| Period Ending: | Inception Sep-2002 | 31-Dec-2002 | 31-Mar-2003 | 30-Jun-2003 | 30-Sep-2003 | 31-Dec-2003 | 31-Mar-2004 | 30-Jun-2004 | 30-Sep-2004 | 31-Dec-2004 | 31-Mar-2005 | 30-Jun-2005 | 30-Sep-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 5,356 | 5,418 | 5,354 | 5,499 | 5,446 | 5,373 | 5,289 | 5,311 | 5,286 | 4,826 | 4,498 | 4,181 | 3,906 |
| Housing Loan Pool Size (A\$) | 750,024,511 | 729,622,724 | 713,202,769 | 724,984,890 | 725,107,875 | 720,446,440 | 724,344,347 | 725,935,646 | 725,929,681 | 662,950,981 | 609,895,966 | 559,073,267 | 515,058,824 |
| Average Housing Loan Group Balance (A\$) | \$118,702.15 | 134,666 | 133,209 | 131,839 | 133,145 | 134,086 | 136,953 | 136,685 | 137,331 | 137,371 | 135,593 | 133,718 | 131,863 |
| Maximum Housing Loan Group Balance (A\$) | \$480,363.07 | 495,413 | 497,632 | 491,889 | 489,664 | 496,300 | 494,241 | 497,358 | 495,834 | 494,421 | 492,899 | 491,743 | 490,395 |
| Weighted Average Remaining Term To Maturity (months) | 243.95 | 278 | 276 | 274 | 273 | 274 | 274 | 274 | 273 | 270 | 268 | 265 | 262 |
| Weighted Average Seasoning (months) | 64.87 | 21 | 23 | 26 | 27 | 28 | 29 | 32 | 33 | 36 | 39 | 42 | 45 |
| Weighted Average Current Loan-to-Value Ratio | 54.06\% | 65.20\% | 64.55\% | 64.09\% | 63.24\% | 62.72\% | 62.88\% | 62.36\% | 61.58\% | 60.71\% | 60.00\% | 59.34\% | 58.73\% |
| Percentage of Investment Loans | 30.56\% | 25.05\% | 25.01\% | 24.61\% | 25.78\% | 26.60\% | 26.81\% | 27.23\% | 26.92\% | 27.17\% | 27.66\% | 28.03\% | 28.15\% |
| Percentage of Interest-Based Repayment Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Percentage of Low Doc (Stated Income) Home Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 31-60 days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 25 | 29 | 33 | 28 | 30 | 41 | 55 | 38 | 40 | 43 | 26 | 35 |
| Balance (A\$) | 0 | 3,315,000 | 4,608,000 | 5,072,000 | 3,575,000 | 4,179,000 | 5,380,317 | 7,212,604 | 5,510,512 | 5,297,074 | 6,132,782 | 3,959,836 | 4,498,555 |
| \% of Period Pool Balance | 0.00\% | 0.45\% | 0.65\% | 0.70\% | 0.49\% | 0.58\% | 0.74\% | 0.99\% | 0.76\% | 0.80\% | 1.00\% | 0.71\% | 0.87\% |
| 61-90 days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 6 | 5 | 8 | 4 | 9 | 10 | 10 | 14 | 9 | 9 | 6 | 6 |
| Balance (A\$) | 0 | 533,000 | 265,000 | 951,000 | 560,000 | 1,360,000 | 1,240,015 | 1,427,396 | 2,268,556 | 1,564,888 | 595,903 | 898,172 | 1,394,056 |
| \% of Period Pool Balance | 0.00\% | 0.07\% | 0.04\% | 0.13\% | 0.08\% | 0.19\% | 0.17\% | 0.20\% | 0.31\% | 0.24\% | 0.10\% | 0.16\% | 0.27\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 7 | 5 | 6 | 5 | 8 | 7 | 6 | 7 | 9 | 5 | 5 |
| Balance (A\$) | 0 | 0 | 755,000 | 448,000 | 450,000 | 405,000 | 516,236 | 1,128,656 | 847,772 | 1,151,773 | 1,488,292 | 520,786 | 543,935 |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.11\% | 0.06\% | 0.06\% | 0.06\% | 0.07\% | 0.16\% | 0.12\% | 0.17\% | 0.24\% | 0.09\% | 0.11\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Balance (A\$) | 0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| \% of Period Pool Balance | 0.00\% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 31 | 41 | 46 | 38 | 44 | 59 | 72 | 58 | 56 | 61 | 37 | 46 |
| Balance (A\$) | 0 | 3,848,000 | 5,628,000 | 6,471,000 | 4,585,000 | 5,944,000 | 7,136,568 | 9,768,656 | 8,626,840 | 8,013,735 | 8,216,977 | 5,378,794 | 6,436,546 |
| \% of Period Pool Balance | 0.000\% | 0.527\% | 0.789\% | 0.893\% | 0.633\% | 0.826\% | 0.985\% | 1.346\% | 1.187\% | 1.207\% | 1.345\% | 0.962\% | 1.250\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 2 | 1 | 1 | 1 |
| Balance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 70,000 | 0 | 507,000 | 531,000 | 405,000 | 96,000 | 118,000 |
| \% of Period Pool Balance | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.010\% | 0.000\% | 0.070\% | 0.080\% | 0.066\% | 0.017\% | 0.023\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 144,000 | 144,000 |
| Net Losses (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Losses as \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | N/A | 23.76\% | 25.11\% | 32.26\% | 31.71\% | 37.96\% | 32.25\% | 31.36\% | 30.57\% | 28.27\% | 33.52\% | 25.86\% | 24.01\% |
| 3 Month CPR (\%) | N/A | 26.09\% | 22.93\% | 32.68\% | 35.12\% | 38.67\% | 30.81\% | 30.78\% | 30.91\% | 28.40\% | 26.11\% | 27.28\% | 25.66\% |


| Period Ending: | Inception Sep-2002 | 31-Dec-2002 | 31-Mar-2003 | 30-Jun-2003 | 30-Sep-2003 | 31-Dec-2003 | 31-Mar-2004 | 30-Jun-2004 | 30-Sep-2004 | 31-Dec-2004 | 31-Mar-2005 | 30-Jun-2005 | 30-Sep-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 5.65\% | 5.88\% | 6.06\% | 6.35\% | 6.56\% | 6.83\% | 6.79\% | 6.95\% | 7.27\% | 7.71\% | 8.22\% | 8.86\% | 8.96\% |
| 30.01\% - 35.00\% | 2.73\% | 2.84\% | 2.98\% | 2.84\% | 3.19\% | 3.28\% | 3.10\% | 3.17\% | 3.46\% | 3.53\% | 3.58\% | 3.66\% | 3.79\% |
| 35.01\% - 40.00\% | 3.00\% | 3.53\% | 3.41\% | 3.83\% | 3.92\% | 3.78\% | 3.97\% | 3.80\% | 4.02\% | 4.28\% | 4.51\% | 4.38\% | 4.52\% |
| 40.01\% - 45.00\% | 4.13\% | 4.13\% | 4.40\% | 4.87\% | 4.88\% | 4.92\% | 4.77\% | 5.07\% | 5.29\% | 5.76\% | 5.99\% | 5.92\% | 6.91\% |
| 45.01\% - 50.00\% | 5.09\% | 5.14\% | 5.25\% | 4.75\% | 5.72\% | 6.12\% | 6.44\% | 6.48\% | 6.53\% | 6.84\% | 6.92\% | 7.18\% | 7.34\% |
| 50.01\% - 55.00\% | 5.50\% | 5.95\% | 6.34\% | 6.24\% | 6.29\% | 6.17\% | 6.15\% | 6.67\% | 6.63\% | 7.18\% | 7.12\% | 7.76\% | 7.35\% |
| 55.01\%-60.00\% | 6.71\% | 6.81\% | 6.64\% | 7.32\% | 7.10\% | 7.68\% | 7.52\% | 7.84\% | 8.03\% | 7.74\% | 8.02\% | 7.70\% | 8.09\% |
| 60.01\% - 65.00\% | 7.51\% | 7.65\% | 8.04\% | 7.61\% | 8.57\% | 8.15\% | 8.12\% | 7.78\% | 8.35\% | 8.64\% | 8.85\% | 8.73\% | 8.59\% |
| 65.01\% - 70.00\% | 8.93\% | 9.34\% | 9.91\% | 9.76\% | 9.51\% | 10.70\% | 10.23\% | 10.24\% | 10.52\% | 10.25\% | 10.21\% | 10.69\% | 10.30\% |
| 70.01\% - 75.00\% | 9.88\% | 10.55\% | 11.09\% | 11.38\% | 11.08\% | 11.20\% | 11.66\% | 11.53\% | 11.56\% | 11.71\% | 11.95\% | 11.77\% | 11.96\% |
| 75.01\%-80.00\% | 16.84\% | 16.10\% | 14.84\% | 14.72\% | 14.47\% | 13.63\% | 13.22\% | 14.20\% | 13.44\% | 12.36\% | 11.42\% | 11.19\% | 10.85\% |
| 80.01\% - 85.00\% | 6.64\% | 6.71\% | 6.99\% | 7.04\% | 7.28\% | 7.10\% | 6.93\% | 6.22\% | 6.04\% | 6.43\% | 6.53\% | 6.76\% | 6.96\% |
| 85.01\% - 90.00\% | 9.93\% | 9.49\% | 9.20\% | 8.97\% | 8.33\% | 8.29\% | 8.25\% | 7.55\% | 6.77\% | 5.82\% | 5.52\% | 4.59\% | 3.65\% |
| 90.01\% - 95.00\% | 7.46\% | 5.88\% | 4.86\% | 4.32\% | 3.11\% | 2.13\% | 2.84\% | 2.48\% | 2.09\% | 1.75\% | 1.15\% | 0.81\% | 0.72\% |
| 95.01\% - 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.01\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.02\% |
| Greater than 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 0.21\% | 0.20\% | 0.17\% | 0.13\% | 0.06\% | 0.14\% | 0.19\% | 0.39\% | 0.51\% | 0.43\% | 0.44\% | 0.23\% | 0.05\% |
| 2 Year Fixed | 1.26\% | 1.58\% | 1.75\% | 1.88\% | 2.03\% | 2.01\% | 1.91\% | 1.92\% | 1.78\% | 1.90\% | 1.58\% | 1.15\% | 1.05\% |
| 3 Year Fixed | 7.06\% | 7.31\% | 7.33\% | 7.56\% | 7.42\% | 7.45\% | 7.74\% | 7.49\% | 6.93\% | 6.70\% | 6.86\% | 7.34\% | 7.40\% |
| 4 Year Fixed | 0.34\% | 0.42\% | 0.42\% | 0.41\% | 0.41\% | 0.45\% | 0.54\% | 0.54\% | 0.55\% | 0.58\% | 0.61\% | 0.61\% | 0.39\% |
| 5 Year Fixed | 5.25\% | 5.47\% | 5.50\% | 5.46\% | 5.35\% | 6.25\% | 6.54\% | 6.49\% | 6.70\% | 7.02\% | 7.49\% | 7.82\% | 8.09\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 27.52\% | 32.44\% | 32.73\% | 31.96\% | 31.38\% | 30.62\% | 30.71\% | 30.31\% | 30.40\% | 30.31\% | 30.07\% | 30.11\% | 30.21\% |
| Standard Variable | 21.49\% | 25.60\% | 24.18\% | 23.16\% | 21.70\% | 20.22\% | 18.17\% | 19.48\% | 19.67\% | 19.66\% | 19.79\% | 19.68\% | 18.99\% |
| Other Variable | 36.86\% | 26.99\% | 27.91\% | 29.43\% | 31.65\% | 32.86\% | 34.20\% | 33.38\% | 33.47\% | 33.39\% | 33.17\% | 33.04\% | 33.82\% |
| Profile by Loan Rate (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.01\% - 4.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 4.51\% - 5.00\% | 0.58\% | 0.01\% | 0.00\% | 0.05\% | 0.21\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.01\% - 5.50\% | 21.54\% | 2.45\% | 2.09\% | 2.85\% | 3.71\% | 0.29\% | 0.19\% | 0.03\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.51\% - 6.00\% | 22.45\% | 28.20\% | 29.51\% | 29.72\% | 31.33\% | 6.76\% | 6.55\% | 5.09\% | 4.21\% | 3.43\% | 1.72\% | 1.19\% | 1.10\% |
| 6.01\% - 6.50\% | 25.04\% | 34.81\% | 35.43\% | 35.59\% | 35.38\% | 35.83\% | 38.07\% | 38.75\% | 39.48\% | 39.84\% | 5.50\% | 5.75\% | 5.65\% |
| 6.51\% - 7.00\% | 28.38\% | 32.65\% | 31.34\% | 30.28\% | 28.29\% | 35.81\% | 36.02\% | 35.70\% | 35.51\% | 36.03\% | 57.40\% | 58.22\% | 58.83\% |
| 7.01\% - 7.50\% | 0.68\% | 0.68\% | 0.63\% | 0.52\% | 0.46\% | 20.95\% | 18.88\% | 20.15\% | 20.51\% | 20.51\% | 35.17\% | 34.67\% | 34.30\% |
| 7.51\% - 8.00\% | 1.27\% | 1.12\% | 0.99\% | 0.98\% | 0.62\% | 0.35\% | 0.28\% | 0.28\% | 0.29\% | 0.18\% | 0.22\% | 0.18\% | 0.12\% |
| 8.01\% - 8.50\% | 0.07\% | 0.07\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.00\% | 0.00\% | 0.00\% |
| 8.51\% - 9.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 9.01\% - 9.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 9.51\% - 10.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |


| Period Ending: | $\begin{aligned} & \hline \text { Inception } \\ & \text { Sep-2002 } \\ & \hline \end{aligned}$ | 31-Dec-2002 | 31-Mar-2003 | 30-Jun-2003 | 30-Sep-2003 | 31-Dec-2003 | 31-Mar-2004 | 30-Jun-2004 | 30-Sep-2004 | 31-Dec-2004 | 31-Mar-2005 | 30-Jun-2005 | 30-Sep-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Geographic Distribution (\% of Period PoolBalance) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 5.67\% | 5.57\% | 5.47\% | 5.82\% | 5.62\% | 5.52\% | 5.40\% | 5.57\% | 5.93\% | 5.95\% | 6.01\% | 6.11\% | 6.00\% |
| New South Wales | 73.39\% | 73.66\% | 74.37\% | 74.15\% | 75.20\% | 75.31\% | 74.63\% | 72.88\% | 72.29\% | 72.24\% | 72.18\% | 72.76\% | 72.94\% |
| Victoria | 6.83\% | 6.88\% | 6.75\% | 6.85\% | 6.56\% | 6.64\% | 7.39\% | 7.90\% | 7.85\% | 7.83\% | 7.77\% | 7.69\% | 7.63\% |
| Queensland | 6.34\% | 6.17\% | 5.78\% | 6.18\% | 6.19\% | 6.37\% | 6.60\% | 6.95\% | 7.02\% | 7.05\% | 7.14\% | 6.98\% | 7.10\% |
| South Australia | 3.25\% | 3.21\% | 3.14\% | 2.83\% | 2.63\% | 2.53\% | 2.51\% | 2.49\% | 2.84\% | 2.77\% | 2.79\% | 2.78\% | 2.71\% |
| Western Australia | 4.45\% | 4.42\% | 4.42\% | 4.08\% | 3.70\% | 3.54\% | 3.38\% | 4.15\% | 4.01\% | 4.09\% | 4.04\% | 3.63\% | 3.58\% |
| Northern Territory | 0.05\% | 0.05\% | 0.05\% | 0.07\% | 0.08\% | 0.06\% | 0.07\% | 0.06\% | 0.05\% | 0.06\% | 0.06\% | 0.04\% | 0.04\% |
| Tasmania | 0.03\% | 0.03\% | 0.03\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% |
| * Banding of loans of 121+ days delinquency commenced from January 2006. Pre-January 2006, break-up of delinquent loans between $91-120$ days and $121+$ days is not available |  |  |  |  |  |  |  |  |  |  |  |  |  |

## Crusade Trust No.1A of 2002

## Static Pool Data

| Period Ending: | 31-Dec-2005 | 31-Mar-2006 | 30-Jun-2006 | 30-Sep-2006 | 31-Dec-2006 | 31-Mar-2007 | 30-Jun-2007 | 30-Sep-2007 | 31-Dec-2007 | 31-Mar-2008 | 30-Jun-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 3,651 | 3,411 | 3,185 | 2,976 | 2,796 | 2,626 | 2,469 | 2,312 | 2,162 | 2,033 | 1,926 |
| Housing Loan Pool Size (A\$) | 473,954,240 | 435,201,991 | 402,345,457 | 368,889,318 | 339,703,390 | 316,168,812 | 293,075,606 | 270,681,338 | 250,653,590 | 231,938,353 | 215,860,611 |
| Average Housing Loan Group Balance (A\$) | 129,815 | 127,588 | 126,325 | 123,955 | 121,496 | 120,399 | 118,702 | 117,077 | 115,936 | 114,087 | 112,077 |
| Maximum Housing Loan Group Balance (A\$) | 488,943 | 487,373 | 486,071 | 484,896 | 483,642 | 482,226 | 480,363 | 478,497 | 477,146 | 476,056 | 475,328 |
| Weighted Average Remaining Term To Maturity (months) | 259 | 257 | 255 | 252 | 249 | 246 | 244 | 241 | 239 | 236 | 233 |
| Weighted Average Seasoning (months) | 48 | 51 | 53 | 56 | 59 | 62 | 65 | 68 | 70 | 73 | 76 |
| Weighted Average Current Loan-to-Value Ratio | 57.95\% | 57.24\% | 56.60\% | 56.03\% | 55.51\% | 54.77\% | 54.06\% | 53.52\% | 52.93\% | 52.43\% | 51.96\% |
| Percentage of Investment Loans | 28.27\% | 28.66\% | 29.01\% | 29.28\% | 29.56\% | 30.07\% | 30.56\% | 30.74\% | 31.01\% | 30.92\% | 31.29\% |
| Percentage of Interest-Based Repayment Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Percentage of Low Doc (Stated Income) Home Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |
| $31-60$ days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 28 | 21 | 22 | 16 | 21 | 20 | 22 | 13 | 17 | 10 | 11 |
| Balance (A\$) | 4,041,973 | 2,975,206 | 3,211,731 | 2,611,027 | 2,755,913 | 2,566,256 | 3,370,765 | 2,475,615 | 2,748,711 | 1,313,971 | 1,306,706 |
| \% of Period Pool Balance | 0.85\% | 0.68\% | 0.80\% | 0.71\% | 0.81\% | 0.81\% | 1.15\% | 0.91\% | 1.10\% | 0.57\% | 0.61\% |
| 61 - 90 days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 5 | 4 | 10 | 4 | 4 | 7 | 2 | 3 | 2 | 4 | 3 |
| Balance (A\$) | 843,960 | 408,691 | 1,035,826 | 549,072 | 720,530 | 731,756 | 106,071 | 648,310 | 330,025 | 738,956 | 495,967 |
| \% of Period Pool Balance | 0.18\% | 0.09\% | 0.26\% | 0.15\% | 0.21\% | 0.23\% | 0.04\% | 0.24\% | 0.13\% | 0.32\% | 0.23\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 10 | 4 | 3 | 1 | 1 | 1 | 1 | 2 | 0 | 1 | 0 |
| Balance (A\$) | 1,591,097 | 337,482 | 424,442 | 262,201 | 171,159 | 299,255 | 171,049 | 159,435 | 0 | 48,346 | 0 |
| \% of Period Pool Balance | 0.34\% | 0.08\% | 0.11\% | 0.07\% | 0.05\% | 0.09\% | 0.06\% | 0.06\% | 0.00\% | 0.02\% | 0.00\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | N/A | 5 | 5 | 2 | 5 | 3 | 3 | 0 | 2 | 2 | 2 |
| Balance (A\$) | N/A | 882,434 | 829,079 | 682,068 | 1,016,893 | 887,524 | 553,385 | 0 | 242,535 | 365,680 | 379,129 |
| \% of Period Pool Balance | N/A | 0.20\% | 0.21\% | 0.18\% | 0.30\% | 0.28\% | 0.19\% | 0.00\% | 0.10\% | 0.16\% | 0.18\% |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 43 | 34 | 40 | 23 | 31 | 31 | 28 | 18 | 21 | 17 | 16 |
| Balance (A\$) | 6,477,030 | 4,603,813 | 5,501,079 | 4,104,368 | 4,664,494 | 4,484,791 | 4,201,270 | 3,283,360 | 3,321,271 | 2,466,953 | 2,181,802 |
| \% of Period Pool Balance | 1.367\% | 1.058\% | 1.367\% | 1.113\% | 1.373\% | 1.418\% | 1.434\% | 1.213\% | 1.325\% | 1.064\% | 1.011\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 1 | 0 | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 |
| Balance (A\$) | 129,000 | 0 | 347,000 | 682,000 | 335,000 | 623,000 | 0 | 0 | 0 | 0 | 0 |
| \% of Period Pool Balance | 0.027\% | 0.000\% | 0.086\% | 0.185\% | 0.099\% | 0.197\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 144,000 | 144,000 | 144,000 | 144,000 | 276,000 | 276,000 | 304,000 | 305,691 | 305,691 | 305,691 | 305,691 |
| Net Losses (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Losses as \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | 25.92\% | 33.09\% | 28.96\% | 27.46\% | 26.72\% | 22.42\% | 22.28\% | 22.15\% | 23.42\% | 22.25\% | 19.78\% |
| 3 Month CPR (\%) | 25.84\% | 26.30\% | 24.35\% | 26.84\% | 25.38\% | 21.91\% | 23.18\% | 24.22\% | 23.32\% | 23.58\% | 21.83\% |


| Period Ending: | 31-Dec-2005 | 31-Mar-2006 | 30-Jun-2006 | 30-Sep-2006 | 31-Dec-2006 | 31-Mar-2007 | 30-Jun-2007 | 30-Sep-2007 | 31-Dec-2007 | 31-Mar-2008 | 30-Jun-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 9.42\% | 10.02\% | 10.43\% | 11.12\% | 11.81\% | 12.21\% | 12.94\% | 13.70\% | 14.49\% | 14.55\% | 14.62\% |
| 30.01\% - 35.00\% | 3.88\% | 4.13\% | 4.11\% | 4.19\% | 4.37\% | 4.22\% | 4.28\% | 4.67\% | 4.53\% | 4.90\% | 5.30\% |
| 35.01\% - 40.00\% | 5.18\% | 4.97\% | 5.58\% | 6.07\% | 6.15\% | 6.75\% | 7.43\% | 7.40\% | 7.54\% | 7.73\% | 7.87\% |
| 40.01\% - 45.00\% | 7.04\% | 7.59\% | 7.59\% | 7.28\% | 7.45\% | 7.62\% | 6.99\% | 6.45\% | 7.42\% | 7.85\% | 8.47\% |
| 45.01\% - 50.00\% | 7.44\% | 7.76\% | 7.78\% | 7.18\% | 7.23\% | 7.75\% | 7.86\% | 8.80\% | 7.88\% | 7.18\% | 6.60\% |
| 50.01\% - 55.00\% | 7.61\% | 7.58\% | 7.49\% | 8.33\% | 8.28\% | 8.27\% | 8.21\% | 8.38\% | 7.89\% | 8.78\% | 9.09\% |
| 55.01\%-60.00\% | 8.15\% | 8.23\% | 8.69\% | 8.52\% | 7.81\% | 8.36\% | 8.57\% | 7.75\% | 8.00\% | 8.58\% | 9.37\% |
| 60.01\% - 65.00\% | 9.09\% | 8.53\% | 8.36\% | 8.40\% | 8.66\% | 8.67\% | 9.59\% | 9.04\% | 10.16\% | 9.65\% | 9.47\% |
| 65.01\% - 70.00\% | 9.29\% | 9.91\% | 9.99\% | 9.88\% | 10.18\% | 9.93\% | 9.28\% | 10.21\% | 10.35\% | 10.37\% | 9.47\% |
| 70.01\%-75.00\% | 12.24\% | 12.48\% | 12.48\% | 12.56\% | 12.27\% | 11.74\% | 12.06\% | 11.38\% | 10.22\% | 9.77\% | 10.24\% |
| 75.01\% - 80.00\% | 10.10\% | 8.86\% | 8.32\% | 7.84\% | 7.79\% | 7.53\% | 6.68\% | 6.62\% | 6.53\% | 5.71\% | 5.48\% |
| 80.01\% - 85.00\% | 6.62\% | 6.38\% | 6.30\% | 6.00\% | 5.45\% | 4.86\% | 4.17\% | 3.96\% | 3.25\% | 2.93\% | 2.37\% |
| 85.01\% - 90.00\% | 3.39\% | 3.07\% | 2.35\% | 2.11\% | 2.16\% | 1.72\% | 1.59\% | 1.48\% | 1.47\% | 1.80\% | 1.44\% |
| 90.01\% - 95.00\% | 0.53\% | 0.48\% | 0.53\% | 0.51\% | 0.31\% | 0.28\% | 0.36\% | 0.16\% | 0.29\% | 0.20\% | 0.14\% |
| 95.01\% - 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.08\% |
| Greater than 100.00\% | 0.03\% | 0.00\% | 0.00\% | 0.00\% | 0.10\% | 0.11\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 0.02\% | 0.02\% | 0.06\% | 0.14\% | 0.14\% | 0.15\% | 0.09\% | 0.00\% | 0.05\% | 0.31\% | 0.28\% |
| 2 Year Fixed | 0.75\% | 0.60\% | 0.59\% | 0.77\% | 0.45\% | 0.48\% | 0.65\% | 0.67\% | 0.80\% | 1.02\% | 1.39\% |
| 3 Year Fixed | 7.37\% | 7.70\% | 7.46\% | 7.97\% | 8.13\% | 7.88\% | 7.60\% | 7.96\% | 8.47\% | 7.32\% | 7.15\% |
| 4 Year Fixed | 0.41\% | 0.40\% | 0.44\% | 0.39\% | 0.48\% | 0.54\% | 0.61\% | 0.63\% | 0.50\% | 0.73\% | 0.77\% |
| 5 Year Fixed | 8.30\% | 8.63\% | 8.38\% | 7.39\% | 7.61\% | 7.98\% | 8.31\% | 8.70\% | 9.11\% | 9.93\% | 9.44\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 30.43\% | 29.89\% | 29.70\% | 29.27\% | 28.96\% | 28.68\% | 28.29\% | 29.32\% | 28.89\% | 27.65\% | 27.40\% |
| Standard Variable | 18.47\% | 18.14\% | 18.57\% | 18.67\% | 18.85\% | 18.35\% | 17.49\% | 16.56\% | 16.21\% | 16.67\% | 17.18\% |
| Other Variable | 34.24\% | 34.63\% | 34.81\% | 35.41\% | 35.38\% | 35.94\% | 36.95\% | 36.16\% | 35.96\% | 36.36\% | 36.38\% |
| Profile by Loan Rate (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |
| 4.01\% - 4.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 4.51\% - 5.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.01\% - 5.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.51\%-6.00\% | 1.18\% | 1.28\% | 0.80\% | 0.41\% | 0.44\% | 0.47\% | 0.38\% | 0.40\% | 0.43\% | 0.43\% | 0.32\% |
| 6.01\%-6.50\% | 5.36\% | 5.31\% | 4.37\% | 3.74\% | 3.33\% | 3.31\% | 3.40\% | 3.51\% | 3.49\% | 1.56\% | 0.60\% |
| 6.51\% - 7.00\% | 59.70\% | 60.12\% | 48.09\% | 10.12\% | 9.29\% | 8.39\% | 7.75\% | 7.13\% | 6.55\% | 6.30\% | 5.96\% |
| 7.01\% - 7.50\% | 33.71\% | 33.25\% | 28.02\% | 52.36\% | 41.31\% | 42.39\% | 43.71\% | 5.79\% | 5.83\% | 6.06\% | 6.12\% |
| 7.51\%-8.00\% | 0.04\% | 0.05\% | 18.72\% | 33.31\% | 26.61\% | 26.90\% | 27.12\% | 52.69\% | 40.99\% | 2.64\% | 2.81\% |
| 8.01\% - 8.50\% | 0.00\% | 0.00\% | 0.00\% | 0.05\% | 19.02\% | 18.52\% | 17.65\% | 30.44\% | 26.32\% | 2.01\% | 2.34\% |
| 8.51\% - 9.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.04\% | 16.40\% | 50.40\% | 50.10\% |
| 9.01\% - 9.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 30.56\% | 31.69\% |
| 9.51\%-10.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.05\% | 0.05\% |


| Period Ending: | 31-Dec-2005 | 31-Mar-2006 | 30-Jun-2006 | 30-Sep-2006 | 31-Dec-2006 | 31-Mar-2007 | 30-Jun-2007 | 30-Sep-2007 | 31-Dec-2007 | 31-Mar-2008 | 30-Jun-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Geographic Distribution (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 6.11\% | 6.16\% | 6.22\% | 6.39\% | 6.27\% | 6.21\% | 6.23\% | 6.29\% | 6.35\% | 6.65\% | 6.57\% |
| New South Wales | 72.96\% | 73.18\% | 73.16\% | 73.29\% | 73.77\% | 74.13\% | 74.01\% | 74.14\% | 74.18\% | 73.91\% | 74.23\% |
| Victoria | 7.58\% | 7.75\% | 7.81\% | 7.79\% | 7.77\% | 7.42\% | 7.55\% | 7.37\% | 7.53\% | 7.43\% | 7.30\% |
| Queensland | 7.06\% | 6.83\% | 6.90\% | 6.75\% | 6.48\% | 6.53\% | 6.43\% | 6.26\% | 6.03\% | 6.09\% | 5.92\% |
| South Australia | 2.68\% | 2.64\% | 2.61\% | 2.56\% | 2.55\% | 2.62\% | 2.61\% | 2.67\% | 2.64\% | 2.67\% | 2.77\% |
| Western Australia | 3.59\% | 3.43\% | 3.28\% | 3.19\% | 3.13\% | 3.06\% | 3.14\% | 3.24\% | 3.24\% | 3.22\% | 3.18\% |
| Northern Territory | 0.02\% | 0.01\% | 0.01\% | 0.01\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.00\% | 0.00\% |
| Tasmania | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.02\% | 0.02\% |
| * Banding of loans of 121+ days delinquency commenced from January 2006. Pre-January 2006, break-up of delinquent loans between $91-120$ days and $121+$ days is not available |  |  |  |  |  |  |  |  |  |  |  |

