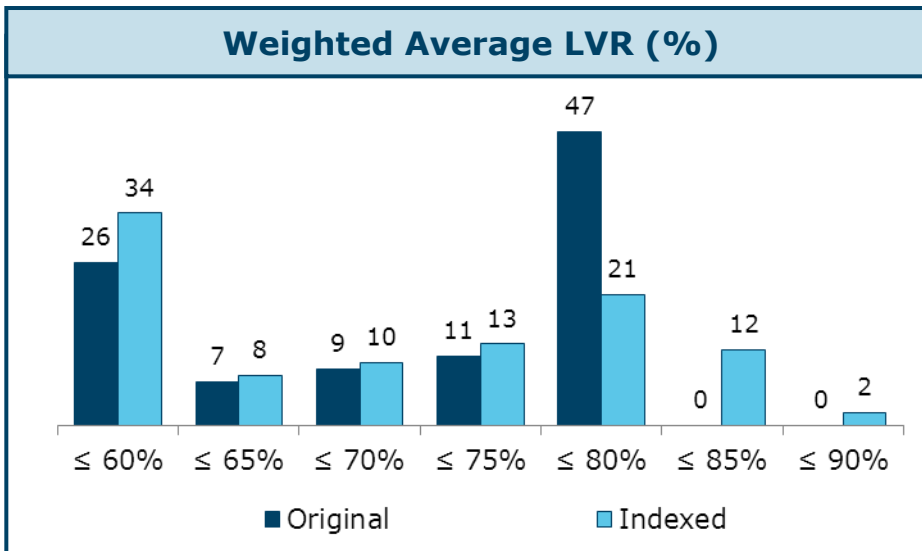
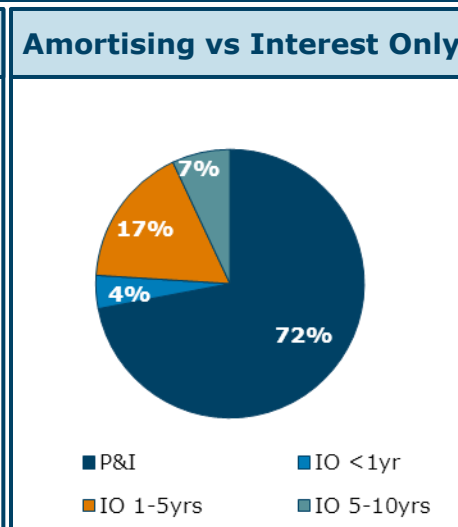
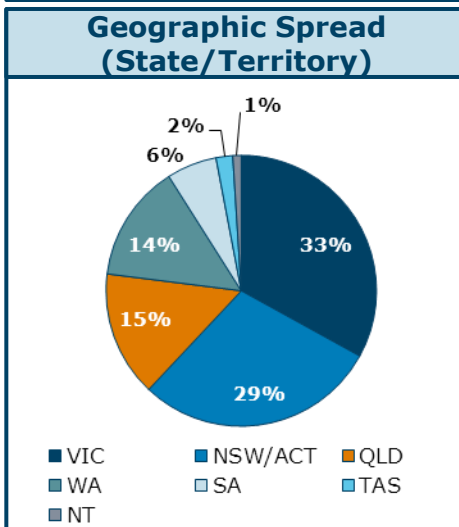


Cover Pool - Composition and qualifying criteria



Portfolio Summary at 22 March 2013

| | |
|-----------------------------|-------------|
| Covered Bond Pool | \$13,807m |
| Covered Bonds on issue | \$9,561m |
| Average loan size | \$281,930 |
| Weighted Ave Current LVR | 64% |
| Weighted Ave Indexed LVR | 64% |
| Weighted Ave Seasoning | 18.9 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

