### **SMHL SERIES SECURITISATION FUND 2016-1**

Monthly Investment Report as at 26 July 2022

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SMHL Series Securitisation Fund 2016-1

24 October 2016 April 2048

19 July 2022 26 July 2022 Perpetual Limited as trustee for SMHL Series Securitisation Fund 2016-1

Perpetual Limited as trustee for SMHL Series SecURISati Westpac Banking Corporation (ABN 33 007 457 141) Macquarie Bank Limited (ABN 46 008 583 542) Commonwealth Bank of Australia (ABN 48 123 123 124) National Australia Bank Limited (ABN 12 004 044 937) National Australia Bank Limited (ABN 12 004 044 937)

National Australia Bank Limited (ABN 12 004 044 937) Members Equity Bank Limited (ABN 56 070 88 767) ("ME") Perpetual Trustee Company Limited (ABN 42 000 001 007) Members Equity Bank Limited (ABN 56 070 887 679) ("ME") Australia and New Zealand Banking Group Limited National Australia Bank Limited (ABN 12 004 044 937)

Investor Reporting

SMHL <MTGE>

Bloomberg Screen:

#### Summary

Fund: Cut-Off Date: Payment Date: Issuer: Joint Lead Managers:

Arranger: Trust Manager: Security Trustee: Liquidity Facility Provider: Redraw Facility Provider: Interest Rate Swap Provider:

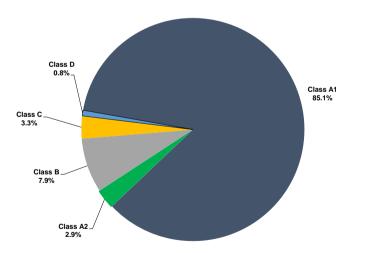
Issue Date: Legal Final Maturity Date:

### Security Classes

Class Name :	A1	A2	В	с	D	E
ISIN:	AU3FN0032785	AU3FN0032793	AU3FN0032801	AU3FN0032819	AU3FN0032827	AU3FN0032835
Rating Agency:	S&P / Moody's	S&P	S&P	S&P	S&P	
Rating:	AAA(sf) / Aaa(sf)	AAA(sf)	AA(sf)	A(sf)	BBB(sf)	NR
Currency:	AUD	AUD	AUD	AUD	AUD	AUD
Original Balance at Issue:	1,380,000,000.00	46,500,000.00	43,500,000.00	18,000,000.00	4,500,000.00	7,500,000.00
Base Rate:	1 month BBSW	1 month BBSW	1 month BBSW	1 month BBSW	1 month BBSW	1 month BBSW
Margin above base rate:	1.18%	1.75%	2.50%	3.15%	4.15%	6.15%
Expected Average Life to call:	2.7 years	2.7 years	5.6 years	5.6 years	5.6 years	5.6 years
Distribution Frequency:	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Coupon Type:	Floating	Floating	Floating	Floating	Floating	Floating
Principal payment type:	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through

#### Bond Factors as at 26 July 2022

Fund: Class A1 Class A2	0.10159185 0.09275746 0.09275746	
Class B Class C Class D Class E	0.27305120 0.27305120 0.27305120 0.27305120 0.27305120	





### **Portfolio Structure**

			Cu	rrent Interest Amt	Coupon Rate
	Opening Balance	Principal Pass- C	osing Balance	27 June 2022	27 June 2022
		Through		26 July 2022	26 July 2022
Class A1	132,459,874.08	4,454,582	128,005,291.74	239,951.97	2.280%
Class A2	4,463,321.84	150,100	4,313,221.79	10,106.67	2.850%
Class B	12,291,071.96	413,345	11,877,727.22	35,155.83	3.600%
Class C	5,085,960.81	171,039	4,914,921.61	17,173.83	4.250%
Class D	1,271,490.20	42,760	1,228,730.40	5,303.68	5.250%
Class E	2,119,150.34	71,266	2,047,884.00	12,206.89	7.250%
Total Portfolio	157,690,869	5,303,092	152,387,777	319.899	

European CRR invested amount (as per Article 405)

14,764,645.46

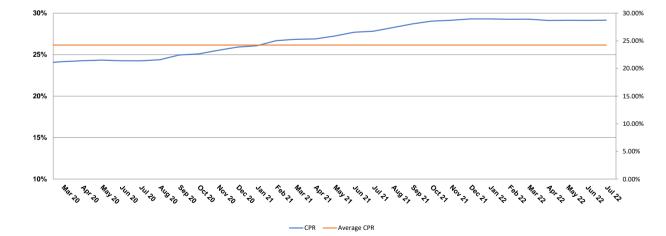
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## Pool Details

Number of Loans Average Loan Size	2,235 68,182
Maximum Loan Size	780,788
Weighted Average LVR	45.83%
Maximum LVR	111.92%
WA Seeding (months)	146
WA Term to Maturity (years)	17
Full Documentation Loans	100.00%
WA Interest Rate	5.11%

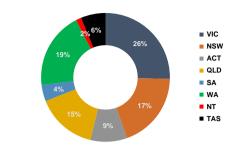
# Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	20 June 2022 to	19 May 2022 to	24 October 2016 to
Repayment Analysis	19 July 2022	19 July 2022	19 July 2022
Balance @ Determination Date	157.690.869	168.744.353	1,500,000,000
Substitution	-	-	-
Bond uplift / Redemption			-
Scheduled Repayments	(696,359)	(2,180,685)	(157,652,147)
Prepayments	(5,606,749)	(17,706,549)	(1,445,098,541)
Redraw Advances	1,000,015	3,530,657	255,138,465
Closing Balance	152,387,777	152,387,777	152,387,777
CPR*	30.05%	29.83%	29.15%
SMM	2.93%	2.91%	2.83%



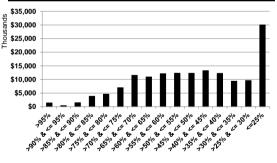
<b>Current Pos</b>	sition		
Geographical Lo			
VIC	- Metro	28,760,701	19%
NSW	<ul> <li>Non Metro</li> <li>Metro</li> </ul>	9,917,953 16,438,957	7% 11%
11011	- Non Metro	12,817,803	8%
QLD	- Metro	12,633,711	8%
	- Non Metro	10,567,175	7%
SA	- Metro	6,217,348	4%
	- Non Metro	76,515	0%
WA	- Metro	27,734,504	18%
	- Non Metro	1,696,129	1%
TAS	- Metro	5,612,550	4%
	- Non Metro	3,860,049	3%
NT	- Metro	2,041,004	1%
	- Non Metro	-	0%
ACT	- Metro - Non Metro	14,013,378 -	9% 0%
TOTAL		152,387,777	100%
		132,307,777	10078
Loan Purpose <sup>1</sup>		20 704 400	269/
Refinance Renovation		39,704,109	26% 0%
Purchase		57,700,395	38%
Construction		6,741,573	4%
Equity Release		48,241,700	32%
TOTAL		152,387,777	100%
Loan Term			
<=5 yrs		44	0%
>5 & <=10yrs		703,547	0%
>10 & <=15yrs		6,685,337	4%
>15 & <=20yrs		7,079,212	5%
>20 & <=25yrs		27,204,865	18%
>25yrs		110,714,772	73%
>25yrs		110,714,772 <b>152,387,777</b>	
TOTAL	ent split <sup>1</sup>		73%
TOTAL Owner/Investme	ent split <sup>1</sup>	152,387,777	73% 100%
TOTAL	ent split <sup>1</sup>		73%
TOTAL Owner/Investme Owner Occupied	ent split <sup>1</sup>	<b>152,387,777</b> 118,807,690 33,580,087	73% 100% 78% 22%
TOTAL Owner/Investme Owner Occupied Investment TOTAL		<b>152,387,777</b> 118,807,690	73% 100% 78%
TOTAL Owner/Investme Owner Occupied Investment		<b>152,387,777</b> 118,807,690 33,580,087	73% 100% 78% 22%
TOTAL Owner/Investme Owner Occupied Investment TOTAL Interest Rate Ex > 8.00% > 7.00% & <= 8.0	posure )0%	152,387,777 118,807,690 33,580,087 152,387,777	73% 100% 78% 22% 100% 0%
TOTAL           Owner/Investmen           Owner Occupied           Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	<b>posure</b> )0% )0%	152,387,777 118,807,690 33,580,087 152,387,777	73% 100% 78% 22% 100% 0% 0% 10%
TOTAL           Owner/Investmet           Owner Occupied           Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	<b>posure</b> )0% )0%	152,387,777 118,807,690 33,580,087 152,387,777	73% 100% 78% 22% 100% 0% 0% 0% 10% 48%
TOTAL           Owner/Investmet           Owner Occupied           Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	<b>posure</b> )0% )0%	152,387,777 118,807,690 33,580,087 152,387,777	73% 100% 78% 22% 100% 0% 0% 10%
TOTAL Owner/Investme Owner Occupied Investment TOTAL Interest Rate Ex > 8.00%	<b>posure</b> )0% )0%	152,387,777 118,807,690 33,580,087 152,387,777	73% 100% 78% 22% 100% 0% 0% 0% 10% 48%
TOTAL           Owner/Investmen           Owner Occupied           Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 - 15,666,876 73,852,431 62,868,470 152,387,777	73% 100% 78% 22% 100% 0% 0% 0% 0% 10% 48% 42%
TOTAL           Owner/Investmet           Owner Occupied           Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003	73% 100% 78% 22% 100% 0% 0% 0% 0% 48% 42% 100%
TOTAL           Owner/Investment           Cover Occupied           Investment           TOTAL           Interest Rate EX           > 8.00%           > 7.00% & <=8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842	73% 100% 78% 22% 100% 0% 0% 10% 42% 100%
TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate EX > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 - - 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884	73% 100% 78% 22% 100% 0% 0% 0% 0% 48% 42% 100%
TOTAL           Owner/Investmen           Owner Occupied           Investment           TOTAL           Interest Rate EX           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842	73% 100% 78% 22% 100% 0% 0% 0% 0% 10% 10% 10%
TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 - - 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884 3,827,819 4,614,584 6,978,505	73% 100% 78% 22% 100% 0% 0% 0% 48% 42% 100% 1% 0% 1% 0% 3% 3% 5%
TOTAL           Owner/Investment           Owner Occupied           Investment           TOTAL           Interest Rate Ex           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,696,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884 3,827,819 4,614,584 6,978,505 11,526,945	73% 100% 78% 22% 100% 0% 10% 42% 100% 10% 42% 100%
TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate EX           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884 3,827,819 4,614,584 6,978,505 11,526,945 10,929,531	73% 100% 78% 22% 100% 0% 0% 0% 10% 48% 42% 100% 10% 11% 0% 0% 5% 8% 7%
TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate Ex > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884 3,827,819 4,614,584 6,978,505 11,526,945 11,526,945 11,526,945 11,526,945 11,526,945 11,526,945 12,137,082	73% 100% 78% 22% 100% 0% 0% 0% 10% 48% 42% 100% 1% 0% 3% 3% 8% 8% 8%
TOTAL           Owner/Investment           Conver Occupied           Investment           TOTAL           Interest Rate EX           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884 3,827,819 4,614,584 6,978,505 11,526,945 10,929,531	73% 100% 78% 22% 100% 0% 10% 42% 100% 10% 10% 10% 10% 8% 8% 8% 8%
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TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate EX           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 4,000,842 1,457,884 3,827,819 4,614,554 6,978,505 11,526,945 11,526,945 11,229,531 12,137,082 12,296,514 12,279,540	73% 100% 78% 22% 100% 0% 0% 10% 42% 100% 10% 10% 10% 3% 5% 8% 8% 8% 8% 8%
TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate EX > 8.00%           > 5.00%           > 6.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 4,000,842 1,457,884 3,827,819 4,614,554 6,978,505 11,526,945 11,226,944 12,279,540 13,230,293 12,267,284 9,367,545	73% 100% 78% 22% 100% 0% 0% 0% 10% 48% 42% 100% 1% 0% 1% 0% 8% 8% 8% 8% 8% 8% 8% 8%
TOTAL           Owner/Investment           Owner Occupied Investment           TOTAL           Interest Rate EX           > 8.00%           > 7.00% & <= 8.0	posure 00% 00%	152,387,777 118,807,690 33,580,087 152,387,777 15,666,876 73,852,431 62,868,470 152,387,777 1,408,003 400,842 1,457,884 6,978,504 11,524 6,978,504 11,529,451 10,929,531 12,137,082 12,296,914 12,279,540 13,230,293 12,257,284	73% 100% 78% 22% 100% 0% 0% 10% 42% 100% 10% 10% 10% 3% 5% 8% 8% 8% 8% 8%

Geographical Location



13,238,363	9%
	16%
	179
	15%
23,261,880	15%
	28%
152,387,777	100%
-	0%
54,706,351	36%
-	0%
97,681,426	64%
152,387,777	100%
	Ţ,
_	09
152,567,777	09
152 297 777	100%
152.387.777	100%
2,144,000	09
	19
- / - /	129
· · ·	29
	859
	54,706,351 <b>152,387,777</b> 42,210,157





1 - Due to a recent review of the classification of investor lending, the Bank has now agreed a definition of investor lending which will be applied across all areas of the Bank to undertake reporting, monitoring and analysis. The Bank has decided to move away from the historic "loan security" classification to a "loan purpose" classification. This classification is based upon each customer's advice to the Bank as to the purpose of the loan, and takes account that customers are unlikely to choose "investment" as an option when it is not the case, given the higher pricing attached to investment loans.

2 - The Bank has also decided to move away from the "Primary Security" classification to a new methodology of determining the main security by using the highest valued security property. This change will drive alignment across the investor reported data and RBA reporting requirements.

This change is effective from 1 March 2016. Feel free to contact Investor Reporting team to discuss the matter.

Arrears			
30-59 days	19 July 2022	20 June 2022	19 May 2022
Number of loans	5	6	3
Outstanding Balance (\$)	632,150	776,986	550,628
% of Pool Outstanding Balance	0.41%	0.49%	0.34%
60-89 days			
Number of loans	1	0	0
Outstanding Balance (\$)	147,674	0	0
% of Pool Outstanding Balance	0.10%	0.00%	0.00%
90+ days			
Number of loans	22	23	24
Outstanding Balance (\$)	4,414,113	4,560,333	5,031,839
% of Pool Outstanding Balance	2.90%	2.89%	3.09%
TOTAL Delinguencies			
Number of loans	28	29	27
Outstanding Balance (\$)	5,193,937	5,337,319	5,582,468
% of Pool Outstanding Balance	3.41%	3.38%	3.43%
Pool Information			
Number of loans	2,235	2,296	2,344
Outstanding Balance (\$ m)	152	158	163

# **Repayment Holiday COVID-19**

	19 July 2022	20 June 2022	19 May 2022
Number of loans	0	0	0
Outstanding Balance (\$)	0	0	0
% of Pool Outstanding Balance	0.00%	0.00%	0.00%

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# Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	1	306,054
Proceeds of sale	1	. 268,309
Loss on sale of property	1	39,091
Claims submitted to Insurer	1	39,091
Claims paid by Insurer	1	38,080
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	0	0
Claims Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under one of the following:

\* master policy with the Commonwealth of Australia dated July 4th, 1994;
 \* master policy with GE Mortgage Insurance Pty Limited (formerly Housing Loans Insurance Corporation Pty Limited (ACN 071 466 334) dated 12 Dec, 1997;
 \* master policy with GE Capital Mortgage Insurance Corporation (Australia) Pty Limited (ACN 081 488 440) and GE Mortgage Insurance Pty Limited (ACN 071 466 334) which is effective from October 25, 1999.

For further details on the above mortgage Insurance policies reference should be made to the Offering circular and the Transaction Documents. Please note that limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover' for a limited period.

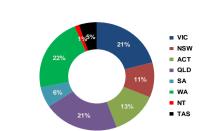
Facilities & Reserve	
Liquidity Facility	
Opening Balance	1,531,681
Liquidity facility drawn during the current month	
Repayment of Liquidity Draw for the previous periods Outstanding liquidity draws	
Reduction in Facility	(51,569)
Closing Outstanding Balance	1,480,113
Redraw Funding Facility	
Opening Balance	-
Drawn amount	-
Closing balance	-
Notional Swaps	
Notional Swaps Value	-
% of fixed rate home loans	

-

Neither Members Equity Bank Limited nor any associate of Members Equity Bank Limited (including ME Portfolio Management Limit ed) in any way stands behind the capital value and/or the performance of the Bonds or the assets of SMHL Securitisation Fund 2016 -1. Members Equity Bank Limited does not stand behind the obligations of ME Portfolio Management Limited. The Bonds do not represent deposits or other liabilities of Members Equity Bank Limited does not stand behind the obligations of ME Portfolio Management Limited. The Bonds do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited Members Equity Bank Limited or associates of the repayment of principal due on the Bonds or the performance of the assets of SMHL Securitisation Fund 2016 -1 (securit to the limited extent provided in the transaction documents). The holding of the Bonds is subject to investment risk, including possible delays in repayment and lo so fincome and principal luvested.

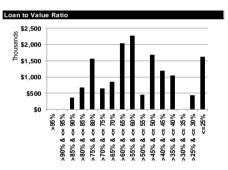
# Current Position - SMHL SERIES SECURITISATION FUND 2016-1 CRD

Geographical Location         NIC         • Metro         2,359,038         16%           VIC         • Metro         903,502         6%           NSW         • Metro         1,455,129         10%           • Non Metro         1,455,129         10%         -           • Anon Metro         1,455,129         10%         -           • Non Metro         1,455,129         10%         -           • Non Metro         2,226,06         6%         -           • Non Metro         2,219         2%         -           • Non Metro         252,129         2%         -           • Non Metro         190,192         1%         -           • Non Metro         1,935,526         13%         -           • Non Metro         1,935,526         13%         -           • Non Metro         -         0%         -           TOTAL         14,764,645         100%         -           Total         1,47,64,645         100%         -           Construction         600,016         4%         -           Equity Release         1,270,465         9%         -           TOTAL         14,764,645         100%				
Non Metro         719,047         5%           NSW         - Metro         903,502         6%           - Non Metro         1,455,129         10%           SA         - Metro         1,867,828         11%           SA         - Metro         892,260         6%           - Non Metro         2,726,855         18%           - Non Metro         2,726,855         18%           - Non Metro         193,144         3%           TAS         - Metro         199,192         1%           - Non Metro         190,192         1%           - Non Metro         -         0%           ACT         - Metro         1,935,526         13%           - Non Metro         -         0%         100%           TOTAL         14,764,645         100%           Metro         1,335,526         13%           - Non Metro         -         0%           TOTAL         14,764,645         100%           Loan Term         -         0%           Construction         600,016         4%           Equity Release         1,270,465         100%           DTOTAL         14,764,645         100%     <	Geographical	Location		
NSW         - Metro         903,502         6%           OLD         - Non Metro         1,455,129         10%           - Non Metro         1,687,828         11%           SA         - Metro         1,687,828         11%           SA         - Metro         2,726,855         18%           - Non Metro         2,726,855         18%           - Non Metro         2,726,855         18%           - Non Metro         190,192         1%           TAS         - Metro         190,192         1%           - Non Metro         -         0%           ACT         - Metro         1,935,526         13%           - Non Metro         -         0%         70%           Construction         6,150,270         42%           Renovation         -         0%           Furchase         6,143,894         45%           Construction         600,016         4%           Construction         600,219         9%           TOTAL         14,764,645         100%           Construction         600,219         4%           >20 & <=25yrs			2,359,038	16%
- Non Metro $637,927$ $4\%$ OLD         - Metro $1,455,129$ $10\%$ - Non Metro $1,687,828$ $11\%$ SA         - Metro $892,260$ $6\%$ - Non Metro $2,728,855$ $18\%$ VA         - Metro $491,747$ $3\%$ - Non Metro $513,464$ $3\%$ - Non Metro $129,22\%$ $NT$ - Non Metro $1.935,526$ $13\%$ - Non Metro $-0\%$ $0\%$ ACT         - Metro $1.935,526$ $13\%$ - Non Metro $-0\%$ $0\%$ TOTAL $14,764,645$ $100\%$ TOTAL $14,764,645$ $100\%$ Purchase $6,743,894$ $45\%$ Construction $600,016$ $4\%$ Equity Release $1,270,465$ $9\%$ TOTAL $14,764,645$ $100\%$ Loan Term $-0\%$ $5\%$ < $5,5 v_S$ $62,211$ $0\%$ > 20,8 <=25/v				
OLD         - Metro         1,455,129         10%           - Non Metro         1,857,528         11%           SA         - Metro         892,260         6%           - Non Metro         2,728,855         18%           - Non Metro         2,728,855         18%           - Non Metro         252,129         2%           TAS         - Metro         190,192         1%           - Non Metro         252,129         2%           NT         - Metro         1,935,526         13%           - Non Metro         -         0%         76%           ACT         - Metro         1,935,526         13%           - Non Metro         -         0%         70%           Facinance         6,150,270         42%         78%           Renovation         -         0%         70%           Purchase         6,743,894         45%         600%           TOTAL         14,764,645         100%         70%           Construction         600,016         4%         70%           S 4 <=10/yrs	NSW		903,502	
- Non Metro         1,687,628         11%           SA         - Metro         892,260         6%           - Non Metro         -         0%           WA         - Metro         2,726,855         18%           - Non Metro         513,464         3%           TAS         - Metro         190,192         2%           NT         - Metro         190,192         1%           - Non Metro         2,52,129         2%           NT         - Metro         1,935,526         13%           - Non Metro         -         0%         0%           ACT         - Metro         1,935,526         13%           - Non Metro         -         0%         0%           Fornausion         -         0%         0%           Construction         60,010         4%         5%           Construction         600,016         4%         5%           Construction         600,016         4%         5%           Construction         600,219         4%         5%           >50 & <=10yrs			637,927	
SA         - Metro         892,260         6%           - Non Metro         -         0%           WA         - Metro         2,726,855         18%           - Non Metro         513,464         3%         TAS         - Metro         491,747         3%           TAS         - Metro         190,192         1%         -         0%           NT         - Metro         193,526         13%         -         0%           ACT         - Metro         1,935,526         13%         -         0%           TOTAL         14,764,645         100%         -         0%           Enemostion         -         0%         -         0%           Construction         600,016         4%         -         0%           Furthase         6,743,894         45%         100%         -           Construction         600,016         4%         -         0%         -           S & c=10yrs         62,211         0%         -         0%         -         0%         -         0%         -         0%         -         0%         -         13%         -         0%         -         0%         -	QLD			
- Non Metro         -         0%           - Non Metro         2,728,855         18%           - Non Metro         513,464         3%           TAS         - Metro         491,747         3%           - Non Metro         252,129         2%           NT         - Metro         190,192         1%           - Non Metro         -         0%           ACT         - Metro         1,935,526         13%           - Non Metro         -         0%         0%           TOTAL         14,764,645         100%         0%           Construction         60,150,270         42%         8           Refinance         6,150,270         42%         9%           Construction         600,016         4%         2%           Construction         600,016         4%         9%           Construction         600,016         4%         9%           TOTAL         14,764,645         100%         5.8           Construction         600,219         4%         5.8           >10.8 <<=10/rs				
WA         Metro         2,726,855         19%           Non Metro         513,464         3%           TAS         Metro         491,747         3%           NT         Metro         190,192         1%           NT         Metro         190,192         1%           NT         Metro         1935,526         13%           ACT         Metro         1,335,526         13%           ACT         Metro         1,335,526         10%           Refinance         6,150,270         42%           Renovation         -         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Construction         600,219         4%           Construction         600,219         4%           >20 & <=25yrs	SA	- Metro	892,260	6%
- Non Metro         513,464         3%           TAS         - Metro         491,747         3%           - Non Metro         129,129         2%           NT         - Metro         190,192         1%           - Non Metro         -         0%           ACT         - Metro         1,935,526         13%           - Non Metro         -         0%           TOTAL         14,764,645         100%           Loan Furposs 1         -         0%           Refinance         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Loan Term         -         0% <cd>&lt;&lt;</cd>		- Non Metro	-	0%
TAS       - Metro       491,747 $3%_{0}$ NT       - Non Metro $252,129$ $2\%_{0}$ NT       - Metro $190,192$ $1\%_{0}$ ACT       - Metro $190,192$ $1\%_{0}$ ACT       - Metro $1.935,526$ $13\%_{0}$ - Non Metro $ 0\%_{0}$ TOTAL       14,764,645       100%         Lean Purpose 1       - $0\%_{0}$ Renovation $ 0\%_{0}$ Purchase $6,150,270$ $42\%_{0}$ Renovation $ 0\%_{0}$ TOTAL       14,764,645       100%         Loan Term       - $0\%_{0}$ <cd><math>&lt; 25 yrs</math> <math>1,270,465</math> <math>9\%_{0}</math>         TOTAL       14,764,645       100%         Loan Term       <math>&lt;  0\%_{0}</math> <cd><cd><cd><cd><math>2,211</math> <math>0\%_{0}</math>         &gt; 10 &amp; &lt;<cd><cd><cd><cd><math>2,211</math> <math>0\%_{0}</math>         &gt; 10 &amp; &lt;<cd><cd><cd><cd><math>2,211</math> <math>0\%_{0}</math>         &gt; 20 &amp; &lt;<cd><cd><cd><cd><math>20yr_{0}</math> <math>600,219</math> <math>4\%_{0}</math>         &gt; 20 &amp; &lt;<cd><cd><cd><cd><math>20yr_{0}</math> <math>60,0219</math> <math>4\%_{0}</math></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd>	WA	- Metro	2,726,855	18%
TAS       - Metro       491,747 $3%_{0}$ NT       - Non Metro $252,129$ $2\%_{0}$ NT       - Metro $190,192$ $1\%_{0}$ ACT       - Metro $190,192$ $1\%_{0}$ ACT       - Metro $1.935,526$ $13\%_{0}$ - Non Metro $ 0\%_{0}$ TOTAL       14,764,645       100%         Lean Purpose 1       - $0\%_{0}$ Renovation $ 0\%_{0}$ Purchase $6,150,270$ $42\%_{0}$ Renovation $ 0\%_{0}$ TOTAL       14,764,645       100%         Loan Term       - $0\%_{0}$ <cd><math>&lt; 25 yrs</math> <math>1,270,465</math> <math>9\%_{0}</math>         TOTAL       14,764,645       100%         Loan Term       <math>&lt;  0\%_{0}</math> <cd><cd><cd><cd><math>2,211</math> <math>0\%_{0}</math>         &gt; 10 &amp; &lt;<cd><cd><cd><cd><math>2,211</math> <math>0\%_{0}</math>         &gt; 10 &amp; &lt;<cd><cd><cd><cd><math>2,211</math> <math>0\%_{0}</math>         &gt; 20 &amp; &lt;<cd><cd><cd><cd><math>20yr_{0}</math> <math>600,219</math> <math>4\%_{0}</math>         &gt; 20 &amp; &lt;<cd><cd><cd><cd><math>20yr_{0}</math> <math>60,0219</math> <math>4\%_{0}</math></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd>		- Non Metro	513,464	3%
NT         - Metro         190,192         1%           - Non Metro         .         0%           ACT         - Metro         1,335,526         13%           - Non Metro         .         0%           TOTAL         14,764,645         100%           Loan Purpose 1         .         0%           Refinance         6,150,270         4.2%           Renovation         -         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Loan Term         -         0% <c=5 td="" yrs<="">         60,211         0%           &gt;20 &amp; &lt;=25yrs</c=5>	TAS	- Metro		3%
- Non Metro         .         0%           ACT         · Metro         1,935,526         13%           · Non Metro         .         0%           TOTAL         14,764,645         100%           Con Purposs <sup>1</sup> Refinance         6,150,270         42%           Refinance         6,150,270         42%         45%           Purchase         6,743,894         45%         600,016         4%           Construction         600,016         4%         600,016         4%           Equity Release         1,270,465         9%         10%         53 & <100%		- Non Metro	252,129	2%
ACT         · Metro         1,935,526         13%           · Non Metro         ·         0%           TOTAL         14,764,645         100%           Least Number of State         10%           Refinance         6,150,270         42%           Renovation         -         0%           Outstruction         600,016         4%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Least Term         -         0%           < $\leq 5$ yrs         0.2211         0%           > 5 & <	NT		190,192	
- Non Metro         -         0%           TOTAL         14,764,645         100%           Loan Purpose 1			-	• / •
TOTAL         14,764,645         100%           Loan Purpose 1 Refinance         6,150,270         42%           Renovation         0%         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Loan Term         -         0%           <=5 yrs	ACT		1,935,526	
Joan Purpose <sup>1</sup> Refinance         6,150,270         42%           Renovation         -         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Lean Term         -         0%           <=5 yrs		- Non Metro	-	0%
Joan Purpose <sup>1</sup> Refinance         6,150,270         42%           Renovation         -         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Lean Term         -         0%           <=5 yrs	TOTAL		14 764 645	100%
Refinance         6,150,270         42%           Renovation         -         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Loan Term         -         0%           <=5 yrs			14,704,045	100 %
Refinance         6,150,270         42%           Renovation         -         0%           Purchase         6,743,894         45%           Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Loan Term         -         0%           <=5 yrs	Loan Purpose	1		
Purchase $6,743,894$ $45\%$ Construction $600,016$ $4\%$ Equity Release $1.270,465$ $9\%$ TOTAL $14,764,645$ $100\%$ Loan Term $<<$			6,150,270	42%
Construction         600,016         4%           Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Lean Term         -         0% $< 5 \ x < = 10 \ yrs$ 62,211         0%           > 10 & <=15 \ yrs         364,036         2%           > 10 & <=15 \ yrs         364,036         2%           > 20 & <=25 \ yrs         1,565,627         11%           > 25 yrs         12,172,553         83%           TOTAL         14,764,645         100%           Owner Occupied         9,997,015         68%           Investment         4,767,630         32%           TOTAL         14,764,645         100%           Interest Rate Exposure         -         0%           > 7.00% & <= 8.00%			-	
Equity Release         1,270,465         9%           TOTAL         14,764,645         100%           Loan Term				
TOTAL         14,764,645         100%           Cosn Term         -         .0%           <=5 yrs				
Conn Term $<=5$ yrs         0%           >5 & <=10yrs	Equity Release		1,270,465	9%
Conn Term $<=5$ yrs         0%           >5 & <=10yrs	ΤΟΤΑΙ		14 764 645	100%
$\begin{array}{ccccc} -5 \ yrs & - & 0\% \\ < 58 \ < = 10 \ yrs & 62.211 \ 0\% \\ > 108 \ < =15 \ yrs & 364.036 \ 2\% \\ > 108 \ < =15 \ yrs & 364.036 \ 2\% \\ > 158 \ < =20 \ yrs & 600.219 \ 4\% \\ > 208 \ < =25 \ yrs & 1.656.5c7 \ 11\% \\ > 208 \ < =25 \ yrs & 1.2,172.553 \ 83\% \\ \hline \end{tabular}$	101712		14,104,040	
$\begin{tabular}{ c c c c c } & 62.211 & 0\% \\ >10 & $<=150^{\rm rs} & 364.036 & 2\% \\ >10 & $<=150^{\rm rs} & 364.036 & 2\% \\ >15 & $<=200^{\rm rs} & 600.219 & 4\% \\ >20 & $<=250^{\rm rs} & 1.565.627 & 11\% \\ >25 & $<12.172.553 & 83\% \\ \hline \end{tabular}$	Loan Term			
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $				
$\begin{tabular}{ c c c c c } \hline TOTAL & 14,764,645 & 100\% \\ \hline \hline Control Cocupied & 9,997,015 & 68\% \\ \hline Investment & 4,767,630 & 32\% \\ \hline TOTAL & 14,764,645 & 100\% \\ \hline \hline Interest Ratie Exposure & $$00\% & $$0\%$ & $$0\%$ \\ \hline 0\% & $$0.0\% & $$< $$0.0\% & $$$0\%$ & $$$0\%$ & $$$0\%$ & $$$$0\%$ & $$$$$0\%$ & $$$$$$$$$$$	>20 & <=25yrs		1,565,627	11%
$\begin{tabular}{ c c c c c } \hline \hline \hline Owner/Investment split $$ 0 \\ \hline \hline Owner Occupied $$ 9,997,015$ 68% \\ Investment $$ 4,767,630$ 32% \\ \hline \hline TOTAL $$ 14,764,645$ 100% \\ \hline \hline \hline Interest Rate Exposure $$ 8.00\% $$ - 0% \\ $$ 7.00\% & < 8.00\% $$ - 0\% \\ $$ 7.00\% & < 8.00\% $$ - 0\% \\ $$ 7.00\% & < 8.00\% $$ - 0\% \\ $$ 5.00\% & < 6.00\% & 2,728,736$ 18% \\ $$ 5.00\% & $$ 2,728,736$ 18% \\ $$ 5.00\% & $$ 1,328,604$ 77\% \\ \hline \hline TOTAL $$ 14,764,645$ 100\% \\ \hline \hline \hline OTAL $$ 14,764,645$ 100\% \\ \hline \hline OTAL $$ 0.0\% & $$ 362,792$ 2% \\ $$ - 0\% \\ $$ 8.8\% & $$ 665,072$ 5\% \\ $$ 8.8\% & $$ 665,072$ 5\% \\ $$ 8.8\% & $$ 642,572$ 4\% \\ $$ 65\% & $$ 2,025,264$ 14\% \\ $$ 66\% & $$ 2,259,152$ 11\% \\ $$ 56\% & $$ $$ 65\% $$ 2,255,151$ 15\% \\ $$ 56\% & $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$	>25yrs		12,172,553	83%
$\begin{tabular}{ c c c c c } \hline \hline \hline Owner/Investment split $$ 0 \\ \hline \hline Owner Occupied $$ 9,997,015$ 68% \\ Investment $$ 4,767,630$ 32% \\ \hline \hline TOTAL $$ 14,764,645$ 100% \\ \hline \hline \hline Interest Rate Exposure $$ 8.00\% $$ - 0% \\ $$ 7.00\% & < 8.00\% $$ - 0\% \\ $$ 7.00\% & < 8.00\% $$ - 0\% \\ $$ 7.00\% & < 8.00\% $$ - 0\% \\ $$ 5.00\% & < 6.00\% & 2,728,736$ 18% \\ $$ 5.00\% & $$ 2,728,736$ 18% \\ $$ 5.00\% & $$ 1,328,604$ 77\% \\ \hline \hline TOTAL $$ 14,764,645$ 100\% \\ \hline \hline \hline OTAL $$ 14,764,645$ 100\% \\ \hline \hline OTAL $$ 0.0\% & $$ 362,792$ 2% \\ $$ - 0\% \\ $$ 8.8\% & $$ 665,072$ 5\% \\ $$ 8.8\% & $$ 665,072$ 5\% \\ $$ 8.8\% & $$ 642,572$ 4\% \\ $$ 65\% & $$ 2,025,264$ 14\% \\ $$ 66\% & $$ 2,259,152$ 11\% \\ $$ 56\% & $$ $$ 65\% $$ 2,255,151$ 15\% \\ $$ 56\% & $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$				
$\begin{tabular}{ c c c c } \hline $$ 0.997,015 & 68\% \\ $$ Investment $$ 4,767,630 $$ 32\% \\ \hline $$ TOTAL $$ 14,764,645 $$ 100\% \\ \hline $$ TOTAL $$ 14,764,645 $$ 100\% \\ \hline $$ 100\% $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$$	TOTAL		14,764,645	100%
$\begin{tabular}{ c c c c } \hline $$ 0.997,015 & 68\% \\ $$ Investment $$ 4,767,630 $$ 32\% \\ \hline $$ TOTAL $$ 14,764,645 $$ 100\% \\ \hline $$ TOTAL $$ 14,764,645 $$ 100\% \\ \hline $$ 100\% $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$$	Ownor/Invostr	nont colit <sup>1</sup>		
Investment         4,767,630 $32\%$ TOTAL         14,764,645         100%           Interest Rate Exposure         9         00%           > 0.00%         -         0%           > 0.00% & <= 8.00%			9.997.015	68%
Interest Rate Exposure           > 8.00%         0%           > 7.00% & $< = 8.00\%$ 0%           > 6.00% & $< = 7.00\%$ 709,305           > 5.00% & $< = 7.00\%$ 709,305           > 5.00% & $< = 6.00\%$ 2,728,736           > 11,326,604         77%           TOTAL         14,764,645         100%           Volue Ratio         99%           >90% & $< = 95\%$ 0%           >80% & $< = 90\%$ 362,792         2%           >80% & $< = 85\%$ 665,072         5%           >80% & $< = 85\%$ 6650,072         5%           >70% & $< = 75\%$ 642,572         4%           >65% & $< = 75\%$ 642,572         4%           >65% & $< = 65\%$ 2,205,264         14%           >65% & $< = 60\%$ 2,259,152         15%           >50% & $< = 55\%$ 448,841         3%           >65% & $< = 60\%$ 1,161,902         8%           >50% & $< = 55\%$ 1,181,902         8%           >30% & $< = 35\%$ 0%         2,385,21         11%           >30% & $< = 35\%$ 1,040,113         7%         3,3852         3%           >25% & $< 1$				
Interest Rate Exposure           > 8.00%         0%           > 7.00% & $< = 8.00\%$ 0%           > 6.00% & $< = 7.00\%$ 709,305           > 5.00% & $< = 7.00\%$ 709,305           > 5.00% & $< = 6.00\%$ 2,728,736           > 11,326,604         77%           TOTAL         14,764,645         100%           Volue Ratio         99%           >90% & $< = 95\%$ 0%           >80% & $< = 90\%$ 362,792         2%           >80% & $< = 85\%$ 665,072         5%           >80% & $< = 85\%$ 6650,072         5%           >70% & $< = 75\%$ 642,572         4%           >65% & $< = 75\%$ 642,572         4%           >65% & $< = 65\%$ 2,205,264         14%           >65% & $< = 60\%$ 2,259,152         15%           >50% & $< = 55\%$ 448,841         3%           >65% & $< = 60\%$ 1,161,902         8%           >50% & $< = 55\%$ 1,181,902         8%           >30% & $< = 35\%$ 0%         2,385,21         11%           >30% & $< = 35\%$ 1,040,113         7%         3,3852         3%           >25% & $< 1$				
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$\begin{tabular}{ c c c c c } \hline $c$ $c$ $c$ $c$ $c$ $c$ $c$ $c$ $c$ $$	<= 5.00%		11,326,604	77%
$\begin{tabular}{ c c c c c } \hline $c$ $c$ $c$ $c$ $c$ $c$ $c$ $c$ $c$ $$	TOTAL		44 704 045	4000/
$\begin{array}{cccc} - & 0\% \\ >90\% & - & 0\% \\ >90\% & 8 <= 95\% & - & 0\% \\ >85\% & 8 <= 90\% & 362,792 & 2\% \\ >80\% & 8 <= 85\% & 665,072 & 5\% \\ >70\% & 8 <= 80\% & 1,560,052 & 11\% \\ >70\% & 8 <= 75\% & 642,572 & 4\% \\ >66\% & 8 <= 65\% & 2,205,264 & 14\% \\ >56\% & 8 <= 65\% & 2,205,264 & 14\% \\ >55\% & 8 <= 65\% & 2,205,152 & 15\% \\ >50\% & 8 <= 55\% & 448,864 & 3\% \\ >45\% & 8 <= 50\% & 1,679,534 & 11\% \\ >40\% & 8 <= 45\% & 1,181,902 & 8\% \\ >35\% & 8 <= 40\% & 1,040,113 & 7\% \\ >30\% & 8 <= 35\% & - & 0\% \\ >25\% & 8 <= 30\% & 433,852 & 3\% \\ <=25\% & 1,613,706 & 11\% \\ \end{array}$	TOTAL		14,764,645	100%
$\begin{array}{cccc} - & 0\% \\ >90\% & - & 0\% \\ >90\% & 8 <= 95\% & - & 0\% \\ >85\% & 8 <= 90\% & 362,792 & 2\% \\ >80\% & 8 <= 85\% & 665,072 & 5\% \\ >70\% & 8 <= 80\% & 1,560,052 & 11\% \\ >70\% & 8 <= 75\% & 642,572 & 4\% \\ >66\% & 8 <= 65\% & 2,205,264 & 14\% \\ >56\% & 8 <= 65\% & 2,205,264 & 14\% \\ >55\% & 8 <= 65\% & 2,205,152 & 15\% \\ >50\% & 8 <= 55\% & 448,864 & 3\% \\ >45\% & 8 <= 50\% & 1,679,534 & 11\% \\ >40\% & 8 <= 45\% & 1,181,902 & 8\% \\ >35\% & 8 <= 40\% & 1,040,113 & 7\% \\ >30\% & 8 <= 35\% & - & 0\% \\ >25\% & 8 <= 30\% & 433,852 & 3\% \\ <=25\% & 1,613,706 & 11\% \\ \end{array}$	Loan to Value	Ratio		
$\begin{array}{llllllllllllllllllllllllllllllllllll$			-	0%
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$\begin{array}{cccc} >50\% & \& <= 55\% & 448, \& <1 & 3\% \\ >45\% & \& <= 50\% & 1,679, 534 & 11\% \\ >40\% & \& <= 45\% & 1,181, 902 & 8\% \\ >35\% & \& <= 40\% & 1,040, 113 & 7\% \\ >30\% & \& <= 35\% & - & 0\% \\ >25\% & \& <= 30\% & 433, 852 & 3\% \\ <=25\% & 1,613,706 & 11\% \\ \end{array}$				
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<=25% 1,613,706 11%			-	
		%		
101AL 14,/64,645 100%				
	IUTAL		14,704,045	100%



Geographical Location

Loan Security <sup>2</sup>		
House	13,317,124	90%
Land	-	0%
Apartment	310,868	2%
Unit	1,136,654	8%
Townhouse	-	0%
Other	-	0%
TOTAL	14,764,645	100%
Interest Option		
Variable	6,448,635	44%
Fixed <3 years	8,091,780	54%
Fixed >3 years	224,230	2%
TOTAL	14,764,645	100%
Mortgage Insurance		
Genworth Financial	7,377,722	50%
HLIC Govt	-	0%
Uninsured	7,010,108	47%
QBE	376,816	3%
TOTAL	14,764,645	100%
Loan Size		
>\$250.000	7 702 416	52%
>\$200,000 & <\$250,000	7,702,416 1,762,966	52%
>\$200,000 & <\$250,000	1,762,966	12%
>\$100.000 & <\$200,000	1,619,366	10%
>\$100,000 & <\$150,000	1,619,366	9%
	832,416	9%
<= \$50,000	832,410	6%
TOTAL	14,764,645	100%



1 - Due to a recent review of the classification of investor lending, the Bank has now agreed a definition of investor lending which will be applied across all areas of the Bank to undertake reporting, monitoring and analysis. The Bank has decided to move away from the historic "loan security" classification to a "loan purpose" classification. This classification is based upon each customer's advice to the Bank as to the purpose of the loan, and takes account that customers are unlikely to chooe "inestment" as an option when it is not the case, given the higher pricing attached to investment loans.

2 - The Bank has also decided to move away from the "Primary Security" classification to a new methodology of determining the main security by using the highest valued security property. This change will drive alignment across the investor reported data and RBA reporting requirements.

This change is effective from 1 March 2016. Feel free to contact Investor Reporting team to discuss the matter.