

Market Data

Equity Markets Price Return (%)	2010	2011	2012	2013	2014
ISEQ €	-3.0	0.6	17.1	33.6	15.1
FTSE 100 £	9.0	-5.6	5.8	14.4	-2.7
DJ EURO STOXX €	-0.1	-17.7	15.5	20.5	1.7
S&P 500 \$	12.8	0.0	13.4	29.6	11.4
Dow Jones Industrial \$	11.0	5.5	7.3	26.5	7.5
NASDAQ \$	16.9	-1.8	15.9	38.3	13.4
Hang Seng HK\$	5.3	-20.0	22.9	2.9	1.3
Nikkei 225 ¥	-3.0	-17.3	22.9	56.7	7.1
Topix ¥	-1.0	17.4	18.0	51.5	8.1
MSCI Emerging Markets \$	11.9	-14.9	13.9	0.9	2.5
MSCI Global Equities €	8.3	-8.5	13.2	22.9	7.2

10-Year Government Bond Yields (%)	2010	2011	2012	2013	2014
US	3.3	1.9	1.8	3.0	2.2
German	3.0	1.8	1.3	1.9	0.5
UK	3.4	2.0	1.8	3.0	1.8
Japan	1.1	1.0	0.8	0.7	0.3
Ireland	9.1	8.4	4.5	3.5	1.3
Italy	4.8	7.1	4.5	4.1	1.9
Spain	5.5	5.1	5.3	4.2	1.6
Portugal	6.6	13.4	7.0	6.1	2.7

Corporate Bond Yields* (%)	2010	2011	2012	2013	2014
European Investment Grade	3.8	4.4	2.0	2.1	1.2
US Investment Grade	4.1	3.9	2.8	3.4	3.2
European High Yield	8.3	12.1	5.6	4.9	4.5
US High Yield	7.9	8.5	6.7	6.4	6.9

Interest Rates	2010	2011	2012	2013	2014
3-Month Euribor €	1.0	1.4	0.2	0.3	0.1
3-Month Libor £	0.8	1.1	0.5	0.5	0.6
US Libor \$	0.3	0.6	0.3	0.2	0.2

Currency Rates	2010	2011	2012	2013	2014
EUR/USD	1.3	1.3	1.3	1.4	1.2
EUR/GBP	0.9	0.8	0.8	0.8	0.8
EUR/AUD	1.3	1.3	1.3	1.5	1.5
EUR/NOK	7.8	7.7	7.3	8.3	9.0
EUR/JPY	108.5	99.7	114.5	144.7	144.9

BoAML Euro Over 5 Year Bond Index (%)	2010	2011	2012	2013	2014
	3.9	3.9	15.4	2.4	20.6

Government Bond Yields (%)	2010	2011	2012	2013	2014
Germany	3.0	1.8	1.3	1.9	0.5
France	3.4	3.2	2.0	2.6	0.8
Ireland	9.1	8.2	4.5	3.5	1.3
UK	3.4	2.0	1.8	3.0	1.8
US	3.3	1.9	1.8	3.0	2.2
Japan	1.1	1.0	0.8	0.7	0.3

All data is sourced from Bloomberg as at market close 31st December 2014 and returns are based on index prices in local currency terms, unless otherwise stated.

* Source: Bank of America Merrill Lynch

WARNING: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Returns on investments may increase or decrease as a result of currency fluctuations.

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