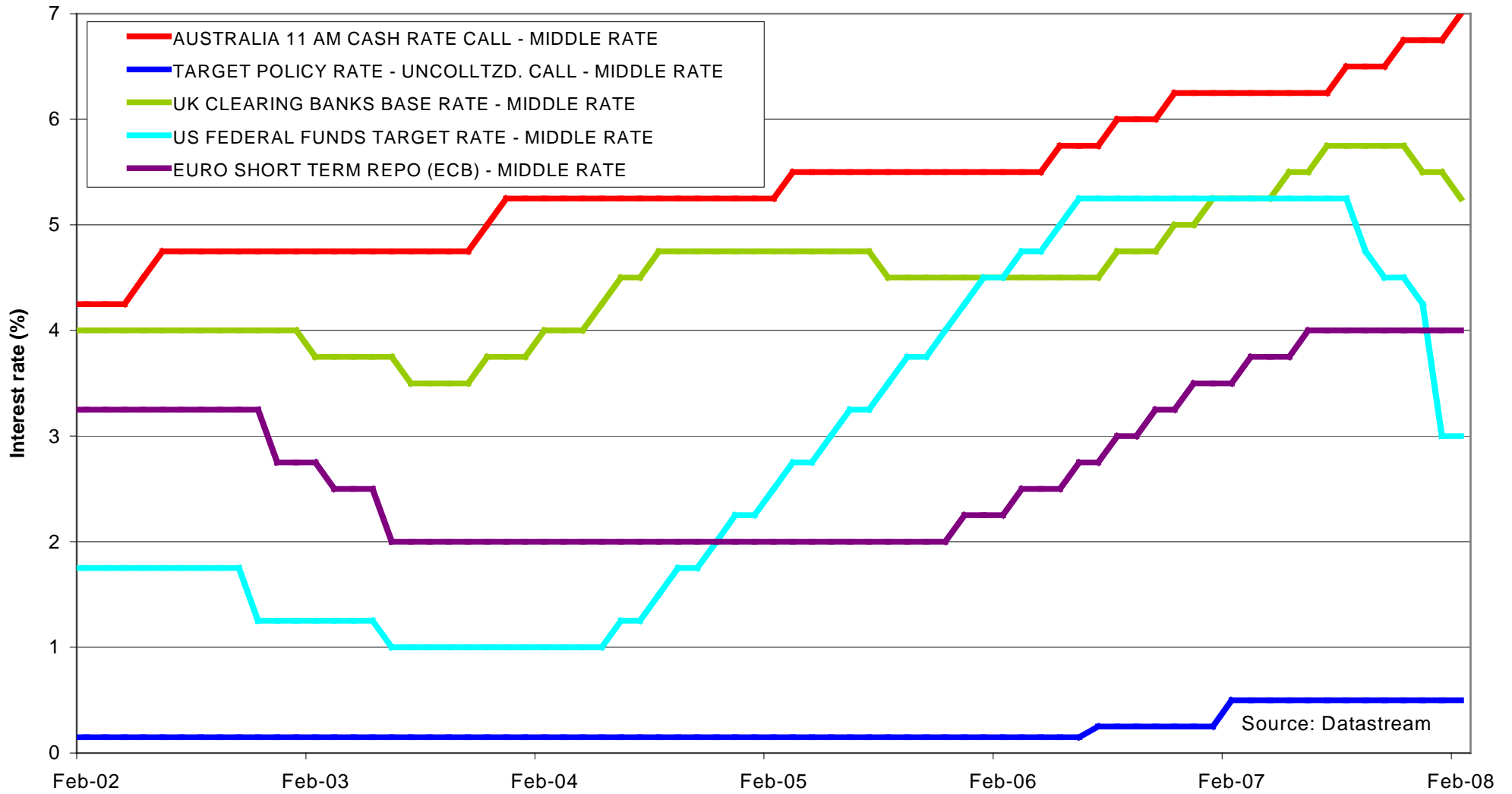


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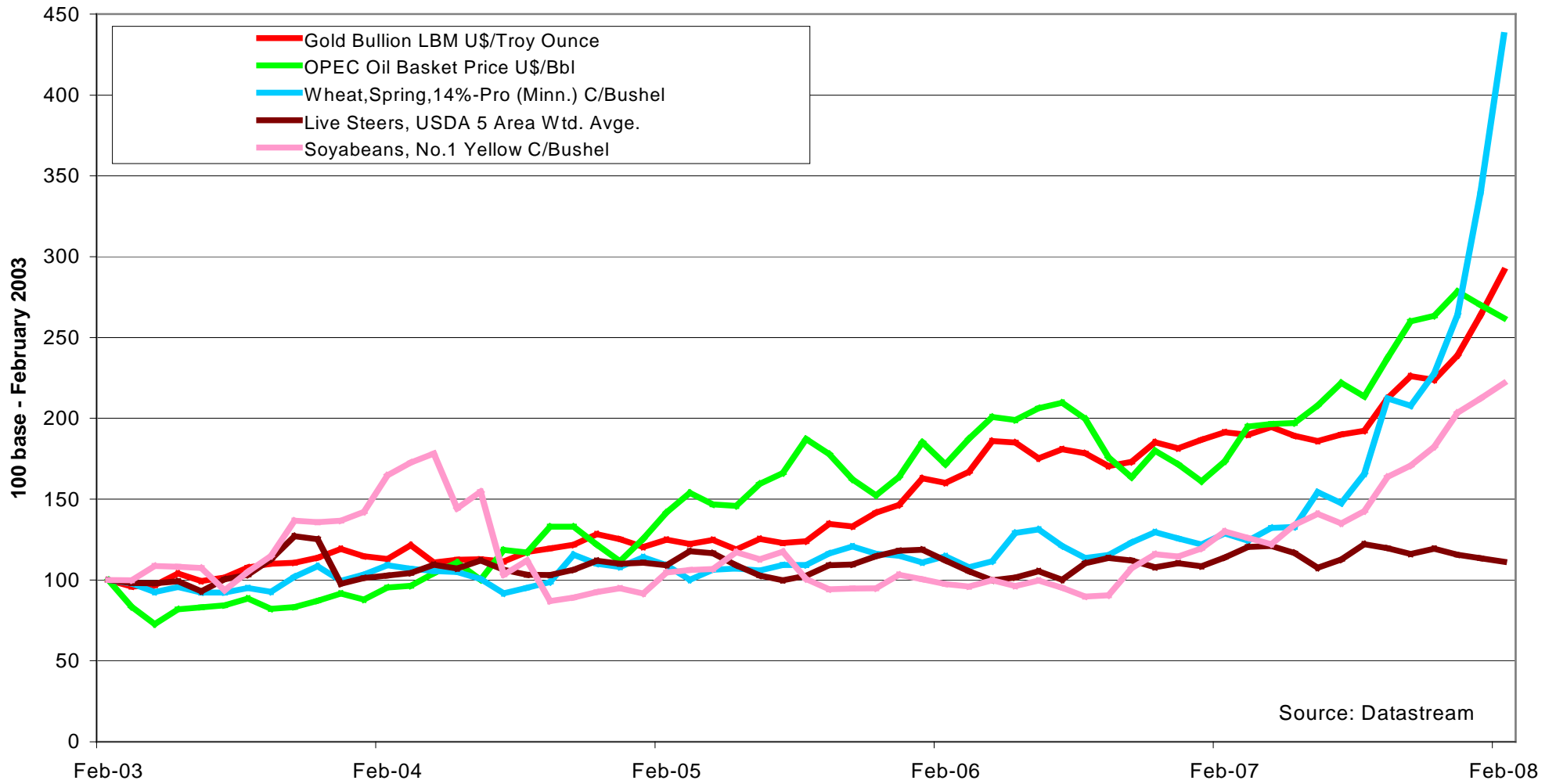


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Global interest rates for the five years ending February 2008

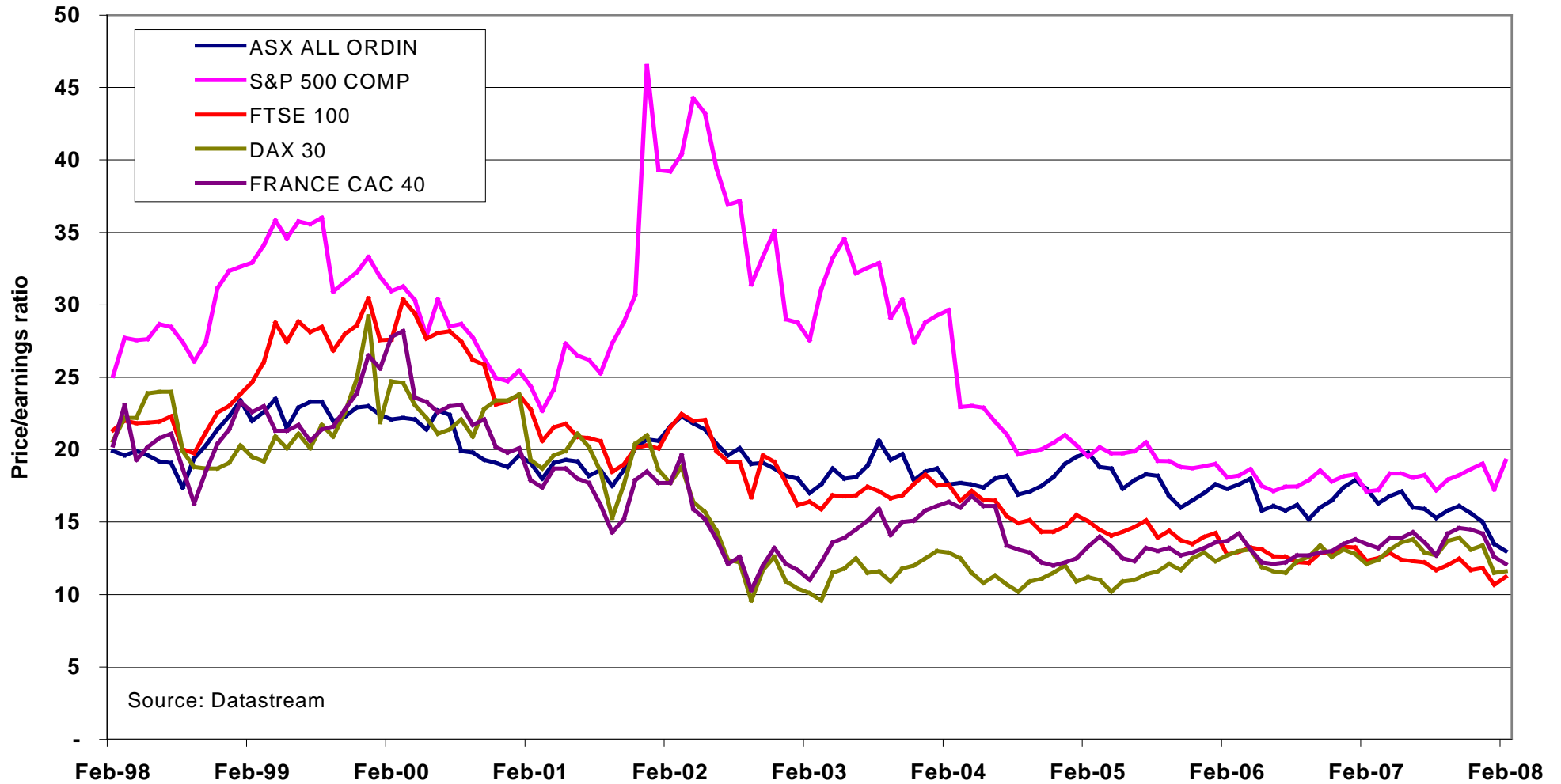


Commodity indices for the five years to February 2008



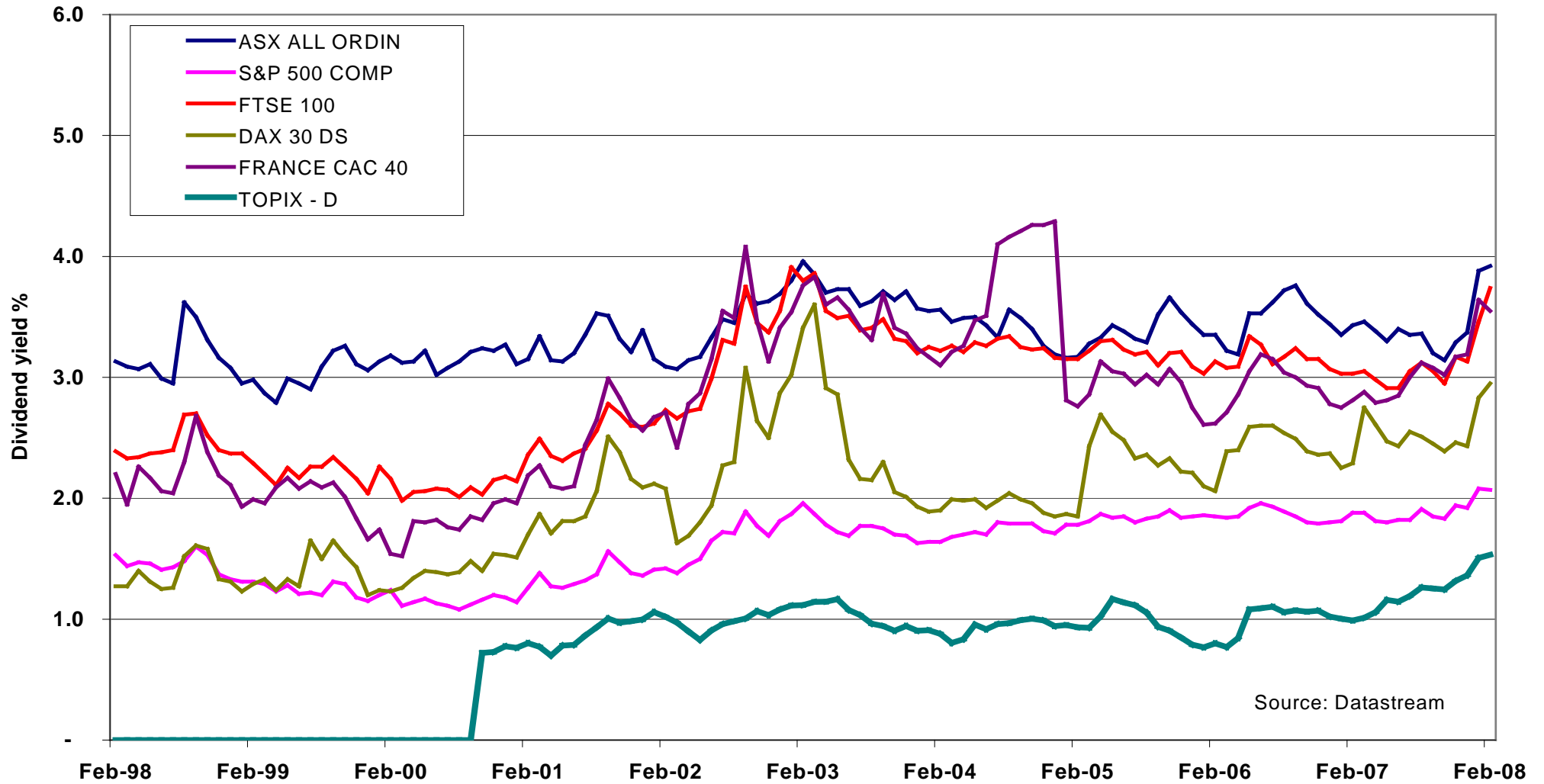
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Price to earnings ratios to February 2008



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Dividend yields to February 2008

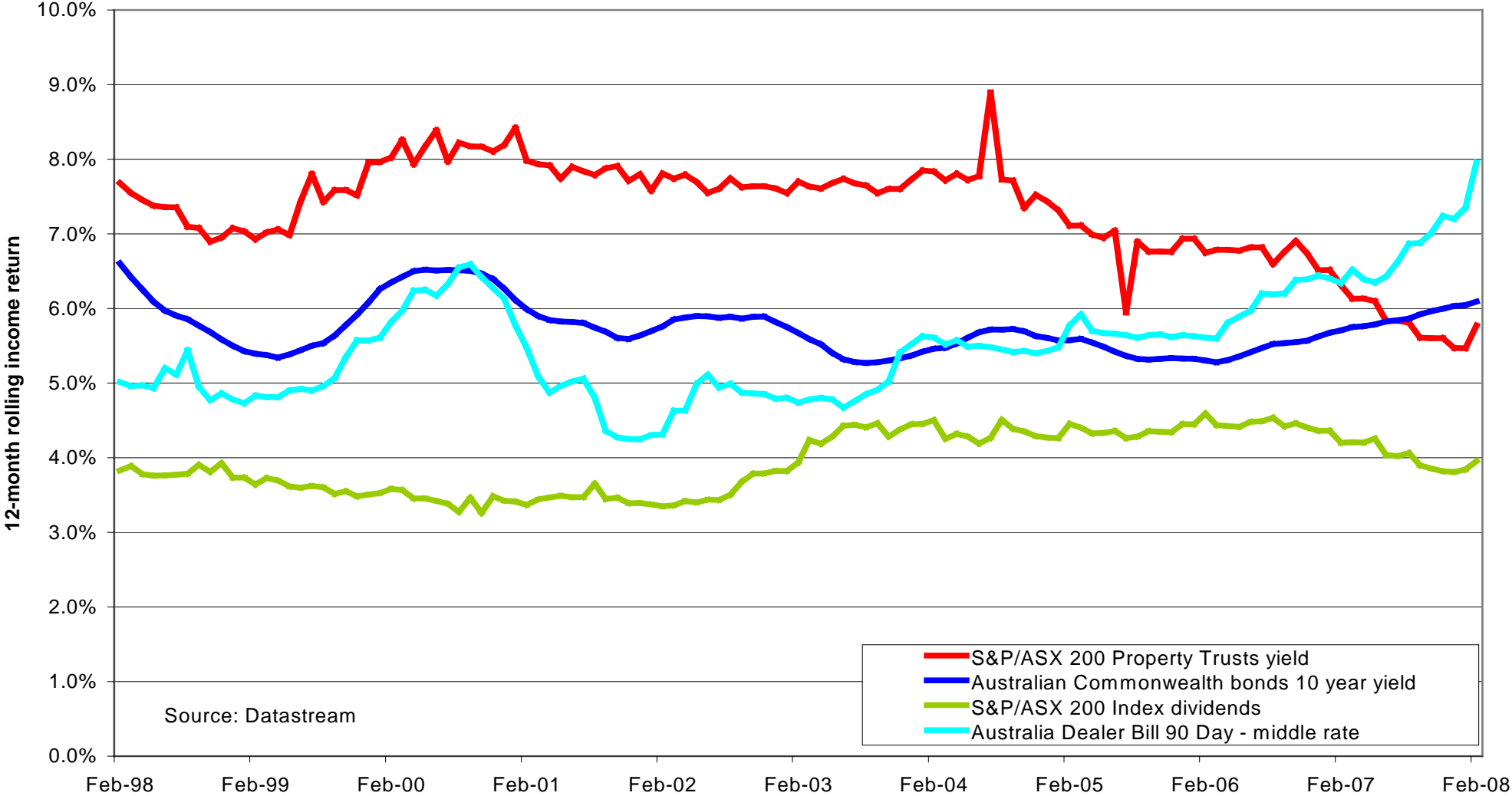


Source: Datastream



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Australian asset class income returns to February 2008



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Australian sharemarket sector returns

Australian sharemarket sector returns for the 12 months ending February							
	2008	2007	2006	2005	2004	2003	2002
Energy	26.1%	12.3%	50.5%	52.9%	40.3%	-6.0%	2.7%
Materials	43.5%	17.2%	32.0%	43.9%	32.2%	-6.8%	25.8%
Industrials	-9.6%	27.0%	12.7%	41.5%	23.7%	-24.3%	17.7%
Consumer Discretionary	-13.9%	27.9%	4.2%	16.3%	29.3%	-17.5%	-23.0%
Consumer Staples	4.4%	36.8%	12.2%	30.5%	14.8%	-9.2%	22.2%
Healthcare	14.4%	22.8%	43.4%	37.4%	21.7%	-39.8%	4.7%
Information Technology	-17.4%	41.1%	19.5%	34.6%	50.4%	-56.0%	-58.9%
Telecommunication Services	16.5%	19.4%	-15.4%	17.3%	28.3%	-18.6%	-15.2%
Utilities	-18.5%	27.7%	38.4%	32.6%	15.6%	10.0%	-15.1%
Property Trusts	-26.3%	33.3%	17.3%	25.6%	15.0%	10.3%	14.1%
Financials (ex Property Trusts)	-19.9%	21.6%	29.0%	23.9%	24.8%	-18.4%	15.3%
S&P/ASX 200 Accumulation Index	-0.7%	23.5%	23.4%	29.7%	25.4%	-14.7%	6.1%

Notes:

The benchmark index used in this table is the S&P/ASX 200 Accumulation Index.

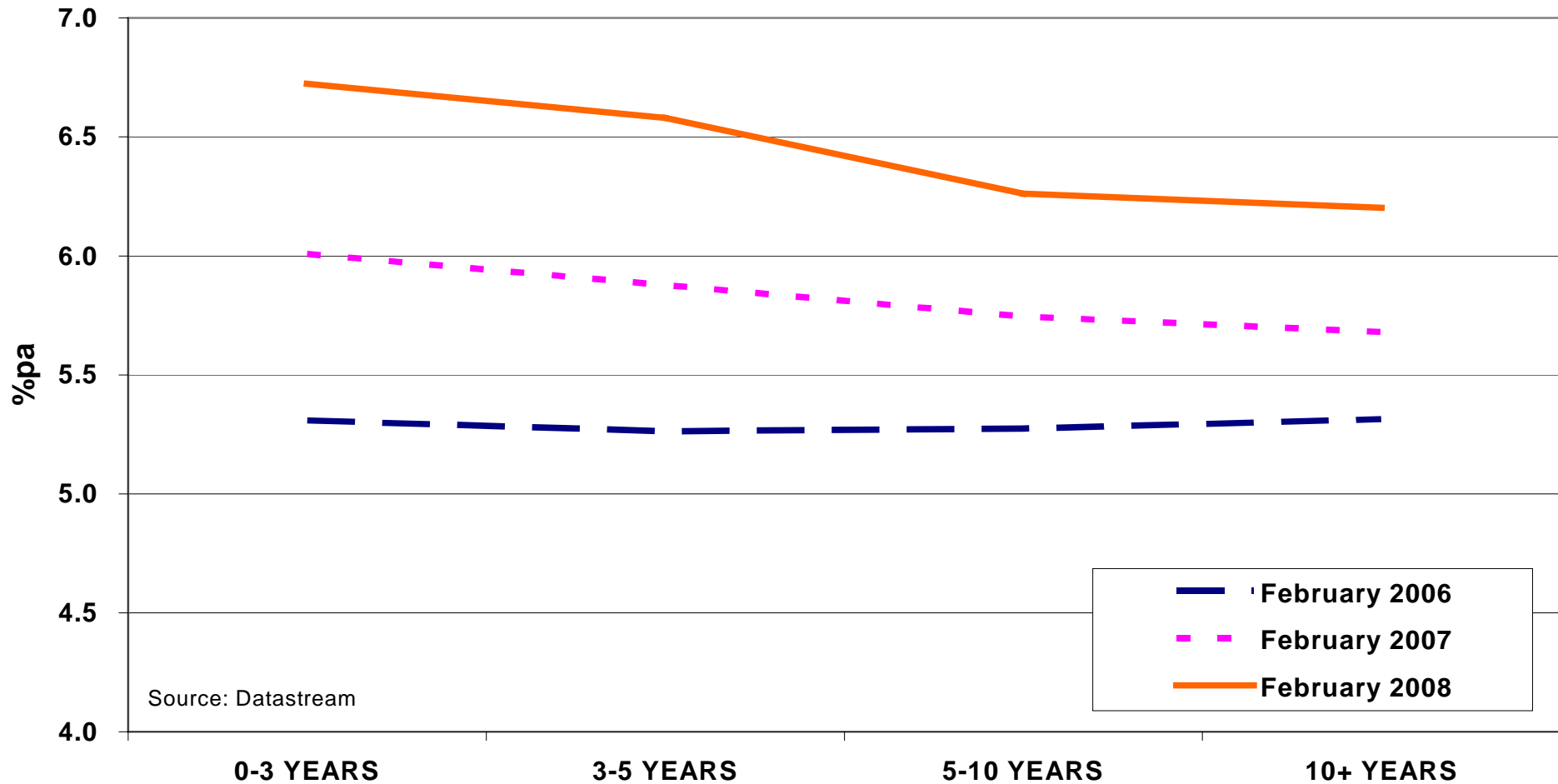
The returns are total returns.

Source: Datastream



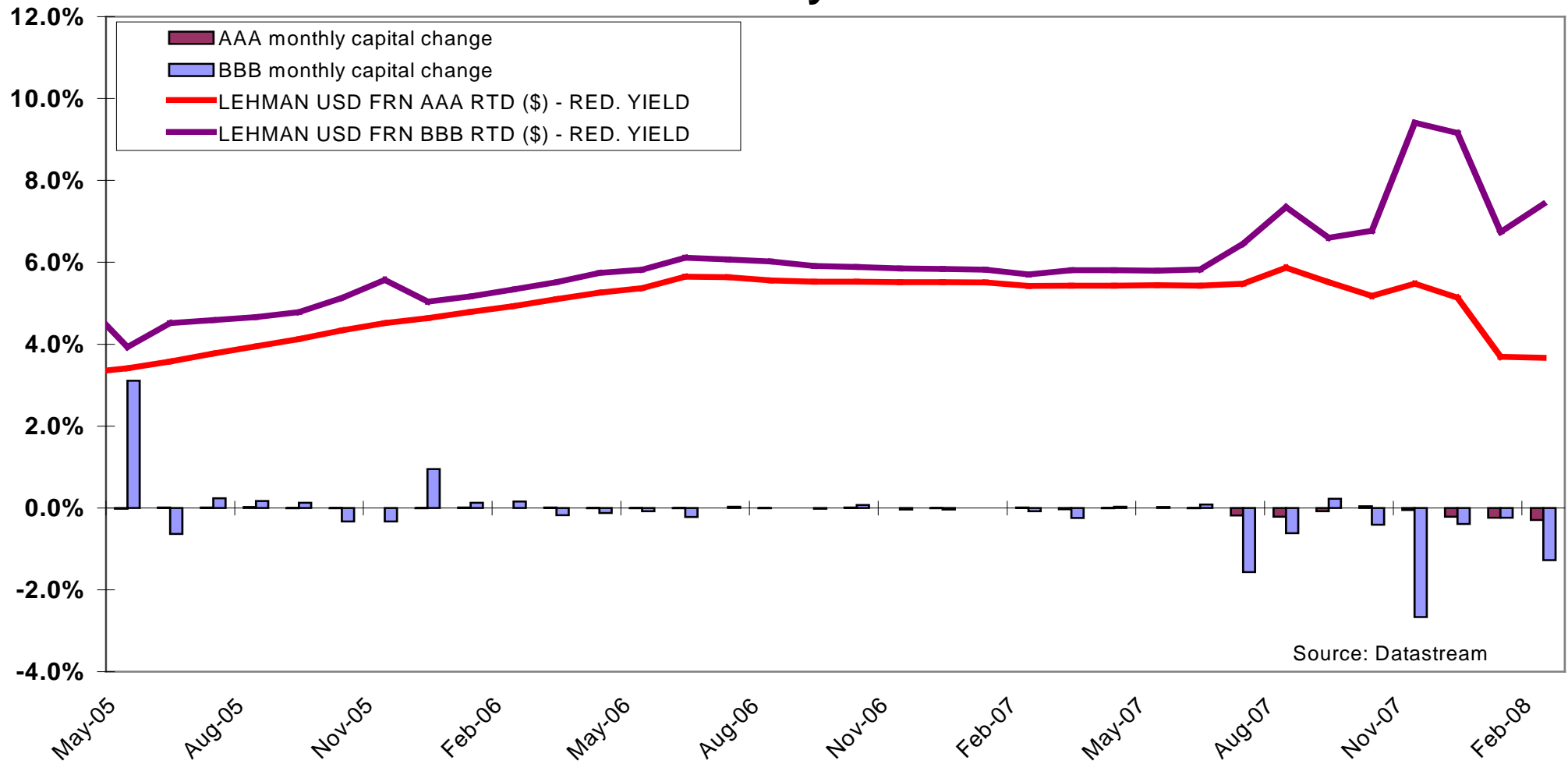
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Australian Government Fixed Interest Yield Curve to February 2008



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Short duration credit versus short duration risk-free to February 2008



Source: Datastream



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