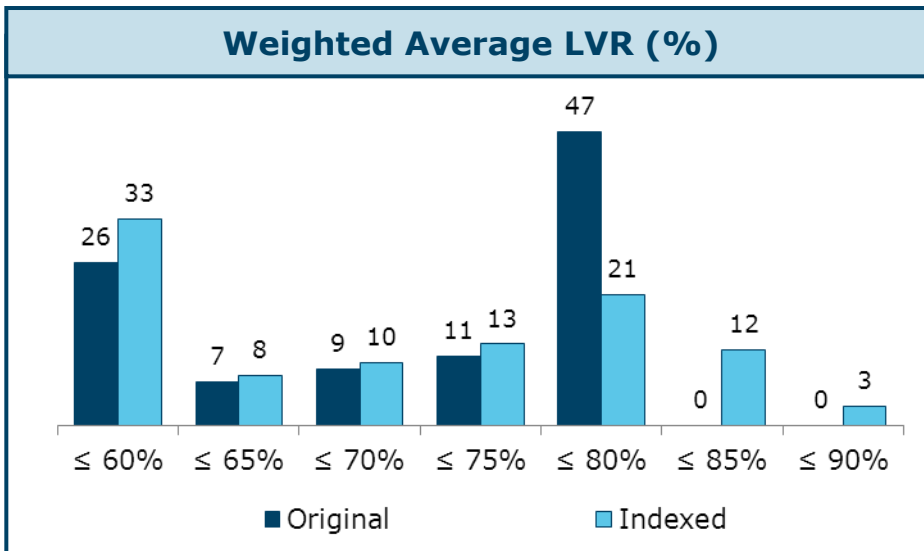
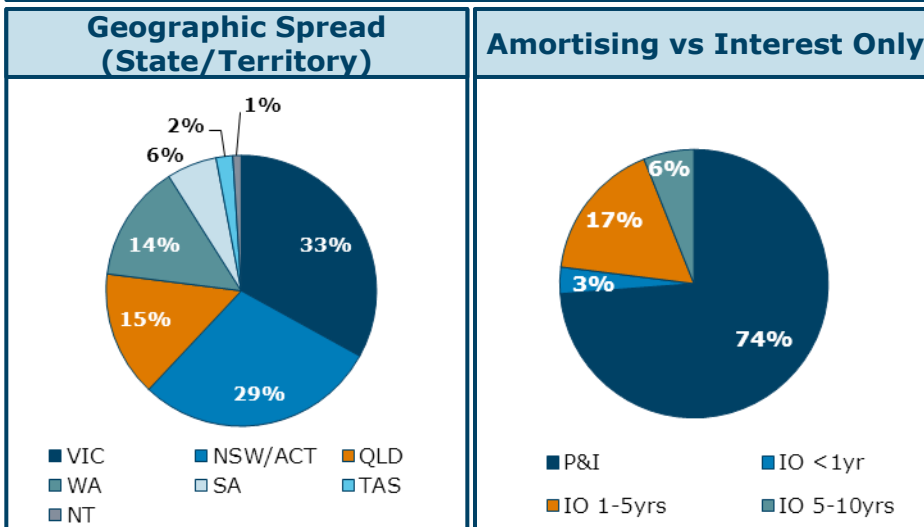


Cover Pool - Composition and qualifying criteria



Portfolio Summary at 22 February 2013

Covered Bond Pool	\$12,724m
Covered Bonds on issue	\$9,561m
Average loan size	\$281,159
Weighted Ave Current LVR	64%
Weighted Ave Indexed LVR	64%
Weighted Ave Seasoning	19.1 months
Min Required AP% / OC%	87% / 15%
Owner-Occupied / Investment	75% / 25%
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

