Date: 10 October 2017

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

 Monthly Covered Bond Report Date
 30-September-2017

 Determination Date
 01-October-2017

 Distribution Date
 20-October-2017

Covered Bond Guarantor
Security Trustee
Bond Trustee
Bond Trustee
Security Trustee
Bond Trustee
Security Truste
Bond Trustee
Swap Provider
Swap Provider
Commonwealth Bank of Australia
Servicer
Commonwealth Bank of Australia
Trust Manager
Cover Pool Monitor
Securitisation Advisory Services P/L
Cover Pool Monitor

| Ratings Overview                       | Fitch          | Moody's      |
|--|----------------|--------------|
| CBA Short Term Senior Unsecured Rating | F1+ (Affirmed) | P-1 (Stable) |
| CBA Long Term Senior Unsecured Rating  | AA- (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                       | Pass |

| Ass | set Coverage Test as at 01-October-2017   |   |
|-----|---|---|
|     | Calculation of Adjusted Aggregate Receivable Amount   |   |
| A   | The Lower of:  (i) LVR Adjusted Mortgage Loan Balance Amount, and  (ii) Asset Percentage Adjusted Mortgage Loan Balance Amount  | \$25,137,864,489<br>\$23,139,902,875<br>\$23,139,902,875        |
| В   | 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   |
| С   | Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date   | \$3,880,132,614   |
| 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   |
| 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  | \$C   |
| Z   | Negative Carry Factor   | \$C   |
|     | Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z   | \$27,020,035,490  |
|     | Results of Asset Coverage Test Adjusted Aggregate Mortgage Loan Amount AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds Asset Coverage Test is Satisfied Asset Percentage Current Overcollateralisation Percentage | \$27,020,035,490<br>\$23,324,035,262<br>Yes<br>92.00%<br>15,85% |

## Summary as at 01-October-2017

## Bond Issuance

| <u>Bonds</u>           | Issue Date        | Principal Balance                        | AUD Equiv. of<br>Principal Balance  | Exchange Rate    | Coupon Frequency    | Coupon Rate  |
|------------------------|-------------------|--|-------------------------------------|------------------|---------------------|--|
| Series 2               | 27-January-2012   | NOK 3,375,000,000.00                     | \$547,208,753.16                    | 6.1677           | Yearly              | 5.000000%  |
| 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 11              | 13-March-2012     | CHF 350,000,000.00                       | \$356,385,918.91                    | 0.9821           | SemiAnnual          | 1.500000%  |
| Series 12              | 01-March-2012     | EUR 50,000,000.00                        | \$62,055,873.25                     | 0.8057           | Yearly              | 3.700000%  |
| Series 14              | 02-May-2012       | CHF 100,000,000.00                       | \$105,977,895.14                    | 0.9436           | Yearly              | 1.625000%  |
| Series 15              | 03-May-2012       | EUR 1,500,000,000.00                     | \$1,897,314,529.00                  | 0.7906           | Yearly              | 3.000000%  |
| Series 16              | 09-May-2012       | NOK 750,000,000.00                       | \$126,407,165.00                    | 5.9332           | Yearly              | 4.550000%  |
| 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              | 3.00000%   |
| Series 20              | 13-September-2012 |  | \$183,104,756.35                    | 0.8192           | Yearly              | 2.270000%  |
| Series 20<br>Series 21 | 24-September-2012 | EUR 150,000,000.00<br>EUR 111,000,000.00 |                                     |                  | -                   | 2.602500%  |
| Series 22              | 05-October-2012   | EUR 50,000,000.00                        | \$137,442,380.00<br>\$62,377,049.00 | 0.8076<br>0.8016 | Yearly<br>Quarterly | EURIBOR 3 MONTHS + 0.450000%                             |
| Series 22<br>Series 23 | 09-November-2012  |  |                                     | 0.7950           | -                   | 2.305000%  |
|                        |                   | EUR 113,000,000.00                       | \$142,140,087.00                    |                  | Yearly              |  |
| Series 25<br>Series 26 | 01-February-2013  | EUR 112,000,000.00                       | \$144,430,651.00                    | 0.7755           | Yearly              | 2.500000%  |
|                        | 08-February-2013  | USD 50,000,000.00                        | \$48,123,195.38                     | 1.0390           | Quarterly           | LIBOR 3 MONTHS + 0.350000%<br>LIBOR 3 MONTHS + 0.350000% |
| Series 27              | 08-February-2013  | USD 50,000,000.00                        | \$48,123,195.38                     | 1.0390           | Quarterly           |  |
| Series 28              | 11-December-2013  | USD 1,500,000,000.00                     | \$1,654,898,499.56                  | 0.9064           | SemiAnnual          | 1.875000%  |
| Series 29              | 21-January-2014   | NZD 314,000,000.00                       | \$291,957,229.00                    | 1.0755           | SemiAnnual          | 5.802000%  |
| Series 30              | 22-January-2014   | EUR 1,000,000,000.00                     | \$1,533,535,899.00                  | 0.6521           | Yearly              | 1.375000%  |
| Series 31              | 21-January-2014   | EUR 45,000,000.00                        | \$68,026,155.38                     | 0.6615           | Yearly              | 2.215000%  |
| Series 32              | 24-January-2014   | GBP 350,000,000.00                       | \$654,980,079.68                    | 0.5344           | Quarterly           | GBP LIBOR 3 MONTHS + 0.300000%                           |
| Series 33              | 15-April-2014     | EUR 40,000,000.00                        | \$59,828,614.81                     | 0.6686           | Quarterly           | EURIBOR 3 MONTHS + 0.310000%                             |
| Series 34              | 12-May-2014       | EUR 40,000,000.00                        | \$60,041,183.48                     | 0.6662           | Yearly              | 1.525000%  |
| Series 35              | 27-May-2014       | AUD 125,000,000.00                       | \$125,000,000.00                    | 1.0000           | SemiAnnual          | 4.750000%  |
| Series 36              | 18-June-2014      | USD 1,250,000,000.00                     | \$1,347,563,605.00                  | 0.9276           | SemiAnnual          | 2.000000%  |
| 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 39              | 04-November-2014  | EUR 1,000,000,000.00                     | \$1,455,053,616.00                  | 0.6873           | Yearly              | 0.750000%  |
| 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 44              | 22-July-2015      | USD 1,000,000,000.00                     | \$1,341,021,858.66                  | 0.7457           | SemiAnnual          | 2.125000%  |
| 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 50              | 09-February-2016  | EUR 750,000,000.00                       | \$1,163,062,500.00                  | 0.6448           | Yearly              | 0.375000%  |
| 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 57              | 23-September-2016 | GBP 37,000,000.00                        | \$64,367,281.90                     | 0.5748           | Quarterly           | GBP LIBOR 3 MONTHS + 0.370000%                           |
| Series 58              | 17-November-2016  | AUD 700,000,000.00                       | \$700,000,000.00                    | 1.0000           | SemiAnnual          | 2.750000%  |
| Series 59              | 17-November-2016  | AUD 1,400,000,000.00                     | \$1,400,000,000.00                  | 1.0000           | Quarterly           | BBSW - 3 MONTHS + 0.850000%                              |
| Series 60              | 17-November-2016  | AUD 200,000,000.00                       | \$200,000,000.00                    | 1.0000           | SemiAnnual          | 3.250000%  |
| Series 61              | 18-January-2017   | GBP 350,000,000.00                       | \$592,095,000.00                    | 0.5911           | Yearly              | 1.125000%  |
| Series 62              | 11-April-2017     | EUR 750,000,000.00                       | \$1,051,800,000.00                  | 0.7131           | Yearly              | 0.375000%  |

| 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  | 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 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 | XS0829366532              | n/a                 | London             | Soft Bullet | 24-September-2027      | 24-September-2027   |
| Series 22 | XS0839422408              | n/a                 | London             | Soft Bullet | 05-October-2019        | 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 26 | XS0885738541              | n/a                 | London             | Soft Bullet | 08-February-2018       | 08-February-2018    |
| Series 27 | XS0885739606              | n/a                 | London             | Soft Bullet | 08-February-2018       | 08-February-2018    |
| Series 28 | US20271AAD90 US20271BAD73 | 20271AAD9 20271BAD7 | Unlisted           | Soft Bullet | 11-December-2018       | 11-December-2018    |
| Series 29 | NZCWBD0121L6              | n/a                 | Unlisted           | Soft Bullet | 21-January-2021        | 21-January-2021     |
| Series 30 | XS1015892182              | n/a                 | London             | Soft Bullet | 22-January-2019        | 22-January-2019     |
| Series 31 | XS1017269082              | n/a                 | London             | Hard Bullet | 30-December-2022       | 30-December-2022    |
| Series 32 | XS1021925836              | n/a                 | London             | Soft Bullet | 24-January-2018        | 24-January-2018     |
| 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 36 | US20271AAE73/US20271BAE56 | 20271AAE7/20271BAE5 | ASX                | Soft Bullet | 18-June-2019           | 18-June-2019        |
| 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 | XS1129875255              | n/a                 | London             | Soft Bullet | 04-November-2021       | 04-November-2021    |
| 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 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 | XS1357027496              | n/a                 | London             | Soft Bullet | 10-February-2021       | 10-February-2021    |
| 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 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 | AU3CB0240646              | n/a                 | Unlisted           | Soft Bullet | 17-November-2026       | 17-November-2026    |
| Series 61 | XS1548960407              | n/a                 | London             | Soft Bullet | 22-December-2021       | 22-December-2021    |
| Series 62 | XS1594339514              | n/a                 | London             | Soft Bullet | 11-April-2024          | 11-April-2024       |

Pool Summary Portfolio Cut off Date 30-09-2017 Current Principal Balance (AUD) \$25,152,912,512 Number of Loans(Unconsolidated) Number of Borrowers(Consolidated) 114,484 110,425 Average Loan Size \$219,707 \$2,624,983 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) 4.51% 58.54% 44.85% Weighted Average Seasoning (Months)
Weighted Average Remaining Term (Months) 52.86 290.54

| Prepayment Information   |         |         |          |                   |
|--------------------------|---------|---------|----------|-------------------|
|                          | 1 Month | 3 Month | 12 Month | <u>Cumulative</u> |
| Prepayment History (CPR) | 15.73   | 16.13   | 14.96    | 15.76             |
| Prepayment History (SMM) | 1.42    | 1.45    | 1.34     | 1.42              |

|                              | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|------------------------------|-----------------|---------------------|---------------------|-------------------------|
| Up to and including 40%      | 40,044          | 34.98%              | \$4,475,470,475     | 17.79%                  |
| 40% up to and including 45%  | 6,974           | 6.09%               | \$1,434,604,710     | 5.70%                   |
| 45% up to and including 50%  | 7,586           | 6.63%               | \$1,710,920,531     | 6.80%                   |
| 50% up to and including 55%  | 7,725           | 6.75%               | \$1,883,405,380     | 7.49%                   |
| 55% up to and including 60%  | 8,218           | 7.18%               | \$2,101,814,868     | 8.36%                   |
| 60% up to and including 65%  | 8,710           | 7.61%               | \$2,383,577,411     | 9.48%                   |
| 65% up to and including 70%  | 9,994           | 8.73%               | \$2,917,638,279     | 11.60%                  |
| 70% up to and including 75%  | 10,521          | 9.19%               | \$3,289,748,375     | 13.08%                  |
| 75% up to and including 80%  | 9,305           | 8.13%               | \$3,204,850,966     | 12.74%                  |
| 80% up to and including 85%  | 2,857           | 2.50%               | \$917,249,835       | 3.65%                   |
| 85% up to and including 90%  | 1,860           | 1.62%               | \$608,039,283       | 2.42%                   |
| 90% up to and including 95%  | 667             | 0.58%               | \$220,343,037       | 0.88%                   |
| 95% up to and including 100% | 13              | 0.01%               | \$2,224,046         | 0.01%                   |
| > 100%                       | 10              | 0.01%               | \$3,025,315         | 0.01%                   |
| -otal                        | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

|                              | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|------------------------------|-----------------|---------------------|---------------------|-------------------------|
| Up to and including 40%      | 64,056          | 55.95%              | \$9,588,136,996     | 38.12%                  |
| 40% up to and including 45%  | 10,256          | 8.96%               | \$2,662,609,329     | 10.59%                  |
| 45% up to and including 50%  | 9,987           | 8.72%               | \$2,815,816,741     | 11.19%                  |
| 50% up to and including 55%  | 8,885           | 7.76%               | \$2,763,617,610     | 10.99%                  |
| 55% up to and including 60%  | 7,151           | 6.25%               | \$2,342,114,275     | 9.31%                   |
| 60% up to and including 65%  | 5,533           | 4.83%               | \$1,860,343,551     | 7.40%                   |
| 65% up to and including 70%  | 4,326           | 3.78%               | \$1,551,913,375     | 6.17%                   |
| 70% up to and including 75%  | 2,290           | 2.00%               | \$860,733,356       | 3.42%                   |
| 75% up to and including 80%  | 1,279           | 1.12%               | \$455,897,968       | 1.81%                   |
| 80% up to and including 85%  | 456             | 0.40%               | \$162,582,818       | 0.65%                   |
| 85% up to and including 90%  | 189             | 0.17%               | \$63,965,418        | 0.25%                   |
| 90% up to and including 95%  | 72              | 0.06%               | \$24,433,151        | 0.10%                   |
| 95% up to and including 100% | 4               | 0.00%               | \$747,924           | 0.00%                   |
| > 100%                       | 0               | 0.00%               | \$0                 | 0.00%                   |
| Total                        | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

| Mortgage Pool by Mortgage Loan Interest Rate |                 |                     |                            |                         |
|--|-----------------|---------------------|----------------------------|-------------------------|
|  | Number of Loans | (%) Number of Loans | <b>Balance Outstanding</b> | (%) Balance Outstanding |
| <=5.00%                                      | 93,274          | 81.47%              | \$21,585,023,984           | 85.82%                  |
| > 5.00% <= 5.25%                             | 13,342          | 11.65%              | \$2,305,989,337            | 9.17%                   |
| > 5.25% <= 5.50%                             | 4,659           | 4.07%               | \$722,059,689              | 2.87%                   |
| > 5.50% <= 5.75%                             | 1,317           | 1.15%               | \$295,933,616              | 1.18%                   |
| > 5.75% <= 6.00%                             | 1,530           | 1.34%               | \$189,760,657              | 0.75%                   |
| > 6.00% <= 6.25%                             | 145             | 0.13%               | \$25,575,932               | 0.10%                   |
| > 6.25% <= 6.50%                             | 0               | 0.00%               | \$0                        | 0.00%                   |
| > 6.55% <= 6.75%                             | 1               | 0.00%               | \$14,989                   | 0.00%                   |
| > 6.75% <= 7.00%                             | 10              | 0.01%               | \$1,324,419                | 0.01%                   |
| > 7.00% <= 7.25%                             | 15              | 0.01%               | \$2,009,065                | 0.01%                   |
| > 7.25% <= 7.50%                             | 31              | 0.03%               | \$3,787,964                | 0.02%                   |
| > 7.50% <= 7.75%                             | 38              | 0.03%               | \$4,249,679                | 0.02%                   |
| > 7.75% <= 8.00%                             | 28              | 0.02%               | \$4,056,737                | 0.02%                   |
| > 8.00% <= 8.25%                             | 44              | 0.04%               | \$6,787,575                | 0.03%                   |
| > 8.25% <= 8.50%                             | 26              | 0.02%               | \$3,717,061                | 0.01%                   |
| > 8.50%                                      | 24              | 0.02%               | \$2,621,807                | 0.01%                   |
| Total  | 114,484         | 100.00%             | \$25,152,912,512           | 100.00%                 |

| Mortgage Pool by Interest Option |                 |                     |                     |                         |
|----------------------------------|-----------------|---------------------|---------------------|-------------------------|
|                                  | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| Fixed 1 Year                     | 11,006          | 9.61%               | \$2,417,537,974     | 9.61%                   |
| Fixed 2 Year                     | 2,279           | 1.99%               | \$576,871,360       | 2.29%                   |
| Fixed 3 Year                     | 325             | 0.28%               | \$69,074,416        | 0.27%                   |
| Fixed 4 Year                     | 292             | 0.26%               | \$66,182,053        | 0.26%                   |
| Fixed 5 Year                     | 30              | 0.03%               | \$3,305,099         | 0.01%                   |
| Fixed 6 + Year                   | 51              | 0.04%               | \$7,112,979         | 0.03%                   |
| Total Fixed Rate                 | 13,983          | 12.21%              | \$3,140,083,880     | 12.48%                  |
| Total Variable Rate              | 100,501         | 87.79%              | \$22,012,828,632    | 87.52%                  |
| Total                            | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

| Mortgage Pool by Loan Size (Consolidated) |                 |                     |                     |                         |
|---|-----------------|---------------------|---------------------|-------------------------|
|   | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| Up to and including 100,000               | 25,378          | 22.17%              | \$1,338,277,098     | 5.32%                   |
| > 100,000 up to and including 200,000     | 32,466          | 28.36%              | \$4,798,322,578     | 19.08%                  |
| > 200,000 up to and including 300,000     | 25,528          | 22.30%              | \$6,112,926,465     | 24.30%                  |
| > 300,000 up to and including 400,000     | 14,556          | 12.71%              | \$4,750,524,566     | 18.89%                  |
| > 400,000 up to and including 500,000     | 7,648           | 6.68%               | \$3,102,726,130     | 12.34%                  |
| > 500,000 up to and including 600,000     | 3,871           | 3.38%               | \$1,886,707,840     | 7.50%                   |
| > 600,000 up to and including 700,000     | 2,025           | 1.77%               | \$1,145,235,283     | 4.55%                   |
| > 700,000 up to and including 800,000     | 1,233           | 1.08%               | \$787,055,887       | 3.13%                   |
| > 800,000 up to and including 900,000     | 803             | 0.70%               | \$551,925,306       | 2.19%                   |
| > 900,000 up to and including 1,000,000   | 522             | 0.46%               | \$382,798,994       | 1.52%                   |
| > 1,000,000 up to and including 1,250,000 | 292             | 0.26%               | \$179,405,797       | 0.71%                   |
| > 1,250,000 up to and including 1,500,000 | 104             | 0.09%               | \$71,466,181        | 0.28%                   |
| > 1,500,000 up to and including 1,750,000 | 45              | 0.04%               | \$33,393,516        | 0.13%                   |
| > 1,750,000 up to and including 2,000,000 | 12              | 0.01%               | \$9,521,890         | 0.04%                   |
| > 2,000,000                               | 1               | 0.00%               | \$2,624,983         | 0.01%                   |
| Total                                     | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

| Second   S  | Mortgage Pool by Approval Date           |       |                                       |                     |       |  |
|---|--|-------|---------------------------------------|---------------------|-------|--|
|   |  |       |                                       | Balance Outstanding |       |  |
| 2000   200  | 2002Q1                                   | 112   |                                       | \$7,761,965         |       |  |
| 2000    202   |  |       |                                       |                     |       |  |
| 2000    294   |  |       |                                       |                     |       |  |
| 200022   286   0.22%   524/16.116   0.10%   |  |       |                                       |                     |       |  |
| 2003031   346   2.27h   |  |       |                                       |                     |       |  |
| 200304  |  |       |                                       |                     |       |  |
| 2004    370   0.2%   350,121,521   0.1%   |  |       |                                       |                     |       |  |
| 2014-02   |  |       |                                       |                     |       |  |
| 200423   502  |  |       |                                       |                     |       |  |
| 2004    914   |  |       |                                       |                     |       |  |
| 200501  |  |       |                                       |                     |       |  |
| 200502  |  |       |                                       |                     |       |  |
| 200503  |  |       |                                       |                     |       |  |
| 20504 775 0.68% \$22.701.743 0.37%  205062 830 0.72% \$102.01.730 0.41%  205062 830 0.72% \$112.01.730 0.41%  205062 830 0.72% \$112.01.730 0.41%  205062 830 0.72% \$112.01.730 0.41%  205062 830 0.72% \$112.01.730 0.41%  205062 1.200 0.20% \$112.01.730 0.41%  205062 1.200 0.20% \$112.01.730 0.41%  205062 1.200 0.20% \$112.01.73% \$116.01.23% 0.05%  205072 1.200 1.27% \$14.01.23.53 0.05%  205072 1.200 1.27% \$14.01.23.53 0.05%  205072 1.200 1.17% \$14.01.83.53 0.05%  205072 1.200 1.17% \$100.00% \$100.00%  205061 1.200 1.11% \$100.70% \$100.00%  205062 1.270 1.11% \$100.70% \$100.00%  205062 1.270 1.11% \$215.55.745 0.05%  205062 1.200 1.500.00%  205062 1.200 1.500.00%  205062 1.200 1.500.00%  205062 2.200 1.50% \$200.00%  205062 2.200 1.50% \$44.58.10%  205062 2.200 1.50% \$44.58.10%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$45.50.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$44.58.10% 1.15%  205062 2.200 1.50% \$45.50% 1.15%  205062 2.200 1.50% \$45.50% 1.15%  205062 2.200 1.50% \$45.50% 1.15%  205062 2.200 1.50% \$45.50% 1.15%  205062 2.200 1.50% \$45.50% 1.15%  205062 2.200 1.15% \$45.50% 1.15%  205062 2.200 1.15% \$45.50% 1.15%                                   |  |       |                                       |                     |       |  |
| 200601   751  |  |       |                                       |                     |       |  |
| 200602 8.0 0.72% \$102.101.730 0.41% 2006024 885 0.78% \$156.881.78 0.46% 2006024 885 0.76% \$86.484.033 0.29% 2007021 886 0.70% \$87.680.369 0.35% 2007022 1.230 1.07% \$149.893.532 0.50% 2007023 1.230 1.07% \$149.893.532 0.50% 2007023 1.230 1.07% \$149.893.532 0.50% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.23% 2007024 1.25% 2007024   |  |       |                                       |                     |       |  |
| 200603  |  |       |                                       |                     |       |  |
| 20060A   885  |  |       |                                       |                     |       |  |
| 200701   896   0.70%   \$87,500.359   0.55%   200702   1,230   1,07%   \$148,683.532   0.59%   200703   1,266   1,15%   \$164,006.736   0.65%   200704   1,433   1,25%   \$200.241.65   0.66%   200801   1,266   1,11%   \$189,726.165   0.75%   200802   1,270   1,11%   \$189,726.165   0.75%   200803   1,288   1,21%   \$215,561,743   0.86%   200803   1,288   1,21%   \$215,561,743   0.86%   200804   2,207   1,207   1,207   1,207   200804   2,207   1,207   1,207   200903   2,400   2,17%   \$445,810.76   1,27%   200904   2,200   1,99%   \$430,744.816   1,75%   201002   2,108   1,84%   \$422,064.776   1,86%   201002   2,108   1,84%   \$422,064.776   1,86%   201004   2,383   2,08%   \$460,428.462   1,85%   201004   2,383   2,08%   \$460,428.462   1,85%   201102   2,460   2,15%   \$431,032.666   1,91%   201102   2,460   2,15%   \$431,032.666   1,91%   201104   2,0371   1,77%   \$396,143.582   1,57%   201104   2,0371   1,77%   \$396,143.582   1,57%   201104   2,0371   1,77%   \$396,143.582   1,57%   201104   2,0371   1,77%   \$396,143.582   1,57%   201104   2,0371   1,77%   \$396,143.582   1,57%   201105   2,460   2,15%   \$431,032.666   1,91%   201106   2,0371   1,77%   \$396,143.582   1,57%   201107   2,467   2,467   2,467   2,467   2,467   201107   2,467   2,467   2,467   2,467   2,467   201107   2,467   2,467   2,467   2,467   2,467   201108   2,467   2,467   2,467   2,467   2,467   201109   2,467   2,467   2,467   2,467   2,467   201101   2,467   2,467   2,467   2,467   2,467   201102   2,460   2,15%   \$461,032.666   1,49%   201103   2,467   2,467   2,467   2,467   2,467   201104   2,367   2,467   2,467   2,467   201105   2,467   2,467   2,467   2,467   201106   2,467   2,467   2,467   2,467   201107   2,467   2,467   2,467   201108   2,467   2,467   2,467   201109   2,467   2,467   2,467   201109   2,467   2,467   2,467   201101   2,467   2,467   2,467   201102   2,460   2,467   2,467   201103   2,467   2,467   201104   2,367   2,467   2,467   201105   2,467   2,467   201106   2,467   2,467   201107   2,467   2,467   201107   2,467   2,4  |  |       |                                       |                     |       |  |
| 200702 1,200 1,07% \$148,853,532 0,66% 200703 1,208 1,138 \$160,887.36 0,66% 200704 1,433 1,26% \$200,241,685 0,86% 200704 1,433 1,26% \$200,241,685 0,86% 200802 1,270 1,13% \$160,454,898 0,73% 200802 1,270 1,11% \$164,554,898 0,73% 200802 1,270 1,11% \$164,554,898 0,73% 200803 1,888 1,21% \$216,551,743 0,86% 200803 1,888 1,21% \$216,551,743 0,86% 200804 1,853 1,82% \$266,274,004 1,15% 200802 2,291 1,22% \$356,629,629 1,42% 200802 2,291 2,291 8,283,976,204 1,15% 200802 2,291 2,291 8,283,976,204 1,15% 200802 2,291 1,22% \$356,629,629 1,42% 200803 2,246 1,27% \$444,851,978 1,77% \$444,851,978 |  |       |                                       |                     |       |  |
| 200704  |  |       |                                       |                     |       |  |
| 1.286   | 2007Q3                                   | 1,298 | 1.13%                                 |                     | 0.65% |  |
| 2008022         1.170         1.11%         \$184,564,389         0.73%           2008033         1.388         1.12%         \$289,274,004         1.15%           200804         1.853         1.62%         \$289,274,004         1.15%           200901         2.201         1.92%         \$289,274,004         2.0%           200902         2.991         2.61%         \$523,912,004         2.0%           200903         2.490         2.17%         \$44,681,978         1.77%           200904         2.280         1.99%         \$455,744,816         1.73%           201002         2.108         1.84%         \$422,004,779         1.68%           201002         2.108         1.84%         \$422,004,779         1.68%           201003         2.2197         1.22%         \$484,418         1.74%           201004         2.383         2.08%         \$460,428,482         1.83%           201102         2.460         2.15%         \$481,032,568         1.19%           201103         1.93%         1.69%         \$431,032,568         1.19%           201104         2.031         1.77%         \$360,143,382         1.57%           201103         1.89%  | 2007Q4                                   | 1,433 | 1.25%                                 |                     | 0.80% |  |
| 200803  | 2008Q1                                   | 1,266 | 1.11%                                 | \$189,726,185       | 0.75% |  |
| 20000ch         1,853         1,62%         \$289,274,004         1,15%           20000ch         2,981         2,61%         \$523,918,204         2,08%           20000ch         2,981         2,61%         \$523,918,204         2,08%           20000ch         2,280         1,99%         \$455,744,816         1,73%           20100ch         1,1272         1,72%         \$391,051,549         1,85%           20100ch         2,108         1,84%         \$342,204,779         1,88%           20100ch         2,197         1,92%         \$448,844,158         1,74%           20100ch         2,283         2,08%         \$448,445,88         1,74%           20100ch         2,246         2,183         2,08%         348,444,158         1,74%           20100d         2,246         2,15%         \$448,842,462         1,83%           20110d         2,047         1,79%         3394,672,368         1,57%           20110d         2,047         1,79%         3394,672,368         1,57%           20110d         2,047         1,79%         3394,672,368         1,57%           20110d         2,047         1,99%         3374,894,695         1,49%           2011   | 2008Q2                                   | 1,270 | 1.11%                                 | \$184,554,389       | 0.73% |  |
| 2,201   1,27%   \$356,962,962   1,42%   2,0901   2,61%   \$356,962,962   1,42%   2,09003   2,490   2,17%   \$444,881,978   1,77%   2,00003   2,490   2,17%   \$444,881,978   1,77%   2,00004   2,280   1,97%   3443,874,876   1,73%   2,00004   1,972   1,72%   3,916,015,49   1,55%   2,00004   2,2188   1,84%   3,220,94,779   1,88%   2,01002   2,188   1,84%   3,220,94,779   1,88%   2,01003   2,197   1,92%   \$433,444,158   1,74%   2,01003   2,247   1,77%   \$394,672,266   1,57%   2,01004   2,283   2,08%   3,944,158   1,97%   3,944,72,266   1,57%   2,01102   2,2460   2,15%   3,944,908   1,91%   2,01103   1,838   1,89%   3,328,840,898   1,91%   2,01103   1,838   1,89%   3,328,840,898   1,91%   2,01104   2,031   1,77%   3,946,805   1,49%   2,01104   1,499   1,31%   3,10,300,246   1,23%   2,01104   2,031   1,77%   3,103,91,738   2,11%   2,01104   2,283   2,01%   3,315,91,738   2,11%   2,01104   2,283   2,01%   3,315,91,738   2,11%   2,01104   2,369   2,26%   3,29%   |  |       |                                       |                     |       |  |
| 2000022         2.991         2.61%         \$523,916,204         2.08%           2000034         2.490         2.17%         \$444,581,978         1.17%           200004         2.280         1.99%         \$435,744,816         1.73%           201002         2.108         1.84%         \$422,084,779         1.68%           201003         2.197         1.92%         \$439,441,158         1.74%           201004         2.383         2.08%         \$400,428,492         1.83%           201101         2.047         1.79%         \$394,672,966         1.57%           201102         2.460         2.15%         \$496,102,588         1.97%           201103         1,938         1.69%         \$374,884,695         1.49%           201104         2.031         1.77%         \$309,446,935         1.49%           201103         1,938         1.69%         \$374,884,695         1.49%           201104         2.031         1.77%         \$30,646         1.23%           201201         1,499         1.31%         \$31,091,756         2.15%           201202         2.233         2.00%         \$21,597,864         1.23%           201203         2.145   |  |       |                                       |                     |       |  |
| 200003         2,490         2,17%         \$444_581_67B         1,77%           200004         2,220         1,99%         \$435,744_816         1,73%           201001         1,972         1,72%         \$331_051_549         1,55%           201002         2,198         1,84%         \$422_094_779         1,88%           201003         2,197         1,92%         \$435_441_58         1,74%           20104         2,383         2,08%         \$400_428_482         1,83%           20104         2,040         2,15%         \$410_032_568         1,91%           201102         2,460         2,15%         \$481_032_568         1,91%           201103         1,936         1,69%         \$40_92_568         1,91%           201104         2,031         1,77%         \$396_143_382         1,57%           201104         2,031         1,77%         \$390_8143_382         1,57%           201202         2,233         2,00%         \$331_591_736         2,11%           201203         2,145         1,87%         \$472_120_599         1,88%           201204         2,369         2,07%         \$480_764_283         1,91%           201303         2,145  |  |       |                                       |                     |       |  |
| 200004   1,972   1,72%   5391 (51,549   1,55%   201002   1,97%   1,98%   5436,744,816   1,73%   201003   1,97%   1,92%   1,84%   5422,094,779   1,68%   201003   2,197   1,92%   5436,441,168   1,74%   201004   2,363   2,06%   5460,428,492   1,83%   201104   2,047   1,79%   5394,672,366   1,57%   201104   2,047   1,79%   5394,672,366   1,57%   201103   1,936   1,69%   5374,894,695   1,49%   201103   1,936   1,69%   5374,894,695   1,49%   201103   1,936   1,69%   5374,894,695   1,49%   201104   2,011   1,77%   5394,894,695   1,49%   201104   2,011   1,499   1,31%   5310,300,246   1,23%   201104   2,021   1,499   1,31%   5310,300,246   1,23%   201104   2,021   2,223   2,00%   5301,591,736   2,11%   201203   2,145   1,87%   5472,120,529   1,88%   201204   2,369   2,07%   5480,704,283   1,91%   201204   2,369   2,07%   5480,704,283   1,91%   201204   2,369   2,07%   5480,704,283   1,91%   201204   2,369   2,07%   5480,704,283   1,91%   201204   2,369   2,09%   2,59%   5614,005,504   2,44%   201304   3,182   2,78%   5696,640,700   2,77%   201304   3,182   2,78%   5696,640,700   2,77%   201404   3,683   3,22%   5662,229,244   3,83%   201404   3,683   3,22%   5862,229,244   3,83%   201404   4,637   4,637   4,638   5,12%   5,136,93,5113   5,36%   201503   3,567   3,14%   5,106,572,510   4,20%   201504   2,972   2,60%   500,525,1145   3,68%   201503   3,567   3,14%   5,169,536,1145   3,61%   201504   4,637   4,637   4,637   4,638   5,12%   5,968,525,1145   3,61%   201504   4,637   4,637   4,638   5,12%   5,968,525,1145   3,61%   201504   4,637   4,637   4,638   4,148,600,565   5,76%   201503   2,715   2,37%   5,808,408,573   3,51%   201504   4,637   4,637   4,638   4,438   4  |  |       |                                       |                     |       |  |
| 201001  |  |       |                                       |                     |       |  |
| 201002   2,108  |  |       |                                       |                     |       |  |
| 201003   2,197   1,92%   \$438,444.158   1,74%   20104   2,383   2,08%   \$480,428.492   1,83%   20107   2,047   1,79%   \$394,672.366   1,57%   201102   2,460   2,15%   \$481,032.566   1,91%   201103   1,936   1,69%   \$374,884.695   1,49%   201104   2,031   1,77%   \$396,143,382   1,57%   201201   1,499   1,31%   \$310,302.46   1,23%   201202   2,293   2,00%   \$531,591,736   2,11%   201203   2,145   1,87%   \$4472,120,529   1,88%   201204   2,660   2,07%   \$440,764,283   1,91%   201301   2,435   2,13%   \$522,987,499   2,08%   201302   2,291   2,53%   \$542,297,499   2,08%   201303   2,915   2,55%   \$564,005,904   2,44%   201401   3,221   2,81%   \$724,792,854   2,88%   201402   3,664   3,18%   \$875,381,586   3,48%   201403   3,663   3,22%   \$962,229,244   3,33%   201404   3,683   3,22%   \$962,229,244   3,33%   201404   3,683   3,22%   \$962,229,244   3,33%   201404   3,683   3,22%   \$962,229,244   3,33%   201501   4,637   4,05%   5,158,93,6113   6,36%   201502   5,588   5,12%   \$1,999,336,113   6,36%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,60%   \$908,281,145   3,61%   201504   2,972   2,00%   \$908,281,145   3,61%   201504   2,972   2,976   2,978   3,988,496,573   3,51%   201504   2,972   2,978   3,988,496,573   3,51%   201703   1,448   1,000   4,45%   4,45%   4,45%   4,45%   4,45%   |  |       |                                       |                     |       |  |
| 201004   2,383   2,08%   \$460,428,492   1,83%   201101   2,047   1,79%   \$394,672,366   1,57%   201102   2,460   2,15%   \$481,032,568   1,91%   201103   1,936   1,69%   \$374,894,666   1,49%   201104   2,031   1,77%   \$396,143,382   1,57%   201201   1,499   1,31%   \$310,390,246   1,23%   201104   2,293   2,00%   \$53,1591,736   2,11%   201202   2,293   2,00%   \$53,1591,736   2,11%   201203   2,145   1,87%   \$472,120,659   1,88%   201204   2,386   2,07%   \$480,764,283   1,91%   201204   2,369   2,07%   \$480,764,283   1,91%   201302   2,891   2,53%   \$52,997,459   2,08%   201303   2,915   2,55%   \$814,005,804   2,44%   201304   3,182   2,78%   \$864,708,662   2,56%   201401   3,221   2,81%   \$72,4702,654   2,84%   201401   3,221   2,81%   \$72,4702,654   2,84%   201402   3,654   3,19%   \$875,381,686   3,48%   201404   3,883   3,22%   \$802,229,244   3,83%   201404   3,683   3,22%   \$802,229,244   3,83%   201504   2,972   2,68%   \$1,599,336,113   6,36%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   201504   2,972   2,66%   \$802,229,244   3,83%   2,76%   2,76%   2,77%   2,7   |  |       |                                       |                     |       |  |
| 201101   2.047   1.79%   \$394.672.366   1.57%   201102   2.460   2.15%   \$481.032.568   1.91%   201103   1.936   1.69%   \$374.694.695   1.49%   201104   2.031   1.77%   \$396.143.362   1.57%   201201   1.499   1.31%   \$310.390.246   1.23%   201202   2.293   2.00%   \$531.591.736   2.11%   201202   2.293   2.00%   \$531.591.736   2.11%   201203   2.145   1.87%   \$472.120.59   1.88%   201204   2.369   2.07%   \$480.764.283   1.91%   201301   2.435   2.13%   \$522.997.459   2.08%   201302   2.991   2.53%   \$462.708.662   2.55%   2.56%   201303   2.915   2.55%   \$614.005.904   2.44%   201304   3.221   2.81%   \$724.792.854   2.88%   201404   3.221   2.81%   \$724.792.854   2.88%   201402   3.654   3.19%   \$875.381.866   3.48%   201404   3.683   3.22%   \$862.292.444   3.83%   201404   3.683   3.22%   \$862.292.244   3.83%   201404   3.683   3.22%   \$862.229.244   3.83%   201501   4.657   2.588   5.12%   \$1.993.36.113   6.36%   201504   2.9772   2.60%   \$908.561.45   3.61%   2.91603   2.9775   3.14%   \$1.055.725.510   4.20%   201503   2.715   2.37%   \$883.486.573   3.51%   201604   2.9772   2.60%   \$908.561.45   3.61%   2.91603   2.715   2.37%   \$883.486.573   3.51%   201604   2.9772   2.60%   \$908.561.45   3.61%   2.91603   2.715   2.37%   \$883.486.573   3.51%   2.01604   2.9772   2.60%   \$908.561.45   3.61%   2.91603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01603   2.715   2.37%   \$883.486.573   3.51%   2.01604   2.29%   2.08%   2.29%   2.29%   2.29%   2.29%   2.29%   2.29%   2.29%   2.29%   |  |       |                                       |                     |       |  |
| 2011Q2         2,460         2,15%         \$481,032,568         1,91%           2011Q3         1,936         1,69%         \$374,894,695         1,49%           2011Q4         2,031         1,77%         \$396,143,382         1,57%           2012Q1         1,499         1,31%         \$310,390,246         1,23%           2012Q2         2,293         2,00%         \$531,691,736         2,11%           2012Q3         2,145         1,87%         \$472,120,529         1,88%           2012Q4         2,369         2,07%         \$480,764,283         1,91%           2013Q1         2,455         2,13%         \$522,987,459         2,06%           2013Q2         2,891         2,53%         \$642,708,662         2,56%           2013Q3         2,915         2,55%         \$642,008,662         2,56%           2013Q4         3,182         2,78%         \$869,602         2,56%           2013Q3         3,182         2,78%         \$869,604,700         2,77%           2014Q1         3,221         2,81%         \$724,792,854         2,28%           2014Q2         3,654         3,19%         \$875,381,566         3,48%           2014Q3         3,450  |  |       |                                       |                     |       |  |
| 201103  |  |       |                                       |                     |       |  |
| 201104         2,031         1,77%         \$396,143,382         1,57%           201201         1,499         1,31%         \$310,390,246         1,23%           201202         2,293         2,0%         \$531,591,736         2,11%           201203         2,145         1,87%         \$472,120,529         1,88%           201204         2,369         2,07%         \$480,764,283         1,91%           201301         2,435         2,13%         \$522,987,459         2,08%           201302         2,891         2,55%         \$642,708,662         2,55%           201303         2,915         2,55%         \$614,005,904         2,44%           201304         3,182         2,78%         \$695,640,700         2,77%           201401         3,221         2,81%         \$724,792,84         2,88%           201402         3,654         3,19%         \$875,381,586         3,48%           201403         3,450         3,01%         \$831,864,231         3,31%           201404         3,683         3,22%         \$962,229,244         3,83%           201503         3,597         3,14%         \$1,055,725,510         4,20%           201504         2,972  |  |       |                                       |                     |       |  |
| 201201         1,499         1,31%         \$310,390,246         1,23%           201202         2,293         2,00%         \$531,591,736         2,11%           201203         2,145         1,87%         \$472,120,529         1,88%           201204         2,369         2,07%         \$480,764,283         1,91%           201301         2,435         2,13%         \$522,987,459         2,08%           201302         2,891         2,53%         \$642,708,662         2,56%           201303         2,915         2,55%         \$614,005,904         2,44%           201304         3,182         2,78%         \$696,640,700         2,77%           201401         3,221         2,81%         \$724,792,854         2,88%           201402         3,654         3,19%         \$875,381,586         3,48%           201403         3,654         3,19%         \$875,381,586         3,48%           201404         3,863         3,22%         \$962,229,244         3,83%           201404         4,637         4,05%         \$1,198,04,004         4,76%           201502         5,658         5,12%         \$1,990,36,113         6,36%           201503         3,367 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>  |  |       |                                       |                     |       |  |
| 201202         2,293         2,00%         \$531,591,736         2,11%           201203         2,145         1,87%         \$472,120,529         1,88%           201204         2,369         2,07%         \$480,764,283         1,91%           201301         2,435         2,13%         \$522,987,499         2,08%           201302         2,891         2,55%         \$614,006,604         2,44%           201303         2,915         2,55%         \$614,006,604         2,44%           201304         3,182         2,78%         \$686,640,700         2,77%           201401         3,221         2,81%         \$724,792,854         2,88%           201402         3,664         3,19%         \$875,381,566         3,48%           201403         3,663         3,19%         \$875,381,566         3,48%           201404         3,683         3,22%         \$962,229,244         3,83%           201501         4,637         4,05%         \$1,198,104,004         4,76%           201502         5,858         5,12%         \$1,993,36,113         6,36%           201503         3,597         3,14%         \$1,057,725,510         4,20%           201504         2,972<  |  |       |                                       |                     |       |  |
| 2012Q3         2,145         1,87%         \$472,120,529         1,88%           2012Q4         2,369         2,07%         \$480,764,283         1,91%           2013Q1         2,435         2,13%         \$522,987,459         2,08%           2013Q2         2,891         2,53%         \$642,708,662         2,56%           2013Q3         2,915         2,55%         \$614,005,904         2,44%           2013Q4         3,182         2,78%         \$695,640,700         2,77%           2014Q1         3,221         2,81%         \$724,792,854         2,88%           2014Q2         3,654         3,19%         \$875,381,586         3,48%           2014Q3         3,450         3,01%         \$831,864,231         3,31%           2014Q4         3,683         3,22%         \$962,229,244         3,83%           2015Q1         4,637         4,05%         \$1,158,104,004         4,76%           2015Q2         5,858         5,12%         \$1,599,336,113         6,36%           2015Q3         3,97         3,14%         \$1,055,725,510         4,20%           2015Q4         2,972         2,60%         \$908,261,445         3,61%           2016Q3         2,715<  |  |       |                                       |                     |       |  |
| 2013Q1         2,435         2.13%         \$522,987,459         2.08%           2013Q2         2,891         2,53%         \$642,708,662         2.56%           2013Q3         2,915         2,55%         \$614,005,904         2.44%           2013Q4         3,182         2,78%         \$695,640,700         2,77%           2014Q1         3,221         2,81%         \$724,792,854         2,88%           2014Q2         3,654         3,19%         \$875,381,586         3,48%           2014Q3         3,450         3,01%         \$831,854,231         3,31%           2014Q4         3,683         3,22%         \$962,229,244         3,83%           2015Q1         4,637         4,05%         \$1,198,104,004         4,76%           2015Q2         5,858         5,12%         \$1,599,336,133         6,36%           2015Q3         3,597         3,14%         \$1,055,725,510         4,20%           2015Q3         3,597         3,14%         \$1,055,725,510         4,20%           2015Q4         2,972         2,60%         \$908,261,445         3,61%           2016Q3         2,715         2,37%         \$883,498,573         3,51%           2016Q4         1,4  |  |       |                                       |                     |       |  |
| 2013Q2       2,891       2,53%       \$642,708,662       2,56%         2013Q3       2,915       2,55%       \$614,005,904       2,44%         2013Q4       3,182       2,78%       \$695,640,700       2,77%         2014Q1       3,221       2,81%       \$724,792,854       2,88%         2014Q2       3,654       3,19%       \$875,381,586       3,46%         2014Q3       3,683       3,12%       \$802,229,244       3,83%         2014Q4       3,683       3,22%       \$962,229,244       3,83%         2015Q1       4,687       4,05%       \$1,198,104,004       4,76%         2015Q2       5,858       5,12%       \$1,599,336,113       6,36%         2015Q3       3,597       3,14%       \$1,055,725,510       4,20%         2016Q4       2,972       2,60%       \$908,261,145       3,61%         2016Q2       4,357       3,81%       \$1,448,980,855       5,76%         2016Q3       2,715       2,37%       \$883,498,573       3,51%         2016Q4       1,606       1,23%       \$380,782,245       1,51%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,318   | 2012Q4                                   | 2,369 | 2.07%                                 |                     | 1.91% |  |
| 2013Q3         2,915         2,55%         \$614,005,904         2,44%           2013Q4         3,182         2,78%         \$695,640,700         2,77%           2014Q1         3,221         2,81%         \$724,792,854         2,88%           2014Q2         3,654         3,19%         \$875,381,566         3,48%           2014Q3         3,450         3,01%         \$831,854,231         3,31%           2014Q4         3,683         3,22%         \$962,229,244         3,83%           2015Q1         4,637         4,05%         \$1,198,104,004         4,76%           2015Q2         5,858         5,12%         \$1,599,336,113         6,36%           2015Q3         3,597         3,14%         \$1,055,725,510         4,20%           2015Q4         2,972         2,60%         \$908,261,145         3,61%           2016Q3         3,138         2,74%         \$953,362,572         3,79%           2016Q2         4,357         3,81%         \$1,448,980,855         5,76%           2016Q3         2,715         2,37%         \$883,498,573         3,51%           2016Q4         1,663         1,45%         \$478,211,205         1,90%           2017Q1         1,6  |  |       |                                       |                     |       |  |
| 2013Q4       3,182       2.78%       \$695,640,700       2.77%         2014Q1       3,221       2.81%       \$724,792,854       2.88%         2014Q2       3,654       3.19%       \$875,381,586       3.48%         2014Q3       3,450       3.01%       \$831,854,231       3.31%         2014Q4       3,683       3.22%       \$962,229,244       3.83%         2015Q1       4,637       4,05%       \$1,198,104,004       4.76%         2015Q2       5,858       5,12%       \$1,599,336,113       6.36%         2015Q3       3,597       3,14%       \$1,055,725,510       4.20%         2015Q4       2,972       2,60%       \$908,261,145       3.61%         2016Q2       4,357       3,81%       \$1,448,980,855       5.76%         2016Q3       2,715       2,37%       \$883,498,573       3.51%         2016Q4       1,406       1,23%       \$380,782,245       1.51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,4484       100,00%       \$25,152,912,512       100,00%  | 2013Q2                                   | 2,891 | 2.53%                                 | \$642,708,662       | 2.56% |  |
| 2014Q1       3,221       2.81%       \$724,792,854       2.88%         2014Q2       3,664       3.19%       \$875,381,566       3.48%         2014Q3       3,450       3.01%       \$831,854,231       3.31%         2014Q4       3,683       3.22%       \$962,229,244       3.83%         2015Q1       4,637       4.05%       \$1,198,104,004       4.76%         2015Q2       5,858       5,12%       \$1,599,336,113       6.36%         2015Q3       3,597       3,14%       \$1,055,725,510       4.20%         2015Q4       2,972       2,60%       \$908,261,145       3.61%         2016Q1       3,138       2,74%       \$953,362,572       3.79%         2016Q2       4,357       3,81%       \$1,448,980,855       5,76%         2016Q3       2,715       2,37%       \$883,498,573       3,51%         2016Q4       1,406       1,23%       \$380,782,245       1,51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,318       1,15%       \$386,013,365       1,53%         Total       114,48   |  |       |                                       |                     |       |  |
| 2014Q2       3,654       3.19%       \$875,381,586       3.48%         2014Q3       3,450       3.01%       \$831,854,231       3.31%         2014Q4       3,683       3.22%       \$962,229,244       3.83%         2015Q1       4,637       4.05%       \$1,198,104,004       4.76%         2015Q2       5,858       5.12%       \$1,599,336,113       6.36%         2015Q3       3,597       3.14%       \$1,055,725,510       4.20%         2015Q4       2,972       2.60%       \$908,261,145       3.61%         2016Q1       3,138       2,74%       \$953,362,572       3.79%         2016Q2       4,357       3.81%       \$1,448,980,855       5.76%         2016Q3       2,715       2.37%       \$883,498,573       3.51%         2016Q4       1,406       1.23%       \$380,782,245       1.51%         2017Q1       1,663       1.45%       \$478,211,205       1.90%         2017Q2       1,637       1.43%       \$486,643,984       1.93%         2017Q3       1,318       1.15%       \$386,013,365       1.53%         701Q1       1,448       100.00%       \$25,152,912,512       100.00%  |  |       |                                       |                     |       |  |
| 2014Q3       3,450       3.01%       \$831,854,231       3.31%         2014Q4       3,683       3.22%       \$962,229,244       3.83%         2015Q1       4,637       4.05%       \$1,198,104,004       4.76%         2015Q2       5,858       5.12%       \$1,599,336,113       6.36%         2015Q3       3,597       3.14%       \$1,055,725,510       4.20%         2015Q4       2,972       2,60%       \$908,261,145       3.61%         2016Q1       3,138       2,74%       \$953,362,572       3.79%         2016Q2       4,357       3.81%       \$1,448,980,855       5.76%         2016Q3       2,715       2,37%       \$883,498,573       3.51%         2016Q4       1,406       1,23%       \$380,782,245       1.51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,318       1,15%       \$386,013,365       1,53%         Total       114,484       100.00%       \$25,152,912,512       100.00%   |  |       |                                       |                     |       |  |
| 2014Q4       3,683       3.2%       \$962,229,244       3.83%         2015Q1       4,637       4.05%       \$1,198,104,004       4.76%         2015Q2       5,858       5.12%       \$1,599,336,113       6.36%         2015Q3       3,597       3.14%       \$1,055,725,510       4.20%         2015Q4       2,972       2.60%       \$908,261,145       3.61%         2016Q1       3,138       2,74%       \$953,362,572       3.79%         2016Q2       4,357       3.81%       \$1,448,980,855       5.76%         2016Q3       2,715       2,37%       \$883,498,573       3.51%         2016Q4       1,406       1,23%       \$380,782,245       1,51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,318       1,15%       \$386,013,365       1,53%         Total       114,484       100.00%       \$25,152,912,512       100.00%   |  |       |                                       |                     |       |  |
| 2015Q1       4,637       4.05%       \$1,198,104,004       4.76%         2015Q2       5,858       5.12%       \$1,599,336,113       6.36%         2015Q3       3,597       3.14%       \$1,055,725,510       4.20%         2015Q4       2,972       2,60%       \$908,261,145       3.61%         2016Q1       3,138       2,74%       \$953,362,572       3.79%         2016Q2       4,357       3.81%       \$1,448,980,855       5.76%         2016Q3       2,715       2,37%       \$883,498,573       3.51%         2016Q4       1,406       1,23%       \$380,782,245       1,51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,43,984       1,93%         2017Q3       1,318       1,15%       \$386,013,365       1,53%         Total       114,484       100.00%       \$25,152,912,512       100.00%  |  |       |                                       |                     |       |  |
| 2015Q2         5,858         5,12%         \$1,599,336,113         6,36%           2015Q3         3,597         3,14%         \$1,055,725,510         4,20%           2015Q4         2,972         2,60%         \$908,261,145         3,61%           2016Q1         3,138         2,74%         \$953,362,572         3,79%           2016Q2         4,357         3,81%         \$1,448,980,855         5,76%           2016Q3         2,715         2,37%         \$883,498,573         3,51%           2016Q4         1,406         1,23%         \$380,782,245         1,51%           2017Q1         1,663         1,45%         \$478,211,205         1,90%           2017Q2         1,637         1,43%         \$486,643,984         1,93%           2017Q3         1,318         1,15%         \$386,013,365         1,53%           Total         114,484         100.00%         \$25,152,912,512         100.00%  |  |       |                                       |                     |       |  |
| 2015Q3         3,597         3.14%         \$1,055,725,510         4.20%           2015Q4         2,972         2.60%         \$908,261,145         3.61%           2016Q1         3,138         2.74%         \$953,362,572         3.79%           2016Q2         4,357         3.81%         \$1,448,980,855         5.76%           2016Q3         2,715         2.37%         \$883,498,573         3.51%           2016Q4         1,406         1.23%         \$380,782,245         1.51%           2017Q1         1,663         1.45%         \$478,211,205         1.90%           2017Q2         1,637         1.43%         \$486,643,984         1.93%           2017Q3         1,318         1.15%         \$386,013,365         1.53%           Total         114,484         100.00%         \$25,152,912,512         100.00%   |  |       |                                       |                     |       |  |
| 2015Q4         2,972         2,60%         \$908,261,145         3,61%           2016Q1         3,138         2,74%         \$953,362,572         3,79%           2016Q2         4,357         3,81%         \$1,448,980,855         5,76%           2016Q3         2,715         2,37%         \$883,498,573         3,51%           2016Q4         1,406         1,23%         \$380,782,245         1,51%           2017Q1         1,663         1,45%         \$478,211,205         1,90%           2017Q2         1,637         1,43%         \$486,643,984         1,93%           2017Q3         1,318         1,15%         \$386,013,365         1,53%           Total         114,484         100.00%         \$25,152,912,512         100.00%  |  |       |                                       |                     |       |  |
| 2016Q1       3,138       2,74%       \$953,362,572       3,79%         2016Q2       4,357       3,81%       \$1,448,980,855       5,76%         2016Q3       2,715       2,37%       \$883,498,573       3,51%         2016Q4       1,406       1,23%       \$380,782,245       1,51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,318       1,15%       \$386,013,365       1,53%         Total       114,484       100.00%       \$25,152,912,512       100.00%   |  |       |                                       |                     |       |  |
| 2016Q2       4,357       3.81%       \$1,448,980,855       5.76%         2016Q3       2,715       2,37%       \$883,498,573       3.51%         2016Q4       1,406       1,23%       \$380,782,245       1.51%         2017Q1       1,663       1,45%       \$478,211,205       1,90%         2017Q2       1,637       1,43%       \$486,643,984       1,93%         2017Q3       1,318       1,15%       \$386,013,365       1,53%         Total       114,484       100.00%       \$25,152,912,512       100.00%  |  |       |                                       |                     |       |  |
| 2016Q3       2,715       2.37%       \$883,498,573       3.51%         2016Q4       1,406       1.23%       \$380,782,245       1.51%         2017Q1       1,663       1.45%       \$478,211,205       1.90%         2017Q2       1,637       1.43%       \$486,643,984       1.93%         2017Q3       1,318       1.15%       \$386,013,365       1.53%         Total       114,484       100.00%       \$25,152,912,512       100.00%   |  |       |                                       |                     |       |  |
| 2016Q4     1,406     1.23%     \$380,782,245     1.51%       2017Q1     1,663     1.45%     \$478,211,205     1.90%       2017Q2     1,637     1.43%     \$486,643,984     1.93%       2017Q3     1,318     1.15%     \$386,013,365     1.53%       Total     114,484     100.00%     \$25,152,912,512     100.00%  |  |       |                                       |                     |       |  |
| 2017Q1     1,663     1.45%     \$478,211,205     1.90%       2017Q2     1,637     1.43%     \$486,643,984     1.93%       2017Q3     1,318     1.15%     \$386,013,365     1.53%       Total     114,484     100.00%     \$25,152,912,512     100.00%   |  |       |                                       |                     |       |  |
| 2017Q2     1,637     1.43%     \$486,643,984     1.93%       2017Q3     1,318     1.15%     \$386,013,365     1.53%       Total     114,484     100.00%     \$25,152,912,512     100.00%  |  |       |                                       |                     |       |  |
| 2017Q3         1,318         1.15%         \$386,013,365         1.53%           Total         114,484         100.00%         \$25,152,912,512         100.00%   |  |       |                                       |                     |       |  |
| Total 114,484 100.00% \$25,152,912,512 100.00%  |  |       |                                       |                     |       |  |
|   |  |       |                                       |                     |       |  |
| Mortgage Pool by Geographic Distribution  |  |       |                                       |                     |       |  |
|   | Mortgage Pool by Geographic Distribution |       | · · · · · · · · · · · · · · · · · · · |                     |       |  |

| Mortgage Pool by Geographic Distribution |                 |                     |                     |                         |
|--|-----------------|---------------------|---------------------|-------------------------|
|  | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| ACT                                      | 449             | 0.39%               | \$107,858,249       | 0.43%                   |
| NSW                                      | 34,954          | 30.53%              | \$8,413,498,757     | 33.45%                  |
| NT                                       | 942             | 0.82%               | \$250,366,486       | 1.00%                   |
| QLD                                      | 18,539          | 16.19%              | \$3,973,409,310     | 15.80%                  |
| SA                                       | 7,607           | 6.64%               | \$1,358,790,401     | 5.40%                   |
| TAS                                      | 3,768           | 3.29%               | \$534,855,117       | 2.13%                   |
| VIC                                      | 36,871          | 32.21%              | \$7,646,707,860     | 30.40%                  |
| WA                                       | 11,354          | 9.92%               | \$2,867,426,332     | 11.40%                  |
| Total                                    | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

| Mortgage Pool by Loan Type |                 |                     |                     |                         |
|----------------------------|-----------------|---------------------|---------------------|-------------------------|
|                            | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| P&I                        | 99,586          | 86.99%              | \$20,453,496,335    | 81.32%                  |
| Interest Only              | 14,898          | 13.01%              | \$4,699,416,177     | 18.68%                  |
| Total                      | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

|  |  |  |  | ealth Bank of Australia ABN 48 123   |  |
|--|--|--|--|--|--|
| Mortgage Pool by Documentation Type  |  |  |  |  |  |
| Full Doc Loans<br>Low Doc Loans  | Number of Loans<br>114,484<br>0  | (%) Number of Loans<br>100.00%<br>0.00%  | Balance Outstanding<br>\$25,152,912,512<br>\$0   | (%) Balance Outstanding<br>100.00%<br>0.00%  |  |
| No Doc Loans<br>Total  | 0<br>114,484   | 0.00%<br>100.00%   | \$0<br>\$25,152,912,512  | 0.00%<br>100.00%   |  |
| Mortgage Pool by Remaining Interest Only Period  |  |  |  |  |  |
| more equation of the state of t | Number of Loans  | (%) Number of Loans  | Balance Outstanding  | (%) Balance Outstanding  |  |
| up to and including 1 Year   | 4,305  | 28.90%   | \$1,287,019,680  | 27.39%   |  |
| > 1 up to and including 2 years > 2 up to and including 3 years  | 3,055  | 20.51%<br>22.74%   | \$919,971,261  | 19.58%<br>22.94%   |  |
| > 2 up to and including 3 years > 3 up to and including 4 years  | 3,388<br>2,351   | 22.74%<br>15.78%   | \$1,078,221,745<br>\$850,360,300   | 22.94%<br>18.10%   |  |
| > 4 up to and including 5 years  | 1,444  | 9.69%  | \$459,917,489  | 9.79%  |  |
| > 5 up to and including 6 years  | 70   | 0.47%  | \$18,915,752   | 0.40%  |  |
| > 6 up to and including 7 years  | 82   | 0.55%  | \$20,443,226   | 0.44%  |  |
| > 7 up to and including 8 years  | 124  | 0.83%  | \$33,969,105   | 0.72%  |  |
| > 8 up to and including 9 years > 9 up to and including 10 years   | 48<br>20   | 0.32%<br>0.13%   | \$19,886,812<br>\$6,495,274  | 0.42%<br>0.14%   |  |
| > 10 years   | 11   | 0.07%  | \$4,215,534  | 0.09%  |  |
| Total  | 14,898   | 100.00%  | \$4,699,416,177  | 100.00%  |  |
| Mortgage Pool by Occupancy Status  | Number of Leans  | (9/) Number of Leans   | Release Outstanding  | (0/) Balance Outstanding   |  |
| Owner Occupied (Full Recourse)   | Number of Loans<br>89,494  | (%) Number of Loans<br>78.17%  | <u>Balance Outstanding</u><br>\$19.376.185.938   | (%) Balance Outstanding<br>77.03%  |  |
| Residential Investment (Full Recourse)   | 24,990   | 21.83%   | \$5,776,726,574  | 22.97%   |  |
| Residential Investment (Limited Recourse)  | 24,330   | 0.00%  | \$0,770,720,374  | 0.00%  |  |
| Total  | 114,484  | 100.00%  | \$25,152,912,512   | 100.00%  |  |
| Mortgage Pool by Loan Purpose  |  |  |  |  |  |
|  | Number of Loans  | (%) Number of Loans  | Balance Outstanding  | (%) Balance Outstanding  |  |
| Purchase New Dwelling  | 4,830  | 4.22%  | \$1,151,093,255  | 4.58%  |  |
| Purchase Existing Dwelling   | 80,377   | 70.21%   | \$17,619,223,630   | 70.05%   |  |
| Refinance<br>Other   | 29,277<br>0  | 25.57%<br>0.00%  | \$6,382,595,627<br>\$0   | 25.38%<br>0.00%  |  |
| Total  | 114,484  | 100.00%  | \$25,152,912,512   | 100.00%  |  |
| Mortgage Pool by Loan Seasoning  | Number of Loans  | (%) Number of Loans  | Balance Outstanding  | (%) Balance Outstanding  |  |
|  | ·  | ·  | · ·  |  |  |
| up to and including 3 months > 3 months up to and including 6 months   | 1,879<br>1,732   | 1.64%<br>1.51%   | \$553,796,718<br>\$520,039,010   | 2.20%<br>2.07%   |  |
| > 6 months up to and including 9 months  | 1,539  | 1.34%  | \$436,667,407  | 1.74%  |  |
| > 9 months up to and including 12 months   | 1,458  | 1.27%  | \$396,627,032  | 1.58%  |  |
| > 12 months up to and including 15 months  | 3,758  | 3.28%  | \$1,268,779,032  | 5.04%  |  |
| > 15 months up to and including 18 months  | 3,983<br>2,989   | 3.48%<br>2.61%   | \$1,284,039,356  | 5.10%<br>3.58%   |  |
| > 18 months up to and including 21 months<br>> 21 months up to and including 24 months   | 2,989  | 2.55%  | \$900,727,890<br>\$899,100,594   | 3.58%<br>3.57%   |  |
| > 24 months up to and including 27 months  | 4,593  | 4.01%  | \$1,298,894,473  | 5.16%  |  |
| > 27 months up to and including 30 months  | 5,669  | 4.95%  | \$1,512,103,491  | 6.01%  |  |
| > 30 months up to and including 33 months  | 4,183  | 3.65%  | \$1,099,350,716  | 4.37%  |  |
| > 33 months up to and including 36 months  | 3,450  | 3.01%  | \$871,137,570  | 3.46%  |  |
| > 36 months up to and including 48 months > 48 months up to and including 60 months  | 13,474<br>10,416   | 11.77%<br>9.10%  | \$3,089,057,004<br>\$2,215,214,198   | 12.28%<br>8.81%  |  |
| > 60 months up to and including 72 months  | 7,923  | 6.92%  | \$1,686,161,317  | 6.70%  |  |
| > 72 months up to and including 84 months  | 8,891  | 7.77%  | \$1,721,462,887  | 6.84%  |  |
| > 84 months up to and including 96 months  | 8,482  | 7.41%  | \$1,656,325,723  | 6.59%  |  |
| > 96 months up to and including 108 months   | 9,199  | 8.04%  | \$1,536,977,777  | 6.11%  |  |
| > 108 months up to and including 120 months > 120 months   | 5,284<br>12,658  | 4.62%<br>11.06%  | \$761,169,923<br>\$1,445,280,393   | 3.03%<br>5.75%   |  |
| Total  | 114,484  | 100.00%  | \$25,152,912,512   | 100.00%  |  |
| Mortgage Pool by Payment Frequency   | Number of Loans  | (%) Number of Loans  | Balance Outstanding  | (%) Balance Outstanding  |  |
|  |  |  |  |  |  |
| Wookly   | 05.705   | 00 500/  | \$4 074 CO7 074  | 40.200/  |  |
| Weekly   | 25,785<br>36,026   | 22.52%<br>31.47%   | \$4,874,627,871<br>\$6,894,843,639   | 19.38%<br>27.41%   |  |
| Fortnightly  | 36,026   | 31.47%   | \$6,894,843,639  | 27.41%   |  |
| Fortnightly<br>Monthly   |  |  |  |  |  |
| Fortnightly<br>Monthly   | 36,026<br>52,673<br>114,484  | 31.47%<br>46.01%<br>100.00%  | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512  | 27.41%<br>53.21%<br>100.00%  |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  | 36,026<br>52,673<br>114,484<br>Number of Loans   | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans   | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding   | 27.41%<br>53.21%<br>100.00%  |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24   | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%  | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422  | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%  |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years  | 36,026<br>52,673<br>114,484<br>Number of Loans   | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans   | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding   | 27.41%<br>53.21%<br>100.00%  |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153  | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%<br>0.03%<br>0.07%<br>0.13%                                     | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193   | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%<br>0.01%<br>0.02%<br>0.03%                                     |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 4 years > 4 Up to and including 4 years > 4 Up to and including 5 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249   | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%<br>0.03%<br>0.07%<br>0.13%<br>0.22%                            | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412   | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%<br>0.01%<br>0.02%<br>0.03%<br>0.05%                            |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 4 years > 4 Up to and including 5 years > 5 Up to and including 6 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355  | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%<br>0.03%<br>0.07%<br>0.13%<br>0.22%<br>0.31%                   | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537   | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%<br>0.01%<br>0.02%<br>0.03%<br>0.05%<br>0.05%                   |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 4 years > 4 Up to and including 5 years > 4 Up to and including 5 years > 5 Up to and including 6 years > 6 Up to and including 6 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355<br>376   | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%<br>0.03%<br>0.07%<br>0.13%<br>0.22%<br>0.31%<br>0.33%          | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537<br>\$29,566,817   | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%<br>0.01%<br>0.02%<br>0.03%<br>0.05%<br>0.09%<br>0.12%          |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 4 years > 4 Up to and including 5 years > 5 Up to and including 6 years > 6 Up to and including 6 years > 7 Up to and including 7 years > 7 Up to and including 8 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355<br>376<br>530                                  | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%<br>0.03%<br>0.07%<br>0.13%<br>0.22%<br>0.31%<br>0.33%<br>0.46% | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537<br>\$29,566,817<br>\$48,939,553   | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%<br>0.01%<br>0.02%<br>0.03%<br>0.05%<br>0.09%<br>0.12%<br>0.19% |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 3 years > 4 Up to and including 4 years > 4 Up to and including 6 years > 5 Up to and including 7 years > 6 Up to and including 7 years > 7 Up to and including 7 years > 8 Up to and including 8 years > 8 Up to and including 9 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355<br>376   | 31.47%<br>46.01%<br>100.00%<br>(%) Number of Loans<br>0.02%<br>0.03%<br>0.07%<br>0.13%<br>0.22%<br>0.31%<br>0.33%          | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537<br>\$29,566,817   | 27.41%<br>53.21%<br>100.00%<br>(%) Balance Outstanding<br>0.00%<br>0.01%<br>0.02%<br>0.03%<br>0.05%<br>0.09%<br>0.12%          |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 3 years > 4 Up to and including 4 years > 4 Up to and including 5 years > 5 Up to and including 6 years > 5 Up to and including 7 years > 7 Up to and including 8 years > 7 Up to and including 8 years > 8 Up to and including 9 years > 9 Up to and including 9 years > 10 Up to and including 10 years  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355<br>376<br>530<br>572<br>677<br>5,493           | 31.47% 46.01% 100.00%  (%) Number of Loans 0.02% 0.03% 0.07% 0.13% 0.22% 0.31% 0.33% 0.46% 0.50% 0.59% 4.80%               | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537<br>\$29,566,817<br>\$48,939,553<br>\$52,319,917<br>\$64,978,920<br>\$653,009,717                    | 27.41% 53.21% 100.00%  (%) Balance Outstanding  0.00% 0.01% 0.02% 0.03% 0.05% 0.09% 0.12% 0.19% 0.21% 0.26% 2.60%              |  |
| Fortnightly Monthly Total  Mortgage Pool by Remaining Tenor  Up to and including 1 Year > 1 Up to and including 2 years > 2 Up to and including 3 years > 3 Up to and including 4 years > 4 Up to and including 4 years > 5 Up to and including 6 years > 5 Up to and including 7 years > 6 Up to and including 7 years > 7 Up to and including 9 years > 8 Up to and including 9 years > 8 Up to and including 9 years > 9 Up to and including 10 years > 10 Up to and including 10 years > 10 Up to and including 15 years > 15 Up to and including 12 years   | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355<br>376<br>530<br>572<br>677<br>5,493<br>18,014 | 31.47% 46.01% 100.00%  (%) Number of Loans 0.02% 0.03% 0.07% 0.13% 0.22% 0.31% 0.33% 0.46% 0.50% 0.59% 4.80% 15.73%        | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537<br>\$29,566,817<br>\$48,939,553<br>\$52,319,917<br>\$64,978,920<br>\$653,009,717<br>\$2,571,260,771 | 27.41% 53.21% 100.00%  (%) Balance Outstanding  0.00% 0.01% 0.02% 0.03% 0.05% 0.09% 0.12% 0.19% 0.21% 0.26% 2.60% 10.22%       |  |
| Fortnightly<br>Monthly<br>Total  | 36,026<br>52,673<br>114,484<br>Number of Loans<br>24<br>34<br>82<br>153<br>249<br>355<br>376<br>530<br>572<br>677<br>5,493           | 31.47% 46.01% 100.00%  (%) Number of Loans 0.02% 0.03% 0.07% 0.13% 0.22% 0.31% 0.33% 0.46% 0.50% 0.59% 4.80%               | \$6,894,843,639<br>\$13,383,441,002<br>\$25,152,912,512<br>Balance Outstanding<br>\$636,422<br>\$2,370,667<br>\$3,852,311<br>\$7,117,193<br>\$12,550,412<br>\$22,775,537<br>\$29,566,817<br>\$48,939,553<br>\$52,319,917<br>\$64,978,920<br>\$653,009,717                    | 27.41% 53.21% 100.00%  (%) Balance Outstanding  0.00% 0.01% 0.02% 0.03% 0.05% 0.09% 0.12% 0.19% 0.21% 0.26% 2.60%              |  |

| Mortgage Pool by Delinquencies   |                 |                     |                     |                         |
|----------------------------------|-----------------|---------------------|---------------------|-------------------------|
|                                  | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| 0 Months                         | 112,978         | 98.69%              | \$24,798,856,477    | 98.59%                  |
| > 0 up to and including 1 Month  | 1,144           | 1.00%               | \$266,262,674       | 1.06%                   |
| > 1 up to and including 2 Months | 256             | 0.22%               | \$61,381,875        | 0.24%                   |
| > 2 up to and including 3 Months | 104             | 0.09%               | \$25,571,378        | 0.10%                   |
| > 3 up to and including 4 Months | 2               | 0.00%               | \$840,108           | 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                            | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

| Mortgage Pool by Mortgage Insurer (LVR Specific) |                 |                     |                     |                         |
|--|-----------------|---------------------|---------------------|-------------------------|
|  | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| QBE LMI  | 553             | 0.48%               | \$59,527,001        | 0.24%                   |
| Genworth   | 17,107          | 14.94%              | \$3,635,485,114     | 14.45%                  |
| No Primary Mortgage Insurer                      | 96,824          | 84.57%              | \$21,457,900,398    | 85.31%                  |
| Total  | 114,484         | 100.00%             | \$25,152,912,512    | 100.00%                 |

| Mortgage Pool by Remaining Term on Fixed Rate Period |                 |                     |                     |                         |
|--|-----------------|---------------------|---------------------|-------------------------|
|  | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
| > 0 up to and including 3 months                     | 1,359           | 9.72%               | \$263,915,922       | 8.40%                   |
| > 3 up to and including 6 months                     | 1,601           | 11.45%              | \$313,979,455       | 10.00%                  |
| > 6 up to and including 9 months                     | 1,649           | 11.79%              | \$349,938,821       | 11.14%                  |
| > 9 up to and including 12 months                    | 1,253           | 8.96%               | \$283,894,493       | 9.04%                   |
| > 12 up to and including 15 months                   | 1,307           | 9.35%               | \$291,039,291       | 9.27%                   |
| > 15 up to and including 18 months                   | 1,268           | 9.07%               | \$297,529,218       | 9.48%                   |
| > 18 up to and including 21 months                   | 1,413           | 10.11%              | \$327,092,932       | 10.42%                  |
| > 21 up to and including 24 months                   | 1,168           | 8.35%               | \$293,368,038       | 9.34%                   |
| > 24 up to and including 27 months                   | 560             | 4.00%               | \$138,635,757       | 4.42%                   |
| > 27 up to and including 30 months                   | 528             | 3.78%               | \$133,194,453       | 4.24%                   |
| > 30 up to and including 33 months                   | 750             | 5.36%               | \$194,145,972       | 6.18%                   |
| > 33 up to and including 36 months                   | 432             | 3.09%               | \$108,356,291       | 3.45%                   |
| > 36 up to and including 48 months                   | 324             | 2.32%               | \$69,110,031        | 2.20%                   |
| > 48 up to and including 60 months                   | 290             | 2.07%               | \$65,465,129        | 2.08%                   |
| > 60 months  | 81              | 0.58%               | \$10,418,078        | 0.33%                   |
| Total  | 13,983          | 100.00%             | \$3,140,083,880     | 100.00%                 |

#### 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 <a href="http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0">http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0</a>

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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