



Australia and New Zealand Banking Group Ltd
ABN 11 005 357 522

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	02 March 2020
Determination Date:	19 March 2020
Trust Payment Date:	23 March 2020
Date of Report:	23 March 2020

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 the 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)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (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	Pass

Asset Coverage Test as at 23 March 2020**Calculation of Adjusted Aggregate Receivable Amount**

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,855,378,250	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$16,221,611,618	
			\$16,221,611,618
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:		\$2,028,330,448
Z	Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$18,249,942,067
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,249,942,067
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,964,488,920
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:	153.90 %

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 23 March 2020

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 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
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 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi Annual	2.05 %
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	Compounded Daily SONIA + 0.68 %
Total	-	-	\$12,964,488,920	-	-	-

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 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
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	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
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	XS 1916387431/191638 743 -	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	\$12,964,488,920	100.00 %
Subordinated Demand Loan*	\$6,988,194,117	53.90 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$5,627,344,963 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 Mar 2020
Current Aggregate Principal Balance (AUD)	\$17,924,352,589
Number of Loans (Unconsolidated)	66,070
Number of Loans (Consolidated)	56,111
Average Loan Size (Consolidated)	\$319,445
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.84 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.52 %
Weighted Average Interest Rate	3.73 %
Weighted Average Seasoning (Months)	50.41
Weighted Average Remaining Term (Months)	300.04

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)	15.26%	15.29%	15.55%	18.34%
Prepayment History (SMM)	1.37%	1.37%	1.40%	1.67%

*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%	18,460	27.94 %	\$2,774,962,607	15.48 %
> 40.00% up to and including 45.00%	3,467	5.25 %	\$843,565,802	4.71 %
> 45.00% up to and including 50.00%	3,759	5.69 %	\$1,001,175,696	5.59 %
> 50.00% up to and including 55.00%	3,594	5.44 %	\$1,013,885,147	5.66 %
> 55.00% up to and including 60.00%	3,872	5.86 %	\$1,155,097,560	6.44 %
> 60.00% up to and including 65.00%	3,796	5.75 %	\$1,158,906,862	6.47 %
> 65.00% up to and including 70.00%	4,382	6.63 %	\$1,370,490,941	7.65 %
> 70.00% up to and including 75.00%	4,391	6.65 %	\$1,446,715,458	8.07 %
> 75.00% up to and including 80.00%	15,974	24.18 %	\$5,735,088,625	32.00 %
> 80.00% up to and including 85.00%	1,474	2.23 %	\$486,712,682	2.72 %
> 85.00% up to and including 90.00%	2,709	4.10 %	\$880,180,393	4.91 %
> 90.00% up to and including 95.00%	130	0.20 %	\$38,653,701	0.22 %
> 95.00% up to and including 100.00%	62	0.09 %	\$18,917,114	0.11 %
> 100.00%				
Total	66,070	100.00 %	\$17,924,352,589	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%	16,842	30.02 %	\$2,494,181,618	13.92 %
> 40.00% up to and including 45.00%	3,111	5.54 %	\$902,656,288	5.04 %
> 45.00% up to and including 50.00%	3,544	6.32 %	\$1,151,465,404	6.42 %
> 50.00% up to and including 55.00%	3,682	6.56 %	\$1,262,265,076	7.04 %
> 55.00% up to and including 60.00%	4,102	7.31 %	\$1,482,880,415	8.27 %
> 60.00% up to and including 65.00%	4,068	7.25 %	\$1,551,355,914	8.66 %
> 65.00% up to and including 70.00%	5,201	9.27 %	\$2,087,815,556	11.65 %
> 70.00% up to and including 75.00%	5,992	10.68 %	\$2,529,457,899	14.11 %
> 75.00% up to and including 80.00%	7,325	13.05 %	\$3,561,144,798	19.87 %
> 80.00% up to and including 85.00%	1,710	3.05 %	\$688,060,131	3.84 %
> 85.00% up to and including 90.00%	531	0.95 %	\$211,748,244	1.18 %
> 90.00% up to and including 95.00%	3	0.01 %	\$1,321,246	0.01 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	56,111	100.00 %	\$17,924,352,589	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%	19,427	34.62 %	\$3,308,756,704	18.46 %
> 40.00% up to and including 45.00%	3,606	6.43 %	\$1,171,076,355	6.53 %
> 45.00% up to and including 50.00%	3,730	6.65 %	\$1,295,334,945	7.23 %
> 50.00% up to and including 55.00%	3,901	6.95 %	\$1,442,649,157	8.05 %
> 55.00% up to and including 60.00%	4,187	7.46 %	\$1,595,769,493	8.90 %
> 60.00% up to and including 65.00%	4,335	7.73 %	\$1,740,862,462	9.71 %
> 65.00% up to and including 70.00%	4,660	8.30 %	\$1,998,125,961	11.15 %
> 70.00% up to and including 75.00%	5,096	9.08 %	\$2,265,277,439	12.64 %
> 75.00% up to and including 80.00%	4,101	7.31 %	\$1,808,838,847	10.09 %
> 80.00% up to and including 85.00%	1,836	3.27 %	\$796,946,989	4.45 %
> 85.00% up to and including 90.00%	822	1.46 %	\$343,397,750	1.92 %
> 90.00% up to and including 95.00%	409	0.73 %	\$157,039,348	0.88 %
> 95.00% up to and including 100.00%	1	0.00 %	\$277,139	0.00 %
Total	56,111	100.00 %	\$17,924,352,589	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%	360	0.54 %	\$128,547,562	0.72 %
> 3.00% up to and including 3.25%	6,190	9.37 %	\$2,347,077,321	13.09 %
> 3.25% up to and including 3.50%	15,196	23.00 %	\$4,543,160,203	25.35 %
> 3.50% up to and including 3.75%	12,069	18.27 %	\$3,336,270,481	18.61 %
> 3.75% up to and including 4.00%	11,041	16.71 %	\$3,020,520,654	16.85 %
> 4.00% up to and including 4.25%	12,853	19.45 %	\$2,474,391,645	13.80 %
> 4.25% up to and including 4.50%	3,550	5.37 %	\$985,494,779	5.50 %
> 4.50% up to and including 4.75%	2,642	4.00 %	\$699,574,649	3.90 %
> 4.75% up to and including 5.00%	1,900	2.88 %	\$341,293,864	1.90 %
> 5.00% up to and including 5.25%	101	0.15 %	\$21,055,557	0.12 %
> 5.25% up to and including 5.50%	145	0.22 %	\$21,676,585	0.12 %
> 5.50% up to and including 5.75%	20	0.03 %	\$4,181,515	0.02 %
> 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%	3	0.00 %	\$1,107,773	0.01 %
> 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	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,203	4.85 %	\$1,083,458,297	6.04 %
<= 2 Year Fixed	1,545	2.34 %	\$517,579,163	2.89 %
<= 3 Year Fixed	507	0.77 %	\$161,549,629	0.90 %
<= 4 Year Fixed	30	0.05 %	\$9,842,802	0.05 %
<= 5 Year Fixed	31	0.05 %	\$7,971,825	0.04 %
> 5 Year Fixed				
Total Fixed Rate	5,316	8.05 %	\$1,780,401,716	9.93 %
Total Variable Rate	60,754	91.95 %	\$16,143,950,872	90.07 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,650	15.42 %	\$439,299,061	2.45 %
> \$100,000 up to and including \$200,000	10,977	19.56 %	\$1,672,386,823	9.33 %
> \$200,000 up to and including \$300,000	12,425	22.14 %	\$3,104,649,794	17.32 %
> \$300,000 up to and including \$400,000	9,578	17.07 %	\$3,320,656,761	18.53 %
> \$400,000 up to and including \$500,000	5,586	9.96 %	\$2,493,882,683	13.91 %
> \$500,000 up to and including \$600,000	3,125	5.57 %	\$1,706,373,379	9.52 %
> \$600,000 up to and including \$700,000	1,768	3.15 %	\$1,143,487,995	6.38 %
> \$700,000 up to and including \$800,000	1,104	1.97 %	\$823,512,146	4.59 %
> \$800,000 up to and including \$900,000	672	1.20 %	\$568,928,568	3.17 %
> \$900,000 up to and including \$1.00m	569	1.01 %	\$543,142,336	3.03 %
> \$1.00m up to and including \$1.25m	977	1.74 %	\$1,086,145,257	6.06 %
> \$1.25m up to and including \$1.50m	383	0.68 %	\$519,383,523	2.90 %
> \$1.50m up to and including \$1.75m	188	0.34 %	\$300,640,177	1.68 %
> \$1.75m up to and including \$2.00m	109	0.19 %	\$201,864,084	1.13 %
> \$2.00m				0
Total	56,111	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	18,649	28.23 %	\$6,156,702,853	34.35 %
VIC	19,195	29.05 %	\$5,452,700,044	30.42 %
TAS	1,950	2.95 %	\$314,547,853	1.75 %
QLD	12,945	19.59 %	\$2,981,890,532	16.64 %
SA	5,668	8.58 %	\$1,098,560,168	6.13 %
WA	7,229	10.94 %	\$1,811,954,242	10.11 %
NT	434	0.66 %	\$107,996,897	0.60 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,191	66.89 %	\$13,553,816,123	75.62 %
Non Metro	21,879	33.11 %	\$4,370,536,465	24.38 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,320	18.65 %	\$4,755,206,046	26.53 %
NSW/ACT - Non Metro	6,329	9.58 %	\$1,401,496,807	7.82 %
VIC - Metro	14,724	22.29 %	\$4,637,063,780	25.87 %
VIC - Non Metro	4,471	6.77 %	\$815,636,264	4.55 %
TAS - Metro	912	1.38 %	\$162,293,509	0.91 %
TAS - Non Metro	1,038	1.57 %	\$152,254,344	0.85 %
QLD - Metro	5,910	8.95 %	\$1,503,649,678	8.39 %
QLD - Non Metro	7,035	10.65 %	\$1,478,240,854	8.25 %
SA - Metro	3,839	5.81 %	\$819,068,210	4.57 %
SA - Non Metro	1,829	2.77 %	\$279,491,957	1.56 %
WA - Metro	6,230	9.43 %	\$1,609,524,030	8.98 %
WA - Non Metro	999	1.51 %	\$202,430,212	1.13 %
NT - Metro	256	0.39 %	\$67,010,870	0.37 %
NT - Non Metro	178	0.27 %	\$40,986,027	0.23 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	470	0.71 %	\$123,304,014	0.69 %
2155 (Beaumont Hills, NSW)	227	0.34 %	\$96,154,660	0.54 %
3064 (Craigieburn, VIC)	365	0.55 %	\$94,597,332	0.53 %
3029 (Hoppers Crossing, VIC)	365	0.55 %	\$90,354,766	0.50 %
3030 (Cocoroc, VIC)	336	0.51 %	\$89,612,671	0.50 %
2170 (Casula, NSW)	291	0.44 %	\$83,763,129	0.47 %
2153 (Baulkham Hills, NSW)	165	0.25 %	\$71,931,041	0.40 %
3150 (Brandon Park, VIC)	135	0.20 %	\$65,851,315	0.37 %
6164 (Atwell, WA)	240	0.36 %	\$60,109,715	0.34 %
6065 (Ashby, WA)	225	0.34 %	\$59,224,018	0.33 %
6210 (Coodanup, WA)	272	0.41 %	\$58,890,496	0.33 %
4740 (Alexandra, QLD)	270	0.41 %	\$58,444,706	0.33 %
3810 (Pakenham, VIC)	211	0.32 %	\$55,957,966	0.31 %
2171 (Carnes Hill, NSW)	159	0.24 %	\$55,379,792	0.31 %
2570 (Belimbla Park, NSW)	165	0.25 %	\$55,225,468	0.31 %
2145 (Constitution Hill, NSW)	177	0.27 %	\$55,219,954	0.31 %
3199 (Frankston, VIC)	201	0.30 %	\$55,041,657	0.31 %
6018 (Churchlands, WA)	154	0.23 %	\$53,872,153	0.30 %
3023 (Burnside, VIC)	221	0.33 %	\$53,781,826	0.30 %
2560 (Airds, NSW)	206	0.31 %	\$51,952,072	0.29 %
Total	4,855	7.35 %	\$1,388,668,752	7.75 %

* 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
11703 (Sydney Inner City, NSW)	561	0.85 %	\$267,899,321	1.49 %
20701 (Boroondara, VIC)	412	0.62 %	\$227,119,334	1.27 %
21305 (Wyndham, VIC)	836	1.27 %	\$217,835,893	1.22 %
21203 (Casey - South, VIC)	785	1.19 %	\$209,508,072	1.17 %
20904 (Whittlesea - Wallan, VIC)	780	1.18 %	\$198,577,791	1.11 %
50502 (Stirling, WA)	663	1.00 %	\$187,855,082	1.05 %
12103 (Ku-ring-gai, NSW)	296	0.45 %	\$187,403,404	1.05 %
21205 (Monash, VIC)	443	0.67 %	\$184,061,699	1.03 %
20802 (Glen Eira, VIC)	428	0.65 %	\$183,262,751	1.02 %
20604 (Melbourne City, VIC)	527	0.80 %	\$172,369,971	0.96 %
21304 (Melton - Bacchus Marsh, VIC)	731	1.11 %	\$171,972,450	0.96 %
21005 (Tullamarine - Broadmeadows, VIC)	639	0.97 %	\$165,277,401	0.92 %
21402 (Mornington Peninsula, VIC)	525	0.79 %	\$163,721,716	0.91 %
11501 (Baulkham Hills, NSW)	365	0.55 %	\$163,071,045	0.91 %
12003 (Strathfield - Burwood - Ashfield, NSW)	330	0.50 %	\$155,616,910	0.87 %
50503 (Wanneroo, WA)	643	0.97 %	\$151,595,022	0.85 %
21101 (Knox, VIC)	528	0.80 %	\$148,588,656	0.83 %
11904 (Kogarah - Rockdale, NSW)	359	0.54 %	\$146,902,334	0.82 %
20605 (Port Phillip, VIC)	372	0.56 %	\$144,192,530	0.80 %
21202 (Casey - North, VIC)	528	0.80 %	\$142,482,429	0.79 %
Total	10,751	16.27 %	\$3,589,313,812	20.02 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	61,477	93.05 %	\$15,978,916,458	89.15 %
Interest Only	4,593	6.95 %	\$1,945,436,131	10.85 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	66,070	100.00 %	\$17,924,352,589	100.00 %
Low Doc Loans				
No Doc Loans				
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	61,477	93.05 %	\$15,978,916,458	89.15 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,041	3.09 %	\$873,171,310	4.87 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,303	1.97 %	\$572,324,144	3.19 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	528	0.80 %	\$226,803,215	1.27 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	296	0.45 %	\$113,072,761	0.63 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	197	0.30 %	\$71,668,205	0.40 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	155	0.23 %	\$62,965,054	0.35 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	55	0.08 %	\$18,965,833	0.11 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	13	0.02 %	\$4,710,679	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs	5	0.01 %	\$1,754,930	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,952	77.12 %	\$13,329,334,027	74.36 %
Residential Investment (Full Recourse)	15,118	22.88 %	\$4,595,018,562	25.64 %
Residential Investment (Limited Recourse)				
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,651	2.50 %	\$276,419,739	1.54 %
Construction of a dwelling (completed)	2,873	4.35 %	\$797,264,167	4.45 %
Purchase of established dwelling	20,305	30.73 %	\$5,777,877,956	32.23 %
Purchase of new erected dwelling	2,354	3.56 %	\$689,842,836	3.85 %
Refinancing an existing debt from another lender	12,111	18.33 %	\$3,517,975,409	19.63 %
Refinancing an existing debt with ANZ	14,346	21.71 %	\$3,597,346,354	20.07 %
Other	12,430	18.81 %	\$3,267,626,127	18.23 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	34	0.05 %	\$14,259,459	0.08 %
> 3 up to and including 6 months	1,127	1.71 %	\$367,057,921	2.05 %
> 6 up to and including 9 months	1,493	2.26 %	\$472,461,897	2.64 %
> 9 up to and including 12 months	1,166	1.76 %	\$358,842,425	2.00 %
> 12 up to and including 15 months	1,340	2.03 %	\$511,818,475	2.86 %
> 15 up to and including 18 months	1,598	2.42 %	\$555,061,419	3.10 %
> 18 up to and including 21 months	1,301	1.97 %	\$435,683,707	2.43 %
> 21 up to and including 24 months	1,177	1.78 %	\$354,031,583	1.98 %
> 24 up to and including 27 months	1,470	2.22 %	\$519,980,896	2.90 %
> 27 up to and including 30 months	1,819	2.75 %	\$611,334,062	3.41 %
> 30 up to and including 33 months	2,069	3.13 %	\$644,760,244	3.60 %
> 33 up to and including 36 months	2,039	3.09 %	\$651,362,184	3.63 %
> 36 up to and including 48 months	12,184	18.44 %	\$3,634,425,184	20.28 %
> 48 up to and including 60 months	12,641	19.13 %	\$3,605,949,800	20.12 %
> 60 up to and including 72 months	6,645	10.06 %	\$1,628,316,521	9.08 %
> 72 up to and including 84 months	6,191	9.37 %	\$1,373,564,765	7.66 %
> 84 up to and including 96 months	5,165	7.82 %	\$1,016,367,047	5.67 %
> 96 up to and including 108 months	3,502	5.30 %	\$632,810,311	3.53 %
> 108 up to and including 120 months	1,811	2.74 %	\$324,847,658	1.81 %
> 120 months	1,298	1.96 %	\$211,417,033	1.18 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	48	0.07 %	\$235,231	0.00 %
> 1 up to and including 2 years	74	0.11 %	\$945,355	0.01 %
> 2 up to and including 3 years	134	0.20 %	\$2,424,593	0.01 %
> 3 up to and including 4 years	148	0.22 %	\$3,533,535	0.02 %
> 4 up to and including 5 years	198	0.30 %	\$6,945,338	0.04 %
> 5 up to and including 6 years	212	0.32 %	\$10,622,862	0.06 %
> 6 up to and including 7 years	263	0.40 %	\$12,232,063	0.07 %
> 7 up to and including 8 years	260	0.39 %	\$15,427,111	0.09 %
> 8 up to and including 9 years	231	0.35 %	\$15,589,158	0.09 %
> 9 up to and including 10 years	234	0.35 %	\$18,938,266	0.11 %
> 10 up to and including 15 years	1,817	2.75 %	\$221,042,195	1.23 %
> 15 up to and including 20 years	5,576	8.44 %	\$993,574,965	5.54 %
> 20 up to and including 25 years	23,510	35.58 %	\$5,570,229,560	31.08 %
> 25 up to and including 30 years	33,365	50.50 %	\$11,052,612,357	61.66 %
> 30 years				
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	65,007	98.39 %	\$17,558,897,175	97.96 %
> 0 days up to and including 30 days	902	1.37 %	\$306,126,894	1.71 %
> 30 days up to and including 60 days	127	0.19 %	\$46,978,542	0.26 %
> 60 days up to and including 90 days	34	0.05 %	\$12,349,977	0.07 %
> 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	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	60,754	91.95 %	\$16,143,950,872	90.07 %
Fixed Rate Loans: > 0 up to and including 3 months	559	0.85 %	\$180,023,371	1.00 %
Fixed Rate Loans: > 3 up to and including 6 months	814	1.23 %	\$265,150,689	1.48 %
Fixed Rate Loans: > 6 up to and including 9 months	1,005	1.52 %	\$361,087,812	2.01 %
Fixed Rate Loans: > 9 up to and including 12 months	825	1.25 %	\$277,196,424	1.55 %
Fixed Rate Loans: > 12 up to and including 15 months	546	0.83 %	\$175,240,745	0.98 %
Fixed Rate Loans: > 15 up to and including 18 months	481	0.73 %	\$161,658,928	0.90 %
Fixed Rate Loans: > 18 up to and including 21 months	325	0.49 %	\$116,808,779	0.65 %
Fixed Rate Loans: > 21 up to and including 24 months	193	0.29 %	\$63,870,711	0.36 %
Fixed Rate Loans: > 24 up to and including 27 months	104	0.16 %	\$31,093,996	0.17 %
Fixed Rate Loans: > 27 up to and including 30 months	128	0.19 %	\$39,828,558	0.22 %
Fixed Rate Loans: > 30 up to and including 33 months	172	0.26 %	\$55,744,314	0.31 %
Fixed Rate Loans: > 33 up to and including 36 months	103	0.16 %	\$34,882,760	0.19 %
Fixed Rate Loans: > 36 up to and including 48 months	30	0.05 %	\$9,842,802	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	31	0.05 %	\$7,971,825	0.04 %
Fixed Rate Loans: > 60 months				
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,143	22.92 %	\$3,294,483,671	18.38 %
Fortnightly	20,529	31.07 %	\$4,406,997,770	24.59 %
Monthly	30,398	46.01 %	\$10,222,871,148	57.03 %
Total	66,070	100.00 %	\$17,924,352,589	100.00 %

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