

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

Monthly Covered Bond Report Date		30-April-2013
Determination Date		01-May-2013
Distribution Date		20-May-2013

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+ (Affirmed)	P-1 (Stable)
CBA Long Term Senior Unsecured Rating	AA- (Stable)	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-May-2013		
Calculation of Adjusted Aggregate Receivable Amount		
A	The Lower of:	
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$30,227,713,788
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount	\$25,967,809,321
		\$25,967,809,321
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date.	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date	\$0
D	Aggregate Amount of Principal Collections collected by the Servicer during the Collection Period excluding any amounts applied in accordance with the Priority of Payments.	\$0
E	The sum Sale Proceeds credited to the GIC Account, Remaining Available Principal held in the GIC Account and any amount transferred from the OC Account to the GIC Account	\$1,074,680,640
Z	Negative Carry Factor	\$0
	Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z	\$27,042,489,962
	Results of Asset Coverage Test	
	Adjusted Aggregate Mortgage Loan Amount	\$27,042,489,962
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds	\$15,314,918,724
	Asset Coverage Test is Satisfied	Yes
	Asset Percentage	85.50%
	Current Overcollateralisation Percentage	97.37%

Summary as at 01-May-2013

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 1	12-January-2012	EUR 1,500,000,000.00	\$1,883,248,000.00	0.7965	Yearly	2.625000%
Series 2	27-January-2012	NOK 3,375,000,000.00	\$547,208,753.16	6.1677	Yearly	5.000000%
Series 3	25-January-2012	AUD 2,000,000,000.00	\$2,000,000,000.00	1.0000	SemiAnnual	5.750000%
Series 4	25-January-2012	AUD 1,500,000,000.00	\$1,500,000,000.00	1.0000	Quarterly	BBSW - 3 MONTHS + 1.750000%
Series 5	01-February-2012	EUR 109,000,000.00	\$133,812,333.46	0.8146	Yearly	3.815000%
Series 6	03-February-2012	USD 50,000,000.00	\$47,574,000.00	1.0510	Quarterly	LIBOR 3 MONTHS + 1.350000%
Series 7	02-February-2012	EUR 66,500,000.00	\$81,246,933.96	0.8185	Yearly	3.925000%
Series 8	13-February-2012	GBP 50,000,000.00	\$73,909,795.00	0.6765	Quarterly	GBP LIBOR 3 MONTHS + 1.380000%
Series 9	13-February-2012	EUR 117,000,000.00	\$141,901,697.12	0.8245	Yearly	3.994000%
Series 10	13-March-2012	CHF 425,000,000.00	\$432,551,615.88	0.9825	Quarterly	CHF LIBOR 3 MONTHS + 0.600000%
Series 11	13-March-2012	CHF 350,000,000.00	\$356,385,918.91	0.9821	SemiAnnual	1.500000%
Series 12	01-March-2012	EUR 50,000,000.00	\$62,055,873.25	0.8057	Yearly	3.700000%
Series 13	16-March-2012	USD 2,000,000,000.00	\$1,876,524,693.04	1.0658	SemiAnnual	2.250000%
Series 14	02-May-2012	CHF 100,000,000.00	\$105,977,895.14	0.9436	Yearly	1.625000%
Series 15	03-May-2012	EUR 1,500,000,000.00	\$1,897,314,529.00	0.7906	Yearly	3.000000%
Series 16	09-May-2012	NOK 750,000,000.00	\$126,407,165.00	5.9332	Yearly	4.550000%
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 425,000,000.00	\$1,142,980,437.00	0.6562	Yearly	3.000000%
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.270000%
Series 21	24-September-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Yearly	2.602500%
Series 22	05-October-2012	EUR 50,000,000.00	\$62,377,049.00	0.8016	Quarterly	EURIBOR 3 MONTHS + 0.450000%
Series 23	09-November-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.305000%
Series 24	18-January-2013	USD 2,000,000,000.00	\$1,905,306,278.00	1.0497	SemiAnnual	0.750000%
Series 25	01-February-2013	EUR 112,000,000.00	\$144,430,651.00	0.7755	Yearly	2.500000%
Series 26	08-February-2013	USD 50,000,000.00	\$48,123,195.38	1.0390	Quarterly	LIBOR 3 MONTHS + 0.350000%
Series 27	08-February-2013	USD 50,000,000.00	\$48,123,195.38	1.0390	Quarterly	LIBOR 3 MONTHS + 0.350000%

<u>Bonds</u>	<u>ISIN</u>	<u>CUSIP</u>	<u>Listing</u>	<u>Note Type</u>	<u>Expected Maturity Date</u>	<u>Final Maturity Date</u>
Series 1	XS0729014281	n/a	London	Hard Bullet	12-January-2017	12-January-2017
Series 2	XS0733058969	n/a	London	Hard Bullet	27-January-2022	27-January-2022
Series 3	AU3CB0188951	n/a	Unlisted	Hard Bullet	25-January-2017	25-January-2017
Series 4	AU3FN0014866	n/a	Unlisted	Hard Bullet	25-January-2017	25-January-2017
Series 5	XS0737866060	n/a	London	Hard Bullet	01-February-2027	01-February-2027
Series 6	US20271AAA51	20271AAA5	Unlisted	Hard Bullet	03-February-2017	03-February-2017
Series 7	XS0739982980	n/a	London	Hard Bullet	02-February-2027	02-February-2027
Series 8	XS0744839415	n/a	London	Hard Bullet	13-February-2017	13-February-2017
Series 9	XS0745915826	n/a	London	Hard Bullet	13-February-2030	13-February-2030
Series 10	CH0180071612	n/a	SIX Swiss Exchange	Hard Bullet	13-March-2015	13-March-2015
Series 11	CH0180071613	n/a	SIX Swiss Exchange	Hard Bullet	13-September-2019	13-September-2019
Series 12	XS0751446872	n/a	Unlisted	Hard Bullet	01-March-2027	01-March-2027
Series 13	US20271AAB35,US20271BAB18	20271AAB3, 20271BAB1	ASX	Hard Bullet	16-March-2017	16-March-2017
Series 14	CH0183597266	n/a	SIX Swiss Exchange	Hard Bullet	02-May-2022	02-May-2022
Series 15	XS0775914277	n/a	London	Hard Bullet	03-May-2022	03-May-2022
Series 16	XS0778752047	n/a	London	Hard Bullet	09-May-2022	09-May-2022
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	Hard Bullet	04-September-2026	04-September-2026
Series 20	n/a	n/a	Unlisted	Hard Bullet	13-September-2024	13-September-2024
Series 21	XS0829366532	n/a	London	Hard Bullet	24-September-2027	24-September-2027
Series 22	XS0839422408	n/a	London	Hard Bullet	05-October-2019	05-October-2019
Series 23	n/a	n/a	Unlisted	Hard Bullet	08-November-2024	08-November-2024
Series 24	US20271AAC18 US20271BAC90	20271AAC1 20271BAC9	Unlisted	Soft Bullet	15-January-2016	15-January-2016
Series 25	XS0883740887	n/a	Unlisted	Hard Bullet	01-February-2029	01-February-2029
Series 26	XS0885738541	n/a	London	Hard Bullet	08-February-2018	08-February-2018
Series 27	XS0885739606	n/a	London	Hard Bullet	08-February-2018	08-February-2018

Pool Summary

Portfolio Cut off Date	30-04-2013
Current Principal Balance (AUD)	\$30,372,052,626
Number of Loans(Unconsolidated)	130,119
Number of Borrowers(Consolidated)	129,287
Average Loan Size	\$233,418
Maximum Housing Loan Balance	\$1,915,850
Weighted Average Loan Interest Rate	5.80%
Weighted Average Current Loan to Value Ratio (LVR)	58.33%
Weighted Average Indexed Loan to Value Ratio (LVR)	54.35%
Weighted Average Seasoning (Months)	43.48
Weighted Average Remaining Term (Months)	304.17

Prepayment Information

	<u>1 Month</u>	<u>3 Month</u>	<u>12 Month</u>	<u>Cumulative</u>
Prepayment History (CPR)	13.83	13.67	14.56	14.61
Prepayment History (SMM)	1.23	1.22	1.30	1.31



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%	37,108	28.52%	\$5,681,150,779	18.71%
40% up to and including 45%	9,415	7.24%	\$1,956,779,160	6.44%
45% up to and including 50%	9,832	7.56%	\$2,207,075,416	7.27%
50% up to and including 55%	9,726	7.47%	\$2,325,776,383	7.66%
55% up to and including 60%	10,237	7.87%	\$2,607,546,739	8.59%
60% up to and including 65%	10,525	8.09%	\$2,748,257,073	9.05%
65% up to and including 70%	11,647	8.95%	\$3,169,740,679	10.44%
70% up to and including 75%	12,833	9.86%	\$3,687,780,536	12.14%
75% up to and including 80%	8,909	6.85%	\$2,981,251,358	9.82%
80% up to and including 85%	3,804	2.92%	\$1,153,861,910	3.80%
85% up to and including 90%	4,212	3.24%	\$1,288,897,477	4.24%
90% up to and including 95%	1,870	1.44%	\$563,610,853	1.86%
95% up to and including 100%	0	0.00%	\$0	0.00%
> 100%	1	0.00%	\$324,264	0.00%
Total	130,119	100.00%	\$30,372,052,626	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%	48,515	37.29%	\$7,815,597,485	25.73%
40% up to and including 45%	10,264	7.89%	\$2,283,872,161	7.52%
45% up to and including 50%	10,457	8.04%	\$2,516,107,378	8.28%
50% up to and including 55%	9,942	7.64%	\$2,534,589,766	8.35%
55% up to and including 60%	9,920	7.62%	\$2,660,814,951	8.76%
60% up to and including 65%	10,030	7.71%	\$2,816,915,077	9.27%
65% up to and including 70%	8,087	6.22%	\$2,388,856,798	7.87%
70% up to and including 75%	7,892	6.07%	\$2,410,862,887	7.94%
75% up to and including 80%	8,067	6.20%	\$2,651,766,086	8.73%
80% up to and including 85%	3,760	2.89%	\$1,244,313,924	4.10%
85% up to and including 90%	2,501	1.92%	\$823,789,247	2.71%
90% up to and including 95%	683	0.52%	\$224,242,602	0.74%
95% up to and including 100%	0	0.00%	\$0	0.00%
> 100%	1	0.00%	\$324,264	0.00%
Total	130,119	100.00%	\$30,372,052,626	100.00%

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

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%	1,535	1.18%	\$465,847,038	1.53%
> 5.00% <= 5.25%	332	0.26%	\$70,820,813	0.23%
> 5.25% <= 5.50%	9,736	7.48%	\$3,481,433,234	11.46%
> 5.50% <= 5.75%	51,577	39.64%	\$13,972,176,128	46.00%
> 5.75% <= 6.00%	50,061	38.47%	\$9,453,404,721	31.13%
> 6.00% <= 6.25%	1,983	1.52%	\$428,371,425	1.41%
> 6.25% <= 6.50%	9,731	7.48%	\$1,388,111,594	4.57%
> 6.55% <= 6.75%	599	0.46%	\$133,317,975	0.44%
> 6.75% <= 7.00%	440	0.34%	\$96,902,319	0.32%
> 7.00% <= 7.25%	1,755	1.35%	\$462,110,078	1.52%
> 7.25% <= 7.50%	803	0.62%	\$131,853,097	0.43%
> 7.50% <= 7.75%	511	0.39%	\$108,701,651	0.36%
> 7.75% <= 8.00%	391	0.30%	\$63,854,973	0.21%
> 8.00% <= 8.25%	249	0.19%	\$41,463,556	0.14%
> 8.25% <= 8.50%	104	0.08%	\$19,739,122	0.06%
> 8.50%	312	0.24%	\$53,944,903	0.18%
Total	130,119	100.00%	\$30,372,052,626	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	7,677	5.90%	\$1,742,519,369	5.74%
Fixed 2 Year	1,611	1.24%	\$381,635,309	1.26%
Fixed 3 Year	349	0.27%	\$63,560,655	0.21%
Fixed 4 Year	432	0.33%	\$88,495,648	0.29%
Fixed 5 Year	48	0.04%	\$7,539,688	0.02%
Fixed 6 + Year	307	0.24%	\$52,251,121	0.17%
Total Fixed Rate	10,424	8.01%	\$2,336,001,791	7.69%
Total Variable Rate	119,695	91.99%	\$28,036,050,835	92.31%
Total	130,119	100.00%	\$30,372,052,626	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	17,990	13.83%	\$1,286,095,377	4.23%
> 100,000 up to and including 200,000	45,303	34.82%	\$6,814,602,234	22.44%
> 200,000 up to and including 300,000	34,875	26.80%	\$8,548,467,372	28.15%
> 300,000 up to and including 400,000	17,080	13.13%	\$5,803,594,137	19.11%
> 400,000 up to and including 500,000	7,465	5.74%	\$3,263,543,594	10.75%
> 500,000 up to and including 600,000	3,595	2.76%	\$1,920,032,801	6.32%
> 600,000 up to and including 700,000	1,779	1.37%	\$1,121,184,213	3.69%
> 700,000 up to and including 800,000	1,043	0.80%	\$757,198,334	2.49%
> 800,000 up to and including 900,000	572	0.44%	\$472,510,979	1.56%
> 900,000 up to and including 1,000,000	380	0.29%	\$344,170,930	1.13%
> 1,000,000 up to and including 1,250,000	35	0.03%	\$37,094,804	0.12%
> 1,250,000 up to and including 1,500,000	0	0.00%	\$0	0.00%
> 1,500,000 up to and including 1,750,000	1	0.00%	\$1,642,000	0.01%
> 1,750,000 up to and including 2,000,000	1	0.00%	\$1,915,850	0.01%
> 2,000,000	0	0.00%	\$0	0.00%
Total	130,119	100.00%	\$30,372,052,626	100.00%



<u>Mortgage Pool by Approval Date</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
2002Q1	280	0.22%	\$38,268,879	0.13%
2002Q2	545	0.42%	\$77,961,532	0.26%
2002Q3	576	0.44%	\$82,727,500	0.27%
2002Q4	617	0.47%	\$90,261,467	0.30%
2003Q1	465	0.36%	\$71,324,101	0.23%
2003Q2	510	0.39%	\$80,707,739	0.27%
2003Q3	683	0.52%	\$112,900,012	0.37%
2003Q4	812	0.62%	\$144,291,150	0.48%
2004Q1	720	0.55%	\$119,399,230	0.39%
2004Q2	798	0.61%	\$138,860,377	0.46%
2004Q3	969	0.74%	\$159,361,646	0.52%
2004Q4	1,094	0.84%	\$186,233,831	0.61%
2005Q1	1,028	0.79%	\$183,324,851	0.60%
2005Q2	1,295	1.00%	\$219,621,821	0.72%
2005Q3	1,346	1.03%	\$231,910,319	0.76%
2005Q4	1,638	1.26%	\$292,723,773	0.96%
2006Q1	1,812	1.39%	\$317,151,230	1.04%
2006Q2	2,137	1.64%	\$400,925,014	1.32%
2006Q3	2,579	1.98%	\$464,462,317	1.53%
2006Q4	2,001	1.54%	\$358,001,898	1.18%
2007Q1	2,211	1.70%	\$383,027,756	1.26%
2007Q2	3,283	2.52%	\$601,000,619	1.98%
2007Q3	3,376	2.59%	\$638,255,874	2.10%
2007Q4	3,746	2.88%	\$754,852,930	2.49%
2008Q1	3,577	2.75%	\$749,811,825	2.47%
2008Q2	3,650	2.81%	\$761,511,252	2.51%
2008Q3	3,755	2.89%	\$825,707,867	2.72%
2008Q4	4,737	3.64%	\$1,062,470,014	3.50%
2009Q1	5,282	4.06%	\$1,187,611,970	3.91%
2009Q2	6,970	5.36%	\$1,633,047,721	5.38%
2009Q3	5,946	4.57%	\$1,450,875,311	4.78%
2009Q4	5,412	4.16%	\$1,385,746,550	4.56%
2010Q1	5,057	3.89%	\$1,348,939,874	4.44%
2010Q2	5,230	4.02%	\$1,422,068,059	4.68%
2010Q3	5,523	4.24%	\$1,491,100,837	4.91%
2010Q4	6,644	5.11%	\$1,775,138,018	5.84%
2011Q1	5,731	4.40%	\$1,513,545,528	4.98%
2011Q2	6,475	4.98%	\$1,723,690,441	5.68%
2011Q3	3,665	2.82%	\$918,308,562	3.02%
2011Q4	3,677	2.83%	\$934,427,523	3.08%
2012Q1	2,419	1.86%	\$630,641,416	2.08%
2012Q2	5,425	4.17%	\$1,708,050,205	5.62%
2012Q3	2,365	1.82%	\$711,486,355	2.34%
2012Q4	1,606	1.23%	\$395,531,417	1.30%
2013Q1	1,930	1.48%	\$469,091,092	1.54%
2013Q2	522	0.40%	\$125,694,925	0.41%
Total	130,119	100.00%	\$30,372,052,626	100.00%

<u>Mortgage Pool by Geographic Distribution</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
ACT	431	0.33%	\$104,041,666	0.34%
NSW	42,074	32.34%	\$10,702,828,405	35.24%
NT	1,115	0.86%	\$300,104,995	0.99%
QLD	15,280	11.74%	\$3,336,644,135	10.99%
SA	9,778	7.51%	\$1,953,589,662	6.43%
TAS	4,080	3.14%	\$653,957,941	2.15%
VIC	43,589	33.50%	\$9,632,152,855	31.71%
WA	13,772	10.58%	\$3,688,732,967	12.15%
Total	130,119	100.00%	\$30,372,052,626	100.00%

<u>Mortgage Pool by Loan Type</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
P & I	110,820	85.17%	\$24,070,423,865	79.25%
Interest Only	19,299	14.83%	\$6,301,628,761	20.75%
Total	130,119	100.00%	\$30,372,052,626	100.00%

<u>Mortgage Pool by Documentation Type</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Full Doc Loans	130,119	100.00%	\$30,372,052,626	100.00%
Low Doc Loans	0	0.00%	\$0	0.00%
No Doc Loans	0	0.00%	\$0	0.00%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Remaining Interest Only Period				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
up to and including 1 Year	4,948	25.64%	\$1,520,407,577	24.13%
> 1 up to and including 2 years	4,231	21.92%	\$1,378,447,124	21.87%
> 2 up to and including 3 years	3,935	20.39%	\$1,354,836,303	21.50%
> 3 up to and including 4 years	2,268	11.75%	\$765,761,726	12.15%
> 4 up to and including 5 years	2,780	14.41%	\$908,648,045	14.42%
> 5 up to and including 6 years	228	1.18%	\$66,053,550	1.05%
> 6 up to and including 7 years	292	1.51%	\$98,010,322	1.56%
> 7 up to and including 8 years	277	1.44%	\$98,677,341	1.57%
> 8 up to and including 9 years	122	0.63%	\$41,079,799	0.65%
> 9 up to and including 10 years	71	0.37%	\$25,816,202	0.41%
> 10 years	147	0.76%	\$43,890,771	0.70%
Total	19,299	100.00%	\$6,301,628,761	100.00%

Mortgage Pool by Occupancy Status				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Owner Occupied (Full Recourse)	97,229	74.72%	\$21,790,776,454	71.75%
Residential Investment (Full Recourse)	32,890	25.28%	\$8,581,276,172	28.25%
Residential Investment (Limited Recourse)	0	0.00%	\$0	0.00%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Loan Purpose				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Purchase New Dwelling	6,155	4.73%	\$1,542,626,942	5.08%
Purchase Existing Dwelling	86,169	66.22%	\$20,590,532,559	67.79%
Refinance	37,795	29.05%	\$8,238,893,125	27.13%
Other	0	0.00%	\$0	0.00%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Loan Seasoning				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
up to and including 3 months	2,602	2.00%	\$656,425,748	2.16%
> 3 months up to and including 6 months	1,623	1.25%	\$401,217,690	1.32%
> 6 months up to and including 9 months	2,369	1.82%	\$713,509,229	2.35%
> 9 months up to and including 12 months	5,410	4.16%	\$1,706,807,086	5.62%
> 12 months up to and including 15 months	2,430	1.87%	\$635,700,963	2.09%
> 15 months up to and including 18 months	3,666	2.82%	\$931,601,053	3.07%
> 18 months up to and including 21 months	3,661	2.81%	\$916,219,899	3.02%
> 21 months up to and including 24 months	6,459	4.96%	\$1,718,793,486	5.66%
> 24 months up to and including 27 months	5,726	4.40%	\$1,509,687,190	4.97%
> 27 months up to and including 30 months	6,643	5.11%	\$1,769,359,760	5.83%
> 30 months up to and including 33 months	5,513	4.24%	\$1,485,558,543	4.89%
> 33 months up to and including 36 months	5,210	4.00%	\$1,413,812,296	4.65%
> 36 months up to and including 48 months	23,338	17.94%	\$5,798,097,964	19.09%
> 48 months up to and including 60 months	17,405	13.38%	\$3,827,622,329	12.60%
> 60 months up to and including 72 months	13,976	10.74%	\$2,741,233,498	9.03%
> 72 months up to and including 84 months	8,923	6.86%	\$1,604,726,517	5.28%
> 84 months up to and including 96 months	6,085	4.68%	\$1,060,304,051	3.49%
> 96 months up to and including 108 months	3,879	2.98%	\$665,453,319	2.19%
> 108 months up to and including 120 months	2,717	2.09%	\$455,337,604	1.50%
> 120 months	2,484	1.91%	\$360,584,401	1.19%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Payment Frequency				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Weekly	28,277	21.73%	\$5,567,030,098	18.33%
Fortnightly	44,498	34.20%	\$9,128,856,534	30.06%
Monthly	57,344	44.07%	\$15,676,165,994	51.61%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Remaining Tenor				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 1 Year	14	0.01%	\$4,796,723	0.02%
> 1 Up to and including 2 years	21	0.02%	\$5,165,220	0.02%
> 2 Up to and including 3 years	32	0.02%	\$8,706,756	0.03%
> 3 Up to and including 4 years	51	0.04%	\$7,473,958	0.02%
> 4 Up to and including 5 years	101	0.08%	\$12,245,392	0.04%
> 5 Up to and including 6 years	123	0.09%	\$14,826,956	0.05%
> 6 Up to and including 7 years	180	0.14%	\$20,793,076	0.07%
> 7 Up to and including 8 years	265	0.20%	\$31,536,321	0.10%
> 8 Up to and including 9 years	404	0.31%	\$49,096,852	0.16%
> 9 Up to and including 10 years	527	0.41%	\$64,690,136	0.21%
> 10 Up to and including 15 years	3,938	3.03%	\$665,601,408	1.86%
> 15 Up to and including 20 years	8,437	6.48%	\$1,456,704,517	4.80%
> 20 Up to and including 25 years	39,079	30.03%	\$7,699,769,875	25.35%
> 25 Up to and including 30 years	76,947	59.14%	\$20,430,645,436	67.27%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Delinquencies				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
0 Months	127,659	98.11%	\$29,748,292,493	97.95%
> 0 up to and including 1 Month	2,054	1.58%	\$514,206,685	1.69%
> 1 up to and including 2 Months	293	0.23%	\$79,939,261	0.26%
> 2 up to and including 3 Months	112	0.09%	\$29,282,634	0.10%
> 3 up to and including 4 Months	1	0.00%	\$331,553	0.00%
> 4 up to and including 5 Months	0	0.00%	\$0	0.00%
> 5 up to and including 6 Months	0	0.00%	\$0	0.00%
> 6 Months	0	0.00%	\$0	0.00%
Total	130,119	100.00%	\$30,372,052,626	100.00%

Mortgage Pool by Mortgage Insurer (LVR Specific)					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
QBE LMI	240	0.18%	\$36,392,981	0.12%	
Genworth	19,922	15.31%	\$4,686,085,075	15.43%	
No Primary Mortgage Insurer	109,957	84.50%	\$25,649,574,571	84.45%	
Total	130,119	100.00%	\$30,372,052,626	100.00%	

Mortgage Pool by Remaining Term on Fixed Rate Period					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
> 0 up to and including 3 months	2,274	10.15%	\$463,571,728	9.46%	
> 3 up to and including 6 months	2,410	10.75%	\$496,254,688	10.13%	
> 6 up to and including 9 months	3,402	15.18%	\$720,748,744	14.71%	
> 9 up to and including 12 months	3,918	17.48%	\$887,328,641	18.11%	
> 12 up to and including 15 months	2,769	12.35%	\$578,413,967	11.81%	
> 15 up to and including 18 months	1,664	7.42%	\$354,788,080	7.24%	
> 18 up to and including 21 months	1,084	4.84%	\$226,497,006	4.62%	
> 21 up to and including 24 months	2,177	9.71%	\$586,493,351	11.97%	
> 24 up to and including 27 months	572	2.55%	\$139,802,199	2.85%	
> 27 up to and including 30 months	387	1.73%	\$88,430,722	1.81%	
> 30 up to and including 33 months	312	1.39%	\$72,131,871	1.47%	
> 33 up to and including 36 months	313	1.40%	\$73,436,507	1.50%	
> 36 up to and including 48 months	345	1.54%	\$62,433,816	1.27%	
> 48 up to and including 60 months	440	1.96%	\$90,157,919	1.84%	
> 60 months	346	1.54%	\$57,964,968	1.18%	
Total	22,413	100.00%	\$4,898,454,207	100.00%	

Indexation

Indexation is used in the Asset Coverage Test (ACT) and the Amortisation Test to protect investors from a downward move in property prices. Indexation is applied to the LVR Adjusted Mortgage Loan Balance in the ACT and the Amortisation Test Current Principal Balance in the Amortisation Test. Indexation is applied 85% for upward revision of House Price Index (HPI) and 100% for downward revision. HPI is applied to each individual residential loan based on the loan's approval date. HPI used is the quarterly Australian Bureau of Statistics (ABS) Weighted Average of Eight Capital Cities House Price Index available free to download in excel at <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0>. The HPI is designed to provide a measure of the inflation or deflation in the price of the stock of established houses over time. Separate indexes are produced for each capital city in Australia, and these indexes are combined to produce a weighted average index of the eight capital cities. The HPI is published quarterly, approximately five weeks after the end of the reference quarter. The figures published for the two most recent quarters are regarded as preliminary and are revised in subsequent publications as more data is collected.

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