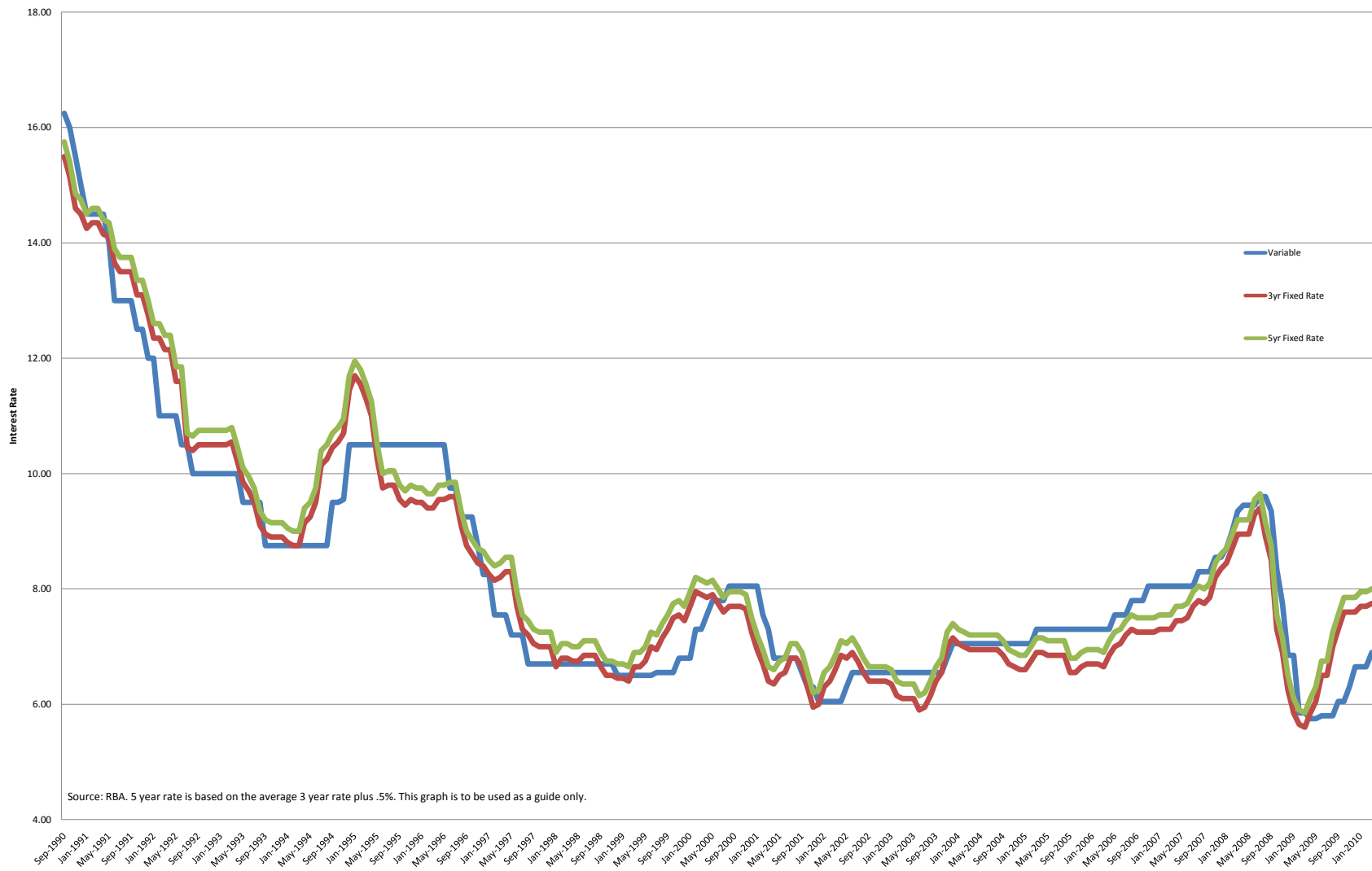


Standard Variable Interest Rate Sept 1990' - March '2010



Source: RBA. 5 year rate is based on the average 3 year rate plus .5%. This graph is to be used as a guide only.