

CPA CANEX Small Business Finance Indicators

Weekly benchmark analysis of small business finance rates, fees and ongoing charges offered by financial institutions.

1. Small Business Term Lending

a) Secured by Residential Mortgage Term: 10 Years Principal and Interest

Rate Type	Nominal Rate		Rate	Fees		Internal Rate of Return (AAPR) _Monthly Repayments				
	Base	Upper Limit	Range %	\$ Upfront	\$ Annual Ongoing	0% Margin	1.5% Margin	3% Margin	Chg*	
Loan Amount => \$50,000										
Fixed 1 Year	7.07%	10.75%	6.44%	\$616	\$159	7.94%	8.60%	9.16%		
						Monthly Repayment =>	\$583	\$600	\$615	0.000%
Fixed 2 Years	7.29%	11.14%	6.38%	\$613	\$165	8.18%	8.86%	9.45%		
						Monthly Repayment =>	\$588	\$607	\$622	0.000%
Fixed 3 Years	7.62%	11.51%	6.36%	\$604	\$153	8.46%	9.10%	9.64%		
						Monthly Repayment =>	\$597	\$614	\$629	0.000%
Fixed 5 Years	7.85%	12.20%	6.70%	\$610	\$165	8.72%	9.43%	10.01%		
						Monthly Repayment =>	\$603	\$622	\$638	0.000%
Variable	9.34%	13.67%	7.06%	\$589	\$151		10.89%	11.54%		
						Monthly Repayment =>		\$665	\$683	0.000%
Loan Amount => \$250,000										
Fixed 1 Year	7.04%	10.71%	6.40%	\$1,016	\$181	7.27%	7.93%	8.46%		
						Monthly Repayment =>	\$2,911	\$2,996	\$3,066	0.000%
Fixed 2 Years	7.22%	11.03%	6.27%	\$1,037	\$193	7.46%	8.12%	8.63%		
						Monthly Repayment =>	\$2,934	\$3,019	\$3,087	0.000%
Fixed 3 Years	7.56%	11.42%	6.27%	\$1,020	\$181	7.79%	8.41%	8.89%		
						Monthly Repayment =>	\$2,977	\$3,059	\$3,124	0.000%
Fixed 5 Years	7.80%	12.12%	6.62%	\$1,051	\$193	8.04%	8.71%	9.22%		
						Monthly Repayment =>	\$3,009	\$3,098	\$3,167	0.000%
Variable	9.12%	13.35%	7.58%	\$1,000	\$189	9.34%	10.04%	10.58%		
						Monthly Repayment =>	\$3,185	\$3,281	\$3,358	0.000%
Loan Amount => \$500,000										
Fixed 1 Year	7.04%	10.71%	6.40%	\$1,795	\$239	7.21%	7.87%	8.39%		
						Monthly Repayment =>	\$5,822	\$5,992	\$6,131	0.000%
Fixed 2 Years	7.22%	11.03%	6.27%	\$1,865	\$254	7.40%	8.06%	8.57%		
						Monthly Repayment =>	\$5,868	\$6,039	\$6,175	0.000%
Fixed 3 Years	7.56%	11.42%	6.27%	\$1,799	\$239	7.72%	8.35%	8.83%		
						Monthly Repayment =>	\$5,954	\$6,118	\$6,248	0.000%
Fixed 5 Years	7.80%	12.12%	6.62%	\$1,880	\$254	7.98%	8.65%	9.16%		
						Monthly Repayment =>	\$6,018	\$6,196	\$6,335	0.000%
Variable	9.14%	13.37%	7.60%	\$1,723	\$242	9.30%	10.00%	10.54%		
						Monthly Repayment =>	\$6,375	\$6,567	\$6,723	0.000%

Source: www.cannex.com.au - survey date 14th November 2008

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Weekly benchmark analysis of small business finance rates, fees and ongoing charges offered by financial institutions.

1. Small Business Term Lending

b) Secured by Debenture over Company Assets Term: 10 Years Principal and Interest

Rate Type	Nominal Rate		Rate	Fees		Internal Rate of Return (AAPR) _Monthly Repayments				
	Base	Upper Limit	Range %	\$ Upfront	\$ Annual Ongoing	0% Margin	1.5% Margin	3% Margin	Chg*	
Loan Amount => \$50,000										
Fixed 1 Year	6.73%	10.87%	6.56%	\$600	\$190	7.79%	8.90%	9.88%		
						Monthly Repayment =>	\$574	\$604	\$630	0.000%
Fixed 2 Years	6.97%	11.32%	6.56%	\$594	\$202	8.07%	9.25%	10.29%		
						Monthly Repayment =>	\$580	\$612	\$640	0.000%
Fixed 3 Years	7.37%	11.74%	6.59%	\$600	\$190	8.42%	9.54%	10.52%		
						Monthly Repayment =>	\$591	\$620	\$647	0.000%
Fixed 5 Years	7.70%	12.48%	6.98%	\$600	\$190	8.75%	9.86%	10.84%		
						Monthly Repayment =>	\$599	\$629	\$657	0.000%
Variable	9.42%	14.09%	7.48%	\$575	\$168	10.29%	11.41%	12.34%		
						Monthly Repayment =>	\$645	\$676	\$703	0.000%
Loan Amount => \$250,000										
Fixed 1 Year	6.55%	10.73%	6.42%	\$1,004	\$230	6.85%	8.01%	8.94%		
						Monthly Repayment =>	\$2,848	\$2,999	\$3,123	0.000%
Fixed 2 Years	6.80%	11.19%	6.43%	\$990	\$242	7.11%	8.34%	9.32%		
						Monthly Repayment =>	\$2,880	\$3,040	\$3,172	0.000%
Fixed 3 Years	7.21%	11.62%	6.47%	\$1,004	\$230	7.51%	8.67%	9.60%		
						Monthly Repayment =>	\$2,933	\$3,086	\$3,212	0.000%
Fixed 5 Years	7.54%	12.36%	6.86%	\$1,004	\$230	7.84%	9.01%	9.94%		
						Monthly Repayment =>	\$2,976	\$3,131	\$3,258	0.000%
Variable	8.98%	13.57%	7.80%	\$901	\$269	9.26%	10.31%	11.12%		
						Monthly Repayment =>	\$3,168	\$3,312	\$3,428	0.000%
Loan Amount => \$500,000										
Fixed 1 Year	6.55%	10.73%	6.42%	\$1,792	\$300	6.76%	7.93%	8.86%		
						Monthly Repayment =>	\$5,696	\$5,997	\$6,246	0.000%
Fixed 2 Years	6.80%	11.19%	6.43%	\$1,822	\$317	7.02%	8.25%	9.23%		
						Monthly Repayment =>	\$5,760	\$6,081	\$6,345	0.000%
Fixed 3 Years	7.21%	11.62%	6.47%	\$1,792	\$300	7.42%	8.59%	9.52%		
						Monthly Repayment =>	\$5,865	\$6,172	\$6,424	0.000%
Fixed 5 Years	7.54%	12.36%	6.86%	\$1,792	\$300	7.75%	8.92%	9.85%		
						Monthly Repayment =>	\$5,952	\$6,261	\$6,516	0.000%
Variable	8.95%	13.54%	7.77%	\$1,598	\$325	9.15%	10.20%	11.00%		
						Monthly Repayment =>	\$6,329	\$6,618	\$6,849	0.000%

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Weekly benchmark analysis of small business finance rates, fees and ongoing charges offered by financial institutions.

1. Small Business Term Lending

c) Secured by Commercial Property Term: 10 Years Principal and Interest

Rate Type	Nominal Rate		Rate	Fees		Internal Rate of Return (AAPR) _Monthly Repayments				
	Base	Upper Limit	Range %	\$ Upfront	\$ Annual Ongoing	0% Margin	1.5% Margin	3% Margin	Chg*	
Loan Amount => \$50,000										
Fixed 1 Year	7.21%	11.16%	6.85%	\$585	\$169	8.17%	9.09%	9.94%		
						Monthly Repayment =>	\$587	\$611	\$634	0.000%
Fixed 2 Years	7.41%	11.55%	6.79%	\$579	\$177	8.40%	9.37%	10.25%		
						Monthly Repayment =>	\$592	\$618	\$642	0.000%
Fixed 3 Years	7.81%	11.95%	6.80%	\$570	\$161	8.72%	9.61%	10.41%	↓	
						Monthly Repayment =>	\$602	\$626	\$648	-0.145%
Fixed 5 Years	8.02%	12.65%	7.15%	\$575	\$177	8.98%	9.95%	10.84%	↓	
						Monthly Repayment =>	\$608	\$634	\$659	-0.111%
Variable	9.49%	14.08%	7.47%	\$566	\$155	10.29%	11.34%	12.25%	↓	
						Monthly Repayment =>	\$647	\$676	\$703	-0.048%
Loan Amount => \$250,000										
Fixed 1 Year	7.16%	11.13%	6.82%	\$963	\$199	7.42%	8.37%	9.18%		
						Monthly Repayment =>	\$2,928	\$3,052	\$3,161	0.000%
Fixed 2 Years	7.31%	11.43%	6.67%	\$987	\$215	7.58%	8.54%	9.35%		
						Monthly Repayment =>	\$2,946	\$3,073	\$3,183	0.000%
Fixed 3 Years	7.68%	11.82%	6.67%	\$968	\$199	7.93%	8.83%	9.57%		
						Monthly Repayment =>	\$2,994	\$3,112	\$3,215	0.000%
Fixed 5 Years	7.94%	12.55%	7.05%	\$1,006	\$215	8.20%	9.17%	9.98%		
						Monthly Repayment =>	\$3,028	\$3,156	\$3,268	0.000%
Variable	9.09%	13.60%	7.83%	\$936	\$251	9.35%	10.32%	11.10%		
						Monthly Repayment =>	\$3,182	\$3,316	\$3,428	0.000%
Loan Amount => \$500,000										
Fixed 1 Year	7.16%	11.13%	6.82%	\$1,716	\$274	7.35%	8.30%	9.11%		
						Monthly Repayment =>	\$5,856	\$6,104	\$6,323	0.000%
Fixed 2 Years	7.31%	11.43%	6.67%	\$1,803	\$297	7.50%	8.47%	9.28%		
						Monthly Repayment =>	\$5,892	\$6,146	\$6,366	0.000%
Fixed 3 Years	7.68%	11.82%	6.67%	\$1,722	\$274	7.86%	8.76%	9.51%		
						Monthly Repayment =>	\$5,988	\$6,224	\$6,430	0.000%
Fixed 5 Years	7.94%	12.55%	7.05%	\$1,823	\$297	8.13%	9.10%	9.91%		
						Monthly Repayment =>	\$6,055	\$6,313	\$6,536	0.000%
Variable	9.07%	13.59%	7.82%	\$1,662	\$316	9.26%	10.23%	11.01%		
						Monthly Repayment =>	\$6,360	\$6,628	\$6,852	0.000%

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