

| Geographic Distribution | \% by Loan Balance |
| :--- | ---: |
| Region |  |
| Australian Capital Territory | $2.21 \%$ |
| Metro |  |
| New South Wales | $22.63 \%$ |
| Metro | $9.70 \%$ |
| Other |  |
| Queensland | $10.59 \%$ |
| Metro | $2.81 \%$ |
| Non Metro-Gold Coast | $1.62 \%$ |
| Non Metro-Sunshine | $4.88 \%$ |
| Non Metro-Other |  |
| Victoria | $26.34 \%$ |
| Metro | $3.63 \%$ |
| Other | $9.28 \%$ |
| Western Australia | $0.97 \%$ |
| Metro | $4.12 \%$ |
| Other | $0.80 \%$ |
| South Australia |  |
| Metro | $0.32 \%$ |
| Other | $0.11 \%$ |
| Northern Territory | $100.00 \%$ |
| Metro |  |
| Other |  |
| Total |  |


| Loan-To-Value |  |
| :---: | :---: |
| Current LTV (\%) | \% by Loan Balance |
| 5.01 to 10.00 | 0.00\% |
| 10.01 to 15.00 | 0.04\% |
| 15.01 to 20.00 | 0.06\% |
| 20.01 to 25.00 | 0.40\% |
| 25.01 to 30.00 | 1.90\% |
| 30.01 to 35.00 | 2.85\% |
| 35.01 to 40.00 | 3.81\% |
| 40.01 to 45.00 | 4.63\% |
| 45.01 to 50.00 | 5.44\% |
| 50.01 to 55.00 | 6.21\% |
| 55.01 to 60.00 | 6.64\% |
| 60.01 to 65.00 | 7.78\% |
| 65.01 to 70.00 | 9.25\% |
| 70.01 to 75.00 | 10.44\% |
| 75.01 to 80.00 | 9.21\% |
| 80.01 to 85.00 | 5.17\% |
| 85.01 to 90.00 | 12.89\% |
| 90.01 to 95.00 | 13.28\% |
| Total | 100.00\% |


| Distribution by Current Interest Rates | Total Loan Balance | \% by Loan Balance |
| :--- | ---: | ---: |
| Current Rate $\%$ | $154,261,573$ |  |
| 4.50 to 5.00 | $637,694,785$ |  |
| 5.01 to 5.50 | $748,495,973$ |  |
| 5.51 to 6.00 | $739,349,635$ |  |
| 6.01 t 6.50 | $117,495,083$ | $6.14 \%$ |
| 6.51 to 7.00 | $33,470,712$ | $25.38 \%$ |
| 7.01 to 7.50 | $81,560,775$ | $29.79 \%$ |
| 7.51 to 8.00 | $2,512,328,535$ | $4.43 \%$ |
| Total | $4.68 \%$ |  |


| Product Type | Total Loan Balance | \% by Loan Balance |
| :--- | ---: | ---: |
| Loan Type | $78.27 \%$ |  |
| Standard Variable Rate | $1,966,286,024$ |  |



| Period Ending: | Dec-03 | Mar-04 | Jun-04 | Sep-04 | Dec-04 | Mar-05 | Jun-05 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |  |  |
| Outstanding Balance (A\$) | 1,275,890,752 | 1,176,482,679 | 1,077,688,375 | 995,026,906 | 919,078,190 | 853,419,578 | 789,852,465 |
| Number of Loans Outstanding | 10,971 | 10,174 | 9,449 | 8,826 | 8,245 | 7,737 | 7,379 |
| Percentage of Delinquent Loans * |  |  |  |  |  |  |  |
| 31 to 60 days |  |  |  |  |  |  |  |
| No. of Loans | 22 | 27 | 19 | 16 | 13 | 25 | 24 |
| Balance | 2,391,947 | 4,248,652 | 2,878,910 | 2,358,130 | 1,511,236 | 3,247,313 | 2,561,148 |
| 61 to 90 days |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | 3 | 12 | 10 | 8 | 7 | 4 | 10 |
| Balance | 287,324 | 1,601,778 | 1,784,948 | 1,017,925 | 1,345,707 | 404,212 | 1,381,242 |
| Percentage of Period Pool Balance | 0.02\% | 0.14\% | 0.17\% | 0.10\% | 0.15\% | 0.05\% | 0.17\% |
| 91 to 120 days |  |  |  |  |  |  |  |
| No. of Loans | 12 | 15 | 9 | 5 | 7 | 8 | 6 |
| Balance | 1,365,079 | 1,703,243 | 863,940 | 333,791 | 790,561 | 1,161,045 | 738,160 |
| 121 to 150 days |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Balance | 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 |
| 181 days or more |  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Balance | 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 |
| Total Delinquencies |  |  |  |  |  |  |  |
| No. of Loans | 37 | 54 | 38 | 29 | 27 | 37 | 40 |
| Balance | 4,044,350 | 7,553,673 | 5,527,799 | 3,709,845 | 3,647,504 | 4,812,570 | 4,680,550 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans (Cumulativ) | 1 | 1 | 1 | 1 | 1 | 2 | 2 |
| Loss and Recovery Data |  |  |  |  |  |  |  |
| Cumulative Net Losses | 0 | 0 | 0 | 0 | 0 | 1,218 | 1,218 |
| Cumulative Net Losses as \% of Period Pool Balance | 0 | 0 | 0 | 0 | 0 | 0.00\% | 0.00\% |
| Total Delinquencies and Foreclosures |  |  |  |  |  |  |  |
| No. of Loans | 38 | 55 | 39 | 30 | 28 | 39 | 42 |
| Balance | 4,044,350 | 7,553,673 | 5,527,799 | 3,709,845 | 3,647,504 | 4,813,788 | 4,681,768 |
| Geographic Distribution |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| New South Wales/Australian Capital Territory | 35.18\% | 35.49\% | 35.49\% | 35.53\% | 35.82\% | 36.41\% | 36.42\% |
| Victoria/Tasmania | 30.12\% | 30.06\% | 30.17\% | 30.17\% | 30.16\% | 30.26\% | 30.25\% |
| Queensland | 18.83\% | 18.50\% | 18.33\% | 18.30\% | 18.14\% | 17.83\% | 17.83\% |
| South Australia/Northern Territory | 5.41\% | 5.36\% | 5.40\% | 5.36\% | 5.31\% | 5.18\% | 5.18\% |
| Western Australia | 10.46\% | 10.59\% | 10.61\% | 10.64\% | 10.58\% | 10.32\% | 10.32\% |
| Weighted Average Original Term (months) | 306 | 306 | 306 | 306 | 306 | 306 | 306 |
| Weighted Average Remaining Term (months) | 284 | 281 | 278 | 276 | 273 | 270 | 267 |
| Weighted Average Interest Rate | 6.77\% | 6.74\% | 6.75\% | 6.75\% | 6.74\% | 6.95\% | 7.01\% |
| Loan Purpose |  |  |  |  |  |  |  |
| Refinance | 19.76\% | 19.29\% | 19.24\% | 18.86\% | 18.46\% | 18.34\% | 18.57\% |
| Renovation | 6.55\% | 6.52\% | 6.44\% | 6.36\% | 6.32\% | 7.81\% | 6.45\% |
| Purchase - New Dwelling | 3.73\% | 3.78\% | 3.82\% | 3.85\% | 3.79\% | 3.96\% | 3.81\% |
| - Existing Dwelling | 69.96\% | 70.42\% | 70.50\% | 70.93\% | 71.43\% | 69.89\% | 71.17\% |
| Product Type |  |  |  |  |  |  |  |
| Variable |  |  |  |  |  |  |  |
| Balance | 955,225,525 | 877,840,627 | 803,180,569 | 780,100,995 | 756,128,074 | 688,938,931 | 620,225,853 |
| Percentage of Period Pool BalanceFixed 1 Year |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | 168,633,932 | 161,428,786 | 142,079,160 | 103,880,862 | 92,332,878 | 90,391,502 | 85,824,841 |
| Percentage of Period Pool Balance | 13.22\% | 13.72\% | 13.18\% | 10.44\% | 10.05\% | 10.59\% | 10.87\% |
| Fixed 2 Year |  |  |  |  |  |  |  |
| Balance | 96,403,588 | 96,138,138 | 93,575,878 | 78,434,171 | 46,460,478 | 32,038,277 | 33,196,113 |
| Percentage of Period Pool Balance | 7.56\% | 8.17\% | 8.68\% | 7.88\% | 5.06\% | 3.75\% | 4.20\% |
| Fixed 3 Year |  |  |  |  |  |  |  |
| Balance | 40,277,892 | 26,773,407 | 25,282,574 | 19,313,643 | 9,290,263 | 24,778,506 | 33,501,113 |
| $\begin{array}{llllllllll}\text { Percentage of Period Pool Balance } & \text { 3.16\% } \\ \text { Fixed 4 Year }\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | 5,351,377 | 6,287,180 | 10,590,986 | 11,435,047 | 12,583,442 | 10,188,052 | 5,620,771 |
| Fixed 5 + Year |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | 9,998,437 | 8,014,541 | 2,979,207 | 1,862,188 | 2,283,056 | 7,084,310 | 11,483,774 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| a 0 to <=50 | 28.31\% | 29.01\% | 30.11\% | 31.71\% | 33.27\% | 34.80\% | 34.78\% |
| $\mathrm{b}>50$ to < $=55$ | 7.59\% | 7.71\% | 8.22\% | 8.27\% | 8.20\% | 8.15\% | 8.17\% |
| c>55 to < $=60$ | 7.90\% | 8.22\% | 7.92\% | 7.87\% | 8.03\% | 8.22\% | 8.23\% |
| d>60 to < $=65$ | 8.43\% | 8.46\% | 8.84\% | 8.86\% | 8.78\% | 8.77\% | 8.78\% |
| e>65 to <=70 | 9.29\% | 9.56\% | 9.40\% | 9.24\% | 9.09\% | 9.04\% | 9.05\% |
| f>70 to <<75 | 9.80\% | 9.26\% | 9.24\% | 9.01\% | 8.88\% | 8.40\% | 8.39\% |
| $\mathrm{g}>75$ to <=80 | 5.69\% | 6.12\% | 5.79\% | 5.78\% | 5.69\% | 5.86\% | 5.88\% |
| $\mathrm{h}>80$ to < $=85$ | 8.37\% | 8.34\% | 8.24\% | 8.30\% | 8.23\% | 8.07\% | 8.07\% |
| i>85 to <=90 | 10.66\% | 10.09\% | 9.71\% | 8.85\% | 8.13\% | 7.15\% | 7.19\% |
| j>90 to <=95 | 3.86\% | 3.12\% | 2.46\% | 2.07\% | 1.66\% | 1.53\% | 1.42\% |
| $\mathrm{k}>95$ to < $=100$ | 0.10\% | 0.11\% | 0.07\% | 0.04\% | 0.04\% | 0.00\% | 0.04\% |
| Distribution by Loan Rate5.51 to 6.00 |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance 6.51 to 7.00 | n/a | 6.51 to 7.00 |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance 8.01 to 8.50 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Balance | 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 |
| Prepayment Information |  |  |  |  |  |  |  |
| Prepayment (CPR)3 Month |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 12 Month | 29.87\% | 30.07\% | 29.49\% | 27.91\% | 26.59\% | 26.00\% | 25.30\% |
| Cumulative | 28.43\% | 28.22\% | 28.21\% | 28.00\% | 27.82\% | 27.53\% | 27.38\% |
| Prepayment (SMM) ** |  |  |  |  |  |  |  |
| 3 Month | 2.96\% | 2.47\% | 2.65\% | 2.41\% | 2.40\% | 2.22\% | 2.35\% |
| 12 Month | 2.83\% | 2.85\% | 2.79\% | 2.62\% | 2.48\% | 2.42\% | 2.34\% |
| Cumulative | 2.68\% | 2.66\% | 2.65\% | 2.63\% | 2.61\% | 2.58\% | 2.57\% |
|  | *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: | Sep-05 | Dec-05 | Mar-06 | Jun-06 | Sep-06 | Dec-06 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |  |
| Outstanding Balance (AS) | 727,413,058 | 671,160,972 | 622,914,067 | 577,810,254 | 530,238,008 | 488,804,359 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 31 to 60 days |  |  |  |  |  |  |
| No. of Loans | 11 | 10 | 13 | 7 | 7 | 10 |
| Balance | 1,414,715 | 1,046,671 | 1,408,464 | 1,226,086 | 849,493 | 1,282,024 |
| Percentage of Period Pool Balance | 0.19\% | 0.16\% | 0.23\% | 0.21\% | 0.16\% | 0.26\% |
| 61 to 90 days |  |  |  |  |  |  |
| No. of Loans | 6 | 6 | 3 | 9 | 8 |  |
| Balance | 573,094 | 672,287 | 372,134 | 936,099 | 1,194,171 | 710,645 |
| Percentage of Period Pool Balance | 0.08\% | 0.10\% | 0.06\% | 0.16\% | 0.23\% | 0.15\% |
| 91 to 120 days 0 |  |  |  |  |  |  |
| No. of Loans | 11 | 7 | 3 | 3 | 0 |  |
| Balance | 1,313,092 | 914,399 | 282,521 | 492,001 | 0 | 380,687 |
| 121 to 150 days |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | ${ }^{6}$ | 4 | ${ }^{7}$ |  |
| Balance | n/a | n/a | 831,182 | 202,410 | 998,812 | 42,067 |
| $\begin{array}{cccccc}\text { Percentage of Period Pool Balance } & \text { n/a } \\ 151 \text { to } 180 \text { days }\end{array}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a |  |
| Balance | n/a | n/a | n/a | n/a | n/a | 26,183 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | 0.01\% |
| 181 days or more |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a | 2 |
| Balance | n/a | n/a | n/a | n/a | n/a | 215,667 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | 0.04\% |
| Total Delinquencies |  |  |  |  |  |  |
| No. of Loans | 28 | 23 | 25 | 23 | 22 | 21 |
| Balance | 3,300,902 | 2,633,357 | 2,894,300 | 2,856,596 | 3,042,476 | 2657,274 |
| Percentage of Period Pool Balance | 0.45\% | 0.39\% | 0.46\% | 0.49\% | 0.57\% | 0.54\% |
| Foreclosures |  |  |  |  |  |  |
| No. of Loans (Cumulative) | 4 | 4 | 4 | 4 | 4 |  |
| Loss and Recovery Data |  |  |  |  |  |  |
| Cumulative Net Losses Cumulative Net Losses as \% of Period Pool Balance | 1,218 $0.00 \%$ | 1,218 $0.00 \%$ | 1,218 0.000 | 1,218 $0.00 \%$ | 1,218 | 1,218 |
| Total Delinquencies and Foreclosures |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | 32 | 27 | 29 | 27 | 26 | 25 |
| Balance Percentage of Period Pool Balance | 3,302,120 | 2,634,575 | 2,895,518 | 2,857,814 | 3,043,694 | 2,658,492 |
| Geographic Distribution ${ }^{\text {a }}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| New South Wales/Australian Capital Territory | 36.42\% | 37.43\% | 38.04\% | 38.15\% | 38.30\% | 38.85\% |
| Victoria/Tasmania | 30.25\% | 30.31\% | 30.33\% | 30.46\% | 30.49\% | 30.06\% |
| Queensland | 17.83\% | 17.28\% | 16.88\% | 16.83\% | 16.59\% | 16.59\% |
| South Australia/Northern Teritory | 5.18\% | 5.20\% | 5.12\% | 5.11\% | 5.17\% | 5.17\% |
| Western Australia | 10.32\% | 9.78\% | 9.64\% | 9.46\% | 9.46\% | 9.32\% |
| Weighted Average Original Term (months) | 306 | 306 | 306 | 306 | 306 | 306 |
| Weighted Average Remaining Term (months) | 263 | 260 | 258 | 255 | 252 | 249 |
| Weighted Average Interest Rate | 6.97\% | 6.96\% | 6.95\% | 7.17\% | 7.37\% | 7.56\% |
| Loan Purpose |  |  |  |  |  |  |
| Refinance | 20.00\% | 17.83\% | 17.56\% | 17.31\% | 17.27\% | 17.03\% |
| Renovation | 6.00\% | 6.19\% | 7.69\% | 1.51\% | 6.02\% | 7.51\% |
| Purchase - New Dwelling | 4.00\% | 4.08\% | 4.09\% | 4.19\% | 4.32\% | 4.32\% |
| - Existing Dwelling | 70.00\% | 71.90\% | 70.65\% | 77.00\% | 72.39\% | 71.15\% |
| Product Type |  |  |  |  |  |  |
| Variable |  |  |  |  |  |  |
| Balance | 634,934,980 | 583,691,009 | 539,964,825 | 497,025,574 | 443,013,378 | 402,207,846 |
| Fixed 1 Year |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | 34,295,939 | 30,763,446 | 36,341,099 | 29,261,996 | 31,840,189 | 37,164,011 |
| Fixed 2 Year ${ }^{\text {ren }}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | 33,824,810 | 38,681,773 | 28,162,553 | 27,109,271 | 29,160,788 | 24,116,888 |
| Percenage of Period Pool BalanceFixed 3 Year |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | 10,268,024 | 4,963,623 | 7,484,524 | 11,033,045 | 11,230,336 | 9,773,263 |
| Percentage of Period Pool Balance | 1.41\% | 0.74\% | 1.20\% | 1.91\% | 2.12\% | 2.00\% |
| Fixed 4 Year |  |  |  |  |  |  |
| Balance | 13,590,178 | 12,456,668 | 10,235,957 | 12,638,584 | 14,425,509 | 14,767,071 |
| $\begin{array}{lllllll}\text { Percentage of Period Pool Balance } & 1.87 \% & 1.86 \% & \\ \text { Fixed } 5+\text { Year }\end{array}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | 499,128 | 604,453 | 725,109 | 741,784 | 567,808 | 775,280 |
| Percentage of Period Pool Balance | 0.07\% | 0.09\% | 0.12\% | 0.13\% | 0.11\% | 0.16\% |
| Loan-to Value information |  |  |  |  |  |  |
| a 0 to <<50 | 37.80\% | 39.30\% | 40.26\% | 53.04\% | 43.26\% | 44.79\% |
| b $>50$ to < $=55$ | 7.99\% | 7.96\% | 8.21\% | 7.08\% | 8.17\% | 7.76\% |
| c>55 to < $=60$ | 8.60\% | 8.60\% | 8.35\% | 7.32\% | 8.12\% | 8.34\% |
| d>60 to < $=65$ | 8.71\% | 8.73\% | 8.79\% | 7.23\% | 8.79\% | 9.24\% |
| e>65 to <=70 | 8.88\% | 9.06\% | 8.76\% | 6.42\% | 8.22\% | 7.67\% |
| $\mathrm{f}>70$ to <<75 | 7.65\% | 7.48\% | 7.60\% | 5.45\% | 7.00\% | 6.66\% |
| $\mathrm{g}>75$ to < $=80$ | 5.72\% | 5.68\% | 5.65\% | 4.67\% | 5.68\% | 6.05\% |
| $\mathrm{h}>80$ to < $=85$ | 7.57\% | 7.23\% | 6.92\% | 5.16\% | 6.52\% | 5.97\% |
| i>85 to \ll90 | 5.96\% | 5.07\% | 4.74\% | 3.07\% | 3.65\% | 3.14\% |
| j 990 to < $<95$ | 1.05\% | ${ }^{\text {0.86\% }}$ | 0.69\% | ${ }^{0.54 \%}$ | 0.60\% | 0.36\% |
| $\mathrm{k}>95$ to < $=100$ | 0.08\% | 0.04\% | 0.02\% | 0.02\% | 0.00\% | 0.02\% |
| Distribution by Loan Rate5.51 to 6.00 |  |  |  |  |  |  |
| Balance | n/a | 6,578,417 | 6,331,242 | 4,283,547 | 2,183,706 | 1,831,952 |
|  |  |  |  |  |  |  |
| Balance | n/a | 70,495,464 | 68,668,451 | 19,267,053 | 13,592,863 | 9,962,063 |
| Percentage of Period Pool Balance <br> 6.51 to 7.00 $\mathrm{n} / \mathrm{a}$ $10.50 \%$ $11.02 \%$ $3.33 \%$    |  |  |  |  |  |  |
| Balance | n/a | 307,396,500 | 289,049,479 | 151,877,359 | 107,783,879 | 75,734,587 |
| 7.01 to 7.50 |  |  |  |  |  |  |
| Balance | n/a | 285,627,267 | 258,689,234 | 181,819,763 | 202,148,781 | 81,239,747 |
| Percentage of Period Pool Balance <br> 7.51 to 8.00 $\mathrm{n} / \mathrm{a}$ $42.56 \%$ $41.53 \%$ $31.47 \%$  |  |  |  |  |  |  |
| Balance | n/a | 1,066,486 | 374,883 | 220,787,532 | 204,729,078 | 146,476,535 |
| ${ }^{\text {Percentage of Period Pool Balance }}$ | n/a | 0.16\% | 0.06\% | 38.21\% | 38.61\% | 29.97\% |
| Balance | n/a | 0 | 0 | 0 | 0 | 173,559,474 |
| Percentage of Period Pool Balance | n/a | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 35.51\% |
| Prepayment Information |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 3 Month | 26.39\% | 25.41\% | 24.12\% | 24.46\% | 27.51\% | 26.13\% |
| 12 Month | 25.42\% | 24.93\% | 25.33\% | 25.23\% | 25.51\% | 25.63\% |
| CumulativePrepayment (SMM) **a |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 3 Month | 2.46\% | 2.41\% | 2.22\% | 2.26\% | 2.58\% | 2.43\% |
| 12 Month | 2.36\% | 2.36\% | 2.36\% | 2.34\% | 2.52\% | 2.38\% |
| Cumulative | 2.56\% | 2.56\% | 2.53\% | 2.52\% | 2.52\% | 2.51\% |
|  | *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. Conditional prepayment rate (CPR), which is annualized SMM |  |  |  |  |  |
|  |  |  |  |  |  |  |
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