

**Commonwealth Bank of Australia**  
**CBA Covered Bond Trust - Investor Report**

**Date: 16 February 2024**

Monthly Covered Bond Report Date	31-January-2024
Determination Date	01-February-2024
Distribution Date	20-February-2024

Covered Bond Guarantor	Perpetual Corporate Trust Limited
Security Trustee	P.T Limited
Bond Trustee	Deutsche Trustee Company Limited
Swap Provider	Commonwealth Bank of Australia
Servicer	Commonwealth Bank of Australia
Trust Manager	Securitisation Advisory Services P/L
Cover Pool Monitor	PricewaterhouseCoopers

Ratings Overview	Fitch	Moody's
CBA Short Term Senior Unsecured Rating	F1	P-1
CBA Long Term Senior Unsecured Rating	A+ (Stable)	Aa3 (Stable)
Covered Bond Rating	AAA	Aaa

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	Pass
Pre-Maturity Test	Fail

Asset Coverage Test as at 01-February-2024	
<b>Calculation of Adjusted Aggregate Receivable Amount</b>	
A	The Lower of: (i) LVR Adjusted Mortgage Loan Balance Amount, and (ii) Asset Percentage Adjusted Mortgage Loan Balance Amount
	\$36,590,339,687.33 \$34,765,935,619.08
	<b>\$34,765,935,619.08</b>
B	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.
	\$0.00
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date
	\$3,705,821,251.85
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.
	\$0.00
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
	\$0.00
Z	Negative Carry Factor
	\$0.00
	<b>Adjusted Aggregate Mortgage Loan Amount</b> (A+B+C+D+E) - Z
	<b>\$38,471,756,870.93</b>
<b>Results of Asset Coverage Test</b>	
	Adjusted Aggregate Mortgage Loan Amount
	\$38,471,756,870.93
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds
	\$33,875,171,944.62
	Asset Coverage Test is Satisfied
	Yes
	Asset Percentage
	95.00%
	Current Overcollateralisation Percentage
	13.57%

**Summary as at 01-February-2024**
**Bond Issuance**

<u>Bonds</u>	<u>Issue Date</u>	<u>Principal Balance</u>	<u>AUD Equiv. of Principal Balance</u>	<u>Exchange Rate</u>	<u>Coupon Frequency</u>	<u>Coupon Rate</u>
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 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	3.000000%
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.270000%
Series 21	24-September-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Yearly	2.602500%
Series 23	09-November-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.305000%
Series 25	01-February-2013	EUR 112,000,000.00	\$144,430,651.00	0.7755	Yearly	2.500000%
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 109,000,000.00	\$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	1.500000%
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	1.000000%
Series 56	27-July-2016	EUR 1,250,000,000.00	\$1,838,250,000.00	0.6800	Yearly	0.500000%
Series 60	17-November-2016	AUD 200,000,000.00	\$200,000,000.00	1.0000	SemiAnnual	3.250000%
Series 62	11-April-2017	EUR 750,000,000.00	\$1,051,800,000.00	0.7131	Yearly	0.375000%
Series 63	02-November-2017	EUR 50,000,000.00	\$76,175,000.00	0.6564	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 560,000,000.00	\$885,787,481.72	0.6322	Yearly	1.482000%
Series 67	28-March-2018	EUR 35,000,000.00	\$55,600,000.00	0.6295	Yearly	1.598000%
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 83	15-November-2019	EUR 50,000,000.00	\$80,399,000.00	0.6219	Yearly	0.690000%
Series 84	16-January-2020	GBP 1,000,000,000.00	\$1,908,530,000.00	0.5240	Quarterly	Comp SONIA + 0.550000%
Series 85	29-July-2021	EUR 80,000,000.00	\$127,352,000.00	0.6282	Yearly	0.480000%
Series 86	30-July-2021	EUR 50,000,000.00	\$79,868,131.87	0.6260	Yearly	0.476000%
Series 87	15-October-2021	EUR 1,250,000,000.00	\$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%
Series 91	28-February-2022	EUR 1,250,000,000.00	\$1,977,375,000.00	0.6322	Yearly	0.750000%
Series 92	13-April-2022	EUR 55,000,000.00	\$81,140,400.00	0.6778	Yearly	1.543000%
Series 90	27-May-2022	USD 1,750,000,000.00	\$2,508,960,573.00	0.6975	SemiAnnual	3.214000%
Series 93	17-June-2022	EUR 80,000,000.00	\$118,502,561.00	0.6751	Yearly	2.365000%
Series 94	02-September-2022	CHF 250,000,000.00	\$374,293,768.00	0.6679	Yearly	0.875000%
Series 95	02-September-2022	CHF 250,000,000.00	\$374,293,768.00	0.6679	Yearly	1.240000%
Series 96	24-October-2022	EUR 1,000,000,000.00	\$1,548,300,000.00	0.6459	Yearly	3.246000%
Series 97	05-December-2022	NOK 1,000,000,000.00	\$151,263,938.78	6.6110	Yearly	3.817500%
Series 98	09-December-2022	USD 1,500,000,000.00	\$2,255,147,374.00	0.6651	SemiAnnual	4.928000%
Series 99	03-March-2023	NOK 800,000,000.00	\$112,643,057.00	7.1021	Yearly	3.850000%
Series 100	03-March-2023	EUR 56,500,000.00	\$87,706,562.93	0.6442	Yearly	3.386000%
Series 101	03-March-2023	NOK 1,000,000,000.00	\$141,773,285.00	7.0535	Yearly	3.890000%
Series 102	28-April-2023	NOK 1,500,000,000.00	\$212,908,401.00	7.0453	Yearly	3.890000%
Series 103	26-June-2023	CHF 300,000,000.00	\$501,504,513.00	0.5982	Yearly	1.940000%
Series 104	14-June-2023	NOK 500,000,000.00	\$68,839,861.75	7.2632	Yearly	4.090000%
Series 105	07-July-2023	EUR 50,000,000.00	\$82,203,500.00	0.6082	Yearly	3.370000%
Series 106	24-August-2023	NOK 1,000,000,000.00	\$147,791,963.60	6.7663	Yearly	4.540000%
Series 107	25-August-2023	EUR 51,700,000.00	\$88,096,800.00	0.5869	Yearly	3.700000%
Series 108	31-August-2023	EUR 1,500,000,000.00	\$2,549,310,000.00	0.5884	Yearly	3.768000%
Series 110	14-September-2023	USD 1,750,000,000.00	\$2,745,528,710.39	0.6374	SemiAnnual	5.071000%
Series 111	27-October-2023	EUR 118,500,000.00	\$197,225,475.00	0.6008	Yearly	3.860000%
Series 113	17-January-2024	NOK 1,000,000,000.00	\$144,855,938.00	6.9034	Yearly	3.840000%
Series 114	31-January-2024	EUR 115,000,000.00	\$190,024,850.00	0.6052	Yearly	3.218000%

<b>Bonds</b>	<b>ISIN</b>	<b>CUSIP</b>	<b>Listing</b>	<b>Note Type</b>	<b>Expected Maturity Date</b>	<b>Final Maturity Date</b>
Series 5	XS0737866060	n/a	London	Hard Bullet	01-February-2027	01-February-2027
Series 7	XS0739982980	n/a	London	Hard Bullet	02-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 17	XS0782692940	n/a	London	Hard Bullet	21-May-2027	21-May-2027
Series 18	XS0810718295	n/a	Unlisted	Hard Bullet	07-August-2031	07-August-2031
Series 19	XS0822509138	n/a	London	Soft Bullet	04-September-2026	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 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	XS1144953285	n/a	London	Soft Bullet	02-December-2026	02-December-2026
Series 41	XS1151585038	n/a	London	Soft Bullet	12-February-2035	12-February-2035
Series 42	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	XS1443250284	n/a	London	Soft Bullet	18-July-2031	18-July-2031
Series 55	XS1452595090	n/a	London	Soft Bullet	27-July-2036	27-July-2036
Series 56	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 71	XS1860514089	n/a	London	Soft Bullet	02-August-2038	02-August-2038
Series 72	XS1885645181	n/a	London	Soft Bullet	04-October-2038	04-October-2038
Series 73	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 83	XS2080265189	n/a	London	Soft Bullet	15-November-2039	15-November-2039
Series 84	XS2101563216	n/a	London	Soft Bullet	16-January-2025	16-January-2025
Series 85	XS2367894388	n/a	London	Soft Bullet	29-July-2041	29-July-2041
Series 86	XS2368488412	n/a	London	Soft Bullet	30-July-2043	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
Series 91	XS2446284783/244628478	n/a	London	Soft Bullet	28-February-2028	28-February-2028
Series 92	XS2465775794	n/a	London	Soft Bullet	13-April-2037	13-April-2037
Series 90	US20271AAJ60/US20271BAJ44	20271AAJ6/20271BAJ4	Unlisted	Soft Bullet	27-May-2025	27-May-2025
Series 93	XS2490929911	n/a	London	Soft Bullet	17-June-2039	17-June-2039
Series 94	CH1204175132/120417513	n/a	SIX Swiss Exchange	Soft Bullet	02-September-2025	02-September-2025
Series 95	CH1204175140/120417514	n/a	SIX Swiss Exchange	Soft Bullet	02-September-2029	02-September-2029
Series 96	XS2544645117	n/a	London	Soft Bullet	24-October-2025	24-October-2025
Series 97	XS2562511241	n/a	London	Soft Bullet	05-December-2029	05-December-2029
Series 98	US20271AAK34/US20271BAK17	n/a	Unlisted	Soft Bullet	09-December-2025	09-December-2025
Series 99	XS2592433192	n/a	London	Soft Bullet	03-March-2031	03-March-2031
Series 100	XS2592788991	n/a	London	Soft Bullet	03-March-2042	03-March-2042
Series 101	XS2592804780	n/a	London	Soft Bullet	03-March-2033	03-March-2033
Series 102	XS2615923807	n/a	London	Soft Bullet	28-April-2031	28-April-2031
Series 103	CH1273475389	n/a	SIX Swiss Exchange	Soft Bullet	26-June-2030	26-June-2030
Series 104	XS2634407816	n/a	London	Soft Bullet	14-June-2031	14-June-2031
Series 105	XS2646732086	n/a	London	Soft Bullet	07-July-2038	07-July-2038
Series 106	XS2671059108	n/a	London	Soft Bullet	24-August-2033	24-August-2033
Series 107	XS2671721707	n/a	London	Soft Bullet	25-August-2038	25-August-2038
Series 108	XS2673140633	n/a	London	Soft Bullet	31-August-2027	31-August-2027
Series 110	US20271AAL17/US20271BAL99	20271AAL1/20271BAL9	Unlisted	Soft Bullet	14-September-2028	14-September-2028
Series 111	XS2708691493	n/a	London	Soft Bullet	27-October-2033	27-October-2033
Series 113	XS2746106892	n/a	London	Soft Bullet	17-January-2034	17-January-2034
Series 114	XS2755522591	n/a	London	Soft Bullet	31-January-2034	31-January-2034

**Pool Summary**

Portfolio Cut off Date	31-01-2024
Current Principal Balance (AUD)	\$36,597,753,572
Number of Loans(Unconsolidated)	150,254
Number of Borrowers(Consolidated)	124,401
Average Loan Size	\$243,573
Maximum Housing Loan Balance	\$3,556,194
Weighted Average Loan Interest Rate	5.82%
Weighted Average Current Loan to Value Ratio (LVR)	52.07%
Weighted Average Indexed Loan to Value Ratio (LVR)	41.22%
Weighted Average Seasoning (Months)	60.72
Weighted Average Remaining Term (Months)	285.80

**Prepayment Information**

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	14.56	16.32	19.73	16.85
Prepayment History (SMM)	1.30	1.47	1.83	1.53

**Mortgage Pool by Current Loan to Value Ratio (LVR)**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 40%	68,068	45.30%	\$10,722,964,337.51	29.30%
40% up to and including 45%	8,853	5.89%	\$2,358,856,899.45	6.45%
45% up to and including 50%	9,154	6.09%	\$2,568,532,395.10	7.02%
50% up to and including 55%	9,613	6.40%	\$2,816,248,588.97	7.70%
55% up to and including 60%	10,148	6.75%	\$3,094,986,092.99	8.46%
60% up to and including 65%	10,481	6.98%	\$3,279,369,294.32	8.96%
65% up to and including 70%	10,101	6.72%	\$3,401,103,552.98	9.29%
70% up to and including 75%	9,952	6.62%	\$3,475,297,760.25	9.50%
75% up to and including 80%	6,731	4.48%	\$2,644,865,026.03	7.23%
80% up to and including 85%	4,508	3.00%	\$1,386,650,114.89	3.79%
85% up to and including 90%	2,414	1.61%	\$772,153,726.36	2.11%
90% up to and including 95%	117	0.08%	\$39,186,078.18	0.11%
95% up to and including 100%	28	0.02%	\$8,299,792.91	0.02%
> 100%	86	0.06%	\$29,239,911.66	0.08%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

**Mortgage Pool by Indexed Loan to Value Ratio (LVR)\***

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 40%	95,868	63.80%	\$17,531,903,337.89	47.90%
40% up to and including 45%	10,650	7.09%	\$3,204,571,693.22	8.76%
45% up to and including 50%	10,227	6.81%	\$3,331,439,990.19	9.10%
50% up to and including 55%	10,127	6.74%	\$3,519,118,917.54	9.62%
55% up to and including 60%	7,906	5.26%	\$2,901,108,501.95	7.93%
60% up to and including 65%	5,591	3.72%	\$2,136,868,051.62	5.84%
65% up to and including 70%	4,192	2.79%	\$1,640,141,335.03	4.48%
70% up to and including 75%	3,207	2.13%	\$1,314,787,091.68	3.59%
75% up to and including 80%	2,017	1.34%	\$827,162,082.87	2.26%
80% up to and including 85%	415	0.28%	\$171,128,413.13	0.47%
85% up to and including 90%	24	0.02%	\$7,701,534.92	0.02%
90% up to and including 95%	10	0.01%	\$2,801,069.55	0.01%
95% up to and including 100%	7	0.00%	\$3,395,062.56	0.01%
> 100%	13	0.01%	\$5,626,489.45	0.02%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

\* Based on quarterly data provided by CoreLogic

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<=5.00%	20,043	13.34%	\$7,073,194,391.58	19.33%
> 5.00% <= 5.25%	89	0.06%	\$17,269,406.51	0.05%
> 5.25% <= 5.50%	384	0.26%	\$109,988,979.20	0.30%
> 5.50% <= 5.75%	1,664	1.11%	\$421,823,111.84	1.15%
> 5.75% <= 6.00%	4,564	3.04%	\$1,586,860,262.93	4.34%
> 6.00% <= 6.25%	24,651	16.41%	\$7,894,317,679.11	21.57%
> 6.25% <= 6.50%	30,874	20.55%	\$7,449,812,847.49	20.36%
> 6.55% <= 6.75%	13,998	9.32%	\$3,648,443,349.51	9.97%
> 6.75% <= 7.00%	9,254	6.16%	\$2,098,069,624.16	5.73%
> 7.00% <= 7.25%	8,726	5.81%	\$1,548,891,997.77	4.23%
> 7.25% <= 7.50%	9,747	6.49%	\$1,738,551,229.39	4.75%
> 7.50% <= 7.75%	5,253	3.50%	\$923,074,865.18	2.52%
> 7.75% <= 8.00%	2,799	1.86%	\$486,679,265.19	1.33%
> 8.00% <= 8.25%	7,674	5.11%	\$789,744,473.26	2.16%
> 8.25% <= 8.50%	4,679	3.11%	\$353,052,359.64	0.96%
> 8.50%	5,855	3.90%	\$457,979,728.84	1.25%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Fixed 1 Year	21,795	14.51%	\$7,495,378,939.37	20.48%
Fixed 2 Year	3,241	2.16%	\$832,275,707.38	2.27%
Fixed 3 Year	477	0.32%	\$122,011,612.66	0.33%
Fixed 4 Year	54	0.04%	\$7,988,463.22	0.02%
Fixed 5 Year	0	0.00%	\$0.00	0.00%
Fixed 6 + Year	1	0.00%	\$117,691.64	0.00%
Total Fixed Rate	25,568	17.02%	\$8,457,772,414.27	23.11%
Total Variable Rate	124,686	82.98%	\$28,139,981,157.33	76.89%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

**Mortgage Pool by Loan Size (Consolidated)**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Up to and including 100,000	30,148	20.06%	\$1,303,224,880.41	3.56%
> 100,000 up to and including 200,000	27,097	18.03%	\$3,765,449,745.51	10.29%
> 200,000 up to and including 300,000	25,497	16.97%	\$5,342,543,520.77	14.60%
> 300,000 up to and including 400,000	21,364	14.22%	\$5,676,190,918.23	15.51%
> 400,000 up to and including 500,000	16,422	10.93%	\$5,256,779,601.17	14.36%
> 500,000 up to and including 600,000	10,842	7.22%	\$4,051,742,745.52	11.07%
> 600,000 up to and including 700,000	6,449	4.29%	\$2,842,454,998.47	7.77%
> 700,000 up to and including 800,000	4,198	2.79%	\$2,096,258,919.17	5.73%
> 800,000 up to and including 900,000	2,671	1.78%	\$1,497,923,387.34	4.09%
> 900,000 up to and including 1,000,000	1,767	1.18%	\$1,188,978,598.86	3.25%
> 1,000,000 up to and including 1,250,000	2,115	1.41%	\$1,616,233,939.06	4.42%
> 1,250,000 up to and including 1,500,000	916	0.61%	\$924,700,135.47	2.53%
> 1,500,000 up to and including 1,750,000	465	0.31%	\$586,312,114.41	1.60%
> 1,750,000 up to and including 2,000,000	241	0.16%	\$407,211,246.21	1.11%
> 2,000,000	62	0.04%	\$41,748,821.00	0.11%
<b>Total</b>	<b>150,254</b>	<b>100.00%</b>	<b>\$36,597,753,571.60</b>	<b>100.00%</b>

**Mortgage Pool by Approval Date**

	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
2002Q1	56	0.04%	\$2,969,964.02	0.01%
2002Q2	121	0.08%	\$7,739,424.04	0.02%
2002Q3	120	0.08%	\$9,673,840.85	0.03%
2002Q4	121	0.08%	\$7,885,715.08	0.02%
2003Q1	123	0.08%	\$7,661,334.39	0.02%
2003Q2	159	0.11%	\$9,620,838.23	0.03%
2003Q3	178	0.12%	\$12,799,017.49	0.03%
2003Q4	230	0.15%	\$17,332,821.71	0.05%
2004Q1	175	0.12%	\$12,326,289.07	0.03%
2004Q2	200	0.13%	\$13,904,077.27	0.04%
2004Q3	272	0.18%	\$17,671,032.22	0.05%
2004Q4	236	0.16%	\$18,521,284.40	0.05%
2005Q1	239	0.16%	\$21,074,335.43	0.06%
2005Q2	315	0.21%	\$23,782,453.29	0.06%
2005Q3	298	0.20%	\$22,658,626.66	0.06%
2005Q4	362	0.24%	\$26,744,341.62	0.07%
2006Q1	325	0.22%	\$25,326,249.10	0.07%
2006Q2	449	0.30%	\$40,749,535.08	0.11%
2006Q3	439	0.29%	\$34,187,680.60	0.09%
2006Q4	375	0.25%	\$27,541,050.38	0.08%
2007Q1	370	0.25%	\$29,134,540.31	0.08%
2007Q2	553	0.37%	\$47,744,966.44	0.13%
2007Q3	581	0.39%	\$50,571,964.70	0.14%
2007Q4	646	0.43%	\$62,920,792.44	0.17%
2008Q1	602	0.40%	\$63,228,352.80	0.17%
2008Q2	562	0.37%	\$59,115,169.91	0.16%
2008Q3	630	0.42%	\$69,722,726.69	0.19%
2008Q4	885	0.59%	\$95,853,577.30	0.26%
2009Q1	1,131	0.75%	\$127,849,866.91	0.35%
2009Q2	1,512	1.01%	\$175,795,445.58	0.48%
2009Q3	1,168	0.78%	\$138,616,315.09	0.38%
2009Q4	996	0.66%	\$118,313,758.19	0.32%
2010Q1	809	0.54%	\$101,493,088.73	0.28%
2010Q2	858	0.57%	\$112,119,874.09	0.31%
2010Q3	955	0.64%	\$121,928,930.98	0.33%
2010Q4	962	0.64%	\$125,602,414.26	0.34%
2011Q1	830	0.55%	\$98,757,161.71	0.27%
2011Q2	984	0.65%	\$122,117,990.36	0.33%
2011Q3	802	0.53%	\$96,480,520.30	0.26%
2011Q4	860	0.57%	\$108,265,657.24	0.30%
2012Q1	683	0.45%	\$93,238,711.03	0.25%
2012Q2	907	0.60%	\$143,268,247.00	0.39%
2012Q3	934	0.62%	\$131,701,382.22	0.36%
2012Q4	1,063	0.71%	\$144,736,065.09	0.40%
2013Q1	1,129	0.75%	\$163,555,142.58	0.45%
2013Q2	1,371	0.91%	\$214,297,419.90	0.59%
2013Q3	1,299	0.86%	\$188,843,074.19	0.52%
2013Q4	1,474	0.98%	\$237,922,402.05	0.65%
2014Q1	1,513	1.01%	\$242,418,138.66	0.66%
2014Q2	1,849	1.23%	\$308,617,941.99	0.84%
2014Q3	1,800	1.20%	\$315,342,263.87	0.86%
2014Q4	2,093	1.39%	\$377,277,106.63	1.03%
2015Q1	2,328	1.55%	\$417,902,826.52	1.14%
2015Q2	2,884	1.92%	\$545,015,981.68	1.49%
2015Q3	2,549	1.70%	\$511,901,017.01	1.40%
2015Q4	2,438	1.62%	\$497,422,363.29	1.36%
2016Q1	2,532	1.69%	\$514,119,207.41	1.40%
2016Q2	3,497	2.33%	\$729,411,775.66	1.99%
2016Q3	2,588	1.72%	\$547,092,266.90	1.49%
2016Q4	2,349	1.56%	\$499,435,289.79	1.36%
2017Q1	2,252	1.50%	\$477,604,309.77	1.31%
2017Q2	2,566	1.71%	\$552,620,629.69	1.51%
2017Q3	2,100	1.40%	\$455,487,488.02	1.24%
2017Q4	2,171	1.44%	\$467,514,307.68	1.28%
2018Q1	2,018	1.34%	\$456,878,178.11	1.25%
2018Q2	2,524	1.68%	\$592,460,894.29	1.62%
2018Q3	4,416	2.94%	\$1,097,109,431.88	3.00%
2018Q4	4,348	2.89%	\$1,048,157,815.56	2.86%

2019Q1	3,582	2.38%	\$860,893,994.45	2.35%
2019Q2	3,676	2.45%	\$880,459,750.79	2.41%
2019Q3	3,261	2.17%	\$846,193,020.87	2.31%
2019Q4	2,358	1.57%	\$705,422,331.63	1.93%
2020Q1	2,743	1.83%	\$842,590,054.77	2.30%
2020Q2	4,986	3.32%	\$1,491,392,923.72	4.08%
2020Q3	4,515	3.00%	\$1,387,381,559.38	3.79%
2020Q4	4,769	3.17%	\$1,497,993,010.51	4.09%
2021Q1	5,614	3.74%	\$1,844,679,690.47	5.04%
2021Q2	7,630	5.08%	\$2,567,834,436.21	7.02%
2021Q3	5,853	3.90%	\$2,084,048,370.99	5.69%
2021Q4	5,143	3.42%	\$1,975,533,655.70	5.40%
2022Q1	5,056	3.36%	\$1,891,744,968.46	5.17%
2022Q2	5,235	3.48%	\$1,978,729,603.04	5.41%
2022Q3	1,448	0.96%	\$529,363,365.84	1.45%
2022Q4	477	0.32%	\$118,989,146.70	0.33%
2023Q1	479	0.32%	\$121,515,462.58	0.33%
2023Q2	682	0.45%	\$183,161,139.44	0.50%
2023Q3	727	0.48%	\$237,029,877.73	0.65%
2023Q4	697	0.46%	\$243,998,805.64	0.67%
2024Q1	159	0.11%	\$51,643,699.25	0.14%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

<b>Mortgage Pool by Geographic Distribution</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
ACT	923	0.61%	\$236,179,568.31	0.65%
NSW	51,084	34.00%	\$14,345,889,015.07	39.20%
NT	1,246	0.83%	\$269,875,736.23	0.74%
QLD	28,003	18.64%	\$6,273,022,670.62	17.14%
SA	8,648	5.76%	\$1,589,016,891.42	4.34%
TAS	3,381	2.25%	\$564,506,926.02	1.54%
VIC	42,497	28.28%	\$10,247,003,644.13	28.00%
WA	14,472	9.63%	\$3,072,259,119.80	8.39%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

<b>Mortgage Pool by Loan Type</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
P & I	145,703	96.97%	\$34,722,041,283.78	94.88%
Interest Only	4,551	3.03%	\$1,875,712,287.82	5.13%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

<b>Mortgage Pool by Documentation Type</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Full Doc Loans	150,254	100.00%	\$36,597,753,571.60	100.00%
Low Doc Loans	0	0.00%	\$0.00	0.00%
No Doc Loans	0	0.00%	\$0.00	0.00%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

<b>Mortgage Pool by Remaining Interest Only Period</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
up to and including 1 Year	1,611	35.40%	\$641,658,398.55	34.21%
> 1 up to and including 2 years	1,126	24.74%	\$443,552,442.08	23.65%
> 2 up to and including 3 years	1,026	22.54%	\$443,538,016.14	23.65%
> 3 up to and including 4 years	533	11.71%	\$242,564,214.09	12.93%
> 4 up to and including 5 years	236	5.19%	\$97,896,973.47	5.22%
> 5 up to and including 6 years	16	0.35%	\$5,889,670.61	0.31%
> 6 up to and including 7 years	1	0.02%	\$1,000.00	0.00%
> 7 up to and including 8 years	2	0.04%	\$611,572.88	0.03%
> 8 up to and including 9 years	0	0.00%	\$0.00	0.00%
> 9 up to and including 10 years	0	0.00%	\$0.00	0.00%
> 10 years	0	0.00%	\$0.00	0.00%
Total	4,551	100.00%	\$1,875,712,287.82	100.00%

<b>Mortgage Pool by Occupancy Status</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Owner Occupied (Full Recourse)	117,645	78.30%	\$27,847,105,869.15	76.09%
Residential Investment (Full Recourse)	32,609	21.70%	\$8,750,647,702.45	23.91%
Residential Investment (Limited Recourse)	0	0.00%	\$0.00	0.00%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

<b>Mortgage Pool by Loan Purpose</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Purchase New Dwelling	6,462	4.30%	\$1,714,117,344.08	4.68%
Purchase Existing Dwelling	86,339	57.46%	\$20,087,191,254.18	54.89%
Refinance	57,453	38.24%	\$14,796,444,973.34	40.43%
Other	0	0.00%	\$0.00	0.00%
Total	150,254	100.00%	\$36,597,753,571.60	100.00%

<b>Mortgage Pool by Loan Seasoning</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
up to and including 3 months	822	0.55%	\$279,653,525.57	0.76%
> 3 months up to and including 6 months	665	0.44%	\$218,482,898.65	0.60%
> 6 months up to and including 9 months	623	0.41%	\$175,238,143.06	0.48%
> 9 months up to and including 12 months	456	0.30%	\$117,086,262.69	0.32%
> 12 months up to and including 15 months	471	0.31%	\$114,859,262.49	0.31%
> 15 months up to and including 18 months	1,482	0.99%	\$531,622,502.59	1.45%
> 18 months up to and including 21 months	5,310	3.53%	\$1,999,100,437.37	5.46%
> 21 months up to and including 24 months	5,088	3.39%	\$1,901,202,449.08	5.19%
> 24 months up to and including 27 months	5,180	3.45%	\$1,996,907,377.76	5.46%
> 27 months up to and including 30 months	6,095	4.06%	\$2,197,668,444.34	6.00%
> 30 months up to and including 33 months	7,880	5.24%	\$2,678,742,695.91	7.32%
> 33 months up to and including 36 months	5,874	3.91%	\$1,957,916,795.75	5.35%
> 36 months up to and including 48 months	17,311	11.52%	\$5,315,195,523.28	14.52%
> 48 months up to and including 60 months	12,694	8.45%	\$3,195,875,001.41	8.73%
> 60 months up to and including 72 months	13,189	8.78%	\$3,103,373,792.48	8.48%
> 72 months up to and including 84 months	9,101	6.06%	\$1,931,887,702.08	5.28%
> 84 months up to and including 96 months	10,875	7.24%	\$2,244,636,245.97	6.13%
> 96 months up to and including 108 months	10,035	6.68%	\$1,919,495,819.73	5.24%
> 108 months up to and including 120 months	7,229	4.81%	\$1,221,681,066.45	3.34%
> 120 months	29,874	19.88%	\$3,497,127,624.94	9.56%
<b>Total</b>	<b>150,254</b>	<b>100.00%</b>	<b>\$36,597,753,571.60</b>	<b>100.00%</b>

<b>Mortgage Pool by Payment Frequency</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Weekly	32,916	21.91%	\$6,658,263,910.77	18.19%
Fortnightly	39,994	26.62%	\$8,070,954,912.63	22.05%
Monthly	77,344	51.48%	\$21,868,534,748.20	59.75%
<b>Total</b>	<b>150,254</b>	<b>100.00%</b>	<b>\$36,597,753,571.60</b>	<b>100.00%</b>

<b>Mortgage Pool by Remaining Tenor</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
Up to and including 1 Year	61	0.04%	\$403,633.30	0.00%
> 1 Up to and including 2 years	131	0.09%	\$4,634,647.40	0.01%
> 2 Up to and including 3 years	203	0.14%	\$4,906,953.30	0.01%
> 3 Up to and including 4 years	241	0.16%	\$9,468,284.18	0.03%
> 4 Up to and including 5 years	340	0.23%	\$14,521,111.38	0.04%
> 5 Up to and including 6 years	448	0.30%	\$26,451,289.69	0.07%
> 6 Up to and including 7 years	497	0.33%	\$37,513,835.30	0.10%
> 7 Up to and including 8 years	540	0.36%	\$42,614,171.96	0.12%
> 8 Up to and including 9 years	952	0.63%	\$75,940,882.22	0.21%
> 9 Up to and including 10 years	1,344	0.89%	\$113,389,680.98	0.31%
> 10 Up to and including 15 years	14,354	9.55%	\$1,544,817,458.29	4.22%
> 15 Up to and including 20 years	26,768	17.82%	\$4,238,295,843.94	11.58%
> 20 Up to and including 25 years	52,660	35.05%	\$12,079,145,692.39	33.01%
> 25 Up to and including 30 years	51,715	34.42%	\$18,405,650,087.27	50.29%
<b>Total</b>	<b>150,254</b>	<b>100.00%</b>	<b>\$36,597,753,571.60</b>	<b>100.00%</b>

<b>Mortgage Pool by Delinquencies</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
0 Months	149,221	99.31%	\$36,316,517,919.63	99.23%
> 0 up to and including 1 Month	725	0.48%	\$193,536,852.12	0.53%
> 1 up to and including 2 Months	201	0.13%	\$56,136,187.99	0.15%
> 2 up to and including 3 Months	107	0.07%	\$31,562,611.86	0.09%
> 3 up to and including 4 Months	0	0.00%	\$0.00	0.00%
> 4 up to and including 5 Months	0	0.00%	\$0.00	0.00%
> 5 up to and including 6 Months	0	0.00%	\$0.00	0.00%
> 6 Months	0	0.00%	\$0.00	0.00%
<b>Total</b>	<b>150,254</b>	<b>100.00%</b>	<b>\$36,597,753,571.60</b>	<b>100.00%</b>

<b>Mortgage Pool by Mortgage Insurer (LVR Specific)</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
QBE LMI	488	0.32%	\$45,136,061.36	0.12%
Helia Insurance Pty Limited	22,208	14.78%	\$4,828,822,814.24	13.19%
No Primary Mortgage Insurer	127,558	84.89%	\$31,723,794,696.00	86.68%
<b>Total</b>	<b>150,254</b>	<b>100.00%</b>	<b>\$36,597,753,571.60</b>	<b>100.00%</b>

<b>Mortgage Pool by Remaining Term on Fixed Rate Period</b>				
	<b>Number of Loans</b>	<b>(%) Number of Loans</b>	<b>Balance Outstanding</b>	<b>(%) Balance Outstanding</b>
> 0 up to and including 3 months	3,792	14.83%	\$1,305,829,630.73	15.44%
> 3 up to and including 6 months	4,332	16.94%	\$1,446,459,436.35	17.10%
> 6 up to and including 9 months	2,108	8.24%	\$718,264,397.40	8.49%
> 9 up to and including 12 months	4,584	17.93%	\$1,533,483,487.42	18.13%
> 12 up to and including 15 months	3,910	15.29%	\$1,360,457,931.44	16.09%
> 15 up to and including 18 months	2,051	8.02%	\$787,839,027.58	9.31%
> 18 up to and including 21 months	516	2.02%	\$182,850,372.24	2.16%
> 21 up to and including 24 months	514	2.01%	\$163,175,794.01	1.93%
> 24 up to and including 27 months	543	2.12%	\$140,120,802.58	1.66%
> 27 up to and including 30 months	1,400	5.48%	\$350,254,042.37	4.14%
> 30 up to and including 33 months	771	3.02%	\$191,267,529.75	2.26%
> 33 up to and including 36 months	520	2.03%	\$148,762,891.97	1.76%
> 36 up to and including 48 months	472	1.85%	\$120,900,915.57	1.43%
> 48 up to and including 60 months	54	0.21%	\$7,988,463.22	0.09%
> 60 months	1	0.00%	\$117,691.64	0.00%
<b>Total</b>	<b>25,568</b>	<b>100.00%</b>	<b>\$8,457,772,414.27</b>	<b>100.00%</b>

**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 CoreLogic's "8 Capital Cities Combined" Index.

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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