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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Dates	
Collection Period End Date:	30 September 2026
Determination Date:	20 October 2026
Trust Payment Date:	22 October 2026
Date of Report:	22 October 2026

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.

Transaction Parties	
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
Covered Bond Paying Agent:	Deutsche Bank AG, Hong Kong Branch
Paying Agent for A$ Covered Bonds:	Australia and New Zealand Banking Group Limited
U.S. Paying Agent/U.S. Registrar:	Deutsche Bank Trust Company Americas
N Covered Bond Paying Agent/N Covered Bond Registrar:	Deutsche Bank Aktiengesellschaft*
Luxembourg Registrar:	Deutsche Bank Luxembourg S.A.
Australian Registrar:	Austraclear Services Limited
Servicer:	Australia and New Zealand Banking Group Limited
GIC Account Provider:	Australia and New Zealand Banking Group Limited
Interest Rate Swap Provider:	Australia and New Zealand Banking Group Limited
Contingent Covered Bond Swap Provider:	Australia and New Zealand Banking Group Limited
Trust Manager:	Institutional Securitisation Services Limited
Asset Monitor:	KPMG

* or such other N Covered Bond Paying Agent or N Covered Bond Registrar that is appointed in respect of any Series of N Covered Bonds pursuant to a supplementary agency agreement.

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P-1 (stable)	F1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (stable)	A+ (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Has the Amortisation Test been triggered?	No
Amortisation Test satisfied?	N/A
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

Asset Coverage Test as at 22 October 2026

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	$14,853,452,014	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	$13,468,418,319	
			$13,468,418,319
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:		$991,571,991
Z	Negative carry adjustment:		$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	$14,459,990,310

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	$14,459,990,310
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	$11,497,362,447
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	90.50%
Legislative overcollaterisation requirement#:	103.00%
Contractual overcollateralisation minimum:	105.26%
Contractual overcollateralisation current:	110.50%
Reason for contractual overcollateralisation:	Ratings
Total overcollateralisation:	138.06%

Note: Any Defined Term 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).

Section 31A of the Banking Act 1959 (Cwlth)

Summary as at 22 October 2026

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2013-3	19 Jul 2013	EUR 150,000,000	$212,198,745	0.7069	Annual	2.77%
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 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 2023-3	04 Dec 2023	GBP 1,000,000,000	$1,911,335,451	0.5232	Quarterly	Compounded Daily SONIA + 0.63%
Series 2025-1	04 Jun 2025	EUR 1,500,000,000	$2,649,603,088	0.5661	Annual	2.48%
Series 2026-1	24 Mar 2026	USD 2,250,000,000	$3,186,066,270	0.7062	Semi-Annual	4.05%
Series 2026-2	24 Jul 2026	GBP 1,250,000,000	$2,407,081,942	0.5193	Quarterly	Compounded Daily SONIA + 0.50%
Total	**-**	**-**	**$11,497,362,447**	**-**	**-**	**-**

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet*	19 Jan 2029	22 Jan 2030
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 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 2023-3	ANZ	X2727629615	LSE	Soft Bullet*	04 Dec 2026	06 Dec 2027
Series 2025-1	ANZ	XS3041372668	LSE	Soft Bullet*	04 Jun 2029	04 Jun 2030
Series 2026-1	ANZ	- US05252FAF71	Not Listed	Soft Bullet*	14 Feb 2031	14 Feb 2032
Series 2026-2	ANZ	XS3449093007	LES	Soft Bullet*	24 Apr 2030	24 Apr 2031

* Non-payment of the principal on the maturity date is an Issuer Event of Default. To the extent the Covered Bond Guarantor has insufficient funds to repay in full Covered Bonds on the maturity date, the unpaid amount of Covered Bonds will be deferred and shall be due and payable 12 months later (or earlier if the Covered Bond Guarantor has sufficient funds). For further details please refer to the Covered Bond Prospectus.

Bonds Outstanding by Term

Term	Original Term			Remaining Term		
	Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance	Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance
<= 3 Years	1	$1,911,335,451	16.62%	3	$4,773,137,284	41.52%
> 3 Years and <= 4 years	2	$5,056,685,030	43.98%	1	$2,407,081,942	20.94%
> 4 Years and <= 5 years	1	$3,186,066,270	27.71%	2	$3,414,038,682	29.69%
> 5 Years and <= 7 years	0	$0	0.00%	0	$0	0.00%
> 7 Years and <= 10 years	0	$0	0.00%	1	$280,950,933	2.44%
> 10 Years and <= 12 years	0	$0	0.00%	2	$622,153,607	5.41%
> 12 years	5	$1,343,275,697	11.68%	0	$0	0.00%
Total	**9**	**$11,497,362,447**	**100.00%**	**9**	**$11,497,362,447**	**100.00%**

Bonds Outstanding by Currency of Issuance

Currency	Number of Fixed Rate Bonds Outstanding	Number of Floating Rate Bonds Outstanding	Total Number of Bonds	(%) Total Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance
USD	1	0	1	11.11%	$3,186,066,270	27.71%
EUR	6	0	6	66.67%	$3,992,878,785	34.73%
AUD	0	0	0	0.00%	$0	0.00%
NOK	0	0	0	0.00%	$0	0.00%
CHF	0	0	0	0.00%	$0	0.00%
HKD	0	0	0	0.00%	$0	0.00%
GBP	0	2	2	22.22%	$4,318,417,393	37.56%
Total	**7**	**2**	**9**	**100.00%**	**$11,497,362,447**	**100.00%**

Hedging Details

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (AUD Equiv.)	Exchange Rate
Interest Rate Swap*	22 Nov 2011	23 Nov 2011	100% of the Residential Mortgages within the Cover Pool	AUD 14,882,230,185	$14,882,230,185	1.0000
Contingent Covered Bond Swap**	08 Jul 2013	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2013-3 Covered Bonds.	Series 2013-3	EUR 150,000,000	$212,198,745	0.7069
Contingent Covered Bond Swap**	19 Aug 2015	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2015-2 Covered Bonds.	Series 2015-2	EUR 151,500,000	$227,972,411	0.6646
Contingent Covered Bond Swap**	12 Jan 2016	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2016-1 Covered Bonds.	Series 2016-1	EUR 180,000,000	$280,950,933	0.6407
Contingent Covered Bond Swap**	02 Mar 2017	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-1 Covered Bonds.	Series 2017-1	EUR 230,000,000	$318,120,192	0.7230
Contingent Covered Bond Swap**	05 May 2017	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-2 Covered Bonds.	Series 2017-2	EUR 205,000,000	$304,033,415	0.6743
Contingent Covered Bond Swap**	27 Nov 2023	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-3 Covered Bonds.	Series 2023-3	GBP 1,000,000,000	$1,911,335,451	0.5232
Contingent Covered Bond Swap**	28 May 2025	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2025-1 Covered Bonds.	Series 2025-1	EUR 1,500,000,000	$2,649,603,088	0.5661

Hedging Details

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (AUD Equiv.)	Exchange Rate
Contingent Covered Bond Swap**	16 Mar 2026	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2026-1 Covered Bonds.	Series 2026-1	USD 2,250,000,000	$3,186,066,270	0.7062
Contingent Covered Bond Swap**	17 Jul 2026	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2026-2 Covered Bonds.	Series 2026-2	GBP 1,250,000,000	$2,407,081,942	0.5193

* Hedges interest flows on the cover pool to a spread over 1 month BBSW to cover the payment obligations of the Trust, including interest payments on the Intercompany Loan and Demand Loan and the expenses of the Trust.
** Where covered bonds are issued in a currency and/or on an interest basis different to the Interest Rate Swap, ANZBGL will enter into a Cross Currency Swap and at the same time, the Covered Bond Guarantor will enter into a Forward Starting Covered Bond Swap.

Ratings Triggers			
Rating Trigger Action Relates to:	**Rating Trigger Description:**	**When Moody's Ratings falls below…**	**When Fitch Ratings falls below…**
Pre-Maturity Test:	For Hard Bullet Covered Bonds maturing within the next 12 months, Pre-Maturity Ledger must be funded by the A$ equivalent of the Required Redemption Amount. Failure to remedy a breach of the Pre-Maturity Test within the required timeframe will cause an Issuer Event of Default to occur.	P-1	F1+ / A+
	Is the Pre-Maturity Test triggered?	No - not applicable given no Hard Bullet Covered bonds are outstanding	
Reserve Fund:	An amount equal to the A$ equivalent of three months' interest and expense must be credited to the Reserve Fund when the noted rating levels have been triggered.	P-1	F1+
	Has the Reserve Fund Required Amount been triggered?	N/a	N/a
	Has ANZ met the Reserve Fund Required Amount requirements?	N/a	N/a
Interest Rate & Contingent Covered Bond Swap Collateralisation:	In compliance with Fitch Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 14 calendar days of a ratings trigger event.	N/a	F1 / A
	In compliance with Moody's Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 30 business days of a ratings trigger event.	P-1 / A2	N/a
Interest Rate & Contingent Covered Bond Swap Replacement:	In compliance with Fitch Criteria as reflected in ISDA documentation, ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below:	N/a	F2 / BBB+
	In compliance with Moody's Criteria as reflected in ISDA documentation, ANZ must replace itself as a swap counterparty if ANZ's Moody's rating falls below:	P-2 / A3	N/a
Trust Bank (GIC) Account:	Minimum Required Ratings to be an Eligible Bank* to provide Trust Bank Accounts:	P-1	F1/A
Servicer:	Servicer to transfer collections to Trust Bank (GIC) Account within 2 Local Business Days of receipt#	P-1	F1/A
	Servicer Termination Event occurs	Baa3	BBB-

* Account bank ceases to be an Eligible Bank if it does not obtain a guarantee from an Eligible Bank (of its obligations) within 30 Local Business Days of the occurrence of such event.
# For so long as ANZ has short term credit ratings of no lower than P-1 from Moody's and F1 from Fitch and a long term credit rating of no lower than A from Fitch, the Servicer will only credit collections to the GIC account on a monthly basis (no later than 10am on the Trust Payment Date immediately following the end of the relevant Collection Period).

Funding Summary

	%	Nominal Value
Intercompany Loan	100.00%	$11,497,362,447
Subordinated Demand Loan*	38.06%	$4,376,439,729
Senior Demand Loan	-	$ -
Total Funding		**$15,873,802,176**

**$3,169,534,280 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.*

Additional Disclosure - Article 14 of Directive (EU) 2019 / 216214

Composition of mortgages in the cover pool	100% residential
Updating of security valuations via Indexation*	Quarterly
Value of cover pool assets	Nominal
Currency denomination of cover pool assets	AUD
Cover pool asset ranking	1st Ranking Only**
Domicile of all cover pool assets and related securities	Australia

* Indexed LVRs reported in this Investor Report 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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

** A Receivable is a Qualifying Receivable if the Receivable is secured by a Mortgage over Property in Australia which is a registered first ranking mortgage or a second ranking registered mortgage where there are two registered mortgages over the Property securing the Receivable and the Seller is the first ranking mortgagee and the first ranking mortgage is also being acquired by the Covered Bond Guarantor.

Cover Pool Assets

Residential Mortgages	$14,882,230,185
Cash in GIC Account	$991,571,991
Substitution Assets	$0
Liquid assets	$0
Total Cover Pool Assets	**$15,873,802,176**

Residential Mortgage Pool Summary

Portfolio Cut-off Date	30 Sep 2026
Current Aggregate Principal Balance (AUD)	$14,882,230,185
Number of Loans (Unconsolidated)	41,016
Number of Loans (Consolidated)	35,523
Average Loan Size (Consolidated)	$418,946
Maximum Loan Balance (Consolidated)	$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.08%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.14%
Weighted Average Interest Rate	6.29%
Weighted Average Seasoning (Months)	44.40
Weighted Average Remaining Term (Months)	309.46

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)	17.75%	17.61%	19.75%	19.40%
Prepayment History (SMM)	1.61%	1.60%	1.82%	1.78%

**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%	10,130	24.70%	$2,080,653,748	13.98%
> 40.00% up to and including 45.00%	1,678	4.09%	$547,006,818	3.68%
> 45.00% up to and including 50.00%	1,708	4.16%	$606,066,495	4.07%
> 50.00% up to and including 55.00%	1,228	2.99%	$500,029,307	3.36%
> 55.00% up to and including 60.00%	3,119	7.60%	$1,118,106,441	7.51%
> 60.00% up to and including 65.00%	2,443	5.96%	$944,617,336	6.35%
> 65.00% up to and including 70.00%	3,180	7.75%	$1,343,323,925	9.03%
> 70.00% up to and including 75.00%	3,577	8.72%	$1,494,733,027	10.04%
> 75.00% up to and including 80.00%	12,388	30.20%	$5,763,681,692	38.73%
> 80.00% up to and including 85.00%	656	1.60%	$236,904,269	1.59%
> 85.00% up to and including 90.00%	797	1.94%	$217,379,076	1.46%
> 90.00% up to and including 95.00%	71	0.17%	$21,969,281	0.15%
> 95.00% up to and including 100.00%	41	0.10%	$7,758,771	0.05%
> 100.00%				
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

** The values in the stratification table above are calculated by dividing the original loan balance by the most recent security valuation amount. Where ANZ has not processed credit critical applications in relation to loans and/or their related securities, most recent security valuation reflects the valuation amount at orignation, however for loans which have had credit critical applications to date, most recent valuation amount will reflect updated values resulting in the reporting of lower Original LVR categorisation of such loans in the stratification table above.*

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%	10,899	30.68%	$1,885,778,393	12.67%
> 40.00% up to and including 45.00%	1,856	5.22%	$661,727,246	4.45%
> 45.00% up to and including 50.00%	2,018	5.68%	$780,499,200	5.24%
> 50.00% up to and including 55.00%	2,516	7.08%	$1,074,638,608	7.22%
> 55.00% up to and including 60.00%	2,835	7.98%	$1,316,160,348	8.84%
> 60.00% up to and including 65.00%	3,012	8.48%	$1,523,600,288	10.24%
> 65.00% up to and including 70.00%	3,479	9.79%	$1,937,091,390	13.02%
> 70.00% up to and including 75.00%	3,731	10.50%	$2,240,803,528	15.06%
> 75.00% up to and including 80.00%	5,009	14.10%	$3,361,733,568	22.59%
> 80.00% up to and including 85.00%	160	0.45%	$93,254,590	0.63%
> 85.00% up to and including 90.00%	8	0.02%	$6,943,025	0.05%
> 90.00% up to and including 95.00%				0
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	**35,523**	**100.00%**	**$14,882,230,185**	**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%	14,666	41.29%	$2,989,125,095	20.09%
> 40.00% up to and including 45.00%	1,859	5.23%	$766,064,382	5.15%
> 45.00% up to and including 50.00%	2,010	5.66%	$906,377,051	6.09%
> 50.00% up to and including 55.00%	2,353	6.62%	$1,155,874,871	7.77%
> 55.00% up to and including 60.00%	2,403	6.76%	$1,244,537,515	8.36%
> 60.00% up to and including 65.00%	2,714	7.64%	$1,532,757,600	10.30%
> 65.00% up to and including 70.00%	2,964	8.34%	$1,790,380,819	12.03%
> 70.00% up to and including 75.00%	2,864	8.06%	$1,857,518,541	12.48%
> 75.00% up to and including 80.00%	2,535	7.14%	$1,738,746,825	11.68%
> 80.00% up to and including 85.00%	993	2.80%	$753,251,966	5.06%
> 85.00% up to and including 90.00%	159	0.45%	$145,207,858	0.98%
> 90.00% up to and including 95.00%	3	0.01%	$2,387,663	0.02%
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	**35,523**	**100.00%**	**$14,882,230,185**	**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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").*

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	7	0.02%	$3,142,707	0.02%
> 3.00% up to and including 3.25%	4	0.01%	$1,376,194	0.01%
> 3.25% up to and including 3.50%	1	0.00%	$410,700	0.00%
> 3.50% up to and including 3.75%	5	0.01%	$2,098,319	0.01%
> 3.75% up to and including 4.00%	2	0.00%	$716,233	0.00%
> 4.00% up to and including 4.25%	5	0.01%	$1,235,012	0.01%
> 4.25% up to and including 4.50%	2	0.00%	$382,250	0.00%
> 4.50% up to and including 4.75%	2	0.00%	$577,122	0.00%
> 4.75% up to and including 5.00%	8	0.02%	$2,249,546	0.02%
> 5.00% up to and including 5.25%	70	0.17%	$29,944,887	0.20%
> 5.25% up to and including 5.50%	261	0.64%	$124,244,157	0.83%
> 5.50% up to and including 5.75%	163	0.40%	$65,440,923	0.44%
> 5.75% up to and including 6.00%	1,273	3.10%	$685,945,995	4.61%
> 6.00% up to and including 6.25%	16,967	41.37%	$7,863,011,442	52.83%
> 6.25% up to and including 6.50%	11,595	28.27%	$3,909,413,620	26.27%
> 6.50% up to and including 6.75%	5,035	12.28%	$1,315,216,847	8.84%
> 6.75% up to and including 7.00%	1,034	2.52%	$246,715,124	1.66%
> 7.00% up to and including 7.25%	2,076	5.06%	$289,210,632	1.94%
> 7.25% up to and including 7.50%	745	1.82%	$130,695,698	0.88%
> 7.50% up to and including 7.75%	347	0.85%	$58,423,427	0.39%
> 7.75% up to and including 8.00%	1,004	2.45%	$102,783,814	0.69%
> 8.00% up to and including 8.25%	158	0.39%	$20,269,468	0.14%
> 8.25% up to and including 8.50%	116	0.28%	$21,026,705	0.14%
> 8.50%	136	0.33%	$7,699,361	0.05%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	505	1.23%	$213,407,715	1.43%
<= 2 Year Fixed	357	0.87%	$149,413,303	1.00%
<= 3 Year Fixed	24	0.06%	$9,107,281	0.06%
<= 4 Year Fixed	2	0.00%	$881,131	0.01%
<= 5 Year Fixed	11	0.03%	$3,154,281	0.02%
> 5 Year Fixed				
Total Fixed Rate	899	2.19%	$375,963,710	2.53%
Total Variable Rate	40,117	97.81%	$14,506,266,475	97.47%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including $100,000	5,128	14.44%	$211,137,695	1.42%
> $100,000 up to and including $200,000	4,443	12.51%	$673,635,849	4.53%
> $200,000 up to and including $300,000	5,164	14.54%	$1,298,102,627	8.72%
> $300,000 up to and including $400,000	4,939	13.90%	$1,728,528,934	11.61%
> $400,000 up to and including $500,000	4,455	12.54%	$2,003,840,920	13.46%
> $500,000 up to and including $600,000	3,592	10.11%	$1,967,451,763	13.22%
> $600,000 up to and including $700,000	2,357	6.64%	$1,523,201,296	10.24%
> $700,000 up to and including $800,000	1,523	4.29%	$1,137,947,270	7.65%
> $800,000 up to and including $900,000	1,065	3.00%	$903,625,178	6.07%
> $900,000 up to and including $1.00m	773	2.18%	$733,248,125	4.93%
> $1.00m up to and including $1.25m	1,109	3.12%	$1,231,748,743	8.28%
> $1.25m up to and including $1.50m	569	1.60%	$779,910,983	5.24%
> $1.50m up to and including $1.75m	262	0.74%	$422,483,229	2.84%
> $1.75m up to and including $2.00m	144	0.41%	$267,367,574	1.80%
> $2.00m				0
Total	**35,523**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	10,941	26.67%	$4,562,352,403	30.66%
VIC	13,413	32.70%	$5,052,826,314	33.95%
TAS	994	2.42%	$228,438,808	1.53%
QLD	7,412	18.07%	$2,496,860,095	16.78%
SA	3,348	8.16%	$990,989,211	6.66%
WA	4,657	11.35%	$1,478,375,340	9.93%
NT	251	0.61%	$72,388,014	0.49%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	30,082	73.34%	$11,910,089,873	80.03%
Non Metro	10,934	26.66%	$2,972,140,312	19.97%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	7,677	18.72%	$3,536,992,453	23.77%
NSW/ACT - Non Metro	3,264	7.96%	$1,025,359,949	6.89%
VIC - Metro	11,042	26.92%	$4,473,515,188	30.06%
VIC - Non Metro	2,371	5.78%	$579,311,126	3.89%
TAS - Metro	492	1.20%	$128,428,837	0.86%
TAS - Non Metro	502	1.22%	$100,009,971	0.67%
QLD - Metro	4,004	9.76%	$1,537,859,322	10.33%
QLD - Non Metro	3,408	8.31%	$959,000,773	6.44%
SA - Metro	2,538	6.19%	$827,012,529	5.56%
SA - Non Metro	810	1.97%	$163,976,682	1.10%
WA - Metro	4,156	10.13%	$1,355,240,095	9.11%
WA - Non Metro	501	1.22%	$123,135,245	0.83%
NT - Metro	173	0.42%	$51,041,448	0.34%
NT - Non Metro	78	0.19%	$21,346,566	0.14%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	374	0.91%	$145,268,040	0.98%
3029 (Hoppers Crossing, VIC)	395	0.96%	$140,828,401	0.95%
3064 (Craigieburn, VIC)	349	0.85%	$133,462,999	0.90%
3030 (Cocoroc, VIC)	286	0.70%	$112,251,055	0.75%
3978 (Cardinia, VIC)	232	0.57%	$109,158,306	0.73%
2170 (Casula, NSW)	197	0.48%	$76,262,382	0.51%
2765 (Angus, NSW)	129	0.31%	$73,745,633	0.50%
2155 (Beaumont Hills, NSW)	128	0.31%	$72,616,992	0.49%
4300 (Augustine Heights, QLD)	148	0.36%	$63,967,630	0.43%
3150 (Brandon Park, VIC)	114	0.28%	$63,652,525	0.43%
6065 (Ashby, WA)	171	0.42%	$62,756,124	0.42%
3805 (Fountain Gate, VIC)	166	0.40%	$61,887,137	0.42%
2145 (Constitution Hill, NSW)	137	0.33%	$60,265,909	0.40%
6112 (Armadale, WA)	177	0.43%	$59,411,976	0.40%
6164 (Atwell, WA)	182	0.44%	$57,604,688	0.39%
4209 (Coomera, QLD)	126	0.31%	$56,534,018	0.38%
2153 (Baulkham Hills, NSW)	101	0.25%	$56,032,530	0.38%
3806 (Berwick, VIC)	130	0.32%	$53,555,586	0.36%
3073 (Reservoir, VIC)	127	0.31%	$52,046,854	0.35%
4207 (Alberton, QLD)	134	0.33%	$50,735,411	0.34%
Total	**3,803**	**9.27%**	**$1,562,044,196**	**10.50%**

** The suburb name assigned to a certain postcode is the first locality name (sorted in alphabetical ascending order) included in the Australia Post postcode list.*

Mortgage Pool by Top 20 Statistical Areas (Level 3)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
21305 (Wyndham, VIC)	850	2.07%	$313,266,404	2.10%
21203 (Casey - South, VIC)	757	1.85%	$309,921,872	2.08%
20904 (Whittlesea - Wallan, VIC)	581	1.42%	$222,222,283	1.49%
21005 (Tullamarine - Broadmeadows, VIC)	534	1.30%	$196,202,688	1.32%
21304 (Melton - Bacchus Marsh, VIC)	573	1.40%	$191,526,067	1.29%
21205 (Monash, VIC)	351	0.86%	$186,727,550	1.25%
21202 (Casey - North, VIC)	454	1.11%	$182,143,955	1.22%
11703 (Sydney Inner City, NSW)	350	0.85%	$181,904,484	1.22%
11602 (Blacktown - North, NSW)	347	0.85%	$180,398,815	1.21%
21101 (Knox, VIC)	410	1.00%	$177,371,100	1.19%
50503 (Wanneroo, WA)	485	1.18%	$163,855,088	1.10%
20701 (Boroondara, VIC)	276	0.67%	$160,539,994	1.08%
20302 (Geelong, VIC)	455	1.11%	$154,655,753	1.04%
21204 (Dandenong, VIC)	405	0.99%	$153,856,347	1.03%
50502 (Stirling, WA)	425	1.04%	$144,517,809	0.97%
20802 (Glen Eira, VIC)	299	0.73%	$141,591,306	0.95%
12602 (Ryde - Hunters Hill, NSW)	265	0.65%	$132,725,233	0.89%
12504 (Parramatta, NSW)	312	0.76%	$131,817,069	0.89%
20604 (Melbourne City, VIC)	425	1.04%	$131,711,011	0.89%
20703 (Whitehorse - West, VIC)	253	0.62%	$127,969,968	0.86%
Total	**8,807**	**21.47%**	**$3,584,924,796**	**24.09%**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	39,212	95.60%	$14,040,043,913	94.34%
Interest Only	1,804	4.40%	$842,186,272	5.66%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	41,016	100.00%	$14,882,230,185	100.00%
Low Doc Loans				
No Doc Loans				
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	39,212	95.60%	$14,040,043,913	94.34%
Interest Only Loans: > 0 yrs up to and including 1 yr	307	0.75%	$141,215,663	0.95%
Interest Only Loans: > 1 yrs up to and including 2 yrs	424	1.03%	$187,497,953	1.26%
Interest Only Loans: > 2 yrs up to and including 3 yrs	229	0.56%	$101,879,459	0.68%
Interest Only Loans: > 3 yrs up to and including 4 yrs	402	0.98%	$194,436,895	1.31%
Interest Only Loans: > 4 yrs up to and including 5 yrs	378	0.92%	$186,790,785	1.26%
Interest Only Loans: > 5 yrs up to and including 6 yrs	15	0.04%	$5,128,453	0.03%
Interest Only Loans: > 6 yrs up to and including 7 yrs	10	0.02%	$3,290,461	0.02%
Interest Only Loans: > 7 yrs up to and including 8 yrs	6	0.01%	$2,979,716	0.02%
Interest Only Loans: > 8 yrs up to and including 9 yrs	14	0.03%	$8,417,388	0.06%
Interest Only Loans: > 9 yrs up to and including 10 yrs	19	0.05%	$10,549,499	0.07%
Interest Only Loans: > 10 yrs				
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	30,882	75.29%	$10,932,383,624	73.46%
Residential Investment (Full Recourse)	10,134	24.71%	$3,949,846,561	26.54%
Residential Investment (Limited Recourse)				
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	801	1.95%	$178,524,787	1.20%
Construction of a dwelling (completed)	623	1.52%	$172,147,489	1.16%
Purchase of established dwelling	14,409	35.13%	$5,855,209,698	39.34%
Purchase of new erected dwelling	1,434	3.50%	$540,885,793	3.63%
Refinancing an existing debt from another lender	13,278	32.37%	$5,228,104,429	35.13%
Refinancing an existing debt with ANZ	5,656	13.79%	$1,648,664,287	11.08%
Other	4,815	11.74%	$1,258,693,703	8.46%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	633	1.54%	$335,537,528	2.25%
> 3 up to and including 6 months	710	1.73%	$388,978,924	2.61%
> 6 up to and including 9 months	2,148	5.24%	$1,139,258,961	7.66%
> 9 up to and including 12 months	2,356	5.74%	$1,200,181,901	8.06%
> 12 up to and including 15 months	1,999	4.87%	$1,028,995,157	6.91%
> 15 up to and including 18 months	1,752	4.27%	$953,358,823	6.41%
> 18 up to and including 21 months	1,541	3.76%	$769,134,571	5.17%
> 21 up to and including 24 months	879	2.14%	$474,561,367	3.19%
> 24 up to and including 27 months	1,078	2.63%	$547,784,392	3.68%
> 27 up to and including 30 months	942	2.30%	$459,215,802	3.09%
> 30 up to and including 33 months	1,388	3.38%	$667,732,553	4.49%
> 33 up to and including 36 months	669	1.63%	$328,284,021	2.21%
> 36 up to and including 48 months	5,387	13.13%	$2,072,562,812	13.93%
> 48 up to and including 60 months	3,287	8.01%	$1,156,069,443	7.77%
> 60 up to and including 72 months	2,879	7.02%	$854,959,052	5.74%
> 72 up to and including 84 months	1,518	3.70%	$384,967,550	2.59%
> 84 up to and including 96 months	962	2.35%	$230,698,737	1.55%
> 96 up to and including 108 months	862	2.10%	$204,825,067	1.38%
> 108 up to and including 120 months	1,546	3.77%	$332,227,318	2.23%
> 120 months	8,480	20.67%	$1,352,896,204	9.09%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	23	0.06%	$640,347	0.00%
> 1 up to and including 2 years	38	0.09%	$356,491	0.00%
> 2 up to and including 3 years	40	0.10%	$821,056	0.01%
> 3 up to and including 4 years	51	0.12%	$1,207,997	0.01%
> 4 up to and including 5 years	61	0.15%	$2,187,805	0.01%
> 5 up to and including 6 years	107	0.26%	$5,142,488	0.03%
> 6 up to and including 7 years	104	0.25%	$6,502,178	0.04%
> 7 up to and including 8 years	137	0.33%	$9,730,469	0.07%
> 8 up to and including 9 years	180	0.44%	$13,361,444	0.09%
> 9 up to and including 10 years	203	0.49%	$17,141,931	0.12%
> 10 up to and including 15 years	2,447	5.97%	$303,494,967	2.04%
> 15 up to and including 20 years	7,500	18.29%	$1,427,313,432	9.59%
> 20 up to and including 25 years	8,335	20.32%	$2,448,378,693	16.45%
> 25 up to and including 30 years	21,790	53.13%	$10,645,950,888	71.53%
> 30 years				
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	40,788	99.44%	$14,774,969,649	99.28%
> 0 days up to and including 30 days	202	0.49%	$97,334,647	0.65%
> 30 days up to and including 60 days	26	0.06%	$9,925,889	0.07%
> 60 days up to and including 90 days				
> 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	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	40,117	97.81%	$14,506,266,475	97.47%
Fixed Rate Loans: > 0 up to and including 3 months	128	0.31%	$49,296,690	0.33%
Fixed Rate Loans: > 3 up to and including 6 months	233	0.57%	$112,418,090	0.76%
Fixed Rate Loans: > 6 up to and including 9 months	90	0.22%	$33,347,351	0.22%
Fixed Rate Loans: > 9 up to and including 12 months	54	0.13%	$18,345,584	0.12%
Fixed Rate Loans: > 12 up to and including 15 months	82	0.20%	$30,358,136	0.20%
Fixed Rate Loans: > 15 up to and including 18 months	206	0.50%	$92,769,147	0.62%
Fixed Rate Loans: > 18 up to and including 21 months	49	0.12%	$18,003,987	0.12%
Fixed Rate Loans: > 21 up to and including 24 months	20	0.05%	$8,282,032	0.06%
Fixed Rate Loans: > 24 up to and including 27 months	3	0.01%	$1,314,875	0.01%
Fixed Rate Loans: > 27 up to and including 30 months	14	0.03%	$6,393,702	0.04%
Fixed Rate Loans: > 30 up to and including 33 months	4	0.01%	$773,749	0.01%
Fixed Rate Loans: > 33 up to and including 36 months	3	0.01%	$624,956	0.00%
Fixed Rate Loans: > 36 up to and including 48 months	2	0.00%	$881,131	0.01%
Fixed Rate Loans: > 48 up to and including 60 months	11	0.03%	$3,154,281	0.02%
Fixed Rate Loans: > 60 months				
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	8,731	21.29%	$2,682,044,974	18.02%
Fortnightly	11,215	27.34%	$3,379,980,579	22.71%
Monthly	21,070	51.37%	$8,820,204,632	59.27%
Total	**41,016**	**100.00%**	**$14,882,230,185**	**100.00%**

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