



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

Monthly Covered Bond Report Date:	28 February 2013
Determination Date:	1 March 2013
Distribution Date:	20 March 2013

Date: 11 March 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	Moody's	Fitch
CBA Short Term Senior Unsecured Rating	P-1 (Stable)	F1+ (Affirmed)
CBA Long Term Senior Unsecured Rating	Aa2 (Stable)	AA- (Stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	Result
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	Pass
Pre-Maturity Test	N/A

**Asset Coverage Test as at 01 March 2013**

Calculation of Adjusted Aggregate Mortgage Loan Amount		
A	The lower of:	
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$31,041,024,675
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount.	<u>\$26,671,125,247</u>
		\$26,671,125,247
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.	\$252,521,068
Z	Negative Carry Factor	\$0
<b>Adjusted Aggregate Mortgage Loan Amount</b>		
(A+B+C+D+E)-Z		\$26,923,646,315

Results of Asset Coverage Test		
Adjusted Aggregate Mortgage Loan Amount		\$26,923,646,315
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds		\$15,314,918,724
Asset Coverage Test is Satisfied		<b>Yes</b>
Asset Percentage		85.50%
Current Overcollateralisation Percentage		102.68%



**Summary as at 01 March 2013**

**Bond Issuance**

Bonds	Issue Date	Principal Balance	AUD Equiv. of Principal Balance	Exchange Rate	Coupon Frequency	Coupon Rate
Series 1	12-Jan-2012	EUR 1,500,000,000.00	\$1,883,248,000.00	0.7965	Annually	2.625%
Series 2	27-Jan-2012	NOK 3,375,000,000.00	\$547,208,753.16	6.1677	Annually	5.000%
Series 3	25-Jan-2012	AUD 2,000,000,000.00	\$2,000,000,000.00	1.0000	Semi-annually	5.750%
Series 4	25-Jan-2012	AUD 1,500,000,000.00	\$1,500,000,000.00	1.0000	Quarterly	3M BBSW + 1.75%
Series 5	1-Feb-2012	EUR 109,000,000.00	\$133,812,333.46	0.8146	Annually	3.815%
Series 6	3-Feb-2012	USD 50,000,000.00	\$47,574,000.00	1.0510	Quarterly	3m USD LIBOR +1.35%
Series 7	2-Feb-2012	EUR 66,500,000.00	\$81,246,933.96	0.8185	Annually	3.925%
Series 8	13-Feb-2012	GBP 50,000,000.00	\$73,909,795.00	0.6765	Quarterly	3M GBP LIBOR +1.38%
Series 9	13-Feb-2012	EUR 117,000,000.00	\$141,901,697.12	0.8245	Annually	3.994%
Series 10	13-Mar-2012	CHF 425,000,000.00	\$432,551,615.88	0.9825	Quarterly	3M CHF LIBOR + 0.6%
Series 11	13-Mar-2012	CHF 350,000,000.00	\$356,385,918.91	0.9821	Annually	1.500%
Series 12	1-Mar-2012	EUR 50,000,000.00	\$62,055,873.25	0.8057	Annually	3.700%
Series 13	16-Mar-2012	USD 2,000,000,000.00	\$1,876,524,693.04	1.0658	Semi-annually	2.250%
Series 14	2-May-2012	CHF 100,000,000.00	\$105,977,895.14	0.9436	Annually	1.625%
Series 15	3-May-2012	EUR 1,500,000,000.00	\$1,897,314,529.00	0.7906	Annually	3.000%
Series 16	9-May-2012	NOK 750,000,000.00	\$126,407,165.00	5.9332	Annually	4.550%
Series 17	21-May-2012	EUR 90,000,000.00	\$116,459,016.00	0.7728	Annually	3.035%
Series 18	7-Aug-2012	EUR 100,000,000.00	\$118,312,476.00	0.8452	Annually	2.630%
Series 19	4-Sep-2012	GBP 750,000,000.00	\$1,142,980,437.00	0.6562	Annually	3.000%
Series 20	13-Sep-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Annually	2.270%
Series 21	24-Sep-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Annually	2.603%
Series 22	5-Oct-2012	EUR 50,000,000.00	\$62,377,049.00	0.8016	Quarterly	3M EURIBOR + 0.45%
Series 23	9-Nov-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Annually	2.305%
Series 24	18-Jan-2013	USD 2,000,000,000.00	\$1,905,306,278.00	1.0497	Semi-annually	0.750%
Series 25	1-Feb-2013	EUR 112,000,000.00	\$144,430,651.00	0.7755	Annually	2.500%
Series 26	8-Feb-2013	USD 50,000,000.00	\$48,123,195.38	1.0390	Quarterly	3M USD LIBOR + 0.35%
Series 27	8-Feb-2013	USD 50,000,000.00	\$48,123,195.38	1.0390	Quarterly	3M USD LIBOR + 0.35%

Bonds	ISIN	CUSIP	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 1	XS0729014281	n/a	London	Hard Bullet	12-Jan-2017	12-Jan-2017
Series 2	XS0733058969	n/a	London	Hard Bullet	27-Jan-2022	27-Jan-2022
Series 3	AU3CB0188951	n/a	Unlisted	Hard Bullet	25-Jan-2017	25-Jan-2017
Series 4	AU3FN0014866	n/a	Unlisted	Hard Bullet	25-Jan-2017	25-Jan-2017
Series 5	XS0737866060	n/a	London	Hard Bullet	1-Feb-2027	1-Feb-2027
Series 6	US20271AAA51	20271AAA5	Unlisted	Hard Bullet	3-Feb-2017	3-Feb-2017
Series 7	XS0739982980	n/a	London	Hard Bullet	2-Feb-2027	2-Feb-2027
Series 8	XS0744839415	n/a	London	Hard Bullet	13-Feb-2017	13-Feb-2017
Series 9	XS0745915826	n/a	London	Hard Bullet	13-Feb-2030	13-Feb-2030
Series 10	CH0180071612	n/a	SIX Swiss Exchange	Hard Bullet	13-Mar-2015	13-Mar-2015
Series 11	CH0180071613	n/a	SIX Swiss Exchange	Hard Bullet	13-Sep-2019	13-Sep-2019
Series 12	XS0751446872	n/a	Unlisted	Hard Bullet	1-Mar-2027	1-Mar-2027
Series 13	US20271AAB35, US20271BAB18	20271AAB3, 20271BAB1	ASX	Hard Bullet	16-Mar-2017	16-Mar-2017
Series 14	CH0183597266	n/a	SIX Swiss Exchange	Hard Bullet	2-May-2022	2-May-2022
Series 15	XS0775914277	n/a	London	Hard Bullet	3-May-2022	3-May-2022
Series 16	XS0778752047	n/a	London	Hard Bullet	9-May-2022	9-May-2022
Series 17	XS0782692940	n/a	London	Hard Bullet	21-May-2027	21-May-2027
Series 18	XS0810718295	n/a	Unlisted	Hard Bullet	7-Aug-2031	7-Aug-2031
Series 19	XS0822509138	n/a	London	Hard Bullet	4-Sep-2026	4-Sep-2026
Series 20	n/a	n/a	Unlisted	Hard Bullet	13-Sep-2024	13-Sep-2024
Series 21	XS0829366532	n/a	London	Hard Bullet	24-Sep-2027	24-Sep-2027
Series 22	XS0839422408	n/a	London	Hard Bullet	5-Oct-2019	5-Oct-2019
Series 23	n/a	n/a	Unlisted	Hard Bullet	8-Nov-2024	8-Nov-2024
Series 24	US20271AAC18 US20271BAC90	20271AAC1 20271BAC9	Unlisted	Soft Bullet	15-Jan-2016	15-Jan-2016
Series 25	XS0883740887	n/a	Unlisted	Hard Bullet	1-Feb-2029	1-Feb-2029
Series 26	XS0885738541	n/a	London	Hard Bullet	8-Feb-2018	8-Feb-2018
Series 27	XS0885739606	n/a	London	Hard Bullet	8-Feb-2018	8-Feb-2018



**Pool Summary**

Portfolio Cut off Date	28-Feb-13
Current Principal Balance (AUD)	\$ 31,195,356,457
Number of Loans (Unconsolidated)	132,105
Number of Loans (Consolidated)	131,702
Average Loan Size	\$ 236,141
Maximum Housing Loan Balance	\$ 1,915,850
Weighted Average Loan Interest Rate	5.82%
Weighted Average Current Loan to Value Ratio (LVR)	58.88%
Weighted Average Indexed Loan to Value Ratio (LVR)	54.57%
Weighted Average Seasoning (Months)	42.05
Weighted Average Remaining Term (Months)	306.00

**Prepayment Information**

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	13.88%	13.87%	14.82%	14.82%
Prepayment History (SMM)	1.24%	1.24%	1.33%	1.33%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	36,586	27.69%	\$ 5,707,722,343	18.30%
>40% up to and including 45%	9,556	7.23%	\$ 1,993,142,947	6.39%
>45% up to and including 50%	10,056	7.61%	\$ 2,282,722,762	7.32%
> 50% up to and including 55%	9,924	7.51%	\$ 2,381,262,261	7.63%
> 55% up to and including 60%	10,350	7.83%	\$ 2,636,016,934	8.45%
> 60% up to and including 65%	10,643	8.06%	\$ 2,785,932,572	8.93%
> 65% up to and including 70%	11,853	8.97%	\$ 3,238,678,967	10.38%
> 70% up to and including 75%	13,802	10.45%	\$ 3,979,199,123	12.76%
> 75% up to and including 80%	9,040	6.84%	\$ 3,049,495,042	9.78%
> 80% up to and including 85%	3,799	2.88%	\$ 1,158,591,951	3.71%
> 85% up to and including 90%	4,415	3.34%	\$ 1,356,948,798	4.35%
> 90% up to and including 95%	2,079	1.57%	\$ 625,184,480	2.00%
> 95% up to and including 100%	1	0.00%	\$ 218,201	0.00%
> 100%	1	0.00%	\$ 240,077	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	47,872	36.24%	\$ 7,812,539,895	25.04%
>40% up to and including 45%	10,401	7.87%	\$ 2,325,324,505	7.45%
>45% up to and including 50%	10,703	8.10%	\$ 2,576,874,555	8.26%
> 50% up to and including 55%	10,247	7.76%	\$ 2,607,909,513	8.36%
> 55% up to and including 60%	10,045	7.60%	\$ 2,703,814,254	8.67%
> 60% up to and including 65%	10,269	7.77%	\$ 2,879,346,786	9.23%
> 65% up to and including 70%	8,422	6.38%	\$ 2,497,063,231	8.00%
> 70% up to and including 75%	7,975	6.04%	\$ 2,451,045,833	7.86%
> 75% up to and including 80%	8,626	6.53%	\$ 2,843,727,859	9.12%
> 80% up to and including 85%	3,973	3.01%	\$ 1,313,698,331	4.21%
> 85% up to and including 90%	2,667	2.02%	\$ 882,018,480	2.83%
> 90% up to and including 95%	901	0.68%	\$ 300,590,987	0.96%
> 95% up to and including 100%	3	0.00%	\$ 1,162,151	0.00%
> 100%	1	0.00%	\$ 240,077	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

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

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	234	0.18%	\$ 70,140,706	0.22%
> 5.00% up to and including 5.25%	99	0.07%	\$ 25,506,553	0.08%
> 5.25% up to and including 5.50%	9,562	7.24%	\$ 3,502,134,244	11.23%
> 5.50% up to and including 5.75%	52,141	39.47%	\$ 14,409,941,093	46.19%
> 5.75% up to and including 6.00%	51,999	39.36%	\$ 9,989,933,656	32.02%
> 6.00% up to and including 6.25%	2,153	1.63%	\$ 473,939,509	1.52%
> 6.25% up to and including 6.50%	9,984	7.56%	\$ 1,442,203,794	4.62%
> 6.50% up to and including 6.75%	605	0.46%	\$ 135,121,474	0.43%
> 6.75% up to and including 7.00%	449	0.34%	\$ 100,273,603	0.32%
> 7.00% up to and including 7.25%	1,888	1.43%	\$ 501,507,606	1.61%
> 7.25% up to and including 7.50%	839	0.64%	\$ 138,788,648	0.44%
> 7.50% up to and including 7.75%	591	0.45%	\$ 123,953,211	0.40%
> 7.75% up to and including 8.00%	405	0.31%	\$ 67,185,669	0.22%
> 8.00% up to and including 8.25%	415	0.31%	\$ 80,813,833	0.26%
> 8.25% up to and including 8.50%	240	0.18%	\$ 47,957,232	0.15%
> 8.50%	501	0.38%	\$ 85,955,624	0.28%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
1 Year Fixed	8,850	6.70%	\$ 1,938,126,600	6.21%
2 Year Fixed	1,713	1.30%	\$ 394,867,715	1.27%
3 Year Fixed	360	0.27%	\$ 66,807,191	0.21%
4 Year Fixed	370	0.28%	\$ 73,539,852	0.24%
5 Year Fixed	56	0.04%	\$ 9,514,971	0.03%
6 + Years Fixed	318	0.24%	\$ 54,362,833	0.17%
Total Fixed Rate	11,667	8.83%	\$ 2,537,219,162	8.13%
Total Variable Rate	120,438	91.17%	\$ 28,658,137,294	91.87%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>



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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	17,498	13.25%	\$ 1,273,585,019	4.08%
> \$100,000 up to and including \$200,000	46,202	34.97%	\$ 6,963,009,472	22.32%
> \$200,000 up to and including \$300,000	35,726	27.04%	\$ 8,786,867,078	28.17%
> \$300,000 up to and including \$400,000	17,525	13.27%	\$ 6,000,679,272	19.24%
> \$400,000 up to and including \$500,000	7,580	5.74%	\$ 3,343,065,342	10.72%
> \$500,000 up to and including \$600,000	3,667	2.78%	\$ 1,984,564,379	6.36%
> \$600,000 up to and including \$700,000	1,828	1.38%	\$ 1,165,793,208	3.74%
> \$700,000 up to and including \$800,000	1,067	0.81%	\$ 782,105,508	2.51%
> \$800,000 up to and including \$900,000	588	0.45%	\$ 494,210,750	1.58%
> \$900,000 up to and including \$1m	394	0.30%	\$ 367,482,223	1.18%
> \$1m up to and including \$1.25m	28	0.02%	\$ 30,436,358	0.10%
> \$1.25m up to and including \$1.50m	-	0.00%	\$ -	0.00%
> \$1.50m up to and including \$1.75m	1	0.00%	\$ 1,642,000	0.01%
> \$1.75m up to and including \$2m	1	0.00%	\$ 1,915,850	0.01%
> \$2m	-	0.00%	\$ -	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Approval Date**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2002Q1	286	0.22%	\$ 39,376,420	0.13%
2002Q2	558	0.42%	\$ 81,222,798	0.26%
2002Q3	592	0.45%	\$ 86,221,946	0.28%
2002Q4	626	0.47%	\$ 93,033,807	0.30%
2003Q1	479	0.36%	\$ 74,019,377	0.24%
2003Q2	524	0.40%	\$ 84,762,569	0.27%
2003Q3	691	0.52%	\$ 116,306,163	0.37%
2003Q4	831	0.63%	\$ 148,922,039	0.48%
2004Q1	736	0.56%	\$ 123,749,369	0.40%
2004Q2	815	0.62%	\$ 143,922,218	0.46%
2004Q3	987	0.75%	\$ 164,507,285	0.53%
2004Q4	1,120	0.85%	\$ 193,045,949	0.62%
2005Q1	1,052	0.80%	\$ 189,539,250	0.61%
2005Q2	1,323	1.00%	\$ 226,928,137	0.73%
2005Q3	1,372	1.04%	\$ 240,057,706	0.77%
2005Q4	1,681	1.27%	\$ 303,523,571	0.97%
2006Q1	1,854	1.40%	\$ 327,477,280	1.05%
2006Q2	2,183	1.65%	\$ 413,952,743	1.33%
2006Q3	2,648	2.00%	\$ 483,033,621	1.55%
2006Q4	2,048	1.55%	\$ 370,208,764	1.19%
2007Q1	2,283	1.73%	\$ 400,484,776	1.28%
2007Q2	3,366	2.55%	\$ 624,729,780	2.00%
2007Q3	3,459	2.62%	\$ 663,115,619	2.13%
2007Q4	3,848	2.91%	\$ 784,093,158	2.51%
2008Q1	3,717	2.81%	\$ 788,612,573	2.53%
2008Q2	3,746	2.84%	\$ 791,909,486	2.54%
2008Q3	3,851	2.92%	\$ 855,179,255	2.74%
2008Q4	4,878	3.69%	\$ 1,103,389,534	3.54%
2009Q1	5,419	4.10%	\$ 1,234,225,133	3.96%
2009Q2	7,164	5.42%	\$ 1,698,042,606	5.44%
2009Q3	6,091	4.61%	\$ 1,501,750,061	4.81%
2009Q4	5,562	4.21%	\$ 1,441,740,414	4.62%
2010Q1	5,197	3.93%	\$ 1,401,133,923	4.49%
2010Q2	5,359	4.06%	\$ 1,475,958,357	4.73%
2010Q3	5,648	4.28%	\$ 1,543,532,617	4.95%
2010Q4	6,831	5.17%	\$ 1,844,620,726	5.91%
2011Q1	5,900	4.47%	\$ 1,571,779,330	5.04%
2011Q2	6,632	5.02%	\$ 1,789,639,266	5.74%
2011Q3	3,770	2.85%	\$ 957,182,098	3.07%
2011Q4	3,766	2.85%	\$ 970,539,355	3.11%
2012Q1	2,523	1.91%	\$ 667,184,307	2.14%
2012Q2	5,546	4.20%	\$ 1,770,813,983	5.68%
2012Q3	2,448	1.85%	\$ 742,737,034	2.38%
2012Q4	1,707	1.29%	\$ 423,799,798	1.36%
2013Q1	988	0.75%	\$ 245,352,251	0.79%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	43,117	32.64%	\$ 11,103,683,255	35.59%
VIC	44,241	33.49%	\$ 9,885,727,476	31.69%
TAS	4,139	3.13%	\$ 668,033,937	2.14%
QLD	15,480	11.72%	\$ 3,419,482,261	10.96%
SA	9,936	7.52%	\$ 2,008,599,197	6.44%
WA	14,059	10.64%	\$ 3,801,334,311	12.19%
NT	1,133	0.86%	\$ 308,496,019	0.99%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Loan Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	112,769	85.36%	\$ 24,825,576,296	79.58%
Interest Only	19,336	14.64%	\$ 6,369,780,161	20.42%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>



**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	132,105	100.00%	\$ 31,195,356,457	100.00%
Low Doc Loans	-	0.00%	\$ -	0.00%
No Doc Loans	-	0.00%	\$ -	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	4,753	24.58%	\$ 1,471,856,791	23.11%
> 1 up to and including 2 years	4,167	21.55%	\$ 1,354,032,661	21.26%
> 2 up to and including 3 years	4,024	20.81%	\$ 1,391,473,677	21.84%
> 3 up to and including 4 years	2,387	12.34%	\$ 811,481,978	12.74%
> 4 up to and including 5 years	2,813	14.55%	\$ 947,373,994	14.87%
> 5 up to and including 6 years	210	1.09%	\$ 61,357,381	0.96%
> 6 up to and including 7 years	308	1.59%	\$ 100,392,223	1.58%
> 7 up to and including 8 years	282	1.46%	\$ 98,553,094	1.55%
> 8 up to and including 9 years	142	0.73%	\$ 49,745,212	0.78%
> 9 up to and including 10 years	97	0.50%	\$ 37,417,967	0.59%
> 10 years	153	0.79%	\$ 46,095,183	0.72%
<b>Total</b>	<b>19,336</b>	<b>100.00%</b>	<b>\$ 6,369,780,161</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied ( <i>Full Recourse</i> )	98,745	74.75%	\$ 22,393,318,112	71.78%
Residential Investment ( <i>Full Recourse</i> )	33,360	25.25%	\$ 8,802,038,345	28.22%
Residential Investment ( <i>Limited Recourse</i> )	-	0.00%	\$ -	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Purchase new dwelling	6,285	4.76%	\$ 1,599,422,582	4.82%
Purchase existing dwelling	87,411	66.17%	\$ 21,160,993,631	67.28%
Refinance	38,409	29.07%	\$ 8,434,940,243	27.89%
Other	-	0.00%	\$ -	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	2,066	1.56%	\$ 512,362,382	1.64%
> 3 up to and including 6 months	1,622	1.23%	\$ 414,553,172	1.33%
> 6 up to and including 9 months	4,816	3.65%	\$ 1,576,428,181	5.05%
> 9 up to and including 12 months	3,527	2.67%	\$ 1,029,212,135	3.30%
> 12 up to and including 15 months	3,823	2.89%	\$ 989,030,676	3.17%
> 15 up to and including 18 months	3,608	2.73%	\$ 924,550,648	2.96%
> 18 up to and including 21 months	5,697	4.31%	\$ 1,516,530,443	4.86%
> 21 up to and including 24 months	6,247	4.73%	\$ 1,658,206,897	5.32%
> 24 up to and including 27 months	6,509	4.93%	\$ 1,760,382,228	5.64%
> 27 up to and including 30 months	5,990	4.53%	\$ 1,624,719,843	5.21%
> 30 up to and including 33 months	5,454	4.13%	\$ 1,507,428,657	4.83%
> 33 up to and including 36 months	5,191	3.93%	\$ 1,403,594,948	4.50%
> 36 up to and including 48 months	24,323	18.41%	\$ 5,977,554,023	19.16%
> 48 up to and including 60 months	16,612	12.57%	\$ 3,651,774,774	11.71%
> 60 up to and including 72 months	13,612	10.30%	\$ 2,642,899,462	8.47%
> 72 up to and including 84 months	8,743	6.62%	\$ 1,588,730,267	5.09%
> 84 up to and including 96 months	5,680	4.30%	\$ 1,003,333,469	3.22%
> 96 up to and including 108 months	3,735	2.83%	\$ 642,963,567	2.06%
> 108 up to and including 120 months	2,585	1.96%	\$ 436,857,350	1.40%
> 120 months	2,265	1.71%	\$ 334,243,335	1.07%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	28,732	21.75%	\$ 5,722,665,586	18.34%
Fortnightly	45,440	34.40%	\$ 9,442,758,295	30.27%
Monthly	57,933	43.85%	\$ 16,029,932,575	51.39%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	13	0.01%	\$ 5,181,748	0.02%
> 1 up to and including 2 years	20	0.02%	\$ 4,896,961	0.02%
> 2 up to and including 3 years	23	0.02%	\$ 6,666,622	0.02%
> 3 up to and including 4 years	50	0.04%	\$ 8,392,674	0.03%
> 4 up to and including 5 years	102	0.08%	\$ 13,142,182	0.04%
> 5 up to and including 6 years	108	0.08%	\$ 12,388,762	0.04%
> 6 up to and including 7 years	166	0.13%	\$ 21,169,790	0.07%
> 7 up to and including 8 years	260	0.20%	\$ 31,870,591	0.10%
> 8 up to and including 9 years	372	0.28%	\$ 45,031,082	0.14%
> 9 up to and including 10 years	544	0.41%	\$ 67,736,117	0.22%
> 10 up to and including 15 years	3,902	2.95%	\$ 567,781,942	1.82%
> 15 up to and including 20 years	8,244	6.24%	\$ 1,434,147,932	4.60%
> 20 up to and including 25 years	37,899	28.69%	\$ 7,491,895,702	24.02%
> 25 up to and including 30 years	80,402	60.87%	\$ 21,485,054,352	68.88%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>



**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 month	129,817	98.27%	\$ 30,619,981,262	98.16%
> 0 up to and including 1 months	1,921	1.45%	\$ 479,658,213	1.54%
> 1 up to and including 2 months	273	0.21%	\$ 69,209,078	0.22%
> 2 up to and including 3 months	89	0.07%	\$ 25,510,060	0.08%
> 3 up to and including 4 months	5	0.00%	\$ 997,844	0.00%
> 4 up to and including 5 months	-	0.00%	\$ -	0.00%
> 5 up to and including 6 months	-	0.00%	\$ -	0.00%
> 6 months	-	0.00%	\$ -	0.00%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
No primary Mortgage Insurer	111,537	84%	\$ 26,331,091,728	84%
Genworth	20,322	15.47%	\$ 4,826,229,502	15.38%
QBE LMI	246	0.12%	\$ 38,035,227	0.19%
<b>Total</b>	<b>132,105</b>	<b>100.00%</b>	<b>\$ 31,195,356,457</b>	<b>100.00%</b>

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

	Number	(%) Number	Balance	(%) Balance
> 0 up to and including 3 months	2,840	12.32%	\$ 583,667,333	11.79%
> 3 up to and including 6 months	2,045	8.87%	\$ 428,849,239	8.66%
> 6 up to and including 9 months	2,957	12.83%	\$ 624,848,414	12.62%
> 9 up to and including 12 months	3,618	15.70%	\$ 795,337,674	16.06%
> 12 up to and including 15 months	3,922	17.02%	\$ 876,606,168	17.71%
> 15 up to and including 18 months	2,300	9.98%	\$ 483,529,172	9.77%
> 18 up to and including 21 months	1,571	6.82%	\$ 340,601,339	6.88%
> 21 up to and including 24 months	996	4.32%	\$ 224,934,895	4.54%
> 24 up to and including 27 months	575	2.50%	\$ 125,118,537	2.53%
> 27 up to and including 30 months	439	1.90%	\$ 109,154,067	2.20%
> 30 up to and including 33 months	420	1.82%	\$ 96,412,274	1.95%
> 33 up to and including 36 months	268	1.16%	\$ 59,857,589	1.21%
> 36 up to and including 48 months	350	1.52%	\$ 64,775,242	1.31%
> 48 up to and including 60 months	382	1.66%	\$ 76,750,904	1.55%
> 60 months	362	1.57%	\$ 60,666,751	1.23%
<b>Total</b>	<b>23,045</b>	<b>100.00%</b>	<b>\$ 4,951,109,601</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 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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