

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

Date: 12 September 2013

Monthly Covered Bond Report Date	31-August-2013
Determination Date	01-September-2013
Distribution Date	20-September-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-September-2013				
Calculation of Adjusted Aggregate Receivable Amount				
A	The Lower of:			
	(i) LVR Adjusted Mortgage Loan Balance Amount, and			
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount			
		\$28,449,597,537	\$24,386,825,357	\$24,386,825,357
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			\$2,924,442,058
Z	Negative Carry Factor			\$0
	Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z			\$27,311,267,416
	Results of Asset Coverage Test			
	Adjusted Aggregate Mortgage Loan Amount			\$27,311,267,416
	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			85.76%

Summary as at 01-September-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 750,000,000.00	\$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	31-08-2013
Current Principal Balance (AUD)	\$28,522,649,358
Number of Loans(Unconsolidated)	124,985
Number of Borrowers(Consolidated)	123,719
Average Loan Size	\$228,209
Maximum Housing Loan Balance	\$1,985,569
Weighted Average Loan Interest Rate	5.32%
Weighted Average Current Loan to Value Ratio (LVR)	57.54%
Weighted Average Indexed Loan to Value Ratio (LVR)	52.07%
Weighted Average Seasoning (Months)	46.30
Weighted Average Remaining Term (Months)	300.52

Prepayment Information

	<u>1 Month</u>	<u>3 Month</u>	<u>12 Month</u>	<u>Cumulative</u>
Prepayment History (CPR)	16.80	15.67	14.70	14.87
Prepayment History (SMM)	1.52	1.41	1.32	1.34

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%	37,711	30.17%	\$5,556,023,074	19.48%
40% up to and including 45%	9,162	7.33%	\$1,887,974,838	6.62%
45% up to and including 50%	9,388	7.51%	\$2,107,904,656	7.39%
50% up to and including 55%	9,424	7.54%	\$2,243,003,483	7.86%
55% up to and including 60%	9,786	7.83%	\$2,456,916,836	8.61%
60% up to and including 65%	10,201	8.16%	\$2,644,838,287	9.27%
65% up to and including 70%	10,966	8.77%	\$2,977,215,254	10.44%
70% up to and including 75%	11,039	8.83%	\$3,189,038,295	11.18%
75% up to and including 80%	8,201	6.56%	\$2,704,549,979	9.48%
80% up to and including 85%	3,826	3.06%	\$1,154,292,472	4.05%
85% up to and including 90%	3,893	3.11%	\$1,180,005,744	4.14%
90% up to and including 95%	1,386	1.11%	\$420,109,838	1.47%
95% up to and including 100%	0	0.00%	\$0	0.00%
> 100%	2	0.00%	\$776,601	0.00%
Total	124,985	100.00%	\$28,522,649,358	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%	50,834	40.67%	\$8,081,203,757	28.33%
40% up to and including 45%	10,105	8.08%	\$2,281,531,169	8.00%
45% up to and including 50%	10,208	8.17%	\$2,469,939,345	8.66%
50% up to and including 55%	9,489	7.59%	\$2,462,456,833	8.63%
55% up to and including 60%	9,816	7.85%	\$2,637,755,851	9.25%
60% up to and including 65%	8,860	7.09%	\$2,518,219,762	8.83%
65% up to and including 70%	7,834	6.27%	\$2,334,839,142	8.19%
70% up to and including 75%	7,834	6.27%	\$2,456,895,720	8.61%
75% up to and including 80%	5,829	4.66%	\$1,937,220,676	6.79%
80% up to and including 85%	2,702	2.16%	\$867,705,113	3.04%
85% up to and including 90%	1,335	1.07%	\$431,646,973	1.51%
90% up to and including 95%	139	0.11%	\$43,235,017	0.15%
95% up to and including 100%	0	0.00%	\$0	0.00%
> 100%	0	0.00%	\$0	0.00%
Total	124,985	100.00%	\$28,522,649,358	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%	11,996	9.60%	\$4,103,396,347	14.39%
> 5.00% <= 5.25%	50,090	40.08%	\$13,052,034,150	45.76%
> 5.25% <= 5.50%	46,031	36.83%	\$8,399,510,129	29.45%
> 5.50% <= 5.75%	1,154	0.92%	\$207,890,761	0.73%
> 5.75% <= 6.00%	9,396	7.52%	\$1,347,227,049	4.72%
> 6.00% <= 6.25%	1,355	1.08%	\$346,564,992	1.22%
> 6.25% <= 6.50%	899	0.72%	\$205,255,844	0.72%
> 6.55% <= 6.75%	510	0.41%	\$111,916,612	0.39%
> 6.75% <= 7.00%	303	0.24%	\$64,098,214	0.22%
> 7.00% <= 7.25%	1,490	1.19%	\$385,891,286	1.35%
> 7.25% <= 7.50%	568	0.45%	\$86,899,185	0.30%
> 7.50% <= 7.75%	448	0.36%	\$92,480,711	0.32%
> 7.75% <= 8.00%	350	0.28%	\$56,751,893	0.20%
> 8.00% <= 8.25%	220	0.18%	\$36,175,931	0.13%
> 8.25% <= 8.50%	80	0.06%	\$13,443,576	0.05%
> 8.50%	95	0.08%	\$13,112,677	0.05%
Total	124,985	100.00%	\$28,522,649,358	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	5,678	4.54%	\$1,375,195,342	4.82%
Fixed 2 Year	1,538	1.23%	\$350,249,679	1.23%
Fixed 3 Year	309	0.25%	\$56,612,713	0.20%
Fixed 4 Year	468	0.37%	\$95,682,250	0.34%
Fixed 5 Year	49	0.04%	\$8,609,054	0.03%
Fixed 6 + Year	272	0.22%	\$44,676,252	0.16%
Total Fixed Rate	8,314	6.65%	\$1,931,025,290	6.77%
Total Variable Rate	116,671	93.35%	\$26,591,624,069	93.23%
Total	124,985	100.00%	\$28,522,649,358	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	18,939	15.15%	\$1,302,332,936	4.57%
> 100,000 up to and including 200,000	43,183	34.55%	\$6,468,860,777	22.68%
> 200,000 up to and including 300,000	32,948	26.36%	\$8,035,227,158	28.17%
> 300,000 up to and including 400,000	15,951	12.76%	\$5,370,534,140	18.83%
> 400,000 up to and including 500,000	7,012	5.61%	\$3,038,620,179	10.65%
> 500,000 up to and including 600,000	3,398	2.72%	\$1,791,798,182	6.28%
> 600,000 up to and including 700,000	1,645	1.32%	\$1,025,619,362	3.60%
> 700,000 up to and including 800,000	965	0.77%	\$693,042,638	2.43%
> 800,000 up to and including 900,000	554	0.44%	\$448,153,030	1.57%
> 900,000 up to and including 1,000,000	351	0.28%	\$304,899,384	1.07%
> 1,000,000 up to and including 1,250,000	33	0.03%	\$35,359,332	0.12%
> 1,250,000 up to and including 1,500,000	2	0.00%	\$2,658,823	0.01%
> 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	3	0.00%	\$3,901,419	0.01%
> 2,000,000	0	0.00%	\$0	0.00%
Total	124,985	100.00%	\$28,522,649,358	100.00%



Mortgage Pool by Approval Date					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
2002Q1	273	0.22%	\$35,020,532	0.12%	
2002Q2	514	0.41%	\$70,928,960	0.25%	
2002Q3	545	0.44%	\$75,594,299	0.27%	
2002Q4	597	0.48%	\$84,420,432	0.30%	
2003Q1	450	0.36%	\$67,566,343	0.24%	
2003Q2	486	0.39%	\$73,936,508	0.26%	
2003Q3	647	0.52%	\$103,348,720	0.36%	
2003Q4	760	0.61%	\$132,940,913	0.47%	
2004Q1	679	0.54%	\$110,155,133	0.39%	
2004Q2	758	0.61%	\$127,723,530	0.45%	
2004Q3	925	0.74%	\$146,387,211	0.51%	
2004Q4	1,021	0.82%	\$170,087,416	0.60%	
2005Q1	974	0.78%	\$168,908,440	0.59%	
2005Q2	1,221	0.98%	\$200,027,211	0.70%	
2005Q3	1,281	1.02%	\$214,768,538	0.75%	
2005Q4	1,548	1.24%	\$267,652,560	0.94%	
2006Q1	1,717	1.37%	\$290,886,175	1.02%	
2006Q2	2,013	1.61%	\$367,847,027	1.29%	
2006Q3	2,420	1.94%	\$422,557,029	1.48%	
2006Q4	1,882	1.51%	\$326,327,113	1.14%	
2007Q1	2,079	1.66%	\$351,334,052	1.23%	
2007Q2	3,092	2.47%	\$550,445,470	1.93%	
2007Q3	3,185	2.55%	\$589,576,667	2.07%	
2007Q4	3,540	2.83%	\$697,911,350	2.45%	
2008Q1	3,347	2.68%	\$686,581,888	2.41%	
2008Q2	3,374	2.70%	\$684,865,168	2.40%	
2008Q3	3,508	2.81%	\$744,433,371	2.61%	
2008Q4	4,451	3.56%	\$971,388,652	3.41%	
2009Q1	4,927	3.94%	\$1,083,731,411	3.80%	
2009Q2	6,536	5.23%	\$1,493,707,354	5.24%	
2009Q3	5,586	4.47%	\$1,333,029,953	4.67%	
2009Q4	5,108	4.09%	\$1,275,926,745	4.47%	
2010Q1	4,777	3.82%	\$1,243,051,508	4.36%	
2010Q2	4,908	3.93%	\$1,308,293,693	4.59%	
2010Q3	5,210	4.17%	\$1,370,184,309	4.80%	
2010Q4	6,251	5.00%	\$1,630,392,879	5.72%	
2011Q1	5,360	4.29%	\$1,380,288,756	4.84%	
2011Q2	6,105	4.88%	\$1,582,847,490	5.55%	
2011Q3	3,453	2.76%	\$844,346,560	2.96%	
2011Q4	3,437	2.75%	\$854,982,408	3.00%	
2012Q1	2,247	1.80%	\$567,180,770	1.99%	
2012Q2	5,085	4.07%	\$1,566,513,856	5.49%	
2012Q3	2,186	1.75%	\$651,645,194	2.28%	
2012Q4	1,451	1.16%	\$351,783,505	1.23%	
2013Q1	1,758	1.41%	\$424,246,826	1.49%	
2013Q2	2,216	1.77%	\$549,143,091	1.93%	
2013Q3	1,097	0.88%	\$277,732,344	0.97%	
Total	124,985	100.00%	\$28,522,649,358	100.00%	

Mortgage Pool by Geographic Distribution					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
ACT	410	0.33%	\$97,327,890	0.34%	
NSW	40,357	32.29%	\$10,012,297,438	35.10%	
NT	1,065	0.85%	\$281,871,397	0.99%	
QLD	14,809	11.85%	\$3,163,159,924	11.09%	
SA	9,455	7.56%	\$1,844,618,061	6.47%	
TAS	3,929	3.14%	\$620,400,370	2.18%	
VIC	41,805	33.45%	\$9,046,871,338	31.72%	
WA	13,155	10.53%	\$3,456,102,941	12.12%	
Total	124,985	100.00%	\$28,522,649,358	100.00%	

Mortgage Pool by Loan Type					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
P & I	106,167	84.94%	\$22,489,176,372	78.85%	
Interest Only	18,818	15.06%	\$6,033,472,986	21.15%	
Total	124,985	100.00%	\$28,522,649,358	100.00%	

Mortgage Pool by Documentation Type					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Full Doc Loans	124,985	100.00%	\$28,522,649,358	100.00%	
Low Doc Loans	0	0.00%	\$0	0.00%	
No Doc Loans	0	0.00%	\$0	0.00%	
Total	124,985	100.00%	\$28,522,649,358	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	5,335	28.35%	\$1,623,501,151	26.91%
> 1 up to and including 2 years	4,167	22.14%	\$1,357,231,393	22.50%
> 2 up to and including 3 years	3,493	18.56%	\$1,173,983,071	19.46%
> 3 up to and including 4 years	2,386	12.68%	\$814,083,217	13.49%
> 4 up to and including 5 years	2,419	12.86%	\$730,369,865	12.11%
> 5 up to and including 6 years	257	1.37%	\$75,057,609	1.24%
> 6 up to and including 7 years	263	1.40%	\$93,255,073	1.55%
> 7 up to and including 8 years	229	1.22%	\$79,192,128	1.31%
> 8 up to and including 9 years	106	0.56%	\$38,797,555	0.64%
> 9 up to and including 10 years	35	0.19%	\$9,959,981	0.17%
> 10 years	128	0.68%	\$38,041,945	0.63%
Total	18,818	100.00%	\$6,033,472,986	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)	93,369	74.70%	\$20,441,368,749	71.67%
Residential Investment (Full Recourse)	31,616	25.30%	\$8,081,280,609	28.33%
Residential Investment (Limited Recourse)	0	0.00%	\$0	0.00%
Total	124,985	100.00%	\$28,522,649,358	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	5,819	4.66%	\$1,424,197,650	4.99%
Purchase Existing Dwelling	83,081	66.47%	\$19,368,056,835	67.90%
Refinance	36,085	28.87%	\$7,730,394,873	27.10%
Other	0	0.00%	\$0	0.00%
Total	124,985	100.00%	\$28,522,649,358	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	2,774	2.22%	\$705,497,098	2.47%
> 3 months up to and including 6 months	2,114	1.69%	\$533,234,199	1.87%
> 6 months up to and including 9 months	1,469	1.18%	\$363,774,809	1.28%
> 9 months up to and including 12 months	1,394	1.12%	\$351,739,512	1.23%
> 12 months up to and including 15 months	4,361	3.49%	\$1,385,836,117	4.86%
> 15 months up to and including 18 months	3,184	2.55%	\$895,498,208	3.14%
> 18 months up to and including 21 months	3,466	2.77%	\$863,924,680	3.03%
> 21 months up to and including 24 months	3,283	2.63%	\$809,424,312	2.84%
> 24 months up to and including 27 months	5,191	4.15%	\$1,327,444,179	4.65%
> 27 months up to and including 30 months	5,714	4.57%	\$1,457,980,125	5.11%
> 30 months up to and including 33 months	5,936	4.75%	\$1,547,549,859	5.43%
> 33 months up to and including 36 months	5,496	4.40%	\$1,435,114,301	5.03%
> 36 months up to and including 48 months	19,845	15.88%	\$5,082,150,289	17.82%
> 48 months up to and including 60 months	20,340	16.27%	\$4,527,922,471	15.87%
> 60 months up to and including 72 months	13,543	10.84%	\$2,694,487,241	9.45%
> 72 months up to and including 84 months	9,764	7.81%	\$1,715,196,618	6.01%
> 84 months up to and including 96 months	6,873	5.50%	\$1,195,711,321	4.19%
> 96 months up to and including 108 months	4,257	3.41%	\$703,973,209	2.47%
> 108 months up to and including 120 months	2,904	2.32%	\$484,210,170	1.70%
> 120 months	3,077	2.46%	\$441,980,641	1.55%
Total	124,985	100.00%	\$28,522,649,358	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	27,215	21.77%	\$5,226,789,073	18.33%
Fortnightly	42,428	33.95%	\$8,489,026,500	29.76%
Monthly	55,342	44.28%	\$14,806,833,785	51.91%
Total	124,985	100.00%	\$28,522,649,358	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	18	0.01%	\$3,778,529	0.01%
> 1 Up to and including 2 years	21	0.02%	\$3,926,048	0.01%
> 2 Up to and including 3 years	43	0.03%	\$7,824,383	0.03%
> 3 Up to and including 4 years	67	0.05%	\$8,593,691	0.03%
> 4 Up to and including 5 years	82	0.07%	\$7,185,358	0.03%
> 5 Up to and including 6 years	137	0.11%	\$16,656,868	0.06%
> 6 Up to and including 7 years	192	0.15%	\$21,833,839	0.08%
> 7 Up to and including 8 years	311	0.25%	\$34,064,246	0.12%
> 8 Up to and including 9 years	442	0.35%	\$50,028,452	0.18%
> 9 Up to and including 10 years	509	0.41%	\$61,657,928	0.22%
> 10 Up to and including 15 years	3,943	3.15%	\$655,906,317	1.95%
> 15 Up to and including 20 years	8,889	7.11%	\$1,510,384,406	5.30%
> 20 Up to and including 25 years	41,085	32.87%	\$8,050,436,680	28.22%
> 25 Up to and including 30 years	69,246	55.40%	\$18,190,372,611	63.78%
Total	124,985	100.00%	\$28,522,649,358	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	123,080	98.48%	\$28,042,660,272	98.32%
> 0 up to and including 1 Month	1,532	1.23%	\$381,187,426	1.34%
> 1 up to and including 2 Months	270	0.22%	\$72,685,944	0.26%
> 2 up to and including 3 Months	103	0.08%	\$26,115,716	0.09%
> 3 up to and including 4 Months	0	0.00%	\$0	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	124,985	100.00%	\$28,522,649,358	100.00%



Mortgage Pool by Mortgage Insurer (LVR Specific)					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
QBE LMI	234	0.19%	\$35,081,879	0.12%	
Genworth	19,024	15.22%	\$4,396,949,342	15.42%	
No Primary Mortgage Insurer	105,727	84.59%	\$24,090,618,137	84.46%	
Total	124,985	100.00%	\$28,522,649,358	100.00%	

Mortgage Pool by Remaining Term on Fixed Rate Period					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
> 0 up to and including 3 months	2,617	13.02%	\$534,510,004	12.08%	
> 3 up to and including 6 months	3,285	16.34%	\$699,519,313	15.81%	
> 6 up to and including 9 months	3,640	18.10%	\$792,333,294	17.91%	
> 9 up to and including 12 months	2,277	11.32%	\$473,263,653	10.70%	
> 12 up to and including 15 months	1,462	7.27%	\$311,055,656	7.03%	
> 15 up to and including 18 months	964	4.79%	\$214,769,802	4.85%	
> 18 up to and including 21 months	2,502	12.44%	\$667,801,959	15.09%	
> 21 up to and including 24 months	726	3.61%	\$176,593,462	3.99%	
> 24 up to and including 27 months	404	2.01%	\$91,697,086	2.07%	
> 27 up to and including 30 months	252	1.25%	\$55,782,892	1.26%	
> 30 up to and including 33 months	290	1.44%	\$66,021,890	1.49%	
> 33 up to and including 36 months	601	2.99%	\$138,944,975	3.14%	
> 36 up to and including 48 months	298	1.48%	\$53,823,751	1.22%	
> 48 up to and including 60 months	468	2.33%	\$95,752,017	2.16%	
> 60 months	320	1.59%	\$53,093,880	1.20%	
Total	20,106	100.00%	\$4,424,963,635	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.

Trust Manager:
Securitisation Advisory Services P/L Commonwealth Bank of Australia
ABN 88 064 133 946 ABN 48 123 123 124
Ground Floor Ground Floor
Tower 1, 201 Sussex St Tower 1, 201 Sussex St
Sydney NSW 2000 Sydney NSW 2000

Contacts:
Richard Nelson, Head of Investor Relations
Group Funding
Commonwealth Bank of Australia
Phone: (612) 9118 1343
Richard.Nelson@cba.com.au

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