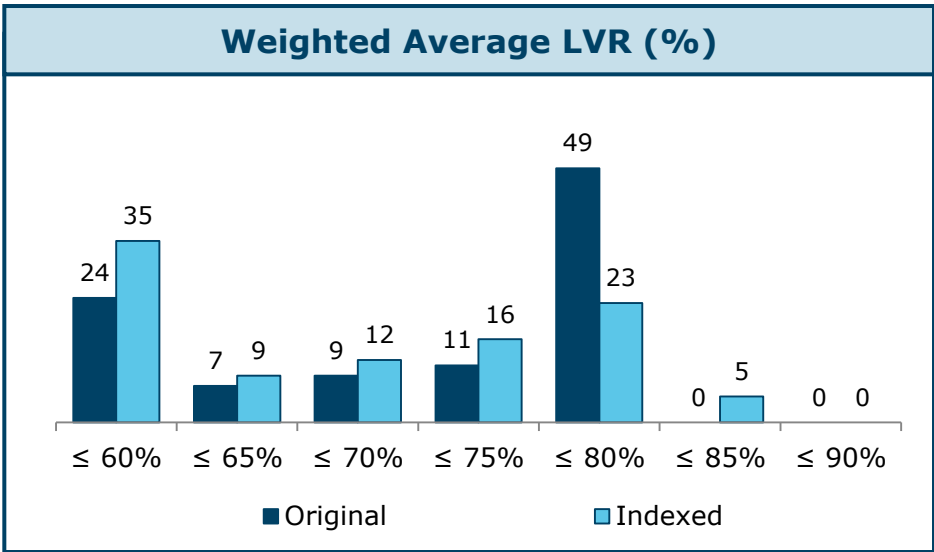
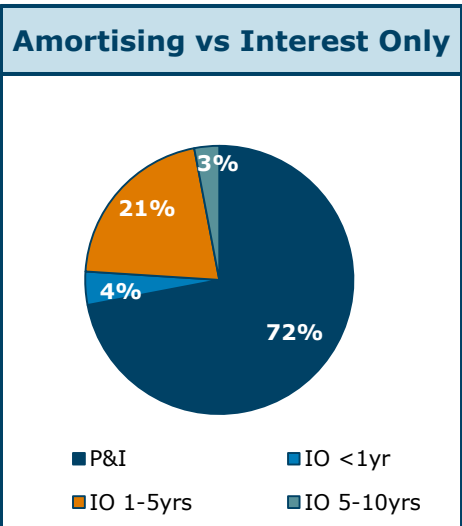
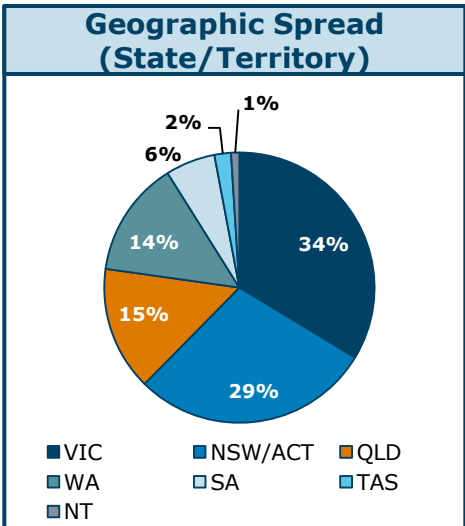


# Cover Pool - Composition and qualifying criteria



### Portfolio Summary at 23 September 2013

Covered Bond Pool	\$16,454m
Covered Bonds on issue	\$13,252m
Average loan size	\$290,046
Weighted Ave Current LVR	64%
Weighted Ave Indexed LVR	63%
Weighted Ave Seasoning	20.8 months
Min Required AP% / OC%	87% / 15%
Owner-Occupied / Investment	73% / 27%
Full-Doc loans	100%



### Qualifying Loan Criteria

- Due from a natural person resident of Australia
- Repayable in Australian Dollars
- Fully drawn
- Term does not exceed 30 years
- Current principal balance <= \$2,000,000
- Secured by a registered 1st mortgage
- Residential dwelling which is not under construction (excluding permitted renovations)
- The loan is not > 30 days in arrears
- The sale of the loan does not contravene or conflict with any applicable law
- The Borrower has made at least one interest payment on the loan

