

**Commonwealth Bank of Australia
CBA Covered Bond Trust - Investor Report**
Date: 16 February 2022

Monthly Covered Bond Report Date	31-January-2022
Determination Date	01-February-2022
Distribution Date	21-February-2022

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

Asset Coverage Test as at 01-February-2022			
Calculation of Adjusted Aggregate Receivable Amount			
A	The Lower of:		
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$31,458,004,410	
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount	\$28,628,494,262	\$28,628,494,262
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		\$777,676,995
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
	Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z		\$29,406,171,258
	Results of Asset Coverage Test		
	Adjusted Aggregate Mortgage Loan Amount		\$29,406,171,258
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds		\$24,283,382,406
	Asset Coverage Test is Satisfied		Yes
	Asset Percentage		91.00%
	Current Overcollateralisation Percentage		21.10%

Summary as at 01-February-2022
Bond Issuance

<u>Bonds</u>	<u>Issue Date</u>	<u>Principal Balance</u>	<u>AUD Equiv. of</u> <u>Principal Balance</u>	<u>Exchange Rate</u>	<u>Coupon Frequency</u>	<u>Coupon Rate</u>
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 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 64	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%
Series 89	08-December-2021	CHF 190,000,000.00	\$282,317,979.00	0.6730	Yearly	0.157500%



<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 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 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 64	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	20271AAG2/20271BAG05	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	20271AAH0/20271BAH87	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
Series 89	CH1148308708	n/a	SIX Swiss Exchange	Soft Bullet	08-December-2031	08-December-2031

Pool Summary

Portfolio Cut off Date	31-01-2022
Current Principal Balance (AUD)	\$31,460,346,155
Number of Loans(Unconsolidated)	145,108
Number of Borrowers(Consolidated)	118,640
Average Loan Size	\$216,806
Maximum Housing Loan Balance	\$2,036,789
Weighted Average Loan Interest Rate	3.00%
Weighted Average Current Loan to Value Ratio (LVR)	55.29%
Weighted Average Indexed Loan to Value Ratio (LVR)	40.37%
Weighted Average Seasoning (Months)	62.36
Weighted Average Remaining Term (Months)	282.38

Prepayment Information

	<u>1 Month</u>	<u>3 Month</u>	<u>12 Month</u>	<u>Cumulative</u>
Prepayment History (CPR)	17.20	19.51	20.45	16.35
Prepayment History (SMM)	1.56	1.79	1.89	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%	56,697	39.07%	\$7,144,959,060	22.71%
40% up to and including 45%	8,721	6.01%	\$1,908,213,029	6.07%
45% up to and including 50%	8,992	6.20%	\$2,119,519,090	6.74%
50% up to and including 55%	9,674	6.67%	\$2,403,527,964	7.64%
55% up to and including 60%	10,691	7.37%	\$2,718,169,415	8.64%
60% up to and including 65%	11,575	7.98%	\$3,071,489,361	9.76%
65% up to and including 70%	12,485	8.60%	\$3,500,638,272	11.13%
70% up to and including 75%	12,229	8.43%	\$3,883,206,250	12.34%
75% up to and including 80%	10,080	6.95%	\$3,379,410,471	10.74%
80% up to and including 85%	2,287	1.58%	\$712,423,501	2.26%
85% up to and including 90%	1,318	0.91%	\$491,123,693	1.56%
90% up to and including 95%	256	0.18%	\$94,662,718	0.30%
95% up to and including 100%	22	0.02%	\$7,884,362	0.03%
> 100%	81	0.06%	\$25,118,971	0.08%
Total	145,108	100.00%	\$31,460,346,155	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%	89,824	61.90%	\$14,814,422,571	47.09%
40% up to and including 45%	11,740	8.09%	\$3,147,615,423	10.01%
45% up to and including 50%	11,955	8.24%	\$3,283,849,871	10.44%
50% up to and including 55%	10,935	7.54%	\$3,250,300,536	10.33%
55% up to and including 60%	11,660	8.04%	\$3,827,503,973	12.17%
60% up to and including 65%	6,335	4.37%	\$2,210,471,355	7.03%
65% up to and including 70%	1,706	1.18%	\$596,305,262	1.90%
70% up to and including 75%	633	0.44%	\$224,150,298	0.71%
75% up to and including 80%	197	0.14%	\$64,930,555	0.21%
80% up to and including 85%	55	0.04%	\$17,464,478	0.06%
85% up to and including 90%	41	0.03%	\$14,138,095	0.04%
90% up to and including 95%	14	0.01%	\$4,223,192	0.01%
95% up to and including 100%	0	0.00%	\$0	0.00%
> 100%	13	0.01%	\$4,970,546	0.02%
Total	145,108	100.00%	\$31,460,346,155	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%	144,235	99.40%	\$31,365,648,741	99.70%
> 5.00% <= 5.25%	814	0.56%	\$80,754,910	0.26%
> 5.25% <= 5.50%	52	0.04%	\$12,173,855	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%	\$38,453	0.00%
> 7.75% <= 8.00%	2	0.00%	\$515,912	0.00%
> 8.00% <= 8.25%	0	0.00%	\$0	0.00%
> 8.25% <= 8.50%	0	0.00%	\$0	0.00%
> 8.50%	3	0.00%	\$1,214,285	0.00%
Total	145,108	100.00%	\$31,460,346,155	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	23,050	15.88%	\$6,488,550,135	20.62%
Fixed 2 Year	4,820	3.32%	\$1,356,728,535	4.31%
Fixed 3 Year	2,263	1.56%	\$621,598,746	1.98%
Fixed 4 Year	234	0.16%	\$62,031,745	0.20%
Fixed 5 Year	4	0.00%	\$690,083	0.00%
Fixed 6 + Year	1	0.00%	\$133,600	0.00%
Total Fixed Rate	30,372	20.93%	\$8,529,732,845	27.11%
Total Variable Rate	114,736	79.07%	\$22,930,613,310	72.89%
Total	145,108	100.00%	\$31,460,346,155	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	28,661	19.75%	\$1,263,935,732	4.02%
> 100,000 up to and including 200,000	27,422	18.90%	\$3,815,582,708	12.13%
> 200,000 up to and including 300,000	26,685	18.39%	\$5,568,267,443	17.70%
> 300,000 up to and including 400,000	21,493	14.81%	\$5,617,902,867	17.86%
> 400,000 up to and including 500,000	15,592	10.75%	\$4,849,932,840	15.42%
> 500,000 up to and including 600,000	9,588	6.61%	\$3,463,332,481	11.01%
> 600,000 up to and including 700,000	6,239	4.30%	\$2,477,875,999	7.88%
> 700,000 up to and including 800,000	3,950	2.72%	\$1,724,437,570	5.48%
> 800,000 up to and including 900,000	2,757	1.90%	\$1,292,735,146	4.11%
> 900,000 up to and including 1,000,000	1,491	1.03%	\$773,242,118	2.46%
> 1,000,000 up to and including 1,250,000	813	0.56%	\$378,030,544	1.20%
> 1,250,000 up to and including 1,500,000	258	0.18%	\$136,476,502	0.43%
> 1,500,000 up to and including 1,750,000	105	0.07%	\$59,200,640	0.19%
> 1,750,000 up to and including 2,000,000	39	0.03%	\$25,876,563	0.08%
> 2,000,000	15	0.01%	\$13,517,003	0.04%
Total	145,108	100.00%	\$31,460,346,155	100.00%

**Mortgage Pool by Approval Date**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2002Q1	70	0.05%	\$4,837,278	0.02%
2002Q2	162	0.11%	\$12,662,509	0.04%
2002Q3	155	0.11%	\$12,718,433	0.04%
2002Q4	164	0.11%	\$12,015,208	0.04%
2003Q1	164	0.11%	\$12,374,264	0.04%
2003Q2	206	0.14%	\$16,044,511	0.05%
2003Q3	234	0.16%	\$18,622,038	0.06%
2003Q4	295	0.20%	\$24,566,685	0.08%
2004Q1	260	0.18%	\$22,166,319	0.07%
2004Q2	275	0.19%	\$24,030,377	0.08%
2004Q3	357	0.25%	\$27,475,788	0.09%
2004Q4	338	0.23%	\$34,054,935	0.11%
2005Q1	324	0.22%	\$32,249,619	0.10%
2005Q2	409	0.28%	\$36,412,395	0.12%
2005Q3	414	0.29%	\$37,531,716	0.12%
2005Q4	487	0.34%	\$40,844,480	0.13%
2006Q1	436	0.30%	\$39,286,679	0.12%
2006Q2	564	0.39%	\$57,225,805	0.18%
2006Q3	574	0.40%	\$52,393,105	0.17%
2006Q4	517	0.36%	\$43,940,767	0.14%
2007Q1	501	0.35%	\$46,180,048	0.15%
2007Q2	740	0.51%	\$72,342,655	0.23%
2007Q3	784	0.54%	\$80,488,003	0.26%
2007Q4	866	0.60%	\$96,238,973	0.31%
2008Q1	799	0.55%	\$96,640,460	0.31%
2008Q2	755	0.52%	\$88,193,070	0.28%
2008Q3	804	0.55%	\$102,366,515	0.33%
2008Q4	1,099	0.76%	\$134,375,733	0.43%
2009Q1	1,380	0.95%	\$180,393,661	0.57%
2009Q2	1,903	1.31%	\$253,456,847	0.81%
2009Q3	1,503	1.04%	\$200,650,012	0.64%
2009Q4	1,304	0.90%	\$182,438,855	0.58%
2010Q1	1,094	0.75%	\$162,518,901	0.52%
2010Q2	1,175	0.81%	\$176,435,982	0.56%
2010Q3	1,239	0.85%	\$180,614,457	0.57%
2010Q4	1,337	0.92%	\$192,438,385	0.61%
2011Q1	1,103	0.76%	\$158,705,304	0.50%
2011Q2	1,317	0.91%	\$191,079,369	0.61%
2011Q3	1,089	0.75%	\$157,455,348	0.50%
2011Q4	1,181	0.81%	\$174,552,249	0.55%
2012Q1	916	0.63%	\$144,607,902	0.46%
2012Q2	1,252	0.86%	\$225,042,721	0.72%
2012Q3	1,297	0.89%	\$217,880,750	0.69%
2012Q4	1,433	0.99%	\$227,277,627	0.72%
2013Q1	1,571	1.08%	\$259,286,459	0.82%
2013Q2	1,865	1.29%	\$332,421,198	1.06%
2013Q3	1,840	1.27%	\$313,207,155	1.00%
2013Q4	2,023	1.39%	\$364,498,196	1.16%
2014Q1	2,063	1.42%	\$367,782,242	1.17%
2014Q2	2,516	1.73%	\$480,310,479	1.53%
2014Q3	2,520	1.74%	\$485,665,188	1.54%
2014Q4	2,885	1.99%	\$584,406,990	1.86%
2015Q1	3,141	2.16%	\$636,394,845	2.02%
2015Q2	4,036	2.78%	\$854,749,629	2.72%
2015Q3	3,460	2.38%	\$772,910,247	2.46%
2015Q4	3,349	2.31%	\$769,845,524	2.45%
2016Q1	3,466	2.39%	\$771,071,413	2.45%
2016Q2	4,930	3.40%	\$1,146,564,369	3.64%
2016Q3	3,621	2.50%	\$855,934,375	2.72%
2016Q4	3,244	2.24%	\$747,194,464	2.38%
2017Q1	3,120	2.15%	\$742,627,173	2.36%
2017Q2	3,647	2.51%	\$869,355,344	2.76%
2017Q3	2,935	2.02%	\$691,039,920	2.20%
2017Q4	3,043	2.10%	\$721,195,605	2.29%
2018Q1	2,817	1.94%	\$699,577,665	2.22%
2018Q2	3,501	2.41%	\$905,833,968	2.88%
2018Q3	5,828	4.02%	\$1,538,157,330	4.89%
2018Q4	5,605	3.86%	\$1,458,454,544	4.64%
2019Q1	4,770	3.29%	\$1,238,802,255	3.94%
2019Q2	5,142	3.54%	\$1,341,059,239	4.26%
2019Q3	4,115	2.84%	\$1,139,745,529	3.62%
2019Q4	2,693	1.86%	\$853,009,748	2.71%
2020Q1	3,233	2.23%	\$1,049,121,846	3.33%
2020Q2	6,094	4.20%	\$1,844,746,147	5.86%
2020Q3	3,434	2.37%	\$1,004,086,106	3.19%
2020Q4	830	0.57%	\$197,496,880	0.63%
2021Q1	953	0.66%	\$226,695,735	0.72%
2021Q2	1,090	0.75%	\$253,735,931	0.81%
2021Q3	1,151	0.79%	\$295,388,787	0.94%
2021Q4	1,115	0.77%	\$291,260,269	0.93%
2022Q1	186	0.13%	\$52,886,623	0.17%
Total	145,108	100.00%	\$31,460,346,155	100.00%



Mortgage Pool by Geographic Distribution					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
ACT	884	0.61%	\$203,516,597		0.65%
NSW	46,991	32.38%	\$11,140,445,775		35.41%
NT	1,323	0.91%	\$296,497,469		0.94%
QLD	26,285	18.11%	\$5,479,968,167		17.42%
SA	9,025	6.22%	\$1,590,284,826		5.05%
TAS	3,566	2.46%	\$539,054,681		1.71%
VIC	42,076	29.00%	\$8,967,496,299		28.50%
WA	14,958	10.31%	\$3,243,082,341		10.31%
Total	145,108	100.00%	\$31,460,346,155		100.00%

Mortgage Pool by Loan Type					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
P & I	138,544	95.48%	\$29,418,662,069		93.51%
Interest Only	6,564	4.52%	\$2,041,684,086		6.49%
Total	145,108	100.00%	\$31,460,346,155		100.00%

Mortgage Pool by Documentation Type					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Full Doc Loans	145,108	100.00%	\$31,460,346,155		100.00%
Low Doc Loans	0	0.00%	\$0		0.00%
No Doc Loans	0	0.00%	\$0		0.00%
Total	145,108	100.00%	\$31,460,346,155		100.00%

Mortgage Pool by Remaining Interest Only Period					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
up to and including 1 Year	2,499	38.07%	\$754,745,082		36.97%
> 1 up to and including 2 years	1,662	25.32%	\$500,219,133		24.50%
> 2 up to and including 3 years	1,227	18.69%	\$388,825,636		19.04%
> 3 up to and including 4 years	863	13.15%	\$295,462,474		14.47%
> 4 up to and including 5 years	275	4.19%	\$91,648,543		4.49%
> 5 up to and including 6 years	24	0.37%	\$5,938,983		0.29%
> 6 up to and including 7 years	3	0.05%	\$1,270,845		0.06%
> 7 up to and including 8 years	6	0.09%	\$1,629,311		0.08%
> 8 up to and including 9 years	2	0.03%	\$402,506		0.02%
> 9 up to and including 10 years	2	0.03%	\$611,573		0.03%
> 10 years	1	0.02%	\$930,000		0.05%
Total	6,564	100.00%	\$2,041,684,086		100.00%

Mortgage Pool by Occupancy Status					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Owner Occupied (Full Recourse)	112,765	77.71%	\$23,848,406,044		75.80%
Residential Investment (Full Recourse)	32,343	22.29%	\$7,611,940,111		24.20%
Residential Investment (Limited Recourse)	0	0.00%	\$0		0.00%
Total	145,108	100.00%	\$31,460,346,155		100.00%

Mortgage Pool by Loan Purpose					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Purchase New Dwelling	6,384	4.40%	\$1,586,497,486		5.04%
Purchase Existing Dwelling	86,251	59.44%	\$18,096,398,665		57.52%
Refinance	52,473	36.16%	\$11,777,450,005		37.44%
Other	0	0.00%	\$0		0.00%
Total	145,108	100.00%	\$31,460,346,155		100.00%

Mortgage Pool by Loan Seasoning					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
up to and including 3 months	1,380	0.95%	\$378,493,243		1.20%
> 3 months up to and including 6 months	1,260	0.87%	\$345,447,679		1.10%
> 6 months up to and including 9 months	1,235	0.85%	\$315,577,425		1.00%
> 9 months up to and including 12 months	1,070	0.74%	\$272,759,617		0.87%
> 12 months up to and including 15 months	938	0.65%	\$241,231,534		0.77%
> 15 months up to and including 18 months	3,667	2.53%	\$1,089,874,420		3.46%
> 18 months up to and including 21 months	6,239	4.30%	\$1,950,574,468		6.20%
> 21 months up to and including 24 months	3,206	2.21%	\$1,034,695,198		3.29%
> 24 months up to and including 27 months	2,678	1.85%	\$844,442,224		2.68%
> 27 months up to and including 30 months	4,071	2.81%	\$1,108,099,250		3.52%
> 30 months up to and including 33 months	5,113	3.52%	\$1,316,429,030		4.18%
> 33 months up to and including 36 months	4,746	3.27%	\$1,224,767,529		3.89%
> 36 months up to and including 48 months	17,690	12.19%	\$4,524,805,919		14.38%
> 48 months up to and including 60 months	12,855	8.86%	\$3,022,156,201		9.61%
> 60 months up to and including 72 months	15,197	10.47%	\$3,475,304,424		11.05%
> 72 months up to and including 84 months	13,875	9.56%	\$2,988,334,051		9.50%
> 84 months up to and including 96 months	9,968	6.87%	\$1,905,307,853		6.06%
> 96 months up to and including 108 months	7,277	5.01%	\$1,253,902,732		3.99%
> 108 months up to and including 120 months	4,789	3.30%	\$794,216,089		2.52%
> 120 months	27,854	19.20%	\$3,373,927,270		10.72%
Total	145,108	100.00%	\$31,460,346,155		100.00%

Mortgage Pool by Payment Frequency					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Weekly	31,274	21.55%	\$5,870,120,453		18.66%
Fortnightly	41,131	28.35%	\$7,854,255,985		24.97%
Monthly	72,703	50.10%	\$17,735,969,717		56.38%
Total	145,108	100.00%	\$31,460,346,155		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	49	0.03%	\$1,182,643	0.00%
> 1 Up to and including 2 years	122	0.08%	\$2,564,476	0.01%
> 2 Up to and including 3 years	143	0.10%	\$4,575,965	0.01%
> 3 Up to and including 4 years	221	0.15%	\$14,356,560	0.05%
> 4 Up to and including 5 years	294	0.20%	\$14,102,189	0.04%
> 5 Up to and including 6 years	361	0.25%	\$21,624,598	0.07%
> 6 Up to and including 7 years	507	0.35%	\$31,498,097	0.10%
> 7 Up to and including 8 years	658	0.45%	\$53,415,243	0.17%
> 8 Up to and including 9 years	657	0.45%	\$62,535,757	0.20%
> 9 Up to and including 10 years	681	0.47%	\$63,018,707	0.20%
> 10 Up to and including 15 years	11,026	7.60%	\$1,168,762,153	3.72%
> 15 Up to and including 20 years	29,757	20.51%	\$4,494,460,580	14.29%
> 20 Up to and including 25 years	53,392	36.79%	\$11,852,539,097	37.67%
> 25 Up to and including 30 years	47,240	32.56%	\$13,675,710,091	43.47%
Total	145,108	100.00%	\$31,460,346,155	100.00%

Mortgage Pool by Delinquencies

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
0 Months	144,417	99.52%	\$31,295,368,956	99.48%
> 0 up to and including 1 Month	495	0.34%	\$115,092,256	0.37%
> 1 up to and including 2 Months	133	0.09%	\$32,838,141	0.10%
> 2 up to and including 3 Months	62	0.04%	\$16,818,404	0.05%
> 3 up to and including 4 Months	1	0.00%	\$228,398	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%
Total	145,108	100.00%	\$31,460,346,155	100.00%

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	460	0.32%	\$35,309,526	0.11%
Genworth	19,200	13.23%	\$3,994,062,223	12.70%
No Primary Mortgage Insurer	125,448	86.45%	\$27,430,974,407	87.19%
Total	145,108	100.00%	\$31,460,346,155	100.00%

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	2,258	7.43%	\$635,941,077	7.46%
> 3 up to and including 6 months	3,454	11.37%	\$1,032,672,163	12.11%
> 6 up to and including 9 months	2,281	7.51%	\$635,872,744	7.45%
> 9 up to and including 12 months	1,894	6.24%	\$503,390,939	5.90%
> 12 up to and including 15 months	3,023	9.95%	\$838,085,771	9.83%
> 15 up to and including 18 months	5,439	17.91%	\$1,568,142,480	18.38%
> 18 up to and including 21 months	3,092	10.18%	\$843,130,924	9.88%
> 21 up to and including 24 months	1,631	5.37%	\$436,583,736	5.12%
> 24 up to and including 27 months	758	2.50%	\$208,050,734	2.44%
> 27 up to and including 30 months	891	2.93%	\$256,368,696	3.01%
> 30 up to and including 33 months	877	2.89%	\$253,847,088	2.98%
> 33 up to and including 36 months	2,282	7.51%	\$636,314,447	7.46%
> 36 up to and including 48 months	2,253	7.42%	\$618,476,619	7.25%
> 48 up to and including 60 months	236	0.78%	\$62,581,569	0.73%
> 60 months	3	0.01%	\$273,859	0.00%
Total	30,372	100.00%	\$8,529,732,845	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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