| Number of Housing Loans | 10,939 |
| :--- | ---: |
| Housing Loan Pool Size | $\mathrm{A} \$ 1,818,278,312$ |
| Average Housing Loan Balance | $\mathrm{A} \$ 166,220$ |
| Maximum Housing Loan Balance | $\mathrm{A} \$ 744,666$ |
| Minimum Housing Loan Balance | $\mathrm{A} \$ 50,958$ |
| Total Valuation of the Properties | $\mathrm{A} \$ 3,097,217,506$ |
| Maximum Remaining Term to Maturity in months | 352 |
| Maximum Current Loan-to-Value Ratio | $95.00 \%$ |
| Weighted Average Seasoning in month | 20 |
| Weighted Average Remaining Term to Maturity in months | 315 |
| Weighted Average Original Loan-to-Value Ratio | $65.52 \%$ |
| Weighted Average Current Loan-to-Value Ratio | $62.00 \%$ |


| Geographic Distribution | \% by Loan Balance |
| :--- | ---: |
| Region |  |
| Australian Capital Territory | $1.52 \%$ |
| Metro |  |
| New South Wales | $17.44 \%$ |
| Metro | $8.98 \%$ |
| Other |  |
| Queensland | $12.24 \%$ |
| Metro | $3.52 \%$ |
| Non Metro—Gold Coast | $2.07 \%$ |
| Non Metro—Sunshine | $4.49 \%$ |
| Non Metro—Other |  |
| Victoria | $24.89 \%$ |
| Metro | $4.34 \%$ |
| Other |  |
| Western Australia | $11.18 \%$ |
| Metro | $0.78 \%$ |
| Other |  |
| South Australia | $5.24 \%$ |
| Metro | $0.92 \%$ |
| Other |  |
| Northern Territory | $0.34 \%$ |
| Metro | $0.07 \%$ |
| Other |  |
| Tasmania | $1.30 \%$ |
| Metro | $0.67 \%$ |
| Other | $100.00 \%$ |
| Total |  |


| Loan-To-Value |  |
| :--- | ---: |
| Current LTV (\%) | \% by Loan Balance |
| 15.01 to 20.00 | $0.01 \%$ |
| 20.01 to 25.00 | $0.36 \%$ |
| 25.01 to 30.00 | $1.78 \%$ |
| 30.01 to 35.00 | $2.26 \%$ |
| 35.01 to 40.00 | $3.49 \%$ |
| 40.01 to 45.00 | $4.03 \%$ |
| 45.01 to 50.00 | $2.94 \%$ |
| 50.01 to 55.00 | $5.17 \%$ |
| 55.01 to 60.00 | $16.20 \%$ |
| 60.01 to 65.00 | $18.48 \%$ |
| 65.01 to 70.00 | $22.09 \%$ |
| 70.01 to 75.00 | $9.93 \%$ |
| 75.01 to 80.00 | $11.74 \%$ |
| 80.01 to 85.00 | $0.64 \%$ |
| 85.01 to 90.00 | $0.60 \%$ |
| 90.01 to 95.00 | $0.27 \%$ |
| Total | $100.00 \%$ |

## Distribution by Current Interest Rates

| Distribution by Current interest Rates | Total Loan Balance (A\$) | \% by Loan Balance |
| :--- | ---: | ---: |
| Current Rate \% | $28,906,564$ | $1.59 \%$ |
| 5.00 to 5.50 | $100,190,550$ | $5.51 \%$ |
| 5.51 to 6.00 | $465,745,606$ | $25.61 \%$ |
| 6.01 to 6.50 | $747,224,634$ | $41.10 \%$ |
| 6.51 to 7.00 | $473,354,389$ | $26.03 \%$ |
| 7.01 to 7.50 | $2,520,751$ | $0.14 \%$ |
| 7.51 to 8.00 | 335,818 | $0.02 \%$ |
| 8.01 to 8.50 | $1,818,278,312$ | $100.00 \%$ |
| Total |  |  |


| Product Type |  |  |
| :--- | ---: | ---: |
| Loan Type | Total Loan Balance (A\$) | \% by Loan Balance |
| Standard Variable Rate | $799,066,539$ | $43.95 \%$ |
|  |  |  |
| Fixed Rate Loans | $29,928,124$ | $1.65 \%$ |
| 1 yr fixed | $94,527,620$ | $5.20 \%$ |
| 2 yr fixed | $243,422,405$ | $13.39 \%$ |
| 3 yr fixed | $16,457,150$ | $0.91 \%$ |
| 4 yr fixed | $154,745,535$ | $8.51 \%$ |
| 5 yr fixed | $480,130,939$ | 2 |
| Economiser Loans | $1,818,278,312$ | $26.41 \%$ |
| Total |  | $100.00 \%$ |


|  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |
| Outstanding Balance (A\$) | 1,665,435,439 | 1,542,734,005 | 1,427,815,758 | 1,310,831,304 | 1,198,716,726 | 1,109,138,044 |
| Number of Loans Outstanding | 10,096 | 9,431 | 8,793 | 8,140 | 7,519 | 7,035 |
| Percentage of Delinquent Loans *: |  |  |  |  |  |  |
| 31 to 60 day |  |  |  |  |  |  |
| No. of Loans | 21 | 18 | 25 | 25 | 21 | 24 |
| Balance | 6,747,352 | 3,153,803 | 3,810,794 | 3,997,997 | 4,003,471 | 3,232,646 |
| Percentage of Period Pool Balance | 0.41\% | 0.20\% | 0.27\% | 0.30\% | 0.33\% | 0.29\% |
| 61 to 90 days |  |  |  |  |  |  |
| No. of Loans | ${ }^{2}$ | 2 | 11 | 9 | 10 |  |
| Balance | 648,767 | 5,171 | 2,367,713 | 1,561,166 | 1,933,006 | 555,882 |
| Percentage of Period Pool Balance | 0.04\% | 0.00\% | 0.17\% | 0.12\% | 0.16\% | 0.05\% |
| 91 to 120 days |  |  |  |  |  |  |
| No. of Loans | 1 | ${ }^{8}$ | 1 | 4 | 4 |  |
| Balance | 134,085 | 720,022 | 274,572 | 767,972 | 600,456 | 387,51 |
| Percentage of Period Pool Balance | 0.01\% | 0.05\% | 0.02\% | 0.06\% | 0.05\% | 0.03 |
| 121 to 150 days |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | ${ }^{6}$ | 8 | 6 |  |
| Balance | n/a | n/a | 783,244 | 1,374,372 | 1,081,168 | 1,348,223 |
| 151 to 180 days |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| No. of Loans | 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 | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Total Delinquencies |  |  |  |  |  |  |
| No. of Loans | 24 | 28 | 43 | 46 | 41 | 40 |
| Balance | 7,530,204 | 3,878,996 | 7,236,324 | 7,701,505 | 7,618,102 | 5,524,265 |
| Percentage of Period Pool Balance | 0.45\% | 0.25\% | 0.51\% | 0.59\% | 0.64\% | 0.50\% |
| Foreclosures |  |  |  |  |  |  |
| No. of Loans (Cumulative) | 0 | 0 | 0 | 0 | 0 | 0 |
| Loss and Recovery Data |  |  |  |  |  |  |
| Cumulative Net Losses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | ${ }^{0.00}$ |
| Cumulative Net Losses as \% of Period Pool | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | .00\% |
| Total Delinquencies and Foreclosures |  |  |  |  |  |  |
| No. of Loans | 24 | 28 | 43 | 46 | 41 | 40 |
| Balance | 7,530,204 | 3,878,996 | 7,236,324 | 7,701,505 | 7,618,102 | 5,524,265 |
| Percentage of Period Pool Balance | 0.45\% | 0.25\% | 0.51\% | 0.59\% | 0.64\% | 0.50\% |
| Geographic Distribution |  |  |  |  |  |  |
| New South Wales/Australian Capital Territory | 28.35\% | 28.42\% | 28.78\% | 29.28\% | 29.91\% | 30.08\% |
| Victoria/Tasmania | 31.19\% | 31.22\% | 31.05\% | 31.20\% | 31.19\% | 31.15\% |
| Queensland | 22.23\% | 22.17\% | 22.14\% | 21.49\% | 21.28\% | 21.28\% |
| South Australia/Northern Teritory | 6.60\% | 6.60\% | 6.50\% | 6.55\% | 6.40\% | 6.48\% |
| Western Australia | 11.63\% | 11.60\% | 11.53\% | 11.47\% | 11.21\% | 11.01\% |
| Weighted Average Original Term (months) | 315 | 315 | 315 | 315 | 315 | 315 |
| Weighted Average Remaining Term (months) | 313 | 310 | 307 | 304 | 302 | ${ }^{299}$ |
| Weighted Average Interest Rate | 6.82\% | 6.82\% | 6.82\% | 6.83\% | 7.01\% | 7.21\% |
| Loan Purpose |  |  |  |  |  |  |
| Refinance | 43.57\% | 42.89\% | 42.18\% | 41.35\% | 40.55\% | 39.81\% |
| Renovation Purchase - | 10.86\% | 10.50\% | 10.32\% | 10.30\% | 10.33\% | 10.32\% |
| Purchase - New Dwelling | 3.37\% | 3.55\% | 3.64\% | 3.69\% | 3.75\% | 3.86\% |
| Product Type ${ }_{\text {Varable }}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | 1,047,270,090 | 1,151,416,251 | 1,110,361,295 | 1,051,038,566 | 961,337,100 | 861,268,569 |
| Fixed 1 Year |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | 295,662,126 | 207,527,812 | 141,193,962 | 89,209,189 | 63,320,904 | 85,143,577 |
| Percentage of Period Pool Balance | 17.75\% | 13.45\% | 9.89\% | 6.81\% | 5.28\% | 7.68\% |
| Fixed 2 Year |  |  |  |  |  |  |
| Balance | 156,839,318 | 89,234,390 | 130,365, 193 | 146,265,741 | 151,843,874 | 138,127,458 |
| Percentage of Period Pool Balance Fixed 3 Year | 9.42\% | 5.78\% | 9.13\% | 11.16\% | 12.67\% | 12.45\% |
| Fixed 3 Year |  |  |  |  |  |  |
| Balance | 119,388,279 | 86,085,647 | 36,884,831 | 16,715,539 | 9,362,940 | 9,021,871 |
| Percentage of Period Pool Balance | 7.17\% | 5.58\% | 2.58\% | 1.28\% | 0.78\% | 0.81\% |
| Fixed 4 Year |  |  |  |  |  |  |
| Balance | 39,971,542 | 7,634,753 | 8,178,920 | 6,310,612 | 11,101,903 | 13,315,809 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance Percentage of Period Pool Balance | $6,304,083$ $0.38 \%$ | 835,152 $0.05 \%$ | ${ }^{831,557} 0.06 \%$ | $1,291,657$ $0.10 \%$ | $\begin{array}{r} 1,750,005 \\ 0.15 \% \end{array}$ | $2,260,760$ $0,20 \%$ |
|  |  |  |  |  |  |  |
| a 0 to <<50 | 15.93\% | 16.84\% | 17.80\% | 18.91\% | 19.75\% | 21.17\% |
| b $>50$ to < $<55$ | 4.89\% | 5.31\% | 5.94\% | 6.39\% | 7.06\% | 7.74\% |
| c>55 to < $=60$ | 16.98\% | 17.46\% | 17.58\% | 17.86\% | 17.93\% | 17.91\% |
| d>60 to < $=65$ | 18.22\% | 18.73\% | 18.48\% | 18.48\% | 18.64\% | 18.90\% |
| e $>65$ to <=70 | 21.50\% | 20.66\% | 19.98\% | 19.04\% | 18.09\% | 17.07\% |
| f>70 to < $=75$ | 11.03\% | 11.89\% | 12.08\% | 12.95\% | 12.76\% | 12.29\% |
| $\mathrm{g}>75$ to < $=80$ | 9.97\% | 7.86\% | 6.89\% | 5.21\% | 4.57\% | 3.83\% |
| $\mathrm{h}>80$ to $<=85$ | 0.60\% | 0.48\% | 0.46\% | 0.46\% | 0.59\% | 0.51\% |
| i $>85$ to < $=90$ | 0.59\% | 0.54\% | 0.48\% | 0.45\% | 0.38\% | 0.32\% |
| j>90 to <-95 | 0.29\% | 0.24\% | 0.22\% | 0.20\% | 0.23\% | 0.25\% |
| k>95 to < $=100$ | 0.00\% | 0.00\% | 0.09\% | 0.06\% | 0.00\% | 0.00\% |
| 1>100 | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Distribution by Loan Rate5.00 to 5.50 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance Percentage of Period Pool Balance | n/a | n/a | ${ }^{0}$ | \% | , | 0 |
| Percentage of Period Pool Balance5.51 to 0 ( |  |  |  |  |  |  |
| Balance | n/a | n/a | 52,203,629 | 46,349,146 | 37,344,948 | 15,529,286 |
| ${ }_{6.01 \text { to } 6.50}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | n/a | n/a | 128,898,402 | 114,541,242 | 90,290,136 | 74,370,907 |
| 6.51 to 7.00 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | n/a | n/a | 883,773,725 | 817,166,387 | 387,075,725 | 205,322,427 |
| $\begin{array}{llllll}\text { Percentage of Period Pool Balance } & \text { n/a } \\ 7.01 \text { to } 7.50\end{array}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | n/a | n/a | 362,169,607 | 331,272,682 | 450,596,053 | 586,155,288 |
| $\begin{array}{lllllll}\text { Percentage of Period Pool Balance } & \text { n/a } \\ 7.51 \text { to } 8.00\end{array}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| $\begin{array}{lllllll}\text { Percentage of Period Pool Balance } & \mathrm{n} / \mathrm{a} & \mathrm{l} / \mathrm{a} & 0.10 \% & \\ 8.01 \text { to } 8.50\end{array}$ |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance | n/a | n/a | 144,755 | 139,538 | 708,183 | 375,057 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Balance Percentage of Period Pool Balance | n/a | n/a | 0 | \% | 137,451 | 133,395 |
| $\begin{array}{lllll}\text { Percentage of Period Pool Balance } & \text { n/a } \\ \text { Prepayment Information }\end{array}$ |  |  |  |  |  |  |
| - Prepayment Information ${ }_{\text {Premay }}$ |  |  |  |  |  |  |
| 3 M Month | ${ }^{28.75 \%}$ | 25.42\% | 25.69\% | 27.97\% | 29.32\% | 25.73\% |
| 12 Month | 28.75\% | 27.09\% | 26.62\% | 26.96\% | 27.10\% | 27.18\% |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 3 Month | 2.71\% | 2.36\% | 2.38\% | 2.62\% | 2.77\% | 2.39\% |
| 12 Month | 2.71\% | 2.54\% | 2.48\% | 2.52\% | 2.53\% | 2.54\% |
| Cumulative | *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>  Conditional prepayment rate (CPR), which is annualized SMM |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

