

**Commonwealth Bank of Australia
CBA Covered Bond Trust - Investor Report**
Date: 17 November 2021

Monthly Covered Bond Report Date	31-October-2021
Determination Date	01-November-2021
Distribution Date	22-November-2021

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

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

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

Asset Coverage Test as at 01-November-2021			
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	\$33,443,503,045 \$30,435,187,644	\$30,435,187,644
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date.		\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the relevant Determination Date		\$2,239,253,404
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		\$0
Z	Negative Carry Factor		\$0
Adjusted Aggregate Mortgage Loan Amount (A+B+C+D+E) - Z			\$32,674,441,048
Results of Asset Coverage Test			
Adjusted Aggregate Mortgage Loan Amount			\$32,674,441,048
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds			\$27,960,561,796
Asset Coverage Test is Satisfied			Yes
Asset Percentage			91.00%
Current Overcollateralisation Percentage			16.86%

Summary as at 01-November-2021
Bond Issuance

<u>Bonds</u>	<u>Issue Date</u>	<u>Principal Balance</u>	<u>AUD Equiv. of Principal</u> <u>Balance</u>	<u>Exchange Rate</u>	<u>Coupon Frequency</u>	<u>Coupon Rate</u>
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 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	3.000000%
Series 20	13-September-2012	EUR 150,000,000.00	\$183,104,756.35	0.8192	Yearly	2.270000%
Series 21	24-September-2012	EUR 111,000,000.00	\$137,442,380.00	0.8076	Yearly	2.602500%
Series 23	09-November-2012	EUR 113,000,000.00	\$142,140,087.00	0.7950	Yearly	2.305000%
Series 25	01-February-2013	EUR 112,000,000.00	\$144,430,651.00	0.7755	Yearly	2.500000%
Series 31	21-January-2014	EUR 45,000,000.00	\$68,026,155.38	0.6615	Yearly	2.215000%
Series 35	27-May-2014	AUD 125,000,000.00	\$125,000,000.00	1.0000	SemiAnnual	4.750000%
Series 37	10-July-2014	AUD 109,000,000.00	\$109,000,000.00	1.0000	SemiAnnual	4.500000%
Series 38	09-September-2014	AUD 50,000,000.00	\$50,000,000.00	1.0000	SemiAnnual	4.275000%
Series 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 45	04-December-2015	EUR 50,000,000.00	\$73,007,446.22	0.6849	Yearly	1.665000%
Series 46	14-December-2015	EUR 100,000,000.00	\$144,965,159.00	0.6898	Yearly	0.982000%
Series 47	17-December-2015	EUR 50,000,000.00	\$75,440,649.96	0.6628	Yearly	1.670000%
Series 48	29-December-2015	EUR 40,000,000.00	\$60,955,056.00	0.6562	Yearly	1.635000%
Series 49	29-January-2016	EUR 50,000,000.00	\$78,169,617.36	0.6396	Yearly	1.641000%
Series 51	09-February-2016	EUR 500,000,000.00	\$775,375,000.00	0.6448	Yearly	1.625000%
Series 52	21-April-2016	EUR 100,000,000.00	\$149,127,604.17	0.6706	Yearly	1.393000%
Series 53	12-May-2016	EUR 40,000,000.00	\$61,866,396.33	0.6466	Yearly	1.500000%
Series 54	18-July-2016	EUR 125,000,000.00	\$185,193,750.00	0.6750	Yearly	0.807000%
Series 55	27-July-2016	EUR 100,000,000.00	\$145,878,324.99	0.6855	Yearly	1.000000%
Series 56	27-July-2016	EUR 1,250,000,000.00	\$1,838,250,000.00	0.6800	Yearly	0.500000%
Series 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%
Series 63	02-November-2017	EUR 50,000,000.00	\$76,175,000.00	0.6564	Yearly	1.634000%
Series 64	03-November-2017	EUR 50,000,000.00	\$76,679,000.00	0.6521	Yearly	1.636000%
Series 65	02-November-2017	EUR 100,000,000.00	\$153,316,000.00	0.6522	Yearly	1.636000%
Series 66	19-January-2018	EUR 404,000,000.00	\$628,072,400.00	0.6432	Yearly	1.482000%
Series 67	28-March-2018	EUR 35,000,000.00	\$55,600,000.00	0.6295	Yearly	1.598000%
Series 69	24-April-2018	EUR 1,000,000,000.00	\$1,593,300,000.00	0.6276	Yearly	0.375000%
Series 70	20-July-2018	USD 1,250,000,000.00	\$1,676,727,028.84	0.7455	SemiAnnual	3.250000%
Series 71	02-August-2018	EUR 50,000,000.00	\$79,065,000.00	0.6324	Yearly	1.474000%
Series 72	04-October-2018	EUR 42,000,000.00	\$67,867,800.00	0.6189	Yearly	1.602000%
Series 73	17-January-2019	EUR 100,000,000.00	\$161,100,000.00	0.6207	Yearly	1.627000%
Series 74	18-January-2019	EUR 50,000,000.00	\$79,530,000.00	0.6287	Yearly	1.625000%
Series 75	25-January-2019	EUR 135,000,000.00	\$214,407,000.00	0.6296	Yearly	1.617000%
Series 76	15-February-2019	EUR 125,000,000.00	\$199,305,213.04	0.6272	Yearly	1.516000%
Series 77	19-February-2019	EUR 1,000,000,000.00	\$1,598,540,000.00	0.6256	Yearly	0.875000%
Series 78	14-March-2019	EUR 125,000,000.00	\$199,475,000.00	0.6266	Yearly	1.410000%
Series 79	17-May-2019	EUR 60,000,000.00	\$95,898,000.00	0.6257	Yearly	1.342000%
Series 80	16-May-2019	EUR 50,000,000.00	\$80,350,000.00	0.6223	Yearly	1.198000%
Series 81	19-July-2019	EUR 150,000,000.00	\$241,623,000.00	0.6208	Yearly	1.006000%
Series 82	17-October-2019	USD 1,250,000,000.00	\$1,857,863,071.00	0.6728	SemiAnnual	1.625000%
Series 83	15-November-2019	EUR 50,000,000.00	\$80,399,000.00	0.6219	Yearly	0.690000%
Series 84	16-January-2020	GBP 1,000,000,000.00	\$1,908,530,000.00	0.5240	Quarterly	Comp SONIA + 0.550000%
Series 85	29-July-2021	EUR 80,000,000.00	\$127,352,000.00	0.6282	Yearly	0.480000%
Series 86	30-July-2021	EUR 50,000,000.00	\$79,868,131.87	0.6260	Yearly	0.476000%
Series 87	15-October-2021	EUR 1,250,000,000.00	\$1,991,750,000.00	0.6276	Yearly	0.125000%



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 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 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 31	XS1017269082	n/a	London	Hard Bullet	30-December-2022	30-December-2022
Series 35	AU3CB0220960	n/a	Unlisted	Soft Bullet	27-May-2024	27-May-2024
Series 37	AU3CB0222289	n/a	Unlisted	Soft Bullet	10-July-2024	10-July-2024
Series 38	AU3CB0223709	n/a	Unlisted	Soft Bullet	26-August-2024	26-August-2024
Series 39	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 45	n/a	n/a	Unlisted	Soft Bullet	26-February-2035	26-February-2035
Series 46	n/a	n/a	Unlisted	Soft Bullet	15-December-2025	15-December-2025
Series 47	XS1334754949	n/a	London	Soft Bullet	17-December-2035	17-December-2035
Series 48	XS1338413005	n/a	London	Soft Bullet	29-December-2031	29-December-2031
Series 49	XS1352049198	n/a	London	Soft Bullet	29-January-2036	29-January-2036
Series 51	XS1357027652	n/a	London	Soft Bullet	10-February-2031	10-February-2031
Series 52	XS1397030146	n/a	London	Soft Bullet	21-April-2036	21-April-2036
Series 53	XS1408408406	n/a	London	Soft Bullet	12-May-2036	12-May-2036
Series 54	XS1443250284	n/a	London	Soft Bullet	18-July-2031	18-July-2031
Series 55	XS1452595090	n/a	London	Soft Bullet	27-July-2036	27-July-2036
Series 56	XS1458458665	n/a	London	Soft Bullet	27-July-2026	27-July-2026
Series 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
Series 63	XS1701863547	n/a	London	Soft Bullet	02-November-2037	02-November-2037
Series 64	XS1710679959	n/a	London	Soft Bullet	03-November-2037	03-November-2037
Series 65	XS1711352903	n/a	London	Soft Bullet	02-November-2037	02-November-2037
Series 66	XS1751692887	n/a	London	Soft Bullet	19-January-2038	19-January-2038
Series 67	XS1799999948	n/a	London	Soft Bullet	28-March-2043	28-March-2043
Series 69	XS1811023735	n/a	London	Soft Bullet	24-April-2023	24-April-2023
Series 70	US20271AAG22/US20271BAG05	20271AAG2/20271BAG0	Unlisted	Soft Bullet	20-July-2023	20-July-2023
Series 71	XS1860514089	n/a	London	Soft Bullet	02-August-2038	02-August-2038
Series 72	XS1885645181	n/a	London	Soft Bullet	04-October-2038	04-October-2038
Series 73	XS1936208336	n/a	London	Soft Bullet	17-January-2039	17-January-2039
Series 74	XS1937023254	2055D69B2	London	Soft Bullet	18-January-2039	18-January-2039
Series 75	XS1940989012	n/a	London	Soft Bullet	25-January-2039	25-January-2039
Series 76	XS1952074612	n/a	London	Soft Bullet	15-February-2044	15-February-2044
Series 77	XS1952948104	n/a	London	Soft Bullet	19-February-2029	19-February-2029
Series 78	XS1963239378	n/a	London	Soft Bullet	14-March-2039	14-March-2039
Series 79	XS1996418676	n/a	London	Soft Bullet	17-May-2049	17-May-2049
Series 80	XS1997251571	n/a	London	Soft Bullet	16-May-2039	16-May-2039
Series 81	XS2030523166	n/a	London	Soft Bullet	19-July-2044	19-July-2044
Series 82	US20271AAH05/US20271BAH87	20271AAH0/20271BAH8	Unlisted	Soft Bullet	17-October-2022	17-October-2022
Series 83	XS2080265189	n/a	London	Soft Bullet	15-November-2039	15-November-2039
Series 84	XS2101563216	n/a	London	Soft Bullet	16-January-2025	16-January-2025
Series 85	XS2367894388	n/a	London	Soft Bullet	29-July-2041	29-July-2041
Series 86	XS2368488412	n/a	London	Soft Bullet	30-July-2043	30-July-2043
Series 87	XS2397077426	n/a	London	Soft Bullet	15-October-2029	15-October-2029

Pool Summary

Portfolio Cut off Date	31-10-2021
Current Principal Balance (AUD)	\$33,446,850,038
Number of Loans(Unconsolidated)	151,467
Number of Borrowers(Consolidated)	124,014
Average Loan Size	\$220,819
Maximum Housing Loan Balance	\$2,036,788
Weighted Average Loan Interest Rate	3.04%
Weighted Average Current Loan to Value Ratio (LVR)	56.01%
Weighted Average Indexed Loan to Value Ratio (LVR)	43.04%
Weighted Average Seasoning (Months)	59.84
Weighted Average Remaining Term (Months)	285.33

Prepayment Information

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	19.60	21.22	20.35	16.27
Prepayment History (SMM)	1.80	1.97	1.88	1.48

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

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 40%	57,258	37.80%	\$7,285,229,201	21.78%
40% up to and including 45%	9,094	6.00%	\$2,014,179,730	6.02%
45% up to and including 50%	9,303	6.14%	\$2,196,828,796	6.57%
50% up to and including 55%	9,923	6.55%	\$2,479,483,923	7.41%
55% up to and including 60%	11,063	7.30%	\$2,826,717,529	8.45%
60% up to and including 65%	11,683	7.71%	\$3,122,644,868	9.34%
65% up to and including 70%	13,491	8.91%	\$3,765,877,919	11.26%
70% up to and including 75%	13,014	8.59%	\$4,136,977,275	12.37%
75% up to and including 80%	12,035	7.95%	\$4,072,815,717	12.18%
80% up to and including 85%	2,582	1.70%	\$803,417,305	2.40%
85% up to and including 90%	1,553	1.03%	\$575,500,459	1.72%
90% up to and including 95%	365	0.24%	\$134,099,038	0.40%
95% up to and including 100%	17	0.01%	\$7,348,567	0.02%
> 100%	86	0.06%	\$25,729,711	0.08%
Total	151,467	100.00%	\$33,446,850,038	100.00%

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

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 40%	86,659	57.21%	\$13,996,054,173	41.85%
40% up to and including 45%	11,773	7.77%	\$3,122,266,166	9.34%
45% up to and including 50%	11,717	7.74%	\$3,192,913,796	9.55%
50% up to and including 55%	11,623	7.67%	\$3,291,170,568	9.84%
55% up to and including 60%	11,737	7.75%	\$3,645,634,044	10.90%
60% up to and including 65%	11,013	7.27%	\$3,724,316,046	11.14%
65% up to and including 70%	4,816	3.18%	\$1,705,728,289	5.10%
70% up to and including 75%	1,464	0.97%	\$533,216,324	1.59%
75% up to and including 80%	526	0.35%	\$194,087,755	0.58%
80% up to and including 85%	77	0.05%	\$21,949,927	0.07%
85% up to and including 90%	35	0.02%	\$11,607,876	0.03%
90% up to and including 95%	12	0.01%	\$3,451,802	0.01%
95% up to and including 100%	7	0.00%	\$1,643,312	0.00%
> 100%	8	0.01%	\$2,809,960	0.01%
Total	151,467	100.00%	\$33,446,850,038	100.00%

* Based on quarterly data provided by the Australian Bureau of Statistics

Mortgage Pool by Mortgage Loan Interest Rate

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
<=5.00%	150,578	99.41%	\$33,351,521,544	99.71%
> 5.00% <= 5.25%	832	0.55%	\$81,939,971	0.24%
> 5.25% <= 5.50%	55	0.04%	\$13,346,629	0.04%
> 5.50% <= 5.75%	0	0.00%	\$0	0.00%
> 5.75% <= 6.00%	0	0.00%	\$0	0.00%
> 6.00% <= 6.25%	0	0.00%	\$0	0.00%
> 6.25% <= 6.50%	0	0.00%	\$0	0.00%
> 6.55% <= 6.75%	0	0.00%	\$0	0.00%
> 6.75% <= 7.00%	0	0.00%	\$0	0.00%
> 7.00% <= 7.25%	0	0.00%	\$0	0.00%
> 7.25% <= 7.50%	0	0.00%	\$0	0.00%
> 7.50% <= 7.75%	2	0.00%	\$41,894	0.00%
> 7.75% <= 8.00%	0	0.00%	\$0	0.00%
> 8.00% <= 8.25%	0	0.00%	\$0	0.00%
> 8.25% <= 8.50%	0	0.00%	\$0	0.00%
> 8.50%	0	0.00%	\$0	0.00%
Total	151,467	100.00%	\$33,446,850,038	100.00%

Mortgage Pool by Interest Option

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Fixed 1 Year	24,116	15.92%	\$6,895,841,964	20.62%
Fixed 2 Year	3,133	2.07%	\$877,681,148	2.62%
Fixed 3 Year	4,005	2.64%	\$1,119,503,127	3.35%
Fixed 4 Year	148	0.10%	\$32,377,147	0.10%
Fixed 5 Year	1	0.00%	\$89,751	0.00%
Fixed 6 + Year	2	0.00%	\$187,568	0.00%
Total Fixed Rate	31,405	20.73%	\$8,925,680,705	26.69%
Total Variable Rate	120,062	79.27%	\$24,521,169,333	73.31%
Total	151,467	100.00%	\$33,446,850,038	100.00%

Mortgage Pool by Loan Size (Consolidated)

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 100,000	28,981	19.13%	\$1,300,542,375	3.89%
> 100,000 up to and including 200,000	28,255	18.65%	\$3,953,491,314	11.82%
> 200,000 up to and including 300,000	27,792	18.35%	\$5,827,167,430	17.42%
> 300,000 up to and including 400,000	22,644	14.95%	\$5,967,270,635	17.84%
> 400,000 up to and including 500,000	16,465	10.87%	\$5,143,681,820	15.38%
> 500,000 up to and including 600,000	10,275	6.78%	\$3,723,303,530	11.13%
> 600,000 up to and including 700,000	6,696	4.42%	\$2,676,658,702	8.00%
> 700,000 up to and including 800,000	4,316	2.85%	\$1,874,924,239	5.61%
> 800,000 up to and including 900,000	2,947	1.95%	\$1,384,464,011	4.14%
> 900,000 up to and including 1,000,000	1,775	1.17%	\$934,560,836	2.79%
> 1,000,000 up to and including 1,250,000	858	0.57%	\$400,374,410	1.20%
> 1,250,000 up to and including 1,500,000	288	0.19%	\$152,324,312	0.46%
> 1,500,000 up to and including 1,750,000	103	0.07%	\$61,890,392	0.19%
> 1,750,000 up to and including 2,000,000	59	0.04%	\$34,927,844	0.10%
> 2,000,000	13	0.01%	\$11,268,186	0.03%
Total	151,467	100.00%	\$33,446,850,038	100.00%



<u>Mortgage Pool by Approval Date</u>	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
2002Q1	75	0.05%	\$5,041,870	0.02%
2002Q2	171	0.11%	\$14,133,912	0.04%
2002Q3	165	0.11%	\$13,443,911	0.04%
2002Q4	168	0.11%	\$12,608,716	0.04%
2003Q1	170	0.11%	\$13,220,092	0.04%
2003Q2	216	0.14%	\$17,556,573	0.05%
2003Q3	244	0.16%	\$19,686,575	0.06%
2003Q4	307	0.20%	\$26,284,132	0.08%
2004Q1	265	0.17%	\$23,039,304	0.07%
2004Q2	294	0.19%	\$26,187,734	0.08%
2004Q3	372	0.25%	\$29,231,102	0.09%
2004Q4	361	0.24%	\$36,739,078	0.11%
2005Q1	333	0.22%	\$34,102,317	0.10%
2005Q2	429	0.28%	\$39,344,327	0.12%
2005Q3	430	0.28%	\$40,089,533	0.12%
2005Q4	506	0.33%	\$43,350,478	0.13%
2006Q1	461	0.30%	\$43,109,570	0.13%
2006Q2	584	0.39%	\$60,529,438	0.18%
2006Q3	594	0.39%	\$55,388,014	0.17%
2006Q4	544	0.36%	\$48,585,622	0.15%
2007Q1	518	0.34%	\$48,475,877	0.14%
2007Q2	768	0.51%	\$76,741,793	0.23%
2007Q3	812	0.54%	\$86,006,014	0.26%
2007Q4	904	0.60%	\$101,419,686	0.30%
2008Q1	832	0.55%	\$102,228,553	0.31%
2008Q2	787	0.52%	\$93,418,351	0.28%
2008Q3	832	0.55%	\$108,271,457	0.32%
2008Q4	1,144	0.76%	\$141,863,512	0.42%
2009Q1	1,436	0.95%	\$191,675,065	0.57%
2009Q2	1,969	1.30%	\$268,215,851	0.80%
2009Q3	1,558	1.03%	\$214,962,850	0.64%
2009Q4	1,367	0.90%	\$194,061,932	0.58%
2010Q1	1,144	0.76%	\$173,004,846	0.52%
2010Q2	1,224	0.81%	\$189,311,941	0.57%
2010Q3	1,286	0.85%	\$190,528,202	0.57%
2010Q4	1,395	0.92%	\$207,265,675	0.62%
2011Q1	1,151	0.76%	\$166,425,118	0.50%
2011Q2	1,374	0.91%	\$207,653,182	0.62%
2011Q3	1,133	0.75%	\$167,986,981	0.50%
2011Q4	1,231	0.81%	\$186,223,430	0.56%
2012Q1	952	0.63%	\$154,356,299	0.46%
2012Q2	1,314	0.87%	\$238,828,168	0.71%
2012Q3	1,332	0.88%	\$230,354,201	0.69%
2012Q4	1,497	0.99%	\$244,333,850	0.73%
2013Q1	1,638	1.08%	\$276,130,235	0.83%
2013Q2	1,947	1.29%	\$352,151,635	1.05%
2013Q3	1,917	1.27%	\$332,027,745	0.99%
2013Q4	2,120	1.40%	\$389,746,857	1.17%
2014Q1	2,149	1.42%	\$387,859,588	1.16%
2014Q2	2,626	1.73%	\$511,411,718	1.53%
2014Q3	2,628	1.74%	\$515,213,339	1.54%
2014Q4	3,015	1.99%	\$621,032,938	1.86%
2015Q1	3,270	2.16%	\$673,541,978	2.01%
2015Q2	4,206	2.78%	\$907,141,186	2.71%
2015Q3	3,618	2.39%	\$823,247,269	2.46%
2015Q4	3,575	2.36%	\$834,845,263	2.50%
2016Q1	3,639	2.40%	\$823,432,128	2.46%
2016Q2	5,200	3.43%	\$1,234,110,614	3.69%
2016Q3	3,858	2.55%	\$931,128,886	2.78%
2016Q4	3,479	2.30%	\$822,616,256	2.46%
2017Q1	3,308	2.18%	\$795,652,796	2.38%
2017Q2	3,854	2.54%	\$937,966,709	2.80%
2017Q3	3,092	2.04%	\$743,349,444	2.22%
2017Q4	3,203	2.11%	\$775,810,249	2.32%
2018Q1	2,966	1.96%	\$750,045,270	2.24%
2018Q2	3,712	2.45%	\$973,948,764	2.91%
2018Q3	6,166	4.07%	\$1,658,170,216	4.96%
2018Q4	5,965	3.94%	\$1,585,557,495	4.74%
2019Q1	5,030	3.32%	\$1,330,382,930	3.98%
2019Q2	5,457	3.60%	\$1,453,908,037	4.35%
2019Q3	4,382	2.89%	\$1,232,255,347	3.68%
2019Q4	2,860	1.89%	\$914,770,820	2.73%
2020Q1	3,407	2.25%	\$1,123,895,137	3.36%
2020Q2	6,377	4.21%	\$1,965,025,858	5.88%
2020Q3	3,602	2.38%	\$1,066,284,115	3.19%
2020Q4	875	0.58%	\$211,482,674	0.63%
2021Q1	997	0.66%	\$243,070,768	0.73%
2021Q2	1,133	0.75%	\$267,486,077	0.80%
2021Q3	1,193	0.79%	\$311,895,522	0.93%
Total	151,467	100.00%	\$33,446,850,038	100.00%



Mortgage Pool by Geographic Distribution					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
ACT	927	0.61%	\$217,891,306		0.65%
NSW	49,171	32.46%	\$11,891,908,135		35.55%
NT	1,373	0.91%	\$313,531,274		0.94%
QLD	27,537	18.18%	\$5,831,430,350		17.43%
SA	9,405	6.21%	\$1,682,971,745		5.03%
TAS	3,710	2.45%	\$569,136,383		1.70%
VIC	43,796	28.91%	\$9,506,328,084		28.42%
WA	15,548	10.26%	\$3,433,652,760		10.27%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Loan Type					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
P & I	143,524	94.76%	\$30,989,536,579		92.65%
Interest Only	7,943	5.24%	\$2,457,313,458		7.35%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Documentation Type					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Full Doc Loans	151,467	100.00%	\$33,446,850,038		100.00%
Low Doc Loans	0	0.00%	\$0		0.00%
No Doc Loans	0	0.00%	\$0		0.00%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Remaining Interest Only Period					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
up to and including 1 Year	3,492	43.96%	\$1,059,352,765		43.11%
> 1 up to and including 2 years	1,694	21.33%	\$508,364,520		20.69%
> 2 up to and including 3 years	1,393	17.54%	\$428,860,743		17.45%
> 3 up to and including 4 years	1,064	13.40%	\$362,432,167		14.75%
> 4 up to and including 5 years	244	3.07%	\$78,978,559		3.21%
> 5 up to and including 6 years	40	0.50%	\$12,736,744		0.52%
> 6 up to and including 7 years	5	0.06%	\$2,757,642		0.11%
> 7 up to and including 8 years	5	0.06%	\$1,200,111		0.05%
> 8 up to and including 9 years	2	0.03%	\$686,148		0.03%
> 9 up to and including 10 years	1	0.01%	\$402,486		0.02%
> 10 years	3	0.04%	\$1,541,573		0.06%
Total	7,943	100.00%	\$2,457,313,458		100.00%

Mortgage Pool by Occupancy Status					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Owner Occupied (Full Recourse)	117,411	77.52%	\$25,311,399,877		75.68%
Residential Investment (Full Recourse)	34,056	22.48%	\$8,135,450,161		24.32%
Residential Investment (Limited Recourse)	0	0.00%	\$0		0.00%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Loan Purpose					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Purchase New Dwelling	6,689	4.42%	\$1,687,372,827		5.04%
Purchase Existing Dwelling	89,896	59.35%	\$19,212,524,991		57.44%
Refinance	54,882	36.23%	\$12,546,952,220		37.51%
Other	0	0.00%	\$0		0.00%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Loan Seasoning					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
up to and including 3 months	1,647	1.09%	\$451,048,433		1.35%
> 3 months up to and including 6 months	1,282	0.85%	\$330,473,872		0.99%
> 6 months up to and including 9 months	1,117	0.74%	\$290,102,186		0.87%
> 9 months up to and including 12 months	982	0.65%	\$256,653,224		0.77%
> 12 months up to and including 15 months	3,832	2.53%	\$1,154,282,862		3.45%
> 15 months up to and including 18 months	6,528	4.31%	\$2,078,023,941		6.21%
> 18 months up to and including 21 months	3,389	2.24%	\$1,112,260,368		3.33%
> 21 months up to and including 24 months	2,845	1.88%	\$907,084,565		2.71%
> 24 months up to and including 27 months	4,337	2.86%	\$1,198,540,347		3.58%
> 27 months up to and including 30 months	5,426	3.58%	\$1,428,122,620		4.27%
> 30 months up to and including 33 months	5,011	3.31%	\$1,316,518,614		3.94%
> 33 months up to and including 36 months	5,978	3.95%	\$1,586,678,851		4.74%
> 36 months up to and including 48 months	16,048	10.60%	\$4,087,517,670		12.22%
> 48 months up to and including 60 months	13,797	9.11%	\$3,293,419,154		9.85%
> 60 months up to and including 72 months	16,264	10.74%	\$3,790,311,810		11.33%
> 72 months up to and including 84 months	13,998	9.24%	\$2,978,457,762		8.91%
> 84 months up to and including 96 months	9,517	6.28%	\$1,794,337,672		5.36%
> 96 months up to and including 108 months	6,925	4.57%	\$1,183,653,457		3.54%
> 108 months up to and including 120 months	4,717	3.11%	\$790,340,992		2.36%
> 120 months	27,827	18.37%	\$3,419,021,636		10.22%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Payment Frequency					
	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>	
Weekly	32,427	21.41%	\$6,184,724,206		18.49%
Fortnightly	42,621	28.14%	\$8,283,979,980		24.77%
Monthly	76,419	50.45%	\$18,978,145,852		56.74%
Total	151,467	100.00%	\$33,446,850,038		100.00%

Mortgage Pool by Remaining Tenor

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
Up to and including 1 Year	52	0.03%	\$1,152,535	0.00%
> 1 Up to and including 2 years	103	0.07%	\$2,263,764	0.01%
> 2 Up to and including 3 years	156	0.10%	\$5,196,798	0.02%
> 3 Up to and including 4 years	229	0.15%	\$14,100,736	0.04%
> 4 Up to and including 5 years	275	0.18%	\$14,588,238	0.04%
> 5 Up to and including 6 years	340	0.22%	\$19,494,919	0.06%
> 6 Up to and including 7 years	513	0.34%	\$33,819,092	0.10%
> 7 Up to and including 8 years	656	0.43%	\$49,825,716	0.15%
> 8 Up to and including 9 years	692	0.46%	\$69,542,077	0.21%
> 9 Up to and including 10 years	706	0.47%	\$70,123,545	0.21%
> 10 Up to and including 15 years	10,881	7.18%	\$1,173,212,693	3.51%
> 15 Up to and including 20 years	30,138	19.90%	\$4,583,541,125	13.70%
> 20 Up to and including 25 years	54,032	35.67%	\$12,064,516,945	36.07%
> 25 Up to and including 30 years	52,694	34.79%	\$15,345,471,855	45.88%
Total	151,467	100.00%	\$33,446,850,038	100.00%

Mortgage Pool by Delinquencies

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
0 Months	150,901	99.63%	\$33,306,588,912	99.58%
> 0 up to and including 1 Month	405	0.27%	\$101,207,899	0.30%
> 1 up to and including 2 Months	113	0.08%	\$26,414,567	0.08%
> 2 up to and including 3 Months	47	0.03%	\$12,242,798	0.04%
> 3 up to and including 4 Months	1	0.00%	\$395,861	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	151,467	100.00%	\$33,446,850,038	100.00%

Mortgage Pool by Mortgage Insurer (LVR Specific)

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
QBE LMI	481	0.32%	\$37,800,069	0.11%
Genworth	20,050	13.24%	\$4,240,809,782	12.68%
No Primary Mortgage Insurer	130,936	86.45%	\$29,168,240,187	87.21%
Total	151,467	100.00%	\$33,446,850,038	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	<u>Number of Loans</u>	<u>(%) Number of Loans</u>	<u>Balance Outstanding</u>	<u>(%) Balance Outstanding</u>
> 0 up to and including 3 months	2,436	7.76%	\$686,773,320	7.69%
> 3 up to and including 6 months	2,394	7.62%	\$685,810,261	7.68%
> 6 up to and including 9 months	3,614	11.51%	\$1,092,893,423	12.24%
> 9 up to and including 12 months	2,350	7.48%	\$661,508,836	7.41%
> 12 up to and including 15 months	1,470	4.68%	\$397,365,549	4.45%
> 15 up to and including 18 months	3,131	9.97%	\$876,519,046	9.82%
> 18 up to and including 21 months	5,571	17.74%	\$1,627,517,379	18.23%
> 21 up to and including 24 months	3,151	10.03%	\$867,581,245	9.72%
> 24 up to and including 27 months	570	1.81%	\$144,035,825	1.61%
> 27 up to and including 30 months	772	2.46%	\$213,412,833	2.39%
> 30 up to and including 33 months	908	2.89%	\$262,382,945	2.94%
> 33 up to and including 36 months	882	2.81%	\$257,722,450	2.89%
> 36 up to and including 48 months	4,005	12.75%	\$1,119,503,127	12.54%
> 48 up to and including 60 months	148	0.47%	\$32,377,147	0.36%
> 60 months	3	0.01%	\$277,319	0.00%
Total	31,405	100.00%	\$8,925,680,705	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 <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6416.0>

The HPI is designed to provide a measure of the inflation or deflation in the price of the stock of established houses over time. Separate indexes are produced for each capital city in Australia, and these indexes are combined to produce a weighted average index of the eight capital cities. The HPI is published quarterly, approximately five weeks after the end of the reference quarter. The figures published for the two most recent quarters are regarded as preliminary and are revised in subsequent publications as more data is collected.

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