

# Commonwealth Bank of Australia

## CBA Covered Bond Trust - Investor Report

Date: 18 November 2025

|                                  |                  |
|----------------------------------|------------------|
| Monthly Covered Bond Report Date | 31-October-2025  |
| Determination Date               | 03-November-2025 |
| Distribution Date                | 20-November-2025 |

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

| Ratings Overview                       | Fitch          | Moody's      |
|----------------------------------------|----------------|--------------|
| CBA Short Term Senior Unsecured Rating | F1+            | P-1          |
| CBA Long Term Senior Unsecured Rating  | AA- (Positive) | Aa2 (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                       | Pass |

| Asset Coverage Test as at 01-November-2025                                        |                                                                                                                                                                             |                                                                   |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <b>Calculation of Adjusted Aggregate Receivable Amount</b>                        |                                                                                                                                                                             |                                                                   |
| A                                                                                 | The Lower of:<br>(i) LVR Adjusted Mortgage Loan Balance Amount, and<br>(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount                                          | \$41,568,294,886.30<br>\$39,491,895,903.46<br>\$39,491,895,903.46 |
| 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.                             | \$0.00                                                            |
| C                                                                                 | Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date                                                     | \$3,071,544,089.29                                                |
| 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. | \$0.00                                                            |
| 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  | \$0.00                                                            |
| Z                                                                                 | Negative Carry Factor                                                                                                                                                       | \$0.00                                                            |
| <b>Adjusted Aggregate Mortgage Loan Amount</b><br>(A+B+C+D+E) - Z                 |                                                                                                                                                                             | \$42,563,439,992.75                                               |
| <b>Results of Asset Coverage Test</b>                                             |                                                                                                                                                                             |                                                                   |
| Adjusted Aggregate Mortgage Loan Amount                                           |                                                                                                                                                                             | \$42,563,439,992.75                                               |
| AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds |                                                                                                                                                                             | \$37,362,155,388.27                                               |
| Asset Coverage Test is Satisfied                                                  |                                                                                                                                                                             | Yes                                                               |
| Asset Percentage                                                                  |                                                                                                                                                                             | 95.00%                                                            |
| Current Overcollateralisation Percentage                                          |                                                                                                                                                                             | 13.92%                                                            |

## Summary as at 01-November-2025

### Bond Issuance

| Bonds      | Issue Date        | Principal Balance    | AUD Equiv. of<br>Principal Balance | Exchange Rate | Coupon Frequency | Coupon Rate            |
|------------|-------------------|----------------------|------------------------------------|---------------|------------------|------------------------|
| Series 5   | 01-February-2012  | EUR 109,000,000.00   | \$133,812,333.46                   | 0.8146        | Yearly           | 3.815000%              |
| Series 7   | 02-February-2012  | EUR 66,500,000.00    | \$81,246,933.96                    | 0.8185        | Yearly           | 3.925000%              |
| Series 9   | 13-February-2012  | EUR 117,000,000.00   | \$141,901,697.12                   | 0.8245        | Yearly           | 3.994000%              |
| Series 12  | 01-March-2012     | EUR 50,000,000.00    | \$62,055,873.25                    | 0.8057        | Yearly           | 3.700000%              |
| Series 17  | 21-May-2012       | EUR 90,000,000.00    | \$116,459,016.00                   | 0.7728        | Yearly           | 3.035000%              |
| Series 18  | 07-August-2012    | EUR 100,000,000.00   | \$118,312,476.00                   | 0.8452        | Yearly           | 2.630000%              |
| Series 19  | 04-September-2012 | GBP 750,000,000.00   | \$1,142,980,437.00                 | 0.6562        | Yearly           | 3.000000%              |
| Series 21  | 24-September-2012 | EUR 111,000,000.00   | \$137,442,380.00                   | 0.8076        | Yearly           | 2.602500%              |
| Series 25  | 01-February-2013  | EUR 112,000,000.00   | \$144,430,651.00                   | 0.7755        | Yearly           | 2.500000%              |
| Series 40  | 02-December-2014  | EUR 25,000,000.00    | \$35,840,529.65                    | 0.6975        | Yearly           | 1.210000%              |
| Series 41  | 12-December-2014  | EUR 50,000,000.00    | \$73,491,353.61                    | 0.6804        | Yearly           | 1.653000%              |
| Series 42  | 12-December-2014  | EUR 25,000,000.00    | \$37,227,311.08                    | 0.6715        | Yearly           | 1.670000%              |
| Series 43  | 30-January-2015   | EUR 50,000,000.00    | \$71,211,199.03                    | 0.7021        | Yearly           | 1.192500%              |
| Series 45  | 04-December-2015  | EUR 50,000,000.00    | \$73,007,446.22                    | 0.6849        | Yearly           | 1.665000%              |
| Series 46  | 14-December-2015  | EUR 100,000,000.00   | \$144,965,159.00                   | 0.6898        | Yearly           | 0.982000%              |
| Series 47  | 17-December-2015  | EUR 50,000,000.00    | \$75,440,649.96                    | 0.6628        | Yearly           | 1.670000%              |
| Series 48  | 29-December-2015  | EUR 40,000,000.00    | \$60,955,056.00                    | 0.6562        | Yearly           | 1.635000%              |
| Series 49  | 29-January-2016   | EUR 50,000,000.00    | \$78,169,617.36                    | 0.6396        | Yearly           | 1.641000%              |
| Series 51  | 09-February-2016  | EUR 500,000,000.00   | \$775,375,000.00                   | 0.6448        | Yearly           | 1.625000%              |
| Series 52  | 21-April-2016     | EUR 100,000,000.00   | \$149,127,604.17                   | 0.6706        | Yearly           | 1.393000%              |
| Series 53  | 12-May-2016       | EUR 40,000,000.00    | \$61,866,396.33                    | 0.6466        | Yearly           | 1.500000%              |
| Series 54  | 18-July-2016      | EUR 125,000,000.00   | \$185,193,750.00                   | 0.6750        | Yearly           | 0.807000%              |
| Series 55  | 27-July-2016      | EUR 100,000,000.00   | \$145,878,324.99                   | 0.6855        | Yearly           | 1.000000%              |
| Series 56  | 27-July-2016      | EUR 1,250,000,000.00 | \$1,838,250,000.00                 | 0.6800        | Yearly           | 0.500000%              |
| Series 60  | 17-November-2016  | AUD 200,000,000.00   | \$200,000,000.00                   | 1.0000        | SemiAnnual       | 3.250000%              |
| Series 63  | 02-November-2017  | EUR 50,000,000.00    | \$76,175,000.00                    | 0.6564        | Yearly           | 1.634000%              |
| Series 64  | 03-November-2017  | EUR 50,000,000.00    | \$76,679,000.00                    | 0.6521        | Yearly           | 1.636000%              |
| Series 65  | 02-November-2017  | EUR 100,000,000.00   | \$153,316,000.00                   | 0.6522        | Yearly           | 1.636000%              |
| Series 66  | 19-January-2018   | EUR 560,000,000.00   | \$885,787,481.72                   | 0.6322        | Yearly           | 1.482000%              |
| Series 67  | 28-March-2018     | EUR 35,000,000.00    | \$55,600,000.00                    | 0.6295        | Yearly           | 1.598000%              |
| Series 71  | 02-August-2018    | EUR 50,000,000.00    | \$79,065,000.00                    | 0.6324        | Yearly           | 1.474000%              |
| Series 72  | 04-October-2018   | EUR 42,000,000.00    | \$67,867,800.00                    | 0.6189        | Yearly           | 1.602000%              |
| Series 73  | 17-January-2019   | EUR 100,000,000.00   | \$161,100,000.00                   | 0.6207        | Yearly           | 1.627000%              |
| Series 74  | 18-January-2019   | EUR 50,000,000.00    | \$79,530,000.00                    | 0.6287        | Yearly           | 1.625000%              |
| Series 75  | 25-January-2019   | EUR 135,000,000.00   | \$214,407,000.00                   | 0.6296        | Yearly           | 1.617000%              |
| Series 76  | 15-February-2019  | EUR 125,000,000.00   | \$199,305,213.04                   | 0.6272        | Yearly           | 1.516000%              |
| Series 77  | 19-February-2019  | EUR 1,000,000,000.00 | \$1,598,540,000.00                 | 0.6256        | Yearly           | 0.875000%              |
| Series 78  | 14-March-2019     | EUR 125,000,000.00   | \$199,475,000.00                   | 0.6266        | Yearly           | 1.410000%              |
| Series 79  | 17-May-2019       | EUR 60,000,000.00    | \$95,898,000.00                    | 0.6257        | Yearly           | 1.342000%              |
| Series 80  | 16-May-2019       | EUR 50,000,000.00    | \$80,350,000.00                    | 0.6223        | Yearly           | 1.198000%              |
| Series 81  | 19-July-2019      | EUR 150,000,000.00   | \$241,623,000.00                   | 0.6208        | Yearly           | 1.006000%              |
| Series 83  | 15-November-2019  | EUR 50,000,000.00    | \$80,399,000.00                    | 0.6219        | Yearly           | 0.690000%              |
| Series 85  | 29-July-2021      | EUR 80,000,000.00    | \$127,352,000.00                   | 0.6282        | Yearly           | 0.480000%              |
| Series 86  | 30-July-2021      | EUR 50,000,000.00    | \$79,868,131.87                    | 0.6260        | Yearly           | 0.476000%              |
| Series 87  | 15-October-2021   | EUR 1,250,000,000.00 | \$1,991,750,000.00                 | 0.6276        | Yearly           | 0.125000%              |
| Series 88  | 01-November-2021  | GBP 400,000,000.00   | \$734,860,000.00                   | 0.5443        | Quarterly        | Comp SONIA + 1.000000% |
| Series 89  | 08-December-2021  | CHF 190,000,000.00   | \$282,317,979.00                   | 0.6730        | Yearly           | 0.157500%              |
| Series 91  | 28-February-2022  | EUR 1,250,000,000.00 | \$1,977,375,000.00                 | 0.6322        | Yearly           | 0.750000%              |
| Series 92  | 13-April-2022     | EUR 55,000,000.00    | \$81,140,400.00                    | 0.6778        | Yearly           | 1.543000%              |
| Series 93  | 17-June-2022      | EUR 80,000,000.00    | \$118,502,561.00                   | 0.6751        | Yearly           | 2.365000%              |
| Series 95  | 02-September-2022 | CHF 250,000,000.00   | \$374,293,768.00                   | 0.6679        | Yearly           | 1.240000%              |
| Series 97  | 05-December-2022  | NOK 1,000,000,000.00 | \$151,263,938.78                   | 6.6110        | Yearly           | 3.817500%              |
| Series 98  | 09-December-2022  | USD 1,500,000,000.00 | \$2,255,147,374.00                 | 0.6651        | SemiAnnual       | 4.928000%              |
| Series 99  | 03-March-2023     | NOK 800,000,000.00   | \$112,643,057.00                   | 7.1021        | Yearly           | 3.850000%              |
| Series 100 | 03-March-2023     | EUR 56,500,000.00    | \$87,706,562.93                    | 0.6442        | Yearly           | 3.386000%              |
| Series 101 | 03-March-2023     | NOK 1,000,000,000.00 | \$141,773,285.00                   | 7.0535        | Yearly           | 3.890000%              |
| Series 102 | 28-April-2023     | NOK 1,500,000,000.00 | \$212,908,401.00                   | 7.0453        | Yearly           | 3.890000%              |
| Series 103 | 26-June-2023      | CHF 300,000,000.00   | \$501,504,513.00                   | 0.5982        | Yearly           | 1.940000%              |
| Series 104 | 14-June-2023      | NOK 500,000,000.00   | \$68,839,861.75                    | 7.2632        | Yearly           | 4.090000%              |
| Series 105 | 07-July-2023      | EUR 50,000,000.00    | \$82,203,500.00                    | 0.6082        | Yearly           | 3.370000%              |
| Series 106 | 24-August-2023    | NOK 1,000,000,000.00 | \$147,791,963.60                   | 6.7663        | Yearly           | 4.540000%              |
| Series 107 | 25-August-2023    | EUR 51,700,000.00    | \$88,096,800.00                    | 0.5869        | Yearly           | 3.700000%              |
| Series 108 | 31-August-2023    | EUR 1,500,000,000.00 | \$2,549,310,000.00                 | 0.5884        | Yearly           | 3.768000%              |
| Series 110 | 14-September-2023 | USD 1,750,000,000.00 | \$2,745,528,710.39                 | 0.6374        | SemiAnnual       | 5.071000%              |
| Series 111 | 27-October-2023   | EUR 118,500,000.00   | \$197,225,475.00                   | 0.6008        | Yearly           | 3.860000%              |
| Series 113 | 17-January-2024   | NOK 1,000,000,000.00 | \$144,855,938.00                   | 6.9034        | Yearly           | 3.840000%              |
| Series 114 | 31-January-2024   | EUR 115,000,000.00   | \$190,024,850.00                   | 0.6052        | Yearly           | 3.218000%              |
| Series 115 | 14-March-2024     | EUR 50,000,000.00    | \$83,057,500.00                    | 0.6020        | Yearly           | 3.337000%              |
| Series 116 | 11-April-2024     | EUR 50,000,000.00    | \$82,690,000.00                    | 0.6047        | Yearly           | 3.170000%              |
| Series 117 | 21-June-2024      | EUR 50,000,000.00    | \$81,185,500.00                    | 0.6159        | Yearly           | 3.359000%              |
| Series 118 | 11-September-2024 | EUR 1,500,000,000.00 | \$2,449,983,000.00                 | 0.6122        | Yearly           | 2.907000%              |
| Series 119 | 26-September-2024 | EUR 81,000,000.00    | \$133,551,180.00                   | 0.6065        | Yearly           | 2.640500%              |
| Series 121 | 17-October-2024   | GBP 1,000,000,000.00 | \$1,942,514,000.00                 | 0.5148        | Quarterly        | Comp SONIA + 0.520000% |
| Series 122 | 22-January-2025   | USD 1,500,000,000.00 | \$2,432,687,536.00                 | 0.6166        | SemiAnnual       | 4.971000%              |
| Series 123 | 26-February-2025  | EUR 1,000,000,000.00 | \$1,649,819,097.00                 | 0.6061        | Yearly           | 2.855000%              |
| Series 124 | 20-June-2025      | EUR 45,000,000.00    | \$78,897,600.00                    | 0.5704        | Yearly           | 3.290000%              |
| Series 125 | 29-August-2025    | EUR 50,000,000.00    | \$90,231,174.00                    | 0.5541        | Yearly           | 3.416500%              |
| Series 126 | 09-October-2025   | EUR 1,250,000,000.00 | \$2,230,337,499.00                 | 0.5605        | Yearly           | 2.853000%              |
| Series 127 | 29-October-2025   | EUR 130,000,000.00   | \$233,158,542.00                   | 0.5576        | Yearly           | 3.135000%              |

| Bonds      | ISIN                      | CUSIP               | Listing            | Note Type   | Expected Maturity Date | Final Maturity Date |
|------------|---------------------------|---------------------|--------------------|-------------|------------------------|---------------------|
| Series 5   | XS0737866060              | n/a                 | London             | Hard Bullet | 01-February-2027       | 01-February-2027    |
| Series 7   | XS0739982980              | n/a                 | London             | Hard Bullet | 02-February-2027       | 02-February-2027    |
| Series 9   | XS0745915826              | n/a                 | London             | Hard Bullet | 13-February-2030       | 13-February-2030    |
| Series 12  | XS0751446872              | n/a                 | Unlisted           | Hard Bullet | 01-March-2027          | 01-March-2027       |
| Series 17  | XS0782692940              | n/a                 | London             | Hard Bullet | 21-May-2027            | 21-May-2027         |
| Series 18  | XS0810718295              | n/a                 | Unlisted           | Hard Bullet | 07-August-2031         | 07-August-2031      |
| Series 19  | XS0822509138              | n/a                 | London             | Soft Bullet | 04-September-2026      | 04-September-2026   |
| Series 21  | XS0829366532              | n/a                 | London             | Soft Bullet | 24-September-2027      | 24-September-2027   |
| Series 25  | XS0883740887              | n/a                 | Unlisted           | Hard Bullet | 01-February-2029       | 01-February-2029    |
| Series 40  | XS1144953285              | n/a                 | London             | Soft Bullet | 02-December-2026       | 02-December-2026    |
| Series 41  | XS1151585038              | n/a                 | London             | Soft Bullet | 12-February-2035       | 12-February-2035    |
| Series 42  | XS1152541899              | n/a                 | London             | Soft Bullet | 12-February-2035       | 12-February-2035    |
| Series 43  | XS1172405414              | n/a                 | London             | Soft Bullet | 30-March-2035          | 30-March-2035       |
| Series 45  | n/a                       | n/a                 | Unlisted           | Soft Bullet | 26-February-2035       | 26-February-2035    |
| Series 46  | n/a                       | n/a                 | Unlisted           | Soft Bullet | 15-December-2025       | 15-December-2025    |
| Series 47  | XS1334754949              | n/a                 | London             | Soft Bullet | 17-December-2035       | 17-December-2035    |
| Series 48  | XS1338413005              | n/a                 | London             | Soft Bullet | 29-December-2031       | 29-December-2031    |
| Series 49  | XS1352049198              | n/a                 | London             | Soft Bullet | 29-January-2036        | 29-January-2036     |
| Series 51  | XS1357027652              | n/a                 | London             | Soft Bullet | 10-February-2031       | 10-February-2031    |
| Series 52  | XS1397030146              | n/a                 | London             | Soft Bullet | 21-April-2036          | 21-April-2036       |
| Series 53  | XS1408408406              | n/a                 | London             | Soft Bullet | 12-May-2036            | 12-May-2036         |
| Series 54  | XS1443250284              | n/a                 | London             | Soft Bullet | 18-July-2031           | 18-July-2031        |
| Series 55  | XS1452595090              | n/a                 | London             | Soft Bullet | 27-July-2036           | 27-July-2036        |
| Series 56  | XS1458458665              | n/a                 | London             | Soft Bullet | 27-July-2026           | 27-July-2026        |
| Series 60  | AU3CB0240646              | n/a                 | Unlisted           | Soft Bullet | 17-November-2026       | 17-November-2026    |
| Series 63  | XS1701863547              | n/a                 | London             | Soft Bullet | 02-November-2037       | 02-November-2037    |
| Series 64  | XS1710679959              | n/a                 | London             | Soft Bullet | 03-November-2037       | 03-November-2037    |
| Series 65  | XS1711352903              | n/a                 | London             | Soft Bullet | 02-November-2037       | 02-November-2037    |
| Series 66  | XS1751692887              | n/a                 | London             | Soft Bullet | 19-January-2038        | 19-January-2038     |
| Series 67  | XS1799999948              | n/a                 | London             | Soft Bullet | 28-March-2043          | 28-March-2043       |
| Series 71  | XS1860514089              | n/a                 | London             | Soft Bullet | 02-August-2038         | 02-August-2038      |
| Series 72  | XS1885645181              | n/a                 | London             | Soft Bullet | 04-October-2038        | 04-October-2038     |
| Series 73  | XS1936208336              | n/a                 | London             | Soft Bullet | 17-January-2039        | 17-January-2039     |
| Series 74  | XS1937023254              | 2055D69B2           | London             | Soft Bullet | 18-January-2039        | 18-January-2039     |
| Series 75  | XS1940989012              | n/a                 | London             | Soft Bullet | 25-January-2039        | 25-January-2039     |
| Series 76  | XS1952074612              | n/a                 | London             | Soft Bullet | 15-February-2044       | 15-February-2044    |
| Series 77  | XS1952948104              | n/a                 | London             | Soft Bullet | 19-February-2029       | 19-February-2029    |
| Series 78  | XS1963239378              | n/a                 | London             | Soft Bullet | 14-March-2039          | 14-March-2039       |
| Series 79  | XS1996418676              | n/a                 | London             | Soft Bullet | 17-May-2049            | 17-May-2049         |
| Series 80  | XS1997251571              | n/a                 | London             | Soft Bullet | 16-May-2039            | 16-May-2039         |
| Series 81  | XS2030523166              | n/a                 | London             | Soft Bullet | 19-July-2044           | 19-July-2044        |
| Series 83  | XS2080265189              | n/a                 | London             | Soft Bullet | 15-November-2039       | 15-November-2039    |
| Series 85  | XS2367894388              | n/a                 | London             | Soft Bullet | 29-July-2041           | 29-July-2041        |
| Series 86  | XS2368488412              | n/a                 | London             | Soft Bullet | 30-July-2043           | 30-July-2043        |
| Series 87  | XS2397077426              | n/a                 | London             | Soft Bullet | 15-October-2029        | 15-October-2029     |
| Series 88  | XS2401605014              | n/a                 | London             | Soft Bullet | 01-November-2028       | 01-November-2028    |
| Series 89  | CH1148308708              | n/a                 | SIX Swiss Exchange | Soft Bullet | 08-December-2031       | 08-December-2031    |
| Series 91  | XS2446284783/244628478    | n/a                 | London             | Soft Bullet | 28-February-2028       | 28-February-2028    |
| Series 92  | XS2465775794              | n/a                 | London             | Soft Bullet | 13-April-2037          | 13-April-2037       |
| Series 93  | XS2490929911              | n/a                 | London             | Soft Bullet | 17-June-2039           | 17-June-2039        |
| Series 95  | CH1204175140/120417514    | n/a                 | SIX Swiss Exchange | Soft Bullet | 02-September-2029      | 02-September-2029   |
| Series 97  | XS2562511241              | n/a                 | London             | Soft Bullet | 05-December-2029       | 05-December-2029    |
| Series 98  | US20271AAK34/US20271BAK17 | n/a                 | Unlisted           | Soft Bullet | 09-December-2025       | 09-December-2025    |
| Series 99  | XS2592433192              | n/a                 | London             | Soft Bullet | 03-March-2031          | 03-March-2031       |
| Series 100 | XS2592788991              | n/a                 | London             | Soft Bullet | 03-March-2042          | 03-March-2042       |
| Series 101 | XS2592804780              | n/a                 | London             | Soft Bullet | 03-March-2033          | 03-March-2033       |
| Series 102 | XS2615923807              | n/a                 | London             | Soft Bullet | 28-April-2031          | 28-April-2031       |
| Series 103 | CH1273475389              | n/a                 | SIX Swiss Exchange | Soft Bullet | 26-June-2030           | 26-June-2030        |
| Series 104 | XS2634407816              | n/a                 | London             | Soft Bullet | 14-June-2031           | 14-June-2031        |
| Series 105 | XS2646732086              | n/a                 | London             | Soft Bullet | 07-July-2038           | 07-July-2038        |
| Series 106 | XS2671059108              | n/a                 | London             | Soft Bullet | 24-August-2033         | 24-August-2033      |
| Series 107 | XS2671721707              | n/a                 | London             | Soft Bullet | 25-August-2038         | 25-August-2038      |
| Series 108 | XS2673140633              | n/a                 | London             | Soft Bullet | 31-August-2027         | 31-August-2027      |
| Series 110 | US20271AAL17/US20271BAL99 | 20271AAL1/20271BAL9 | Unlisted           | Soft Bullet | 14-September-2028      | 14-September-2028   |
| Series 111 | XS2708691493              | n/a                 | London             | Soft Bullet | 27-October-2033        | 27-October-2033     |
| Series 113 | XS2746106892              | n/a                 | London             | Soft Bullet | 17-January-2034        | 17-January-2034     |
| Series 114 | XS2755522591              | n/a                 | London             | Soft Bullet | 31-January-2034        | 31-January-2034     |
| Series 115 | XS2781417725              | n/a                 | London             | Soft Bullet | 14-March-2044          | 14-March-2044       |
| Series 116 | XS2800001757              | n/a                 | London             | Soft Bullet | 11-April-2044          | 11-April-2044       |
| Series 117 | XS2845055149              | n/a                 | London             | Soft Bullet | 21-June-2044           | 21-June-2044        |
| Series 118 | XS2897315474              | n/a                 | London             | Soft Bullet | 11-November-2030       | 11-November-2030    |
| Series 119 | XS2906253948              | n/a                 | London             | Soft Bullet | 26-September-2030      | 26-September-2030   |
| Series 121 | XS2919641501              | n/a                 | London             | Soft Bullet | 17-October-2027        | 17-October-2027     |
| Series 122 | US202712BW44/USQ2704MAM03 | 202712BW4/Q2704MAM0 | ASX                | Soft Bullet | 22-January-2030        | 22-January-2030     |
| Series 123 | XS3007600581              | n/a                 | London             | Soft Bullet | 26-February-2032       | 26-February-2032    |
| Series 124 | XS3098021101              | n/a                 | London             | Soft Bullet | 20-June-2040           | 20-June-2040        |
| Series 125 | XS3168815051              | n/a                 | London             | Soft Bullet | 29-August-2041         | 29-August-2041      |
| Series 126 | XS3197812855              | n/a                 | London             | Soft Bullet | 09-October-2031        | 09-October-2031     |
| Series 127 | XS3216170855              | n/a                 | London             | Soft Bullet | 29-October-2037        | 29-October-2037     |

**Pool Summary**

|                                                    |                  |
|----------------------------------------------------|------------------|
| Portfolio Cut off Date                             | 31-10-2025       |
| Current Principal Balance (AUD)                    | \$41,572,162,457 |
| Number of Loans(Unconsolidated)                    | 152,969          |
| Number of Borrowers(Consolidated)                  | 134,827          |
| Average Loan Size                                  | \$271,769        |
| Maximum Housing Loan Balance                       | \$3,340,539      |
| Weighted Average Loan Interest Rate                | 5.65%            |
| Weighted Average Current Loan to Value Ratio (LVR) | 52.43%           |
| Weighted Average Indexed Loan to Value Ratio (LVR) | 39.18%           |
| Weighted Average Seasoning (Months)                | 68.08            |
| Weighted Average Remaining Term (Months)           | 279.10           |

**Prepayment Information**

|                          | <u>1 Month</u> | <u>3 Month</u> | <u>12 Month</u> | <u>Cumulative</u> |
|--------------------------|----------------|----------------|-----------------|-------------------|
| Prepayment History (CPR) | 20.17          | 19.03          | 18.00           | 16.89             |
| Prepayment History (SMM) | 1.86           | 1.74           | 1.64            | 1.54              |

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

|                              | <u>Number of Loans</u> | <u>(%) Number of Loans</u> | <u>Balance Outstanding</u> | <u>(%) Balance Outstanding</u> |
|------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Up to and including 40%      | 71,502                 | 46.74%                     | \$11,690,183,001.61        | 28.12%                         |
| 40% up to and including 45%  | 9,536                  | 6.23%                      | \$2,836,606,833.02         | 6.82%                          |
| 45% up to and including 50%  | 9,701                  | 6.34%                      | \$3,032,203,192.74         | 7.29%                          |
| 50% up to and including 55%  | 10,103                 | 6.60%                      | \$3,324,213,224.55         | 8.00%                          |
| 55% up to and including 60%  | 10,217                 | 6.68%                      | \$3,581,212,423.50         | 8.61%                          |
| 60% up to and including 65%  | 10,120                 | 6.62%                      | \$3,753,927,955.20         | 9.03%                          |
| 65% up to and including 70%  | 9,755                  | 6.38%                      | \$3,854,394,500.34         | 9.27%                          |
| 70% up to and including 75%  | 8,924                  | 5.83%                      | \$3,757,694,630.21         | 9.04%                          |
| 75% up to and including 80%  | 7,415                  | 4.85%                      | \$3,347,701,493.98         | 8.05%                          |
| 80% up to and including 85%  | 3,613                  | 2.36%                      | \$1,382,007,738.55         | 3.32%                          |
| 85% up to and including 90%  | 1,759                  | 1.15%                      | \$866,433,224.60           | 2.08%                          |
| 90% up to and including 95%  | 237                    | 0.15%                      | \$116,287,520.88           | 0.28%                          |
| 95% up to and including 100% | 23                     | 0.02%                      | \$7,633,862.17             | 0.02%                          |
| > 100%                       | 64                     | 0.04%                      | \$21,662,856.08            | 0.05%                          |
| Total                        | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

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

|                              | <u>Number of Loans</u> | <u>(%) Number of Loans</u> | <u>Balance Outstanding</u> | <u>(%) Balance Outstanding</u> |
|------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Up to and including 40%      | 104,535                | 68.34%                     | \$20,990,309,726.66        | 50.49%                         |
| 40% up to and including 45%  | 11,408                 | 7.46%                      | \$4,195,893,740.95         | 10.09%                         |
| 45% up to and including 50%  | 10,878                 | 7.11%                      | \$4,251,300,507.64         | 10.23%                         |
| 50% up to and including 55%  | 8,750                  | 5.72%                      | \$3,773,518,970.31         | 9.08%                          |
| 55% up to and including 60%  | 7,404                  | 4.84%                      | \$3,493,959,528.77         | 8.40%                          |
| 60% up to and including 65%  | 4,843                  | 3.17%                      | \$2,322,385,954.75         | 5.59%                          |
| 65% up to and including 70%  | 3,194                  | 2.09%                      | \$1,562,189,193.49         | 3.76%                          |
| 70% up to and including 75%  | 1,344                  | 0.88%                      | \$678,108,622.09           | 1.63%                          |
| 75% up to and including 80%  | 482                    | 0.32%                      | \$246,317,811.53           | 0.59%                          |
| 80% up to and including 85%  | 77                     | 0.05%                      | \$36,193,003.45            | 0.09%                          |
| 85% up to and including 90%  | 34                     | 0.02%                      | \$13,376,738.99            | 0.03%                          |
| 90% up to and including 95%  | 8                      | 0.01%                      | \$3,302,582.20             | 0.01%                          |
| 95% up to and including 100% | 4                      | 0.00%                      | \$1,731,234.99             | 0.00%                          |
| > 100%                       | 8                      | 0.01%                      | \$3,574,841.61             | 0.01%                          |
| Total                        | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

\* Based on quarterly data provided by Cotality

**Mortgage Pool by Mortgage Loan Interest Rate**

|                  | <u>Number of Loans</u> | <u>(%) Number of Loans</u> | <u>Balance Outstanding</u> | <u>(%) Balance Outstanding</u> |
|------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| <=5.00%          | 2,071                  | 1.35%                      | \$718,067,609.06           | 1.73%                          |
| > 5.00% <= 5.25% | 6,399                  | 4.18%                      | \$2,750,153,955.61         | 6.62%                          |
| > 5.25% <= 5.50% | 41,812                 | 27.33%                     | \$15,214,396,658.37        | 36.60%                         |
| > 5.50% <= 5.75% | 46,607                 | 30.47%                     | \$12,203,143,730.97        | 29.35%                         |
| > 5.75% <= 6.00% | 17,445                 | 11.40%                     | \$4,831,124,155.31         | 11.62%                         |
| > 6.00% <= 6.25% | 7,248                  | 4.74%                      | \$1,734,424,510.76         | 4.17%                          |
| > 6.25% <= 6.50% | 5,830                  | 3.81%                      | \$1,087,302,177.26         | 2.62%                          |
| > 6.55% <= 6.75% | 6,446                  | 4.21%                      | \$1,098,434,495.41         | 2.64%                          |
| > 6.75% <= 7.00% | 3,543                  | 2.32%                      | \$553,875,322.46           | 1.33%                          |
| > 7.00% <= 7.25% | 1,817                  | 1.19%                      | \$279,736,211.87           | 0.67%                          |
| > 7.25% <= 7.50% | 5,315                  | 3.47%                      | \$481,860,258.36           | 1.16%                          |
| > 7.50% <= 7.75% | 3,418                  | 2.23%                      | \$235,943,230.54           | 0.57%                          |
| > 7.75% <= 8.00% | 992                    | 0.65%                      | \$88,771,323.95            | 0.21%                          |
| > 8.00% <= 8.25% | 3,407                  | 2.23%                      | \$237,443,708.74           | 0.57%                          |
| > 8.25% <= 8.50% | 3                      | 0.00%                      | \$137,039.97               | 0.00%                          |
| > 8.50%          | 616                    | 0.40%                      | \$57,348,068.79            | 0.14%                          |
| Total            | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

**Mortgage Pool by Interest Option**

|                     | <u>Number of Loans</u> | <u>(%) Number of Loans</u> | <u>Balance Outstanding</u> | <u>(%) Balance Outstanding</u> |
|---------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Fixed 1 Year        | 6,606                  | 4.32%                      | \$1,827,820,671.05         | 4.40%                          |
| Fixed 2 Year        | 837                    | 0.55%                      | \$199,416,217.15           | 0.48%                          |
| Fixed 3 Year        | 57                     | 0.04%                      | \$10,294,625.51            | 0.02%                          |
| Fixed 4 Year        | 14                     | 0.01%                      | \$2,028,440.99             | 0.00%                          |
| Fixed 5 Year        | 1                      | 0.00%                      | \$112,518.58               | 0.00%                          |
| Fixed 6 + Year      | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| Total Fixed Rate    | 7,515                  | 4.91%                      | \$2,039,672,473.28         | 4.91%                          |
| Total Variable Rate | 145,454                | 95.09%                     | \$39,532,489,984.15        | 95.09%                         |
| Total               | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

**Mortgage Pool by Loan Size (Consolidated)**

|                                           | <u>Number of Loans</u> | <u>(%) Number of Loans</u> | <u>Balance Outstanding</u> | <u>(%) Balance Outstanding</u> |
|-------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Up to and including 100,000               | 30,751                 | 20.10%                     | \$1,293,055,093.55         | 3.11%                          |
| > 100,000 up to and including 200,000     | 27,646                 | 18.07%                     | \$3,878,390,690.53         | 9.33%                          |
| > 200,000 up to and including 300,000     | 26,680                 | 17.44%                     | \$5,839,528,548.96         | 14.05%                         |
| > 300,000 up to and including 400,000     | 21,839                 | 14.28%                     | \$6,388,422,228.54         | 15.37%                         |
| > 400,000 up to and including 500,000     | 16,258                 | 10.63%                     | \$5,884,449,390.38         | 14.15%                         |
| > 500,000 up to and including 600,000     | 10,729                 | 7.01%                      | \$4,674,680,941.53         | 11.24%                         |
| > 600,000 up to and including 700,000     | 6,448                  | 4.22%                      | \$3,330,444,689.75         | 8.01%                          |
| > 700,000 up to and including 800,000     | 4,128                  | 2.70%                      | \$2,432,972,115.09         | 5.85%                          |
| > 800,000 up to and including 900,000     | 2,586                  | 1.69%                      | \$1,766,091,912.03         | 4.25%                          |
| > 900,000 up to and including 1,000,000   | 1,650                  | 1.08%                      | \$1,312,941,505.69         | 3.16%                          |
| > 1,000,000 up to and including 1,250,000 | 2,276                  | 1.49%                      | \$2,106,975,479.28         | 5.07%                          |
| > 1,250,000 up to and including 1,500,000 | 1,087                  | 0.71%                      | \$1,281,254,820.96         | 3.08%                          |
| > 1,500,000 up to and including 1,750,000 | 536                    | 0.35%                      | \$789,107,933.73           | 1.90%                          |
| > 1,750,000 up to and including 2,000,000 | 286                    | 0.19%                      | \$503,258,363.60           | 1.21%                          |
| > 2,000,000                               | 69                     | 0.05%                      | \$90,588,743.81            | 0.22%                          |
| <b>Total</b>                              | <b>152,969</b>         | <b>100.00%</b>             | <b>\$41,572,162,457.43</b> | <b>100.00%</b>                 |

**Mortgage Pool by Approval Date**

|        | <u>Number of Loans</u> | <u>(%) Number of Loans</u> | <u>Balance Outstanding</u> | <u>(%) Balance Outstanding</u> |
|--------|------------------------|----------------------------|----------------------------|--------------------------------|
| 2002Q1 | 44                     | 0.03%                      | \$2,209,413.03             | 0.01%                          |
| 2002Q2 | 96                     | 0.06%                      | \$4,623,365.91             | 0.01%                          |
| 2002Q3 | 89                     | 0.06%                      | \$6,029,193.37             | 0.01%                          |
| 2002Q4 | 95                     | 0.06%                      | \$5,394,177.97             | 0.01%                          |
| 2003Q1 | 93                     | 0.06%                      | \$5,021,168.67             | 0.01%                          |
| 2003Q2 | 109                    | 0.07%                      | \$5,150,538.05             | 0.01%                          |
| 2003Q3 | 138                    | 0.09%                      | \$8,769,307.90             | 0.02%                          |
| 2003Q4 | 178                    | 0.12%                      | \$10,617,985.30            | 0.03%                          |
| 2004Q1 | 136                    | 0.09%                      | \$8,242,504.71             | 0.02%                          |
| 2004Q2 | 145                    | 0.09%                      | \$8,291,914.90             | 0.02%                          |
| 2004Q3 | 208                    | 0.14%                      | \$11,125,781.01            | 0.03%                          |
| 2004Q4 | 177                    | 0.12%                      | \$11,853,250.07            | 0.03%                          |
| 2005Q1 | 189                    | 0.12%                      | \$14,046,877.75            | 0.03%                          |
| 2005Q2 | 245                    | 0.16%                      | \$15,247,210.05            | 0.04%                          |
| 2005Q3 | 231                    | 0.15%                      | \$15,343,964.60            | 0.04%                          |
| 2005Q4 | 269                    | 0.18%                      | \$17,174,577.95            | 0.04%                          |
| 2006Q1 | 266                    | 0.17%                      | \$17,048,845.72            | 0.04%                          |
| 2006Q2 | 340                    | 0.22%                      | \$27,020,191.52            | 0.06%                          |
| 2006Q3 | 349                    | 0.23%                      | \$23,880,827.60            | 0.06%                          |
| 2006Q4 | 309                    | 0.20%                      | \$20,552,653.57            | 0.05%                          |
| 2007Q1 | 281                    | 0.18%                      | \$19,078,321.00            | 0.05%                          |
| 2007Q2 | 429                    | 0.28%                      | \$32,257,097.81            | 0.08%                          |
| 2007Q3 | 442                    | 0.29%                      | \$34,422,947.14            | 0.08%                          |
| 2007Q4 | 492                    | 0.32%                      | \$39,561,795.91            | 0.10%                          |
| 2008Q1 | 502                    | 0.33%                      | \$46,615,379.66            | 0.11%                          |
| 2008Q2 | 503                    | 0.33%                      | \$48,928,173.77            | 0.12%                          |
| 2008Q3 | 587                    | 0.38%                      | \$60,694,419.24            | 0.15%                          |
| 2008Q4 | 772                    | 0.50%                      | \$79,611,263.90            | 0.19%                          |
| 2009Q1 | 964                    | 0.63%                      | \$98,329,695.06            | 0.24%                          |
| 2009Q2 | 1,306                  | 0.85%                      | \$137,501,593.59           | 0.33%                          |
| 2009Q3 | 1,022                  | 0.67%                      | \$117,213,219.60           | 0.28%                          |
| 2009Q4 | 847                    | 0.55%                      | \$90,433,658.24            | 0.22%                          |
| 2010Q1 | 685                    | 0.45%                      | \$76,562,833.93            | 0.18%                          |
| 2010Q2 | 707                    | 0.46%                      | \$85,405,590.21            | 0.21%                          |
| 2010Q3 | 779                    | 0.51%                      | \$93,775,482.69            | 0.23%                          |
| 2010Q4 | 761                    | 0.50%                      | \$91,316,906.52            | 0.22%                          |
| 2011Q1 | 682                    | 0.45%                      | \$72,274,859.06            | 0.17%                          |
| 2011Q2 | 806                    | 0.53%                      | \$92,271,481.81            | 0.22%                          |
| 2011Q3 | 667                    | 0.44%                      | \$72,423,078.43            | 0.17%                          |
| 2011Q4 | 693                    | 0.45%                      | \$80,898,325.19            | 0.19%                          |
| 2012Q1 | 594                    | 0.39%                      | \$76,734,557.54            | 0.18%                          |
| 2012Q2 | 790                    | 0.52%                      | \$118,117,760.63           | 0.28%                          |
| 2012Q3 | 791                    | 0.52%                      | \$107,869,330.24           | 0.26%                          |
| 2012Q4 | 915                    | 0.60%                      | \$115,185,042.82           | 0.28%                          |
| 2013Q1 | 964                    | 0.63%                      | \$131,660,197.79           | 0.32%                          |
| 2013Q2 | 1,144                  | 0.75%                      | \$168,356,651.68           | 0.40%                          |
| 2013Q3 | 1,137                  | 0.74%                      | \$159,971,327.37           | 0.38%                          |
| 2013Q4 | 1,233                  | 0.81%                      | \$186,633,011.06           | 0.45%                          |
| 2014Q1 | 1,278                  | 0.84%                      | \$192,691,353.89           | 0.46%                          |
| 2014Q2 | 1,588                  | 1.04%                      | \$249,369,155.57           | 0.60%                          |
| 2014Q3 | 1,553                  | 1.02%                      | \$264,604,036.47           | 0.64%                          |
| 2014Q4 | 1,788                  | 1.17%                      | \$309,495,156.35           | 0.74%                          |
| 2015Q1 | 1,945                  | 1.27%                      | \$337,442,444.21           | 0.81%                          |
| 2015Q2 | 2,468                  | 1.61%                      | \$444,180,491.99           | 1.07%                          |
| 2015Q3 | 2,174                  | 1.42%                      | \$420,083,426.33           | 1.01%                          |
| 2015Q4 | 2,085                  | 1.36%                      | \$417,194,862.46           | 1.00%                          |
| 2016Q1 | 2,156                  | 1.41%                      | \$425,438,380.83           | 1.02%                          |
| 2016Q2 | 2,960                  | 1.94%                      | \$603,604,580.74           | 1.45%                          |
| 2016Q3 | 2,324                  | 1.52%                      | \$481,614,534.11           | 1.16%                          |
| 2016Q4 | 2,194                  | 1.43%                      | \$471,163,267.65           | 1.13%                          |
| 2017Q1 | 2,029                  | 1.33%                      | \$438,059,538.53           | 1.05%                          |
| 2017Q2 | 2,360                  | 1.54%                      | \$523,254,980.20           | 1.26%                          |
| 2017Q3 | 1,988                  | 1.30%                      | \$420,868,777.52           | 1.01%                          |
| 2017Q4 | 2,136                  | 1.40%                      | \$477,749,566.37           | 1.15%                          |
| 2018Q1 | 1,954                  | 1.28%                      | \$438,141,723.58           | 1.05%                          |
| 2018Q2 | 2,365                  | 1.55%                      | \$550,599,367.53           | 1.32%                          |
| 2018Q3 | 3,753                  | 2.45%                      | \$901,656,767.45           | 2.17%                          |
| 2018Q4 | 3,793                  | 2.48%                      | \$902,254,468.34           | 2.17%                          |

|        |         |         |                     |         |
|--------|---------|---------|---------------------|---------|
| 2019Q1 | 3,131   | 2.05%   | \$722,395,501.86    | 1.74%   |
| 2019Q2 | 3,278   | 2.14%   | \$766,239,100.44    | 1.84%   |
| 2019Q3 | 3,126   | 2.04%   | \$809,112,308.33    | 1.95%   |
| 2019Q4 | 2,732   | 1.79%   | \$814,735,422.89    | 1.96%   |
| 2020Q1 | 2,732   | 1.79%   | \$808,108,407.18    | 1.94%   |
| 2020Q2 | 4,294   | 2.81%   | \$1,226,099,076.50  | 2.95%   |
| 2020Q3 | 3,993   | 2.61%   | \$1,180,735,462.48  | 2.84%   |
| 2020Q4 | 4,279   | 2.80%   | \$1,304,432,118.66  | 3.14%   |
| 2021Q1 | 4,700   | 3.07%   | \$1,493,662,687.36  | 3.59%   |
| 2021Q2 | 6,253   | 4.09%   | \$2,055,044,070.48  | 4.94%   |
| 2021Q3 | 5,344   | 3.49%   | \$1,889,267,140.35  | 4.54%   |
| 2021Q4 | 5,319   | 3.48%   | \$2,009,480,701.73  | 4.83%   |
| 2022Q1 | 4,720   | 3.09%   | \$1,831,072,630.07  | 4.40%   |
| 2022Q2 | 5,210   | 3.41%   | \$2,004,496,413.66  | 4.82%   |
| 2022Q3 | 4,158   | 2.72%   | \$1,889,915,189.54  | 4.55%   |
| 2022Q4 | 4,079   | 2.67%   | \$1,961,442,945.32  | 4.72%   |
| 2023Q1 | 3,931   | 2.57%   | \$1,855,186,477.21  | 4.46%   |
| 2023Q2 | 4,261   | 2.79%   | \$2,011,623,461.95  | 4.84%   |
| 2023Q3 | 1,541   | 1.01%   | \$683,646,908.18    | 1.64%   |
| 2023Q4 | 583     | 0.38%   | \$195,874,466.76    | 0.47%   |
| 2024Q1 | 590     | 0.39%   | \$210,671,310.83    | 0.51%   |
| 2024Q2 | 622     | 0.41%   | \$218,885,691.17    | 0.53%   |
| 2024Q3 | 558     | 0.36%   | \$193,929,211.01    | 0.47%   |
| 2024Q4 | 615     | 0.40%   | \$227,235,750.28    | 0.55%   |
| 2025Q1 | 834     | 0.55%   | \$335,859,465.56    | 0.81%   |
| 2025Q2 | 911     | 0.60%   | \$378,610,252.29    | 0.91%   |
| 2025Q3 | 888     | 0.58%   | \$366,652,989.34    | 0.88%   |
| Total  | 152,969 | 100.00% | \$41,572,162,457.43 | 100.00% |

| <b><u>Mortgage Pool by Geographic Distribution</u></b> |                        |                            |                            |                                |
|--------------------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                                        | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| ACT                                                    | 989                    | 0.65%                      | \$295,524,597.28           | 0.71%                          |
| NSW                                                    | 51,478                 | 33.65%                     | \$16,289,808,898.49        | 39.18%                         |
| NT                                                     | 1,289                  | 0.84%                      | \$299,964,453.03           | 0.72%                          |
| QLD                                                    | 28,383                 | 18.55%                     | \$7,027,520,956.33         | 16.90%                         |
| SA                                                     | 8,936                  | 5.84%                      | \$1,842,316,276.43         | 4.43%                          |
| TAS                                                    | 3,759                  | 2.46%                      | \$721,706,049.24           | 1.74%                          |
| VIC                                                    | 43,850                 | 28.67%                     | \$11,820,049,548.24        | 28.43%                         |
| WA                                                     | 14,283                 | 9.34%                      | \$3,275,229,067.76         | 7.88%                          |
| Total                                                  | 152,967                | 100.00%                    | \$41,572,119,846.80        | 100.00%                        |

| <b><u>Mortgage Pool by Loan Type</u></b> |                        |                            |                            |                                |
|------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                          | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| P & I                                    | 149,767                | 97.91%                     | \$39,998,476,389.68        | 96.22%                         |
| Interest Only                            | 3,202                  | 2.09%                      | \$1,573,686,067.75         | 3.79%                          |
| Total                                    | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

| <b><u>Mortgage Pool by Documentation Type</u></b> |                        |                            |                            |                                |
|---------------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                                   | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| Full Doc Loans                                    | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |
| Low Doc Loans                                     | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| No Doc Loans                                      | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| Total                                             | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

| <b><u>Mortgage Pool by Remaining Interest Only Period</u></b> |                        |                            |                            |                                |
|---------------------------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                                               | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| up to and including 1 Year                                    | 1,083                  | 33.82%                     | \$525,248,314.95           | 33.38%                         |
| > 1 up to and including 2 years                               | 988                    | 30.86%                     | \$483,603,746.19           | 30.73%                         |
| > 2 up to and including 3 years                               | 672                    | 20.99%                     | \$347,308,182.82           | 22.07%                         |
| > 3 up to and including 4 years                               | 258                    | 8.06%                      | \$117,601,691.33           | 7.47%                          |
| > 4 up to and including 5 years                               | 198                    | 6.18%                      | \$98,965,561.70            | 6.29%                          |
| > 5 up to and including 6 years                               | 1                      | 0.03%                      | \$346,997.88               | 0.02%                          |
| > 6 up to and including 7 years                               | 2                      | 0.06%                      | \$611,572.88               | 0.04%                          |
| > 7 up to and including 8 years                               | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| > 8 up to and including 9 years                               | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| > 9 up to and including 10 years                              | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| > 10 years                                                    | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| Total                                                         | 3,202                  | 100.00%                    | \$1,573,686,067.75         | 100.00%                        |

| <b><u>Mortgage Pool by Occupancy Status</u></b> |                        |                            |                            |                                |
|-------------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                                 | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| Owner Occupied (Full Recourse)                  | 119,720                | 78.26%                     | \$31,971,560,703.09        | 76.91%                         |
| Residential Investment (Full Recourse)          | 33,249                 | 21.74%                     | \$9,600,601,754.34         | 23.09%                         |
| Residential Investment (Limited Recourse)       | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| Total                                           | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

| <b><u>Mortgage Pool by Loan Purpose</u></b> |                        |                            |                            |                                |
|---------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                             | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| Purchase New Dwelling                       | 6,741                  | 4.41%                      | \$2,024,764,276.45         | 4.87%                          |
| Purchase Existing Dwelling                  | 90,269                 | 59.01%                     | \$24,292,947,246.32        | 58.44%                         |
| Refinance                                   | 55,959                 | 36.58%                     | \$15,254,450,934.66        | 36.69%                         |
| Other                                       | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| Total                                       | 152,969                | 100.00%                    | \$41,572,162,457.43        | 100.00%                        |

| <b>Mortgage Pool by Loan Seasoning</b>      |                        |                            |                            |                                |
|---------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                             | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| up to and including 3 months                | 1,086                  | 0.71%                      | \$453,308,763.59           | 1.09%                          |
| > 3 months up to and including 6 months     | 932                    | 0.61%                      | \$386,733,813.38           | 0.93%                          |
| > 6 months up to and including 9 months     | 804                    | 0.53%                      | \$330,443,061.80           | 0.79%                          |
| > 9 months up to and including 12 months    | 599                    | 0.39%                      | \$222,203,094.73           | 0.53%                          |
| > 12 months up to and including 15 months   | 554                    | 0.36%                      | \$192,139,498.71           | 0.46%                          |
| > 15 months up to and including 18 months   | 598                    | 0.39%                      | \$211,902,944.09           | 0.51%                          |
| > 18 months up to and including 21 months   | 585                    | 0.38%                      | \$203,299,726.10           | 0.49%                          |
| > 21 months up to and including 24 months   | 558                    | 0.36%                      | \$187,807,965.77           | 0.45%                          |
| > 24 months up to and including 27 months   | 1,496                  | 0.98%                      | \$671,336,544.65           | 1.61%                          |
| > 27 months up to and including 30 months   | 4,219                  | 2.76%                      | \$2,006,340,925.01         | 4.83%                          |
| > 30 months up to and including 33 months   | 3,916                  | 2.56%                      | \$1,853,673,697.40         | 4.46%                          |
| > 33 months up to and including 36 months   | 4,088                  | 2.67%                      | \$1,959,417,144.58         | 4.71%                          |
| > 36 months up to and including 48 months   | 19,517                 | 12.76%                     | \$7,772,978,236.86         | 18.70%                         |
| > 48 months up to and including 60 months   | 21,142                 | 13.82%                     | \$6,980,350,263.78         | 16.79%                         |
| > 60 months up to and including 72 months   | 13,868                 | 9.07%                      | \$4,049,157,020.16         | 9.74%                          |
| > 72 months up to and including 84 months   | 13,220                 | 8.64%                      | \$3,151,849,241.12         | 7.58%                          |
| > 84 months up to and including 96 months   | 10,135                 | 6.63%                      | \$2,311,304,623.91         | 5.56%                          |
| > 96 months up to and including 108 months  | 8,620                  | 5.64%                      | \$1,850,490,430.36         | 4.45%                          |
| > 108 months up to and including 120 months | 9,484                  | 6.20%                      | \$1,903,097,200.01         | 4.58%                          |
| > 120 months                                | 37,548                 | 24.55%                     | \$4,874,328,261.42         | 11.72%                         |
| <b>Total</b>                                | <b>152,969</b>         | <b>100.00%</b>             | <b>\$41,572,162,457.43</b> | <b>100.00%</b>                 |

| <b>Mortgage Pool by Payment Frequency</b> |                        |                            |                            |                                |
|-------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                           | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| Weekly                                    | 36,104                 | 23.60%                     | \$8,575,140,606.76         | 20.63%                         |
| Fortnightly                               | 41,233                 | 26.96%                     | \$9,540,466,243.75         | 22.95%                         |
| Monthly                                   | 75,632                 | 49.44%                     | \$23,456,555,606.92        | 56.42%                         |
| <b>Total</b>                              | <b>152,969</b>         | <b>100.00%</b>             | <b>\$41,572,162,457.43</b> | <b>100.00%</b>                 |

| <b>Mortgage Pool by Remaining Tenor</b> |                        |                            |                            |                                |
|-----------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                         | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| Up to and including 1 Year              | 96                     | 0.06%                      | \$614,616.25               | 0.00%                          |
| > 1 Up to and including 2 years         | 130                    | 0.08%                      | \$2,239,589.22             | 0.01%                          |
| > 2 Up to and including 3 years         | 234                    | 0.15%                      | \$7,099,296.63             | 0.02%                          |
| > 3 Up to and including 4 years         | 288                    | 0.19%                      | \$10,926,280.95            | 0.03%                          |
| > 4 Up to and including 5 years         | 393                    | 0.26%                      | \$20,597,732.15            | 0.05%                          |
| > 5 Up to and including 6 years         | 458                    | 0.30%                      | \$27,983,316.93            | 0.07%                          |
| > 6 Up to and including 7 years         | 683                    | 0.45%                      | \$44,880,704.47            | 0.11%                          |
| > 7 Up to and including 8 years         | 1,010                  | 0.66%                      | \$69,862,875.96            | 0.17%                          |
| > 8 Up to and including 9 years         | 1,406                  | 0.92%                      | \$106,640,395.97           | 0.26%                          |
| > 9 Up to and including 10 years        | 1,648                  | 1.08%                      | \$144,300,893.31           | 0.35%                          |
| > 10 Up to and including 15 years       | 18,451                 | 12.06%                     | \$2,150,304,386.13         | 5.17%                          |
| > 15 Up to and including 20 years       | 30,133                 | 19.70%                     | \$5,398,195,241.47         | 12.99%                         |
| > 20 Up to and including 25 years       | 54,780                 | 35.81%                     | \$14,771,219,618.22        | 35.53%                         |
| > 25 Up to and including 30 years       | 43,259                 | 28.28%                     | \$18,817,297,509.77        | 45.26%                         |
| <b>Total</b>                            | <b>152,969</b>         | <b>100.00%</b>             | <b>\$41,572,162,457.43</b> | <b>100.00%</b>                 |

| <b>Mortgage Pool by Delinquencies</b> |                        |                            |                            |                                |
|---------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                       | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| 0 Months                              | 152,240                | 99.52%                     | \$41,335,525,853.33        | 99.43%                         |
| > 0 up to and including 1 Month       | 513                    | 0.34%                      | \$161,554,641.80           | 0.39%                          |
| > 1 up to and including 2 Months      | 129                    | 0.08%                      | \$44,368,401.12            | 0.11%                          |
| > 2 up to and including 3 Months      | 87                     | 0.06%                      | \$30,713,561.18            | 0.07%                          |
| > 3 up to and including 4 Months      | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| > 4 up to and including 5 Months      | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| > 5 up to and including 6 Months      | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| > 6 Months                            | 0                      | 0.00%                      | \$0.00                     | 0.00%                          |
| <b>Total</b>                          | <b>152,969</b>         | <b>100.00%</b>             | <b>\$41,572,162,457.43</b> | <b>100.00%</b>                 |

| <b>Mortgage Pool by Mortgage Insurer (LVR Specific)</b> |                        |                            |                            |                                |
|---------------------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                                         | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| QBE LMI                                                 | 482                    | 0.32%                      | \$44,440,355.92            | 0.11%                          |
| Helia Insurance Pty Limited                             | 22,221                 | 14.53%                     | \$5,426,550,922.31         | 13.05%                         |
| No Primary Mortgage Insurer                             | 130,266                | 85.16%                     | \$36,101,171,179.20        | 86.84%                         |
| <b>Total</b>                                            | <b>152,969</b>         | <b>100.00%</b>             | <b>\$41,572,162,457.43</b> | <b>100.00%</b>                 |

| <b>Mortgage Pool by Remaining Term on Fixed Rate Period</b> |                        |                            |                            |                                |
|-------------------------------------------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
|                                                             | <b>Number of Loans</b> | <b>(%) Number of Loans</b> | <b>Balance Outstanding</b> | <b>(%) Balance Outstanding</b> |
| > 0 up to and including 3 months                            | 1,008                  | 13.41%                     | \$312,135,644.90           | 15.30%                         |
| > 3 up to and including 6 months                            | 934                    | 12.43%                     | \$259,369,287.43           | 12.72%                         |
| > 6 up to and including 9 months                            | 1,956                  | 26.03%                     | \$542,712,020.47           | 26.61%                         |
| > 9 up to and including 12 months                           | 1,075                  | 14.30%                     | \$267,245,102.96           | 13.10%                         |
| > 12 up to and including 15 months                          | 673                    | 8.96%                      | \$203,510,337.39           | 9.98%                          |
| > 15 up to and including 18 months                          | 327                    | 4.35%                      | \$85,296,593.11            | 4.18%                          |
| > 18 up to and including 21 months                          | 387                    | 5.15%                      | \$93,277,646.26            | 4.57%                          |
| > 21 up to and including 24 months                          | 247                    | 3.29%                      | \$64,414,456.18            | 3.16%                          |
| > 24 up to and including 27 months                          | 327                    | 4.35%                      | \$80,079,436.10            | 3.93%                          |
| > 27 up to and including 30 months                          | 280                    | 3.73%                      | \$68,648,658.23            | 3.37%                          |
| > 30 up to and including 33 months                          | 158                    | 2.10%                      | \$36,266,111.63            | 1.78%                          |
| > 33 up to and including 36 months                          | 75                     | 1.00%                      | \$15,141,243.96            | 0.74%                          |
| > 36 up to and including 48 months                          | 53                     | 0.71%                      | \$9,434,975.09             | 0.46%                          |
| > 48 up to and including 60 months                          | 14                     | 0.19%                      | \$2,028,440.99             | 0.10%                          |
| > 60 months                                                 | 1                      | 0.01%                      | \$112,518.58               | 0.01%                          |
| <b>Total</b>                                                | <b>7,515</b>           | <b>100.00%</b>             | <b>\$2,039,672,473.28</b>  | <b>100.00%</b>                 |

**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 Cotality's "8 Capital Cities Combined" Index.

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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