



Supplementary Prospectus Dated 25 March 2025

Australia and New Zealand Banking Group Limited

Australian Business Number 11 005 357 522

(Incorporated with limited liability in Australia and registered in the State of Victoria) as Issuer

US\$30,000,000,000

ANZ Global Covered Bond Programme

unconditionally and irrevocably guaranteed as to payments of interest and principal by

Perpetual Corporate Trust Limited

*Australian Business Number 99 000 341 533 (incorporated with limited liability in Australia)
as Trustee of the ANZ Residential Covered Bond Trust*

This supplementary prospectus (the "**Supplement**") to the base prospectus of Australia and New Zealand Banking Group Limited ("**ANZBGL**") dated 15 May 2024, as supplemented by the supplementary prospectuses dated 19 June 2024, 2 August 2024, 9 August 2024, 27 August 2024, 8 November 2024, 9 December 2024 and 20 February 2025 (the "**Base Prospectus**"), constitutes a supplementary prospectus for the purposes of Article 23 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended (the "**EUWA**") (the "**UK Prospectus Regulation**") and is prepared in connection with the US\$30,000,000,000 ANZ Global Covered Bond Programme established by ANZBGL.

This Supplement has been approved by the United Kingdom Financial Conduct Authority (the "**FCA**"), as competent authority under the UK Prospectus Regulation. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation and such approval should not be considered as an endorsement of the Issuer nor as an endorsement of the quality of any Covered Bonds that are the subject of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in any such Covered Bonds.

The purpose of this Supplement is to update the Base Prospectus following changes to the Receivables in the portfolio as currently set out in the Pool Summary Report in Annex A to the Base Prospectus.

Terms defined in the Base Prospectus have the same meaning when used in this Supplement. This Supplement is supplemental to, and should be read and construed together with, the Base Prospectus. ANZBGL accepts responsibility for the information contained in this Supplement and to the best of the knowledge of ANZBGL, the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

Pool Summary Report

By virtue of this Supplement, the information set out in Annex A to this Supplement shall be deemed to update the Pool Summary Report in Annex A to the Base Prospectus.

A copy of this Supplement has been filed with the National Storage Mechanism and will be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>. To the extent that there is any inconsistency between any statement contained in this Supplement and any other statement contained in the Base Prospectus or in any information or document incorporated by reference into, and forming part of, the Base Prospectus, the statements contained in this Supplement will prevail. Save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus.

The statistical and other information contained in this Prospectus has been compiled by reference to the Purchased Receivables as at 28 February 2025 (the "Cut-off Date"). Except as otherwise indicated, these tables have been prepared using the principal balance as at the Cut-off Date, which includes all principal and accrued interest for the Purchased Receivables as at the Cut-off Date and as at the date of this Supplement may no longer be a true reflection of the Purchased Receivables.

If the characteristics of the Purchased Receivables as at the relevant Issue Date differ materially from the characteristics of the Purchased Receivables as at the Cut-off Date, the Issuer expects to provide a supplement to this Prospectus. However, it should be noted that Receivables may be removed from the Purchased Receivables in the event that any such Receivables are repaid in full or do not comply with the terms of the Mortgage Sale Agreement on the relevant Transfer Date. The Seller may also choose, in certain circumstances, to repurchase any of the Receivables in accordance with the terms of the Mortgage Sale Agreement. Additionally, New Receivables may be sold into the portfolio from time to time. Any such sales will be made in accordance with the Mortgage Sale Agreement and subject to compliance with the Representations and Warranties. This information is provided for information purposes only.

The tables below show details of the Receivables included in the portfolio and stratify the portfolio by reference to a Receivable. Columns stating percentage amounts may not add up to 100 per cent due to rounding.

ANZ Residential Covered Bond Trust - Monthly Investor Report

Dates	
Collection Period End Date:	28 February 2025
Determination Date:	20 March 2025
Trust Payment Date:	24 March 2025
Date of Report:	24 March 2025

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 Collection Period End Date.

Residential Mortgage Pool Summary

Portfolio Cut-off Date	28 Feb 2025
Current Aggregate Principal Balance	\$ 20,863,474,936
Number of Loans (Unconsolidated)	63,602
Number of Loans (Consolidated)	54,898
Average Loan Size (Consolidated)	\$ 380,041
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.21%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.70%
Weighted Average Interest Rate	6.14%
Weighted Average Seasoning (Months)	42.55
Weighted Average Remaining Term (Months)	309.57

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.

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%	17,248	27.12%	\$ 3,259,432,827	15.62%
> 40.00% up to and including 45.00%	3,022	4.75%	\$ 866,788,325	4.15%
> 45.00% up to and including 50.00%	3,512	5.52%	\$ 1,100,091,359	5.27%
> 50.00% up to and including 55.00%	3,542	5.57%	\$ 1,161,318,066	5.57%
> 55.00% up to and including 60.00%	3,900	6.13%	\$ 1,342,818,038	6.44%
> 60.00% up to and including 65.00%	4,227	6.65%	\$ 1,528,678,378	7.33%
> 65.00% up to and including 70.00%	5,086	8.00%	\$ 1,948,846,560	9.34%
> 70.00% up to and including 75.00%	4,706	7.40%	\$ 1,858,729,413	8.91%
> 75.00% up to and including 80.00%	15,919	25.03%	\$ 6,996,361,913	33.53%
> 80.00% up to and including 85.00%	1,044	1.64%	\$ 386,102,315	1.85%
> 85.00% up to and including 90.00%	1,235	1.94%	\$ 367,678,048	1.76%
> 90.00% up to and including 95.00%	97	0.15%	\$ 29,201,167	0.14%
> 95.00% up to and including 100.00%	64	0.10%	\$ 17,428,526	0.08%
> 100.00%				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

* The values in the stratification table above are calculated by dividing the original loan balance by the most recent security valuation amount. Where ANZ has not processed credit critical applications in relation to loans and/or their related securities, most recent security valuation reflects the valuation amount at origination, however for loans which have had credit critical applications to date, most recent valuation amount will reflect updated values resulting in the reporting of lower Original LVR categorisation of such loans in the stratification table above.

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%	18,072	32.92%	\$ 3,041,446,175	14.58%
> 40.00% up to and including 45.00%	2,931	5.34%	\$ 1,007,812,895	4.83%
> 45.00% up to and including 50.00%	3,447	6.28%	\$ 1,304,832,753	6.25%
> 50.00% up to and including 55.00%	3,575	6.51%	\$ 1,468,649,344	7.04%
> 55.00% up to and including 60.00%	4,059	7.39%	\$ 1,749,426,329	8.39%
> 60.00% up to and including 65.00%	4,448	8.10%	\$ 2,053,916,215	9.84%
> 65.00% up to and including 70.00%	4,925	8.97%	\$ 2,463,416,695	11.81%
> 70.00% up to and including 75.00%	5,269	9.60%	\$ 2,833,784,368	13.58%
> 75.00% up to and including 80.00%	7,633	13.90%	\$ 4,648,099,172	22.28%
> 80.00% up to and including 85.00%	505	0.92%	\$ 274,616,432	1.32%
> 85.00% up to and including 90.00%	29	0.05%	\$ 14,500,252	0.07%
> 90.00% up to and including 95.00%	5	0.01%	\$ 2,974,306	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	54,898	100.00%	\$ 20,863,474,936	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%	23,549	42.90%	\$ 4,631,592,249	22.20%
> 40.00% up to and including 45.00%	3,452	6.29%	\$ 1,334,909,422	6.40%
> 45.00% up to and including 50.00%	3,380	6.16%	\$ 1,437,518,854	6.89%
> 50.00% up to and including 55.00%	3,458	6.30%	\$ 1,592,039,038	7.63%
> 55.00% up to and including 60.00%	3,670	6.69%	\$ 1,746,967,824	8.37%
> 60.00% up to and including 65.00%	3,936	7.17%	\$ 2,001,013,980	9.59%
> 65.00% up to and including 70.00%	4,089	7.45%	\$ 2,231,132,367	10.69%
> 70.00% up to and including 75.00%	4,038	7.36%	\$ 2,424,555,036	11.62%
> 75.00% up to and including 80.00%	3,631	6.61%	\$ 2,344,695,604	11.24%
> 80.00% up to and including 85.00%	1,561	2.84%	\$ 1,033,356,570	4.95%
> 85.00% up to and including 90.00%	124	0.23%	\$ 78,683,513	0.38%
> 90.00% up to and including 95.00%	10	0.02%	\$ 7,010,478	0.03%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	54,898	100.00%	\$ 20,863,474,936	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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	243	0.38%	\$ 79,478,834	0.38%
> 3.00% up to and including 3.25%	28	0.04%	\$ 10,298,024	0.05%
> 3.25% up to and including 3.50%	8	0.01%	\$ 2,866,380	0.01%
> 3.50% up to and including 3.75%	33	0.05%	\$ 10,193,043	0.05%
> 3.75% up to and including 4.00%	27	0.04%	\$ 9,755,168	0.05%
> 4.00% up to and including 4.25%	12	0.02%	\$ 3,764,056	0.02%
> 4.25% up to and including 4.50%	53	0.08%	\$ 15,242,147	0.07%
> 4.50% up to and including 4.75%	12	0.02%	\$ 4,324,612	0.02%
> 4.75% up to and including 5.00%	32	0.05%	\$ 12,217,449	0.06%
> 5.00% up to and including 5.25%	25	0.04%	\$ 8,268,972	0.04%
> 5.25% up to and including 5.50%	127	0.20%	\$ 44,909,196	0.22%
> 5.50% up to and including 5.75%	1,372	2.16%	\$ 588,343,766	2.82%
> 5.75% up to and including 6.00%	19,542	30.73%	\$ 8,477,789,225	40.63%
> 6.00% up to and including 6.25%	18,348	28.85%	\$ 5,852,424,908	28.05%
> 6.25% up to and including 6.50%	10,515	16.53%	\$ 3,304,754,224	15.84%
> 6.50% up to and including 6.75%	3,038	4.78%	\$ 861,192,770	4.13%
> 6.75% up to and including 7.00%	4,597	7.23%	\$ 748,364,887	3.59%
> 7.00% up to and including 7.25%	1,756	2.76%	\$ 329,978,929	1.58%
> 7.25% up to and including 7.50%	781	1.23%	\$ 145,108,527	0.70%
> 7.50% up to and including 7.75%	2,179	3.43%	\$ 244,925,797	1.17%
> 7.75% up to and including 8.00%	335	0.53%	\$ 45,578,591	0.22%
> 8.00% up to and including 8.25%	227	0.36%	\$ 41,248,065	0.20%
> 8.25% up to and including 8.50%	273	0.43%	\$ 17,965,262	0.09%
> 8.50%	39	0.06%	\$ 4,482,104	0.02%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	787	1.24%	\$ 247,043,662	1.18%
<= 2 Year Fixed	600	0.94%	\$ 210,111,950	1.01%
<= 3 Year Fixed	95	0.15%	\$ 25,795,892	0.12%
<= 4 Year Fixed	6	0.01%	\$ 1,072,688	0.01%
<= 5 Year Fixed	2	0.00%	\$ 306,170	0.00%
> 5 Year Fixed				
Total Fixed Rate	1,490	2.34%	\$ 484,330,362	2.32%
Total Variable Rate	62,112	97.66%	\$ 20,379,144,574	97.68%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,654	15.78%	\$ 371,405,867	1.78%
> \$100,000 up to and including \$200,000	7,643	13.92%	\$ 1,154,099,862	5.53%
> \$200,000 up to and including \$300,000	9,174	16.71%	\$ 2,301,503,337	11.03%
> \$300,000 up to and including \$400,000	8,360	15.23%	\$ 2,917,365,092	13.98%
> \$400,000 up to and including \$500,000	6,694	12.19%	\$ 3,005,028,591	14.40%
> \$500,000 up to and including \$600,000	4,742	8.64%	\$ 2,591,777,209	12.42%
> \$600,000 up to and including \$700,000	3,081	5.61%	\$ 1,989,346,734	9.54%
> \$700,000 up to and including \$800,000	1,859	3.39%	\$ 1,387,797,937	6.65%
> \$800,000 up to and including \$900,000	1,308	2.38%	\$ 1,107,714,651	5.31%
> \$900,000 up to and including \$1.00m	984	1.79%	\$ 931,938,231	4.47%
> \$1.00m up to and including \$1.25m	1,289	2.35%	\$ 1,430,905,532	6.86%
> \$1.25m up to and including \$1.50m	631	1.15%	\$ 859,669,642	4.12%
> \$1.50m up to and including \$1.75m	304	0.55%	\$ 489,744,831	2.35%
> \$1.75m up to and including \$2.00m	175	0.32%	\$ 325,177,418	1.56%
> \$2.00m				
Total	54,898	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,108	26.90%	\$ 6,587,680,039	31.58%
VIC	20,699	32.54%	\$ 7,238,392,124	34.69%
TAS	1,820	2.86%	\$ 388,386,622	1.86%
QLD	11,502	18.08%	\$ 3,353,902,677	16.08%
SA	5,196	8.17%	\$ 1,283,366,839	6.15%
WA	6,862	10.79%	\$ 1,901,213,971	9.11%
NT	415	0.65%	\$ 110,532,664	0.53%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,798	70.43%	\$ 16,233,675,333	77.81%
Non Metro	18,804	29.57%	\$ 4,629,799,603	22.19%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,655	18.32%	\$ 5,033,590,048	24.13%
NSW / ACT - Non Metro	5,453	8.57%	\$ 1,554,089,992	7.45%
VIC - Metro	16,478	25.91%	\$ 6,234,776,466	29.88%
VIC - Non Metro	4,221	6.64%	\$ 1,003,615,657	4.81%
TAS - Metro	854	1.34%	\$ 206,424,863	0.99%
TAS - Non Metro	966	1.52%	\$ 181,961,759	0.87%
QLD - Metro	5,861	9.22%	\$ 1,952,185,969	9.36%
QLD - Non Metro	5,641	8.87%	\$ 1,401,716,708	6.72%
SA - Metro	3,748	5.89%	\$ 1,029,295,260	4.93%
SA - Non Metro	1,448	2.28%	\$ 254,071,579	1.22%
WA - Metro	5,942	9.34%	\$ 1,706,125,649	8.18%
WA - Non Metro	920	1.45%	\$ 195,088,322	0.94%
NT - Metro	260	0.41%	\$ 71,277,077	0.34%
NT - Non Metro	155	0.24%	\$ 39,255,587	0.19%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	612	0.96%	\$ 215,853,865	1.03%
3977 (Botanic Ridge, VIC)	587	0.92%	\$ 212,530,315	1.02%
3064 (Craigieburn, VIC)	546	0.86%	\$ 193,564,926	0.93%
3030 (Cocoroc, VIC)	429	0.67%	\$ 153,002,904	0.73%
3978 (Cardinia, VIC)	308	0.48%	\$ 136,748,855	0.66%
2765 (Angus, NSW)	208	0.33%	\$ 114,791,939	0.55%
2170 (Casula, NSW)	297	0.47%	\$ 106,232,786	0.51%
3150 (Brandon Park, VIC)	172	0.27%	\$ 93,824,534	0.45%
2155 (Beaumont Hills, NSW)	191	0.30%	\$ 90,970,540	0.44%
3805 (Fountain Gate, VIC)	258	0.41%	\$ 89,893,380	0.43%
2153 (Baulkham Hills, NSW)	162	0.25%	\$ 80,343,740	0.39%
2570 (Belimbla Park, NSW)	183	0.29%	\$ 79,744,584	0.38%
3810 (Pakenham, VIC)	227	0.36%	\$ 78,996,934	0.38%
2145 (Constitution Hill, NSW)	207	0.33%	\$ 78,176,301	0.37%
3806 (Berwick, VIC)	181	0.28%	\$ 75,888,155	0.36%
6112 (Armadale, WA)	239	0.38%	\$ 72,253,435	0.35%
4209 (Coomera, QLD)	191	0.30%	\$ 71,782,787	0.34%
3175 (Bangholme, VIC)	206	0.32%	\$ 71,118,469	0.34%
3023 (Burnside, VIC)	225	0.35%	\$ 69,125,746	0.33%
4300 (Augustine Heights, QLD)	181	0.28%	\$ 67,371,547	0.32%
Total	5,610	8.82%	\$ 2,152,215,742	10.32%

*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)	1,289	2.03%	\$ 457,676,064	2.19%
21203 (Casey - South, VIC)	1,120	1.76%	\$ 427,835,765	2.05%
20904 (Whittlesea - Wallan, VIC)	871	1.37%	\$ 291,504,568	1.40%
21005 (Tullamarine - Broadmeadows, VIC)	807	1.27%	\$ 277,918,451	1.33%
21304 (Melton - Bacchus Marsh, VIC)	869	1.37%	\$ 270,042,305	1.29%
21205 (Monash, VIC)	513	0.81%	\$ 252,681,193	1.21%
21202 (Casey - North, VIC)	657	1.03%	\$ 249,806,758	1.20%
11703 (Sydney Inner City, NSW)	517	0.81%	\$ 242,183,101	1.16%
11602 (Blacktown - North, NSW)	486	0.76%	\$ 240,704,169	1.15%
20701 (Boroondara, VIC)	432	0.68%	\$ 225,805,797	1.08%
21101 (Knox, VIC)	580	0.91%	\$ 221,265,289	1.06%
21204 (Dandenong, VIC)	624	0.98%	\$ 220,070,530	1.05%
20302 (Geelong, VIC)	642	1.01%	\$ 200,168,402	0.96%
50502 (Stirling, WA)	598	0.94%	\$ 190,704,319	0.91%
12602 (Ryde - Hunters Hill, NSW)	375	0.59%	\$ 185,501,856	0.89%
11501 (Baulkham Hills, NSW)	344	0.54%	\$ 184,233,646	0.88%
20802 (Glen Eira, VIC)	409	0.64%	\$ 182,643,888	0.88%
20703 (Whitehorse - West, VIC)	370	0.58%	\$ 181,858,055	0.87%
21402 (Morrington Peninsula, VIC)	466	0.73%	\$ 180,015,061	0.86%
11904 (Kogarah - Rockdale, NSW)	400	0.63%	\$ 179,297,759	0.86%
Total	12,369	19.45%	\$ 4,861,916,978	23.30%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	60,814	95.62%	\$ 19,600,495,651	93.95%
Interest Only	2,788	4.38%	\$ 1,262,979,285	6.05%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	63,602	100.00%	\$ 20,863,474,936	100.00%
Low Doc Loans				
No Doc Loans				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	60,814	95.62%	\$ 19,600,495,651	93.95%
Interest Only Loans : > 0 up to and including 1 years	607	0.95%	\$ 272,030,297	1.30%
Interest Only Loans : > 1 up to and including 2 years	476	0.75%	\$ 214,823,028	1.03%
Interest Only Loans : > 2 up to and including 3 years	606	0.95%	\$ 268,718,080	1.29%
Interest Only Loans : > 3 up to and including 4 years	608	0.96%	\$ 277,484,972	1.33%
Interest Only Loans : > 4 up to and including 5 years	410	0.64%	\$ 196,572,836	0.94%
Interest Only Loans : > 5 up to and including 6 years	7	0.01%	\$ 3,150,417	0.02%
Interest Only Loans : > 6 up to and including 7 years	5	0.01%	\$ 1,330,581	0.01%
Interest Only Loans : > 7 up to and including 8 years	32	0.05%	\$ 12,995,348	0.06%
Interest Only Loans : > 8 up to and including 9 years	21	0.03%	\$ 9,064,255	0.04%
Interest Only Loans : > 9 up to and including 10 years	16	0.03%	\$ 6,809,471	0.03%
Interest Only Loans : > 10 years				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	47,980	75.44%	\$ 15,182,141,225	72.77%
Residential Investment (Full Recourse)	15,622	24.56%	\$ 5,681,333,711	27.23%
Residential Investment (Limited Recourse)				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,428	2.25%	\$ 261,401,612	1.25%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,119	3.33%	\$ 696,400,660	3.34%
Purchase of established dwelling	19,801	31.13%	\$ 7,242,457,903	34.71%
Purchase of new erected dwelling	2,029	3.19%	\$ 693,659,387	3.32%
Refinancing existing debt from another lender	21,482	33.78%	\$ 7,809,608,115	37.43%
Refinancing existing debt with ANZ	9,064	14.25%	\$ 2,286,374,960	10.96%
Other	7,679	12.07%	\$ 1,873,572,299	8.98%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	485	0.76%	\$ 259,259,980	1.24%
> 3 up to and including 6 months	2,411	3.79%	\$ 1,283,346,100	6.15%
> 6 up to and including 9 months	2,743	4.31%	\$ 1,397,154,190	6.70%
> 9 up to and including 12 months	2,187	3.44%	\$ 1,082,815,501	5.19%
> 12 up to and including 15 months	2,889	4.54%	\$ 1,437,947,310	6.89%
> 15 up to and including 18 months	1,970	3.10%	\$ 920,749,406	4.41%
> 18 up to and including 21 months	1,982	3.12%	\$ 900,853,008	4.32%
> 21 up to and including 24 months	4,224	6.64%	\$ 1,645,194,846	7.89%
> 24 up to and including 27 months	3,854	6.06%	\$ 1,495,836,595	7.17%
> 27 up to and including 30 months	2,943	4.63%	\$ 1,107,736,847	5.31%
> 30 up to and including 33 months	2,608	4.10%	\$ 983,435,165	4.71%
> 33 up to and including 36 months	1,360	2.14%	\$ 515,372,213	2.47%
> 36 up to and including 48 months	6,100	9.59%	\$ 2,074,351,300	9.94%
> 48 up to and including 60 months	4,610	7.25%	\$ 1,294,651,412	6.21%
> 60 up to and including 72 months	2,001	3.15%	\$ 490,262,371	2.35%
> 72 up to and including 84 months	1,745	2.74%	\$ 426,366,836	2.04%
> 84 up to and including 96 months	2,329	3.66%	\$ 547,682,769	2.63%
> 96 up to and including 108 months	3,684	5.79%	\$ 797,458,897	3.82%
> 108 up to and including 120 months	4,043	6.36%	\$ 806,890,210	3.87%
> 120 months	9,434	14.83%	\$ 1,396,109,979	6.69%
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	45	0.07%	\$ 3,210,091	0.02%
> 1 up to and including 2 years	69	0.11%	\$ 700,183	0.00%
> 2 up to and including 3 years	116	0.18%	\$ 2,873,397	0.01%
> 3 up to and including 4 years	105	0.17%	\$ 2,518,326	0.01%
> 4 up to and including 5 years	135	0.21%	\$ 5,381,324	0.03%
> 5 up to and including 6 years	142	0.22%	\$ 6,490,872	0.03%
> 6 up to and including 7 years	166	0.26%	\$ 9,197,330	0.04%
> 7 up to and including 8 years	231	0.36%	\$ 14,008,201	0.07%
> 8 up to and including 9 years	268	0.42%	\$ 20,232,617	0.10%
> 9 up to and including 10 years	309	0.49%	\$ 26,192,467	0.13%
> 10 up to and including 15 years	2,825	4.44%	\$ 345,878,843	1.66%
> 15 up to and including 20 years	10,413	16.37%	\$ 1,805,610,288	8.65%
> 20 up to and including 25 years	13,953	21.94%	\$ 3,585,124,262	17.18%
> 25 up to and including 30 years	34,825	54.75%	\$ 15,036,056,735	72.07%
> 30 years				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	63,068	99.16%	\$ 20,643,806,309	98.95%
> 0 days up to and including 30 days	473	0.74%	\$ 197,370,223	0.95%
> 30 days up to and including 60 days	61	0.10%	\$ 22,298,404	0.11%
> 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				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	62,112	97.66%	\$ 20,379,144,574	97.68%
Fixed Rate Loans : > 0 up to and including 3 months	226	0.36%	\$ 66,399,579	0.32%
Fixed Rate Loans : > 3 up to and including 6 months	259	0.41%	\$ 87,302,465	0.42%
Fixed Rate Loans : > 6 up to and including 9 months	185	0.29%	\$ 58,990,910	0.28%
Fixed Rate Loans : > 9 up to and including 12 months	117	0.18%	\$ 34,350,708	0.16%
Fixed Rate Loans : > 12 up to and including 15 months	197	0.31%	\$ 61,672,099	0.30%
Fixed Rate Loans : > 15 up to and including 18 months	179	0.28%	\$ 68,748,505	0.33%
Fixed Rate Loans : > 18 up to and including 21 months	139	0.22%	\$ 50,995,988	0.24%
Fixed Rate Loans : > 21 up to and including 24 months	85	0.13%	\$ 28,695,358	0.14%
Fixed Rate Loans : > 24 up to and including 27 months	32	0.05%	\$ 8,921,985	0.04%
Fixed Rate Loans : > 27 up to and including 30 months	22	0.03%	\$ 5,323,224	0.03%
Fixed Rate Loans : > 30 up to and including 33 months	18	0.03%	\$ 4,665,048	0.02%
Fixed Rate Loans : > 33 up to and including 36 months	23	0.04%	\$ 6,885,635	0.03%
Fixed Rate Loans : > 36 up to and including 48 months	6	0.01%	\$ 1,072,688	0.01%
Fixed Rate Loans : > 48 up to and including 60 months	2	0.00%	\$ 306,170	0.00%
Fixed Rate Loans : > 60 months				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,764	21.64%	\$ 3,743,737,821	17.94%
Fortnightly	18,159	28.55%	\$ 4,810,066,423	23.05%
Monthly	31,679	49.81%	\$ 12,309,670,691	59.00%
Other				
Total	63,602	100.00%	\$ 20,863,474,936	100.00%