



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 January 2013
Determination Date:	20 February 2013
Trust Payment Date:	22 February 2013
Date of Report:	22 February 2013

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 & 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 & 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 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (stable)	AA- (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	N/A

Asset Coverage Test as at 22 February 2013

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$12,655,600,059
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$11,069,993,656
		\$11,069,993,656
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:	\$288,779,430
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$11,358,773,086
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$11,358,773,086
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$9,561,011,752
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
	Asset Percentage:	87.00%
	Contractual Overcollateralisation:	114.94%
	Total Overcollateralisation:	144.55%

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 22 February 2013

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
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi-Annual	1.00%
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	3m USDL +61
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	3m GBPL + 27
Total	-	-	\$9,561,011,752	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	13 Feb 2015
Series 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	13 Feb 2015
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	12 Jun 2015
Series 2012-8	ANZ	US05252FAB67 US05252EAB92	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	XS0882235863	LSX	Soft Bullet	04 Feb 2016	04 Feb 2017

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 9,561,011,752	100.00%
Subordinated Demand Loan	\$ 3,451,898,314	36.10%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 13,012,910,066	

*\$2,023,241,388 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 Jan 2013
Current Aggregate Principal Balance (AUD)	\$ 12,724,130,636
Number of Loans (Unconsolidated)	45,256
Number of Loans (Consolidated)	45,256
Average Loan Size (Consolidated)	\$ 281,159
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.90%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.44%
Weighted Average Interest Rate	5.63%
Weighted Average Seasoning (Months)	19.09
Weighted Average Remaining Term (Months)	331.86

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	14.63%	15.87%	15.25%	15.29%
Prepayment History (SMM)	1.31%	1.43%	1.37%	1.37%

*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 40.0%	8,248	18.23%	\$ 1,048,529,156	8.24%
> 40.0% up to and including 45.0%	1,770	3.91%	\$ 376,297,484	2.96%
> 45.0% up to and including 50.0%	2,209	4.88%	\$ 516,754,856	4.06%
> 50.0% up to and including 55.0%	2,338	5.17%	\$ 593,969,319	4.67%
> 55.0% up to and including 60.0%	2,834	6.26%	\$ 783,875,263	6.16%
> 60.0% up to and including 65.0%	3,025	6.68%	\$ 888,844,640	6.99%
> 65.0% up to and including 70.0%	3,573	7.90%	\$ 1,125,633,112	8.85%
> 70.0% up to and including 75.0%	4,390	9.70%	\$ 1,428,771,698	11.23%
> 75.0% up to and including 80.0%	16,869	37.27%	\$ 5,961,455,107	46.85%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	45,256	100.00%	\$ 12,724,130,636	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 40.0%	10,568	23.35%	\$ 1,383,460,505	10.87%
> 40.0% up to and including 45.0%	2,092	4.62%	\$ 478,247,742	3.76%
> 45.0% up to and including 50.0%	2,460	5.44%	\$ 619,064,408	4.87%
> 50.0% up to and including 55.0%	2,684	5.93%	\$ 730,342,138	5.74%
> 55.0% up to and including 60.0%	3,146	6.95%	\$ 925,604,410	7.27%
> 60.0% up to and including 65.0%	3,373	7.45%	\$ 1,057,616,574	8.31%
> 65.0% up to and including 70.0%	3,872	8.56%	\$ 1,279,175,616	10.05%
> 70.0% up to and including 75.0%	4,992	11.03%	\$ 1,707,180,528	13.42%
> 75.0% up to and including 80.0%	12,069	26.67%	\$ 4,543,438,715	35.71%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	45,256	100.00%	\$ 12,724,130,636	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 40.0%	10,950	24.20%	\$ 1,428,385,971	11.23%
> 40.0% up to and including 45.0%	2,179	4.81%	\$ 500,943,823	3.94%
> 45.0% up to and including 50.0%	2,347	5.19%	\$ 584,519,366	4.59%
> 50.0% up to and including 55.0%	2,664	5.89%	\$ 737,566,578	5.80%
> 55.0% up to and including 60.0%	2,978	6.58%	\$ 866,151,374	6.81%
> 60.0% up to and including 65.0%	3,355	7.41%	\$ 1,054,161,912	8.28%
> 65.0% up to and including 70.0%	3,753	8.29%	\$ 1,239,534,913	9.74%
> 70.0% up to and including 75.0%	4,954	10.95%	\$ 1,699,333,177	13.36%
> 75.0% up to and including 80.0%	7,304	16.14%	\$ 2,706,684,976	21.27%
> 80.0% up to and including 85.0%	3,934	8.69%	\$ 1,529,821,849	12.02%
> 85.0% up to and including 90.0%	795	1.76%	\$ 357,849,031	2.81%
> 90.0% up to and including 95.0%	30	0.07%	\$ 15,233,154	0.12%
> 95.0% up to and including 100.0%	7	0.02%	\$ 1,983,291	0.02%
> 100.0%	6	0.01%	\$ 1,961,221	0.02%
Total	45,256	100.00%	\$ 12,724,130,636	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 5.00%	3	0.01%	\$ 569,465	0.00%
> 5.00% up to and including 5.25%	1	0.00%	\$ 302,934	0.00%
> 5.25% up to and including 5.50%	11,533	25.48%	\$ 4,677,583,453	36.76%
> 5.50% up to and including 5.75%	26,474	58.50%	\$ 6,510,128,528	51.16%
> 5.75% up to and including 6.00%	3,897	8.61%	\$ 912,326,945	7.17%
> 6.00% up to and including 6.25%	1,141	2.52%	\$ 302,616,245	2.38%
> 6.25% up to and including 6.50%	2,055	4.54%	\$ 292,206,278	2.30%
> 6.50% up to and including 6.75%	89	0.20%	\$ 17,568,521	0.14%
> 6.75% up to and including 7.00%	59	0.13%	\$ 10,107,037	0.08%
> 7.00% up to and including 7.25%	2	0.00%	\$ 538,474	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 182,756	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	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,237	2.73%	\$ 323,723,462	2.54%
<= 2 Year Fixed	1,459	3.22%	\$ 401,548,857	3.16%
<= 3 Year Fixed	662	1.46%	\$ 173,803,400	1.37%
<= 4 Year Fixed	57	0.13%	\$ 10,704,956	0.08%
<= 5 Year Fixed	33	0.07%	\$ 6,953,432	0.05%
> 5 Year Fixed	2	0.00%	\$ 182,756	0.00%
Total Fixed Rate	3,450	7.62%	\$ 916,916,863	7.21%
Total Variable Rate	41,806	92.38%	\$ 11,807,213,773	92.79%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	5,696	12.59%	\$ 341,984,260	2.69%
> \$100,000 up to and including \$200,000	10,293	22.74%	\$ 1,592,662,295	12.52%
> \$200,000 up to and including \$300,000	12,887	28.48%	\$ 3,234,900,541	25.42%
> \$300,000 up to and including \$400,000	8,348	18.45%	\$ 2,888,363,644	22.70%
> \$400,000 up to and including \$500,000	3,768	8.33%	\$ 1,681,677,072	13.22%
> \$500,000 up to and including \$600,000	1,923	4.25%	\$ 1,049,812,178	8.25%
> \$600,000 up to and including \$700,000	932	2.06%	\$ 603,406,396	4.74%
> \$700,000 up to and including \$800,000	528	1.17%	\$ 396,348,174	3.11%
> \$800,000 up to and including \$900,000	299	0.66%	\$ 254,279,172	2.00%
> \$900,000 up to and including \$1.00m	198	0.44%	\$ 188,469,672	1.48%
> \$1.00m up to and including \$1.25m	215	0.48%	\$ 238,688,383	1.88%
> \$1.25m up to and including \$1.50m	106	0.23%	\$ 145,678,649	1.14%
> \$1.50m up to and including \$1.75m	41	0.09%	\$ 66,341,503	0.52%
> \$1.75m up to and including \$2.00m	22	0.05%	\$ 41,518,695	0.33%
> \$2.00m				
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	11,695	25.84%	\$ 3,675,638,546	28.89%
VIC	14,779	32.66%	\$ 4,272,084,657	33.57%
TAS	1,235	2.73%	\$ 209,075,194	1.64%
QLD	7,765	17.16%	\$ 1,948,996,232	15.32%
SA	3,332	7.36%	\$ 739,834,903	5.81%
WA	6,135	13.56%	\$ 1,788,573,908	14.06%
NT	315	0.70%	\$ 89,927,196	0.71%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	32,053	70.83%	\$ 9,999,574,129	78.59%
Non Metro	13,203	29.17%	\$ 2,724,556,507	21.41%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	8,237	18.20%	\$ 2,957,237,945	23.24%
NSW / ACT - Non Metro	3,458	7.64%	\$ 718,400,600	5.65%
VIC - Metro	11,669	25.78%	\$ 3,697,851,946	29.06%
VIC - Non Metro	3,110	6.87%	\$ 574,232,712	4.51%
TAS - Metro	644	1.42%	\$ 119,564,457	0.94%
TAS - Non Metro	591	1.31%	\$ 89,510,738	0.70%
QLD - Metro	3,472	7.67%	\$ 963,796,710	7.57%
QLD - Non Metro	4,293	9.49%	\$ 985,199,522	7.74%
SA - Metro	2,454	5.42%	\$ 590,032,810	4.64%
SA - Non Metro	878	1.94%	\$ 149,802,093	1.18%
WA - Metro	5,317	11.75%	\$ 1,594,695,743	12.53%
WA - Non Metro	818	1.81%	\$ 193,878,165	1.52%
NT - Metro	260	0.57%	\$ 76,394,518	0.60%
NT - Non Metro	55	0.12%	\$ 13,532,678	0.11%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	334	0.74%	\$ 94,329,119	0.74%
3977 (Frankston, VIC)	316	0.70%	\$ 75,040,895	0.59%
3029 (Melb North West, VIC)	302	0.67%	\$ 70,180,512	0.55%
2155 (Seven Hills, NSW)	170	0.38%	\$ 63,280,678	0.50%
6065 (Brand, WA)	208	0.46%	\$ 60,004,766	0.47%
6164 (Brand, WA)	213	0.47%	\$ 59,553,941	0.47%
2026 (Waterloo, NSW)	86	0.19%	\$ 53,401,119	0.42%
6155 (Tangney, WA)	180	0.40%	\$ 48,550,057	0.38%
4740 (Central QLD, QLD)	172	0.38%	\$ 48,244,150	0.38%
3064 (Melb North West, VIC)	199	0.44%	\$ 47,719,603	0.38%
6018 (Stirling, WA)	113	0.25%	\$ 47,101,617	0.37%
3023 (Footscray, VIC)	174	0.38%	\$ 46,588,888	0.37%
3806 (Dandenong, VIC)	172	0.38%	\$ 46,469,656	0.37%
3121 (Moorabbin, VIC)	112	0.25%	\$ 44,694,192	0.35%
2153 (Seven Hills, NSW)	125	0.28%	\$ 42,293,878	0.33%
6027 (Curtin, WA)	137	0.30%	\$ 41,291,977	0.32%
2065 (St Leonards, NSW)	79	0.17%	\$ 40,784,917	0.32%
3805 (Dandenong, VIC)	167	0.37%	\$ 39,649,584	0.31%
3204 (Dandenong, VIC)	87	0.19%	\$ 39,394,411	0.31%
3195 (Dandenong, VIC)	107	0.24%	\$ 38,646,080	0.30%
Total	3,453	7.63%	\$ 1,047,220,041	8.23%

*One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on the Barcode Sort Plan Area Name assigned under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20505 (Inner Melbourne, VIC)	1,242	2.74%	\$ 509,179,279	4.00%
20510 (Western Melbourne, VIC)	1,638	3.62%	\$ 482,287,371	3.79%
50515 (North Metropolitan, WA)	1,512	3.34%	\$ 461,716,641	3.63%
20565 (Southern Melbourne, VIC)	1,053	2.33%	\$ 449,733,256	3.53%
20550 (Eastern Middle Melbourne, VIC)	1,071	2.37%	\$ 392,443,195	3.08%
10505 (Inner Sydney, NSW)	905	2.00%	\$ 390,035,141	3.07%
50520 (South West Metropolitan, WA)	1,315	2.91%	\$ 382,478,885	3.01%
10515 (St George-Sutherland, NSW)	889	1.96%	\$ 323,645,067	2.54%
20580 (South Eastern Outer Melbourne, VIC)	1,247	2.76%	\$ 303,748,908	2.39%
10540 (Central Western Sydney, NSW)	934	2.06%	\$ 280,120,664	2.20%
10555 (Lower Northern Sydney, NSW)	568	1.26%	\$ 268,858,246	2.11%
50510 (East Metropolitan, WA)	980	2.17%	\$ 265,092,888	2.08%
50525 (South East Metropolitan, WA)	892	1.97%	\$ 240,616,741	1.89%
10560 (Central Northern Sydney, NSW)	521	1.15%	\$ 235,881,118	1.85%
20545 (Boroondara City, VIC)	448	0.99%	\$ 228,107,937	1.79%
20530 (Northern Middle Melbourne, VIC)	696	1.54%	\$ 226,326,222	1.78%
10565 (Northern Beaches, NSW)	443	0.98%	\$ 216,105,951	1.70%
50505 (Central Metropolitan, WA)	422	0.93%	\$ 196,471,075	1.54%
40520 (Southern Adelaide, SA)	789	1.74%	\$ 182,645,782	1.44%
30507 (Northwest Outer Brisbane, QLD)	675	1.49%	\$ 182,610,152	1.44%
Total	18,240	40.30%	\$ 6,218,104,520	48.87%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	36,014	79.58%	\$ 9,390,914,331	73.80%
Interest Only	9,242	20.42%	\$ 3,333,216,305	26.20%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	45,256	100.00%	\$ 12,724,130,636	100.00%
Low Doc Loans				
No Doc Loans				
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	36,014	79.58%	\$ 9,390,914,331	73.80%
Interest Only Loans : > 0 up to and including 1 years	1,128	2.49%	\$ 404,732,238	3.18%
Interest Only Loans : > 1 up to and including 2 years	1,413	3.12%	\$ 482,813,340	3.79%
Interest Only Loans : > 2 up to and including 3 years	2,073	4.58%	\$ 733,344,575	5.76%
Interest Only Loans : > 3 up to and including 4 years	2,526	5.58%	\$ 938,429,112	7.38%
Interest Only Loans : > 4 up to and including 5 years	883	1.95%	\$ 352,776,972	2.77%
Interest Only Loans : > 5 up to and including 6 years	56	0.12%	\$ 17,618,783	0.14%
Interest Only Loans : > 6 up to and including 7 years	143	0.32%	\$ 48,485,053	0.38%
Interest Only Loans : > 7 up to and including 8 years	415	0.92%	\$ 137,043,940	1.08%
Interest Only Loans : > 8 up to and including 9 years	441	0.97%	\$ 160,533,096	1.26%
Interest Only Loans : > 9 up to and including 10 years	164	0.36%	\$ 57,439,197	0.45%
Interest Only Loans : > 10 years				
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	34,647	76.56%	\$ 9,537,270,291	74.95%
Residential Investment (Full Recourse)	10,609	23.44%	\$ 3,186,860,345	25.05%
Residential Investment (Limited Recourse)				
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	900	1.99%	\$ 167,338,387	1.32%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,678	3.71%	\$ 488,430,725	3.84%
Purchase of established dwelling	12,330	27.25%	\$ 3,867,660,307	30.40%
Purchase of new erected dwelling	957	2.11%	\$ 276,464,685	2.17%
Refinancing existing debt from another lender	8,019	17.72%	\$ 2,329,148,355	18.30%
Refinancing existing debt with ANZ	12,462	27.54%	\$ 3,166,593,716	24.89%
Other	8,910	19.69%	\$ 2,428,494,461	19.09%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	545	1.20%	\$ 147,505,055	1.16%
> 3 up to and including 6 months	2,438	5.39%	\$ 635,251,837	4.99%
> 6 up to and including 9 months	2,778	6.14%	\$ 836,949,699	6.58%
> 9 up to and including 12 months	7,246	16.01%	\$ 2,019,081,181	15.87%
> 12 up to and including 15 months	7,758	17.14%	\$ 2,113,460,541	16.61%
> 15 up to and including 18 months	5,316	11.75%	\$ 1,547,901,908	12.17%
> 18 up to and including 21 months	3,210	7.09%	\$ 969,535,642	7.62%
> 21 up to and including 24 months	2,715	6.00%	\$ 763,610,471	6.00%
> 24 up to and including 27 months	3,620	8.00%	\$ 1,020,147,447	8.02%
> 27 up to and including 30 months	3,176	7.02%	\$ 907,784,690	7.13%
> 30 up to and including 33 months	2,741	6.06%	\$ 788,081,974	6.19%
> 33 up to and including 36 months	1,012	2.24%	\$ 285,029,466	2.24%
> 36 up to and including 48 months	2,275	5.03%	\$ 579,552,092	4.55%
> 48 up to and including 60 months	426	0.94%	\$ 110,238,633	0.87%
> 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	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1	0.00%	\$ 10,473	0.00%
> 1 up to and including 2 years	10	0.02%	\$ 184,054	0.00%
> 2 up to and including 3 years	28	0.06%	\$ 1,047,300	0.01%
> 3 up to and including 4 years	98	0.22%	\$ 2,982,829	0.02%
> 4 up to and including 5 years	88	0.19%	\$ 3,584,560	0.03%
> 5 up to and including 6 years	71	0.16%	\$ 3,305,052	0.03%
> 6 up to and including 7 years	73	0.16%	\$ 4,172,702	0.03%
> 7 up to and including 8 years	101	0.22%	\$ 6,945,420	0.05%
> 8 up to and including 9 years	308	0.68%	\$ 17,645,530	0.14%
> 9 up to and including 10 years	211	0.47%	\$ 13,229,120	0.10%
> 10 up to and including 15 years	744	1.64%	\$ 85,936,354	0.68%
> 15 up to and including 20 years	930	2.05%	\$ 151,162,964	1.19%
> 20 up to and including 25 years	3,379	7.47%	\$ 758,359,846	5.96%
> 25 up to and including 30 years	39,214	86.65%	\$ 11,675,564,431	91.76%
> 30 years				
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	44,578	98.50%	\$ 12,515,743,820	98.36%
> 0 days up to and including 30 days	575	1.27%	\$ 175,717,144	1.38%
> 30 days up to and including 60 days	78	0.17%	\$ 24,669,848	0.19%
> 60 days up to and including 90 days	25	0.06%	\$ 7,999,823	0.06%
> 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	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	41,806	92.38%	\$ 11,807,213,773	92.79%
Fixed Rate Loans : > 0 up to and including 3 months	242	0.53%	\$ 63,338,337	0.50%
Fixed Rate Loans : > 3 up to and including 6 months	60	0.13%	\$ 17,340,713	0.14%
Fixed Rate Loans : > 6 up to and including 9 months	304	0.67%	\$ 76,444,591	0.60%
Fixed Rate Loans : > 9 up to and including 12 months	631	1.39%	\$ 166,599,821	1.31%
Fixed Rate Loans : > 12 up to and including 15 months	852	1.88%	\$ 245,242,523	1.93%
Fixed Rate Loans : > 15 up to and including 18 months	37	0.08%	\$ 9,985,802	0.08%
Fixed Rate Loans : > 18 up to and including 21 months	355	0.78%	\$ 89,376,671	0.70%
Fixed Rate Loans : > 21 up to and including 24 months	215	0.48%	\$ 56,943,862	0.45%
Fixed Rate Loans : > 24 up to and including 27 months	428	0.95%	\$ 116,257,830	0.91%
Fixed Rate Loans : > 27 up to and including 30 months	114	0.25%	\$ 26,126,368	0.21%
Fixed Rate Loans : > 30 up to and including 33 months	109	0.24%	\$ 28,271,612	0.22%
Fixed Rate Loans : > 33 up to and including 36 months	11	0.02%	\$ 3,147,591	0.02%
Fixed Rate Loans : > 36 up to and including 48 months	57	0.13%	\$ 10,704,956	0.08%
Fixed Rate Loans : > 48 up to and including 60 months	33	0.07%	\$ 6,953,432	0.05%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 182,756	0.00%
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,767	21.58%	\$ 2,237,510,128	17.58%
Fortnightly	15,119	33.41%	\$ 3,660,484,806	28.77%
Monthly	20,370	45.01%	\$ 6,826,135,702	53.65%
Other				
Total	45,256	100.00%	\$ 12,724,130,636	100.00%

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