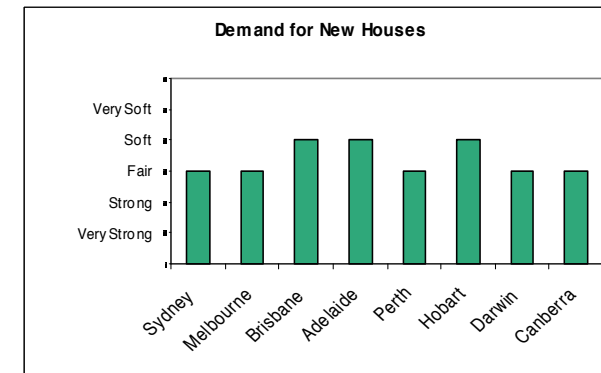
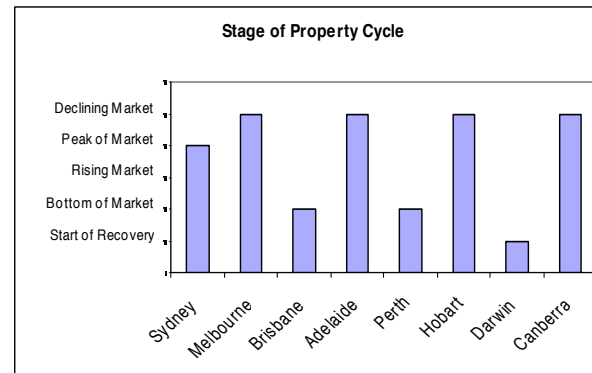
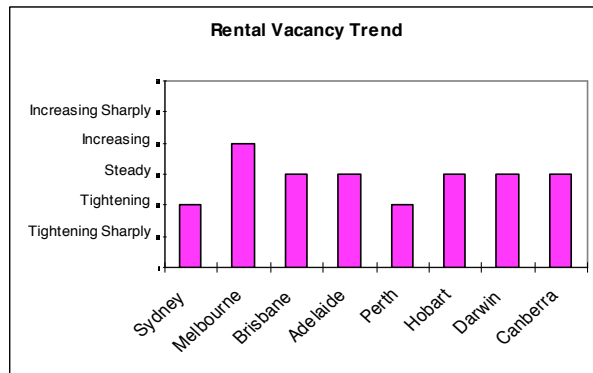


Capital City Property Market Indicators as at December 2011 – Houses

Factor	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
Rental Vacancy Situation	Shortage of available property relative to demand	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand	Balanced market
Rental Vacancy Trend	Tightening	Increasing	Steady	Steady	Tightening	Steady	Steady	Steady
Demand for New Houses	Fair	Fair	Soft	Soft	Fair	Soft	Fair	Fair
Trend in New House Construction	Steady	Steady	Steady	Declining	Steady	Declining	Steady	Steady
Volume of House Sales	Declining	Increasing	Steady	Declining	Steady	Declining	Increasing	Declining
Stage of Property Cycle	Peak of market	Declining market	Bottom of market	Declining market	Bottom of market	Declining market	Start of recovery	Declining market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Frequently	Occasionally	Occasionally	Almost never	Occasionally	Occasionally	Occasionally	Almost never

Red entries indicate change from previous month to a higher risk-rating

Blue entries indicate change from previous month to a lower risk-rating

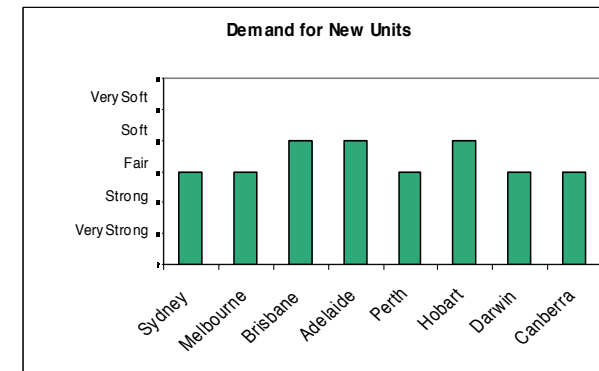
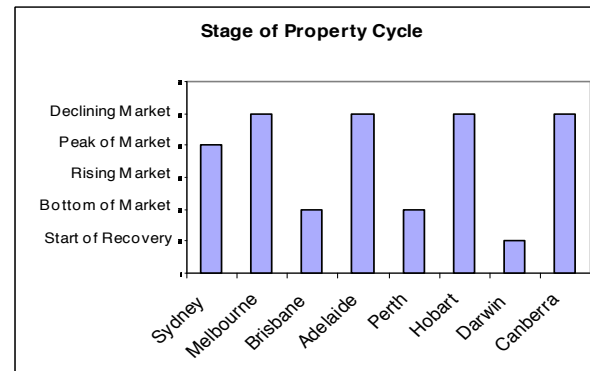
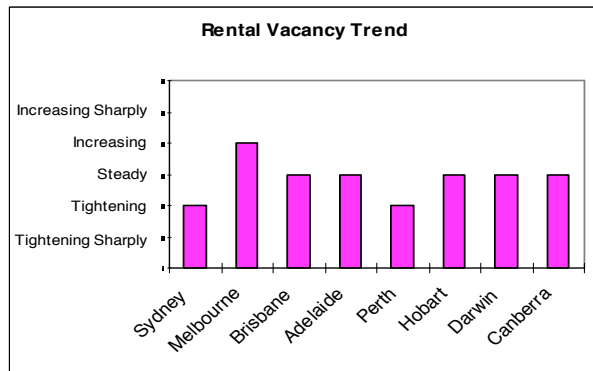


Capital City Property Market Indicators as at December 2011 – Units

Factor	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
Rental Vacancy Situation	Shortage of available property relative to demand	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand	Balanced market	Balanced market
Rental Vacancy Trend	Tightening	Increasing	Steady	Steady	Tightening	Steady	Steady	Steady
Demand for New Units	Fair	Fair	Soft	Soft	Fair	Soft	Fair	Fair
Trend in New Unit Construction	Steady	Increasing	Steady	Declining	Steady	Declining	Declining	Steady
Volume of Unit Sales	Declining	Steady	Steady	Declining	Steady	Declining	Increasing	Declining
Stage of Property Cycle	Peak of market	Declining market	Bottom of market	Declining market	Bottom of market	Declining market	Start of recovery	Declining market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Frequently	Occasionally	Occasionally	Almost never	Occasionally	Occasionally	Occasionally	Almost never

Red entries indicate change from previous month to a higher risk-rating

Blue entries indicate change from previous month to a lower risk-rating

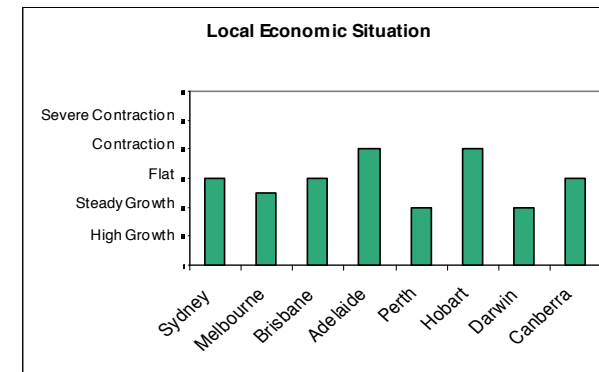
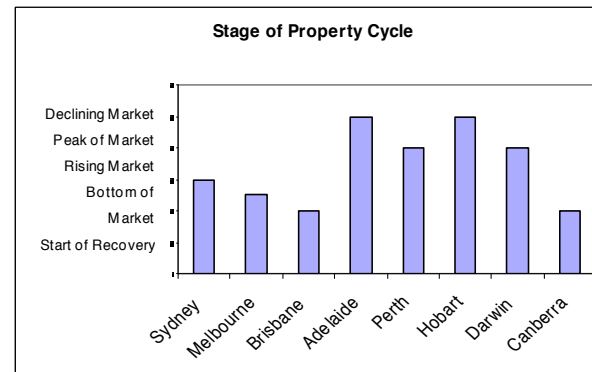
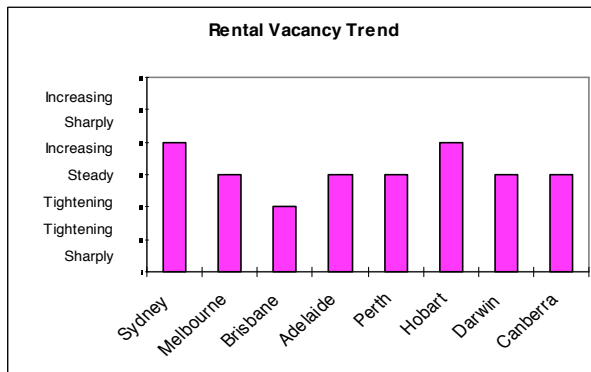


Capital City Property Market Indicators as at December 2011 – Industrial

Factor	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
Rental Vacancy Situation	Balanced market	Balanced market - Over-supply of available property relative to demand	Over-supply of available property relative to demand	Balanced market	Balanced market	Over-supply of available property relative to demand	Balanced market	Balanced market
Rental Vacancy Trend	Increasing	Steady	Tightening	Steady	Steady	Increasing	Steady	Steady
Rental Rate Trend	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable
Volume of Property Sales	Steady	Increasing - Steady	Steady	Declining	Steady	Declining	Increasing	Declining
Stage of Property Cycle	Rising market	Bottom of market - Rising market	Bottom of market	Declining market	Peak of market	Declining market	Peak of market	Bottom of market
Local Economic Situation	Flat	Steady growth - Flat	Flat	Contraction	Steady growth	Contraction	Steady growth	Flat
Value Difference between Quality Properties with National Tenants, and Comparable Properties with Local Tenants	Very large	Significant	Very large	Small	Significant	Small	Significant	Very large

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Blue entries indicate change from 3 months ago to a lower risk-rating

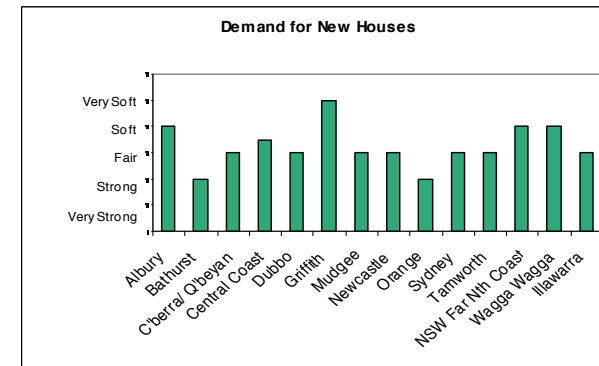
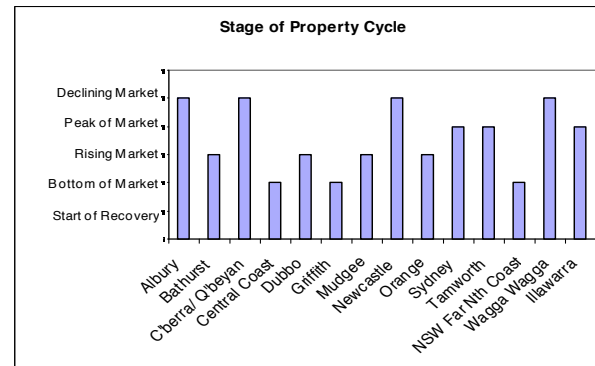
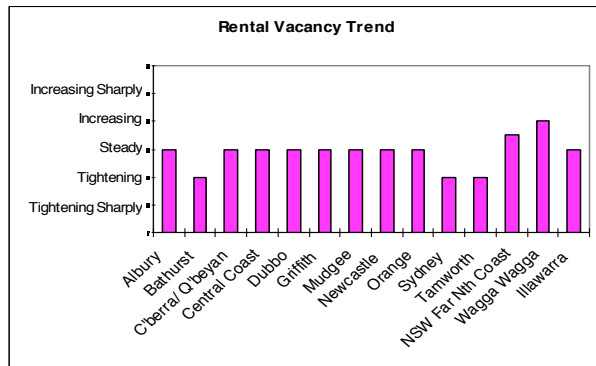


New South Wales Property Market Indicators as at December 2011 – Houses

Factor	Albury	Bathurst	Canberra/ Q'beyan	Central Coast	Dubbo	Griffith	Mudgee	Newcastle	Orange	Sydney	Tamworth	Tweed Coast	Wagga Wagga	Wollongong
Rental Vacancy Situation	Balanced market	Shortage of available property relative to demand	Balanced market	Balanced market	Shortage of available property relative to demand	Balanced market	Shortage of available property relative to demand	Balanced market	Severe shortage of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand	Balanced market - Over-supply of available property relative to demand	Over-supply of available property relative to demand	Shortage of available property relative to demand - Balanced market
Rental Vacancy Trend	Steady	Tightening	Steady	Steady	Steady	Steady	Steady	Steady	Steady	Tightening	Tightening	Steady - Increasing	Increasing	Steady
Demand for New Houses	Soft	Strong	Fair	Soft - Fair	Fair	Very soft	Fair	Fair	Strong	Fair	Fair	Soft	Soft	Fair
Trend in New House Construction	Declining	Steady	Steady	Declining	Steady	Declining	Steady	Declining	Steady	Steady	Steady	Declining	Declining	Steady
Volume of House Sales	Steady	Steady	Declining	Declining	Increasing	Steady	Steady	Declining	Steady	Declining	Declining	Steady - Declining	Declining	Steady - Declining
Stage of Property Cycle	Declining market	Rising market	Declining market	Bottom of market	Rising market	Bottom of market	Rising market	Declining market	Rising market	Peak of market	Peak of market	Bottom of market	Declining market	Peak of market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Occasionally	Occasionally	Almost never	Almost never	Occasionally	Occasionally	Almost never	Almost never	Occasionally	Frequently	Occasionally	Occasionally	Occasionally	Occasionally

Red entries indicate change from previous month to a higher risk-rating

Blue entries indicate change from previous month to a lower risk-rating

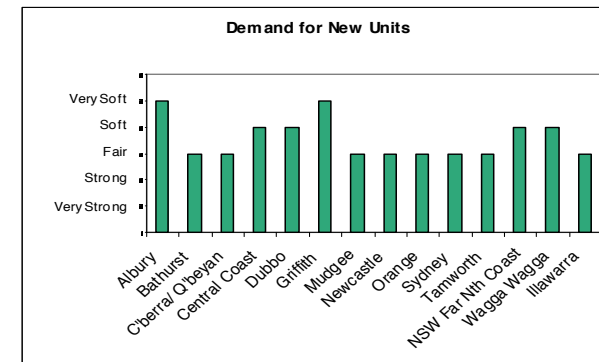
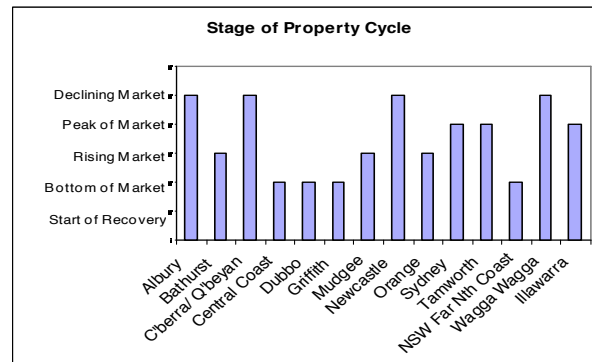
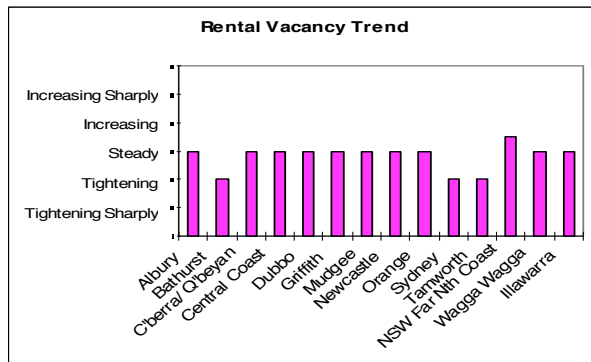


New South Wales Property Market Indicators as at December 2011 – Units

Factor	Albury	Bathurst	Canberra/Q'beyan	Central Coast	Dubbo	Griffith	Mudgee	Newcastle	Orange	Sydney	Tamworth	Tweed Coast	Wagga Wagga	Wollongong
Rental Vacancy Situation	Balanced market	Shortage of available property relative to demand	Balanced market	Balanced market	Shortage of available property relative to demand	Balanced market	Shortage of available property relative to demand	Balanced market	Severe shortage of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand	Balanced market - Over-supply of available property relative to demand	Balanced market	Shortage of available property relative to demand - Balanced market
Rental Vacancy Trend	Steady	Tightening	Steady	Steady	Steady	Steady	Steady	Steady	Steady	Tightening	Tightening	Steady - Increasing	Steady	Steady
Demand for New Units	Very soft	Fair	Fair	Soft	Soft	Very soft	Fair	Fair	Fair	Fair	Fair	Soft	Soft	Fair
Trend in New Unit Construction	Declining	Steady	Steady	Declining	Declining	Declining	Steady	Declining	Steady	Steady	Steady	Declining	Declining	Declining - Steady
Volume of Unit Sales	Steady	Steady	Declining	Declining	Steady	Steady	Steady	Declining	Steady	Declining	Declining	Steady - Declining	Declining	Steady - Declining
Stage of Property Cycle	Declining market	Rising market	Declining market	Bottom of market	Bottom of market	Bottom of market	Rising market	Declining market	Rising market	Peak of market	Peak of market	Bottom of market	Declining market	Peak of market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Occasionally	Occasionally	Almost never	Almost never	Occasionally	Occasionally	Almost never	Almost never	Occasionally	Frequently	Occasionally	Occasionally	Occasionally	Occasionally

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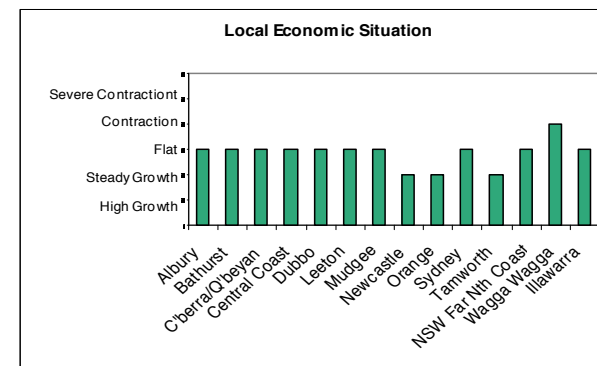
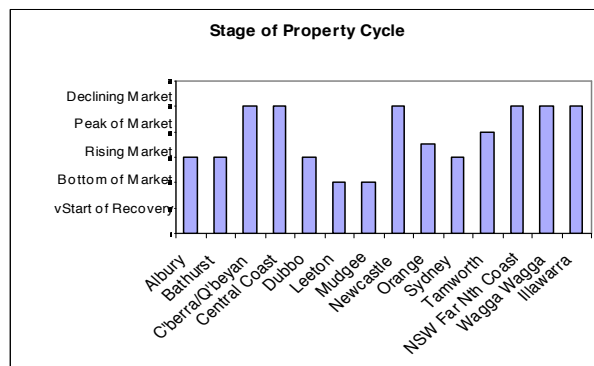
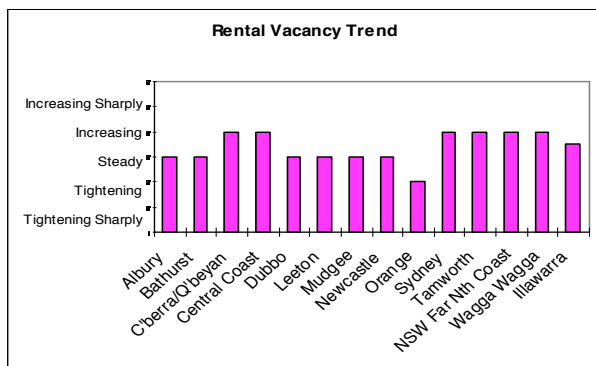


New South Wales Property Market Indicators as at December 2011 – Industrial

Factor	Albury	Bathurst	Canberra/Q'beyan	Central Coast	Dubbo	Griffith	Mudgee	Newcastle	Orange	Sydney	Tamworth	Tweed Coast	Wagga Wagga	Wollongong
Rental Vacancy Situation	Balanced market	Balanced market - Over-supply of available property relative to demand	Over-supply of available property relative to demand	Balanced market	Balanced market	Over-supply of available property relative to demand	Balanced market	Balanced market	Balanced market	Balanced market - Over-supply of available property relative to demand	Over-supply of available property relative to demand	Balanced market	Balanced market	Over-supply of available property relative to demand
Rental Vacancy Trend	Increasing	Steady	Tightening	Steady	Steady	Increasing	Steady	Steady	Increasing	Steady	Tightening	Steady	Steady	Increasing
Rental Rate Trend	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable
Volume of Property Sales	Steady	Increasing - Steady	Steady	Declining	Steady	Declining	Increasing	Declining	Steady	Increasing - Steady	Steady	Declining	Steady	Declining
Stage of Property Cycle	Rising market	Bottom of market - Rising market	Bottom of market	Declining market	Peak of market	Declining market	Peak of market	Bottom of market	Rising market	Bottom of market - Rising market	Bottom of market	Declining market	Peak of market	Declining market
Local Economic Situation	Flat	Steady growth - Flat	Flat	Contraction	Steady growth	Contraction	Steady growth	Flat	Flat	Steady growth - Flat	Flat	Contraction	Steady growth	Contraction
Value Difference between Quality Properties with National Tenants, and Comparable Properties with Local Tenants	Very large	Significant	Very large	Small	Significant	Small	Significant	Very large	Very large	Significant	Very large	Small	Significant	Small

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Blue entries indicate change from 3 months ago to a lower risk-rating

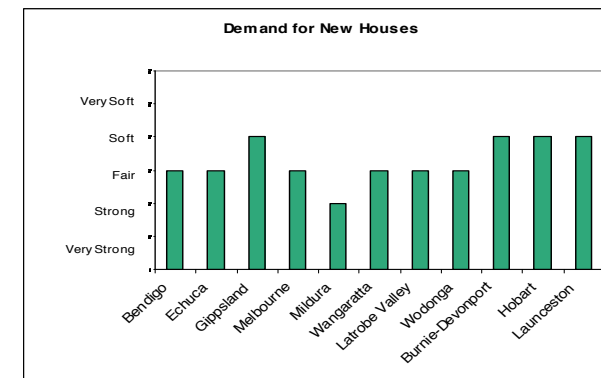
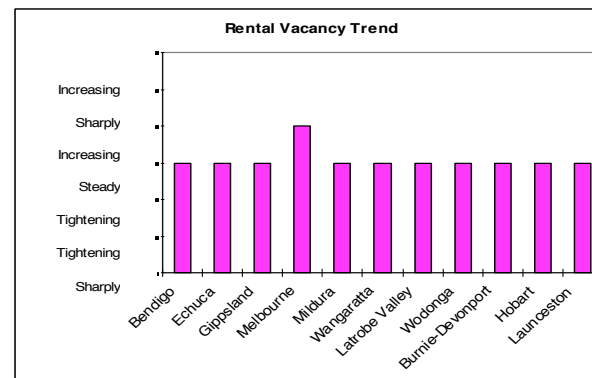
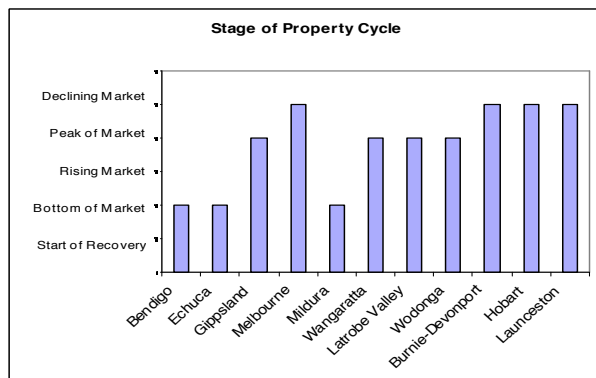


Victoria/Tasmania Property Market Indicators as at December 2011 – Houses

Factor	Bendigo	Echuca	Gippsland	Melbourne	Mildura	Wangaratta	Latrobe Valley	Wodonga	Burnie/Davenport	Hobart	Launceston
Rental Vacancy Situation	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Over-supply of available property relative to demand	Balanced market	Over-supply of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand
Rental Vacancy Trend	Steady	Steady	Steady	Increasing	Steady	Steady	Steady	Steady	Steady	Steady	Steady
Demand for New Houses	Fair	Fair	Soft	Fair	Strong	Fair	Fair	Fair	Soft	Soft	Soft
Trend in New House Construction	Steady	Steady	Declining	Steady	Declining	Declining	Steady	Declining	Declining	Declining	Declining
Volume of House Sales	Increasing	Increasing	Declining	Increasing	Steady	Declining	Declining	Declining	Declining	Declining	Declining
Stage of Property Cycle	Bottom of market	Bottom of market	Peak of market	Declining market	Bottom of market	Peak of market	Peak of market	Peak of market	Declining market	Declining market	Declining market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Almost never	Almost never	Occasionally	Occasionally	Occasionally	Almost never	Occasionally	Almost never	Occasionally	Occasionally	Occasionally

Red entries indicate change from previous month to a higher risk-rating

Blue entries indicate change from previous month to a lower risk-rating

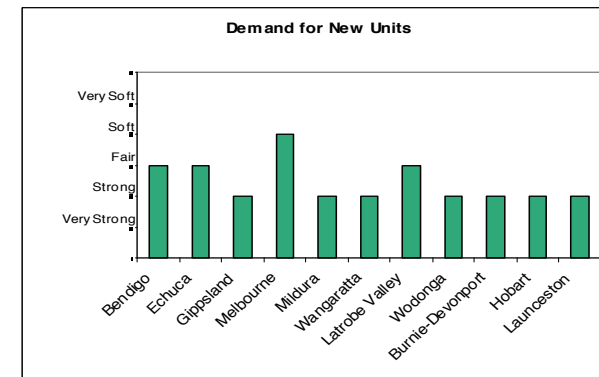
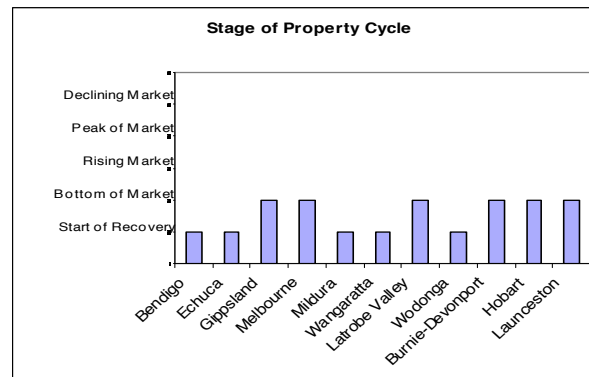
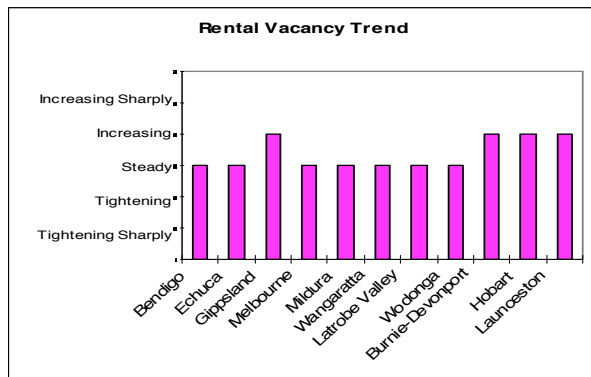


Victoria/Tasmania Property Market Indicators as at December 2011 – Units

Factor	Bendigo	Echuca	Gippsland	Melbourne	Mildura	Wangaratta	Latrobe Valley	Wodonga	Burnie/Darwin	Hobart	Launceston
Rental Vacancy Situation	Balanced market	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand
Rental Vacancy Trend	Steady	Steady	Steady	Increasing	Steady	Steady	Steady	Steady	Steady	Steady	Steady
Demand for New Houses	Fair	Fair	Soft	Fair	Fair	Fair	Fair	Fair	Soft	Soft	Soft
Trend in New House Construction	Steady	Steady	Declining	Increasing	Declining	Declining	Steady	Declining	Declining	Declining	Declining
Volume of House Sales	Steady	Steady	Declining	Steady	Steady	Declining	Declining	Declining	Declining	Declining	Declining
Stage of Property Cycle	Bottom of market	Bottom of market	Peak of market	Declining market	Bottom of market	Peak of market	Peak of market	Peak of market	Declining market	Declining market	Declining market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Almost never	Almost never	Occasionally	Occasionally	Almost never	Almost never	Occasionally	Almost never	Occasionally	Occasionally	Occasionally

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Blue entries indicate change from previous month to a lower risk-rating

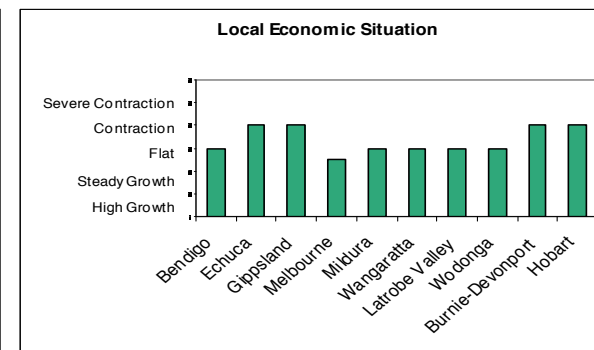
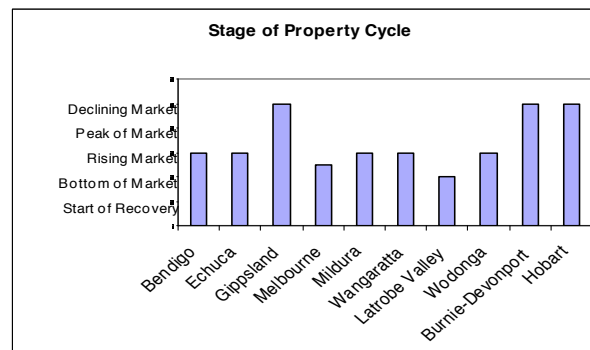
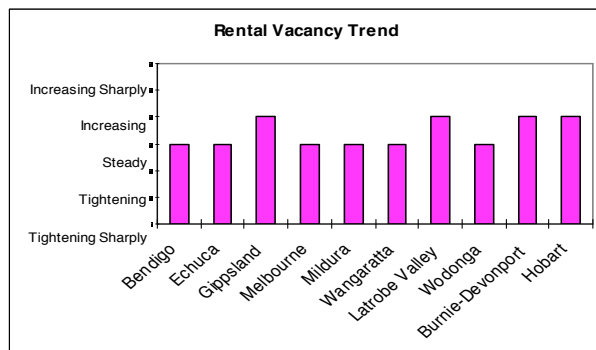


Victoria/Tasmania Property Market Indicators as at December 2011 – Industrial

Factor	Bendigo	Echuca	Gippsland	Melbourne	Mildura	Wangaratta	Latrobe Valley	Wodonga	Burnie/Devonport	Hobart	Launceston
Rental Vacancy Situation	Balanced market	Over-supply of available property relative to demand	Balanced market	Balanced market - Over-supply of available property relative to demand	Balanced market	Balanced market - Over-supply of available property relative to demand	Balanced market	Balanced market - Over-supply of available property relative to demand	Balanced market	Balanced market - Over-supply of available property relative to demand	Balanced market
Rental Vacancy Trend	Steady	Steady	Increasing	Steady	Increasing	Steady	Increasing	Steady	Increasing	Steady	Increasing
Rental Rate Trend	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable	Stable
Volume of Property Sales	Steady	Steady	Declining	Increasing - Steady	Declining	Increasing - Steady	Declining	Increasing - Steady	Declining	Increasing - Steady	Declining
Stage of Property Cycle	Rising market	Rising market	Declining market	Bottom of market - Rising market	Declining market	Bottom of market - Rising market	Declining market	Bottom of market - Rising market	Declining market	Bottom of market - Rising market	Declining market
Local Economic Situation	Flat	Contraction	Contraction	Steady growth - Flat	Contraction	Steady growth - Flat	Contraction	Steady growth - Flat	Contraction	Steady growth - Flat	Contraction
Value Difference between Quality Properties with National Tenants, and Comparable Properties with Local Tenants	Small	Small	Small	Significant	Small	Significant	Small	Significant	Small	Significant	Small

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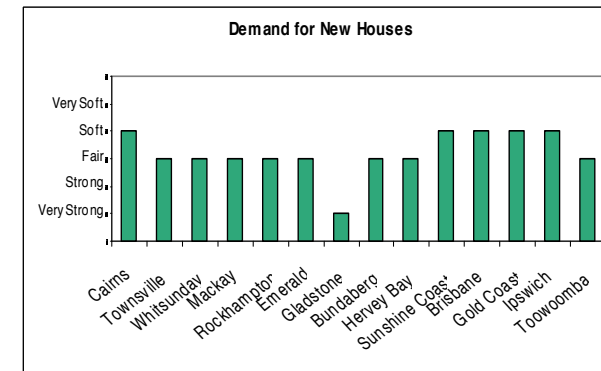
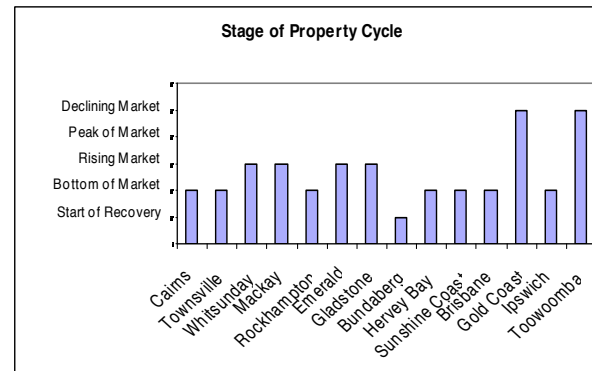
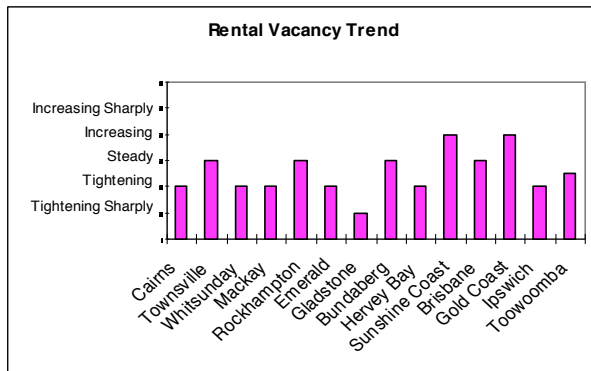


Queensland Property Market Indicators as at December 2011 – Houses

Factor	Cairns	Townsville	Whitsunday	Mackay	Rockhampton	Emerald	Gladstone	Bundaberg	Hervey Bay	Sunshine Coast	Brisbane	Gold Coast	Ipswich	Toowoomba
Rental Vacancy Situation	Shortage of available property relative to demand	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand	Balanced market	Severe shortage of available property relative to demand	Severe shortage of available property relative to demand	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand - Balanced market
Rental Vacancy Trend	Tightening	Steady	Tightening	Tightening	Steady	Tightening	Tightening sharply	Steady	Tightening	Increasing	Steady	Increasing	Tightening	Tightening - Steady
Demand for New Houses	Soft	Fair	Fair	Fair	Fair	Fair	Very strong	Fair	Fair	Soft	Soft	Soft	Soft	Fair
Trend in New House Construction	Steady	Steady	Steady	Steady - Increasing	Declining	Steady	Increasing	Steady	Declining	Declining	Steady	Declining	Declining	Steady
Volume of House Sales	Steady	Increasing	Steady	Steady	Declining	Steady	Steady	Declining	Steady	Steady	Steady	Declining significantly	Declining	Steady
Stage of Property Cycle	Bottom of market	Bottom of market	Rising market	Rising market	Bottom of market	Rising market	Rising market	Start of recovery	Bottom of market	Bottom of market	Bottom of market	Declining market	Bottom of market	Declining market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Occasionally	Occasionally	Frequently	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Frequently	Occasionally - Frequently

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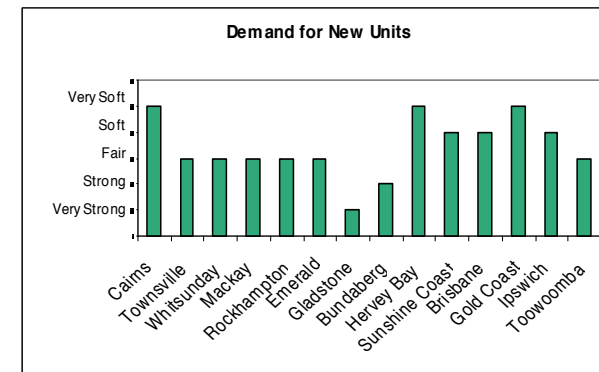
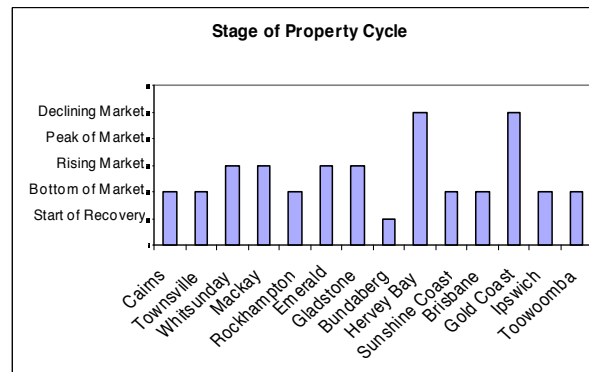
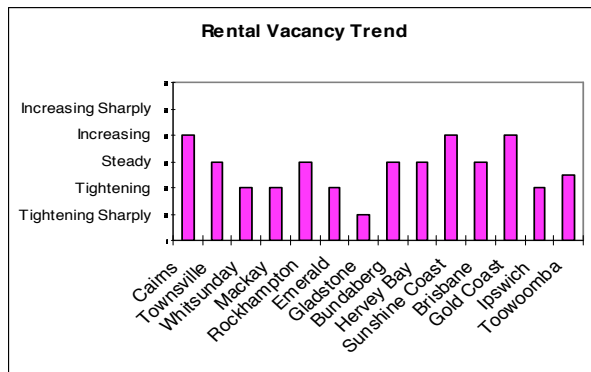


Queensland Property Market Indicators as at December 2011 – Units

Factor	Cairns	Townsville	Whitsunday	Mackay	Rockhampton	Emerald	Gladstone	Bundaberg	Hervey Bay	Sunshine Coast	Brisbane	Gold Coast	Ipswich	Toowoomba
Rental Vacancy Situation	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand	Shortage of available property relative to demand	Severe shortage of available property relative to demand	Severe shortage of available property relative to demand	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand - Balanced market
Rental Vacancy Trend	Increasing	Steady	Tightening	Tightening	Steady	Tightening	Tightening sharply	Steady	Steady	Increasing	Steady	Increasing	Tightening	Tightening - Steady
Demand for New Units	Very soft	Fair	Fair	Fair	Fair	Fair	Very strong	Strong	Very soft	Soft	Soft	Very soft	Soft	Fair
Trend in New Unit Construction	Declining	Steady	Steady	Steady	Steady	Steady	Increasing	Steady	Declining significantly	Declining significantly	Steady	Declining significantly	Declining	Steady
Volume of Unit Sales	Steady	Increasing	Steady	Steady	Declining	Steady	Steady	Declining	Declining	Declining	Steady	Declining significantly	Declining	Steady
Stage of Property Cycle	Bottom of market	Bottom of market	Rising market	Rising market	Bottom of market	Rising market	Rising market	Start of recovery	Declining market	Bottom of market	Bottom of market	Declining market	Bottom of market	Bottom of market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Occasionally	Occasionally	Occasionally	Occasionally	Almost never	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Frequently	Frequently	Frequently

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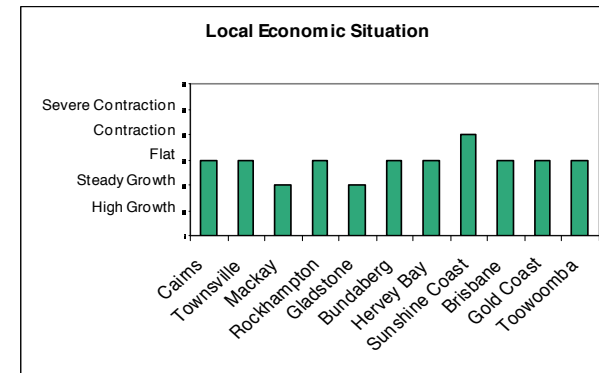
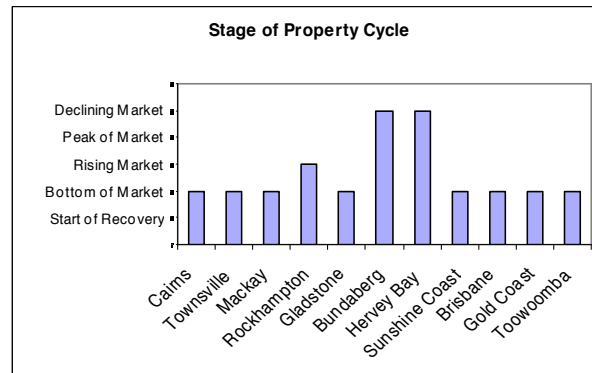
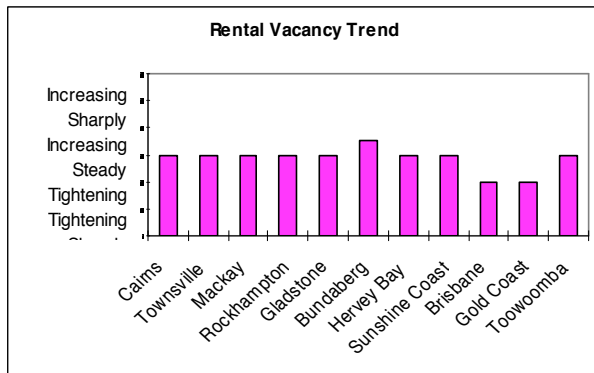


Queensland Property Market Indicators as at December 2011 – Industrial

Factor	Cairns	Townsville	Mackay	Rockhampton	Gladstone	Bundaberg	Hervey Bay	Sunshine Coast	Brisbane	Gold Coast	Too-woomba
Rental Vacancy Situation	Balanced market - Over-supply of available property relative to demand	Over-supply of available property relative to demand	Balanced market	Balanced market	Balanced market	Balanced market - Over-supply of available property relative to demand	Balanced market	Over-supply of available property relative to demand	Over-supply of available property relative to demand	Over-supply of available property relative to demand	Balanced market
Rental Vacancy Trend	Steady	Steady	Steady	Steady	Steady	Steady - Increasing	Steady	Steady	Tightening	Tightening	Steady
Rental Rate Trend	Declining - Stable	Stable	Stable	Stable	Stable	Declining - Stable	Stable	Declining	Stable	Stable	Stable - Increasing
Volume of Property Sales	Steady	Steady	Steady	Steady	Steady	Steady - Declining	Steady	Steady - Declining	Steady	Steady	Steady
Stage of Property Cycle	Bottom of market	Bottom of market	Bottom of market	Rising market	Bottom of market	Declining market	Declining market	Bottom of market	Bottom of market	Bottom of market	Bottom of market
Local Economic Situation	Flat	Flat	Steady growth	Flat	Steady growth	Flat	Flat	Contraction	Flat	Flat	Flat
Value Difference between Quality Properties with National Tenants, and Comparable Properties with Local Tenants	Small	Small - Significant	Small	Small	Significant	Significant	Significant	Significant	Very large	Significant	Significant

Red entries indicate change from 3 months ago to a higher risk-rating

Blue entries indicate change from 3 months ago to a lower risk-rating

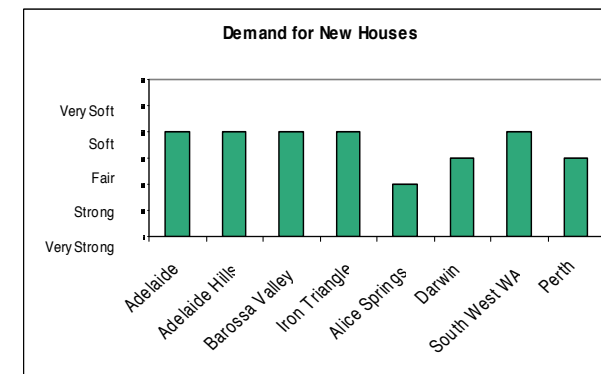
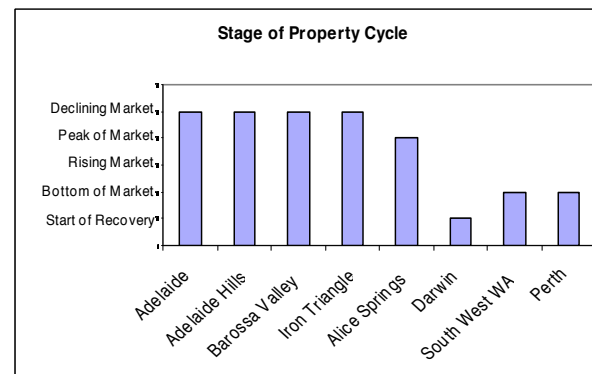
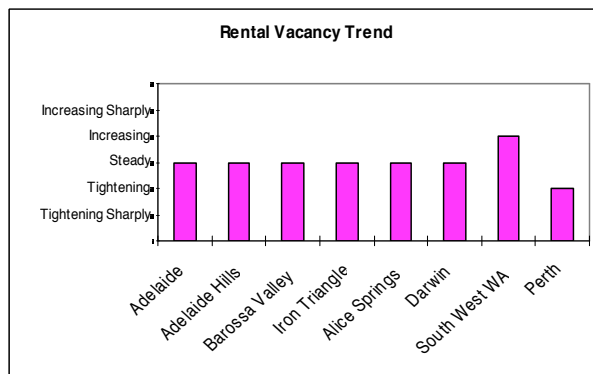


Northern Territory, South Australia & Western Australia Property Market Indicators as at December 2011 – Houses

Factor	Adelaide	Adelaide Hills	Barossa Valley	Iron Triangle	Alice Springs	Darwin	South West WA	Perth
Rental Vacancy Situation	Balanced market	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand	Shortage of available property relative to demand	Balanced market	Shortage of available property relative to demand
Rental Vacancy Trend	Steady	Steady	Steady	Steady	Steady	Steady	Increasing	Tightening
Demand for New Houses	Soft	Soft	Soft	Soft	Strong	Fair	Soft	Fair
Trend in New House Construction	Declining	Declining	Declining	Declining	Steady	Steady	Declining	Steady
Volume of House Sales	Declining	Declining	Declining	Declining	Steady	Increasing	Steady	Steady
Stage of Property Cycle	Declining market	Declining market	Declining market	Declining market	Peak of market	Start of recovery	Bottom of market	Bottom of market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Almost never	Almost never	Almost never	Almost never	Occasionally	Occasionally	Almost never	Occasionally

Red entries indicate change from 3 months ago to a higher risk-rating

Blue entries indicate change from 3 months ago to a lower risk-rating

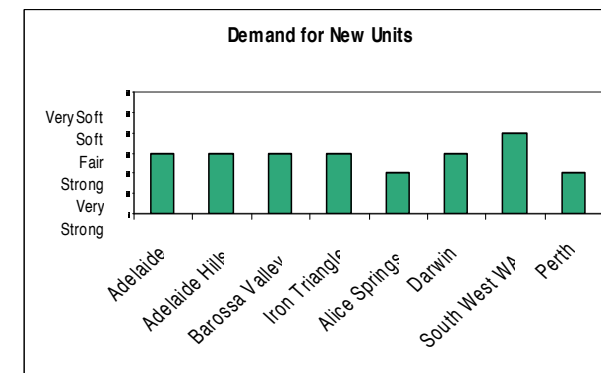
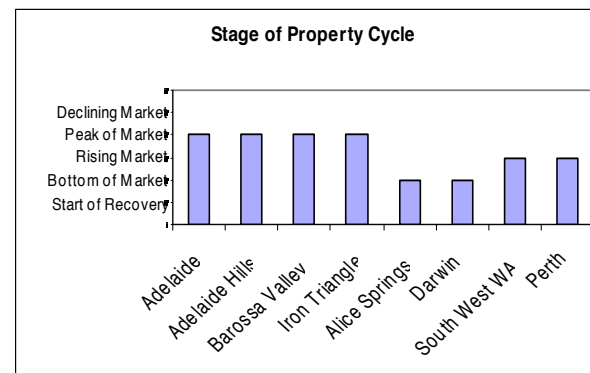
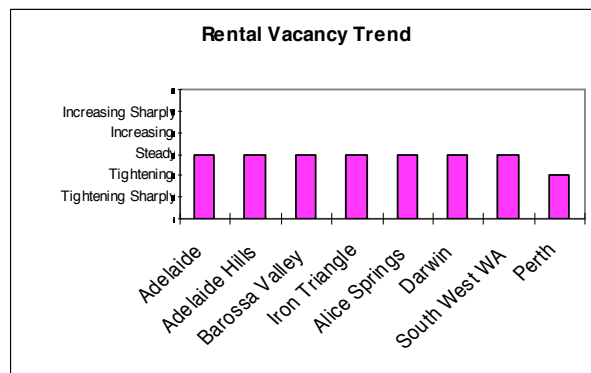


Northern Territory, South Australia & Western Australia Property Market Indicators as at December 2011 – Units

Factor	Adelaide	Adelaide Hills	Barossa Valley	Iron Triangle	Alice Springs	Darwin	South West WA	Perth
Rental Vacancy Situation	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Shortage of available property relative to demand
Rental Vacancy Trend	Steady	Steady	Steady	Steady	Tightening	Steady	Increasing	Tightening
Demand for New Units	Soft	Soft	Soft	Soft	Strong	Fair	Soft	Fair
Trend in New Unit Construction	Declining	Declining	Declining	Declining	Declining	Declining	Declining	Steady
Volume of Unit Sales	Declining	Declining	Declining	Declining	Increasing	Increasing	Steady	Steady
Stage of Property Cycle	Declining market	Declining market	Declining market	Declining market	Peak of market	Start of recovery	Bottom of market	Bottom of market
Are New Properties Sold at Prices Exceeding Their Potential Resale Value	Almost never	Almost never	Almost never	Almost never	Occasionally	Occasionally	Almost never	Occasionally

Red entries indicate change from 3 months ago to a higher risk-rating

Blue entries indicate change from 3 months ago to a lower risk-rating



Northern Territory, South Australia & Western Australia Property Market Indicators as at December 2011 – Inustrial

Factor	Adelaide	Adelaide Hills	Barossa Valley	Iron Triangle	Alice Springs	Darwin	South West WA	Perth
Rental Vacancy Situation	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Balanced market	Over-supply of available property relative to demand	Balanced market
Rental Vacancy Trend	Steady	Steady	Steady	Steady	Steady	Steady	Increasing	Steady
Rental Rate Trend	Stable	Stable	Stable	Stable	Stable	Stable	Declining	Stable
Volume of Property Sales	Declining	Declining	Declining	Declining	Steady	Increasing	Declining	Steady
Stage of Property Cycle	Declining market	Declining market	Declining market	Declining market	Peak of market	Peak of market	Bottom of market	Peak of market
Local Economic Situation	Contraction	Contraction	Contraction	Contraction	Steady growth	Steady growth	Contraction	Steady growth
Value Difference between Quality Properties with National Tenants, and Comparable Properties with Local Tenants	Small	Small	Small	Small	Significant	Significant	Small	Significant

Red entries indicate change from 3 months ago to a higher risk-rating

Blue entries indicate change from 3 months ago to a lower risk-rating

