



Australia & New Zealand Banking Group Limited
(ABN 11 005 357 522)

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	1 November 2021
Determination Date:	18 November 2021
Trust Payment Date:	22 November 2021
Date of Report:	22 November 2021

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at 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)	F1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	A+ (stable)
Covered Bond Rating	Aaa	AAA

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

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

Asset Coverage Test as at 22 November 2021		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$15,990,384,040
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,473,917,418
		\$14,473,917,418
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:	\$1,870,499,921*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$16,344,417,339
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$16,344,417,339
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$10,095,085,908
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
	Asset Percentage:	90.50%
	Contractual Overcollateralisation:	110.50%
	Total Overcollateralisation:	176.95%

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

*Balance includes Reserve Fund Required Amount of \$119,114,581.65

Summary as at 22 November 2021

Bond Issuance

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

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	NSV0000NS4U9	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-2	ANZ	XS1280773679	LSE	Soft bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	1916387431 / 1916387432	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 10,095,085,908	100.00%
Subordinated Demand Loan*	\$ 7,768,632,180	76.95%
Senior Demand Loan	\$ -	-
Total Funding	\$ 17,863,718,088	

*\$6,708,969,399 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	01 Nov 2021
Current Aggregate Principal Balance (AUD)	\$ 15,993,218,166
Number of Loans (Unconsolidated)	61,782
Number of Loans (Consolidated)	51,946
Average Loan Size (Consolidated)	\$ 307,882
Maximum Loan Balance (Consolidated)	\$ 1,988,488
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.73%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	51.72%
Weighted Average Interest Rate	2.89%
Weighted Average Seasoning (Months)	51.20
Weighted Average Remaining Term (Months)	298.24

Pool Summary - (Subset 1: Loans with LRHs due to Covid-19)

Current Aggregate Principal Balance (AUD)	\$	36,518,658
Percentage Deferrals by Balance		0.23%
Number of Loans Deferred (Unconsolidated)		92
Number of Loans Deferred (Consolidated)		76
Percentage Deferrals by Number (Consolidated)		0.15%
Average Loan Size (Consolidated)	\$	480,509
Maximum Loan Balance (Consolidated)	\$	1,317,584
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		64.32%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		53.60%
Weighted Average Interest Rate		2.83%
Weighted Average Seasoning (Months)		44.96
Weighted Average Remaining Term (Months)		308.71

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. Please note that from October 2021 onwards, details included in this stratification table include Covid related hardship cases as well as other hardship cases.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	23.71%	22.65%	20.79%	19.20%
Prepayment History (SMM)	2.23%	2.12%	1.92%	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%	18,396	29.78%	\$ 2,777,425,090	17.37%
> 40.00% up to and including 45.00%	3,093	5.01%	\$ 743,072,020	4.65%
> 45.00% up to and including 50.00%	3,423	5.54%	\$ 891,928,271	5.58%
> 50.00% up to and including 55.00%	3,248	5.26%	\$ 901,140,881	5.63%
> 55.00% up to and including 60.00%	3,514	5.69%	\$ 1,018,976,306	6.37%
> 60.00% up to and including 65.00%	3,653	5.91%	\$ 1,085,585,831	6.79%
> 65.00% up to and including 70.00%	4,305	6.97%	\$ 1,307,533,181	8.18%
> 70.00% up to and including 75.00%	4,372	7.08%	\$ 1,425,069,073	8.91%
> 75.00% up to and including 80.00%	14,004	22.67%	\$ 4,695,987,665	29.36%
> 80.00% up to and including 85.00%	1,388	2.25%	\$ 439,043,223	2.75%
> 85.00% up to and including 90.00%	2,199	3.56%	\$ 653,849,201	4.09%
> 90.00% up to and including 95.00%	113	0.18%	\$ 32,613,967	0.20%
> 95.00% up to and including 100.00%	74	0.12%	\$ 20,993,456	0.13%
> 100.00%				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	17,151	33.02%	\$ 2,397,806,762	14.99%
> 40.00% up to and including 45.00%	2,912	5.61%	\$ 852,104,277	5.33%
> 45.00% up to and including 50.00%	3,171	6.10%	\$ 1,012,186,693	6.33%
> 50.00% up to and including 55.00%	3,362	6.47%	\$ 1,134,950,982	7.10%
> 55.00% up to and including 60.00%	3,755	7.23%	\$ 1,364,122,442	8.53%
> 60.00% up to and including 65.00%	4,160	8.01%	\$ 1,576,127,713	9.85%
> 65.00% up to and including 70.00%	4,748	9.14%	\$ 1,915,770,144	11.98%
> 70.00% up to and including 75.00%	5,297	10.20%	\$ 2,274,108,344	14.22%
> 75.00% up to and including 80.00%	6,088	11.72%	\$ 2,927,291,519	18.30%
> 80.00% up to and including 85.00%	1,241	2.39%	\$ 514,104,071	3.21%
> 85.00% up to and including 90.00%	56	0.11%	\$ 22,157,056	0.14%
> 90.00% up to and including 95.00%	5	0.01%	\$ 2,488,164	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	51,946	100.00%	\$ 15,993,218,166	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%	22,152	42.64%	\$ 3,938,467,570	24.63%
> 40.00% up to and including 45.00%	3,676	7.08%	\$ 1,226,566,901	7.67%
> 45.00% up to and including 50.00%	3,854	7.42%	\$ 1,413,405,945	8.84%
> 50.00% up to and including 55.00%	4,080	7.85%	\$ 1,535,859,568	9.60%
> 55.00% up to and including 60.00%	4,253	8.19%	\$ 1,723,940,117	10.78%
> 60.00% up to and including 65.00%	4,692	9.03%	\$ 1,996,522,891	12.48%
> 65.00% up to and including 70.00%	4,781	9.20%	\$ 2,179,698,710	13.63%
> 70.00% up to and including 75.00%	3,063	5.90%	\$ 1,384,918,911	8.66%
> 75.00% up to and including 80.00%	1,138	2.19%	\$ 494,977,569	3.09%
> 80.00% up to and including 85.00%	233	0.45%	\$ 89,867,037	0.56%
> 85.00% up to and including 90.00%	21	0.04%	\$ 7,752,587	0.05%
> 90.00% up to and including 95.00%	3	0.01%	\$ 1,240,360	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	51,946	100.00%	\$ 15,993,218,166	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%	35,367	57.24%	\$ 10,443,711,746	65.30%
> 3.00% up to and including 3.25%	9,519	15.41%	\$ 2,352,873,491	14.71%
> 3.25% up to and including 3.50%	4,915	7.96%	\$ 1,290,848,996	8.07%
> 3.50% up to and including 3.75%	7,909	12.80%	\$ 1,191,205,374	7.45%
> 3.75% up to and including 4.00%	1,636	2.65%	\$ 311,271,141	1.95%
> 4.00% up to and including 4.25%	1,045	1.69%	\$ 244,951,761	1.53%
> 4.25% up to and including 4.50%	1,173	1.90%	\$ 114,597,236	0.72%
> 4.50% up to and including 4.75%	43	0.07%	\$ 12,666,213	0.08%
> 4.75% up to and including 5.00%	161	0.26%	\$ 26,080,209	0.16%
> 5.00% up to and including 5.25%	13	0.02%	\$ 4,876,876	0.03%
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	1	0.00%	\$ 135,123	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,817	9.42%	\$ 2,159,277,557	13.50%
<= 2 Year Fixed	3,377	5.47%	\$ 1,233,604,771	7.71%
<= 3 Year Fixed	1,650	2.67%	\$ 627,956,850	3.93%
<= 4 Year Fixed	117	0.19%	\$ 37,273,955	0.23%
<= 5 Year Fixed	159	0.26%	\$ 51,563,730	0.32%
> 5 Year Fixed				
Total Fixed Rate	11,120	18.00%	\$ 4,109,676,863	25.70%
Total Variable Rate	50,662	82.00%	\$ 11,883,541,303	74.30%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,360	18.02%	\$ 437,528,913	2.74%
> \$100,000 up to and including \$200,000	10,091	19.43%	\$ 1,529,091,641	9.56%
> \$200,000 up to and including \$300,000	10,976	21.13%	\$ 2,743,326,840	17.15%
> \$300,000 up to and including \$400,000	8,330	16.04%	\$ 2,885,585,202	18.04%
> \$400,000 up to and including \$500,000	5,099	9.82%	\$ 2,274,934,270	14.22%
> \$500,000 up to and including \$600,000	2,905	5.59%	\$ 1,583,812,953	9.90%
> \$600,000 up to and including \$700,000	1,677	3.23%	\$ 1,084,460,797	6.78%
> \$700,000 up to and including \$800,000	1,028	1.98%	\$ 767,333,055	4.80%
> \$800,000 up to and including \$900,000	646	1.24%	\$ 548,205,594	3.43%
> \$900,000 up to and including \$1.00m	534	1.03%	\$ 505,663,385	3.16%
> \$1.00m up to and including \$1.25m	802	1.54%	\$ 888,279,736	5.55%
> \$1.25m up to and including \$1.50m	299	0.58%	\$ 408,227,490	2.55%
> \$1.50m up to and including \$1.75m	133	0.26%	\$ 214,809,084	1.34%
> \$1.75m up to and including \$2.00m	66	0.13%	\$ 121,959,206	0.76%
> \$2.00m				
Total	51,946	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,284	27.98%	\$ 5,403,546,445	33.79%
VIC	18,467	29.89%	\$ 5,038,558,485	31.50%
TAS	1,947	3.15%	\$ 321,984,650	2.01%
QLD	11,785	19.08%	\$ 2,621,141,062	16.39%
SA	5,273	8.53%	\$ 985,483,226	6.16%
WA	6,608	10.70%	\$ 1,523,036,744	9.52%
NT	418	0.68%	\$ 99,467,555	0.62%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	41,518	67.20%	\$ 12,053,689,653	75.37%
Non Metro	20,264	32.80%	\$ 3,939,528,513	24.63%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,414	18.47%	\$ 4,114,259,685	25.73%
NSW / ACT - Non Metro	5,870	9.50%	\$ 1,289,286,760	8.06%
VIC - Metro	14,106	22.83%	\$ 4,247,473,024	26.56%
VIC - Non Metro	4,361	7.06%	\$ 791,085,461	4.95%
TAS - Metro	899	1.46%	\$ 162,785,596	1.02%
TAS - Non Metro	1,048	1.70%	\$ 159,199,055	1.00%
QLD - Metro	5,562	9.00%	\$ 1,369,343,713	8.56%
QLD - Non Metro	6,223	10.07%	\$ 1,251,797,349	7.83%
SA - Metro	3,610	5.84%	\$ 745,650,164	4.66%
SA - Non Metro	1,663	2.69%	\$ 239,833,062	1.50%
WA - Metro	5,671	9.18%	\$ 1,350,542,844	8.44%
WA - Non Metro	937	1.52%	\$ 172,493,900	1.08%
NT - Metro	256	0.41%	\$ 63,634,628	0.40%
NT - Non Metro	162	0.26%	\$ 35,832,927	0.22%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	433	0.70%	\$ 114,351,057	0.71%
3977 (Botanic Ridge, VIC)	412	0.67%	\$ 109,701,124	0.69%
3064 (Craigieburn, VIC)	394	0.64%	\$ 106,467,506	0.67%
3030 (Cocoroc, VIC)	372	0.60%	\$ 100,215,581	0.63%
2155 (Beaumont Hills, NSW)	214	0.35%	\$ 86,674,322	0.54%
2170 (Casula, NSW)	259	0.42%	\$ 70,706,357	0.44%
2153 (Baulkham Hills, NSW)	142	0.23%	\$ 62,367,166	0.39%
2145 (Constitution Hill, NSW)	203	0.33%	\$ 61,193,996	0.38%
3805 (Fountain Gate, VIC)	218	0.35%	\$ 60,294,657	0.38%
3150 (Brandon Park, VIC)	132	0.21%	\$ 55,426,464	0.35%
3810 (Pakenham, VIC)	208	0.34%	\$ 53,012,351	0.33%
2570 (Belimbla Park, NSW)	154	0.25%	\$ 52,525,672	0.33%
4740 (Alexandra, QLD)	241	0.39%	\$ 51,104,642	0.32%
3806 (Berwick, VIC)	164	0.27%	\$ 48,911,673	0.31%
6210 (Coodanup, WA)	239	0.39%	\$ 48,823,586	0.31%
3000 (Melbourne, VIC)	156	0.25%	\$ 48,051,378	0.30%
3199 (Frankston, VIC)	179	0.29%	\$ 47,206,938	0.30%
3023 (Burnside, VIC)	194	0.31%	\$ 46,327,806	0.29%
2560 (Airds, NSW)	178	0.29%	\$ 46,018,715	0.29%
6164 (Atwell, WA)	201	0.33%	\$ 45,354,192	0.28%
Total	4,693	7.60%	\$ 1,314,735,182	8.22%

*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)	981	1.59%	\$ 262,138,966	1.64%
21203 (Casey - South, VIC)	735	1.19%	\$ 201,031,039	1.26%
11703 (Sydney Inner City, NSW)	479	0.78%	\$ 197,214,421	1.23%
20904 (Whittlesea - Wallan, VIC)	757	1.23%	\$ 192,216,212	1.20%
21005 (Tullamarine - Broadmeadows, VIC)	670	1.08%	\$ 179,057,628	1.12%
20701 (Boroondara, VIC)	378	0.61%	\$ 172,772,232	1.08%
20604 (Melbourne City, VIC)	540	0.87%	\$ 169,256,881	1.06%
21304 (Melton - Bacchus Marsh, VIC)	691	1.12%	\$ 166,183,139	1.04%
21205 (Monash, VIC)	422	0.68%	\$ 159,814,938	1.00%
12602 (Ryde - Hunters Hill, NSW)	368	0.60%	\$ 156,012,456	0.98%
21202 (Casey - North, VIC)	542	0.88%	\$ 153,455,846	0.96%
50502 (Stirling, WA)	572	0.93%	\$ 153,032,337	0.96%
20802 (Glen Eira, VIC)	387	0.63%	\$ 149,571,679	0.94%
21101 (Knox, VIC)	506	0.82%	\$ 147,898,603	0.92%
11501 (Baulkham Hills, NSW)	326	0.53%	\$ 145,231,746	0.91%
12103 (Ku-ring-gai, NSW)	259	0.42%	\$ 143,380,817	0.90%
11602 (Blacktown - North, NSW)	366	0.59%	\$ 143,336,067	0.90%
12504 (Parramatta, NSW)	439	0.71%	\$ 141,646,112	0.89%
20302 (Geelong, VIC)	592	0.96%	\$ 138,624,114	0.87%
21402 (Mornington Peninsula, VIC)	456	0.74%	\$ 137,304,051	0.86%
Total	10,466	16.94%	\$ 3,309,179,284	20.69%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	59,562	96.41%	\$ 15,126,366,414	94.58%
Interest Only	2,220	3.59%	\$ 866,851,752	5.42%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	61,782	100.00%	\$ 15,993,218,166	100.00%
Low Doc Loans				
No Doc Loans				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	59,562	96.41%	\$ 15,126,366,414	94.58%
Interest Only Loans : > 0 up to and including 1 years	763	1.23%	\$ 312,677,311	1.96%
Interest Only Loans : > 1 up to and including 2 years	598	0.97%	\$ 237,369,094	1.48%
Interest Only Loans : > 2 up to and including 3 years	338	0.55%	\$ 134,247,258	0.84%
Interest Only Loans : > 3 up to and including 4 years	323	0.52%	\$ 110,404,831	0.69%
Interest Only Loans : > 4 up to and including 5 years	161	0.26%	\$ 59,676,163	0.37%
Interest Only Loans : > 5 up to and including 6 years	12	0.02%	\$ 3,817,453	0.02%
Interest Only Loans : > 6 up to and including 7 years	4	0.01%	\$ 904,000	0.01%
Interest Only Loans : > 7 up to and including 8 years	2	0.00%	\$ 741,839	0.00%
Interest Only Loans : > 8 up to and including 9 years	13	0.02%	\$ 5,733,472	0.04%
Interest Only Loans : > 9 up to and including 10 years	6	0.01%	\$ 1,280,333	0.01%
Interest Only Loans : > 10 years				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	47,695	77.20%	\$ 11,886,211,188	74.32%
Residential Investment (Full Recourse)	14,087	22.80%	\$ 4,107,006,978	25.68%
Residential Investment (Limited Recourse)				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,491	2.41%	\$ 219,327,793	1.37%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,340	3.79%	\$ 602,706,705	3.77%
Purchase of established dwelling	18,568	30.05%	\$ 5,060,931,197	31.64%
Purchase of new erected dwelling	2,306	3.73%	\$ 674,624,298	4.22%
Refinancing existing debt from another lender	14,948	24.19%	\$ 4,232,009,961	26.46%
Refinancing existing debt with ANZ	12,128	19.63%	\$ 2,878,469,165	18.00%
Other	10,001	16.19%	\$ 2,325,149,046	14.54%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	547	0.89%	\$ 229,860,970	1.44%
> 3 up to and including 6 months	2,582	4.18%	\$ 938,114,688	5.87%
> 6 up to and including 9 months	2,616	4.23%	\$ 896,456,169	5.61%
> 9 up to and including 12 months	2,572	4.16%	\$ 822,268,156	5.14%
> 12 up to and including 15 months	2,832	4.58%	\$ 859,417,259	5.37%
> 15 up to and including 18 months	2,267	3.67%	\$ 691,839,809	4.33%
> 18 up to and including 21 months	1,501	2.43%	\$ 459,615,442	2.87%
> 21 up to and including 24 months	1,255	2.03%	\$ 392,097,837	2.45%
> 24 up to and including 27 months	1,395	2.26%	\$ 415,753,102	2.60%
> 27 up to and including 30 months	966	1.56%	\$ 269,261,035	1.68%
> 30 up to and including 33 months	811	1.31%	\$ 223,378,533	1.40%
> 33 up to and including 36 months	1,214	1.96%	\$ 382,210,556	2.39%
> 36 up to and including 48 months	3,841	6.22%	\$ 1,105,982,389	6.92%
> 48 up to and including 60 months	5,941	9.62%	\$ 1,635,680,942	10.23%
> 60 up to and including 72 months	8,580	13.89%	\$ 2,191,125,696	13.70%
> 72 up to and including 84 months	6,868	11.12%	\$ 1,610,693,877	10.07%
> 84 up to and including 96 months	4,804	7.78%	\$ 1,026,655,972	6.42%
> 96 up to and including 108 months	3,898	6.31%	\$ 701,708,119	4.39%
> 108 up to and including 120 months	3,689	5.97%	\$ 610,928,367	3.82%
> 120 months	3,603	5.83%	\$ 530,169,250	3.31%
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	41	0.07%	\$ 168,104	0.00%
> 1 up to and including 2 years	98	0.16%	\$ 968,185	0.01%
> 2 up to and including 3 years	136	0.22%	\$ 3,569,296	0.02%
> 3 up to and including 4 years	176	0.28%	\$ 5,536,394	0.03%
> 4 up to and including 5 years	183	0.30%	\$ 5,932,559	0.04%
> 5 up to and including 6 years	210	0.34%	\$ 8,048,332	0.05%
> 6 up to and including 7 years	197	0.32%	\$ 9,303,457	0.06%
> 7 up to and including 8 years	223	0.36%	\$ 12,906,490	0.08%
> 8 up to and including 9 years	229	0.37%	\$ 16,231,287	0.10%
> 9 up to and including 10 years	247	0.40%	\$ 20,916,203	0.13%
> 10 up to and including 15 years	2,373	3.84%	\$ 283,340,269	1.77%
> 15 up to and including 20 years	7,893	12.78%	\$ 1,354,046,394	8.47%
> 20 up to and including 25 years	25,101	40.63%	\$ 6,118,462,931	38.26%
> 25 up to and including 30 years	24,675	39.94%	\$ 8,153,788,263	50.98%
> 30 years				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	61,453	99.47%	\$ 15,882,155,388	99.31%
> 0 days up to and including 30 days	284	0.46%	\$ 95,299,506	0.60%
> 30 days up to and including 60 days	31	0.05%	\$ 11,451,680	0.07%
> 60 days up to and including 90 days	14	0.02%	\$ 4,311,591	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				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	50,662	82.00%	\$ 11,883,541,303	74.30%
Fixed Rate Loans : > 0 up to and including 3 months	900	1.46%	\$ 349,527,067	2.19%
Fixed Rate Loans : > 3 up to and including 6 months	1,724	2.79%	\$ 644,586,137	4.03%
Fixed Rate Loans : > 6 up to and including 9 months	1,655	2.68%	\$ 617,562,465	3.86%
Fixed Rate Loans : > 9 up to and including 12 months	1,538	2.49%	\$ 547,601,889	3.42%
Fixed Rate Loans : > 12 up to and including 15 months	712	1.15%	\$ 259,167,943	1.62%
Fixed Rate Loans : > 15 up to and including 18 months	609	0.99%	\$ 219,514,776	1.37%
Fixed Rate Loans : > 18 up to and including 21 months	1,102	1.78%	\$ 421,625,420	2.64%
Fixed Rate Loans : > 21 up to and including 24 months	954	1.54%	\$ 333,296,632	2.08%
Fixed Rate Loans : > 24 up to and including 27 months	530	0.86%	\$ 194,299,753	1.21%
Fixed Rate Loans : > 27 up to and including 30 months	514	0.83%	\$ 189,170,777	1.18%
Fixed Rate Loans : > 30 up to and including 33 months	526	0.85%	\$ 219,805,787	1.37%
Fixed Rate Loans : > 33 up to and including 36 months	80	0.13%	\$ 24,680,534	0.15%
Fixed Rate Loans : > 36 up to and including 48 months	117	0.19%	\$ 37,273,955	0.23%
Fixed Rate Loans : > 48 up to and including 60 months	159	0.26%	\$ 51,563,730	0.32%
Fixed Rate Loans : > 60 months				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,197	22.98%	\$ 3,026,051,207	18.92%
Fortnightly	19,660	31.82%	\$ 4,104,890,517	25.67%
Monthly	27,925	45.20%	\$ 8,862,276,442	55.41%
Other				
Total	61,782	100.00%	\$ 15,993,218,166	100.00%

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