



Commonwealth Bank of Australia
Covered Bond Trust - Monthly Investor Report

Date: 11 November 2013

Monthly Covered Bond Report Date:	31 October 2013
Determination Date:	1 November 2013
Distribution Date:	20 November 2013

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

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

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

Asset Coverage Test as at 01 November 2013

Calculation of Adjusted Aggregate Mortgage Loan Amount

A	The lower of:		
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$27,555,906,060	
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount.	<u>\$23,618,695,866</u>	\$23,618,695,866
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.		\$3,823,184,632
Z	Negative Carry Factor		\$0
Adjusted Aggregate Mortgage Loan Amount			
(A+B+C+D+E)-Z			\$27,441,880,498

Results of Asset Coverage Test

Adjusted Aggregate Mortgage Loan Amount	\$27,441,880,498
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	79.93%



Summary as at 01 November 2013

Bond Issuance

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

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



Pool Summary

Portfolio Cut off Date	31-Oct-13
Current Principal Balance (AUD)	\$ 27,624,335,138
Number of Loans (Unconsolidated)	122,449
Number of Loans (Consolidated)	120,990
Average Loan Size	\$ 225,599
Maximum Housing Loan Balance	\$ 1,772,627
Weighted Average Loan Interest Rate	5.31%
Weighted Average Current Loan to Value Ratio (LVR)	57.58%
Weighted Average Indexed Loan to Value Ratio (LVR)	51.85%
Weighted Average Seasoning (Months)	47.72
Weighted Average Remaining Term (Months)	298.68

Prepayment Information

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.51%	16.34%	15.01%	15.02%
Prepayment History (SMM)	1.59%	1.48%	1.35%	1.35%

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	38,078	31.10%	\$ 5,513,941,161	19.96%
>40% up to and including 45%	8,990	7.34%	\$ 1,847,579,612	6.69%
>45% up to and including 50%	9,119	7.45%	\$ 2,037,296,145	7.37%
> 50% up to and including 55%	9,207	7.52%	\$ 2,185,036,491	7.91%
> 55% up to and including 60%	9,706	7.93%	\$ 2,426,582,552	8.78%
> 60% up to and including 65%	9,991	8.16%	\$ 2,579,246,828	9.34%
> 65% up to and including 70%	10,565	8.63%	\$ 2,875,809,868	10.41%
> 70% up to and including 75%	10,319	8.43%	\$ 2,992,097,940	10.83%
> 75% up to and including 80%	7,880	6.44%	\$ 2,583,129,226	9.35%
> 80% up to and including 85%	3,765	3.07%	\$ 1,125,664,275	4.07%
> 85% up to and including 90%	3,624	2.96%	\$ 1,095,088,418	3.96%
> 90% up to and including 95%	1,194	0.98%	\$ 360,305,517	1.30%
> 95% up to and including 100%	5	0.00%	\$ 1,457,658	0.01%
> 100%	6	0.00%	\$ 1,099,447	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	50,649	41.36%	\$ 7,926,596,634	28.69%
>40% up to and including 45%	9,854	8.05%	\$ 2,213,676,678	8.01%
>45% up to and including 50%	9,922	8.10%	\$ 2,388,921,247	8.65%
> 50% up to and including 55%	9,326	7.62%	\$ 2,414,462,653	8.74%
> 55% up to and including 60%	9,499	7.76%	\$ 2,554,539,935	9.25%
> 60% up to and including 65%	8,412	6.87%	\$ 2,381,831,406	8.62%
> 65% up to and including 70%	7,619	6.22%	\$ 2,257,052,707	8.17%
> 70% up to and including 75%	7,589	6.20%	\$ 2,363,538,608	8.56%
> 75% up to and including 80%	5,592	4.57%	\$ 1,853,111,291	6.71%
> 80% up to and including 85%	2,595	2.12%	\$ 827,207,079	2.99%
> 85% up to and including 90%	1,244	1.02%	\$ 401,031,769	1.45%
> 90% up to and including 95%	141	0.12%	\$ 40,302,065	0.15%
> 95% up to and including 100%	3	0.00%	\$ 1,409,454	0.01%
> 100%	4	0.00%	\$ 653,612	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	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
up to and including 5.00%	12,911	10.54%	\$ 4,299,737,995	15.57%
> 5.00% up to and including 5.25%	49,397	40.34%	\$ 12,644,361,623	45.77%
> 5.25% up to and including 5.50%	44,211	36.11%	\$ 7,932,278,357	28.71%
> 5.50% up to and including 5.75%	1,109	0.91%	\$ 195,728,712	0.71%
> 5.75% up to and including 6.00%	9,164	7.48%	\$ 1,299,345,998	4.70%
> 6.00% up to and including 6.25%	1,316	1.07%	\$ 334,193,833	1.21%
> 6.25% up to and including 6.50%	845	0.69%	\$ 190,691,213	0.69%
> 6.50% up to and including 6.75%	435	0.36%	\$ 96,427,799	0.35%
> 6.75% up to and including 7.00%	207	0.17%	\$ 35,381,379	0.13%
> 7.00% up to and including 7.25%	1,243	1.02%	\$ 322,413,624	1.17%
> 7.25% up to and including 7.50%	481	0.39%	\$ 73,880,410	0.27%
> 7.50% up to and including 7.75%	423	0.35%	\$ 88,163,875	0.32%
> 7.75% up to and including 8.00%	343	0.28%	\$ 55,431,165	0.20%
> 8.00% up to and including 8.25%	219	0.18%	\$ 35,623,545	0.13%
> 8.25% up to and including 8.50%	68	0.06%	\$ 10,758,444	0.04%
> 8.50%	77	0.06%	\$ 9,917,166	0.04%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
1 Year Fixed	5,130	4.19%	\$ 1,260,059,023	4.56%
2 Year Fixed	1,695	1.38%	\$ 391,588,149	1.42%
3 Year Fixed	316	0.26%	\$ 59,851,087	0.22%
4 Year Fixed	476	0.39%	\$ 97,065,915	0.35%
5 Year Fixed	53	0.04%	\$ 8,976,086	0.03%
6 + Years Fixed	261	0.21%	\$ 43,125,580	0.16%
Total Fixed Rate	7,931	6.48%	\$ 1,860,665,841	6.74%
Total Variable Rate	114,518	93.52%	\$ 25,763,669,297	93.26%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%



Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	19,337	15.79%	\$ 1,304,375,240	4.72%
> \$100,000 up to and including \$200,000	42,289	34.53%	\$ 6,326,563,602	22.90%
> \$200,000 up to and including \$300,000	31,882	26.04%	\$ 7,760,754,195	28.09%
> \$300,000 up to and including \$400,000	15,486	12.65%	\$ 5,194,897,807	18.81%
> \$400,000 up to and including \$500,000	6,750	5.51%	\$ 2,911,858,636	10.54%
> \$500,000 up to and including \$600,000	3,279	2.68%	\$ 1,719,761,427	6.23%
> \$600,000 up to and including \$700,000	1,610	1.31%	\$ 997,714,912	3.61%
> \$700,000 up to and including \$800,000	921	0.75%	\$ 656,194,305	2.38%
> \$800,000 up to and including \$900,000	532	0.43%	\$ 428,026,992	1.55%
> \$900,000 up to and including \$1m	316	0.26%	\$ 274,432,059	0.99%
> \$1m up to and including \$1.25m	40	0.03%	\$ 40,180,595	0.15%
> \$1.25m up to and including \$1.50m	2	0.00%	\$ 2,691,191	0.01%
> \$1.50m up to and including \$1.75m	2	0.00%	\$ 3,195,701	0.01%
> \$1.75m up to and including \$2m	3	0.00%	\$ 3,688,476	0.01%
> \$2m	-	0.00%	\$ -	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Approval Date

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2002Q1	268	0.22%	\$ 34,185,677	0.12%
2002Q2	502	0.41%	\$ 68,116,856	0.25%
2002Q3	532	0.43%	\$ 72,206,384	0.26%
2002Q4	578	0.47%	\$ 80,894,961	0.29%
2003Q1	436	0.36%	\$ 64,201,711	0.23%
2003Q2	472	0.39%	\$ 70,633,520	0.26%
2003Q3	631	0.52%	\$ 98,422,332	0.36%
2003Q4	737	0.60%	\$ 126,950,024	0.46%
2004Q1	657	0.54%	\$ 104,893,476	0.38%
2004Q2	729	0.60%	\$ 121,459,901	0.44%
2004Q3	900	0.73%	\$ 140,877,658	0.51%
2004Q4	989	0.81%	\$ 162,888,381	0.59%
2005Q1	946	0.77%	\$ 161,657,814	0.59%
2005Q2	1,180	0.96%	\$ 190,600,416	0.69%
2005Q3	1,236	1.01%	\$ 203,425,044	0.74%
2005Q4	1,508	1.23%	\$ 257,324,791	0.93%
2006Q1	1,651	1.35%	\$ 277,315,364	1.00%
2006Q2	1,945	1.59%	\$ 351,825,953	1.27%
2006Q3	2,351	1.92%	\$ 404,707,906	1.47%
2006Q4	1,830	1.49%	\$ 312,638,597	1.13%
2007Q1	2,026	1.65%	\$ 338,067,489	1.22%
2007Q2	3,001	2.45%	\$ 527,051,102	1.91%
2007Q3	3,083	2.52%	\$ 557,957,958	2.02%
2007Q4	3,449	2.82%	\$ 667,182,494	2.42%
2008Q1	3,242	2.65%	\$ 656,787,543	2.38%
2008Q2	3,251	2.65%	\$ 648,162,221	2.35%
2008Q3	3,370	2.75%	\$ 705,010,624	2.55%
2008Q4	4,310	3.52%	\$ 926,054,934	3.35%
2009Q1	4,760	3.89%	\$ 1,034,157,899	3.74%
2009Q2	6,297	5.14%	\$ 1,415,582,580	5.12%
2009Q3	5,401	4.41%	\$ 1,270,125,380	4.60%
2009Q4	4,929	4.03%	\$ 1,212,223,948	4.39%
2010Q1	4,612	3.77%	\$ 1,180,671,889	4.27%
2010Q2	4,722	3.86%	\$ 1,239,726,299	4.49%
2010Q3	5,037	4.11%	\$ 1,302,355,665	4.71%
2010Q4	6,061	4.95%	\$ 1,551,886,261	5.62%
2011Q1	5,187	4.24%	\$ 1,314,629,469	4.76%
2011Q2	5,882	4.80%	\$ 1,505,072,294	5.45%
2011Q3	3,344	2.73%	\$ 805,020,518	2.91%
2011Q4	3,330	2.72%	\$ 812,518,708	2.94%
2012Q1	2,170	1.77%	\$ 543,405,294	1.97%
2012Q2	4,899	4.00%	\$ 1,492,958,211	5.40%
2012Q3	2,091	1.71%	\$ 618,996,127	2.24%
2012Q4	1,383	1.13%	\$ 332,597,481	1.20%
2013Q1	1,731	1.41%	\$ 429,540,429	1.55%
2013Q2	2,310	1.89%	\$ 590,425,089	2.14%
2013Q3	1,972	1.61%	\$ 509,055,130	1.84%
2013Q4	521	0.43%	\$ 131,885,335	0.48%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	39,929	32.61%	\$ 9,772,694,173	35.38%
VIC	40,964	33.45%	\$ 8,776,594,396	31.77%
TAS	3,866	3.16%	\$ 603,811,557	2.19%
QLD	14,555	11.89%	\$ 3,072,519,856	11.12%
SA	9,258	7.56%	\$ 1,789,659,835	6.48%
WA	12,841	10.49%	\$ 3,337,662,687	12.08%
NT	1,036	0.85%	\$ 271,392,634	0.98%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Loan Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	104,024	84.95%	\$ 21,767,094,456	78.80%
Interest Only	18,425	15.05%	\$ 5,857,240,682	21.20%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%



Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	122,449	100.00%	\$ 27,624,335,138	100.00%
Low Doc Loans	-	0.00%	\$ -	0.00%
No Doc Loans	-	0.00%	\$ -	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	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	5,378	29.19%	\$ 1,626,209,729	27.76%
> 1 up to and including 2 years	4,191	22.75%	\$ 1,379,282,836	23.55%
> 2 up to and including 3 years	3,113	16.90%	\$ 1,024,207,935	17.49%
> 3 up to and including 4 years	2,350	12.75%	\$ 781,784,137	13.35%
> 4 up to and including 5 years	2,433	13.20%	\$ 730,762,339	12.48%
> 5 up to and including 6 years	249	1.35%	\$ 74,291,748	1.27%
> 6 up to and including 7 years	264	1.43%	\$ 93,156,147	1.59%
> 7 up to and including 8 years	189	1.03%	\$ 64,394,814	1.10%
> 8 up to and including 9 years	98	0.53%	\$ 36,280,598	0.62%
> 9 up to and including 10 years	42	0.23%	\$ 12,398,452	0.21%
> 10 years	118	0.64%	\$ 34,471,946	0.59%
Total	18,425	100.00%	\$ 5,857,240,682	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (<i>Full Recourse</i>)	91,509	74.73%	\$ 19,790,863,806	71.64%
Residential Investment (<i>Full Recourse</i>)	30,940	25.27%	\$ 7,833,471,332	28.36%
Residential Investment (<i>Limited Recourse</i>)	-	0.00%	\$ -	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Purchase new dwelling	5,656	4.62%	\$ 1,367,480,575	4.67%
Purchase existing dwelling	81,511	66.57%	\$ 18,781,911,542	67.53%
Refinance	35,282	28.81%	\$ 7,474,943,021	27.80%
Other	-	0.00%	\$ -	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	2,301	1.88%	\$ 581,139,996	2.10%
> 3 up to and including 6 months	2,337	1.91%	\$ 597,768,573	2.16%
> 6 up to and including 9 months	1,759	1.44%	\$ 436,556,190	1.58%
> 9 up to and including 12 months	1,393	1.14%	\$ 336,012,880	1.22%
> 12 up to and including 15 months	2,106	1.72%	\$ 623,085,768	2.26%
> 15 up to and including 18 months	4,915	4.01%	\$ 1,497,651,000	5.42%
> 18 up to and including 21 months	2,175	1.78%	\$ 543,859,889	1.97%
> 21 up to and including 24 months	3,338	2.73%	\$ 814,852,356	2.95%
> 24 up to and including 27 months	3,361	2.74%	\$ 808,862,386	2.93%
> 27 up to and including 30 months	5,899	4.82%	\$ 1,510,260,190	5.47%
> 30 up to and including 33 months	5,189	4.24%	\$ 1,315,656,696	4.76%
> 33 up to and including 36 months	6,045	4.94%	\$ 1,551,012,770	5.61%
> 36 up to and including 48 months	19,313	15.77%	\$ 4,940,002,672	17.88%
> 48 up to and including 60 months	20,771	16.96%	\$ 4,648,617,055	16.83%
> 60 up to and including 72 months	13,326	10.88%	\$ 2,680,724,860	9.70%
> 72 up to and including 84 months	9,946	8.12%	\$ 1,737,382,392	6.29%
> 84 up to and including 96 months	7,455	6.09%	\$ 1,291,512,548	4.68%
> 96 up to and including 108 months	4,355	3.56%	\$ 720,419,039	2.61%
> 108 up to and including 120 months	3,027	2.47%	\$ 495,601,390	1.79%
> 120 months	3,438	2.81%	\$ 493,356,490	1.79%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	26,706	21.81%	\$ 5,072,820,215	18.36%
Fortnightly	41,457	33.86%	\$ 8,189,918,985	29.65%
Monthly	54,286	44.33%	\$ 14,361,595,937	51.99%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	17	0.01%	\$ 4,004,926	0.01%
> 1 up to and including 2 years	23	0.02%	\$ 4,123,506	0.01%
> 2 up to and including 3 years	48	0.04%	\$ 7,104,089	0.03%
> 3 up to and including 4 years	68	0.06%	\$ 8,377,513	0.03%
> 4 up to and including 5 years	97	0.08%	\$ 9,032,502	0.03%
> 5 up to and including 6 years	135	0.11%	\$ 14,871,435	0.05%
> 6 up to and including 7 years	216	0.18%	\$ 24,664,274	0.09%
> 7 up to and including 8 years	311	0.25%	\$ 32,677,998	0.12%
> 8 up to and including 9 years	474	0.39%	\$ 52,980,048	0.19%
> 9 up to and including 10 years	486	0.40%	\$ 59,981,464	0.22%
> 10 up to and including 15 years	4,005	3.27%	\$ 559,124,426	2.02%
> 15 up to and including 20 years	9,073	7.41%	\$ 1,528,915,645	5.53%
> 20 up to and including 25 years	42,181	34.45%	\$ 8,252,954,115	29.88%
> 25 up to and including 30 years	65,315	53.34%	\$ 17,065,523,194	61.78%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%



Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 month	120,529	98.43%	\$ 27,140,492,348	98.25%
> 0 up to and including 1 months	1,586	1.30%	\$ 395,760,905	1.43%
> 1 up to and including 2 months	251	0.20%	\$ 65,182,319	0.24%
> 2 up to and including 3 months	83	0.07%	\$ 22,899,566	0.08%
> 3 up to and including 4 months	-	0.00%	-	0.00%
> 4 up to and including 5 months	-	0.00%	-	0.00%
> 5 up to and including 6 months	-	0.00%	-	0.00%
> 6 months	-	0.00%	-	0.00%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
No primary Mortgage Insurer	103,643	84.64%	\$ 23,338,950,437	84.49%
Genworth	18,571	15.17%	\$ 4,250,217,081	15.39%
QBE LMI	235	0.19%	\$ 35,167,620	0.13%
Total	122,449	100.00%	\$ 27,624,335,138	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number	(%) Number	Balance	(%) Balance
> 0 up to and including 3 months	3,043	16.11%	\$ 623,624,522	14.96%
> 3 up to and including 6 months	3,554	18.82%	\$ 781,254,757	18.74%
> 6 up to and including 9 months	2,609	13.81%	\$ 533,104,517	12.79%
> 9 up to and including 12 months	1,771	9.38%	\$ 375,257,102	9.00%
> 12 up to and including 15 months	1,003	5.31%	\$ 206,359,808	4.95%
> 15 up to and including 18 months	2,198	11.64%	\$ 585,231,391	14.04%
> 18 up to and including 21 months	1,211	6.41%	\$ 300,780,022	7.21%
> 21 up to and including 24 months	708	3.75%	\$ 165,379,978	3.97%
> 24 up to and including 27 months	295	1.56%	\$ 68,397,288	1.64%
> 27 up to and including 30 months	309	1.64%	\$ 71,175,202	1.71%
> 30 up to and including 33 months	494	2.62%	\$ 113,925,972	2.73%
> 33 up to and including 36 months	599	3.17%	\$ 139,519,923	3.35%
> 36 up to and including 48 months	307	1.63%	\$ 56,520,850	1.36%
> 48 up to and including 60 months	474	2.51%	\$ 96,480,331	2.31%
> 60 months	312	1.65%	\$ 51,851,196	1.24%
Total	18,887	100.00%	\$ 4,168,862,859	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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