

| Geographic Distribution | \% by Loan Balance |
| :--- | ---: |
| Region |  |
| Australian Capital Territory | $2.86 \%$ |
| Metro |  |
| New South Wales | $31.65 \%$ |
| Metro | $19.13 \%$ |
| Other |  |
| Queensland | $5.16 \%$ |
| Metro | $1.96 \%$ |
| Non Metro-Gold Coast | $0.96 \%$ |
| Non Metro-Sunshine | $2.47 \%$ |
| Non Metro-Other | $20.30 \%$ |
| Victoria | $3.83 \%$ |
| Metro |  |
| Other | $5.81 \%$ |
| Western Australia | $0.74 \%$ |
| Metro | $2.71 \%$ |
| Other | $0.67 \%$ |
| South Australia |  |
| Metro | $0.28 \%$ |
| Other | $0.13 \%$ |
| Northern Territory |  |
| Metro | $0.84 \%$ |
| Other | $0.50 \%$ |
| Tasmania | $100.00 \%$ |


| Loan-To-Value | \% by Loan Balance |
| :--- | ---: |
| Current LTV (\%) | $0.01 \%$ |
| 10.01 to 15.00 | $0.03 \%$ |
| 15.01 to 20.00 | $0.40 \%$ |
| 20.01 to 25.00 | $2.15 \%$ |
| 25.01 to 30.00 | $3.29 \%$ |
| 30.01 to 35.00 | $4.45 \%$ |
| 35.01 to 40.00 | $5.21 \%$ |
| 40.01 to 45.00 | $3.62 \%$ |
| 45.01 to 50.00 | $4.13 \%$ |
| 50.01 to 55.00 | $4.82 \%$ |
| 55.01 to 60.00 | $5.48 \%$ |
| 60.01 to 65.00 | $10.12 \%$ |
| 65.01 to 70.00 | $15.66 \%$ |
| 70.01 to 75.00 | $17.93 \%$ |
| 75.01 to 80.00 | $3.60 \%$ |
| 80.01 to 85.00 | $8.47 \%$ |
| 85.01 to 90.00 | $10.61 \%$ |
| 90.01 to 95.00 | $100.00 \%$ |
| Total |  |


| Current Rate \% | Total Loan Balance | \% by Loan Balance |
| :---: | :---: | :---: |
| 5.01 to 5.50 | 65,941,112 | 1.92\% |
| 5.51 to 6.00 | 342,546,215 | 9.97\% |
| 6.01 to 6.50 | 951,927,350 | 27.70\% |
| 6.51 to 7.00 | 989,862,475 | 28.81\% |
| 7.01 to 7.50 | 1,080,849,592 | 31.45\% |
| 7.51 to 8.00 | 4,987,589 | 0.15\% |
| 8.01 to 8.50 | 296,694 | 0.01\% |
| Total | 3,436,411,027 | 100.00\% |


| Product Type |  |  |
| :---: | :---: | :---: |
| Loan Type | Total Loan Balance | \% by Loan Balance |
| Standard Variable Rate | 1,587,975,700 | 46.21\% |
| Fixed Rate Loans |  |  |
| 1 yr fixed | 88,778,548 | 2.58\% |
| 2 yr fixed | 127,953,453 | 3.72\% |
| 3 yr fixed | 525,581,319 | 15.29\% |
| 4 yr fixed | 22,848,678 | 0.66\% |
| 5 yr fixed | 195,380,522 | 5.69\% |
| Economiser and Rate Saver | 887,910,806 | 25.84\% |
| Total | 3,436,411,027 | 100.00\% |


| Period Ending: | Apr-04 | Jul-04 | Oct-04 | Jan-05 | Apr-05 | Jul-05 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |  |
| Outstanding Balance (A\$) | 3,282,657,697 | 2,988,385,348 | 2,754,163,902 | 2,560,026,911 | 2,358,056,574 | 2,162,785,600 |
| Number of Loans Outstanding | 22,231 | 20,391 | 18,921 | 17,700 | 16,414 | 15,204 |
| Percentage of Delinquent Loans *: |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| No. of Loans | 51 | 36 | 47 | 62 | 27 | 62 |
| Balance | 8,141,075 | 5,124,755 | 7,734,157 | 10,064,852 | 13,336,652 | 10,894,409 |
| 61 to 90 days |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 61 to 90 daysNo. of Loans |  |  |  |  |  |  |
| Balance | 1,335,843 | 1,978,227 | 839,338 | 3,954,907 | 5,977,175 | 3,539,268 |
| $\begin{array}{ccccc}\text { Percentage of Period Pool Balance } & 0.04 \% & 0.07 \% & 0.03 \% & 0.15 \% \\ 91 \text { to } 120 \text { days }\end{array}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| No. of Loans | 0 | 10 | 12 | 16 | ${ }^{6}$ | 26 |
| BalancePercentage of Period Pool Balance | 0 | 1,758,367 | 2,351,684 | 2,611,607 | 5,038,670 | 4,425,407 |
|  | 121 to 150 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 |
| Percentage of Period Pool Balance151 to 180 days | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |
| 151 to 180 days No. of Loans | n/a | n/a | n/a | n/a | n/a | n/a |
| ${ }_{\text {Percente }}^{\text {Balance }}$ ( ${ }^{\text {a }}$ 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 |
| 181 days or more |  |  |  |  |  |  |
| 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 |
| Percentage of Period Pool BalanceTotal Delinquencies | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |
| No. of LoansBaiance | 60 | 55 | 67 | 100 | 43 | 113 |
|  | 9,476,919 | 8,861,349 | 10,925,179 | 16,631,366 | 24,352,497 | 18,859,084 |
| Foreclosures $\begin{aligned} & \text { Percese of Period Pool Balance }\end{aligned}$ | 0.29\% | 0.30\% | 0.40\% | 0.65\% | 1.03\% | 0.87\% |
|  |  |  |  |  |  |  |
| Loss and Recovery Data | n/a | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |  |
| Cumulative Net LossesCumulative Net Losses as \% of Period | n/a | n/a | n/a | n/a | n/a | /a |
|  | n/a | n/a | n/a | n/a | n/a | n/a |
| Total Delinquencies and Foreclosures |  |  |  |  |  |  |
|  | 60 | 55 | 67 | 100 | 43 | 113 |
| No. of Loans Balance | 9,476,919 | 8,861,349 | 10,925,179 | 16,631,366 | 24,352,497 | 18,859,084 |
| Geographic Distribution | 0.29\% | 0.30\% | 0.40\% | 0.65\% | 1.03\% | 0.87\% |
|  |  |  |  |  |  |  |
| New South Waless/Australian CapitalVictoria/Tasmania | 53.85\% | 53.87\% | 54.30\% | 54.55\% | 54.85\% | 55.28\% |
|  | 25.41\% | 25.60\% | 25.46\% | 25.29\% | 25.17\% | 24.99\% |
| Queensland | 10.44\% | 10.32\% | 10.19\% | 10.13\% | 10.02\% | 9.92\% |
| South Australia/Northern TerritoryWestern Austraiia | 3.78\% | 3.78\% | 3.77\% | 3.74\% | 3.72\% | 3.69\% |
|  | 6.52\% | 6.42\% | 6.28\% | 6.29\% | 6.21\% | 6.12\% |
| Weighted Average Original Term Weighted Average Remaining Term | 311 | 311 | 311 | 311 | 311 | 311 |
|  | 310 | 307 | 304 | 301 | 298 | 296 |
| Weighted Average Remaining Term Weighted Average Interest Rate | 6.58\% | 6.61\% | 5.93\% | 6.61\% | 6.82\% | 6.84\% |
| Loan Purpose |  |  |  |  |  |  |
|  | 26.50\% | 26.14\% | 26.50\% | 25.00\% | ${ }^{24.54 \%}$ | 24.00\% |
|  | 11.85\% | 7.01\% | 7.13\% | ${ }_{5}^{6.80 \%}$ | 6.70\% 5 $537 \%$ | 7.00\% |
|  | 4.80\% | 4.89\% | 4.80\% | 5.16\% | 5.37\% | 5.00\% |
|  | 56.85\% | 61.96\% | 61.57\% | 63.04\% | 63.39\% | 64.00\% |
| Product TypeVariable |  |  |  |  |  |  |
| Percentage of Period Pool Balance | 2,086,967,285 | 1,91,404,009 | 1,861,779,.60\% | 1,814,666,014 $70.88 \%$ | 1,693,407, $71.81 \%$ | $1,605,515,780$ $74.23 \%$ |
| Percentage of Period Pool Balance Fixed 1 Year |  |  |  |  |  |  |
| BalancePercentage of Period Pool Balance | 533,977,800 | 558,262,518 | 510,457,935 | 479,126,024 | 403,875,017 | 308,622,005 |
|  | 16.27\% | 18.68\% | 18.53\% | 18.72\% | 17.13\% | 14.27\% |
| Fixed 2 Year Balance |  |  |  |  |  |  |
| Balance <br> Percentage of Period Pool Balance | 460,839,446 | 347,245,900 | 227,212,774 | $115,492,681$ $4.51 \%$ | $88,616,140$ $3,76 \%$ | $98,416,989$ $4.55 \%$ |
| Fixed 3 Year or | 14.04\% | 11.62\% | 8.25\% | 4.51\% |  | 4.55\% |
| Balance | 80,438,018 | 77,501,095 | 83,350,464 | 102,368,269 | 130,993,737 | 121,216,604 |
| Percentage of Period Pool Balance | 2.45\% | 2.59\% | 3.03\% | 4.00\% | 5.56\% | 5.60\% |
| Fixed 4 YearBalance |  |  |  |  |  |  |
|  | 97,163,492 | 86,129,471 | 67,969,944 | 43,135,442 | 24,086,750 | 9,849,260 |
| ${ }_{\text {Per }}^{\text {Percentage of Period Pool Balance }}$ | 2.96\% | 2.88\% | 2.47\% | 1.68\% | 1.02\% | 0.46\% |
|  |  |  |  |  |  |  |
| Balance | 23,271,656 | 3,841,857 | 3,393,594 | 5,238,480 | 17,077,698 | 19,164,962 |
| Loan-to Value information | 0.71\% | 0.13\% | 0.12\% | 0.20\% | 0.72\% | 0.89\% |
|  |  |  |  |  |  |  |
| a 0 to < $<50$ | 19.69\% | 20.51\% | 21.49\% | 22.26\% | 23.08\% | 24.31\% |
| $\mathrm{b}>50$ to $<=55$ | 4.19\% | 4.36\% | 4.50\% | 4.76\% | 4.94\% | 4.93\% |
| c $>55$ to < $=60$ | 4.99\% | 5.16\% | 5.39\% | 5.62\% | 5.66\% | 5.66\% |
| d $>60$ to $<=65$ | 5.80\% | 6.31\% | 6.48\% | 6.97\% | 7.09\% | 7.52\% |
| e $>65$ to \ll 70 | 10.28\% | 10.57\% | 10.80\% | 10.85\% | 11.29\% | 11.43\% |
| $\mathrm{f}>70$ to < $=75$ | 15.75\% | 16.08\% | 16.12\% | 15.86\% | 15.57\% | 15.35\% |
| $\mathrm{g}>75$ to <=80 | 17.06\% | 15.94\% | 14.75\% | 13.66\% | 12.84\% | 11.96\% |
| $\mathrm{h}>80$ to $0=85$ | 3.73\% | 3.93\% | 4.16\% | 4.36\% | 4.77\% | 4.98\% |
| i>85 to <=90 | 8.57\% | 8.62\% | 8.70\% | 9.07\% | 8.99\% | 8.95\% |
| j>90 to <=95 | 9.90\% | 8.50\% | 7.47\% | 6.57\% | 5.72\% | 4.85\% |
| Distribution by Loan Rate | 0.03\% | 0.02\% | 0.02\% | 0.03\% | 0.05\% | 0.06\% |
|  |  |  |  |  |  |  |
| $\underset{\text { Balance }}{5.00 \text { to }}$ |  |  |  |  |  |  |
|  | n/a | n/a | n/a | n/a | n/a | n/a |
| Percentage of Period Pool Balance5.51 to 6.00 | 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 |
| ${ }^{\text {Percentage of Period Pool Balance }}$ | n/a | n/a | n/a | n/a | n/a | n/a |
|  | n/a | n/a | n/a |  |  | n/a |
| 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 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a |
| 7.01 to 7.50 ( |  |  |  |  |  |  |
| ${ }_{\text {Balance }}^{\text {Percentage of Period Pool Balance }}$ | 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 |
| 7.51 to 8.00BalanceSel |  |  |  |  |  |  |
|  | 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 |
| 8.01 to 8.50 |  |  |  |  |  |  |
| 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 |
| Prepayment Information Prepayment (CPR) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 Month12 Month | 27.83\% | 30.40\% | 26.85\% | 24.35\% | 26.93\% | 28.20\% |
|  | 27.83\% | 29.12\% | ${ }^{28.36 \%}$ | 27.36\% | 27.13\% | 26.58\% |
| Prepayment (SMM) ** | 27.83\% | 29.12\% | 28.36\% | 27.36\% | 27.27\% | 27.43\% |
|  |  |  |  |  |  |  |
|  | 2.61\% | 2.89\% | 2.51\% | 2.25\% | 2.51\% | 2.65\% |
|  | 2.61\% | 2.75\% | 2.67\% | 2.56\% | 2.54\% | 2.48\% |
| Cumulative | 2.61\% | 2.75\% | 2.67\% | 2.56\% | 2.55\% |  |
|  | *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: | Oct-05 | Jan-06 | Apr-06 | Jul-06 | Oct-06 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At: |  |  |  |  |  |
| Outstanding Balance (A\$) | 1,989,763,185 | 1,832,335,297 | 1,696,787,758 | 1,556,716,877 | 1,433,889,044 |
| Number of Loans Outstanding | 14,144 | 13,202 | 12,280 | 11,406 | 10,660 |
| Percentage of Delinquent Loans *:31 to 0 days |  |  |  |  |  |
|  |  |  |  |  |  |
| No. of Loans | 52 | 60 | 44 | 40 | 38 |
| Balance | 7,767,186 | 9,863,210 | 6,253,776 | 6,019,120 | 6,003,865 |
| Percentage of Period Pool Balance | 0.39\% | 0.54\% | 0.37\% | 0.39\% | 0.42\% |
| 61 to 90 days |  |  |  |  |  |
| No. of Loans | 13 | 11 | 17 | 15 | 11 |
| Balance | 2,553,656 | 1,328,803 | 2,320,226 | 2,705,646 | 1,499,591 |
| Percentage of Period Pool Balance | 0.13\% | 0.07\% | 0.14\% | 0.17\% | 0.10\% |
| 91 to 120 days ${ }^{\text {day }}$ |  |  |  |  |  |
| No. of Loans | 4 | ${ }^{6}$ | 11 | 4 | 6 |
| Balance | 608,889 | 515,704 | 1,499,024 | 532,374 | 980,607 |
| Percentage of Period Pool Balance | 0.03\% | 0.03\% | 0.09\% | 0.03\% | 0.07\% |
| 121 to 150 days ${ }^{\text {a }}$ |  |  |  |  |  |
| No. of Loans | 14 | 15 | 9 | 16 | 5 |
| Balance | 2,576,605 | 2,249,880 | 1,443,513 | 2,758,577 | 565,345 |
| $\begin{array}{ccc}\text { Percentage of Period Pool Balance } & 0.13 \% & 0.12 \% \\ 151 \text { to 180 days } \\ \text { No of Lans }\end{array}$ |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | 715,020 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | 1,415,906 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | 0.10\% |
| Total Delinquencies |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | 13,506,337 | 13,957,597 | 11,516,539 | 12,015,717 | 9,049,408 |
| Foreclosures |  |  |  |  |  |
|  |  |  |  |  |  |
| No. of Loans (Cumulativ) | 1 | 1 | 1 | 2 | 2 |
| Loss and Recovery Data |  |  |  |  |  |
| Cumulative Net Losses | 504 | 504 | 504 | 504 | 504 |
| Total Delinquencies and Foreclosures |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | 13,506,841 | 13,958,101 | 11,517,043 | 12,016,221 | 9,049,913 |
| Percentage of Period Pool Balance | 0.68\% | 0.76\% | 0.68\% | 0.77\% | 0.63\% |
| Geographic Distribution |  |  |  |  |  |
| New South Wales/Australian Capital | 55.80\% | 55.92\% | 56.64\% | 56.26\% | 56.17\% |
| Victoria/Tasmania | 24.66\% | 24.67\% | 24.56\% | 24.83\% | 24.90\% |
| Queensland | 9.84\% | 9.87\% | 9.63\% | 9.54\% | 9.56\% |
| South Austraia/Northern Territory | 3.65\% | ${ }^{3} .68 \%$ | 3.36\% | ${ }^{3.711 \%}$ | 3.65\% |
| Western Australia | 6.05\% | 5.87\% | 5.82\% | 5.66\% | 5.73\% |
| Weighted Average Original Term | 311 | 311 | 311 | 311 | 311 |
| Weighted Average Remaining Term | 292 | 289 | 287 | 284 | ${ }^{281}$ |
| Loan Purpose |  |  |  |  |  |
|  |  |  |  |  |  |
| Refinance Renovation | $23.75 \%$ $6.42 \%$ | $23.62 \%$ $6.44 \%$ | 23.28\% | 22.92\% | 22.81\% |
| Renovation Purchase - New Dwelling | 5.53\% | 5.59\% | 5.75\% | 5.38\% | en $5.92 \%$ $5.98 \%$ |
| - Existing Dwelling | 64.29\% | 59.99\% | 60.36\% | 60.59\% | 50.59\% |
| Product Type |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | 1,699,512,580 | 1,543,370,662 | 1,404,705,077 | 1,252,591,151 | 1,124,621,553 |
| Percentage of Period Pool Balance | 85.41\% | 84.23\% | 82.79\% | 80.46\% | 78.43\% |
| Fixed 1 Year |  |  |  |  |  |
| Balance | 89,203,349 | 96,228,610 | 115,833,207 | 125,540,485 | 142,992,212 |
| $\begin{array}{llll}\text { Percentage of Period Pool Balance } & \text { cixed } \\ \text { Year }\end{array}$ |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | 152,762,503 | 156,006,828 | 137,968,762 | 132,503,186 | 116,279,696 |
| Fixed 3 Year |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | 22,347,895 | 9,884,679 | 18,408,545 | 22,205,430 | 24,331,454 |
| Percentage of Period Pool Balance | 1.12\% | 0.54\% | 1.08\% | 1.43\% | 1.70\% |
| Fixed 4 Year |  |  |  |  |  |
| Balance | 24,689,344 | 25,323,384 | 18,635,566 | 22,154,598 | 23,500,905 |
| Percentage of Period Pool Balance | 1.24\% | 1.38\% | 1.10\% | 1.42\% | 1.64\% |
| Fixed $5+$ Year |  |  |  |  |  |
| Balance | 1,247,513 | 1,521,134 | 1,236,602 | 1,722,028 | 2,163,223 |
| Percentage of Period Pool Balance | 0.06\% | 0.08\% | 0.07\% | 0.11\% | 0.15\% |
| Loan-to Value Information |  |  |  |  |  |
| a 0 to < $=50$ | 25.02\% | 26.22\% | 26.72\% | 27.68\% | 28.73\% |
| $\mathrm{b}>50 \mathrm{to}<=55$ | 5.13\% | 5.20\% | 5.50\% | 5.51\% | 5.46\% |
| c>55 to < $=60$ | 5.88\% | 6.13\% | 5.95\% | 6.24\% | 6.74\% |
| d $>60$ to $<=65$ | 7.99\% | 8.02\% | 8.28\% | 8.67\% | 9.11\% |
| e>65 to <=70 | 11.79\% | 12.14\% | 12.41\% | 12.15\% | 12.08\% |
| $\mathrm{f}>70$ to < $=75$ | 14.71\% | 14.35\% | 14.18\% | 13.58\% | 12.84\% |
| $\mathrm{g}>75$ to < $=80$ | 11.52\% | 10.74\% | 10.40\% | 9.95\% | 9.63\% |
| $\mathrm{h}>80$ to <=85 | 5.11\% | 5.19\% | 5.16\% | 5.62\% | 5.53\% |
| i>85 to <=90 | 8.65\% | 8.52\% | 8.38\% | 7.94\% | 7.63\% |
| j>90 to <=95 | 4.11\% | 3.45\% | 2.98\% | 2.63\% | 2.25\% |
| $\mathrm{k}>95$ to $<=100$ | 0.09\% | 0.04\% | 0.02\% | 0.02\% | 0.02\% |
| Distribution by Loan Rate |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | n/a | n/a |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | 56,114,085 | 47,223,349 | 26,267,463 | 17,518,777 |
| 6.01 to 6.50 |  |  |  |  |  |
| Balance | n/a | 193,867,780 | 161,476,292 | 69,004,485 | 59,272,101 |
| $\begin{array}{ccccc}\text { Percentage of Period Pool Balance } & \text { n/a } \\ 6.51 \text { to } 7.00\end{array}$ |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | 1,012,771,157 | 962,536,374 | 410,473,968 | 311,091,423 |
| Percentage of Period Pool Balance7.01 to 7.50 |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | 569,685,257 | 525,636,077 | 615,530,142 | 641,035,117 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| ${ }^{\text {Balance }}$ Percentage of Period Pool Balance | n/a | 949,371 | 824,165 | 432,349,321 | 404,993,781 |
| $\begin{array}{cccc}\text { Percentage of Period Pool Balance } & \text { n/a } \\ 8.01 \text { to } 8.50\end{array}$ |  |  |  |  |  |
|  |  |  |  |  |  |
| Balance | n/a | 0 | 0 | 231,030 | 234,239 |
| $\begin{array}{llll}\text { Percentage of Period Pool Balance } & \mathrm{n} / \mathrm{a} & 0.00 \% & 0.00 \%\end{array}$ |  |  |  |  |  |
|  |  |  |  |  |  |
| Prepayment (CPR) |  |  |  |  |  |
| 3 Month 12 Month | ${ }^{27.28 \%}$ | ${ }^{27.35 \%}$ | ${ }_{26.95 \%}^{25.34 \%}$ | 27.37\% | 26.91\% |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| 3 Month | 2.55\% | 2.52\% | 2.35\% | 2.67\% | 2.51\% |
| 12 Month | 2.49\% | 2.56\% | 2.52\% | 2.52\% | 2.51\% |
| Cumulative | 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 |  |  |  |
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