



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

| Dates                       |                  |
|-----------------------------|------------------|
| Collection Period End Date: | 02 December 2024 |
| Determination Date:         | 19 December 2024 |
| Trust Payment Date:         | 23 December 2024 |
| Date of Report:             | 23 December 2024 |

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.

| Transaction Parties                                   |   |
|---|---|
| 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                 |
| Covered Bond Paying Agent:                            | Deutsche Bank AG, Hong Kong Branch              |
| Paying Agent for A\$ Covered Bonds:                   | Australia and New Zealand Banking Group Limited |
| U.S. Paying Agent/U.S. Registrar:                     | Deutsche Bank Trust Company Americas            |
| N Covered Bond Paying Agent/N Covered Bond Registrar: | Deutsche Bank Aktiengesellschaft*               |
| Luxembourg Registrar:                                 | Deutsche Bank Luxembourg S.A.                   |
| Australian Registrar:                                 | Austraclear Services Limited                    |
| Servicer:   | Australia and New Zealand Banking Group Limited |
| GIC Account Provider:                                 | Australia and New Zealand Banking Group Limited |
| Interest Rate Swap Provider:                          | Australia and New Zealand Banking Group Limited |
| Contingent Covered Bond Swap Provider:                | Australia and New Zealand Banking Group Limited |
| Trust Manager:  | Institutional Securitisation Services Limited   |
| Asset Monitor:  | KPMG  |

\* or such other N Covered Bond Paying Agent or N Covered Bond Registrar that is appointed in respect of any Series of N Covered Bonds pursuant to a supplementary agency agreement.

| Ratings Overview                       | Moody's      | Fitch        |
|--|--------------|--------------|
| ANZ Short Term Senior Unsecured Rating | P-1 (stable) | F1+ (stable) |
| ANZ Long Term Senior Unsecured Rating  | Aa2 (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   |
| Has the Amortisation Test been triggered? | No   |
| Amortisation Test satisfied?              | N/A  |
| Interest Rate Shortfall Test              | N/A  |
| Yield Shortfall Test                      | N/A  |
| Pre-Maturity Test                         | N/A  |

## Asset Coverage Test as at 23 December 2024

### Calculation of Adjusted Aggregate Receivable Amount

|   |                  |                  |
|---|------------------|------------------|
| A The lower of:   |                  |                  |
| (i) Aggregate LVR Adjusted Receivable Amount  | \$20,848,241,565 |                  |
| (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount  | \$18,881,668,960 | \$18,881,668,960 |
| 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:          |                  | \$26,684         |
| Z Negative carry adjustment:  |                  | \$0              |

### Adjusted Aggregate Receivable Amount

|               |                  |
|---------------|------------------|
| (A+B+C+D+E)-Z | \$18,881,695,644 |
|---------------|------------------|

### Results of Asset Coverage Test

|   |                  |
|---|------------------|
| Adjusted Aggregate Receivable Amount (AARA):  | \$18,881,695,644 |
| AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:                                | \$10,534,910,365 |
| ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds? | Yes              |
| Asset Percentage:   | 90.50%           |
| Legislative overcollateralisation requirement#:   | 103.00%          |
| Contractual overcollateralisation minimum:  | 105.26%          |
| Contractual overcollateralisation current:  | 110.50%          |
| Reason for contractual overcollateralisation:   | Ratings          |
| Total overcollateralisation:  | 198.04%          |

*Note: Any Defined Term 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).*

# Section 31A of the Banking Act 1959 (Cwlth)

**Summary as at 23 December 2024**

**Bond Issuance**

| Bonds         | Issue Date  | Principal Balance | Principal Balance (AUD Equiv.) | Exchange Rate | Coupon Frequency | Coupon Rate                     |
|---------------|-------------|-------------------|--------------------------------|---------------|------------------|---------------------------------|
| Series 2013-3 | 19 Jul 2013 | EUR 150,000,000   | \$212,198,745                  | 0.7069        | Annual           | 2.77 %                          |
| 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 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 2022-1 | 17 Mar 2022 | EUR 1,750,000,000 | \$2,621,389,271                | 0.6676        | Annual           | 0.25 %                          |
| Series 2023-1 | 04 Apr 2023 | EUR 1,500,000,000 | \$2,424,265,035                | 0.6187        | Annual           | 3.44 %                          |
| Series 2023-2 | 15 Jun 2023 | USD 1,350,000,000 | \$2,042,446,934                | 0.6610        | Semi-Annual      | 4.68 %                          |
| Series 2023-3 | 04 Dec 2023 | GBP 1,000,000,000 | \$1,911,335,451                | 0.5232        | Quarterly        | Compounded Daily SONIA + 0.63 % |
| <b>Total</b>  | -           | -                 | <b>\$10,534,910,365</b>        | -             | -                | -                               |

| Bonds         | Contingent Covered Bond Swap Provider | ISIN              | Listing    | Note Type    | Final Maturity Date | Extended Due for Payment Date |
|---------------|---------------------------------------|-------------------|------------|--------------|---------------------|-------------------------------|
| Series 2013-3 | ANZ                                   | XS0953107025      | LSE        | Soft Bullet* | 19 Jan 2029         | 22 Jan 2030                   |
| 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 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 2022-1 | ANZ                                   | XS2456253082      | LSE        | Soft Bullet* | 17 Mar 2025         | 17 Mar 2026                   |
| Series 2023-1 | ANZ                                   | XS2607079493      | LSE        | Soft Bullet* | 04 Apr 2025         | 04 Apr 2026                   |
| Series 2023-2 | ANZ                                   | -<br>US05252EAE32 | Not Listed | Soft Bullet* | 15 Jun 2026         | 15 Jun 2027                   |
| Series 2023-3 | ANZ                                   | X2727629615       | LSE        | Soft Bullet* | 04 Dec 2026         | 06 Dec 2027                   |

\* Non-payment of the principal on the maturity date is an Issuer Event of Default. To the extent the Covered Bond Guarantor has insufficient funds to repay in full Covered Bonds on the maturity date, the unpaid amount of Covered Bonds will be deferred and shall be due and payable 12 months later (or earlier if the Covered Bond Guarantor has sufficient funds). For further details please refer to the Covered Bond Prospectus.

### Bonds Outstanding by Term

| Term                       | Original Term   |                                |                       | Remaining Term  |                                |                       |
|----------------------------|-----------------|--------------------------------|-----------------------|-----------------|--------------------------------|-----------------------|
|                            | Number of Bonds | Principal Balance (AUD Equiv.) | (%) Principal Balance | Number of Bonds | Principal Balance (AUD Equiv.) | (%) Principal Balance |
| <= 3 Years                 | 4               | \$8,999,436,690                | 85.42%                | 5               | \$9,191,634,668                | 87.25%                |
| > 3 Years and <= 4 years   | 0               | \$0                            | 0.00%                 | 0               | \$0                            | 0.00%                 |
| > 4 Years and <= 5 years   | 0               | \$0                            | 0.00%                 | 1               | \$212,198,745                  | 2.01%                 |
| > 5 Years and <= 7 years   | 0               | \$0                            | 0.00%                 | 1               | \$227,972,411                  | 2.16%                 |
| > 7 Years and <= 10 years  | 0               | \$0                            | 0.00%                 | 0               | \$0                            | 0.00%                 |
| > 10 Years and <= 12 years | 1               | \$192,197,978                  | 1.82%                 | 1               | \$280,950,933                  | 2.67%                 |
| > 12 years                 | 5               | \$1,343,275,697                | 12.75%                | 2               | \$622,153,607                  | 5.91%                 |
| <b>Total</b>               | <b>10</b>       | <b>\$10,534,910,365</b>        | <b>100.00%</b>        | <b>10</b>       | <b>\$10,534,910,365</b>        | <b>100.00%</b>        |

### Bonds Outstanding by Currency of Issuance

| Currency     | Number of Fixed Rate Bonds Outstanding | Number of Floating Rate Bonds Outstanding | Total Number of Bonds | (%) Total Number of Bonds | Principal Balance (AUD Equiv.) | (%) Principal Balance |
|--------------|--|---|-----------------------|---------------------------|--------------------------------|-----------------------|
| USD          | 1                                      | 0   | 1                     | 10.00%                    | \$2,042,446,934                | 19.39%                |
| EUR          | 8                                      | 0   | 8                     | 80.00%                    | \$6,581,127,980                | 62.47%                |
| AUD          | 0                                      | 0   | 0                     | 0.00%                     | \$0                            | 0.00%                 |
| NOK          | 0                                      | 0   | 0                     | 0.00%                     | \$0                            | 0.00%                 |
| CHF          | 0                                      | 0   | 0                     | 0.00%                     | \$0                            | 0.00%                 |
| HKD          | 0                                      | 0   | 0                     | 0.00%                     | \$0                            | 0.00%                 |
| GBP          | 0                                      | 1   | 1                     | 10.00%                    | \$1,911,335,451                | 18.14%                |
| <b>Total</b> | <b>9</b>                               | <b>1</b>                                  | <b>10</b>             | <b>100.00%</b>            | <b>\$10,534,910,365</b>        | <b>100.00%</b>        |

## Hedging Details

| Derivative Type                | Trade Date  | Effective Date  | Swap Coverage   | Swap Notional Amount | Swap Notional Amount (AUD Equiv.) | Exchange Rate |
|--------------------------------|-------------|---|---|----------------------|-----------------------------------|---------------|
| Interest Rate Swap*            | 22 Nov 2011 | 23 Nov 2011   | 100% of the Residential Mortgages within the Cover Pool | AUD 20,863,710,664   | \$20,863,710,664                  | 1.0000        |
| Contingent Covered Bond Swap** | 08 Jul 2013 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2013-3 Covered Bonds. | Series 2013-3   | EUR 150,000,000      | \$212,198,745                     | 0.7069        |
| Contingent Covered Bond Swap** | 29 Apr 2014 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2014-2 Covered Bonds. | Series 2014-2   | EUR 130,000,000      | \$192,197,978                     | 0.6764        |
| Contingent Covered Bond Swap** | 19 Aug 2015 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2015-2 Covered Bonds. | Series 2015-2   | EUR 151,500,000      | \$227,972,411                     | 0.6646        |
| Contingent Covered Bond Swap** | 12 Jan 2016 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2016-1 Covered Bonds. | Series 2016-1   | EUR 180,000,000      | \$280,950,933                     | 0.6407        |
| Contingent Covered Bond Swap** | 02 Mar 2017 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-1 Covered Bonds. | Series 2017-1   | EUR 230,000,000      | \$318,120,192                     | 0.7230        |
| Contingent Covered Bond Swap** | 05 May 2017 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-2 Covered Bonds. | Series 2017-2   | EUR 205,000,000      | \$304,033,415                     | 0.6743        |
| Contingent Covered Bond Swap** | 08 Mar 2022 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2022-1 Covered Bonds. | Series 2022-1   | EUR 1,750,000,000    | \$2,621,389,271                   | 0.6676        |

## Hedging Details

| Derivative Type                | Trade Date  | Effective Date  | Swap Coverage | Swap Notional Amount | Swap Notional Amount (AUD Equiv.) | Exchange Rate |
|--------------------------------|-------------|---|---------------|----------------------|-----------------------------------|---------------|
| Contingent Covered Bond Swap** | 28 Mar 2023 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-1 Covered Bonds. | Series 2023-1 | EUR 1,500,000,000    | \$2,424,265,035                   | 0.6187        |
| Contingent Covered Bond Swap** | 06 Jun 2023 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-2 Covered Bonds. | Series 2023-2 | USD 1,350,000,000    | \$2,042,446,934                   | 0.6610        |
| Contingent Covered Bond Swap** | 27 Nov 2023 | The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-3 Covered Bonds. | Series 2023-3 | GBP 1,000,000,000    | \$1,911,335,451                   | 0.5232        |

\* Hedges interest flows on the cover pool to a spread over 1 month BBSW to cover the payment obligations of the Trust, including interest payments on the Intercompany Loan and Demand Loan and the expenses of the Trust.

\*\* Where covered bonds are issued in a currency and/or on an interest basis different to the Interest Rate Swap, ANZBGL will enter into a Cross Currency Swap and at the same time, the Covered Bond Guarantor will enter into a Forward Starting Covered Bond Swap.

## Ratings Triggers

| <u>Rating Trigger Action Relates to:</u>                        | <u>Rating Trigger Description:</u>  | <u>When Moody's Ratings falls below...</u>                             | <u>When Fitch Ratings falls below...</u> |
|---|---|--|--|
| Pre-Maturity Test:  | For Hard Bullet Covered Bonds maturing within the next 12 months, Pre-Maturity Ledger must be funded by the A\$ equivalent of the Required Redemption Amount. Failure to remedy a breach of the Pre-Maturity Test within the required timeframe will cause an Issuer Event of Default to occur. | P-1  | F1+ / A+                                 |
|   | Is the Pre-Maturity Test triggered?   | No - not applicable given no Hard Bullet Covered bonds are outstanding |  |
| Reserve Fund:   | An amount equal to the A\$ equivalent of three months' interest and expense must be credited to the Reserve Fund when the noted rating levels have been triggered.  | P-1  | F1+                                      |
|   | Has the Reserve Fund Required Amount been triggered?  | N/a  | N/a                                      |
|   | Has ANZ met the Reserve Fund Required Amount requirements?  | N/a  | N/a                                      |
| Interest Rate & Contingent Covered Bond Swap Collateralisation: | In compliance with Fitch Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 14 calendar days of a ratings trigger event.   | N/a  | F1 / A                                   |
|   | In compliance with Moody's Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 30 business days of a ratings trigger event.   | P-1 / A2   | N/a                                      |
| Interest Rate & Contingent Covered Bond Swap Replacement:       | In compliance with Fitch Criteria as reflected in ISDA documentation, ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below:   | N/a  | F2 / BBB+                                |
|   | In compliance with Moody's Criteria as reflected in ISDA documentation, ANZ must replace itself as a swap counterparty if ANZ's Moody's rating falls below:   | P-2 / A3   | N/a                                      |
| Trust Bank (GIC) Account:                                       | Minimum Required Ratings to be an Eligible Bank* to provide Trust Bank Accounts:  | P-1  | F1/A                                     |
| Servicer:   | Servicer to transfer collections to Trust Bank (GIC) Account within 2 Local Business Days of receipt#   | P-1  | F1/A                                     |
|   | Servicer Termination Event occurs   | Baa3   | BBB-                                     |

\* Account bank ceases to be an Eligible Bank if it does not obtain a guarantee from an Eligible Bank (of its obligations) within 30 Local Business Days of the occurrence of such event.

# For so long as ANZ has short term credit ratings of no lower than P-1 from Moody's and F1 from Fitch and a long term credit rating of no lower than A from Fitch, the Servicer will only credit collections to the GIC account on a monthly basis (no later than 10am on the Trust Payment Date immediately following the end of the relevant Collection Period).

## Funding Summary

|                           | %        | Nominal Value           |
|---------------------------|----------|-------------------------|
| Intercompany Loan         | 100.00 % | \$10,534,910,365        |
| Subordinated Demand Loan* | 98.04 %  | \$10,328,826,983        |
| Senior Demand Loan        | -        | \$ -                    |
| <b>Total Funding</b>      |          | <b>\$20,863,737,348</b> |

\*\$9,222,959,079 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.

## Additional Disclosure - Article 14 of Directive (EU) 2019 / 216214

|  |                    |
|--|--------------------|
| Composition of mortgages in the cover pool               | 100% residential   |
| Updating of security valuations via Indexation*          | Quarterly          |
| Value of cover pool assets                               | Nominal            |
| Currency denomination of cover pool assets               | AUD                |
| Cover pool asset ranking                                 | 1st Ranking Only** |
| Domicile of all cover pool assets and related securities | Australia          |

\* Indexed LVRs reported in this Investor Report 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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

\*\* A Receivable is a Qualifying Receivable if the Receivable is secured by a Mortgage over Property in Australia which is a registered first ranking mortgage or a second ranking registered mortgage where there are two registered mortgages over the Property securing the Receivable and the Seller is the first ranking mortgagee and the first ranking mortgage is also being acquired by the Covered Bond Guarantor.

## Cover Pool Assets

|                                |                         |
|--------------------------------|-------------------------|
| Residential Mortgages          | \$20,863,710,664        |
| Cash in GIC Account            | \$26,684                |
| Substitution Assets            | \$0                     |
| Liquid assets                  | \$0                     |
| <b>Total Cover Pool Assets</b> | <b>\$20,863,737,348</b> |

## Residential Mortgage Pool Summary

|   |                  |
|---|------------------|
| Portfolio Cut-off Date  | 02 Dec 2024      |
| Current Aggregate Principal Balance (AUD)                               | \$20,863,710,664 |
| Number of Loans (Unconsolidated)  | 64,434           |
| Number of Loans (Consolidated)  | 55,456           |
| Average Loan Size (Consolidated)  | \$376,221        |
| Maximum Loan Balance (Consolidated)                                     | \$2,000,000      |
| Weighted Average Consolidated Current Loan to Value Ratio (LVR)         | 59.94 %          |
| Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR) | 54.61 %          |
| Weighted Average Interest Rate  | 6.39 %           |
| Weighted Average Seasoning (Months)                                     | 42.09            |
| Weighted Average Remaining Term (Months)                                | 309.69           |

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) | 20.85%  | 19.45%  | 18.37%   | 19.36%     |
| Prepayment History (SMM) | 1.93%   | 1.79%   | 1.68%    | 1.78%      |

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



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

|                                      | Number of<br>Loans | (%) Number of<br>Loans | Balance<br>Outstanding  | (%) Balance<br>Outstanding |
|--------------------------------------|--------------------|------------------------|-------------------------|----------------------------|
| up to and including 40.00%           | 17,739             | 27.53 %                | \$3,361,117,543         | 16.11 %                    |
| > 40.00% up to and including 45.00%  | 3,120              | 4.84 %                 | \$898,525,196           | 4.31 %                     |
| > 45.00% up to and including 50.00%  | 3,588              | 5.57 %                 | \$1,124,717,141         | 5.39 %                     |
| > 50.00% up to and including 55.00%  | 3,628              | 5.63 %                 | \$1,191,739,844         | 5.71 %                     |
| > 55.00% up to and including 60.00%  | 3,992              | 6.20 %                 | \$1,372,406,135         | 6.58 %                     |
| > 60.00% up to and including 65.00%  | 4,285              | 6.65 %                 | \$1,543,271,498         | 7.40 %                     |
| > 65.00% up to and including 70.00%  | 5,132              | 7.96 %                 | \$1,950,160,355         | 9.35 %                     |
| > 70.00% up to and including 75.00%  | 4,737              | 7.35 %                 | \$1,852,487,336         | 8.88 %                     |
| > 75.00% up to and including 80.00%  | 15,731             | 24.41 %                | \$6,763,635,012         | 32.42 %                    |
| > 80.00% up to and including 85.00%  | 1,049              | 1.63 %                 | \$380,203,188           | 1.82 %                     |
| > 85.00% up to and including 90.00%  | 1,272              | 1.97 %                 | \$381,135,693           | 1.83 %                     |
| > 90.00% up to and including 95.00%  | 95                 | 0.15 %                 | \$25,982,531            | 0.12 %                     |
| > 95.00% up to and including 100.00% | 66                 | 0.10 %                 | \$18,329,192            | 0.09 %                     |
| > 100.00%                            |                    |                        |                         |                            |
| <b>Total</b>                         | <b>64,434</b>      | <b>100.00 %</b>        | <b>\$20,863,710,664</b> | <b>100.00 %</b>            |

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

|                                      | Number of<br>Loans | (%) Number of<br>Loans | Balance<br>Outstanding  | (%) Balance<br>Outstanding |
|--------------------------------------|--------------------|------------------------|-------------------------|----------------------------|
| up to and including 40.00%           | 18,232             | 32.88 %                | \$3,066,308,543         | 14.70 %                    |
| > 40.00% up to and including 45.00%  | 3,071              | 5.54 %                 | \$1,057,036,939         | 5.07 %                     |
| > 45.00% up to and including 50.00%  | 3,487              | 6.29 %                 | \$1,311,234,192         | 6.28 %                     |
| > 50.00% up to and including 55.00%  | 3,668              | 6.61 %                 | \$1,515,541,120         | 7.26 %                     |
| > 55.00% up to and including 60.00%  | 4,164              | 7.51 %                 | \$1,792,508,286         | 8.59 %                     |
| > 60.00% up to and including 65.00%  | 4,566              | 8.23 %                 | \$2,087,059,709         | 10.00 %                    |
| > 65.00% up to and including 70.00%  | 4,951              | 8.93 %                 | \$2,462,858,202         | 11.80 %                    |
| > 70.00% up to and including 75.00%  | 5,282              | 9.52 %                 | \$2,813,248,887         | 13.48 %                    |
| > 75.00% up to and including 80.00%  | 7,486              | 13.50 %                | \$4,473,292,100         | 21.44 %                    |
| > 80.00% up to and including 85.00%  | 521                | 0.94 %                 | \$270,669,199           | 1.30 %                     |
| > 85.00% up to and including 90.00%  | 24                 | 0.04 %                 | \$11,856,004            | 0.06 %                     |
| > 90.00% up to and including 95.00%  | 3                  | 0.01 %                 | \$1,526,737             | 0.01 %                     |
| > 95.00% up to and including 100.00% | 1                  | 0.00 %                 | \$570,745               | 0.00 %                     |
| > 100.00%                            |                    |                        |                         | 0                          |
| <b>Total</b>                         | <b>55,456</b>      | <b>100.00 %</b>        | <b>\$20,863,710,664</b> | <b>100.00 %</b>            |

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

|                                     | Number of<br>Loans | (%) Number of<br>Loans | Balance<br>Outstanding  | (%) Balance<br>Outstanding |
|-------------------------------------|--------------------|------------------------|-------------------------|----------------------------|
| up to and including 40.00%          | 24,170             | 43.58 %                | \$4,832,897,221         | 23.16 %                    |
| > 40.00% up to and including 45.00% | 3,600              | 6.49 %                 | \$1,411,278,328         | 6.76 %                     |
| > 45.00% up to and including 50.00% | 3,602              | 6.50 %                 | \$1,534,849,792         | 7.36 %                     |
| > 50.00% up to and including 55.00% | 3,642              | 6.57 %                 | \$1,682,602,697         | 8.06 %                     |
| > 55.00% up to and including 60.00% | 3,790              | 6.83 %                 | \$1,802,038,832         | 8.64 %                     |
| > 60.00% up to and including 65.00% | 4,150              | 7.48 %                 | \$2,102,704,276         | 10.08 %                    |
| > 65.00% up to and including 70.00% | 4,152              | 7.49 %                 | \$2,298,401,328         | 11.02 %                    |
| > 70.00% up to and including 75.00% | 3,853              | 6.95 %                 | \$2,350,055,471         | 11.26 %                    |
| > 75.00% up to and including 80.00% | 3,400              | 6.13 %                 | \$2,159,233,575         | 10.35 %                    |
| > 80.00% up to and including 85.00% | 1,006              | 1.81 %                 | \$642,139,835           | 3.08 %                     |
| > 85.00% up to and including 90.00% | 82                 | 0.15 %                 | \$41,485,717            | 0.20 %                     |
| > 90.00% up to and including 95.00% | 9                  | 0.02 %                 | \$6,023,593             | 0.03 %                     |
| <b>Total</b>                        | <b>55,456</b>      | <b>100.00 %</b>        | <b>\$20,863,710,664</b> | <b>100.00 %</b>            |

\* 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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

**Mortgage Pool by Mortgage Loan Interest Rate**

|                                   | Number of<br>Loans | (%) Number of<br>Loans | Balance<br>Outstanding  | (%) Balance<br>Outstanding |
|-----------------------------------|--------------------|------------------------|-------------------------|----------------------------|
| up to and including 3.00%         | 323                | 0.50 %                 | \$112,222,718           | 0.54 %                     |
| > 3.00% up to and including 3.25% | 38                 | 0.06 %                 | \$13,643,257            | 0.07 %                     |
| > 3.25% up to and including 3.50% | 41                 | 0.06 %                 | \$13,960,173            | 0.07 %                     |
| > 3.50% up to and including 3.75% | 41                 | 0.06 %                 | \$12,158,967            | 0.06 %                     |
| > 3.75% up to and including 4.00% | 28                 | 0.04 %                 | \$10,223,458            | 0.05 %                     |
| > 4.00% up to and including 4.25% | 13                 | 0.02 %                 | \$4,139,148             | 0.02 %                     |
| > 4.25% up to and including 4.50% | 49                 | 0.08 %                 | \$14,252,328            | 0.07 %                     |
| > 4.50% up to and including 4.75% | 14                 | 0.02 %                 | \$4,642,171             | 0.02 %                     |
| > 4.75% up to and including 5.00% | 30                 | 0.05 %                 | \$9,716,137             | 0.05 %                     |
| > 5.00% up to and including 5.25% | 18                 | 0.03 %                 | \$7,246,994             | 0.03 %                     |
| > 5.25% up to and including 5.50% | 138                | 0.21 %                 | \$47,979,088            | 0.23 %                     |
| > 5.50% up to and including 5.75% | 92                 | 0.14 %                 | \$34,221,276            | 0.16 %                     |
| > 5.75% up to and including 6.00% | 1,652              | 2.56 %                 | \$685,670,429           | 3.29 %                     |
| > 6.00% up to and including 6.25% | 18,821             | 29.21 %                | \$8,057,799,618         | 38.62 %                    |
| > 6.25% up to and including 6.50% | 18,569             | 28.82 %                | \$5,916,249,865         | 28.36 %                    |
| > 6.50% up to and including 6.75% | 10,637             | 16.51 %                | \$3,320,431,953         | 15.91 %                    |
| > 6.75% up to and including 7.00% | 3,040              | 4.72 %                 | \$870,700,849           | 4.17 %                     |
| > 7.00% up to and including 7.25% | 4,840              | 7.51 %                 | \$798,748,552           | 3.83 %                     |
| > 7.25% up to and including 7.50% | 1,920              | 2.98 %                 | \$375,992,299           | 1.80 %                     |
| > 7.50% up to and including 7.75% | 852                | 1.32 %                 | \$164,289,024           | 0.79 %                     |
| > 7.75% up to and including 8.00% | 2,331              | 3.62 %                 | \$267,948,704           | 1.28 %                     |
| > 8.00% up to and including 8.25% | 369                | 0.57 %                 | \$50,865,986            | 0.24 %                     |
| > 8.25% up to and including 8.50% | 246                | 0.38 %                 | \$46,380,077            | 0.22 %                     |
| > 8.50%                           | 332                | 0.52 %                 | \$24,227,595            | 0.12 %                     |
| <b>Total</b>                      | <b>64,434</b>      | <b>100.00 %</b>        | <b>\$20,863,710,664</b> | <b>100.00 %</b>            |

### Mortgage Pool by Interest Option

|                     | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---------------------|-----------------|---------------------|-------------------------|-------------------------|
| <= 1 Year Fixed     | 972             | 1.51 %              | \$314,982,635           | 1.51 %                  |
| <= 2 Year Fixed     | 587             | 0.91 %              | \$197,892,784           | 0.95 %                  |
| <= 3 Year Fixed     | 103             | 0.16 %              | \$27,867,545            | 0.13 %                  |
| <= 4 Year Fixed     | 16              | 0.02 %              | \$3,620,539             | 0.02 %                  |
| <= 5 Year Fixed     | 4               | 0.01 %              | \$810,590               | 0.00 %                  |
| > 5 Year Fixed      |                 |                     |                         |                         |
| Total Fixed Rate    | 1,682           | 2.61 %              | \$545,174,092           | 2.61 %                  |
| Total Variable Rate | 62,752          | 97.39 %             | \$20,318,536,572        | 97.39 %                 |
| <b>Total</b>        | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Consolidated Loan Balance

|   | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| up to and including \$100,000             | 8,742           | 15.76 %             | \$378,700,337           | 1.82 %                  |
| > \$100,000 up to and including \$200,000 | 7,833           | 14.12 %             | \$1,184,476,771         | 5.68 %                  |
| > \$200,000 up to and including \$300,000 | 9,510           | 17.15 %             | \$2,387,220,016         | 11.44 %                 |
| > \$300,000 up to and including \$400,000 | 8,606           | 15.52 %             | \$3,003,976,007         | 14.40 %                 |
| > \$400,000 up to and including \$500,000 | 6,688           | 12.06 %             | \$3,000,042,049         | 14.38 %                 |
| > \$500,000 up to and including \$600,000 | 4,644           | 8.37 %              | \$2,539,117,344         | 12.17 %                 |
| > \$600,000 up to and including \$700,000 | 2,981           | 5.38 %              | \$1,926,493,417         | 9.23 %                  |
| > \$700,000 up to and including \$800,000 | 1,825           | 3.29 %              | \$1,363,668,193         | 6.54 %                  |
| > \$800,000 up to and including \$900,000 | 1,278           | 2.30 %              | \$1,083,420,809         | 5.19 %                  |
| > \$900,000 up to and including \$1.00m   | 984             | 1.77 %              | \$932,625,773           | 4.47 %                  |
| > \$1.00m up to and including \$1.25m     | 1,261           | 2.27 %              | \$1,401,581,418         | 6.72 %                  |
| > \$1.25m up to and including \$1.50m     | 631             | 1.14 %              | \$858,965,652           | 4.12 %                  |
| > \$1.50m up to and including \$1.75m     | 311             | 0.56 %              | \$501,326,552           | 2.40 %                  |
| > \$1.75m up to and including \$2.00m     | 162             | 0.29 %              | \$302,096,325           | 1.45 %                  |
| > \$2.00m                                 |                 |                     |                         | 0                       |
| <b>Total</b>                              | <b>55,456</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Geographic Distribution

|              | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| NSW/ACT      | 17,358          | 26.94 %             | \$6,610,686,643         | 31.69 %                 |
| VIC          | 20,933          | 32.49 %             | \$7,264,599,477         | 34.82 %                 |
| TAS          | 1,841           | 2.86 %              | \$389,684,287           | 1.87 %                  |
| QLD          | 11,666          | 18.11 %             | \$3,334,469,256         | 15.98 %                 |
| SA           | 5,273           | 8.18 %              | \$1,267,446,375         | 6.07 %                  |
| WA           | 6,946           | 10.78 %             | \$1,886,885,482         | 9.04 %                  |
| NT           | 417             | 0.65 %              | \$109,939,146           | 0.53 %                  |
| <b>Total</b> | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Region

|              | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| Metro        | 45,287          | 70.28 %             | \$16,218,350,376        | 77.73 %                 |
| Non Metro    | 19,147          | 29.72 %             | \$4,645,360,288         | 22.27 %                 |
| <b>Total</b> | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by State and Region

|                     | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---------------------|-----------------|---------------------|-------------------------|-------------------------|
| NSW/ACT - Metro     | 11,819          | 18.34 %             | \$5,056,642,426         | 24.24 %                 |
| NSW/ACT - Non Metro | 5,539           | 8.60 %              | \$1,554,044,217         | 7.45 %                  |
| VIC - Metro         | 16,638          | 25.82 %             | \$6,253,505,684         | 29.97 %                 |
| VIC - Non Metro     | 4,295           | 6.67 %              | \$1,011,093,793         | 4.85 %                  |
| TAS - Metro         | 858             | 1.33 %              | \$206,506,588           | 0.99 %                  |
| TAS - Non Metro     | 983             | 1.53 %              | \$183,177,699           | 0.88 %                  |
| QLD - Metro         | 5,919           | 9.19 %              | \$1,928,110,897         | 9.24 %                  |
| QLD - Non Metro     | 5,747           | 8.92 %              | \$1,406,358,359         | 6.74 %                  |
| SA - Metro          | 3,782           | 5.87 %              | \$1,009,780,138         | 4.84 %                  |
| SA - Non Metro      | 1,491           | 2.31 %              | \$257,666,237           | 1.23 %                  |
| WA - Metro          | 6,005           | 9.32 %              | \$1,691,070,542         | 8.11 %                  |
| WA - Non Metro      | 941             | 1.46 %              | \$195,814,940           | 0.94 %                  |
| NT - Metro          | 266             | 0.41 %              | \$72,734,102            | 0.35 %                  |
| NT - Non Metro      | 151             | 0.23 %              | \$37,205,043            | 0.18 %                  |
| <b>Total</b>        | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Top 20 Postcodes\*

|                               | Number of Loans | (%) Number of Loans | Balance Outstanding    | (%) Balance Outstanding |
|-------------------------------|-----------------|---------------------|------------------------|-------------------------|
| 3977 (Botanic Ridge, VIC)     | 598             | 0.93 %              | \$215,855,889          | 1.03 %                  |
| 3029 (Hoppers Crossing, VIC)  | 602             | 0.93 %              | \$206,903,614          | 0.99 %                  |
| 3064 (Craigieburn, VIC)       | 531             | 0.82 %              | \$185,293,135          | 0.89 %                  |
| 3030 (Cocoroc, VIC)           | 434             | 0.67 %              | \$152,109,257          | 0.73 %                  |
| 3978 (Cardinia, VIC)          | 308             | 0.48 %              | \$135,795,225          | 0.65 %                  |
| 2765 (Angus, NSW)             | 204             | 0.32 %              | \$108,853,518          | 0.52 %                  |
| 2170 (Casula, NSW)            | 298             | 0.46 %              | \$104,947,107          | 0.50 %                  |
| 2155 (Beaumont Hills, NSW)    | 201             | 0.31 %              | \$96,610,812           | 0.46 %                  |
| 3150 (Brandon Park, VIC)      | 167             | 0.26 %              | \$88,442,001           | 0.42 %                  |
| 3805 (Fountain Gate, VIC)     | 250             | 0.39 %              | \$84,778,119           | 0.41 %                  |
| 3810 (Pakenham, VIC)          | 240             | 0.37 %              | \$83,576,375           | 0.40 %                  |
| 3806 (Berwick, VIC)           | 193             | 0.30 %              | \$81,204,073           | 0.39 %                  |
| 2145 (Constitution Hill, NSW) | 212             | 0.33 %              | \$80,487,668           | 0.39 %                  |
| 2153 (Baulkham Hills, NSW)    | 161             | 0.25 %              | \$78,877,941           | 0.38 %                  |
| 2570 (Belimbla Park, NSW)     | 182             | 0.28 %              | \$78,007,778           | 0.37 %                  |
| 3175 (Bangholme, VIC)         | 206             | 0.32 %              | \$71,617,277           | 0.34 %                  |
| 6112 (Armadale, WA)           | 238             | 0.37 %              | \$71,473,283           | 0.34 %                  |
| 4209 (Coomera, QLD)           | 194             | 0.30 %              | \$71,184,217           | 0.34 %                  |
| 2250 (Bucketty, NSW)          | 203             | 0.32 %              | \$69,132,847           | 0.33 %                  |
| 3023 (Burnside, VIC)          | 222             | 0.34 %              | \$68,630,573           | 0.33 %                  |
| <b>Total</b>                  | <b>5,644</b>    | <b>8.76 %</b>       | <b>\$2,133,780,710</b> | <b>10.23 %</b>          |

\* 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)                    | 1,294           | 2.01 %              | \$449,056,584          | 2.15 %                  |
| 21203 (Casey - South, VIC)              | 1,124           | 1.74 %              | \$426,924,126          | 2.05 %                  |
| 20904 (Whittlesea - Wallan, VIC)        | 876             | 1.36 %              | \$291,633,936          | 1.40 %                  |
| 21005 (Tullamarine - Broadmeadows, VIC) | 788             | 1.22 %              | \$266,907,357          | 1.28 %                  |
| 21304 (Melton - Bacchus Marsh, VIC)     | 858             | 1.33 %              | \$263,771,550          | 1.26 %                  |
| 11703 (Sydney Inner City, NSW)          | 534             | 0.83 %              | \$252,204,334          | 1.21 %                  |
| 21202 (Casey - North, VIC)              | 663             | 1.03 %              | \$249,546,364          | 1.20 %                  |
| 21205 (Monash, VIC)                     | 509             | 0.79 %              | \$246,778,465          | 1.18 %                  |
| 11602 (Blacktown - North, NSW)          | 489             | 0.76 %              | \$236,975,661          | 1.14 %                  |
| 21101 (Knox, VIC)                       | 586             | 0.91 %              | \$225,458,587          | 1.08 %                  |
| 20701 (Boroondara, VIC)                 | 431             | 0.67 %              | \$224,684,951          | 1.08 %                  |
| 21204 (Dandenong, VIC)                  | 629             | 0.98 %              | \$221,425,077          | 1.06 %                  |
| 20302 (Geelong, VIC)                    | 663             | 1.03 %              | \$205,717,254          | 0.99 %                  |
| 12602 (Ryde - Hunters Hill, NSW)        | 383             | 0.59 %              | \$190,139,416          | 0.91 %                  |
| 21402 (Mornington Peninsula, VIC)       | 487             | 0.76 %              | \$188,302,590          | 0.90 %                  |
| 50502 (Stirling, WA)                    | 596             | 0.92 %              | \$187,640,480          | 0.90 %                  |
| 20703 (Whitehorse - West, VIC)          | 380             | 0.59 %              | \$187,601,358          | 0.90 %                  |
| 20802 (Glen Eira, VIC)                  | 420             | 0.65 %              | \$185,169,925          | 0.89 %                  |
| 11904 (Kogarah - Rockdale, NSW)         | 400             | 0.62 %              | \$180,701,685          | 0.87 %                  |
| 11501 (Baulkham Hills, NSW)             | 348             | 0.54 %              | \$180,069,866          | 0.86 %                  |
| <b>Total</b>                            | <b>12,458</b>   | <b>19.33 %</b>      | <b>\$4,860,709,565</b> | <b>23.30 %</b>          |

### Mortgage Pool by Payment Type

|               | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---------------|-----------------|---------------------|-------------------------|-------------------------|
| P&I           | 61,671          | 95.71 %             | \$19,632,585,490        | 94.10 %                 |
| Interest Only | 2,763           | 4.29 %              | \$1,231,125,174         | 5.90 %                  |
| <b>Total</b>  | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Documentation Type

|                | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|----------------|-----------------|---------------------|-------------------------|-------------------------|
| Full Doc Loans | 64,434          | 100.00 %            | \$20,863,710,664        | 100.00 %                |
| Low Doc Loans  |                 |                     |                         |                         |
| No Doc Loans   |                 |                     |                         |                         |
| <b>Total</b>   | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Remaining Interest Only Period

|   | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Amortising Loans  | 61,671          | 95.71 %             | \$19,632,585,490        | 94.10 %                 |
| Interest Only Loans: > 0 yrs up to and including 1 yr   | 584             | 0.91 %              | \$262,096,518           | 1.26 %                  |
| Interest Only Loans: > 1 yrs up to and including 2 yrs  | 518             | 0.80 %              | \$229,456,075           | 1.10 %                  |
| Interest Only Loans: > 2 yrs up to and including 3 yrs  | 519             | 0.81 %              | \$228,134,876           | 1.09 %                  |
| Interest Only Loans: > 3 yrs up to and including 4 yrs  | 569             | 0.88 %              | \$246,794,891           | 1.18 %                  |
| Interest Only Loans: > 4 yrs up to and including 5 yrs  | 492             | 0.76 %              | \$229,629,468           | 1.10 %                  |
| Interest Only Loans: > 5 yrs up to and including 6 yrs  | 6               | 0.01 %              | \$4,012,606             | 0.02 %                  |
| Interest Only Loans: > 6 yrs up to and including 7 yrs  | 7               | 0.01 %              | \$1,956,581             | 0.01 %                  |
| Interest Only Loans: > 7 yrs up to and including 8 yrs  | 27              | 0.04 %              | \$11,953,464            | 0.06 %                  |
| Interest Only Loans: > 8 yrs up to and including 9 yrs  | 21              | 0.03 %              | \$7,886,660             | 0.04 %                  |
| Interest Only Loans: > 9 yrs up to and including 10 yrs | 20              | 0.03 %              | \$9,204,035             | 0.04 %                  |
| Interest Only Loans: > 10 yrs                           |                 |                     |                         |                         |
| <b>Total</b>  | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Occupancy Status

|   | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Owner Occupied (Full Recourse)            | 48,771          | 75.69 %             | \$15,255,695,797        | 73.12 %                 |
| Residential Investment (Full Recourse)    | 15,663          | 24.31 %             | \$5,608,014,866         | 26.88 %                 |
| Residential Investment (Limited Recourse) |                 |                     |                         |                         |
| <b>Total</b>                              | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Loan Purpose

|  | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--|-----------------|---------------------|-------------------------|-------------------------|
| Alterations to existing dwelling                 | 1,419           | 2.20 %              | \$248,863,141           | 1.19 %                  |
| Construction of a dwelling (completed)           | 2,030           | 3.15 %              | \$633,064,270           | 3.03 %                  |
| Purchase of established dwelling                 | 19,869          | 30.84 %             | \$7,138,686,311         | 34.22 %                 |
| Purchase of new erected dwelling                 | 2,065           | 3.20 %              | \$694,943,455           | 3.33 %                  |
| Refinancing an existing debt from another lender | 21,913          | 34.01 %             | \$7,901,828,800         | 37.87 %                 |
| Refinancing an existing debt with ANZ            | 9,274           | 14.39 %             | \$2,334,361,161         | 11.19 %                 |
| Other  | 7,864           | 12.20 %             | \$1,911,963,526         | 9.16 %                  |
| <b>Total</b>                                     | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Loan Seasoning

|                                      | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--------------------------------------|-----------------|---------------------|-------------------------|-------------------------|
| up to and including 3 months         | 351             | 0.54 %              | \$184,865,932           | 0.89 %                  |
| > 3 up to and including 6 months     | 2,844           | 4.41 %              | \$1,460,184,921         | 7.00 %                  |
| > 6 up to and including 9 months     | 2,388           | 3.71 %              | \$1,179,976,766         | 5.66 %                  |
| > 9 up to and including 12 months    | 3,107           | 4.82 %              | \$1,561,718,032         | 7.49 %                  |
| > 12 up to and including 15 months   | 1,988           | 3.09 %              | \$925,757,698           | 4.44 %                  |
| > 15 up to and including 18 months   | 2,223           | 3.45 %              | \$1,034,525,503         | 4.96 %                  |
| > 18 up to and including 21 months   | 4,446           | 6.90 %              | \$1,747,059,334         | 8.37 %                  |
| > 21 up to and including 24 months   | 3,965           | 6.15 %              | \$1,556,707,147         | 7.46 %                  |
| > 24 up to and including 27 months   | 3,287           | 5.10 %              | \$1,256,814,880         | 6.02 %                  |
| > 27 up to and including 30 months   | 2,780           | 4.31 %              | \$1,054,654,788         | 5.05 %                  |
| > 30 up to and including 33 months   | 1,463           | 2.27 %              | \$563,650,939           | 2.70 %                  |
| > 33 up to and including 36 months   | 1,450           | 2.25 %              | \$530,383,021           | 2.54 %                  |
| > 36 up to and including 48 months   | 6,271           | 9.73 %              | \$2,090,053,320         | 10.02 %                 |
| > 48 up to and including 60 months   | 4,226           | 6.56 %              | \$1,148,117,961         | 5.50 %                  |
| > 60 up to and including 72 months   | 1,984           | 3.08 %              | \$486,677,955           | 2.33 %                  |
| > 72 up to and including 84 months   | 1,845           | 2.86 %              | \$451,148,375           | 2.16 %                  |
| > 84 up to and including 96 months   | 2,855           | 4.43 %              | \$666,156,774           | 3.19 %                  |
| > 96 up to and including 108 months  | 4,102           | 6.37 %              | \$890,429,551           | 4.27 %                  |
| > 108 up to and including 120 months | 3,767           | 5.85 %              | \$736,816,958           | 3.53 %                  |
| > 120 months                         | 9,092           | 14.11 %             | \$1,338,010,809         | 6.41 %                  |
| <b>Total</b>                         | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Remaining Tenor

|                                   | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|-----------------------------------|-----------------|---------------------|-------------------------|-------------------------|
| up to and including 1 year        | 45              | 0.07 %              | \$5,354,500             | 0.03 %                  |
| > 1 up to and including 2 years   | 77              | 0.12 %              | \$907,129               | 0.00 %                  |
| > 2 up to and including 3 years   | 110             | 0.17 %              | \$2,528,964             | 0.01 %                  |
| > 3 up to and including 4 years   | 121             | 0.19 %              | \$2,916,254             | 0.01 %                  |
| > 4 up to and including 5 years   | 135             | 0.21 %              | \$5,508,075             | 0.03 %                  |
| > 5 up to and including 6 years   | 138             | 0.21 %              | \$5,886,162             | 0.03 %                  |
| > 6 up to and including 7 years   | 161             | 0.25 %              | \$8,871,882             | 0.04 %                  |
| > 7 up to and including 8 years   | 239             | 0.37 %              | \$14,752,410            | 0.07 %                  |
| > 8 up to and including 9 years   | 279             | 0.43 %              | \$21,582,205            | 0.10 %                  |
| > 9 up to and including 10 years  | 310             | 0.48 %              | \$26,901,608            | 0.13 %                  |
| > 10 up to and including 15 years | 2,770           | 4.30 %              | \$341,586,176           | 1.64 %                  |
| > 15 up to and including 20 years | 10,402          | 16.14 %             | \$1,808,607,953         | 8.67 %                  |
| > 20 up to and including 25 years | 14,593          | 22.65 %             | \$3,734,654,801         | 17.90 %                 |
| > 25 up to and including 30 years | 35,054          | 54.40 %             | \$14,883,652,546        | 71.34 %                 |
| > 30 years                        |                 |                     |                         |                         |
| <b>Total</b>                      | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |



### Mortgage Pool by Delinquencies

|   | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Current (0 days)                        | 63,833          | 99.07 %             | \$20,626,230,114        | 98.86 %                 |
| > 0 days up to and including 30 days    | 551             | 0.86 %              | \$215,658,493           | 1.03 %                  |
| > 30 days up to and including 60 days   | 50              | 0.08 %              | \$21,822,056            | 0.10 %                  |
| > 60 days up to and including 90 days   |                 |                     |                         |                         |
| > 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                              |                 |                     |                         |                         |
| <b>Total</b>                            | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Remaining Term on Fixed Rate Period

|  | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--|-----------------|---------------------|-------------------------|-------------------------|
| Variable Rate Loans                                  | 62,752          | 97.39 %             | \$20,318,536,572        | 97.39 %                 |
| Fixed Rate Loans: > 0 up to and including 3 months   | 315             | 0.49 %              | \$108,531,688           | 0.52 %                  |
| Fixed Rate Loans: > 3 up to and including 6 months   | 242             | 0.38 %              | \$72,175,252            | 0.35 %                  |
| Fixed Rate Loans: > 6 up to and including 9 months   | 264             | 0.41 %              | \$88,787,817            | 0.43 %                  |
| Fixed Rate Loans: > 9 up to and including 12 months  | 151             | 0.23 %              | \$45,487,877            | 0.22 %                  |
| Fixed Rate Loans: > 12 up to and including 15 months | 98              | 0.15 %              | \$28,252,879            | 0.14 %                  |
| Fixed Rate Loans: > 15 up to and including 18 months | 221             | 0.34 %              | \$71,403,278            | 0.34 %                  |
| Fixed Rate Loans: > 18 up to and including 21 months | 166             | 0.26 %              | \$64,068,382            | 0.31 %                  |
| Fixed Rate Loans: > 21 up to and including 24 months | 102             | 0.16 %              | \$34,168,246            | 0.16 %                  |
| Fixed Rate Loans: > 24 up to and including 27 months | 34              | 0.05 %              | \$10,722,426            | 0.05 %                  |
| Fixed Rate Loans: > 27 up to and including 30 months | 31              | 0.05 %              | \$8,461,938             | 0.04 %                  |
| Fixed Rate Loans: > 30 up to and including 33 months | 24              | 0.04 %              | \$5,815,193             | 0.03 %                  |
| Fixed Rate Loans: > 33 up to and including 36 months | 14              | 0.02 %              | \$2,867,987             | 0.01 %                  |
| Fixed Rate Loans: > 36 up to and including 48 months | 16              | 0.02 %              | \$3,620,539             | 0.02 %                  |
| Fixed Rate Loans: > 48 up to and including 60 months | 4               | 0.01 %              | \$810,590               | 0.00 %                  |
| Fixed Rate Loans: > 60 months                        |                 |                     |                         |                         |
| <b>Total</b>   | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |

### Mortgage Pool by Payment Frequency

|              | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| Weekly       | 14,001          | 21.73 %             | \$3,757,624,785         | 18.01 %                 |
| Fortnightly  | 18,448          | 28.63 %             | \$4,815,867,057         | 23.08 %                 |
| Monthly      | 31,985          | 49.64 %             | \$12,290,218,822        | 58.91 %                 |
| <b>Total</b> | <b>64,434</b>   | <b>100.00 %</b>     | <b>\$20,863,710,664</b> | <b>100.00 %</b>         |



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