



Australia and New Zealand Banking Group Ltd
ABN 11 005 357 522

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 June 2021
Determination Date:	20 July 2021
Trust Payment Date:	22 July 2021
Date of Report:	22 July 2021

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at the Collection Period End Date.

Issuer:	Australia and New Zealand Banking Group Limited
Trustee / Covered Bond Guarantor:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Bond Trustee:	DB Trustees (Hong Kong) Limited
Servicer:	Australia and New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	A+ (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Fail*

* ANZ's short term credit rating is F1 (by Fitch Ratings) and Series 2012-1 and Series 2012-2 mature within 12 months from the current Pre-Maturity Test Date. ANZ BGL has met its obligations to credit AUD1,570,451,929.33 into the Pre-Maturity Ledger of the GIC Account.

Asset Coverage Test as at 22 July 2021**Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$16,095,482,019	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,572,043,665	\$14,572,043,665
B Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):		\$0
C Aggregate Principal Balance of any Substitution Assets and Authorised Investments:		\$0
D Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:		\$0
E The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:		\$1,762,064,970*
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$16,334,108,635
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$16,334,108,635
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$10,095,085,908
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	90.50 %
Contractual Overcollateralisation:	110.50 %
Total Overcollateralisation:	176.95 %

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

**Balance includes Reserve Fund Required Amount of \$105,104,830.11*

Summary as at 22 July 2021

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	Compounded Daily SONIA + 0.68 %
Total	-	-	\$10,095,085,908	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329 -	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	XS0731129234 -	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2013-3	ANZ	XS0953107025 -	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045 -	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	NSV0000NS4U9 -	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-2	ANZ	XS1280773679 -	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373 -	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247 -	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665 -	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805 -	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236 -	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$10,095,085,908	100.00 %
Subordinated Demand Loan*	\$7,768,632,180	76.95 %
Senior Demand Loan	\$ -	-
Total Funding	\$17,863,718,087	

*\$6,708,963,462 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	30 Jun 2021
Current Aggregate Principal Balance (AUD)	\$16,101,653,117
Number of Loans (Unconsolidated)	62,266
Number of Loans (Consolidated)	52,555
Average Loan Size (Consolidated)	\$306,377
Maximum Loan Balance (Consolidated)	\$1,992,253
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.79 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.66 %
Weighted Average Interest Rate	2.98 %
Weighted Average Seasoning (Months)	52.15
Weighted Average Remaining Term (Months)	297.28

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	22.85%	20.52%	19.84%	19.05%
Prepayment History (SMM)	2.14%	1.90%	1.83%	1.75%

*CPR is Constant Prepayment Rate; SMM is Single Monthly Mortality.

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,211	29.25 %	\$2,715,007,725	16.86 %
> 40.00% up to and including 45.00%	3,144	5.05 %	\$754,612,711	4.69 %
> 45.00% up to and including 50.00%	3,423	5.50 %	\$873,498,563	5.42 %
> 50.00% up to and including 55.00%	3,319	5.33 %	\$911,146,608	5.66 %
> 55.00% up to and including 60.00%	3,570	5.73 %	\$1,043,933,026	6.48 %
> 60.00% up to and including 65.00%	3,631	5.83 %	\$1,067,970,848	6.63 %
> 65.00% up to and including 70.00%	4,375	7.03 %	\$1,325,731,235	8.23 %
> 70.00% up to and including 75.00%	4,387	7.05 %	\$1,409,710,599	8.76 %
> 75.00% up to and including 80.00%	14,246	22.88 %	\$4,790,109,489	29.75 %
> 80.00% up to and including 85.00%	1,428	2.29 %	\$448,416,652	2.78 %
> 85.00% up to and including 90.00%	2,350	3.77 %	\$709,519,789	4.41 %
> 90.00% up to and including 95.00%	114	0.18 %	\$32,118,518	0.20 %
> 95.00% up to and including 100.00%	68	0.11 %	\$19,877,355	0.12 %
> 100.00%				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	17,055	32.45 %	\$2,396,858,383	14.89 %
> 40.00% up to and including 45.00%	2,906	5.53 %	\$851,535,418	5.29 %
> 45.00% up to and including 50.00%	3,210	6.11 %	\$1,019,590,481	6.33 %
> 50.00% up to and including 55.00%	3,326	6.33 %	\$1,116,339,881	6.93 %
> 55.00% up to and including 60.00%	3,897	7.42 %	\$1,389,950,444	8.63 %
> 60.00% up to and including 65.00%	4,277	8.14 %	\$1,616,806,160	10.04 %
> 65.00% up to and including 70.00%	4,860	9.25 %	\$1,930,142,600	11.99 %
> 70.00% up to and including 75.00%	5,527	10.52 %	\$2,356,971,566	14.64 %
> 75.00% up to and including 80.00%	5,954	11.33 %	\$2,805,062,028	17.42 %
> 80.00% up to and including 85.00%	1,479	2.81 %	\$594,576,095	3.69 %
> 85.00% up to and including 90.00%	59	0.11 %	\$22,248,072	0.14 %
> 90.00% up to and including 95.00%	5	0.01 %	\$1,571,989	0.01 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	52,555	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	21,108	40.16 %	\$3,596,319,405	22.34 %
> 40.00% up to and including 45.00%	3,423	6.51 %	\$1,129,184,850	7.01 %
> 45.00% up to and including 50.00%	3,851	7.33 %	\$1,310,039,881	8.14 %
> 50.00% up to and including 55.00%	4,012	7.63 %	\$1,498,773,796	9.31 %
> 55.00% up to and including 60.00%	4,213	8.02 %	\$1,622,552,456	10.08 %
> 60.00% up to and including 65.00%	4,526	8.61 %	\$1,859,062,575	11.55 %
> 65.00% up to and including 70.00%	4,760	9.06 %	\$2,033,832,103	12.63 %
> 70.00% up to and including 75.00%	4,170	7.93 %	\$1,931,735,098	12.00 %
> 75.00% up to and including 80.00%	1,993	3.79 %	\$921,220,830	5.72 %
> 80.00% up to and including 85.00%	431	0.82 %	\$169,928,208	1.06 %
> 85.00% up to and including 90.00%	62	0.12 %	\$26,554,300	0.16 %
> 90.00% up to and including 95.00%	5	0.01 %	\$1,827,888	0.01 %
> 95.00% up to and including 100.00%	1	0.00 %	\$621,728	0.00 %
Total	52,555	100.00 %	\$16,101,653,117	100.00 %

* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	32,555	52.28 %	\$9,651,542,269	59.94 %
> 3.00% up to and including 3.25%	10,346	16.62 %	\$2,610,263,425	16.21 %
> 3.25% up to and including 3.50%	5,555	8.92 %	\$1,502,491,918	9.33 %
> 3.50% up to and including 3.75%	9,038	14.52 %	\$1,436,444,609	8.92 %
> 3.75% up to and including 4.00%	1,997	3.21 %	\$412,664,845	2.56 %
> 4.00% up to and including 4.25%	1,247	2.00 %	\$299,131,848	1.86 %
> 4.25% up to and including 4.50%	1,270	2.04 %	\$135,226,524	0.84 %
> 4.50% up to and including 4.75%	60	0.10 %	\$15,956,334	0.10 %
> 4.75% up to and including 5.00%	181	0.29 %	\$32,196,739	0.20 %
> 5.00% up to and including 5.25%	16	0.03 %	\$5,598,688	0.03 %
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	1	0.00 %	\$135,918	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,606	7.40 %	\$1,703,667,790	10.58 %
<= 2 Year Fixed	2,942	4.72 %	\$1,039,739,971	6.46 %
<= 3 Year Fixed	1,731	2.78 %	\$611,434,754	3.80 %
<= 4 Year Fixed	86	0.14 %	\$24,083,171	0.15 %
<= 5 Year Fixed	129	0.21 %	\$37,789,836	0.23 %
> 5 Year Fixed				
Total Fixed Rate	9,494	15.25 %	\$3,416,715,522	21.22 %
Total Variable Rate	52,772	84.75 %	\$12,684,937,595	78.78 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,227	17.56 %	\$438,543,563	2.72 %
> \$100,000 up to and including \$200,000	10,359	19.71 %	\$1,571,443,711	9.76 %
> \$200,000 up to and including \$300,000	11,277	21.46 %	\$2,817,358,283	17.50 %
> \$300,000 up to and including \$400,000	8,568	16.30 %	\$2,964,423,531	18.41 %
> \$400,000 up to and including \$500,000	5,230	9.95 %	\$2,331,754,354	14.48 %
> \$500,000 up to and including \$600,000	2,880	5.48 %	\$1,571,712,996	9.76 %
> \$600,000 up to and including \$700,000	1,615	3.07 %	\$1,045,195,931	6.49 %
> \$700,000 up to and including \$800,000	973	1.85 %	\$725,839,532	4.51 %
> \$800,000 up to and including \$900,000	619	1.18 %	\$523,726,550	3.25 %
> \$900,000 up to and including \$1.00m	525	1.00 %	\$496,955,930	3.09 %
> \$1.00m up to and including \$1.25m	779	1.48 %	\$864,070,185	5.37 %
> \$1.25m up to and including \$1.50m	310	0.59 %	\$423,656,584	2.63 %
> \$1.50m up to and including \$1.75m	127	0.24 %	\$204,953,861	1.27 %
> \$1.75m up to and including \$2.00m	66	0.13 %	\$122,018,106	0.76 %
> \$2.00m				0
Total	52,555	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	17,355	27.87 %	\$5,413,734,045	33.62 %
VIC	18,478	29.68 %	\$5,031,986,980	31.25 %
TAS	1,942	3.12 %	\$318,118,271	1.98 %
QLD	11,971	19.23 %	\$2,654,549,073	16.49 %
SA	5,337	8.57 %	\$1,007,406,035	6.26 %
WA	6,752	10.84 %	\$1,572,582,396	9.77 %
NT	431	0.69 %	\$103,276,319	0.64 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	41,754	67.06 %	\$12,134,818,295	75.36 %
Non Metro	20,512	32.94 %	\$3,966,834,822	24.64 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	11,424	18.35 %	\$4,132,206,234	25.66 %
NSW/ACT - Non Metro	5,931	9.53 %	\$1,281,527,811	7.96 %
VIC - Metro	14,107	22.66 %	\$4,242,278,192	26.35 %
VIC - Non Metro	4,371	7.02 %	\$789,708,787	4.90 %
TAS - Metro	909	1.46 %	\$165,101,809	1.03 %
TAS - Non Metro	1,033	1.66 %	\$153,016,461	0.95 %
QLD - Metro	5,611	9.01 %	\$1,375,927,070	8.55 %
QLD - Non Metro	6,360	10.21 %	\$1,278,622,003	7.94 %
SA - Metro	3,654	5.87 %	\$761,779,724	4.73 %
SA - Non Metro	1,683	2.70 %	\$245,626,310	1.53 %
WA - Metro	5,789	9.30 %	\$1,392,251,193	8.65 %
WA - Non Metro	963	1.55 %	\$180,331,202	1.12 %
NT - Metro	260	0.42 %	\$65,274,071	0.41 %
NT - Non Metro	171	0.27 %	\$38,002,248	0.24 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	437	0.70 %	\$114,800,804	0.71 %
3977 (Botanic Ridge, VIC)	414	0.66 %	\$108,728,392	0.68 %
3064 (Craigieburn, VIC)	394	0.63 %	\$106,564,664	0.66 %
3030 (Cocoroc, VIC)	359	0.58 %	\$95,616,498	0.59 %
2155 (Beaumont Hills, NSW)	203	0.33 %	\$80,397,817	0.50 %
2170 (Casula, NSW)	251	0.40 %	\$70,929,407	0.44 %
2153 (Baulkham Hills, NSW)	142	0.23 %	\$61,036,528	0.38 %
3805 (Fountain Gate, VIC)	207	0.33 %	\$58,500,620	0.36 %
2570 (Belimbla Park, NSW)	162	0.26 %	\$55,098,890	0.34 %
2145 (Constitution Hill, NSW)	189	0.30 %	\$54,805,119	0.34 %
3150 (Brandon Park, VIC)	128	0.21 %	\$53,121,514	0.33 %
3810 (Pakenham, VIC)	205	0.33 %	\$52,961,766	0.33 %
4740 (Alexandra, QLD)	250	0.40 %	\$52,729,027	0.33 %
6210 (Coodanup, WA)	249	0.40 %	\$51,877,225	0.32 %
3806 (Berwick, VIC)	169	0.27 %	\$49,923,385	0.31 %
2560 (Airds, NSW)	187	0.30 %	\$48,629,018	0.30 %
3199 (Frankston, VIC)	181	0.29 %	\$47,571,745	0.30 %
6164 (Atwell, WA)	208	0.33 %	\$47,293,298	0.29 %
3978 (Cardinia, VIC)	136	0.22 %	\$45,426,079	0.28 %
3754 (Doreen, VIC)	180	0.29 %	\$45,356,114	0.28 %
Total	4,651	7.47 %	\$1,301,367,911	8.08 %

* The suburb name assigned to a certain postcode is the first locality name (sorted in alphabetical ascending order) included in the Australia Post postcode list.

Mortgage Pool by Top 20 Statistical Areas (Level 3)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
21305 (Wyndham, VIC)	963	1.55 %	\$255,110,021	1.58 %
21203 (Casey - South, VIC)	735	1.18 %	\$200,321,427	1.24 %
20904 (Whittlesea - Wallan, VIC)	767	1.23 %	\$193,327,669	1.20 %
11703 (Sydney Inner City, NSW)	470	0.75 %	\$193,214,317	1.20 %
20701 (Boroondara, VIC)	379	0.61 %	\$186,698,822	1.16 %
21005 (Tullamarine - Broadmeadows, VIC)	666	1.07 %	\$176,563,517	1.10 %
20604 (Melbourne City, VIC)	515	0.83 %	\$163,069,513	1.01 %
21304 (Melton - Bacchus Marsh, VIC)	684	1.10 %	\$159,487,271	0.99 %
20802 (Glen Eira, VIC)	390	0.63 %	\$158,309,275	0.98 %
21205 (Monash, VIC)	418	0.67 %	\$158,286,208	0.98 %
21202 (Casey - North, VIC)	546	0.88 %	\$154,666,439	0.96 %
50502 (Stirling, WA)	579	0.93 %	\$154,440,690	0.96 %
12103 (Ku-ring-gai, NSW)	261	0.42 %	\$149,116,689	0.93 %
11501 (Baulkham Hills, NSW)	327	0.53 %	\$145,865,761	0.91 %
21101 (Knox, VIC)	497	0.80 %	\$142,955,009	0.89 %
12602 (Ryde - Hunters Hill, NSW)	336	0.54 %	\$142,192,969	0.88 %
11602 (Blacktown - North, NSW)	362	0.58 %	\$140,926,551	0.88 %
21402 (Morningside Peninsula, VIC)	468	0.75 %	\$138,720,552	0.86 %
12504 (Parramatta, NSW)	430	0.69 %	\$135,497,930	0.84 %
20302 (Geelong, VIC)	587	0.94 %	\$133,974,860	0.83 %
Total	10,380	16.67 %	\$3,282,745,490	20.39 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	59,932	96.25 %	\$15,183,060,851	94.30 %
Interest Only	2,334	3.75 %	\$918,592,265	5.70 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	62,266	100.00 %	\$16,101,653,117	100.00 %
Low Doc Loans				
No Doc Loans				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	59,932	96.25 %	\$15,183,060,851	94.30 %
Interest Only Loans: > 0 yrs up to and including 1 yr	838	1.35 %	\$348,047,444	2.16 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	554	0.89 %	\$216,584,842	1.35 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	387	0.62 %	\$153,204,566	0.95 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	262	0.42 %	\$95,488,428	0.59 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	251	0.40 %	\$90,357,234	0.56 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	20	0.03 %	\$6,118,914	0.04 %
Interest Only Loans: > 6 yrs up to and including 7 yrs				
Interest Only Loans: > 7 yrs up to and including 8 yrs	5	0.01 %	\$1,487,983	0.01 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	14	0.02 %	\$6,335,747	0.04 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	3	0.00 %	\$967,108	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,158	77.34 %	\$12,007,019,916	74.57 %
Residential Investment (Full Recourse)	14,108	22.66 %	\$4,094,633,201	25.43 %
Residential Investment (Limited Recourse)				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,496	2.40 %	\$221,418,196	1.38 %
Construction of a dwelling (completed)	2,430	3.90 %	\$641,348,368	3.98 %
Purchase of established dwelling	18,421	29.58 %	\$4,987,006,470	30.97 %
Purchase of new erected dwelling	2,251	3.62 %	\$645,847,643	4.01 %
Refinancing an existing debt from another lender	14,615	23.47 %	\$4,118,680,386	25.58 %
Refinancing an existing debt with ANZ	12,581	20.21 %	\$3,022,667,419	18.77 %
Other	10,472	16.82 %	\$2,464,684,635	15.31 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	377	0.61 %	\$155,714,674	0.97 %
> 3 up to and including 6 months	1,797	2.89 %	\$630,068,808	3.91 %
> 6 up to and including 9 months	3,596	5.78 %	\$1,159,086,604	7.20 %
> 9 up to and including 12 months	1,865	3.00 %	\$549,773,482	3.41 %
> 12 up to and including 15 months	2,334	3.75 %	\$748,044,045	4.65 %
> 15 up to and including 18 months	1,596	2.56 %	\$498,307,303	3.09 %
> 18 up to and including 21 months	1,504	2.42 %	\$475,494,108	2.95 %
> 21 up to and including 24 months	1,532	2.46 %	\$462,502,568	2.87 %
> 24 up to and including 27 months	893	1.43 %	\$252,304,118	1.57 %
> 27 up to and including 30 months	977	1.57 %	\$299,108,980	1.86 %
> 30 up to and including 33 months	1,472	2.36 %	\$472,064,787	2.93 %
> 33 up to and including 36 months	1,013	1.63 %	\$297,670,756	1.85 %
> 36 up to and including 48 months	4,638	7.45 %	\$1,331,676,577	8.27 %
> 48 up to and including 60 months	7,639	12.27 %	\$2,121,617,977	13.18 %
> 60 up to and including 72 months	9,688	15.56 %	\$2,522,506,266	15.67 %
> 72 up to and including 84 months	5,968	9.58 %	\$1,345,582,305	8.36 %
> 84 up to and including 96 months	4,706	7.56 %	\$1,011,168,678	6.28 %
> 96 up to and including 108 months	4,183	6.72 %	\$739,583,838	4.59 %
> 108 up to and including 120 months	3,455	5.55 %	\$573,102,649	3.56 %
> 120 months	3,033	4.87 %	\$456,274,595	2.83 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	36	0.06 %	\$128,829	0.00 %
> 1 up to and including 2 years	98	0.16 %	\$1,149,964	0.01 %
> 2 up to and including 3 years	128	0.21 %	\$2,988,251	0.02 %
> 3 up to and including 4 years	202	0.32 %	\$6,211,629	0.04 %
> 4 up to and including 5 years	192	0.31 %	\$6,434,274	0.04 %
> 5 up to and including 6 years	202	0.32 %	\$7,569,091	0.05 %
> 6 up to and including 7 years	219	0.35 %	\$10,984,217	0.07 %
> 7 up to and including 8 years	209	0.34 %	\$10,363,410	0.06 %
> 8 up to and including 9 years	245	0.39 %	\$16,740,656	0.10 %
> 9 up to and including 10 years	237	0.38 %	\$19,285,159	0.12 %
> 10 up to and including 15 years	2,268	3.64 %	\$269,836,676	1.68 %
> 15 up to and including 20 years	7,348	11.80 %	\$1,270,117,756	7.89 %
> 20 up to and including 25 years	25,649	41.19 %	\$6,257,042,092	38.86 %
> 25 up to and including 30 years	25,233	40.52 %	\$8,222,801,114	51.07 %
> 30 years				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	61,892	99.40 %	\$15,981,132,418	99.25 %
> 0 days up to and including 30 days	321	0.52 %	\$105,789,830	0.66 %
> 30 days up to and including 60 days	43	0.07 %	\$12,005,401	0.07 %
> 60 days up to and including 90 days	10	0.02 %	\$2,725,467	0.02 %
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	52,772	84.75 %	\$12,684,937,595	78.78 %
Fixed Rate Loans: > 0 up to and including 3 months	692	1.11 %	\$228,381,474	1.42 %
Fixed Rate Loans: > 3 up to and including 6 months	829	1.33 %	\$333,372,202	2.07 %
Fixed Rate Loans: > 6 up to and including 9 months	1,395	2.24 %	\$527,692,136	3.28 %
Fixed Rate Loans: > 9 up to and including 12 months	1,690	2.71 %	\$614,221,978	3.81 %
Fixed Rate Loans: > 12 up to and including 15 months	919	1.48 %	\$319,154,573	1.98 %
Fixed Rate Loans: > 15 up to and including 18 months	825	1.32 %	\$289,054,074	1.80 %
Fixed Rate Loans: > 18 up to and including 21 months	590	0.95 %	\$214,622,917	1.33 %
Fixed Rate Loans: > 21 up to and including 24 months	608	0.98 %	\$216,908,407	1.35 %
Fixed Rate Loans: > 24 up to and including 27 months	479	0.77 %	\$165,939,229	1.03 %
Fixed Rate Loans: > 27 up to and including 30 months	555	0.89 %	\$194,823,416	1.21 %
Fixed Rate Loans: > 30 up to and including 33 months	501	0.80 %	\$181,941,381	1.13 %
Fixed Rate Loans: > 33 up to and including 36 months	196	0.31 %	\$68,730,728	0.43 %
Fixed Rate Loans: > 36 up to and including 48 months	86	0.14 %	\$24,083,171	0.15 %
Fixed Rate Loans: > 48 up to and including 60 months	129	0.21 %	\$37,789,836	0.23 %
Fixed Rate Loans: > 60 months				
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,441	23.19 %	\$3,080,184,170	19.13 %
Fortnightly	19,983	32.09 %	\$4,183,764,225	25.98 %
Monthly	27,842	44.71 %	\$8,837,704,723	54.89 %
Total	62,266	100.00 %	\$16,101,653,117	100.00 %

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