



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	2 April 2012
Determination Date:	20 April 2012
Trust Payment Date:	24 April 2012

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

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1	F-1+
ANZ Long Term Senior Unsecured Rating	Aa2	AA-
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	N/A

Asset Coverage Test as at 24 April 2012

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$7,893,585,390
	(ii) Asset Percentage Adjusted Receivable Balance Amount	\$6,555,490,830
		\$6,555,490,830
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:	\$0
Z	Negative carry adjustment:	\$0
	Adjusted Aggregate Receivable Amount	
	(A+B+C+D+E)-Z	\$6,555,490,830
	Results of Asset Coverage Test	
	Adjusted Aggregate Receivable Amount (AARA):	\$6,555,490,830
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$6,542,720,584
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
	Asset Percentage:	82.70%

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 April 2012

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
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 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF Libor + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m BBSW + 95
Total	-	-	\$6,542,720,584	-	-	-

Bonds	CUSIP	ISIN	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2011-1	(Reg S) 05252FAA8 (144A) 05252EAA1	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016
Series 2012-1	073056632	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-2	073112923	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022
Series 2012-3		CH0143838032	SIX	Hard Bullet	13 Feb 2019	13 Feb 2019
Series 2012-4		CH0142821468	SIX	Hard Bullet	13 Feb 2015	13 Feb 2015
Series 2012-5	074535631	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-6	074535640	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 6,542,720,584	100.00%
Subordinated Demand Loan	\$ 1,382,671,730	21.13%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 7,925,392,315	

*\$15,438,845 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	02 Apr 2012
Current Aggregate Principal Balance (AUD)	\$ 7,926,913,370
Number of Loans (Unconsolidated)	28,346
Number of Loans (Consolidated)	28,346
Average Loan Size (Consolidated)	\$ 279,648
Maximum Loan Balance (Consolidated)	\$ 1,972,274
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.16%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.25%
Weighted Average Interest Rate	6.57%
Weighted Average Seasoning (Months)	14.65
Weighted Average Remaining Term (Months)	337.33

Prepayment Information*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	17.28%	15.28%	-	-	15.92%
Prepayment History (SMM)	1.57%	1.37%	-	-	1.43%

*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 25.0%	2,430	8.57%	\$ 198,173,731	2.50%
> 25.0% up to and including 30.0%	724	2.55%	\$ 104,670,613	1.32%
> 30.0% up to and including 35.0%	844	2.98%	\$ 149,219,431	1.88%
> 35.0% up to and including 40.0%	1,013	3.57%	\$ 202,324,068	2.55%
> 40.0% up to and including 45.0%	1,075	3.79%	\$ 237,010,912	2.99%
> 45.0% up to and including 50.0%	1,356	4.78%	\$ 321,444,773	4.06%
> 50.0% up to and including 55.0%	1,492	5.26%	\$ 390,863,184	4.93%
> 55.0% up to and including 60.0%	1,826	6.44%	\$ 512,390,520	6.46%
> 60.0% up to and including 65.0%	1,950	6.88%	\$ 563,453,321	7.11%
> 65.0% up to and including 70.0%	2,396	8.45%	\$ 748,427,676	9.44%
> 70.0% up to and including 75.0%	2,899	10.23%	\$ 936,506,601	11.81%
> 75.0% up to and including 80.0%	10,333	36.45%	\$ 3,559,646,152	44.91%
> 80.0% up to and including 85.0%	6	0.02%	\$ 2,416,590	0.03%
> 85.0% up to and including 90.0%	1	0.00%	\$ 52,748	0.00%
> 90.0% up to and including 95.0%	1	0.00%	\$ 313,050	0.00%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	28,346	100.00%	\$ 7,926,913,370	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 25.0%	3,232	11.40%	\$ 271,721,435	3.43%
> 25.0% up to and including 30.0%	845	2.98%	\$ 132,989,062	1.68%
> 30.0% up to and including 35.0%	955	3.37%	\$ 176,699,980	2.23%
> 35.0% up to and including 40.0%	1,134	4.00%	\$ 236,796,375	2.99%
> 40.0% up to and including 45.0%	1,219	4.30%	\$ 283,979,553	3.58%
> 45.0% up to and including 50.0%	1,516	5.35%	\$ 377,164,130	4.76%
> 50.0% up to and including 55.0%	1,700	6.00%	\$ 464,453,561	5.86%
> 55.0% up to and including 60.0%	2,073	7.31%	\$ 595,953,709	7.52%
> 60.0% up to and including 65.0%	2,146	7.57%	\$ 658,782,682	8.31%
> 65.0% up to and including 70.0%	2,635	9.30%	\$ 846,036,488	10.67%
> 70.0% up to and including 75.0%	3,210	11.32%	\$ 1,071,510,018	13.52%
> 75.0% up to and including 80.0%	7,650	26.99%	\$ 2,799,846,405	35.32%
> 80.0% up to and including 85.0%	30	0.11%	\$ 10,666,923	0.13%
> 85.0% up to and including 90.0%	1	0.00%	\$ 313,050	0.00%
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	28,346	100.00%	\$ 7,926,913,370	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 25.0%	3,362	11.86%	\$ 285,800,137	3.61%
> 25.0% up to and including 30.0%	882	3.11%	\$ 138,746,085	1.75%
> 30.0% up to and including 35.0%	987	3.48%	\$ 184,960,060	2.33%
> 35.0% up to and including 40.0%	1,139	4.02%	\$ 238,586,409	3.01%
> 40.0% up to and including 45.0%	1,242	4.38%	\$ 291,408,789	3.68%
> 45.0% up to and including 50.0%	1,499	5.29%	\$ 367,796,609	4.64%
> 50.0% up to and including 55.0%	1,748	6.17%	\$ 480,025,181	6.06%
> 55.0% up to and including 60.0%	2,017	7.12%	\$ 583,375,814	7.36%
> 60.0% up to and including 65.0%	2,268	8.00%	\$ 691,404,846	8.72%
> 65.0% up to and including 70.0%	2,676	9.44%	\$ 856,181,888	10.80%
> 70.0% up to and including 75.0%	3,342	11.79%	\$ 1,145,666,595	14.45%
> 75.0% up to and including 80.0%	4,486	15.83%	\$ 1,616,608,624	20.39%
> 80.0% up to and including 85.0%	2,322	8.19%	\$ 896,341,617	11.31%
> 85.0% up to and including 90.0%	368	1.30%	\$ 147,925,397	1.87%
> 90.0% up to and including 95.0%	8	0.03%	\$ 2,085,319	0.03%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

* 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 6.00%	308	1.09%	\$ 83,516,159	1.05%
> 6.00% up to and including 6.25%	516	1.82%	\$ 130,981,857	1.65%
> 6.25% up to and including 6.50%	6,119	21.59%	\$ 2,425,099,808	30.59%
> 6.50% up to and including 6.75%	18,729	66.07%	\$ 4,815,989,143	60.75%
> 6.75% up to and including 7.00%	1,805	6.37%	\$ 397,201,268	5.01%
> 7.00% up to and including 7.25%	41	0.14%	\$ 4,412,389	0.06%
> 7.25% up to and including 7.50%	827	2.92%	\$ 69,612,637	0.88%
> 7.50% up to and including 7.75%	1	0.00%	\$ 100,110	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	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	421	1.49%	\$ 103,845,542	1.31%
<= 2 Year Fixed	486	1.71%	\$ 121,459,557	1.53%
<= 3 Year Fixed	357	1.26%	\$ 85,386,404	1.08%
<= 4 Year Fixed	2	0.01%	\$ 533,340	0.01%
<= 5 Year Fixed	42	0.15%	\$ 8,117,901	0.10%
> 5 Year Fixed	1	0.00%	\$ 100,110	0.00%
Total Fixed Rate	1,309	4.62%	\$ 319,442,853	4.03%
Total Variable Rate	27,037	95.38%	\$ 7,607,470,517	95.97%
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	3,412	12.04%	\$ 209,591,798	2.64%
> \$100,000 up to and including \$200,000	6,381	22.51%	\$ 995,169,844	12.55%
> \$200,000 up to and including \$300,000	8,358	29.49%	\$ 2,100,094,148	26.49%
> \$300,000 up to and including \$400,000	5,214	18.39%	\$ 1,805,897,486	22.78%
> \$400,000 up to and including \$500,000	2,445	8.63%	\$ 1,089,676,402	13.75%
> \$500,000 up to and including \$600,000	1,221	4.31%	\$ 667,300,163	8.42%
> \$600,000 up to and including \$700,000	566	2.00%	\$ 366,979,931	4.63%
> \$700,000 up to and including \$800,000	293	1.03%	\$ 219,660,988	2.77%
> \$800,000 up to and including \$900,000	148	0.52%	\$ 126,516,781	1.60%
> \$900,000 up to and including \$1.00m	119	0.42%	\$ 113,356,052	1.43%
> \$1.00m up to and including \$1.25m	120	0.42%	\$ 132,364,385	1.67%
> \$1.25m up to and including \$1.50m	52	0.18%	\$ 71,124,906	0.90%
> \$1.50m up to and including \$1.75m	10	0.04%	\$ 16,111,233	0.20%
> \$1.75m up to and including \$2.00m	7	0.02%	\$ 13,069,253	0.16%
> \$2.00m				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	7,133	25.16%	\$ 2,197,011,180	27.72%
VIC	9,713	34.27%	\$ 2,757,091,078	34.78%
TAS	873	3.08%	\$ 153,432,461	1.94%
QLD	4,478	15.80%	\$ 1,144,564,549	14.44%
SA	2,029	7.16%	\$ 453,458,440	5.72%
WA	3,948	13.93%	\$ 1,173,294,960	14.80%
NT	172	0.61%	\$ 48,060,703	0.61%
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Top 20 Postcodes

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	203	0.72%	\$ 57,062,163	0.72%
3977 (Frankston, VIC)	213	0.75%	\$ 49,890,451	0.63%
3029 (Melb North West, VIC)	204	0.72%	\$ 45,768,398	0.58%
6065 (Brand, WA)	138	0.49%	\$ 41,372,560	0.52%
6164 (Brand, WA)	125	0.44%	\$ 35,718,870	0.45%
2155 (Seven Hills, NSW)	97	0.34%	\$ 35,702,470	0.45%
6155 (Tangney, WA)	120	0.42%	\$ 35,213,187	0.44%
3806 (Dandenong, VIC)	124	0.44%	\$ 32,869,229	0.41%
3023 (Footscray, VIC)	119	0.42%	\$ 32,420,191	0.41%
3805 (Dandenong, VIC)	119	0.42%	\$ 31,064,305	0.39%
6018 (Stirling, WA)	72	0.25%	\$ 31,001,979	0.39%
3121 (Moorabbin, VIC)	76	0.27%	\$ 30,927,377	0.39%
4740 (Central QLD, QLD)	102	0.36%	\$ 28,809,541	0.36%
3064 (Melb North West, VIC)	124	0.44%	\$ 28,488,288	0.36%
3037 (Hawthorn, VIC)	108	0.38%	\$ 25,737,198	0.32%
6210 (Brand, WA)	106	0.37%	\$ 25,561,832	0.32%
3199 (Frankston, VIC)	101	0.36%	\$ 25,346,341	0.32%
6027 (Curtin, WA)	84	0.30%	\$ 25,043,115	0.32%
2026 (Waterloo, NSW)	44	0.16%	\$ 24,623,594	0.31%
6069 (Stirling, WA)	86	0.30%	\$ 24,570,541	0.31%
Total	2,365	8.34%	\$ 667,191,631	8.42%

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	1,126	3.97%	\$ 330,258,551	4.17%
20505 (Inner Melbourne, VIC)	783	2.76%	\$ 313,969,609	3.96%
50515 (North Metropolitan, WA)	955	3.37%	\$ 301,460,580	3.80%
20565 (Southern Melbourne, VIC)	669	2.36%	\$ 268,203,447	3.38%
50520 (South West Metropolitan, WA)	837	2.95%	\$ 250,820,952	3.16%
20550 (Eastern Middle Melbourne, VIC)	670	2.36%	\$ 241,049,574	3.04%
10505 (Inner Sydney, NSW)	546	1.93%	\$ 227,105,684	2.86%
20580 (South Eastern Outer Melbourne, VIC)	847	2.99%	\$ 206,344,211	2.60%
10515 (St George-Sutherland, NSW)	536	1.89%	\$ 189,432,891	2.39%
50510 (East Metropolitan, WA)	632	2.23%	\$ 174,620,409	2.20%
10540 (Central Western Sydney, NSW)	540	1.91%	\$ 158,003,654	1.99%
50525 (South East Metropolitan, WA)	560	1.98%	\$ 156,022,712	1.97%
20530 (Northern Middle Melbourne, VIC)	457	1.61%	\$ 151,675,458	1.91%
10555 (Lower Northern Sydney, NSW)	337	1.19%	\$ 151,629,174	1.91%
20545 (Boroondara City, VIC)	275	0.97%	\$ 142,284,323	1.79%
10560 (Central Northern Sydney, NSW)	324	1.14%	\$ 141,273,511	1.78%
10565 (Northern Beaches, NSW)	278	0.98%	\$ 134,931,417	1.70%
50505 (Central Metropolitan, WA)	305	1.08%	\$ 134,119,660	1.69%
20555 (Eastern Outer Melbourne, VIC)	465	1.64%	\$ 122,814,474	1.55%
30507 (Northwest Outer Brisbane, QLD)	412	1.45%	\$ 112,674,798	1.42%
Total	11,554	40.76%	\$ 3,908,695,089	49.31%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	22,920	80.86%	\$ 6,049,111,342	76.31%
Interest Only	5,426	19.14%	\$ 1,877,802,028	23.69%
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	28,346	100.00%	\$ 7,926,913,370	100.00%
Low Doc Loans				
No Doc Loans				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	22,920	80.86%	\$ 6,049,111,342	76.31%
> 0 yrs up to and including 1 yrs	535	1.89%	\$ 195,679,638	2.47%
> 1 yrs up to and including 2 yrs	706	2.49%	\$ 244,285,583	3.08%
> 2 yrs up to and including 3 yrs	704	2.48%	\$ 230,639,344	2.91%
> 3 yrs up to and including 4 yrs	1,916	6.76%	\$ 662,967,483	8.36%
> 4 yrs up to and including 5 yrs	798	2.82%	\$ 290,006,778	3.66%
> 5 yrs up to and including 6 yrs	8	0.03%	\$ 2,926,237	0.04%
> 6 yrs up to and including 7 yrs	55	0.19%	\$ 18,631,588	0.24%
> 7 yrs up to and including 8 yrs	138	0.49%	\$ 45,039,476	0.57%
> 8 yrs up to and including 9 yrs	434	1.53%	\$ 142,067,593	1.79%
> 9 yrs up to and including 10 yrs	132	0.47%	\$ 45,558,309	0.57%
> 10 yrs				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	22,221	78.39%	\$ 6,133,206,442	77.37%
Residential Investment (Full Recourse)	6,125	21.61%	\$ 1,793,706,928	22.63%
Residential Investment (Limited Recourse)				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	541	1.91%	\$ 95,356,563	1.20%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,185	4.18%	\$ 350,800,833	4.43%
Purchase of established dwelling	8,902	31.40%	\$ 2,812,745,070	35.48%
Purchase of new erected dwelling	667	2.35%	\$ 188,846,802	2.38%
Refinancing existing debt from another lender	4,474	15.78%	\$ 1,215,064,400	15.33%
Refinancing existing debt with ANZ	6,998	24.69%	\$ 1,790,079,159	22.58%
Other	5,579	19.68%	\$ 1,474,020,543	18.60%
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,368	8.35%	\$ 604,915,393	7.63%
> 3 up to and including 6 months	5,750	20.29%	\$ 1,450,056,242	18.29%
> 6 up to and including 9 months	2,245	7.92%	\$ 693,450,901	8.75%
> 9 up to and including 12 months	1,718	6.06%	\$ 528,524,627	6.67%
> 12 up to and including 15 months	2,615	9.23%	\$ 746,959,154	9.42%
> 15 up to and including 18 months	4,569	16.12%	\$ 1,320,994,676	16.66%
> 18 up to and including 21 months	3,403	12.01%	\$ 1,006,119,165	12.69%
> 21 up to and including 24 months	2,248	7.93%	\$ 663,599,871	8.37%
> 24 up to and including 27 months	991	3.50%	\$ 283,482,381	3.58%
> 27 up to and including 30 months	806	2.84%	\$ 220,423,089	2.78%
> 30 up to and including 33 months	577	2.04%	\$ 140,085,466	1.77%
> 33 up to and including 36 months	428	1.51%	\$ 108,181,084	1.36%
> 36 up to and including 48 months	628	2.22%	\$ 160,121,321	2.02%
> 48 up to and including 60 months				
> 60 up to and including 72 months				
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year				
> 1 up to and including 2 years	1	0.00%	\$ 27,444	0.00%
> 2 up to and including 3 years	12	0.04%	\$ 628,270	0.01%
> 3 up to and including 4 years	23	0.08%	\$ 1,207,758	0.02%
> 4 up to and including 5 years	84	0.30%	\$ 2,982,342	0.04%
> 5 up to and including 6 years	24	0.08%	\$ 1,116,343	0.01%
> 6 up to and including 7 years	55	0.19%	\$ 2,508,396	0.03%
> 7 up to and including 8 years	28	0.10%	\$ 1,694,732	0.02%
> 8 up to and including 9 years	106	0.37%	\$ 7,944,857	0.10%
> 9 up to and including 10 years	270	0.95%	\$ 14,335,591	0.18%
> 10 up to and including 15 years	384	1.35%	\$ 43,332,401	0.55%
> 15 up to and including 20 years	454	1.60%	\$ 72,868,327	0.92%
> 20 up to and including 25 years	1,645	5.80%	\$ 369,539,197	4.66%
> 25 up to and including 30 years	25,260	89.11%	\$ 7,408,727,713	93.46%
> 30 years				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	27,808	98.10%	\$ 7,776,112,194	98.10%
> 0 days up to and including 30 days	490	1.73%	\$ 137,191,264	1.73%
> 30 days up to and including 60 days	43	0.15%	\$ 11,634,950	0.15%
> 60 days up to and including 90 days	5	0.02%	\$ 1,974,962	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	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 months	27,037	95.38%	\$ 7,607,470,517	95.97%
> 0 up to and including 3 months				
> 3 up to and including 6 months	48	0.17%	\$ 11,683,785	0.15%
> 6 up to and including 9 months	339	1.20%	\$ 83,210,368	1.05%
> 9 up to and including 12 months	34	0.12%	\$ 8,951,388	0.11%
> 12 up to and including 15 months				
> 15 up to and including 18 months	52	0.18%	\$ 11,608,057	0.15%
> 18 up to and including 21 months	327	1.15%	\$ 78,232,437	0.99%
> 21 up to and including 24 months	107	0.38%	\$ 31,619,063	0.40%
> 24 up to and including 27 months				
> 27 up to and including 30 months	94	0.33%	\$ 20,274,054	0.26%
> 30 up to and including 33 months	232	0.82%	\$ 55,290,753	0.70%
> 33 up to and including 36 months	31	0.11%	\$ 9,821,597	0.12%
> 36 up to and including 48 months	2	0.01%	\$ 533,340	0.01%
> 48 up to and including 60 months	42	0.15%	\$ 8,117,901	0.10%
> 60 months	1	0.00%	\$ 100,110	0.00%
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	6,144	21.68%	\$ 1,413,161,347	17.83%
Fortnightly	9,716	34.28%	\$ 2,417,086,955	30.49%
Monthly	12,486	44.05%	\$ 4,096,665,068	51.68%
Other				
Total	28,346	100.00%	\$ 7,926,913,370	100.00%

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