



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 January 2020
Determination Date:	20 February 2020
Trust Payment Date:	24 February 2020
Date of Report:	24 February 2020

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

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

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	AA- (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	Pass

Asset Coverage Test as at 24 February 2020**Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$18,084,484,102	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$16,467,394,452	\$16,467,394,452
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:		\$1,756,680,378
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$18,224,074,829

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,224,074,829
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,964,488,920
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:	153.90 %

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).

Summary as at 24 February 2020

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
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 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi Annual	2.05 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	Compounded Daily SONIA + 0.68 %
Total	-	-	\$12,964,488,920	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329 -	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	XS0731129234 -	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
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	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679 -	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373 -	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247 -	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665 -	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805 -	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236 -	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$12,964,488,920	100.00 %
Subordinated Demand Loan*	\$6,988,194,117	53.90 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$5,627,291,393 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 2020
Current Aggregate Principal Balance (AUD)	\$18,196,002,659
Number of Loans (Unconsolidated)	66,722
Number of Loans (Consolidated)	56,601
Average Loan Size (Consolidated)	\$321,478
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.12 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.51 %
Weighted Average Interest Rate	3.74 %
Weighted Average Seasoning (Months)	49.52
Weighted Average Remaining Term (Months)	301.00

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)	14.69%	16.04%	15.46%	18.37%
Prepayment History (SMM)	1.31%	1.45%	1.39%	1.68%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,574	27.84 %	\$2,804,226,441	15.41 %
> 40.00% up to and including 45.00%	3,467	5.20 %	\$847,068,913	4.66 %
> 45.00% up to and including 50.00%	3,781	5.67 %	\$1,009,316,674	5.55 %
> 50.00% up to and including 55.00%	3,590	5.38 %	\$1,017,290,233	5.59 %
> 55.00% up to and including 60.00%	3,868	5.80 %	\$1,159,656,223	6.37 %
> 60.00% up to and including 65.00%	3,828	5.74 %	\$1,168,060,670	6.42 %
> 65.00% up to and including 70.00%	4,438	6.65 %	\$1,395,115,932	7.67 %
> 70.00% up to and including 75.00%	4,452	6.67 %	\$1,470,521,630	8.08 %
> 75.00% up to and including 80.00%	16,258	24.37 %	\$5,866,444,403	32.24 %
> 80.00% up to and including 85.00%	1,500	2.25 %	\$495,032,953	2.72 %
> 85.00% up to and including 90.00%	2,780	4.17 %	\$907,789,781	4.99 %
> 90.00% up to and including 95.00%	124	0.19 %	\$37,026,703	0.20 %
> 95.00% up to and including 100.00%	62	0.09 %	\$18,452,102	0.10 %
> 100.00%				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	16,685	29.48 %	\$2,478,130,106	13.62 %
> 40.00% up to and including 45.00%	3,102	5.48 %	\$899,866,974	4.95 %
> 45.00% up to and including 50.00%	3,547	6.27 %	\$1,148,247,320	6.31 %
> 50.00% up to and including 55.00%	3,674	6.49 %	\$1,254,907,380	6.90 %
> 55.00% up to and including 60.00%	4,091	7.23 %	\$1,477,517,933	8.12 %
> 60.00% up to and including 65.00%	4,115	7.27 %	\$1,572,446,595	8.64 %
> 65.00% up to and including 70.00%	5,306	9.37 %	\$2,127,112,534	11.69 %
> 70.00% up to and including 75.00%	6,109	10.79 %	\$2,586,235,200	14.21 %
> 75.00% up to and including 80.00%	7,630	13.48 %	\$3,709,654,312	20.39 %
> 80.00% up to and including 85.00%	1,769	3.13 %	\$709,523,411	3.90 %
> 85.00% up to and including 90.00%	571	1.01 %	\$231,293,472	1.27 %
> 90.00% up to and including 95.00%	2	0.00 %	\$1,067,422	0.01 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	56,601	100.00 %	\$18,196,002,659	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%	18,598	32.86 %	\$3,050,351,479	16.76 %
> 40.00% up to and including 45.00%	3,445	6.09 %	\$1,072,093,630	5.89 %
> 45.00% up to and including 50.00%	3,668	6.48 %	\$1,256,932,848	6.91 %
> 50.00% up to and including 55.00%	3,784	6.69 %	\$1,363,519,553	7.49 %
> 55.00% up to and including 60.00%	4,044	7.14 %	\$1,511,146,141	8.30 %
> 60.00% up to and including 65.00%	4,227	7.47 %	\$1,647,636,301	9.05 %
> 65.00% up to and including 70.00%	4,418	7.81 %	\$1,807,618,140	9.93 %
> 70.00% up to and including 75.00%	4,957	8.76 %	\$2,149,449,458	11.81 %
> 75.00% up to and including 80.00%	4,941	8.73 %	\$2,244,734,331	12.34 %
> 80.00% up to and including 85.00%	2,792	4.93 %	\$1,286,283,679	7.07 %
> 85.00% up to and including 90.00%	1,170	2.07 %	\$558,797,968	3.07 %
> 90.00% up to and including 95.00%	557	0.98 %	\$247,439,131	1.36 %
Total	56,601	100.00 %	\$18,196,002,659	100.00 %

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	264	0.40 %	\$98,872,944	0.54 %
> 3.00% up to and including 3.25%	5,782	8.67 %	\$2,227,882,978	12.24 %
> 3.25% up to and including 3.50%	15,065	22.58 %	\$4,582,080,880	25.18 %
> 3.50% up to and including 3.75%	12,214	18.31 %	\$3,387,144,469	18.61 %
> 3.75% up to and including 4.00%	11,321	16.97 %	\$3,101,717,627	17.05 %
> 4.00% up to and including 4.25%	13,323	19.97 %	\$2,594,563,117	14.26 %
> 4.25% up to and including 4.50%	3,739	5.60 %	\$1,049,946,826	5.77 %
> 4.50% up to and including 4.75%	2,805	4.20 %	\$745,263,137	4.10 %
> 4.75% up to and including 5.00%	1,940	2.91 %	\$358,592,251	1.97 %
> 5.00% up to and including 5.25%	104	0.16 %	\$21,666,770	0.12 %
> 5.25% up to and including 5.50%	142	0.21 %	\$22,657,305	0.12 %
> 5.50% up to and including 5.75%	20	0.03 %	\$4,505,516	0.02 %
> 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%	3	0.00 %	\$1,108,841	0.01 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,207	4.81 %	\$1,087,326,489	5.98 %
<= 2 Year Fixed	1,696	2.54 %	\$564,085,851	3.10 %
<= 3 Year Fixed	496	0.74 %	\$158,213,398	0.87 %
<= 4 Year Fixed	29	0.04 %	\$9,587,930	0.05 %
<= 5 Year Fixed	26	0.04 %	\$6,623,647	0.04 %
> 5 Year Fixed				
Total Fixed Rate	5,454	8.17 %	\$1,825,837,315	10.03 %
Total Variable Rate	61,268	91.83 %	\$16,370,165,345	89.97 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,566	15.13 %	\$435,732,070	2.39 %
> \$100,000 up to and including \$200,000	11,045	19.51 %	\$1,682,916,931	9.25 %
> \$200,000 up to and including \$300,000	12,511	22.10 %	\$3,128,163,948	17.19 %
> \$300,000 up to and including \$400,000	9,688	17.12 %	\$3,358,785,155	18.46 %
> \$400,000 up to and including \$500,000	5,710	10.09 %	\$2,548,567,557	14.01 %
> \$500,000 up to and including \$600,000	3,192	5.64 %	\$1,743,035,888	9.58 %
> \$600,000 up to and including \$700,000	1,806	3.19 %	\$1,169,186,232	6.43 %
> \$700,000 up to and including \$800,000	1,114	1.97 %	\$831,323,391	4.57 %
> \$800,000 up to and including \$900,000	697	1.23 %	\$589,887,217	3.24 %
> \$900,000 up to and including \$1.00m	566	1.00 %	\$539,742,899	2.97 %
> \$1.00m up to and including \$1.25m	1,010	1.78 %	\$1,122,423,403	6.17 %
> \$1.25m up to and including \$1.50m	395	0.70 %	\$536,232,680	2.95 %
> \$1.50m up to and including \$1.75m	190	0.34 %	\$304,059,391	1.67 %
> \$1.75m up to and including \$2.00m	111	0.20 %	\$205,945,897	1.13 %
> \$2.00m				0
Total	56,601	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	18,806	28.19 %	\$6,241,457,993	34.30 %
VIC	19,408	29.09 %	\$5,548,291,818	30.49 %
TAS	1,952	2.93 %	\$317,120,323	1.74 %
QLD	13,065	19.58 %	\$3,018,116,557	16.59 %
SA	5,712	8.56 %	\$1,111,105,098	6.11 %
WA	7,344	11.01 %	\$1,850,931,047	10.17 %
NT	435	0.65 %	\$108,979,824	0.60 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,632	66.89 %	\$13,755,972,369	75.60 %
Non Metro	22,090	33.11 %	\$4,440,030,290	24.40 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,412	18.60 %	\$4,815,390,345	26.46 %
NSW/ACT - Non Metro	6,394	9.58 %	\$1,426,067,648	7.84 %
VIC - Metro	14,893	22.32 %	\$4,719,547,556	25.94 %
VIC - Non Metro	4,515	6.77 %	\$828,744,262	4.55 %
TAS - Metro	918	1.38 %	\$164,476,249	0.90 %
TAS - Non Metro	1,034	1.55 %	\$152,644,075	0.84 %
QLD - Metro	5,965	8.94 %	\$1,523,004,409	8.37 %
QLD - Non Metro	7,100	10.64 %	\$1,495,112,148	8.22 %
SA - Metro	3,883	5.82 %	\$829,384,562	4.56 %
SA - Non Metro	1,829	2.74 %	\$281,720,535	1.55 %
WA - Metro	6,308	9.45 %	\$1,637,619,231	9.00 %
WA - Non Metro	1,036	1.55 %	\$213,311,815	1.17 %
NT - Metro	253	0.38 %	\$66,550,018	0.37 %
NT - Non Metro	182	0.27 %	\$42,429,806	0.23 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	481	0.72 %	\$127,348,207	0.70 %
2155 (Beaumont Hills, NSW)	233	0.35 %	\$99,393,690	0.55 %
3064 (Craigieburn, VIC)	373	0.56 %	\$97,524,424	0.54 %
3029 (Hoppers Crossing, VIC)	375	0.56 %	\$93,273,300	0.51 %
3030 (Cocoroc, VIC)	343	0.51 %	\$91,559,969	0.50 %
2170 (Casula, NSW)	292	0.44 %	\$84,349,807	0.46 %
2153 (Baulkham Hills, NSW)	161	0.24 %	\$70,856,084	0.39 %
3150 (Brandon Park, VIC)	135	0.20 %	\$66,044,684	0.36 %
6065 (Ashby, WA)	230	0.34 %	\$61,096,113	0.34 %
6164 (Atwell, WA)	242	0.36 %	\$60,921,109	0.33 %
6210 (Coodanup, WA)	279	0.42 %	\$60,239,167	0.33 %
4740 (Alexandra, QLD)	274	0.41 %	\$59,496,088	0.33 %
2145 (Constitution Hill, NSW)	178	0.27 %	\$56,873,591	0.31 %
3810 (Pakenham, VIC)	213	0.32 %	\$56,552,122	0.31 %
2570 (Belimbla Park, NSW)	165	0.25 %	\$55,927,714	0.31 %
2171 (Carnes Hill, NSW)	158	0.24 %	\$55,308,981	0.30 %
3199 (Frankston, VIC)	202	0.30 %	\$55,055,374	0.30 %
3023 (Burnside, VIC)	222	0.33 %	\$54,404,456	0.30 %
6018 (Churchlands, WA)	155	0.23 %	\$54,403,308	0.30 %
2560 (Airds, NSW)	209	0.31 %	\$52,569,045	0.29 %
Total	4,920	7.37 %	\$1,413,197,231	7.77 %

* 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
11703 (Sydney Inner City, NSW)	562	0.84 %	\$268,672,963	1.48 %
20701 (Boroondara, VIC)	418	0.63 %	\$231,845,363	1.27 %
21305 (Wyndham, VIC)	852	1.28 %	\$222,733,962	1.22 %
21203 (Casey - South, VIC)	800	1.20 %	\$214,449,003	1.18 %
20904 (Whittlesea - Wallan, VIC)	791	1.19 %	\$202,001,810	1.11 %
50502 (Stirling, WA)	666	1.00 %	\$190,150,231	1.05 %
21205 (Monash, VIC)	448	0.67 %	\$188,908,786	1.04 %
12103 (Ku-ring-gai, NSW)	295	0.44 %	\$186,538,875	1.03 %
20802 (Glen Eira, VIC)	427	0.64 %	\$185,109,997	1.02 %
20604 (Melbourne City, VIC)	540	0.81 %	\$176,781,806	0.97 %
21304 (Melton - Bacchus Marsh, VIC)	742	1.11 %	\$174,310,283	0.96 %
21005 (Tullamarine - Broadmeadows, VIC)	653	0.98 %	\$170,028,963	0.93 %
21402 (Mornington Peninsula, VIC)	521	0.78 %	\$162,929,749	0.90 %
11501 (Baulkham Hills, NSW)	361	0.54 %	\$161,937,571	0.89 %
12003 (Strathfield - Burwood - Ashfield, NSW)	332	0.50 %	\$158,296,844	0.87 %
50503 (Wanneroo, WA)	659	0.99 %	\$155,515,136	0.85 %
11904 (Kogarah - Rockdale, NSW)	360	0.54 %	\$149,559,361	0.82 %
21101 (Knox, VIC)	530	0.79 %	\$149,422,407	0.82 %
20605 (Port Phillip, VIC)	373	0.56 %	\$147,181,765	0.81 %
21202 (Casey - North, VIC)	535	0.80 %	\$145,540,531	0.80 %
Total	10,865	16.28 %	\$3,641,915,404	20.01 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	61,954	92.85 %	\$16,181,987,325	88.93 %
Interest Only	4,768	7.15 %	\$2,014,015,335	11.07 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	66,722	100.00 %	\$18,196,002,659	100.00 %
Low Doc Loans				
No Doc Loans				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	61,954	92.85 %	\$16,181,987,325	88.93 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,102	3.15 %	\$893,057,938	4.91 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,332	2.00 %	\$574,774,206	3.16 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	592	0.89 %	\$266,624,429	1.47 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	308	0.46 %	\$115,466,765	0.63 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	194	0.29 %	\$69,086,491	0.38 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	158	0.24 %	\$64,736,105	0.36 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	60	0.09 %	\$22,600,525	0.12 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	17	0.03 %	\$5,559,946	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs	5	0.01 %	\$2,108,930	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	51,424	77.07 %	\$13,522,067,195	74.31 %
Residential Investment (Full Recourse)	15,298	22.93 %	\$4,673,935,464	25.69 %
Residential Investment (Limited Recourse)				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,660	2.49 %	\$280,290,471	1.54 %
Construction of a dwelling (completed)	2,911	4.36 %	\$810,204,154	4.45 %
Purchase of established dwelling	20,475	30.69 %	\$5,850,547,689	32.15 %
Purchase of new erected dwelling	2,382	3.57 %	\$702,905,663	3.86 %
Refinancing an existing debt from another lender	12,224	18.32 %	\$3,565,985,275	19.60 %
Refinancing an existing debt with ANZ	14,480	21.70 %	\$3,649,478,194	20.06 %
Other	12,590	18.87 %	\$3,336,591,215	18.34 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	52	0.08 %	\$21,073,700	0.12 %
> 3 up to and including 6 months	1,386	2.08 %	\$472,015,976	2.59 %
> 6 up to and including 9 months	1,484	2.22 %	\$470,893,941	2.59 %
> 9 up to and including 12 months	1,104	1.65 %	\$346,891,085	1.91 %
> 12 up to and including 15 months	1,480	2.22 %	\$570,688,207	3.14 %
> 15 up to and including 18 months	1,515	2.27 %	\$516,506,071	2.84 %
> 18 up to and including 21 months	1,289	1.93 %	\$423,172,685	2.33 %
> 21 up to and including 24 months	1,175	1.76 %	\$362,195,924	1.99 %
> 24 up to and including 27 months	1,768	2.65 %	\$641,185,261	3.52 %
> 27 up to and including 30 months	1,848	2.77 %	\$585,004,821	3.22 %
> 30 up to and including 33 months	2,180	3.27 %	\$704,177,565	3.87 %
> 33 up to and including 36 months	2,172	3.26 %	\$686,358,810	3.77 %
> 36 up to and including 48 months	12,657	18.97 %	\$3,777,717,211	20.76 %
> 48 up to and including 60 months	12,427	18.63 %	\$3,521,178,823	19.35 %
> 60 up to and including 72 months	6,727	10.08 %	\$1,653,915,018	9.09 %
> 72 up to and including 84 months	6,104	9.15 %	\$1,324,601,527	7.28 %
> 84 up to and including 96 months	5,209	7.81 %	\$1,026,981,557	5.64 %
> 96 up to and including 108 months	3,181	4.77 %	\$573,703,919	3.15 %
> 108 up to and including 120 months	1,754	2.63 %	\$321,885,099	1.77 %
> 120 months	1,210	1.81 %	\$195,855,459	1.08 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	44	0.07 %	\$179,920	0.00 %
> 1 up to and including 2 years	76	0.11 %	\$1,100,649	0.01 %
> 2 up to and including 3 years	128	0.19 %	\$2,342,299	0.01 %
> 3 up to and including 4 years	157	0.24 %	\$3,887,701	0.02 %
> 4 up to and including 5 years	195	0.29 %	\$6,697,352	0.04 %
> 5 up to and including 6 years	216	0.32 %	\$10,864,576	0.06 %
> 6 up to and including 7 years	262	0.39 %	\$12,372,270	0.07 %
> 7 up to and including 8 years	256	0.38 %	\$15,363,946	0.08 %
> 8 up to and including 9 years	238	0.36 %	\$15,508,166	0.09 %
> 9 up to and including 10 years	235	0.35 %	\$19,032,521	0.10 %
> 10 up to and including 15 years	1,796	2.69 %	\$217,938,703	1.20 %
> 15 up to and including 20 years	5,431	8.14 %	\$967,621,938	5.32 %
> 20 up to and including 25 years	23,335	34.97 %	\$5,528,218,484	30.38 %
> 25 up to and including 30 years	34,353	51.49 %	\$11,394,874,134	62.62 %
> 30 years				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	65,760	98.56 %	\$17,862,160,725	98.17 %
> 0 days up to and including 30 days	806	1.21 %	\$277,821,097	1.53 %
> 30 days up to and including 60 days	127	0.19 %	\$45,000,671	0.25 %
> 60 days up to and including 90 days	29	0.04 %	\$11,020,166	0.06 %
> 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	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	61,268	91.83 %	\$16,370,165,345	89.97 %
Fixed Rate Loans: > 0 up to and including 3 months	602	0.90 %	\$192,405,645	1.06 %
Fixed Rate Loans: > 3 up to and including 6 months	647	0.97 %	\$210,564,571	1.16 %
Fixed Rate Loans: > 6 up to and including 9 months	1,013	1.52 %	\$344,806,038	1.89 %
Fixed Rate Loans: > 9 up to and including 12 months	945	1.42 %	\$339,550,234	1.87 %
Fixed Rate Loans: > 12 up to and including 15 months	665	1.00 %	\$206,330,007	1.13 %
Fixed Rate Loans: > 15 up to and including 18 months	463	0.69 %	\$155,252,418	0.85 %
Fixed Rate Loans: > 18 up to and including 21 months	388	0.58 %	\$137,825,636	0.76 %
Fixed Rate Loans: > 21 up to and including 24 months	180	0.27 %	\$64,677,790	0.36 %
Fixed Rate Loans: > 24 up to and including 27 months	80	0.12 %	\$23,383,084	0.13 %
Fixed Rate Loans: > 27 up to and including 30 months	153	0.23 %	\$48,304,215	0.27 %
Fixed Rate Loans: > 30 up to and including 33 months	132	0.20 %	\$42,997,148	0.24 %
Fixed Rate Loans: > 33 up to and including 36 months	131	0.20 %	\$43,528,951	0.24 %
Fixed Rate Loans: > 36 up to and including 48 months	29	0.04 %	\$9,587,930	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	26	0.04 %	\$6,623,647	0.04 %
Fixed Rate Loans: > 60 months				
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,261	22.87 %	\$3,330,698,750	18.30 %
Fortnightly	20,658	30.96 %	\$4,453,041,417	24.47 %
Monthly	30,803	46.17 %	\$10,412,262,492	57.22 %
Total	66,722	100.00 %	\$18,196,002,659	100.00 %

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