

ANZ Residential Covered Bond Trust - Monthly Investor Report

Dates	
Collection Period End Date:	31 October 2022
Determination Date:	18 November 2022
Trust Payment Date:	22 November 2022
Date of Report:	22 November 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 Collection Period End Date.

Transaction Parties	
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
Covered Bond Paying Agent:	Deutsche Bank AG, Hong Kong Branch
Paying Agent for A\$ Covered Bonds:	Australia and New Zealand Banking Group Limited
U.S. Paying Agent/U.S. Registrar:	Deutsche Bank Trust Company Americas
N Covered Bond Paying Agent/N Covered Bond Registrar:	Deutsche Bank Aktiengesellschaft*
Luxembourg Registrar:	Deutsche Bank Luxembourg S.A.
Australian Registrar:	Austraclear Services Limited
Servicer:	Australia and New Zealand Banking Group Limited
GIC Account Provider:	Australia and New Zealand Banking Group Limited
Interest Rate Swap Provider:	Australia and New Zealand Banking Group Limited
Contingent Covered Bond Swap Provider:	Australia and New Zealand Banking Group Limited
Trust Manager:	Institutional Securitisation Services Limited
Asset Monitor:	KPMG

* or such other N Covered Bond Paying Agent or N Covered Bond Registrar that is appointed in respect of any Series of N Covered Bonds pursuant to a supplementary agency agreement

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
Has the Amortisation Test been triggered?	No
Amortisation Test satisfied?	N/A
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

Asset Coverage Test as at 22 November 2022		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,541,049,451
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,895,550,596
		\$15,895,550,596
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:	\$300,022,972*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
(A+B+C+D+E)-Z		\$16,195,573,568
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$16,195,573,568
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$12,905,337,914
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		90.50%
Legislative overcollateralisation requirement#:		103.00%
Contractual overcollateralisation minimum:		105.26%
Contractual overcollateralisation current:		110.50%
Reason for contractual overcollateralisation:		Ratings
Total overcollateralisation:		138.42%

Note: Any Defined Term 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).

Section 31A of the Banking Act 1959 (Cwlth)

*Balance includes Reserve Fund Required Amount of \$90,918,889.88

Summary as at 22 November 2022

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
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%
Series 2022-2	15 Nov 2022	EUR 2,000,000,000	\$3,089,849,015	0.6473	Annual	3.21%
Total	-	-	\$12,905,337,914	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
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	XS1916387431 / 191638743	LSE	Soft Bullet*	29 Nov 2022	29 Nov 2023
Series 2022-1	ANZ	XS2456253082	LSE	Soft Bullet*	17 Mar 2025	17 Mar 2026
Series 2022-2	ANZ	XS2555209035	LSE	Soft Bullet*	15 Nov 2024	15 Nov 2025

* Non-payment of the principal on the maturity date is an Issuer Event of Default. To the extent the Covered Bond Guarantor has insufficient funds to repay in full Covered Bonds on the maturity date, the unpaid amount of Covered Bonds will be deferred and shall be due and payable 12 months later (or earlier if the Covered Bond Guarantor has sufficient funds). For further details please refer to the Covered Bond Prospectus.

Bonds Outstanding by Term

Term	Original Term			Remaining Term		
	Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance	Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance
<= 3 years	2	\$5,711,238,286	44.25%	6	\$11,369,864,239	88.10%
> 3 years and <= 4 years	1	\$1,970,614,641	15.27%	1	\$192,197,978	1.49%
> 4 years and <= 5 years	0	\$0	0.00%	0	\$0	0.00%
> 5 years and <= 7 years	1	\$1,071,485,411	8.30%	1	\$212,198,745	1.64%
> 7 years and <= 10 years	2	\$2,616,525,901	20.27%	1	\$227,972,411	1.77%
> 10 years and <= 12 years	1	\$192,197,978	1.49%	0	\$0	0.00%
> 12 years	5	\$1,343,275,697	10.41%	3	\$903,104,540	7.00%
Total	12	\$12,905,337,914	100.00%	12	\$12,905,337,914	100.00%

Bonds Outstanding by Currency of Issuance

Currency	Number of Fixed Rate Bonds Outstanding	Number of Floating Rate Bonds Outstanding	Total Number of Bonds	(%) Total Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance
USD	0	0	0	0.00%	\$0	0.00%
EUR	11	0	11	91.67%	\$12,205,337,914	94.58%
AUD	1	0	1	8.33%	\$700,000,000	5.42%
NOK	0	0	0	0.00%	\$0	0.00%
CHF	0	0	0	0.00%	\$0	0.00%
HKD	0	0	0	0.00%	\$0	0.00%
GBP	0	0	0	0.00%	\$0	0.00%
Total	12	0	12	100.00%	\$12,905,337,914	100.00%

Hedging Details:

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (AUD Equiv)	Exchange Rate
Interest Rate Swap*	22 Nov 2011	23 Nov 2011	100% of the Residential Mortgages within the Cover	AUD 17,563,695,115	\$17,563,695,115	1.0000
Contingent Covered Bond Swap**	08 Jul 2013	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2013-3 Covered Bonds.	Series 2013-3	EUR 150,000,000	\$212,198,745	0.7069
Contingent Covered Bond Swap**	09 Aug 2013	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2013-4 Covered Bonds.	Series 2013-4	AUD 700,000,000	\$700,000,000	1.0000
Contingent Covered Bond Swap**	16 Jan 2014	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2014-1 Covered Bonds.	Series 2014-1	EUR 1,250,000,000	\$1,916,525,901	0.6522
Contingent Covered Bond Swap**	29 Apr 2014	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2014-2 Covered Bonds.	Series 2014-2	EUR 130,000,000	\$192,197,978	0.6764
Contingent Covered Bond Swap**	19 Aug 2015	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2015-2 Covered Bonds.	Series 2015-2	EUR 151,500,000	\$227,972,411	0.6646
Contingent Covered Bond Swap**	12 Jan 2016	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2016-1 Covered Bonds.	Series 2016-1	EUR 180,000,000	\$280,950,933	0.6407
Contingent Covered Bond Swap**	15 Nov 2016	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2016-3 Covered Bonds.	Series 2016-3	EUR 750,000,000	\$1,071,485,411	0.7000
Contingent Covered Bond Swap**	02 Mar 2017	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-1 Covered Bonds.	Series 2017-1	EUR 230,000,000	\$318,120,192	0.7230
Contingent Covered Bond Swap**	05 May 2017	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-2 Covered Bonds.	Series 2017-2	EUR 205,000,000	\$304,033,415	0.6743
Contingent Covered Bond Swap**	22 Nov 2018	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2018-1 Covered Bonds.	Series 2018-1	EUR 1,250,000,000	\$1,970,614,641	0.6343
Contingent Covered Bond Swap**	08 Mar 2022	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2022-1 Covered Bonds.	Series 2022-1	EUR 1,750,000,000	\$2,621,389,271	0.6676
Contingent Covered Bond Swap**	08 Nov 2022	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2022-2 Covered Bonds.	Series 2022-2	EUR 2,000,000,000	\$3,089,849,015	0.6473

* Hedges interest flows on the cover pool to a spread over 1 month BBSW to cover the payment obligations of the Trust, including interest payments on the Intercompany Loan and Demand Loan and the expenses of the Trust.

** Where covered bonds are issued in a currency and/or on an interest basis different to the Interest Rate Swap, ANZBGL will enter into a Cross Currency Swap and at the same time, the Covered Bond Guarantor will enter into a Forward Starting Covered Bond Swap.

Ratings Triggers

Rating Trigger Action Relates to:	Rating Trigger Description:	When Moody's Ratings falls below...	When Fitch Ratings falls below...
Pre-Maturity Test:	For Hard Bullet Covered Bonds maturing within the next 12 months, Pre-Maturity Ledger must be funded by the A\$ equivalent of the Required Redemption Amount. Failure to remedy a breach of the Pre-Maturity Test within the required timeframe will cause an issuer Event of Default to occur.	P-1	F1+ / A+
	Is the Pre-Maturity Test triggered?	No - not applicable given no Hard Bullet Covered bonds are outstanding	
Reserve Fund:	An amount equal to the A\$ equivalent of three months' interest and expense must be credited to the Reserve Fund. A Reserve Fund has been maintained following the Issuer's short term, unsecured, unsubordinated and unguaranteed obligations being rated F1 by Has the Reserve Fund Required Amount been triggered?	P-1 N/a N/a	F1+ Yes Yes
	Has ANZ met the Reserve Fund Required Amount requirements?		
Interest Rate & Contingent Covered Bond Swap Collateralisation:	In compliance with Fitch Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 14 calendar days of a ratings trigger event.	N/a	F1 / A
	In compliance with Moody's Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 30 business days of a ratings trigger event.	P-1 / A2	N/a
Interest Rate & Contingent Covered Bond Swap Replacement:	In compliance with Fitch Criteria as reflected in ISDA documentation, ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below:	N/a	F2 / BBB+
	In compliance with Moody's Criteria as reflected in ISDA documentation, ANZ must replace itself as a swap counterparty if ANZ's Moody's rating falls below:	P-2 / A3	N/a
Trust Bank (GIC) Account:	Minimum Required Ratings to be an Eligible Bank (#) to provide Trust Bank Accounts: (#) Account bank ceases to be an Eligible Bank if it does not obtain a guarantee from an Eligible Bank (of its obligations) within 30 Local Business Days of the occurrence of such event.	P-1	F1/A
Servicer:	Servicer to transfer collections to Trust Bank (GIC) Account within 2 Local Business Days of receipt#	P-1	F1/A
	Servicer Termination Event occurs	Baa3	BBB-

For so long as ANZ has short term credit ratings of no lower than P-1 from Moody's and F1 from Fitch and a long term credit rating of no lower than A from Fitch, the Servicer will only credit collections to the GIC account on a monthly basis (no later than 10am on the Trust Payment Date immediately following the end of the relevant Collection Period)

Funding Summary

	%	Nominal Value
Intercompany Loan	100.00%	\$ 12,905,337,914
Subordinated Demand Loan*	38.42%	\$ 4,958,380,174
Senior Demand Loan	-	\$ -
Total Funding		\$ 17,863,718,088

*\$3,604,040,883 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.

Additional Disclosure - Article 14 of Directive (EU) 2019 / 216214

Composition of mortgages in the cover pool	100% residential
Updating of security valuations via Indexation*	Quarterly
Value of cover pool assets	Nominal
Currency denomination of cover pool assets	AUD
Cover pool asset ranking	1st Ranking Only**
Domicile of all cover pool assets and related securities	Australia

* Indexed LVRs reported in this Investor Report have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Covered Bond Prospectus (section titled "Summary of the Principal Documents").

** A Receivable is a Qualifying Receivable if the Receivable is secured by a Mortgage over Property in Australia which is a registered first ranking mortgage or a second ranking registered mortgage where there are two registered mortgages over the Property securing the Receivable and the Seller is the first ranking mortgagee and the first ranking mortgage is also being acquired by the Covered Bond Guarantor

Cover Pool Assets

Residential Mortgages	\$ 17,563,695,115
Cash in GIC Account	\$ 300,022,972
Substitution Assets	\$ -
Liquid assets	\$ -
Total Cover Pool Assets	\$ 17,863,718,087

Residential Mortgage Pool Summary

Portfolio Cut-off Date	31 Oct 2022
Current Aggregate Principal Balance	\$ 17,563,695,115
Number of Loans (Unconsolidated)	63,428
Number of Loans (Consolidated)	52,898
Average Loan Size (Consolidated)	\$ 332,029
Maximum Loan Balance (Consolidated)	\$ 1,990,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.13%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.64%
Weighted Average Interest Rate	4.46%
Weighted Average Seasoning (Months)	46.31
Weighted Average Remaining Term (Months)	303.73

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)	21.44%	21.43%	21.11%	19.38%
Prepayment History (SMM)	1.99%	1.99%	1.96%	1.78%

*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%	19,197	30.27%	\$ 3,161,674,643	18.00%
> 40.00% up to and including 45.00%	3,073	4.84%	\$ 792,767,354	4.51%
> 45.00% up to and including 50.00%	3,460	5.46%	\$ 959,201,083	5.46%
> 50.00% up to and including 55.00%	3,308	5.22%	\$ 980,093,597	5.58%
> 55.00% up to and including 60.00%	3,663	5.78%	\$ 1,132,652,730	6.45%
> 60.00% up to and including 65.00%	3,823	6.03%	\$ 1,218,392,657	6.94%
> 65.00% up to and including 70.00%	4,445	7.01%	\$ 1,448,156,898	8.25%
> 70.00% up to and including 75.00%	4,521	7.13%	\$ 1,541,328,259	8.78%
> 75.00% up to and including 80.00%	14,623	23.05%	\$ 5,297,972,771	30.16%
> 80.00% up to and including 85.00%	1,272	2.01%	\$ 422,044,727	2.40%
> 85.00% up to and including 90.00%	1,865	2.94%	\$ 562,873,664	3.20%
> 90.00% up to and including 95.00%	103	0.16%	\$ 26,701,336	0.15%
> 95.00% up to and including 100.00%	75	0.12%	\$ 19,835,395	0.11%
> 100.00%				
Total	63,428	100.00%	\$ 17,563,695,115	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%	17,496	33.07%	\$ 2,563,762,205	14.60%
> 40.00% up to and including 45.00%	2,930	5.54%	\$ 918,957,969	5.23%
> 45.00% up to and including 50.00%	3,144	5.94%	\$ 1,043,529,497	5.94%
> 50.00% up to and including 55.00%	3,486	6.59%	\$ 1,266,914,350	7.21%
> 55.00% up to and including 60.00%	3,738	7.07%	\$ 1,439,613,320	8.20%
> 60.00% up to and including 65.00%	4,178	7.90%	\$ 1,700,973,970	9.68%
> 65.00% up to and including 70.00%	4,755	8.99%	\$ 2,065,785,478	11.76%
> 70.00% up to and including 75.00%	5,220	9.87%	\$ 2,427,060,408	13.82%
> 75.00% up to and including 80.00%	6,922	13.09%	\$ 3,676,901,702	20.93%
> 80.00% up to and including 85.00%	993	1.88%	\$ 446,143,091	2.54%
> 85.00% up to and including 90.00%	28	0.05%	\$ 11,020,631	0.06%
> 90.00% up to and including 95.00%	8	0.02%	\$ 3,032,495	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	52,898	100.00%	\$ 17,563,695,115	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	23,269	43.99%	\$ 4,210,549,676	23.97%
> 40.00% up to and including 45.00%	3,705	7.00%	\$ 1,287,393,190	7.33%
> 45.00% up to and including 50.00%	3,810	7.20%	\$ 1,422,727,324	8.10%
> 50.00% up to and including 55.00%	3,948	7.46%	\$ 1,567,315,150	8.92%
> 55.00% up to and including 60.00%	3,795	7.17%	\$ 1,661,011,894	9.46%
> 60.00% up to and including 65.00%	3,873	7.32%	\$ 1,745,958,110	9.94%
> 65.00% up to and including 70.00%	3,850	7.28%	\$ 1,861,961,126	10.60%
> 70.00% up to and including 75.00%	3,342	6.32%	\$ 1,743,775,697	9.93%
> 75.00% up to and including 80.00%	2,264	4.28%	\$ 1,337,471,811	7.61%
> 80.00% up to and including 85.00%	933	1.76%	\$ 642,596,172	3.66%
> 85.00% up to and including 90.00%	106	0.20%	\$ 79,905,761	0.45%
> 90.00% up to and including 95.00%	3	0.01%	\$ 3,029,205	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	52,898	100.00%	\$ 17,563,695,115	100.00%

* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Covered Bond Prospectus (section titled "Summary of the Principal Documents").

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	11,086	17.48%	\$ 4,431,115,830	25.23%
> 3.00% up to and including 3.25%	194	0.31%	\$ 70,199,855	0.40%
> 3.25% up to and including 3.50%	354	0.56%	\$ 131,611,899	0.75%
> 3.50% up to and including 3.75%	83	0.13%	\$ 27,564,464	0.16%
> 3.75% up to and including 4.00%	219	0.35%	\$ 73,498,154	0.42%
> 4.00% up to and including 4.25%	113	0.18%	\$ 40,830,325	0.23%
> 4.25% up to and including 4.50%	2,049	3.23%	\$ 745,200,475	4.24%
> 4.50% up to and including 4.75%	8,021	12.65%	\$ 2,407,787,087	13.71%
> 4.75% up to and including 5.00%	5,292	8.34%	\$ 1,630,722,144	9.28%
> 5.00% up to and including 5.25%	6,587	10.39%	\$ 1,938,116,108	11.03%
> 5.25% up to and including 5.50%	12,498	19.70%	\$ 2,756,712,223	15.70%
> 5.50% up to and including 5.75%	6,303	9.94%	\$ 1,507,314,585	8.58%
> 5.75% up to and including 6.00%	2,855	4.50%	\$ 693,201,298	3.95%
> 6.00% up to and including 6.25%	5,301	8.36%	\$ 726,937,444	4.14%
> 6.25% up to and including 6.50%	927	1.46%	\$ 152,004,693	0.87%
> 6.50% up to and including 6.75%	680	1.07%	\$ 152,960,933	0.87%
> 6.75% up to and including 7.00%	758	1.20%	\$ 62,716,593	0.36%
> 7.00% up to and including 7.25%	8	0.01%	\$ 2,355,885	0.01%
> 7.25% up to and including 7.50%	96	0.15%	\$ 12,085,575	0.07%
> 7.50% up to and including 7.75%	4	0.01%	\$ 759,545	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	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,275	11.47%	\$ 2,847,930,622	16.21%
<= 2 Year Fixed	4,177	6.59%	\$ 1,676,693,211	9.55%
<= 3 Year Fixed	509	0.80%	\$ 180,333,013	1.03%
<= 4 Year Fixed	247	0.39%	\$ 84,656,775	0.48%
<= 5 Year Fixed	83	0.13%	\$ 24,731,175	0.14%
> 5 Year Fixed				
Total Fixed Rate	12,291	19.38%	\$ 4,814,344,795	27.41%
Total Variable Rate	51,137	80.62%	\$ 12,749,350,320	72.59%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,334	17.65%	\$ 419,796,846	2.39%
> \$100,000 up to and including \$200,000	9,326	17.63%	\$ 1,413,958,684	8.05%
> \$200,000 up to and including \$300,000	10,321	19.51%	\$ 2,582,316,899	14.70%
> \$300,000 up to and including \$400,000	8,197	15.50%	\$ 2,848,639,415	16.22%
> \$400,000 up to and including \$500,000	5,604	10.59%	\$ 2,505,265,962	14.26%
> \$500,000 up to and including \$600,000	3,443	6.51%	\$ 1,879,740,829	10.70%
> \$600,000 up to and including \$700,000	2,099	3.97%	\$ 1,357,493,091	7.73%
> \$700,000 up to and including \$800,000	1,319	2.49%	\$ 985,617,042	5.61%
> \$800,000 up to and including \$900,000	844	1.60%	\$ 717,088,278	4.08%
> \$900,000 up to and including \$1.00m	689	1.30%	\$ 652,801,502	3.72%
> \$1.00m up to and including \$1.25m	971	1.84%	\$ 1,075,611,015	6.12%
> \$1.25m up to and including \$1.50m	437	0.83%	\$ 592,576,077	3.37%
> \$1.50m up to and including \$1.75m	214	0.40%	\$ 345,990,175	1.97%
> \$1.75m up to and including \$2.00m	100	0.19%	\$ 186,799,301	1.06%
> \$2.00m				
Total	52,898	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,779	28.03%	\$ 5,927,635,108	33.75%
VIC	19,345	30.50%	\$ 5,738,445,275	32.67%
TAS	1,925	3.03%	\$ 340,316,121	1.94%
QLD	11,864	18.70%	\$ 2,827,289,010	16.10%
SA	5,365	8.46%	\$ 1,056,864,335	6.02%
WA	6,740	10.63%	\$ 1,578,260,952	8.99%
NT	410	0.65%	\$ 94,884,314	0.54%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	43,373	68.38%	\$ 13,391,905,147	76.25%
Non Metro	20,055	31.62%	\$ 4,171,789,969	23.75%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,937	18.82%	\$ 4,514,017,423	25.70%
NSW / ACT - Non Metro	5,842	9.21%	\$ 1,413,617,684	8.05%
VIC - Metro	14,991	23.63%	\$ 4,875,293,431	27.76%
VIC - Non Metro	4,354	6.86%	\$ 863,151,844	4.91%
TAS - Metro	919	1.45%	\$ 179,942,185	1.02%
TAS - Non Metro	1,006	1.59%	\$ 160,373,937	0.91%
QLD - Metro	5,731	9.04%	\$ 1,530,032,683	8.71%
QLD - Non Metro	6,133	9.67%	\$ 1,297,256,327	7.39%
SA - Metro	3,745	5.90%	\$ 825,225,326	4.70%
SA - Non Metro	1,620	2.55%	\$ 231,639,010	1.32%
WA - Metro	5,788	9.13%	\$ 1,403,843,406	7.99%
WA - Non Metro	952	1.50%	\$ 174,417,545	0.99%
NT - Metro	262	0.41%	\$ 63,550,693	0.36%
NT - Non Metro	148	0.23%	\$ 31,333,621	0.18%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	455	0.72%	\$ 141,906,971	0.81%
3029 (Hoppers Crossing, VIC)	488	0.77%	\$ 141,774,645	0.81%
3064 (Craigieburn, VIC)	448	0.71%	\$ 131,936,755	0.75%
3030 (Cocoroc, VIC)	422	0.67%	\$ 130,159,682	0.74%
2155 (Beaumont Hills, NSW)	213	0.34%	\$ 94,499,821	0.54%
2170 (Casula, NSW)	278	0.44%	\$ 83,556,574	0.48%
2145 (Constitution Hill, NSW)	225	0.35%	\$ 76,223,117	0.43%
3150 (Brandon Park, VIC)	156	0.25%	\$ 75,085,663	0.43%
2153 (Baulkham Hills, NSW)	146	0.23%	\$ 69,712,480	0.40%
3805 (Fountain Gate, VIC)	229	0.36%	\$ 66,914,809	0.38%
3978 (Cardinia, VIC)	179	0.28%	\$ 66,648,751	0.38%
3810 (Pakenham, VIC)	230	0.36%	\$ 61,571,849	0.35%
3023 (Burnside, VIC)	229	0.36%	\$ 60,783,466	0.35%
2560 (Airds, NSW)	196	0.31%	\$ 56,023,798	0.32%
2765 (Angus, NSW)	129	0.20%	\$ 55,311,277	0.31%
3754 (Doreen, VIC)	195	0.31%	\$ 53,737,025	0.31%
3000 (Melbourne, VIC)	173	0.27%	\$ 52,740,603	0.30%
2148 (Arndell Park, NSW)	172	0.27%	\$ 52,590,577	0.30%
2250 (Bucketty, NSW)	183	0.29%	\$ 51,872,808	0.30%
3806 (Berwick, VIC)	158	0.25%	\$ 51,181,646	0.29%
Total	4,904	7.73%	\$ 1,574,232,315	8.96%

*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)	1,110	1.75%	\$ 335,725,429	1.91%
21203 (Casey - South, VIC)	851	1.34%	\$ 267,633,867	1.52%
20904 (Whittlesea - Wallan, VIC)	820	1.29%	\$ 232,211,102	1.32%
11703 (Sydney Inner City, NSW)	530	0.84%	\$ 225,955,563	1.29%
21005 (Tullamarine - Broadmeadows, VIC)	746	1.18%	\$ 215,798,687	1.23%
21304 (Melton - Bacchus Marsh, VIC)	787	1.24%	\$ 209,131,922	1.19%
21205 (Monash, VIC)	451	0.71%	\$ 195,756,539	1.11%
20701 (Boroondara, VIC)	368	0.58%	\$ 177,646,542	1.01%
21202 (Casey - North, VIC)	567	0.89%	\$ 175,159,658	1.00%
21101 (Knox, VIC)	534	0.84%	\$ 174,624,844	0.99%
20604 (Melbourne City, VIC)	555	0.88%	\$ 174,076,915	0.99%
12602 (Ryde - Hunters Hill, NSW)	393	0.62%	\$ 167,419,907	0.95%
20802 (Glen Eira, VIC)	417	0.66%	\$ 163,895,492	0.93%
21402 (Mornington Peninsula, VIC)	480	0.76%	\$ 161,295,898	0.92%
11602 (Blacktown - North, NSW)	396	0.62%	\$ 160,005,830	0.91%
11501 (Baulkham Hills, NSW)	334	0.53%	\$ 159,786,853	0.91%
50502 (Stirling, WA)	586	0.92%	\$ 158,507,916	0.90%
12504 (Parramatta, NSW)	452	0.71%	\$ 158,367,643	0.90%
11904 (Kogarah - Rockdale, NSW)	378	0.60%	\$ 157,997,754	0.90%
12103 (Ku-ring-gai, NSW)	277	0.44%	\$ 153,235,810	0.87%
Total	11,032	17.39%	\$ 3,824,234,172	21.77%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	60,857	95.95%	\$ 16,484,122,754	93.85%
Interest Only	2,571	4.05%	\$ 1,079,572,361	6.15%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	63,428	100.00%	\$ 17,563,695,115	100.00%
Low Doc Loans				
No Doc Loans				
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	60,857	95.95%	\$ 16,484,122,754	93.85%
Interest Only Loans : > 0 up to and including 1 years	994	1.57%	\$ 433,970,000	2.47%
Interest Only Loans : > 1 up to and including 2 years	729	1.15%	\$ 312,333,600	1.78%
Interest Only Loans : > 2 up to and including 3 years	387	0.61%	\$ 142,327,029	0.81%
Interest Only Loans : > 3 up to and including 4 years	196	0.31%	\$ 76,051,399	0.43%
Interest Only Loans : > 4 up to and including 5 years	226	0.36%	\$ 102,144,701	0.58%
Interest Only Loans : > 5 up to and including 6 years	5	0.01%	\$ 1,653,991	0.01%
Interest Only Loans : > 6 up to and including 7 years	1	0.00%	\$ 229,982	0.00%
Interest Only Loans : > 7 up to and including 8 years	6	0.01%	\$ 2,345,459	0.01%
Interest Only Loans : > 8 up to and including 9 years	8	0.01%	\$ 2,284,684	0.01%
Interest Only Loans : > 9 up to and including 10 years	19	0.03%	\$ 6,231,516	0.04%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,332	76.20%	\$ 12,827,079,642	73.03%
Residential Investment (Full Recourse)	15,096	23.80%	\$ 4,736,615,473	26.97%
Residential Investment (Limited Recourse)				
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,510	2.38%	\$ 238,691,623	1.36%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,075	3.27%	\$ 532,151,892	3.03%
Purchase of established dwelling	19,807	31.23%	\$ 5,954,519,128	33.90%
Purchase of new erected dwelling	2,355	3.71%	\$ 720,681,436	4.10%
Refinancing existing debt from another lender	17,460	27.53%	\$ 5,334,219,198	30.37%
Refinancing existing debt with ANZ	11,061	17.44%	\$ 2,647,323,644	15.07%
Other	9,160	14.44%	\$ 2,136,108,193	12.16%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	275	0.43%	\$ 110,186,246	0.63%
> 3 up to and including 6 months	3,378	5.33%	\$ 1,389,408,140	7.91%
> 6 up to and including 9 months	1,567	2.47%	\$ 634,545,180	3.61%
> 9 up to and including 12 months	2,782	4.39%	\$ 1,060,628,386	6.04%
> 12 up to and including 15 months	3,922	6.18%	\$ 1,524,310,503	8.68%
> 15 up to and including 18 months	3,114	4.91%	\$ 1,120,364,292	6.38%
> 18 up to and including 21 months	2,449	3.86%	\$ 836,636,275	4.76%
> 21 up to and including 24 months	2,795	4.41%	\$ 911,066,381	5.19%
> 24 up to and including 27 months	3,964	6.25%	\$ 1,202,742,328	6.85%
> 27 up to and including 30 months	1,457	2.30%	\$ 429,622,169	2.45%
> 30 up to and including 33 months	1,102	1.74%	\$ 312,865,999	1.78%
> 33 up to and including 36 months	937	1.48%	\$ 269,509,816	1.53%
> 36 up to and including 48 months	3,243	5.11%	\$ 886,532,282	5.05%
> 48 up to and including 60 months	2,896	4.57%	\$ 789,325,555	4.49%
> 60 up to and including 72 months	4,461	7.03%	\$ 1,126,561,296	6.41%
> 72 up to and including 84 months	6,706	10.57%	\$ 1,618,439,423	9.21%
> 84 up to and including 96 months	5,380	8.48%	\$ 1,179,327,011	6.71%
> 96 up to and including 108 months	3,828	6.04%	\$ 767,998,407	4.37%
> 108 up to and including 120 months	3,189	5.03%	\$ 534,618,261	3.04%
> 120 months	5,983	9.43%	\$ 859,007,165	4.89%
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	39	0.06%	\$ 2,310,790	0.01%
> 1 up to and including 2 years	93	0.15%	\$ 2,166,567	0.01%
> 2 up to and including 3 years	135	0.21%	\$ 3,120,463	0.02%
> 3 up to and including 4 years	162	0.26%	\$ 4,137,531	0.02%
> 4 up to and including 5 years	184	0.29%	\$ 6,563,829	0.04%
> 5 up to and including 6 years	171	0.27%	\$ 6,992,378	0.04%
> 6 up to and including 7 years	195	0.31%	\$ 9,982,969	0.06%
> 7 up to and including 8 years	202	0.32%	\$ 12,752,588	0.07%
> 8 up to and including 9 years	251	0.40%	\$ 19,946,141	0.11%
> 9 up to and including 10 years	287	0.45%	\$ 22,528,714	0.13%
> 10 up to and including 15 years	2,572	4.05%	\$ 308,470,548	1.76%
> 15 up to and including 20 years	9,368	14.77%	\$ 1,588,614,884	9.04%
> 20 up to and including 25 years	21,736	34.27%	\$ 5,373,196,629	30.59%
> 25 up to and including 30 years	28,033	44.20%	\$ 10,202,911,083	58.09%
> 30 years				
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	62,972	99.28%	\$ 17,404,531,274	99.09%
> 0 days up to and including 30 days	423	0.67%	\$ 148,363,032	0.84%
> 30 days up to and including 60 days	33	0.05%	\$ 10,800,810	0.06%
> 60 days up to and including 90 days				
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	51,137	80.62%	\$ 12,749,350,320	72.59%
Fixed Rate Loans : > 0 up to and including 3 months	1,849	2.92%	\$ 731,965,202	4.17%
Fixed Rate Loans : > 3 up to and including 6 months	1,074	1.69%	\$ 390,587,464	2.22%
Fixed Rate Loans : > 6 up to and including 9 months	1,596	2.52%	\$ 608,302,440	3.46%
Fixed Rate Loans : > 9 up to and including 12 months	2,756	4.35%	\$ 1,117,075,516	6.36%
Fixed Rate Loans : > 12 up to and including 15 months	1,691	2.67%	\$ 689,691,739	3.93%
Fixed Rate Loans : > 15 up to and including 18 months	936	1.48%	\$ 354,037,264	2.02%
Fixed Rate Loans : > 18 up to and including 21 months	932	1.47%	\$ 375,485,403	2.14%
Fixed Rate Loans : > 21 up to and including 24 months	618	0.97%	\$ 257,478,806	1.47%
Fixed Rate Loans : > 24 up to and including 27 months	205	0.32%	\$ 83,962,591	0.48%
Fixed Rate Loans : > 27 up to and including 30 months	115	0.18%	\$ 35,905,879	0.20%
Fixed Rate Loans : > 30 up to and including 33 months	129	0.20%	\$ 40,854,837	0.23%
Fixed Rate Loans : > 33 up to and including 36 months	60	0.09%	\$ 19,609,707	0.11%
Fixed Rate Loans : > 36 up to and including 48 months	247	0.39%	\$ 84,656,775	0.48%
Fixed Rate Loans : > 48 up to and including 60 months	83	0.13%	\$ 24,731,175	0.14%
Fixed Rate Loans : > 60 months				
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,771	21.71%	\$ 3,043,791,865	17.33%
Fortnightly	19,126	30.15%	\$ 4,184,514,372	23.82%
Monthly	30,531	48.13%	\$ 10,335,388,878	58.85%
Other				
Total	63,428	100.00%	\$ 17,563,695,115	100.00%

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