| Period Ending: | Inception Feb-2004 | 31-Mar-2004 | 30-Jun-2004 | 30-Sep-2004 | 31-Dec-2004 | 31-Mar-2005 | 30-Jun-2005 | 30-Sep-2005 | 31-Dec-2005 | 31-Mar-2006 | 30-Jun-2006 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 10,890 | 10,691 | 9,923 | 9,114 | 8,248 | 7,664 | 7,121 | 6,608 | 6,143 | 5,725 | 5,325 |
| Housing Loan Pool Size (A\$) | 1,989,411,837 | 1,915,924,742 | 1,753,838,199 | 1,581,439,199 | 1,441,694,824 | 1,321,011,843 | 1,214,528,490 | 1,112,236,377 | 1,017,240,913 | 940,444,165 | 869,689,884 |
| Average Housing Loan Group Balance (A\$) | 182,682 | 179,209 | 176,745 | 173,518 | 174,793 | 172,366 | 170,556 | 168,317 | 165,594 | 164,270 | 163,322 |
| Maximum Housing Loan Group Balance (A\$) | 596,676 | 595,475 | 596,770 | 591,924 | 594,249 | 599,747 | 607,548 | 613,903 | 622,077 | 584,549 | 581,016 |
| Weighted Average Remaining Term To Maturity (months) | 299 | 298 | 295 | 292 | 290 | 287 | 285 | 282 | 280 | 277 | 275 |
| Weighted Average Seasoning (months) | 17 | 18 | 21 | 24 | 27 | 30 | 32 | 35 | 38 | 41 | 44 |
| Weighted Average Current Loan-to-Value Ratio | 60.80\% | 60.60\% | 60.04\% | 59.51\% | 58.89\% | 58.18\% | 57.69\% | 57.10\% | 56.43\% | 55.86\% | 55.36\% |
| Percentage of Investment Loans | 28.64\% | 28.93\% | 29.24\% | 29.79\% | 30.41\% | 31.00\% | 31.46\% | 31.90\% | 32.51\% | 32.48\% | 32.76\% |
| 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 | 0 | 16 | 40 | 39 | 44 | 42 | 48 | 31 | 34 | 27 | 28 |
| Balance (A\$) | 0 | 3,172,156 | 6,671,265 | 7,577,902 | 7,824,518 | 6,995,913 | 6,783,094 | 4,714,123 | 6,525,190 | 5,153,582 | 5,507,898 |
| \% of Period Pool Balance | 0.00\% | 0.17\% | 0.38\% | 0.48\% | 0.54\% | 0.53\% | 0.56\% | 0.42\% | 0.64\% | 0.55\% | 0.63\% |
| 61-90 days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 10 | 16 | 8 | 11 | 8 | 7 | 5 | 9 | 6 |
| Balance (A\$) | 0 | 0 | 1,337,397 | 3,450,762 | 2,358,747 | 1,835,083 | 1,437,582 | 1,845,274 | 791,288 | 1,073,582 | 1,286,903 |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.08\% | 0.22\% | 0.16\% | 0.14\% | 0.12\% | 0.17\% | 0.08\% | 0.11\% | 0.15\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 6 | 11 | 7 | 5 | 6 | 8 | 4 | 1 |
| Balance (A\$) | 0 | 0 | 0 | 1,039,720 | 2,050,184 | 1,519,386 | 1,430,125 | 1,537,593 | 2,192,829 | 949,517 | 293,609 |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.07\% | 0.14\% | 0.11\% | 0.12\% | 0.14\% | 0.22\% | 0.10\% | 0.03\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 5 | 6 |
| Balance (A\$) | 0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 1,257,560 | 1,254,449 |
| \% of Period Pool Balance | 0.00\% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0.13\% | 0.14\% |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 16 | 50 | 61 | 63 | 60 | 61 | 44 | 47 | 45 | 41 |
| Balance (A\$) | 0 | 3,172,156 | 8,008,662 | 12,068,384 | 12,233,449 | 10,350,382 | 9,650,801 | 8,096,990 | 9,509,307 | 8,434,241 | 8,342,859 |
| \% of Period Pool Balance | 0.000\% | 0.166\% | 0.457\% | 0.762\% | 0.847\% | 0.782\% | 0.795\% | 0.728\% | 0.935\% | 0.897\% | 0.959\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 1 | 1 |
| Balance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 608,000 | 940,000 | 954,000 | 339,000 | 356,000 |
| \% of Period Pool Balance | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.050\% | 0.085\% | 0.094\% | 0.036\% | 0.041\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 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 |
| 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 (\%) | N/A | 27.77\% | 27.46\% | 32.24\% | 30.43\% | 32.89\% | 26.09\% | 26.51\% | 30.53\% | 29.44\% | 24.68\% |
| 3 Month CPR (\%) | N/A | 0.00\% | 28.17\% | 32.35\% | 29.26\% | 27.69\% | 26.81\% | 27.83\% | 28.04\% | 24.69\% | 24.69\% |


| Period Ending: | Inception Feb-2004 | 31-Mar-2004 | 30-Jun-2004 | 30-Sep-2004 | 31-Dec-2004 | 31-Mar-2005 | 30-Jun-2005 | 30-Sep-2005 | 31-Dec-2005 | 31-Mar-2006 | 30-Jun-2006 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 6.70\% | 6.76\% | 7.12\% | 7.38\% | 7.70\% | 8.17\% | 8.50\% | 8.77\% | 9.30\% | 9.92\% | 10.40\% |
| 30.01\% - 35.00\% | 3.35\% | 3.32\% | 3.41\% | 3.66\% | 3.83\% | 3.97\% | 4.09\% | 4.27\% | 4.39\% | 4.59\% | 4.95\% |
| 35.01\% - 40.00\% | 3.98\% | 4.14\% | 4.28\% | 4.44\% | 4.58\% | 4.74\% | 4.82\% | 5.24\% | 5.65\% | 5.89\% | 5.61\% |
| 40.01\% - 45.00\% | 5.48\% | 5.56\% | 5.59\% | 5.89\% | 6.25\% | 6.73\% | 7.07\% | 6.95\% | 7.43\% | 7.28\% | 7.97\% |
| 45.01\%-50.00\% | 6.60\% | 6.78\% | 6.90\% | 6.91\% | 7.18\% | 7.08\% | 7.03\% | 7.71\% | 7.57\% | 7.90\% | 7.54\% |
| 50.01\%-55.00\% | 7.67\% | 7.87\% | 7.98\% | 8.49\% | 8.19\% | 8.68\% | 8.96\% | 8.98\% | 9.09\% | 9.11\% | 9.02\% |
| 55.01\%-60.00\% | 9.27\% | 9.35\% | 9.44\% | 9.52\% | 9.59\% | 9.76\% | 9.62\% | 9.37\% | 9.35\% | 9.37\% | 9.56\% |
| 60.01\% - 65.00\% | 8.96\% | 8.53\% | 8.99\% | 8.95\% | 9.29\% | 9.06\% | 9.46\% | 9.87\% | 9.68\% | 9.37\% | 9.60\% |
| 65.01\% - 70.00\% | 10.01\% | 10.29\% | 10.27\% | 9.83\% | 9.46\% | 9.93\% | 9.76\% | 9.31\% | 9.33\% | 9.41\% | 9.08\% |
| 70.01\% - 75.00\% | 10.80\% | 10.97\% | 10.98\% | 11.17\% | 11.67\% | 11.62\% | 12.05\% | 12.49\% | 12.65\% | 13.04\% | 13.43\% |
| 75.01\%-80.00\% | 22.09\% | 21.33\% | 20.14\% | 18.79\% | 17.36\% | 15.48\% | 13.80\% | 12.40\% | 10.80\% | 9.38\% | 8.22\% |
| 80.01\% - 85.00\% | 1.39\% | 1.42\% | 1.28\% | 1.36\% | 1.46\% | 1.41\% | 1.52\% | 1.64\% | 1.78\% | 1.95\% | 2.20\% |
| 85.01\% - 90.00\% | 1.94\% | 1.90\% | 1.91\% | 1.83\% | 1.77\% | 1.75\% | 1.83\% | 1.74\% | 1.68\% | 1.55\% | 1.43\% |
| 90.01\% - 95.00\% | 1.74\% | 1.77\% | 1.71\% | 1.76\% | 1.68\% | 1.61\% | 1.49\% | 1.28\% | 1.27\% | 1.20\% | 0.96\% |
| 95.01\% - 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.03\% | 0.03\% | 0.03\% |
| 100.0\% + | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 4.08\% | 3.74\% | 2.08\% | 0.59\% | 0.56\% | 0.48\% | 0.35\% | 0.35\% | 0.31\% | 0.31\% | 0.35\% |
| 2 Year Fixed | 2.27\% | 2.29\% | 2.37\% | 2.54\% | 2.65\% | 2.35\% | 1.72\% | 1.26\% | 0.88\% | 0.93\% | 1.00\% |
| 3 Year Fixed | 4.74\% | 4.91\% | 5.54\% | 6.31\% | 6.72\% | 7.98\% | 8.71\% | 9.04\% | 9.35\% | 9.45\% | 8.37\% |
| 4 Year Fixed | 0.23\% | 0.24\% | 0.25\% | 0.25\% | 0.28\% | 0.30\% | 0.32\% | 0.35\% | 0.32\% | 0.32\% | 0.40\% |
| 5 Year Fixed | 4.58\% | 4.71\% | 5.07\% | 5.52\% | 5.91\% | 6.26\% | 6.71\% | 7.03\% | 7.48\% | 7.82\% | 8.38\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 26.31\% | 26.32\% | 26.68\% | 26.64\% | 26.28\% | 25.34\% | 25.33\% | 25.10\% | 24.73\% | 24.34\% | 23.94\% |
| Standard Variable | 10.12\% | 10.51\% | 14.28\% | 17.62\% | 16.76\% | 16.52\% | 15.84\% | 15.74\% | 15.28\% | 14.60\% | 14.96\% |
| Other Variable | 47.67\% | 47.28\% | 43.71\% | 40.54\% | 40.85\% | 40.77\% | 41.02\% | 41.14\% | 41.66\% | 42.23\% | 42.61\% |
| 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\% | 4.62\% | 3.98\% | 1.69\% | 0.07\% | 0.01\% | 0.01\% | 0.01\% | 0.01\% | 0.02\% | 0.02\% | 0.02\% |
| 5.51\% - 6.00\% | 14.79\% | 13.33\% | 9.13\% | 4.60\% | 4.61\% | 4.00\% | 3.32\% | 3.18\% | 3.41\% | 3.47\% | 2.19\% |
| 6.01\% - 6.50\% | 49.11\% | 49.44\% | 50.63\% | 51.43\% | 51.71\% | 7.16\% | 7.54\% | 7.43\% | 7.38\% | 7.34\% | 6.84\% |
| 6.51\%-7.00\% | 20.68\% | 22.04\% | 23.47\% | 25.34\% | 25.96\% | 60.85\% | 62.13\% | 62.61\% | 63.05\% | 64.14\% | 55.14\% |
| 7.01\% - 7.50\% | 10.67\% | 11.09\% | 14.97\% | 18.43\% | 17.59\% | 27.88\% | 26.93\% | 26.71\% | 26.14\% | 25.02\% | 20.78\% |
| 7.51\%-8.00\% | 0.13\% | 0.13\% | 0.12\% | 0.13\% | 0.11\% | 0.10\% | 0.07\% | 0.05\% | 0.01\% | 0.01\% | 15.03\% |
| 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\% |
| 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\% |
| 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\% |
| 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\% |
| Profile by Geographic Distribution (\% of Period PoolBalance) |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 4.97\% | 4.93\% | 4.94\% | 5.03\% | 5.04\% | 4.96\% | 4.85\% | 4.90\% | 4.87\% | 4.81\% | 4.77\% |
| New South Wales | 70.91\% | 70.94\% | 71.16\% | 71.27\% | 71.26\% | 71.72\% | 71.99\% | 72.37\% | 72.51\% | 72.88\% | 73.14\% |
| Victoria | 12.73\% | 12.75\% | 12.77\% | 12.71\% | 12.83\% | 12.71\% | 12.78\% | 12.79\% | 12.62\% | 12.56\% | 12.45\% |
| Queensland | 6.70\% | 6.70\% | 6.53\% | 6.40\% | 6.35\% | 6.16\% | 6.02\% | 5.70\% | 5.76\% | 5.60\% | 5.61\% |
| South Australia | 2.62\% | 2.61\% | 2.56\% | 2.53\% | 2.53\% | 2.47\% | 2.48\% | 2.39\% | 2.38\% | 2.38\% | 2.31\% |
| Western Australia | 1.88\% | 1.90\% | 1.87\% | 1.89\% | 1.83\% | 1.79\% | 1.69\% | 1.67\% | 1.68\% | 1.58\% | 1.53\% |
| Northern Territory | 0.10\% | 0.10\% | 0.10\% | 0.10\% | 0.10\% | 0.11\% | 0.11\% | 0.11\% | 0.10\% | 0.10\% | 0.09\% |
| Tasmania | 0.08\% | 0.07\% | 0.07\% | 0.07\% | 0.07\% | 0.07\% | 0.07\% | 0.08\% | 0.08\% | 0.08\% | 0.09\% |


|  | Period Ending: | Inception <br> Feb-2004 | 31-Mar-2004 | 30-Jun-2004 | 30-Sep-2004 | 31-Dec-2004 | 31-Mar-2005 | 30-Jun-2005 | 30-Sep-2005 | 31-Dec-2005 | 31-Mar-2006 | 30-Jun-2006 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

* 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: | 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 | 4,976 | 4,652 | 4,403 | 4,122 | 3,854 | 3,621 | 3,420 | 3,198 |
| Housing Loan Pool Size (A\$) | 801,804,018 | 736,228,176 | 688,522,018 | 633,704,337 | 585,018,466 | 539,155,613 | 504,863,310 | 468,175,026 |
| Average Housing Loan Group Balance (A\$) | 161,134 | 158,261 | 156,376 | 153,737 | 151,795 | 148,897 | 147,621 | 146,396 |
| Maximum Housing Loan Group Balance (A\$) | 579,992 | 576,116 | 573,539 | 544,049 | 544,192 | 545,567 | 550,356 | 532,101 |
| Weighted Average Remaining Term To Maturity (months) | 272 | 269 | 266 | 263 | 260 | 257 | 254 | 251 |
| Weighted Average Seasoning (months) | 47 | 50 | 53 | 55 | 58 | 61 | 64 | 67 |
| Weighted Average Current Loan-to-Value Ratio | 54.79\% | 54.27\% | 53.70\% | 53.05\% | 52.45\% | 51.95\% | 51.45\% | 50.99\% |
| Percentage of Investment Loans | 33.01\% | 33.20\% | 33.62\% | 33.93\% | 33.81\% | 33.81\% | 34.44\% | 34.51\% |
| 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\% |
| Delinquencies* |  |  |  |  |  |  |  |  |
| 31-60 days |  |  |  |  |  |  |  |  |
| No.of Loans | 21 | 34 | 16 | 18 | 18 | 12 | 15 | 16 |
| Balance (A\$) | 3,862,187 | 6,369,341 | 2,329,174 | 2,668,109 | 2,565,528 | 2,187,529 | 2,142,150 | 2,788,230 |
| \% of Period Pool Balance | 0.48\% | 0.87\% | 0.34\% | 0.42\% | 0.44\% | 0.41\% | 0.42\% | 0.60\% |
| $61-90$ days |  |  |  |  |  |  |  |  |
| No.of Loans | 7 | 5 | 8 | 15 | 4 | 0 | 5 | 2 |
| Balance (A\$) | 1,022,367 | 374,626 | 1,141,228 | 2,750,219 | 1,377,744 | 0 | 1,073,280 | 342,654 |
| \% of Period Pool Balance | 0.13\% | 0.05\% | 0.17\% | 0.43\% | 0.24\% | 0.00\% | 0.21\% | 0.07\% |
| 91-120 days |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 1 | 3 | 1 | 1 | 1 | 2 | 1 |
| Balance (A\$) | 0 | 81,393 | 620,416 | 145,469 | 123,303 | 145,198 | 169,313 | 344,567 |
| \% of Period Pool Balance | 0.00\% | 0.01\% | 0.09\% | 0.02\% | 0.02\% | 0.03\% | 0.03\% | 0.07\% |
| 121 + days |  |  |  |  |  |  |  |  |
| No.of Loans | 6 | 4 | 4 | 1 | 3 | 1 | 1 | 2 |
| Balance (A\$) | 1,556,548 | 656,884 | 1,021,512 | 402,104 | 493,950 | 424,153 | 425,707 | 646,491 |
| \% of Period Pool Balance | 0.19\% | 0.09\% | 0.15\% | 0.06\% | 0.08\% | 0.08\% | 0.08\% | 0.14\% |
| Total Delinquencies |  |  |  |  |  |  |  |  |
| No.of Loans | 34 | 44 | 31 | 35 | 26 | 14 | 23 | 21 |
| Balance (A\$) | 6,441,101 | 7,482,244 | 5,112,330 | 5,965,901 | 4,560,525 | 2,756,880 | 3,810,451 | 4,121,942 |
| \% of Period Pool Balance | 0.803\% | 1.016\% | 0.743\% | 0.941\% | 0.780\% | 0.511\% | 0.755\% | 0.880\% |
| Foreclosures |  |  |  |  |  |  |  |  |
| No.of Loans | 1 | 2 | 2 | 1 | 0 | 0 | 0 | 0 |
| Balance (A\$) | 371,000 | 563,000 | 575,000 | 402,000 | 0 | 0 | 0 | 0 |
| \% of Period Pool Balance | 0.046\% | 0.076\% | 0.084\% | 0.063\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | 0 | 0 | 64,000 | 64,054 | 158,000 | 161,081 | 161,081 |
| Net Losses (A\$) | 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\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | 25.42\% | 23.51\% | 24.38\% | 23.64\% | 19.02\% | 26.10\% | 21.18\% | 18.78\% |
| 3 Month CPR (\%) | 25.62\% | 26.69\% | 20.86\% | 25.72\% | 24.78\% | 25.20\% | 20.25\% | 23.39\% |


| Period Ending: | 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\% | 10.69\% | 11.26\% | 11.50\% | 12.14\% | 12.84\% | 13.57\% | 13.96\% | 14.18\% |
| 30.01\% - 35.00\% | 5.23\% | 5.05\% | 5.44\% | 5.56\% | 5.94\% | 6.21\% | 6.19\% | 6.24\% |
| 35.01\% - 40.00\% | 6.04\% | 6.09\% | 6.38\% | 6.32\% | 6.61\% | 6.50\% | 6.89\% | 7.50\% |
| 40.01\% - 45.00\% | 8.00\% | 8.30\% | 8.40\% | 8.76\% | 8.22\% | 8.20\% | 8.40\% | 8.55\% |
| 45.01\% - 50.00\% | 7.89\% | 8.25\% | 8.10\% | 8.22\% | 8.95\% | 9.01\% | 8.95\% | 9.41\% |
| 50.01\% - 55.00\% | 8.86\% | 9.45\% | 9.83\% | 10.02\% | 9.42\% | 10.08\% | 10.00\% | 9.59\% |
| 55.01\%-60.00\% | 10.03\% | 9.96\% | 9.75\% | 9.79\% | 9.46\% | 9.05\% | 9.12\% | 9.59\% |
| 60.01\% - 65.00\% | 9.00\% | 8.84\% | 9.02\% | 8.89\% | 9.56\% | 9.01\% | 9.66\% | 8.86\% |
| 65.01\% - 70.00\% | 9.36\% | 9.52\% | 9.51\% | 9.87\% | 9.86\% | 9.78\% | 9.38\% | 9.85\% |
| 70.01\% - 75.00\% | 13.20\% | 12.43\% | 12.71\% | 12.02\% | 11.15\% | 10.77\% | 9.97\% | 9.27\% |
| 75.01\%-80.00\% | 7.05\% | 6.33\% | 5.44\% | 4.77\% | 4.44\% | 4.62\% | 4.52\% | 4.15\% |
| 80.01\% - 85.00\% | 2.17\% | 2.08\% | 2.01\% | 1.88\% | 1.84\% | 1.58\% | 1.57\% | 1.52\% |
| 85.01\% - 90.00\% | 1.55\% | 1.48\% | 1.14\% | 1.32\% | 1.33\% | 1.38\% | 1.26\% | 1.24\% |
| 90.01\% - 95.00\% | 0.89\% | 0.87\% | 0.68\% | 0.39\% | 0.36\% | 0.22\% | 0.13\% | 0.06\% |
| 95.01\% - 100.00\% | 0.03\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 100.0\% + | 0.00\% | 0.09\% | 0.08\% | 0.06\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 0.25\% | 0.18\% | 0.20\% | 0.21\% | 0.16\% | 0.24\% | 0.30\% | 0.53\% |
| 2 Year Fixed | 1.37\% | 1.44\% | 1.14\% | 1.08\% | 1.19\% | 1.34\% | 1.69\% | 1.67\% |
| 3 Year Fixed | 7.55\% | 7.50\% | 7.87\% | 7.59\% | 7.47\% | 8.22\% | 7.16\% | 7.06\% |
| 4 Year Fixed | 0.40\% | 0.44\% | 0.46\% | 0.52\% | 0.41\% | 0.41\% | 0.44\% | 0.47\% |
| 5 Year Fixed | 8.94\% | 9.48\% | 9.93\% | 10.50\% | 10.99\% | 11.73\% | 11.67\% | 9.62\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 23.58\% | 23.41\% | 22.92\% | 22.55\% | 23.09\% | 22.27\% | 22.01\% | 22.62\% |
| Standard Variable | 14.90\% | 14.00\% | 13.66\% | 13.73\% | 13.54\% | 13.32\% | 14.09\% | 14.69\% |
| Other Variable | 43.01\% | 43.54\% | 43.84\% | 43.82\% | 43.14\% | 42.46\% | 42.64\% | 43.33\% |
| 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\% |
| 4.51\% - 5.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.01\% - 5.50\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.03\% | 0.03\% | 0.03\% | 0.03\% |
| 5.51\% - 6.00\% | 0.97\% | 1.02\% | 1.05\% | 1.11\% | 1.14\% | 1.23\% | 1.23\% | 0.97\% |
| 6.01\% - 6.50\% | 5.83\% | 5.76\% | 5.94\% | 6.22\% | 6.33\% | 6.70\% | 4.40\% | 1.92\% |
| 6.51\% - 7.00\% | 9.01\% | 8.76\% | 8.03\% | 7.16\% | 6.69\% | 6.45\% | 6.01\% | 5.26\% |
| 7.01\% - 7.50\% | 60.04\% | 51.19\% | 52.11\% | 52.79\% | 5.78\% | 5.84\% | 5.96\% | 6.23\% |
| 7.51\% - 8.00\% | 24.12\% | 19.20\% | 19.14\% | 18.92\% | 57.84\% | 47.74\% | 1.54\% | 1.64\% |
| 8.01\% - 8.50\% | 0.00\% | 14.05\% | 13.71\% | 13.78\% | 22.19\% | 18.66\% | 2.05\% | 2.01\% |
| 8.51\% - 9.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 13.36\% | 56.06\% | 57.75\% |
| 9.01\% - 9.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 22.73\% | 24.15\% |
| 9.51\%-10.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.04\% |
| Profile by Geographic Distribution (\% of Period PoolBalance) |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 4.76\% | 4.81\% | 4.93\% | 4.92\% | 4.83\% | 4.86\% | 4.87\% | 4.82\% |
| New South Wales | 73.28\% | 73.52\% | 73.70\% | 74.29\% | 74.44\% | 74.45\% | 74.77\% | 74.81\% |
| Victoria | 12.39\% | 12.29\% | 12.22\% | 12.02\% | 12.07\% | 12.18\% | 12.07\% | 12.00\% |
| Queensland | 5.61\% | 5.43\% | 5.27\% | 5.06\% | 4.91\% | 4.76\% | 4.64\% | 4.74\% |
| South Australia | 2.29\% | 2.21\% | 2.22\% | 2.14\% | 2.16\% | 2.12\% | 1.96\% | 1.93\% |
| Western Australia | 1.46\% | 1.53\% | 1.50\% | 1.43\% | 1.43\% | 1.49\% | 1.54\% | 1.55\% |
| Northern Territory | 0.10\% | 0.09\% | 0.10\% | 0.09\% | 0.09\% | 0.10\% | 0.11\% | 0.10\% |
| Tasmania | 0.10\% | 0.11\% | 0.06\% | 0.06\% | 0.06\% | 0.05\% | 0.05\% | 0.05\% |

* 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

