

**Commonwealth Bank of Australia**  
**CBA Covered Bond Trust - Investor Report**

**Date: 18 March 2026**

Monthly Covered Bond Report Date	28-February-2026
Determination Date	2-March-2026
Distribution Date	20-March-2026

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-March-2026	
<b>Calculation of Adjusted Aggregate Receivable Amount</b>	
A	The Lower of: (i) LVR Adjusted Mortgage Loan Balance Amount, and (ii) Asset Percentage Adjusted Mortgage Loan Balance Amount
	\$44,607,317,551.22 \$42,379,451,724.22
	<b>\$42,379,451,724.22</b>
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
	\$1,361,849,643.34
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> (A+B+C+D+E) - Z
	<b>\$43,741,301,367.56</b>
<b>Results of Asset Coverage Test</b>	
	Adjusted Aggregate Mortgage Loan Amount
	\$43,741,301,367.56
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds
	\$35,312,786,855.27
	Asset Coverage Test is Satisfied
	Yes
	Asset Percentage
	95.00%
	Current Overcollateralisation Percentage
	23.87%

**Summary as at 01-March-2026**
**Bond Issuance**

<u>Bonds</u>	<u>Issue Date</u>	<u>Principal Balance</u>	<u>AUD Equiv. of Principal Balance</u>	<u>Exchange Rate</u>	<u>Coupon Frequency</u>	<u>Coupon Rate</u>
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 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 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%
Series 128	19-December-2025	EUR 200,000,000.00	\$350,744,000.00	0.5702	Yearly	3.352000%

<b>Bonds</b>	<b>ISIN</b>	<b>CUSIP</b>	<b>Listing</b>	<b>Note Type</b>	<b>Expected Maturity Date</b>	<b>Final Maturity Date</b>
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-2020	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 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 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
Series 128	XS3254413563	n/a	London	Soft Bullet	19-December-2035	19-December-2035

**Pool Summary**

Portfolio Cut off Date	28-02-2026
Current Principal Balance (AUD)	\$44,613,320,418
Number of Loans(Unconsolidated)	155,941
Number of Borrowers(Consolidated)	138,817
Average Loan Size	\$286,091
Maximum Housing Loan Balance	\$3,377,326
Weighted Average Loan Interest Rate	5.87%
Weighted Average Current Loan to Value Ratio (LVR)	52.68%
Weighted Average Indexed Loan to Value Ratio (LVR)	39.31%
Weighted Average Seasoning (Months)	65.78
Weighted Average Remaining Term (Months)	282.13

**Prepayment Information**

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	14.44	16.96	17.93	16.90
Prepayment History (SMM)	1.29	1.54	1.63	1.54

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 40%	72,789	46.68%	\$12,328,745,174.45	27.63%
40% up to and including 45%	9,729	6.24%	\$2,986,949,669.28	6.70%
45% up to and including 50%	9,979	6.40%	\$3,278,450,622.40	7.35%
50% up to and including 55%	10,288	6.60%	\$3,560,060,324.61	7.98%
55% up to and including 60%	10,420	6.68%	\$3,842,825,773.45	8.61%
60% up to and including 65%	10,095	6.47%	\$3,948,158,927.56	8.85%
65% up to and including 70%	9,917	6.36%	\$4,164,224,203.33	9.33%
70% up to and including 75%	9,187	5.89%	\$4,154,752,628.34	9.31%
75% up to and including 80%	8,355	5.36%	\$4,079,764,567.76	9.14%
80% up to and including 85%	3,248	2.08%	\$1,286,972,347.01	2.88%
85% up to and including 90%	1,613	1.03%	\$833,639,036.35	1.87%
90% up to and including 95%	241	0.15%	\$121,234,978.93	0.27%
95% up to and including 100%	21	0.01%	\$7,390,926.07	0.02%
> 100%	59	0.04%	\$20,151,237.99	0.05%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 40%	107,635	69.02%	\$22,471,321,272.28	50.37%
40% up to and including 45%	11,548	7.41%	\$4,471,957,641.63	10.02%
45% up to and including 50%	10,710	6.87%	\$4,494,687,019.24	10.07%
50% up to and including 55%	8,566	5.49%	\$3,928,013,884.91	8.80%
55% up to and including 60%	7,214	4.63%	\$3,672,906,285.77	8.23%
60% up to and including 65%	4,876	3.13%	\$2,532,291,037.08	5.68%
65% up to and including 70%	3,298	2.11%	\$1,842,646,903.52	4.13%
70% up to and including 75%	1,499	0.96%	\$881,142,670.15	1.98%
75% up to and including 80%	432	0.28%	\$238,996,414.50	0.54%
80% up to and including 85%	126	0.08%	\$63,544,482.68	0.14%
85% up to and including 90%	26	0.02%	\$10,795,796.08	0.02%
90% up to and including 95%	1	0.00%	\$549,755.84	0.00%
95% up to and including 100%	2	0.00%	\$908,560.44	0.00%
> 100%	8	0.01%	\$3,558,693.41	0.01%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

\* Based on quarterly data provided by Cotality

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<=5.00%	1,511	0.97%	\$436,043,713.56	0.98%
> 5.00% <= 5.25%	485	0.31%	\$296,167,836.22	0.66%
> 5.25% <= 5.50%	7,779	4.99%	\$3,357,639,200.93	7.53%
> 5.50% <= 5.75%	46,569	29.86%	\$17,681,285,749.72	39.63%
> 5.75% <= 6.00%	46,968	30.12%	\$12,752,514,389.70	28.58%
> 6.00% <= 6.25%	17,188	11.02%	\$4,920,553,075.68	11.03%
> 6.25% <= 6.50%	6,791	4.35%	\$1,611,806,599.14	3.61%
> 6.55% <= 6.75%	5,159	3.31%	\$920,419,720.20	2.06%
> 6.75% <= 7.00%	5,605	3.59%	\$903,874,377.70	2.03%
> 7.00% <= 7.25%	3,146	2.02%	\$472,924,478.96	1.06%
> 7.25% <= 7.50%	1,663	1.07%	\$244,565,357.01	0.55%
> 7.50% <= 7.75%	5,016	3.22%	\$439,584,838.40	0.99%
> 7.75% <= 8.00%	3,258	2.09%	\$219,269,324.91	0.49%
> 8.00% <= 8.25%	924	0.59%	\$77,703,795.36	0.17%
> 8.25% <= 8.50%	3,289	2.11%	\$223,176,113.47	0.50%
> 8.50%	590	0.38%	\$55,791,846.57	0.13%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Fixed 1 Year	6,775	4.34%	\$1,850,850,412.39	4.15%
Fixed 2 Year	784	0.50%	\$191,051,658.55	0.43%
Fixed 3 Year	43	0.03%	\$7,173,741.78	0.02%
Fixed 4 Year	27	0.02%	\$5,541,779.79	0.01%
Fixed 5 Year	1	0.00%	\$111,853.05	0.00%
Fixed 6 + Year	0	0.00%	\$0.00	0.00%
Total Fixed Rate	7,630	4.89%	\$2,054,729,445.56	4.61%
Total Variable Rate	148,311	95.11%	\$42,558,590,971.97	95.39%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

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

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Up to and including 100,000	30,739	19.71%	\$1,282,605,839.24	2.87%
> 100,000 up to and including 200,000	27,650	17.73%	\$3,887,483,322.85	8.71%
> 200,000 up to and including 300,000	26,554	17.03%	\$5,845,796,343.66	13.10%
> 300,000 up to and including 400,000	22,094	14.17%	\$6,538,183,337.85	14.66%
> 400,000 up to and including 500,000	16,540	10.61%	\$6,131,630,987.23	13.74%
> 500,000 up to and including 600,000	11,169	7.16%	\$4,999,673,844.70	11.21%
> 600,000 up to and including 700,000	6,971	4.47%	\$3,714,197,004.16	8.33%
> 700,000 up to and including 800,000	4,425	2.84%	\$2,713,354,607.10	6.08%
> 800,000 up to and including 900,000	2,830	1.81%	\$2,022,936,411.93	4.53%
> 900,000 up to and including 1,000,000	1,884	1.21%	\$1,562,119,247.01	3.50%
> 1,000,000 up to and including 1,250,000	2,692	1.73%	\$2,587,036,248.99	5.80%
> 1,250,000 up to and including 1,500,000	1,312	0.84%	\$1,614,609,348.56	3.62%
> 1,500,000 up to and including 1,750,000	647	0.41%	\$964,191,121.03	2.16%
> 1,750,000 up to and including 2,000,000	363	0.23%	\$659,713,868.03	1.48%
> 2,000,000	71	0.05%	\$89,788,885.19	0.20%
<b>Total</b>	<b>155,941</b>	<b>100.00%</b>	<b>\$44,613,320,417.53</b>	<b>100.00%</b>

**Mortgage Pool by Approval Date**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
2002Q1	44	0.03%	\$2,143,258.02	0.00%
2002Q2	94	0.06%	\$4,397,448.08	0.01%
2002Q3	84	0.05%	\$5,211,629.18	0.01%
2002Q4	92	0.06%	\$5,059,048.95	0.01%
2003Q1	87	0.06%	\$4,759,315.13	0.01%
2003Q2	102	0.07%	\$4,914,772.01	0.01%
2003Q3	129	0.08%	\$7,979,558.09	0.02%
2003Q4	171	0.11%	\$9,929,003.83	0.02%
2004Q1	130	0.08%	\$7,833,925.78	0.02%
2004Q2	138	0.09%	\$7,429,509.79	0.02%
2004Q3	198	0.13%	\$10,233,377.20	0.02%
2004Q4	169	0.11%	\$10,455,399.93	0.02%
2005Q1	176	0.11%	\$12,372,456.29	0.03%
2005Q2	235	0.15%	\$14,271,449.46	0.03%
2005Q3	224	0.14%	\$14,622,912.21	0.03%
2005Q4	259	0.17%	\$16,499,635.99	0.04%
2006Q1	252	0.16%	\$15,870,777.59	0.04%
2006Q2	327	0.21%	\$25,260,137.46	0.06%
2006Q3	333	0.21%	\$21,880,645.52	0.05%
2006Q4	298	0.19%	\$19,066,708.40	0.04%
2007Q1	271	0.17%	\$17,827,198.51	0.04%
2007Q2	399	0.26%	\$29,039,680.35	0.07%
2007Q3	419	0.27%	\$31,163,269.99	0.07%
2007Q4	460	0.29%	\$35,792,078.85	0.08%
2008Q1	486	0.31%	\$44,905,489.13	0.10%
2008Q2	494	0.32%	\$47,082,394.15	0.11%
2008Q3	561	0.36%	\$55,874,319.63	0.13%
2008Q4	756	0.48%	\$75,418,710.58	0.17%
2009Q1	937	0.60%	\$94,040,296.08	0.21%
2009Q2	1,273	0.82%	\$131,184,336.82	0.29%
2009Q3	995	0.64%	\$110,196,643.79	0.25%
2009Q4	818	0.52%	\$86,268,812.35	0.19%
2010Q1	650	0.42%	\$71,385,508.15	0.16%
2010Q2	684	0.44%	\$79,669,181.40	0.18%
2010Q3	755	0.48%	\$89,430,588.40	0.20%
2010Q4	742	0.48%	\$86,418,325.70	0.19%
2011Q1	642	0.41%	\$68,176,343.39	0.15%
2011Q2	774	0.50%	\$87,590,089.61	0.20%
2011Q3	638	0.41%	\$67,894,654.09	0.15%
2011Q4	657	0.42%	\$74,883,240.59	0.17%
2012Q1	573	0.37%	\$72,534,330.23	0.16%
2012Q2	760	0.49%	\$110,224,868.62	0.25%
2012Q3	761	0.49%	\$100,935,789.04	0.23%
2012Q4	882	0.57%	\$109,582,599.41	0.25%
2013Q1	919	0.59%	\$124,291,470.00	0.28%
2013Q2	1,098	0.70%	\$159,581,982.94	0.36%
2013Q3	1,101	0.71%	\$152,261,938.23	0.34%
2013Q4	1,174	0.75%	\$171,116,762.85	0.38%
2014Q1	1,234	0.79%	\$184,295,899.29	0.41%
2014Q2	1,514	0.97%	\$231,454,950.09	0.52%
2014Q3	1,489	0.95%	\$247,096,618.91	0.55%
2014Q4	1,700	1.09%	\$289,626,980.41	0.65%
2015Q1	1,855	1.19%	\$313,803,616.69	0.70%
2015Q2	2,349	1.51%	\$414,681,695.47	0.93%
2015Q3	2,055	1.32%	\$387,039,367.65	0.87%
2015Q4	1,985	1.27%	\$391,142,443.59	0.88%
2016Q1	2,030	1.30%	\$390,415,487.07	0.88%
2016Q2	2,809	1.80%	\$559,859,055.00	1.25%
2016Q3	2,213	1.42%	\$451,872,460.18	1.01%
2016Q4	2,100	1.35%	\$445,933,185.71	1.00%
2017Q1	1,912	1.23%	\$402,924,222.58	0.90%
2017Q2	2,222	1.42%	\$486,353,953.21	1.09%
2017Q3	1,892	1.21%	\$395,641,694.29	0.89%
2017Q4	2,027	1.30%	\$444,661,881.12	1.00%
2018Q1	1,853	1.19%	\$409,054,620.27	0.92%
2018Q2	2,266	1.45%	\$521,217,694.32	1.17%
2018Q3	3,568	2.29%	\$841,124,087.78	1.89%
2018Q4	3,603	2.31%	\$845,090,788.16	1.89%

2019Q1	3,000	1.92%	\$685,308,938.17	1.54%
2019Q2	3,149	2.02%	\$729,161,224.39	1.63%
2019Q3	2,985	1.91%	\$760,109,804.74	1.70%
2019Q4	2,628	1.69%	\$769,073,348.57	1.72%
2020Q1	2,602	1.67%	\$757,180,837.34	1.70%
2020Q2	4,087	2.62%	\$1,147,311,184.16	2.57%
2020Q3	3,830	2.46%	\$1,115,071,578.27	2.50%
2020Q4	4,031	2.58%	\$1,201,537,295.17	2.69%
2021Q1	4,505	2.89%	\$1,414,571,374.14	3.17%
2021Q2	5,967	3.83%	\$1,938,425,717.90	4.34%
2021Q3	5,079	3.26%	\$1,775,632,938.78	3.98%
2021Q4	5,046	3.24%	\$1,884,998,702.80	4.23%
2022Q1	4,509	2.89%	\$1,729,704,980.62	3.88%
2022Q2	4,958	3.18%	\$1,896,467,431.88	4.25%
2022Q3	4,029	2.58%	\$1,813,655,900.18	4.07%
2022Q4	3,944	2.53%	\$1,874,707,891.53	4.20%
2023Q1	3,801	2.44%	\$1,774,994,088.09	3.98%
2023Q2	4,285	2.75%	\$2,011,759,227.69	4.51%
2023Q3	2,675	1.72%	\$1,326,108,516.64	2.97%
2023Q4	2,300	1.47%	\$1,145,125,015.21	2.57%
2024Q1	2,229	1.43%	\$1,147,103,656.92	2.57%
2024Q2	2,522	1.62%	\$1,321,149,981.77	2.96%
2024Q3	2,507	1.61%	\$1,350,812,110.01	3.03%
2024Q4	791	0.51%	\$325,929,641.55	0.73%
2025Q1	768	0.49%	\$304,212,878.99	0.68%
2025Q2	825	0.53%	\$331,339,522.19	0.74%
2025Q3	800	0.51%	\$325,925,351.01	0.73%
2025Q4	692	0.44%	\$290,738,927.41	0.65%
2026Q1	500	0.32%	\$206,949,777.83	0.46%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

<b>Mortgage Pool by Geographic Distribution</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
ACT	1,033	0.66%	\$328,009,729.05	0.74%
NSW	52,419	33.61%	\$17,507,709,414.80	39.24%
NT	1,300	0.83%	\$314,894,465.90	0.71%
QLD	29,071	18.64%	\$7,641,425,785.12	17.13%
SA	9,143	5.86%	\$2,012,595,416.89	4.51%
TAS	3,778	2.42%	\$748,349,882.49	1.68%
VIC	44,665	28.64%	\$12,571,338,226.46	28.18%
WA	14,532	9.32%	\$3,488,997,496.82	7.82%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

<b>Mortgage Pool by Loan Type</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
P & I	152,173	97.58%	\$42,663,855,202.62	95.63%
Interest Only	3,768	2.42%	\$1,949,465,214.91	4.37%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

<b>Mortgage Pool by Documentation Type</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Full Doc Loans	155,941	100.00%	\$44,613,320,417.53	100.00%
Low Doc Loans	0	0.00%	\$0.00	0.00%
No Doc Loans	0	0.00%	\$0.00	0.00%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

<b>Mortgage Pool by Remaining Interest Only Period</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	1,309	34.74%	\$659,817,345.24	33.85%
> 1 up to and including 2 years	896	23.78%	\$454,895,605.18	23.33%
> 2 up to and including 3 years	761	20.20%	\$391,713,802.96	20.09%
> 3 up to and including 4 years	623	16.53%	\$349,140,137.02	17.91%
> 4 up to and including 5 years	176	4.67%	\$92,939,753.75	4.77%
> 5 up to and including 6 years	3	0.08%	\$958,570.76	0.05%
> 6 up to and including 7 years	0	0.00%	\$0.00	0.00%
> 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	3,768	100.00%	\$1,949,465,214.91	100.00%

<b>Mortgage Pool by Occupancy Status</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Owner Occupied (Full Recourse)	121,168	77.70%	\$33,918,558,381.30	76.03%
Residential Investment (Full Recourse)	34,773	22.30%	\$10,694,762,036.23	23.97%
Residential Investment (Limited Recourse)	0	0.00%	\$0.00	0.00%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

<b>Mortgage Pool by Loan Purpose</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Purchase New Dwelling	6,799	4.36%	\$2,130,251,248.87	4.77%
Purchase Existing Dwelling	91,947	58.96%	\$26,152,627,373.86	58.62%
Refinance	57,195	36.68%	\$16,330,441,794.80	36.60%
Other	0	0.00%	\$0.00	0.00%
Total	155,941	100.00%	\$44,613,320,417.53	100.00%

**Mortgage Pool by Loan Seasoning**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
up to and including 3 months	925	0.59%	\$398,750,693.96	0.89%
> 3 months up to and including 6 months	771	0.49%	\$318,431,985.14	0.71%
> 6 months up to and including 9 months	870	0.56%	\$349,331,289.79	0.78%
> 9 months up to and including 12 months	760	0.49%	\$314,703,903.58	0.71%
> 12 months up to and including 15 months	733	0.47%	\$297,155,100.99	0.67%
> 15 months up to and including 18 months	1,856	1.19%	\$957,328,069.24	2.15%
> 18 months up to and including 21 months	2,662	1.71%	\$1,427,352,494.28	3.20%
> 21 months up to and including 24 months	2,199	1.41%	\$1,127,035,152.12	2.53%
> 24 months up to and including 27 months	2,312	1.48%	\$1,203,525,828.31	2.70%
> 27 months up to and including 30 months	2,217	1.42%	\$1,097,962,562.20	2.46%
> 30 months up to and including 33 months	4,105	2.63%	\$1,966,012,172.67	4.41%
> 33 months up to and including 36 months	3,836	2.46%	\$1,773,118,808.88	3.97%
> 36 months up to and including 48 months	17,290	11.09%	\$7,336,938,011.48	16.45%
> 48 months up to and including 60 months	21,097	13.53%	\$7,338,538,813.24	16.45%
> 60 months up to and including 72 months	15,345	9.84%	\$4,492,845,719.44	10.07%
> 72 months up to and including 84 months	11,523	7.39%	\$2,917,164,901.91	6.54%
> 84 months up to and including 96 months	11,607	7.44%	\$2,651,206,217.52	5.94%
> 96 months up to and including 108 months	8,105	5.20%	\$1,736,672,663.17	3.89%
> 108 months up to and including 120 months	9,110	5.84%	\$1,835,794,463.18	4.11%
> 120 months	38,618	24.76%	\$5,073,451,566.43	11.37%
<b>Total</b>	<b>155,941</b>	<b>100.00%</b>	<b>\$44,613,320,417.53</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Weekly	36,596	23.47%	\$9,098,251,897.02	20.39%
Fortnightly	41,244	26.45%	\$9,929,340,405.31	22.26%
Monthly	78,101	50.08%	\$25,585,728,115.20	57.35%
<b>Total</b>	<b>155,941</b>	<b>100.00%</b>	<b>\$44,613,320,417.53</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Up to and including 1 Year	95	0.06%	\$510,903.47	0.00%
> 1 Up to and including 2 years	151	0.10%	\$2,715,765.39	0.01%
> 2 Up to and including 3 years	236	0.15%	\$6,001,950.71	0.01%
> 3 Up to and including 4 years	288	0.18%	\$13,180,769.54	0.03%
> 4 Up to and including 5 years	400	0.26%	\$20,075,645.99	0.04%
> 5 Up to and including 6 years	470	0.30%	\$27,614,520.05	0.06%
> 6 Up to and including 7 years	774	0.50%	\$49,188,531.76	0.11%
> 7 Up to and including 8 years	1,088	0.70%	\$78,637,113.29	0.18%
> 8 Up to and including 9 years	1,435	0.92%	\$113,422,650.06	0.25%
> 9 Up to and including 10 years	1,777	1.14%	\$153,945,226.26	0.35%
> 10 Up to and including 15 years	18,580	11.91%	\$2,174,888,423.50	4.87%
> 15 Up to and including 20 years	30,817	19.76%	\$5,602,336,406.46	12.56%
> 20 Up to and including 25 years	54,044	34.66%	\$14,934,721,152.70	33.48%
> 25 Up to and including 30 years	45,786	29.36%	\$21,436,081,358.35	48.05%
<b>Total</b>	<b>155,941</b>	<b>100.00%</b>	<b>\$44,613,320,417.53</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
0 Months	154,973	99.38%	\$44,303,633,225.80	99.31%
> 0 up to and including 1 Month	728	0.47%	\$228,972,923.84	0.51%
> 1 up to and including 2 Months	144	0.09%	\$45,371,064.57	0.10%
> 2 up to and including 3 Months	93	0.06%	\$34,311,025.92	0.08%
> 3 up to and including 4 Months	3	0.00%	\$1,032,177.40	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>155,941</b>	<b>100.00%</b>	<b>\$44,613,320,417.53</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurer (LVR Specific)**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Primary Mortgage Insured	22,292	14.30%	\$5,474,178,586.66	12.27%
Not Primary Mortgage Insured	133,649	85.70%	\$39,139,141,830.87	87.73%
<b>Total</b>	<b>155,941</b>	<b>100.00%</b>	<b>\$44,613,320,417.53</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Term on Fixed Rate Period**

	<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	1,098	14.39%	\$288,888,480.05	14.06%
> 3 up to and including 6 months	1,762	23.09%	\$487,645,581.45	23.73%
> 6 up to and including 9 months	1,242	16.28%	\$330,242,743.47	16.07%
> 9 up to and including 12 months	734	9.62%	\$218,506,224.48	10.63%
> 12 up to and including 15 months	383	5.02%	\$97,223,285.41	4.73%
> 15 up to and including 18 months	265	3.47%	\$63,047,695.26	3.07%
> 18 up to and including 21 months	368	4.82%	\$106,073,294.58	5.16%
> 21 up to and including 24 months	926	12.14%	\$259,510,372.45	12.63%
> 24 up to and including 27 months	240	3.15%	\$58,889,606.50	2.87%
> 27 up to and including 30 months	142	1.86%	\$31,488,177.48	1.53%
> 30 up to and including 33 months	106	1.39%	\$23,070,176.21	1.12%
> 33 up to and including 36 months	294	3.85%	\$77,489,419.98	3.77%
> 36 up to and including 48 months	42	0.55%	\$7,000,755.40	0.34%
> 48 up to and including 60 months	28	0.37%	\$5,653,632.84	0.28%
> 60 months	0	0.00%	\$0.00	0.00%
<b>Total</b>	<b>7,630</b>	<b>100.00%</b>	<b>\$2,054,729,445.56</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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