

Commonwealth Bank of Australia CBA Covered Bond Trust - Investor Report

Date: 16 February 2022

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Deter	nly Covered Bond Report Date mination Date bution Date	31-January-2022 01-February-2022 21-February-2022				
Securi Bond Swap Servic Trust I	ed Bond Guarantor ty Trustee Provider er Alanager Pool Monitor				Deutsche Tru Commony Commony Securitisation	Corporate Trust Limited P.T Limited ustee Company Limited vealth Bank of Australia vealth Bank of Australia Advisory Services P/L icewaterhouseCoopers
Rat	ings Overview			Fitch	Moody's	
CBA	Short Term Senior Unsecured Rating .ong Term Senior Unsecured Rating red Bond Rating			F1 A+ (Stable) AAA	P-1 Aa3 (Sta Aaa	ble)
Cor	npliance Tests					
Asset Issue Cove Intere	Coverage Test - Event of Default ed Bond Guarantor Event of Default st Rate Shortfall Test laturity Test					Pass No No Pass Fail
Ass	et 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 (ii) Asset Percentage Adjusted Mortgage Loan Balance Amount				\$31,458,004,410 \$28,628,494,262	\$28,628,494,262
в	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
с	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 AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds Asset Coverage Test is Satisfied Asset Percentage Current Overcollateralisation Percentage					\$29,406,171,258 \$24,283,382,406 Yes 91.00% 21.10%

Bond Issuance			iniary as at 01-rebitio			
Bonds	Issue Date	Principal Balance	AUD Equiv. of	Exchange Rate	Coupon Frequency	Coupon Rate
			Principal Balance			
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	3.00000%
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	3.00000%
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.270000%
Series 21	24-September-2012 09-November-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Yearly	2.602500%
Series 23	01-February-2013	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.305000% 2.500000%
Series 25 Series 31	21-January-2014	EUR 112,000,000.00 EUR 45,000,000.00	\$144,430,651.00 \$68,026,155.38	0.7755 0.6615	Yearly Yearly	2.300000 %
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 129,000,000.00	\$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	1.50000%
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	1.00000%
Series 56	27-July-2016 17-November-2016	EUR 1,250,000,000.00	\$1,838,250,000.00	0.6800	Yearly	0.500000%
Series 60	11-April-2017	AUD 200,000,000.00	\$200,000,000.00	1.0000	SemiAnnual	3.250000% 0.375000%
Series 62 Series 63	02-November-2017	EUR 750,000,000.00 EUR 50,000,000.00	\$1,051,800,000.00 \$76,175,000.00	0.7131 0.6564	Yearly 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 15-November-2019	USD 1,250,000,000.00	\$1,857,863,071.00	0.6728	SemiAnnual	1.625000%
Series 83	16-January-2020	EUR 50,000,000.00	\$80,399,000.00	0.6219	Yearly	0.690000% Comp SONIA + 0.550000%
Series 84 Series 85	29-July-2021	GBP 1,000,000,000.00 EUR 80,000,000.00	\$1,908,530,000.00 \$127,352,000.00	0.5240 0.6282	Quarterly	0.480000%
Series 85 Series 86	30-July-2021	EUR 80,000,000.00	\$127,352,000.00 \$79,868,131.87	0.6282	Yearly Yearly	0.480000%
Series 87	15-October-2021	EUR 50,000,000.00	\$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%
00100 00		0111 100,000,000.00	Ψ <u></u>	0.0750	rearry	0.10700078

Summary as at 01-February-2022

Bonds Series 5	<u>ISIN</u> XS0737866060	<u>CUSIP</u> n/a	<u>Listing</u> London	<u>Note Type</u> Hard Bullet	Expected Maturity Date	Final Maturity Date
Series 7	XS0737866060 XS0739982980	n/a	London	Hard Bullet	01-February-2027 02-February-2027	01-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 Series 19	XS0810718295 XS0822509138	n/a n/a	Unlisted London	Hard Bullet Soft Bullet	07-August-2031 04-September-2026	07-August-2031 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 Series 41	XS1144953285 XS1151585038	n/a n/a	London London	Soft Bullet Soft Bullet	02-December-2026 12-February-2035	02-December-2026 12-February-2035
Series 42	XS1151585058 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 Series 55	XS1443250284 XS1452595090	n/a n/a	London London	Soft Bullet Soft Bullet	18-July-2031 27-July-2036	18-July-2031 27-July-2036
Series 56	XS1452595090 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	20271AAG2/20271BAG0	Unlisted	Soft Bullet	20-July-2023	20-July-2023
Series 71 Series 72	XS1860514089 XS1885645181	n/a n/a	London London	Soft Bullet Soft Bullet	02-August-2038 04-October-2038	02-August-2038 04-October-2038
Series 73	XS1005045161 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 Series 85	XS2101563216 XS2367894388	n/a n/a	London London	Soft Bullet Soft Bullet	16-January-2025 29-July-2041	16-January-2025 29- July-2041
Series 85 Series 86	XS2367894388 XS2368488412	n/a n/a	London	Soft Bullet	29-July-2041 30-July-2043	29-July-2041 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
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Pool Summary						
Portfolio Cut off D						31-01-2022
Current Principal I	. ,					\$31,460,346,155
Number of Loans(145,108
Average Loan Siz	vers(Consolidated) e					118,640 \$216,806
Maximum Housing						\$2,036,789
Weighted Average	Loan Interest Rate					3.00%
	Current Loan to Value Ratio (LVR)					55.29%
	e Indexed Loan to Value Ratio (LVR) e Seasoning (Months)					40.37% 62.36
	Remaining Term (Months)					282.38

Prepayment Information				
	<u>1 Month</u>	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.20	19.51	20.45	16.35
Prepayment History (SMM)	1.56	1.79	1.89	1.48



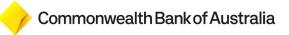
Mortgage Pool by Current Loan to Value Ratio (LVR)	Number of Lease	(0/) No	Delever Outstand's		
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Up to and including 40%	56,697	39.07%	\$7,144,959,060	22.71%	
40% up to and including 45% 45% up to and including 50%	8,721 8,992	6.01% 6.20%	\$1,908,213,029 \$2,119,519,090	6.07% 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% 75% up to and including 80%	12,229 10,080	8.43% 6.95%	\$3,883,206,250 \$3,379,410,471	12.34% 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% Total	81 145,108	0.06% 100.00%	\$25,118,971 \$31,460,346,155	0.08% 100.00%	
	143,100	100.0078	φ31, 4 00,3 4 0,133	100.0076	
Mortgage Pool by Indexed Loan to Value Ratio (LVR) *					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Up to and including 40% 40% up to and including 45%	89,824 11,740	61.90% 8.09%	\$14,814,422,571 \$3,147,615,423	47.09% 10.01%	
45% up to and including 50%	11,955	8.24%	\$3,283,849,871	10.01%	
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 55	0.14% 0.04%	\$64,930,555 \$17,464,478	0.21% 0.06%	
80% up to and including 85% 85% up to and including 90%	55 41	0.04%	\$17,464,478 \$14,138,095	0.06%	
90% up to and including 95%	14	0.03 %	\$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					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
<=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%	
		0.00%	\$0		
	0	0.00%	\$0	0.00%	
> 6.55% <= 6.75%	0	0.00% 0.00%	\$0 \$0	0.00% 0.00%	
> 6.55% <= 6.75%	0 0 0	0.00%	\$0 \$0 \$0	0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00%	0 0 0 0	0.00% 0.00%	\$0 \$0 \$0 \$0	0.00% 0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25%	0 0 0	0.00% 0.00% 0.00%	\$0 \$0 \$0	0.00% 0.00% 0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50%	0 0 0 0 0 2	0.00% 0.00% 0.00% 0.00%	\$0 \$0 \$0 \$0	0.00% 0.00% 0.00% 0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50% > 7.50% <= 7.75%	0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%	\$0 \$0 \$0 \$0 \$0	0.00% 0.00% 0.00% 0.00% 0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50% > 7.50% <= 7.75% > 7.75% <= 8.00%	0 0 0 0 0 2	0.00% 0.00% 0.00% 0.00% 0.00%	\$0 \$0 \$0 \$0 \$0 \$0 \$38,453	0.00% 0.00% 0.00% 0.00% 0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50% > 7.50% <= 7.75% > 7.75% <= 8.00% > 8.00% <= 8.25%	0 0 0 0 2 2	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$0 \$0 \$0 \$0 \$38,453 \$515,912	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
> 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50% > 7.50% <= 7.75% > 7.75% <= 8.00% > 8.00% <= 8.25% > 8.25% <= 8.50%	0 0 0 0 2 2 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$0 \$0 \$0 \$38,453 \$515,912 \$0 \$0 \$1,214,285	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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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 2003Q2	164 206	0.11% 0.14%	\$12,374,264 \$16,044,511	0.04% 0.05%	
2003Q2 2003Q3	200	0.14%	\$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 2006Q1	487 436	0.34% 0.30%	\$40,844,480	0.13% 0.12%	
2006Q2	436 564	0.30%	\$39,286,679 \$57,225,805	0.12%	
2006Q3	574	0.33%	\$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 2009Q1	1,099	0.76%	\$134,375,733	0.43%	
2009Q1 2009Q2	1,380 1,903	0.95% 1.31%	\$180,393,661 \$253,456,847	0.57% 0.81%	
2009Q2 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 2012Q2	916 1,252	0.63% 0.86%	\$144,607,902 \$225,042,721	0.46% 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 2015Q1	2,885 3,141	1.99% 2.16%	\$584,406,990	1.86% 2.02%	
2015Q1 2015Q2	4,036	2.16%	\$636,394,845 \$854,749,629	2.02%	
2015Q2 2015Q3	3,460	2.78%	\$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 2017Q4	2,935	2.02%	\$691,039,920 \$721,195,605	2.20%	
2017Q4 2018Q1	3,043 2,817	2.10% 1.94%	\$721,195,605 \$699,577,665	2.29% 2.22%	
2018Q1 2018Q2	2,817 3,501	2.41%	\$699,577,665 \$905,833,968	2.22%	
2018Q2 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 2020Q4	3,434	2.37%	\$1,004,086,106 \$197,496,880	3.19%	
2020Q4 2021Q1	830 953	0.57% 0.66%	\$197,496,880 \$226,695,735	0.63% 0.72%	
2021Q1 2021Q2	953 1,090	0.06%	\$226,695,735 \$253,735,931	0.72%	
2021Q2 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%	
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Mortgage Pool by Geographic Distribution					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
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					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
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					
Mongage Foor by Documentation Type					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Full Doc Loans	145,108	100.00%	\$31,460,346,155	100.00%	
Low Doc Loans No Doc Loans	0	0.00% 0.00%	\$0 \$0	0.00% 0.00%	
Total	145,108	100.00%	\$0 \$31,460,346,155	100.00%	
Iotai	145,100	100.0078	\$31,400,040,100	100.00 %	
Mortango Bool by Remaining Interset Only Revied					
Mortgage Pool by Remaining Interest Only Period	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
up to and including 1 Year	2,499	38.07%	\$754,745,082	(%) Balance Outstanding 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 6	0.05%	\$1,270,845	0.06%	
> 7 up to and including 8 years	6 2	0.09%	\$1,629,311	0.08%	
> 8 up to and including 9 years> 9 up to and including 10 years	2	0.03% 0.03%	\$402,506 \$611,573	0.02% 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					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
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	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Purchase New Dwelling	6,384	4.40%	\$1,586,497,486	(///) Balance Outstanding 5.04%	
Purchase Existing Dwelling	86,251		\$18.096.398.665	57.52%	
		59.44%	\$10,080,380,000		
Refinance	52,473	59.44% 36.16%	\$11,777,450,005	37.44%	
			1 - 1		
Refinance	52,473	36.16%	\$11,777,450,005	37.44%	
Refinance Other Total	52,473 0	36.16% 0.00%	\$11,777,450,005 \$0	37.44% 0.00%	
Refinance Other	52,473 0 145,108	36.16% 0.00% 100.00%	\$11,777,450,005 \$0 \$31,460,346,155	37.44% 0.00% 100.00%	
Refinance Other Total Mortgage Pool by Loan Seasoning	52,473 0 145,108 <u>Number of Loans</u>	36.16% 0.00% 100.00% <u>(%) Number of Loans</u>	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding	37.44% 0.00% 100.00% (%) Balance Outstanding	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months	52,473 0 145,108 <u>Number of Loans</u> 1,380	36.16% 0.00% 100.00% (%) Number of Loans 0.95%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235 1,070	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 18 months up to and including 21 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85% 0.74% 0.85% 2.53% 4.30%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 17 months > 12 months up to and including 15 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 24 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 2.53% 4.30% 2.21%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,059,874,420 \$1,950,574,468 \$1,034,695,198	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 24 months > 24 months up to and including 27 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 16 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 24 months > 24 months up to and including 27 months > 27 months up to and including 30 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$345,447,679 \$345,477,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 13 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 30 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85% 0.74% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 16 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 24 months > 24 months up to and including 27 months > 27 months up to and including 30 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$345,447,679 \$345,477,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 27 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 33 months > 33 months up to and including 36 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,280 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85% 0.74% 0.65% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 1.85% 3.27% 3.27% 3.27% 3.86%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,42,224 \$1,108,099,250 \$1,316,429,030 \$1,324,767,529	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 2.68% 3.52% 4.18% 3.89% 14.38% 9.61%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 17 months > 18 months up to and including 21 months > 27 months up to and including 21 months > 27 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 38 months > 36 months up to and including 48 months > 48 months up to and including 72 months > 48 months up to and including 72 months > 60 months up to and including 72 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.52% 3.27% 12.19% 8.86% 10.47%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 3.89% 14.38% 14.38% 9.61% 11.05%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 15 months up to and including 18 months > 15 months up to and including 21 months > 15 months up to and including 24 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 34 months > 36 months up to and including 48 months > 48 months up to and including 72 months > 30 months up to and including 34 months > 36 months up to and including 48 months > 48 months up to and including 40 months > 72 months up to and including 72 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235 1,070 938 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.85% 0.74% 0.65% 0.74% 0.65% 0.74% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 10.47% 9.56%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 3.28% 4.18% 3.89% 14.38% 9.61% 11.05% 9.50%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 10 months > 12 months up to and including 12 months > 15 months up to and including 18 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 24 months up to and including 30 months > 23 months up to and including 33 months > 30 months up to and including 36 months > 33 months up to and including 36 months > 36 months up to and including 72 months > 48 months up to and including 72 months > 84 months up to and including 84 months > 84 months up to and including 84 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 3.27% 3.27% 3.52% 6.87%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,980,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030 \$1,324,75,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,905,307,853	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.10% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 3.89% 3.89% 3.89% 14.33% 9.61% 11.05% 6.06%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 17 months > 18 months up to and including 21 months > 27 months up to and including 21 months > 27 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 36 months up to and including 48 months > 48 months up to and including 72 months > 27 months up to and including 48 months > 60 months up to and including 72 months > 72 months up to and including 84 months > 84 months up to and including 84 months > 84 months up to and including 96 months > 96 months up to and including 96 months > 96 months up to and including 96 months > 96 months up to and including 96 months > 96 months up to and including 96 months > 96 months up to a	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 10.47% 9.56% 6.87% 5.01%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,953,07,853 \$1,253,902,732	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 3.89% 14.38% 9.61% 11.05% 9.50% 6.06% 3.99%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 10 months > 12 months up to and including 12 months > 15 months up to and including 18 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 24 months up to and including 30 months > 23 months up to and including 33 months > 30 months up to and including 36 months > 33 months up to and including 36 months > 36 months up to and including 72 months > 48 months up to and including 72 months > 84 months up to and including 84 months > 84 months up to and including 84 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235 1,070 938 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 6.87% 5.01% 3.30%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,103,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,950,377,853 \$1,253,902,732 \$794,216,089	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.29% 2.68% 3.52% 4.18% 9.61% 11.05% 9.50% 6.06% 3.99% 2.252%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 18 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 20 months > 27 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 48 months > 36 months up to and including 60 months > 60 months up to and including 98 months > 72 months up to and including 98 months > 64 months up to and including 90 months > 72 months up to and including 90 months > 60 months up to and including 90 months > 60 months up to and including 90 months > 96 months up to and including 100 months > 96 months up to and including 100 months > 96 months up to and including 100 months > 96 months up to and including 100 months > 96 months up to and including 120 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 10.47% 9.56% 6.87% 5.01%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,42,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,953,07,853 \$1,253,902,732	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 3.89% 14.38% 9.61% 11.05% 9.50% 6.06% 3.99%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 17 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 27 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 36 months > 36 months up to and including 37 months > 66 months up to and including 72 months > 72 months up to and including 72 months > 72 months up to and including 72 months > 72 months up to and including 96 months > 84 months up to and including 91 months > 96 months up to and including 91 months > 84 months up to and including 120 months > 96 months up to and including 120 months > 108 months up to and including 120 months > 102 months > 102 months > 103 months up to and including 120 months	52,473 0 145,108 Number of Loans 1,380 1,260 1,255 1,070 938 3,266 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789 27,854	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 10.47% 9.56% 6.87% 5.01% 3.30% 19.20%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,905,307,853 \$1,253,902,732 \$794,216,089 \$3,373,927,270	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 3.89% 14.38% 9.61% 11.05% 11.05% 9.50% 6.06% 3.99% 2.52% 10.72%	
Refinance Other Total Mortgage Pool by Loan Seasoning b 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 13 months > 15 months up to and including 18 months > 15 months up to and including 21 months > 13 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 30 months > 23 months up to and including 33 months > 30 months up to and including 30 months > 30 months up to and including 36 months > 33 months up to and including 72 months > 48 months up to and including 72 months > 60 months up to and including 72 months > 72 months up to and including 72 months > 74 months up to and including 96 months > 84 months up to and including 96 months > 84 months up to and including 90 months > 96 months up to and including 108 months > 9108 months up to and including 100 months > 108 months up to and including 120 months > 120 months	52,473 0 145,108 <u>Number of Loans</u> 1,380 1,260 1,235 1,070 938 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789 27,854 145,108	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 0.74% 0.65% 0.74% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 6.87% 5.01% 3.30% 19.20% 100.00%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,199 \$44,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,905,307,853 \$1,253,902,732 \$794,216,089 \$3,373,927,270 \$31,460,346,155	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 9.61% 11.05% 9.50% 6.06% 3.99% 2.52% 10.72% 100.00%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 17 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 27 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 48 months > 36 months up to and including 60 months > 60 months up to and including 94 months > 72 months up to and including 84 months > 84 months up to and including 84 months > 96 months up to and including 96 months > 108 months up to and including 120 months > 108 months up to and including 120 months > 120 months > 120 months Total	52,473 0 145,108 Number of Loans 1,380 1,285 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789 27,854 145,108	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 8.86% 6.87% 5.01% 3.30% 19.20% 100.00%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,198 \$844,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,253,902,732 \$794,216,089 \$3,373,3927,270 \$31,460,346,155 Balance Outstanding	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 2.68% 3.29% 2.68% 3.52% 4.18% 3.89% 14.38% 9.61% 9.50% 6.06% 6.06% 6.06% 3.39% 2.52% 10.72% 100.00%	
Refinance Other Total Mortaage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 21 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 24 months up to and including 30 months > 24 months up to and including 33 months > 30 months up to and including 36 months > 33 months up to and including 46 months > 48 months up to and including 60 months > 48 months up to and including 96 months > 48 months up to and including 91 months > 48 months up to and including 12 months > 120 months up to and including 108 months > 108 months up to and including 108 months > 108 months up to and including 100 months > 120 months	52,473 0 145,108 Number of Loans 1,380 1,285 1,070 938 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789 27,854 145,108 Number of Loans 31,274	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 0.74% 0.65% 0.74% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 0.24% 1.2.19% 8.86% 6.87% 5.01% 3.30% 19.20% 100.00% (%) Number of Loans 21.55%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,199 \$484,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,905,307,853 \$1,253,902,732 \$794,216,089 \$3,373,927,270 \$31,460,346,155 Balance Outstanding \$5,870,120,453	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 9.61% 11.05% 9.50% 6.06% 3.99% 2.52% 10.72% 10.00% 100.00%	
Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 12 months > 12 months up to and including 17 months > 12 months up to and including 18 months > 12 months up to and including 18 months > 12 months up to and including 21 months > 21 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 36 months > 30 months up to and including 48 months > 48 months up to and including 72 months > 47 months up to and including 48 months > 48 months up to and including 70 months > 48 months up to and including 108 months > 48 months up to and including 108 months > 48 months up to and including 108 months > 100 months up to and including 120 months > 120 months > 120 months Yet was up to and including 120 months > 120 months Yet was up to and including 120 months > 100 months > 101 months up to and including 120 months > 120 months Yet was u	52,473 0 145,108 Number of Loans 1,380 1,260 1,235 1,070 938 3,667 6,239 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789 27,854 145,108	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 3.27% 12.19% 12.41% 3.52% 3.27% 12.19% 12.9% 10.47% 9.56% 5.01% 3.30% 3.30% 19.20% 100.00%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,089,874,420 \$1,950,574,468 \$1,034,695,198 \$44,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,905,307,853 \$1,253,902,732 \$7794,216,089 \$3,373,927,270 \$31,460,346,155 Balance Outstanding \$5,870,120,453 \$7,854,255,985	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 0.87% 0.87% 0.87% 0.87% 3.46% 6.20% 3.29% 2.68% 3.52% 3.52% 4.18% 3.89% 14.38% 14.38% 9.61% 11.05% 9.50% 6.06% 3.99% 2.52% 10.72% 100.00%	
Refinance Other Total Mortaage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 21 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 24 months up to and including 30 months > 24 months up to and including 33 months > 30 months up to and including 36 months > 33 months up to and including 46 months > 48 months up to and including 60 months > 48 months up to and including 96 months > 48 months up to and including 91 months > 48 months up to and including 12 months > 120 months up to and including 108 months > 108 months up to and including 108 months > 108 months up to and including 100 months > 120 months	52,473 0 145,108 Number of Loans 1,380 1,285 1,070 938 3,206 2,678 4,071 5,113 4,746 17,690 12,855 15,197 13,875 9,968 7,277 4,789 27,854 145,108 Number of Loans 31,274	36.16% 0.00% 100.00% (%) Number of Loans 0.95% 0.87% 0.85% 0.74% 0.65% 0.74% 0.65% 0.74% 2.53% 4.30% 2.21% 1.85% 2.81% 3.52% 0.24% 1.2.19% 8.86% 6.87% 5.01% 3.30% 19.20% 100.00% (%) Number of Loans 21.55%	\$11,777,450,005 \$0 \$31,460,346,155 Balance Outstanding \$378,493,243 \$345,447,679 \$315,577,425 \$272,759,617 \$241,231,534 \$1,098,874,420 \$1,950,574,468 \$1,034,695,199 \$484,442,224 \$1,108,099,250 \$1,316,429,030 \$1,224,767,529 \$4,524,805,919 \$3,022,156,201 \$3,475,304,424 \$2,988,334,051 \$1,905,307,853 \$1,253,902,732 \$794,216,089 \$3,373,927,270 \$31,460,346,155 Balance Outstanding \$5,870,120,453	37.44% 0.00% 100.00% (%) Balance Outstanding 1.20% 1.10% 1.00% 0.87% 0.77% 3.46% 6.20% 3.29% 2.68% 3.52% 4.18% 9.61% 11.05% 9.50% 6.06% 3.99% 2.52% 10.72% 10.00% 100.00%	



Mortgage Pool by Remaining Tenor					
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	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
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 4 years > 4 Up to and including 5 years 	221	0.15%	\$14,356,560	0.05%	
> 5 Up to and including 6 years	361	0.25%	\$21,624,598	0.07%	
	507	0.25%	\$21,624,598	0.10%	
> 6 Up to and including 7 years					
> 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%	
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Mortgage Pool by Delinquencies	Number of Loans	(%) Number of Lease	Palanas Outstanding	(%) Polonos Outotandina	
0 Martha	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
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)					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
ORELMI			Balance Outstanding		
QBE LMI	460	0.32%	\$35,309,526	0.11%	
Genworth	460 19,200	0.32% 13.23%	\$35,309,526 \$3,994,062,223	0.11% 12.70%	
Genworth No Primary Mortgage Insurer	460 19,200 125,448	0.32% 13.23% 86.45%	\$35,309,526 \$3,994,062,223 \$27,430,974,407	0.11% 12.70% 87.19%	
Genworth	460 19,200	0.32% 13.23%	\$35,309,526 \$3,994,062,223	0.11% 12.70%	
Genworth No Primary Mortgage Insurer Total	460 19,200 125,448	0.32% 13.23% 86.45%	\$35,309,526 \$3,994,062,223 \$27,430,974,407	0.11% 12.70% 87.19%	
Genworth No Primary Mortgage Insurer	460 19,200 125,448 145,108	0.32% 13.23% 86.45% 100.00%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155	0.11% 12.70% 87.19% 100.00%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period	460 19,200 125,448 145,108 Number of Loans	0.32% 13.23% 86.45% 100.00% (%) Number of Loans	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months	460 19,200 125,448 145,108 <u>Number of Loans</u> 2,258	0.32% 13.23% 86.45% 100.00% <u>(%) Number of Loans</u> 7.43%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months	460 19,200 125,448 145,108 <u>Number of Loans</u> 2,258 3,454	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11%	
Genworth No Primary Mortgage Insurer Tota Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months	460 19,200 125,448 145,108 <u>Number of Loans</u> 2,258 3,454 2,281	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months	460 19,200 125,448 145,108 <u>Number of Loans</u> 2,258 3,454 2,281 1,894	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 11.37% 7.51% 6.24%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months	460 19,200 125,448 145,108 <u>Number of Loans</u> 2,258 3,454 2,281 1,894 3,023	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,92,744 \$503,390,939 \$838,085,771	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 18 months > 15 up to and including 18 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 9 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 15 months > 18 up to and including 21 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91% 10.18%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.88%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 9 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 15 up to and including 21 months > 18 up to and including 21 months > 21 up to and including 24 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91% 10.18% 5.37%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924 \$436,553,736	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.83% 5.12%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 15 months > 18 up to and including 21 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631 758	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91% 10.18% 5.37% 2.50%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.88% 5.12% 2.44%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 9 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 24 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631 758 891	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 9.95% 17.91% 10.18% 5.37% 2.50% 2.93%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924 \$436,553,736	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.83% 5.12%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 18 months > 15 up to and including 18 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 21 months > 24 up to and including 27 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631 758	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91% 10.18% 5.37% 2.50%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924 \$436,583,736 \$208,050,734	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.88% 5.12% 2.44%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 21 months > 18 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 30 months > 21 up to and including 31 months > 21 up to and including 32 months > 21 up to and including 32 months > 21 up to and including 30 months > 22 up to and including 30 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631 758 891	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 9.95% 17.91% 10.18% 5.37% 2.50% 2.93%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924 \$436,583,736 \$208,050,734 \$206,368,666	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.88% 5.12% 2.44% 3.01%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 21 months > 18 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 21 months > 24 up to and including 27 months > 24 up to and including 30 months > 30 up to and including 33 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631 758 891 877	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91% 10.18% 5.37% 2.50% 2.93% 2.89%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$434,130,924 \$436,583,736 \$208,050,734 \$256,384,088	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.88% 5.12% 2.44% 3.01% 2.98%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 21 months > 18 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 30 months > 21 up to and including 30 months > 21 up to and including 30 months > 30 up to and including 30 months > 30 up to and including 36 months > 30 up to and including 48 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 5,439 3,092 1,631 758 891 877 2,282	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 17.91% 10.18% 5.37% 2.50% 2.93% 7.51%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924 \$436,583,736 \$208,050,734 \$2265,386,696 \$253,847,088 \$636,314,477	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 9.88% 5.12% 2.44% 3.01% 2.98% 7.46%	
Genworth No Primary Mortgage Insurer Total Mortgage Pool by Remaining Term on Fixed Rate Period > 0 up to and including 3 months > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 18 months > 15 up to and including 18 months > 15 up to and including 21 months > 21 up to and including 30 months > 30 up to and including 30 months > 30 up to and including 36 months	460 19,200 125,448 145,108 Number of Loans 2,258 3,454 2,281 1,894 3,023 3,042 1,631 758 891 877 2,282 2,253	0.32% 13.23% 86.45% 100.00% (%) Number of Loans 7.43% 11.37% 7.51% 6.24% 9.95% 9.95% 9.95% 17.91% 10.18% 5.37% 2.50% 2.93% 2.89% 7.51% 7.42%	\$35,309,526 \$3,994,062,223 \$27,430,974,407 \$31,460,346,155 Balance Outstanding \$635,941,077 \$1,032,672,163 \$635,872,744 \$503,390,939 \$838,085,771 \$1,568,142,480 \$843,130,924 \$436,583,736 \$208,050,734 \$208,050,734 \$255,368,696 \$253,847,088 \$636,314,447 \$618,476,619	0.11% 12.70% 87.19% 100.00% (%) Balance Outstanding 7.46% 12.11% 7.45% 5.90% 9.83% 18.38% 5.98% 5.12% 2.44% 3.01% 2.98% 7.46% 7.25%	

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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