



## Economic Snapshot – November 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 Nov 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>	2.22%	2.14%	2.75%
<b>10 Year Bond Rate</b>	2.85%	2.72%	3.26%
<b>Consumer Price Index Australian All Groups**</b>			
Index Number	108 (Sep)	107.5 (Jun)	106.4 (Sep)
Percentage Change (from the previous quarter)	0.5% (Sep)	0.7% (Jun)	0.5% (Sep)
<b>Australia S&amp;P ASX 200</b>	403.7	406.9	415.1
<b>United States S&amp;P 500</b>	631.2	597.2	626.1
<b>Dow Jones Euro STOXX 300</b>	402.0	374.1	360.1
<b>United Kingdom FTSE 100</b>	296.5	291.5	313.6
<b>Hong Kong Hang Seng</b>	727.3	716.5	793.1
<b>All Ordinaries x 200 - Index Value</b>	5218.19	5222.08	5298.11
<b>Property Trusts - Index Value</b>	1261.12	1241.47	1152.58
<b>Industrials - Index Value</b>	4921.92	4570.76	4104.85
<b>Trade Weighted Index</b>	61.80	60.90	68.20
<b>Housing Loan Indicator Lending Rates</b>			
Banks - Standard	5.65	5.45	5.95
Banks - 3 year fixed	4.45	4.55	5.10
Mortgage Managers	5.25	5.00	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	5.95
<b>Dwelling Approvals - Private sector (mthly)</b>	19,440 (Oct)	18,409 (Jul)	16,912 (Oct)
<b>Non Residential approvals - Private sector (mthly)(\$m)</b>	2,236 (Oct)	2,218 (Jul)	1,979 (Oct)
<b>Dwelling Investment - Private spending (qtrly)</b>	21,428 (Sep)	20,756 (Jun)	19,115 (Sep)
<b>Westpac - Melbourne Institute Consumer Sentiment Index (Base 100)</b>	101.70	99.50	96.60
<b>NAB Business Confidence Index</b>	(+) 8.3 (Oct)	(+) 10.1	4.97
<b>ANZ Job Series***</b>			
<b>Newspaper Job Ads Recorded Per Week</b>	2,913	3,048	3,422
Percentage Change (Seasonally adjusted on previous month)	(-) 4.3%	(+) 0.8%	(-) 5.4%
<b>Internet Job Ads Recorded Per Week</b>	153,274	144,462	134,631
Percentage Change (Seasonally adjusted on previous month)	(+) 1.4%	(+) 1%	(+) 0.9%
<b>Exchange Rates (per A\$)</b>			
United States dollar	0.7189	0.7149	0.8491
UK Pound Sterling	0.4784	0.4633	0.5406
Euro	0.6790	0.6355	0.6822
Japanese Yen	88.22	86.60	100.43
** Based on ABS CPI released 28 October 2015			
***Based on ANZ Job Advertisement Series released 7 December 2015			
#Date of Publication Figures based on those available at 8 December 2015			