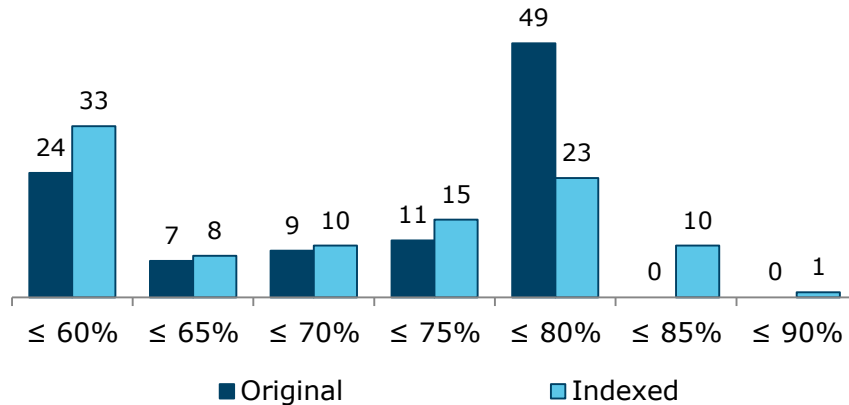


Cover Pool - Composition and qualifying criteria

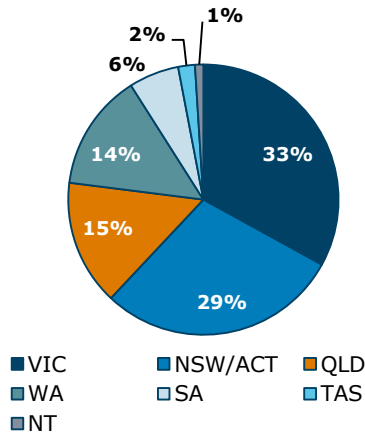
Weighted Average LVR (%)



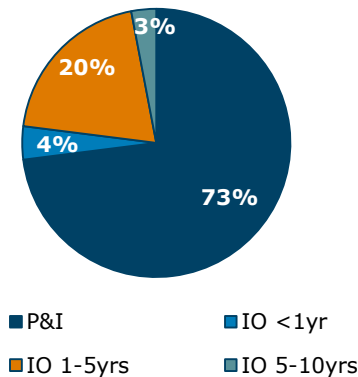
Portfolio Summary at 22 August 2013

| | |
|-----------------------------|-------------|
| Covered Bond Pool | \$15,979m |
| Covered Bonds on issue | \$11,760m |
| Average loan size | \$289,847 |
| Weighted Ave Current LVR | 64% |
| Weighted Ave Indexed LVR | 64% |
| Weighted Ave Seasoning | 20.6 months |
| Min Required AP% / OC% | 87% / 15% |
| Owner-Occupied / Investment | 73% / 27% |
| Full-Doc loans | 100% |

Geographic Spread (State/Territory)



Amortising vs Interest Only



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