# BEN Covered Bond Trust - Monthly Investor Report

| | |
|---|---|
| Calculation Period Start Date | 1/12/2024 |
| Calculation Period End Date | 31/12/2024 |
| CBG Payment Date | 20/01/2025 |

## Parties

| | |
|---|---|
| Issuer | Bendigo and Adelaide Bank Limited |
| Covered Bond Guarantor | Perpetual Corporate Trust Limited |
| Bond Trustee | DB Trustees (Hong Kong) Limited |
| Trust Manager | AB Management Pty Limited |
| Covered Bond Swap Provider | Bendigo and Adelaide Bank Limited |
| Interest Rate Swap Provider | Bendigo and Adelaide Bank Limited |
| Security Trustee | P.T Limited |
| Servicer | Bendigo and Adelaide Bank Limited |
| Asset Monitor and Cover Pool Monitor | Ernst & Young |

## Ratings Overview

| | Moody's | Fitch |
|---|---|---|
| Bendigo and Adelaide Bank's Short Term Rating | P-2 / P-1 (deposits) | F2 |
| Bendigo and Adelaide Bank's Long Term Rating | Baa1 / A1 (cr) | A- Stable |
| Covered Bond Ratings | Aaa | AAA |

## Compliance Tests

| | |
|---|---|
| Asset Coverage Test | PASS |
| Issuer Event of Default | NO |
| Covered Bond Guarantor Event of Default | NO |

## Asset Coverage Test as at 31 December 2024

**Calculation of Adjusted Aggregate Loan Amount**

| | | | |
|---|---|---|---|
| **A.** | The lower of: | | |
| | (i) Sum of LTV Adjusted Outstanding Principal Balance | 3,721,337,993.99 | |
| | (ii) Sum of the Asset Percentage Adjusted Outstanding Principal Balance | 3,350,417,606.05 | |
| | | | 3,350,417,606.05 |
| B. | Aggregate amount of all Principal Collections standing to the credit of the GI Account | | 0.00 |
| **C.** | Aggregate amount of Advances under the Intercompany Loan and Demand Loan Advances under the Demand Loan Agreement which have not been applied as at the last day of that Calculation Period | | 0.00 |
| **D.** | Aggregate outstanding principal balance of any Substitution Assets and Authorised Investments as at the last day of that Calculation Period | | 0.00 |
| **Z.** | Negative Carry Adjustment | | 0.00 |
| **Adjusted Aggregate Loan Amount = A + B + C + D - Z** | | | **3,350,417,606.05** |

| | |
|---|---|
| **Asset Coverage Test Result** | |
| Adjusted Aggregate Loan Amount | 3,350,417,606.05 |
| Aggregate AUD Equivalent of the Principal Amount Outstanding of all Covered Bonds | 2,776,856,292.38 |
| Excess / (Shortfall) over Adjusted Aggregate Loan Amount | 573,561,313.67 |
| **Asset Coverage Test PASS or FAIL** | **PASS** |
| **Asset Percentage** | 90.0% |
| **Overcollateralisation** | |
| Required By Law | 103.00% |
| Agreed Minimum | 111.11% |
| Rating Agency Required | 106.60% |
| **Actual Overcollateralisation** *( value of assets in the cover pool divided by face value of covered bonds )* | **134.07%** |

## BOND ISSUANCE

| Bonds | Issue Date | Principal Balance | Currency | Exchange Rate | AUD Equiv. Of Principal Balance | Coupon Rate | Coupon Frequency |
|---|---|---|---|---|---|---|---|
| Series 2022-1 | 11 Nov 2022 | 250,000,000.00 | AUD | 1.0000 | 250,000,000.00 | 3mBBSW+0.95% | QUARTERLY |
| Series 2022-2 | 11 Nov 2022 | 200,000,000.00 | AUD | 1.0000 | 200,000,000.00 | 5.10% | SEMI ANNUAL |
| Series 2023-1 | 16 Jun 2023 | 400,000,000.00 | AUD | 1.0000 | 400,000,000.00 | 3mBBSW+1.15% | QUARTERLY |
| Series 2023-2 | 16 Jun 2023 | 350,000,000.00 | AUD | 1.0000 | 350,000,000.00 | 5.10% | SEMI ANNUAL |
| Series 2023-3E | 04 Oct 2023 | 500,000,000.00 | EUR | 0.6047 | 826,856,292.38 | 4.02% | ANNUALLY |
| Series 2024-1 | 28 Nov 2024 | 500,000,000.00 | AUD | 1.0000 | 500,000,000.00 | 3mBBSW+0.83% | QUARTERLY |
| Series 2024-2 | 28 Nov 2024 | 250,000,000.00 | AUD | 1.0000 | 250,000,000.00 | 4.96% | SEMI ANNUAL |

| Bonds | Maturity Date | Note Type | Fixed / Floating | ISIN | Initial Term (years) | LISTING | Extended Due for Payment Date |
|---|---|---|---|---|---|---|---|
| Series 2022-1 | 11 Nov 2025 | Soft Bullet | Floating | AU3FN0073334 | 3 | N/A | 11 Nov 2026 |
| Series 2022-2 | 11 Nov 2025 | Soft Bullet | Fixed | AU3CB0293967 | 3 | N/A | 11 Nov 2026 |
| Series 2023-1 | 16 Jun 2028 | Soft Bullet | Floating | AU3FN0078846 | 5 | N/A | 16 Jun 2029 |
| Series 2023-2 | 16 Jun 2028 | Soft Bullet | Fixed | AU3CB0300135 | 5 | N/A | 16 Jun 2029 |
| Series 2023-3E | 04 Oct 2026 | Soft Bullet | Fixed | XS2680753568 | 3 | N/A | 04 Oct 2027 |
| Series 2024-1 | 28 Nov 2029 | Soft Bullet | Floating | AU3FN0094165 | 5 | N/A | 28 Nov 2030 |
| Series 2024-2 | 28 Nov 2029 | Soft Bullet | Fixed | AU3CB0316016 | 5 | N/A | 28 Nov 2030 |

## Cover Pool Summary

| | |
|---|---|
| Report Date | 31 Dec 2024 |
| Pool Balance | 3,722,868,398.60 |
| Number of Loans (Unconsolidated) | 13,483 |
| Number of Borrowers | 12,570 |
| Average Balance of Loans | 276,115.73 |
| Balance of Largest Loan | 1,615,356.32 |
| Weighted Average Interest Rate | 5.86% |
| Weighted Average Current LVR | 53.87% |
| Weighted Average Indexed LVR (consolidated) * | 47.4% |
| Weighted Average Seasoning (Months) | 47.87 |
| Weighted Average Remaining Term (Months) | 270.18 |

## Cover Pool - Current LVR

| LVR BAND | Number of Loans | % of Number | Balance of Loans | % of Total Balance |
|---|---|---|---|---|
| <= 40% | 5,093 | 37.77 | 772,367,204.19 | 20.75 |
| > 40% <= 45% | 992 | 7.36 | 277,585,889.53 | 7.46 |
| > 45% <= 50% | 1,077 | 7.99 | 341,190,126.34 | 9.16 |
| > 50% <= 55% | 1,164 | 8.63 | 367,812,920.72 | 9.88 |
| > 55% <= 60% | 1,220 | 9.05 | 409,577,592.55 | 11.00 |
| > 60% <= 65% | 1,129 | 8.37 | 405,352,906.66 | 10.89 |
| > 65% <= 70% | 1,141 | 8.46 | 429,916,584.44 | 11.55 |
| > 70% <= 75% | 1,075 | 7.97 | 455,460,175.54 | 12.23 |
| > 75% <= 80% | 577 | 4.28 | 259,383,736.98 | 6.97 |
| > 80% <= 85% | 9 | 0.07 | 3,143,104.12 | 0.08 |
| > 85% <= 90% | 0 | 0.00 | 0.00 | 0.00 |
| > 90% <= 95% | 2 | 0.01 | 422,626.47 | 0.01 |
| > 95% <= 100% | 0 | 0.00 | 0.00 | 0.00 |
| > 100% | 4 | 0.03 | 655,531.06 | 0.02 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

## Cover Pool - Indexed LVR (*Consolidated by Customer and Related Security*) *

| LVR BAND | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| <= 40% | 6,398 | 49.93 | 1,156,329,318.33 | 31.06 |
| > 40% <= 45% | 1,167 | 9.11 | 363,816,622.64 | 9.77 |
| > 45% <= 50% | 1,146 | 8.94 | 418,454,587.62 | 11.24 |
| > 50% <= 55% | 1,019 | 7.95 | 386,582,678.98 | 10.38 |
| > 55% <= 60% | 898 | 7.01 | 375,349,793.44 | 10.08 |
| > 60% <= 65% | 678 | 5.29 | 293,331,684.92 | 7.88 |
| > 65% <= 70% | 520 | 4.06 | 235,591,666.93 | 6.33 |
| > 70% <= 75% | 423 | 3.30 | 216,456,792.44 | 5.81 |
| > 75% <= 80% | 397 | 3.10 | 199,119,811.53 | 5.35 |
| > 80% <= 85% | 156 | 1.22 | 73,801,683.81 | 1.98 |
| > 85% <= 90% | 7 | 0.05 | 2,955,600.43 | 0.08 |
| > 90% <= 95% | 2 | 0.02 | 422,626.47 | 0.01 |
| > 95% <= 100% | 0 | 0.00 | 0.00 | 0.00 |
| > 100% | 3 | 0.02 | 655,531.06 | 0.02 |
| | **12,814** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Interest Rates**

| Rate Band | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| <= 3.00% | 684 | 5.07 | 215,747,524.36 | 5.80 |
| > 3.00% <= 3.25% | 73 | 0.54 | 23,095,206.00 | 0.62 |
| > 3.25% <= 3.50% | 81 | 0.60 | 21,012,303.83 | 0.56 |
| > 3.50% <= 3.75% | 38 | 0.28 | 8,635,094.25 | 0.23 |
| > 3.75% <= 4.00% | 21 | 0.16 | 5,066,499.72 | 0.14 |
| > 4.00% <= 4.25% | 30 | 0.22 | 5,345,129.83 | 0.14 |
| > 4.25% <= 4.50% | 12 | 0.09 | 2,455,116.51 | 0.07 |
| > 4.50% <= 4.75% | 11 | 0.08 | 3,042,935.98 | 0.08 |
| > 4.75% <= 5.00% | 33 | 0.24 | 6,983,691.91 | 0.19 |
| > 5.00% <= 5.25% | 54 | 0.40 | 15,500,499.39 | 0.42 |
| > 5.25% <= 5.50% | 292 | 2.17 | 87,456,337.51 | 2.35 |
| > 5.50% <= 5.75% | 463 | 3.43 | 128,026,510.74 | 3.44 |
| > 5.75% <= 6.00% | 2,569 | 19.05 | 802,928,518.42 | 21.57 |
| > 6.00% <= 6.25% | 6,002 | 44.52 | 1,716,242,896.12 | 46.10 |
| > 6.25% <= 6.50% | 1,589 | 11.79 | 384,982,151.82 | 10.34 |
| > 6.50% <= 6.75% | 646 | 4.79 | 178,687,643.58 | 4.80 |
| > 6.75% <= 7.00% | 157 | 1.16 | 37,733,596.66 | 1.01 |
| > 7.00% <= 7.25% | 218 | 1.62 | 36,393,810.99 | 0.98 |
| > 7.25% <= 7.50% | 90 | 0.67 | 16,358,944.11 | 0.44 |
| > 7.50% <= 7.75% | 89 | 0.66 | 10,733,770.17 | 0.29 |
| > 7.75% <= 8.00% | 68 | 0.50 | 9,254,570.39 | 0.25 |
| > 8.00% | 263 | 1.95 | 7,185,646.31 | 0.19 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Interest Rate Type**

| Rate Type Band | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Variable | 10,887 | 80.75 | 3,014,838,514.78 | 80.98 |
| Fixed 1 Year | 72 | 0.53 | 21,516,327.10 | 0.58 |
| Fixed 2 Year | 844 | 6.26 | 241,660,924.09 | 6.49 |
| Fixed 3 Year | 319 | 2.37 | 77,015,997.08 | 2.07 |
| Fixed 4 Year | 953 | 7.07 | 270,102,675.84 | 7.26 |
| Fixed 5 Year | 408 | 3.03 | 97,733,959.71 | 2.63 |
| Total Fixed | 2,596 | 19.25 | 708,029,883.82 | 19.02 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Loan Size (*Consolidated by Customer*)**

| Loan Size Band | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| <= 100,000 | 2444 | 19.45 | 112,791,143.02 | 3.03 |
| > 100,000 <= 200,000 | 2588 | 20.59 | 394,733,667.47 | 10.60 |
| > 200,000 <= 300,000 | 2615 | 20.81 | 651,551,816.92 | 17.50 |
| > 300,000 <= 400,000 | 1877 | 14.93 | 652,151,696.69 | 17.52 |
| > 400,000 <= 500,000 | 1210 | 9.63 | 540,821,242.72 | 14.53 |
| > 500,000 <= 600,000 | 701 | 5.58 | 383,525,791.92 | 10.30 |
| > 600,000 <= 700,000 | 350 | 2.78 | 225,840,833.50 | 6.07 |
| > 700,000 <= 800,000 | 192 | 1.53 | 143,223,189.75 | 3.85 |
| > 800,000 <= 900,000 | 176 | 1.40 | 149,256,002.02 | 4.01 |
| > 900,000 <= 1,000,000 | 134 | 1.07 | 127,500,617.96 | 3.42 |
| > 1,000,000 <= 1,250,000 | 180 | 1.43 | 198,797,737.81 | 5.34 |
| > 1,250,000 <= 1,500,000 | 80 | 0.64 | 108,582,035.34 | 2.92 |
| > 1,500,000 <= 1,750,000 | 17 | 0.14 | 26,704,242.03 | 0.72 |
| > 1,750,000 <= 2,000,000 | 4 | 0.03 | 7,388,381.45 | 0.20 |
| > 2,000,000 <= 2,250,000 | 0 | 0.00 | 0.00 | 0.00 |
| > 2,250,000 <= 2,500,000 | 0 | 0.00 | 0.00 | 0.00 |
| > 2,500,000 | 0 | 0.00 | 0.00 | 0.00 |
| | **12,568** | **100.00** | **3,722,868,398.60** | **100.00** |

## Cover Pool - Geographic Regions

| Region | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| **ACT** | | | | |
| Metro | 292 | 2.17 | 94,992,481.79 | 2.55 |
| Non Metro | 0 | 0.00 | 0.00 | 0.00 |
| **New South Wales** | | | | |
| Metro | 529 | 3.92 | 273,904,806.84 | 7.36 |
| Non Metro | 861 | 6.39 | 210,051,670.82 | 5.64 |
| **Northern Territory** | | | | |
| Metro | 52 | 0.39 | 11,038,068.49 | 0.30 |
| Non Metro | 49 | 0.36 | 12,392,602.23 | 0.33 |
| **Queensland** | | | | |
| Metro | 462 | 3.43 | 142,122,119.10 | 3.82 |
| Non Metro | 1,405 | 10.42 | 310,617,716.12 | 8.34 |
| **South Australia** | | | | |
| Metro | 715 | 5.30 | 183,606,329.82 | 4.93 |
| Non Metro | 305 | 2.26 | 60,118,860.05 | 1.61 |
| **Tasmania** | | | | |
| Metro | 317 | 2.35 | 70,465,348.87 | 1.89 |
| Non Metro | 220 | 1.63 | 43,747,304.91 | 1.18 |
| **Victoria** | | | | |
| Metro | 3,098 | 22.98 | 1,128,699,535.05 | 30.32 |
| Non Metro | 4,153 | 30.80 | 938,080,457.70 | 25.20 |
| **Western Australia** | | | | |
| Metro | 620 | 4.60 | 162,738,669.48 | 4.37 |
| Non Metro | 405 | 3.00 | 80,292,427.33 | 2.16 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

## Cover Pool - Repayment Type

| Type | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Principal and Interest | 13,167 | 97.66 | 3,588,583,801.81 | 96.39 |
| Interest Only | 316 | 2.34 | 134,284,596.79 | 3.61 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

## Cover Pool - Documentation Type

| Type | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Full Doc | 13,483 | 100.00 | 3,722,868,398.60 | 100.00 |
| Lo Doc | 0 | 0.00 | 0.00 | 0.00 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

## Cover Pool - Occupancy Type

| Type | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Owner Occupied | 10,258 | 76.08 | 2,902,281,211.26 | 77.96 |
| Investment | 3,225 | 23.92 | 820,587,187.34 | 22.04 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

## Cover Pool - Mortgage Insurer

| Insurer | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Insurable | 13,483 | 100.00 | 3,722,868,398.60 | 100.00 |
| Helia | 0 | 0.00 | 0.00 | 0.00 |
| QBE | 0 | 0.00 | 0.00 | 0.00 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Loan Seasoning**

| Seasoning Bands | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| <= 3 Months | 0 | 0.00 | 0.00 | 0.00 |
| > 3 Months <= 6 Months | 0 | 0.00 | 0.00 | 0.00 |
| > 6 Months <= 12 Months | 0 | 0.00 | 0.00 | 0.00 |
| > 12 Months <= 18 Months | 1,189 | 8.82 | 346,464,431.84 | 9.31 |
| > 18 Months <= 24 Months | 954 | 7.08 | 284,415,229.85 | 7.64 |
| > 24 Months <= 30 Months | 1,078 | 8.00 | 346,357,782.80 | 9.30 |
| > 30 Months <= 36 Months | 2,360 | 17.50 | 783,133,388.82 | 21.04 |
| > 36 Months <= 42 Months | 1,218 | 9.03 | 408,237,926.74 | 10.97 |
| > 42 Months <= 48 Months | 1,177 | 8.73 | 373,888,548.42 | 10.04 |
| > 48 Months <= 54 Months | 756 | 5.61 | 216,787,006.13 | 5.82 |
| > 54 Months <= 60 Months | 564 | 4.18 | 160,900,206.39 | 4.32 |
| > 60 Months <= 66 Months | 508 | 3.77 | 125,918,804.37 | 3.38 |
| > 66 Months <= 72 Months | 350 | 2.60 | 90,886,846.12 | 2.44 |
| > 72 Months <= 78 Months | 381 | 2.83 | 92,724,475.13 | 2.49 |
| > 78 Months <= 84 Months | 311 | 2.31 | 82,805,904.32 | 2.22 |
| > 84 Months <= 90 Months | 294 | 2.18 | 71,341,114.24 | 1.92 |
| > 90 Months <= 96 Months | 306 | 2.27 | 66,266,011.33 | 1.78 |
| > 96 Months <= 102 Months | 242 | 1.79 | 55,516,254.30 | 1.49 |
| > 102 Months <= 108 Months | 145 | 1.08 | 23,600,751.03 | 0.63 |
| > 108 Months <= 114 Months | 138 | 1.02 | 22,588,005.02 | 0.61 |
| > 114 Months <= 120 Months | 123 | 0.91 | 23,230,819.56 | 0.62 |
| > 120 Months | 1,389 | 10.30 | 147,804,892.19 | 3.97 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Remaining Term**

| Term Bands | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| <= 1 Year | 22 | 0.16 | 691,307.04 | 0.02 |
| > 1 Year <= 2 Years | 43 | 0.32 | 1,709,409.42 | 0.05 |
| > 2 Years <= 3 Years | 84 | 0.62 | 4,417,656.31 | 0.12 |
| > 3 Years <= 4 Years | 79 | 0.59 | 2,818,104.55 | 0.08 |
| > 4 Years <= 5 Years | 109 | 0.81 | 4,327,008.79 | 0.12 |
| > 5 Years <= 6 Years | 162 | 1.20 | 8,197,757.94 | 0.22 |
| > 6 Years <= 7 Years | 165 | 1.22 | 12,754,113.87 | 0.34 |
| > 7 Years <= 8 Years | 185 | 1.37 | 14,625,824.95 | 0.39 |
| > 8 Years <= 9 Years | 233 | 1.73 | 21,976,296.20 | 0.59 |
| > 9 Years <= 10 Years | 198 | 1.47 | 21,051,556.30 | 0.57 |
| > 10 Years <= 15 Years | 1,874 | 13.90 | 290,106,001.66 | 7.79 |
| > 15 Years <= 20 Years | 2,832 | 21.00 | 643,253,261.51 | 17.28 |
| > 20 Years <= 25 Years | 3,542 | 26.27 | 1,109,860,396.51 | 29.81 |
| > 25 Years <= 30 Years | 3,955 | 29.33 | 1,587,079,703.55 | 42.63 |
| > 30 Years | 0 | 0.00 | 0.00 | 0.00 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Arrears**

| Arrears Bands | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Current | 13,133 | 97.40 | 3,612,310,753.46 | 97.03 |
| > 1 Day <= 30 Days | 252 | 1.87 | 76,054,064.28 | 2.04 |
| > 30 Days <= 60 Days | 78 | 0.58 | 28,684,057.64 | 0.77 |
| > 60 Days <= 90 Days | 20 | 0.15 | 5,819,523.22 | 0.16 |
| > 90 Days | 0 | 0.00 | 0.00 | 0.00 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Remaining Fixed Term**

| Term Bands | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Variable | 10,886 | 80.74 | 3,014,458,514.78 | 80.97 |
| > 1 Month <= 3 Months | 658 | 4.88 | 202,465,890.37 | 5.44 |
| > 3 Months <= 6 Months | 295 | 2.19 | 91,012,368.76 | 2.44 |
| > 6 Months <= 9 Months | 217 | 1.61 | 58,900,637.40 | 1.58 |
| > 9 Months <= 12 Months | 194 | 1.44 | 54,649,092.16 | 1.47 |
| > 12 Months <= 15 Months | 132 | 0.98 | 32,180,180.57 | 0.86 |
| > 15 Months <= 18 Months | 158 | 1.17 | 39,004,760.88 | 1.05 |
| > 18 Months <= 21 Months | 153 | 1.13 | 37,531,469.40 | 1.01 |
| > 21 Months <= 24 Months | 299 | 2.22 | 83,121,742.62 | 2.23 |
| > 24 Months <= 27 Months | 159 | 1.18 | 41,160,639.75 | 1.11 |
| > 27 Months <= 30 Months | 179 | 1.33 | 39,215,344.80 | 1.05 |
| > 30 Months <= 33 Months | 69 | 0.51 | 14,879,028.33 | 0.40 |
| > 33 Months <= 36 Months | 30 | 0.22 | 5,254,869.70 | 0.14 |
| > 36 Months <= 39 Months | 13 | 0.10 | 2,972,982.30 | 0.08 |
| > 39 Months <= 42 Months | 9 | 0.07 | 1,382,552.66 | 0.04 |
| > 42 Months <= 45 Months | 10 | 0.07 | 1,676,905.13 | 0.05 |
| > 45 Months <= 48 Months | 6 | 0.04 | 1,067,559.33 | 0.03 |
| > 48 Months <= 51 Months | 6 | 0.04 | 635,475.02 | 0.02 |
| > 51 Months <= 54 Months | 5 | 0.04 | 561,664.33 | 0.02 |
| > 54 Months <= 57 Months | 3 | 0.02 | 552,468.78 | 0.01 |
| > 57 Months <= 60 Months | 2 | 0.01 | 184,251.53 | 0.00 |
| > 60 Months | 0 | 0.00 | 0.00 | 0.00 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Loan Purpose**

| Purpose Categories | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| Established Property | 5,304 | 39.34 | 1,507,934,663.14 | 40.50 |
| Newly Erected Property | 1,888 | 14.00 | 567,883,610.29 | 15.25 |
| Refinance | 5,434 | 40.30 | 1,532,707,800.19 | 41.17 |
| Home Improvement | 205 | 1.52 | 34,472,872.35 | 0.93 |
| Other | 652 | 4.84 | 79,869,452.63 | 2.15 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

**Cover Pool - Remaining Interest Only Period**

| IO Remaining Period | Number of Loans | % of Number | Balance of Loans | % of Balance |
|---|---|---|---|---|
| **Principal and Interest** | 13,167 | 97.66 | 3,588,583,801.81 | 96.39 |
| **IO Remaining Period** | | | | |
| <= 1 Year | 119 | 0.88 | 44,342,635.05 | 1.19 |
| > 1 Year <= 2 Years | 68 | 0.50 | 30,672,591.03 | 0.82 |
| > 2 Years <= 3 Years | 76 | 0.56 | 36,702,758.43 | 0.99 |
| > 3 Years <= 4 Years | 53 | 0.39 | 22,566,612.28 | 0.61 |
| > 4 Years <= 5 Years | 0 | 0.00 | 0.00 | 0.00 |
| > 5 Years <= 10 Years | 0 | 0.00 | 0.00 | 0.00 |
| > 10 Years | 0 | 0.00 | 0.00 | 0.00 |
| | **13,483** | **100.00** | **3,722,868,398.60** | **100.00** |

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