| Period Ending: | Inception Feb-2006 | 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 | 15,646 | 15,424 | 14,870 | 14,306 | 13,763 | 13,118 | 12,266 | 11,466 | 10,801 | 10,205 | 9,593 |
| Housing Loan Pool Size (A\$) | 3,090,762,748 | 3,037,841,553 | 2,913,675,646 | 2,783,782,463 | 2,669,074,025 | 2,527,902,831 | 2,336,565,764 | 2,163,748,351 | 2,017,793,719 | 1,884,671,320 | 1,748,846,542 |
| Average Housing Loan Group Balance (A\$) | 197,543 | 196,955 | 195,943 | 194,588 | 193,931 | 192,705 | 190,491 | 188,710 | 186,815 | 184,681 | 182,304 |
| Maximum Housing Loan Group Balance (A\$) | 1,485,012 | 1,481,762 | 1,336,305 | 1,333,186 | 1,329,832 | 1,325,906 | 1,322,212 | 1,318,855 | 1,315,551 | 1,312,983 | 1,309,895 |
| Weighted Average Remaining Term To Maturity (months) | 322 | 321 | 318 | 315 | 313 | 310 | 307 | 305 | 302 | 299 | 296 |
| Weighted Average Seasoning (months) | 18 | 19 | 22 | 25 | 28 | 31 | 33 | 36 | 39 | 42 | 45 |
| Weighted Average Current Loan-to-Value Ratio | 64.40\% | 64.26\% | 64.08\% | 63.78\% | 63.52\% | 63.26\% | 62.86\% | 62.53\% | 62.20\% | 61.79\% | 61.39\% |
| Percentage of Investment Loans | 26.35\% | 26.30\% | 26.16\% | 26.19\% | 26.09\% | 26.33\% | 26.83\% | 27.10\% | 27.34\% | 27.49\% | 27.70\% |
| Percentage of Interest-Based Repayment Loans | 20.00\% | 19.98\% | 19.85\% | 19.83\% | 19.81\% | 20.00\% | 20.30\% | 20.56\% | 20.49\% | 19.95\% | 19.64\% |
| Percentage of Low Doc (Stated Income) Home Loans | 9.40\% | 9.34\% | 9.07\% | 8.92\% | 8.85\% | 8.84\% | 8.71\% | 8.68\% | 8.55\% | 8.50\% | 8.34\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |
| 31-60 days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 20 | 39 | 51 | 55 | 77 | 71 | 50 | 50 | 46 | 65 |
| Balance (A\$) | 0 | 3,064,073 | 6,448,790 | 10,922,813 | 11,960,897 | 16,596,979 | 14,554,958 | 10,986,691 | 11,400,008 | 9,788,167 | 13,375,217 |
| \% of Period Pool Balance | 0.00\% | 0.10\% | 0.22\% | 0.39\% | 0.45\% | 0.66\% | 0.62\% | 0.51\% | 0.56\% | 0.52\% | 0.76\% |
| $61-90$ days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 2 | 8 | 7 | 18 | 19 | 18 | 11 | 9 | 10 | 14 |
| Balance (A\$) | 0 | 535,614 | 1,798,939 | 1,287,893 | 3,851,887 | 4,485,594 | 3,952,517 | 2,885,701 | 2,400,007 | 2,683,391 | 3,640,644 |
| \% of Period Pool Balance | 0.00\% | 0.02\% | 0.06\% | 0.05\% | 0.14\% | 0.18\% | 0.17\% | 0.13\% | 0.12\% | 0.14\% | 0.21\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 4 | 6 | 5 | 9 | 11 | 5 | 5 | 7 | 10 |
| Balance (A\$) | 0 | 0 | 727,962 | 1,230,159 | 1,114,353 | 2,178,665 | 2,574,667 | 1,023,422 | 1,100,582 | 1,810,685 | 2,182,962 |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.02\% | 0.04\% | 0.04\% | 0.09\% | 0.11\% | 0.05\% | 0.05\% | 0.10\% | 0.12\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 3 | 7 | 14 | 24 | 21 | 17 | 16 | 9 |
| Balance (A\$) | 0 | 0 | 0 | 441,982 | 1,060,816 | 2,588,634 | 5,587,519 | 5,157,565 | 4,086,533 | 3,889,334 | 2,339,921 |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.02\% | 0.04\% | 0.10\% | 0.24\% | 0.24\% | 0.20\% | 0.21\% | 0.13\% |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 22 | 51 | 67 | 85 | 119 | 124 | 87 | 81 | 79 | 98 |
| Balance (A\$) | 0 | 3,599,687 | 8,975,691 | 13,882,847 | 17,987,952 | 25,849,872 | 26,669,661 | 20,053,380 | 18,987,130 | 18,171,577 | 21,538,745 |
| \% of Period Pool Balance | 0.000\% | 0.118\% | 0.308\% | 0.499\% | 0.674\% | 1.023\% | 1.141\% | 0.927\% | 0.941\% | 0.964\% | 1.232\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 7 | 5 | 8 | 9 |
| Balance (A\$) | 0 | 0 | 0 | 0 | 0 | 571,000 | 464,000 | 2,433,000 | 1,644,000 | 1,881,128 | 1,748,296 |
| \% of Period Pool Balance | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.023\% | 0.020\% | 0.112\% | 0.081\% | 0.100\% | 0.100\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  | 0 |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 94,000 | 35,689 | 35,689 | 323,682 | 383,645 |
| 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 | 13.81\% | 15.96\% | 15.80\% | 15.04\% | 26.64\% | 28.70\% | 23.52\% | 22.31\% | 21.94\% | 24.18\% |
| 3 Month CPR (\%) | N/A | 0.00\% | 14.23\% | 15.58\% | 14.26\% | 18.21\% | 25.85\% | 25.29\% | 23.10\% | 22.64\% | 24.71\% |


| Period Ending: | Inception Feb-2006 | 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 <br> Balance) |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 5.39\% | 5.42\% | 5.49\% | 5.62\% | 5.73\% | 5.85\% | 6.12\% | 6.44\% | 6.71\% | 6.93\% | 7.27\% |
| 30.01\% - 35.00\% | 2.82\% | 2.80\% | 2.82\% | 2.86\% | 2.90\% | 2.94\% | 3.13\% | 3.25\% | 3.32\% | 3.40\% | 3.67\% |
| 35.01\% - 40.00\% | 3.72\% | 3.90\% | 3.91\% | 3.96\% | 4.01\% | 4.10\% | 4.13\% | 4.06\% | 4.07\% | 4.22\% | 4.06\% |
| 40.01\% - 45.00\% | 4.46\% | 4.43\% | 4.44\% | 4.52\% | 4.62\% | 4.56\% | 4.74\% | 4.65\% | 4.80\% | 5.11\% | 5.22\% |
| 45.01\% - 50.00\% | 5.72\% | 5.73\% | 5.71\% | 5.76\% | 5.85\% | 5.99\% | 6.21\% | 6.25\% | 6.18\% | 6.07\% | 6.27\% |
| 50.01\% - 55.00\% | 6.43\% | 6.52\% | 6.73\% | 6.91\% | 6.93\% | 6.89\% | 6.99\% | 7.27\% | 7.43\% | 7.64\% | 7.66\% |
| 55.01\% - 60.00\% | 7.81\% | 7.94\% | 7.89\% | 7.82\% | 7.77\% | 7.98\% | 7.68\% | 7.79\% | 7.86\% | 7.73\% | 7.61\% |
| 60.01\% - 65.00\% | 7.52\% | 7.37\% | 7.46\% | 7.70\% | 7.74\% | 7.74\% | 7.79\% | 7.79\% | 7.97\% | 7.93\% | 8.13\% |
| 65.01\% - 70.00\% | 8.61\% | 8.57\% | 8.72\% | 8.74\% | 8.96\% | 9.01\% | 8.90\% | 8.96\% | 9.17\% | 9.27\% | 9.42\% |
| 70.01\%-75.00\% | 11.18\% | 11.23\% | 11.09\% | 11.37\% | 11.67\% | 11.93\% | 12.02\% | 12.34\% | 12.38\% | 12.91\% | 13.00\% |
| 75.01\%-80.00\% | 23.74\% | 23.47\% | 22.91\% | 21.82\% | 20.88\% | 20.15\% | 19.27\% | 18.24\% | 17.27\% | 16.18\% | 15.37\% |
| 80.01\% - 85.00\% | 2.44\% | 2.62\% | 2.77\% | 3.03\% | 3.37\% | 3.37\% | 3.62\% | 3.79\% | 3.78\% | 3.98\% | 4.07\% |
| 85.01\% - 90.00\% | 5.29\% | 5.38\% | 5.43\% | 5.52\% | 5.55\% | 5.82\% | 5.85\% | 5.84\% | 5.98\% | 5.75\% | 5.70\% |
| 90.01\% - 95.00\% | 4.87\% | 4.61\% | 4.61\% | 4.37\% | 4.00\% | 3.63\% | 3.48\% | 3.27\% | 2.95\% | 2.71\% | 2.41\% |
| 95.01\% - 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.01\% | 0.05\% | 0.04\% | 0.05\% | 0.07\% | 0.06\% |
| Greater than 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.04\% | 0.01\% | 0.03\% | 0.08\% | 0.08\% | 0.09\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 1.00\% | 0.95\% | 0.76\% | 0.46\% | 0.31\% | 0.29\% | 0.30\% | 0.29\% | 0.24\% | 0.39\% | 0.45\% |
| 2 Year Fixed | 0.81\% | 0.84\% | 0.95\% | 1.19\% | 1.29\% | 1.25\% | 1.17\% | 1.13\% | 1.17\% | 1.50\% | 1.63\% |
| 3 Year Fixed | 13.51\% | 13.45\% | 13.91\% | 15.27\% | 15.86\% | 16.19\% | 16.76\% | 17.34\% | 17.56\% | 16.64\% | 14.07\% |
| 4 Year Fixed | 0.13\% | 0.13\% | 0.14\% | 0.16\% | 0.40\% | 0.41\% | 0.41\% | 0.46\% | 0.47\% | 0.53\% | 0.62\% |
| 5 Year Fixed | 6.83\% | 6.89\% | 7.20\% | 7.75\% | 8.33\% | 8.90\% | 9.44\% | 10.15\% | 10.96\% | 11.84\% | 12.24\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 20.57\% | 20.61\% | 20.59\% | 20.27\% | 19.99\% | 19.57\% | 18.84\% | 18.56\% | 18.34\% | 18.10\% | 18.19\% |
| Standard Variable | 6.62\% | 6.65\% | 6.77\% | 7.03\% | 6.77\% | 6.67\% | 6.54\% | 6.34\% | 6.23\% | 6.81\% | 7.86\% |
| Other Variable | 50.54\% | 50.47\% | 49.67\% | 47.86\% | 47.04\% | 46.73\% | 46.53\% | 45.72\% | 45.03\% | 44.19\% | 44.94\% |
| 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\% | 0.52\% | 0.49\% | 0.23\% | 0.14\% | 0.12\% | 0.13\% | 0.14\% | 0.15\% | 0.15\% | 0.16\% | 0.10\% |
| 6.01\%-6.50\% | 6.57\% | 6.45\% | 6.15\% | 4.51\% | 4.23\% | 4.35\% | 4.41\% | 4.54\% | 4.32\% | 2.43\% | 0.85\% |
| 6.51\% - 7.00\% | 76.59\% | 76.82\% | 71.36\% | 17.95\% | 17.39\% | 17.16\% | 17.29\% | 17.24\% | 16.68\% | 16.48\% | 14.44\% |
| 7.01\% - 7.50\% | 16.31\% | 16.23\% | 10.45\% | 62.24\% | 57.85\% | 58.60\% | 59.13\% | 6.77\% | 6.65\% | 6.84\% | 7.07\% |
| 7.51\%-8.00\% | 0.01\% | 0.01\% | 11.81\% | 15.16\% | 9.08\% | 8.82\% | 8.41\% | 58.04\% | 53.98\% | 2.45\% | 2.58\% |
| 8.01\% - 8.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 11.32\% | 10.93\% | 10.62\% | 13.24\% | 8.09\% | 2.42\% | 2.62\% |
| 8.51\%-9.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 0.01\% | 0.02\% | 10.11\% | 55.46\% | 55.38\% |
| 9.01\% - 9.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.01\% | 13.73\% | 16.92\% |
| 9.51\%-10.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.02\% | 0.05\% |
| Profile by Geographic Distribution (\% of Period PoolBalance) |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 3.51\% | 3.51\% | 3.53\% | 3.56\% | 3.57\% | 3.57\% | 3.57\% | 3.61\% | 3.59\% | 3.56\% | 3.56\% |
| New South Wales | 50.20\% | 50.33\% | 50.37\% | 50.53\% | 50.74\% | 51.06\% | 51.33\% | 51.61\% | 51.80\% | 51.93\% | 52.29\% |
| Victoria | 14.39\% | 14.42\% | 14.45\% | 14.32\% | 14.23\% | 14.11\% | 14.02\% | 14.00\% | 13.94\% | 13.87\% | 13.68\% |
| Queensland | 9.51\% | 9.43\% | 9.42\% | 9.34\% | 9.22\% | 9.09\% | 8.95\% | 8.61\% | 8.46\% | 8.32\% | 8.22\% |
| South Australia | 19.63\% | 19.60\% | 19.63\% | 19.65\% | 19.69\% | 19.63\% | 19.65\% | 19.76\% | 19.74\% | 19.92\% | 19.89\% |
| Western Australia | 2.60\% | 2.54\% | 2.43\% | 2.43\% | 2.40\% | 2.39\% | 2.33\% | 2.26\% | 2.32\% | 2.27\% | 2.20\% |
| Northern Territory | 0.09\% | 0.09\% | 0.09\% | 0.09\% | 0.09\% | 0.09\% | 0.09\% | 0.09\% | 0.09\% | 0.08\% | 0.09\% |
| Tasmania | 0.08\% | 0.08\% | 0.07\% | 0.08\% | 0.07\% | 0.07\% | 0.06\% | 0.06\% | 0.07\% | 0.05\% | 0.06\% |

*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

