



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 2013
Determination Date:	20 May 2013
Trust Payment Date:	22 May 2013
Date of Report:	22 May 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 May 2013

<u>Calculation of Adjusted Aggregate Receivable Amount</u>		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$14,550,595,163
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$12,712,256,255
		\$12,712,256,255
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:	\$0
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$12,712,256,255
<u>Results of Asset Coverage Test</u>		
	Adjusted Aggregate Receivable Amount (AARA):	\$12,712,256,255
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$10,847,535,190
	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:	134.70%

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 May 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
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13%
Total	-	-	\$10,847,535,190	-	-	-

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
Series 2013-2	ANZ	XS0928456218	LSE	Soft Bullet	13 May 2020	13 May 2021

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 10,847,535,190	100.00%
Subordinated Demand Loan*	\$ 3,764,253,606	34.70%
Senior Demand Loan	\$ -	-
Total Funding	\$ 14,611,788,796	

*\$2,143,357,545 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 2013
Current Aggregate Principal Balance (AUD)	\$ 14,611,788,796
Number of Loans (Unconsolidated)	51,341
Number of Loans (Consolidated)	51,341
Average Loan Size (Consolidated)	\$ 284,603
Maximum Loan Balance (Consolidated)	\$ 1,970,326
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.13%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.30%
Weighted Average Interest Rate	5.62%
Weighted Average Seasoning (Months)	19.47
Weighted Average Remaining Term (Months)	331.48

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	15.38%	15.85%	15.46%	15.38%
Prepayment History (SMM)	1.38%	1.43%	1.39%	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%	8,890	17.32%	\$ 1,141,297,662	7.81%
> 40.0% up to and including 45.0%	1,986	3.87%	\$ 422,326,503	2.89%
> 45.0% up to and including 50.0%	2,472	4.81%	\$ 582,447,502	3.99%
> 50.0% up to and including 55.0%	2,636	5.13%	\$ 672,883,799	4.61%
> 55.0% up to and including 60.0%	3,269	6.37%	\$ 907,708,856	6.21%
> 60.0% up to and including 65.0%	3,435	6.69%	\$ 1,006,726,736	6.89%
> 65.0% up to and including 70.0%	4,018	7.83%	\$ 1,262,346,831	8.64%
> 70.0% up to and including 75.0%	4,935	9.61%	\$ 1,597,283,708	10.93%
> 75.0% up to and including 80.0%	19,700	38.37%	\$ 7,018,767,199	48.03%
> 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	51,341	100.00%	\$ 14,611,788,796	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%	11,751	22.89%	\$ 1,561,962,896	10.69%
> 40.0% up to and including 45.0%	2,332	4.54%	\$ 539,501,655	3.69%
> 45.0% up to and including 50.0%	2,750	5.36%	\$ 697,622,081	4.77%
> 50.0% up to and including 55.0%	3,051	5.94%	\$ 833,766,820	5.71%
> 55.0% up to and including 60.0%	3,589	6.99%	\$ 1,058,328,409	7.24%
> 60.0% up to and including 65.0%	3,794	7.39%	\$ 1,199,754,172	8.21%
> 65.0% up to and including 70.0%	4,379	8.53%	\$ 1,442,819,200	9.87%
> 70.0% up to and including 75.0%	5,701	11.10%	\$ 1,956,734,980	13.39%
> 75.0% up to and including 80.0%	13,994	27.26%	\$ 5,321,298,585	36.42%
> 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	51,341	100.00%	\$ 14,611,788,796	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%	12,321	24.00%	\$ 1,639,290,931	11.22%
> 40.0% up to and including 45.0%	2,454	4.78%	\$ 577,203,379	3.95%
> 45.0% up to and including 50.0%	2,614	5.09%	\$ 652,496,434	4.47%
> 50.0% up to and including 55.0%	3,098	6.03%	\$ 874,935,929	5.99%
> 55.0% up to and including 60.0%	3,416	6.65%	\$ 1,003,010,618	6.86%
> 60.0% up to and including 65.0%	3,790	7.38%	\$ 1,204,049,485	8.24%
> 65.0% up to and including 70.0%	4,312	8.40%	\$ 1,438,435,984	9.84%
> 70.0% up to and including 75.0%	5,675	11.05%	\$ 1,954,557,851	13.38%
> 75.0% up to and including 80.0%	8,871	17.28%	\$ 3,331,577,715	22.80%
> 80.0% up to and including 85.0%	4,140	8.06%	\$ 1,633,285,375	11.18%
> 85.0% up to and including 90.0%	615	1.20%	\$ 287,257,836	1.97%
> 90.0% up to and including 95.0%	35	0.07%	\$ 15,687,259	0.11%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	51,341	100.00%	\$ 14,611,788,796	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%	166	0.32%	\$ 58,938,260	0.40%
> 5.00% up to and including 5.25%	55	0.11%	\$ 16,711,993	0.11%
> 5.25% up to and including 5.50%	13,214	25.74%	\$ 5,409,802,946	37.02%
> 5.50% up to and including 5.75%	30,134	58.69%	\$ 7,482,880,023	51.21%
> 5.75% up to and including 6.00%	4,359	8.49%	\$ 1,024,183,341	7.01%
> 6.00% up to and including 6.25%	1,031	2.01%	\$ 274,246,684	1.88%
> 6.25% up to and including 6.50%	2,227	4.34%	\$ 315,625,026	2.16%
> 6.50% up to and including 6.75%	91	0.18%	\$ 18,551,707	0.13%
> 6.75% up to and including 7.00%	60	0.12%	\$ 10,233,991	0.07%
> 7.00% up to and including 7.25%	2	0.00%	\$ 437,265	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 177,561	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	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,121	4.13%	\$ 591,628,366	4.05%
<= 2 Year Fixed	1,343	2.62%	\$ 372,569,009	2.55%
<= 3 Year Fixed	514	1.00%	\$ 136,112,035	0.93%
<= 4 Year Fixed	78	0.15%	\$ 15,179,713	0.10%
<= 5 Year Fixed	38	0.07%	\$ 9,370,882	0.06%
> 5 Year Fixed	2	0.00%	\$ 177,561	0.00%
Total Fixed Rate	4,096	7.98%	\$ 1,125,037,565	7.70%
Total Variable Rate	47,245	92.02%	\$ 13,486,751,231	92.30%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	6,248	12.17%	\$ 372,195,019	2.55%
> \$100,000 up to and including \$200,000	11,442	22.29%	\$ 1,768,291,791	12.10%
> \$200,000 up to and including \$300,000	14,632	28.50%	\$ 3,689,393,118	25.25%
> \$300,000 up to and including \$400,000	9,645	18.79%	\$ 3,319,367,946	22.72%
> \$400,000 up to and including \$500,000	4,218	8.22%	\$ 1,885,855,870	12.91%
> \$500,000 up to and including \$600,000	2,450	4.77%	\$ 1,334,828,278	9.14%
> \$600,000 up to and including \$700,000	1,039	2.02%	\$ 672,885,105	4.61%
> \$700,000 up to and including \$800,000	601	1.17%	\$ 450,885,962	3.09%
> \$800,000 up to and including \$900,000	374	0.73%	\$ 317,929,237	2.18%
> \$900,000 up to and including \$1.00m	254	0.49%	\$ 241,804,945	1.65%
> \$1.00m up to and including \$1.25m	251	0.49%	\$ 278,612,311	1.91%
> \$1.25m up to and including \$1.50m	117	0.23%	\$ 160,499,680	1.10%
> \$1.50m up to and including \$1.75m	44	0.09%	\$ 71,022,083	0.49%
> \$1.75m up to and including \$2.00m	26	0.05%	\$ 48,217,452	0.33%
> \$2.00m				
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	13,330	25.96%	\$ 4,243,053,082	29.04%
VIC	16,799	32.72%	\$ 4,931,831,803	33.75%
TAS	1,400	2.73%	\$ 237,409,271	1.62%
QLD	8,856	17.25%	\$ 2,245,466,176	15.37%
SA	3,801	7.40%	\$ 849,680,818	5.82%
WA	6,812	13.27%	\$ 2,007,825,723	13.74%
NT	343	0.67%	\$ 96,521,924	0.66%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	36,403	70.90%	\$ 11,480,255,577	78.57%
Non Metro	14,938	29.10%	\$ 3,131,533,219	21.43%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	9,402	18.31%	\$ 3,404,370,936	23.30%
NSW / ACT - Non Metro	3,928	7.65%	\$ 838,682,146	5.74%
VIC - Metro	13,318	25.94%	\$ 4,278,461,581	29.28%
VIC - Non Metro	3,481	6.78%	\$ 653,370,222	4.47%
TAS - Metro	711	1.38%	\$ 132,824,872	0.91%
TAS - Non Metro	689	1.34%	\$ 104,584,398	0.72%
QLD - Metro	3,976	7.74%	\$ 1,113,167,059	7.62%
QLD - Non Metro	4,880	9.51%	\$ 1,132,299,117	7.75%
SA - Metro	2,803	5.46%	\$ 677,753,394	4.64%
SA - Non Metro	998	1.94%	\$ 171,927,424	1.18%
WA - Metro	5,907	11.51%	\$ 1,790,535,626	12.25%
WA - Non Metro	905	1.76%	\$ 217,290,097	1.49%
NT - Metro	286	0.56%	\$ 83,142,109	0.57%
NT - Non Metro	57	0.11%	\$ 13,379,815	0.09%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	370	0.72%	\$ 105,249,960	0.72%
3977 (Frankston, VIC)	349	0.68%	\$ 83,833,686	0.57%
3029 (Melb North West, VIC)	329	0.64%	\$ 76,617,169	0.52%
2155 (Seven Hills, NSW)	188	0.37%	\$ 71,094,912	0.49%
6065 (Brand, WA)	223	0.43%	\$ 65,214,786	0.45%
6164 (Brand, WA)	219	0.43%	\$ 61,006,340	0.42%
3023 (Footscray, VIC)	217	0.42%	\$ 58,763,945	0.40%
4740 (Central QLD, QLD)	202	0.39%	\$ 57,056,613	0.39%
6155 (Tangney, WA)	204	0.40%	\$ 56,726,099	0.39%
6018 (Stirling, WA)	132	0.26%	\$ 55,169,425	0.38%
2026 (Waterloo, NSW)	91	0.18%	\$ 54,886,391	0.38%
2153 (Seven Hills, NSW)	151	0.29%	\$ 53,451,605	0.37%
3121 (Moorabbin, VIC)	135	0.26%	\$ 53,171,340	0.36%
3064 (Melb North West, VIC)	219	0.43%	\$ 51,753,259	0.35%
3806 (Dandenong, VIC)	188	0.37%	\$ 51,510,880	0.35%
3150 (Mulgrave, VIC)	129	0.25%	\$ 48,268,137	0.33%
6027 (Curtin, WA)	152	0.30%	\$ 45,455,918	0.31%
2145 (Seven Hills, NSW)	150	0.29%	\$ 45,407,682	0.31%
3195 (Dandenong, VIC)	124	0.24%	\$ 45,088,894	0.31%
2065 (St Leonards, NSW)	87	0.17%	\$ 44,536,756	0.30%
Total	3,859	7.52%	\$ 1,184,263,797	8.10%

*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)	1,439	2.80%	\$ 590,295,936	4.04%
20510 (Western Melbourne, VIC)	1,908	3.72%	\$ 571,943,875	3.91%
20565 (Southern Melbourne, VIC)	1,242	2.42%	\$ 522,423,687	3.58%
50515 (North Metropolitan, WA)	1,637	3.19%	\$ 499,318,394	3.42%
20550 (Eastern Middle Melbourne, VIC)	1,222	2.38%	\$ 451,451,040	3.09%
10505 (Inner Sydney, NSW)	996	1.94%	\$ 432,050,748	2.96%
50520 (South West Metropolitan, WA)	1,439	2.80%	\$ 422,467,151	2.89%
10515 (St George-Sutherland, NSW)	1,006	1.96%	\$ 371,486,177	2.54%
20580 (South Eastern Outer Melbourne, VIC)	1,380	2.69%	\$ 341,824,231	2.34%
10540 (Central Western Sydney, NSW)	1,065	2.07%	\$ 327,048,942	2.24%
10555 (Lower Northern Sydney, NSW)	654	1.27%	\$ 306,722,383	2.10%
50510 (East Metropolitan, WA)	1,106	2.15%	\$ 303,760,624	2.08%
50525 (South East Metropolitan, WA)	1,014	1.98%	\$ 284,535,546	1.95%
10560 (Central Northern Sydney, NSW)	602	1.17%	\$ 276,045,632	1.89%
20545 (Boroondara City, VIC)	516	1.01%	\$ 271,129,761	1.86%
20530 (Northern Middle Melbourne, VIC)	783	1.53%	\$ 264,257,352	1.81%
10565 (Northern Beaches, NSW)	519	1.01%	\$ 251,935,975	1.72%
50505 (Central Metropolitan, WA)	493	0.96%	\$ 226,762,508	1.55%
30507 (Northwest Outer Brisbane, QLD)	778	1.52%	\$ 209,854,650	1.44%
20555 (Eastern Outer Melbourne, VIC)	777	1.51%	\$ 207,427,698	1.42%
Total	20,576	40.08%	\$ 7,132,742,310	48.81%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	40,370	78.63%	\$ 10,583,348,582	72.43%
Interest Only	10,971	21.37%	\$ 4,028,440,214	27.57%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	51,341	100.00%	\$ 14,611,788,796	100.00%
Low Doc Loans				
No Doc Loans				
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	40,370	78.63%	\$ 10,583,348,582	72.43%
Interest Only Loans : > 0 up to and including 1 years	1,585	3.09%	\$ 563,388,077	3.86%
Interest Only Loans : > 1 up to and including 2 years	1,656	3.23%	\$ 576,188,958	3.94%
Interest Only Loans : > 2 up to and including 3 years	2,167	4.22%	\$ 770,758,481	5.27%
Interest Only Loans : > 3 up to and including 4 years	2,889	5.63%	\$ 1,087,042,419	7.44%
Interest Only Loans : > 4 up to and including 5 years	1,276	2.49%	\$ 536,336,161	3.67%
Interest Only Loans : > 5 up to and including 6 years	78	0.15%	\$ 27,779,165	0.19%
Interest Only Loans : > 6 up to and including 7 years	172	0.34%	\$ 58,998,270	0.40%
Interest Only Loans : > 7 up to and including 8 years	432	0.84%	\$ 138,221,042	0.95%
Interest Only Loans : > 8 up to and including 9 years	487	0.95%	\$ 181,750,727	1.24%
Interest Only Loans : > 9 up to and including 10 years	229	0.45%	\$ 87,976,914	0.60%
Interest Only Loans : > 10 years				
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	38,778	75.53%	\$ 10,746,822,850	73.55%
Residential Investment (Full Recourse)	12,563	24.47%	\$ 3,864,965,946	26.45%
Residential Investment (Limited Recourse)				
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	975	1.90%	\$ 175,227,912	1.20%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,841	3.59%	\$ 534,304,403	3.66%
Purchase of established dwelling	13,826	26.93%	\$ 4,348,179,628	29.76%
Purchase of new erected dwelling	1,143	2.23%	\$ 337,011,524	2.31%
Refinancing existing debt from another lender	9,297	18.11%	\$ 2,759,354,256	18.88%
Refinancing existing debt with ANZ	14,012	27.29%	\$ 3,610,096,012	24.71%
Other	10,247	19.96%	\$ 2,847,615,061	19.49%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,448	2.82%	\$ 435,738,049	2.98%
> 3 up to and including 6 months	3,227	6.29%	\$ 1,000,104,581	6.84%
> 6 up to and including 9 months	3,341	6.51%	\$ 1,000,756,478	6.85%
> 9 up to and including 12 months	4,970	9.68%	\$ 1,472,936,365	10.08%
> 12 up to and including 15 months	7,334	14.28%	\$ 2,056,555,273	14.07%
> 15 up to and including 18 months	7,570	14.74%	\$ 2,062,476,948	14.12%
> 18 up to and including 21 months	5,027	9.79%	\$ 1,458,819,095	9.98%
> 21 up to and including 24 months	3,108	6.05%	\$ 924,332,998	6.33%
> 24 up to and including 27 months	2,620	5.10%	\$ 727,955,845	4.98%
> 27 up to and including 30 months	3,438	6.70%	\$ 953,844,038	6.53%
> 30 up to and including 33 months	2,999	5.84%	\$ 844,693,366	5.78%
> 33 up to and including 36 months	2,569	5.00%	\$ 726,894,091	4.97%
> 36 up to and including 48 months	2,934	5.71%	\$ 763,094,983	5.22%
> 48 up to and including 60 months	756	1.47%	\$ 183,586,687	1.26%
> 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	51,341	100.00%	\$ 14,611,788,796	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%	\$ 5,688	0.00%
> 1 up to and including 2 years	13	0.03%	\$ 213,812	0.00%
> 2 up to and including 3 years	36	0.07%	\$ 1,150,224	0.01%
> 3 up to and including 4 years	111	0.22%	\$ 3,336,569	0.02%
> 4 up to and including 5 years	98	0.19%	\$ 4,140,793	0.03%
> 5 up to and including 6 years	83	0.16%	\$ 4,751,235	0.03%
> 6 up to and including 7 years	77	0.15%	\$ 4,039,830	0.03%
> 7 up to and including 8 years	113	0.22%	\$ 8,170,510	0.06%
> 8 up to and including 9 years	356	0.69%	\$ 20,162,470	0.14%
> 9 up to and including 10 years	202	0.39%	\$ 13,923,049	0.10%
> 10 up to and including 15 years	832	1.62%	\$ 96,837,065	0.66%
> 15 up to and including 20 years	1,135	2.21%	\$ 190,379,643	1.30%
> 20 up to and including 25 years	3,940	7.67%	\$ 884,721,206	6.05%
> 25 up to and including 30 years	44,344	86.37%	\$ 13,379,956,701	91.57%
> 30 years				
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	50,553	98.47%	\$ 14,379,640,591	98.41%
> 0 days up to and including 30 days	674	1.31%	\$ 198,256,050	1.36%
> 30 days up to and including 60 days	85	0.17%	\$ 25,969,563	0.18%
> 60 days up to and including 90 days	29	0.06%	\$ 7,922,592	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	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	47,245	92.02%	\$ 13,486,751,231	92.30%
Fixed Rate Loans : > 0 up to and including 3 months	120	0.23%	\$ 37,089,122	0.25%
Fixed Rate Loans : > 3 up to and including 6 months	309	0.60%	\$ 77,822,562	0.53%
Fixed Rate Loans : > 6 up to and including 9 months	698	1.36%	\$ 190,792,979	1.31%
Fixed Rate Loans : > 9 up to and including 12 months	994	1.94%	\$ 285,923,703	1.96%
Fixed Rate Loans : > 12 up to and including 15 months	87	0.17%	\$ 25,114,991	0.17%
Fixed Rate Loans : > 15 up to and including 18 months	365	0.71%	\$ 92,920,186	0.64%
Fixed Rate Loans : > 18 up to and including 21 months	267	0.52%	\$ 71,723,904	0.49%
Fixed Rate Loans : > 21 up to and including 24 months	624	1.22%	\$ 182,809,927	1.25%
Fixed Rate Loans : > 24 up to and including 27 months	184	0.36%	\$ 46,468,974	0.32%
Fixed Rate Loans : > 27 up to and including 30 months	169	0.33%	\$ 45,360,587	0.31%
Fixed Rate Loans : > 30 up to and including 33 months	126	0.25%	\$ 35,103,902	0.24%
Fixed Rate Loans : > 33 up to and including 36 months	35	0.07%	\$ 9,178,571	0.06%
Fixed Rate Loans : > 36 up to and including 48 months	78	0.15%	\$ 15,179,713	0.10%
Fixed Rate Loans : > 48 up to and including 60 months	38	0.07%	\$ 9,370,882	0.06%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 177,561	0.00%
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	10,819	21.07%	\$ 2,486,530,889	17.02%
Fortnightly	16,839	32.80%	\$ 4,074,411,463	27.88%
Monthly	23,683	46.13%	\$ 8,050,846,444	55.10%
Other				
Total	51,341	100.00%	\$ 14,611,788,796	100.00%

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