



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2022
<b>Determination Date:</b>	18 February 2022
<b>Trust Payment Date:</b>	22 February 2022
<b>Date of Report:</b>	22 February 2022

*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.*

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

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

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

\* ANZ's short term credit rating is F1 (by Fitch Ratings) and Series 2012-2 matures within 12 months from the current Pre-Maturity Test Date. ANZ BGL has met its obligations to credit AUD1,243,836,953.87 into the Pre-Maturity Ledger of the GIC Account.

**Asset Coverage Test as at 22 February 2022****Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$16,319,670,736	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,770,265,658	
		\$14,770,265,658
B Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):		\$0
C Aggregate Principal Balance of any Substitution Assets and Authorised Investments:		\$0
D Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:		\$0
E The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:		\$1,543,129,246*
Z Negative carry adjustment:		\$0

**Adjusted Aggregate Receivable Amount**

(A+B+C+D+E)-Z	\$16,313,394,905
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**Results of Asset Coverage Test**

Adjusted Aggregate Receivable Amount (AARA):	\$16,313,394,905
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$8,437,936,581
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	90.50 %
Contractual Overcollateralisation:	110.50 %
Total Overcollateralisation:	211.71 %

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

\*Balance includes Reserve Fund Required Amount of \$86,701,331.25.

## Summary as at 22 February 2022

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Total	-	-	\$8,437,936,581	-	-	-

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

#### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$8,437,936,581	100.00 %
Subordinated Demand Loan*	\$9,425,781,506	111.71 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$17,863,718,087</b>	

\*\$8,540,115,060 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

## Pool Summary

Portfolio Cut-off Date	31 Jan 2022
Current Aggregate Principal Balance (AUD)	\$16,320,588,841
Number of Loans (Unconsolidated)	62,776
Number of Loans (Consolidated)	52,259
Average Loan Size (Consolidated)	\$312,302
Maximum Loan Balance (Consolidated)	\$1,993,714
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.73 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	50.45 %
Weighted Average Interest Rate	2.84 %
Weighted Average Seasoning (Months)	50.05
Weighted Average Remaining Term (Months)	299.41

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)	18.29%	20.20%	21.11%	19.23%
Prepayment History (SMM)	1.67%	1.86%	1.96%	1.76%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	19,266	30.69 %	\$2,971,696,040	18.21 %
> 40.00% up to and including 45.00%	3,110	4.95 %	\$750,025,740	4.60 %
> 45.00% up to and including 50.00%	3,459	5.51 %	\$918,697,495	5.63 %
> 50.00% up to and including 55.00%	3,282	5.23 %	\$919,666,570	5.64 %
> 55.00% up to and including 60.00%	3,579	5.70 %	\$1,054,786,081	6.46 %
> 60.00% up to and including 65.00%	3,703	5.90 %	\$1,126,329,400	6.90 %
> 65.00% up to and including 70.00%	4,364	6.95 %	\$1,330,549,411	8.15 %
> 70.00% up to and including 75.00%	4,386	6.99 %	\$1,435,853,746	8.80 %
> 75.00% up to and including 80.00%	13,960	22.24 %	\$4,699,030,453	28.79 %
> 80.00% up to and including 85.00%	1,356	2.16 %	\$429,118,615	2.63 %
> 85.00% up to and including 90.00%	2,117	3.37 %	\$629,084,192	3.85 %
> 90.00% up to and including 95.00%	117	0.19 %	\$34,111,461	0.21 %
> 95.00% up to and including 100.00%	77	0.12 %	\$21,639,636	0.13 %
> 100.00%				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	17,328	33.16 %	\$2,446,412,672	14.99 %
> 40.00% up to and including 45.00%	2,921	5.59 %	\$858,177,671	5.26 %
> 45.00% up to and including 50.00%	3,140	6.01 %	\$1,026,511,516	6.29 %
> 50.00% up to and including 55.00%	3,316	6.35 %	\$1,128,947,077	6.92 %
> 55.00% up to and including 60.00%	3,787	7.25 %	\$1,404,843,237	8.61 %
> 60.00% up to and including 65.00%	4,269	8.17 %	\$1,642,396,857	10.06 %
> 65.00% up to and including 70.00%	4,811	9.21 %	\$1,950,875,717	11.95 %
> 70.00% up to and including 75.00%	5,315	10.17 %	\$2,336,222,810	14.31 %
> 75.00% up to and including 80.00%	6,201	11.87 %	\$3,035,547,639	18.60 %
> 80.00% up to and including 85.00%	1,122	2.15 %	\$472,460,019	2.89 %
> 85.00% up to and including 90.00%	42	0.08 %	\$15,488,548	0.09 %
> 90.00% up to and including 95.00%	7	0.01 %	\$2,705,076	0.02 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
<b>Total</b>	<b>52,259</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

**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%	23,244	44.48 %	\$4,296,319,774	26.32 %
> 40.00% up to and including 45.00%	3,776	7.23 %	\$1,313,484,136	8.05 %
> 45.00% up to and including 50.00%	4,060	7.77 %	\$1,506,461,144	9.23 %
> 50.00% up to and including 55.00%	4,099	7.84 %	\$1,642,460,081	10.06 %
> 55.00% up to and including 60.00%	4,599	8.80 %	\$1,899,252,962	11.64 %
> 60.00% up to and including 65.00%	4,810	9.20 %	\$2,159,250,259	13.23 %
> 65.00% up to and including 70.00%	4,350	8.32 %	\$2,010,996,996	12.32 %
> 70.00% up to and including 75.00%	2,425	4.64 %	\$1,099,997,093	6.74 %
> 75.00% up to and including 80.00%	798	1.53 %	\$358,222,539	2.19 %
> 80.00% up to and including 85.00%	86	0.16 %	\$29,873,382	0.18 %
> 85.00% up to and including 90.00%	12	0.02 %	\$4,270,475	0.03 %
<b>Total</b>	<b>52,259</b>	<b>100.00 %</b>	<b>\$16,320,588,841</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 Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	38,190	60.84 %	\$11,248,479,815	68.92 %
> 3.00% up to and including 3.25%	9,084	14.47 %	\$2,231,012,168	13.67 %
> 3.25% up to and including 3.50%	4,509	7.18 %	\$1,160,325,540	7.11 %
> 3.50% up to and including 3.75%	7,305	11.64 %	\$1,069,506,515	6.55 %
> 3.75% up to and including 4.00%	1,432	2.28 %	\$254,781,265	1.56 %
> 4.00% up to and including 4.25%	952	1.52 %	\$215,988,105	1.32 %
> 4.25% up to and including 4.50%	1,106	1.76 %	\$102,281,165	0.63 %
> 4.50% up to and including 4.75%	29	0.05 %	\$8,124,915	0.05 %
> 4.75% up to and including 5.00%	156	0.25 %	\$25,544,634	0.16 %
> 5.00% up to and including 5.25%	12	0.02 %	\$4,410,193	0.03 %
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	1	0.00 %	\$134,527	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,553	10.44 %	\$2,405,770,484	14.74 %
<= 2 Year Fixed	4,090	6.52 %	\$1,532,665,392	9.39 %
<= 3 Year Fixed	1,417	2.26 %	\$551,041,571	3.38 %
<= 4 Year Fixed	155	0.25 %	\$48,874,070	0.30 %
<= 5 Year Fixed	155	0.25 %	\$49,619,149	0.30 %
> 5 Year Fixed				
Total Fixed Rate	12,370	19.70 %	\$4,587,970,666	28.11 %
Total Variable Rate	50,406	80.30 %	\$11,732,618,175	71.89 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</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	9,397	17.98 %	\$434,796,938	2.66 %
> \$100,000 up to and including \$200,000	9,978	19.09 %	\$1,511,782,294	9.26 %
> \$200,000 up to and including \$300,000	10,815	20.69 %	\$2,704,639,728	16.57 %
> \$300,000 up to and including \$400,000	8,363	16.00 %	\$2,898,640,289	17.76 %
> \$400,000 up to and including \$500,000	5,224	10.00 %	\$2,331,488,679	14.29 %
> \$500,000 up to and including \$600,000	3,007	5.75 %	\$1,638,003,301	10.04 %
> \$600,000 up to and including \$700,000	1,784	3.41 %	\$1,153,921,015	7.07 %
> \$700,000 up to and including \$800,000	1,064	2.04 %	\$795,051,508	4.87 %
> \$800,000 up to and including \$900,000	688	1.32 %	\$583,869,432	3.58 %
> \$900,000 up to and including \$1.00m	561	1.07 %	\$531,365,113	3.26 %
> \$1.00m up to and including \$1.25m	832	1.59 %	\$920,483,511	5.64 %
> \$1.25m up to and including \$1.50m	326	0.62 %	\$443,311,404	2.72 %
> \$1.50m up to and including \$1.75m	149	0.29 %	\$241,500,693	1.48 %
> \$1.75m up to and including \$2.00m	71	0.14 %	\$131,734,937	0.81 %
> \$2.00m				0
<b>Total</b>	<b>52,259</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	17,631	28.09 %	\$5,511,213,623	33.77 %
VIC	18,797	29.94 %	\$5,169,198,688	31.67 %
TAS	1,961	3.12 %	\$329,232,545	2.02 %
QLD	11,866	18.90 %	\$2,658,991,075	16.29 %
SA	5,388	8.58 %	\$1,013,701,875	6.21 %
WA	6,720	10.70 %	\$1,541,308,864	9.44 %
NT	413	0.66 %	\$96,942,171	0.59 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	42,434	67.60 %	\$12,340,689,773	75.61 %
Non Metro	20,342	32.40 %	\$3,979,899,068	24.39 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	11,735	18.69 %	\$4,204,074,007	25.76 %
NSW/ACT - Non Metro	5,896	9.39 %	\$1,307,139,616	8.01 %
VIC - Metro	14,419	22.97 %	\$4,366,894,763	26.76 %
VIC - Non Metro	4,378	6.97 %	\$802,303,925	4.92 %
TAS - Metro	921	1.47 %	\$170,914,747	1.05 %
TAS - Non Metro	1,040	1.66 %	\$158,317,797	0.97 %
QLD - Metro	5,617	8.95 %	\$1,390,885,465	8.52 %
QLD - Non Metro	6,249	9.95 %	\$1,268,105,610	7.77 %
SA - Metro	3,708	5.91 %	\$773,567,020	4.74 %
SA - Non Metro	1,680	2.68 %	\$240,134,855	1.47 %
WA - Metro	5,779	9.21 %	\$1,370,589,922	8.40 %
WA - Non Metro	941	1.50 %	\$170,718,942	1.05 %
NT - Metro	255	0.41 %	\$63,763,849	0.39 %
NT - Non Metro	158	0.25 %	\$33,178,322	0.20 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Top 20 Postcodes\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	467	0.74 %	\$127,187,640	0.78 %
3977 (Botanic Ridge, VIC)	432	0.69 %	\$117,142,679	0.72 %
3064 (Craigieburn, VIC)	410	0.65 %	\$111,267,965	0.68 %
3030 (Cocoroc, VIC)	398	0.63 %	\$109,618,868	0.67 %
2155 (Beaumont Hills, NSW)	227	0.36 %	\$88,753,047	0.54 %
2170 (Casula, NSW)	263	0.42 %	\$73,020,707	0.45 %
2145 (Constitution Hill, NSW)	225	0.36 %	\$71,833,299	0.44 %
2153 (Baulkham Hills, NSW)	144	0.23 %	\$66,276,903	0.41 %
3805 (Fountain Gate, VIC)	211	0.34 %	\$56,454,511	0.35 %
3810 (Pakenham, VIC)	222	0.35 %	\$56,428,998	0.35 %
3150 (Brandon Park, VIC)	137	0.22 %	\$54,923,196	0.34 %
2570 (Belimbla Park, NSW)	151	0.24 %	\$51,591,350	0.32 %
4740 (Alexandra, QLD)	243	0.39 %	\$50,839,763	0.31 %
6164 (Atwell, WA)	218	0.35 %	\$50,168,443	0.31 %
3806 (Berwick, VIC)	163	0.26 %	\$48,955,526	0.30 %
3023 (Burnside, VIC)	202	0.32 %	\$48,591,535	0.30 %
2765 (Angus, NSW)	119	0.19 %	\$48,165,417	0.30 %
2560 (Airds, NSW)	186	0.30 %	\$47,917,233	0.29 %
3978 (Cardinia, VIC)	141	0.22 %	\$47,824,435	0.29 %
3000 (Melbourne, VIC)	157	0.25 %	\$47,613,843	0.29 %
<b>Total</b>	<b>4,716</b>	<b>7.51 %</b>	<b>\$1,374,575,357</b>	<b>8.42 %</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)	1,045	1.66 %	\$286,238,987	1.75 %
21203 (Casey - South, VIC)	767	1.22 %	\$213,760,360	1.31 %
11703 (Sydney Inner City, NSW)	511	0.81 %	\$207,191,689	1.27 %
20904 (Whittlesea - Wallan, VIC)	796	1.27 %	\$202,416,961	1.24 %
21005 (Tullamarine - Broadmeadows, VIC)	693	1.10 %	\$184,738,295	1.13 %
21304 (Melton - Bacchus Marsh, VIC)	711	1.13 %	\$172,815,031	1.06 %
20604 (Melbourne City, VIC)	538	0.86 %	\$167,733,769	1.03 %
20701 (Boroondara, VIC)	364	0.58 %	\$165,186,430	1.01 %
21205 (Monash, VIC)	436	0.69 %	\$164,921,785	1.01 %
11501 (Baulkham Hills, NSW)	351	0.56 %	\$158,991,663	0.97 %
21101 (Knox, VIC)	524	0.83 %	\$158,679,253	0.97 %
12602 (Ryde - Hunters Hill, NSW)	388	0.62 %	\$156,430,070	0.96 %
50502 (Stirling, WA)	585	0.93 %	\$154,392,667	0.95 %
20802 (Glen Eira, VIC)	395	0.63 %	\$152,995,538	0.94 %
21202 (Casey - North, VIC)	538	0.86 %	\$152,640,445	0.94 %
11602 (Blacktown - North, NSW)	386	0.61 %	\$149,577,129	0.92 %
12504 (Parramatta, NSW)	459	0.73 %	\$149,243,194	0.91 %
12103 (Ku-ring-gai, NSW)	267	0.43 %	\$149,236,650	0.91 %
20302 (Geelong, VIC)	596	0.95 %	\$141,906,995	0.87 %
21402 (Mornington Peninsula, VIC)	473	0.75 %	\$141,635,728	0.87 %
<b>Total</b>	<b>10,823</b>	<b>17.24 %</b>	<b>\$3,430,732,639</b>	<b>21.02 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	60,468	96.32 %	\$15,421,654,872	94.49 %
Interest Only	2,308	3.68 %	\$898,933,969	5.51 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	62,776	100.00 %	\$16,320,588,841	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	60,468	96.32 %	\$15,421,654,872	94.49 %
Interest Only Loans: > 0 yrs up to and including 1 yr	742	1.18 %	\$296,035,091	1.81 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	701	1.12 %	\$279,036,929	1.71 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	300	0.48 %	\$124,291,846	0.76 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	386	0.61 %	\$131,196,331	0.80 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	142	0.23 %	\$55,934,472	0.34 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	9	0.01 %	\$3,010,529	0.02 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	4	0.01 %	\$904,000	0.01 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	6	0.01 %	\$2,732,238	0.02 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	10	0.02 %	\$3,758,682	0.02 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	8	0.01 %	\$2,033,853	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,551	77.34 %	\$12,139,605,353	74.38 %
Residential Investment (Full Recourse)	14,225	22.66 %	\$4,180,983,488	25.62 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,497	2.38 %	\$222,073,111	1.36 %
Construction of a dwelling (completed)	2,341	3.73 %	\$599,313,722	3.67 %
Purchase of established dwelling	18,852	30.03 %	\$5,192,074,310	31.81 %
Purchase of new erected dwelling	2,355	3.75 %	\$690,481,763	4.23 %
Refinancing an existing debt from another lender	16,130	25.69 %	\$4,568,253,617	27.99 %
Refinancing an existing debt with ANZ	11,836	18.85 %	\$2,797,832,400	17.14 %
Other	9,765	15.56 %	\$2,250,559,919	13.79 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</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	321	0.51 %	\$138,981,175	0.85 %
> 3 up to and including 6 months	2,441	3.89 %	\$887,513,154	5.44 %
> 6 up to and including 9 months	2,899	4.62 %	\$1,015,115,265	6.22 %
> 9 up to and including 12 months	2,583	4.11 %	\$876,823,206	5.37 %
> 12 up to and including 15 months	2,668	4.25 %	\$835,990,851	5.12 %
> 15 up to and including 18 months	4,220	6.72 %	\$1,271,910,680	7.79 %
> 18 up to and including 21 months	2,095	3.34 %	\$627,058,349	3.84 %
> 21 up to and including 24 months	1,423	2.27 %	\$424,643,061	2.60 %
> 24 up to and including 27 months	1,174	1.87 %	\$362,061,797	2.22 %
> 27 up to and including 30 months	1,257	2.00 %	\$371,074,267	2.27 %
> 30 up to and including 33 months	891	1.42 %	\$241,972,464	1.48 %
> 33 up to and including 36 months	761	1.21 %	\$207,768,299	1.27 %
> 36 up to and including 48 months	3,658	5.83 %	\$1,040,552,477	6.38 %
> 48 up to and including 60 months	4,880	7.77 %	\$1,346,781,672	8.25 %
> 60 up to and including 72 months	7,519	11.98 %	\$1,926,752,078	11.81 %
> 72 up to and including 84 months	7,538	12.01 %	\$1,794,708,669	11.00 %
> 84 up to and including 96 months	4,520	7.20 %	\$976,326,318	5.98 %
> 96 up to and including 108 months	4,104	6.54 %	\$764,103,027	4.68 %
> 108 up to and including 120 months	3,459	5.51 %	\$568,962,722	3.49 %
> 120 months	4,365	6.95 %	\$641,489,310	3.93 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</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	52	0.08 %	\$216,967	0.00 %
> 1 up to and including 2 years	85	0.14 %	\$974,317	0.01 %
> 2 up to and including 3 years	136	0.22 %	\$3,385,186	0.02 %
> 3 up to and including 4 years	169	0.27 %	\$5,386,650	0.03 %
> 4 up to and including 5 years	192	0.31 %	\$5,729,640	0.04 %
> 5 up to and including 6 years	198	0.32 %	\$8,452,274	0.05 %
> 6 up to and including 7 years	187	0.30 %	\$7,843,064	0.05 %
> 7 up to and including 8 years	224	0.36 %	\$13,066,267	0.08 %
> 8 up to and including 9 years	235	0.37 %	\$16,258,402	0.10 %
> 9 up to and including 10 years	276	0.44 %	\$23,573,142	0.14 %
> 10 up to and including 15 years	2,441	3.89 %	\$293,512,171	1.80 %
> 15 up to and including 20 years	8,486	13.52 %	\$1,446,316,212	8.86 %
> 20 up to and including 25 years	24,569	39.14 %	\$6,028,740,262	36.94 %
> 25 up to and including 30 years	25,526	40.66 %	\$8,467,134,287	51.88 %
> 30 years				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	62,339	99.30 %	\$16,185,696,572	99.17 %
> 0 days up to and including 30 days	369	0.59 %	\$113,255,472	0.69 %
> 30 days up to and including 60 days	48	0.08 %	\$16,089,671	0.10 %
> 60 days up to and including 90 days	20	0.03 %	\$5,547,126	0.03 %
> 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>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</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	50,406	80.30 %	\$11,732,618,175	71.89 %
Fixed Rate Loans: > 0 up to and including 3 months	1,645	2.62 %	\$604,027,900	3.70 %
Fixed Rate Loans: > 3 up to and including 6 months	1,708	2.72 %	\$632,591,221	3.88 %
Fixed Rate Loans: > 6 up to and including 9 months	2,221	3.54 %	\$797,372,058	4.89 %
Fixed Rate Loans: > 9 up to and including 12 months	979	1.56 %	\$371,779,306	2.28 %
Fixed Rate Loans: > 12 up to and including 15 months	607	0.97 %	\$217,953,492	1.34 %
Fixed Rate Loans: > 15 up to and including 18 months	1,261	2.01 %	\$489,777,763	3.00 %
Fixed Rate Loans: > 18 up to and including 21 months	1,544	2.46 %	\$578,184,284	3.54 %
Fixed Rate Loans: > 21 up to and including 24 months	678	1.08 %	\$246,749,853	1.51 %
Fixed Rate Loans: > 24 up to and including 27 months	513	0.82 %	\$188,399,955	1.15 %
Fixed Rate Loans: > 27 up to and including 30 months	632	1.01 %	\$262,712,407	1.61 %
Fixed Rate Loans: > 30 up to and including 33 months	223	0.36 %	\$84,913,425	0.52 %
Fixed Rate Loans: > 33 up to and including 36 months	49	0.08 %	\$15,015,784	0.09 %
Fixed Rate Loans: > 36 up to and including 48 months	155	0.25 %	\$48,874,070	0.30 %
Fixed Rate Loans: > 48 up to and including 60 months	155	0.25 %	\$49,619,149	0.30 %
Fixed Rate Loans: > 60 months				
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,209	22.63 %	\$3,026,349,687	18.54 %
Fortnightly	19,786	31.52 %	\$4,149,052,124	25.42 %
Monthly	28,781	45.85 %	\$9,145,187,030	56.03 %
<b>Total</b>	<b>62,776</b>	<b>100.00 %</b>	<b>\$16,320,588,841</b>	<b>100.00 %</b>

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