Commonwealth Bank

Commonwealth Bank of Australia ABN 48 123 123 124

Commonwealth Bank of Australia CBA Covered Bond Trust - Investor Report

Date: 3 September 2019

Monthly Covered Bond Report Date	31-August-2019			
Determination Date Distribution Date	01-September-2019 20-September-2019			
	20-September-2019			
Covered Bond Guarantor Security Trustee Bond Trustee Swap Provider Servicer Trust Manager Cover Pool Monitor			Deutsche Truste Commonwea Commonwea Securitisation A	Prorate Trust Limited P.T Limited ee Company Limited alth Bank of Australia alth Bank of Australia dvisory Services P/L waterhouseCoopers
		Fitch	Moody's	
Ratings Overview		T ROM	intody 5	
CBA Short Term Senior Unsecured Rating		F1+	P-1	
CBA Long Term Senior Unsecured Rating Covered Bond Rating		AA- (Negative) AAA	Aa3 (Stable Aaa	;)
Compliance Tests				
				Pass
Asset Coverage Test Issuer Event of Default				No
Covered Bond Guarantor Event of Default				No
Interest Rate Shortfall Test Pre-Maturity Test				Pass Pass
				Pass
Asset Coverage Test as at 01-September-2019				
Calculation of Adjusted Aggregate Receivable Amount				
A The Lower of: (i) LVR Adjusted Mortgage Loan Balance Amount, and			\$31,549,067,143	
(ii) Asset Percentage Adjusted Mortgage Loan Balance Amount			\$29,623,037,765	
				\$29,623,037,765
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
C Aggregate Principal Balance of any Substitution Assets and Authorised Investments				
as at the relevant Determination Date				\$2,025,822,905
D Aggregate Amount of Principal Collections collected by the Servicer during the Collection Per	riod			
excluding any amounts applied in accordance with the Priority of Payments.				\$0
E The sum Sale Proceeds credited to the GIC Account, Remaining Available Principal held in the	ne			
GIC Account and any amount transferred from the OC Account to the GIC Account				\$0
Z Negative Carry Factor				\$0
Adjusted Aggregate Mortgage Loan Amount				
(A+B+C+D+E) - Z				\$31,648,860,671
Results of Asset Coverage Test				
Adjusted Aggregate Mortgage Loan Amount				\$31,648,860,671
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds Asset Coverage Test is Satisfied				\$26,316,586,450 Yes
Asset Coverage				93.50%
Current Overcollateralisation Percentage				20.26%





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		Jum	nary as at 01-Septen	1001-2013		
ond Issuance						
Bonds_	Issue Date	Principal Balance	AUD Equiv. of Principal Balance	Exchange Rate	Coupon Frequency	Coupor
Series 2	27-January-2012	NOK 3,375,000,000.00	\$547,208,753.16	6.1677	Yearly	5.000
Series 5	01-February-2012	EUR 109,000,000.00	\$133,812,333.46	0.8146	Yearly	3.815
Series 7	02-February-2012	EUR 66,500,000.00	\$81,246,933.96	0.8185	Yearly	3.925
Series 9	13-February-2012	EUR 117,000,000.00	\$141,901,697.12	0.8245	Yearly	3.994
Series 11	13-March-2012	CHF 350,000,000.00	\$356,385,918.91	0.9821	Yearly	1.500
Series 12	01-March-2012		\$62,055,873.25	0.8057	•	3.700
	02-May-2012	EUR 50,000,000.00			Yearly	
Series 14	•	CHF 100,000,000.00	\$105,977,895.14	0.9436	Yearly	1.62
Series 15	03-May-2012	EUR 1,500,000,000.00	\$1,897,314,529.00	0.7906	Yearly	3.00
Series 16	09-May-2012	NOK 750,000,000.00	\$126,407,165.00	5.9332	Yearly	4.55
Series 17	21-May-2012	EUR 90,000,000.00	\$116,459,016.00	0.7728	Yearly	3.03
Series 18	07-August-2012	EUR 100,000,000.00	\$118,312,476.00	0.8452	Yearly	2.63
Series 19	04-September-2012	GBP 750,000,000.00	\$1,142,980,437.00	0.6562	Yearly	3.00
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.27
Series 21	24-September-2012	EUR 111,000,000.00		0.8076		2.60
	05-October-2012		\$137,442,380.00		Yearly	
Series 22		EUR 50,000,000.00	\$62,377,049.00	0.8016	Quarterly	EURIBOR 3 MONTHS + 0.45
Series 23	09-November-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.30
Series 25	01-February-2013	EUR 112,000,000.00	\$144,430,651.00	0.7755	Yearly	2.50
Series 29	21-January-2014	NZD 314,000,000.00	\$291,957,229.00	1.0755	SemiAnnual	5.80
Series 31	21-January-2014	EUR 45,000,000.00	\$68,026,155.38	0.6615	Yearly	2.21
Series 33	15-April-2014	EUR 40,000,000.00	\$59,828,614.81	0.6686	Quarterly	EURIBOR 3 MONTHS + 0.31
Series 34	12-May-2014	EUR 40,000,000.00	\$60,041,183.48	0.6662	Yearly	1.52
	27-May-2014					
Series 35	•	AUD 125,000,000.00	\$125,000,000.00	1.0000	SemiAnnual	4.75
Series 37	10-July-2014	AUD 109,000,000.00	\$109,000,000.00	1.0000	SemiAnnual	4.50
Series 38	09-September-2014	AUD 50,000,000.00	\$50,000,000.00	1.0000	SemiAnnual	4.27
Series 39	04-November-2014	EUR 1,000,000,000.00	\$1,455,053,616.00	0.6873	Yearly	0.75
Series 40	02-December-2014	EUR 25,000,000.00	\$35,840,529.65	0.6975	Yearly	1.21
Series 41	12-December-2014	EUR 50,000,000.00	\$73,491,353.61	0.6804	Yearly	1.65
Series 42	12-December-2014		\$37,227,311.08	0.6715	Yearly	1.67
	30-January-2015	EUR 25,000,000.00			-	
Series 43	,	EUR 50,000,000.00	\$71,211,199.03	0.7021	Yearly	1.19
Series 44	22-July-2015	USD 1,000,000,000.00	\$1,341,021,858.66	0.7457	SemiAnnual	2.12
Series 45	04-December-2015	EUR 50,000,000.00	\$73,007,446.22	0.6849	Yearly	1.66
Series 46	14-December-2015	EUR 100,000,000.00	\$144,965,159.00	0.6898	Yearly	0.98
Series 47	17-December-2015	EUR 50,000,000.00	\$75,440,649.96	0.6628	Yearly	1.67
Series 48	29-December-2015	EUR 40,000,000.00	\$60,955,056.00	0.6562	Yearly	1.63
Series 49	29-January-2016	EUR 50,000,000.00	\$78,169,617.36	0.6396	Yearly	1.64
	09-February-2016				•	
Series 50	-	EUR 750,000,000.00	\$1,163,062,500.00	0.6448	Yearly	0.37
Series 51	09-February-2016	EUR 500,000,000.00	\$775,375,000.00	0.6448	Yearly	1.62
Series 52	21-April-2016	EUR 100,000,000.00	\$149,127,604.17	0.6706	Yearly	1.39
Series 53	12-May-2016	EUR 40,000,000.00	\$61,866,396.33	0.6466	Yearly	1.50
Series 54	18-July-2016	EUR 125,000,000.00	\$185,193,750.00	0.6750	Yearly	0.80
Series 55	27-July-2016	EUR 100,000,000.00	\$145,878,324.99	0.6855	Yearly	1.00
Series 56	27-July-2016	EUR 1,250,000,000.00	\$1,838,250,000.00	0.6800	Yearly	0.50
Series 57	23-September-2016					
	· · · · · · · · · · · · · · · · · · ·	GBP 37,000,000.00	\$64,367,281.90	0.5748	Quarterly	GBP LIBOR 3 MONTHS + 0.37
Series 58	17-November-2016	AUD 700,000,000.00	\$700,000,000.00	1.0000	SemiAnnual	2.75
Series 59	17-November-2016	AUD 1,400,000,000.00	\$1,400,000,000.00	1.0000	Quarterly	BBSW - 3 MONTHS + 0.85
Series 60	17-November-2016	AUD 200,000,000.00	\$200,000,000.00	1.0000	SemiAnnual	3.25
Series 61	18-January-2017	GBP 350,000,000.00	\$592,095,000.00	0.5911	Yearly	1.12
Series 62	11-April-2017	EUR 750,000,000.00	\$1,051,800,000.00	0.7131	Yearly	0.37
Series 63	02-November-2017	EUR 50,000,000.00	\$76,175,000.00	0.6564	Yearly	1.63
	03-November-2017			0.6521	-	1.63
Series 64		EUR 50,000,000.00	\$76,679,000.00		Yearly	
Series 65	02-November-2017	EUR 100,000,000.00	\$153,316,000.00	0.6522	Yearly	1.63
Series 66	19-January-2018	EUR 404,000,000.00	\$628,072,400.00	0.6432	Yearly	1.48
Series 67	28-March-2018	EUR 35,000,000.00	\$55,600,000.00	0.6295	Yearly	1.59
Series 68	24-April-2018	HKD 6,100,000,000.00	\$1,002,745,220.52	6.0833	Quarterly	HIBOR 3 MONTHS + 0.11
Series 69	24-April-2018	EUR 1,000,000,000.00	\$1,593,300,000.00	0.6276	Yearly	0.37
Series 70	20-July-2018	USD 1,250,000,000.00	\$1,676,727,028.84	0.7455	SemiAnnual	3.25
	02-August-2018		\$79,065,000.00			
Series 71		EUR 50,000,000.00		0.6324	Yearly	1.47
Series 72	04-October-2018	EUR 42,000,000.00	\$67,867,800.00	0.6189	Yearly	1.60
Series 73	17-January-2019	EUR 100,000,000.00	\$161,100,000.00	0.6207	Yearly	1.62
Series 74	18-January-2019	EUR 50,000,000.00	\$79,530,000.00	0.6287	Yearly	1.62
Series 75	25-January-2019	EUR 135,000,000.00	\$214,407,000.00	0.6296	Yearly	1.61
Series 76	15-February-2019	EUR 125,000,000.00	\$199,305,213.04	0.6272	Yearly	1.51
	19-February-2019				•	
Series 77		EUR 1,000,000,000.00	\$1,598,540,000.00	0.6256	Yearly	0.87
Series 78	14-March-2019	EUR 125,000,000.00	\$199,475,000.00	0.6266	Yearly	1.41
Series 79	17-May-2019	EUR 60,000,000.00	\$95,898,000.00	0.6257	Yearly	1.34
Series 80	16-May-2019	EUR 50,000,000.00	\$80,350,000.00	0.6223	Yearly	1.19
Series 81	19-July-2019	EUR 150,000,000.00	\$241,623,000.00	0.6208	Yearly	1.00



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Bonds	ISIN	CUSIP	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2	XS0733058969	n/a	London	Soft Bullet	27-January-2022	27-January-2022
Series 5	XS0737866060	n/a	London	Hard Bullet	01-February-2027	01-February-2027
Series 7 Series 9	XS0739982980 XS0745915826	n/a n/a	London London	Hard Bullet Hard Bullet	02-February-2027 13-February-2030	02-February-2027 13-February-2030
Series 11	CH0180071463	n/a	SIX Swiss Exchange	Soft Bullet	13-September-2019	13-September-2019
Series 12	XS0751446872	n/a	Unlisted	Hard Bullet	01-March-2027	01-March-2027
Series 14	CH0183597266	n/a	SIX Swiss Exchange	Hard Bullet	02-May-2022	02-May-2022
Series 15	XS0775914277	n/a	London	Soft Bullet	03-May-2022	03-May-2022
Series 16	XS0778752047	n/a	London	Hard Bullet	09-May-2022	09-May-2022
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 Series 22	XS0829366532 XS0839422408	n/a n/a	London London	Soft Bullet Soft Bullet	24-September-2027 05-October-2019	24-September-2027 05-October-2019
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 29	NZCWBD0121L6	n/a	Unlisted	Soft Bullet	21-January-2021	21-January-2021
Series 31	XS1017269082	n/a	London	Hard Bullet	30-December-2022	30-December-2022
Series 33	XS1055029828	n/a	London	Soft Bullet	15-April-2021	15-April-2021
Series 34	n/a	n/a	Unlisted	Hard Bullet	12-May-2021	12-May-2021
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 39 Series 40	XS1129875255	n/a n/a	London	Soft Bullet	04-November-2021 02-December-2026	04-November-2021 02-December-2026
Series 40	XS1144953285 XS1151585038	n/a	London London	Soft Bullet 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 44	US20271AAF49/US20271BAF22	20271AAF4/20271BAF2	Unlisted	Soft Bullet	22-July-2020	22-July-2020
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 50 Series 51	XS1357027496 XS1357027652	n/a n/a	London London	Soft Bullet Soft Bullet	10-February-2021 10-February-2031	10-February-2021 10-February-2031
Series 52	XS1397037032 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 57	XS1494693978	n/a	London	Soft Bullet	23-September-2021	23-September-2021
Series 58	AU3CB0240638	n/a	Unlisted	Soft Bullet	17-November-2021	17-November-2021
Series 59	AU3FN0033338	n/a	Unlisted	Soft Bullet	17-November-2021	17-November-2021
Series 60 Series 61	AU3CB0240646 XS1548960407	n/a	Unlisted	Soft Bullet	17-November-2026	17-November-2026
Series 62	XS1548960407 XS1594339514	n/a n/a	London London	Soft Bullet Soft Bullet	22-December-2021 11-April-2024	22-December-2021 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 68	HK0000415346	n/a	Unlisted	Soft Bullet	24-July-2021	24-July-2021
Series 69	XS1811023735	n/a	London	Soft Bullet	24-April-2023	24-April-2023
Series 70	US20271AAG22/US20271BAG05 XS1860514089	20271AAG2/20271BAG0	Unlisted	Soft Bullet	20-July-2023	20-July-2023
Series 71 Series 72	XS1860514089 XS1885645181	n/a n/a	London London	Soft Bullet Soft Bullet	02-August-2038 04-October-2038	02-August-2038 04-October-2038
Series 72 Series 73	XS1936208336	n/a	London	Soft Bullet	17-January-2039	17-January-2039
Series 74	XS1930200330 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

Pool Summary

Portfolio Cut off Date

Current Principal Balance (AUD)

Number of Loans(Unconsolidated) Number of Borrowers(Consolidated)

Average Loan Size Maximum Housing Loan Balance

Weighted Average Loan Interest Rate Weighted Average Current Loan to Value Ratio (LVR)

Weighted Average Indexed Loan to Value Ratio (LVR) Weighted Average Seasoning (Months) Weighted Average Remaining Term (Months)

31-08-2019 \$31,682,419,738 141,255 117,529 \$224,292 \$2,624,983 3.98% 57.25% 52.06% 57.02 288.98

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Prepayment Information					
	1 Month	<u>3 Month</u>	12 Month	Cumulative	
Prepayment History (CPR)	15.55	15.07	14.37	15.47	
Prepayment History (SMM)	1.40	1.35	1.29	1.39	
Mortgage Pool by Current Loan to Value Ratio (LVR)					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Up to and including 40%	48,648	34.44%	\$6,120,413,781	19.32%	
40% up to and including 45%	8,549	6.05%	\$1,896,722,068	5.99%	
45% up to and including 50%	9,134	6.47%	\$2,169,399,708	6.85%	
50% up to and including 55% 55% up to and including 60%	9,789 10,636	6.93% 7.53%	\$2,465,800,599 \$2,799,889,452	7.78% 8.84%	
60% up to and including 65%	11,510	8.15%	\$3,080,157,646	9.72%	
65% up to and including 70%	12,876	9.12%	\$3,636,772,292	11.48%	
70% up to and including 75% 75% up to and including 80%	12,260 10,533	8.68% 7.46%	\$3,853,804,132 \$3,501,161,392	12.16% 11.05%	
80% up to and including 85%	4,125	2.92%	\$1,228,654,802	3.88%	
85% up to and including 90%	2,420	1.71%	\$686,923,969	2.17%	
90% up to and including 95% 95% up to and including 100%	551 50	0.39% 0.04%	\$168,465,666 \$15,960,591	0.53% 0.05%	
> 100%	174	0.12%	\$58,293,640	0.18%	
Total	141,255	100.00%	\$31,682,419,738	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%		<u></u>			
Up to and including 40% 40% up to and including 45%	62,913 10,018	44.54% 7.09%	\$8,989,113,517 \$2,474,005,722	28.37% 7.81%	
45% up to and including 50%	10,287	7.28%	\$2,728,403,827	8.61%	
50% up to and including 55%	9,973	7.06%	\$2,792,228,315	8.81%	
55% up to and including 60% 60% up to and including 65%	9,747 8,992	6.90% 6.37%	\$2,834,710,389 \$2,613,428,037	8.95% 8.25%	
65% up to and including 70%	8,579	6.07%	\$2,572,780,228	8.12%	
70% up to and including 75%	7,707	5.46%	\$2,328,251,682	7.35%	
75% up to and including 80%	5,590	3.96%	\$1,852,249,848	5.85%	
80% up to and including 85% 85% up to and including 90%	4,793 1,584	3.39% 1.12%	\$1,644,327,578 \$513,807,001	5.19% 1.62%	
90% up to and including 95%	942	0.67%	\$297,870,109	0.94%	
95% up to and including 100%	63	0.04%	\$16,722,958	0.05%	
> 100%	67	0.05%	\$24,520,528	0.08%	
	1/1 255				
Total	141,255	100.00%	\$31,682,419,738	100.00%	
Iotal * Based on quarterly data provided by the Australian Bureau of Statistics	141,255				
	141,255				
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate	Number of Loans	100.00%	\$31,682,419,738 Balance Outstanding	100.00%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00%	Number of Loans 136,652	100.00% (%) Number of Loans 96.74%	\$31,682,419,738 Balance Outstanding \$31,092,353,766	100.00% (%) Balance Outstanding 98.14%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25%	<u>Number of Loans</u> 136,652 3,120	100.00% (%) Number of Loans 96.74% 2.21%	\$31,682,419,738 <u>Balance Outstanding</u> \$31,092,353,766 \$399,780,239	100.00% (%) Balance Outstanding 98.14% 1.26%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50%	Number of Loans 136,652 3,120 407	100.00% (%) Number of Loans 96.74% 2.21% 0.29%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25%	<u>Number of Loans</u> 136,652 3,120	100.00% (%) Number of Loans 96.74% 2.21%	\$31,682,419,738 <u>Balance Outstanding</u> \$31,092,353,766 \$399,780,239	100.00% (%) Balance Outstanding 98.14% 1.26%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75%	Number of Loans 136,652 3,120 407 865	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00%	Number of Loans 136,652 3,120 407 865 79	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25%	Number of Loans 136,652 3,120 407 865 79 0 0 0 1	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06% 0.00% 0.00% 0.00%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.25% <= 6.75% > 6.75% <= 7.00%	Number of Loans 136,652 3,120 407 865 79 0 0 1 1 5	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.00% 0.00% 0.00% 0.00% 0.00%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.55% <= 6.75% > 6.75% <= 7.00% > 7.00% <= 7.25%	Number of Loans 136,652 3,120 407 865 79 0 0 0 1 1 5 10	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.25% <= 6.50% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50%	Number of Loans 136,652 3,120 407 865 79 0 0 0 1 5 5 10 24	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 6.00% > 6.02% <= 6.50% > 6.25% <= 6.50% > 6.25% <= 6.50% > 6.75% <= 7.00% > 7.25% <= 7.50% > 7.25% <= 7.50%	Number of Loans 136,652 3,120 407 865 79 0 0 1 1 5 10 24 32	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.02%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$44,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.25% <= 6.50% > 6.75% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.50% > 7.50% <= 7.75% > 7.75% <= 8.00%	Number of Loans 136,652 3,120 407 865 79 0 0 0 1 5 10 24 32 16	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.01%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,584,447	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01%	
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* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.55% <= 6.50% > 6.75% <= 7.00% > 7.25% <= 7.50% > 7.25% <= 7.50% > 7.50% <= 7.50% > 7.50% <= 8.00% > 8.00% <= 8.25% > 8.25% > 8.25%	Number of Loans 136,652 3,120 407 865 79 0 0 1 5 10 24 32 16 23 14 7	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.00% 100.00% 100.00%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,572,459 \$674,143 \$31,682,419,738 Balance Outstanding	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00% 100.00% 100.00% 100.00%	
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* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.0% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.55% <= 7.00% > 7.00% <= 7.25% > 7.25% <= 7.00% > 7.00% <= 7.25% > 7.75% <= 8.00% > 8.00% <= 8.25% > 8.25% <= 8.50% > 8.50% Total Fixed 1 Year Fixed 2 Year Fixed 3 Year	Number of Loans 136,652 3,120 407 865 79 0 1 5 10 24 32 16 23 14 7 141,255 Number of Loans 16,873 2,279 442	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.1% 0.02% 0.1% 0.1% 0.32% 0.1% 0.03% 0.01% 0.02% 0.1% 0.02% 0.1% 0.02% 0.1% 0.02% 0.1% 0.02% 0.1% 0.02% 0.01% 0.00% 0.01% 0.02% 0.01% 0.02% 0.01% 0.00% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.00% 0.00% 0.01% 0.00% 0	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,584,447 \$3,294,907 \$1,572,459 \$674,143 \$31,682,419,738 Balance Outstanding \$4,498,400,016 \$589,283,555 \$105,488,064	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00% 1.26% 1.86% 0.33%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.25% <= 5.50% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.25% <= 6.50% > 6.75% <= 7.00% > 7.25% <= 7.00% > 7.25% <= 7.50% > 7.50% <= 7.50% > 8.00% <= 8.25% > 8.25% > 8.50% Total Mortgage Pool by Interest Option Fixed 1 Year Fixed 2 Year Fixed 3 Year Fixed 4 Year	Number of Loans 136,652 3,120 407 865 79 0 1 5 10 24 32 16 23 14 7 141,255 Number of Loans 16,873 2,279 442 193	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.06% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.03% 0.01% 0.03% 0.01% 0.03% 0.01% 0.03% 0.01% 0.03% 0.01% 0.03% 0.01% 0.02% 0.01% 0.00% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.00% 11.95% 1.61% 0.31% 0.14% 0.14% 0.01%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,572,459 \$674,143 \$31,682,419,738 Balance Outstanding \$4,498,400,016 \$589,283,555 \$105,488,064 \$36,418,953	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00% 100.00% 100.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.03% 0.33% 0.11%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate < =5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.25% <= 6.50% > 6.55% <= 6.75% > 7.50% <= 7.75% > 7.50% <= 7.50% > 7.50% <= 8.00% > 8.00% <= 8.25% > 8.25% <= 8.50% > 8.50% > 8.50% Total Fixed 1 Year Fixed 2 Year Fixed 3 Year Fixed 4 Year Fixed 4 Year	Number of Loans 136,652 3,120 407 865 79 0 1 5 10 24 32 16 23 14 7 141,255 Number of Loans 16,873 2,279 442 193 11	100.00% (%) Number of Leans 96.74% 2.21% 0.29% 0.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.00% 10.00% 11.95% 1.61% 0.31% 0.14% 0.01%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$44,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,572,459 \$674,143 \$31,682,419,738 Balance Outstanding \$4,498,400,016 \$589,283,555 \$105,488,064 \$36,418,953 \$1,953,105	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00% 1.00% 1.86% 1.86% 0.33% 0.11% 0.01%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate <=5.00% <> 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 5.75% <= 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.25% <= 6.50% > 6.25% <= 6.75% > 7.50% <= 7.75% > 7.50% <= 7.75% > 7.50% <= 7.50% > 7.50% <= 8.00% > 8.00% <= 8.25% > 8.25% <= 8.50% > 8.25% <= 8.50% > 8.50% Total Fixed 1 Year Fixed 2 Year Fixed 3 Year Fixed 3 Year Fixed 4 Year Fixed 5 Year Fixed 5 Year	Number of Loans 136,652 3,120 407 865 79 0 0 1 5 10 24 32 16 23 32 16 23 14 7 141,255 Number of Loans 16,873 2,279 442 193 11 11	100.00% (%) Number of Loans 96.74% 2.21% 0.29% 0.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.02% 0.02% 0.02% 0.02% 0.01% 0.00% 10.00% 11.95% 1.61% 0.31% 0.14% 0.01% 0.01% 0.01%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$84,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,572,459 \$674,143 \$31,682,419,738 Balance Outstanding \$4,498,400,016 \$589,283,555 \$105,488,064 \$36,418,953 \$1,953,105 \$1,169,307	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.00% 100.00% 100.00% 14.20% 1.86% 0.33% 0.11% 0.03% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.00% 0.00% 0.01% 0.01% 0.00% 0.00% 0.01% 0.01% 0.01% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.00% 0.01% 0.01% 0.01% 0.00% 0.00% 0.01% 0.01% 0.00% 0.00% 0.01% 0.01% 0.01% 0.00% 0.00% 0.01% 0.01% 0.01% 0.00% 0.00% 0.00% 0.01% 0.01% 0.00% 0.00% 0.01% 0.01% 0.00% 0.00% 0.00% 0.01% 0.01% 0.00% 0.00% 0.00% 0.01% 0.01% 0.00% 0.00% 0.00% 0.01% 0.01% 0.00% 0.01% 0.00% 0.00% 0.01% 0.00% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00% 0.01% 0.01% 0.01% 0.00% 0.0%	
* Based on quarterly data provided by the Australian Bureau of Statistics Mortgage Pool by Mortgage Loan Interest Rate < =5.00% > 5.00% <= 5.25% > 5.25% <= 5.50% > 5.50% <= 5.75% > 6.00% > 6.00% <= 6.25% > 6.25% <= 6.50% > 6.55% <= 6.75% > 6.75% <= 7.00% > 7.50% <= 7.50% > 7.50% <= 7.50% > 7.55% <= 8.00% > 8.00% <= 8.25% > 8.25% <= 8.50% > 8.50% > 8.50% Total Mortgage Pool by Interest Option Fixed 1 Year Fixed 2 Year Fixed 3 Year Fixed 4 Year Fixed 4 Year	Number of Loans 136,652 3,120 407 865 79 0 1 5 10 24 32 16 23 14 7 141,255 Number of Loans 16,873 2,279 442 193 11	100.00% (%) Number of Leans 96.74% 2.21% 0.29% 0.61% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.02% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.00% 10.00% 11.95% 1.61% 0.31% 0.14% 0.01%	\$31,682,419,738 Balance Outstanding \$31,092,353,766 \$399,780,239 \$74,401,615 \$44,708,257 \$15,637,258 \$0 \$0 \$12,220 \$839,771 \$1,655,691 \$2,750,362 \$3,154,602 \$1,572,459 \$674,143 \$31,682,419,738 Balance Outstanding \$4,498,400,016 \$589,283,555 \$105,488,064 \$36,418,953 \$1,953,105	100.00% (%) Balance Outstanding 98.14% 1.26% 0.23% 0.27% 0.05% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00% 1.00% 1.86% 1.86% 0.33% 0.11% 0.01%	



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Mortgage Pool by Loan Size (Consolidated)				
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Up to and including 100,000	26,076	18.46%	\$1,285,581,062	4.06%
> 100,000 up to and including 200,000	29,160	20.64%	\$4,186,114,568	13.21%
> 200,000 up to and including 300,000	26,418	18.70%	\$5,762,611,858	18.19%
> 300,000 up to and including 400,000	19,904	14.09%	\$5,378,933,610	16.98%
> 400,000 up to and including 500,000	13,795	9.77%	\$4,323,440,307	13.65%
> 500,000 up to and including 600,000	8,656	6.13%	\$3,114,078,956	9.83%
> 600,000 up to and including 700,000	5,808	4.11%	\$2,282,457,933	7.20%
> 700,000 up to and including 800,000	3,963	2.81%	\$1,699,275,923	5.36%
> 800,000 up to and including 900,000	2,853	2.02%	\$1,316,522,900	4.16%
> 900,000 up to and including 1,000,000	2,093	1.48%	\$1,006,138,237	3.18%
> 1,000,000 up to and including 1,250,000	1,519	1.08%	\$747,779,406	2.36%
> 1,250,000 up to and including 1,500,000	634	0.45%	\$348,803,568	1.10%
> 1,500,000 up to and including 1,750,000	240	0.17%	\$146,231,562	0.46%
> 1,750,000 up to and including 2,000,000	83	0.06%	\$51,518,322	0.16%
> 2,000,000	53	0.04%	\$32,931,527	0.10%
Total	141,255	100.00%	\$31,682,419,738	100.00%



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Mortgage Pool by Approval Date	N	(0/) Normalistic of Leases	Balance Ontetra d'un	(%) D-1 0	
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
2002Q1	95	0.07%	\$7,579,830	0.02%	
2002Q2	223	0.16%	\$20,512,667	0.06%	
2002Q3	217	0.15%	\$21,918,371 \$20,707,697	0.07%	
2002Q4 2003Q1	224 230	0.16% 0.16%	\$20,707,697 \$21,998,689	0.07% 0.07%	
2003Q2	230	0.10%	\$21,998,089 \$28,035,976	0.09%	
2003Q2 2003Q3	345	0.24%	\$35,924,010	0.09%	
2003Q3 2003Q4	411	0.29%	\$43,404,309	0.11%	
2004Q1	359	0.25%	\$37,752,688	0.12%	
2004Q2	402	0.28%	\$45,936,185	0.12%	
2004Q3	468	0.33%	\$45,842,397	0.14%	
2004Q4	486	0.34%	\$58,615,418	0.19%	
2005Q1	434	0.31%	\$51,063,376	0.16%	
2005Q2	541	0.38%	\$58,096,089	0.18%	
2005Q3	576	0.41%	\$64,809,627	0.20%	
2005Q4	670	0.47%	\$75,612,781	0.24%	
2006Q1	653	0.46%	\$73,311,757	0.23%	
2006Q2	788	0.56%	\$97,958,551	0.31%	
2006Q3	798	0.56%	\$93,019,534	0.29%	
2006Q4	742	0.53%	\$82,355,619	0.26%	
2007Q1	695	0.49%	\$75,828,561	0.24%	
2007Q2	1,018	0.72%	\$119,049,482	0.38%	
2007Q3	1,119	0.79%	\$138,967,916	0.44%	
2007Q4	1,216	0.86%	\$161,972,730	0.51%	
2008Q1	1,091	0.77%	\$155,548,251	0.49%	
2008Q2	1,032	0.73%	\$139,955,170	0.44%	
2008Q3	1,144	0.81%	\$173,032,047	0.55%	
2008Q4	1,501	1.06%	\$221,501,719	0.70%	
2009Q1 2009Q2	1,878 2,550	1.33%	\$289,043,427 \$418,440,211	0.91%	
		1.81%	\$418,449,211	1.32%	
2009Q3 2009Q4	2,041 1,793	1.44% 1.27%	\$338,521,848 \$312,222,197	1.07% 0.99%	
2009Q4 2010Q1	1,793	1.27%	\$283,757,846	0.99%	
2010Q2	1,674	1.19%	\$306,848,294	0.90%	
2010Q3	1,733	1.23%	\$325,196,360	1.03%	
2010Q4	1,863	1.32%	\$327,190,006	1.03%	
2011Q1	1,565	1.11%	\$274,415,597	0.87%	
2011Q2	1,905	1.35%	\$340,361,192	1.07%	
2011Q3	1,518	1.07%	\$266,614,460	0.84%	
2011Q4	1,638	1.16%	\$292,776,945	0.92%	
2012Q1	1,214	0.86%	\$227,850,629	0.72%	
2012Q2	1,793	1.27%	\$377,334,355	1.19%	
2012Q3	1,709	1.21%	\$341,955,146	1.08%	
2012Q4	1,937	1.37%	\$364,178,283	1.15%	
2013Q1	2,085	1.48%	\$411,968,415	1.30%	
2013Q2	2,487	1.76%	\$515,523,227	1.63%	
2013Q3	2,472	1.75%	\$489,279,200	1.54%	
2013Q4	2,748	1.95%	\$572,911,939	1.81%	
2014Q1	2,824	2.00%	\$586,263,868	1.85%	
2014Q2	3,410	2.41%	\$756,561,459	2.39%	
2014Q3	3,500	2.48%	\$795,379,417	2.51%	
2014Q4	3,871	2.74%	\$912,710,161	2.88%	
2015Q1	4,423	3.13%	\$1,046,499,310	3.30%	
2015Q2	5,794	4.10%	\$1,461,252,013	4.61%	
2015Q3 2015Q4	4,741	3.36% 3.25%	\$1,246,722,703	3.94%	
2015Q4	4,592	3.25%			
	1 761		\$1,221,736,059 \$1,267,566,609	3.86%	
2016Q1 2016Q2	4,764 6 907	3.37%	\$1,267,566,609	4.00%	
2016Q2	6,907	3.37% 4.89%	\$1,267,566,609 \$1,927,249,317	4.00% 6.08%	
2016Q2 2016Q3	6,907 5,089	3.37% 4.89% 3.60%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153	4.00% 6.08% 4.55%	
2016Q2 2016Q3 2016Q4	6,907 5,089 4,327	3.37% 4.89% 3.60% 3.06%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642	4.00% 6.08% 4.55% 3.57%	
2016Q2 2016Q3	6,907 5,089	3.37% 4.89% 3.60%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153	4.00% 6.08% 4.55%	
2016Q2 2016Q3 2016Q4 2017Q1	6,907 5,089 4,327 4,272	3.37% 4.89% 3.60% 3.06% 3.02%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959	4.00% 6.08% 4.55% 3.57% 3.65%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2	6,907 5,089 4,327 4,272 5,064	3.37% 4.89% 3.60% 3.06% 3.02% 3.59%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847	4.00% 6.08% 4.55% 3.57% 3.65% 4.36%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q2	6,907 5,089 4,327 4,272 5,064 3,701	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q2 2017Q3 2017Q4	6,907 5,089 4,327 4,272 5,064 3,701 3,516	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558	4.00% 6.08% 4.55% 3.67% 4.36% 4.36% 3.14% 2.99%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 2.99%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q3 2017Q4 2018Q1 2018Q2	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,588,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994	4.00% 6.08% 4.55% 3.65% 4.36% 3.14% 2.99% 2.99% 3.65%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2018Q4 2019Q1	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931	3.37% 4.89% 3.60% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,588,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 2.99% 3.65% 3.63% 0.83% 0.80%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q2 2017Q4 2018Q1 2018Q2 2018Q3 2018Q3 2018Q4 2019Q1 2019Q2	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.65%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124	4.00% 6.08% 4.55% 3.67% 3.65% 4.36% 3.14% 2.99% 3.65% 3.65% 3.65% 3.65% 0.83% 0.80% 0.82%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.55% 0.34%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325	4.00% 6.08% 4.55% 3.67% 3.65% 4.36% 3.14% 2.99% 2.99% 3.65% 3.65% 3.65% 3.65% 3.63% 0.83% 0.83% 0.82% 0.82% 0.42%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q3 2018Q4 2019Q1 2019Q2	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.65%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124	4.00% 6.08% 4.55% 3.67% 3.65% 4.36% 3.14% 2.99% 3.65% 3.65% 3.65% 3.65% 0.83% 0.80% 0.82%	
2016Q2 2018Q3 2018Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3 Total	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.55% 0.34%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325	4.00% 6.08% 4.55% 3.67% 3.65% 4.36% 3.14% 2.99% 2.99% 3.65% 3.65% 3.65% 3.65% 3.63% 0.83% 0.83% 0.82% 0.82% 0.42%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3 Total	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482 141,255	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.55% 0.34% 100.00%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q2 2019Q3 Total	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482 141,255 <u>Number of Loans</u> 725	3.37% 4.89% 3.60% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.81% 2.81% 0.72% 0.66% 0.65% 0.34% 100.00% (%) Number of Loans 0.51%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3 Total Mortgage Pool by Geographic Distribution ACT NSW	6,907 5,089 4,327 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482 141,255 Number of Loans 725 47,313	3.37% 4.89% 3.60% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.81% 2.81% 2.70% 0.72% 0.66% 0.34% 100.00% <u>(%) Number of Loans</u> 0.51% 33.49%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$9946,927,875 \$946,935,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873 \$11,722,841,325	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q2 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3 Total Mortgage Pool by Geographic Distribution ACT NSW NT	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482 141,255 Number of Loans 725 47,313 1,207	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.55% 0.34% 100.00% (%) Number of Loans 0.51% 33.49% 0.85%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$262,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873 \$11,722,841,325 \$295,302,059	4.00% 6.08% 4.55% 3.67% 3.65% 4.36% 3.14% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00% 52% 37.00% 0.93%	
2016Q2 2016Q3 2016Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3 Total Mortgage Pool by Geographic Distribution ACT NSW NT QLD	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 931 919 482 141,255 <u>Number of Loans</u> 725 47,313 1,207 24,110	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.70% 0.72% 0.66% 0.72% 0.66% 0.65% 0.34% 100.00% <u>(%) Number of Loans</u> 0.51% 33.49% 0.85% 17.07%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,588,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873 \$11,722,841,325 \$295,302,059 \$5,041,881,258	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 2.99% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00% (%) Balance Outstanding 0.52% 37.00% 0.93% 15.91%	
2016Q2 2018Q3 2018Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q2 2019Q3 Total Mortaage Pool by Geographic Distribution ACT NSW NT QLD SA	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,967 3,811 1,022 931 919 482 141,255 Number of Loans 725 47,313 1,207 24,110 8,661	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.81% 2.81% 2.70% 0.72% 0.66% 0.66% 0.66% 0.66% 0.66% 0.34% 100.00% (%) Number of Loans 0.51% 33.49% 0.85% 17.07% 6.13%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$9946,953,558 \$9945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873 \$11,722,841,325 \$295,302,059 \$5,041,881,258 \$1,530,869,222	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00% (%) Balance Outstanding 0.52% 37.00% 0.93% 15.91% 4.83%	
2016Q2 2018Q3 2018Q4 2017Q1 2017Q2 2017Q3 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q3 Total Mortgage Pool by Geographic Distribution ACT NSW NT QLD SA TAS	6,907 5,089 4,327 5,064 3,701 3,516 3,407 3,967 3,811 1,022 931 919 482 141,255 Number of Loans 725 47,313 1,207 24,110 8,661 3,466	3.37% 4.89% 3.60% 3.06% 3.02% 2.62% 2.49% 2.41% 2.81% 2.81% 2.81% 0.72% 0.66% 0.65% 0.34% 100.00% (%) Number of Loans 0.51% 33.49% 0.85% 17.07% 6.13% 2.45%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$946,953,558 \$945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873 \$11,722,841,325 \$295,302,059 \$5,041,881,258 \$1,530,869,222 \$481,308,611	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00% (%) Balance Outstanding 0.52% 37.00% 0.93% 15.91% 4.83% 1.52%	
2016Q2 2018Q3 2018Q4 2017Q1 2017Q2 2017Q3 2017Q4 2018Q1 2018Q2 2018Q3 2018Q4 2019Q1 2019Q2 2019Q2 2019Q3 Total Mortaage Pool by Geographic Distribution ACT NSW NT QLD SA	6,907 5,089 4,327 4,272 5,064 3,701 3,516 3,407 3,967 3,967 3,811 1,022 931 919 482 141,255 Number of Loans 725 47,313 1,207 24,110 8,661	3.37% 4.89% 3.60% 3.06% 3.02% 3.59% 2.62% 2.49% 2.41% 2.81% 2.81% 2.81% 2.70% 0.72% 0.66% 0.66% 0.66% 0.66% 0.66% 0.34% 100.00% (%) Number of Loans 0.51% 33.49% 0.85% 17.07% 6.13%	\$1,267,566,609 \$1,927,249,317 \$1,442,924,153 \$1,130,403,642 \$1,155,585,959 \$1,380,516,847 \$994,627,875 \$9946,953,558 \$9945,970,323 \$1,157,290,994 \$1,150,041,298 \$264,373,399 \$252,562,300 \$258,855,124 \$133,663,325 \$31,682,419,738 Balance Outstanding \$165,848,873 \$11,722,841,325 \$295,302,059 \$5,041,881,258 \$1,530,869,222	4.00% 6.08% 4.55% 3.57% 3.65% 4.36% 3.14% 2.99% 3.65% 3.63% 0.83% 0.83% 0.83% 0.82% 0.42% 100.00% (%) Balance Outstanding 0.52% 37.00% 0.93% 15.91% 4.83%	

100.00%

\$31,682,419,738

100.00%

141,255

Total

CormonwealthBank

Commonwealth Bank of Australia ABN 48 123 123 124

Mortgage Pool by Loan Type					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
P & I Interest Only	124,747 16,508	88.31% 11.69%	\$26,691,301,870 \$4,991,117,869	84.25% 15.75%	
Total	141,255	100.00%	\$31,682,419,738	100.00%	
	,		····,···		
Mortgage Pool by Documentation Type					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Full Doc Loans	141,255	100.00%	\$31,682,419,738	100.00%	
Low Doc Loans	0	0.00%	\$0	0.00%	
No Doc Loans	0	0.00%	\$0	0.00%	
Total	141,255	100.00%	\$31,682,419,738	100.00%	
Mortgage Pool by Remaining Interest Only Period					
up to and including 1 Year	Number of Loans 5,564	(%) Number of Loans 33.71%	Balance Outstanding \$1,693,362,971	(%) Balance Outstanding 33.93%	
 > 1 up to and including 2 years 	4,907	29.73%	\$1,548,300,429	31.02%	
 > 2 up to and including 3 years 	3,688	22.34%	\$1,070,746,002	21.45%	
> 3 up to and including 4 years	1,508	9.14%	\$432,602,547	8.67%	
> 4 up to and including 5 years	492	2.98%	\$141,103,665	2.83%	
> 5 up to and including 6 years	150	0.91%	\$40,012,960	0.80%	
> 6 up to and including 7 years	129	0.78%	\$42,151,953	0.85%	
> 7 up to and including 8 years	53	0.32%	\$16,378,169	0.33%	
> 8 up to and including 9 years	7	0.04%	\$3,417,765	0.07%	
> 9 up to and including 10 years	4	0.02%	\$716,203	0.01%	
> 10 years Total	6 16,508	0.04% 100.00%	\$2,325,206 \$4,991,117,869	0.05% 100.00%	
IOtal	10,500	100.00%	\$4,991,117,009	100.00%	
Mortgage Pool by Occupancy Status					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Owner Occupied (Full Recourse)	108,389	76.73%	\$23,922,343,587	75.51%	
Residential Investment (Full Recourse)	32,866	23.27%	\$7,760,076,151	24.49%	
Residential Investment (Limited Recourse)	0	0.00%	\$0	0.00%	
Total	141,255	100.00%	\$31,682,419,738	100.00%	
Mortgage Pool by Loan Purpose					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Purchase New Dwelling	5,978	4.23%	\$1,426,681,353	4.50%	
Purchase Existing Dwelling	5,978 89,766	4.23% 63.55%	\$1,426,681,353 \$19,565,289,721	4.50% 61.75%	
Purchase Existing Dwelling Refinance	5,978 89,766 45,511	4.23% 63.55% 32.22%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664	4.50% 61.75% 33.74%	
Purchase Existing Dwelling Refinance Other	5,978 89,766 45,511 0	4.23% 63.55% 32.22% 0.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0	4.50% 61.75% 33.74% 0.00%	
Purchase Existing Dwelling Refinance	5,978 89,766 45,511	4.23% 63.55% 32.22%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664	4.50% 61.75% 33.74%	
Purchase Existing Dwelling Refinance Other	5,978 89,766 45,511 0	4.23% 63.55% 32.22% 0.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0	4.50% 61.75% 33.74% 0.00%	
Purchase Existing Dwelling Refinance Other Total	5,978 89,766 45,511 0	4.23% 63.55% 32.22% 0.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0	4.50% 61.75% 33.74% 0.00%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u>	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding	
Purchase Existing Dwelling Refinance Other Total	5,978 89,766 45,511 0 141,255	4.23% 63.55% 32.22% 0.00% 100.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738	4.50% 61.75% 33.74% 0.00% 100.00%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 2.07%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 18 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 2,257 4,750 3,459	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$6555,122,485 \$6555,121,479 \$1,425,990,621 \$966,559,614	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning > 3 months up to and including 9 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 18 months > 18 months up to and including 21 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$2655,219,179 \$1,425,990,621 \$966,559,614 \$996,881,462	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.02%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 15 months > 12 months up to and including 15 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 24 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,459 3,457	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 0.69% 0.69% 1.60% 3.36% 2.45%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$956,881,462 \$922,115,505	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 3.05% 3.05% 3.02% 2.21%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 27 months > 24 months up to and including 27 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,457 5,055	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,129,179 \$1,425,990,621 \$966,559,614 \$996,851,462 \$992,115,505 \$1,383,915,908	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.02% 2.91% 4.37%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 15 months > 12 months up to and including 15 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 24 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,459 3,457	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 0.69% 0.69% 1.60% 3.36% 2.45%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$956,881,462 \$922,115,505	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 3.05% 3.05% 3.02% 2.21%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 17 months > 15 months up to and including 18 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 27 months > 21 months up to and including 27 months > 21 months up to and including 27 months > 27 months up to and including 30 months > 30 months up to and including 33 months > 33 months up to and including 36 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,457 5,055 4,587 4,450 4,356	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 3.08%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,129,179 \$1,425,990,621 \$966,559,614 \$966,559,614 \$996,559,614 \$996,559,614 \$3966,559,614,559,550\$}	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 3.05% 3.02% 2.91% 4.37% 3.87% 3.73% 3.77%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 21 months up to and including 30 months > 24 months up to and including 33 months > 30 months up to and including 36 months > 33 months up to and including 46 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,459 3,537 3,457 4,587 4,587 4,587 4,587 4,587 4,587 4,587	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58% 3.58% 3.58% 3.15%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,681,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.02% 2.91% 4.37% 3.87% 3.73% 3.77% 18.41%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 15 months > 12 months up to and including 15 months > 15 months up to and including 16 months > 15 months up to and including 17 months > 18 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 30 months > 30 months up to and including 36 months > 33 months up to and including 36 months > 33 months up to and including 36 months > 36 months up to and including 48 months > 48 months up to and including 60 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,459 3,537 3,457 5,055 4,587 4,450 4,450 4,356 21,404 18,214	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 0.69% 0.69% 1.60% 3.36% 2.45% 3.36% 2.45% 3.58% 3.25% 3.15% 3.08% 15.15% 12.89%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$996,881,462 \$992,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.05% 3.87% 3.87% 3.87% 3.77% 3.77% 1.8.41% 1.3.95%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 12 months up to and including 12 months > 12 months up to and including 18 months > 15 months up to and including 18 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 36 months > 36 months up to and including 48 months > 48 months up to and including 72 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,457 5,055 4,587 4,450 4,356 21,404 18,214 11,840	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 3.36% 2.45% 3.58% 3.25% 3.25% 3.15% 3.08% 15.15% 12.89% 8.38%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,589,614 \$966,589,614 \$956,881,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.02% 2.91% 4.37% 3.87% 3.37% 18.41% 13.95% 7.94%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 30 months up to and including 20 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 48 months > 36 months up to and including 60 months > 48 months up to and including 72 months > 47 months up to and including 84 months > 36 months up to and including 84 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,457 4,587 4,587 4,587 4,450 4,356 21,404 18,214 11,840 8,451	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 15.15% 12.89%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,581,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.02% 2.91% 4.37% 3.73% 3.77% 18.41% 13.95% 7.94% 5.26%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 15 months up to and including 16 months > 15 months up to and including 17 months > 15 months up to and including 21 months > 18 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 30 months > 33 months up to and including 36 months > 33 months up to and including 36 months > 34 months up to and including 37 months > 48 months up to and including 72 months > 48 months up to and including 72 months > 48 months up to and including 72 months > 48 months up to and including 44 months > 48 months up to and including 45 months > 48 months up to and including 46 months > 48 months up to and including 47 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,459 3,537 3,457 5,055 4,587 4,505 4,587 4,450 4,356 21,404 18,214 11,840 8,451 6,197	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 0.69% 0.69% 1.60% 3.36% 2.45% 3.36% 2.45% 3.58% 3.25% 3.15% 3.08% 15.15% 12.89% 8.38% 5.98% 4.39%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$996,881,462 \$992,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280 \$1,194,977,045	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.02% 2.91% 4.37% 3.87% 3.37% 18.41% 13.95% 7.94%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 15 months > 15 months up to and including 21 months > 15 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 30 months up to and including 48 months > 48 months up to and including 60 months > 48 months up to and including 72 months > 72 months up to and including 74 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,457 4,587 4,587 4,587 4,450 4,356 21,404 18,214 11,840 8,451	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 15.15% 12.89%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,581,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.05% 3.05% 3.77% 18.41% 13.95% 7.94% 5.26% 3.77%	
Purchase Existing Dwelling Refinance Other Total Mortuage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 9 months > 9 months up to and including 10 months > 12 months up to and including 11 months > 15 months up to and including 12 months > 15 months up to and including 21 months > 24 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 36 months > 36 months up to and including 37 months > 37 months up to and including 37 months > 48 months up to and including 72 months > 48 months up to and including 72 months > 60 months up to and including 72 months > 72 months up to and including 10 months > 84 months up to and including 108 months > 84 months up to and including 108 months > 96 months up to and including 108 months > 108 months up to and including 102 months > 108 months up to and including 120 months > 120 months	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,357 3,459 3,537 3,459 3,537 3,459 4,587 4,505 4,587 4,450 4,356 4,356 2,1404 11,840 18,214 11,840 6,197 6,197 6,197 6,197 6,512 2,2593	4.23% 63.55% 32.22% 0.00% 100.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 3.08% 4.58% 5.98% 4.39% 4.89% 4.78%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$996,559,614 \$996,881,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280 \$1,194,977,045 \$1,223,478,398 \$1,202,155,200 \$2,885,203,839	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.73% 3.77% 3.86% 3.77% 3.86% 3.79% 9.14%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 13 months > 15 months up to and including 14 months > 18 months up to and including 21 months > 21 months up to and including 21 months > 21 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 60 months > 48 months up to and including 94 months > 72 months up to and including 94 months > 84 months up to and including 96 months > 96 months up to and including 96 months > 96 months up to and including 96 months > 96 months up to and including 98 months > 96 months up to and including 98 months > 96 months up to and including 108 months > 108 months up to and including 120 months	5,978 89,766 45,511 0 141,255 <u>Number of Loans</u> 1,096 911 975 2,257 4,750 3,459 3,537 3,457 3,459 3,537 3,457 4,587 4,587 4,587 4,450 4,356 21,404 18,214 11,840 8,451 6,197 6,914 6,752	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 15.15% 12.89% 8.38% 5.98% 4.39% 4.89% 4.78%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,681,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280 \$1,194,977,045 \$1,223,478,398 \$1,202,155,200	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.02% 2.91% 4.37% 3.37% 3.37% 18.41% 13.95% 5.26% 3.77% 3.86% 3.79%	
Purchase Existing Dwelling Refinance Other Total Mortuage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 9 months > 9 months up to and including 12 months > 12 months up to and including 17 months > 13 months up to and including 18 months > 18 months up to and including 21 months > 27 months up to and including 21 months > 27 months up to and including 27 months > 30 months up to and including 30 months > 30 months up to and including 33 months > 36 months up to and including 48 months > 48 months up to and including 72 months > 48 months up to and including 84 months > 60 months up to and including 96 months > 60 months up to and including 98 months > 18 months up to and including 98 months > 108 months up to and including 98 months > 108 months up to and including 120 months > 108 months up to and including 120 months > 100 months > 120 months	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,357 3,459 3,537 3,459 3,537 3,459 4,587 4,505 4,587 4,450 4,356 4,356 2,1404 11,840 18,214 11,840 6,197 6,197 6,197 6,197 6,512 2,2593	4.23% 63.55% 32.22% 0.00% 100.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 3.08% 4.58% 5.98% 4.39% 4.89% 4.78%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$996,559,614 \$996,881,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280 \$1,194,977,045 \$1,223,478,398 \$1,202,155,200 \$2,885,203,839	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.73% 3.77% 3.86% 3.77% 3.86% 3.79% 9.14%	
Purchase Existing Dwelling Refinance Other Total Mortuage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 9 months > 6 months up to and including 9 months > 9 months up to and including 10 months > 12 months up to and including 11 months > 15 months up to and including 12 months > 15 months up to and including 21 months > 24 months up to and including 21 months > 24 months up to and including 27 months > 24 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 36 months > 36 months up to and including 37 months > 37 months up to and including 37 months > 48 months up to and including 72 months > 48 months up to and including 72 months > 60 months up to and including 72 months > 72 months up to and including 10 months > 84 months up to and including 108 months > 84 months up to and including 108 months > 96 months up to and including 108 months > 108 months up to and including 102 months > 108 months up to and including 120 months > 120 months	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,357 3,459 3,537 3,459 3,537 3,459 4,587 4,505 4,587 4,450 4,356 4,356 2,1404 11,840 18,214 11,840 6,197 6,197 6,197 6,197 6,512 2,2593	4.23% 63.55% 32.22% 0.00% 100.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 3.08% 4.58% 5.98% 4.39% 4.89% 4.78%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$996,559,614 \$996,881,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280 \$1,194,977,045 \$1,223,478,398 \$1,202,155,200 \$2,885,203,839	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 2.07% 4.50% 3.02% 2.91% 4.37% 3.87% 3.77% 18.41% 13.95% 3.77% 3.87% 3.77% 3.86% 3.77% 3.86% 3.77%	
Purchase Existing Dwelling Refinance Other Total Mortgage Pool by Loan Seasoning Mortgage Pool by Loan Seasoning up to and including 3 months > 3 months up to and including 6 months > 6 months up to and including 12 months > 12 months up to and including 12 months > 12 months up to and including 17 months > 13 months up to and including 21 months > 14 months up to and including 21 months > 27 months up to and including 21 months > 30 months up to and including 30 months > 30 months up to and including 30 months > 33 months up to and including 30 months > 36 months up to and including 36 months > 36 months up to and including 48 months > 48 months up to and including 96 months > 60 months up to and including 96 months > 60 months up to and including 96 months > 84 months up to and including 96 months > 108 months up to and including 120 months > 108 months up to and including 120 months > 100 months > 120 months Total	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,537 3,457 3,459 3,537 3,457 4,459 4,356 4,587 4,450 4,356 21,404 18,214 11,840 8,451 6,197 6,914 6,752 22,593 141,255	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 12.89% 4.39% 4.39% 4.39% 4.78% 15.98% 4.39% 4.78% 15.99%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,659,614 \$996,681,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,890,775 \$1,667,662,280 \$1,194,977,045 \$1,223,478,398 \$1,202,155,200 \$2,895,203,839 \$31,682,419,738	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 2.07% 4.50% 3.02% 2.91% 4.37% 3.37% 3.37% 3.77% 18.41% 13.95% 5.26% 3.77% 3.86% 3.79% 9.14% 100.00%	
Purchase Existing Dwelling Refinance Other Total	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,537 3,457 3,459 3,537 3,457 4,585 4,587 4,450 4,356 2,1,404 18,214 11,840 4,356 2,1,404 18,214 11,840 4,356 2,1,404 18,214 1,840 4,356 2,1,404 18,214 6,752 22,593 141,255	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 12.89% 8.38% 8.38% 4.39% 4.89% 4.89% 4.89% 4.78% 15.99% 100.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,881,462 \$9922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,180,775 \$1,667,662,280 \$4,419,108,669 \$2,515,800,775 \$1,667,662,280 \$1,194,977,045 \$1,222,155,200 \$2,895,203,839 \$31,682,419,738	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 2.07% 4.50% 3.02% 2.91% 4.37% 3.87% 3.32% 2.91% 4.37% 3.87% 3.77% 18.41% 13.95% 7.94% 5.26% 3.77% 3.86% 3.77% 3.86% 3.77% 4.50% 3.77% 3.86% 3.77% 4.50% 3.77% 3.86% 3.77% 3.86% 3.77% 3.77% 3.86% 3.77% 4.50% 3.77% 3.77% 3.77% 3.86% 3.77%	
Purchase Existing Dwelling Refinance Other Total	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,537 3,457 5,055 4,587 4,587 4,450 4,356 4,587 4,450 4,356 21,404 18,214 11,840 8,451 6,197 6,914 6,752 22,593 141,255 Number of Loans 29,165 40,045	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 0.69% 0.69% 0.69% 0.69% 0.69% 0.69% 0.44% 2.50% 2.45% 3.36% 3.25% 3.15% 3.25% 3.15% 3.08% 4.39% 4.89% 4.39% 4.89% 4.39% 4.89% 10.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$665,219,179 \$1,425,990,621 \$966,559,614 \$996,559,614 \$996,559,614 \$996,881,462 \$922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,800,775 \$1,667,662,280 \$1,123,478,398 \$1,202,155,200 \$2,885,203,839 \$31,682,419,738 Balance Outstanding \$5,572,338,396 \$7,826,270,328	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 0.81% 0.81% 2.07% 4.50% 3.05% 3.05% 3.05% 3.05% 3.05% 3.37% 3.36% 3.37% 3.37% 3.36% 3.37% 3.37% 3.36% 3.37% 3.36% 3.37% 3.37% 3.36% 3.37% 3.36% 3.37% 3.37% 3.37% 3.36% 3.37% 3.37% 3.37% 3.36% 3.37% 3.36% 3.79% 3.44% 3.37%3.37% 3.37% 3.37% 3.37% 3.37% 3.37% 3.37% 3.37% 3.37%3.37% 3.37%3.37% 3.37% 3.37% 3.37% 3.37% 3.37%3.37% 3.37% 3.37% 3.37% 3.37%3.37% 3.37% 3.37% 3.37%3.37% 3.37% 3.37% 3.37%3.37% 3.37% 3.37%3.37% 3.37% 3.37%3.37% 3.37% 3.37%3.37% 3.37% 3.37%3.37% 3.37%3.37% 3.37% 3.37%3.37% 3.37%3.37% 3.37%3.37% 3.37% 3.37%3.37% 3.37%3.37% 3.37%3.37% 3.37%3.37% 3.	
Purchase Existing Dwelling Refinance Other Total	5,978 89,766 45,511 0 141,255 Number of Loans 1,096 911 975 2,257 4,750 3,459 3,537 3,457 3,459 3,537 3,457 4,585 4,587 4,450 4,356 2,1,404 18,214 11,840 4,356 2,1,404 18,214 11,840 4,356 2,1,404 18,214 1,840 4,356 2,1,404 18,214 6,752 22,593 141,255	4.23% 63.55% 32.22% 0.00% 100.00% (%) Number of Loans 0.78% 0.64% 0.69% 1.60% 3.36% 2.45% 2.50% 2.45% 3.58% 3.25% 3.15% 12.89% 8.38% 8.38% 4.39% 4.89% 4.89% 4.89% 4.78% 15.99% 100.00%	\$1,426,681,353 \$19,565,289,721 \$10,690,448,664 \$0 \$31,682,419,738 Balance Outstanding \$304,343,474 \$258,201,865 \$255,122,485 \$655,219,179 \$1,425,990,621 \$966,559,614 \$996,881,462 \$9922,115,505 \$1,383,915,908 \$1,225,540,141 \$1,182,860,488 \$1,195,933,130 \$5,831,259,660 \$4,419,108,669 \$2,515,180,775 \$1,667,662,280 \$4,419,108,669 \$2,515,800,775 \$1,667,662,280 \$1,194,977,045 \$1,222,155,200 \$2,895,203,839 \$31,682,419,738	4.50% 61.75% 33.74% 0.00% 100.00% (%) Balance Outstanding 0.96% 0.81% 2.07% 4.50% 3.02% 2.91% 4.37% 3.87% 3.32% 2.91% 4.37% 3.87% 3.77% 18.41% 13.95% 7.94% 5.26% 3.77% 3.86% 3.77% 3.86% 3.77% 4.50% 3.77% 3.86% 3.77% 4.50% 3.77% 3.86% 3.77% 3.86% 3.77% 3.77% 3.86% 3.77% 4.50% 3.77% 3.77% 3.77% 3.86% 3.77%	

CommonwealthBank

Commonwealth Bank of Australia ABN 48 123 123 124

Mortgage Pool by Remaining Tenor					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
Up to and including 1 Year	25	0.02%	\$1,750,272	0.01%	
> 1 Up to and including 2 years	51	0.02%	\$1,726,520	0.01%	
> 2 Up to and including 2 years	96	0.07%	\$4,447,770	0.01%	
> 3 Up to and including 4 years	178	0.13%	\$7,096,310	0.02%	
> 4 Up to and including5 years	230	0.16%	\$13,061,863	0.04%	
> 5 Up to and including 6 years	321	0.23%	\$22,739,691	0.07%	
> 6 Up to and including 7 years	364	0.26%	\$25,902,131	0.08%	
> 7 Up to and including 8 years	488	0.35%	\$41,203,361	0.13%	
> 8 Up to and including 9 years	749	0.53%	\$68,374,892	0.22%	
> 9 Up to and including 10 years	787	0.56%	\$77,660,373	0.25%	
> 10 Up to and including 15 years	7,865	5.57%	\$931,595,799	2.94%	
> 15 Up to and including 20 years	26,989	19.11%	\$4,147,617,794	13.09%	
> 20 Up to and including 25 years	41,970	29.71%	\$9,088,285,351	28.69%	
> 25 Up to and including 30 years	61,142	43.28%	\$17,250,957,612	54.45%	
Total	141,255	100.00%	\$31,682,419,738	100.00%	
Mortgage Pool by Delinquencies	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
0 Months		(%) Number of Loans 99.27%		(%) Balance Outstanding 99.18%	
	140,218 751	99.27%	\$31,422,025,400 \$186,795,381	99.18% 0.59%	
> 0 up to and including 1 Month					
> 1 up to and including 2 Months	184	0.13%	\$45,460,827	0.14%	
> 2 up to and including 3 Months	102	0.07%	\$28,138,130	0.09%	
> 3 up to and including 4 Months	0	0.00%	\$0	0.00%	
> 4 up to and including 5 Months	0	0.00%	\$0	0.00%	
> 5 up to and including 6 Months	0	0.00%	\$0	0.00%	
> 6 Months	0	0.00%	\$0	0.00%	
Total	141,255	100.00%	\$31,682,419,738	100.00%	
Mortgage Pool by Mortgage Insurer (LVR Specific)					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
		· ·		<u> </u>	
QBE LMI	591	0.42%	\$58,896,749	0.19%	
Genworth	19,099	13.52%	\$3,904,214,964	12.32%	
No Primary Mortgage Insurer	121,565	86.06%	\$27,719,308,025	87.49%	
Total	141,255	100.00%	\$31,682,419,738	100.00%	
Mortgage Pool by Remaining Term on Fixed Rate Period					
in or sauge i oor by itemaning fermion i i keu itale Periou					
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding	
> 0 up to and including 3 months					
> 0 up to and including 3 months > 3 up to and including 6 months	1,967	9.93%	\$524,429,428	10.02%	
> 3 up to and including 6 months	1,967 1,587	9.93% 8.01%	\$524,429,428 \$426,572,325	10.02% 8.15%	
> 3 up to and including 6 months> 6 up to and including 9 months	1,967 1,587 2,573	9.93% 8.01% 12.99%	\$524,429,428 \$426,572,325 \$684,438,526	10.02% 8.15% 13.08%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months 	1,967 1,587 2,573 2,674	9.93% 8.01% 12.99% 13.50%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835	10.02% 8.15% 13.08% 14.15%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months 	1,967 1,587 2,573 2,674 2,468	9.93% 8.01% 12.99% 13.50% 12.46%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217	10.02% 8.15% 13.08% 14.15% 12.05%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months 	1,967 1,587 2,573 2,674 2,468 2,288	9.93% 8.01% 12.99% 13.50% 12.46% 11.55%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132	10.02% 8.15% 13.08% 14.15% 12.05% 11.31%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months 	1,967 1,587 2,573 2,674 2,468 2,288 1,973	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25%	
 > 3 up to and including 6 months > 6 up to and including 12 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 24 months 	1,967 1,587 2,573 2,674 2,468 2,288	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.88%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409 \$374,625,712	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 24 months > 24 up to and including 27 months 	1,967 1,587 2,573 2,674 2,468 2,288 1,973 1,383 799	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.98% 4.03%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409 \$374,625,712 \$206,248,612	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16% 3.94%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 27 months > 24 up to and including 30 months 	1,967 1,587 2,573 2,674 2,468 2,288 1,973 1,383	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.88% 4.03% 2.78%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409 \$374,625,712 \$206,248,612 \$148,963,764	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16% 3.94% 2.85%	
 > 3 up to and including 6 months > 6 up to and including 12 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 27 months > 24 up to and including 37 months > 30 up to and including 33 months 	1,967 1,587 2,573 2,674 2,468 2,288 1,973 1,383 799 550 548	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.98% 4.03% 2.78% 2.77%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$551,563,132 \$536,193,409 \$374,625,712 \$206,248,612 \$148,963,784 \$139,258,291	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16% 3.94% 2.85% 2.66%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 24 months > 24 up to and including 27 months > 27 up to and including 30 months > 30 up to and including 36 months > 33 up to and including 36 months 	1,967 1,587 2,573 2,674 2,468 2,288 1,973 1,383 799 550 548 345	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.88% 4.03% 2.77% 2.77% 1.74%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409 \$374,625,712 \$206,248,612 \$148,963,784 \$139,258,291 \$84,522,250	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16% 3.94% 2.85% 2.66% 1.62%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 15 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 21 months > 21 up to and including 32 months > 24 up to and including 30 months > 30 up to and including 33 months > 33 up to and including 36 months > 36 up to and including 48 months 	1,967 1,587 2,573 2,674 2,468 2,288 1,973 1,383 799 550 548	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.98% 4.03% 2.78% 2.77%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409 \$374,625,712 \$206,248,612 \$148,963,754 \$139,256,291 \$84,522,250 \$105,804,430	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16% 3.94% 2.85% 2.66%	
 > 3 up to and including 6 months > 6 up to and including 9 months > 9 up to and including 12 months > 12 up to and including 15 months > 15 up to and including 18 months > 18 up to and including 21 months > 21 up to and including 24 months > 24 up to and including 27 months > 27 up to and including 30 months > 30 up to and including 36 months > 33 up to and including 36 months 	$\begin{array}{c} 1,967\\ 1,587\\ 2,573\\ 2,674\\ 2,468\\ 2,288\\ 1,973\\ 1,383\\ 799\\ 550\\ 550\\ 548\\ 345\\ 442\end{array}$	9.93% 8.01% 12.99% 13.50% 12.46% 11.55% 9.96% 6.88% 4.03% 2.78% 2.77% 1.74% 2.23%	\$524,429,428 \$426,572,325 \$684,438,526 \$740,652,835 \$630,613,217 \$591,563,132 \$536,193,409 \$374,625,712 \$206,248,612 \$148,963,784 \$139,258,291 \$84,522,250	10.02% 8.15% 13.08% 14.15% 12.05% 11.31% 10.25% 7.16% 3.94% 2.85% 2.66% 1.62% 2.02%	

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 quarterly Australian Bureau of Statistics (ABS) Weighted Average of Eight Capital Cities House Price Index available free to download in excel at http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0

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.

Trust Manager: Securitisation Advisory Services P/L ABN 88 064 133 946 Ground Floor Tower 1, 201 Sussex St Sydney NSW 2000

Contacts: Richard Nelson, Head of Investor Relations Group Funding Commonwealth Bank of Australia Phone: (612) 9118 1343 Richard.Nelson@cba.com.au Commonwealth Bank of Australia ABN 48 123 123 124 Ground Floor Tower 1, 201 Sussex St Sydney NSW 2000



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