

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

Monthly Covered Bond Report Date	31-May-2013
Determination Date	01-June-2013
Distribution Date	20-June-2013

Covered Bond Guarantor	Perpetual Corporate Trust Limited
Security Trustee	P.T Limited
Bond Trustee	Deutsche Trustee Company Limited
Swap Provider	Commonwealth Bank of Australia
Servicer	Commonwealth Bank of Australia
Trust Manager	Securitisation Advisory Services P/L
Cover Pool Monitor	PricewaterhouseCoopers

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

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

Asset Coverage Test as at 01-June-2013		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The Lower of:	
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$29,749,509,520
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount	\$25,546,035,787
		\$25,546,035,787
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date.	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date	\$0
D	Aggregate Amount of Principal Collections collected by the Servicer during the Collection Period excluding any amounts applied in accordance with the Priority of Payments.	\$0
E	The sum Sale Proceeds credited to the GIC Account, Remaining Available Principal held in the GIC Account and any amount transferred from the OC Account to the GIC Account	\$1,567,967,698
Z	Negative Carry Factor	\$0
	<b>Adjusted Aggregate Mortgage Loan Amount</b> (A+B+C+D+E) - Z	\$27,114,003,485
	<b>Results of Asset Coverage Test</b>	
	Adjusted Aggregate Mortgage Loan Amount	\$27,114,003,485
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds	\$15,314,918,724
	Asset Coverage Test is Satisfied	Yes
	Asset Percentage	85.50%
	Current Overcollateralisation Percentage	94.25%

**Summary as at 01-June-2013**

**Bond Issuance**

<u>Bonds</u>	<u>Issue Date</u>	<u>Principal Balance</u>	<u>AUD Equiv. of Principal Balance</u>	<u>Exchange Rate</u>	<u>Coupon Frequency</u>	<u>Coupon Rate</u>
Series 1	12-January-2012	EUR 1,500,000,000.00	\$1,883,248,000.00	0.7965	Yearly	2.625000%
Series 2	27-January-2012	NOK 3,375,000,000.00	\$547,208,753.16	6.1677	Yearly	5.000000%
Series 3	25-January-2012	AUD 2,000,000,000.00	\$2,000,000,000.00	1.0000	SemiAnnual	5.750000%
Series 4	25-January-2012	AUD 1,500,000,000.00	\$1,500,000,000.00	1.0000	Quarterly	BBSW - 3 MONTHS + 1.750000%
Series 5	01-February-2012	EUR 109,000,000.00	\$133,812,333.46	0.8146	Yearly	3.815000%
Series 6	03-February-2012	USD 50,000,000.00	\$47,574,000.00	1.0510	Quarterly	LIBOR 3 MONTHS + 1.350000%
Series 7	02-February-2012	EUR 66,500,000.00	\$81,246,933.96	0.8185	Yearly	3.925000%
Series 8	13-February-2012	GBP 50,000,000.00	\$73,909,795.00	0.6765	Quarterly	GBP LIBOR 3 MONTHS + 1.380000%
Series 9	13-February-2012	EUR 117,000,000.00	\$141,901,697.12	0.8245	Yearly	3.994000%
Series 10	13-March-2012	CHF 425,000,000.00	\$432,551,615.88	0.9825	Quarterly	CHF LIBOR 3 MONTHS + 0.600000%
Series 11	13-March-2012	CHF 350,000,000.00	\$356,385,918.91	0.9821	SemiAnnual	1.500000%
Series 12	01-March-2012	EUR 50,000,000.00	\$62,055,873.25	0.8057	Yearly	3.700000%
Series 13	16-March-2012	USD 2,000,000,000.00	\$1,876,524,693.04	1.0658	SemiAnnual	2.250000%
Series 14	02-May-2012	CHF 100,000,000.00	\$105,977,895.14	0.9436	Yearly	1.625000%
Series 15	03-May-2012	EUR 1,500,000,000.00	\$1,897,314,529.00	0.7906	Yearly	3.000000%
Series 16	09-May-2012	NOK 750,000,000.00	\$126,407,165.00	5.9332	Yearly	4.550000%
Series 17	21-May-2012	EUR 90,000,000.00	\$116,459,016.00	0.7728	Yearly	3.035000%
Series 18	07-August-2012	EUR 100,000,000.00	\$118,312,476.00	0.8452	Yearly	2.630000%
Series 19	04-September-2012	GBP 425,000,000.00	\$1,142,980,437.00	0.6562	Yearly	3.000000%
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.270000%
Series 21	24-September-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Yearly	2.602500%
Series 22	05-October-2012	EUR 50,000,000.00	\$62,377,049.00	0.8016	Quarterly	EURIBOR 3 MONTHS + 0.450000%
Series 23	09-November-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.305000%
Series 24	18-January-2013	USD 2,000,000,000.00	\$1,905,306,278.00	1.0497	SemiAnnual	0.750000%
Series 25	01-February-2013	EUR 112,000,000.00	\$144,430,651.00	0.7755	Yearly	2.500000%
Series 26	08-February-2013	USD 50,000,000.00	\$48,123,195.38	1.0390	Quarterly	LIBOR 3 MONTHS + 0.350000%
Series 27	08-February-2013	USD 50,000,000.00	\$48,123,195.38	1.0390	Quarterly	LIBOR 3 MONTHS + 0.350000%

<u>Bonds</u>	<u>ISIN</u>	<u>CUSIP</u>	<u>Listing</u>	<u>Note Type</u>	<u>Expected Maturity Date</u>	<u>Final Maturity Date</u>
Series 1	XS0729014281	n/a	London	Hard Bullet	12-January-2017	12-January-2017
Series 2	XS0733058969	n/a	London	Hard Bullet	27-January-2022	27-January-2022
Series 3	AU3CB0188951	n/a	Unlisted	Hard Bullet	25-January-2017	25-January-2017
Series 4	AU3FN0014866	n/a	Unlisted	Hard Bullet	25-January-2017	25-January-2017
Series 5	XS0737866060	n/a	London	Hard Bullet	01-February-2027	01-February-2027
Series 6	US20271AAA51	20271AAA5	Unlisted	Hard Bullet	03-February-2017	03-February-2017
Series 7	XS0739982980	n/a	London	Hard Bullet	02-February-2027	02-February-2027
Series 8	XS0744839415	n/a	London	Hard Bullet	13-February-2017	13-February-2017
Series 9	XS0745915826	n/a	London	Hard Bullet	13-February-2030	13-February-2030
Series 10	CH0180071612	n/a	SIX Swiss Exchange	Hard Bullet	13-March-2015	13-March-2015
Series 11	CH0180071613	n/a	SIX Swiss Exchange	Hard Bullet	13-September-2019	13-September-2019
Series 12	XS0751446872	n/a	Unlisted	Hard Bullet	01-March-2027	01-March-2027
Series 13	US20271AAB35,US20271BAB18	20271AAB3, 20271BAB1	ASX	Hard Bullet	16-March-2017	16-March-2017
Series 14	CH0183597266	n/a	SIX Swiss Exchange	Hard Bullet	02-May-2022	02-May-2022
Series 15	XS0775914277	n/a	London	Hard Bullet	03-May-2022	03-May-2022
Series 16	XS0778752047	n/a	London	Hard Bullet	09-May-2022	09-May-2022
Series 17	XS0782692940	n/a	London	Hard Bullet	21-May-2027	21-May-2027
Series 18	XS0810718295	n/a	Unlisted	Hard Bullet	07-August-2031	07-August-2031
Series 19	XS0822509138	n/a	London	Hard Bullet	04-September-2026	04-September-2026
Series 20	n/a	n/a	Unlisted	Hard Bullet	13-September-2024	13-September-2024
Series 21	XS0829366532	n/a	London	Hard Bullet	24-September-2027	24-September-2027
Series 22	XS0839422408	n/a	London	Hard Bullet	05-October-2019	05-October-2019
Series 23	n/a	n/a	Unlisted	Hard Bullet	08-November-2024	08-November-2024
Series 24	US20271AAC18 US20271BAC90	20271AAC1 20271BAC9	Unlisted	Soft Bullet	15-January-2016	15-January-2016
Series 25	XS0883740887	n/a	Unlisted	Hard Bullet	01-February-2029	01-February-2029
Series 26	XS0885738541	n/a	London	Hard Bullet	08-February-2018	08-February-2018
Series 27	XS0885739606	n/a	London	Hard Bullet	08-February-2018	08-February-2018

**Pool Summary**

Portfolio Cut off Date	31-05-2013
Current Principal Balance (AUD)	\$29,878,404,429
Number of Loans(Unconsolidated)	128,830
Number of Borrowers(Consolidated)	127,793
Average Loan Size	\$231,921
Maximum Housing Loan Balance	\$1,915,850
Weighted Average Loan Interest Rate	5.56%
Weighted Average Current Loan to Value Ratio (LVR)	58.10%
Weighted Average Indexed Loan to Value Ratio (LVR)	53.98%
Weighted Average Seasoning (Months)	44.14
Weighted Average Remaining Term (Months)	303.27

**Prepayment Information**

	<u>1 Month</u>	<u>3 Month</u>	<u>12 Month</u>	<u>Cumulative</u>
Prepayment History (CPR)	16.69	14.61	14.44	14.73
Prepayment History (SMM)	1.51	1.31	1.29	1.32

<b>Mortgage Pool by Current Loan to Value Ratio (LVR)</b>				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 40%	37,301	28.95%	\$5,654,562,170	18.93%
40% up to and including 45%	9,284	7.21%	\$1,918,793,810	6.42%
45% up to and including 50%	9,694	7.52%	\$2,177,523,541	7.29%
50% up to and including 55%	9,666	7.50%	\$2,304,451,799	7.71%
55% up to and including 60%	10,217	7.93%	\$2,586,232,467	8.66%
60% up to and including 65%	10,419	8.09%	\$2,732,136,987	9.14%
65% up to and including 70%	11,515	8.94%	\$3,121,708,546	10.45%
70% up to and including 75%	12,316	9.56%	\$3,534,231,028	11.83%
75% up to and including 80%	8,738	6.78%	\$2,910,283,448	9.74%
80% up to and including 85%	3,780	2.93%	\$1,143,986,242	3.83%
85% up to and including 90%	4,177	3.24%	\$1,276,008,380	4.27%
90% up to and including 95%	1,722	1.34%	\$518,376,270	1.74%
95% up to and including 100%	1	0.00%	\$109,742	0.00%
> 100%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>

<b>Mortgage Pool by Indexed Loan to Value Ratio (LVR) *</b>				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 40%	48,463	37.62%	\$7,738,456,727	25.90%
40% up to and including 45%	10,161	7.89%	\$2,252,609,452	7.54%
45% up to and including 50%	10,323	8.01%	\$2,477,533,736	8.29%
50% up to and including 55%	9,795	7.60%	\$2,500,199,468	8.37%
55% up to and including 60%	9,781	7.59%	\$2,605,408,783	8.72%
60% up to and including 65%	9,877	7.67%	\$2,769,150,413	9.27%
65% up to and including 70%	7,984	6.20%	\$2,361,045,600	7.90%
70% up to and including 75%	7,747	6.01%	\$2,358,890,137	7.90%
75% up to and including 80%	7,889	6.12%	\$2,576,607,569	8.62%
80% up to and including 85%	3,732	2.90%	\$1,229,797,766	4.12%
85% up to and including 90%	2,428	1.88%	\$797,575,116	2.67%
90% up to and including 95%	649	0.50%	\$211,019,920	0.71%
95% up to and including 100%	1	0.00%	\$109,742	0.00%
> 100%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>

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

<b>Mortgage Pool by Mortgage Loan Interest Rate</b>				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
<=5.00%	1,977	1.53%	\$595,908,448	1.99%
> 5.00% <= 5.25%	9,338	7.25%	\$3,340,302,486	11.18%
> 5.25% <= 5.50%	51,624	40.07%	\$13,831,214,814	46.29%
> 5.50% <= 5.75%	48,331	37.52%	\$8,984,399,359	30.07%
> 5.75% <= 6.00%	1,729	1.34%	\$375,071,629	1.26%
> 6.00% <= 6.25%	10,069	7.82%	\$1,500,006,769	5.02%
> 6.25% <= 6.50%	943	0.73%	\$217,451,822	0.73%
> 6.55% <= 6.75%	588	0.46%	\$130,530,966	0.44%
> 6.75% <= 7.00%	432	0.34%	\$95,315,208	0.32%
> 7.00% <= 7.25%	1,652	1.28%	\$432,093,777	1.45%
> 7.25% <= 7.50%	762	0.59%	\$125,265,211	0.42%
> 7.50% <= 7.75%	470	0.36%	\$98,052,770	0.33%
> 7.75% <= 8.00%	367	0.28%	\$59,778,385	0.20%
> 8.00% <= 8.25%	231	0.18%	\$37,685,855	0.13%
> 8.25% <= 8.50%	90	0.07%	\$16,284,616	0.05%
> 8.50%	227	0.18%	\$39,042,313	0.13%
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>

<b>Mortgage Pool by Interest Option</b>				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Fixed 1 Year	7,275	5.65%	\$1,685,610,891	5.64%
Fixed 2 Year	1,404	1.09%	\$329,344,467	1.10%
Fixed 3 Year	339	0.26%	\$60,043,099	0.20%
Fixed 4 Year	457	0.35%	\$94,008,186	0.31%
Fixed 5 Year	42	0.03%	\$6,627,876	0.02%
Fixed 6 + Year	299	0.23%	\$50,527,145	0.17%
Total Fixed Rate	9,816	7.62%	\$2,226,161,664	7.45%
Total Variable Rate	119,014	92.38%	\$27,652,242,766	92.55%
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>

<b>Mortgage Pool by Loan Size (Consolidated)</b>				
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 100,000	18,236	14.16%	\$1,289,594,323	4.32%
> 100,000 up to and including 200,000	44,705	34.70%	\$6,714,312,361	22.47%
> 200,000 up to and including 300,000	34,448	26.74%	\$8,422,937,779	28.19%
> 300,000 up to and including 400,000	16,785	13.03%	\$5,686,389,778	19.03%
> 400,000 up to and including 500,000	7,332	5.69%	\$3,191,857,076	10.68%
> 500,000 up to and including 600,000	3,566	2.77%	\$1,892,058,207	6.33%
> 600,000 up to and including 700,000	1,754	1.36%	\$1,097,630,387	3.67%
> 700,000 up to and including 800,000	1,034	0.80%	\$747,357,370	2.50%
> 800,000 up to and including 900,000	561	0.44%	\$458,627,602	1.53%
> 900,000 up to and including 1,000,000	373	0.29%	\$337,600,254	1.13%
> 1,000,000 up to and including 1,250,000	34	0.03%	\$36,481,444	0.12%
> 1,250,000 up to and including 1,500,000	0	0.00%	\$0	0.00%
> 1,500,000 up to and including 1,750,000	1	0.00%	\$1,642,000	0.01%
> 1,750,000 up to and including 2,000,000	1	0.00%	\$1,915,850	0.01%
> 2,000,000	0	0.00%	\$0	0.00%
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>



<u>Mortgage Pool by Approval Date</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
2002Q1	278	0.22%	\$37,188,392	0.12%
2002Q2	536	0.42%	\$75,739,207	0.25%
2002Q3	575	0.45%	\$82,007,962	0.27%
2002Q4	612	0.48%	\$88,754,508	0.30%
2003Q1	461	0.36%	\$70,345,794	0.24%
2003Q2	506	0.39%	\$79,297,117	0.27%
2003Q3	676	0.52%	\$110,449,332	0.37%
2003Q4	799	0.62%	\$141,362,349	0.47%
2004Q1	709	0.55%	\$117,111,307	0.39%
2004Q2	788	0.61%	\$135,792,846	0.45%
2004Q3	960	0.75%	\$155,746,807	0.52%
2004Q4	1,079	0.84%	\$182,626,081	0.61%
2005Q1	1,008	0.78%	\$177,465,626	0.59%
2005Q2	1,274	0.99%	\$214,240,748	0.72%
2005Q3	1,321	1.03%	\$225,768,406	0.76%
2005Q4	1,613	1.25%	\$284,940,609	0.95%
2006Q1	1,781	1.38%	\$309,023,568	1.03%
2006Q2	2,101	1.63%	\$392,263,828	1.31%
2006Q3	2,533	1.97%	\$451,695,676	1.51%
2006Q4	1,965	1.53%	\$347,808,233	1.16%
2007Q1	2,179	1.69%	\$373,990,121	1.25%
2007Q2	3,235	2.51%	\$588,653,808	1.97%
2007Q3	3,324	2.58%	\$626,027,011	2.10%
2007Q4	3,689	2.86%	\$739,326,291	2.47%
2008Q1	3,510	2.72%	\$731,193,436	2.45%
2008Q2	3,563	2.77%	\$736,426,247	2.46%
2008Q3	3,693	2.87%	\$803,751,149	2.69%
2008Q4	4,671	3.63%	\$1,040,758,176	3.48%
2009Q1	5,195	4.03%	\$1,162,862,259	3.89%
2009Q2	6,867	5.33%	\$1,595,674,299	5.34%
2009Q3	5,839	4.53%	\$1,416,427,676	4.74%
2009Q4	5,332	4.14%	\$1,357,038,819	4.54%
2010Q1	4,976	3.86%	\$1,318,334,217	4.41%
2010Q2	5,137	3.99%	\$1,390,339,436	4.65%
2010Q3	5,447	4.23%	\$1,458,689,652	4.88%
2010Q4	6,521	5.06%	\$1,731,456,776	5.80%
2011Q1	5,637	4.38%	\$1,479,871,164	4.95%
2011Q2	6,379	4.95%	\$1,685,157,102	5.64%
2011Q3	3,615	2.81%	\$900,491,879	3.01%
2011Q4	3,608	2.80%	\$913,080,311	3.06%
2012Q1	2,372	1.84%	\$613,514,369	2.05%
2012Q2	5,337	4.14%	\$1,664,740,735	5.57%
2012Q3	2,307	1.79%	\$693,935,230	2.32%
2012Q4	1,566	1.22%	\$383,762,426	1.28%
2013Q1	1,878	1.46%	\$456,796,863	1.53%
2013Q2	1,378	1.07%	\$336,476,579	1.13%
Total	128,830	100.00%	\$29,878,404,429	100.00%

<u>Mortgage Pool by Geographic Distribution</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
ACT	427	0.33%	\$102,131,474	0.34%
NSW	41,659	32.34%	\$10,521,655,795	35.21%
NT	1,098	0.85%	\$293,555,819	0.98%
QLD	15,163	11.77%	\$3,292,333,841	11.02%
SA	9,709	7.54%	\$1,928,093,735	6.45%
TAS	4,037	3.13%	\$644,393,235	2.16%
VIC	43,118	33.47%	\$9,472,083,770	31.70%
WA	13,619	10.57%	\$3,624,156,759	12.13%
Total	128,830	100.00%	\$29,878,404,429	100.00%

<u>Mortgage Pool by Loan Type</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
P & I	109,633	85.10%	\$23,646,204,028	79.14%
Interest Only	19,197	14.90%	\$6,232,200,401	20.86%
Total	128,830	100.00%	\$29,878,404,429	100.00%

<u>Mortgage Pool by Documentation Type</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Full Doc Loans	128,830	100.00%	\$29,878,404,429	100.00%
Low Doc Loans	0	0.00%	\$0	0.00%
No Doc Loans	0	0.00%	\$0	0.00%
Total	128,830	100.00%	\$29,878,404,429	100.00%

<b>Mortgage Pool by Remaining Interest Only Period</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
up to and including 1 Year	5,076	26.44%	\$1,550,030,808	24.87%	
> 1 up to and including 2 years	4,222	21.99%	\$1,375,433,379	22.07%	
> 2 up to and including 3 years	3,899	20.31%	\$1,336,363,525	21.44%	
> 3 up to and including 4 years	2,205	11.49%	\$745,314,745	11.96%	
> 4 up to and including 5 years	2,676	13.94%	\$857,479,423	13.76%	
> 5 up to and including 6 years	239	1.25%	\$70,328,025	1.13%	
> 6 up to and including 7 years	290	1.51%	\$97,991,381	1.57%	
> 7 up to and including 8 years	276	1.44%	\$97,931,443	1.57%	
> 8 up to and including 9 years	109	0.57%	\$37,656,748	0.60%	
> 9 up to and including 10 years	59	0.31%	\$20,194,158	0.32%	
> 10 years	146	0.76%	\$43,476,768	0.70%	
<b>Total</b>	<b>19,197</b>	<b>100.00%</b>	<b>\$6,232,200,401</b>	<b>100.00%</b>	

<b>Mortgage Pool by Occupancy Status</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Owner Occupied (Full Recourse)	96,275	74.73%	\$21,428,653,514	71.72%	
Residential Investment (Full Recourse)	32,555	25.27%	\$8,449,750,915	28.28%	
Residential Investment (Limited Recourse)	0	0.00%	\$0	0.00%	
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>	

<b>Mortgage Pool by Loan Purpose</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Purchase New Dwelling	6,066	4.71%	\$1,510,140,061	5.05%	
Purchase Existing Dwelling	85,329	66.23%	\$20,243,405,453	67.75%	
Refinance	37,435	29.06%	\$8,124,858,915	27.19%	
Other	0	0.00%	\$0	0.00%	
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>	

<b>Mortgage Pool by Loan Seasoning</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
up to and including 3 months	2,961	2.30%	\$748,281,804	2.50%	
> 3 months up to and including 6 months	1,582	1.23%	\$396,026,887	1.33%	
> 6 months up to and including 9 months	1,505	1.17%	\$381,986,941	1.28%	
> 9 months up to and including 12 months	4,598	3.57%	\$1,479,337,737	4.95%	
> 12 months up to and including 15 months	3,348	2.60%	\$957,370,039	3.20%	
> 15 months up to and including 18 months	3,634	2.82%	\$921,934,477	3.09%	
> 18 months up to and including 21 months	3,443	2.67%	\$866,841,658	2.90%	
> 21 months up to and including 24 months	5,444	4.23%	\$1,415,900,849	4.74%	
> 24 months up to and including 27 months	5,984	4.64%	\$1,556,806,825	5.21%	
> 27 months up to and including 30 months	6,206	4.82%	\$1,647,488,058	5.51%	
> 30 months up to and including 33 months	5,744	4.46%	\$1,527,233,748	5.11%	
> 33 months up to and including 36 months	5,229	4.06%	\$1,414,316,901	4.73%	
> 36 months up to and including 48 months	22,398	17.39%	\$5,604,141,437	18.76%	
> 48 months up to and including 60 months	18,108	14.06%	\$3,995,094,198	13.37%	
> 60 months up to and including 72 months	14,014	10.88%	\$2,758,141,887	9.23%	
> 72 months up to and including 84 months	9,059	7.03%	\$1,613,648,097	5.40%	
> 84 months up to and including 96 months	6,177	4.79%	\$1,072,803,416	3.59%	
> 96 months up to and including 108 months	3,976	3.09%	\$675,967,376	2.26%	
> 108 months up to and including 120 months	2,796	2.17%	\$467,054,637	1.56%	
> 120 months	2,624	2.04%	\$378,027,457	1.27%	
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>	

<b>Mortgage Pool by Payment Frequency</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Weekly	27,990	21.73%	\$5,470,828,884	18.31%	
Fortnightly	43,950	34.11%	\$8,949,410,883	29.95%	
Monthly	56,890	44.16%	\$15,458,164,663	51.74%	
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>	

<b>Mortgage Pool by Remaining Tenor</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Up to and including 1 Year	17	0.01%	\$6,215,266	0.02%	
> 1 Up to and including 2 years	22	0.02%	\$4,914,482	0.02%	
> 2 Up to and including 3 years	32	0.02%	\$6,774,838	0.02%	
> 3 Up to and including 4 years	60	0.05%	\$8,185,859	0.03%	
> 4 Up to and including 5 years	92	0.07%	\$10,163,759	0.03%	
> 5 Up to and including 6 years	131	0.10%	\$15,617,898	0.05%	
> 6 Up to and including 7 years	179	0.14%	\$20,227,379	0.07%	
> 7 Up to and including 8 years	273	0.21%	\$32,795,331	0.11%	
> 8 Up to and including 9 years	428	0.33%	\$51,349,899	0.17%	
> 9 Up to and including 10 years	500	0.39%	\$60,631,261	0.20%	
> 10 Up to and including 15 years	3,957	3.07%	\$562,669,270	1.88%	
> 15 Up to and including 20 years	8,520	6.61%	\$1,463,490,925	4.90%	
> 20 Up to and including 25 years	39,680	30.80%	\$7,802,333,789	26.11%	
> 25 Up to and including 30 years	74,939	58.17%	\$19,833,034,473	66.38%	
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>	

<b>Mortgage Pool by Delinquencies</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
0 Months	126,808	98.43%	\$29,366,291,407	98.29%	
> 0 up to and including 1 Month	1,679	1.30%	\$420,276,691	1.41%	
> 1 up to and including 2 Months	237	0.18%	\$63,496,919	0.21%	
> 2 up to and including 3 Months	106	0.08%	\$28,339,413	0.10%	
> 3 up to and including 4 Months	0	0.00%	\$0	0.00%	
> 4 up to and including 5 Months	0	0.00%	\$0	0.00%	
> 5 up to and including 6 Months	0	0.00%	\$0	0.00%	
> 6 Months	0	0.00%	\$0	0.00%	
<b>Total</b>	<b>128,830</b>	<b>100.00%</b>	<b>\$29,878,404,429</b>	<b>100.00%</b>	



<b>Mortgage Pool by Mortgage Insurer (LVR Specific)</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
QBE LMI	241	0.19%	\$36,744,142		0.12%
Genworth	19,662	15.26%	\$4,601,400,380		15.40%
No Primary Mortgage Insurer	108,927	84.55%	\$25,240,259,907		84.48%
Total	128,830	100.00%	\$29,878,404,429		100.00%

<b>Mortgage Pool by Remaining Term on Fixed Rate Period</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
> 0 up to and including 3 months	2,082	9.52%	\$417,341,475		8.71%
> 3 up to and including 6 months	2,778	12.71%	\$576,496,377		12.03%
> 6 up to and including 9 months	3,440	15.74%	\$744,077,453		15.53%
> 9 up to and including 12 months	3,807	17.41%	\$840,137,648		17.54%
> 12 up to and including 15 months	2,200	10.06%	\$453,789,973		9.47%
> 15 up to and including 18 months	1,514	6.93%	\$324,450,334		6.77%
> 18 up to and including 21 months	988	4.52%	\$221,655,783		4.63%
> 21 up to and including 24 months	2,531	11.58%	\$678,001,331		14.15%
> 24 up to and including 27 months	430	1.97%	\$107,144,166		2.24%
> 27 up to and including 30 months	411	1.88%	\$93,792,956		1.96%
> 30 up to and including 33 months	260	1.19%	\$57,767,924		1.21%
> 33 up to and including 36 months	292	1.34%	\$67,061,457		1.40%
> 36 up to and including 48 months	330	1.51%	\$58,211,945		1.22%
> 48 up to and including 60 months	461	2.11%	\$94,867,392		1.98%
> 60 months	337	1.54%	\$56,295,816		1.18%
Total	21,861	100.00%	\$4,791,092,028		100.00%

**Indexation**

Indexation is used in the Asset Coverage Test (ACT) and the Amortisation Test to protect investors from a downward move in property prices.

Indexation is applied to the LVR Adjusted Mortgage Loan Balance in the ACT and the Amortisation Test Current Principal Balance in the Amortisation Test.

Indexation is applied 85% for upward revision of House Price Index (HPI) and 100% for downward revision .

HPI is applied to each individual residential loan based on the loan's approval date.

HPI used is the quarterly Australian Bureau of Statistics (ABS) Weighted Average of Eight Capital Cities House Price Index available free to download in excel at <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0>

The HPI is designed to provide a measure of the inflation or deflation in the price of the stock of established houses over time. Separate indexes are produced for each capital city in Australia, and these indexes are combined to produce a weighted average index of the eight capital cities. The HPI is published quarterly, approximately five weeks after the end of the reference quarter. The figures published for the two most recent quarters are regarded as preliminary and are revised in subsequent publications as more data is collected.

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