

ING Bank (Australia) Limited Covered Bond - Investor Report

| | |
|------------------------------------|-----------|
| Collection Period End Date: | 30-Jun-24 |
| Determination Date: | 8-Jul-24 |
| Trust Payment Date: | 15-Jul-24 |
| Date of Report: | 30-Jun-24 |

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-2 |
| ING Bank (Australia) Limited Long Term Rating | A | A3 |
| 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: | | 5,186,537,099.22 |
| (i) Aggregated LVR Adjusted Receivable Amount | 5,739,029,218.29 | |
| (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount | 5,186,537,099.22 | |
| 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: | | 386,181,009.89 |
| 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 | | 5,572,718,109.11 |
| Results of Asset Coverage Test | | |
| ADJUSTED Aggregate Receivable Amount: | | 5,572,718,109.11 |
| AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: | | 4,150,000,000.00 |
| ACT is satisfied: | | YES |
| Asset Percentage: | | 90.00% |
| Contractual Overcollateralisation: | | 111.11% |
| Rating Agency required overcollateralisation | | |
| | Moody's | 101.11% |
| | Fitch | 103.63% |
| Total Overcollateralisation (OC): | | 148.17% |



Bonds Issuance

| Bonds | Series 3 | Series 4 | Series 5 (Tranche 1) | Series 5 (Tranche 2) | Series 6 | Series 7 |
|-------------------------------|----------------|----------------|----------------------|----------------------|----------------|----------------|
| Issue Date | 20-Aug-19 | 20-Aug-19 | 19-Aug-21 | 3-Dec-21 | 19-Aug-21 | 26-May-22 |
| Principal Balance | 250,000,000.00 | 500,000,000.00 | 625,000,000.00 | 250,000,000.00 | 125,000,000.00 | 800,000,000.00 |
| AUD Equivalent | 250,000,000.00 | 500,000,000.00 | 625,000,000.00 | 250,000,000.00 | 125,000,000.00 | 800,000,000.00 |
| 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 | Quarterly | Quarterly | Semi-Annual | Quarterly |
| Coupon Rate | 3M BBSW+ 0.67% | 1.45% | 3M BBSW+ 0.40% | 3M BBSW+ 0.40% | 1.10% | 3M BBSW+ 0.78% |
| Listing | N/A | N/A | N/A | N/A | N/A | N/A |
| ISIN | AU3FN0049524 | AU3CB0265718 | AU3FN0062527 | AU3FN0062527 | AU3CB0282358 | AU3FN0069282 |
| Note type | VARIABLE | FIXED | VARIABLE | VARIABLE | FIXED | VARIABLE |
| Maturity Date | 20-Aug-24 | 20-Aug-24 | 19-Aug-26 | 19-Aug-26 | 19-Aug-26 | 26-May-25 |
| Extended Due for Payment Date | 20-Aug-25 | 20-Aug-25 | 19-Aug-27 | 19-Aug-27 | 19-Aug-27 | 26-May-26 |

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

Note:

- Series 1 matured on 07-Sep-21
- Series 2 matured on 07-Sep-23

Funding Summary

| | Nominal Value |
|---------------------------|-------------------------|
| Intercompany Note: | 4,150,000,000.00 |
| Senior Demand Note: | 1,999,000,000.00 |
| Subordinated Demand Note: | - |
| Total Funding: | 6,149,000,000.00 |



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

| | |
|--|-------------------|
| Total Current Loan Balance (\$) | 5,762,818,990.11 |
| Number of Loans | 17,170 |
| Average Loan Size (\$) | 335,633.02 |
| Maximum Current Loan Balance (\$) | 1,393,902.17 |
| Total Security Value (\$) | 12,156,911,375.14 |
| Average Security Value (\$) | 708,032.11 |
| Weighted Average Current LVR | 59.09% |
| Maximum Current LVR | 86.14% |
| Weighted Average Indexed LVR | 57.02% |
| Weighted Average Original Term (months) | 346.14 |
| Weighted Average Seasoning (months) | 46.11 |
| Weighted Average Remaining Term (months) | 300.02 |
| Maximum Remaining Term (months) | 355.00 |
| Investment Loans | 15.52% |
| Owner Occupied Loans | 84.48% |
| Fixed Rate Loans | 11.19% |
| Interest Only Loans | 3.27% |
| Weighted Average Borrower Interest Rate | 6.00% |
| Full Documentation Loans | 100.00% |
| Loans >30 days in arrears | 0.12% |
| Prepayment history (CPR) | 12.30% |
| Prepayment history (SMM) | 1.09% |

Table 2 : Outstanding Balance LVR Distribution

| Current LVR | Current Balance | Current Balance % | Number | Number % |
|---------------|-------------------------|-------------------|---------------|----------------|
| <=40% | 932,551,550.78 | 16.18% | 5,476 | 31.89% |
| >40% & <=45% | 308,382,790.74 | 5.35% | 967 | 5.63% |
| >45% & <=50% | 368,888,538.54 | 6.40% | 1,061 | 6.18% |
| >50% & <=55% | 418,755,788.25 | 7.27% | 1,151 | 6.70% |
| >55% & <=60% | 465,875,281.36 | 8.08% | 1,190 | 6.93% |
| >60% & <=65% | 579,916,652.97 | 10.06% | 1,361 | 7.93% |
| >65% & <=70% | 674,474,925.37 | 11.70% | 1,516 | 8.83% |
| >70% & <=75% | 890,399,804.00 | 15.45% | 2,042 | 11.89% |
| >75% & <=80% | 843,325,898.87 | 14.63% | 1,759 | 10.24% |
| >80% & <=85% | 278,360,367.02 | 4.83% | 642 | 3.74% |
| >85% & <=90% | 1,887,392.21 | 0.03% | 5 | 0.03% |
| >90% & <=95% | - | 0.00% | 0 | 0.00% |
| >95% & <=100% | - | 0.00% | 0 | 0.00% |
| >100% | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 3 : Outstanding Indexed Balance LVR Distribution

| Indexed Current LVR | Current Balance | Current Balance % | Number | Number % |
|---------------------|-------------------------|-------------------|---------------|----------------|
| <=40% | 1,165,809,527.67 | 20.23% | 6,367 | 37.08% |
| >40% & <=45% | 354,257,470.27 | 6.15% | 1,052 | 6.13% |
| >45% & <=50% | 388,973,198.90 | 6.75% | 1,096 | 6.38% |
| >50% & <=55% | 423,798,776.49 | 7.35% | 1,102 | 6.42% |
| >55% & <=60% | 500,556,168.24 | 8.69% | 1,230 | 7.16% |
| >60% & <=65% | 599,381,834.54 | 10.40% | 1,368 | 7.97% |
| >65% & <=70% | 596,895,548.59 | 10.36% | 1,323 | 7.71% |
| >70% & <=75% | 687,266,317.64 | 11.93% | 1,462 | 8.51% |
| >75% & <=80% | 554,084,252.56 | 9.61% | 1,170 | 6.81% |
| >80% & <=85% | 337,003,978.39 | 5.85% | 682 | 3.97% |
| >85% & <=90% | 115,407,713.06 | 2.00% | 235 | 1.37% |
| >90% & <=95% | 31,882,838.81 | 0.55% | 68 | 0.40% |
| >95% & <=100% | 7,158,886.62 | 0.12% | 14 | 0.08% |
| >100% | 342,478.33 | 0.01% | 1 | 0.01% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 4 : Outstanding Balance Distribution

| Distribution | Current Balance | Current Balance % | Number | Number % |
|---------------------|-------------------------|-------------------|---------------|----------------|
| 0 - 50,000 | 17,049,867.79 | 0.30% | 1,136 | 6.62% |
| 50,001 - 100,000 | 65,129,266.73 | 1.13% | 852 | 4.96% |
| 100,001 - 200,000 | 418,741,121.80 | 7.27% | 2,721 | 15.85% |
| 200,001 - 300,000 | 839,470,962.89 | 14.57% | 3,361 | 19.57% |
| 300,001 - 400,000 | 1,066,524,977.99 | 18.51% | 3,059 | 17.82% |
| 400,001 - 500,000 | 1,134,743,092.21 | 19.69% | 2,526 | 14.71% |
| 500,001 - 600,000 | 934,615,317.48 | 16.22% | 1,717 | 10.00% |
| 600,001 - 700,000 | 628,156,060.07 | 10.90% | 974 | 5.67% |
| 700,001 - 800,000 | 355,427,506.92 | 6.17% | 478 | 2.78% |
| 800,001 - 900,000 | 197,944,254.21 | 3.43% | 235 | 1.37% |
| 900,001 - 1,000,000 | 99,308,906.99 | 1.72% | 106 | 0.62% |
| > 1,000,000 | 5,707,655.03 | 0.10% | 5 | 0.03% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |



Table 5 : Mortgage Insurance

| Mortgage Insurer | Current Balance | Current Balance % | Number | Number % |
|------------------|-------------------------|-------------------|---------------|----------------|
| QBE | 8,064,851.76 | 0.14% | 71 | 0.41% |
| GENWORTH | 504,660,588.65 | 8.76% | 1,538 | 8.96% |
| Uninsured | 5,250,093,549.70 | 91.10% | 15,561 | 90.63% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 6 : Geographic Distribution

| State | Current Balance | Current Balance % | Number | Number % |
|--------------|-------------------------|-------------------|---------------|----------------|
| NSW | 1,730,128,551.19 | 30.02% | 4,701 | 27.38% |
| ACT | 228,787,293.66 | 3.97% | 655 | 3.81% |
| VIC | 1,815,372,021.05 | 31.50% | 5,171 | 30.12% |
| QLD | 954,727,359.87 | 16.57% | 3,022 | 17.60% |
| WA | 538,461,661.15 | 9.34% | 1,811 | 10.55% |
| SA | 376,452,300.62 | 6.53% | 1,371 | 7.98% |
| NT | 32,881,620.74 | 0.57% | 118 | 0.69% |
| TAS | 86,008,181.83 | 1.49% | 321 | 1.87% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 7 : Profile By Interest Rate Type

| Interest Type | Current Balance | Current Balance % | Number | Number % |
|---------------|-------------------------|-------------------|---------------|----------------|
| Variable Rate | 5,117,818,641.20 | 88.81% | 15,327 | 89.27% |
| Fixed Rate | 645,000,348.91 | 11.19% | 1,843 | 10.73% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 8: Balance in Arrears

| Balance in Arrears | Current Balance | Current Balance % | Number | Number % |
|---------------------------------------|-------------------------|-------------------|---------------|----------------|
| Balance Current (<= 30 days) | 5,756,086,885.24 | 99.88% | 17,154 | 99.91% |
| Balance in Arrears > 30 to <= 60 days | 5,346,462.93 | 0.09% | 11 | 0.06% |
| Balance in Arrears > 60 to <= 90 days | 1,385,641.94 | 0.02% | 5 | 0.03% |
| Balance in Arrears > 90 days | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 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% | 476,058,739.46 | 8.26% | 1,269 | 7.39% |
| > 3.00% up to and including 3.25% | 15,824,386.87 | 0.27% | 50 | 0.29% |
| > 3.25% up to and including 3.50% | 14,933,982.67 | 0.26% | 39 | 0.23% |
| > 3.50% up to and including 3.75% | 4,804,739.61 | 0.08% | 18 | 0.10% |
| > 3.75% up to and including 4.00% | 7,337,563.24 | 0.13% | 22 | 0.13% |
| > 4.00% up to and including 4.25% | 2,051,525.00 | 0.04% | 6 | 0.03% |
| > 4.25% up to and including 4.50% | 720,913.05 | 0.01% | 2 | 0.01% |
| > 4.50% up to and including 4.75% | 5,732,377.98 | 0.10% | 17 | 0.10% |
| > 4.75% up to and including 5.00% | 2,879,962.46 | 0.05% | 10 | 0.06% |
| > 5.00% up to and including 5.25% | 11,287,800.70 | 0.20% | 44 | 0.26% |
| > 5.25% up to and including 5.50% | 29,021,924.07 | 0.50% | 97 | 0.56% |
| > 5.50% up to and including 5.75% | 21,947,736.71 | 0.38% | 83 | 0.48% |
| > 5.75% up to and including 6.00% | 611,219,219.46 | 10.61% | 1,351 | 7.87% |
| > 6.00% up to and including 6.25% | 2,495,788,369.91 | 43.31% | 6,383 | 37.18% |
| > 6.25% up to and including 6.50% | 948,358,114.93 | 16.46% | 2,778 | 16.18% |
| > 6.50% up to and including 6.75% | 370,269,814.88 | 6.43% | 1,218 | 7.09% |
| > 6.75% up to and including 7.00% | 234,333,099.59 | 4.07% | 928 | 5.40% |
| > 7.00% up to and including 7.25% | 183,154,861.51 | 3.18% | 815 | 4.75% |
| > 7.25% up to and including 7.50% | 155,342,013.92 | 2.70% | 860 | 5.01% |
| > 7.50% up to and including 7.75% | 72,833,896.96 | 1.26% | 434 | 2.53% |
| > 7.75% up to and including 8.00% | 28,078,647.07 | 0.49% | 170 | 0.99% |
| > 8.00% up to and including 8.25% | 27,543,349.88 | 0.48% | 191 | 1.11% |
| > 8.25% up to and including 8.50% | 34,941,090.55 | 0.61% | 315 | 1.83% |
| > 8.50% | 8,354,859.63 | 0.14% | 70 | 0.41% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 10: Mortgage pool by Payment Type

| Payment Type | Current Balance | Current Balance (%) | Number | Number % |
|---------------|-------------------------|---------------------|---------------|----------------|
| P&I | 5,574,414,449.31 | 96.73% | 16,718 | 97.37% |
| Interest Only | 188,404,540.80 | 3.27% | 452 | 2.63% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 11: Mortgage Pool by Documentation Type

| Documentation Type | Current Balance | Current Balance (%) | Number | Number % |
|--------------------|-------------------------|---------------------|---------------|----------------|
| Full Doc Loans | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |
| Low Doc Loans | - | 0.00% | 0 | 0.00% |
| No Doc Loans | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |



Table 12: Mortgage Pool by Remaining Interest Only Period

| Remaining Interest Only Period | Current Balance | Current Balance (%) | Number | Number % |
|---|-------------------------|---------------------|---------------|----------------|
| Amortising Loans | 5,574,414,449.31 | 96.73% | 16,718 | 97.37% |
| IO loans : > 0 up to and including 1 years | 67,842,458.28 | 1.18% | 165 | 0.96% |
| IO loans : > 1 up to and including 2 years | 39,099,326.87 | 0.68% | 98 | 0.57% |
| IO loans : > 2 up to and including 3 years | 56,495,019.27 | 0.98% | 130 | 0.76% |
| IO loans : > 3 up to and including 4 years | 23,492,800.85 | 0.41% | 55 | 0.32% |
| IO loans : > 4 up to and including 5 years | 1,474,935.53 | 0.03% | 4 | 0.02% |
| 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 | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 13: Mortgage Pool by Occupancy Status

| Occupancy Status | Current Balance | Current Balance (%) | Number | Number % |
|------------------|-------------------------|---------------------|---------------|----------------|
| Owner Occupied | 4,868,400,896.55 | 84.48% | 14,423 | 84.00% |
| Investment | 894,418,093.56 | 15.52% | 2,747 | 16.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 14: Mortgage Pool by Loan Purpose

| Loan Purpose | Current Balance | Current Balance (%) | Number | Number % |
|--------------------------------------|-------------------------|---------------------|---------------|----------------|
| Purchase Home (Owner Occupied) | 2,349,877,009.71 | 40.78% | 7,054 | 41.08% |
| Purchased Investment Property | 433,753,849.78 | 7.53% | 1,378 | 8.03% |
| Refinance Home Loan (Owner Occupied) | 2,518,523,886.84 | 43.70% | 7,369 | 42.92% |
| Refinance Investment Property | 460,664,243.78 | 7.99% | 1,369 | 7.97% |
| Other | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 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 | 32,145,386.03 | 0.56% | 80 | 0.47% |
| > 6 up to and including 9 months | 78,367,828.91 | 1.36% | 205 | 1.19% |
| > 9 up to and including 12 months | 51,477,508.75 | 0.89% | 128 | 0.75% |
| > 12 up to and including 15 months | 444,745,603.39 | 7.72% | 972 | 5.66% |
| > 15 up to and including 18 months | 318,425,222.85 | 5.53% | 657 | 3.83% |
| > 18 up to and including 21 months | 275,115,274.42 | 4.77% | 570 | 3.32% |
| > 21 up to and including 24 months | 261,662,041.22 | 4.54% | 589 | 3.43% |
| > 24 up to and including 27 months | 885,996,245.86 | 15.37% | 2,023 | 11.78% |
| > 27 up to and including 30 months | 422,206,421.30 | 7.33% | 1,010 | 5.88% |
| > 30 up to and including 33 months | 273,412,391.46 | 4.74% | 672 | 3.91% |
| > 33 up to and including 36 months | 237,093,656.98 | 4.11% | 633 | 3.69% |
| > 36 up to and including 48 months | 633,864,494.79 | 11.00% | 1,953 | 11.37% |
| > 48 up to and including 60 months | 396,306,363.01 | 6.88% | 1,279 | 7.45% |
| > 60 up to and including 72 months | 273,039,846.77 | 4.74% | 959 | 5.59% |
| > 72 up to and including 84 months | 337,806,241.53 | 5.86% | 1,236 | 7.20% |
| > 84 up to and including 96 months | 383,613,454.30 | 6.66% | 1,650 | 9.61% |
| > 96 up to and including 108 months | 160,154,981.01 | 2.78% | 767 | 4.47% |
| > 108 up to and including 120 months | 78,597,376.76 | 1.36% | 367 | 2.14% |
| > 120 months | 218,788,650.77 | 3.80% | 1,420 | 8.27% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

Table 16: Mortgage Pool by remaining tenor

| Remaining tenor | Current Balance | Current Balance (%) | Number | Number % |
|---------------------------------|-------------------------|---------------------|---------------|----------------|
| up to and including 1 yrs | 80,422.27 | 0.00% | 4 | 0.02% |
| > 1 up to and including 2 yrs | 345,159.76 | 0.01% | 10 | 0.06% |
| > 2 up to and including 3 yrs | 863,829.54 | 0.01% | 19 | 0.11% |
| > 3 up to and including 4 yrs | 1,816,373.11 | 0.03% | 22 | 0.13% |
| > 4 up to and including 5 yrs | 1,175,829.07 | 0.02% | 19 | 0.11% |
| > 5 up to and including 6 yrs | 3,842,157.15 | 0.07% | 44 | 0.26% |
| > 6 up to and including 7 yrs | 4,788,497.49 | 0.08% | 49 | 0.29% |
| > 7 up to and including 8 yrs | 7,047,195.42 | 0.12% | 60 | 0.35% |
| > 8 up to and including 9 yrs | 13,352,927.67 | 0.23% | 103 | 0.60% |
| > 9 up to and including 10 yrs | 10,780,138.10 | 0.19% | 96 | 0.56% |
| > 10 up to and including 15 yrs | 185,662,813.20 | 3.22% | 1,200 | 6.99% |
| > 15 up to and including 20 yrs | 442,861,174.54 | 7.68% | 1,992 | 11.60% |
| > 20 up to and including 25 yrs | 1,615,926,786.34 | 28.04% | 5,410 | 31.51% |
| > 25 up to and including 30 yrs | 3,474,275,686.45 | 60.29% | 8,142 | 47.42% |
| > 30 yrs | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |



Table 17: Mortgage Pool by Payment Frequency

| Payment Frequency | Current Balance | Current Balance (%) | Number | Number % |
|-------------------|-------------------------|---------------------|---------------|----------------|
| Weekly | - | 0.00% | 0 | 0.00% |
| Fortnightly | 3,408,310,350.52 | 59.14% | 10,798 | 62.89% |
| Monthly | 2,354,508,639.59 | 40.86% | 6,372 | 37.11% |
| Other | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 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 | 5,117,818,641.20 | 88.81% | 15,327 | 89.27% |
| Fixed Rate Loans : > 0 up to and including 3 months | 197,294,394.99 | 3.42% | 515 | 3.00% |
| Fixed Rate Loans : > 3 up to and including 6 months | 132,247,019.29 | 2.29% | 342 | 1.99% |
| Fixed Rate Loans : > 6 up to and including 9 months | 95,383,898.13 | 1.66% | 278 | 1.62% |
| Fixed Rate Loans : > 9 up to and including 12 months | 85,052,513.96 | 1.48% | 248 | 1.44% |
| Fixed Rate Loans : > 12 up to and including 15 months | 24,821,278.50 | 0.43% | 89 | 0.52% |
| Fixed Rate Loans : > 15 up to and including 18 months | 17,100,840.79 | 0.30% | 55 | 0.32% |
| Fixed Rate Loans : > 18 up to and including 21 months | 14,174,452.81 | 0.25% | 46 | 0.27% |
| Fixed Rate Loans : > 21 up to and including 24 months | 22,116,130.73 | 0.38% | 74 | 0.43% |
| Fixed Rate Loans : > 24 up to and including 27 months | 20,210,792.91 | 0.35% | 62 | 0.36% |
| Fixed Rate Loans : > 27 up to and including 30 months | 16,371,940.49 | 0.28% | 53 | 0.31% |
| Fixed Rate Loans : > 30 up to and including 33 months | 10,900,004.59 | 0.19% | 38 | 0.22% |
| Fixed Rate Loans : > 33 up to and including 36 months | 6,066,501.61 | 0.11% | 26 | 0.15% |
| Fixed Rate Loans : > 36 up to and including 48 months | 2,914,052.45 | 0.05% | 13 | 0.08% |
| Fixed Rate Loans : > 48 up to and including 60 months | 346,527.66 | 0.01% | 4 | 0.02% |
| Fixed Rate Loans : > 60 months | - | 0.00% | 0 | 0.00% |
| Total | 5,762,818,990.11 | 100.00% | 17,170 | 100.00% |

