

ING Bank (Australia) Limited Covered Bond - Investor Report

| | |
|------------------------------------|-----------|
| Collection Period End Date: | 28-Feb-26 |
| Determination Date: | 9-Mar-26 |
| Trust Payment Date: | 16-Mar-26 |
| Date of Report: | 28-Feb-26 |

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: | | 5,439,268,216.84 |
| (i) Aggregated LVR Adjusted Receivable Amount | 6,040,647,893.29 | |
| (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount | 5,439,268,216.84 | |
| 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: | | 105,368,657.33 |
| 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 | | 5,544,636,874.17 |
| Results of Asset Coverage Test | | |
| ADJUSTED Aggregate Receivable Amount: | | 5,544,636,874.17 |
| AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: | | 3,900,000,000.00 |
| ACT is satisfied: | | YES |
| Asset Percentage: | | 90.00% |
| Contractual Overcollateralisation: | | 111.11% |
| Rating Agency required overcollateralisation | | |
| | Moody's | 100.70% |
| | Fitch | 102.56% |
| Total Overcollateralisation (OC): | | 157.67% |



Bonds Issuance

| Bonds | Series 5 (Tranche 1) | Series 5 (Tranche 2) | Series 6 | Series 9 (Tranche 1) | Series 9 (Tranche 2) | Series 12 |
|-------------------------------|-------------------------|-------------------------|----------------|-------------------------|-------------------------|----------------|
| Issue Date | 19-Aug-21 | 3-Dec-21 | 19-Aug-21 | 26-May-22 | 8-Dec-22 | 20-Nov-24 |
| Principal Balance | 625,000,000.00 | 250,000,000.00 | 125,000,000.00 | 150,000,000.00 | 250,000,000.00 | 700,000,000.00 |
| AUD Equivalent | 625,000,000.00 | 250,000,000.00 | 125,000,000.00 | 150,000,000.00 | 250,000,000.00 | 700,000,000.00 |
| Currency | AUD | AUD | AUD | AUD | AUD | AUD |
| Exchange Rate | N/A | N/A | N/A | N/A | N/A | N/A |
| Coupon Frequency | Quarterly | Quarterly | Semi-Annual | Semi-Annual | Semi-Annual | Quarterly |
| Coupon Rate | 3M BBSW+ 0.40% | 3M BBSW+ 0.40% | 1.1000% | 4.5000% | 4.5000% | 3M BBSW+ 0.80% |
| Listing | N/A | N/A | N/A | N/A | N/A | N/A |
| ISIN | AU3FN0062527 | AU3FN0062527 | AU3CB0282358 | AU3CB0289551 | AU3CB0289551 | AU3FN0093845 |
| Note type | VARIABLE | VARIABLE | FIXED | FIXED | FIXED | VARIABLE |
| Maturity Date | 19-Aug-26 | 19-Aug-26 | 19-Aug-26 | 26-May-29 | 26-May-29 | 20-Nov-29 |
| Extended Due for Payment Date | 19-Aug-27 | 19-Aug-27 | 19-Aug-27 | 26-May-30 | 26-May-30 | 20-Nov-30 |

| Bonds | Series 13 | Series 14 | Series 15 |
|-------------------------------|----------------|------------------|----------------|
| Issue Date | 20-Nov-24 | 15-Aug-25 | 15-Aug-25 |
| Principal Balance | 300,000,000.00 | 1,100,000,000.00 | 400,000,000.00 |
| AUD Equivalent | 300,000,000.00 | 1,100,000,000.00 | 400,000,000.00 |
| Currency | AUD | AUD | AUD |
| Exchange Rate | N/A | N/A | N/A |
| Coupon Frequency | Semi-Annual | Quarterly | Semi-Annual |
| Coupon Rate | 4.9492% | 3M BBSW+ 0.78% | 4.2840% |
| Listing | N/A | N/A | N/A |
| ISIN | AU3CB0315596 | AU3FN0100806 | AU3CB0324713 |
| Note type | FIXED | VARIABLE | FIXED |
| Maturity Date | 20-Nov-29 | 15-Aug-30 | 15-Aug-30 |
| Extended Due for Payment Date | 20-Nov-30 | 15-Aug-31 | 15-Aug-31 |

Note:

- Series 1 matured on 07-Sep-21
- Series 2 matured on 07-Sep-23
- Series 3 & Series 4 matured on 20-Aug-24
- Series 7 & Series 8 matured on 26-May-25
- Series 10 & Series 11 matured on 08-Dec-25

Funding Summary

| | Nominal Value |
|---------------------------|-------------------------|
| Intercompany Note: | 3,900,000,000.00 |
| Senior Demand Note: | 2,249,000,000.00 |
| 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 (\$) | 6,043,631,342.67 |
| Number of Loans | 17,429 |
| Average Loan Size (\$) | 346,757.21 |
| Maximum Current Loan Balance (\$) | 1,202,787.99 |
| Total Security Value (\$) | 13,453,554,986.14 |
| Average Security Value (\$) | 771,906.30 |
| Weighted Average Current LVR | 56.25% |
| Maximum Current LVR | 79.95% |
| Weighted Average Indexed LVR | 54.84% |
| Weighted Average Original Term (months) | 347.18 |
| Weighted Average Seasoning (months) | 50.42 |
| Weighted Average Remaining Term (months) | 296.75 |
| Maximum Remaining Term (months) | 354.00 |
| Investment Loans | 16.29% |
| Owner Occupied Loans | 83.71% |
| Fixed Rate Loans | 1.88% |
| Interest Only Loans | 2.94% |
| Weighted Average Borrower Interest Rate | 5.71% |
| Full Documentation Loans | 100.00% |
| Loans >30 days in arrears | 0.03% |
| Prepayment history (CPR) | 13.40% |
| Prepayment history (SMM) | 1.19% |

Table 2 : Outstanding Balance LVR Distribution

| Current LVR | Current Balance | Current Balance % | Number | Number % |
|---------------|-------------------------|-------------------|---------------|----------------|
| <=40% | 1,081,308,196.24 | 17.89% | 6,040 | 34.65% |
| >40% & <=45% | 372,807,439.79 | 6.17% | 1,097 | 6.29% |
| >45% & <=50% | 477,736,943.25 | 7.90% | 1,268 | 7.28% |
| >50% & <=55% | 533,325,325.54 | 8.82% | 1,314 | 7.54% |
| >55% & <=60% | 631,486,879.28 | 10.45% | 1,475 | 8.46% |
| >60% & <=65% | 695,402,443.27 | 11.51% | 1,536 | 8.81% |
| >65% & <=70% | 723,229,469.62 | 11.97% | 1,594 | 9.15% |
| >70% & <=75% | 835,823,008.85 | 13.83% | 1,766 | 10.13% |
| >75% & <=80% | 692,511,636.83 | 11.46% | 1,339 | 7.68% |
| >80% & <=85% | - | 0.00% | 0 | 0.00% |
| >85% & <=90% | - | 0.00% | 0 | 0.00% |
| >90% & <=95% | - | 0.00% | 0 | 0.00% |
| >95% & <=100% | - | 0.00% | 0 | 0.00% |
| >100% | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 3 : Outstanding Indexed Balance LVR Distribution

| Indexed Current LVR | Current Balance | Current Balance % | Number | Number % |
|---------------------|-------------------------|-------------------|---------------|----------------|
| <=40% | 1,261,195,216.02 | 20.87% | 6,724 | 38.58% |
| >40% & <=45% | 410,489,361.31 | 6.79% | 1,140 | 6.54% |
| >45% & <=50% | 473,041,706.58 | 7.83% | 1,215 | 6.97% |
| >50% & <=55% | 565,083,458.86 | 9.35% | 1,364 | 7.83% |
| >55% & <=60% | 638,847,051.04 | 10.57% | 1,456 | 8.35% |
| >60% & <=65% | 652,221,485.58 | 10.79% | 1,412 | 8.10% |
| >65% & <=70% | 630,613,340.79 | 10.43% | 1,325 | 7.60% |
| >70% & <=75% | 664,910,232.83 | 11.00% | 1,338 | 7.68% |
| >75% & <=80% | 648,321,067.35 | 10.73% | 1,248 | 7.16% |
| >80% & <=85% | 83,000,957.49 | 1.37% | 174 | 1.00% |
| >85% & <=90% | 14,748,512.72 | 0.24% | 30 | 0.17% |
| >90% & <=95% | 839,325.28 | 0.01% | 2 | 0.01% |
| >95% & <=100% | 319,626.82 | 0.01% | 1 | 0.01% |
| >100% | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 4 : Outstanding Balance Distribution

| Distribution | Current Balance | Current Balance % | Number | Number % |
|---------------------|-------------------------|-------------------|---------------|----------------|
| 0 - 50,000 | 20,042,442.63 | 0.33% | 1,403 | 8.05% |
| 50,001 - 100,000 | 64,740,476.32 | 1.07% | 845 | 4.85% |
| 100,001 - 200,000 | 368,347,495.99 | 6.09% | 2,401 | 13.78% |
| 200,001 - 300,000 | 743,258,390.43 | 12.30% | 2,969 | 17.03% |
| 300,001 - 400,000 | 1,043,822,362.68 | 17.27% | 2,974 | 17.06% |
| 400,001 - 500,000 | 1,221,823,888.17 | 20.22% | 2,733 | 15.68% |
| 500,001 - 600,000 | 1,153,333,803.94 | 19.08% | 2,098 | 12.04% |
| 600,001 - 700,000 | 731,438,841.25 | 12.10% | 1,135 | 6.51% |
| 700,001 - 800,000 | 373,064,398.03 | 6.17% | 502 | 2.88% |
| 800,001 - 900,000 | 221,408,125.68 | 3.66% | 261 | 1.50% |
| 900,001 - 1,000,000 | 93,706,667.20 | 1.55% | 100 | 0.57% |
| > 1,000,000 | 8,644,450.35 | 0.14% | 8 | 0.05% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |



Table 5 : Mortgage Insurance

| Mortgage Insurer | Current Balance | Current Balance % | Number | Number % |
|------------------|-------------------------|-------------------|---------------|----------------|
| QBE | 5,589,438.67 | 0.09% | 54 | 0.31% |
| GENWORTH | 198,459,580.12 | 3.28% | 777 | 4.46% |
| Uninsured | 5,839,582,323.88 | 96.62% | 16,598 | 95.23% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 6 : Geographic Distribution

| State | Current Balance | Current Balance % | Number | Number % |
|--------------|-------------------------|-------------------|---------------|----------------|
| NSW | 1,846,317,307.59 | 30.55% | 4,866 | 27.92% |
| ACT | 242,805,213.25 | 4.02% | 696 | 3.99% |
| VIC | 1,841,213,723.10 | 30.47% | 5,176 | 29.70% |
| QLD | 1,013,717,813.31 | 16.77% | 3,054 | 17.52% |
| WA | 585,744,820.56 | 9.69% | 1,853 | 10.63% |
| SA | 399,893,143.38 | 6.62% | 1,363 | 7.82% |
| NT | 31,712,418.20 | 0.52% | 114 | 0.65% |
| TAS | 82,226,903.28 | 1.36% | 307 | 1.76% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 7 : Profile By Interest Rate Type

| Interest Type | Current Balance | Current Balance % | Number | Number % |
|---------------|-------------------------|-------------------|---------------|----------------|
| Variable Rate | 5,930,243,989.34 | 98.12% | 17,010 | 97.60% |
| Fixed Rate | 113,387,353.33 | 1.88% | 419 | 2.40% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 8: Balance in Arrears

| Balance in Arrears | Current Balance | Current Balance % | Number | Number % |
|---------------------------------------|-------------------------|-------------------|---------------|----------------|
| Balance Current (<= 30 days) | 6,041,772,234.90 | 99.97% | 17,422 | 99.96% |
| Balance in Arrears > 30 to <= 60 days | 1,129,036.68 | 0.02% | 4 | 0.02% |
| Balance in Arrears > 60 to <= 90 days | 730,071.09 | 0.01% | 3 | 0.02% |
| Balance in Arrears > 90 days | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 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% | 23,817,994.16 | 0.39% | 79 | 0.45% |
| > 3.00% up to and including 3.25% | 2,302,581.86 | 0.04% | 8 | 0.05% |
| > 3.25% up to and including 3.50% | 1,595,588.06 | 0.03% | 6 | 0.03% |
| > 3.50% up to and including 3.75% | 326,159.81 | 0.01% | 2 | 0.01% |
| > 3.75% up to and including 4.00% | 2,404,146.17 | 0.04% | 9 | 0.05% |
| > 4.00% up to and including 4.25% | 74,272.17 | 0.00% | 1 | 0.01% |
| > 4.25% up to and including 4.50% | 300,989.29 | 0.00% | 1 | 0.01% |
| > 4.50% up to and including 4.75% | 230,002.27 | 0.00% | 1 | 0.01% |
| > 4.75% up to and including 5.00% | 4,477,304.66 | 0.07% | 18 | 0.10% |
| > 5.00% up to and including 5.25% | 4,838,152.97 | 0.08% | 19 | 0.11% |
| > 5.25% up to and including 5.50% | 1,148,434,482.75 | 19.00% | 2,532 | 14.53% |
| > 5.50% up to and including 5.75% | 3,390,903,221.01 | 56.11% | 8,838 | 50.71% |
| > 5.75% up to and including 6.00% | 906,548,907.61 | 15.00% | 2,779 | 15.94% |
| > 6.00% up to and including 6.25% | 212,740,655.33 | 3.52% | 829 | 4.76% |
| > 6.25% up to and including 6.50% | 97,106,732.68 | 1.61% | 509 | 2.92% |
| > 6.50% up to and including 6.75% | 85,106,574.19 | 1.41% | 474 | 2.72% |
| > 6.75% up to and including 7.00% | 72,209,945.12 | 1.19% | 535 | 3.07% |
| > 7.00% up to and including 7.25% | 35,821,433.50 | 0.59% | 263 | 1.51% |
| > 7.25% up to and including 7.50% | 12,775,938.41 | 0.21% | 105 | 0.60% |
| > 7.50% up to and including 7.75% | 14,407,272.43 | 0.24% | 128 | 0.73% |
| > 7.75% up to and including 8.00% | 22,401,165.20 | 0.37% | 247 | 1.42% |
| > 8.00% up to and including 8.25% | 2,979,725.31 | 0.05% | 29 | 0.17% |
| > 8.25% up to and including 8.50% | 138,068.24 | 0.00% | 4 | 0.02% |
| > 8.50% | 1,690,029.47 | 0.03% | 13 | 0.07% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 10: Mortgage pool by Payment Type

| Payment Type | Current Balance | Current Balance (%) | Number | Number % |
|---------------|-------------------------|---------------------|---------------|----------------|
| P&I | 5,865,663,816.64 | 97.06% | 17,031 | 97.72% |
| Interest Only | 177,967,526.03 | 2.94% | 398 | 2.28% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 11: Mortgage Pool by Documentation Type

| Documentation Type | Current Balance | Current Balance (%) | Number | Number % |
|--------------------|-------------------------|---------------------|---------------|----------------|
| Full Doc Loans | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |
| Low Doc Loans | - | 0.00% | 0 | 0.00% |
| No Doc Loans | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |



Table 12: Mortgage Pool by Remaining Interest Only Period

| Remaining Interest Only Period | Current Balance | Current Balance (%) | Number | Number % |
|---|-------------------------|---------------------|---------------|----------------|
| Amortising Loans | 5,865,663,816.64 | 97.06% | 17,031 | 97.72% |
| IO loans : > 0 up to and including 1 years | 48,685,272.64 | 0.81% | 116 | 0.67% |
| IO loans : > 1 up to and including 2 years | 47,453,813.09 | 0.79% | 107 | 0.61% |
| IO loans : > 2 up to and including 3 years | 25,938,549.18 | 0.43% | 59 | 0.34% |
| IO loans : > 3 up to and including 4 years | 53,758,292.46 | 0.89% | 110 | 0.63% |
| IO loans : > 4 up to and including 5 years | 2,131,598.66 | 0.04% | 6 | 0.03% |
| 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 | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 13: Mortgage Pool by Occupancy Status

| Occupancy Status | Current Balance | Current Balance (%) | Number | Number % |
|------------------|-------------------------|---------------------|---------------|----------------|
| Owner Occupied | 5,058,897,989.16 | 83.71% | 14,589 | 83.71% |
| Investment | 984,733,353.51 | 16.29% | 2,840 | 16.29% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 14: Mortgage Pool by Loan Purpose

| Loan Purpose | Current Balance | Current Balance (%) | Number | Number % |
|--------------------------------------|-------------------------|---------------------|---------------|----------------|
| Purchase Home (Owner Occupied) | 2,253,611,114.40 | 37.29% | 6,730 | 38.61% |
| Purchased Investment Property | 430,121,715.55 | 7.12% | 1,310 | 7.52% |
| Refinance Home Loan (Owner Occupied) | 2,805,286,874.76 | 46.42% | 7,859 | 45.09% |
| Refinance Investment Property | 554,611,637.96 | 9.18% | 1,530 | 8.78% |
| Other | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 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 | 45,020,639.39 | 0.74% | 83 | 0.48% |
| > 6 up to and including 9 months | 435,199,646.44 | 7.20% | 855 | 4.91% |
| > 9 up to and including 12 months | 142,461,436.43 | 2.36% | 267 | 1.53% |
| > 12 up to and including 15 months | - | 0.00% | 0 | 0.00% |
| > 15 up to and including 18 months | - | 0.00% | 0 | 0.00% |
| > 18 up to and including 21 months | - | 0.00% | 0 | 0.00% |
| > 21 up to and including 24 months | - | 0.00% | 0 | 0.00% |
| > 24 up to and including 27 months | 507,304,629.85 | 8.39% | 1,170 | 6.71% |
| > 27 up to and including 30 months | 441,477,551.49 | 7.30% | 1,063 | 6.10% |
| > 30 up to and including 33 months | 625,616,142.22 | 10.35% | 1,369 | 7.85% |
| > 33 up to and including 36 months | 623,838,064.07 | 10.32% | 1,447 | 8.30% |
| > 36 up to and including 48 months | 1,244,873,653.11 | 20.60% | 2,976 | 17.07% |
| > 48 up to and including 60 months | 510,022,032.31 | 8.44% | 1,549 | 8.89% |
| > 60 up to and including 72 months | 328,286,406.58 | 5.43% | 1,172 | 6.72% |
| > 72 up to and including 84 months | 152,012,870.95 | 2.52% | 552 | 3.17% |
| > 84 up to and including 96 months | 239,897,679.68 | 3.97% | 931 | 5.34% |
| > 96 up to and including 108 months | 249,102,436.85 | 4.12% | 1,032 | 5.92% |
| > 108 up to and including 120 months | 231,665,576.50 | 3.83% | 1,198 | 6.87% |
| > 120 months | 266,852,576.80 | 4.42% | 1,765 | 10.13% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

Table 16: Mortgage Pool by remaining tenor

| Remaining tenor | Current Balance | Current Balance (%) | Number | Number % |
|---------------------------------|-------------------------|---------------------|---------------|----------------|
| up to and including 1 yrs | 115,697.11 | 0.00% | 10 | 0.06% |
| > 1 up to and including 2 yrs | 441,672.61 | 0.01% | 14 | 0.08% |
| > 2 up to and including 3 yrs | 526,486.11 | 0.01% | 17 | 0.10% |
| > 3 up to and including 4 yrs | 691,242.54 | 0.01% | 16 | 0.09% |
| > 4 up to and including 5 yrs | 1,643,461.89 | 0.03% | 30 | 0.17% |
| > 5 up to and including 6 yrs | 3,821,261.97 | 0.06% | 47 | 0.27% |
| > 6 up to and including 7 yrs | 6,370,234.48 | 0.11% | 61 | 0.35% |
| > 7 up to and including 8 yrs | 7,349,818.71 | 0.12% | 76 | 0.44% |
| > 8 up to and including 9 yrs | 11,887,593.28 | 0.20% | 109 | 0.63% |
| > 9 up to and including 10 yrs | 19,576,457.97 | 0.32% | 186 | 1.07% |
| > 10 up to and including 15 yrs | 174,217,765.74 | 2.88% | 1,151 | 6.60% |
| > 15 up to and including 20 yrs | 555,698,303.87 | 9.19% | 2,506 | 14.38% |
| > 20 up to and including 25 yrs | 1,702,079,180.43 | 28.16% | 5,266 | 30.21% |
| > 25 up to and including 30 yrs | 3,559,212,165.96 | 58.89% | 7,940 | 45.56% |
| > 30 yrs | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |



Table 17: Mortgage Pool by Payment Frequency

| Payment Frequency | Current Balance | Current Balance (%) | Number | Number % |
|-------------------|-------------------------|---------------------|---------------|----------------|
| Weekly | - | 0.00% | 0 | 0.00% |
| Fortnightly | 3,697,319,101.78 | 61.18% | 11,157 | 64.01% |
| Monthly | 2,346,312,240.89 | 38.82% | 6,272 | 35.99% |
| Other | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 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 | 5,930,243,989.34 | 98.12% | 17,010 | 97.60% |
| Fixed Rate Loans : > 0 up to and including 3 months | 16,449,749.55 | 0.27% | 65 | 0.37% |
| Fixed Rate Loans : > 3 up to and including 6 months | 18,920,437.89 | 0.31% | 63 | 0.36% |
| Fixed Rate Loans : > 6 up to and including 9 months | 21,429,595.00 | 0.35% | 78 | 0.45% |
| Fixed Rate Loans : > 9 up to and including 12 months | 16,307,406.65 | 0.27% | 55 | 0.32% |
| Fixed Rate Loans : > 12 up to and including 15 months | 7,782,533.43 | 0.13% | 31 | 0.18% |
| Fixed Rate Loans : > 15 up to and including 18 months | 6,076,306.28 | 0.10% | 26 | 0.15% |
| Fixed Rate Loans : > 18 up to and including 21 months | 7,384,371.08 | 0.12% | 30 | 0.17% |
| Fixed Rate Loans : > 21 up to and including 24 months | 9,424,519.98 | 0.16% | 31 | 0.18% |
| Fixed Rate Loans : > 24 up to and including 27 months | 2,199,041.40 | 0.04% | 11 | 0.06% |
| Fixed Rate Loans : > 27 up to and including 30 months | 67,605.51 | 0.00% | 1 | 0.01% |
| Fixed Rate Loans : > 30 up to and including 33 months | 824,316.25 | 0.01% | 5 | 0.03% |
| Fixed Rate Loans : > 33 up to and including 36 months | 4,311,603.87 | 0.07% | 13 | 0.07% |
| Fixed Rate Loans : > 36 up to and including 48 months | 377,783.72 | 0.01% | 3 | 0.02% |
| Fixed Rate Loans : > 48 up to and including 60 months | 1,832,082.72 | 0.03% | 7 | 0.04% |
| Fixed Rate Loans : > 60 months | - | 0.00% | 0 | 0.00% |
| Total | 6,043,631,342.67 | 100.00% | 17,429 | 100.00% |

