# Arrears Information as at 31 August 2002
# Series 1999-1E CATS Trust

| | | | | | |
|---|---|---|---|---|---|
| **Total number of loans:** | | | | | **2579** |
| **Total portfolio balance:** | | | | | **222,539,692.41** |
| **Series 1999-1E CATS Trust** | **1-29 days past due** | **30-59 days past due** | **60-89 days past due** | **90+ days past due** | **Total** |
| **No. of Loans** | 62 | 12 | 6 | 13 | 93 |
| **Bal outstanding** | 6,326,518 | 1,389,764 | 560,689 | 1,172,618 | 9,449,589 |
| **Instalment Amount** | 24,135 | 14,596 | 9,476 | 72,291 | 120,498 |

## Arrears Information as at 30 September 2002
## Series 1999-1E CATS Trust

| | | | | | |
|---|---|---|---|---|---|
| **Total number of loans:** | | | | | **2,509** |
| **Total portfolio balance:** | | | | | **215,540,388.38** |
| **Series 1999-1E CATS Trust** | **1-29 days past due** | **30-59 days past due** | **60-89 days past due** | **90+ days past due** | **Total** |
| **No. of Loans** | 65 | 16 | 3 | 12 | 96 |
| **Bal outstanding** | 6,264,120 | 1,541,501 | 416,773 | 1,105,817 | 9,328,211 |
| **Instalment Amount** | 27,359 | 16,451 | 12,012 | 53,200 | 109,022 |

## Arrears Information as at 31 October 2002
## Series 1999-1E CATS Trust

| | | | | | |
|---|---|---|---|---|---|
| **Total number of loans:** | | | | | **2,441** |
| **Total portfolio balance:** | | | | | **209,101,068.76** |
| **Series 1999-1E CATS Trust** | **1-29 days past due** | **30-59 days past due** | **60-89 days past due** | **90+ days past due** | **Total** |
| **No. of Loans** | 52 | 10 | 3 | 13 | 78 |
| **Bal outstanding** | 4,714,508 | 889,195 | 247,929 | 1,129,472 | 6,981,104 |
| **Instalment Amount** | 21,520 | 9,701 | 3,945 | 58,546 | 93,712 |

# Default Information as at 31 October 2002
## Series 1999-1E CATS Trust

| Series 1999-1E CATS Trust | |
|---|---|
| **No. of properties foreclosed since trust commencement date** | Nil |
| **No. of foreclosures resulting in a gross loss on sale of property** | Nil |
| **Value of gross losses on sale of properties** | Nil |
| **No. of claims submitted to mortgage insurer** | Nil |
| **Value of claims submitted to mortgage insurer** | Nil |
| **Amount paid by mortgage insurer** | Nil |
| **Details of any claims denied/reduced by mortgage insurer** | Nil |
| ***If Pool Policy*** | |
| **Original Policy Amount** | 810,989,775.20 |
| **Amounts claimed and paid by insurer to date** | - |
| **Remaining policy amount available to pay future claims (#)** | 210,696,912.36 |

(#) Cover based on the scheduled balance of loans in the pool.

## Prepayment Information
## Series 1999-1E CATS Trust

| Series 1999-1E CATS Trust | Oct-02 | Sep-02 | Aug-02 |
|---|---|---|---|
| **Mortgage portfolio balance at start of period** | 215,540,387.82 | 222,539,692.41 | 228,984,224.98 |
| **Add Capitalisation of arrears** | | | |
| **Less Scheduled principal received during the period** | (428,599.74) | (438,274.13) | (447,207.97) |
| **Less Unscheduled principal (ie prepayments) received during the period** | (6,849,460.35) | (7,442,769.18) | (6,856,544.06) |
| **Add Value of mortgages substituted into the pool during the period** | - | - | |
| **Add Redraw** | 838,740.47 | 881,738.72 | 859,219.46 |
| **Mortgage portfolio balance at close of period** | 209,101,068.20 | 215,540,387.82 | 222,539,692.41 |
| | | | |
| **Value of partial prepayments during the period** | 1,595,843.60 | 1,653,885.91 | 1,670,826.85 |
| **Number of partial prepayments during the period** | 2,096.00 | 2,043 | 2,109 |
| **Reasons for partial discharges** | N/A | N/A | N/A |
| - fortnightly vs monthly payments | | | |
| - borrowers maintaining a higher payment following a rate drop | | | |
| - other (specify) | | | |
| **Value of full discharges during the period** | 5,253,616.75 | 5,891,583.27 | 5,185,717.21 |
| **Number of full discharges during the period** | 68.00 | 71 | 70.00 |
| **Reasons for full discharges** | N/A | N/A | N/A |
| - refinancing | | | |
| - seeking additional advance | | | |
| - other (specify) | | | |
| **Prepayment Data - State Breakdown** | | | |
| New South Wales | 5,165,734.00 | 5,952,239.00 | 5,164,616.00 |
| Victoria | 761,952.00 | 303,686.00 | 726,690.00 |
| Queensland | 339,411.00 | 671,701.00 | 533,864.00 |
| Western Australia | 17,165.00 | 15,013.00 | 11,846.00 |
| South Australia | 75,881.00 | 2,073.00 | 155,680.00 |
| Northern Territory | - | - | - |
| Tasmania | - | - | - |
| Australian Capital Territory | 489,314.00 | 600,757.00 | 263,848.00 |
| **Weighted Average Term to Maturity (months)** | 262 | | |

## Security Information as at 31 October 2002
## Series 1999-1E CATS Trust

| | |
|---|---|
| **Series 1999-1E CATS Trust** | |
| **Class A (USD)** | 144,999,312.62 |
| **Class A** | N/A |
| **Class A** | N/A |
| **Class B (AUD)** | 9,653,847.39 |
| **Current weighted average mortgage rate** | 6.5059% |
| **Current weighted average security coupon rate** | 5.3751% |
| **Please provide the following information as at the last distribution date. Please provide this information in future as at each security distribution date.** | |
| **Distribution Date:** | **15-Nov-2002** |
| **Available mortgage principal for distribution** | $22,462,854.87 |
| **Amount of principal to be distributed** | $22,462,854.87 |
| **Amount reinvested in authorised investments** | - |
| **Description of all authorised investments other than mortgage loans (including amount, rating and yield).** | |
| **Statement of income and expenses for the period** | |
| ***Available revenue*** | |
| - from mortgage loans | $26,258,605.94 |
| - from other authorised investments | |
| - from mortgage insurer cash flow cover | |
| - held back from mortgage servicer because of delinquencies | |
| - drawings under liquidity facility | $0.00 |
| - from other liquidity sources i) Excess Subscription Proceeds | $0.00 |
| - from other liquidity sources ii) Net Swap Receipt/(Payment) | $95,945.41 |
| - other income | $235,784.57 |
| **- TOTAL REVENUE AVAILABLE** | $26,590,335.92 |
| ***Fees and expenses*** | |
| - Trustee fee | 18,371.58 |
| - Servicing fee | 222,208.80 |
| - Manager's fee | 19,046.47 |
| - Other fees and expenses i) Liquidity Repayment | $0.00 |
| - Other fees ii) Facility Providers (Liquidity, & Standby Redraw) | $763,890.94 |
| - Class A coupon due | $2,964,454.96 |
| - Class B coupon due | 139,508.30 |
| **- TOTAL EXPENSES** | 4,127,481.05 |

## Mortgage Portfolio Information as at 31 Oct 2002
## Series 1999-1E CATS Trust

| Series 1999-1E CATS Trust | % Value of Loans | % No. of Loans |
|---|---|---|
| **LOAN SIZE DISTRIBUTION** | | |
| up to and including $100,000 | 42.42% | 66.86% |
| > $100,000 up to and including $150,000 | 29.99% | 21.38% |
| > $150,000 up to and including $200,000 | 14.74% | 7.29% |
| > $200,000 up to and including $250,000 | 7.07% | 2.74% |
| > $250,000 up to and including $300,000 | 3.96% | 1.23% |
| > $300,000 up to and including $350,000 | 1.82% | 0.49% |
| > $350,000 up to and including $400,000 | 0.00% | 0.00% |
| > $400,000 up to and including $500,000 | 0.00% | 0.00% |
| > $500,000 up to and including $750,000 | 0.00% | 0.00% |
| > $750,000 up to and including $1,000,000 | 0.00% | 0.00% |
| **TOTAL NUMBER & VALUE OF PROPERTIES** | 209,101,069 | 2,441 |
| **LVR Distribution (Current)** | | |
| up to and including 50% | 30.00% | 45.43% |
| > 51% up to and including 55% | 7.35% | 6.43% |
| > 56% up to and including 60% | 8.49% | 7.01% |
| > 61% up to and including 65% | 9.42% | 6.96% |
| > 66% up to and including 70% | 9.92% | 8.32% |
| > 71% up to and including 75% | 11.88% | 9.22% |
| > 76% up to and including 80% | 8.66% | 6.19% |
| > 81% up to and including 85% | 8.43% | 6.39% |
| > 86% up to and including 90% | 5.64% | 3.81% |
| > 91% up to and including 95% | 0.14% | 0.12% |
| > 96% up to and including 100% | 0 | 0 |
| > 100% | - | - |
| **Weighted Average LVR (Current)** | | 59.17% |
| **MORTGAGE INSURANCE** | | |
| CU-AMIC | | |
| Sun Alliance & Royal | | |
| HLIC | 39.32 | 32.76 |
| Other (specify) - MGICA | 60.68 | 67.24 |

## Mortgage Portfolio Information as at 31 Oct 2002
## Series 1999-1E CATS Trust

| | | |
|---|---|---|
| **GEOGRAPHIC DISTRIBUTION** | | |
| ACT | 3.86% | 4.47% |
| NSW Country | 27.64% | 35.19% |
| NSW Metro | 52.84% | 44.29% |
| Qld Country | 0.49% | 0.66% |
| Qld Gold Coast | 2.38% | 2.34% |
| Qld Metro | 3.22% | 3.07% |
| Qld Sunshine Coast | 0.53% | 0.49% |
| SA Country | 0.04% | 0.08% |
| SA Metro | 0.49% | 0.53% |
| Vic Country | 0.89% | 1.27% |
| Vic Metro | 6.87% | 6.72% |
| WA Metro | 0.59% | 0.70% |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| **Security Type** | | N/A |
| Standalone residence | | |
| Villa/townhouse/terrace | | |
| Apartment/flat/unit | | |
| Other (specify) | | |
| **SEASONING ANALYSIS** | | |
| up to and including 3 mths seasoning | - | - |
| > 3 mths up to and including 6 mths seasoning | - | - |
| > 6 mths up to and including 12 mths seasoning | - | - |
| > 12 mths up to and including 18 mths seasoning | 0.77% | 0.70% |
| > 18 mths up to and including 24 mths seasoning | 4.28% | 3.65% |
| > 24 mths up to and including 36 mths seasoning | 7.54% | 5.94% |
| > 36 mths up to and including 48 mths seasoning | 10.70% | 9.55% |
| > 48 mths up to and including 60 mths seasoning | 43.07% | 40.43% |
| > 60 mths seasoning | 0.34 | 0.40 |
| **Weighted average seasoning (months)** | | 57 |
| **OCCUPANCY** | | |
| **Residential owner occupied** | 77.18% | 79.16% |
| **Residential investment** | 22.82% | 20.84% |
| **Security for Business Loan** | - | - |
| **Other (specify)** | - | - |
| **INSTALMENT TO INCOME RATIO** | | |
| **Not available** | | - |

## Mortgage Portfolio Information as at 31 Oct 2002
## Series 1999-1E CATS Trust

| | | |
|---|---|---|
| **LOAN TERM (remaining)** | | |
| a<=5 yrs | 0.53% | 2.29% |
| b>5 & <=10 yrs | 2.85% | 5.41% |
| c>10 to <=15 | 7.94% | 10.53% |
| d>15 to <=20 | 14.12% | 15.16% |
| e>20 to <=25 | 41.39% | 39.45% |
| f>25 to <=30 | 33.16% | 27.16% |
| **LOAN PURPOSE** | | |
| a refinance | 28.78% | 27.24% |
| b Construction | 3.47% | 3.56% |
| c Alterations/additions or expanded purpose | 25.17% | 24.95% |
| d Purchase new house | 1.40% | 1.47% |
| e Purchase existing house | 41.18% | 42.77% |
| Other (specify) | 0.00 | 0.00 |
| **INTEREST RATES ON LOAN PORTFOLIO** | | |
| Variable Rate Loans | 85.03% | 87.79% |
| 1 Year Fixed | 8.70% | 7.29% |
| 2 Year Fixed | 4.21% | 3.15% |
| 3 Year Fixed | 1.54% | 1.35% |
| 4 Year Fixed | 0.44% | 0.37% |
| 5 Year Fixed | 0.08% | 0.04% |
| | | |
| | | |
| | | |
| | | |
| | | |

## Securitisation Pool Statistics
## Series 1999-1E CATS Trust as at
## 31-Oct-02

**Summary**

| | |
|---|---|
| Total pool size: | 209,101,068.76 |
| Total number of loans: | 2,441 |
| Average loan size: | 85,665.20 |
| Maximum loan size: | 338,581.22 |
| Total property value (current): | 442,577,379.00 |
| Average property value (current): | 181,309.86 |
| Average current LVR: | 50.39% |
| Weighted Average current LVR: | 59.17% |
| Weighted Average Term to Maturity (months) | 262 |
| Weighted Average Seasoning (months) | 57 |
| Maximum Remaining Term to Maturity (months) | 343 |
| % of pool in arrears: | |
| 1-30 days | 2.25% |
| 31-60 days | 0.43% |
| 61+ days | 0.66% |
| Total | 3.34% |
| SMM(%) | 2.78% |
| CPR(%) | 28.73% |