



Commonwealth Bank of Australia

Covered Bond Trust - Monthly Investor Report

Monthly Covered Bond Report Date:	31 December 2012
Determination Date:	1 January 2013
Distribution Date:	21 January 2013

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

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

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

Asset Coverage Test as at 01 January 2013

Calculation of Adjusted Aggregate Mortgage Loan Amount		
A	The lower of:	
	(i) LVR Adjusted Mortgage Loan Balance Amount, and	\$18,117,077,022
	(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount.	<u>\$15,499,240,023</u>
		\$15,499,240,023
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date.	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date.	\$0
D	Aggregate Amount of Principal Collections collected by the Servicer during the Collection Period excluding any amounts applied in accordance with the Priority of Payments.	\$0
E	The sum Sale Proceeds credited to the GIC Account, Remaining Available Principal held in the GIC Account and any amount transferred from the OC Account to the GIC Account.	\$2,735,023,857
Z	Negative Carry Factor	\$0
Adjusted Aggregate Mortgage Loan Amount		
(A+B+C+D+E)-Z		\$18,234,263,880

Results of Asset Coverage Test		
Adjusted Aggregate Mortgage Loan Amount		\$18,234,263,880
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds		\$13,168,935,404
Asset Coverage Test is Satisfied		Yes
Asset Percentage		85.00%
Current Overcollateralisation Percentage		37.57%



Summary as at 01 January 2013

Bond Issuance

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

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



Pool Summary

Portfolio Cut off Date	31-Dec-12
Current Principal Balance (AUD)	\$ 18,235,421,694
Number of Loans (Unconsolidated)	77,124
Number of Loans (Consolidated)	76,806
Average Loan Size	\$ 236,443
Maximum Housing Loan Balance	\$ 1,915,850
Weighted Average Loan Interest Rate	5.85%
Weighted Average Current Loan to Value Ratio (LVR)	59.54%
Weighted Average Indexed Loan to Value Ratio (LVR)	56.23%
Weighted Average Seasoning (Months)	40.82
Weighted Average Remaining Term (Months)	308.45

Prepayment Information

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	14.31%	15.20%	15.01%	15.01%
Prepayment History (SMM)	1.28%	1.36%	1.35%	1.35%

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	20,828	27.01%	\$ 3,206,288,158	17.58%
>40% up to and including 45%	5,808	7.53%	\$ 1,205,590,135	6.61%
>45% up to and including 50%	6,210	8.05%	\$ 1,390,790,605	7.63%
> 50% up to and including 55%	6,139	7.96%	\$ 1,470,437,904	8.06%
> 55% up to and including 60%	6,078	7.88%	\$ 1,586,419,166	8.70%
> 60% up to and including 65%	5,633	7.30%	\$ 1,493,020,947	8.19%
> 65% up to and including 70%	5,900	7.65%	\$ 1,633,163,780	8.96%
> 70% up to and including 75%	5,850	7.59%	\$ 1,742,170,635	9.55%
> 75% up to and including 80%	6,869	8.91%	\$ 2,236,652,128	12.27%
> 80% up to and including 85%	3,180	4.12%	\$ 936,282,570	5.13%
> 85% up to and including 90%	3,298	4.28%	\$ 944,955,529	5.18%
> 90% up to and including 95%	1,329	1.72%	\$ 389,198,427	2.13%
> 95% up to and including 100%	2	0.00%	\$ 451,711.06	0.00%
> 100%	-	0.00%	\$ -	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	26,758	34.69%	\$ 4,256,955,770	23.34%
>40% up to and including 45%	6,106	7.92%	\$ 1,337,990,087	7.34%
>45% up to and including 50%	6,110	7.92%	\$ 1,463,636,336	8.03%
> 50% up to and including 55%	5,654	7.33%	\$ 1,461,012,448	8.01%
> 55% up to and including 60%	5,569	7.22%	\$ 1,517,184,773	8.32%
> 60% up to and including 65%	5,379	6.97%	\$ 1,516,344,909	8.32%
> 65% up to and including 70%	4,705	6.10%	\$ 1,393,663,227	7.64%
> 70% up to and including 75%	4,705	6.10%	\$ 1,439,227,924	7.89%
> 75% up to and including 80%	5,530	7.17%	\$ 1,703,508,793	9.34%
> 80% up to and including 85%	4,055	5.26%	\$ 1,346,086,700	7.38%
> 85% up to and including 90%	1,689	2.19%	\$ 513,192,068	2.81%
> 90% up to and including 95%	862	1.12%	\$ 286,166,947	1.57%
> 95% up to and including 100%	2	0.00%	\$ 451,711.06	0.00%
> 100%	-	0.00%	\$ -	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	3	0.00%	\$ 560,536.75	0.00%
> 5.00% up to and including 5.25%	21	0.03%	\$ 7,958,276	0.04%
> 5.25% up to and including 5.50%	3,918	5.08%	\$ 1,511,655,317	8.29%
> 5.50% up to and including 5.75%	28,887	37.46%	\$ 8,298,629,823	45.51%
> 5.75% up to and including 6.00%	33,520	43.46%	\$ 6,449,055,317	35.37%
> 6.00% up to and including 6.25%	1,122	1.45%	\$ 228,060,915	1.25%
> 6.25% up to and including 6.50%	5,485	7.11%	\$ 802,599,574	4.40%
> 6.50% up to and including 6.75%	294	0.38%	\$ 68,674,887	0.38%
> 6.75% up to and including 7.00%	243	0.32%	\$ 57,777,729	0.32%
> 7.00% up to and including 7.25%	1,321	1.71%	\$ 374,100,904	2.05%
> 7.25% up to and including 7.50%	562	0.73%	\$ 93,686,439	0.51%
> 7.50% up to and including 7.75%	410	0.53%	\$ 88,775,746	0.49%
> 7.75% up to and including 8.00%	281	0.36%	\$ 50,804,158	0.28%
> 8.00% up to and including 8.25%	407	0.53%	\$ 86,354,524	0.47%
> 8.25% up to and including 8.50%	263	0.34%	\$ 50,209,911	0.28%
> 8.50%	387	0.50%	\$ 66,517,639.54	0.36%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
1 Year Fixed	6,547	8.49%	\$ 1,462,833,764	8.02%
2 Year Fixed	800	1.04%	\$ 174,763,547	0.96%
3 Year Fixed	242	0.31%	\$ 46,482,661	0.25%
4 Year Fixed	171	0.22%	\$ 30,104,103	0.17%
5 Year Fixed	56	0.07%	\$ 8,610,288	0.05%
6 + Years Fixed	188	0.24%	\$ 32,453,413	0.18%
Total Fixed Rate	8,004	10.38%	\$ 1,755,247,776	9.63%
Total Variable Rate	69,120	89.62%	\$ 16,480,173,918	90.37%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%



Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	10,641	13.80%	\$ 756,119,126	4.15%
> \$100,000 up to and including \$200,000	28,188	36.55%	\$ 4,242,787,397	23.27%
> \$200,000 up to and including \$300,000	19,090	24.75%	\$ 4,703,319,405	25.79%
> \$300,000 up to and including \$400,000	9,354	12.13%	\$ 3,203,076,270	17.57%
> \$400,000 up to and including \$500,000	4,802	6.23%	\$ 2,116,443,658	11.61%
> \$500,000 up to and including \$600,000	2,406	3.12%	\$ 1,302,011,656	7.14%
> \$600,000 up to and including \$700,000	1,229	1.59%	\$ 779,062,885	4.27%
> \$700,000 up to and including \$800,000	753	0.98%	\$ 551,946,799	3.03%
> \$800,000 up to and including \$900,000	403	0.52%	\$ 334,898,716	1.84%
> \$900,000 up to and including \$1m	231	0.30%	\$ 215,384,951	1.18%
> \$1m up to and including \$1.25m	25	0.03%	\$ 26,812,982	0.15%
> \$1.25m up to and including \$1.50m	-	0.00%	-	0.00%
> \$1.50m up to and including \$1.75m	1	0.00%	\$ 1,642,000	0.01%
> \$1.75m up to and including \$2m	1	0.00%	\$ 1,915,849.55	0.01%
> \$2m	-	0.00%	-	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Approval Date

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2002Q1	122	0.16%	\$ 15,720,691	0.09%
2002Q2	283	0.37%	\$ 37,543,960	0.21%
2002Q3	279	0.36%	\$ 39,238,296	0.22%
2002Q4	287	0.37%	\$ 39,529,194	0.22%
2003Q1	244	0.32%	\$ 36,231,322	0.20%
2003Q2	270	0.35%	\$ 40,256,622	0.22%
2003Q3	289	0.37%	\$ 48,662,556	0.27%
2003Q4	379	0.49%	\$ 69,316,224	0.38%
2004Q1	280	0.36%	\$ 46,142,306	0.25%
2004Q2	364	0.47%	\$ 60,730,346	0.33%
2004Q3	456	0.59%	\$ 71,810,313	0.39%
2004Q4	502	0.65%	\$ 81,307,053	0.45%
2005Q1	498	0.65%	\$ 85,413,253	0.47%
2005Q2	630	0.82%	\$ 98,566,181	0.54%
2005Q3	686	0.89%	\$ 108,223,784	0.59%
2005Q4	868	1.13%	\$ 145,464,656	0.80%
2006Q1	974	1.26%	\$ 157,378,966	0.86%
2006Q2	1,122	1.45%	\$ 195,702,726	1.07%
2006Q3	1,436	1.86%	\$ 238,541,344	1.31%
2006Q4	1,153	1.49%	\$ 189,060,261	1.04%
2007Q1	1,295	1.68%	\$ 202,210,109	1.11%
2007Q2	1,889	2.45%	\$ 315,511,389	1.73%
2007Q3	1,782	2.31%	\$ 301,251,363	1.65%
2007Q4	1,961	2.54%	\$ 358,782,882	1.97%
2008Q1	2,298	2.98%	\$ 479,829,741	2.63%
2008Q2	2,616	3.39%	\$ 563,992,233	3.09%
2008Q3	2,704	3.51%	\$ 606,435,246	3.33%
2008Q4	3,441	4.46%	\$ 799,990,717	4.39%
2009Q1	3,679	4.77%	\$ 857,856,835	4.70%
2009Q2	4,955	6.42%	\$ 1,202,415,839	6.59%
2009Q3	4,225	5.48%	\$ 1,068,471,350	5.86%
2009Q4	3,777	4.90%	\$ 1,002,135,315	5.50%
2010Q1	3,766	4.88%	\$ 1,041,244,922	5.71%
2010Q2	3,893	5.05%	\$ 1,102,997,218	6.05%
2010Q3	4,348	5.64%	\$ 1,214,312,886	6.66%
2010Q4	5,490	7.12%	\$ 1,528,045,709	8.38%
2011Q1	4,871	6.31%	\$ 1,342,206,448	7.36%
2011Q2	4,994	6.48%	\$ 1,391,905,897	7.63%
2011Q3	120	0.16%	\$ 33,994,276	0.19%
2011Q4	158	0.20%	\$ 49,606,610	0.27%
2012Q1	750	0.97%	\$ 202,034,524	1.11%
2012Q2	1,045	1.35%	\$ 265,607,164	1.46%
2012Q3	936	1.21%	\$ 242,527,339.64	1.33%
2012Q4	1,009	1.31%	\$ 257,215,631.04	1.41%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	27,783	36.02%	\$ 7,112,511,326	39.00%
VIC	29,469	38.21%	\$ 6,556,737,427	35.96%
TAS	2,856	3.70%	\$ 465,429,573	2.55%
QLD	7	0.01%	\$ 1,981,583	0.01%
SA	7,051	9.14%	\$ 1,395,518,250	7.65%
WA	9,212	11.94%	\$ 2,505,330,766	13.74%
NT	746	0.97%	\$ 197,912,769	1.09%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Loan Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	65,192	84.53%	\$ 14,175,881,702	77.74%
Interest Only	11,932	15.47%	\$ 4,059,539,992	22.26%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%



Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	77,124	100.00%	\$ 18,235,421,694	100.00%
Low Doc Loans	-	0.00%	-	0.00%
No Doc Loans	-	0.00%	-	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	2,845	23.84%	\$ 932,457,409	22.97%
> 1 up to and including 2 years	2,603	21.82%	\$ 861,261,162	21.22%
> 2 up to and including 3 years	2,867	24.03%	\$ 1,028,082,311	25.33%
> 3 up to and including 4 years	1,750	14.67%	\$ 628,148,105	15.47%
> 4 up to and including 5 years	1,044	8.75%	\$ 325,748,246	8.02%
> 5 up to and including 6 years	126	1.06%	\$ 38,440,611	0.95%
> 6 up to and including 7 years	209	1.75%	\$ 71,926,722	1.77%
> 7 up to and including 8 years	242	2.03%	\$ 87,247,774	2.15%
> 8 up to and including 9 years	123	1.03%	\$ 45,260,897	1.11%
> 9 up to and including 10 years	19	0.16%	\$ 7,253,346	0.18%
> 10 years	104	0.87%	\$ 33,713,408	0.83%
Total	11,932	100.00%	\$ 4,059,539,992	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (<i>Full Recourse</i>)	56,499	73.26%	\$ 12,714,773,271	69.73%
Residential Investment (<i>Full Recourse</i>)	20,625	26.74%	\$ 5,520,648,423	30.27%
Residential Investment (<i>Limited Recourse</i>)	-	0.00%	-	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Purchase new dwelling	3,911	5.07%	\$ 969,902,169	5.14%
Purchase existing dwelling	49,637	64.36%	\$ 12,060,235,063	65.64%
Refinance	23,576	30.57%	\$ 5,205,284,462	29.22%
Other	-	0.00%	-	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	1,207	1.57%	\$ 300,212,203	1.65%
> 3 up to and including 6 months	983	1.27%	\$ 257,536,350	1.41%
> 6 up to and including 9 months	1,058	1.37%	\$ 272,051,835	1.49%
> 9 up to and including 12 months	480	0.62%	\$ 131,279,671	0.72%
> 12 up to and including 15 months	148	0.19%	\$ 44,779,634	0.25%
> 15 up to and including 18 months	1,147	1.49%	\$ 328,848,737	1.80%
> 18 up to and including 21 months	5,838	7.57%	\$ 1,598,818,029	8.77%
> 21 up to and including 24 months	4,907	6.36%	\$ 1,371,589,297	7.52%
> 24 up to and including 27 months	5,181	6.72%	\$ 1,433,495,652	7.86%
> 27 up to and including 30 months	4,060	5.26%	\$ 1,145,546,022	6.28%
> 30 up to and including 33 months	3,848	4.99%	\$ 1,088,051,025	5.97%
> 33 up to and including 36 months	3,859	5.00%	\$ 1,058,384,746	5.80%
> 36 up to and including 48 months	16,550	21.46%	\$ 4,063,582,370	22.28%
> 48 up to and including 60 months	10,480	13.59%	\$ 2,287,626,345	12.54%
> 60 up to and including 72 months	6,591	8.55%	\$ 1,103,522,377	6.05%
> 72 up to and including 84 months	4,651	6.03%	\$ 776,053,934	4.26%
> 84 up to and including 96 months	2,537	3.29%	\$ 415,364,653	2.28%
> 96 up to and including 108 months	1,567	2.03%	\$ 253,464,694	1.39%
> 108 up to and including 120 months	1,139	1.48%	\$ 183,505,256	1.01%
> 120 months	893	1.16%	\$ 121,708,864	0.67%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,217	21.03%	\$ 3,140,713,512	17.22%
Fortnightly	26,283	34.08%	\$ 5,373,312,532	29.47%
Monthly	34,624	44.89%	\$ 9,721,395,649	53.31%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	13	0.02%	\$ 3,021,383	0.02%
> 1 up to and including 2 years	13	0.02%	\$ 5,239,212	0.03%
> 2 up to and including 3 years	9	0.01%	\$ 2,032,273	0.01%
> 3 up to and including 4 years	24	0.03%	\$ 3,874,518	0.02%
> 4 up to and including 5 years	51	0.07%	\$ 5,812,781	0.03%
> 5 up to and including 6 years	63	0.08%	\$ 7,377,870	0.04%
> 6 up to and including 7 years	88	0.11%	\$ 9,995,809	0.05%
> 7 up to and including 8 years	156	0.20%	\$ 20,735,848	0.11%
> 8 up to and including 9 years	169	0.22%	\$ 18,841,026	0.10%
> 9 up to and including 10 years	272	0.35%	\$ 31,535,804	0.17%
> 10 up to and including 15 years	2,028	2.63%	\$ 292,697,884	1.61%
> 15 up to and including 20 years	4,055	5.26%	\$ 694,731,843	3.81%
> 20 up to and including 25 years	18,288	23.71%	\$ 3,385,410,969	18.57%
> 25 up to and including 30 years	51,895	67.29%	\$ 13,754,114,475	75.42%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%



Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 month	75,351	97.70%	\$ 17,786,801,189	97.54%
> 0 up to and including 1 months	1,433	1.86%	\$ 362,342,907	1.99%
> 1 up to and including 2 months	243	0.32%	\$ 62,032,096	0.34%
> 2 up to and including 3 months	93	0.12%	\$ 22,840,212	0.13%
> 3 up to and including 4 months	4	0.01%	\$ 1,405,289.82	0.01%
> 4 up to and including 5 months	-	0.00%	-	0.00%
> 5 up to and including 6 months	-	0.00%	-	0.00%
> 6 months	-	0.00%	-	0.00%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
No primary Mortgage Insurer	65,327	85%	\$ 15,433,439,455	85%
Genworth	11,726	15.31%	\$ 2,791,475,571	15.20%
QBE LMI	71	0.06%	\$ 10,506,667	0.09%
Total	77,124	100.00%	\$ 18,235,421,694	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	1,944	12.18%	\$ 394,577,174.28	11.55%
> 3 up to and including 6 months	1,747	10.94%	\$ 366,506,496.48	10.73%
> 6 up to and including 9 months	1,627	10.19%	\$ 334,534,386.11	9.79%
> 9 up to and including 12 months	2,656	16.64%	\$ 568,217,509	16.64%
> 12 up to and including 15 months	2,991	18.74%	\$ 674,819,892	19.76%
> 15 up to and including 18 months	2,486	15.57%	\$ 533,276,826	15.61%
> 18 up to and including 21 months	530	3.32%	\$ 124,758,560	3.65%
> 21 up to and including 24 months	525	3.29%	\$ 126,362,942	3.70%
> 24 up to and including 27 months	128	0.80%	\$ 22,949,397	0.67%
> 27 up to and including 30 months	220	1.38%	\$ 46,778,551	1.37%
> 30 up to and including 33 months	192	1.20%	\$ 43,642,844	1.28%
> 33 up to and including 36 months	262	1.64%	\$ 61,779,903	1.81%
> 36 up to and including 48 months	239	1.50%	\$ 46,019,108	1.35%
> 48 up to and including 60 months	174	1.09%	\$ 30,510,252	0.89%
> 60 months	241	1.51%	\$ 40,657,552	1.19%
Total	15,962	100.00%	\$ 3,415,391,394	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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