

**Monthly Period**

|                                |            |
|--------------------------------|------------|
| Calculation Period Start Date: | 01/12/2017 |
| Calculation Period End Date:   | 31/12/2017 |
| CBG Payment Date:              | 15/01/2018 |

**Ratings Overview**

|   | Moody's | Fitch |
|---|---------|-------|
| Suncorp-Metway Limited Long Term Rating:  | A1      | A+    |
| Suncorp-Metway Limited Short Term Rating: | P-1     | F1    |

**Programme Details**

|  |                                   |
|--|-----------------------------------|
| Issuer, Seller, Servicer, Account Bank and CB Swap Provider: | Suncorp-Metway Ltd                |
| Intercompany Loan and Subordinated Loan Provider:            | Suncorp-Metway Ltd                |
| Covered Bond Guarantor:                                      | Perpetual Corporate Trust Limited |
| Cash Manager and Administrative Agent:                       | SME Management Pty Limited        |
| Security Trustee:  | P.T. Limited                      |
| Bond Trustee:  | Deutsche Trustee Company Limited  |

**Covered Bond Pool Summary**

|   |                    |
|---|--------------------|
| Housing Loan Pool Size:                               | \$2,554,579,732.87 |
| Number of Housing Loans:                              | 10,147             |
| Average Housing Loan Balance:                         | \$251,774.27       |
| Maximum Housing Loan Balance:                         | \$1,867,211.12     |
| Weighted Average Current Loan-to-Value Ratio:         | 69.61%             |
| Highest Individual Current Loan-to-Value Ratio:       | 98.87%             |
| Weighted Average Indexed Current Loan-to-Value Ratio: | 63.95%             |
| Percentage of Investment Property Loans:              | 30.75%             |
| Percentage of Low Doc Loans:                          | 0.00%              |
| Weighted Average Mortgage Rate:                       | 4.52%              |
| Weighted Average Seasoning (Months):                  | 58                 |
| Weighted Average Remaining Term to Maturity (Months): | 289                |
| Maximum Remaining Term to Maturity (Months):          | 391                |

| Compliance Tests              |      |
|-------------------------------|------|
| Asset Coverage Test           | PASS |
| Issuer Event of Default       | No   |
| Servicer Termination Event    | No   |
| Pre Maturity Test Breached    | N/A  |
| Notice to Pay                 | No   |
| CB Guarantor Event of Default | No   |

| Asset Coverage Test  |                    |
|--|--------------------|
| A. Mortgage Loans - the lesser of:   | \$2,373,278,081.25 |
| (a) LTV Adjusted Principal Balance:  | \$2,488,554,521.17 |
| (b) Asset Percentage Adjusted Outstanding Principal Balance:               | \$2,373,278,081.25 |
| B. Loan Principal Receipts:  | \$43,684,702.06    |
| C. Loan Advances:  | \$1,564,107.37     |
| D. Substitution Assets & Authorised Investments:                           | \$0.00             |
| Z. Negative Carry:   | \$0.00             |
| Adjusted Aggregate Loan Amount:  | \$2,418,526,890.68 |
| AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds: | \$2,050,000,000.00 |
| Asset Covered Test Passed:   | PASS               |
| Asset Percentage AP:   | 93.00%             |

| Overcollateralisation, both of eligible assets and including non eligible assets: |         |
|---|---------|
| Current Overcollateralisation Ratio : <sup>1</sup>                                | 126.82% |
| By Law:   | 103.00% |
| Contractual Minimum:  | 105.26% |
| Current Contractual AP:   | 108.00% |

1.  $\text{Housing Loan Pool Size} + \text{Loan Principal Receipts} + \text{Loan Advance} / \text{AUD Equivalent of Aggregate Principal Outstanding of Covered Bonds}$

**Funding Summary**

|                         |                    |
|-------------------------|--------------------|
| Demand Loan             | \$368,526,890.68   |
| Guarantee Loan          | \$2,231,473,109.32 |
| Total Intercompany Loan | \$2,600,000,000.00 |
| Reserve Ledger          | \$200,000.00       |

**Collections**

|                                   |                 |
|-----------------------------------|-----------------|
| Revenue Receipts for the month:   | \$8,108,858.17  |
| Principal Receipts for the month: | \$42,014,784.77 |

| <b>Loan-to-Value Ratio Distribution - Unindexed</b> | <b>Number of Loans</b> | <b>Current Balance Outstanding A\$</b> | <b>% By Number</b> | <b>% By Balance</b> |
|---|------------------------|--|--------------------|---------------------|
| Not Applicable                                      | 4                      | \$63,066.83                            | 0.04%              | 0.00%               |
| Up to and including 5%:                             | 301                    | \$2,293,341.41                         | 2.97%              | 0.09%               |
| > 5%, up to and including 10%:                      | 135                    | \$6,059,423.40                         | 1.33%              | 0.24%               |
| > 10%, up to and including 15%:                     | 138                    | \$10,334,479.50                        | 1.36%              | 0.40%               |
| > 15%, up to and including 20%:                     | 149                    | \$13,955,754.61                        | 1.47%              | 0.55%               |
| > 20%, up to and including 25%:                     | 179                    | \$21,828,179.68                        | 1.76%              | 0.85%               |
| > 25%, up to and including 30%:                     | 225                    | \$32,206,724.29                        | 2.22%              | 1.26%               |
| > 30%, up to and including 35%:                     | 268                    | \$47,769,553.45                        | 2.64%              | 1.87%               |
| > 35%, up to and including 40%:                     | 285                    | \$55,780,996.71                        | 2.81%              | 2.18%               |
| > 40%, up to and including 45%:                     | 320                    | \$66,126,074.27                        | 3.15%              | 2.59%               |
| > 45%, up to and including 50%:                     | 402                    | \$93,401,027.73                        | 3.96%              | 3.66%               |
| > 50%, up to and including 55%:                     | 463                    | \$114,983,767.47                       | 4.56%              | 4.50%               |
| > 55%, up to and including 60%:                     | 531                    | \$138,322,267.53                       | 5.23%              | 5.41%               |
| > 60%, up to and including 65%:                     | 658                    | \$181,209,905.11                       | 6.48%              | 7.09%               |
| > 65%, up to and including 70%:                     | 952                    | \$261,030,100.38                       | 9.38%              | 10.22%              |
| > 70%, up to and including 75%:                     | 1,243                  | \$348,484,793.71                       | 12.25%             | 13.64%              |
| > 75%, up to and including 80%:                     | 1,572                  | \$486,028,683.12                       | 15.49%             | 19.03%              |
| > 80%, up to and including 85%:                     | 1,181                  | \$327,328,106.63                       | 11.64%             | 12.81%              |
| > 85%, up to and including 90%:                     | 996                    | \$298,882,438.77                       | 9.82%              | 11.70%              |
| > 90%, up to and including 95%:                     | 144                    | \$48,199,394.91                        | 1.42%              | 1.89%               |
| > 95%, up to and including 100%:                    | 1                      | \$291,653.36                           | 0.01%              | 0.01%               |
| <b>Total</b>  | <b>10,147</b>          | <b>\$2,554,579,732.87</b>              | <b>100%</b>        | <b>100%</b>         |

| Current Loan to Valuation Ratio - Indexed* | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|--|-----------------|---------------------------------|-------------|--------------|
| Not Applicable                             | 4               | \$63,066.83                     | 0.04%       | 0.00%        |
| Up to and including 5%:                    | 343             | \$3,271,063.33                  | 3.38%       | 0.13%        |
| > 5%, up to and including 10%:             | 154             | \$9,075,650.26                  | 1.52%       | 0.36%        |
| > 10%, up to and including 15%:            | 169             | \$16,604,347.97                 | 1.67%       | 0.65%        |
| > 15%, up to and including 20%:            | 205             | \$25,432,741.39                 | 2.02%       | 1.00%        |
| > 20%, up to and including 25%:            | 257             | \$41,107,911.02                 | 2.53%       | 1.61%        |
| > 25%, up to and including 30%:            | 314             | \$57,414,438.84                 | 3.09%       | 2.25%        |
| > 30%, up to and including 35%:            | 429             | \$99,396,398.58                 | 4.23%       | 3.89%        |
| > 35%, up to and including 40%:            | 444             | \$114,925,345.99                | 4.38%       | 4.50%        |
| > 40%, up to and including 45%:            | 562             | \$142,331,495.58                | 5.54%       | 5.57%        |
| > 45%, up to and including 50%:            | 676             | \$178,138,318.22                | 6.66%       | 6.97%        |
| > 50%, up to and including 55%:            | 727             | \$195,292,548.28                | 7.16%       | 7.64%        |
| > 55%, up to and including 60%:            | 722             | \$199,470,768.58                | 7.12%       | 7.81%        |
| > 60%, up to and including 65%:            | 797             | \$225,389,817.62                | 7.85%       | 8.82%        |
| > 65%, up to and including 70%:            | 849             | \$246,945,460.17                | 8.37%       | 9.67%        |
| > 70%, up to and including 75%:            | 922             | \$267,920,344.02                | 9.09%       | 10.49%       |
| > 75%, up to and including 80%:            | 810             | \$235,695,876.35                | 7.98%       | 9.23%        |
| > 80%, up to and including 85%:            | 617             | \$173,333,652.80                | 6.08%       | 6.79%        |
| > 85%, up to and including 90%:            | 469             | \$135,409,221.17                | 4.62%       | 5.30%        |
| > 90%, up to and including 95%:            | 208             | \$60,481,873.79                 | 2.05%       | 2.37%        |
| > 95%, up to and including 100%:           | 118             | \$31,917,524.72                 | 1.16%       | 1.25%        |
| > 100%, up to and including 105%:          | 85              | \$20,850,543.75                 | 0.84%       | 0.82%        |
| > 105%, up to and including 110%:          | 55              | \$14,484,624.88                 | 0.54%       | 0.57%        |
| > 110%:                                    | 211             | \$59,626,698.73                 | 2.08%       | 2.33%        |
| <b>Total</b>                               | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

\* Based on monthly data provided by APM.

| Property Indexation Details | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|-----------------------------|-----------------|---------------------------------|-------------|--------------|
| Not Applicable              | 4               | \$63,066.83                     | 0.04%       | 0.00%        |
| Indexed Loans               | 8,750           | \$2,210,403,657.03              | 86.23%      | 86.53%       |
| Unindexed Loans             | 1,393           | \$344,113,009.01                | 13.73%      | 13.47%       |
| <b>Total</b>                | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Current Balance Distribution                      | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Up to and including A\$50,000:                    | 792             | \$17,438,155.53                 | 7.81%       | 0.68%        |
| > A\$50,000, up to and including A\$100,000:      | 828             | \$63,477,370.15                 | 8.16%       | 2.48%        |
| > A\$100,000, up to and including A\$150,000:     | 940             | \$119,541,712.14                | 9.26%       | 4.68%        |
| > A\$150,000, up to and including A\$200,000:     | 1,298           | \$229,837,654.73                | 12.79%      | 9.00%        |
| > A\$200,000, up to and including A\$250,000:     | 1,498           | \$338,836,300.68                | 14.76%      | 13.26%       |
| > A\$250,000, up to and including A\$300,000:     | 1,474           | \$405,190,349.31                | 14.53%      | 15.86%       |
| > A\$300,000, up to and including A\$350,000:     | 1,179           | \$382,495,608.23                | 11.62%      | 14.97%       |
| > A\$350,000, up to and including A\$400,000:     | 800             | \$298,544,992.92                | 7.88%       | 11.69%       |
| > A\$400,000, up to and including A\$450,000:     | 451             | \$191,220,314.37                | 4.44%       | 7.49%        |
| > A\$450,000, up to and including A\$500,000:     | 318             | \$150,437,285.90                | 3.13%       | 5.89%        |
| > A\$500,000, up to and including A\$550,000:     | 169             | \$88,473,276.73                 | 1.67%       | 3.46%        |
| > A\$550,000, up to and including A\$600,000:     | 156             | \$89,453,960.35                 | 1.54%       | 3.50%        |
| > A\$600,000, up to and including A\$650,000:     | 70              | \$43,739,300.79                 | 0.69%       | 1.71%        |
| > A\$650,000, up to and including A\$700,000:     | 50              | \$33,604,667.43                 | 0.49%       | 1.32%        |
| > A\$700,000, up to and including A\$750,000:     | 40              | \$28,816,106.88                 | 0.39%       | 1.13%        |
| > A\$750,000, up to and including A\$800,000:     | 29              | \$22,508,775.89                 | 0.29%       | 0.88%        |
| > A\$800,000, up to and including A\$850,000:     | 24              | \$19,603,312.43                 | 0.24%       | 0.77%        |
| > A\$850,000, up to and including A\$900,000:     | 9               | \$7,896,771.74                  | 0.09%       | 0.31%        |
| > A\$900,000, up to and including A\$950,000:     | 9               | \$8,371,541.49                  | 0.09%       | 0.33%        |
| > A\$950,000, up to and including A\$1,000,000:   | 5               | \$4,881,418.19                  | 0.05%       | 0.19%        |
| > A\$1,000,000, up to and including A\$1,100,000: | 2               | \$2,043,404.25                  | 0.02%       | 0.08%        |
| > A\$1,100,000, up to and including A\$1,200,000: | 2               | \$2,234,610.01                  | 0.02%       | 0.09%        |
| > A\$1,200,000, up to and including A\$1,300,000: | 1               | \$1,260,375.00                  | 0.01%       | 0.05%        |
| > A\$1,300,000, up to and including A\$1,400,000: | 1               | \$1,347,748.86                  | 0.01%       | 0.05%        |
| > A\$1,400,000, up to and including A\$1,500,000: | 1               | \$1,457,507.75                  | 0.01%       | 0.06%        |
| > A\$1,500,000:                                   | 1               | \$1,867,211.12                  | 0.01%       | 0.07%        |
| <b>Total</b>                                      | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Seasoning Distribution                      | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| > 6 months, up to and including 12 months:  | 78              | \$25,871,544.33                 | 0.77%       | 1.01%        |
| > 12 months, up to and including 18 months: | 335             | \$110,973,094.14                | 3.30%       | 4.34%        |
| > 18 months, up to and including 24 months: | 409             | \$134,201,075.49                | 4.03%       | 5.25%        |
| > 24 months, up to and including 30 months: | 363             | \$117,729,336.25                | 3.58%       | 4.61%        |
| > 30 months, up to and including 36 months: | 521             | \$164,416,750.15                | 5.13%       | 6.44%        |
| > 36 months, up to and including 48 months: | 971             | \$255,124,939.71                | 9.57%       | 9.99%        |
| > 48 months, up to and including 60 months: | 1,898           | \$454,412,176.12                | 18.71%      | 17.79%       |
| > 60 months:                                | 5,572           | \$1,291,850,816.68              | 54.91%      | 50.57%       |
| <b>Total</b>                                | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| State Distribution                      | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Not Applicable - Invalid or No Security | 4               | \$63,066.83                     | 0.04%       | 0.00%        |
| Australian Capital Territory            | 162             | \$47,363,439.77                 | 1.60%       | 1.85%        |
| New South Wales                         | 2,360           | \$688,616,950.36                | 23.26%      | 26.96%       |
| Northern Territory                      | 58              | \$16,250,656.20                 | 0.57%       | 0.64%        |
| Queensland                              | 5,511           | \$1,242,080,342.11              | 54.31%      | 48.62%       |
| South Australia                         | 265             | \$61,380,030.03                 | 2.61%       | 2.40%        |
| Tasmania                                | 64              | \$11,717,750.59                 | 0.63%       | 0.46%        |
| Victoria                                | 958             | \$256,029,644.13                | 9.44%       | 10.02%       |
| Western Australia                       | 765             | \$231,077,852.85                | 7.54%       | 9.05%        |
| <b>Total</b>                            | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Regional Distribution        | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|------------------------------|-----------------|---------------------------------|-------------|--------------|
| Not Applicable - No Security | 4               | \$63,066.83                     | 0.04%       | 0.00%        |
| Brisbane Metropolitan        | 2,353           | \$577,585,768.77                | 23.19%      | 22.61%       |
| Gold Coast                   | 584             | \$139,039,391.82                | 5.76%       | 5.44%        |
| Sunshine Coast               | 384             | \$86,800,665.77                 | 3.78%       | 3.40%        |
| Queensland - Other           | 2,190           | \$438,654,515.75                | 21.58%      | 17.17%       |
| Sydney Metropolitan          | 1,566           | \$502,991,672.89                | 15.43%      | 19.69%       |
| N.S.W. - Other               | 762             | \$177,000,327.18                | 7.51%       | 6.93%        |
| Australian Capital Territory | 194             | \$55,988,390.06                 | 1.91%       | 2.19%        |
| Melbourne Metropolitan       | 730             | \$208,634,471.06                | 7.19%       | 8.17%        |
| Victoria - Other             | 228             | \$47,395,173.07                 | 2.25%       | 1.86%        |
| Perth Metropolitan           | 681             | \$208,466,047.81                | 6.71%       | 8.16%        |
| W.A. - Other                 | 84              | \$22,611,805.04                 | 0.83%       | 0.89%        |
| Adelaide Metropolitan        | 225             | \$52,684,190.20                 | 2.22%       | 2.06%        |
| S.A. - Other                 | 40              | \$8,695,839.83                  | 0.39%       | 0.34%        |
| Darwin Metropolitan          | 46              | \$13,873,491.54                 | 0.45%       | 0.54%        |
| N.T. - Other                 | 12              | \$2,377,164.66                  | 0.12%       | 0.09%        |
| Hobart Metropolitan          | 43              | \$7,543,476.53                  | 0.42%       | 0.30%        |
| Tasmania - Other             | 21              | \$4,174,274.06                  | 0.21%       | 0.16%        |
| <b>Total</b>                 | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |



| Repayment Category     | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|------------------------|-----------------|---------------------------------|-------------|--------------|
| Interest Only          | 1,406           | \$463,354,517.63                | 13.86%      | 18.14%       |
| Principal and Interest | 8,741           | \$2,091,225,215.24              | 86.14%      | 81.86%       |
| <b>Total</b>           | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Property Type                                 | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Commercial - Specific Usage                   | 2               | \$520,922.42                    | 0.02%       | 0.02%        |
| Home Equity Purchase                          | 19              | \$1,095,781.17                  | 0.19%       | 0.04%        |
| Home Improvement                              | 50              | \$3,389,948.37                  | 0.49%       | 0.13%        |
| Other   | 839             | \$186,969,837.52                | 8.27%       | 7.32%        |
| Residential - Detached House                  | 7,885           | \$2,024,306,745.34              | 77.71%      | 79.24%       |
| Residential - Duplex                          | 8               | \$1,670,858.05                  | 0.08%       | 0.07%        |
| Residential - Established Apartment/Unit/Flat | 1,251           | \$309,862,102.41                | 12.33%      | 12.13%       |
| Residential - New Apartment/Unit/Flat         | 92              | \$26,196,098.12                 | 0.91%       | 1.03%        |
| Rural Property                                | 1               | \$567,439.47                    | 0.01%       | 0.02%        |
| <b>Total</b>                                  | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Mortgage Insurance Distribution | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---------------------------------|-----------------|---------------------------------|-------------|--------------|
| No LMI                          | 5,879           | \$1,424,220,128.96              | 57.94%      | 55.75%       |
| QBE                             | 4,206           | \$1,115,064,264.25              | 41.45%      | 43.65%       |
| QBE LMI Pool Insurance          | 62              | \$15,295,339.66                 | 0.61%       | 0.60%        |
| <b>Total</b>                    | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Year of Maturity Distribution     | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|-----------------------------------|-----------------|---------------------------------|-------------|--------------|
| > 2016, up to and including 2021: | 61              | \$1,530,445.17                  | 0.60%       | 0.06%        |
| > 2021, up to and including 2026: | 165             | \$13,447,171.74                 | 1.63%       | 0.53%        |
| > 2026, up to and including 2031: | 328             | \$45,629,520.32                 | 3.23%       | 1.79%        |
| > 2031, up to and including 2036: | 835             | \$164,659,142.79                | 8.23%       | 6.45%        |
| > 2036, up to and including 2041: | 3,334           | \$813,673,058.86                | 32.86%      | 31.85%       |
| > 2041:                           | 5,424           | \$1,515,640,393.99              | 53.45%      | 59.33%       |
| <b>Total</b>                      | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Interest Rate Type | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|--------------------|-----------------|---------------------------------|-------------|--------------|
| Fixed Rate         | 1,383           | \$388,973,324.02                | 13.63%      | 15.23%       |
| Variable Rate      | 8,764           | \$2,165,606,408.85              | 86.37%      | 84.77%       |
| <b>Total</b>       | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Fixed Rate Year of Maturity | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|-----------------------------|-----------------|---------------------------------|-------------|--------------|
| 2021                        | 1               | \$14,727.99                     | 0.07%       | 0.00%        |
| 2022                        | 2               | \$94,322.11                     | 0.14%       | 0.02%        |
| 2023                        | 1               | \$38,334.31                     | 0.07%       | 0.01%        |
| 2024                        | 2               | \$176,484.52                    | 0.14%       | 0.05%        |
| 2025                        | 3               | \$384,193.21                    | 0.22%       | 0.10%        |
| 2026                        | 7               | \$786,974.81                    | 0.51%       | 0.20%        |
| 2027                        | 6               | \$923,322.44                    | 0.43%       | 0.24%        |
| 2028                        | 3               | \$362,734.82                    | 0.22%       | 0.09%        |
| 2029                        | 5               | \$1,016,236.38                  | 0.36%       | 0.26%        |
| 2030                        | 7               | \$1,315,924.90                  | 0.51%       | 0.34%        |
| 2031                        | 7               | \$1,086,202.84                  | 0.51%       | 0.28%        |
| 2032                        | 10              | \$3,703,918.72                  | 0.72%       | 0.95%        |
| 2033                        | 21              | \$4,135,880.91                  | 1.52%       | 1.06%        |
| 2034                        | 10              | \$2,105,895.03                  | 0.72%       | 0.54%        |
| 2035                        | 16              | \$4,048,288.53                  | 1.16%       | 1.04%        |
| 2036                        | 22              | \$4,715,596.70                  | 1.59%       | 1.21%        |
| 2037                        | 15              | \$3,769,178.68                  | 1.08%       | 0.97%        |
| 2038                        | 26              | \$5,930,013.34                  | 1.88%       | 1.52%        |
| 2039                        | 47              | \$11,956,344.95                 | 3.40%       | 3.07%        |
| 2040                        | 83              | \$22,373,667.56                 | 6.00%       | 5.75%        |
| 2041                        | 148             | \$39,575,179.29                 | 10.70%      | 10.17%       |
| 2042                        | 265             | \$68,358,199.69                 | 19.16%      | 17.57%       |
| 2043                        | 266             | \$74,873,499.60                 | 19.23%      | 19.25%       |
| 2044                        | 113             | \$31,809,812.11                 | 8.17%       | 8.18%        |
| 2045                        | 122             | \$42,156,711.20                 | 8.82%       | 10.84%       |
| 2046                        | 168             | \$60,712,465.99                 | 12.15%      | 15.61%       |
| 2047                        | 7               | \$2,549,213.39                  | 0.51%       | 0.66%        |
| <b>Total</b>                | <b>1,383</b>    | <b>\$388,973,324.02</b>         | <b>100%</b> | <b>100%</b>  |

| Mortgage Rate Distribution          | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|-------------------------------------|-----------------|---------------------------------|-------------|--------------|
| Up to and including 4.50%:          | 4,768           | \$1,283,277,967.29              | 46.99%      | 50.23%       |
| > 4.50%, up to and including 5.00%: | 4,128           | \$976,830,135.37                | 40.68%      | 38.24%       |
| > 5.00%, up to and including 5.50%: | 1,035           | \$244,395,304.79                | 10.20%      | 9.57%        |
| > 5.50%, up to and including 6.00%: | 215             | \$49,782,805.42                 | 2.12%       | 1.95%        |
| > 6.00%, up to and including 6.50%: | 1               | \$293,520.00                    | 0.01%       | 0.01%        |
| <b>Total</b>                        | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Arrears Days                            | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Current                                 | 9,909           | \$2,482,414,881.42              | 97.65%      | 97.18%       |
| > 1 days, up to and including 31 days:  | 161             | \$47,250,225.84                 | 1.59%       | 1.85%        |
| > 31 days, up to and including 61 days: | 50              | \$16,678,879.94                 | 0.49%       | 0.65%        |
| > 61 days, up to and including 90 days: | 20              | \$6,204,787.15                  | 0.20%       | 0.24%        |
| > 90 days:                              | 7               | \$2,030,958.52                  | 0.07%       | 0.08%        |
| <b>Total</b>                            | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Uniform Consumer Credit Code Regulation | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Non-Regulated Loans                     | 399             | \$107,362,918.18                | 3.93%       | 4.20%        |
| Regulated Loans                         | 9,748           | \$2,447,216,814.69              | 96.07%      | 95.80%       |
| <b>Total</b>                            | <b>10,147</b>   | <b>\$2,554,579,732.87</b>       | <b>100%</b> | <b>100%</b>  |

| Interest Only Remaining Period              | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Up to and including 6 months:               | 189             | \$62,719,091.48                 | 13.44%      | 13.54%       |
| > 6 months, up to and including 12 months:  | 217             | \$65,627,159.67                 | 15.43%      | 14.16%       |
| > 12 months, up to and including 24 months: | 330             | \$101,907,693.07                | 23.47%      | 21.99%       |
| > 24 months, up to and including 36 months: | 305             | \$105,344,901.45                | 21.69%      | 22.74%       |
| > 36 months, up to and including 48 months: | 286             | \$100,581,350.74                | 20.34%      | 21.71%       |
| > 48 months, up to and including 60 months: | 79              | \$27,174,321.22                 | 5.62%       | 5.86%        |
| <b>Total</b>                                | <b>1,406</b>    | <b>\$463,354,517.63</b>         | <b>100%</b> | <b>100%</b>  |

| Bond Issuance            | 2014-1        | 2014-2          | 2016-1          | 2016-2        | 2016-2 TAP    | 2016-2TAP2    |
|--------------------------|---------------|-----------------|-----------------|---------------|---------------|---------------|
| <b>ISIN:</b>             | AU3CB0225068  | AU3FN0025136    | AU3FN0031647    | AU3CB0239267  | AU3CB0239267  | AU3CB0239267  |
| <b>Issue Date:</b>       | 05 Nov 2014   | 05 Nov 2014     | 22 Jun 2016     | 24 Aug 2016   | 08 Dec 2016   | 24 Aug 2017   |
| <b>Original Ratings:</b> | AAA / Aaa     | AAA / Aaa       | AAA / Aaa       | AAA / Aaa     | AAA / Aaa     | AAA / Aaa     |
| <b>Currency:</b>         | AUD           | AUD             | AUD             | AUD           | AUD           | AUD           |
| <b>Issue Amount:</b>     | \$250,000,000 | \$700,000,000   | \$500,000,000   | \$350,000,000 | \$100,000,000 | \$150,000,000 |
| <b>Coupon Freq:</b>      | Semi-Annual   | Quarterly       | Quarterly       | Semi-Annual   | Semi-Annual   | Semi-Annual   |
| <b>Coupon Rate:</b>      | 3.75%         | BBSW_3M + 0.70% | BBSW_3M + 1.10% | 3.25%         | 3.25%         | 3.25%         |
| <b>NoteType:</b>         | Soft_Bullet   | Soft_Bullet     | Soft_Bullet     | Soft_Bullet   | Soft_Bullet   | Soft_Bullet   |
| <b>Legal Maturity:</b>   | 05 Nov 2019   | 05 Nov 2019     | 22 Jun 2021     | 24 Aug 2026   | 24 Aug 2026   | 24 Aug 2026   |

|  |                             |                                 |
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