



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 2013
Determination Date:	18 April 2013
Trust Payment Date:	22 April 2013
Date of Report:	22 April 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 April 2013		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$13,376,412,954
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$11,690,346,070
		\$11,690,346,070
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:	\$370,066,591
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
(A+B+C+D+E)-Z		\$12,060,412,661
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$12,060,412,661
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:		140.54%

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 April 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	n/a
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 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	n/a
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	n/a
Series 2012-8	ANZ	US05252FAB67 US05252EAB92	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	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*	\$ 4,246,234,227	44.41%
Senior Demand Loan	\$ -	-
Total Funding	\$ 13,807,245,979	

*\$2,817,577,301 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 2013
Current Aggregate Principal Balance (AUD)	\$ 13,437,179,388
Number of Loans (Unconsolidated)	47,965
Number of Loans (Consolidated)	47,965
Average Loan Size (Consolidated)	\$ 280,146
Maximum Loan Balance (Consolidated)	\$ 1,965,227
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.82%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.03%
Weighted Average Interest Rate	5.62%
Weighted Average Seasoning (Months)	19.90
Weighted Average Remaining Term (Months)	330.89

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	18.68%	15.68%	15.16%	15.38%
Prepayment History (SMM)	1.71%	1.41%	1.36%	1.38%

*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%	8,574	17.88%	\$ 1,085,864,544	8.08%
> 40.0% up to and including 45.0%	1,883	3.93%	\$ 401,728,771	2.99%
> 45.0% up to and including 50.0%	2,343	4.88%	\$ 546,375,654	4.07%
> 50.0% up to and including 55.0%	2,473	5.16%	\$ 624,638,137	4.65%
> 55.0% up to and including 60.0%	3,040	6.34%	\$ 835,197,936	6.22%
> 60.0% up to and including 65.0%	3,218	6.71%	\$ 934,313,664	6.95%
> 65.0% up to and including 70.0%	3,754	7.83%	\$ 1,169,335,717	8.70%
> 70.0% up to and including 75.0%	4,630	9.65%	\$ 1,489,890,297	11.09%
> 75.0% up to and including 80.0%	18,050	37.63%	\$ 6,349,834,668	47.26%
> 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	47,965	100.00%	\$ 13,437,179,388	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%	11,199	23.35%	\$ 1,468,702,485	10.93%
> 40.0% up to and including 45.0%	2,222	4.63%	\$ 510,305,384	3.80%
> 45.0% up to and including 50.0%	2,619	5.46%	\$ 656,969,302	4.89%
> 50.0% up to and including 55.0%	2,883	6.01%	\$ 783,331,819	5.83%
> 55.0% up to and including 60.0%	3,368	7.02%	\$ 986,248,324	7.34%
> 60.0% up to and including 65.0%	3,582	7.47%	\$ 1,118,253,795	8.32%
> 65.0% up to and including 70.0%	4,081	8.51%	\$ 1,337,354,583	9.95%
> 70.0% up to and including 75.0%	5,346	11.15%	\$ 1,820,834,608	13.55%
> 75.0% up to and including 80.0%	12,665	26.40%	\$ 4,755,179,089	35.39%
> 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	47,965	100.00%	\$ 13,437,179,388	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%	11,716	24.43%	\$ 1,539,497,568	11.46%
> 40.0% up to and including 45.0%	2,355	4.91%	\$ 549,101,289	4.09%
> 45.0% up to and including 50.0%	2,482	5.17%	\$ 610,227,134	4.54%
> 50.0% up to and including 55.0%	2,934	6.12%	\$ 821,954,935	6.12%
> 55.0% up to and including 60.0%	3,193	6.66%	\$ 932,201,402	6.94%
> 60.0% up to and including 65.0%	3,587	7.48%	\$ 1,125,190,725	8.37%
> 65.0% up to and including 70.0%	4,044	8.43%	\$ 1,334,545,957	9.93%
> 70.0% up to and including 75.0%	5,326	11.10%	\$ 1,826,418,644	13.59%
> 75.0% up to and including 80.0%	7,756	16.17%	\$ 2,869,933,856	21.36%
> 80.0% up to and including 85.0%	3,908	8.15%	\$ 1,516,687,511	11.29%
> 85.0% up to and including 90.0%	629	1.31%	\$ 295,090,331	2.20%
> 90.0% up to and including 95.0%	35	0.07%	\$ 16,330,037	0.12%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	47,965	100.00%	\$ 13,437,179,388	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%	95	0.20%	\$ 35,929,500	0.27%
> 5.00% up to and including 5.25%	29	0.06%	\$ 9,911,083	0.07%
> 5.25% up to and including 5.50%	12,130	25.29%	\$ 4,899,403,336	36.46%
> 5.50% up to and including 5.75%	28,160	58.71%	\$ 6,896,893,891	51.33%
> 5.75% up to and including 6.00%	4,147	8.65%	\$ 970,292,760	7.22%
> 6.00% up to and including 6.25%	1,084	2.26%	\$ 289,509,437	2.15%
> 6.25% up to and including 6.50%	2,166	4.52%	\$ 306,228,336	2.28%
> 6.50% up to and including 6.75%	89	0.19%	\$ 17,916,074	0.13%
> 6.75% up to and including 7.00%	61	0.13%	\$ 10,478,956	0.08%
> 7.00% up to and including 7.25%	2	0.00%	\$ 438,077	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 177,939	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	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,964	4.09%	\$ 539,973,113	4.02%
<= 2 Year Fixed	1,260	2.63%	\$ 345,296,765	2.57%
<= 3 Year Fixed	438	0.91%	\$ 110,472,798	0.82%
<= 4 Year Fixed	77	0.16%	\$ 14,805,049	0.11%
<= 5 Year Fixed	28	0.06%	\$ 5,982,605	0.04%
> 5 Year Fixed	2	0.00%	\$ 177,939	0.00%
Total Fixed Rate	3,769	7.86%	\$ 1,016,708,269	7.57%
Total Variable Rate	44,196	92.14%	\$ 12,420,471,119	92.43%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	6,033	12.58%	\$ 359,832,734	2.68%
> \$100,000 up to and including \$200,000	11,010	22.95%	\$ 1,704,440,629	12.68%
> \$200,000 up to and including \$300,000	13,564	28.28%	\$ 3,403,675,974	25.33%
> \$300,000 up to and including \$400,000	8,852	18.46%	\$ 3,060,633,572	22.78%
> \$400,000 up to and including \$500,000	3,928	8.19%	\$ 1,753,427,417	13.05%
> \$500,000 up to and including \$600,000	2,132	4.44%	\$ 1,166,387,963	8.68%
> \$600,000 up to and including \$700,000	1,061	2.21%	\$ 687,155,454	5.11%
> \$700,000 up to and including \$800,000	519	1.08%	\$ 388,616,530	2.89%
> \$800,000 up to and including \$900,000	296	0.62%	\$ 251,492,979	1.87%
> \$900,000 up to and including \$1.00m	201	0.42%	\$ 191,220,193	1.42%
> \$1.00m up to and including \$1.25m	207	0.43%	\$ 229,590,806	1.71%
> \$1.25m up to and including \$1.50m	105	0.22%	\$ 144,085,447	1.07%
> \$1.50m up to and including \$1.75m	37	0.08%	\$ 59,715,356	0.44%
> \$1.75m up to and including \$2.00m	20	0.04%	\$ 36,904,334	0.27%
> \$2.00m				
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	12,428	25.91%	\$ 3,885,960,837	28.92%
VIC	15,624	32.57%	\$ 4,514,812,612	33.60%
TAS	1,327	2.77%	\$ 223,037,491	1.66%
QLD	8,297	17.30%	\$ 2,074,089,211	15.44%
SA	3,560	7.42%	\$ 786,049,390	5.85%
WA	6,404	13.35%	\$ 1,861,532,138	13.85%
NT	325	0.68%	\$ 91,697,709	0.68%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	33,893	70.66%	\$ 10,537,819,243	78.42%
Non Metro	14,072	29.34%	\$ 2,899,360,145	21.58%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	8,743	18.23%	\$ 3,120,839,738	23.23%
NSW / ACT - Non Metro	3,685	7.68%	\$ 765,121,099	5.69%
VIC - Metro	12,335	25.72%	\$ 3,904,686,326	29.06%
VIC - Non Metro	3,289	6.86%	\$ 610,126,285	4.54%
TAS - Metro	681	1.42%	\$ 125,233,464	0.93%
TAS - Non Metro	646	1.35%	\$ 97,804,027	0.73%
QLD - Metro	3,701	7.72%	\$ 1,024,332,729	7.62%
QLD - Non Metro	4,596	9.58%	\$ 1,049,756,483	7.81%
SA - Metro	2,613	5.45%	\$ 625,129,768	4.65%
SA - Non Metro	947	1.97%	\$ 160,919,622	1.20%
WA - Metro	5,549	11.57%	\$ 1,658,743,678	12.34%
WA - Non Metro	855	1.78%	\$ 202,788,460	1.51%
NT - Metro	271	0.56%	\$ 78,853,540	0.59%
NT - Non Metro	54	0.11%	\$ 12,844,169	0.10%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	353	0.74%	\$ 99,142,795	0.74%
3977 (Frankston, VIC)	322	0.67%	\$ 76,224,924	0.57%
3029 (Melb North West, VIC)	309	0.64%	\$ 71,609,259	0.53%
2155 (Seven Hills, NSW)	175	0.36%	\$ 65,416,180	0.49%
6065 (Brand, WA)	211	0.44%	\$ 61,508,205	0.46%
6164 (Brand, WA)	220	0.46%	\$ 60,982,032	0.45%
4740 (Central QLD, QLD)	186	0.39%	\$ 51,811,531	0.39%
3023 (Footscray, VIC)	193	0.40%	\$ 51,608,704	0.38%
3064 (Melb North West, VIC)	214	0.45%	\$ 51,543,531	0.38%
6155 (Tangney, WA)	186	0.39%	\$ 50,228,497	0.37%
2026 (Waterloo, NSW)	82	0.17%	\$ 49,193,492	0.37%
3121 (Moorabbin, VIC)	123	0.26%	\$ 48,485,632	0.36%
6018 (Stirling, WA)	118	0.25%	\$ 48,266,541	0.36%
3806 (Dandenong, VIC)	175	0.36%	\$ 47,447,763	0.35%
2153 (Seven Hills, NSW)	133	0.28%	\$ 45,490,196	0.34%
3204 (Dandenong, VIC)	96	0.20%	\$ 43,518,162	0.32%
3150 (Mulgrave, VIC)	119	0.25%	\$ 42,598,620	0.32%
6027 (Curtin, WA)	142	0.30%	\$ 42,089,526	0.31%
3805 (Dandenong, VIC)	175	0.36%	\$ 41,981,030	0.31%
2145 (Seven Hills, NSW)	141	0.29%	\$ 41,379,560	0.31%
Total	3,673	7.66%	\$ 1,090,526,178	8.12%

*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)	1,319	2.75%	\$ 535,169,476	3.98%
20510 (Western Melbourne, VIC)	1,770	3.69%	\$ 522,381,023	3.89%
20565 (Southern Melbourne, VIC)	1,140	2.38%	\$ 479,432,488	3.57%
50515 (North Metropolitan, WA)	1,553	3.24%	\$ 470,204,639	3.50%
10505 (Inner Sydney, NSW)	957	2.00%	\$ 409,265,841	3.05%
20550 (Eastern Middle Melbourne, VIC)	1,125	2.35%	\$ 407,848,824	3.04%
50520 (South West Metropolitan, WA)	1,358	2.83%	\$ 393,779,640	2.93%
10515 (St George-Sutherland, NSW)	930	1.94%	\$ 334,667,674	2.49%
20580 (South Eastern Outer Melbourne, VIC)	1,296	2.70%	\$ 318,051,742	2.37%
10540 (Central Western Sydney, NSW)	1,002	2.09%	\$ 302,171,863	2.25%
50510 (East Metropolitan, WA)	1,039	2.17%	\$ 280,864,780	2.09%
10555 (Lower Northern Sydney, NSW)	600	1.25%	\$ 278,286,609	2.07%
50525 (South East Metropolitan, WA)	932	1.94%	\$ 255,467,679	1.90%
10560 (Central Northern Sydney, NSW)	548	1.14%	\$ 247,933,822	1.85%
20530 (Northern Middle Melbourne, VIC)	733	1.53%	\$ 241,904,899	1.80%
20545 (Boroondara City, VIC)	467	0.97%	\$ 240,648,961	1.79%
10565 (Northern Beaches, NSW)	480	1.00%	\$ 231,477,866	1.72%
50505 (Central Metropolitan, WA)	455	0.95%	\$ 206,349,637	1.54%
30507 (Northwest Outer Brisbane, QLD)	720	1.50%	\$ 193,153,604	1.44%
20555 (Eastern Outer Melbourne, VIC)	720	1.50%	\$ 191,731,928	1.43%
Total	19,144	39.91%	\$ 6,540,792,995	48.68%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	38,065	79.36%	\$ 9,877,613,040	73.51%
Interest Only	9,900	20.64%	\$ 3,559,566,348	26.49%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	47,965	100.00%	\$ 13,437,179,388	100.00%
Low Doc Loans				
No Doc Loans				
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	38,065	79.36%	\$ 9,877,613,040	73.51%
Interest Only Loans : > 0 up to and including 1 years	1,416	2.95%	\$ 497,814,837	3.70%
Interest Only Loans : > 1 up to and including 2 years	1,487	3.10%	\$ 513,776,540	3.82%
Interest Only Loans : > 2 up to and including 3 years	2,082	4.34%	\$ 723,312,947	5.38%
Interest Only Loans : > 3 up to and including 4 years	2,734	5.70%	\$ 1,032,380,200	7.68%
Interest Only Loans : > 4 up to and including 5 years	893	1.86%	\$ 345,481,436	2.57%
Interest Only Loans : > 5 up to and including 6 years	70	0.15%	\$ 24,502,132	0.18%
Interest Only Loans : > 6 up to and including 7 years	150	0.31%	\$ 51,250,141	0.38%
Interest Only Loans : > 7 up to and including 8 years	436	0.91%	\$ 143,513,614	1.07%
Interest Only Loans : > 8 up to and including 9 years	471	0.98%	\$ 172,005,875	1.28%
Interest Only Loans : > 9 up to and including 10 years	161	0.34%	\$ 55,528,627	0.41%
Interest Only Loans : > 10 years				
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	36,553	76.21%	\$ 10,001,153,838	74.43%
Residential Investment (Full Recourse)	11,412	23.79%	\$ 3,436,025,550	25.57%
Residential Investment (Limited Recourse)				
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	945	1.97%	\$ 171,371,116	1.28%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,697	3.54%	\$ 491,132,481	3.66%
Purchase of established dwelling	13,059	27.23%	\$ 4,060,187,687	30.22%
Purchase of new erected dwelling	1,069	2.23%	\$ 310,574,076	2.31%
Refinancing existing debt from another lender	8,503	17.73%	\$ 2,474,741,216	18.42%
Refinancing existing debt with ANZ	13,169	27.46%	\$ 3,338,324,410	24.84%
Other	9,523	19.85%	\$ 2,590,848,400	19.28%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	666	1.39%	\$ 194,301,360	1.45%
> 3 up to and including 6 months	2,751	5.74%	\$ 708,808,692	5.27%
> 6 up to and including 9 months	2,908	6.06%	\$ 814,275,453	6.06%
> 9 up to and including 12 months	5,336	11.12%	\$ 1,572,660,760	11.70%
> 12 up to and including 15 months	7,024	14.64%	\$ 1,952,165,584	14.53%
> 15 up to and including 18 months	7,315	15.25%	\$ 2,001,521,257	14.90%
> 18 up to and including 21 months	4,589	9.57%	\$ 1,364,018,163	10.15%
> 21 up to and including 24 months	2,739	5.71%	\$ 802,834,522	5.97%
> 24 up to and including 27 months	2,480	5.17%	\$ 686,552,332	5.11%
> 27 up to and including 30 months	3,799	7.92%	\$ 1,062,605,620	7.91%
> 30 up to and including 33 months	2,964	6.18%	\$ 840,965,748	6.26%
> 33 up to and including 36 months	1,987	4.14%	\$ 566,355,748	4.21%
> 36 up to and including 48 months	2,745	5.72%	\$ 709,701,006	5.28%
> 48 up to and including 60 months	662	1.38%	\$ 160,413,143	1.19%
> 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	47,965	100.00%	\$ 13,437,179,388	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%	\$ 7,283	0.00%
> 1 up to and including 2 years	14	0.03%	\$ 250,965	0.00%
> 2 up to and including 3 years	33	0.07%	\$ 1,068,952	0.01%
> 3 up to and including 4 years	111	0.23%	\$ 3,420,573	0.03%
> 4 up to and including 5 years	90	0.19%	\$ 3,745,426	0.03%
> 5 up to and including 6 years	84	0.18%	\$ 4,582,078	0.03%
> 6 up to and including 7 years	71	0.15%	\$ 3,791,702	0.03%
> 7 up to and including 8 years	116	0.24%	\$ 8,150,616	0.06%
> 8 up to and including 9 years	344	0.72%	\$ 18,923,569	0.14%
> 9 up to and including 10 years	186	0.39%	\$ 12,652,449	0.09%
> 10 up to and including 15 years	788	1.64%	\$ 91,156,944	0.68%
> 15 up to and including 20 years	1,047	2.18%	\$ 172,178,459	1.28%
> 20 up to and including 25 years	3,740	7.80%	\$ 833,454,847	6.20%
> 25 up to and including 30 years	41,340	86.19%	\$ 12,283,795,526	91.42%
> 30 years				
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	47,137	98.27%	\$ 13,197,504,435	98.22%
> 0 days up to and including 30 days	721	1.50%	\$ 210,159,072	1.56%
> 30 days up to and including 60 days	81	0.17%	\$ 22,294,715	0.17%
> 60 days up to and including 90 days	26	0.05%	\$ 7,221,167	0.05%
> 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	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	44,196	92.14%	\$ 12,420,471,119	92.43%
Fixed Rate Loans : > 0 up to and including 3 months	146	0.30%	\$ 43,473,736	0.32%
Fixed Rate Loans : > 3 up to and including 6 months	193	0.40%	\$ 50,176,307	0.37%
Fixed Rate Loans : > 6 up to and including 9 months	531	1.11%	\$ 134,053,505	1.00%
Fixed Rate Loans : > 9 up to and including 12 months	1,094	2.28%	\$ 312,269,564	2.32%
Fixed Rate Loans : > 12 up to and including 15 months	189	0.39%	\$ 54,955,783	0.41%
Fixed Rate Loans : > 15 up to and including 18 months	185	0.39%	\$ 45,231,247	0.34%
Fixed Rate Loans : > 18 up to and including 21 months	384	0.80%	\$ 99,323,023	0.74%
Fixed Rate Loans : > 21 up to and including 24 months	502	1.05%	\$ 145,786,712	1.08%
Fixed Rate Loans : > 24 up to and including 27 months	193	0.40%	\$ 51,232,150	0.38%
Fixed Rate Loans : > 27 up to and including 30 months	130	0.27%	\$ 30,267,123	0.23%
Fixed Rate Loans : > 30 up to and including 33 months	103	0.21%	\$ 25,462,377	0.19%
Fixed Rate Loans : > 33 up to and including 36 months	12	0.03%	\$ 3,511,148	0.03%
Fixed Rate Loans : > 36 up to and including 48 months	77	0.16%	\$ 14,805,049	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	28	0.06%	\$ 5,982,605	0.04%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 177,939	0.00%
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	10,281	21.43%	\$ 2,341,721,932	17.43%
Fortnightly	15,934	33.22%	\$ 3,833,231,066	28.53%
Monthly	21,750	45.35%	\$ 7,262,226,389	54.05%
Other				
Total	47,965	100.00%	\$ 13,437,179,388	100.00%

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