

# ANZ Covered Bond Pool

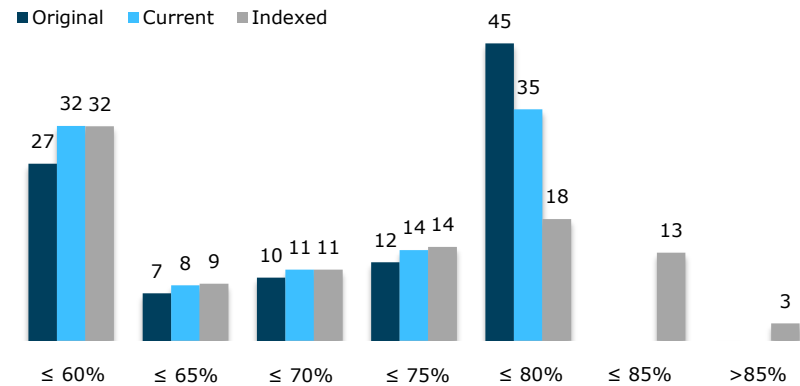
## Composition and qualifying criteria

Portfolio Summary at 30-April-2012	
Covered Bond Pool	\$7,727m
Covered Bonds on issue	\$6,543m
Average loan size	\$279,607
Weighted Ave Current LVR	64.02%
Weighted Ave Indexed LVR	64.48%
Weighted Ave Seasoning	15.54 months
Min Required AP% / OC%	82.7% / 20.92%
Owner-Occupied / Investment	77.4% / 22.7%
Full-Doc loans	100%

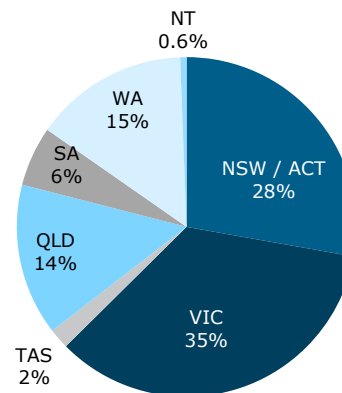
### Qualifying Loan Criteria

- Due from a natural person resident of Australia
- Repayable in Australian Dollars
- Fully drawn
- Term does not exceed 30 years
- Current principal balance  $\leq$  \$2,000,000
- Secured by a registered 1st mortgage
- Residential dwelling which is not under construction (excluding permitted renovations)
- The loan is not > 30 days in arrears
- The sale of the loan does not contravene or conflict with any applicable law
- The Borrower has made at least one interest payment on the loan

### Original/Current/Indexed LVR %



### Geographic Spread (State / Territory)%



### Amortising vs Interest Only

