

**Commonwealth Bank of Australia  
CBA Covered Bond Trust - Investor Report**
**Date: 16 December 2021**

<b>Monthly Covered Bond Report Date</b>	30-November-2021
<b>Determination Date</b>	01-December-2021
<b>Distribution Date</b>	20-December-2021

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	P-1
CBA Long Term Senior Unsecured Rating	A+ (Stable)	Aa3 (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	Fail

<b>Asset Coverage Test as at 01-December-2021</b>			
<b>Calculation of Adjusted Aggregate Receivable Amount</b>			
A	The Lower of:		
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$32,745,463,598	
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount	\$29,800,120,447	\$29,800,120,447
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		\$106,218,203
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.		\$592,095,000
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			\$30,498,433,651
<b>Results of Asset Coverage Test</b>			
Adjusted Aggregate Mortgage Loan Amount			\$30,498,433,651
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds			\$25,140,368,180
Asset Coverage Test is Satisfied			Yes
Asset Percentage			91.00%
Current Overcollateralisation Percentage			21.31%

**Summary as at 01-December-2021**
**Bond Issuance**

<u>Bonds</u>	<u>Issue Date</u>	<u>Principal Balance</u>	<u>AUD Equiv. of Principal</u> <u>Balance</u>	<u>Exchange Rate</u>	<u>Coupon Frequency</u>	<u>Coupon Rate</u>
Series 2	27-January-2012	NOK 3,375,000,000.00	\$547,208,753.16	6.1677	Yearly	5.000000%
Series 5	01-February-2012	EUR 109,000,000.00	\$133,812,333.46	0.8146	Yearly	3.815000%
Series 7	02-February-2012	EUR 66,500,000.00	\$81,246,933.96	0.8185	Yearly	3.925000%
Series 9	13-February-2012	EUR 117,000,000.00	\$141,901,697.12	0.8245	Yearly	3.994000%
Series 12	01-March-2012	EUR 50,000,000.00	\$62,055,873.25	0.8057	Yearly	3.700000%
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 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 31	21-January-2014	EUR 45,000,000.00	\$68,026,155.38	0.6615	Yearly	2.215000%
Series 35	27-May-2014	AUD 125,000,000.00	\$125,000,000.00	1.0000	SemiAnnual	4.750000%
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 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 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 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 60	17-November-2016	AUD 200,000,000.00	\$200,000,000.00	1.0000	SemiAnnual	3.250000%
Series 61	18-January-2017	GBP 350,000,000.00	\$592,095,000.00	0.5911	Yearly	1.125000%
Series 62	11-April-2017	EUR 750,000,000.00	\$1,051,800,000.00	0.7131	Yearly	0.375000%
Series 63	02-November-2017	EUR 50,000,000.00	\$76,175,000.00	0.6564	Yearly	1.634000%
Series 64a	03-November-2017	EUR 50,000,000.00	\$76,679,000.00	0.6521	Yearly	1.636000%
Series 65	02-November-2017	EUR 100,000,000.00	\$153,316,000.00	0.6522	Yearly	1.636000%
Series 66	19-January-2018	EUR 404,000,000.00	\$628,072,400.00	0.6432	Yearly	1.482000%
Series 67	28-March-2018	EUR 35,000,000.00	\$55,600,000.00	0.6295	Yearly	1.598000%
Series 69	24-April-2018	EUR 1,000,000,000.00	\$1,593,300,000.00	0.6276	Yearly	0.375000%
Series 70	20-July-2018	USD 1,250,000,000.00	\$1,676,727,028.84	0.7455	SemiAnnual	3.250000%
Series 71	02-August-2018	EUR 50,000,000.00	\$79,065,000.00	0.6324	Yearly	1.474000%
Series 72	04-October-2018	EUR 42,000,000.00	\$67,867,800.00	0.6189	Yearly	1.602000%
Series 73	17-January-2019	EUR 100,000,000.00	\$161,100,000.00	0.6207	Yearly	1.627000%
Series 74	18-January-2019	EUR 50,000,000.00	\$79,530,000.00	0.6287	Yearly	1.625000%
Series 75	25-January-2019	EUR 135,000,000.00	\$214,407,000.00	0.6296	Yearly	1.617000%
Series 76	15-February-2019	EUR 125,000,000.00	\$199,305,213.04	0.6272	Yearly	1.516000%
Series 77	19-February-2019	EUR 1,000,000,000.00	\$1,598,540,000.00	0.6256	Yearly	0.875000%
Series 78	14-March-2019	EUR 125,000,000.00	\$199,475,000.00	0.6266	Yearly	1.410000%
Series 79	17-May-2019	EUR 60,000,000.00	\$95,898,000.00	0.6257	Yearly	1.342000%
Series 80	16-May-2019	EUR 50,000,000.00	\$80,350,000.00	0.6223	Yearly	1.198000%
Series 81	19-July-2019	EUR 150,000,000.00	\$241,623,000.00	0.6208	Yearly	1.006000%
Series 82	17-October-2019	USD 1,250,000,000.00	\$1,857,863,071.00	0.6728	SemiAnnual	1.625000%
Series 83	15-November-2019	EUR 50,000,000.00	\$80,399,000.00	0.6219	Yearly	0.690000%
Series 84	16-January-2020	GBP 1,000,000,000.00	\$1,908,530,000.00	0.5240	Quarterly	Comp SONIA + 0.550000%
Series 85	29-July-2021	EUR 80,000,000.00	\$127,352,000.00	0.6282	Yearly	0.480000%
Series 86	30-July-2021	EUR 50,000,000.00	\$79,868,131.87	0.6260	Yearly	0.476000%
Series 87	15-October-2021	EUR 1,250,000,000.00	\$1,991,750,000.00	0.6276	Yearly	0.125000%
Series 88	01-November-2021	GBP 400,000,000.00	\$734,860,000.00	0.5443	Quarterly	Comp SONIA + 1.000000%



Bonds	ISIN	CUSIP	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2	XS0733058969	n/a	London	Soft Bullet	27-January-2022	27-January-2022
Series 5	XS0737866060	n/a	London	Hard Bullet	01-February-2027	01-February-2027
Series 7	XS0739982980	n/a	London	Hard Bullet	02-February-2027	02-February-2027
Series 9	XS0745915826	n/a	London	Hard Bullet	13-February-2030	13-February-2030
Series 12	XS0751446872	n/a	Unlisted	Hard Bullet	01-March-2027	01-March-2027
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 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 31	XS1017269082	n/a	London	Hard Bullet	30-December-2022	30-December-2022
Series 35	AU3CB0220960	n/a	Unlisted	Soft Bullet	27-May-2024	27-May-2024
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 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 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 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 60	AU3CB0240646	n/a	Unlisted	Soft Bullet	17-November-2026	17-November-2026
Series 61	XS1548960407	n/a	London	Soft Bullet	22-December-2021	22-December-2021
Series 62	XS1594339514	n/a	London	Soft Bullet	11-April-2024	11-April-2024
Series 63	XS1701863547	n/a	London	Soft Bullet	02-November-2037	02-November-2037
Series 64a	XS1710679959	n/a	London	Soft Bullet	03-November-2037	03-November-2037
Series 65	XS1711352903	n/a	London	Soft Bullet	02-November-2037	02-November-2037
Series 66	XS1751692887	n/a	London	Soft Bullet	19-January-2038	19-January-2038
Series 67	XS1799999948	n/a	London	Soft Bullet	28-March-2043	28-March-2043
Series 69	XS1811023735	n/a	London	Soft Bullet	24-April-2023	24-April-2023
Series 70	US20271AAG22/US20271BAG05	20271AAG2/20271BAG0	Unlisted	Soft Bullet	20-July-2023	20-July-2023
Series 71	XS1860514089	n/a	London	Soft Bullet	02-August-2038	02-August-2038
Series 72	XS1885645181	n/a	London	Soft Bullet	04-October-2038	04-October-2038
Series 73	XS1936208336	n/a	London	Soft Bullet	17-January-2039	17-January-2039
Series 74	XS1937023254	2055D69B2	London	Soft Bullet	18-January-2039	18-January-2039
Series 75	XS1940989012	n/a	London	Soft Bullet	25-January-2039	25-January-2039
Series 76	XS1952074612	n/a	London	Soft Bullet	15-February-2044	15-February-2044
Series 77	XS1952948104	n/a	London	Soft Bullet	19-February-2029	19-February-2029
Series 78	XS1963239378	n/a	London	Soft Bullet	14-March-2039	14-March-2039
Series 79	XS1996418676	n/a	London	Soft Bullet	17-May-2049	17-May-2049
Series 80	XS1997251571	n/a	London	Soft Bullet	16-May-2039	16-May-2039
Series 81	XS2030523166	n/a	London	Soft Bullet	19-July-2044	19-July-2044
Series 82	US20271AAH05/US20271BAH87	20271AAH0/20271BAH8	Unlisted	Soft Bullet	17-October-2022	17-October-2022
Series 83	XS2080265189	n/a	London	Soft Bullet	15-November-2039	15-November-2039
Series 84	XS2101563216	n/a	London	Soft Bullet	16-January-2025	16-January-2025
Series 85	XS2367894388	n/a	London	Soft Bullet	29-July-2041	29-July-2041
Series 86	XS2368488412	n/a	London	Soft Bullet	30-July-2043	30-July-2043
Series 87	XS2397077426	n/a	London	Soft Bullet	15-October-2029	15-October-2029
Series 88	XS2401605014	n/a	London	Soft Bullet	01-November-2028	01-November-2028

**Pool Summary**

Portfolio Cut off Date	30-11-2021
Current Principal Balance (AUD)	\$32,748,199,123
Number of Loans(Unconsolidated)	149,155
Number of Borrowers(Consolidated)	122,159
Average Loan Size	\$219,558
Maximum Housing Loan Balance	\$2,036,788
Weighted Average Loan Interest Rate	3.02%
Weighted Average Current Loan to Value Ratio (LVR)	55.76%
Weighted Average Indexed Loan to Value Ratio (LVR)	42.89%
Weighted Average Seasoning (Months)	60.67
Weighted Average Remaining Term (Months)	284.32

**Prepayment Information**

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	20.21	20.33	20.27	16.31
Prepayment History (SMM)	1.86	1.88	1.87	1.48

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

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 40%	56,987	38.21%	\$7,245,621,074	22.13%
40% up to and including 45%	9,025	6.05%	\$1,990,018,769	6.08%
45% up to and including 50%	9,189	6.16%	\$2,164,261,298	6.61%
50% up to and including 55%	9,847	6.60%	\$2,450,879,798	7.48%
55% up to and including 60%	10,882	7.30%	\$2,787,181,442	8.51%
60% up to and including 65%	11,613	7.79%	\$3,089,938,765	9.44%
65% up to and including 70%	13,132	8.80%	\$3,683,137,120	11.25%
70% up to and including 75%	12,720	8.53%	\$4,037,646,059	12.33%
75% up to and including 80%	11,386	7.63%	\$3,829,381,027	11.69%
80% up to and including 85%	2,483	1.66%	\$773,931,801	2.36%
85% up to and including 90%	1,467	0.98%	\$546,783,604	1.67%
90% up to and including 95%	322	0.22%	\$116,424,527	0.36%
95% up to and including 100%	18	0.01%	\$7,404,825	0.02%
> 100%	84	0.06%	\$25,589,016	0.08%
Total	149,155	100.00%	\$32,748,199,123	100.00%

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

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 40%	85,936	57.62%	\$13,831,740,635	42.24%
40% up to and including 45%	11,562	7.75%	\$3,054,398,816	9.33%
45% up to and including 50%	11,515	7.72%	\$3,140,269,211	9.59%
50% up to and including 55%	11,454	7.68%	\$3,238,335,426	9.89%
55% up to and including 60%	11,467	7.69%	\$3,563,708,911	10.88%
60% up to and including 65%	10,692	7.17%	\$3,607,952,918	11.02%
65% up to and including 70%	4,402	2.95%	\$1,547,462,542	4.73%
70% up to and including 75%	1,430	0.96%	\$518,688,668	1.58%
75% up to and including 80%	545	0.37%	\$199,797,394	0.61%
80% up to and including 85%	83	0.06%	\$23,207,742	0.07%
85% up to and including 90%	43	0.03%	\$13,936,417	0.04%
90% up to and including 95%	10	0.01%	\$3,491,776	0.01%
95% up to and including 100%	7	0.00%	\$1,880,552	0.01%
> 100%	9	0.01%	\$3,328,114	0.01%
Total	149,155	100.00%	\$32,748,199,123	100.00%

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

**Mortgage Pool by Mortgage Loan Interest Rate**

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
<=5.00%	148,275	99.41%	\$32,654,386,698	99.71%
> 5.00% <= 5.25%	826	0.55%	\$81,565,936	0.25%
> 5.25% <= 5.50%	52	0.03%	\$12,205,994	0.04%
> 5.50% <= 5.75%	0	0.00%	\$0	0.00%
> 5.75% <= 6.00%	0	0.00%	\$0	0.00%
> 6.00% <= 6.25%	0	0.00%	\$0	0.00%
> 6.25% <= 6.50%	0	0.00%	\$0	0.00%
> 6.55% <= 6.75%	0	0.00%	\$0	0.00%
> 6.75% <= 7.00%	0	0.00%	\$0	0.00%
> 7.00% <= 7.25%	0	0.00%	\$0	0.00%
> 7.25% <= 7.50%	0	0.00%	\$0	0.00%
> 7.50% <= 7.75%	2	0.00%	\$40,495	0.00%
> 7.75% <= 8.00%	0	0.00%	\$0	0.00%
> 8.00% <= 8.25%	0	0.00%	\$0	0.00%
> 8.25% <= 8.50%	0	0.00%	\$0	0.00%
> 8.50%	0	0.00%	\$0	0.00%
Total	149,155	100.00%	\$32,748,199,123	100.00%

**Mortgage Pool by Interest Option**

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Fixed 1 Year	23,701	15.89%	\$6,752,365,307	20.62%
Fixed 2 Year	3,721	2.49%	\$1,050,349,369	3.21%
Fixed 3 Year	3,557	2.38%	\$983,856,143	3.00%
Fixed 4 Year	187	0.13%	\$45,182,413	0.14%
Fixed 5 Year	12	0.01%	\$3,205,857	0.01%
Fixed 6 + Year	2	0.00%	\$187,089	0.00%
Total Fixed Rate	31,180	20.90%	\$8,835,146,178	26.98%
Total Variable Rate	117,975	79.10%	\$23,913,052,945	73.02%
Total	149,155	100.00%	\$32,748,199,123	100.00%

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

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 100,000	28,745	19.27%	\$1,283,501,346	3.92%
> 100,000 up to and including 200,000	28,038	18.80%	\$3,913,276,515	11.95%
> 200,000 up to and including 300,000	27,418	18.38%	\$5,740,663,161	17.53%
> 300,000 up to and including 400,000	22,208	14.89%	\$5,835,486,067	17.82%
> 400,000 up to and including 500,000	16,190	10.85%	\$5,056,087,162	15.44%
> 500,000 up to and including 600,000	9,995	6.70%	\$3,619,815,895	11.05%
> 600,000 up to and including 700,000	6,519	4.37%	\$2,600,856,263	7.94%
> 700,000 up to and including 800,000	4,208	2.82%	\$1,821,842,901	5.56%
> 800,000 up to and including 900,000	2,912	1.95%	\$1,371,161,535	4.19%
> 900,000 up to and including 1,000,000	1,622	1.09%	\$856,185,236	2.61%
> 1,000,000 up to and including 1,250,000	856	0.57%	\$399,854,837	1.22%
> 1,250,000 up to and including 1,500,000	281	0.19%	\$148,384,518	0.45%
> 1,500,000 up to and including 1,750,000	102	0.07%	\$60,358,419	0.18%
> 1,750,000 up to and including 2,000,000	48	0.03%	\$29,467,496	0.09%
> 2,000,000	13	0.01%	\$11,257,772	0.03%
Total	149,155	100.00%	\$32,748,199,123	100.00%

**Mortgage Pool by Approval Date**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
2002Q1	73	0.05%	\$4,813,656	0.01%
2002Q2	167	0.11%	\$13,983,932	0.04%
2002Q3	164	0.11%	\$13,150,245	0.04%
2002Q4	168	0.11%	\$12,533,320	0.04%
2003Q1	168	0.11%	\$12,769,789	0.04%
2003Q2	216	0.14%	\$17,334,099	0.05%
2003Q3	237	0.16%	\$19,199,381	0.06%
2003Q4	305	0.20%	\$25,783,980	0.08%
2004Q1	263	0.18%	\$22,779,566	0.07%
2004Q2	284	0.19%	\$25,385,790	0.08%
2004Q3	366	0.25%	\$28,880,774	0.09%
2004Q4	352	0.24%	\$35,929,367	0.11%
2005Q1	333	0.22%	\$33,568,368	0.10%
2005Q2	417	0.28%	\$37,910,066	0.12%
2005Q3	425	0.28%	\$39,492,509	0.12%
2005Q4	499	0.33%	\$42,952,133	0.13%
2006Q1	455	0.31%	\$42,222,057	0.13%
2006Q2	581	0.39%	\$59,186,121	0.18%
2006Q3	580	0.39%	\$53,853,784	0.16%
2006Q4	533	0.36%	\$46,483,685	0.14%
2007Q1	511	0.34%	\$47,373,064	0.14%
2007Q2	757	0.51%	\$75,182,070	0.23%
2007Q3	799	0.54%	\$84,302,156	0.26%
2007Q4	897	0.60%	\$100,730,553	0.31%
2008Q1	822	0.55%	\$101,240,220	0.31%
2008Q2	775	0.52%	\$91,550,639	0.28%
2008Q3	823	0.55%	\$105,469,388	0.32%
2008Q4	1,123	0.75%	\$139,231,618	0.43%
2009Q1	1,419	0.95%	\$188,509,856	0.58%
2009Q2	1,947	1.31%	\$263,453,218	0.80%
2009Q3	1,539	1.03%	\$210,777,195	0.64%
2009Q4	1,351	0.91%	\$190,035,218	0.58%
2010Q1	1,124	0.75%	\$169,385,400	0.52%
2010Q2	1,203	0.81%	\$183,555,573	0.56%
2010Q3	1,270	0.85%	\$187,110,508	0.57%
2010Q4	1,378	0.92%	\$202,777,053	0.62%
2011Q1	1,132	0.76%	\$164,736,825	0.50%
2011Q2	1,358	0.91%	\$203,912,468	0.62%
2011Q3	1,116	0.75%	\$163,730,746	0.50%
2011Q4	1,216	0.82%	\$182,947,826	0.56%
2012Q1	940	0.63%	\$151,935,988	0.46%
2012Q2	1,288	0.86%	\$234,588,436	0.72%
2012Q3	1,320	0.88%	\$226,785,232	0.69%
2012Q4	1,467	0.98%	\$238,409,888	0.73%
2013Q1	1,624	1.09%	\$272,006,034	0.83%
2013Q2	1,912	1.28%	\$343,949,541	1.05%
2013Q3	1,882	1.26%	\$323,610,099	0.99%
2013Q4	2,089	1.40%	\$379,519,170	1.16%
2014Q1	2,116	1.42%	\$380,666,445	1.16%
2014Q2	2,592	1.74%	\$500,670,420	1.53%
2014Q3	2,582	1.73%	\$503,302,974	1.54%
2014Q4	2,969	1.99%	\$610,914,109	1.87%
2015Q1	3,223	2.16%	\$659,164,435	2.01%
2015Q2	4,147	2.78%	\$889,132,300	2.72%
2015Q3	3,564	2.39%	\$806,592,104	2.46%
2015Q4	3,482	2.33%	\$810,342,599	2.47%
2016Q1	3,571	2.39%	\$803,801,029	2.45%
2016Q2	5,101	3.42%	\$1,203,247,755	3.67%
2016Q3	3,752	2.52%	\$898,796,585	2.74%
2016Q4	3,404	2.28%	\$800,680,007	2.44%
2017Q1	3,241	2.17%	\$777,221,542	2.37%
2017Q2	3,769	2.53%	\$910,184,043	2.78%
2017Q3	3,028	2.03%	\$723,390,650	2.21%
2017Q4	3,132	2.10%	\$751,759,040	2.30%
2018Q1	2,916	1.96%	\$734,343,576	2.24%
2018Q2	3,628	2.43%	\$947,259,563	2.89%
2018Q3	6,043	4.05%	\$1,615,315,007	4.93%
2018Q4	5,851	3.92%	\$1,543,774,207	4.71%
2019Q1	4,913	3.29%	\$1,293,277,073	3.95%
2019Q2	5,336	3.58%	\$1,411,698,728	4.31%
2019Q3	4,280	2.87%	\$1,196,076,235	3.65%
2019Q4	2,810	1.88%	\$894,612,956	2.73%
2020Q1	3,340	2.24%	\$1,095,230,878	3.34%
2020Q2	6,274	4.21%	\$1,922,628,458	5.87%
2020Q3	3,532	2.37%	\$1,041,228,221	3.18%
2020Q4	856	0.57%	\$205,584,563	0.63%
2021Q1	986	0.66%	\$238,065,689	0.73%
2021Q2	1,120	0.75%	\$262,059,504	0.80%
2021Q3	1,181	0.79%	\$307,237,619	0.94%
2021Q4	748	0.50%	\$194,912,207	0.60%
Total	149,155	100.00%	\$32,748,199,123	100.00%



<b>Mortgage Pool by Geographic Distribution</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
ACT	919	0.62%	\$215,111,016		0.66%
NSW	48,397	32.45%	\$11,626,432,888		35.50%
NT	1,353	0.91%	\$307,082,647		0.94%
QLD	27,065	18.15%	\$5,702,266,290		17.41%
SA	9,262	6.21%	\$1,649,430,267		5.04%
TAS	3,643	2.44%	\$557,488,873		1.70%
VIC	43,160	28.94%	\$9,319,234,721		28.46%
WA	15,355	10.29%	\$3,370,902,119		10.29%
Total	149,154	100.00%	\$32,747,948,823		100.00%

<b>Mortgage Pool by Loan Type</b>					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
P & I	141,762	95.04%	\$30,456,479,428		93.00%
Interest Only	7,393	4.96%	\$2,291,719,695		7.00%
Total	149,155	100.00%	\$32,748,199,123		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	149,155	100.00%	\$32,748,199,123		100.00%
Low Doc Loans	0	0.00%	\$0		0.00%
No Doc Loans	0	0.00%	\$0		0.00%
Total	149,155	100.00%	\$32,748,199,123		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	3,100	41.93%	\$934,479,541		40.78%
> 1 up to and including 2 years	1,687	22.82%	\$509,801,540		22.25%
> 2 up to and including 3 years	1,300	17.58%	\$403,064,016		17.59%
> 3 up to and including 4 years	1,004	13.58%	\$346,440,551		15.12%
> 4 up to and including 5 years	253	3.42%	\$82,961,597		3.62%
> 5 up to and including 6 years	34	0.46%	\$9,433,938		0.41%
> 6 up to and including 7 years	4	0.05%	\$1,710,064		0.08%
> 7 up to and including 8 years	5	0.07%	\$1,198,211		0.05%
> 8 up to and including 9 years	3	0.04%	\$1,088,635		0.05%
> 9 up to and including 10 years	0	0.00%	\$0		0.00%
> 10 years	3	0.04%	\$1,541,573		0.07%
Total	7,393	100.00%	\$2,291,719,695		100.00%

<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)	115,760	77.61%	\$24,803,951,930		75.74%
Residential Investment (Full Recourse)	33,395	22.39%	\$7,944,247,194		24.26%
Residential Investment (Limited Recourse)	0	0.00%	\$0		0.00%
Total	149,155	100.00%	\$32,748,199,123		100.00%

<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	6,565	4.40%	\$1,647,231,870		5.03%
Purchase Existing Dwelling	88,566	59.38%	\$18,825,461,987		57.49%
Refinance	54,024	36.22%	\$12,275,505,267		37.48%
Other	0	0.00%	\$0		0.00%
Total	149,155	100.00%	\$32,748,199,123		100.00%

<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	1,651	1.11%	\$455,523,489		1.39%
> 3 months up to and including 6 months	1,261	0.85%	\$330,385,011		1.01%
> 6 months up to and including 9 months	1,173	0.79%	\$304,942,580		0.93%
> 9 months up to and including 12 months	1,048	0.70%	\$269,153,163		0.82%
> 12 months up to and including 15 months	1,712	1.15%	\$484,671,044		1.48%
> 15 months up to and including 18 months	6,798	4.56%	\$2,119,547,556		6.47%
> 18 months up to and including 21 months	4,327	2.90%	\$1,396,699,151		4.26%
> 21 months up to and including 24 months	2,899	1.94%	\$935,691,370		2.86%
> 24 months up to and including 27 months	3,252	2.18%	\$951,882,602		2.91%
> 27 months up to and including 30 months	5,405	3.62%	\$1,413,880,393		4.32%
> 30 months up to and including 33 months	4,995	3.35%	\$1,302,789,934		3.98%
> 33 months up to and including 36 months	5,549	3.72%	\$1,448,782,071		4.42%
> 36 months up to and including 48 months	16,667	11.17%	\$4,261,042,600		13.01%
> 48 months up to and including 60 months	13,496	9.05%	\$3,213,258,652		9.81%
> 60 months up to and including 72 months	15,792	10.59%	\$3,659,947,528		11.18%
> 72 months up to and including 84 months	13,846	9.28%	\$2,961,551,655		9.04%
> 84 months up to and including 96 months	9,719	6.52%	\$1,837,942,336		5.61%
> 96 months up to and including 108 months	7,062	4.73%	\$1,208,615,914		3.69%
> 108 months up to and including 120 months	4,755	3.19%	\$797,971,371		2.44%
> 120 months	27,748	18.60%	\$3,393,920,705		10.36%
Total	149,155	100.00%	\$32,748,199,123		100.00%

<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	32,022	21.47%	\$6,077,911,672		18.56%
Fortnightly	42,105	28.23%	\$8,138,782,661		24.85%
Monthly	75,028	50.30%	\$18,531,504,790		56.59%
Total	149,155	100.00%	\$32,748,199,123		100.00%

**Mortgage Pool by Remaining Tenor**

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 1 Year	44	0.03%	\$1,063,363	0.00%
> 1 Up to and including 2 years	112	0.08%	\$2,251,162	0.01%
> 2 Up to and including 3 years	145	0.10%	\$4,888,478	0.01%
> 3 Up to and including 4 years	224	0.15%	\$13,522,232	0.04%
> 4 Up to and including 5 years	284	0.19%	\$15,377,044	0.05%
> 5 Up to and including 6 years	340	0.23%	\$19,376,554	0.06%
> 6 Up to and including 7 years	513	0.34%	\$33,702,874	0.10%
> 7 Up to and including 8 years	650	0.44%	\$49,871,521	0.15%
> 8 Up to and including 9 years	696	0.47%	\$68,949,156	0.21%
> 9 Up to and including 10 years	700	0.47%	\$67,721,006	0.21%
> 10 Up to and including 15 years	10,926	7.33%	\$1,171,554,191	3.58%
> 15 Up to and including 20 years	29,998	20.11%	\$4,557,510,900	13.92%
> 20 Up to and including 25 years	53,760	36.04%	\$11,991,364,655	36.62%
> 25 Up to and including 30 years	50,763	34.03%	\$14,751,045,988	45.04%
<b>Total</b>	<b>149,155</b>	<b>100.00%</b>	<b>\$32,748,199,123</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
0 Months	148,551	99.60%	\$32,597,302,922	99.54%
> 0 up to and including 1 Month	449	0.30%	\$111,278,630	0.34%
> 1 up to and including 2 Months	100	0.07%	\$26,721,284	0.08%
> 2 up to and including 3 Months	55	0.04%	\$12,896,286	0.04%
> 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>149,155</b>	<b>100.00%</b>	<b>\$32,748,199,123</b>	<b>100.00%</b>

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

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
QBE LMI	473	0.32%	\$37,074,768	0.11%
Genworth	19,771	13.26%	\$4,161,070,928	12.71%
No Primary Mortgage Insurer	128,911	86.43%	\$28,550,053,427	87.18%
<b>Total</b>	<b>149,155</b>	<b>100.00%</b>	<b>\$32,748,199,123</b>	<b>100.00%</b>

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

	<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	2,073	6.65%	\$593,442,995	6.72%
> 3 up to and including 6 months	2,974	9.54%	\$864,074,726	9.78%
> 6 up to and including 9 months	3,141	10.07%	\$936,002,521	10.59%
> 9 up to and including 12 months	2,190	7.02%	\$594,778,016	6.73%
> 12 up to and including 15 months	1,405	4.51%	\$378,105,563	4.28%
> 15 up to and including 18 months	4,664	14.96%	\$1,323,492,083	14.98%
> 18 up to and including 21 months	4,729	15.17%	\$1,387,192,103	15.70%
> 21 up to and including 24 months	2,549	8.18%	\$680,501,334	7.70%
> 24 up to and including 27 months	556	1.78%	\$142,913,007	1.62%
> 27 up to and including 30 months	828	2.66%	\$232,497,855	2.63%
> 30 up to and including 33 months	941	3.02%	\$271,292,722	3.07%
> 33 up to and including 36 months	1,445	4.63%	\$418,346,287	4.74%
> 36 up to and including 48 months	3,488	11.19%	\$964,699,875	10.92%
> 48 up to and including 60 months	194	0.62%	\$47,530,752	0.54%
> 60 months	3	0.01%	\$276,340	0.00%
<b>Total</b>	<b>31,180</b>	<b>100.00%</b>	<b>\$8,835,146,178</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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