

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

Date: 11 July 2014

30-June-201
01-July-201-
21-July-201

Covered	d Bond Guarantor		Perpetual Corporate Trust L
	Trustee		P.T L
ond Tru			Deutsche Trustee Company L
wap Pr			Commonwealth Bank of Au
ervicer			Commonwealth Bank of Au
rust Ma			Securitisation Advisory Service
over Po	'aal Monitor		PricewaterhouseCo
Ratin	ngs Overview	Fitch	Moody's
CBA Sh	nort Term Senior Unsecured Rating	F1+ (Affirmed)	P-1 (Stable)
CBA Lo	ong Term Senior Unsecured Rating	AA- (Stable)	Aa2 (Stable)
Covered	d Bond Rating	AAA	Aaa
Comr	pliance Tests		
	•		
	Soverage Test Event of Default		
	d Bond Guarantor Event of Default		
	t Rate Shortfall Test		
Pre-ivial	turity Test		
Asse	t Coverage Test as at 01-July-2014		
	Calculation of Adjusted Aggregate Receivable Amount		
Ą	The Lower of:		
	(i) LVR Adjusted Mortgage Loan Balance Amount, and		\$29,197,842,534
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount		\$26,147,295,195
			\$26,147,29
в	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.		
	Aggregate Principal Balance of any Substitution Assets and Authorised Investments		
	as at the relevant Determination Date		
	Aggregate Amount of Principal Collections collected by the Servicer during the Collection Period		
	excluding any amounts applied in accordance with the Priority of Payments.		
=	The sum Sale Proceeds credited to the GIC Account. Remaining Available Principal held in the		
	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		\$2 232 59
	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		\$2,232,59
			\$2,232,59
<u>Z</u>	GIC Account and any amount transferred from the OC Account to the GIC Account Negative Carry Factor		\$2,232,59
2	GIC Account and any amount transferred from the OC Account to the GIC Account		\$2,232,55 \$28,379,86
2	GIC Account and any amount transferred from the OC Account to the GIC Account Negative Carry Factor Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z		
2	GIC Account and any amount transferred from the OC Account to the GIC Account Negative Carry Factor Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z Results of Asset Coverage Test		\$28,379,86
Z	GIC Account and any amount transferred from the OC Account to the GIC Account Negative Carry Factor Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z Results of Asset Coverage Test Adjusted Aggregate Mortgage Loan Amount		\$28,379,88 \$28,379,88
Z	GIC Account and any amount transferred from the OC Account to the GIC Account Negative Carry Factor Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z Results of Asset Coverage Test Adjusted Aggregate Mortgage Loan Amount AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds		\$28,379,86
Z	GIC Account and any amount transferred from the OC Account to the GIC Account Negative Carry Factor Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z Results of Asset Coverage Test Adjusted Aggregate Mortgage Loan Amount		\$28,379,88 \$28,379,88



Commonwealth Bank Commonwealth Bank of Australia ABN 48 123 123 124

Summary as at 01-July-2014

Bonds						
	Issue Date	Principal Balance	AUD Equiv. of Principal Balance	Exchange Rate	Coupon Frequency	Coupon Rate
Series 1	12-January-2012	EUR 1,500,000,000.00	\$1,883,248,000.00	0.7965	Yearly	2.625000%
Series 2 Series 3	27-January-2012 25-January-2012	NOK 3,375,000,000.00 AUD 2,000,000,000.00	\$547,208,753.16 \$2,000,000,000.00	6.1677 1.0000	Yearly SemiAnnual	5.000000% 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 Series 13	01-March-2012 16-March-2012	EUR 50,000,000.00 USD 2,000,000,000.00	\$62,055,873.25 \$1,876,524,693.04	0.8057 1.0658	Yearly SemiAnnual	3.700000% 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 \$142,140,087,00	0.8016	Quarterly	EURIBOR 3 MONTHS + 0.450000%
Series 23 Series 24	09-November-2012 18-January-2013	EUR 113,000,000.00 USD 2,000,000,000.00	\$142,140,087.00 \$1,905,306,278.00	0.7950 1.0497	Yearly SemiAnnual	2.305000% 0.750000%
Series 25	01-February-2013	EUR 112,000,000.00	\$1,905,306,278.00	0.7755	Yearly	2.50000%
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%
Series 28	11-December-2013	USD 1,500,000,000.00	\$1,654,898,499.56	0.9064	SemiAnnual	1.875000%
Series 29	21-January-2014	NZD 314,000,000.00	\$291,957,229.00	1.0755	SemiAnnual	5.802000%
Series 30	22-January-2014	EUR 1,000,000,000.00	\$1,533,535,899.00	0.6521	Yearly	1.375000%
Series 31	21-January-2014	EUR 45,000,000.00	\$68,026,155.38	0.6615	Yearly	2.215000%
Series 32	24-January-2014	GBP 350,000,000.00	\$654,980,079.68	0.5344	Quarterly	GBP LIBOR 3 MONTHS + 0.300000%
Series 33 Series 34	15-April-2014 12-May-2014	EUR 40,000,000.00 EUR 40,000,000.00	\$59,828,614.81 \$60,041,183.48	0.6686 0.6662	Quarterly Yearly	EURIBOR 3 MONTHS + 0.310000% 1.525000%
Series 35	27-May-2014	AUD 125,000,000.00	\$125,000,000.00	1.0000	SemiAnnual	4.75000%
Series 36	18-June-2014	USD 1,250,000,000.00	\$1,347,563,605.00	0.9276	SemiAnnual	2.000000%
	10111					
Bonds	ISIN	CUSIP	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Bonds Series 1	XS0729014281	<u>CUSIP</u> n/a	<u>Listing</u> London	<u>Note Type</u> Hard Bullet	Expected Maturity Date 12-January-2017	Final Maturity Date 12-January-2017
Bonds Series 1 Series 2	XS0729014281 XS0733058969	<u>CUSIP</u> n/a n/a	<u>Listing</u> London London	<u>Note Type</u> Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022	Final Maturity Date 12-January-2017 27-January-2022
Bonds Series 1	XS0729014281 XS0733058969 AU3CB0188951	<u>CUSIP</u> n/a	<u>Listing</u> London	<u>Note Type</u> Hard Bullet	Expected Maturity Date 12-January-2017	Final Maturity Date 12-January-2017
Bonds Series 1 Series 2 Series 3	XS0729014281 XS0733058969	<u>CUSIP</u> n/a n/a n/a	<u>Listing</u> London London Unlisted	<u>Note Type</u> Hard Bullet Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017
Bonds Series 1 Series 2 Series 3 Series 4	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866	CUSIP n/a n/a n/a n/a	Listing London London Unlisted Unlisted	<u>Note Type</u> Hard Bullet Hard Bullet Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017
Bonds Series 1 Series 2 Series 3 Series 4 Series 5	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060	CUSIP n/a n/a n/a n/a n/a	Listing London London Unlisted Unlisted London	Note Type Hard Bullet Hard Bullet Bullet Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027
Bonds Series 1 Series 2 Series 3 Series 4 Series 5 Series 6 Series 7 Series 8	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51	CUSIP n/a n/a n/a n/a 20271AAA5	Listing London Unlisted Unlisted London Unlisted	Note Type Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2017	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2017 02-February-2017 13-February-2017
Bonds Series 1 Series 2 Series 3 Series 3 Series 4 Series 5 Series 6 Series 7 Series 8 Series 9	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826	CUSIP n/a n/a n/a n/a 20271AAA5 n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London London	Note Type Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2017 03-February-2027 03-February-2027 13-February-2017 13-February-2030	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2027 13-February-2017 13-February-2017 13-February-2030
Bonds Series 1 Series 2 Series 3 Series 4 Series 5 Series 5 Series 6 Series 7 Series 8 Series 9 Series 9 Series 10	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS073982280 XS0744839415 XS0745915826 CH0180071612	CUSIP n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London London SIX Swiss Exchange	Note Type Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2017 03-February-2017 02-February-2017 13-February-2030 13-March-2015	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2017 02-February-2017 13-February-2030 13-March-2015
Bonds Series 1 Series 2 Series 3 Series 4 Series 5 Series 6 Series 7 Series 8 Series 9 Series 10 Series 11	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071613	CUSIP n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2027 03-February-2017 02-February-2017 13-February-2030 13-March-2015 13-September-2019	Final Maturity Date 12-January-2017 27-January-2027 25-January-2017 25-January-2017 01-February-2027 03-February-2027 03-February-2027 13-February-2030 13-March-2015 13-September-2019
Bonds Series 1 Series 2 Series 3 Series 4 Series 5 Series 5 Series 6 Series 7 Series 8 Series 9 Series 10 Series 11 Series 12	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS074839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872	CUSIP n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2027 03-February-2027 03-February-2027 13-February-2030 13-February-2030 13-March-2015 13-September-2019 01-March-2027	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2027 13-February-2027 13-February-2030 13-March-2015 13-September-2019 01-March-2027
Bonds Series 1 Series 2 Series 3 Series 4 Series 5 Series 7 Series 8 Series 9 Series 9 Series 10 Series 11 Series 12 Series 13	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0749915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2017 03-February-2017 02-February-2017 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2027 16-March-2017	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2017 03-February-2027 03-February-2027 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2027 16-March-2017
Bonds         Series 1         Series 2         Series 3         Series 4         Series 5         Series 6         Series 7         Series 8         Series 9         Series 10         Series 12         Series 13         Series 14	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266	CUSIP n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2027 03-February-2027 03-February-2027 13-February-2030 13-February-2030 13-March-2015 13-September-2019 01-March-2027	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2027 13-February-2027 13-February-2030 13-March-2015 13-September-2019 01-March-2027
Bonds         Series 1         Series 2         Series 3         Series 4         Series 5         Series 6         Series 7         Series 8         Series 9         Series 10         Series 12         Series 13	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0749915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2017 03-February-2027 03-February-2027 13-February-2027 13-February-2030 13-March-2015 13-September-2019 01-March-2017 16-March-2017 02-May-2022	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2017 03-February-2017 03-February-2017 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2017 16-March-2017 02-May-2022
Bonds         Series 1         Series 2         Series 3         Series 4         Series 5         Series 6         Series 7         Series 8         Series 9         Series 10         Series 11         Series 12         Series 13         Series 14         Series 15	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS073982980 XS0748339415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277	CUSIP n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange ASX SIX Swiss Exchange London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2017 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2027 16-March-2017 02-May-2022 03-May-2022	Final Maturity Date 12-January-2017 27-January-2022 25-January-2017 25-January-2017 01-February-2027 03-February-2017 02-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2027 16-March-2017 02-May-2022 03-May-2022
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS0778752047	CUSIP n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 02-February-2017 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2017 16-March-2017 02-May-2022 03-May-2022 09-May-2022	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           02-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2017           16-March-2017           02-May-2022           03-May-2022
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS074839415 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS0778752047	CUSIP n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London London London London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2027 13-February-2027 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2017 02-May-2022 03-May-2022 09-May-2022 09-May-2022 07-August-2031 04-September-2026	Final Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2027 03-February-2017 02-February-2027 13-February-2017 13-February-2017 13-February-2017 13-September-2019 01-March-2015 13-September-2020 03-May-2022 03-May
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 19Series 19Series 19Series 19Series 19Series 19Series 19Series 20	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS077852047 XS077852047 XS077852047 XS077852047 XS078752047 XS078752047 XS078752047	CUSIP n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange London London London London London London Unlisted London Unlisted	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 02-February-2017 13-February-2017 13-February-2017 13-February-2030 13-March-2015 13-September-2017 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 04-September-2024	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           02-February-2017           13-February-2017           13-February-2016           13-February-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           04-September-2026           13-September-2024
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 19Series 19Series 20Series 21	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS075914277 XS0778752047 XS0778752047 XS0778752047 XS0782692940 XS0810718295 XS082509138 n/a XS0829366532	CUSIP n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London London London London London London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 01-February-2017 02-February-2017 03-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 21-May-2027 07-August-2031 04-September-2024 13-September-2024 24-September-2027	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2017           02-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           04-September-2026           13-September-2026           13-September-2024           24-September-2027
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 20Series 21Series 21Series 21	XS0729014281 XS0733058969 AU3CB0188951 AU3FN014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS0778752047 XS07782692940 XS0810718295 XS082509138 n/a XS082593185	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted London London London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 02-February-2017 03-February-2017 03-February-2017 13-February-2027 13-February-2030 13-March-2015 13-September-2019 01-March-2027 16-March-2027 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 04-September-2024 13-September-2024 24-September-2027 05-October-2019	Final Maturity Date           12-January-2017           27-January-2022           25-January-2017           01-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2013           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2026           13-September-2024           24-September-2024           24-September-2027           05-October-2019
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 17Series 17Series 18Series 19Series 20Series 21Series 22Series 23	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0749915826 CH0180071612 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS077592047 XS0778262940 XS0810718295 XS082509138 n/a XS0829366532 XS0839422408 N/2	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted London London London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2022 25-January-2017 01-February-2017 01-February-2027 03-February-2027 03-February-2027 13-February-2017 13-February-2030 13-March-2015 13-September-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 04-September-2026 13-September-2026 13-September-2027 05-October-2019 08-November-2024	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           01-March-2015           02-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2024           24-September-2027           05-October-2019           08-November-2024
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 9Series 10Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 20Series 21Series 22Series 23Series 23Series 24	XS0729014281 XS0733058969 AU3CB0188951 AU3CB0188951 AU3CB0188951 US20271AA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS077852047 XS077852047 XS077852047 XS077852047 XS07852047 XS0810718295 XS0822509138 n/a XS0829366532 XS0829366532 XS08293422408 n/a	CUSIP n/a n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London London Unlisted London Unlisted London Unlisted London Unlisted	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2017 13-February-2027 13-February-2030 13-March-2015 13-September-2019 01-March-2017 16-March-2017 02-May-2022 03-May-2022 09-May-2022 09-May-2022 09-May-2022 09-May-2022 09-May-2022 01-August-2031 04-September-2024 13-September-2024 24-September-2024 08-November-2024 15-January-2016	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2015           13-September-2019           01-March-2015           13-September-2017           16-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2027           07-August-2031           04-September-2024           24-September-2024           24-September-2027           05-October-2019           08-November-2024           15-January-2016
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 19Series 19Series 19Series 19Series 20Series 21Series 22Series 24Series 24	XS0729014281 XS0730058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS077852047 XS077852047 XS077852047 XS0782692940 XS0810718295 XS08209138 n/a XS0829366532 XS0829366532 XS0829422408 n/a US20271AAC18 US20271BAC90 XS0883740887	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange London London London London Unlisted London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2017 03-February-2017 13-February-2017 13-February-2015 13-September-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2027 07-August-2031 04-September-2024 13-September-2024 24-September-2024 24-September-2024 05-October-2019 08-November-2024 15-January-2016 01-February-2029	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           02-February-2017           03-February-2017           13-February-2017           13-February-2016           13-February-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2021           04-September-2024           24-September-2024           24-September-2027           05-October-2019           08-November-2024           15-January-2016           01-February-2016
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 19Series 20Series 21Series 21Series 21Series 22Series 23Series 25Series 26	XS0729014281 XS0730058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS074839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH018597266 XS075914277 XS0782692940 XS078778752047 XS0782692940 XS082071825 XS082509138 n/a XS0829366532 XS0839422408 n/a US20271AAC18 US20271BAC90 XS0883740887	CUSIP n/a n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a n/a n/a n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted London London London Unlisted London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2017 13-February-2017 13-February-2030 13-March-2015 13-September-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 04-September-2024 13-September-2024 13-September-2024 13-September-2024 08-November-2024 01-February-2016 01-February-2018	Final Maturity Date           12-January-2017           27-January-2022           25-January-2017           21-January-2017           01-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2013           13-February-2014           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           25-October-2019           08-November-2024           15-January-2016           01-February-2016           01-February-2029           08-February-2018
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 10Series 11Series 12Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 20Series 21Series 21Series 22Series 23Series 24Series 25Series 26Series 27	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0749515826 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH018357266 XS0775914277 XS0778752047 XS0778752047 XS078252047 XS0782509138 n/a XS0825509138 n/a XS0829366532 XS0839422408 n/a US20271AAC18 US20271BAC90 XS0883740887 XS0883740887	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London SIX Swiss Exchange Unlisted Unlisted ASX SIX Swiss Exchange Unlisted London London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2017 03-February-2017 13-February-2017 13-February-2015 13-September-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2027 07-August-2031 04-September-2024 13-September-2024 24-September-2024 24-September-2024 05-October-2019 08-November-2024 15-January-2016 01-February-2029	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2026           13-September-2024           24-September-2024           24-September-2024           15-January-2019           08-November-2024           15-February-2019           08-Rebruary-2018
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 19Series 20Series 21Series 21Series 21Series 22Series 23Series 25Series 26	XS0729014281 XS0730058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS074839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH018597266 XS075914277 XS0782692940 XS078778752047 XS0782692940 XS082071825 XS082509138 n/a XS0829366532 XS0839422408 n/a US20271AAC18 US20271BAC90 XS0883740887	CUSIP n/a n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a n/a n/a n/a n/a n/a n/a 20271AAB3, 20271BAB1 n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted London London London Unlisted London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 01-February-2017 02-February-2027 03-February-2017 13-February-2017 13-February-2017 13-September-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2022 03-May-2027 07-August-2031 04-September-2024 13-September-2024 13-September-2024 08-November-2024 15-January-2019 08-February-2018 08-February-2018	Final Maturity Date           12-January-2017           27-January-2022           25-January-2017           21-January-2017           01-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2013           13-February-2014           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           24-September-2024           25-October-2019           08-November-2024           15-January-2016           01-February-2016           01-February-2016           01-February-2018
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 20Series 21Series 22Series 23Series 24Series 26Series 27Series 28	XS0729014281 XS0733058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0749515826 CH0180071612 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS077592047 XS0778262940 XS0810718295 XS082509138 n/a XS082509138 n/a US20271AAC18 US20271BAC90 XS0883740867 XS0885738541 XS0885738605	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London	Note Type Hard Bullet Hard Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 03-February-2017 03-February-2027 13-February-2027 13-February-2017 13-February-2017 13-February-2015 13-September-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 09-May-2022 09-May-2022 09-May-2022 09-May-2022 01-August-2031 04-September-2026 13-September-2026 13-September-2027 05-October-2019 08-November-2024 15-January-2018 08-February-2018 08-February-2018	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2017           03-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2019           01-March-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2024           13-September-2024           13-September-2024           24-September-2027           05-October-2019           08-November-2024           15-January-2016           01-February-2018           08-February-2018
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 20Series 21Series 22Series 23Series 23Series 24Series 27Series 28Series 29	XS0729014281 XS0730058969 AU3CB0188951 AU3CB0188951 AU3CB0188951 XS0737866060 US20271AAA51 XS0739982980 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS0778752047 XS077852047 XS0782692940 XS0810718295 XS08209138 n/a XS0829366532 XS0839422408 n/a US20271AAC18 US20271BAC90 XS0883740887 XS0885738541 XS0885739606 US20271AAD90 US20271BAD73	CUSIP n/a n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted Unlisted Unlisted Unlisted London Unlisted Unlisted Unlisted London Unlisted Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London London London London London London	Note Type Hard Bullet Hard Bullet Soft Bullet Soft Bullet Soft Bullet	Expected Maturity Date 12-January-2017 27-January-2017 25-January-2017 01-February-2017 01-February-2017 02-February-2027 13-February-2017 13-February-2017 13-February-2017 13-February-2019 01-March-2017 02-May-2022 03-May-2022 03-May-2022 03-May-2022 04-September-2024 13-September-2024 04-September-2024 13-September-2024 13-January-2018 01-February-2018 01-December-2021 22-January-2019 03-December-2022	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           01-March-2017           02-August-2031           04-September-2024           24-September-2024           24-September-2024           15-January-2019           08-November-2024           15-January-2018           01-February-2018           01-February-2018           11-December-2018           21-January-2019           30-December-2022
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 20Series 21Series 22Series 23Series 24Series 26Series 27Series 29Series 30Series 31Series 31Series 31Series 32	XS0729014281 XS0733058969 AU3CB0188951 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS075914277 XS0785726047 XS0785726047 XS0782692940 XS0810718295 XS082509138 n/a XS082509138 n/a US20271AAC18 US20271BAC90 XS0883740887 XS0885738541	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a	Listing London Unlisted Unlisted London Unlisted London London SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London London Unlisted London London London London London London London London London Unlisted London	Note Type Hard Bullet Hard Bullet Soft Bullet Soft Bullet Soft Bullet Bullet Hard Bullet Soft Bullet Soft Bullet	Expected Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2017           01-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-November-2024           13-September-2027           05-October-2019           08-November-2024           15-January-2018           01-February-2018           01-February-2018           11-December-2018           21-January-2019           30-December-2022           24-January-2018	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           25-January-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-February-2018           04-September-2024           24-September-2027           05-October-2019           08-February-2018           08-February-2018           01-February-2018           21-January-2018           21-January-2019           30-December-2028           21-January-2019           30-December-2028           21-January-2018           21-Januar
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 20Series 21Series 22Series 23Series 23Series 24Series 27Series 27Series 28Series 30Series 31Series 32Series 31Series 32Series 32Series 33	XS0729014281 XS0733058969 AU3CB0188951 AU3CB0188951 AU3CB0188951 US20271AAA51 XS0739982980 XS074839415 XS0745915826 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH018597266 XS075914277 XS07852047 XS0782692940 XS0810718295 XS082509138 n/a XS082509138 n/a US20271AAC18 US20271BAC90 XS0883740887 XS0885738541 XS0885739606 US20271AAC90 US20271BAD73 N/A XS1015892182	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London London London London London London London London London London London London London London London London London London	Note Type Hard Bullet Hard Bullet Soft Bullet Soft Bullet Soft Bullet Hard Bullet	Expected Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2024           13-September-2024           13-September-2024           14-September-2027           05-October-2019           08-November-2024           15-January-2016           01-February-2018           08-February-2018           11-December-2018           21-January-2011           22-January-2011           23-January-2012           24-January-2013           15-Apri	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2027           03-February-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2019           01-March-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-November-2024           13-September-2024           13-September-2024           13-September-2024           15-January-2018           08-February-2018           08-February-2018           08-February-2018           11-December-2018           21-January-2011           22-January-2018
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 20Series 21Series 22Series 23Series 24Series 25Series 27Series 28Series 29Series 30Series 31Series 33Series 33Series 33Series 34	XS0729014281 XS0730058969 AU3CB0188951 AU3FN0014866 XS0737866060 US20271AAA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS0751446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS0775914277 XS0778752047 XS0782692940 XS0810718295 XS08290138 n/a XS0829366532 XS0829366532 XS083740887 xS0883740887 XS0883740887 XS0883740887 XS0885738541 XS0882738541 XS0882738541 XS0882738541 XS0882738541 XS0882738541 XS0882738541 XS08292828 XS1015892182 XS1015892828 XS1015892882 XS1015892888 XS1055028828 XS1055028828 N/a	CUSIP n/a n/a n/a n/a n/a n/a 20271AAA5 n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London Unlisted London	Note Type Hard Bullet Hard Bullet Soft Bullet Soft Bullet Hard Bullet Aard Bullet Hard Bullet Soft Bullet Hard Bullet	Expected Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2017           03-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2016           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-September-2024           13-September-2024           24-September-2024           24-September-2024           15-January-2016           01-February-2018           11-December-2018           21-January-2019           30-December-2022           24-January-2018           15-April-2021           12-May-2021	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2027           03-February-2017           01-February-2027           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2019           01-March-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2021           04-September-2024           24-September-2024           24-September-2024           24-September-2024           25-January-2018           01-February-2018           01-February-2018           03-December-2021           22-January-2019           30-December-2022           24-January-2018
BondsSeries 1Series 2Series 3Series 4Series 5Series 6Series 7Series 8Series 9Series 10Series 11Series 12Series 13Series 14Series 15Series 16Series 17Series 18Series 19Series 20Series 21Series 22Series 23Series 24Series 25Series 27Series 27Series 30Series 31Series 32Series 31Series 32Series 32Series 31	XS0729014281 XS0730358969 AU3CB0188951 AU3CB0188951 AU3CB0188951 XS0737866060 US20271AA51 XS0739982980 XS0744839415 XS0745915826 CH0180071612 CH0180071612 CH0180071613 XS07451446872 US20271AAB35,US20271BAB18 CH0183597266 XS0775914277 XS0778752047 XS077852047 XS078752047 XS078752047 XS078752047 XS0810718295 XS082050138 n/a XS0829366532 XS0839422408 n/a US20271AAC18 US20271BAC90 XS0883740887 XS0885738541 XS0885739606 US20271AAD90 US20271BAD73 N/A XS1015892182 XS1015602828	CUSIP n/a n/a n/a n/a n/a n/a n/a n/a	Listing London London Unlisted London Unlisted London London London SIX Swiss Exchange SIX Swiss Exchange SIX Swiss Exchange Unlisted ASX SIX Swiss Exchange London London London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London Unlisted London London London London London London London London London London London London London London London London London London	Note Type Hard Bullet Hard Bullet Soft Bullet Soft Bullet Soft Bullet Hard Bullet	Expected Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2017           03-February-2017           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           03-May-2022           04-September-2024           13-September-2024           13-September-2024           14-September-2027           05-October-2019           08-November-2024           15-January-2016           01-February-2018           08-February-2018           11-December-2018           21-January-2011           22-January-2011           23-January-2012           24-January-2013           15-Apri	Final Maturity Date           12-January-2017           27-January-2017           25-January-2017           01-February-2027           03-February-2017           01-February-2027           03-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2017           13-February-2019           01-March-2015           13-September-2019           01-March-2017           02-May-2022           03-May-2022           03-November-2024           13-September-2024           13-September-2024           13-September-2024           15-January-2018           08-February-2018           08-February-2018           08-February-2018           11-December-2018           21-January-2011           22-January-2018

**Commonwealth**Bank

Commonwealth Bank of Australia ABN 48 123 123 124

Pool Summary	
Portfolio Cut off Date	30-06-2014
Current Principal Balance (AUD)	\$29,215,739,454
Number of Loans(Unconsolidated)	130,254
Number of Borrowers(Consolidated)	128,231
Average Loan Size	\$224,298
Maximum Housing Loan Balance	\$2,000,000
Weighted Average Loan Interest Rate	5.24%
Weighted Average Current Loan to Value Ratio (LVR)	56.91%
Weighted Average Indexed Loan to Value Ratio (LVR)	48.48%
Weighted Average Seasoning (Months)	48.96
Weighted Average Remaining Term (Months)	296.52
Prepayment Information	

	<u>1 Month</u>	3 Month	12 Month	Cumulative	
Prepayment History (CPR)	14.87	15.44	15.74	15.09	
Prepayment History (SMM)	1.33	1.39	1.42	1.36	
Mortgage Pool by Current Loan to Value Ratio (LVR)					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Up to and including 40%	41,303	31.71%	\$5,761,044,226	19.72%	
40% up to and including 45%	9,073	6.97%	\$1,876,709,669	6.42%	
45% up to and including 50%	9,408	7.22%	\$2,117,581,827	7.25%	
50% up to and including 55%	9,893	7.60%	\$2,370,281,328	8.11%	
55% up to and including 60%	10,452	8.02%	\$2,646,139,993	9.06%	
60% up to and including 65%	10,652	8.18%	\$2,773,246,266	9.49%	
65% up to and including 70%	11,462	8.80%	\$3,150,896,999	10.79%	
70% up to and including 75%	11,009	8.45%	\$3,209,438,707	10.99%	
75% up to and including 80%	8,776	6.74%	\$2,847,150,421	9.75%	
80% up to and including 85%	4,162	3.20%	\$1,239,195,995	4.24%	
85% up to and including 90%	3,105	2.38%	\$927,858,211	3.18%	
90% up to and including 95%	959	0.74%	\$296,195,812	1.01%	
95% up to and including 100%	0	0.00%	\$0	0.00%	
> 100%	0	0.00%	\$0	0.00%	
Total	130,254	100.00%	\$29,215,739,454	100.00%	

Mortgage Pool by Indexed Loan to Value Ratio (L	<u>.VR) *</u>			
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 40%	59,478	45.66%	\$9,442,107,104	32.32%
40% up to and including 45%	10,893	8.36%	\$2,572,023,914	8.80%
45% up to and including 50%	11,017	8.46%	\$2,806,565,790	9.61%
50% up to and including 55%	11,000	8.45%	\$2,952,878,423	10.11%
55% up to and including 60%	10,139	7.78%	\$2,845,873,880	9.74%
60% up to and including 65%	9,827	7.54%	\$2,909,241,649	9.96%
65% up to and including 70%	8,820	6.77%	\$2,749,006,136	9.41%
70% up to and including 75%	5,419	4.16%	\$1,768,204,411	6.05%
75% up to and including 80%	2,648	2.03%	\$848,638,020	2.90%
80% up to and including 85%	760	0.58%	\$243,601,706	0.83%
85% up to and including 90%	188	0.14%	\$57,948,795	0.20%
90% up to and including 95%	65	0.05%	\$19,649,626	0.07%
95% up to and including 100%	0	0.00%	\$0	0.00%
> 100%	0	0.00%	\$0	0.00%
Total	130,254	100.00%	\$29,215,739,454	100.00%

\* 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
<=5.00%	20,170	15.49%	\$6,550,159,474	22.42%
> 5.00% <= 5.25%	53,183	40.83%	\$13,075,724,159	44.76%
> 5.25% <= 5.50%	44,034	33.81%	\$7,631,927,286	26.12%
> 5.50% <= 5.75%	1,329	1.02%	\$246,211,773	0.84%
> 5.75% <= 6.00%	8,782	6.74%	\$1,161,843,265	3.98%
> 6.00% <= 6.25%	125	0.10%	\$26,546,841	0.09%
> 6.25% <= 6.50%	768	0.59%	\$177,221,245	0.61%
> 6.55% <= 6.75%	347	0.27%	\$75,520,346	0.26%
> 6.75% <= 7.00%	139	0.11%	\$23,925,749	0.08%
> 7.00% <= 7.25%	189	0.15%	\$38,382,229	0.13%
> 7.25% <= 7.50%	137	0.11%	\$21,142,828	0.07%
> 7.50% <= 7.75%	409	0.31%	\$86,178,045	0.29%
> 7.75% <= 8.00%	297	0.23%	\$47,134,980	0.16%
> 8.00% <= 8.25%	202	0.16%	\$32,683,030	0.11%
> 8.25% <= 8.50%	68	0.05%	\$11,325,733	0.04%
> 8.50%	75	0.06%	\$9,812,472	0.03%
Total	130,254	100.00%	\$29,215,739,454	100.00%

Mortgage Pool by Interest Option				
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Fixed 1 Year	4,144	3.18%	\$957,287,995	3.28%
Fixed 2 Year	2,034	1.56%	\$472,136,673	1.62%
Fixed 3 Year	558	0.43%	\$116,548,167	0.40%
Fixed 4 Year	357	0.27%	\$74,776,413	0.26%
Fixed 5 Year	39	0.03%	\$6,548,208	0.02%
Fixed 6 + Year	237	0.18%	\$39,658,156	0.14%
Total Fixed Rate	7,369	5.66%	\$1,666,955,612	5.71%
Total Variable Rate	122,885	94.34%	\$27,548,783,842	94.29%
Total	130,254	100.00%	\$29,215,739,454	100.00%



Commonwealth Bank of Australia ABN 48 123 123 124

<b></b>
· ·

Morizagae Pool by Lean Size (Consolidated)         Number of Leans         (%) Number of Leans         Balance Outstanding         (%) Balance Outstanding           Up to and including 100,000         21,483         16,49%         \$1,379,999,753         4.72%           > 100,000 up to and including 300,000         34,082         26,17%         \$82,255,119,566         28,29%           > 300,000 up to and including 500,000         7,302         5.61%         \$3,116,228,756         10.67%           > 600,000 up to and including 500,000         7,302         5.61%         \$3,116,228,756         10.67%           > 600,000 up to and including 700,000         1,691         1.30%         \$1,333,76,03         3.54%           > 700,000 up to and including 700,000         5.82         0.47%         \$607,7212,101         2.32%           > 800,000 up to and including 900,000         5.32         0.41%         \$424,324,854         1.44%           > 900,000 up to and including 10,00,000         340         0.28%         \$287,388,341         0.98%           > 1,000,000 up to and including 1,50,000         9         0.01%         \$12,015,519         0.02%           > 1,750,000 up to and including 1,750,000         5         0.00%         \$5,715,555         0.02%           > 1,750,000 up to and including 1,750,000         3	 $\begin{array}{c} 4.72\%\\ 22.22\%\\ 28.29\%\\ 19.29\%\\ 10.67\%\\ 6.23\%\\ 3.54\%\\ 2.32\%\\ 1.45\%\\ 0.98\%\\ 0.21\%\\ 0.04\%\\ 0.02\%\\ 0.02\%\\ 0.00\%\end{array}$	\$1,379,999,753 \$6,490,553,323 \$8,265,119,566 \$5,636,639,295 \$3,116,288,756 \$1,821,308,710 \$1,033,377,603 \$677,212,101 \$424,324,854	16.49% 33.31% 26.17% 12.98% 5.61%	21,483 43,391	Up to and including 100,000
Up to and including 100,000         21,483         16,49%         \$1,379,999,753         4.72%           > 100,000 up to and including 200,000         43,391         33.31%         \$6,490,553,323         22.22%           > 200,000 up to and including 300,000         34,082         26.17%         \$82,265,119,566         28.29%           > 300,000 up to and including 500,000         16,902         12.98%         \$5,636,639,295         19.29%           > 400,000 up to and including 500,000         7,302         5.61%         \$3,116,288,756         10.67%           > 500,000 up to and including 500,000         3,492         2.68%         \$1,821,308,710         6.23%           > 600,000 up to and including 800,000         960         0.74%         \$67,721,2101         2.32%           > 800,000 up to and including 10,00,000         532         0.41%         \$424,324,854         1.45%           > 900,000 up to and including 1,000,000         3400         0.26%         \$267,73,686,341         0.88%           > 1,000,000 up to and including 1,500,000         9         0.01%         \$12,015,919         0.04%           > 1,500,000 up to and including 1,500,000         5         0.00%         \$24,218,41         0.02%           > 1,500,000 up to and including 1,750,000         3         0.00%         \$20,0	 $\begin{array}{c} 22.22\%\\ 28.29\%\\ 19.28\%\\ 10.67\%\\ 6.23\%\\ 3.54\%\\ 2.32\%\\ 1.45\%\\ 0.98\%\\ 0.21\%\\ 0.04\%\\ 0.02\%\\ 0.02\%\\ 0.00\%\end{array}$	\$1,379,999,753 \$6,490,553,323 \$8,265,119,566 \$5,636,639,295 \$3,116,288,756 \$1,821,308,710 \$1,033,377,603 \$677,212,101 \$424,324,854	16.49% 33.31% 26.17% 12.98% 5.61%	21,483 43,391	
> 100.000 up to and including 200.000         43.391         33.31%         \$\$6.490,553.323         22.22%           > 200.000 up to and including 300.000         34.082         26.17%         \$\$8,265,119,566         28.29%           > 300.000 up to and including 400.000         16.902         12.98%         \$\$5,636,639,225         19.29%           > 400.000 up to and including 600.000         7,302         5.61%         \$\$3,116,288,756         10.67%           > 500.000 up to and including 600.000         1.691         1.30%         \$\$1,033,377,603         3.54%           > 700.000 up to and including 800.000         960         0.74%         \$\$67,712,12,101         2.32%           > 800.000 up to and including 100.000         34.04         0.26%         \$\$287,368,341         0.98%           > 1000.000 up to and including 150,000         62         0.05%         \$\$60,973,696         0.21%           > 1,500,000 up to and including 1,50,000         9         0.01%         \$\$12,015,919         0.04%           > 1,500,000 up to and including 1,50,000         3         0.00%         \$\$4,842,181         0.02%           > 1,500,000 up to and including 1,50,000         5         0.00%         \$\$29,215,739,454         100.00%           > 1,750,000 up to and including 1,50,000         0         0.00%	 $\begin{array}{c} 22.22\%\\ 28.29\%\\ 19.28\%\\ 10.67\%\\ 6.23\%\\ 3.54\%\\ 2.32\%\\ 1.45\%\\ 0.98\%\\ 0.21\%\\ 0.04\%\\ 0.02\%\\ 0.02\%\\ 0.00\%\end{array}$	\$6,490,553,323 \$8,265,119,566 \$5,636,639,295 \$3,116,288,756 \$1,821,308,710 \$1,033,377,603 \$677,212,101 \$424,324,854	33.31% 26.17% 12.98% 5.61%	43,391	
> 200,000 up to and including 300,000         34,082         2.8.17%         \$\$2,265,119,566         28.29%           > 300,000 up to and including 400,000         16,902         12.98%         \$\$5,636,639,295         19.29%           > 400,000 up to and including 500,000         7,302         5.61%         \$\$1,16,288,756         10.67%           > 500,000 up to and including 700,000         3,492         2.68%         \$\$1,821,308,710         6.23%           > 700,000 up to and including 800,000         960         0.74%         \$677,212,101         2.32%           > 800,000 up to and including 1,00,000         3340         0.26%         \$287,388,341         0.98%           > 900,000 up to and including 1,250,000         62         0.05%         \$60,973,696         0.21%           > 1,550,000 up to and including 1,500,000         9         0.01%         \$1,2015,919         0.04%           > 1,550,000 up to and including 1,50,000         5         0.00%         \$5,715,355         0.02%           > 1,500,000 up to and including 2,000,000         5         0.00%         \$5,715,355         0.02%           > 1,500,000 up to and including 2,000,000         5         0.00%         \$5,715,355         0.02%           > 2,000,000         20         0         0.00%         \$2,92,15,739,454	 $\begin{array}{c} 19.29\% \\ 10.67\% \\ 6.23\% \\ 3.54\% \\ 2.32\% \\ 1.45\% \\ 0.98\% \\ 0.21\% \\ 0.04\% \\ 0.02\% \\ 0.02\% \\ 0.00\% \end{array}$	\$8,265,119,566 \$5,636,639,295 \$3,116,288,756 \$1,821,308,710 \$1,033,377,603 \$677,212,101 \$424,324,854	26.17% 12.98% 5.61%		
> 400,000 up to and including 500,000         7,302         5.61%         \$3,116,288,756         10.67%           > 500,000 up to and including 500,000         3,492         2.68%         \$1,033,77,603         3.54%           > 700,000 up to and including 700,000         1,691         1.30%         \$1,033,77,603         3.54%           > 700,000 up to and including 900,000         532         0.41%         \$424,324,854         1.45%           > 900,000 up to and including 1,000,000         340         0.26%         \$287,368,341         0.98%           > 1,250,000 up to and including 1,250,000         62         0.05%         \$60,973,696         0.21%           > 1,550,000 up to and including 1,750,000         9         0.01%         \$12,515,919         0.04%           > 1,500,000 up to and including 1,750,000         5         0.00%         \$2,705,00%         \$2,002,000           > 1,500,000 up to and including 1,750,000         0         0.00%         \$2         0.01%           > 2,000,000         10         0         0.00%         \$2         0.00%           > 2,000,000         0         0         0.00%         \$2         0.01%           200201         248         0.19%         \$29,564,572         0.10%           200202         478	 $\begin{array}{c} 10.67\% \\ 6.23\% \\ 3.54\% \\ 2.32\% \\ 1.45\% \\ 0.98\% \\ 0.21\% \\ 0.04\% \\ 0.02\% \\ 0.02\% \\ 0.00\% \end{array}$	\$3,116,288,756 \$1,821,308,710 \$1,033,377,603 \$677,212,101 \$424,324,854	5.61%		
> 500,000 up to and including 600,000       3,492       2.68%       \$1,821,308,710       6.23%         > 600,000 up to and including 700,000       1,691       1.30%       \$1,033,377,603       3.54%         > 700,000 up to and including 800,000       960       0.74%       \$877,212,101       2.32%         > 800,000 up to and including 900,000       532       0.41%       \$424,324,854       1.45%         > 900,000 up to and including 1,000,000       340       0.26%       \$287,368,341       0.98%         > 1,000,000 up to and including 1,50,000       62       0.05%       \$60,973,696       0.21%         > 1,250,000 up to and including 1,50,000       9       0.01%       \$12,015,919       0.04%         > 1,500,000 up to and including 1,750,000       5       0.00%       \$5,00%       \$5,00%       \$2,00,000         > 1,750,000 up to and including 2,000,000       5       0.00%       \$5,00%       \$5,00%       \$2,00,00%         Total       130,254       100.00%       \$29,15,739,454       100.00%         Verticate of Leans         (% Number of Leans       Balance Outstanding         2002Q1       478       0.37%       \$60,482,334       0.21%         2002Q2       478       0.37%       \$60,482,334	 6.23% 3.54% 2.32% 1.45% 0.28% 0.21% 0.04% 0.02% 0.02% 0.02%	\$1,821,308,710 \$1,033,377,603 \$677,212,101 \$424,324,854		16,902	> 300,000 up to and including 400,000
b 600,000 up to and including 700,000         1,691         1.30%         \$1,033,377,603         3.54%           > 700,000 up to and including 800,000         960         0.74%         \$677,212,101         2.32%           > 800,000 up to and including 900,000         552         0.41%         \$424,324,854         1.45%           > 900,000 up to and including 1,000,000         340         0.26%         \$287,368,341         0.98%           > 1,000,000 up to and including 1,550,000         62         0.05%         \$60,973,696         0.21%           > 1,250,000 up to and including 1,500,000         9         0.01%         \$12,216,919         0.04%           > 1,500,000 up to and including 2,000,000         5         0.00%         \$5,715,355         0.02%           > 1,500,000 up to and including 2,000,000         5         0.00%         \$5,715,355         0.02%           > 2,000,000         130,254         100.00%         \$29,215,73,9454         100.00%           Total         130,254         100.00%         \$29,215,73,9454         100.00%           2002Q1         248         0.19%         \$29,564,572         0.10%           2002Q2         478         0.37%         \$60,482,334         0.21%           2002Q3         496	 3.54% 2.32% 1.45% 0.98% 0.21% 0.04% 0.02% 0.02% 0.02% 0.00%	\$1,033,377,603 \$677,212,101 \$424,324,854	2 699/	7,302	> 400,000 up to and including 500,000
> 700,000 up to and including 800,000       960       0.74%       \$677,212,101       2.32%         > 800,000 up to and including 900,000       532       0.41%       \$424,324,854       1.45%         > 900,000 up to and including 1,000,000       340       0.26%       \$287,388,341       0.98%         > 1,000,000 up to and including 1,250,000       62       0.05%       \$60,973,696       0.21%         > 1,500,000 up to and including 1,500,000       9       0.01%       \$12,015,919       0.04%         > 1,500,000 up to and including 1,500,000       3       0.00%       \$4,842,181       0.02%         > 1,500,000 up to and including 2,000,000       5       0.00%       \$5,715,355       0.02%         > 1,000,000       0       0.00%       \$5,715,355       0.02%         > 2,000,000       0       0.00%       \$0       0.00%         > 2,000,000       0       0.00%       \$0       0.00%         > 2,000,000       20       0.00%       \$29,215,739,454       100.00%         Vertradee Pool by Approval Date       Vertradee Outstanding       (%) Balance Outstanding         2002Q1       248       0.19%       \$29,564,572       0.10%         2002Q2       478       0.37%       \$60,482,334	 2.32% 1.45% 0.98% 0.21% 0.04% 0.02% 0.02% 0.02% 0.00%	\$677,212,101 \$424,324,854	2.00 /0	3,492	> 500,000 up to and including 600,000
> 800,000 up to and including 900,000       532       0.41%       \$424,324,854       1.45%         > 900,000 up to and including 1,000,000       340       0.26%       \$227,368,341       0.98%         > 1,000,000 up to and including 1,500,000       62       0.05%       \$60,973,696       0.21%         > 1,250,000 up to and including 1,500,000       9       0.01%       \$12,015,919       0.04%         > 1,500,000 up to and including 1,750,000       3       0.00%       \$4,842,181       0.02%         > 1,750,000 up to and including 2,000,000       5       0.00%       \$5,715,355       0.02%         > 2,000,000       0       0.00%       \$0       0.00%       \$0       0.00%         Total       130,254       100.00%       \$29,215,739,454       100.00%         Womber of Loans       Balance Outstanding       (%) Balance Outstanding         2002Q1       248       0.19%       \$29,564,572       0.10%         2002Q2       478       0.37%       \$60,482,334       0.21%         2002Q3       496       0.38%       \$65,294,768       0.22%         2002Q4       532       0.41%       \$72,278,923       0.25%         2003Q1       407       0.31%       \$66,958,632       0	 1.45% 0.98% 0.21% 0.04% 0.02% 0.02% 0.02%	\$424,324,854	1.30%	1,691	> 600,000 up to and including 700,000
> 900,000 up to and including 1,000,000         340         0.26%         \$287,368,341         0.98%           > 1,000,000 up to and including 1,250,000         62         0.05%         \$60,973,696         0.21%           > 1,250,000 up to and including 1,750,000         9         0.01%         \$12,215,919         0.04%           > 1,500,000 up to and including 1,750,000         3         0.00%         \$4,842,181         0.02%           > 1,750,000 up to and including 2,000,000         5         0.00%         \$5,715,355         0.02%           > 2,000,000         0         0.00%         \$5,715,355         0.02%           > 2,000,000         0         0.00%         \$0         0.00%           > 2,000,000         0         0.00%         \$29,215,739,454         100.00%           Variable of Loans         (%) Number of Loans         Balance Outstanding         (%) Balance Outstanding           2002Q1         248         0.19%         \$29,564,572         0.10%           2002Q2         478         0.37%         \$60,482,334         0.21%           2002Q3         496         0.38%         \$65,294,768         0.22%           2003Q1         407         0.31%         \$56,6956,632         0.19%           200	 0.98% 0.21% 0.04% 0.02% 0.02% 0.02%		0.74%	960	> 700,000 up to and including 800,000
> 1,000,000 up to and including 1,250,000       62       0.05%       \$60,973,696       0.21%         > 1,250,000 up to and including 1,500,000       9       0.01%       \$12,015,919       0.04%         > 1,500,000 up to and including 1,500,000       3       0.00%       \$4,842,181       0.02%         > 1,750,000 up to and including 2,000,000       5       0.00%       \$5,715,355       0.02%         > 2,000,000       0       0.00%       \$0       0.00%       \$0       0.00%         > 2,000,000       0       0.00%       \$0       0.00%       \$0       0.00%         > 2,000,000       0       0.00%       \$29,215,739,454       100.00%       \$0         Total       130,254       100.00%       \$29,215,739,454       100.00%         Momber of Leans       f% Number of	 0.21% 0.04% 0.02% 0.02% 0.02%	\$287,368,341			> 800,000 up to and including 900,000
> 1,250,000 up to and including 1,500,000       9       0.01%       \$12,015,919       0.04%         > 1,500,000 up to and including 1,750,000       3       0.00%       \$4,842,181       0.02%         > 1,750,000 up to and including 2,000,000       5       0.00%       \$5,715,355       0.02%         > 2,000,000       0       0.00%       \$0       0.00%       \$0         Total       130,254       100.00%       \$29,215,739,454       100.00%         Mortgage Pool by Approval Date         Mortgage Pool by Approval Date         (%) Number of Loans       Balance Outstanding       (%) Balance Outstanding         2002Q1       248       0.19%       \$29,564,572       0.10%         2002Q2       478       0.37%       \$60,482,334       0.21%         2002Q3       496       0.38%       \$65,294,768       0.22%         2002Q4       532       0.41%       \$72,278,923       0.25%         2003Q1       407       0.31%       \$56,958,632       0.19%         2003Q2       438       0.34%       \$61,033,386       0.21%         2003Q3       583       0.45%       \$85,821,158       0.29%	 0.04% 0.02% 0.02% 0.00%				
> 1,500,000 up to and including 1,750,000       3       0.00%       \$4,842,181       0.02%         > 1,500,000 up to and including 2,000,000       5       0.00%       \$5,715,355       0.02%         > 2,000,000       0       0.00%       \$0       0.00%         Total       130,254       100.00%       \$29,215,739,454       100.00%         Mortgage Pool by Approval Date       Number of Loans       (%) Number of Loans       Balance Outstanding       (%) Balance Outstanding         2002Q1       248       0.19%       \$29,2564,572       0.10%         2002Q2       478       0.37%       \$60,482,334       0.21%         2002Q3       496       0.38%       \$65,294,768       0.22%         2002Q4       532       0.41%       \$72,278,923       0.25%         2003Q1       407       0.31%       \$56,596,632       0.19%         2003Q2       438       0.34%       \$61,038,386       0.21%         2003Q3       583       0.45%       \$85,821,158       0.29%	 0.02% 0.02% 0.00%				
> 1,750,000 up to and including 2,000,000       5       0.00%       \$5,715,355       0.02%         > 2,000,000       0       0.00%       \$0       0.00%       \$0       0.00%         Total       130,254       100.00%       \$29,215,739,454       100.00%         Mortgage Pool by Approval Date         Mortgage Pool by Approval Date         2002Q1       248       0.19%       \$29,564,572       0.10%         2002Q2       478       0.37%       \$60,482,334       0.21%         2002Q3       496       0.38%       \$65,294,768       0.22%         2002Q4       532       0.41%       \$72,278,923       0.25%         2003Q1       407       0.31%       \$56,958,632       0.19%         2003Q2       438       0.34%       \$61,038,386       0.21%         2003Q3       583       0.45%       \$85,821,158       0.29%	 0.02% 0.00%				
> 2,000,000         0         0.00%         \$0         0.00%           Total         130,254         100.00%         \$29,215,739,454         100.00%           Mortgage Pool by Approval Date         Kumber of Loans         (%) Number of Loans         Balance Outstanding         (%) Balance Outstanding           2002Q1         248         0.19%         \$29,564,572         0.10%           2002Q2         478         0.37%         \$60,482,334         0.21%           2002Q3         496         0.38%         \$66,294,768         0.22%           2002Q4         532         0.41%         \$72,278,923         0.25%           2003Q1         407         0.31%         \$56,958,652         0.19%           2003Q2         438         0.34%         \$61,038,386         0.21%           2003Q3         583         0.45%         \$85,821,158         0.29%	 0.00%				
Total         130,254         100.00%         \$29,215,739,454         100.00%           Mortgage Pool by Approval Date         Number of Loans         (%) Number of Loans         Balance Outstanding         (%) Balance Outstanding           2002Q1         248         0.19%         \$29,215,739,454         0.00%           2002Q2         478         0.19%         \$29,564,572         0.10%           2002Q3         478         0.37%         \$60,482,334         0.21%           2002Q4         532         0.41%         \$72,278,923         0.22%           2003Q1         407         0.31%         \$56,594,632         0.19%           2003Q2         438         0.34%         \$61,038,386         0.21%           2003Q3         583         0.45%         \$85,821,158         0.29%					
Mortgage Pool by Approval Date         Number of Loans         (%) Number of Loans         Balance Outstanding         (%) Balance Outstanding           2002Q1         248         0.19%         \$29,564,572         0.10%           2002Q2         478         0.37%         \$60,482,334         0.21%           2002Q3         496         0.38%         \$65,294,768         0.22%           2002Q4         532         0.41%         \$72,278,923         0.25%           2003Q1         407         0.31%         \$56,958,632         0.19%           2003Q2         438         0.34%         \$61,038,386         0.21%           2003Q3         583         0.45%         \$85,821,158         0.29%	 100.00%				
Number of Loans         (%) Number of Loans         Balance Outstanding         (%) Balance Outstanding           2002Q1         248         0.19%         \$29,564,572         0.10%           2002Q2         478         0.37%         \$60,482,334         0.21%           2002Q3         496         0.38%         \$65,294,768         0.22%           2002Q4         532         0.41%         \$72,278,923         0.25%           2003Q1         407         0.31%         \$56,958,652         0.19%           2003Q2         438         0.34%         \$61,038,386         0.21%           2003Q3         583         0.45%         \$85,821,158         0.29%		\$29,215,739,454	100.00%	130,254	lotal
Number of Loans         (%) Number of Loans         Balance Outstanding         (%) Balance Outstanding           2002Q1         248         0.19%         \$29,564,572         0.10%           2002Q2         478         0.37%         \$60,482,334         0.21%           2002Q3         496         0.38%         \$65,294,768         0.22%           2002Q4         532         0.41%         \$72,278,923         0.25%           2003Q1         407         0.31%         \$56,958,652         0.19%           2003Q2         438         0.34%         \$61,038,386         0.21%           2003Q3         583         0.45%         \$85,821,158         0.29%					Mortgage Bool by Approval Date
2002Q24780.37%\$60,482,3340.21%2002Q34960.38%\$65,294,7680.22%2002Q45320.41%\$72,278,9230.25%2003Q14070.31%\$56,598,6320.19%2003Q24380.34%\$61,038,3860.21%2003Q35830.45%\$85,821,1580.29%	(%) Balance Outstanding	Balance Outstanding	(%) Number of Loans	Number of Loans	mongage r oor by Approvar Date
2002Q24780.37%\$60,482,3340.21%2002Q34960.38%\$65,294,7680.22%2002Q45320.41%\$72,278,9230.25%2003Q14070.31%\$56,598,6320.19%2003Q24380.34%\$61,038,3860.21%2003Q35830.45%\$85,821,1580.29%	0.10%	\$29 564 572	0.19%	248	200201
2002Q34960.38%\$65,294,7680.22%2002Q45320.41%\$72,278,9230.25%2003Q14070.31%\$56,958,6320.19%2003Q24380.34%\$61,038,3860.21%2003Q35830.45%\$85,821,1580.29%					
2002Q45320.41%\$72,278,9230.25%2003Q14070.31%\$56,958,6320.19%2003Q24380.34%\$61,038,3860.21%2003Q35830.45%\$85,821,1580.29%					
2003Q14070.31%\$56,958,6320.19%2003Q24380.34%\$61,038,3860.21%2003Q35830.45%\$85,821,1580.29%					
2003Q2         438         0.34%         \$61,038,386         0.21%           2003Q3         583         0.45%         \$85,821,158         0.29%					
2003Q3 583 0.45% \$85,821,158 0.29%	0.19%	\$56,958,632	0.31%	407	2003Q1
2003Q3 583 0.45% \$85,821,158 0.29%	0.21%	\$61,038,386	0.34%	438	2003Q2
		\$85,821,158			
2004(1) 601 0.46% \$92,549,640 0.32%					
2004Q2 672 0.52% \$108,778,455 0.37%					
2004Q3 837 0.64% \$123,629,974 0.42%					
2004Q4 903 0.69% \$140,154,184 0.48%	0.48%	\$140,154,184	0.69%	903	2004Q4
2005Q1 871 0.67% \$144,116,524 0.49%	0.49%	\$144,116,524	0.67%	871	2005Q1
2005Q2 1,089 0.84% \$166,125,556 0.57%	0.57%	\$166.125.556	0.84%	1.089	2005Q2
2005Q3 1,137 0.87% \$177,293,837 0.61%					
2005Q4 1,400 1.07% \$227,926,917 0.78%					
2006Q1 1,539 1.18% \$249,362,603 0.85%					
2006Q2 1,801 1.38% \$314,550,086 1.08%					
2006Q3 2,130 1.64% \$354,342,118 1.21%	1.21%	\$354,342,118	1.64%	2,130	2006Q3
2006Q4 1,723 1.32% \$280,035,048 0.96%	0.96%	\$280,035,048	1.32%	1,723	2006Q4
2007Q1 1,892 1.45% \$303,768,427 1.04%	1.04%	\$303,768,427	1.45%	1,892	2007Q1
2007Q2 2,721 2.09% \$463,280,882 1.59%					
2007Q3 2,902 2.23% \$50,964,599 1.73%					
200704 3,173 2.44% \$587,437,512 2.01%					
2008Q1 2,933 2.25% \$569,185,670 1.95%					
2008Q2 2,964 2.28% \$570,178,586 1.95%					
2008Q3 3,072 2.36% \$617,440,957 2.11%	2.11%	\$617,440,957	2.36%	3,072	2008Q3
2008Q4 3,950 3.03% \$823,132,227 2.82%	2.82%	\$823,132,227	3.03%	3,950	2008Q4
2009Q1 4,469 3,43% \$942,552,296 3,23%	3.23%	\$942,552,296	3.43%	4,469	2009Q1
200902 5.935 4.56% \$1,305,493,637 4.47%					
2009Q3 5,132 3,94% \$1,175,428,084 4.02%					
2010Q1 4,266 3.29% \$1,068,651,094 3.66%					
2010Q2 4,406 3.38% \$1,125,229,802 3.85%					
2010Q3 4,689 3.60% \$1,165,624,983 3.99%	3.99%	\$1,165,624,983	3.60%	4,689	2010Q3
2010Q4 5,489 4.21% \$1,351,701,319 4.63%	4.63%	\$1,351,701,319	4.21%	5,489	2010Q4
2011Q1 4,691 3.60% \$1,146,507,876 3.92%	3.92%	\$1,146.507.876	3.60%	4,691	2011Q1
201102 5.565 4.27% \$1,374,819,998 4.71%					
201103 3,566 2.74% \$867,988,384 2.97%					
2012Q1 2,460 1.89% \$619,186,046 2.12%					
2012Q2 4,650 3.57% \$1,357,621,731 4.65%					
2012Q3 3,593 2.76% \$981,328,343 3.36%	3.36%	\$981,328,343	2.76%	3,593	2012Q3
2012Q4 3,800 2.92% \$948,432,985 3.25%	3.25%	\$948,432,985	2.92%	3,800	2012Q4
2013Q1 3,900 2,99% \$997,803,333 3,42%					
201302 4,756 3.65% \$1,245,042,395 4.26%					
2013Q3 2,462 1.89% \$631,727,455 2,16%					
2013Q4 1,899 1.46% \$479,126,667 1.64%	1.64%				
2014Q2 1,839 1.41% \$496,443,893 1.70%	1.96%	¢406 443 903	1.41%	1,839	2014Q2
Total         130,254         100.00%         \$29,215,739,454         100.00%	1.70%				

Mortgage Pool by Geographic Distribution				
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ACT	397	0.30%	\$91,262,645	0.31%
NSW	41,113	31.56%	\$9,943,789,183	34.03%
NT	1,062	0.82%	\$281,460,248	0.96%
QLD	17,568	13.49%	\$3,785,386,636	12.96%
SA	9,686	7.44%	\$1,854,267,646	6.35%
TAS	4,099	3.15%	\$634,425,689	2.17%
VIC	42,796	32.86%	\$9,112,737,621	31.19%
WA	13,533	10.39%	\$3,512,409,785	12.02%
Total	130,254	100.00%	\$29,215,739,454	100.00%



Commonwealth Bank of Australia ABN 48 123 123 124

Mortgage Pool by Loan Type					
mongage roor by Loan rype	Number of Lease	(0/) Norma of Looma	Delen en Outeten die e		
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
P&I	110,525	84.85%	\$23,001,176,866	78.73%	
Interest Only Total	19,729 130,254	15.15% 100.00%	\$6,214,562,588 \$29,215,739,454	21.27% 100.00%	
10(2)	130,234	100.0078	\$23,213,733,434	100.00%	
Mortgage Pool by Documentation Type					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Full Doc Loans	130,254	100.00%	\$29,215,739,454	100.00%	
Low Doc Loans	0	0.00%	\$0	0.00%	
No Doc Loans	0	0.00%	\$0	0.00%	
Total	130,254	100.00%	\$29,215,739,454	100.00%	
Mortgage Pool by Remaining Interest Only Period					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
up to and including 1 Year	6,107	30.95%	\$1,866,576,341	30.04%	
> 1 up to and including 2 years	4,291 2,680	21.75%	\$1,399,984,560	22.53%	
<ul> <li>&gt; 2 up to and including 3 years</li> <li>&gt; 3 up to and including 4 years</li> </ul>	2,000	13.58% 15.06%	\$871,712,140 \$945,984,462	14.03% 15.22%	
> 4 up to and including 5 years	2,871	14.31%	\$844,243,751	13.59%	
> 5 up to and including 6 years	2,024	1.19%	\$81,848,462	1.32%	
> 6 up to and including 7 years	233	1.16%	\$76,556,097	1.23%	
> 7 up to and including 8 years	108	0.55%	\$37,657,432	0.61%	
> 8 up to and including 9 years	104	0.53%	\$32,957,783	0.53%	
> 9 up to and including 10 years	81	0.41%	\$25,917,492	0.42%	
> 10 years	99	0.50%	\$31,124,066	0.50%	
Total	19,729	100.00%	\$6,214,562,588	100.00%	
Mortgage Pool by Occupancy Status	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Owner Occupied (Full Recourse)	97,273	(%) Number of Loans 74.68%	\$20.964.015.282	(%) Balance Outstanding 71.76%	
Residential Investment (Full Recourse)	32,981	25.32%	\$8,251,724,173	28.24%	
Residential Investment (Limited Recourse)	0	0.00%	\$0	0.00%	
Total	130,254	100.00%	\$29,215,739,454	100.00%	
I Olai	130,234	100.00%	\$29,215,759,454	100.00 %	
Mortgage Pool by Loan Purpose					
Mortgage Pool by Loan Purpose	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
	Number of Loans 5,800	(%) Number of Loans 4.45%	Balance Outstanding \$1,398,170,736	(%) Balance Outstanding 4.79%	
Purchase New Dwelling					
Purchase New Dwelling Purchase Existing Dwelling	5,800	4.45%	\$1,398,170,736	4.79%	
Mortgage Pool by Loan Purpose Purchase New Dwelling Purchase Existing Dwelling Refinance Other	5,800 87,408 37,046 0	4.45% 67.11% 28.44% 0.00%	\$1,398,170,736 \$19,963,456,571	4.79% 68.33% 26.88% 0.00%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other	5,800 87,408 37,046	4.45% 67.11% 28.44%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147	4.79% 68.33% 26.88%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total	5,800 87,408 37,046 0	4.45% 67.11% 28.44% 0.00%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0	4.79% 68.33% 26.88% 0.00%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total	5,800 87,408 37,046 0 130,254	4.45% 67.11% 28.44% 0.00% 100.00%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454	4.79% 68.33% 26.88% 0.00% 100.00%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning	5,800 87,408 37,046 0 130,254 Number of Loans	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 7 months > 9 months up to and including 12 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038 3,433	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 15 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038 3,433 4,932	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,739,829 \$903,036,676 \$1,294,740,152	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 1 months > 12 months up to and including 15 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038 3,433 4,932 3,709	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79% 2.85%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 24 months up to and including 27 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 3,433 4,932 3,709 3,523 3,963 3,896	4.45% 67.11% 28.44% 0.00% 100.00% <b>(%) Number of Loans</b> 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,306,676 \$1,294,740,152 \$948,120,396 \$872,349,785 \$1,137,553,995 \$1,137,553,995 \$1,130,529,101	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 4.43% 3.25% 2.99% 3.89% 3.77%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 9 months > 9 months up to and including 10 months > 10 months up to and including 15 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,234,740,152 \$948,120,396 \$1,137,553,995 \$1,100,529,101 \$785,174,244	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 24 months > 24 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 37 months > 24 months up to and including 27 months > 30 months up to and including 30 months > 30 months up to and incl	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,053 2,053 3,433 4,932 3,709 3,523 3,963 3,963 3,896 3,138 3,490	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 1.56% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,395 \$1,137,553,995 \$1,137,553,995 \$1,100,529,101 \$786,174,244 \$848,223,563	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 13 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 33 months > 33 months up to and including 33 months > 33 months up to and including 30 months > 33 months up to and including 33 months > 33 months up to and including 33 months > 33 months up to and including 33 months > 33 months up to and including 34 months > 30 months up to and including 35 months > 30 months up to and including 36 months > 31 months up to and including 30 months > 30 months up to and inclu	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,490 3,992	4.45% 67.11% 28.44% 0.00% 100.00% <b>(%) Number of Loans</b> 2.07% 1.58% 1.56% 2.64% 3.70% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.306%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,739,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$872,349,785 \$1,137,553,995 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840	4.79% 68.33% 26.88% 0.00% 100.00% <b>(%) Balance Outstanding</b> 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 2.90% 3.35%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total   Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 9 months > 9 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 24 months > 24 months up to and including 30 months > 27 months up to and including 33 months > 33 months up to and including 33 months > 33 months up to and including 33 months > 33 months up to and including 34 months > 33 months up to and including 34 months > 33 months up to and including 34 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 48 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,138 3,490 3,992 20,181	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.88% 3.06% 15.49%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,234,740,152 \$948,120,396 \$1,137,553,995 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 2.90% 3.35% 17.00%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 15 months up to and including 12 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 30 months up to and including 21 months > 30 months up to and including 21 months > 30 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 36 months > 36 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 48 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and including 50 months > 50 months up to and incl	5,800 87,408 37,046 0 130,254	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.06% 15.49% 14.45%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,395 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.35% 17.00% 15.39%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 9 months > 12 months up to and including 12 months > 13 months up to and including 13 months > 14 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 30 months > 33 months up to and including 24 months > 34 months up to and including 30 months > 35 months up to and including 30 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 37 months > 36 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and incl	5,800 87,408 37,046 0 130,254 <u>Number of Loans</u> 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,490 3,992 20,181 18,826 16,260	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.88% 3.06% 15.49%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,739,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$872,349,785 \$1,137,553,995 \$1,137,553,995 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989 \$3,396,931,718	4.79% 68.33% 26.88% 0.00% 100.00% <b>(%) Balance Outstanding</b> 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 2.90% 3.35% 17.00% 15.39% 11.63%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 16 months up to and including 21 months > 21 months up to and including 24 months > 24 months up to and including 30 months > 33 months up to and including 30 months > 33 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and including 36 months > 36 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 72 months > 47 months up to and including 72 months	5,800 87,408 37,046 0 130,254	4.45% 67.11% 28.44% 0.00% 100.00% <b>(%) Number of Loans</b> 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.88% 3.06% 15.49% 14.45% 12.48%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,395 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.35% 17.00% 15.39%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 12 months up to and including 12 months > 12 months up to and including 12 months > 13 months up to and including 21 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 3 months up to and including 32 months > 30 months up to and including 31 months > 31 months up to and including 27 months > 24 months up to and including 33 months > 30 months up to and including 36 months > 33 months up to and including 36 months > 34 months up to and including 72 months > 60 months up to and including 40 months > 48 months up to and including 40 months > 60 months up to and including 40 months > 61 months up to and including 40 months > 62 months up to and including 60 months > 63 months up to and including 60 months > 64 months up to and including 72 months > 64 months up to and including 94 months > 64 months up to and incl	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,490 3,138 3,490 3,992 20,181 18,826 16,260 11,965	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.88% 3.06% 15.49% 14.45% 12.48% 9.19%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,396 \$1,137,553,995 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989 \$3,396,931,718 \$2,211,905,527	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 2.90% 3.35% 17.00% 15.39% 11.63% 7.57%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total   Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 12 months > 15 months up to and including 21 months > 15 months up to and including 24 months > 24 months up to and including 30 months > 33 months up to and including 30 months > 30 months up to and including 30 months > 31 months up to and including 30 months > 32 months up to and including 30 months > 33 months up to and including 30 months > 33 months up to and including 48 months > 48 months up to and including 60 months > 48 months up to and including 94 months > 49 months up to and including 96 months > 30 months up to and including 96 months > 36 months up to and including 96 months > 36 months up to and including 18 months > 10 months up to and including 108 months > 36 months up to and including 100 months > 108 months up to a	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,490 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 1.56% 2.64% 3.79% 2.45% 2.26% 2.26% 3.04% 2.99% 2.41% 2.68% 3.06% 15.49% 14.45% 12.48% 9.19% 6.25%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,395 \$1,100,529,101 \$778,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989 \$3,306,931,718 \$2,211,905,527 \$1,344,236,037	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 1.63% 7.57% 4.60%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 15 months up to and including 15 months > 15 months up to and including 21 months > 15 months up to and including 24 months > 24 months up to and including 27 months > 30 months up to and including 30 months > 30 months up to and including 27 months > 30 months up to and including 36 months > 30 months up to and including 72 months > 24 months up to and including 36 months > 30 months up to and including 37 months > 30 months up to and including 36 months > 36 months up to and including 72 months > 48 months up to and including 60 months > 48 months up to and including 72 months > 48 months up to and including 96 months > 48 months up to and including 120 months > 108 months > 40 months up to and including 108 months > 30 months up to and including 100 months > 108 months up to and including 120 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,890 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,888	4.45% 67.11% 28.44% 0.00% 100.00% <b>(%) Number of Loans</b> 2.07% 1.58% 1.56% 2.64% 3.79% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.06% 15.49% 14.45% 12.48% 9.19% 6.25% 4.29% 2.71% 3.76%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,203,036,676 \$1,294,740,152 \$948,120,396 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,547,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$549,964,493 \$549,964,493 \$702,115,914	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.90% 3.10% 1.88% 2.40%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 15 months up to and including 15 months > 15 months up to and including 21 months > 15 months up to and including 24 months > 24 months up to and including 27 months > 30 months up to and including 30 months > 30 months up to and including 27 months > 30 months up to and including 36 months > 30 months up to and including 72 months > 24 months up to and including 36 months > 30 months up to and including 37 months > 30 months up to and including 36 months > 36 months up to and including 72 months > 48 months up to and including 60 months > 48 months up to and including 72 months > 48 months up to and including 96 months > 48 months up to and including 120 months > 108 months > 40 months up to and including 108 months > 30 months up to and including 100 months > 108 months up to and including 120 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,490 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 1.56% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.88% 3.06% 15.49% 14.45% 12.48% 9.19% 6.25% 4.29% 2.271%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$525,821,231 \$524,320,375 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$549,964,493	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 2.90% 3.35% 17.00% 15.39% 11.63% 7.57% 4.60% 3.10% 1.88%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 12 months up to and including 12 months > 13 months up to and including 21 months > 14 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 30 months up to and including 21 months > 21 months up to and including 21 months > 31 months up to and including 24 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 48 months > 48 months up to and including 60 months > 48 months up to and including 94 months > 72 months up to and including 96 months > 36 months up to and including 96 months > 36 months up to and including 96 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months > 310 months up to and including 120 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,890 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,888	4.45% 67.11% 28.44% 0.00% 100.00% <b>(%) Number of Loans</b> 2.07% 1.58% 1.56% 2.64% 3.79% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.06% 15.49% 14.45% 12.48% 9.19% 6.25% 4.29% 2.71% 3.76%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,203,036,676 \$1,294,740,152 \$948,120,396 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,547,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$549,964,493 \$549,964,493 \$702,115,914	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.90% 3.10% 1.88% 2.40%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 9 months > 9 months up to and including 12 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 21 months up to and including 22 months > 21 months up to and including 24 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 30 months > 34 months up to and including 48 months > 48 months up to and including 48 months > 48 months up to and including 96 months > 36 months up to and including 96 months > 30 months up to and including 96 months > 30 months up to and including 96 months > 30 months up to and including 96 months > 30 months up to and including 96 months > 34 months up to and including 96 months > 34 months up to and including 97 months > 120 months	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,890 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,888	4.45% 67.11% 28.44% 0.00% 100.00% <b>(%) Number of Loans</b> 2.07% 1.58% 1.56% 2.64% 3.79% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.06% 15.49% 14.45% 12.48% 9.19% 6.25% 4.29% 2.71% 3.76%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,203,036,676 \$1,294,740,152 \$948,120,396 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,547,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$549,964,493 \$549,964,493 \$702,115,914	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.90% 3.10% 1.88% 2.40%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 10 months up to and including 12 months > 11 months up to and including 12 months > 12 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 24 months > 24 months up to and including 33 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 48 months > 48 months up to and including 94 months > 48 months up to and including 84 months > 84 months up to and including 96 months > 36 months up to and including 97 months > 21 months up to and including 98 months > 20 months up to and including 100 months > 21 months up to and including 120 months > 21 months up to and including 120 months > 21 months up to and including 120 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 21 months up to and including 100 months > 210 mo	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,490 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,898 130,254	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 2.64% 3.79% 2.85% 2.70% 3.04% 2.85% 2.70% 3.04% 2.99% 2.41% 2.88% 3.06% 15.49% 14.45% 12.48% 9.19% 6.25% 4.29% 2.71% 3.76% 100.00%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,396 \$1,137,553,995 \$1,100,529,101 \$785,174,244 \$848,223,563 \$978,949,840 \$4,495,347,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$549,964,493 \$702,115,914 \$29,215,739,454 Balance Outstanding	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 2.90% 3.89% 3.77% 2.69% 2.90% 3.35% 17.00% 15.39% 11.63% 7.57% 4.60% 3.10% 1.88% 2.40% 100.00%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 12 months > 15 months up to and including 24 months > 24 months up to and including 30 months > 33 months up to and including 30 months > 30 months up to and including 21 months > 21 months up to and including 21 months > 15 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 31 months up to and including 20 months > 48 months up to and including 20 months > 108 months up to and including 100 months > 108 months up to and including 120 months > 120 months Total Mortgage Pool by Payment Frequency Weekly	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,490 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,898 130,254	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.06% 3.06% 3.06% 3.06% 4.29% 4.24% 12.48% 12.48% 12.48% 12.48% 12.48% 12.48% 12.71% 3.76% 100.00%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$12,234,740,152 \$948,120,396 \$1,137,553,995 \$1,137,553,995 \$1,130,529,101 \$778,174,244 \$848,223,563 \$978,349,840 \$4,495,347,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$5,49,964,493 \$702,115,914 \$29,215,739,454 Balance Outstanding	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.70% 3.09% 4.43% 3.25% 2.99% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.90% 3.55% 17.00% 15.39% 11.63% 7.57% 4.60% 3.10% 1.88% 2.40% 100.00% 18.81%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortaage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 3 months up to and including 3 months > 3 months up to and including 3 months > 3 months up to and including 3 months > 3 months up to and including 3 months > 3 months up to and including 3 months > 31 months up to and including 21 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 36 months > 33 months up to and including 36 months > 48 months up to and including 60 months > 48 months up to and including 96 months > 48 months up to and including 910 months > 108 months up to and including 120 months > 108 months up to and including 120 months > 120 months Total	5,800 87,408 0 130,254 Number of Loans 2,700 2,053 3,2038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,490 3,963 3,896 3,138 3,490 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,898 130,254	4.45% 67.11% 28.44% 0.00% 100.00% 2.84% 2.07% 1.58% 2.64% 3.79% 2.65% 2.26% 2.26% 3.04% 2.99% 2.41% 2.68% 3.06% 15.49% 14.45% 12.48% 12.48% 9.19% 6.25% 4.29% 2.71% 3.76% 100.00%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$1,294,740,152 \$948,120,396 \$1,137,553,995 \$1,100,522,101 \$7785,174,244 \$848,223,563 \$978,949,840 \$4,966,656,801 \$4,495,347,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$509,964,493 \$702,115,914 \$29,215,739,454 Balance Outstanding \$5,495,092,765 \$8,411,991,222	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.79% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 1.63% 7.57% 4.60% 3.35% 17.00% 15.39% 11.63% 7.57% 4.60% 3.10% 1.88% 2.40% 100.00% 1.88% 2.40% 100.00%	
Purchase New Dwelling Purchase Existing Dwelling Refinance Other Total  Mortgage Pool by Loan Seasoning  up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 12 months > 15 months up to and including 24 months > 24 months up to and including 30 months > 33 months up to and including 30 months > 30 months up to and including 21 months > 21 months up to and including 21 months > 15 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 31 months up to and including 20 months > 48 months up to and including 20 months > 108 months up to and including 100 months > 108 months up to and including 120 months > 120 months Total Mortgage Pool by Payment Frequency Weekly	5,800 87,408 37,046 0 130,254 Number of Loans 2,700 2,053 2,038 3,433 4,932 3,709 3,523 3,963 3,896 3,138 3,896 3,138 3,490 3,992 20,181 18,826 16,260 11,965 8,141 5,587 3,529 4,898 130,254	4.45% 67.11% 28.44% 0.00% 100.00% (%) Number of Loans 2.07% 1.58% 2.64% 3.79% 2.85% 2.70% 3.04% 2.99% 2.41% 2.68% 3.06% 3.06% 3.06% 3.06% 4.29% 4.24% 12.48% 12.48% 12.48% 12.48% 12.48% 12.48% 12.71% 3.76% 100.00%	\$1,398,170,736 \$19,963,456,571 \$7,854,112,147 \$0 \$29,215,739,454 Balance Outstanding \$724,366,176 \$525,821,231 \$523,793,829 \$903,036,676 \$1,294,740,152 \$948,120,396 \$12,234,740,152 \$948,120,396 \$1,137,553,995 \$1,137,553,995 \$1,130,529,101 \$778,174,244 \$848,223,563 \$978,349,840 \$4,495,347,989 \$3,396,931,718 \$2,211,905,527 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$1,344,236,037 \$905,921,987 \$5,49,964,493 \$702,115,914 \$29,215,739,454 Balance Outstanding	4.79% 68.33% 26.88% 0.00% 100.00% (%) Balance Outstanding 2.48% 1.80% 1.70% 3.09% 4.43% 3.25% 2.99% 3.09% 4.43% 3.25% 2.99% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.89% 3.77% 2.69% 3.90% 3.55% 17.00% 15.39% 11.63% 7.57% 4.60% 3.10% 1.88% 2.40% 100.00% 18.81%	

# **Commonwealth**Bank

Commonwealth Bank of Australia ABN 48 123 123 124

Mortgage Pool by Remaining Tenor				
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 1 Year	23	0.02%	\$3,643,504	0.01%
> 1 Up to and including 2 years	36	0.03%	\$5,757,225	0.02%
> 2 Up to and including 3 years	62	0.05%	\$6,788,807	0.02%
> 3 Up to and including 4 years	77	0.06%	\$4,852,985	0.02%
> 4 Up to and including5 years	115	0.09%	\$9,760,358	0.03%
> 5 Up to and including 6 years	165	0.13%	\$15,910,338	0.05%
> 6 Up to and including 7 years	267	0.20%	\$26,291,449	0.09%
> 7 Up to and including 8 years	381	0.29%	\$39,020,319	0.13%
> 8 Up to and including 9 years	497	0.38%	\$54,337,272	0.19%
> 9 Up to and including 10 years	501	0.38%	\$60,962,076	0.21%
> 10 Up to and including 15 years	4,437	3.41%	\$610,297,397	2.09%
> 15 Up to and including 20 years	10,990	8.44%	\$1,851,406,112	6.34%
> 20 Up to and including 25 years	51,105	39.23%	\$10,177,087,762	34.83%
> 25 Up to and including 30 years	61,598	47.29%	\$16,349,623,852	55.96%
Total	130,254	100.00%	\$29,215,739,454	100.00%

Mortgage Pool by Delinguencies				
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 Months	127,875	98.17%	\$28,640,220,940	98.03%
> 0 up to and including 1 Month	1,940	1.49%	\$471,306,218	1.61%
> 1 up to and including 2 Months	313	0.24%	\$74,631,270	0.26%
> 2 up to and including 3 Months	123	0.09%	\$28,696,541	0.10%
> 3 up to and including 4 Months	2	0.00%	\$594,614	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	1	0.00%	\$289,872	0.00%
Total	130,254	100.00%	\$29,215,739,454	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
QBE LMI	250	0.19%	\$36,941,258	0.13%	
Genworth	19,803	15.20%	\$4,482,578,811	15.34%	
No Primary Mortgage Insurer	110,201	84.60%	\$24,696,219,385	84.53%	
Total	130,254	100.00%	\$29,215,739,454	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	1,886	12.25%	\$382,945,702	10.73%
> 3 up to and including 6 months	1,577	10.24%	\$341,225,151	9.56%
> 6 up to and including 9 months	1,899	12.33%	\$472,609,327	13.24%
> 9 up to and including 12 months	2,686	17.44%	\$711,081,303	19.92%
> 12 up to and including 15 months	828	5.38%	\$189,088,376	5.30%
> 15 up to and including 18 months	1,200	7.79%	\$282,552,307	7.92%
> 18 up to and including 21 months	1,009	6.55%	\$227,826,103	6.38%
> 21 up to and including 24 months	1,109	7.20%	\$257,077,888	7.20%
> 24 up to and including 27 months	736	4.78%	\$172,522,672	4.83%
> 27 up to and including 30 months	582	3.78%	\$137,706,044	3.86%
> 30 up to and including 33 months	385	2.50%	\$84,469,939	2.37%
> 33 up to and including 36 months	317	2.06%	\$73,323,428	2.05%
> 36 up to and including 48 months	552	3.58%	\$115,497,502	3.24%
> 48 up to and including 60 months	359	2.33%	\$75,422,751	2.11%
> 60 months	274	1.78%	\$45,560,027	1.28%
Total	15,399	100.00%	\$3,568,908,518	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 <<u>http://www.abs.gov.au/ausstats/abs@.nsl/mt/6416.0></u>

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



#### Disclaimer:

The information in this report has been obtained from Securitisation Advisory Services Pty Limited (SAS) as the Trust Manager of the CBA Covered Bond Trust. The report does not and is not intended to constitute an offer to sell or a solicitation of any offer to subscribe for or purchase or to continue to hold Covered Bonds issued by Commonwealth Bank of Australia (the **Bank**) in any country or jurisdiction. The report is provided on the basis that investors holding Covered Bonds issued by the Bank have reviewed, understood and obtained their own professional legal, regulatory, tax and accounting advice in relation to the relevant CBA Covered Bond Programme offering and programme documents. This report does not contain all information that may be relevant to a covered bond investor in relation to its investment in the Bank's covered bonds. The information in the report is no guarantee of the future performance of the Bank (as issuer of the covered bonds) or the performance of any of the Mortgage Loans held by Perpetual Corporate Trust Limited (the **Covered Bond Guarantor**). This report is for the information of covered bond holders only and no person is authorised to use it for any other purpose. No person is authorised to copy this report (or any part of it) or to distribute it (or any part of it) to any other person.

None of the Bank, SAS and the Covered Bond Guarantor give any warranty or representation that the information in this report is complete, accurate, up to date or reliable. To the fullest extent permitted by law, each of the Bank, SAS and the Covered Bond Guarantor expressly disclaim all and any liability to any person in respect of anything and of the consequences of anything done or omitted to be done by any person in reliance whether whole or partial, upon the whole or any part of the contents of the information (including the conclusions in the report or any omissions in it). No responsibility or liability will be accepted by the Bank, SAS or the Covered Bond Guarantor for any loss or damage howsever arising which results from any person acting in whole or in part on the information.

No person should act on the basis of any matter contained in the information without considering and, if necessary, taking appropriate professional advice upon that person's own particular circumstances.