



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 May 2022
Determination Date:	20 June 2022
Trust Payment Date:	22 June 2022
Date of Report:	22 June 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.

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)	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 June 2022

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$16,318,663,716	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,769,559,097	
			\$14,769,559,097
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:		\$1,543,858,304*
Z	Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$16,313,417,401
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$16,313,417,401
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$11,059,325,852
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:	161.53 %

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 \$83,507,371.25*

Summary as at 22 June 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 %
Series 2022-1	17 Mar 2022	EUR 1,750,000,000	\$2,621,389,271	0.6676	Annual	0.25 %
Total	-	-	\$11,059,325,852	-	-	-

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
Series 2022-1	ANZ	XS2456253082 -	LSE	Soft Bullet	17 Mar 2025	17 Mar 2026

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$11,059,325,852	100.00 %
Subordinated Demand Loan*	\$6,804,392,235	61.53 %
Senior Demand Loan	\$ -	-
Total Funding	\$17,863,718,087	

*\$5,643,539,677 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 May 2022
Current Aggregate Principal Balance (AUD)	\$16,319,859,783
Number of Loans (Unconsolidated)	61,837
Number of Loans (Consolidated)	51,476
Average Loan Size (Consolidated)	\$317,038
Maximum Loan Balance (Consolidated)	\$1,990,513
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.87 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	50.09 %
Weighted Average Interest Rate	2.97 %
Weighted Average Seasoning (Months)	49.57
Weighted Average Remaining Term (Months)	300.15

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)	22.29%	21.58%	21.64%	19.27%
Prepayment History (SMM)	2.08%	2.01%	2.01%	1.77%

*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%	18,979	30.69 %	\$2,958,884,143	18.13 %
> 40.00% up to and including 45.00%	3,024	4.89 %	\$745,381,824	4.57 %
> 45.00% up to and including 50.00%	3,363	5.44 %	\$901,571,123	5.52 %
> 50.00% up to and including 55.00%	3,243	5.24 %	\$919,026,134	5.63 %
> 55.00% up to and including 60.00%	3,527	5.70 %	\$1,044,240,376	6.40 %
> 60.00% up to and including 65.00%	3,675	5.94 %	\$1,133,704,917	6.95 %
> 65.00% up to and including 70.00%	4,269	6.90 %	\$1,321,850,628	8.10 %
> 70.00% up to and including 75.00%	4,372	7.07 %	\$1,449,648,100	8.88 %
> 75.00% up to and including 80.00%	13,927	22.52 %	\$4,798,882,215	29.41 %
> 80.00% up to and including 85.00%	1,303	2.11 %	\$414,258,677	2.54 %
> 85.00% up to and including 90.00%	1,965	3.18 %	\$579,432,208	3.55 %
> 90.00% up to and including 95.00%	110	0.18 %	\$30,521,755	0.19 %
> 95.00% up to and including 100.00%	80	0.13 %	\$22,457,684	0.14 %
> 100.00%				
Total	61,837	100.00 %	\$16,319,859,783	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%	17,235	33.48 %	\$2,442,819,697	14.97 %
> 40.00% up to and including 45.00%	2,837	5.51 %	\$846,645,976	5.19 %
> 45.00% up to and including 50.00%	3,081	5.99 %	\$1,001,505,684	6.14 %
> 50.00% up to and including 55.00%	3,284	6.38 %	\$1,137,318,766	6.97 %
> 55.00% up to and including 60.00%	3,658	7.11 %	\$1,357,000,733	8.32 %
> 60.00% up to and including 65.00%	4,228	8.21 %	\$1,647,714,061	10.10 %
> 65.00% up to and including 70.00%	4,639	9.01 %	\$1,929,377,912	11.82 %
> 70.00% up to and including 75.00%	5,143	9.99 %	\$2,307,031,212	14.14 %
> 75.00% up to and including 80.00%	6,337	12.31 %	\$3,215,884,711	19.71 %
> 80.00% up to and including 85.00%	990	1.92 %	\$416,992,439	2.56 %
> 85.00% up to and including 90.00%	35	0.07 %	\$13,949,460	0.09 %
> 90.00% up to and including 95.00%	7	0.01 %	\$2,224,005	0.01 %
> 95.00% up to and including 100.00%	2	0.00 %	\$1,395,127	0.01 %
> 100.00%				0
Total	51,476	100.00 %	\$16,319,859,783	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%	24,141	46.90 %	\$4,518,169,353	27.69 %
> 40.00% up to and including 45.00%	3,852	7.48 %	\$1,357,193,309	8.32 %
> 45.00% up to and including 50.00%	4,008	7.79 %	\$1,486,248,163	9.11 %
> 50.00% up to and including 55.00%	4,177	8.11 %	\$1,681,014,809	10.30 %
> 55.00% up to and including 60.00%	4,237	8.23 %	\$1,794,963,268	11.00 %
> 60.00% up to and including 65.00%	4,186	8.13 %	\$1,907,335,169	11.69 %
> 65.00% up to and including 70.00%	3,420	6.64 %	\$1,722,569,693	10.56 %
> 70.00% up to and including 75.00%	2,561	4.98 %	\$1,374,187,206	8.42 %
> 75.00% up to and including 80.00%	786	1.53 %	\$422,690,666	2.59 %
> 80.00% up to and including 85.00%	102	0.20 %	\$52,871,967	0.32 %
> 85.00% up to and including 90.00%	6	0.01 %	\$2,616,180	0.02 %
Total	51,476	100.00 %	\$16,319,859,783	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%	24,171	39.09 %	\$8,268,913,278	50.67 %
> 3.00% up to and including 3.25%	15,681	25.36 %	\$3,576,832,397	21.92 %
> 3.25% up to and including 3.50%	8,371	13.54 %	\$2,058,546,475	12.61 %
> 3.50% up to and including 3.75%	3,824	6.18 %	\$954,408,223	5.85 %
> 3.75% up to and including 4.00%	6,559	10.61 %	\$939,446,529	5.76 %
> 4.00% up to and including 4.25%	1,230	1.99 %	\$205,763,040	1.26 %
> 4.25% up to and including 4.50%	854	1.38 %	\$196,434,680	1.20 %
> 4.50% up to and including 4.75%	968	1.57 %	\$86,421,004	0.53 %
> 4.75% up to and including 5.00%	48	0.08 %	\$12,655,425	0.08 %
> 5.00% up to and including 5.25%	125	0.20 %	\$18,852,132	0.12 %
> 5.25% up to and including 5.50%	5	0.01 %	\$1,452,960	0.01 %
> 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 %	\$133,641	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	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,134	9.92 %	\$2,265,224,070	13.88 %
<= 2 Year Fixed	5,137	8.31 %	\$2,010,759,367	12.32 %
<= 3 Year Fixed	1,065	1.72 %	\$435,012,056	2.67 %
<= 4 Year Fixed	204	0.33 %	\$66,921,883	0.41 %
<= 5 Year Fixed	119	0.19 %	\$40,614,251	0.25 %
> 5 Year Fixed				
Total Fixed Rate	12,659	20.47 %	\$4,818,531,627	29.53 %
Total Variable Rate	49,178	79.53 %	\$11,501,328,156	70.47 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,363	18.19 %	\$427,723,285	2.62 %
> \$100,000 up to and including \$200,000	9,610	18.67 %	\$1,455,079,367	8.92 %
> \$200,000 up to and including \$300,000	10,455	20.31 %	\$2,613,002,910	16.01 %
> \$300,000 up to and including \$400,000	8,095	15.73 %	\$2,808,005,806	17.21 %
> \$400,000 up to and including \$500,000	5,156	10.02 %	\$2,303,279,617	14.11 %
> \$500,000 up to and including \$600,000	3,064	5.95 %	\$1,669,657,942	10.23 %
> \$600,000 up to and including \$700,000	1,848	3.59 %	\$1,194,674,646	7.32 %
> \$700,000 up to and including \$800,000	1,123	2.18 %	\$839,108,622	5.14 %
> \$800,000 up to and including \$900,000	723	1.40 %	\$613,988,946	3.76 %
> \$900,000 up to and including \$1.00m	609	1.18 %	\$577,697,450	3.54 %
> \$1.00m up to and including \$1.25m	814	1.58 %	\$900,491,429	5.52 %
> \$1.25m up to and including \$1.50m	371	0.72 %	\$503,931,675	3.09 %
> \$1.50m up to and including \$1.75m	169	0.33 %	\$272,692,906	1.67 %
> \$1.75m up to and including \$2.00m	76	0.15 %	\$140,525,183	0.86 %
> \$2.00m				0
Total	51,476	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	17,403	28.14 %	\$5,538,242,777	33.94 %
VIC	18,619	30.11 %	\$5,226,756,914	32.03 %
TAS	1,888	3.05 %	\$318,086,116	1.95 %
QLD	11,650	18.84 %	\$2,641,019,824	16.18 %
SA	5,303	8.58 %	\$1,006,496,602	6.17 %
WA	6,562	10.61 %	\$1,493,372,483	9.15 %
NT	412	0.67 %	\$95,885,067	0.59 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	41,949	67.84 %	\$12,379,810,922	75.86 %
Non Metro	19,888	32.16 %	\$3,940,048,862	24.14 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	11,661	18.86 %	\$4,237,086,076	25.96 %
NSW/ACT - Non Metro	5,742	9.29 %	\$1,301,156,701	7.97 %
VIC - Metro	14,337	23.19 %	\$4,424,903,005	27.11 %
VIC - Non Metro	4,282	6.92 %	\$801,853,909	4.91 %
TAS - Metro	882	1.43 %	\$163,540,724	1.00 %
TAS - Non Metro	1,006	1.63 %	\$154,545,392	0.95 %
QLD - Metro	5,519	8.93 %	\$1,390,061,941	8.52 %
QLD - Non Metro	6,131	9.91 %	\$1,250,957,883	7.67 %
SA - Metro	3,657	5.91 %	\$773,984,702	4.74 %
SA - Non Metro	1,646	2.66 %	\$232,511,900	1.42 %
WA - Metro	5,637	9.12 %	\$1,327,192,294	8.13 %
WA - Non Metro	925	1.50 %	\$166,180,189	1.02 %
NT - Metro	256	0.41 %	\$63,042,180	0.39 %
NT - Non Metro	156	0.25 %	\$32,842,887	0.20 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	468	0.76 %	\$131,444,144	0.81 %
3977 (Botanic Ridge, VIC)	442	0.71 %	\$124,406,580	0.76 %
3064 (Craigieburn, VIC)	435	0.70 %	\$123,166,911	0.75 %
3030 (Cocoroc, VIC)	404	0.65 %	\$116,086,865	0.71 %
2155 (Beaumont Hills, NSW)	218	0.35 %	\$89,950,872	0.55 %
2170 (Casula, NSW)	270	0.44 %	\$75,816,995	0.46 %
2145 (Constitution Hill, NSW)	221	0.36 %	\$73,055,259	0.45 %
2153 (Baulkham Hills, NSW)	148	0.24 %	\$67,650,191	0.41 %
3805 (Fountain Gate, VIC)	228	0.37 %	\$62,442,224	0.38 %
3150 (Brandon Park, VIC)	138	0.22 %	\$60,894,538	0.37 %
3810 (Pakenham, VIC)	227	0.37 %	\$58,919,249	0.36 %
3978 (Cardinia, VIC)	153	0.25 %	\$54,448,078	0.33 %
3000 (Melbourne, VIC)	171	0.28 %	\$51,039,072	0.31 %
6164 (Atwell, WA)	222	0.36 %	\$50,993,318	0.31 %
2570 (Belimbla Park, NSW)	150	0.24 %	\$49,493,939	0.30 %
3754 (Doreen, VIC)	184	0.30 %	\$49,086,907	0.30 %
3199 (Frankston, VIC)	183	0.30 %	\$48,922,305	0.30 %
2765 (Angus, NSW)	122	0.20 %	\$48,611,329	0.30 %
3023 (Burnside, VIC)	198	0.32 %	\$48,085,209	0.29 %
2560 (Airds, NSW)	185	0.30 %	\$48,035,737	0.29 %
Total	4,767	7.71 %	\$1,432,549,723	8.78 %

* 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)	1,051	1.70 %	\$300,106,461	1.84 %
21203 (Casey - South, VIC)	788	1.27 %	\$227,799,953	1.40 %
11703 (Sydney Inner City, NSW)	507	0.82 %	\$207,492,070	1.27 %
20904 (Whittlesea - Wallan, VIC)	781	1.26 %	\$204,792,360	1.25 %
21005 (Tullamarine - Broadmeadows, VIC)	715	1.16 %	\$197,393,033	1.21 %
21304 (Melton - Bacchus Marsh, VIC)	707	1.14 %	\$176,134,780	1.08 %
21101 (Knox, VIC)	529	0.86 %	\$167,528,186	1.03 %
20604 (Melbourne City, VIC)	542	0.88 %	\$165,542,378	1.01 %
21205 (Monash, VIC)	413	0.67 %	\$161,760,627	0.99 %
11501 (Baulkham Hills, NSW)	353	0.57 %	\$159,514,773	0.98 %
21202 (Casey - North, VIC)	552	0.89 %	\$158,307,029	0.97 %
12602 (Ryde - Hunters Hill, NSW)	384	0.62 %	\$157,993,649	0.97 %
20701 (Boroondara, VIC)	338	0.55 %	\$151,700,468	0.93 %
50502 (Stirling, WA)	571	0.92 %	\$150,505,622	0.92 %
20802 (Glen Eira, VIC)	392	0.63 %	\$149,892,882	0.92 %
12103 (Ku-ring-gai, NSW)	272	0.44 %	\$149,393,215	0.92 %
21402 (Mornington Peninsula, VIC)	475	0.77 %	\$148,862,400	0.91 %
12504 (Parramatta, NSW)	448	0.72 %	\$148,193,323	0.91 %
11602 (Blacktown - North, NSW)	378	0.61 %	\$145,249,172	0.89 %
11904 (Kogarah - Rockdale, NSW)	355	0.57 %	\$142,717,812	0.87 %
Total	10,551	17.06 %	\$3,470,880,192	21.27 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	59,504	96.23 %	\$15,377,012,377	94.22 %
Interest Only	2,333	3.77 %	\$942,847,406	5.78 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	61,837	100.00 %	\$16,319,859,783	100.00 %
Low Doc Loans				
No Doc Loans				
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	59,504	96.23 %	\$15,377,012,377	94.22 %
Interest Only Loans: > 0 yrs up to and including 1 yr	734	1.19 %	\$294,617,839	1.81 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	788	1.27 %	\$335,855,012	2.06 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	301	0.49 %	\$121,400,968	0.74 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	345	0.56 %	\$124,895,666	0.77 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	128	0.21 %	\$52,592,063	0.32 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	2	0.00 %	\$1,176,000	0.01 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	5	0.01 %	\$1,653,990	0.01 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	11	0.02 %	\$5,309,039	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	9	0.01 %	\$2,422,691	0.01 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	10	0.02 %	\$2,924,137	0.02 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	47,612	77.00 %	\$12,041,834,715	73.79 %
Residential Investment (Full Recourse)	14,225	23.00 %	\$4,278,025,069	26.21 %
Residential Investment (Limited Recourse)				
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,484	2.40 %	\$223,602,514	1.37 %
Construction of a dwelling (completed)	2,236	3.62 %	\$570,031,664	3.49 %
Purchase of established dwelling	18,931	30.61 %	\$5,339,713,743	32.72 %
Purchase of new erected dwelling	2,347	3.80 %	\$698,684,380	4.28 %
Refinancing an existing debt from another lender	16,034	25.93 %	\$4,637,953,653	28.42 %
Refinancing an existing debt with ANZ	11,400	18.44 %	\$2,684,926,130	16.45 %
Other	9,405	15.21 %	\$2,164,947,699	13.27 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	169	0.27 %	\$70,993,544	0.44 %
> 3 up to and including 6 months	1,648	2.67 %	\$657,424,204	4.03 %
> 6 up to and including 9 months	3,128	5.06 %	\$1,223,827,291	7.50 %
> 9 up to and including 12 months	3,234	5.23 %	\$1,141,718,979	7.00 %
> 12 up to and including 15 months	2,091	3.38 %	\$695,132,801	4.26 %
> 15 up to and including 18 months	2,247	3.63 %	\$768,133,898	4.71 %
> 18 up to and including 21 months	4,401	7.12 %	\$1,315,267,745	8.06 %
> 21 up to and including 24 months	2,195	3.55 %	\$640,682,758	3.93 %
> 24 up to and including 27 months	1,508	2.44 %	\$450,668,671	2.76 %
> 27 up to and including 30 months	1,160	1.88 %	\$352,445,605	2.16 %
> 30 up to and including 33 months	1,209	1.96 %	\$356,652,676	2.19 %
> 33 up to and including 36 months	853	1.38 %	\$218,590,609	1.34 %
> 36 up to and including 48 months	3,357	5.43 %	\$949,545,096	5.82 %
> 48 up to and including 60 months	3,754	6.07 %	\$1,008,058,836	6.18 %
> 60 up to and including 72 months	6,113	9.89 %	\$1,561,758,886	9.57 %
> 72 up to and including 84 months	7,609	12.30 %	\$1,851,899,067	11.35 %
> 84 up to and including 96 months	4,612	7.46 %	\$963,605,970	5.90 %
> 96 up to and including 108 months	3,872	6.26 %	\$771,251,177	4.73 %
> 108 up to and including 120 months	3,430	5.55 %	\$561,200,121	3.44 %
> 120 months	5,247	8.49 %	\$761,001,849	4.66 %
Total	61,837	100.00 %	\$16,319,859,783	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 %	\$1,201,255	0.01 %
> 1 up to and including 2 years	84	0.14 %	\$1,875,055	0.01 %
> 2 up to and including 3 years	147	0.24 %	\$3,429,774	0.02 %
> 3 up to and including 4 years	161	0.26 %	\$4,124,612	0.03 %
> 4 up to and including 5 years	181	0.29 %	\$5,426,156	0.03 %
> 5 up to and including 6 years	196	0.32 %	\$8,403,556	0.05 %
> 6 up to and including 7 years	177	0.29 %	\$7,070,903	0.04 %
> 7 up to and including 8 years	217	0.35 %	\$13,222,878	0.08 %
> 8 up to and including 9 years	253	0.41 %	\$19,508,536	0.12 %
> 9 up to and including 10 years	255	0.41 %	\$20,099,661	0.12 %
> 10 up to and including 15 years	2,498	4.04 %	\$299,834,753	1.84 %
> 15 up to and including 20 years	8,978	14.52 %	\$1,519,179,148	9.31 %
> 20 up to and including 25 years	23,234	37.57 %	\$5,715,040,250	35.02 %
> 25 up to and including 30 years	25,412	41.10 %	\$8,701,443,246	53.32 %
> 30 years				
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	61,475	99.41 %	\$16,201,327,669	99.27 %
> 0 days up to and including 30 days	302	0.49 %	\$97,977,533	0.60 %
> 30 days up to and including 60 days	48	0.08 %	\$16,541,772	0.10 %
> 60 days up to and including 90 days	12	0.02 %	\$4,012,810	0.02 %
> 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	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	49,178	79.53 %	\$11,501,328,156	70.47 %
Fixed Rate Loans: > 0 up to and including 3 months	1,598	2.58 %	\$570,887,368	3.50 %
Fixed Rate Loans: > 3 up to and including 6 months	2,204	3.56 %	\$817,672,860	5.01 %
Fixed Rate Loans: > 6 up to and including 9 months	1,319	2.13 %	\$505,030,360	3.09 %
Fixed Rate Loans: > 9 up to and including 12 months	1,013	1.64 %	\$371,633,482	2.28 %
Fixed Rate Loans: > 12 up to and including 15 months	1,345	2.18 %	\$518,612,935	3.18 %
Fixed Rate Loans: > 15 up to and including 18 months	2,103	3.40 %	\$859,692,432	5.27 %
Fixed Rate Loans: > 18 up to and including 21 months	948	1.53 %	\$360,484,922	2.21 %
Fixed Rate Loans: > 21 up to and including 24 months	741	1.20 %	\$271,969,077	1.67 %
Fixed Rate Loans: > 24 up to and including 27 months	514	0.83 %	\$219,793,217	1.35 %
Fixed Rate Loans: > 27 up to and including 30 months	352	0.57 %	\$147,796,019	0.91 %
Fixed Rate Loans: > 30 up to and including 33 months	111	0.18 %	\$43,599,497	0.27 %
Fixed Rate Loans: > 33 up to and including 36 months	88	0.14 %	\$23,823,322	0.15 %
Fixed Rate Loans: > 36 up to and including 48 months	204	0.33 %	\$66,921,883	0.41 %
Fixed Rate Loans: > 48 up to and including 60 months	119	0.19 %	\$40,614,251	0.25 %
Fixed Rate Loans: > 60 months				
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,859	22.41 %	\$2,969,444,355	18.20 %
Fortnightly	19,255	31.14 %	\$4,059,113,160	24.87 %
Monthly	28,723	46.45 %	\$9,291,302,269	56.93 %
Total	61,837	100.00 %	\$16,319,859,783	100.00 %

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