



10 Year Average (Gross)     5.99  
 Standard Deviation         1.24

*Last updated 30 June 2010*  
*Source: Reserve Bank of New Zealand*

1 Interest rates shown are weighted aggregate rates

10 Year Average         5.99%  
 0 Year Average Inflation     2.53%  
 Taxation                 30%

**Real Return**  
**(5.99% - 30%) - 2.53% = 1.66% Net of Tax & Inflation**

**Six month term deposit rate**

This rate is the interest rate paid for a new six month term deposit of \$10,000, weighted by each surveyed institution's total NZ dollar funding.