## Crusade Global Trust No. 1 of 2002

Static Pool Data

| Period Ending: | Inception <br> Mar-2002 | 30-Apr-2002 | 31-Jul-2002 | 31-Oct-2002 | 31-Jan-2003 | 30-Apr-2003 | 31-Jul-2003 | 31-Oct-2003 | 31-Jan-2004 | 30-Apr-2004 | 31-Jul-2004 | 31-Oct-2004 | 31-Jan-2005 | 30-Apr-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 12,503 | 12,398 | 11,535 | 10,697 | 10,002 | 9,305 | 8,501 | 7,690 | 6,912 | 6,353 | 5,857 | 5,330 | 5,012 | 4,680 |
| Housing Loan Pool Size (A\$) | 1,749,055,402 | 1,676,538,342 | 1,517,760,390 | 1,375,614,572 | 1,263,388,656 | 1,163,752,878 | 1,043,668,897 | 923,515,114 | 829,204,007 | 750,025,145 | 684,096,852 | 625,531,929 | 579,079,306 | 533,493,062 |
| Average Housing Loan Group Balance (A\$) | 139,891 | 135,227 | 131,579 | 128,598 | 126,314 | 125,067 | 122,770 | 120,093 | 119,966 | 118,058 | 116,800 | 117,361 | 115,539 | 113,994 |
| Maximum Housing Loan Group Balance (A\$) | 497,671 | 495,531 | 495,337 | 492,361 | 488,193 | 546,919 | 542,552 | 550,810 | 559,749 | 543,190 | 540,249 | 537,362 | 538,327 | 526,573 |
| Weighted Average Remaining Term To Maturity (months) | 277 | 277 | 274 | 271 | 268 | 266 | 263 | 259 | 256 | 253 | 250 | 247 | 244 | 241 |
| Weighted Average Seasoning (months) | 19 | 20 | 23 | 26 | 29 | 32 | 35 | 38 | 41 | 44 | 47 | 50 | 53 | 56 |
| Weighted Average Current Loan-to-Value Ratio | 67.40\% | 67.02\% | 66.06\% | 65.04\% | 64.13\% | 63.32\% | 62.34\% | 61.29\% | 60.38\% | 59.52\% | 59.20\% | 57.96\% | 57.15\% | 56.38\% |
| Percentage of Investment Loans | 25.01\% | 25.05\% | 25.51\% | 25.74\% | 25.63\% | 25.96\% | 26.32\% | 27.21\% | 27.71\% | 28.39\% | 28.60\% | 28.90\% | 29.24\% | 29.82\% |
| 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\% | 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\% | 0.00\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| $31-60$ days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 30 | 38 | 53 | 71 | 68 | 49 | 47 | 32 | 41 | 37 | 37 | 31 | 25 |
| Balance (A\$) | 0 | 3,759,000 | 4,714,000 | 5,962,000 | 9,595,000 | 7,960,000 | 5,684,000 | 5,166,000 | 3,805,710 | 4,789,430 | 4,994,985 | 4,333,413 | 4,389,014 | 2,943,278 |
| \% of Period Pool Balance | 0.00\% | 0.22\% | 0.31\% | 0.43\% | 0.76\% | 0.68\% | 0.54\% | 0.56\% | 0.46\% | 0.64\% | 0.73\% | 0.69\% | 0.76\% | 0.55\% |
| 61 - 90 days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 2 | 13 | 9 | 16 | 28 | 20 | 12 | 13 | 12 | 17 | 8 | 7 | 13 |
| Balance (A\$) | 0 | 559,000 | 1,416,000 | 963,000 | 2,459,000 | 3,257,000 | 2,670,000 | 1,436,000 | 1,686,188 | 1,401,932 | 2,417,746 | 686,047 | 670,305 | 963,586 |
| \% of Period Pool Balance | 0.00\% | 0.03\% | 0.09\% | 0.07\% | 0.19\% | 0.28\% | 0.26\% | 0.16\% | 0.20\% | 0.19\% | 0.35\% | 0.11\% | 0.12\% | 0.18\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 3 | 3 | 7 | 18 | 18 | 15 | 16 | 13 | 4 | 9 | 4 | 7 |
| Balance (A\$) | 0 | 0 | 546,000 | 333,000 | 766,000 | 2,071,000 | 2,109,000 | 1,707,000 | 2,118,023 | 1,170,713 | 433,670 | 1,582,471 | 409,736 | 977,360 |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.04\% | 0.02\% | 0.06\% | 0.18\% | 0.20\% | 0.19\% | 0.26\% | 0.16\% | 0.06\% | 0.25\% | 0.07\% | 0.18\% |
| 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 | 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 | 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 | N/A |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 32 | 54 | 65 | 94 | 114 | 87 | 74 | 61 | 66 | 58 | 54 | 42 | 45 |
| Balance (A\$) | 0 | 4,318,000 | 6,676,000 | 7,258,000 | 12,820,000 | 13,288,000 | 10,463,000 | 8,309,000 | 7,609,921 | 7,362,075 | 7,846,401 | 6,601,931 | 5,469,055 | 4,884,224 |
| \% of Period Pool Balance | 0.000\% | 0.258\% | 0.440\% | 0.528\% | 1.015\% | 1.142\% | 1.003\% | 0.901\% | 0.918\% | 0.982\% | 1.147\% | 1.055\% | 0.944\% | 0.916\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 1 |  |
| Balance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 187,000 | 217,000 | 0 | 232,000 | 239,000 |
| \% of Period Pool Balance | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.025\% | 0.032\% | 0.000\% | 0.040\% | 0.045\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Losses (A\$) | 0 | 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\% | 0.00\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | N/A | 26.47\% | 32.13\% | 30.57\% | 26.02\% | 28.29\% | 36.36\% | 39.54\% | 29.39\% | 31.22\% | 31.88\% | 22.57\% | 15.28\% | 24.65\% |
| 3 Month CPR (\%) | N/A | 0.00\% | 31.20\% | 30.88\% | 26.96\% | 25.92\% | 33.54\% | 36.97\% | 32.89\% | 31.05\% | 28.47\% | 27.31\% | 23.75\% | 25.06\% |


| Period Ending: | Inception <br> Mar-2002 | 30-Apr-2002 | 31-Jul-2002 | 31-Oct-2002 | 31-Jan-2003 | 30-Apr-2003 | 31-Jul-2003 | 31-Oct-2003 | 31-Jan-2004 | 30-Apr-2004 | 31-Jul-2004 | 31-Oct-2004 | 31-Jan-2005 | 30-Apr-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool <br> Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 6.09\% | 6.13\% | 6.51\% | 6.94\% | 7.23\% | 7.45\% | 7.86\% | 8.45\% | 9.02\% | 9.71\% | 10.11\% | 10.59\% | 11.02\% | 11.88\% |
| 30.01\% - 35.00\% | 2.58\% | 2.70\% | 2.93\% | 2.98\% | 3.02\% | 3.15\% | 3.14\% | 3.55\% | 3.57\% | 3.60\% | 3.76\% | 3.77\% | 3.96\% | 3.84\% |
| 35.01\% - 40.00\% | 3.40\% | 3.37\% | 3.51\% | 3.72\% | 3.93\% | 3.95\% | 4.24\% | 4.36\% | 4.85\% | 4.90\% | 5.11\% | 5.23\% | 5.56\% | 5.69\% |
| 40.01\% - 45.00\% | 3.97\% | 4.08\% | 4.28\% | 4.68\% | 4.41\% | 4.79\% | 5.01\% | 5.55\% | 5.84\% | 5.91\% | 5.97\% | 6.27\% | 6.19\% | 6.30\% |
| 45.01\% - 50.00\% | 4.92\% | 4.95\% | 5.15\% | 4.98\% | 5.61\% | 5.75\% | 6.01\% | 5.96\% | 5.74\% | 6.39\% | 6.59\% | 6.65\% | 7.08\% | 6.95\% |
| 50.01\%-55.00\% | 5.21\% | 5.29\% | 5.28\% | 5.74\% | 6.01\% | 6.22\% | 6.53\% | 6.41\% | 6.93\% | 6.61\% | 7.21\% | 7.27\% | 7.44\% | 8.56\% |
| 55.01\% - 60.00\% | 5.51\% | 5.69\% | 6.06\% | 6.10\% | 6.32\% | 6.77\% | 7.09\% | 7.20\% | 7.05\% | 7.63\% | 7.29\% | 8.00\% | 8.34\% | 7.93\% |
| 60.01\% - 65.00\% | 6.90\% | 7.00\% | 7.08\% | 7.22\% | 7.77\% | 7.69\% | 7.79\% | 8.12\% | 8.37\% | 8.37\% | 8.82\% | 8.59\% | 8.63\% | 8.95\% |
| 65.01\% - 70.00\% | 6.98\% | 7.04\% | 7.63\% | 8.39\% | 8.30\% | 8.78\% | 9.14\% | 9.56\% | 9.72\% | 9.93\% | 9.79\% | 10.82\% | 11.00\% | 10.70\% |
| 70.01\% - 75.00\% | 8.24\% | 8.47\% | 8.85\% | 9.05\% | 9.99\% | 10.51\% | 11.37\% | 11.74\% | 12.01\% | 11.83\% | 12.37\% | 12.03\% | 11.57\% | 11.35\% |
| 75.01\% - 80.00\% | 16.04\% | 15.72\% | 14.64\% | 14.23\% | 13.39\% | 12.73\% | 11.53\% | 10.55\% | 10.09\% | 10.11\% | 9.54\% | 8.82\% | 8.58\% | 8.21\% |
| 80.01\% - 85.00\% | 6.96\% | 7.27\% | 7.52\% | 7.68\% | 8.29\% | 8.67\% | 9.31\% | 9.47\% | 9.32\% | 8.77\% | 8.35\% | 7.80\% | 7.36\% | 7.29\% |
| 85.01\% - 90.00\% | 12.27\% | 12.17\% | 12.16\% | 11.92\% | 11.09\% | 10.30\% | 9.34\% | 8.20\% | 7.12\% | 6.07\% | 4.92\% | 3.96\% | 3.12\% | 2.27\% |
| 90.01\% - 95.00\% | 10.92\% | 10.11\% | 8.40\% | 6.38\% | 4.65\% | 3.25\% | 1.63\% | 0.85\% | 0.36\% | 0.17\% | 0.09\% | 0.16\% | 0.11\% | 0.06\% |
| 95.01\% - 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% |
| Greater than 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.06\% | 0.03\% | 0.03\% | 0.02\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 22.36\% | 19.55\% | 2.77\% | 0.88\% | 0.89\% | 0.79\% | 0.21\% | 0.14\% | 0.26\% | 0.33\% | 0.62\% | 0.63\% | 0.56\% | 0.59\% |
| 2 Year Fixed | 1.30\% | 1.41\% | 1.99\% | 2.07\% | 2.09\% | 2.23\% | 2.49\% | 2.68\% | 2.81\% | 2.40\% | 1.24\% | 1.13\% | 1.17\% | 1.27\% |
| 3 Year Fixed | 6.24\% | 6.63\% | 8.20\% | 8.76\% | 8.97\% | 9.09\% | 9.16\% | 8.80\% | 8.66\% | 8.45\% | 6.43\% | 6.54\% | 6.72\% | 6.52\% |
| 4 Year Fixed | 0.35\% | 0.38\% | 0.43\% | 0.45\% | 0.48\% | 0.49\% | 0.48\% | 0.50\% | 0.53\% | 0.55\% | 0.55\% | 0.57\% | 0.53\% | 0.58\% |
| 5 Year Fixed | 7.82\% | 8.01\% | 8.69\% | 8.88\% | 9.04\% | 9.12\% | 9.07\% | 9.27\% | 9.64\% | 10.14\% | 10.77\% | 11.04\% | 11.47\% | 11.77\% |
| Basic Home Loans/STG Essential Home Loan/GAHL | 11.02\% | 11.55\% | 15.53\% | 17.54\% | 18.27\% | 18.50\% | 18.86\% | 18.97\% | 18.61\% | 18.80\% | 19.18\% | 19.11\% | 19.16\% | 19.16\% |
| Standard Variable | 20.33\% | 22.52\% | 30.55\% | 28.23\% | 26.82\% | 25.68\% | 24.52\% | 23.72\% | 22.92\% | 21.98\% | 22.32\% | 21.01\% | 20.05\% | 19.54\% |
| Other Variable | 30.58\% | 29.96\% | 31.83\% | 33.19\% | 33.43\% | 34.09\% | 35.21\% | 35.92\% | 36.57\% | 37.33\% | 38.89\% | 39.97\% | 40.33\% | 40.58\% |
| Profile by Loan Rate (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.01\% - 4.50\% | 9.98\% | 8.52\% | 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\% | 22.51\% | 19.99\% | 1.85\% | 0.02\% | 0.02\% | 0.02\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.01\%-5.50\% | 4.19\% | 3.81\% | 2.03\% | 0.01\% | 0.01\% | 0.01\% | 0.02\% | 0.02\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.51\%-6.00\% | 27.27\% | 28.81\% | 6.81\% | 9.19\% | 10.05\% | 11.01\% | 12.13\% | 12.79\% | 1.26\% | 1.07\% | 1.06\% | 1.12\% | 0.83\% | 0.69\% |
| 6.01\% - 6.50\% | 26.03\% | 28.74\% | 46.29\% | 49.71\% | 50.24\% | 50.64\% | 51.23\% | 52.06\% | 20.84\% | 21.00\% | 19.20\% | 19.37\% | 19.84\% | 6.52\% |
| 6.51\%-7.00\% | 4.30\% | 4.56\% | 37.34\% | 35.54\% | 34.41\% | 33.52\% | 32.32\% | 31.72\% | 51.75\% | 52.56\% | 53.94\% | 55.21\% | 56.23\% | 40.26\% |
| 7.01\%-7.50\% | 1.13\% | 1.10\% | 1.35\% | 1.42\% | 1.36\% | 1.05\% | 0.85\% | 0.88\% | 24.24\% | 23.39\% | 23.77\% | 22.39\% | 21.40\% | 51.01\% |
| 7.51\%-8.00\% | 4.30\% | 4.23\% | 4.11\% | 3.88\% | 3.68\% | 3.59\% | 3.31\% | 2.40\% | 1.77\% | 1.85\% | 1.88\% | 1.77\% | 1.55\% | 1.54\% |
| 8.01\%-8.50\% | 0.22\% | 0.23\% | 0.21\% | 0.23\% | 0.22\% | 0.16\% | 0.14\% | 0.14\% | 0.13\% | 0.13\% | 0.14\% | 0.15\% | 0.15\% | 0.00\% |
| 8.51\% - 9.00\% | 0.06\% | 0.01\% | 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\% | 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\% | 0.00\% |
| Profile by Geographic Distribution (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 4.95\% | 4.93\% | 4.89\% | 5.00\% | 4.97\% | 4.84\% | 4.59\% | 4.59\% | 4.43\% | 4.45\% | 4.43\% | 4.25\% | 4.30\% | 4.29\% |
| New South Wales | 75.16\% | 75.28\% | 75.70\% | 75.80\% | 76.01\% | 76.15\% | 76.47\% | 76.77\% | 77.40\% | 77.93\% | 78.13\% | 78.42\% | 78.60\% | 78.88\% |
| Victoria | 11.28\% | 11.26\% | 10.97\% | 10.83\% | 10.72\% | 10.74\% | 10.75\% | 10.58\% | 10.51\% | 10.51\% | 10.45\% | 10.28\% | 10.05\% | 9.79\% |
| Queensland | 6.79\% | 6.76\% | 6.64\% | 6.69\% | 6.61\% | 6.57\% | 6.48\% | 6.45\% | 6.11\% | 5.66\% | 5.55\% | 5.62\% | 5.64\% | 5.64\% |
| South Australia | 0.64\% | 0.63\% | 0.65\% | 0.60\% | 0.59\% | 0.58\% | 0.60\% | 0.58\% | 0.58\% | 0.49\% | 0.54\% | 0.52\% | 0.56\% | 0.56\% |
| Western Australia | 1.13\% | 1.09\% | 1.10\% | 1.03\% | 1.05\% | 1.06\% | 1.05\% | 0.97\% | 0.92\% | 0.91\% | 0.85\% | 0.85\% | 0.81\% | 0.79\% |
| Northern Territory | 0.02\% | 0.02\% | 0.02\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% |
| Tasmania | 0.03\% | 0.03\% | 0.04\% | 0.04\% | 0.04\% | 0.04\% | 0.04\% | 0.04\% | 0.03\% | 0.03\% | 0.02\% | 0.03\% | 0.03\% | 0.03\% |


| Period Ending: | Inception Mar-2002 | 30-Apr-2002 | 31-Jul-2002 | 31-Oct-2002 | 31-Jan-2003 | 30-Apr-2003 | 31-Jul-2003 | 31-Oct-2003 31-Jan-2004 30-Apr-2004 31-Jul-2004 | 31-Oct-2004 | 31-Jan-2005 | 30-Apr-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| * 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 |  |  |  |  |  |  |  |  |  |  |  | loans between $91-120$ days and $121+$ days is not available

## Crusade Global Trust No. 1 of 2002

Static Pool Data

| Period Ending: | 31-Jul-2005 | 31-Oct-2005 | 31-Jan-2006 | 30-Apr-2006 | 31-Jul-2006 | 31-Oct-2006 | 31-Jan-2007 | 30-Apr-2007 | 31-Jul-2007 | 31-Oct-2007 | 31-Jan-2008 | 30-Apr-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 4,360 | 4,058 | 3,791 | 3,554 | 3,285 | 3,057 | 2,868 | 2,696 | 2,521 | 2,349 | 2,204 | 2,081 |
| Housing Loan Pool Size (A\$) | 489,642,481 | 447,750,113 | 412,760,695 | 382,377,738 | 348,860,528 | 317,632,270 | 295,865,252 | 273,227,760 | 251,302,679 | 231,837,005 | 215,138,794 | 200,284,874 |
| Average Housing Loan Group Balance (A\$) | 112,303 | 110,338 | 108,879 | 107,591 | 106,198 | 103,903 | 103,161 | 101,346 | 99,684 | 98,696 | 97,613 | 96,245 |
| Maximum Housing Loan Group Balance (A\$) | 527,542 | 461,725 | 459,151 | 455,978 | 442,451 | 439,708 | 436,909 | 433,900 | 431,041 | 428,454 | 425,930 | 423,690 |
| Weighted Average Remaining Term To Maturity (months) | 239 | 236 | 233 | 231 | 228 | 224 | 221 | 219 | 216 | 213 | 210 | 207 |
| Weighted Average Seasoning (months) | 59 | 62 | 65 | 68 | 71 | 74 | 77 | 80 | 83 | 86 | 89 | 92 |
| Weighted Average Current Loan-to-Value Ratio | 55.70\% | 55.02 | 54.32\% | 53.93\% | 53.38\% | 52.71\% | 52.06\% | 51.46\% | 50.77\% | 50.05\% | 49.61\% | 48.88\% |
| Percentage of Investment Loans | 30.23\% | 30.82\% | 31.38\% | 32.16\% | 32.70\% | 32.84\% | 33.04\% | 34.02\% | 34.53\% | 35.35\% | 35.28\% | 35.51\% |
| 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\% |
| 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\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |  |
| 31-60 days |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 22 | 24 | 18 | 22 | 13 | 8 | 10 | 15 | 8 | 8 | 12 | 12 |
| Balance (A\$) | 2,574,729 | 3,070,791 | 2,331,107 | 3,319,478 | 1,529,195 | 1,027,063 | 1,273,823 | 2,416,157 | 1,044,082 | 1,050,718 | 1,633,781 | 1,769,760 |
| \% of Period Pool Balance | 0.53\% | 0.69\% | 0.56\% | 0.87\% | 0.44\% | 0.32\% | 0.43\% | 0.88\% | 0.42\% | 0.45\% | 0.76\% | 0.88\% |
| 61-90 days |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 7 | 5 | 4 | 5 | 3 | 5 | 4 | 3 | 4 | 1 | 1 | 1 |
| Balance (A\$) | 1,149,504 | 531,185 | 370,354 | 492,435 | 402,708 | 789,552 | 746,738 | 438,013 | 640,332 | 113,870 | 112,967 | 177,249 |
| \% of Period Pool Balance | 0.23\% | 0.12\% | 0.09\% | 0.13\% | 0.12\% | 0.25\% | 0.25\% | 0.16\% | 0.25\% | 0.05\% | 0.05\% | 0.09\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 7 | 7 | 2 | 5 | 4 | 1 | 1 | 1 | 0 | 2 | 2 | 0 |
| Balance (A\$) | 874,373 | 1,257,911 | 431,066 | 584,307 | 695,626 | 178,563 | 166,750 | 55,560 | 0 | 321,124 | 86,403 | 0 |
| \% of Period Pool Balance | 0.18\% | 0.28\% | 0.10\% | 0.15\% | 0.20\% | 0.06\% | 0.06\% | 0.02\% | 0.00\% | 0.14\% | 0.04\% | 0.00\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | N/A | N/A | 2 | 5 | 2 | 3 | 3 | 2 | 3 | 1 | 2 | 3 |
| Balance (A\$) | N/A | N/A | 577,935 | 1,064,573 | 369,169 | 534,410 | 358,449 | 240,694 | 344,663 | 141,703 | 295,916 | 217,402 |
| \% of Period Pool Balance | N/A | N/A | 0.14\% | 0.28\% | 0.11\% | 0.17\% | 0.12\% | 0.09\% | 0.14\% | 0.06\% | 0.14\% | 0.11\% |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 36 | 36 | 26 | 37 | 22 | 17 | 18 | 21 | 15 | 12 | 17 | 16 |
| Balance (A\$) | 4,598,606 | 4,859,887 | 3,710,463 | 5,460,793 | 2,996,698 | 2,529,589 | 2,545,759 | 3,150,424 | 2,029,076 | 1,627,415 | 2,129,067 | 2,164,410 |
| \% of Period Pool Balance | 0.939\% | 1.085\% | 0.899\% | 1.428\% | 0.859\% | 0.796\% | 0.860\% | 1.153\% | 0.810\% | 0.702\% | 0.990\% | 1.081\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Balance (A\$) | 245,000 | 0 | 0 | 0 | 223,000 | 239,000 | 0 | 0 | 0 | 0 | 0 | 0 |
| \% of Period Pool Balance | 0.050\% | 0.000\% | 0.000\% | 0.000\% | 0.064\% | 0.075\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 118,855 | 118,855 | 118,855 | 118,855 |
| Net Losses (A\$) | 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\% | 0.000\% | 0.000\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | 26.28\% | 21.75\% | 19.06\% | 20.07\% | 28.84\% | 28.18\% | 17.36\% | 23.81\% | 19.99\% | 26.45\% | 18.15\% | 21.47\% |
| 3 Month CPR (\%) | 26.19\% | 27.17\% | 24.63\% | 22.90\% | 27.56\% | 28.23\% | 21.17\% | 23.52\% | 24.67\% | 23.81\% | 21.93\% | 20.94\% |


| Period Ending: | 31-Jul-2005 | 31-Oct-2005 | 31-Jan-2006 | 30-Apr-2006 | 31-Jul-2006 | 31-Oct-2006 | 31-Jan-2007 | 30-Apr-2007 | 31-Jul-2007 | 31-Oct-2007 | 31-Jan-2008 | 30-Apr-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool <br> Balance) |  |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 12.15\% | 12.93\% | 13.17\% | 13.08\% | 13.62\% | 13.90\% | 14.81\% | 15.26\% | 15.68\% | 15.94\% | 16.17\% | 17.38\% |
| 30.01\% - 35.00\% | 3.92\% | 4.05\% | 4.54\% | 4.91\% | 5.50\% | 5.69\% | 5.32\% | 5.14\% | 5.41\% | 6.17\% | 6.30\% | 6.31\% |
| 35.01\% - 40.00\% | 6.40\% | 6.30\% | 6.47\% | 6.21\% | 5.46\% | 5.82\% | 6.57\% | 6.84\% | 6.79\% | 7.02\% | 7.40\% | 8.33\% |
| 40.01\% - 45.00\% | 6.13\% | 6.38\% | 6.36\% | 6.36\% | 6.81\% | 7.03\% | 6.90\% | 7.77\% | 7.87\% | 8.35\% | 8.76\% | 8.85\% |
| 45.01\% - 50.00\% | 7.12\% | 7.08\% | 7.49\% | 7.67\% | 7.60\% | 7.85\% | 8.09\% | 8.04\% | 8.52\% | 9.01\% | 8.13\% | 8.26\% |
| 50.01\%-55.00\% | 8.38\% | 8.25\% | 8.21\% | 8.67\% | 8.84\% | 9.32\% | 9.19\% | 8.97\% | 9.07\% | 8.80\% | 9.62\% | 9.13\% |
| 55.01\% - 60.00\% | 7.94\% | 8.24\% | 8.86\% | 9.44\% | 9.53\% | 9.31\% | 8.95\% | 9.19\% | 9.78\% | 9.42\% | 9.70\% | 9.72\% |
| 60.01\% - 65.00\% | 9.74\% | 10.10\% | 9.81\% | 9.72\% | 9.40\% | 9.85\% | 10.51\% | 10.89\% | 10.48\% | 11.17\% | 10.40\% | 10.14\% |
| 65.01\% - 70.00\% | 10.55\% | 10.72\% | 11.44\% | 12.00\% | 12.49\% | 12.20\% | 12.33\% | 11.65\% | 11.68\% | 10.24\% | 10.04\% | 9.69\% |
| 70.01\% - 75.00\% | 11.22\% | 10.85\% | 9.96\% | 9.58\% | 9.48\% | 8.78\% | 8.08\% | 7.89\% | 7.67\% | 7.95\% | 8.04\% | 8.07\% |
| 75.01\% - 80.00\% | 8.46\% | 8.06\% | 7.51\% | 7.50\% | 7.03\% | 6.87\% | 6.71\% | 6.50\% | 5.51\% | 4.73\% | 4.39\% | 3.10\% |
| 80.01\% - 85.00\% | 6.14\% | 5.45\% | 5.07\% | 3.90\% | 3.42\% | 2.85\% | 2.11\% | 1.50\% | 1.25\% | 0.94\% | 0.70\% | 0.77\% |
| 85.01\% - 90.00\% | 1.79\% | 1.57\% | 1.01\% | 0.84\% | 0.69\% | 0.38\% | 0.36\% | 0.25\% | 0.18\% | 0.16\% | 0.34\% | 0.25\% |
| 90.01\% - 95.00\% | 0.03\% | 0.00\% | 0.11\% | 0.12\% | 0.07\% | 0.08\% | 0.09\% | 0.09\% | 0.10\% | 0.11\% | 0.00\% | 0.00\% |
| 95.01\% - 100.00\% | 0.01\% | 0.01\% | 0.00\% | 0.00\% | 0.06\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Greater than 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.08\% | 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\% | 0.19\% | 0.20\% | 0.12\% | 0.13\% | 0.16\% | 0.25\% | 0.42\% | 0.50\% | 0.47\% | 0.32\% | 0.20\% |
| 2 Year Fixed | 1.14\% | 0.98\% | 0.83\% | 0.77\% | 0.76\% | 0.87\% | 0.81\% | 0.63\% | 0.49\% | 0.43\% | 0.46\% | 0.81\% |
| 3 Year Fixed | 5.75\% | 5.89\% | 6.19\% | 6.59\% | 8.14\% | 9.00\% | 9.04\% | 9.20\% | 8.76\% | 9.02\% | 9.25\% | 8.55\% |
| 4 Year Fixed | 0.46\% | 0.35\% | 0.36\% | 0.30\% | 0.22\% | 0.22\% | 0.42\% | 0.45\% | 0.47\% | 0.54\% | 0.57\% | 0.64\% |
| 5 Year Fixed | 11.98\% | 11.86\% | 11.85\% | 11.59\% | 6.93\% | 6.69\% | 7.13\% | 7.15\% | 7.46\% | 8.02\% | 8.93\% | 9.49\% |
| Basic Home Loans/STG Essential Home Loan/GAHL | 19.07\% | 19.05\% | 18.91\% | 19.00\% | 19.62\% | 20.17\% | 20.68\% | 20.47\% | 20.50\% | 20.44\% | 20.23\% | 20.26\% |
| Standard Variable | 19.81\% | 19.33\% | 18.75\% | 18.84\% | 19.89\% | 18.75\% | 18.07\% | 17.70\% | 18.09\% | 17.08\% | 16.72\% | 16.13\% |
| Other Variable | 41.58\% | 42.34\% | 42.91\% | 42.81\% | 44.30\% | 44.14\% | 43.60\% | 43.97\% | 43.73\% | 44.01\% | 43.53\% | 43.93\% |
| 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\% |
| 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\% | 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\% | 0.00\% |
| 5.51\% - 6.00\% | 0.36\% | 0.33\% | 0.34\% | 0.24\% | 0.21\% | 0.18\% | 0.19\% | 0.21\% | 0.22\% | 0.24\% | 0.26\% | 0.27\% |
| 6.01\%-6.50\% | 6.88\% | 6.89\% | 7.08\% | 6.83\% | 1.96\% | 1.12\% | 1.17\% | 1.23\% | 1.32\% | 1.41\% | 1.21\% | 0.56\% |
| 6.51\% - 7.00\% | 40.40\% | 40.96\% | 42.10\% | 42.99\% | 30.06\% | 12.68\% | 12.09\% | 11.62\% | 10.52\% | 10.32\% | 10.36\% | 9.78\% |
| 7.01\% - 7.50\% | 51.40\% | 51.32\% | 50.49\% | 49.94\% | 47.72\% | 36.82\% | 23.41\% | 24.27\% | 24.86\% | 5.97\% | 5.54\% | 5.60\% |
| 7.51\% - 8.00\% | 0.97\% | 0.51\% | 0.00\% | 0.00\% | 20.05\% | 49.19\% | 44.96\% | 44.87\% | 44.88\% | 35.39\% | 2.87\% | 1.89\% |
| 8.01\% - 8.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 18.17\% | 17.81\% | 18.20\% | 46.67\% | 34.10\% | 1.44\% |
| 8.51\% - 9.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 45.66\% | 34.86\% |
| 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\% | 45.60\% |
| 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\% |
| Profile by Geographic Distribution (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 4.20\% | 4.10\% | 4.05\% | 4.09\% | 4.18\% | 4.23\% | 4.13\% | 4.09\% | 4.22\% | 4.33\% | 4.45\% | 4.49\% |
| New South Wales | 79.46\% | 79.74\% | 79.98\% | 79.89\% | 80.06\% | 80.26\% | 80.45\% | 80.60\% | 80.53\% | -80.33\% | 80.01\% | 79.71\% |
| Victoria | 9.63\% | 9.42\% | 9.29\% | 9.30\% | 9.14\% | 8.85\% | 8.77\% | 8.70\% | 8.57\% | - 8.49\% | 8.56\% | 8.63\% |
| Queensland | 5.47\% | 5.41\% | 5.47\% | 5.43\% | 5.41\% | 5.44\% | 5.43\% | 5.38\% | 5.45\% | 5.55\% | 5.62\% | 5.84\% |
| South Australia | 0.59\% | 0.63\% | 0.62\% | 0.64\% | 0.58\% | 0.61\% | 0.60\% | 0.60\% | 0.57\% | - 0.61\% | 0.63\% | 0.59\% |
| Western Australia | 0.61\% | 0.65\% | 0.55\% | 0.60\% | 0.58\% | 0.56\% | 0.58\% | 0.57\% | 0.61\% | - 0.62\% | 0.65\% | 0.67\% |
| Northern Territory | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.03\% | 0.03\% | 0.03\% | 0.03\% | 0.03\% | 0.04\% | 0.04\% |
| Tasmania | 0.03\% | 0.03\% | 0.03\% | 0.03\% | 0.03\% | 0.02\% | 0.02\% | 0.03\% | 0.03\% | 0.03\% | 0.03\% | 0.03\% |

* 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

