| Number of Housing Loans | 20,590 |
| :--- | ---: |
| Housing Loan Pool Size | $\mathrm{A} \$ 2,311,659,277$ |
| Average Housing Loan Balance | $\mathrm{A} \$ 112,271$ |
| Maximum Housing Loan Balance | $\mathrm{A} \$ 750,000$ |
| Minimum Housing Loan Balance | $\mathrm{A} \$ 20,008$ |
| Total Valuation of the Properties | $\mathrm{A} \$ 3,582,790,177$ |
| Maximum Remaining Term to Maturity in months | 356 |
| Maximum Current Loan-to-Value Ratio | $95.00 \%$ |
| Weighted Average Seasoning in month | 12 |
| Weighted Average Remaining Term to Maturity in months | 29 |
| Weighted Average Original Loan-to-Value Ratio | $74.96 \%$ |
| Weighted Average Current Loan-to-Value Ratio | $70.98 \%$ |


| Geographic Distribution | \% by Loan Balance |
| :--- | ---: |
| Region |  |
| Australian Capital Territory | $1.86 \%$ |
| Metro |  |
| New South Wales | $23.62 \%$ |
| Metro | $9.52 \%$ |
| Other | $10.42 \%$ |
| Queensland | $2.44 \%$ |
| Metro | $1.28 \%$ |
| Non Metro—Gold Coast | $4.56 \%$ |
| Non Metro-Sunshine |  |
| Non Metro-Other | $24.58 \%$ |
| Victoria | $3.28 \%$ |
| Metro |  |
| Other | $9.88 \%$ |
| Western Australia | $1.28 \%$ |
| Metro |  |
| Other | $4.21 \%$ |
| South Australia | $1.14 \%$ |
| Metro |  |
| Other | $0.53 \%$ |
| Northern Territory | $0.19 \%$ |
| Metro |  |
| Other | $0.68 \%$ |
| Tasmania | $0.53 \%$ |
| Metro | $100.00 \%$ |
| Other |  |


| Loan-To-Value |  |
| :--- | ---: |
| Current LTV (\%) | \% by Loan Balance |
| 5.01 to 10.00 | $0.04 \%$ |
| 10.01 to 15.00 | $0.05 \%$ |
| 15.01 to 20.00 | $0.11 \%$ |
| 20.01 t 25.00 | $0.37 \%$ |
| 25.01 to 30.00 | $1.44 \%$ |
| 30.01 to 35.00 | $2.21 \%$ |
| 35.01 to 40.00 | $3.01 \%$ |
| 40.01 to 45.00 | $3.57 \%$ |
| 45.01 to 50.00 | $4.79 \%$ |
| 50.01 to 55.00 | $5.37 \%$ |
| 55.01 to 60.00 | $6.31 \%$ |
| 60.01 to 65.00 | $6.86 \%$ |
| 65.01 to 0.00 | $8.33 \%$ |
| 70.01 t 75.00 | $8.81 \%$ |
| 75.01 to 80.00 | $10.00 \%$ |
| 80.01 to 85.00 | $7.69 \%$ |
| 85.01 to 90.00 | $15.70 \%$ |
| 90.01 to 95.00 | $15.33 \%$ |
| Total | $100.00 \%$ |


| Distribution by Current Interest Rates |  |  |
| :--- | ---: | ---: |
| Current Rate \% Total Loan Balance (A\$) | \% by Loan Balance |  |
| 5.01 to 5.50 | $140,128,707$ | $6.06 \%$ |
| 5.51 to 6.00 | $378,034,651$ | $16.35 \%$ |
| 6.01 to 6.50 | $20,021,676$ | $0.87 \%$ |
| 6.51 to 7.00 | $299,924,984$ | $12.97 \%$ |
| 7.01 to 7.50 | $109,448,208$ | $4.73 \%$ |
| 7.51 to 8.00 | $486,231,539$ | $21.03 \%$ |
| 8.01 to 8.50 | $877,869,512$ | $37.98 \%$ |
| Total | $2,311,659,277$ | $100.00 \%$ |


| Product Type |  |  |
| :--- | ---: | ---: |
| Loan Type | Total Loan Balance (A\$) | \% by Loan Balance |
| Variable Rate | $1,603,315,881$ | $69.36 \%$ |
|  |  |  |
| Fixed Rate Loans | $13,682,731$ | $0.59 \%$ |
| 1 yr fixed | $23,008,519$ | $1.00 \%$ |
| 2 yr fixed | $275,092,091$ | $11.90 \%$ |
| 3 yr fixed | $17,367,970$ | $0.75 \%$ |
| 4 yr fixed | $128,817,432$ | $5.57 \%$ |
| 5 yr fixed | $250,374,653$ |  |
|  | $2,311,659,277$ | $10.83 \%$ |
| Economiser Home Loan |  | $100.00 \%$ |


| Period Ending: | Nov 00 | Feb 01 | May 01 | Aug 01 | Nov 01 | Feb 02 | May 02 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |  |  |
| Outstanding Balance (A\$) | 2,194,956,133 | 2,078,896,205 | 1,941,440,761 | 1,801,721,935 | 1,667,717,505 | 1,545,628,989 | 1,415,308,577 |
| Number of Loans Outstanding | 20,034 | 18,968 | 18,305 | 17,254 | 16,313 | 15,369 | 14,398 |
|  |  |  |  |  |  |  |  |
| Percentage of Delinquent Loans *: |  |  |  |  |  |  |  |
| No. of Loans | 46 | 22 | 34 | 41 | 65 | 50 | 43 |
| Balance | 5,649,609 | 2,870,750 | 3,999,166 | 4,150,431 | 6,878,637 | 5,614,857 | 5,326,272 |
| 61 to 90 days |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | 6 | 11 | 13 | 17 | 17 | 18 | 19 |
| Balance | 498,990 | 1,162,771 | 1,967,566 | 2,028,342 | 2,486,003 | 1,912,739 | 1,836,136 |
| $\begin{array}{cccccc}\text { Percentage of Period Pool Balance } & \text { 0.02\% } & 0.06 \% & 0.10 \% & \\ 91 \text { to } 120 \text { days }\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of LoansBalance | 1 | 10 | 13 | 16 | 18 | 25 | 24 |
|  | 98,110 | 1,256,429 | 1,296,446 | 2,029,604 | 1,956,285 | 2,848,185 | 2,843,119 |
| Balance Percentage of Period Pool Balance | 0.00\% | 0.06\% | 0.07\% | 0.11\% | 0.12\% | 0.18\% | 0.20\% |
|  |  |  |  |  |  |  |  |
| No. of LoansBalance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| ${ }^{\text {Paiance }}$ Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance |  |  |  |  |  |  |  |
| No. of LoansBaiance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance181 days or more | n/a | n/a | n/a | n/a | n/a | n/a | a |
|  |  |  |  |  |  |  |  |
| No. of LoansBaiance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool BalanceTotal Delinquencies | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
|  | 53 | 43 | 60 | 74 | 100 | 93 |  |
|  | 6,246,709 | 5,289,950 | 7,263,178 | 8,208,378 | 11,320,926 | 10,375,781 | 10,005,527 |
| Percentage of Period Pool BalanceForeclosures | 0.28\% | 0.25\% | 0.37\% | 0.46\% | 0.68\% | 0.67\% | 0.71\% |
|  |  |  |  |  |  |  |  |
| No. of Loans (Cumulative)Loss and Recovery Data | n/a | n/a | n/a | n/a | n/a | /a | n/a |
|  |  |  |  |  |  |  |  |
| Cumulative Net Losses | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cumulative Net Losses as \% of Period Pool Balance Total Delinquencies and Foreclosures | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| No. of Loans | 53 | 43 | 60 | 74 | 100 | 93 | 86 |
| Balance | 6,246,709 | 5,289,950 | 7,263,178 | 8,208,378 | 11,320,926 | 10,375,781 | 10,005,527 |
| Geographic Distribution | 0.28\% | 0.25\% | 0.37\% | 0.46\% | 0.68\% | 0.67\% | 0.71\% |
|  |  |  |  |  |  |  |  |
| New South Wales//Australian Capital Teritory | 35.26\% | 35.57\% | 35.61\% | 35.54\% | 35.37\% | 35.63\% | 35.22\% |
|  | 28.88\% | 28.62\% | 28.36\% | 28.21\% | 27.90\% | 27.55\% | 27.77\% |
| Queensland ${ }_{\text {South }}$ Austraia/Northern Territory | 18.70\% | 18.62\% | 18.85\% | 19.07\% | 19.26\% | 19.33\% | 19.40\% |
|  | 6.07\% | 6.08\% | 6.08\% | 6.05\% | 6.19\% | 6.20\% | 6.23\% |
|  | 11.09\% | 11.11\% | 11.10\% | 11.13\% | 11.28\% | 11.29\% | 11.38\% |
| Weighteed Averasage Original Term (months) | 296 | 296 | 296 | 296 | 296 | 296 | 296 |
| Weighted Average Remaining Term (months) Weighted Average Interest Rate | 293 | 291 | 289 | 286 | 283 | 281 | 278 |
|  | 7.39\% | 7.23\% | 6.78\% | 6.78\% | 6.41\% | 6.23\% | 6.41\% |
| Loan PurposeRefinance |  |  |  |  |  |  |  |
|  | 19.51\% | 22.16\% | 18.82\% | 18.87\% | 18.14\% | 17.97\% | 17.75\% |
| Refinance Renovation | 13.62\% | 15.05\% | 13.20\% | 8.34\% | 12.87\% | 12.64\% | 12.50\% |
| Purchase - New Dwelling | 3.84\% | 2.98\% | 3.92\% | 3.91\% | 3.97\% | 3.91\% | 3.96\% |
|  | 63.04\% | 59.80\% | 64.06\% | 68.88\% | 65.02\% | 65.48\% | 65.79\% |
| Product Type |  |  |  |  |  |  |  |
| Variable Balance |  |  |  |  |  |  |  |
| Balance Percentage of Period Pool Balance | $1,689,421,611$ $76.97 \%$ | $1,546,213,580$ $74.38 \%$ | $1,437,841,487$ $74.06 \%$ | $1,334,996,563$ $74.10 \%$ | $1,225,383,758$ $73.48 \%$ | 1,132,790,459 | 1,029,042,783 $72.71 \%$ |
| Percentage of Period Pool BalanceFixed YearBalance |  |  |  |  |  |  |  |
|  | 52,616,430 | 82,261,332 | 72,876,905 | 156,734,827 | 214,590,403 | 205,650,370 | 214,499,844 |
| Fixed 2 YearBalance | 2.40\% | 3.96\% | 3.75\% | 8.70\% | 12.87\% | 13.31\% | 15.16\% |
|  |  |  |  |  |  |  |  |
|  | 247,783,765 | 246,129,499 | 263,440,277 | 157,475,639 | 100,071,919 | 103,717,559 | 106,036,753 |
| Percentage of Period Pool BalanceFixed 3 Year | 11.29\% | 11.84\% | 13.57\% | 8.74\% | 6.00\% | 6.71\% | 7.49\% |
|  |  |  |  |  |  |  |  |
| ${ }_{\text {Balance }}^{\text {Percentage of Period Pool Balance }}$ | 90,263,960 | 105,297,490 | 121,527,119 | 126,653,088 | 106,571,142 | 85,937,038 | 52,095,782 |
|  | 4.11\% | 5.07\% | 6.26\% | 7.03\% | 6.39\% | 5.56\% | 3.68\% |
| Fixed 4 YearBalance |  |  |  |  |  |  |  |
|  | 105,065,466 | 91,136,273 | 39,298,830 | 16,670,378 | 14,502,016 | 15,342,986 | 12,015,784 |
| Fixed $5+$ YearBance | 4.79\% | 4.38\% | 2.02\% | 0.93\% | 0.87\% | 0.99\% | 0.85\% |
|  |  |  |  |  |  |  |  |
|  | 9,804,901 | 7,858,032 | 6,456,142 | 9,191,440 | 6,598,266 | 2,190,579 | 1,617,631 |
| Percentage of Period Pool Balance | 0.45\% | 0.38\% | 0.33\% | 0.51\% | 0.40\% | 0.14\% | 0.11\% |
| Loan-to Value information |  |  |  |  |  |  |  |
| a 0 to <-50 | 16.25\% | 17.02\% | 17.73\% | 18.64\% | 19.50\% | 20.55\% | 21.75\% |
| b $>50$ to <-55 | 5.40\% | 5.49\% | 5.51\% | 5.65\% | 6.05\% | 6.06\% | 6.34\% |
| c>55 to < $=60$ | 6.29\% | 6.56\% | $6.62 \%$ | 6.76\% | 6.91\% | 7.11\% | 7.39\% |
| $\mathrm{d}>60$ to $<650$ | 7.12\% | 6.99\% | 7.11\% | 7.24\% | 7.30\% | 7.49\% | 7.52\% |
| e $>65$ to < $=70$ | 8.36\% | 8.33\% | 8.32\% | 8.49\% | 8.35\% | 8.36\% | 8.54\% |
| f>70 to <<75 | 8.80\% | 8.79\% | 9.03\% | 9.11\% | 9.77\% | 9.52\% | 9.08\% |
| $\mathrm{g}>75$ to < $=80$ | 9.81\% | 9.50\% | 9.03\% | 8.44\% | 7.91\% | 7.88\% | 8.05\% |
| $\mathrm{h}>80$ to <=85 | 7.98\% | 8.28\% | 8.75\% | 9.42\% | 10.29\% | 10.64\% | 11.08\% |
| i>85 to <=90 | 15.69\% | 15.54\% | 15.82\% | 15.81\% | 15.45\% | 15.19\% | 14.67\% |
| j>90 to <=95 | 14.29\% | 13.38\% | 11.93\% | 10.31\% | 8.38\% | 7.12\% | 5.53\% |
| k>95 to < $=100$ | 0.01\% | 0.12\% | 0.15\% | 0.12\% | 0.06\% | 0.08\% | 0.05\% |
| 1>100 | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.03\% | 0.00\% | 0.00\% |
| Distribution by Loan Rate |  |  |  |  |  |  |  |
| $\begin{aligned} & 5.01 \text { to } 5.50 \\ & \text { Balance } \end{aligned}$ |  |  |  |  |  |  |  |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| ${ }_{\text {Belance }}^{\text {Percentage of Period Pool Balance }}$ | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance6.51 to 7.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  | n/a | n/a | n/a |  |
| Balance Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 7.01 to 7.50Balance |  |  |  |  |  |  |  |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance7.51 to 8.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a |  |
| Balance Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 8.01 to 8.50 <br> Balance |  |  |  |  |  |  |  |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance Prepayment information | Prepayment Information Prepayment (CPR) |  |  |  |  |  |  |
| Prepayment Information |  |  |  |  |  |  |  |
| 3 Month | 17.17\% | 18.30\% | 22.61\% | 24.40\% | 25.09\% | 24.61\% | 28.12\% |
| 12 Month | 17.17\% | 17.74\% | 19.36\% | 20.62\% | 22.60\% | 24.18\% | 25.56\% |
| Cumulative | 17.16\% | 17.74\% | 19.36\% | 20.62\% | 21.51\% | 22.03\% | 22.90\% |
| Prepayment (SMM) ** |  |  |  |  |  |  |  |
| 3 Month12 M MonthCumulative | 1.53\% | 1.64\% | 2.07\% | 2.25\% | 2.32\% | 2.27\% | 2.64\% |
|  | 1.53\% | 1.59\% | 1.75\% | 1.87\% | 2.07\% | 2.23\% | 2.37\% |
|  | 1.53\% | 1.59\% | 1.75\% | 1.87\% | 1.96\% | 2.01\% | 2.10\% |
|  | *Pre January 2006, delinquency calculations in the 91-120 days row included all delinquencies for 91 days or more. <br> Pre November 2006, delinquency calculations in the 121-150 days row included all delinquencies for 121 days or more. <br> **Single monthly mortality (SMM): indicates, for any given month, the fraction of mortgages principal that had not prepaid by the beginning of the month but does prepay during the month. <br> Conditional prepayment rate (CPR), which is annualized SMM |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |


| Period Ending: | Aug 02 | Nov 02 | Feb 03 | May 03 | Aug 03 | Nov 03 | Feb 04 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |  |  |
| Outstanding Balance (A\$) | 1,295,843,474 | 1,194,925,693 | 1,102,168,866 | 997,317,535 | 904,405,463 | 816,151,836 | 751,739,047 |
| Number of Loans Outstanding | 13,353 | 12,453 | 11,606 | 10,706 | 9,903 | 8,825 | 8,215 |
|  |  |  |  |  |  |  |  |
| Percentage of Delinquent Loans *: |  |  |  |  |  |  |  |
| No. of Loans | 43 | 30 | 35 | 31 | 30 | 21 | 16 |
| Balance | 5,175,078 | 3,136,553 | 3,678,324 | 2,852,467 | 3,245,462 | 1,619,232 | 1,517,994 |
| $\begin{array}{llllll}\text { Percentage of Period Pool Balance } & \text { 0.40\% } \\ 61 \text { to 90 days }\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | 13 | 17 | 8 | 10 | 8 | 5 | 12 |
| Balance | 1,343,669 | 1,733,960 | 729,099 | 1,227,577 | 868,159 | 520,247 | 1,578,643 |
| Percentage of Period Pool Balance91 to 120 days | 0.10\% | 0.15\% | 0.07\% | 0.12\% | 0.10\% | 0.06\% | 0.21\% |
|  |  |  |  |  |  |  |  |
| No. of LoansBailance | 26 | 22 | 21 | 11 | 12 | 11 | 16 |
|  | 2,824,124 | 2,034,077 | 1,958,624 | 1,000,530 | 1,641,954 | 1,501,988 | 1,630,757 |
| Balance Percentage of Period Pool Balance | 0.22\% | 0.17\% | 0.18\% | 0.10\% | 0.18\% | 0.18\% | 0.22\% |
| 121 to 150 days |  |  |  |  |  |  |  |
| No. of Loans Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance |  |  |  |  |  |  |  |
| No. of LoansBaiance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance181 days or more | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| No. of LoansBalance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool BalanceTotal Delinquencies | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| No. of LoansBalance | 82 | 69 | 64 | 52 | 50 | 37 |  |
|  | 9,342,871 | 6,904,590 | 6,366,047 | 5,080,574 | 5,755,575 | 3,641,467 | 4,727,394 |
| Percentage of Period Pool Balance | 0.72\% | 0.58\% | 0.58\% | 0.51\% | 0.64\% | 0.45\% | 0.63\% |
| Foreclosures |  |  |  |  |  |  |  |
| Loss and Recovery Data | n/a | n/a | n/a | n/a | n/a | 1 | 2 |
|  |  |  |  |  |  |  |  |
| Cumulative Net Losses | n/a | n/a | n/a | n/a | n/a | 597 | 5,434 |
| Cumulative Net Losses as \% of Period Pool Balance Total Delinquencies and Foreclosures | n/a | n/a | n/a | n/a | n/a | 0.00\% | 0.00\% |
|  |  |  |  |  |  |  |  |
| Total Delinquencies and Foreclosures | 82 | 69 | 64 | 52 | 50 | 38 | 46 |
| No. of Loans Baiance | 9,342,871 | 6,904,590 | 6,366,047 | 5,080,574 | 5,755,575 | 3,642,064 | 4,732,828 |
| Geographic Distribution | 0.72\% | 0.58\% | 0.58\% | 0.51\% | 0.64\% | 0.45\% | 0.63\% |
|  |  |  |  |  |  |  |  |
| New South Wales/Australian Capital Teritory | 35.13\% | 35.13\% | 35.13\% | 35.38\% | 35.82\% | 35.58\% | 35.91\% |
|  | 27.71\% | 27.53\% | 27.56\% | 27.61\% | 27.44\% | 27.51\% | 27.42\% |
| Queensland | 19.28\% | 19.31\% | 19.32\% | 19.03\% | 18.63\% | 18.57\% | 18.45\% |
| South Austraia/Northern Territory | 6.29\% | 6.26\% | 6.25\% | 6.28\% | 6.39\% | 6.50\% | 6.50\% |
| Weighted Averasare Original Term (months) | 11.59\% | 11.77\% | 11.74\% | 11.70\% | 11.72\% | 11.84\% | 11.71\% |
|  | 296 | 296 | 296 | 296 | 296 | 296 | 296 |
| Weighted Average Remaining Term (months) | 275 | 272 | 269 | 266 | 263 | 260 | 257 |
| Weighted Average Interest RateLoan Purpose | 6.58\% | 6.58\% | 6.54\% | 6.50\% | 6.48\% | 6.65\% | 6.85\% |
|  |  |  |  |  |  |  |  |
| Loan Purpose | 17.49\% | 17.32\% | n/a | 17.21\% | 17.12\% | 16.89\% | 16.56\% |
| RenovationPurchase - New Dwelling | 12.55\% | 12.37\% | n/a | 12.21\% | 12.10\% | 11.96\% | 11.82\% |
|  | 3.99\% | 3.89\% | n/a | 3.99\% | 3.96\% | 4.12\% | 4.30\% |
| - Existing Dwelling | 65.97\% | 66.42\% | n/a | 66.59\% | 66.82\% | 67.03\% | 67.32\% |
| Product Type |  |  |  |  |  |  |  |
| Variable Balance |  |  |  |  |  |  |  |
| ${ }^{\text {Balance }}$ Percentage of Period Pool Balance | 1,017,208,312 $78.50 \%$ | $983,219,409$ $82.28 \%$ | $895,355,464$ $81.24 \%$ | $810,663,430$ $81.28 \%$ | 744,763,427 $88.35 \%$ | $670,970,668$ $82.21 \%$ | $623,125,522$ $82.89 \%$ |
| Fixed $Y$ earBalance |  |  |  |  |  |  |  |
|  | 125,632,014 | 79,767,381 | 87,032,849 | 94,774,239 | 91,716,886 | 82,846,479 | 63,121,082 |
| Percentage of Period Pool BalanceFixed 2 Year | 9.69\% | 6.68\% | 7.90\% | 9.50\% | 10.14\% | 10.15\% | 8.40\% |
|  |  |  |  |  |  |  |  |
| BalancePercentage of Period Pool Balance | 111,174,594 | 102,497,215 | 82,273,764 | 52,028,641 | 38,071,014 | 34,512,422 | 36,271,442 |
|  | 8.58\% | 8.58\% | 7.46\% | 5.22\% | 4.21\% | 4.23\% | 4.83\% |
| Fixed 3 YearBalance |  |  |  |  |  |  |  |
|  | 28,531,496 | 19,224,259 | 27,972,196 | 29,839,637 | 19,384,290 | 12,059,030 | 10,688,846 |
| Percentage of Period Pool Balance | 2.20\% | 1.61\% | 2.54\% | 2.99\% | 2.14\% | 1.48\% | 1.42\% |
| Fixed 4 YearBalance |  |  |  |  |  |  |  |
|  | 11,124,509 | 8,525,720 | 5,205,601 | 3,489,875 | 6,069,675 | 7,750,237 | 8,785,585 |
| Fixed $5+$ YearBance | 0.86\% | 0.71\% | 0.47\% | 0.35\% | 0.67\% | 0.95\% | 1.17\% |
|  |  |  |  |  |  |  |  |
|  | 2,172,550 | 1,691,710 | 4,328,992 | 6,521,715 | 4,400,171 | 8,013,001 | 9,746,570 |
| Percentage of Period Pool Balance | 0.17\% | 0.14\% | 0.39\% | 0.65\% | 0.49\% | 0.98\% | 1.30\% |
| Loan-to Value Information |  |  |  |  |  |  |  |
| a 0 to <=50 | 22.84\% | 23.75\% | 24.83\% | 26.25\% | 27.65\% | 29.25\% | 30.30\% |
| b $>50$ to <-55 | 6.60\% | 6.70\% | 6.65\% | 6.96\% | 6.99\% | 7.46\% | 7.48\% |
| c >55 to < $=60$ | 7.55\% | 7.41\% | 7.77\% | 7.82\% | 7.65\% | 7.28\% | 7.31\% |
| $\mathrm{d}>60$ to $<650$ | 7.66\% | 7.73\% | 7.54\% | 7.86\% | 7.90\% | 8.30\% | 8.59\% |
| e $>65$ to < $=70$ | 8.35\% | 8.38\% | 8.62\% | 8.55\% | 8.87\% | 8.92\% | 8.72\% |
| f>70 to <<75 | 9.45\% | 9.58\% | 9.17\% | 8.98\% | 8.93\% | 9.00\% | 9.00\% |
| $\mathrm{g}>75$ to < $=80$ | 7.99\% | 8.08\% | 8.23\% | 8.42\% | 8.25\% | 8.25\% | 7.91\% |
| $\mathrm{h}>80$ to <=85 | 10.99\% | 11.45\% | 11.49\% | 11.02\% | 11.29\% | 10.53\% | 10.66\% |
| i>85 to <=90 | 13.78\% | 12.98\% | 12.22\% | 11.37\% | 10.19\% | 9.03\% | 8.23\% |
| j>90 to <=95 | 4.74\% | 3.84\% | 3.46\% | 2.73\% | 2.24\% | 1.90\% | 1.76\% |
| k>95 to < $=100$ | 0.04\% | 0.05\% | 0.02\% | 0.04\% | 0.05\% | 0.06\% | 0.06\% |
| 1>100 | 0.00\% | 0.05\% | 0.01\% | 0.00\% | 0.00\% | 0.03\% | 0.00\% |
| Distribution by Loan Rate |  |  |  |  |  |  |  |
| $\begin{aligned} & 5.01 \text { to } 5.50 \\ & \text { Balance } \end{aligned}$ |  |  |  |  |  |  |  |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance 5.51 to 6.00 <br> Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| ${ }_{6}{ }^{\text {Percentage of Period Pool Balance }}$ | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| BalancePercentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of teriod Poor Balance Balance Bat | n/a |  |  | n/a | n/a | n/a | n/a |
| Balance Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance 7.01 to 7.50 |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance 7.51 to 8.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 7.5. 108.00 Balance |  | n/a | n/a | n/a | n/a | n/a |  |
| ${ }^{\text {Balance }}$ Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 8.01 to 8.50 |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Prepayment (CPR) <br> 3 Month | 28.35\% | 26.09\% | 26.00\% | 31.52\% | 30.83\% | 32.11\% | 26.32\% |
| 12 Month | 26.54\% | 26.79\% | 27.14\% | 27.99\% | 28.61\% | 30.12\% | 30.20\% |
| CumulativePrepayment (SMM) ** | 23.58\% | 23.86\% | 24.07\% | 24.75\% | 25.26\% | 25.78\% | 25.82\% |
|  |  |  |  |  |  |  |  |
| Prepayment (SMM) ** 3 Month 12 | 2.67\% | 2.43\% | 2.42\% | 3.01\% | 2.93\% | 3.08\% | 2.45\% |
| 12 Month Cumulative | 2.48\% | 2.50\% | 2.54\% | 2.63\% | 2.70\% | 2.86\% | 2.87\% |
|  | 2.17\% | 2.20\% | 2.22\% | 2.30\% | 2.35\% | 2.40\% | 2.41\% |
|  | *Pre January 2006, delinquency calculations in the 91-120 days row included all delinquencies for 91 days or more. <br> Pre November 2006, delinquency calculations in the 121-150 days row included all delinquencies for 121 days or more. <br> *Single monthly mortality (SMM): indicates, for any given month, the fraction of mortgages principal that had not prepaid by the beginning of the month but does prepay during the month. <br> Conditional prepayment rate (CPR), which is annualized SMM |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |


| Period Ending: | May 04 | Aug 04 | Nov 04 | Feb 05 | May 05 | Aug 05 | Nov 05 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |  |  |
| Outstanding Balance (A\$) | 694,441,697 | 641,407,493 | 590,164,019 | 542,828,142 | 502,228,794 | 463,690,068 | 428,292,695 |
| Number of Loans Outstanding | 7,675 | 7,196 | 6,724 | 6,268 | 5,883 | 5,649 | 5,148 |
|  |  |  |  |  |  |  |  |
| Percentage of Delinquent Loans *: |  |  |  |  |  |  |  |
| No. of Loans | 17 | 13 | 16 | 12 | 18 | 13 |  |
| Balance | 1,620,876 | 1,344,960 | 1,728,139 | 1,152,828 | 1,995,590 | 925,796 | 855,799 |
| $\begin{array}{llllll}\text { Percentage of Period Pool Balance } & \text { ce.23\% } \\ 61 \text { to 90 days }\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | 6 | 6 | 6 | 8 | 8 | 6 | 8 |
| Balance | 786,630 | 388,280 | 606,340 | 728,888 | 753,358 | 442,005 | 677,396 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 91 to 120 days No. of Loans | 16 | 9 | 11 | 10 | 10 | 12 |  |
|  | 1,682,142 | 833,419 | 926,740 | 1,155,790 | 1,039,380 | 956,154 | 444,508 |
| Balance Percentage of Period Pool Balance | 0.24\% | 0.13\% | 0.16\% | 0.21\% | 0.21\% | 0.21\% | 0.10\% |
| 121 to 150 days |  |  |  |  |  |  |  |
| No. of Loans Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 151 to 180 days |  |  |  |  |  |  |  |
| No. of LoansBaiance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance181 days or more | n/a | n/a | n/a | n/a | n/a | n/a | a |
|  |  |  |  |  |  |  |  |
| No. of LoansBaiance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool BalanceTotal Delinquencies | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
|  | 39 | 28 | 33 | 30 | 36 | 31 | ${ }^{23}$ |
|  | 4,089,648 | 2,566,659 | 3,261,219 | 3,037,506 | 3,788,328 | 2,323,955 | 1,977,703 |
| Percentage of Period Pool BalanceForeclosures | 0.59\% | 0.40\% | 0.55\% | 0.56\% | 0.75\% | 0.50\% | 0.46\% |
|  |  |  |  |  |  |  |  |
| No. of Loans (Cumulativ)Loss and Recovery DataCumulative Net Losses | 3 | 3 | 4 | 4 | 4 | 4 | 4 |
|  |  |  |  |  |  |  |  |
| Cumulative Net Losses | 5,434 | 5,434 | 5,434 | 5,434 | 5,434 | 5,434 | 5,434 |
| Total Delinquencies and Foreclosures | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
|  |  |  |  |  |  |  |  |
|  | 42 | 31 | 37 | 34 | 40 | 35 | 27 |
| Balance | 4,095,082 | 2,572,093 | 3,266,653 | 3,042,940 | 3,793,762 | 2,329,389 | 1,983,137 |
| Geographic Distribution | 0.59\% | 0.40\% | 0.55\% | 0.56\% | 0.76\% | 0.50\% | 0.46\% |
|  |  |  |  |  |  |  |  |
| New South Wales/Australian Capital Teritory | 35.86\% | 28.44\% | 35.99\% | 36.27\% | 28.96\% | 29.01\% | 29.16\% |
|  | 27.73\% | 31.66\% | 27.96\% | 28.20\% | 31.99\% | 32.04\% | 32.30\% |
| Victoria/tasmania | 18.18\% | 18.15\% | 18.16\% | 17.83\% | 17.87\% | 17.84\% | 17.77\% |
| South Austraia/Northern Territory | 6.62\% | 8.75\% | 6.25\% | 6.22\% | 8.64\% | 8.62\% | 8.47\% |
| Weigtern Australia ${ }_{\text {Wed }}$ Weigerage Original Term (months) | 11.61\% | 13.01\% | 11.64\% | 11.48\% | 12.54\% | 12.48\% | 12.30\% |
|  | 296 | 251 | ${ }^{296}$ | 296 | 296 | 296 | ${ }_{237}^{296}$ |
| Weighted Average Remaining Term (months) | 254 | 251 | 248 | 246 | 243 | 240 | 237 |
| Weighted Average Interest Rate Loan Purpose | 6.85\% | 6.85\% | 6.22\% | 6.82\% | 7.03\% | 6.83\% | 6.83\% |
| Loan Purpose |  |  |  |  |  |  |  |
|  | 16.67\% | 16.67\% | 16.50\% | 16.51\% | 16.58\% | 16.38\% | 15.88\% |
| RenovationPurchase - New Dwelling | 11.85\% | 11.91\% | 12.01\% | 12.00\% | 11.85\% | 11.87\% | 11.68\% |
|  | 4.47\% | 4.52\% | 4.54\% | 4.65\% | 4.72\% | 4.60\% | 4.66\% |
| - Existing Dwelling | 67.01\% | 66.90\% | 66.94\% | 66.84\% | 66.85\% | 67.15\% | 67.78\% |
| Product Type |  |  |  |  |  |  |  |
| Variable Balance |  |  |  |  |  |  |  |
| Balance Percentage of Period Pool Balance | $590,013,553$ $84.96 \%$ | $552,842,778$ $86.19 \%$ | $507,191,784$ $85.94 \%$ | 461,833,203 $85.08 \%$ | ${ }^{424,976,337} 84.62 \%$ | $412,650,860$ $88.99 \%$ | $381,147,346$ $88.99 \%$ |
| Fixed 1 Year |  |  |  |  |  |  |  |
|  | 42,021,684 | 36,266,338 | 34,547,922 | 33,087,938 | 30,125,597 | 14,512,814 | 13,451,484 |
| Percentage of Period Pool BalanceFixed 2 Year | 6.05\% | 5.65\% | 5.85\% | 6.10\% | 6.00\% | 3.13\% | 3.14\% |
|  |  |  |  |  |  |  |  |
| BalancePercentage of Period Pool Balance | 34,968,875 | 25,494,085 | 17,334,896 | 15,448,602 | 14,795,343 | 16,714,604 | 19,041,648 |
|  | 5.04\% | 3.97\% | 2.94\% | 2.85\% | 2.95\% | 3.60\% | 4.45\% |
| Fixed 3 YearBalance |  |  |  |  |  |  |  |
|  | 9,055,306 | 10,767,303 | 13,489,941 | 15,122,051 | 18,002,348 | 10,595,932 | 8,290,957 |
| Percentage of Period Pool BalanceFixed 4 Year | 1.30\% | 1.68\% | 2.29\% | 2.79\% | 3.58\% | 2.29\% | 1.94\% |
|  |  |  |  |  |  |  |  |
| Balance | 14,007,406 | 13,742,342 | 12,202,472 | 11,392,580 | 9,079,511 | 8,593,963 | 6,024,829 |
| Percentage of Period Pool BalanceFixed 5+ Year | 2.02\% | 2.14\% | 2.07\% | 2.10\% | 1.81\% | 1.85\% | 1.41\% |
|  |  |  |  |  |  |  |  |
| Balance | 4,374,873 | 2,294,646 | 5,397,002 | 5,943,768 | 5,249,660 | 621,895 | 336,431 |
| Percentage of Period Pool Balance | 0.63\% | 0.36\% | 0.91\% | 1.09\% | 1.05\% | 0.13\% | 0.08\% |
| Loan-to Value information |  |  |  |  |  |  |  |
| a 0 to <=50 | 31.28\% | 32.20\% | 33.02\% | 34.46\% | 35.38\% | 36.38\% | 37.48\% |
| b $>50$ to <-55 | 7.55\% | 7.91\% | 7.96\% | 8.09\% | 7.88\% | 8.32\% | 8.52\% |
| c>55 to < $=60$ | 7.55\% | 7.84\% | 8.18\% | 7.87\% | 8.01\% | 8.41\% | 8.30\% |
| $\mathrm{d}>60$ to $<650$ | 8.34\% | 8.40\% | 8.60\% | 8.91\% | 8.99\% | 8.41\% | 8.68\% |
| e $>65$ to < $=70$ | 8.66\% | 8.58\% | 8.30\% | 8.31\% | 8.07\% | 8.61\% | 8.05\% |
| f>70 to <<75 | 9.01\% | 8.54\% | 8.60\% | 8.50\% | 8.36\% | 8.30\% | 8.86\% |
| $\mathrm{g}>75$ to <=80 | 8.20\% | 8.40\% | 8.38\% | 8.33\% | 8.61\% | 8.72\% | 8.15\% |
| $\mathrm{h}>80$ to <=85 | 10.33\% | 9.76\% | 9.48\% | 8.44\% | 8.25\% | 7.50\% | 7.23\% |
| i>85 to <=90 | 7.64\% | 7.00\% | 6.25\% | 6.05\% | 5.50\% | 4.61\% | 4.15\% |
| j>90 to <=95 | 1.38\% | 1.30\% | 1.14\% | 0.97\% | 0.90\% | 0.71\% | 0.55\% |
| k>95 to < $=100$ | 0.00\% | 0.01\% | 0.03\% | 0.02\% | 0.03\% | 0.00\% | 0.03\% |
| 1>100 | 0.06\% | 0.06\% | 0.06\% | 0.04\% | 0.02\% | 0.02\% | 0.00\% |
| Distribution by Loan Rate5.01 to 5.50 |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | 0 |
| Percentage of Period Pool Balance5.51 to.00Balance | n/a | n/a | n/a | n/a | n/a | n/a | 0.00\% |
|  | n/a | n/a | n/a | n/a | n/a | n/a | 4,385,036 |
| ${ }^{\text {Percentage of Period Pool Balance }} 6.01$ to 6.50 | n/a | n/a | n/a | n/a | n/a | n/a | 1.02\% |
|  |  |  |  |  |  |  |  |
| BalancePercentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | 22,079,841 |
|  | n/a | n/a | n/a | n/a | n/a | n/a | 5.16\% |
| 6.51 to 7.00 Balance | n/a | n/a | n/a | n/a | n/a | n/a | 186,245,082 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | 43.49\% |
| 7.01 to 7.50 - |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | 215,316,862 |
| ${ }^{\text {P Percentage of Period Pool Balance }}$ | n/a | n/a | n/a | n/a | n/a | n/a | 50.27\% |
|  |  |  |  |  |  |  |  |
| 7.51 to 8.00 Balance | n/a | n/a | n/a | n/a | n/a | n/a | ${ }^{265,873}$ |
| Percentage of Period Pool Balance 8.01 to 8.50 | n/a | n/a | n/a | n/a | n/a | n/a | 0.06\% |
| 8.01 toent.50 Balance |  |  |  |  |  |  |  |
| Balance Percentage of Period Pool Balance | n/a | n/a | n/a n/a | n/a | n/a n/a | n/a | 0.00\% |
| Prepayment Information Prepayment (CPR) |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 3 Month | 25.41\% | 25.42\% | 26.38\% | 26.70\% | ${ }^{24.91 \%}$ | ${ }^{23.36 \%}$ | 25.20\% |
| ${ }^{12}$ Month | 28.67\% | 27.32\% | 25.88\% | 25.98\% | 25.85\% | 25.34\% | 25.04\% |
| Cumulative | 25.80\% | 25.77\% | 25.81\% | 25.86\% | 25.81\% | 25.69\% | 25.66\% |
| Prepayment (SMM) ** |  |  |  |  |  |  |  |
| 3Month12MonthCumulative | 2.36\% | 2.36\% | 2.46\% | 2.49\% | 2.30\% | 2.14\% | 2.33\% |
|  | 2.71\% | 2.56\% | 2.41\% | 2.42\% | 2.40\% | 2.35\% | 2.32\% |
|  | 2.40\% | 2.40\% | 2.41\% | 2.41\% | 2.40\% | 2.39\% | 2.39\% |
|  | *Pre January 2006, delinquency calculations in the 91-120 days row included all delinquencies for 91 days or more. <br> Pre November 2006, delinquency calculations in the 121-150 days row included all delinquencies for 121 days or more. <br> **Single monthly mortality (SMM): indicates, for any given month, the fraction of mortgages principal that had not prepaid by the beginning of the month but does prepay during the month. <br> Conditional prepayment rate (CPR), which is annualized SMM |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |


| Period Ending: | eb-06 | May-06 | Aug-06 | Nov-06 |
| :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |
| Outstanding Balance (AS) | 398,191,967 | 366,936,668 | 340,097,282 | 314,287,844 |
| Number of Loans Outstanding | 4,865 | 4,552 | 4,269 | 4,013 |
| Percentage of Delinquent Loans *: |  |  |  |  |
| 31 to 60 days |  |  |  |  |
| No. of Loans | 10 | 8 | 10 | 16 |
| Balance | 774,221 | 951,807 | 1,396,201 | 2,120,645 |
| 61 to 90 days |  |  |  |  |
|  |  |  |  |  |
| No. of Loans | 7 | 5 | 4 | 2 |
| Balance | 643,196 | 370,473 | 335,963 | 221,286 |
| Percentage of Period Pool Balance 91 to 120 days | 0.16\% | 0.10\% | 0.10\% | 0.07\% |
| 91 to 120 days No. of Loans |  |  |  |  |
|  | ${ }^{2}$ | ${ }^{5}$ | 1 | 2 |
| Balance Percentage of Period Pool Balance | 204,584 | 442,323 | 346,657 | 79,019 |
| Percentage of Period Pool Balance | 0.05\% | 0.12\% | 0.10\% | 0.03\% |
| 121 to 150 days |  |  |  |  |
| No.of LLansBalance | ${ }^{8}$ | 10 | 11 | 1 |
|  | 502,551 | 648,173 | 746,431 | 31,220 |
| Percentage of Period Pool Balance151 to 180 days | 0.13\% | 0.18\% | 0.22\% | 0.01\% |
|  |  |  |  |  |
| No. of LoansBaiance | n/a | n/a | n/a | ${ }^{1}$ |
|  | n/a | n/a | n/a | 73,756 |
| Percentage of Period Pool Balance181 days or more | n/a | n/a | n/a | 0.02\% |
|  |  |  |  |  |
| 181 days or more No. of Loans | n/a | n/a | n/a | 6 |
| Balance | n/a | n/a | n/a | ${ }^{366,138}$ |
| Percentage of Period Pool Balance | n/a | n/a | n/a | 0.12\% |
| Total Delinquencies |  |  |  |  |
|  | 27 | 28 | 26 | 28 |
| Balance | 2,124,552 | 2,412,777 | 2,825,251 | 2,892,064 |
| Percentage of Period Pool Balance | 0.53\% | 0.66\% | 0.83\% | 0.92\% |
| Foreclosures |  |  |  |  |
| No. of Loans (Cumulative) | 5 | 5 | 6 | 6 |
| Loss and Recovery Data |  |  |  |  |
| Cumulative Net Losses | 5,434 | 5,434 | 5,434 | 5,434 |
| Cumulative Net Losses as \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Total Delinquencies and ForeclosuresNo. of Loans |  |  |  |  |
|  | 32 | 33 | 32 | 34 |
| Balance | 2,129,986 | 2,418,211 | 2,830,686 | 2,897,498 |
| Percentage of Period Pool Balance | 0.53\% | 0.66\% | 0.83\% | 0.92\% |
| Geographic Distribution |  |  |  |  |
| New South Wales/Australian Capital TeritoryVictoria/ asmania | 37.26\% | 37.68\% | 37.99\% | 38.11\% |
|  | 27.98\% | 27.90\% | 27.87\% | 28.01\% |
| Queensland | 17.83\% | 17.71\% | 17.72\% | 17.44\% |
| South Australia/Northern TeritoryWestern Austraia | 5.98\% | 5.94\% | 5.95\% | 6.02\% |
|  | 10.96\% | 10.77\% | 10.47\% | 10.42\% |
| Weighted Average Original Term (months) | 296 | 296 | ${ }^{296}$ | ${ }^{296}$ |
| Weighted Average Remaining Term (months)Weighted Average Interest Rate | 235 | 232 | 230 | 227 |
|  | 7.02\% | 7.22\% | 7.43\% | 7.63\% |
| Loan Purpose |  |  |  |  |
|  | 16.16\% | 16.23\% | 15.98\% | 16.02\% |
| Refinance Renovation | 11.56\% | 11.47\% | 11.21\% | 11.33\% |
| (ene | 4.54\% | 4.53\% | 4.54\% | 4.61\% |
| - Existing Dwelling | 67.74\% | 67.77\% | 68.28\% | 68.04\% |
| Product TypeVariable |  |  |  |  |
| Variable |  |  |  |  |
|  | 352,375,588 | 320,904,234 | 293,936,995 | 270,560,916 |
| Percentage of Period Pool Balance | 88.49\% | 87.45\% | 86.43\% | 86.09\% |
| Fixed 1 Year |  |  |  |  |
| Balance | 15,158,494 | 15,763,537 | 15,893,260 | 18,335,819 |
| Percentage of Period Pool BalanceFixed 2 Year | 3.81\% | 4.30\% | 4.67\% | 5.83\% |
|  |  |  |  |  |
| BalancePercentage of Period Pool Balance | 18,185,085 | 18,854,541 | 19,927,125 | 17,137,260 |
|  | 4.57\% | 5.14\% | 5.86\% | 5.45\% |
| Fixed 3 YearBalance |  |  |  |  |
|  | 7,356,670 | 8,382,747 | 7,357,891 | 5,056,058 |
| Percentage of Period Pool Balance | 1.85\% | 2.28\% | 2.16\% | 1.61\% |
| Fixed 4 Year |  |  |  |  |
| Balance | 4,792,641 | 2,711,983 | 2,605,917 | 2,846,212 |
| Percentage of Period Pool BalanceFixed $5+$ Year | 1.20\% | 0.74\% | 0.77\% | 0.91\% |
|  |  |  |  |  |
| Balance | 323,490 | 319,627 | 376,094 | 351,579 |
| Percentage of Period Pool Balance Loan-to Value Information | 0.08\% | 0.09\% | 0.11\% | 0.11\% |
|  |  |  |  |  |
| a 0 to <-50 | 38.66\% | 40.32\% | 40.78\% | 42.01\% |
| b $>50$ to < $=55$ | 8.49\% | 8.62\% | 9.51\% | 9.19\% |
| c $>55$ to < $=60$ | 8.52\% | 8.17\% | 7.75\% | 7.23\% |
| d $>60$ to < $=65$ | 8.02\% | 7.59\% | 8.14\% | 9.18\% |
| e >65 to <=70 | 8.55\% | 8.75\% | 8.74\% | 8.44\% |
| $\mathrm{f}>70$ to <<75 | 8.15\% | 7.87\% | 7.37\% | 7.26\% |
| $\mathrm{g}>75$ to < $=80$ | 7.76\% | 7.55\% | 7.73\% | 7.37\% |
| $\mathrm{h}>80$ to <=85 | 7.57\% | 7.24\% | 6.13\% | 5.74\% |
| i>85 to <=90 | 3.69\% | 3.28\% | 3.28\% | 2.92\% |
| j>90 to <=95 | 0.59\% | 0.59\% | 0.54\% | 0.64\% |
| k>95 to <=100 | 0.02\% | 0.02\% | 0.02\% | 0.02\% |
| 1>100 | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Distribution by Loan Rate |  |  |  |  |
| 5.01 to 5.50Balance |  |  |  |  |
|  | 0 | 0 | 0 | 0 |
| Percentage of Period Pool Balance5.51 to 6.00 | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
|  |  |  |  |  |
| BalancePercentage of Period Pool Balance | 4,045,580 | 2,568,381 | 1,284,148 | 1,260,486 |
|  | 1.02\% | 0.70\% | 0.38\% | 0.40\% |
| 6.01 to 6.50Balance |  |  |  |  |
|  | 15,190,597 | 9,329,026 | 7,779,984 | 5,906,782 |
| Percentage of Period Pool Balance 6.51 to 7.00 | 3.81\% | 2.54\% | 2.29\% | 1.88\% |
| 6.51 to 7.00 |  |  |  |  |
| Percentage of Period Pool Balance | 180,478,012 | 69,755,882 | 43,579,502 | 37,765,271 |
|  | 45.32\% | 19.01\% | 12.81\% | 12.02\% |
| 7.01 to 7.50Balance |  |  |  |  |
|  | 198,399,046 | 122,494,180 | 132,926,687 | 36,542,477 |
| Percentage of Period Pool Balance | 49.82\% | 33.38\% | 39.08\% | 11.63\% |
| 7.51 toe 8.00Balance |  |  |  |  |
|  | 253,524 | 163,159,399 | 154,726,961 | 101,273,372 |
| 8.01 to 8.50 | 0.06\% | 44.47\% | 45.49\% | 32.22\% |
|  |  |  |  |  |
| Balance | 0 | 0 | 0 | 131,729,457 |
| Prepayment Information | 0.00\% | 0.00\% | 0.00\% | 41.91\% |
|  |  |  |  |  |
| Prepayment (CPR)3 Month |  |  |  |  |
|  | ${ }^{23.11 \%}$ | 25.79\% | 24.10\% | 24.93\% |
| 12 Month | 24.15\% | 24.37\% | 24.55\% | 24.48\% |
| CumulativePrepayment (SMM) ** | 25.55\% | 25.56\% | 25.50\% | 25.47\% |
|  |  |  |  |  |
| Prepayment (SMM) ** 3 Month | 2.12\% | 2.39\% | 2.22\% | 2.31\% |
| 12 Month Cumulative | 2.22\% | 2.25\% | 2.27\% |  |
|  | $2.38 \%$ $2.38 \%$ $2.37 \%$ $2.37 \%$ <br> -Pre January 2006, delinquency calculations in the 91-120 days row included all delinquencies for 91 days or more. <br> Pre November 2006, delinquency calculations in the 121-150 days row included all delinquencies for 121 days or more. <br> "Single monthly mortality (SMM): indicates, for any given month, the fraction of mortgages principal that had not prepaid by the beginnin |  |  |  |
|  |  |  |  |  |
|  | "*Single monthly mortality (SMM): indicates, for any given month, the fraction of mortgages principal that had not prepaid by the beginnin |  |  |  |

