



Commonwealth Bank of Australia

Covered Bond Trust - Monthly Investor Report

Monthly Covered Bond Report Date:	31 August 2012
Determination Date:	1 September 2012
Distribution Date:	20 September 2012

Covered Bond Guarantor	Perpetual Corporate Trust Limited
Security Trustee	P.T. Limited
Bond Trustee	Deutsche Trustee Company Limited
Servicer	Commonwealth Bank of Australia
Trust Manager	Securitisation Advisory Services P/L
Cover Pool Monitor	PricewaterhouseCoopers

Ratings Overview	Moody's	Fitch
CBA Short Term Senior Unsecured Rating	P-1 (Stable)	F1+ (Affirmed)
CBA Long Term Senior Unsecured Rating	Aa2 (Stable)	AA- (Stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	Pass
Pre-Maturity Test	N/A

Asset Coverage Test as at 01 September 2012

<u>Calculation of Adjusted Aggregate Mortgage Loan Amount</u>		
A	The lower of:	
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$19,152,468,475
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount.	<u>\$15,845,941,287</u>
		\$15,845,941,287
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date.	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date.	\$0
D	Aggregate Amount of Principal Collections collected by the Servicer during the Collection Period excluding any amounts applied in accordance with the Priority of Payments.	\$0
E	The sum Sale Proceeds credited to the GIC Account, Remaining Available Principal held in the GIC Account and any amount transferred from the OC Account to the GIC Account.	\$1,669,134,386
Z	Negative Carry Factor	\$0
Adjusted Aggregate Mortgage Loan Amount		
(A+B+C+D+E)-Z		\$17,515,075,673

<u>Results of Asset Coverage Test</u>		
Adjusted Aggregate Mortgage Loan Amount		\$17,515,075,673
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds		\$11,500,890,695
Asset Coverage Test is Satisfied		Yes
Asset Percentage		82.10%
Current Overcollateralisation Percentage		66.53%



Summary as at 01 September 2012

Bond Issuance

Bonds	Issue Date	Principal Balance	AUD Equiv. of Principal Balance	Exchange Rate	Coupon Frequency	Coupon Rate
Series 1	12-Jan-2012	EUR 1,500,000,000.00	\$1,883,248,000.00	0.7965	Annually	2.625%
Series 2	27-Jan-2012	NOK 3,375,000,000.00	\$547,208,753.16	6.1677	Annually	5.000%
Series 3	25-Jan-2012	AUD 2,000,000,000.00	\$2,000,000,000.00	1.0000	Semi-annually	5.750%
Series 4	25-Jan-2012	AUD 1,500,000,000.00	\$1,500,000,000.00	1.0000	Quarterly	3M BBSW + 1.75%
Series 5	1-Feb-2012	EUR 109,000,000.00	\$133,812,333.46	0.8146	Annually	3.815%
Series 6	3-Feb-2012	USD 50,000,000.00	\$47,574,000.00	1.0510	Quarterly	3m USD LIBOR +1.35%
Series 7	2-Feb-2012	EUR 66,500,000.00	\$81,246,933.96	0.8185	Annually	3.925%
Series 8	13-Feb-2012	GBP 50,000,000.00	\$73,909,795.00	0.6765	Quarterly	3M GBP LIBOR +1.38%
Series 9	13-Feb-2012	EUR 117,000,000.00	\$141,901,697.12	0.8245	Annually	3.994%
Series 10	13-Mar-2012	CHF 425,000,000.00	\$432,551,615.88	0.9825	Quarterly	3M CHF LIBOR + 0.6%
Series 11	13-Mar-2012	CHF 350,000,000.00	\$356,385,918.91	0.9821	Annually	1.500%
Series 12	1-Mar-2012	EUR 50,000,000.00	\$62,055,873.25	0.8057	Annually	3.700%
Series 13	16-Mar-2012	USD 2,000,000,000.00	\$1,876,524,693.04	1.0658	Semi-annually	2.250%
Series 14	2-May-2012	CHF 100,000,000.00	\$105,977,895.14	0.9436	Annually	1.625%
Series 15	3-May-2012	EUR 1,500,000,000.00	\$1,897,314,529.00	0.7906	Annually	3.000%
Series 16	9-May-2012	NOK 750,000,000.00	\$126,407,165.00	5.9332	Annually	4.550%
Series 17	21-May-2012	EUR 90,000,000.00	\$116,459,016.00	0.7728	Annually	3.035%
Series 18	7-Aug-2012	EUR 100,000,000.00	\$118,312,476.00	0.8452	Annually	2.630%

Bonds	ISIN	CUSIP	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 1	XS0729014281	n/a	London	Hard Bullet	12-Jan-2017	12-Jan-2017
Series 2	XS0733058969	n/a	London	Hard Bullet	27-Jan-2022	27-Jan-2022
Series 3	AU3CB0188951	n/a	Unlisted	Hard Bullet	25-Jan-2017	25-Jan-2017
Series 4	AU3FN0014866	n/a	Unlisted	Hard Bullet	25-Jan-2017	25-Jan-2017
Series 5	XS0737866060	n/a	London	Hard Bullet	1-Feb-2027	1-Feb-2027
Series 6	US20271AAA51	20271AAA5	Unlisted	Hard Bullet	3-Feb-2017	3-Feb-2017
Series 7	XS0739982980	n/a	London	Hard Bullet	2-Feb-2027	2-Feb-2027
Series 8	XS0744839415	n/a	London	Hard Bullet	13-Feb-2017	13-Feb-2017
Series 9	XS0745915826	n/a	London	Hard Bullet	13-Feb-2030	13-Feb-2030
Series 10	CH0180071612	n/a	SIX Swiss Exchange	Hard Bullet	13-Mar-2015	13-Mar-2015
Series 11	CH0180071613	n/a	SIX Swiss Exchange	Hard Bullet	13-Sep-2019	13-Sep-2019
Series 12	XS0751446872	n/a	Unlisted	Hard Bullet	1-Mar-2027	1-Mar-2027
Series 13	US20271AAB35, US20271BAB18	20271AAB3, 20271BAB1	ASX	Hard Bullet	16-Mar-2017	16-Mar-2017
Series 14	CH0183597266	n/a	SIX Swiss Exchange	Hard Bullet	2-May-2022	2-May-2022
Series 15	XS0775914277	n/a	London	Hard Bullet	3-May-2022	3-May-2022
Series 16	XS0778752047	n/a	London	Hard Bullet	9-May-2022	9-May-2022
Series 17	XS0782692940	n/a	London	Hard Bullet	21-May-2027	21-May-2027
Series 18	XS0810718295	n/a	Unlisted	Hard Bullet	7-Aug-2031	7-Aug-2031



Pool Summary

Portfolio Cut off Date	31-Aug-12
Current Principal Balance (AUD)	\$ 19,300,691,569
Number of Loans	80,090
Average Loan Size	\$ 240,988
Maximum Housing Loan Balance	\$ 1,642,000
Weighted Average Loan Interest Rate	6.23%
Weighted Average Current Loan to Value Ratio (LVR)	60.14%
Weighted Average Indexed Loan to Value Ratio (LVR)	57.01%
Weighted Average Seasoning (Months)	37.66
Weighted Average Remaining Term (Months)	312.23

Prepayment Information

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	16.21%	14.65%	15.13%	15.13%
Prepayment History (SMM)	1.46%	1.31%	1.36%	1.36%

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 50%	32,608	40.71%	\$ 5,938,334,853	30.77%
> 50% up to and including 55%	6,413	8.01%	\$ 1,544,504,776	8.00%
> 55% up to and including 60%	6,587	8.22%	\$ 1,719,184,407	8.91%
> 60% up to and including 65%	5,955	7.44%	\$ 1,602,004,836	8.30%
> 65% up to and including 70%	6,247	7.80%	\$ 1,714,995,514	8.89%
> 70% up to and including 75%	6,320	7.89%	\$ 1,872,780,015	9.70%
> 75% up to and including 80%	7,399	9.24%	\$ 2,418,098,945	12.53%
> 80% up to and including 85%	3,303	4.12%	\$ 975,852,314	5.06%
> 85% up to and including 90%	3,604	4.50%	\$ 1,033,571,876	5.36%
> 90% up to and including 95%	1,653	2.06%	\$ 480,832,709	2.49%
> 95% up to and including 100%	1	0.00%	\$ 531,323.80	0.00%
> 100%	-	0.00%	\$ -	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 50%	38,996	48.69%	\$ 7,229,286,751	37.46%
> 50% up to and including 55%	6,083	7.60%	\$ 1,575,557,135	8.16%
> 55% up to and including 60%	5,784	7.22%	\$ 1,566,482,279	8.12%
> 60% up to and including 65%	5,796	7.24%	\$ 1,647,445,706	8.54%
> 65% up to and including 70%	5,064	6.32%	\$ 1,503,241,605	7.79%
> 70% up to and including 75%	4,842	6.05%	\$ 1,483,363,312	7.69%
> 75% up to and including 80%	5,223	6.52%	\$ 1,611,201,817	8.35%
> 80% up to and including 85%	5,256	6.56%	\$ 1,729,761,561	8.96%
> 85% up to and including 90%	1,722	2.15%	\$ 530,886,556	2.75%
> 90% up to and including 95%	1,323	1.65%	\$ 422,933,523	2.19%
> 95% up to and including 100%	1	0.00%	\$ 531,323.80	0.00%
> 100%	-	0.00%	\$ -	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

*Based on quarterly data provided by the Australian Bureau of Statistics.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5%	5	0.01%	\$ 1,567,373.23	0.01%
> 5% up to and including 5.5%	9	0.01%	\$ 2,456,066	0.01%
> 5.5% up to and including 6.0%	11,977	14.95%	\$ 3,831,692,649	19.85%
> 6.0% up to and including 6.5%	57,331	71.58%	\$ 13,507,006,406	69.98%
> 6.5% up to and including 7.0%	6,139	7.67%	\$ 924,990,872	4.79%
> 7.0% up to and including 7.5%	2,294	2.86%	\$ 575,533,769	2.98%
> 7.5% up to and including 8.0%	1,128	1.41%	\$ 228,994,914	1.19%
> 8.0% up to and including 8.5%	799	1.00%	\$ 157,881,718	0.82%
> 8.5% up to and including 9.0%	322	0.40%	\$ 57,569,018	0.30%
> 9.0% up to and including 9.5%	86	0.11%	\$ 12,998,783	0.07%
> 9.5% up to and including 10.0%	-	0.00%	\$ -	0.00%
> 10%	-	0.00%	\$ -	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
1 Year Fixed	9,473	11.83%	\$ 2,100,272,276	10.88%
2 Year Fixed	934	1.17%	\$ 207,853,800	1.08%
3 Year Fixed	299	0.37%	\$ 62,876,414	0.33%
4 Year Fixed	131	0.16%	\$ 20,742,782	0.11%
5 Year Fixed	82	0.10%	\$ 12,723,242	0.07%
6 + Years Fixed	204	0.25%	\$ 35,440,647	0.18%
Total Fixed Rate	11,123	13.89%	\$ 2,439,909,162	12.64%
Total Variable Rate	68,967	86.11%	\$ 16,860,782,407	87.36%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%



Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,957	12.43%	\$ 736,480,125	3.82%
> \$100,000 up to and including \$200,000	29,554	36.90%	\$ 4,466,891,902	23.14%
> \$200,000 up to and including \$300,000	20,135	25.14%	\$ 4,973,268,178	25.77%
> \$300,000 up to and including \$400,000	9,942	12.41%	\$ 3,414,055,194	17.69%
> \$400,000 up to and including \$500,000	5,100	6.37%	\$ 2,256,883,250	11.69%
> \$500,000 up to and including \$600,000	2,563	3.20%	\$ 1,390,395,449	7.20%
> \$600,000 up to and including \$700,000	1,314	1.64%	\$ 838,852,087	4.35%
> \$700,000 up to and including \$800,000	812	1.01%	\$ 599,240,416	3.10%
> \$800,000 up to and including \$900,000	439	0.55%	\$ 366,263,514	1.90%
> \$900,000 up to and including \$1m	255	0.32%	\$ 237,546,299	1.23%
> \$1m up to and including \$1.25m	18	0.02%	\$ 19,173,155	0.10%
> \$1.25m up to and including \$1.50m	-	0.00%	-	0.00%
> \$1.50m up to and including \$1.75m	1	0.00%	\$ 1,642,000	0.01%
> \$1.75m up to and including \$2m	-	0.00%	-	0.00%
> \$2m	-	0.00%	-	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Approval Date

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2002Q1	124	0.15%	\$ 16,821,589	0.09%
2002Q2	292	0.36%	\$ 40,118,092	0.21%
2002Q3	288	0.36%	\$ 41,417,533	0.21%
2002Q4	299	0.37%	\$ 42,555,396	0.22%
2003Q1	259	0.32%	\$ 39,253,198	0.20%
2003Q2	282	0.35%	\$ 44,246,027	0.23%
2003Q3	307	0.38%	\$ 53,281,472	0.28%
2003Q4	397	0.50%	\$ 73,035,569	0.38%
2004Q1	288	0.36%	\$ 48,795,441	0.25%
2004Q2	382	0.48%	\$ 65,665,239	0.34%
2004Q3	477	0.60%	\$ 77,129,852	0.40%
2004Q4	536	0.67%	\$ 88,094,628	0.46%
2005Q1	522	0.65%	\$ 90,012,733	0.47%
2005Q2	662	0.83%	\$ 105,896,729	0.55%
2005Q3	720	0.90%	\$ 116,828,503	0.61%
2005Q4	917	1.14%	\$ 157,815,257	0.82%
2006Q1	1,019	1.27%	\$ 169,362,633	0.88%
2006Q2	1,196	1.49%	\$ 215,547,352	1.12%
2006Q3	1,530	1.91%	\$ 260,301,240	1.35%
2006Q4	1,215	1.52%	\$ 204,470,233	1.06%
2007Q1	1,381	1.72%	\$ 220,058,661	1.14%
2007Q2	2,004	2.50%	\$ 343,105,424	1.78%
2007Q3	1,888	2.36%	\$ 330,988,261	1.71%
2007Q4	2,089	2.61%	\$ 395,252,138	2.05%
2008Q1	2,429	3.03%	\$ 515,961,652	2.67%
2008Q2	2,777	3.47%	\$ 607,498,691	3.15%
2008Q3	2,855	3.56%	\$ 651,479,233	3.38%
2008Q4	3,684	4.60%	\$ 872,800,909	4.52%
2009Q1	3,904	4.87%	\$ 931,539,093	4.83%
2009Q2	5,228	6.53%	\$ 1,291,965,852	6.69%
2009Q3	4,492	5.61%	\$ 1,157,746,782	6.00%
2009Q4	3,997	4.99%	\$ 1,085,939,454	5.63%
2010Q1	3,969	4.96%	\$ 1,123,450,136	5.82%
2010Q2	4,121	5.15%	\$ 1,185,257,822	6.14%
2010Q3	4,577	5.71%	\$ 1,307,368,963	6.77%
2010Q4	5,770	7.20%	\$ 1,639,768,563	8.50%
2011Q1	5,129	6.40%	\$ 1,440,663,059	7.46%
2011Q2	5,248	6.55%	\$ 1,490,318,970	7.72%
2011Q3	140	0.17%	\$ 41,833,173	0.22%
2011Q4	172	0.21%	\$ 54,144,336	0.28%
2012Q1	810	1.01%	\$ 219,691,277	1.14%
2012Q2	1,126	1.41%	\$ 288,942,817	1.50%
2012Q3	588	0.73%	\$ 154,267,591.86	0.80%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	28,825	35.99%	\$ 7,515,478,847	38.94%
VIC	30,596	38.20%	\$ 6,946,945,504	35.99%
TAS	2,944	3.68%	\$ 488,657,345	2.53%
QLD	-	0.00%	-	0.00%
SA	7,331	9.15%	\$ 1,482,459,227	7.68%
WA	9,599	11.99%	\$ 2,653,554,885	13.75%
NT	795	0.99%	\$ 213,595,761	1.11%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Loan Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	67,798	84.65%	\$ 15,065,257,383	78.06%
Interest Only	12,292	15.35%	\$ 4,235,434,186	21.94%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%



Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	80,090	100.00%	\$ 19,300,691,569	100.00%
Low Doc Loans	-	0.00%	-	0.00%
No Doc Loans	-	0.00%	-	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	2,488	20.24%	\$ 825,626,185	19.49%
> 1 up to and including 2 years	2,724	22.16%	\$ 901,787,635	21.29%
> 2 up to and including 3 years	2,561	20.83%	\$ 914,302,556	21.59%
> 3 up to and including 4 years	2,681	21.81%	\$ 980,479,397	23.15%
> 4 up to and including 5 years	965	7.85%	\$ 312,709,985	7.38%
> 5 up to and including 6 years	101	0.82%	\$ 30,319,784	0.72%
> 6 up to and including 7 years	202	1.64%	\$ 65,811,861	1.55%
> 7 up to and including 8 years	230	1.87%	\$ 84,370,574	1.99%
> 8 up to and including 9 years	206	1.68%	\$ 76,004,121	1.79%
> 9 years	134	1.09%	\$ 44,022,088	1.04%
Total	12,292	100.00%	\$ 4,235,434,186	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (<i>Full Recourse</i>)	58,724	73.32%	\$ 13,475,483,530	69.82%
Residential Investment (<i>Full Recourse</i>)	21,366	26.68%	\$ 5,825,208,039	30.18%
Residential Investment (<i>Limited Recourse</i>)	-	0.00%	-	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Purchase new dwelling	4,108	5.13%	\$ 1,043,283,320	5.20%
Purchase existing dwelling	51,075	63.77%	\$ 12,683,833,163	65.08%
Refinance	24,907	31.10%	\$ 5,573,575,086	29.72%
Other	-	0.00%	-	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	1,269	1.58%	\$ 324,014,349	1.68%
> 3 up to and including 6 months	984	1.23%	\$ 260,031,527	1.35%
> 6 up to and including 9 months	336	0.42%	\$ 94,569,028	0.49%
> 9 up to and including 12 months	160	0.20%	\$ 51,140,143	0.26%
> 12 up to and including 15 months	3,343	4.17%	\$ 955,435,752	4.95%
> 15 up to and including 18 months	5,482	6.84%	\$ 1,526,472,761	7.91%
> 18 up to and including 21 months	5,524	6.90%	\$ 1,577,652,913	8.17%
> 21 up to and including 24 months	5,009	6.25%	\$ 1,413,002,501	7.32%
> 24 up to and including 27 months	4,230	5.28%	\$ 1,226,511,664	6.35%
> 27 up to and including 30 months	3,902	4.87%	\$ 1,105,444,386	5.73%
> 30 up to and including 33 months	4,060	5.07%	\$ 1,132,777,650	5.87%
> 33 up to and including 36 months	4,089	5.11%	\$ 1,084,368,804	5.62%
> 36 up to and including 48 months	16,453	20.54%	\$ 3,967,501,059	20.56%
> 48 up to and including 60 months	9,504	11.87%	\$ 1,952,102,821	10.11%
> 60 up to and including 72 months	6,302	7.87%	\$ 1,062,256,238	5.50%
> 72 up to and including 84 months	4,071	5.08%	\$ 699,785,901	3.63%
> 84 up to and including 96 months	2,296	2.87%	\$ 374,724,005	1.94%
> 96 up to and including 108 months	1,415	1.77%	\$ 247,524,960	1.28%
> 108 up to and including 120 months	1,152	1.44%	\$ 175,038,747	0.91%
> 120 months	509	0.64%	\$ 70,336,358	0.36%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,907	21.11%	\$ 3,336,301,203	17.29%
Fortnightly	27,445	34.27%	\$ 5,737,055,272	29.72%
Monthly	35,738	44.62%	\$ 10,227,335,093	52.99%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	11	0.01%	\$ 3,512,042	0.02%
> 1 up to and including 2 years	9	0.01%	\$ 4,044,596	0.02%
> 2 up to and including 3 years	10	0.01%	\$ 2,967,929	0.02%
> 3 up to and including 4 years	18	0.02%	\$ 3,631,778	0.02%
> 4 up to and including 5 years	36	0.04%	\$ 4,703,091	0.02%
> 5 up to and including 6 years	57	0.07%	\$ 6,263,818	0.03%
> 6 up to and including 7 years	86	0.11%	\$ 11,189,998	0.06%
> 7 up to and including 8 years	125	0.16%	\$ 16,436,051	0.09%
> 8 up to and including 9 years	199	0.25%	\$ 24,611,818	0.13%
> 9 up to and including 10 years	226	0.28%	\$ 25,491,281	0.13%
> 10 up to and including 15 years	1,994	2.49%	\$ 296,758,782	1.54%
> 15 up to and including 20 years	3,828	4.78%	\$ 668,985,845	3.47%
> 20 up to and including 25 years	17,076	21.32%	\$ 3,201,149,477	16.59%
> 25 up to and including 30 years	56,415	70.44%	\$ 15,030,945,063	77.88%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%



Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 month	78,664	98.22%	\$ 18,922,735,849	98.04%
> 0 up to and including 1 months	1,166	1.46%	\$ 309,970,745	1.61%
> 1 up to and including 2 months	176	0.22%	\$ 43,328,429	0.22%
> 2 up to and including 3 months	83	0.10%	\$ 24,356,270	0.13%
> 3 up to and including 4 months	1	0.00%	\$ 300,276.65	0.00%
> 4 up to and including 5 months	-	0.00%	-	0.00%
> 5 up to and including 6 months	-	0.00%	-	0.00%
> 6 months	-	0.00%	-	0.00%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
No primary Mortgage Insurer	67,773	85%	\$ 16,330,829,994	85%
Genworth	12,248	15.34%	\$ 2,959,839,352	15.29%
QBE LMI	69	0.05%	\$ 10,022,223	0.09%
Total	80,090	100.00%	\$ 19,300,691,569	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	2,149	11.40%	\$ 453,122,680.90	11.12%
> 3 up to and including 6 months	2,000	10.61%	\$ 422,554,598.68	10.37%
> 6 up to and including 9 months	1,991	10.56%	\$ 422,331,462.19	10.36%
> 9 up to and including 12 months	1,617	8.58%	\$ 343,092,869	8.42%
> 12 up to and including 15 months	2,365	12.55%	\$ 509,068,073	12.49%
> 15 up to and including 18 months	2,855	15.14%	\$ 642,769,091	15.77%
> 18 up to and including 21 months	3,276	17.38%	\$ 730,381,724	17.92%
> 21 up to and including 24 months	960	5.09%	\$ 214,592,984	5.27%
> 24 up to and including 27 months	382	2.03%	\$ 91,695,424	2.25%
> 27 up to and including 30 months	123	0.65%	\$ 24,161,527	0.59%
> 30 up to and including 33 months	233	1.24%	\$ 48,457,568	1.19%
> 33 up to and including 36 months	188	1.00%	\$ 41,804,824	1.03%
> 36 up to and including 48 months	299	1.59%	\$ 62,671,993	1.54%
> 48 up to and including 60 months	128	0.68%	\$ 20,218,029	0.50%
> 60 months	286	1.52%	\$ 48,163,888	1.18%
Total	18,852	100.00%	\$ 4,075,086,736	100.00%

Indexation

Indexation is used in the Asset Coverage Test (ACT) and the Amortisation Test to protect investors from a downward move in property prices.

Indexation is applied to the LVR Adjusted Mortgage Loan Balance in the ACT and the Amortisation Test Current Principal Balance in the Amortisation Test.

Indexation is applied 85% for upward revision of House Price Index (HPI) and 100% for downward revision .

HPI is applied to each individual residential loan based on the loan's approval date.

HPI used is the quarterly Australian Bureau of Statistics (ABS) Weighted Average of Eight Capital Cities House Price Index available free to download in excel at <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0>

The HPI is designed to provide a measure of the inflation or deflation in the price of the stock of established houses over time. Separate indexes are produced for each capital city in Australia, and these indexes are combined to produce a weighted average index of the eight capital cities. The HPI is published quarterly, approximately five weeks after the end of the reference quarter. The figures published for the two most recent quarters are regarded as preliminary and are revised in subsequent publications as more data is collected.

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