

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

Date: 6 December 2016

<b>Monthly Covered Bond Report Date</b>	30-November-2016
<b>Determination Date</b>	01-December-2016
<b>Distribution Date</b>	20-December-2016

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

<b>Ratings Overview</b>	<b>Fitch</b>	<b>Moody's</b>
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

<b>Compliance Tests</b>	
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

<b>Asset Coverage Test as at 01-December-2016</b>		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The Lower of:	
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$28,394,523,224
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount	\$26,140,053,776
		\$26,140,053,776
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	\$3,937,982,091
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	\$0
Z	Negative Carry Factor	\$0
	<b>Adjusted Aggregate Mortgage Loan Amount</b> (A+B+C+D+E) - Z	\$30,078,035,867
	<b>Results of Asset Coverage Test</b>	
	Adjusted Aggregate Mortgage Loan Amount	\$30,078,035,867
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds	\$29,061,396,750
	Asset Coverage Test is Satisfied	Yes
	Asset Percentage	92.00%
	Current Overcollateralisation Percentage	3.50%



**Summary as at 01-December-2016**

**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 11	13-March-2012	CHF 350,000,000.00	\$356,385,918.91	0.9821	SemiAnnual	1.500000%
Series 12	01-March-2012	EUR 50,000,000.00	\$62,055,873.25	0.8057	Yearly	3.700000%
Series 13	16-March-2012	USD 2,000,000,000.00	\$1,876,524,693.04	1.0658	SemiAnnual	2.250000%
Series 14	02-May-2012	CHF 100,000,000.00	\$105,977,895.14	0.9436	Yearly	1.625000%
Series 15	03-May-2012	EUR 1,500,000,000.00	\$1,897,314,529.00	0.7906	Yearly	3.000000%
Series 16	09-May-2012	NOK 750,000,000.00	\$126,407,165.00	5.9332	Yearly	4.550000%
Series 17	21-May-2012	EUR 90,000,000.00	\$116,459,016.00	0.7728	Yearly	3.035000%
Series 18	07-August-2012	EUR 100,000,000.00	\$118,312,476.00	0.8452	Yearly	2.630000%
Series 19	04-September-2012	GBP 750,000,000.00	\$1,142,980,437.00	0.6562	Yearly	3.000000%
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.270000%
Series 21	24-September-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Yearly	2.602500%
Series 22	05-October-2012	EUR 50,000,000.00	\$62,377,049.00	0.8016	Quarterly	EURIBOR 3 MONTHS + 0.450000%
Series 23	09-November-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.305000%
Series 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%
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	15-April-2014	EUR 40,000,000.00	\$59,828,614.81	0.6686	Quarterly	EURIBOR 3 MONTHS + 0.310000%
Series 34	12-May-2014	EUR 40,000,000.00	\$60,041,183.48	0.6662	Yearly	1.525000%
Series 35	27-May-2014	AUD 125,000,000.00	\$125,000,000.00	1.0000	SemiAnnual	4.750000%
Series 36	18-June-2014	USD 1,250,000,000.00	\$1,347,563,605.00	0.9276	SemiAnnual	2.000000%
Series 37	10-July-2014	AUD 109,000,000.00	\$109,000,000.00	1.0000	SemiAnnual	4.500000%
Series 38	09-September-2014	AUD 50,000,000.00	\$50,000,000.00	1.0000	SemiAnnual	4.275000%
Series 39	04-November-2014	EUR 1,000,000,000.00	\$1,455,053,616.00	0.6873	Yearly	0.750000%
Series 40	02-December-2014	EUR 25,000,000.00	\$35,840,529.65	0.6975	Yearly	1.210000%
Series 41	12-December-2014	EUR 50,000,000.00	\$73,491,353.61	0.6804	Yearly	1.653000%
Series 42	12-December-2014	EUR 25,000,000.00	\$37,227,311.08	0.6715	Yearly	1.670000%
Series 43	30-January-2015	EUR 50,000,000.00	\$71,211,199.03	0.7021	Yearly	1.192500%
Series 44	22-July-2015	USD 1,000,000,000.00	\$1,341,021,858.66	0.7457	SemiAnnual	2.125000%
Series 45	04-December-2015	EUR 50,000,000.00	\$73,007,446.22	0.6849	Yearly	1.665000%
Series 46	14-December-2015	EUR 100,000,000.00	\$144,965,159.00	0.6898	Yearly	0.982000%
Series 47	17-December-2015	EUR 50,000,000.00	\$75,440,649.96	0.6628	Yearly	1.670000%
Series 48	29-December-2015	EUR 40,000,000.00	\$60,955,056.00	0.6562	Yearly	1.635000%
Series 49	29-January-2016	EUR 50,000,000.00	\$78,169,617.36	0.6396	Yearly	1.641000%
Series 50	09-February-2016	EUR 750,000,000.00	\$1,163,062,500.00	0.6448	Yearly	0.375000%
Series 51	09-February-2016	EUR 500,000,000.00	\$775,375,000.00	0.6448	Yearly	1.625000%
Series 52	21-April-2016	EUR 100,000,000.00	\$149,127,604.17	0.6706	Yearly	1.393000%
Series 53	12-May-2016	EUR 40,000,000.00	\$61,866,396.33	0.6466	Yearly	1.500000%
Series 54	18-July-2016	EUR 125,000,000.00	\$185,193,750.00	0.6750	Yearly	0.807000%
Series 55	27-July-2016	EUR 100,000,000.00	\$145,878,324.99	0.6855	Yearly	1.000000%
Series 56	27-July-2016	EUR 1,250,000,000.00	\$1,838,250,000.00	0.6800	Yearly	0.500000%
Series 57	23-September-2016	GBP 37,000,000.00	\$64,367,281.90	0.5748	Quarterly	GBP LIBOR 3 MONTHS + 0.370000%
Series 58	17-November-2016	AUD 700,000,000.00	\$700,000,000.00	1.0000	SemiAnnual	2.750000%
Series 59	17-November-2016	AUD 1,400,000,000.00	\$1,400,000,000.00	1.0000	Quarterly	BBSW - 3 MONTHS + 0.850000%
Series 60	17-November-2016	AUD 200,000,000.00	\$200,000,000.00	1.0000	SemiAnnual	3.250000%



Bonds	ISIN	CUSIP	Listing	Note Type	Expected Maturity Date	Final Maturity Date	
Series 1	XS0729014281	n/a	London	Soft Bullet	12-January-2017	12-January-2017	
Series 2	XS0733058969	n/a	London	Soft Bullet	27-January-2022	27-January-2022	
Series 3	AU3CB0188951	n/a	Unlisted	Soft Bullet	25-January-2017	25-January-2017	
Series 4	AU3FN0014866	n/a	Unlisted	Soft 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	Soft Bullet	13-February-2017	13-February-2017	
Series 9	XS0745915826	n/a	London	Hard Bullet	13-February-2030	13-February-2030	
Series 11	CH0180071613	n/a	SIX Swiss Exchange	Soft 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	Soft 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	Soft 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	Soft Bullet	24-September-2027	24-September-2027	
Series 22	XS0839422408	n/a	London	Soft Bullet	05-October-2019	05-October-2019	
Series 23	n/a	n/a	Unlisted	Hard Bullet	08-November-2024	08-November-2024	
Series 25	XS0883740887	n/a	Unlisted	Hard Bullet	01-February-2029	01-February-2029	
Series 26	XS0885738541	n/a	London	Soft Bullet	08-February-2018	08-February-2018	
Series 27	XS0885739606	n/a	London	Soft Bullet	08-February-2018	08-February-2018	
Series 28	US20271AAD90	US20271BAD73	20271AAD9 20271BAD7	Unlisted	Soft Bullet	11-December-2018	11-December-2018
Series 29	NZCWB00121L6	n/a	Unlisted	Soft Bullet	21-January-2021	21-January-2021	
Series 30	XS1015892182	n/a	London	Soft Bullet	22-January-2019	22-January-2019	
Series 31	XS1017269082	n/a	London	Hard Bullet	30-December-2022	30-December-2022	
Series 32	XS1021925836	n/a	London	Soft Bullet	24-January-2018	24-January-2018	
Series 33	XS1055029828	n/a	London	Soft Bullet	15-April-2021	15-April-2021	
Series 34	n/a	n/a	Unlisted	Hard Bullet	12-May-2021	12-May-2021	
Series 35	AU3CB0220960	n/a	Unlisted	Soft Bullet	27-May-2024	27-May-2024	
Series 36	US20271AAE73/US20271BAE56	20271AAE7/20271BAE5	Unlisted	Soft Bullet	18-June-2019	18-June-2019	
Series 37	AU3CB0222289	n/a	Unlisted	Soft Bullet	10-July-2024	10-July-2024	
Series 38	AU3CB0223709	n/a	Unlisted	Soft Bullet	26-August-2024	26-August-2024	
Series 39	XS1129875255	n/a	London	Soft Bullet	04-November-2021	04-November-2021	
Series 40	XS1144953285	n/a	London	Soft Bullet	02-December-2026	02-December-2026	
Series 41	XS1151585038	n/a	London	Soft Bullet	12-February-2035	12-February-2035	
Series 42	XS1152541899	n/a	London	Soft Bullet	12-February-2035	12-February-2035	
Series 43	XS1172405414	n/a	London	Soft Bullet	30-March-2035	30-March-2035	
Series 44	US20271AAF49	US20271BAF22	20271AAF4 20271BAF2	Unlisted	Soft Bullet	22-July-2020	22-July-2020
Series 45	n/a	n/a	Unlisted	Soft Bullet	26-February-2035	26-February-2035	
Series 46	n/a	n/a	Unlisted	Soft Bullet	15-December-2025	15-December-2025	
Series 47	XS1334754949	n/a	London	Soft Bullet	17-December-2035	17-December-2035	
Series 48	XS1338413005	n/a	London	Soft Bullet	29-December-2031	29-December-2031	
Series 49	XS1352049198	n/a	London	Soft Bullet	29-January-2036	29-January-2036	
Series 50	XS1357027496	n/a	London	Soft Bullet	10-February-2021	10-February-2021	
Series 51	XS1357027652	n/a	London	Soft Bullet	10-February-2031	10-February-2031	
Series 52	XS1397030146	n/a	London	Soft Bullet	21-April-2036	21-April-2036	
Series 53	XS1408408406	n/a	London	Soft Bullet	12-May-2036	12-May-2036	
Series 54	XS1443250284	n/a	London	Soft Bullet	18-July-2031	18-July-2031	
Series 55	XS1452595090	n/a	London	Soft Bullet	27-July-2036	27-July-2036	
Series 56	XS1458458665	n/a	London	Soft Bullet	27-July-2026	27-July-2026	
Series 57	XS1494693978	n/a	London	Soft Bullet	23-September-2021	23-September-2021	
Series 58	AU3CB0240638	n/a	Unlisted	Soft Bullet	17-November-2021	17-November-2021	
Series 59	AU3FN0033338	n/a	Unlisted	Soft Bullet	17-November-2021	17-November-2021	
Series 60	AU3CB0240646	n/a	Unlisted	Soft Bullet	17-November-2026	17-November-2026	

<b>Pool Summary</b>	
Portfolio Cut off Date	30-11-2016
Current Principal Balance (AUD)	\$28,413,259,593
Number of Loans(Unconsolidated)	133,268
Number of Borrowers(Consolidated)	128,068
Average Loan Size	\$213,204
Maximum Housing Loan Balance	\$2,625,000
Weighted Average Loan Interest Rate	4.46%
Weighted Average Current Loan to Value Ratio (LVR)	56.22%
Weighted Average Indexed Loan to Value Ratio (LVR)	44.65%
Weighted Average Seasoning (Months)	56.50
Weighted Average Remaining Term (Months)	286.66

<b>Prepayment Information</b>				
	<u>1 Month</u>	<u>3 Month</u>	<u>12 Month</u>	<u>Cumulative</u>
Prepayment History (CPR)	16.50	16.12	16.41	15.93
Prepayment History (SMM)	1.49	1.45	1.48	1.44

<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%	50,639	38.00%	\$6,277,232,473	22.09%
40% up to and including 45%	8,670	6.51%	\$1,833,535,743	6.45%
45% up to and including 50%	8,997	6.75%	\$2,030,161,966	7.15%
50% up to and including 55%	8,976	6.74%	\$2,172,427,330	7.65%
55% up to and including 60%	9,249	6.94%	\$2,330,894,398	8.20%
60% up to and including 65%	9,759	7.32%	\$2,587,293,863	9.11%
65% up to and including 70%	10,250	7.69%	\$2,864,499,697	10.08%
70% up to and including 75%	10,461	7.85%	\$3,098,695,316	10.91%
75% up to and including 80%	10,671	8.01%	\$3,455,593,950	12.16%
80% up to and including 85%	3,135	2.35%	\$966,327,617	3.40%
85% up to and including 90%	1,722	1.29%	\$557,222,579	1.96%
90% up to and including 95%	714	0.54%	\$232,838,611	0.82%
95% up to and including 100%	8	0.01%	\$1,982,090	0.01%
> 100%	17	0.01%	\$4,553,961	0.02%
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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%	74,490	55.89%	\$11,393,806,242	40.10%
40% up to and including 45%	10,488	7.87%	\$2,621,672,490	9.23%
45% up to and including 50%	10,467	7.85%	\$2,774,711,095	9.77%
50% up to and including 55%	10,308	7.73%	\$2,895,601,093	10.19%
55% up to and including 60%	8,816	6.62%	\$2,662,377,268	9.37%
60% up to and including 65%	6,983	5.24%	\$2,200,561,607	7.74%
65% up to and including 70%	5,378	4.04%	\$1,752,377,377	6.17%
70% up to and including 75%	3,769	2.83%	\$1,241,326,621	4.37%
75% up to and including 80%	1,629	1.22%	\$556,988,485	1.96%
80% up to and including 85%	541	0.41%	\$179,912,874	0.63%
85% up to and including 90%	305	0.23%	\$102,661,289	0.36%
90% up to and including 95%	86	0.06%	\$28,687,210	0.10%
95% up to and including 100%	2	0.00%	\$617,795	0.00%
> 100%	6	0.00%	\$1,958,146	0.01%
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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%	120,703	90.57%	\$26,836,231,671	94.45%
> 5.00% <= 5.25%	9,869	7.41%	\$1,160,247,113	4.08%
> 5.25% <= 5.50%	1,473	1.11%	\$202,331,949	0.71%
> 5.50% <= 5.75%	484	0.36%	\$106,896,778	0.38%
> 5.75% <= 6.00%	188	0.14%	\$22,841,960	0.08%
> 6.00% <= 6.25%	4	0.00%	\$431,470	0.00%
> 6.25% <= 6.50%	14	0.01%	\$5,185,562	0.02%
> 6.55% <= 6.75%	73	0.05%	\$13,617,155	0.05%
> 6.75% <= 7.00%	48	0.04%	\$6,323,746	0.02%
> 7.00% <= 7.25%	36	0.03%	\$6,368,895	0.02%
> 7.25% <= 7.50%	69	0.05%	\$9,872,823	0.03%
> 7.50% <= 7.75%	83	0.06%	\$11,432,682	0.04%
> 7.75% <= 8.00%	69	0.05%	\$9,323,289	0.03%
> 8.00% <= 8.25%	76	0.06%	\$11,766,405	0.04%
> 8.25% <= 8.50%	39	0.03%	\$6,023,658	0.02%
> 8.50%	40	0.03%	\$4,364,434	0.02%
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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	12,704	9.53%	\$2,633,786,482	9.27%
Fixed 2 Year	2,232	1.67%	\$560,900,418	1.97%
Fixed 3 Year	1,604	1.20%	\$417,218,654	1.47%
Fixed 4 Year	322	0.24%	\$68,682,513	0.24%
Fixed 5 Year	77	0.06%	\$13,238,595	0.05%
Fixed 6 + Year	106	0.08%	\$15,817,944	0.06%
Total Fixed Rate	17,045	12.79%	\$3,709,644,607	13.06%
Total Variable Rate	116,223	87.21%	\$24,703,614,986	86.94%
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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	29,060	21.81%	\$1,602,287,437	5.64%
> 100,000 up to and including 200,000	39,887	29.93%	\$5,900,629,412	20.77%
> 200,000 up to and including 300,000	30,457	22.85%	\$7,267,446,814	25.58%
> 300,000 up to and including 400,000	16,191	12.15%	\$5,232,846,054	18.42%
> 400,000 up to and including 500,000	8,161	6.12%	\$3,250,811,472	11.44%
> 500,000 up to and including 600,000	4,040	3.03%	\$1,916,493,553	6.75%
> 600,000 up to and including 700,000	2,183	1.64%	\$1,179,429,302	4.15%
> 700,000 up to and including 800,000	1,283	0.96%	\$777,241,828	2.74%
> 800,000 up to and including 900,000	819	0.61%	\$522,534,610	1.84%
> 900,000 up to and including 1,000,000	585	0.44%	\$397,964,284	1.40%
> 1,000,000 up to and including 1,250,000	366	0.27%	\$206,907,344	0.73%
> 1,250,000 up to and including 1,500,000	150	0.11%	\$96,435,822	0.34%
> 1,500,000 up to and including 1,750,000	55	0.04%	\$36,387,913	0.13%
> 1,750,000 up to and including 2,000,000	21	0.02%	\$17,066,729	0.06%
> 2,000,000	10	0.01%	\$8,777,018	0.03%
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</b>	<b>100.00%</b>



<b>Mortgage Pool by Approval Date</b>					
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>	
2002Q1	177	0.13%	\$15,892,480		0.06%
2002Q2	357	0.27%	\$38,084,934		0.13%
2002Q3	394	0.30%	\$42,303,087		0.15%
2002Q4	400	0.30%	\$44,725,847		0.16%
2003Q1	340	0.26%	\$39,850,853		0.14%
2003Q2	357	0.27%	\$40,004,689		0.14%
2003Q3	497	0.37%	\$57,416,430		0.20%
2003Q4	590	0.44%	\$75,393,106		0.27%
2004Q1	490	0.37%	\$60,249,835		0.21%
2004Q2	558	0.42%	\$72,269,195		0.25%
2004Q3	655	0.49%	\$76,201,959		0.27%
2004Q4	694	0.52%	\$86,792,753		0.31%
2005Q1	672	0.50%	\$89,342,905		0.31%
2005Q2	818	0.61%	\$104,040,382		0.37%
2005Q3	804	0.60%	\$106,225,693		0.37%
2005Q4	1,021	0.77%	\$133,604,337		0.47%
2006Q1	1,100	0.83%	\$149,281,087		0.53%
2006Q2	1,280	0.96%	\$188,042,828		0.66%
2006Q3	1,507	1.13%	\$210,709,226		0.74%
2006Q4	1,292	0.97%	\$169,592,206		0.60%
2007Q1	1,336	1.00%	\$179,184,251		0.63%
2007Q2	1,894	1.42%	\$275,117,782		0.97%
2007Q3	2,061	1.55%	\$303,753,763		1.07%
2007Q4	2,228	1.67%	\$349,967,769		1.23%
2008Q1	1,972	1.48%	\$330,347,331		1.16%
2008Q2	1,988	1.49%	\$321,675,663		1.13%
2008Q3	2,053	1.54%	\$354,544,158		1.25%
2008Q4	2,706	2.03%	\$479,223,922		1.69%
2009Q1	3,092	2.32%	\$555,017,479		1.95%
2009Q2	4,183	3.14%	\$801,742,422		2.82%
2009Q3	3,618	2.71%	\$718,868,713		2.53%
2009Q4	3,261	2.45%	\$676,843,214		2.38%
2010Q1	2,874	2.16%	\$618,612,345		2.18%
2010Q2	3,016	2.26%	\$664,925,031		2.34%
2010Q3	3,172	2.38%	\$676,412,024		2.38%
2010Q4	3,582	2.69%	\$760,064,034		2.68%
2011Q1	3,050	2.29%	\$644,028,359		2.27%
2011Q2	3,682	2.76%	\$774,307,323		2.73%
2011Q3	2,678	2.01%	\$560,840,746		1.97%
2011Q4	2,788	2.09%	\$583,570,735		2.05%
2012Q1	2,021	1.52%	\$445,627,659		1.57%
2012Q2	3,209	2.41%	\$813,344,652		2.86%
2012Q3	2,890	2.17%	\$683,441,032		2.41%
2012Q4	3,128	2.35%	\$685,608,619		2.41%
2013Q1	3,186	2.39%	\$721,900,226		2.54%
2013Q2	3,900	2.93%	\$919,189,977		3.24%
2013Q3	3,629	2.72%	\$806,545,069		2.84%
2013Q4	3,952	2.97%	\$894,649,107		3.15%
2014Q1	4,079	3.06%	\$963,577,341		3.39%
2014Q2	4,696	3.52%	\$1,169,420,403		4.12%
2014Q3	4,012	3.01%	\$984,774,089		3.47%
2014Q4	3,997	3.00%	\$1,070,624,073		3.77%
2015Q1	5,108	3.83%	\$1,355,385,897		4.77%
2015Q2	6,474	4.86%	\$1,794,024,828		6.31%
2015Q3	2,540	1.91%	\$691,550,224		2.43%
2015Q4	1,381	1.04%	\$367,790,362		1.29%
2016Q1	1,430	1.07%	\$383,849,905		1.35%
2016Q2	1,742	1.31%	\$489,251,403		1.72%
2016Q3	1,646	1.24%	\$469,435,076		1.65%
2016Q4	1,011	0.76%	\$274,198,759		0.97%
Total	133,268	100.00%	\$28,413,259,593		100.00%

<b>Mortgage Pool by Geographic Distribution</b>					
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>	
ACT	485	0.36%	\$113,399,226		0.40%
NSW	40,496	30.39%	\$9,280,528,252		32.66%
NT	1,161	0.87%	\$304,246,670		1.07%
QLD	20,491	15.38%	\$4,240,022,375		14.92%
SA	9,388	7.04%	\$1,672,897,095		5.89%
TAS	4,289	3.22%	\$620,207,389		2.18%
VIC	42,538	31.92%	\$8,571,932,382		30.17%
WA	14,420	10.82%	\$3,610,026,203		12.71%
Total	133,268	100.00%	\$28,413,259,593		100.00%

<b>Mortgage Pool by Loan Type</b>					
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>	
P & I	111,895	83.96%	\$22,057,498,383		77.63%
Interest Only	21,373	16.04%	\$6,355,761,210		22.37%
Total	133,268	100.00%	\$28,413,259,593		100.00%

<b>Mortgage Pool by Documentation Type</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Full Doc Loans	133,268	100.00%	\$28,413,259,593	100.00%	
Low Doc Loans	0	0.00%	\$0	0.00%	
No Doc Loans	0	0.00%	\$0	0.00%	
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</b>	<b>100.00%</b>	

<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	5,842	27.33%	\$1,699,199,892	26.74%	
> 1 up to and including 2 years	4,191	19.61%	\$1,230,683,127	19.36%	
> 2 up to and including 3 years	3,985	18.65%	\$1,190,680,429	18.73%	
> 3 up to and including 4 years	4,223	19.76%	\$1,288,267,312	20.27%	
> 4 up to and including 5 years	2,583	12.09%	\$784,585,393	12.34%	
> 5 up to and including 6 years	109	0.51%	\$37,701,479	0.59%	
> 6 up to and including 7 years	95	0.44%	\$25,703,649	0.40%	
> 7 up to and including 8 years	129	0.60%	\$35,255,369	0.56%	
> 8 up to and including 9 years	152	0.71%	\$42,266,095	0.67%	
> 9 up to and including 10 years	33	0.15%	\$10,072,956	0.16%	
> 10 years	31	0.15%	\$11,345,508	0.18%	
<b>Total</b>	<b>21,373</b>	<b>100.00%</b>	<b>\$6,355,761,210</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)	102,151	76.65%	\$21,103,415,663	74.27%	
Residential Investment (Full Recourse)	31,117	23.35%	\$7,309,843,930	25.73%	
Residential Investment (Limited Recourse)	0	0.00%	\$0	0.00%	
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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	5,508	4.13%	\$1,265,546,882	4.45%	
Purchase Existing Dwelling	90,318	67.77%	\$19,444,934,745	68.44%	
Refinance	37,442	28.10%	\$7,702,777,966	27.11%	
Other	0	0.00%	\$0	0.00%	
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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	2,187	1.64%	\$610,351,932	2.15%	
> 3 months up to and including 6 months	1,656	1.24%	\$472,567,014	1.66%	
> 6 months up to and including 9 months	1,563	1.17%	\$426,310,683	1.50%	
> 9 months up to and including 12 months	1,398	1.05%	\$374,643,441	1.32%	
> 12 months up to and including 15 months	1,772	1.33%	\$485,601,212	1.71%	
> 15 months up to and including 18 months	5,665	4.25%	\$1,564,567,066	5.51%	
> 18 months up to and including 21 months	5,664	4.25%	\$1,513,192,540	5.33%	
> 21 months up to and including 24 months	4,301	3.23%	\$1,168,646,950	4.11%	
> 24 months up to and including 27 months	3,709	2.78%	\$927,842,515	3.27%	
> 27 months up to and including 30 months	4,899	3.68%	\$1,218,260,204	4.29%	
> 30 months up to and including 33 months	4,284	3.21%	\$1,023,035,529	3.60%	
> 33 months up to and including 36 months	4,012	3.01%	\$939,530,982	3.31%	
> 36 months up to and including 48 months	14,324	10.75%	\$3,255,744,127	11.46%	
> 48 months up to and including 60 months	11,007	8.26%	\$2,541,428,145	8.94%	
> 60 months up to and including 72 months	12,582	9.44%	\$2,638,719,228	9.29%	
> 72 months up to and including 84 months	12,246	9.19%	\$2,617,495,320	9.21%	
> 84 months up to and including 96 months	13,745	10.31%	\$2,601,599,921	9.16%	
> 96 months up to and including 108 months	8,350	6.27%	\$1,388,775,349	4.89%	
> 108 months up to and including 120 months	6,818	5.12%	\$975,702,840	3.43%	
> 120 months	13,086	9.82%	\$1,669,244,594	5.87%	
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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	29,166	21.89%	\$5,310,254,192	18.69%	
Fortnightly	40,999	30.76%	\$7,588,864,317	26.71%	
Monthly	63,103	47.35%	\$15,514,141,084	54.60%	
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</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	59	0.04%	\$3,277,285	0.01%	
> 1 Up to and including 2 years	62	0.05%	\$3,056,134	0.01%	
> 2 Up to and including 3 years	119	0.09%	\$7,173,242	0.03%	
> 3 Up to and including 4 years	186	0.14%	\$13,466,626	0.05%	
> 4 Up to and including 5 years	246	0.18%	\$13,433,601	0.05%	
> 5 Up to and including 6 years	369	0.28%	\$27,731,366	0.10%	
> 6 Up to and including 7 years	428	0.32%	\$33,963,129	0.12%	
> 7 Up to and including 8 years	491	0.37%	\$44,078,673	0.16%	
> 8 Up to and including 9 years	688	0.52%	\$69,758,480	0.25%	
> 9 Up to and including 10 years	716	0.54%	\$71,192,197	0.25%	
> 10 Up to and including 15 years	5,878	4.41%	\$745,012,677	2.62%	
> 15 Up to and including 20 years	19,622	14.72%	\$2,972,480,273	10.46%	
> 20 Up to and including 25 years	58,009	43.53%	\$11,927,607,926	41.98%	
> 25 Up to and including 30 years	46,393	34.81%	\$12,480,377,983	43.92%	
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</b>	<b>100.00%</b>	

<b>Mortgage Pool by Delinquencies</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
0 Months	131,111	98.38%	\$27,907,562,363	98.22%
> 0 up to and including 1 Month	1,695	1.27%	\$396,835,194	1.40%
> 1 up to and including 2 Months	324	0.24%	\$75,355,405	0.27%
> 2 up to and including 3 Months	138	0.10%	\$33,506,631	0.12%
> 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>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</b>	<b>100.00%</b>

<b>Mortgage Pool by Mortgage Insurer (LVR Specific)</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
QBE LMI	547	0.41%	\$61,179,662	0.22%
Genworth	19,826	14.88%	\$4,289,654,030	15.10%
No Primary Mortgage Insurer	112,895	84.71%	\$24,062,425,901	84.69%
<b>Total</b>	<b>133,268</b>	<b>100.00%</b>	<b>\$28,413,259,593</b>	<b>100.00%</b>

<b>Mortgage Pool by Remaining Term on Fixed Rate Period</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
> 0 up to and including 3 months	1,320	7.74%	\$252,555,304	6.81%
> 3 up to and including 6 months	1,990	11.67%	\$399,380,340	10.77%
> 6 up to and including 9 months	1,982	11.63%	\$405,127,288	10.92%
> 9 up to and including 12 months	1,489	8.74%	\$297,270,879	8.01%
> 12 up to and including 15 months	1,665	9.77%	\$349,965,771	9.43%
> 15 up to and including 18 months	1,879	11.02%	\$386,587,193	10.42%
> 18 up to and including 21 months	1,366	8.01%	\$313,345,849	8.45%
> 21 up to and including 24 months	1,033	6.06%	\$234,599,142	6.32%
> 24 up to and including 27 months	385	2.26%	\$94,832,292	2.56%
> 27 up to and including 30 months	437	2.56%	\$107,512,081	2.90%
> 30 up to and including 33 months	575	3.37%	\$143,663,351	3.87%
> 33 up to and including 36 months	821	4.82%	\$211,827,309	5.71%
> 36 up to and including 48 months	1,600	9.39%	\$416,055,856	11.22%
> 48 up to and including 60 months	337	1.98%	\$72,971,770	1.97%
> 60 months	166	0.97%	\$23,950,182	0.65%
<b>Total</b>	<b>17,045</b>	<b>100.00%</b>	<b>\$3,709,644,607</b>	<b>100.00%</b>

**Indexation**

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

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

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

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

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

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

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