

ING Bank (Australia) Limited Covered Bond - Investor Report

| | |
|-----------------------------|-----------|
| Collection Period End Date: | 30-Nov-22 |
| Determination Date: | 8-Dec-22 |
| Trust Payment Date: | 15-Dec-22 |
| Date of Report: | 30-Nov-22 |

Note: The ACT and Strat tables in this report is based on the pool composition as at trust Collection Period End Date.

| | |
|---------------------------------|-----------------------------------|
| Issuer: | ING Bank (Australia) Limited |
| Trustee/Covered Bond Guarantor: | Perpetual Corporate Trust Limited |
| Security Trustee: | P.T. LIMITED |
| Bond Trustee: | DB TRUSTEES (HONG KONG) Limited |
| Servicer: | ING Bank (Australia) Limited |
| Trust Manager: | ING Bank (Australia) Limited |
| Covered Bond Swap Provider: | ING Bank (Australia) Limited |
| Interest Rate Swap Provider: | ING Bank (Australia) Limited |
| Asset Monitor: | N/A |
| Cover Pool Monitor: | KPMG |

| Rating Overview | Fitch | Moody's |
|--|--------|---------|
| ING Bank (Australia) Limited Short Term Rating | F1 | P-1 |
| ING Bank (Australia) Limited Long Term Rating | A | A2 |
| Covered Bond Rating | AAA | Aaa |
| Rating Outlook | STABLE | STABLE |

| Compliance Tests | |
|---|------|
| Asset Coverage Test | PASS |
| Issuer Event of Default | NO |
| Covered Bond Guarantor Event of Default | NO |
| Pre-Maturity Test | N/A |
| Regulatory Event | NO |
| Notice to Pay | NO |
| Servicer Termination | NO |

| Asset Coverage Test | | |
|--|------------------|------------------|
| Calculation of Adjusted Aggregate Receivable Amount | | |
| A The lower of: | | 4,829,962,002.75 |
| (i) Aggregated LVR Adjusted Receivable Amount | 5,320,414,569.18 | |
| (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount | 4,829,962,002.75 | |
| B Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account): | | - |
| C Aggregate Principal Balance of any Substitution Assets and Authorised Investments: | | - |
| D Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology: | | 131,756,364.68 |
| E The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account: | | - |
| Z Negative carry adjustment: | | - |
| Adjusted Aggregate Receivable Amount | | |
| (A+B+C+D+E)-Z | | 4,961,718,367.43 |
| Results of Asset Coverage Test | | |
| ADJUSTED Aggregate Receivable Amount: | | 4,961,718,367.43 |
| AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: | | 4,750,000,000.00 |
| ACT is satisfied: | | YES |
| Asset Percentage: | | 90.00% |
| Contractual Overcollateralisation: | | 111.11% |
| Rating Agency required overcollateralisation | | |
| | Moody's | 107.53% |
| | Fitch | 107.53% |
| Total Overcollateralisation (OC): | | 115.77% |



Bonds Issuance

| Bonds | Series 2 | Series 3 | Series 4 | Series 5 (Tranche 1) | Series 5 (Tranche 2) | Series 6 |
|-------------------------------|----------------|----------------|----------------|----------------------|----------------------|----------------|
| Issue Date | 30-Aug-18 | 20-Aug-19 | 20-Aug-19 | 19-Aug-21 | 3-Dec-21 | 19-Aug-21 |
| Principal Balance | 600,000,000.00 | 250,000,000.00 | 500,000,000.00 | 625,000,000.00 | 250,000,000.00 | 125,000,000.00 |
| AUD Equivalent | 600,000,000.00 | 250,000,000.00 | 500,000,000.00 | 625,000,000.00 | 250,000,000.00 | 125,000,000.00 |
| Currency | AUD | AUD | AUD | AUD | AUD | AUD |
| Exchange Rate | N/A | N/A | N/A | N/A | N/A | N/A |
| Coupon Frequency | Semi-Annual | Quarterly | Semi-Annual | Quarterly | Quarterly | Semi-Annual |
| Coupon Rate | 3.00% | 3M BBSW+ 0.67% | 1.45% | 3M BBSW+ 0.40% | 3M BBSW+ 0.40% | 1.10% |
| Listing | N/A | N/A | N/A | N/A | N/A | N/A |
| ISIN | AU3CB0255776 | AU3FN0049524 | AU3CB0265718 | AU3FN0062527 | AU3FN0062527 | AU3CB0282358 |
| Note type | FIXED | VARIABLE | FIXED | VARIABLE | VARIABLE | FIXED |
| Maturity Date | 7-Sep-23 | 20-Aug-24 | 20-Aug-24 | 19-Aug-26 | 19-Aug-26 | 19-Aug-26 |
| Extended Due for Payment Date | 7-Sep-24 | 20-Aug-25 | 20-Aug-25 | 19-Aug-27 | 19-Aug-27 | 19-Aug-27 |

| Bonds | Series 7 | Series 8 | Series 9 (Tranche 1) | Series 9 (Tranche 2) | Series 10 | Series 11 |
|-------------------------------|----------------|----------------|----------------------|----------------------|----------------|----------------|
| Issue Date | 26-May-22 | 26-May-22 | 26-May-22 | 8-Dec-22 | 8-Dec-22 | 8-Dec-22 |
| Principal Balance | 800,000,000.00 | 200,000,000.00 | 150,000,000.00 | 250,000,000.00 | 650,000,000.00 | 350,000,000.00 |
| AUD Equivalent | 800,000,000.00 | 200,000,000.00 | 150,000,000.00 | 250,000,000.00 | 650,000,000.00 | 350,000,000.00 |
| Currency | AUD | AUD | AUD | AUD | AUD | AUD |
| Exchange Rate | N/A | N/A | N/A | N/A | N/A | N/A |
| Coupon Frequency | Quarterly | Semi-Annual | Semi-Annual | Semi-Annual | Quarterly | Semi-Annual |
| Coupon Rate | 3M BBSW+ 0.78% | 4.00% | 4.50% | 4.50% | 3M BBSW+ 0.98% | 4.70% |
| Listing | N/A | N/A | N/A | N/A | N/A | N/A |
| ISIN | AU3FN0069282 | AU3CB0289502 | AU3CB0289551 | AU3CB0289551 | AU3FN0074175 | AU3CB0294759 |
| Note type | VARIABLE | FIXED | FIXED | FIXED | VARIABLE | FIXED |
| Maturity Date | 26-May-25 | 26-May-25 | 26-May-29 | 26-May-29 | 8-Dec-25 | 8-Dec-25 |
| Extended Due for Payment Date | 26-May-26 | 26-May-26 | 26-May-30 | 26-May-30 | 8-Dec-26 | 8-Dec-26 |

Note:

- Series 1 matured on 07-Sep-21

Funding Summary

| | Nominal Value |
|---------------------------|-------------------------|
| Intercompany Note: | 4,750,000,000.00 |
| Senior Demand Note: | 752,500,000.00 |
| Subordinated Demand Note: | - |
| Total Funding: | 5,502,500,000.00 |



Pool Summary Details
Table 1 : Summary of Characteristics of the Pool

| | |
|--|-------------------|
| Total Current Loan Balance (\$) | 5,367,243,635.32 |
| Number of Loans | 16,801 |
| Average Loan Size (\$) | 319,459.77 |
| Maximum Current Loan Balance (\$) | 1,041,504.46 |
| Total Security Value (\$) | 10,866,835,094.00 |
| Average Security Value (\$) | 646,796.92 |
| Weighted Average Current LVR | 61.90% |
| Maximum Current LVR | 127.33% |
| Weighted Average Indexed LVR | 57.15% |
| Weighted Average Original Term (months) | 346.21 |
| Weighted Average Seasoning (months) | 42.33 |
| Weighted Average Remaining Term (months) | 303.88 |
| Maximum Remaining Term (months) | 354.00 |
| Investment Loans | 16.97% |
| Owner Occupied Loans | 83.03% |
| Fixed Rate Loans | 30.66% |
| Interest Only Loans | 4.43% |
| Weighted Average Borrower Interest Rate | 4.46% |
| Full Documentation Loans | 100.00% |
| Loans >30 days in arrears | 0.07% |
| Prepayment history (CPR) | 26.14% |
| Prepayment history (SMM) | 2.49% |

Table 2 : Outstanding Balance LVR Distribution

| Current LVR | Current Balance | Current Balance % | Number | Number % |
|---------------|-------------------------|-------------------|---------------|----------------|
| <=40% | 830,236,862.71 | 15.47% | 4,973 | 29.60% |
| >40% & <=45% | 257,510,942.55 | 4.80% | 900 | 5.36% |
| >45% & <=50% | 327,560,106.65 | 6.10% | 999 | 5.95% |
| >50% & <=55% | 340,468,251.07 | 6.34% | 999 | 5.95% |
| >55% & <=60% | 391,160,867.82 | 7.29% | 1,089 | 6.48% |
| >60% & <=65% | 421,129,279.72 | 7.85% | 1,092 | 6.50% |
| >65% & <=70% | 459,121,867.04 | 8.55% | 1,156 | 6.88% |
| >70% & <=75% | 650,531,070.09 | 12.12% | 1,612 | 9.59% |
| >75% & <=80% | 901,164,587.10 | 16.79% | 2,129 | 12.67% |
| >80% & <=85% | 300,921,470.96 | 5.61% | 742 | 4.42% |
| >85% & <=90% | 386,421,526.89 | 7.20% | 883 | 5.26% |
| >90% & <=95% | 100,005,610.86 | 1.86% | 224 | 1.33% |
| >95% & <=100% | 419,212.09 | 0.01% | 1 | 0.01% |
| >100% | 591,979.77 | 0.01% | 2 | 0.01% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 3 : Outstanding Indexed Balance LVR Distribution

| Indexed Current LVR | Current Balance | Current Balance % | Number | Number % |
|---------------------|-------------------------|-------------------|---------------|----------------|
| <=40% | 1,178,026,965.12 | 21.95% | 6,265 | 37.29% |
| >40% & <=45% | 337,029,060.73 | 6.28% | 1,050 | 6.25% |
| >45% & <=50% | 374,015,909.56 | 6.97% | 1,069 | 6.36% |
| >50% & <=55% | 389,577,373.85 | 7.26% | 1,076 | 6.40% |
| >55% & <=60% | 431,570,805.54 | 8.04% | 1,113 | 6.62% |
| >60% & <=65% | 496,650,105.97 | 9.25% | 1,228 | 7.31% |
| >65% & <=70% | 512,978,547.82 | 9.56% | 1,259 | 7.49% |
| >70% & <=75% | 454,050,190.61 | 8.46% | 1,056 | 6.29% |
| >75% & <=80% | 461,241,060.69 | 8.59% | 1,077 | 6.41% |
| >80% & <=85% | 401,070,648.12 | 7.47% | 895 | 5.33% |
| >85% & <=90% | 206,545,333.45 | 3.85% | 451 | 2.68% |
| >90% & <=95% | 82,907,366.14 | 1.54% | 177 | 1.05% |
| >95% & <=100% | 39,098,933.41 | 0.73% | 80 | 0.48% |
| >100% | 2,481,334.31 | 0.05% | 5 | 0.03% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 4 : Outstanding Balance Distribution

| Distribution | Current Balance | Current Balance % | Number | Number % |
|---------------------|-------------------------|-------------------|---------------|----------------|
| 0 - 50,000 | 15,251,800.11 | 0.28% | 901 | 5.36% |
| 50,001 - 100,000 | 65,922,242.43 | 1.23% | 856 | 5.09% |
| 100,001 - 200,000 | 434,259,270.84 | 8.09% | 2,803 | 16.68% |
| 200,001 - 300,000 | 917,428,190.80 | 17.09% | 3,664 | 21.81% |
| 300,001 - 400,000 | 1,203,443,640.25 | 22.42% | 3,454 | 20.56% |
| 400,001 - 500,000 | 1,134,167,389.73 | 21.13% | 2,533 | 15.08% |
| 500,001 - 600,000 | 814,450,995.53 | 15.17% | 1,503 | 8.95% |
| 600,001 - 700,000 | 376,917,805.21 | 7.02% | 584 | 3.48% |
| 700,001 - 800,000 | 214,739,752.25 | 4.00% | 289 | 1.72% |
| 800,001 - 900,000 | 101,580,897.26 | 1.89% | 120 | 0.71% |
| 900,001 - 1,000,000 | 84,977,735.98 | 1.58% | 90 | 0.54% |
| > 1,000,000 | 4,103,914.93 | 0.08% | 4 | 0.02% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |



Table 5 : Mortgage Insurance

| Mortgage Insurer | Current Balance | Current Balance % | Number | Number % |
|------------------|-------------------------|-------------------|---------------|----------------|
| QBE | 10,825,504.04 | 0.20% | 88 | 0.52% |
| GENWORTH | 886,558,567.83 | 16.52% | 2,456 | 14.62% |
| Uninsured | 4,469,859,563.45 | 83.28% | 14,257 | 84.86% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 6 : Geographic Distribution

| State | Current Balance | Current Balance % | Number | Number % |
|--------------|-------------------------|-------------------|---------------|----------------|
| NSW | 1,603,023,474.21 | 29.87% | 4,634 | 27.58% |
| ACT | 211,022,205.23 | 3.93% | 648 | 3.86% |
| VIC | 1,683,198,171.27 | 31.36% | 5,019 | 29.87% |
| QLD | 876,552,280.32 | 16.33% | 2,903 | 17.28% |
| WA | 518,258,962.67 | 9.66% | 1,770 | 10.54% |
| SA | 361,100,484.03 | 6.73% | 1,396 | 8.31% |
| NT | 31,409,839.54 | 0.59% | 107 | 0.64% |
| TAS | 82,678,218.05 | 1.54% | 324 | 1.93% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 7 : Profile By Interest Rate Type

| Interest Type | Current Balance | Current Balance % | Number | Number % |
|---------------|-------------------------|-------------------|---------------|----------------|
| Variable Rate | 3,721,584,115.73 | 69.34% | 12,232 | 72.81% |
| Fixed Rate | 1,645,659,519.59 | 30.66% | 4,569 | 27.19% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 8: Balance in Arrears

| Balance in Arrears | Current Balance | Current Balance % | Number | Number % |
|---------------------------------------|-------------------------|-------------------|---------------|----------------|
| Balance Current (<= 30 days) | 5,363,380,619.32 | 99.93% | 16,789 | 99.93% |
| Balance in Arrears > 30 to <= 60 days | 3,030,837.70 | 0.06% | 8 | 0.05% |
| Balance in Arrears > 60 to <= 90 days | 832,178.30 | 0.02% | 4 | 0.02% |
| Balance in Arrears > 90 days | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 9: Mortgage pool by mortgage loan interest rate

| Interest Rate | Current Balance | Current Balance (%) | Number | Number % |
|-----------------------------------|-------------------------|---------------------|---------------|----------------|
| up to and including 3.00% | 1,425,769,940.26 | 26.56% | 3,851 | 22.92% |
| > 3.00% up to and including 3.25% | 46,603,389.65 | 0.87% | 143 | 0.85% |
| > 3.25% up to and including 3.50% | 35,134,598.37 | 0.65% | 103 | 0.61% |
| > 3.50% up to and including 3.75% | 7,347,718.65 | 0.14% | 26 | 0.15% |
| > 3.75% up to and including 4.00% | 9,807,274.29 | 0.18% | 29 | 0.17% |
| > 4.00% up to and including 4.25% | 29,116,796.84 | 0.54% | 112 | 0.67% |
| > 4.25% up to and including 4.50% | 28,034,213.84 | 0.52% | 80 | 0.48% |
| > 4.50% up to and including 4.75% | 812,099,359.98 | 15.13% | 2,069 | 12.31% |
| > 4.75% up to and including 5.00% | 646,452,959.09 | 12.04% | 1,680 | 10.00% |
| > 5.00% up to and including 5.25% | 472,377,977.26 | 8.80% | 1,367 | 8.14% |
| > 5.25% up to and including 5.50% | 566,134,911.07 | 10.55% | 1,852 | 11.02% |
| > 5.50% up to and including 5.75% | 543,169,549.26 | 10.12% | 1,905 | 11.34% |
| > 5.75% up to and including 6.00% | 393,940,886.19 | 7.34% | 1,646 | 9.80% |
| > 6.00% up to and including 6.25% | 147,389,199.63 | 2.75% | 746 | 4.44% |
| > 6.25% up to and including 6.50% | 63,675,675.07 | 1.19% | 312 | 1.86% |
| > 6.50% up to and including 6.75% | 53,233,782.28 | 0.99% | 286 | 1.70% |
| > 6.75% up to and including 7.00% | 68,195,419.70 | 1.27% | 475 | 2.83% |
| > 7.00% up to and including 7.25% | 11,216,071.97 | 0.21% | 73 | 0.43% |
| > 7.25% up to and including 7.50% | 2,619,039.80 | 0.05% | 16 | 0.10% |
| > 7.50% up to and including 7.75% | 4,924,872.12 | 0.09% | 30 | 0.18% |
| > 7.75% up to and including 8.00% | - | 0.00% | 0 | 0.00% |
| > 8.00% up to and including 8.25% | - | 0.00% | 0 | 0.00% |
| > 8.25% up to and including 8.50% | - | 0.00% | 0 | 0.00% |
| > 8.50% | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 10: Mortgage pool by Payment Type

| Payment Type | Current Balance | Current Balance (%) | Number | Number % |
|---------------|-------------------------|---------------------|---------------|----------------|
| P&I | 5,129,209,197.16 | 95.57% | 16,177 | 96.29% |
| Interest Only | 238,034,438.16 | 4.43% | 624 | 3.71% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 11: Mortgage Pool by Documentation Type

| Documentation Type | Current Balance | Current Balance (%) | Number | Number % |
|--------------------|-------------------------|---------------------|---------------|----------------|
| Full Doc Loans | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |
| Low Doc Loans | - | 0.00% | 0 | 0.00% |
| No Doc Loans | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |



Table 12: Mortgage Pool by Remaining Interest Only Period

| Remaining Interest Only Period | Current Balance | Current Balance (%) | Number | Number % |
|---|-------------------------|---------------------|---------------|----------------|
| Amortising Loans | 5,129,209,197.16 | 95.57% | 16,177 | 96.29% |
| IO loans : > 0 up to and including 1 years | 115,312,797.42 | 2.15% | 298 | 1.77% |
| IO loans : > 1 up to and including 2 years | 51,917,931.81 | 0.97% | 134 | 0.80% |
| IO loans : > 2 up to and including 3 years | 24,402,241.88 | 0.45% | 73 | 0.43% |
| IO loans : > 3 up to and including 4 years | 43,345,479.66 | 0.81% | 109 | 0.65% |
| IO loans : > 4 up to and including 5 years | 3,055,987.39 | 0.06% | 10 | 0.06% |
| IO loans : > 5 up to and including 6 years | - | 0.00% | 0 | 0.00% |
| IO loans : > 6 up to and including 7 years | - | 0.00% | 0 | 0.00% |
| IO loans : > 7 up to and including 8 years | - | 0.00% | 0 | 0.00% |
| IO loans : > 8 up to and including 9 years | - | 0.00% | 0 | 0.00% |
| IO loans : > 9 up to and including 10 years | - | 0.00% | 0 | 0.00% |
| IO loans : > 10 years | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 13: Mortgage Pool by Occupancy Status

| Occupancy Status | Current Balance | Current Balance (%) | Number | Number % |
|------------------|-------------------------|---------------------|---------------|----------------|
| Owner Occupied | 4,456,158,595.97 | 83.03% | 13,950 | 83.03% |
| Investment | 911,085,039.35 | 16.97% | 2,851 | 16.97% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 14: Mortgage Pool by Loan Purpose

| Loan Purpose | Current Balance | Current Balance (%) | Number | Number % |
|--------------------------------------|-------------------------|---------------------|---------------|----------------|
| Purchase Home (Owner Occupied) | 2,517,889,230.19 | 46.91% | 7,544 | 44.90% |
| Purchased Investment Property | 472,683,862.57 | 8.81% | 1,494 | 8.89% |
| Refinance Home Loan (Owner Occupied) | 1,938,269,365.78 | 36.11% | 6,406 | 38.13% |
| Refinance Investment Property | 438,401,176.78 | 8.17% | 1,357 | 8.08% |
| Other | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 15: Mortgage Pool by Loan Seasoning

| Loan Seasoning | Current Balance | Current Balance (%) | Number | Number % |
|--------------------------------------|-------------------------|---------------------|---------------|----------------|
| up to and including 3 months | - | 0.00% | 0 | 0.00% |
| > 3 up to and including 6 months | 171,772,860.45 | 3.20% | 370 | 2.20% |
| > 6 up to and including 9 months | 613,947,534.50 | 11.44% | 1,368 | 8.14% |
| > 9 up to and including 12 months | 286,862,691.47 | 5.34% | 695 | 4.14% |
| > 12 up to and including 15 months | 270,671,125.15 | 5.04% | 702 | 4.18% |
| > 15 up to and including 18 months | 342,343,140.05 | 6.38% | 860 | 5.12% |
| > 18 up to and including 21 months | 298,482,784.12 | 5.56% | 800 | 4.76% |
| > 21 up to and including 24 months | 180,259,912.35 | 3.36% | 483 | 2.87% |
| > 24 up to and including 27 months | 246,003,690.99 | 4.58% | 717 | 4.27% |
| > 27 up to and including 30 months | 318,524,807.02 | 5.93% | 907 | 5.40% |
| > 30 up to and including 33 months | 219,110,578.39 | 4.08% | 648 | 3.86% |
| > 33 up to and including 36 months | 141,315,086.02 | 2.63% | 407 | 2.42% |
| > 36 up to and including 48 months | 335,917,240.47 | 6.26% | 1,056 | 6.29% |
| > 48 up to and including 60 months | 509,620,343.32 | 9.50% | 1,640 | 9.76% |
| > 60 up to and including 72 months | 546,324,745.68 | 10.18% | 1,983 | 11.80% |
| > 72 up to and including 84 months | 388,979,572.40 | 7.25% | 1,627 | 9.68% |
| > 84 up to and including 96 months | 138,635,401.43 | 2.58% | 565 | 3.36% |
| > 96 up to and including 108 months | 112,374,091.92 | 2.09% | 472 | 2.81% |
| > 108 up to and including 120 months | 46,840,519.42 | 0.87% | 209 | 1.24% |
| > 120 months | 199,257,510.17 | 3.71% | 1,292 | 7.69% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 16: Mortgage Pool by remaining tenor

| Remaining tenor | Current Balance | Current Balance (%) | Number | Number % |
|---------------------------------|-------------------------|---------------------|---------------|----------------|
| up to and including 1 yrs | 9,186.51 | 0.00% | 1 | 0.01% |
| > 1 up to and including 2 yrs | 362,553.24 | 0.01% | 8 | 0.05% |
| > 2 up to and including 3 yrs | 332,237.79 | 0.01% | 6 | 0.04% |
| > 3 up to and including 4 yrs | 1,512,661.99 | 0.03% | 18 | 0.11% |
| > 4 up to and including 5 yrs | 2,953,418.21 | 0.06% | 27 | 0.16% |
| > 5 up to and including 6 yrs | 3,474,436.75 | 0.06% | 36 | 0.21% |
| > 6 up to and including 7 yrs | 2,198,531.71 | 0.04% | 21 | 0.12% |
| > 7 up to and including 8 yrs | 6,628,882.73 | 0.12% | 55 | 0.33% |
| > 8 up to and including 9 yrs | 10,376,199.74 | 0.19% | 89 | 0.53% |
| > 9 up to and including 10 yrs | 12,379,049.27 | 0.23% | 84 | 0.50% |
| > 10 up to and including 15 yrs | 183,346,868.59 | 3.42% | 1,161 | 6.91% |
| > 15 up to and including 20 yrs | 393,519,089.54 | 7.33% | 1,763 | 10.49% |
| > 20 up to and including 25 yrs | 1,674,881,409.89 | 31.21% | 5,766 | 34.32% |
| > 25 up to and including 30 yrs | 3,075,269,109.36 | 57.30% | 7,766 | 46.22% |
| > 30 yrs | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |



Table 17: Mortgage Pool by Payment Frequency

| Payment Frequency | Current Balance | Current Balance (%) | Number | Number % |
|-------------------|-------------------------|---------------------|---------------|----------------|
| Weekly | - | 0.00% | 0 | 0.00% |
| Fortnightly | 3,024,754,606.76 | 56.36% | 10,208 | 60.76% |
| Monthly | 2,342,489,028.56 | 43.64% | 6,593 | 39.24% |
| Other | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

Table 18: Mortgage Pool by Remaining Term on Fixed Rate Period

| Remaining Term on Fixed Rate Period | Current Balance | Current Balance (%) | Number | Number % |
|---|-------------------------|---------------------|---------------|----------------|
| Variable Rate Loans | 3,721,584,115.73 | 69.34% | 12,232 | 72.81% |
| Fixed Rate Loans : > 0 up to and including 3 months | 157,376,953.22 | 2.93% | 458 | 2.73% |
| Fixed Rate Loans : > 3 up to and including 6 months | 199,829,490.77 | 3.72% | 554 | 3.30% |
| Fixed Rate Loans : > 6 up to and including 9 months | 224,277,658.31 | 4.18% | 598 | 3.56% |
| Fixed Rate Loans : > 9 up to and including 12 months | 196,529,465.56 | 3.66% | 540 | 3.21% |
| Fixed Rate Loans : > 12 up to and including 15 months | 125,978,613.39 | 2.35% | 338 | 2.01% |
| Fixed Rate Loans : > 15 up to and including 18 months | 105,245,896.51 | 1.96% | 291 | 1.73% |
| Fixed Rate Loans : > 18 up to and including 21 months | 167,724,061.04 | 3.12% | 439 | 2.61% |
| Fixed Rate Loans : > 21 up to and including 24 months | 142,466,032.82 | 2.65% | 399 | 2.37% |
| Fixed Rate Loans : > 24 up to and including 27 months | 85,771,556.41 | 1.60% | 243 | 1.45% |
| Fixed Rate Loans : > 27 up to and including 30 months | 107,231,114.88 | 2.00% | 295 | 1.76% |
| Fixed Rate Loans : > 30 up to and including 33 months | 48,366,951.73 | 0.90% | 135 | 0.80% |
| Fixed Rate Loans : > 33 up to and including 36 months | 20,407,701.00 | 0.38% | 69 | 0.41% |
| Fixed Rate Loans : > 36 up to and including 48 months | 49,416,522.87 | 0.92% | 154 | 0.92% |
| Fixed Rate Loans : > 48 up to and including 60 months | 15,037,501.08 | 0.28% | 56 | 0.33% |
| Fixed Rate Loans : > 60 months | - | 0.00% | 0 | 0.00% |
| Total | 5,367,243,635.32 | 100.00% | 16,801 | 100.00% |

