Period Ending:	Inception 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	31-Dec-2005
Housing Loan Pool Summary												
Number of Housing Loan Groups	10,837	10,034	9,164	8,354	7,699	7,166	6,626	6,096	5,676	5,284	4,961	4,646
Housing Loan Pool Size (A\$)	1,792,340,464	1,582,720,462	1,417,312,245	1,266,327,386	1,164,119,503	1,068,638,926	978,501,749	896,615,162	825,631,996	756,813,272	698,309,686	642,699,948
Average Housing Loan Group Balance (A\$)	165,391	157,736	154,661	151,583	151,204	149,126	147,676	147,083	145,460	143,227	140,760	138,334
Maximum Housing Loan Group Balance (A\$)	498,019	493,763	493,262	490,967	488,637	486,354	485,202	481,595	479,039	476,604	474,132	471,540
Weighted Average Remaining Term To Maturity (months)	289	286	282	280	277	274	271	269	266	263	260	258
Weighted Average Seasoning (months)	14	18	21	24	27	30	33	36	39	42	45	48
Weighted Average Current Loan-to-Value Ratio	66.14%	64.96%	63.99%	63.03%	62.26%	61.66%	60.96%	60.06%	59.40%	58.64%	58.02%	57.32%
Percentage of Investment Loans	28.46%	29.08%	29.39%	30.01%	30.50%	31.23%	31.78%	32.20%	32.66%	33.26%	33.81%	33.77%
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	0	32	25	23	25	15	17	14	21	23	13	12
Balance (A\$)	0	4,210,000	3,592,000	3,502,000	3,931,756	2,274,354	2,521,126	2,061,019	3,356,818	3,372,059	1,754,702	1,412,497
% of Period Pool Balance	0.00%	0.27%	0.25%	0.28%	0.34%	0.21%	0.26%	0.23%	0.41%	0.45%	0.25%	0.22%
61 - 90 days												
No.of Loans	0	4	7	4	7	2	3	5	2	3	4	3
Balance (A\$)	0	690,000	555,000	575,000	1,116,121	182,720	531,782	471,173	337,322	465,455	402,336	171,879
% of Period Pool Balance	0.00%	0.04%	0.04%	0.05%	0.10%	0.02%	0.05%	0.05%	0.04%	0.06%	0.06%	0.03%
91 - 120 days												
No.of Loans	0	2	5	3	6	3	3	8	4	0	2	3
Balance (A\$)	0	229,000	769,000	385,000	565,778	288,681	251,485	1,027,878	338,290	0	229,600	510,254
% of Period Pool Balance	0.00%	0.01%	0.05%	0.03%	0.05%	0.03%	0.03%	0.11%	0.04%	0.00%	0.03%	0.08%
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
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
% 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
Total Delinquencies												
No.of Loans	0	38	37	30	38	20	23	27	27	26	19	18
Balance (A\$)	0	5,129,000	4,916,000	4,462,000	5,613,655	2,745,755	3,304,393	3,560,070	4,032,430	3,837,514	2,386,638	2,094,630
% of Period Pool Balance	0.000%	0.324%	0.347%	0.353%	0.482%	0.257%	0.337%	0.397%	0.488%	0.507%	0.342%	0.326%
Foreclosures												
No.of Loans	0	0	0	0	0	0	1	1	0	0	0	0
Balance (A\$)	0	0	0	0	0	0	166,000	171,000	0	0	0	0
% of Period Pool Balance	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.020%	0.020%	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	0	0	0	0
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%	0.00%	0.00%
Prepayment Information (CPR)												
1 Month CPR (%)	N/A	33.97%	33.84%	34.30%	25.60%	29.68%	26.24%	29.18%	29.79%	27.88%	24.71%	28.56%
3 Month CPR (%)	N/A	32.28%	34.18%	34.76%	26.62%	27.21%	27.49%	27.35%	25.76%	27.23%	25.12%	25.71%

Period Ending	g: Inception 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	31-Dec-2005
Profile by Current Loan-To-Value Ratio (% of Period Pool Balance)												
00.01% - 30.00%	4.84%	5.25%	5.61%	6.18%	6.61%	6.88%	7.35%	7.93%	8.45%	8.99%	9.41%	10.04%
30.01% - 35.00%	2.63%	2.77%	3.05%	2.99%	3.24%	3.44%	3.33%	3.50%	3.49%	3.44%	3.60%	3.86%
35.01% - 40.00%	3.51%	3.61%	3.84%	4.13%	4.02%	4.02%	4.54%	4.74%	5.14%	5.49%	5.17%	5.19%
40.01% - 45.00%	4.15%	4.46%	4.56%	4.97%	5.43%	5.70%	5.62%	5.73%	5.66%	5.59%	5.85%	5.82%
45.01% - 50.00%	5.33%	5.62%	5.93%	6.02%	6.09%	6.08%	6.40%	6.88%	6.98%	7.30%	7.92%	8.17%
50.01% - 55.00%	6.05%	6.44%	6.85%	7.40%	7.72%	7.95%	8.17%	8.31%	8.32%	8.63%	8.64%	8.86%
55.01% - 60.00%	7.26%	7.23%	7.41%	7.39%	7.42%	7.45%	7.51%	7.40%	7.76%	7.85%	7.94%	7.84%
60.01% - 65.00%	6.84%	7.41%	7.51%	7.50%	7.65%	7.95%	7.94%	8.11%	8.15%	8.58%	8.81%	9.34%
65.01% - 70.00%	7.69%	8.54%	8.42%	8.94%	8.89%	9.17%	9.55%	10.35%	10.26%	10.17%	10.12%	9.79%
70.01% - 75.00%	10.05%	10.63%	11.56%	11.77%	12.61%	13.06%	13.41%	13.49%	13.88%	13.85%	13.72%	13.53%
75.01% - 80.00%	20.14%	18.24%	16.59%	15.10%	13.83%	12.76%	11.29%	9.79%	9.00%	8.53%	8.22%	7.92%
80.01% - 85.00%	5.14%	5.57%	5.79%	6.30%	6.62%	6.77%	7.50%	7.70%	7.65%	7.44%	7.36%	6.69%
85.01% - 90.00%	10.49%	9.76%	9.65%	9.16%	8.44%	7.94%	6.86%	5.81%	5.05%	4.04%	3.03%	2.82%
90.01% - 95.00%	5.89%	4.48%	3.23%	2.15%	1.45%	0.83%	0.53%	0.26%	0.18%	0.10%	0.20%	0.14%
95.01% - 100.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%
Profile by Loan Product (% of Period Pool Balance)												
1 Year Fixed	6.65%	1.85%	0.43%	0.50%	0.54%	0.54%	0.55%	0.52%	0.54%	0.53%	0.55%	0.43%
2 Year Fixed	2.60%	3.76%	4.06%	4.62%	4.63%	4.09%	3.85%	3.23%	2.25%	1.59%	1.53%	1.27%
3 Year Fixed	5.28%	5.90%	6.53%	7.32%	7.82%	8.04%	8.03%	8.00%	8.48%	7.71%	7.21%	7.39%
4 Year Fixed	0.26%	0.28%	0.29%	0.43%	0.42%	0.44%	0.45%	0.46%	0.48%	0.49%	0.50%	0.50%
5 Year Fixed	3.22%	3.53%	3.90%	4.47%	4.80%	4.99%	5.22%	5.64%	6.05%	6.48%	6.89%	7.04%
Basic Home Loan/STG Essential Home Loan/GAHL	23.61%	25.60%	26.60%	26.40%	26.10%	26.27%	26.15%	26.28%	26.17%	26.19%	26.07%	26.22%
Standard Variable	15.61%	20.65%	22.01%	20.18%	19.21%	18.82%	18.26%	18.11%	18.18%	18.56%	18.72%	18.06%
Other Variable	42.77%	38.43%	36.18%	36.08%	36.48%	36.80%	37.49%	37.77%	37.84%	38.46%	38.54%	39.10%
Profile by Loan Rate (% of Period Pool Balance)												
4.01% - 4.50%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4.51% - 5.00%	3.25%	0.08%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.00%	0.00%	0.00%	0.00%
5.01% - 5.50%	25.77%	8.49%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5.51% - 6.00%	25.85%	29.78%	31.20%	4.67%	4.68%	4.62%	4.60%	3.84%	1.77%	0.61%	0.46%	0.47%
6.01% - 6.50%	23.37%	34.60%	40.17%	31.83%	31.91%	31.85%	31.79%	31.68%	4.71%	4.45%	4.39%	4.14%
6.51% - 7.00%	20.60%	25.98%	27.54%	41.66%	42.46%	42.99%	43.55%	44.62%	53.54%	54.61%	55.30%	56.42%
7.01% - 7.50%	0.76%	0.67%	0.65%	21.58%	20.74%	20.33%	19.87%	19.68%	39.72%	40.15%	39.70%	38.84%
7.51% - 8.00%	0.40%	0.40%	0.37%	0.22%	0.20%	0.19%	0.18%	0.16%	0.27%	0.19%	0.15%	0.13%
8.01% - 8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%
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%
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	3.39%	3.35%	3.36%	3.38%	3.38%	3.38%	3.35%	3.38%	3.37%	3.36%	3.25%	3.21%
New South Wales	79.87%	80.11%	80.38%	80.79%	80.94%	81.45%	81.55%	81.77%	82.01%	82.16%	82.22%	82.35%
Victoria	6.49%	6.45%	6.38%	6.23%	6.15%	6.04%	6.09%	6.07%	5.99%	6.03%	6.12%	5.96%
Queensland	4.48%	4.35%	4.31%	4.06%	4.05%	3.83%	3.70%	3.62%	3.60%	3.57%	3.52%	3.53%
South Australia	2.21%	2.18%	2.17%	2.20%	2.21%	2.16%	2.11%	2.13%	2.08%	2.09%	2.11%	2.17%
Western Australia	3.47%	3.47%	3.31%	3.25%	3.17%	3.05%	3.10%	2.95%	2.86%	2.72%	2.70%	2.71%
Northern Territory	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.03%	0.03%	0.04%	0.04%	0.03%
Tasmania	0.06%	0.06%	0.06%	0.07%	0.06%	0.06%	0.07%	0.06%	0.05%	0.03%	0.03%	0.03%

Period Ending:	Inception 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	31-Dec-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												

Period Ending:	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	4,378	4,088	3,820	3,592	3,396	3,186	2,962	2,789	2.627	2,473
Housing Loan Pool Size (A\$)	598,730,257	554,307,796	508,063,125		441,318,840	408,935,846	,	347,485,581	, -	
Average Housing Loan Group Balance (A\$)	136,759	135,594	133,001	131,211	129,953	128,354	126,548	124,591	123,527	122,509
Maximum Housing Loan Group Balance (A\$)	468,817	464,222	461,614	459,588	457,586	452,335	449,636	447,189		443,007
Weighted Average Remaining Term To Maturity (months)	255	252	249	246	,	240	,	235	,	229
Weighted Average Seasoning (months)	51	54	57	59	62	65		71	74	77
Weighted Average Current Loan-to-Value Ratio	56.66%	56.01%	55.20%	54.48%	53.81%	53.23%	52.84%	52.28%	51.70%	51.08%
Percentage of Investment Loans	34.00%	34.01%	34.00%	33.83%		33.54%	33.57%	33.80%		33.91%
Percentage of Interest-Based Repayment Loans	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%
Delinquencies *	2,22,72		5.55,0					5.557.		212272
31 - 60 days										
No.of Loans	10	14	12	9	12	12	6	9	5	6
Balance (A\$)	1,812,500	2,203,801	2,042,932	1,243,065	2,359,801	1,701,889	1,056,343	1,747,851	1,151,949	1,171,028
% of Period Pool Balance	0.30%	0.40%	0.40%	0.26%		0.42%	0.28%	0.50%		0.39%
61 - 90 days										
No.of Loans	2	6	4	0	2	1	4	1	6	1
Balance (A\$)	110,662	895,454	583,252	0	232,549	154,084	838,368	312,220	1,371,742	321,642
% of Period Pool Balance	0.02%	0.16%	0.11%	0.00%	0.05%	0.04%		0.09%		0.11%
91 - 120 days										
No.of Loans	1	0	1	1	2	2	0	1	0	0
Balance (A\$)	26,432	0	148,858	77,035	357,720	325,812	0	167,635	0	0
% of Period Pool Balance	0.00%	0.00%	0.03%	0.02%	0.08%	0.08%	0.00%	0.05%	0.00%	0.00%
121 + days										
No.of Loans	1	0	1	2	1	2	2	1	0	1
Balance (A\$)	84,726	0	142,375	337,911	150,712	386,012	370,819	162,530	0	140,764
% of Period Pool Balance	0.01%	0.00%	0.03%	0.07%	0.03%	0.09%		0.05%	0.00%	0.05%
Total Delinquencies										
No.of Loans	14	20	18	12	17	17	12	12	11	8
Balance (A\$)	2,034,320	3,099,255	2,917,418	1,658,012	3,100,782	2,567,797	2,265,530	2,390,237	2,523,692	1,633,434
% of Period Pool Balance	0.340%	0.559%	0.574%	0.352%		0.628%		0.688%		0.539%
Foreclosures										
No.of Loans	0	0	0	0	0	0	1	1	0	0
Balance (A\$)	0	0	0	0	0	0	159,000	163,000	0	0
% of Period Pool Balance	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.042%	0.047%	0.000%	0.000%
Loss and Recovery Data (Cumulative)										
Claims to Lenders Mortgage Insurance (A\$)	0	0	0	0	0	0	0	0	0	0
Net Losses (A\$)	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%
Prepayment Information (CPR)										
1 Month CPR (%)	23.50%	29.07%	26.43%	21.59%	26.01%	23.38%	25.30%	27.54%	14.98%	22.08%
3 Month CPR (%)	21.82%	23.89%	26.87%	23.10%		23.20%	26.42%	22.90%	20.70%	20.75%

Period Ending:	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%	10.30%	10.47%	10.99%	11.66%	11.93%	12.45%	12.65%	13.69%	14.00%	14.14%
30.01% - 35.00%	4.09%	4.50%	4.70%	4.97%		5.49%	5.93%	5.57%		6.29%
35.01% - 40.00%	5.38%	5.63%	6.01%	5.88%		7.18%	6.73%	7.11%		8.01%
40.01% - 45.00%	6.44%	7.11%	7.26%	7.62%		7.37%	8.50%	8.22%	8.09%	7.37%
45.01% - 50.00%	8.41%	8.10%	8.31%	8.43%	8.03%	8.32%	8.29%	8.16%	8.11%	9.08%
50.01% - 55.00%	8.40%	8.42%	9.11%	9.06%	9.52%	9.58%	9.09%	9.19%	9.81%	9.32%
55.01% - 60.00%	8.20%	8.48%	8.33%	8.58%	8.18%	8.71%	8.16%	8.18%	8.25%	8.32%
60.01% - 65.00%	9.65%	9.53%	9.22%	8.98%	9.22%	8.99%	8.97%	9.72%	8.81%	9.82%
65.01% - 70.00%	9.53%	9.67%	9.60%	10.18%	10.08%	10.65%	10.99%	10.50%	10.99%	11.63%
70.01% - 75.00%	13.48%	13.12%	12.64%	11.99%		9.92%		9.43%		8.30%
75.01% - 80.00%	7.19%	6.89%	6.56%	6.43%		6.30%	6.90%	6.67%		5.43%
80.01% - 85.00%	6.05%	5.54%	5.68%	5.03%		4.37%		2.96%		2.10%
85.01% - 90.00%	2.83%	2.52%	1.60%	1.20%		0.67%	0.58%	0.60%		0.18%
90.01% - 95.00%	0.04%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
95.01% - 100.00%	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	0.35%	0.22%	0.34%	0.43%	0.51%	0.74%	0.51%	0.49%	0.52%	0.27%
2 Year Fixed	1.32%	1.39%	1.60%	1.59%	1.28%	1.16%		1.18%	1.30%	1.31%
3 Year Fixed	7.70%	7.79%	8.52%	8.49%		8.86%		9.47%	7.54%	6.20%
4 Year Fixed	0.48%	0.36%	0.30%	0.39%	0.42%	0.42%	0.43%	0.29%	0.42%	0.46%
5 Year Fixed	7.11%	7.20%	7.00%	6.93%	6.80%	6.35%	6.50%	6.94%	7.98%	8.30%
Basic Home Loan/STG Essential Home Loan/GAHL	25.94%	25.82%	25.19%	25.06%	25.35%	24.96%	25.06%	25.31%	24.82%	25.22%
Standard Variable	17.48%	17.39%	17.22%	17.18%		16.84%	16.89%	16.60%	17.36%	17.44%
Other Variable	39.62%	39.83%	39.82%	39.92%	39.85%	40.67%	40.14%	39.73%	40.06%	40.80%
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%
4.51% - 5.00%	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%
5.51% - 6.00%	0.50%	0.44%	0.38%	0.40%	0.42%	0.43%	0.38%	0.40%	0.30%	0.32%
6.01% - 6.50%	4.22%	3.62%	3.22%	3.13%	3.20%	3.26%	3.20%	2.97%	0.80%	0.35%
6.51% - 7.00%	56.99%	41.76%	11.71%	10.98%	9.67%	8.84%	8.38%	7.70%	6.88%	5.02%
7.01% - 7.50%	38.14%	36.43%	48.12%	33.58%	35.68%	36.35%	5.13%	5.01%	5.15%	5.10%
7.51% - 8.00%	0.14%	17.76%	36.44%	34.38%	33.65%	33.85%	47.09%	34.07%	2.12%	2.18%
8.01% - 8.50%	0.00%	0.00%	0.14%	17.53%	17.38%	17.26%	35.65%	32.88%	2.24%	2.24%
8.51% - 9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	16.96%	46.50%	48.72%
9.01%- 9.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	35.87%	35.93%
9.51% - 10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.15%
Profile by Geographic Distribution (% of Period Pool Balance)										
Australian Capital Territory	3.28%	3.33%	3.25%	3.28%	3.21%	3.21%	3.31%	3.42%	3.40%	3.19%
New South Wales	82.59%	82.66%	83.02%	83.05%	83.45%	83.64%	83.78%	83.68%	83.79%	83.87%
Victoria	5.77%	5.69%	5.46%	5.52%	5.50%	5.48%	5.31%	5.44%	5.36%	5.34%
Queensland	3.59%	3.55%	3.51%	3.47%	3.32%	3.34%	3.22%	3.12%	3.11%	3.16%
South Australia	2.15%	2.09%	2.07%	2.00%	1.87%	1.65%	1.63%	1.61%	1.58%	1.65%
Western Australia	2.55%	2.62%	2.61%	2.60%	2.58%	2.62%	2.70%	2.68%	2.72%	2.75%
Northern Territory	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.02%	0.02%	0.03%	0.03%
Tasmania	0.03%	0.03%	0.04%	0.04%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%

Period Ending: 31-Mar-2006 30-Jun-2	06 30-Sep-2006 31-Dec-2006 3	31-Mar-2007 30-Jun-2007 30-Sep-2007 31	1-Dec-2007 31-Mar-2008 30-Jun-2008
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<sup>\*</sup> 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