



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 April 2021
Determination Date:	20 May 2021
Trust Payment Date:	24 May 2021
Date of Report:	24 May 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+ (negative)
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 matures within 12 months from the current Pre-Maturity Test Date. ANZ BGL has met its obligations to credit AUD326,614,975.46 into the Pre-Maturity Ledger of the GIC Account.

Asset Coverage Test as at 24 May 2021

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$16,072,298,016
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,572,921,475
		\$14,572,921,475
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:	\$1,761,780,327*
Z	Negative carry adjustment:	\$0
	Adjusted Aggregate Receivable Amount	
	(A+B+C+D+E)-Z	\$16,334,701,801
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$16,334,701,801
	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 \$108,561,401.13 and Pre-Maturity Reserve Ledger Balance of \$1,570,451,929.33

Summary as at 24 May 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	1.14%
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	TBA	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 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	

*\$6,709,438,195 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	30 Apr 2021
Current Aggregate Principal Balance (AUD)	\$ 16,101,937,761
Number of Loans (Unconsolidated)	62,452
Number of Loans (Consolidated)	52,919
Average Loan Size (Consolidated)	\$ 304,275
Maximum Loan Balance (Consolidated)	\$ 1,999,145
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.80%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	56.49%
Weighted Average Interest Rate	3.03%
Weighted Average Seasoning (Months)	52.63
Weighted Average Remaining Term (Months)	296.82

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

Current Aggregate Principal Balance (AUD)	\$	2,877,071
Percentage Deferrals by Balance		0.02%
Number of Loans Deferred (Unconsolidated)		7
Number of Loans Deferred (Consolidated)		7
Percentage Deferrals by Number (Consolidated)		0.01%
Average Loan Size (Consolidated)	\$	411,010
Maximum Loan Balance (Consolidated)	\$	1,019,018
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		73.32%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		70.03%
Weighted Average Interest Rate		2.85%
Weighted Average Seasoning (Months)		74.48
Weighted Average Remaining Term (Months)		284.67

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.
From 02 Nov 2020 onwards, this stratification table only provides an overview of all approved Covid-19 related loan repayment holidays outstanding as at the reporting date.
This strat table will not be included in future investor reports given the expiry of payment deferral arrangements under the Covid assistance package which was initially provided by ANZ in March 2020.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	19.38%	18.90%	22.37%	19.02%
Prepayment History (SMM)	1.78%	1.73%	2.09%	1.74%

*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%	18,001	28.82%	\$ 2,631,256,421	16.34%
> 40.00% up to and including 45.00%	3,144	5.03%	\$ 741,543,203	4.61%
> 45.00% up to and including 50.00%	3,440	5.51%	\$ 867,142,061	5.39%
> 50.00% up to and including 55.00%	3,323	5.32%	\$ 908,232,304	5.64%
> 55.00% up to and including 60.00%	3,587	5.74%	\$ 1,041,138,031	6.47%
> 60.00% up to and including 65.00%	3,686	5.90%	\$ 1,086,130,967	6.75%
> 65.00% up to and including 70.00%	4,422	7.08%	\$ 1,341,294,855	8.33%
> 70.00% up to and including 75.00%	4,372	7.00%	\$ 1,397,688,963	8.68%
> 75.00% up to and including 80.00%	14,364	23.00%	\$ 4,817,944,098	29.92%
> 80.00% up to and including 85.00%	1,463	2.34%	\$ 462,231,324	2.87%
> 85.00% up to and including 90.00%	2,469	3.95%	\$ 754,407,208	4.69%
> 90.00% up to and including 95.00%	115	0.18%	\$ 33,852,741	0.21%
> 95.00% up to and including 100.00%	66	0.11%	\$ 19,075,585	0.12%
> 100.00%				
Total	62,452	100.00%	\$ 16,101,937,761	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%	17,132	32.37%	\$ 2,391,644,660	14.85%
> 40.00% up to and including 45.00%	2,992	5.65%	\$ 864,398,973	5.37%
> 45.00% up to and including 50.00%	3,150	5.95%	\$ 992,755,704	6.17%
> 50.00% up to and including 55.00%	3,383	6.39%	\$ 1,142,205,369	7.09%
> 55.00% up to and including 60.00%	3,912	7.39%	\$ 1,394,545,772	8.66%
> 60.00% up to and including 65.00%	4,300	8.13%	\$ 1,594,292,078	9.90%
> 65.00% up to and including 70.00%	4,904	9.27%	\$ 1,948,802,543	12.10%
> 70.00% up to and including 75.00%	5,578	10.54%	\$ 2,360,086,759	14.66%
> 75.00% up to and including 80.00%	5,869	11.09%	\$ 2,728,324,222	16.94%
> 80.00% up to and including 85.00%	1,620	3.06%	\$ 654,027,329	4.06%
> 85.00% up to and including 90.00%	75	0.14%	\$ 29,458,889	0.18%
> 90.00% up to and including 95.00%	4	0.01%	\$ 1,395,463	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	52,919	100.00%	\$ 16,101,937,761	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%	19,955	37.71%	\$ 3,187,266,666	19.79%
> 40.00% up to and including 45.00%	3,228	6.10%	\$ 995,259,218	6.18%
> 45.00% up to and including 50.00%	3,526	6.66%	\$ 1,184,019,854	7.35%
> 50.00% up to and including 55.00%	3,722	7.03%	\$ 1,309,082,315	8.13%
> 55.00% up to and including 60.00%	4,039	7.63%	\$ 1,506,616,590	9.36%
> 60.00% up to and including 65.00%	4,204	7.94%	\$ 1,625,822,113	10.10%
> 65.00% up to and including 70.00%	4,422	8.36%	\$ 1,820,161,216	11.30%
> 70.00% up to and including 75.00%	4,556	8.61%	\$ 1,972,015,674	12.25%
> 75.00% up to and including 80.00%	3,474	6.56%	\$ 1,625,996,356	10.10%
> 80.00% up to and including 85.00%	1,454	2.75%	\$ 721,572,071	4.48%
> 85.00% up to and including 90.00%	300	0.57%	\$ 135,085,783	0.84%
> 90.00% up to and including 95.00%	38	0.07%	\$ 18,700,510	0.12%
> 95.00% up to and including 100.00%	1	0.00%	\$ 339,396	0.00%
> 100.00%				
Total	52,919	100.00%	\$ 16,101,937,761	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%	30,926	49.52%	\$ 9,169,470,220	56.95%
> 3.00% up to and including 3.25%	10,822	17.33%	\$ 2,736,699,886	17.00%
> 3.25% up to and including 3.50%	5,889	9.43%	\$ 1,617,648,466	10.05%
> 3.50% up to and including 3.75%	9,623	15.41%	\$ 1,564,963,383	9.72%
> 3.75% up to and including 4.00%	2,193	3.51%	\$ 462,724,307	2.87%
> 4.00% up to and including 4.25%	1,358	2.17%	\$ 334,945,428	2.08%
> 4.25% up to and including 4.50%	1,340	2.15%	\$ 149,454,338	0.93%
> 4.50% up to and including 4.75%	85	0.14%	\$ 23,135,232	0.14%
> 4.75% up to and including 5.00%	199	0.32%	\$ 37,160,503	0.23%
> 5.00% up to and including 5.25%	16	0.03%	\$ 5,599,688	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%	\$ 136,308	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	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,749	6.00%	\$ 1,359,728,483	8.44%
<= 2 Year Fixed	2,797	4.48%	\$ 968,037,251	6.01%
<= 3 Year Fixed	1,560	2.50%	\$ 536,764,539	3.33%
<= 4 Year Fixed	66	0.11%	\$ 17,708,750	0.11%
<= 5 Year Fixed	114	0.18%	\$ 31,122,692	0.19%
> 5 Year Fixed				
Total Fixed Rate	8,286	13.27%	\$ 2,913,361,715	18.09%
Total Variable Rate	54,166	86.73%	\$ 13,188,576,045	81.91%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,281	17.54%	\$ 440,811,826	2.74%
> \$100,000 up to and including \$200,000	10,550	19.94%	\$ 1,599,852,455	9.94%
> \$200,000 up to and including \$300,000	11,413	21.57%	\$ 2,851,047,980	17.71%
> \$300,000 up to and including \$400,000	8,676	16.39%	\$ 3,004,077,357	18.66%
> \$400,000 up to and including \$500,000	5,204	9.83%	\$ 2,322,294,577	14.42%
> \$500,000 up to and including \$600,000	2,859	5.40%	\$ 1,559,129,708	9.68%
> \$600,000 up to and including \$700,000	1,618	3.06%	\$ 1,047,142,547	6.50%
> \$700,000 up to and including \$800,000	944	1.78%	\$ 704,727,424	4.38%
> \$800,000 up to and including \$900,000	611	1.15%	\$ 517,671,903	3.21%
> \$900,000 up to and including \$1.00m	524	0.99%	\$ 496,337,417	3.08%
> \$1.00m up to and including \$1.25m	767	1.45%	\$ 852,592,218	5.29%
> \$1.25m up to and including \$1.50m	282	0.53%	\$ 384,201,556	2.39%
> \$1.50m up to and including \$1.75m	125	0.24%	\$ 201,909,015	1.25%
> \$1.75m up to and including \$2.00m	65	0.12%	\$ 120,141,778	0.75%
> \$2.00m				
Total	52,919	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,298	27.70%	\$ 5,375,458,510	33.38%
VIC	18,452	29.55%	\$ 5,009,488,674	31.11%
TAS	1,956	3.13%	\$ 318,644,580	1.98%
QLD	12,082	19.35%	\$ 2,675,132,526	16.61%
SA	5,369	8.60%	\$ 1,012,133,792	6.29%
WA	6,862	10.99%	\$ 1,606,662,046	9.98%
NT	433	0.69%	\$ 104,417,632	0.65%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	41,678	66.74%	\$ 12,098,278,444	75.14%
Non Metro	20,774	33.26%	\$ 4,003,659,317	24.86%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,298	18.09%	\$ 4,088,012,158	25.39%
NSW / ACT - Non Metro	6,000	9.61%	\$ 1,287,446,352	8.00%
VIC - Metro	14,046	22.49%	\$ 4,214,246,900	26.17%
VIC - Non Metro	4,406	7.06%	\$ 795,241,774	4.94%
TAS - Metro	918	1.47%	\$ 164,807,583	1.02%
TAS - Non Metro	1,038	1.66%	\$ 153,836,997	0.96%
QLD - Metro	5,631	9.02%	\$ 1,385,723,049	8.61%
QLD - Non Metro	6,451	10.33%	\$ 1,289,409,477	8.01%
SA - Metro	3,644	5.83%	\$ 760,018,336	4.72%
SA - Non Metro	1,725	2.76%	\$ 252,115,456	1.57%
WA - Metro	5,881	9.42%	\$ 1,420,415,400	8.82%
WA - Non Metro	981	1.57%	\$ 186,246,646	1.16%
NT - Metro	260	0.42%	\$ 65,055,017	0.40%
NT - Non Metro	173	0.28%	\$ 39,362,615	0.24%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	414	0.66%	\$ 108,619,214	0.67%
3977 (Botanic Ridge, VIC)	413	0.66%	\$ 107,863,802	0.67%
3064 (Craigieburn, VIC)	376	0.60%	\$ 101,109,453	0.63%
3030 (Cocoroc, VIC)	356	0.57%	\$ 94,923,674	0.59%
2155 (Beaumont Hills, NSW)	191	0.31%	\$ 75,056,945	0.47%
2170 (Casula, NSW)	250	0.40%	\$ 69,431,792	0.43%
2153 (Baulkham Hills, NSW)	142	0.23%	\$ 59,075,823	0.37%
3805 (Fountain Gate, VIC)	204	0.33%	\$ 56,014,521	0.35%
6210 (Coodanup, WA)	264	0.42%	\$ 55,321,748	0.34%
3810 (Pakenham, VIC)	211	0.34%	\$ 54,622,428	0.34%
3150 (Brandon Park, VIC)	129	0.21%	\$ 54,497,230	0.34%
2570 (Belimbria Park, NSW)	157	0.25%	\$ 53,751,162	0.33%
4740 (Alexandra, QLD)	252	0.40%	\$ 53,595,373	0.33%
2145 (Constitution Hill, NSW)	175	0.28%	\$ 51,174,782	0.32%
3806 (Berwick, VIC)	166	0.27%	\$ 49,068,049	0.30%
6164 (Atwell, WA)	212	0.34%	\$ 48,672,306	0.30%
3199 (Frankston, VIC)	179	0.29%	\$ 47,244,015	0.29%
3978 (Cardinia, VIC)	143	0.23%	\$ 46,551,147	0.29%
2560 (Airds, NSW)	182	0.29%	\$ 46,359,468	0.29%
3754 (Doreen, VIC)	182	0.29%	\$ 46,013,521	0.29%
Total	4,598	7.36%	\$ 1,278,866,452	7.94%

*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)	929	1.49%	\$ 246,074,968	1.53%
21203 (Casey - South, VIC)	746	1.19%	\$ 202,004,011	1.25%
20904 (Whittlesea - Wallan, VIC)	789	1.26%	\$ 199,003,472	1.24%
11703 (Sydney Inner City, NSW)	467	0.75%	\$ 194,256,149	1.21%
20701 (Boroondara, VIC)	375	0.60%	\$ 182,712,645	1.13%
21005 (Tullamarine - Broadmeadows, VIC)	642	1.03%	\$ 168,838,522	1.05%
20604 (Melbourne City, VIC)	505	0.81%	\$ 159,432,088	0.99%
21205 (Monash, VIC)	417	0.67%	\$ 158,570,781	0.98%
21304 (Melton - Bacchus Marsh, VIC)	684	1.10%	\$ 157,909,843	0.98%
50502 (Stirling, WA)	584	0.94%	\$ 156,924,846	0.97%
20802 (Glen Eira, VIC)	381	0.61%	\$ 151,563,693	0.94%
21202 (Casey - North, VIC)	541	0.87%	\$ 150,180,482	0.93%
11501 (Baulkham Hills, NSW)	326	0.52%	\$ 143,335,698	0.89%
21101 (Knox, VIC)	496	0.79%	\$ 141,829,317	0.88%
12103 (Ku-ring-gai, NSW)	245	0.39%	\$ 141,492,799	0.88%
21402 (Morningside Peninsula, VIC)	471	0.75%	\$ 139,575,568	0.87%
12602 (Ryde - Hunters Hill, NSW)	317	0.51%	\$ 131,803,531	0.82%
11602 (Blacktown - North, NSW)	343	0.55%	\$ 130,489,277	0.81%
20302 (Geelong, VIC)	568	0.91%	\$ 130,038,217	0.81%
12504 (Parramatta, NSW)	413	0.66%	\$ 129,615,629	0.80%
Total	10,239	16.39%	\$ 3,215,651,538	19.97%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	60,106	96.24%	\$ 15,184,100,533	94.30%
Interest Only	2,346	3.76%	\$ 917,837,228	5.70%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	62,452	100.00%	\$ 16,101,937,761	100.00%
Low Doc Loans				
No Doc Loans				
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	60,106	96.24%	\$ 15,184,100,533	94.30%
Interest Only Loans : > 0 up to and including 1 years	894	1.43%	\$ 366,466,162	2.28%
Interest Only Loans : > 1 up to and including 2 years	535	0.86%	\$ 209,202,913	1.30%
Interest Only Loans : > 2 up to and including 3 years	371	0.59%	\$ 143,455,081	0.89%
Interest Only Loans : > 3 up to and including 4 years	244	0.39%	\$ 89,741,020	0.56%
Interest Only Loans : > 4 up to and including 5 years	244	0.39%	\$ 88,874,578	0.55%
Interest Only Loans : > 5 up to and including 6 years	30	0.05%	\$ 8,968,072	0.06%
Interest Only Loans : > 6 up to and including 7 years	6	0.01%	\$ 2,338,196	0.01%
Interest Only Loans : > 7 up to and including 8 years	4	0.01%	\$ 904,000	0.01%
Interest Only Loans : > 8 up to and including 9 years	10	0.02%	\$ 4,534,175	0.03%
Interest Only Loans : > 9 up to and including 10 years	8	0.01%	\$ 3,353,012	0.02%
Interest Only Loans : > 10 years				
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,462	77.60%	\$ 12,065,545,024	74.93%
Residential Investment (Full Recourse)	13,990	22.40%	\$ 4,036,392,736	25.07%
Residential Investment (Limited Recourse)				
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,517	2.43%	\$ 225,463,002	1.40%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,505	4.01%	\$ 667,851,728	4.15%
Purchase of established dwelling	18,572	29.74%	\$ 5,018,738,659	31.17%
Purchase of new erected dwelling	2,255	3.61%	\$ 639,663,640	3.97%
Refinancing existing debt from another lender	14,020	22.45%	\$ 3,918,528,367	24.34%
Refinancing existing debt with ANZ	12,820	20.53%	\$ 3,088,260,603	19.18%
Other	10,763	17.23%	\$ 2,543,431,762	15.80%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	313	0.50%	\$ 105,686,280	0.66%
> 3 up to and including 6 months	1,938	3.10%	\$ 647,044,655	4.02%
> 6 up to and including 9 months	2,421	3.88%	\$ 750,424,591	4.66%
> 9 up to and including 12 months	2,636	4.22%	\$ 835,590,365	5.19%
> 12 up to and including 15 months	1,784	2.86%	\$ 564,094,738	3.50%
> 15 up to and including 18 months	1,477	2.37%	\$ 476,238,317	2.96%
> 18 up to and including 21 months	1,674	2.68%	\$ 527,728,117	3.28%
> 21 up to and including 24 months	1,125	1.80%	\$ 319,837,846	1.99%
> 24 up to and including 27 months	1,009	1.62%	\$ 294,115,785	1.83%
> 27 up to and including 30 months	1,433	2.29%	\$ 477,519,750	2.97%
> 30 up to and including 33 months	1,167	1.87%	\$ 354,926,525	2.20%
> 33 up to and including 36 months	989	1.58%	\$ 288,377,199	1.79%
> 36 up to and including 48 months	5,323	8.52%	\$ 1,552,596,043	9.64%
> 48 up to and including 60 months	8,713	13.95%	\$ 2,392,395,173	14.86%
> 60 up to and including 72 months	9,623	15.41%	\$ 2,489,652,409	15.46%
> 72 up to and including 84 months	5,604	8.97%	\$ 1,269,162,282	7.88%
> 84 up to and including 96 months	4,995	8.00%	\$ 1,047,320,462	6.50%
> 96 up to and including 108 months	4,149	6.64%	\$ 741,603,315	4.61%
> 108 up to and including 120 months	3,227	5.17%	\$ 535,151,469	3.32%
> 120 months	2,852	4.57%	\$ 432,472,438	2.69%
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	34	0.05%	\$ 134,954	0.00%
> 1 up to and including 2 years	102	0.16%	\$ 1,250,436	0.01%
> 2 up to and including 3 years	125	0.20%	\$ 2,005,733	0.01%
> 3 up to and including 4 years	194	0.31%	\$ 6,281,911	0.04%
> 4 up to and including 5 years	190	0.30%	\$ 6,174,858	0.04%
> 5 up to and including 6 years	229	0.37%	\$ 8,588,001	0.05%
> 6 up to and including 7 years	227	0.36%	\$ 11,407,891	0.07%
> 7 up to and including 8 years	200	0.32%	\$ 10,336,410	0.06%
> 8 up to and including 9 years	273	0.44%	\$ 18,671,997	0.12%
> 9 up to and including 10 years	220	0.35%	\$ 18,010,685	0.11%
> 10 up to and including 15 years	2,233	3.58%	\$ 266,722,327	1.66%
> 15 up to and including 20 years	7,117	11.40%	\$ 1,234,357,914	7.67%
> 20 up to and including 25 years	25,468	40.78%	\$ 6,194,562,408	38.47%
> 25 up to and including 30 years	25,840	41.38%	\$ 8,323,432,236	51.69%
> 30 years				
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	62,080,000	99.40%	15,976,253,061,640	99.22%
> 0 days up to and including 30 days	308,000	0.49%	102,887,571,130	0.64%
> 30 days up to and including 60 days	54,000	0.09%	20,199,474,620	0.13%
> 60 days up to and including 90 days	10,000	0.02%	2,597,653,300	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	62,452,000	1.000	16,101,937,760,690	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	54,166	86.73%	\$ 13,188,576,045	81.91%
Fixed Rate Loans : > 0 up to and including 3 months	601	0.96%	\$ 200,779,196	1.25%
Fixed Rate Loans : > 3 up to and including 6 months	734	1.18%	\$ 262,472,414	1.63%
Fixed Rate Loans : > 6 up to and including 9 months	897	1.44%	\$ 346,114,640	2.15%
Fixed Rate Loans : > 9 up to and including 12 months	1,517	2.43%	\$ 550,362,234	3.42%
Fixed Rate Loans : > 12 up to and including 15 months	999	1.60%	\$ 346,035,719	2.15%
Fixed Rate Loans : > 15 up to and including 18 months	846	1.35%	\$ 297,087,423	1.85%
Fixed Rate Loans : > 18 up to and including 21 months	591	0.95%	\$ 208,445,157	1.29%
Fixed Rate Loans : > 21 up to and including 24 months	361	0.58%	\$ 116,468,952	0.72%
Fixed Rate Loans : > 24 up to and including 27 months	399	0.64%	\$ 139,747,281	0.87%
Fixed Rate Loans : > 27 up to and including 30 months	498	0.80%	\$ 166,182,393	1.03%
Fixed Rate Loans : > 30 up to and including 33 months	429	0.69%	\$ 154,610,451	0.96%
Fixed Rate Loans : > 33 up to and including 36 months	234	0.37%	\$ 76,224,414	0.47%
Fixed Rate Loans : > 36 up to and including 48 months	66	0.11%	\$ 17,708,750	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	114	0.18%	\$ 31,122,692	0.19%
Fixed Rate Loans : > 60 months				
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,589	23.36%	\$ 3,099,917,769	19.25%
Fortnightly	20,229	32.39%	\$ 4,249,966,848	26.39%
Monthly	27,634	44.25%	\$ 8,752,053,144	54.35%
Other				
Total	62,452	100.00%	\$ 16,101,937,761	100.00%

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