| Number of Housing Loans | 24,072 |
| :--- | ---: | ---: |
| Housing Loan Pool Size | AUD $4,169,700,283.00$ |
| Average Housing Loan Balance | AUD $173,218.00$ |
| Maximum Housing Loan Balance | AUD $750,000.00$ |
| Minimum Housing Loan Balance | AUD $50,102.00$ |
| Total Valuation of the Properties | AUD $7,336,707,755.00$ |
| Maximum Remaining Term to Maturity in months | 356 |
| Maximum Current Loan-to Value Ratio | $95.00 \%$ |
| Weighted Average Seasoning in months | 14 |
| Weighted Average Remaining Term to Maturity in months | 327.00 |
| Weighted Average Original Loan-to-Value Ratio | $66.26 \%$ |
| Weighted Average Current Loan-to-Value Ratio | $64.02 \%$ |


| Geographic Distribution | \% by Loan Balance |
| :--- | ---: |
| Region |  |
| Australian Capital Territory | $1.23 \%$ |
| Metro |  |
| New South Wales | $17.67 \%$ |
| Metro | $8.44 \%$ |
| Other |  |
| Queensland | $12.29 \%$ |
| Metro | $3.20 \%$ |
| Non Metro-Gold Coast | $2.14 \%$ |
| Non Metro-Sunshine | $5.29 \%$ |
| Non Metro-Other |  |
| Victoria | $22.71 \%$ |
| Metro | $4.09 \%$ |
| Other |  |
| Western Australia | $12.89 \%$ |
| Metro | $1.33 \%$ |
| Other |  |
| South Australia | $4.97 \%$ |
| Metro | $1.15 \%$ |
| Other |  |
| Northern Territory | $0.51 \%$ |
| Metro | $0.08 \%$ |
| Other |  |
| Tasmania | $1.32 \%$ |
| Metro | $0.67 \%$ |
| Tother | $100.00 \%$ |


| Loan-To-Value |  |
| :--- | ---: |
| Current LTV (\%) | \% by Loan Balance |
| 15.01 to 20.00 | $0.00 \%$ |
| 20.01 to 25.00 | $0.03 \%$ |
| 25.01 to 30.00 | $3.23 \%$ |
| 30.01 to 35.00 | $4.63 \%$ |
| 35.01 to 40.00 | $6.11 \%$ |
| 40.01 to 45.00 | $7.22 \%$ |
| 45.01 to 50.00 | $9.64 \%$ |
| 50.01 to 55.00 | $9.56 \%$ |
| 55.01 to 60.00 | $4.69 \%$ |
| 60.01 to 65.00 | $5.33 \%$ |
| 65.01 to 70.00 | $6.27 \%$ |
| 70.01 to 75.00 | $8.32 \%$ |
| 75.01 to 80.00 | $3.68 \%$ |
| 80.01 to 85.00 | $5.94 \%$ |
| 85.01 to 90.00 | $12.74 \%$ |
| 90.01 to 95.00 | $12.61 \%$ |
| Total | $100.00 \%$ |

Distribution by Current Interest Rates

| Distribution by Current Interest Rates | Total Loan Balance | \% by Loan Balance |
| :--- | ---: | ---: |
| Current Rate \% | $1,102,168$ | $0.03 \%$ |
| 4.51 to 5.00 | $85,909,459$ | $2.06 \%$ |
| 5.01 to 5.50 | $309,957,775$ | $7.43 \%$ |
| 5.51 to 6.00 | $1,381,308,068$ | $33.13 \%$ |
| 6.01 to 6.50 | $1,538,563,619$ | $36.90 \%$ |
| 6.51 to 7.00 | $838,472,297$ | $20.11 \%$ |
| 7.01 to 7.50 | $12,599,494$ | $0.30 \%$ |
| 7.51 to 8.00 | $1,787,403$ | $0.04 \%$ |
| 8.01 to 8.50 |  |  |
| Total | $4,169,700,283$ | $100.00 \%$ |


| Product Type | Total Loan Balance | \% by Loan Balance |
| :--- | ---: | ---: |
| Loan Type | $1,696,378,871$ | $40.68 \%$ |
| Standard Variable Rate |  |  |
|  |  |  |
| Fixed Rate Loans | $57,115,286$ | $1.37 \%$ |
| 1 yr fixed | $202,742,206$ | $4.86 \%$ |
| 2 yr fixed | $621,109,691$ | $14.90 \%$ |
| 3 yr fixed | $37,428,715$ | $0.90 \%$ |
| 4 yr fixed | $416,156,997$ | $9.98 \%$ |
| 5 yr fixed | $1,138,768,517$ | $27.31 \%$ |
| Economiser and Rate Saver | $4,169,700,283$ | $100.00 \%$ |


| Period Ending: | Apr-05 | Jul-05 | Oct-05 | Jan-06 | Apr-06 | Jul-06 | ct-06 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool At |  |  |  |  |  |  |  |
| Outstanding Balance (As) | 3,837,726,305 | 3,538,561,011 | 3,265,982,684 | 3,018,773,058 | 2,797,362,891 | 2,567,947,362 | 2,365,585, 125 |
| Percentage of Delinquent Loans *: |  |  |  |  |  |  |  |
| 31 to 60 days |  |  |  |  |  |  |  |
| No. of Loans | 128 | 89 | 72 | 78 | 82 | 81 | 65 |
| Balance | 24,048,833 | 16,142,165 | 13,308,950 | 13,960,420 | 14,243,191 | 15,091,940 | 11,617,092 |
| Percentage of Period Pool Balance | 0.63\% | 0.46\% | 0.41\% | 0.46\% | 0.51\% | 0.59\% | 0.49\% |
| 61 to 90 day |  |  |  |  |  |  |  |
| No. of Loans | 30 | 40 | 25 | 31 | 28 | 28 | 0 |
| Balance | 4,907,081 | 7,119,841 | 6,236,688 | 4,866,725 | 5,695,574 | 4,391,199 | 3,432,002 |
| Percentage of Period Pool Balance | 0.13\% | 0.20\% | 0.19\% | 0.16\% | 0.20\% | 0.17\% | 0.15\% |
| 91 to 120 days |  |  |  |  |  |  |  |
| No. of Loans | 14 | 23 | 13 | 11 | 13 | 13 | 6 |
| Balance | 3,713,887 | 4,351,233 | 2,124,472 | 2,365,197 | 2,975,744 | 2,524,552 | 80,8 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loa | n/a | n/a | 13 | 17 | 18 | 21 |  |
| Balance | n/a | n/a | 2,326,581 | 2,677,388 | 2,804,267 | 4,832,496 | 1,264,1, |
| Percentage of Period Pool Balance $151-$-180 days | n/a | n/a | 0.07\% | 0.09\% | 0.10\% | 0.19\% | 0.05 |
|  |  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a | n/a |  |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | 025,549 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | n/a | n/a | n/a | 0.04\% |
| 181 days or more |  |  |  |  |  |  |  |
| No. of Loans | n/a | n/a | n/a | n/a | n/a | n/a | 12 |
| Balance | n/a | n/a | n/a | n/a | n/a | n/a | 2,188,464 |
| Total Delinquencies |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | 172 | 152 | 123 | 137 | 141 | 143 | 116 |
| Balance | 32,669,801 | 27,613,239 | 23,996,690 | 23,869,730 | 25,718,775 | 26,840,187 | 88,081 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Lonns (Cumulative) n/a n/aLoss and Recovery Datan/a |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Cumulative Net Losses | n/a | n/a | 0 | 0 | 0 | 2,045 | 2,045 |
| Total Delinquencies and Foreclosures |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| No. of Loans | 172 | ${ }_{152}^{152}$ | 2396. 124 | ${ }^{138}$ | 142 | ${ }^{144}$ | 117 |
| Balance | 32,669,801 | 27,613,239 | 23,996,690 | 23,869,730 | 25,718,775 | 26,842,233 | 20,310,126 |
| Percentage of Period Pool Balance | 0.85\% | 0.78\% | 0.73\% | 0.79\% | 0.92\% | 1.05\% | 0.86\% |
| Geographic Distribution |  |  |  |  |  |  |  |
| New South Wales/Australian Capital Teritory | 27.90\% | ${ }^{28.34 \%}$ | 29.43\% | 29.33\% | ${ }^{30.65 \%}$ | ${ }^{30.62 \%}$ | 31.04\% |
| VictoriasTasmania | ${ }^{28.85 \%}$ | ${ }^{28.81 \%}$ | ${ }^{28.83 \%}$ | ${ }^{28.84 \%}$ | ${ }^{28.49 \%}$ | ${ }^{28.86 \%}$ | ${ }^{28.83 \%}$ |
| Queensland | 22.62\% | 22.43\% | 22.18\% | 21.91\% | 21.99\% | 21.32\% | 21.26\% |
| South Australia/Northem Territory | 6.69\% | 6.75\% | 6.15\% | 6.69\% | 6.75\% | 6.57\% | 6.59\% |
| Western Australia | 13.95\% | 13.67\% | 13.41\% | 13.23\% | 12.13\% | 12.64\% | 12.29\% |
| Weighted Average Original Term (months) | 327 | 327 | 327 | 327 | 327 | 327 | 327 |
| Weighted Average RemainingTerm (months) | 324 | 321 | 318 | 315 | 313 | 310 | 307 |
| Weighted Average Interest Rate | 6.75\% | 6.75\% | 6.75\% | 6.75\% | 6.75\% | .93\% | .13\% |
| Loan Purpose |  |  |  |  |  |  |  |
| Refinance Renovation | 36.62\% | $36.00 \%$ $10.00 \%$ | ${ }^{35.10 \%}$ | ${ }^{34.48 \%}$ | 3.69\% | ${ }^{33.02 \%} 9$ | 3.68.51\% |
| Purchase - New Dwelling | 3.09\% | 3.00\% | 3.26\% | 3.34\% | 3.42\% | 3.52\% | 3.66\% |
| - Existing Dwelling | 50.11\% | 51.00\% | 51.86\% | 52.61\% | 53.35\% | 54.02\% | 54.33\% |
| Product Type |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| ${ }_{\text {Balance }}^{\text {Percentage of Period Pool Balance }}$ | 2,032,176,918 | 1,883,754,210 | 2,170,911,694 | 2,186, 288,026 | 2,146,649,179 | 2,019,183,108 | 1,781,345,852 |
| Fixed 1 Year |  |  |  |  |  |  |  |
| Balance | 616,895,280 | 769,633,997 | 615,286,683 | 384,556,582 | 230,617,027 | 129,768,615 | 195,048,472 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | 693,673,811 | 437,622,731 | 200,028,834 | 325,413,286 | 355,232,717 | 376,441,105 | 40,015,208 |
| $\begin{array}{lllllllll}\begin{array}{ll}\text { Percentage of Period Pool Balance } \\ \text { Fixed } 3 \text { Year }\end{array} & 18.08 \% & 12.37 \% & 6.12 \% & 10.78 \% & 12.70 \% & 14.66 \%\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Percentage of Period Pool Balance | 5.14\% | 9.00\% | 7.95\% | 3.50\% | 1.91\% | 0.92\% | 0.88\% |
| Fixed 4 Year |  |  |  |  |  |  |  |
| Balance | 281,079,376 | 114,558,306 | 17,462,364 | 14,437,826 | 9,042,275 | 15,178,612 | 24,101,811 |
| $\begin{array}{llllllllll}\text { Percentage of Period Pool Balance } & 7.32 \% & 3.24 \% & 0.53 \% & 0.48 \% & \\ \text { Fixed } 5+\text { Year }\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | 16,709,062 | 14,508,992 | 2,585,563 | 2,451,182 | 2,411,929 | 3,699,910 | 4,220,511 |
| Loan-to Value Information |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| a 0 to <=50 | 31.62\% | 32.37\% | 33.43\% | 34.39\% | 35.44\% | 36.59\% | 37.59\% |
| b $>50$ to < $=55$ | 9.64\% | 9.71\% | 9.75\% | ${ }^{9.74 \%}$ | 9.83\% | 9.76\% | 9.40\% |
| c $>55$ to < $=60$ | 4.73\% | 4.86\% | 4.92\% | 5.16\% | 5.02\% | 5.09\% | 5.47\% |
| d $>60$ to $<=65$ | 5.94\% | 6.10\% | 6.19\% | 6.05\% | 5.86\% | 5.89\% | 5.80\% |
| e>65 to $<=70^{\text {c }}$ | 6.33\% | 6.03\% | 6.04\% | 6.25\% | 6.51\% | 6.63\% | 6.71\% |
| $\mathrm{f}>70$ to $<=75$ | 8.11\% | 7.95\% | 7.52\% | 6.86\% | 6.40\% | 5.87\% | 5.66\% |
| $\mathrm{g}>75$ to < $=80$ | 3.31\% | 3.21\% | 3.23\% | 3.47\% | 3.88\% | 4.14\% | 4.45\% |
| $\mathrm{h}>80$ to < $=85$ | 6.04\% | 6.54\% | 6.82\% | 7.01\% | 7.13\% | 7.42\% | 7.48\% |
| i $>85$ to < $=90$ | 12.61\% | 12.36\% | 12.29\% | 12.01\% | 11.82\% | 11.41\% | 11.25\% |
| j>90 to <=95 | 11.69\% | 10.82\% | 9.74\% | 9.00\% | 8.06\% | 7.13\% | 6.10\% |
| k>95 to <= 100 | 0.00\% | 0.05\% | 0.08\% | 0.06\% | 0.06\% | 0.08\% | 0.09\% |
| Distribution by Loan Rate4.51 to 5.00 |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | 279,241 | 275,766 | 271,760 | 67,937 |
| Percentage of Period Pool Balance | n/a | n/a | n/a | 0.01\% | 0.01\% | 0.01\% | 0.01\% |
| 5.01 to 5.50 |  |  |  |  |  |  |  |
|  | n/a | n/a | n/a | 145,624 $0.00 \%$ | ${ }^{144,292} 0$ | ${ }^{142,404} 0$ | n/a |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | 145,577,658 | 132,791,935 | 101,367,084 | 38,952,054 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | 413,255,328 | 380,906,252 | 214,980,310 | 181,679,041 |
| $\begin{array}{llllllllll}\text { Percentage of Period Pool Balance } & \text { n/a } \\ \text { 6.51 to } 7.0\end{array}$ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| ${ }_{\text {Pa }}^{\text {Balance }}$ Percentage of Period Pool Balance | n/a | n/a | n/a | 1,904,345,094 | 1,763,694,840 ${ }_{63.05 \%}$ | ${ }^{1,082,728,834} 4$ | 576,200,945 |
| 7.01 to 7.50 ( ${ }^{\text {a }}$ |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | 549,325,237 | 513,620,502 | 830,617,029 | 1,231,474,745 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | 5,914,090 | 5,251,152 | 334,024,901 | 334,524,640 |
| Percentage of Period Pool Balance8.01 to 8.50 |  |  |  |  |  |  |  |
| Balance | n/a | n/a | n/a | 1,211,054 | 1,126,416 | 3,693,603 | 2,716,009 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| ${ }^{\text {Balance }}$ Peren | n/a | n/a | n/a | n/a | n/a | 844,271 | 500,931 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 1 Month | n/a | n/a | n/a | 23.50\% | 22.64\% | 24.88\% | 25.97\% |
| 3 Month | 19.17\% | 28.87\% | 26.34\% | 26.21\% | 25.38\% | 28.37\% | 27.37\% |
| ${ }_{12}$ Month | 31.65\% | 24.02\% | 24.79\% | 25.15\% | 26.70\% | 26.57\% | 26.83\% |
| Cumulative | 31.65\% | 24.02\% | 24.79\% | 25.15\% | 25.19\% | 25.72\% | 25.96\% |
| Prepayment (SMM) ** |  |  |  |  |  |  |  |
| 1 Month | n/a | n/a | n/a | ${ }^{2.21 \%}$ | 2.12\% | 2.36\% | 2.47\% |
| 3 Month | 1.73\% | 2.72\% | 2.45\% | 2.44\% | 2.35\% | 2.67\% | 2.56\% |
| 12 Month | 1.73\% | 2.23\% | 2.30\% | 2.34\% | 2.49\% | 2.48\% | 2.51\% |
| Cumulative | 1.73\% | 2.23\% | 2.30\% | 2.34\% | 2.34\% | 2.39\% | 2.42\% |
| Pre November 2006, delinquency calculations in the 121-150 days row included all delinquencies for 121 days or more. <br> **Single monthly mortality (SMM): indicates, for any given month, the fraction of mortgages principal that had not prepaid by the beginning of the month but does prepay during the month. Conditional prepayment rate (CPR), which is annualized SMM |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

