

| Monthly Period                 |            |
|--------------------------------|------------|
| Calculation Period Start Date: | 01/01/2021 |
| Calculation Period End Date:   | 31/01/2021 |
| CBG Payment Date:              | 15/02/2021 |

| 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:                               | \$2,677,687,862.46 |
| Number of Housing Loans:                              | 12,372             |
| Average Housing Loan Balance:                         | \$216,550.38       |
| Maximum Housing Loan Balance:                         | \$1,856,727.64     |
| Weighted Average Current Loan-to-Value Ratio:         | 60.81%             |
| Highest Individual Current Loan-to-Value Ratio:       | 200.00%            |
| Weighted Average Indexed Current Loan-to-Value Ratio: | 56.76%             |
| Percentage of Investment Property Loans:              | 23.25%             |
| Percentage of Low Doc Loans:                          | 0.00%              |
| Weighted Average Mortgage Rate:                       | 3.24%              |
| Weighted Average Seasoning (Months):                  | 59                 |
| Weighted Average Remaining Term to Maturity (Months): | 287                |
| Maximum Remaining Term to Maturity (Months):          | 339                |

| 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:   | \$2,500,188,662.31 |
| (a) LTV Adjusted Principal Balance:  | \$2,653,829,344.39 |
| (b) Asset Percentage Adjusted Outstanding Principal Balance:               | \$2,500,188,662.31 |
| B. Loan Principal Receipts:  | \$132,344,102.62   |
| C. Loan Advances:  | \$0.00             |
| D. Substitution Assets & Authorised Investments:                           | \$0.00             |
| Z. Negative Carry:   | \$0.00             |
| Adjusted Aggregate Loan Amount:  | \$2,632,532,764.93 |
| AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds: | \$2,600,000,000.00 |
| Asset Covered Test Passed:   | PASS               |
| Asset Percentage AP:   | 93.46%             |

| Overcollateralisation, both of eligible assets and including non eligible assets: |         |
|---|---------|
| Current Overcollateralisation Ratio : <sup>1</sup>                                | 108.08% |
| By Law:   | 103.00% |
| Contractual Minimum:  | 105.26% |
| Current Contractual:  | 107.00% |

1. (Housing Loan Pool Size + Loan Principal Receipts) / AUD Equivalent of Aggregate Principal Outstanding of Covered Bonds

| <b>Funding Summary</b>  |                    |
|-------------------------|--------------------|
| Demand Loan             | \$32,532,764.93    |
| Guarantee Loan          | \$2,777,467,235.07 |
| Total Intercompany Loan | \$2,810,000,000.00 |
| Reserve Ledger          | \$200,000.00       |

| <b>Collections</b>                |                 |
|-----------------------------------|-----------------|
| Revenue Receipts for the month:   | \$7,040,459.80  |
| Principal Receipts for the month: | \$55,662,443.55 |

| Loan-to-Value Ratio Distribution - Unindexed | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|--|-----------------|---------------------------------|-------------|--------------|
| Not Applicable                               | 2               | \$216,590.91                    | 0.02%       | 0.01%        |
| Up to and including 5%:                      | 353             | \$3,579,526.08                  | 2.85%       | 0.13%        |
| > 5%, up to and including 10%:               | 197             | \$9,647,074.36                  | 1.59%       | 0.36%        |
| > 10%, up to and including 15%:              | 222             | \$18,881,541.72                 | 1.79%       | 0.71%        |
| > 15%, up to and including 20%:              | 269             | \$28,983,913.44                 | 2.17%       | 1.08%        |
| > 20%, up to and including 25%:              | 311             | \$40,219,432.02                 | 2.51%       | 1.50%        |
| > 25%, up to and including 30%:              | 432             | \$68,189,717.13                 | 3.49%       | 2.55%        |
| > 30%, up to and including 35%:              | 483             | \$86,856,673.11                 | 3.90%       | 3.24%        |
| > 35%, up to and including 40%:              | 609             | \$118,553,563.49                | 4.92%       | 4.43%        |
| > 40%, up to and including 45%:              | 701             | \$145,745,680.00                | 5.67%       | 5.44%        |
| > 45%, up to and including 50%:              | 823             | \$179,342,896.28                | 6.65%       | 6.70%        |
| > 50%, up to and including 55%:              | 940             | \$211,659,725.51                | 7.60%       | 7.90%        |
| > 55%, up to and including 60%:              | 1,040           | \$237,172,808.50                | 8.41%       | 8.86%        |
| > 60%, up to and including 65%:              | 1,294           | \$311,458,675.39                | 10.46%      | 11.63%       |
| > 65%, up to and including 70%:              | 1,239           | \$306,572,476.97                | 10.01%      | 11.45%       |
| > 70%, up to and including 75%:              | 1,360           | \$341,501,030.71                | 10.99%      | 12.75%       |
| > 75%, up to and including 80%:              | 1,025           | \$285,021,657.07                | 8.28%       | 10.64%       |
| > 80%, up to and including 85%:              | 727             | \$187,901,901.11                | 5.88%       | 7.02%        |
| > 85%, up to and including 90%:              | 328             | \$89,830,387.22                 | 2.65%       | 3.35%        |
| > 90%, up to and including 95%:              | 14              | \$5,072,310.49                  | 0.11%       | 0.19%        |
| > 95%, up to and including 100%:             | 2               | \$1,105,693.95                  | 0.02%       | 0.04%        |
| > 110%:                                      | 1               | \$174,587.00                    | 0.01%       | 0.01%        |
| <b>Total</b>                                 | <b>12,372</b>   | <b>\$2,677,687,862.46</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                             | 2               | \$216,590.91                    | 0.02%       | 0.01%        |
| Up to and including 5%:                    | 450             | \$5,684,183.40                  | 3.64%       | 0.21%        |
| > 5%, up to and including 10%:             | 231             | \$13,842,525.17                 | 1.87%       | 0.52%        |
| > 10%, up to and including 15%:            | 273             | \$26,422,882.38                 | 2.21%       | 0.99%        |
| > 15%, up to and including 20%:            | 347             | \$45,063,898.56                 | 2.80%       | 1.68%        |
| > 20%, up to and including 25%:            | 439             | \$72,153,268.27                 | 3.55%       | 2.69%        |
| > 25%, up to and including 30%:            | 546             | \$95,934,702.83                 | 4.41%       | 3.58%        |
| > 30%, up to and including 35%:            | 709             | \$136,959,602.33                | 5.73%       | 5.11%        |
| > 35%, up to and including 40%:            | 757             | \$156,523,120.70                | 6.12%       | 5.85%        |
| > 40%, up to and including 45%:            | 940             | \$202,443,681.68                | 7.60%       | 7.56%        |
| > 45%, up to and including 50%:            | 1,028           | \$239,967,427.79                | 8.31%       | 8.96%        |
| > 50%, up to and including 55%:            | 978             | \$222,344,578.31                | 7.90%       | 8.30%        |
| > 55%, up to and including 60%:            | 1,045           | \$255,084,636.18                | 8.45%       | 9.53%        |
| > 60%, up to and including 65%:            | 986             | \$249,045,098.78                | 7.97%       | 9.30%        |
| > 65%, up to and including 70%:            | 1,024           | \$262,803,019.41                | 8.28%       | 9.81%        |
| > 70%, up to and including 75%:            | 975             | \$250,949,940.15                | 7.88%       | 9.37%        |
| > 75%, up to and including 80%:            | 731             | \$198,942,793.54                | 5.91%       | 7.43%        |
| > 80%, up to and including 85%:            | 469             | \$125,251,337.29                | 3.79%       | 4.68%        |
| > 85%, up to and including 90%:            | 221             | \$59,255,682.61                 | 1.79%       | 2.21%        |
| > 90%, up to and including 95%:            | 85              | \$23,803,795.28                 | 0.69%       | 0.89%        |
| > 95%, up to and including 100%:           | 58              | \$14,802,612.64                 | 0.47%       | 0.55%        |
| > 100%, up to and including 105%:          | 24              | \$5,626,422.97                  | 0.19%       | 0.21%        |
| > 105%, up to and including 110%:          | 22              | \$6,352,276.96                  | 0.18%       | 0.24%        |
| > 110%:                                    | 32              | \$8,213,784.32                  | 0.26%       | 0.31%        |
| <b>Total</b>                               | <b>12,372</b>   | <b>\$2,677,687,862.46</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              | 2               | \$216,590.91                    | 0.02%       | 0.01%        |
| Indexed Loans               | 11,729          | \$2,538,366,871.22              | 94.80%      | 94.80%       |
| Unindexed Loans             | 641             | \$139,104,400.33                | 5.18%       | 5.19%        |
| <b>Total</b>                | <b>12,372</b>   | <b>\$2,677,687,862.46</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:                    | 1,443           | \$36,171,847.53                 | 11.66%      | 1.35%        |
| > A\$50,000, up to and including A\$100,000:      | 1,627           | \$123,340,997.12                | 13.15%      | 4.61%        |
| > A\$100,000, up to and including A\$150,000:     | 1,656           | \$208,386,528.91                | 13.39%      | 7.78%        |
| > A\$150,000, up to and including A\$200,000:     | 1,700           | \$297,764,257.14                | 13.74%      | 11.12%       |
| > A\$200,000, up to and including A\$250,000:     | 1,481           | \$333,836,537.62                | 11.97%      | 12.47%       |
| > A\$250,000, up to and including A\$300,000:     | 1,295           | \$355,110,279.70                | 10.47%      | 13.26%       |
| > A\$300,000, up to and including A\$350,000:     | 1,021           | \$331,328,989.61                | 8.25%       | 12.37%       |
| > A\$350,000, up to and including A\$400,000:     | 807             | \$301,392,932.81                | 6.52%       | 11.26%       |
| > A\$400,000, up to and including A\$450,000:     | 458             | \$194,203,916.38                | 3.70%       | 7.25%        |
| > A\$450,000, up to and including A\$500,000:     | 327             | \$154,715,763.50                | 2.64%       | 5.78%        |
| > A\$500,000, up to and including A\$550,000:     | 201             | \$105,136,100.28                | 1.62%       | 3.93%        |
| > A\$550,000, up to and including A\$600,000:     | 116             | \$66,677,486.31                 | 0.94%       | 2.49%        |
| > A\$600,000, up to and including A\$650,000:     | 78              | \$48,741,947.94                 | 0.63%       | 1.82%        |
| > A\$650,000, up to and including A\$700,000:     | 67              | \$45,117,128.97                 | 0.54%       | 1.68%        |
| > A\$700,000, up to and including A\$750,000:     | 41              | \$29,637,662.23                 | 0.33%       | 1.11%        |
| > A\$750,000, up to and including A\$800,000:     | 26              | \$20,116,111.50                 | 0.21%       | 0.75%        |
| > A\$800,000, up to and including A\$850,000:     | 12              | \$9,815,253.43                  | 0.10%       | 0.37%        |
| > A\$850,000, up to and including A\$900,000:     | 4               | \$3,557,688.00                  | 0.03%       | 0.13%        |
| > A\$900,000, up to and including A\$950,000:     | 6               | \$5,574,228.93                  | 0.05%       | 0.21%        |
| > A\$950,000, up to and including A\$1,000,000:   | 4               | \$3,854,132.43                  | 0.03%       | 0.14%        |
| > A\$1,300,000, up to and including A\$1,400,000: | 1               | \$1,351,344.48                  | 0.01%       | 0.05%        |
| > A\$1,500,000:                                   | 1               | \$1,856,727.64                  | 0.01%       | 0.07%        |
| <b>Total</b>                                      | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Seasoning Distribution                      | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| > 18 months, up to and including 24 months: | 222             | \$55,607,605.01                 | 1.79%       | 2.08%        |
| > 24 months, up to and including 30 months: | 756             | \$184,315,720.45                | 6.11%       | 6.88%        |
| > 30 months, up to and including 36 months: | 660             | \$159,123,893.73                | 5.33%       | 5.94%        |
| > 36 months, up to and including 48 months: | 3,417           | \$815,105,615.03                | 27.62%      | 30.44%       |
| > 48 months, up to and including 60 months: | 1,732           | \$414,245,033.91                | 14.00%      | 15.47%       |
| > 60 months:                                | 5,585           | \$1,049,289,994.33              | 45.14%      | 39.19%       |
| <b>Total</b>                                | <b>12,372</b>   | <b>\$2,677,687,862.46</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 | 2               | \$216,590.91                    | 0.02%       | 0.01%        |
| Australian Capital Territory            | 216             | \$49,972,167.84                 | 1.75%       | 1.87%        |
| New South Wales                         | 3,220           | \$801,903,679.08                | 26.03%      | 29.95%       |
| Northern Territory                      | 79              | \$18,893,160.73                 | 0.64%       | 0.71%        |
| Queensland                              | 5,814           | \$1,134,797,181.87              | 46.99%      | 42.38%       |
| South Australia                         | 395             | \$69,184,585.06                 | 3.19%       | 2.58%        |
| Tasmania                                | 102             | \$17,360,263.01                 | 0.82%       | 0.65%        |
| Victoria                                | 1,319           | \$302,707,931.84                | 10.66%      | 11.30%       |
| Western Australia                       | 1,225           | \$282,652,302.12                | 9.90%       | 10.56%       |
| <b>Total</b>                            | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Regional Distribution        | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|------------------------------|-----------------|---------------------------------|-------------|--------------|
| Not Applicable - No Security | 2               | \$216,590.91                    | 0.02%       | 0.01%        |
| Brisbane Metropolitan        | 2,934           | \$604,827,509.82                | 23.71%      | 22.59%       |
| Gold Coast                   | 802             | \$167,702,835.94                | 6.48%       | 6.26%        |
| Sunshine Coast               | 380             | \$80,597,493.60                 | 3.07%       | 3.01%        |
| Queensland - Other           | 1,698           | \$281,669,342.51                | 13.72%      | 10.52%       |
| Sydney Metropolitan          | 2,264           | \$605,133,172.26                | 18.30%      | 22.60%       |
| N.S.W. - Other               | 925             | \$189,325,830.70                | 7.48%       | 7.07%        |
| Australian Capital Territory | 247             | \$57,416,843.96                 | 2.00%       | 2.14%        |
| Melbourne Metropolitan       | 1,117           | \$265,876,390.28                | 9.03%       | 9.93%        |
| Victoria - Other             | 202             | \$36,831,541.56                 | 1.63%       | 1.38%        |
| Perth Metropolitan           | 1,122           | \$259,502,191.41                | 9.07%       | 9.69%        |
| W.A. - Other                 | 103             | \$23,150,110.71                 | 0.83%       | 0.86%        |
| Adelaide Metropolitan        | 341             | \$59,955,692.53                 | 2.76%       | 2.24%        |
| S.A. - Other                 | 54              | \$9,228,892.53                  | 0.44%       | 0.34%        |
| Darwin Metropolitan          | 59              | \$14,084,604.83                 | 0.48%       | 0.53%        |
| N.T. - Other                 | 20              | \$4,808,555.90                  | 0.16%       | 0.18%        |
| Hobart Metropolitan          | 68              | \$12,081,427.00                 | 0.55%       | 0.45%        |
| Tasmania - Other             | 34              | \$5,278,836.01                  | 0.27%       | 0.20%        |
| <b>Total</b>                 | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Repayment Category     | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|------------------------|-----------------|---------------------------------|-------------|--------------|
| Interest Only          | 879             | \$261,845,278.43                | 7.10%       | 9.78%        |
| Principal and Interest | 11,493          | \$2,415,842,584.03              | 92.90%      | 90.22%       |
| <b>Total</b>           | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Property Type                                 | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Home Equity Purchase                          | 57              | \$4,225,942.05                  | 0.46%       | 0.16%        |
| Home Improvement                              | 105             | \$15,341,899.79                 | 0.85%       | 0.57%        |
| Other   | 1,116           | \$181,106,796.85                | 9.02%       | 6.76%        |
| Residential - Detached House                  | 9,361           | \$2,076,021,421.23              | 75.66%      | 77.53%       |
| Residential - Duplex                          | 19              | \$5,282,041.89                  | 0.15%       | 0.20%        |
| Residential - Established Apartment/Unit/Flat | 1,374           | \$313,535,373.77                | 11.11%      | 11.71%       |
| Residential - New Apartment/Unit/Flat         | 340             | \$82,174,386.88                 | 2.75%       | 3.07%        |
| <b>Total</b>                                  | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Mortgage Insurance Distribution | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---------------------------------|-----------------|---------------------------------|-------------|--------------|
| No LMI                          | 9,560           | \$2,046,296,431.36              | 77.27%      | 76.42%       |
| QBE                             | 2,716           | \$615,322,421.66                | 21.95%      | 22.98%       |
| QBE LMI Pool Insurance          | 96              | \$16,069,009.44                 | 0.78%       | 0.60%        |
| <b>Total</b>                    | <b>12,372</b>   | <b>\$2,677,687,862.46</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: | 8               | \$52,067.74                     | 0.06%       | 0.00%        |
| > 2021, up to and including 2026: | 140             | \$5,536,839.57                  | 1.13%       | 0.21%        |
| > 2026, up to and including 2031: | 312             | \$27,971,896.46                 | 2.52%       | 1.04%        |
| > 2031, up to and including 2036: | 683             | \$99,880,184.16                 | 5.52%       | 3.73%        |
| > 2036, up to and including 2041: | 1,652           | \$303,992,460.67                | 13.35%      | 11.35%       |
| > 2041:                           | 9,577           | \$2,240,254,413.86              | 77.41%      | 83.66%       |
| <b>Total</b>                      | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |



| Interest Rate Type | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|--------------------|-----------------|---------------------------------|-------------|--------------|
| Fixed Rate         | 1,980           | \$563,576,968.13                | 16.00%      | 21.05%       |
| Variable Rate      | 10,392          | \$2,114,110,894.33              | 84.00%      | 78.95%       |
| <b>Total</b>       | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Fixed Rate Year of Maturity | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|-----------------------------|-----------------|---------------------------------|-------------|--------------|
| 2025                        | 2               | \$171,084.49                    | 0.10%       | 0.03%        |
| 2026                        | 1               | \$87,465.38                     | 0.05%       | 0.02%        |
| 2027                        | 3               | \$136,076.16                    | 0.15%       | 0.02%        |
| 2028                        | 5               | \$773,131.17                    | 0.25%       | 0.14%        |
| 2029                        | 4               | \$492,827.70                    | 0.20%       | 0.09%        |
| 2030                        | 4               | \$366,629.32                    | 0.20%       | 0.07%        |
| 2031                        | 9               | \$1,620,702.74                  | 0.45%       | 0.29%        |
| 2032                        | 10              | \$3,699,116.63                  | 0.51%       | 0.66%        |
| 2033                        | 13              | \$2,113,700.55                  | 0.66%       | 0.38%        |
| 2034                        | 10              | \$1,723,644.21                  | 0.51%       | 0.31%        |
| 2035                        | 11              | \$2,427,039.32                  | 0.56%       | 0.43%        |
| 2036                        | 11              | \$2,531,374.72                  | 0.56%       | 0.45%        |
| 2037                        | 27              | \$5,331,616.86                  | 1.36%       | 0.95%        |
| 2038                        | 29              | \$6,021,575.80                  | 1.46%       | 1.07%        |
| 2039                        | 17              | \$3,752,593.39                  | 0.86%       | 0.67%        |
| 2040                        | 31              | \$6,470,828.40                  | 1.57%       | 1.15%        |
| 2041                        | 45              | \$8,540,805.53                  | 2.27%       | 1.52%        |
| 2042                        | 110             | \$25,573,267.86                 | 5.56%       | 4.54%        |
| 2043                        | 127             | \$31,712,694.83                 | 6.41%       | 5.63%        |
| 2044                        | 91              | \$22,916,157.11                 | 4.60%       | 4.07%        |
| 2045                        | 158             | \$39,412,514.46                 | 7.98%       | 6.99%        |
| 2046                        | 164             | \$49,214,188.97                 | 8.28%       | 8.73%        |
| 2047                        | 563             | \$180,004,302.26                | 28.43%      | 31.94%       |
| 2048                        | 456             | \$143,403,916.58                | 23.03%      | 25.45%       |
| 2049                        | 79              | \$25,079,713.69                 | 3.99%       | 4.45%        |
| <b>Total</b>                | <b>1,980</b>    | <b>\$563,576,968.13</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%:          | 12,196          | \$2,644,531,861.01              | 98.58%      | 98.76%       |
| > 4.50%, up to and including 5.00%: | 155             | \$29,227,924.99                 | 1.25%       | 1.09%        |
| > 5.00%, up to and including 5.50%: | 19              | \$3,582,189.73                  | 0.15%       | 0.13%        |
| > 5.50%, up to and including 6.00%: | 1               | \$346,237.24                    | 0.01%       | 0.01%        |
| > 6.50%, up to and including 7.00%: | 1               | -\$350.51                       | 0.01%       | 0.00%        |
| <b>Total</b>                        | <b>12,372</b>   | <b>\$2,677,687,862.46</b>       | <b>100%</b> | <b>100%</b>  |

| Arrears Days                            | Number of Loans | Current Balance Outstanding A\$ | % By Number | % By Balance |
|---|-----------------|---------------------------------|-------------|--------------|
| Current                                 | 12,261          | \$2,645,348,234.10              | 99.10%      | 98.79%       |
| > 1 days, up to and including 31 days:  | 68              | \$20,708,766.54                 | 0.55%       | 0.77%        |
| > 31 days, up to and including 61 days: | 15              | \$3,663,722.93                  | 0.12%       | 0.14%        |
| > 61 days, up to and including 90 days: | 21              | \$5,781,882.35                  | 0.17%       | 0.22%        |
| > 90 days:                              | 7               | \$2,185,256.54                  | 0.06%       | 0.08%        |
| <b>Total</b>                            | <b>12,372</b>   | <b>\$2,677,687,862.46</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                     | 198             | \$46,714,194.28                 | 1.60%       | 1.74%        |
| Regulated Loans                         | 12,174          | \$2,630,973,668.18              | 98.40%      | 98.26%       |
| <b>Total</b>                            | <b>12,372</b>   | <b>\$2,677,687,862.46</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:               | 144             | \$44,505,607.65                 | 16.40%      | 17.00%       |
| > 6 months, up to and including 12 months:  | 234             | \$68,871,570.81                 | 26.65%      | 26.30%       |
| > 12 months, up to and including 24 months: | 395             | \$117,423,703.70                | 44.99%      | 44.84%       |
| > 24 months, up to and including 36 months: | 84              | \$24,919,441.48                 | 9.57%       | 9.52%        |
| > 36 months, up to and including 48 months: | 10              | \$2,186,547.66                  | 1.14%       | 0.84%        |
| > 48 months, up to and including 60 months: | 9               | \$3,259,377.64                  | 1.03%       | 1.24%        |
| > 60 months:                                | 2               | \$679,380.00                    | 0.23%       | 0.26%        |
| <b>Total</b>                                | <b>878</b>      | <b>\$261,845,628.94</b>         | <b>100%</b> | <b>100%</b>  |

**Covered Bond Programme**  
**Investor Report as at 31 January 2021**

| Bond Issuance            | 2016-1          | 2016-2        | 2016-2 TAP    | 2016-2TAP2    | 2018-1          | 2018-2        | 2020-1          |
|--------------------------|-----------------|---------------|---------------|---------------|-----------------|---------------|-----------------|
| <b>ISIN:</b>             | AU3FN0031647    | AU3CB0239267  | AU3CB0239267  | AU3CB0239267  | AU3FN0044830    | AU3CB0256519  | AU3FN0053880    |
| <b>Issue Date:</b>       | 22 Jun 2016     | 24 Aug 2016   | 08 Dec 2016   | 24 Aug 2017   | 13 Sep 2018     | 13 Sep 2018   | 27 Apr 2020     |
| <b>Original Ratings:</b> | AAA / Aaa       | AAA / Aaa     | AAA / Aaa     | AAA / Aaa     | AAA / Aaa       | AAA / Aaa     | AAA / Aaa       |
| <b>Currency:</b>         | AUD             | AUD           | AUD           | AUD           | AUD             | AUD           | AUD             |
| <b>Issue Amount:</b>     | \$500,000,000   | \$350,000,000 | \$100,000,000 | \$150,000,000 | \$200,000,000   | \$550,000,000 | \$750,000,000   |
| <b>Coupon Freq:</b>      | Quarterly       | Semi-Annual   | Semi-Annual   | Semi-Annual   | Quarterly       | Semi-Annual   | Quarterly       |
| <b>Coupon Rate:</b>      | BBSW_3M + 1.10% | 3.25%         | 3.25%         | 3.25%         | BBSW_3M + 0.77% | 3.00%         | BBSW_3M + 1.12% |
| <b>NoteType:</b>         | Soft_Bullet     | Soft_Bullet   | Soft_Bullet   | Soft_Bullet   | Soft_Bullet     | Soft_Bullet   | Soft_Bullet     |
| <b>Legal Maturity:</b>   | 22 Jun 2021     | 24 Aug 2026   | 24 Aug 2026   | 24 Aug 2026   | 13 Sep 2023     | 13 Sep 2023   | 24 Apr 2025     |

|          |                          |                                 |
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