



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	1 July 2013
Determination Date:	18 July 2013
Trust Payment Date:	22 July 2013
Date of Report:	22 July 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 July 2013		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$15,653,715,161
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$13,664,558,133
		\$13,664,558,133
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		\$13,664,558,133
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$13,664,558,133
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$11,059,733,935
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:		142.01%

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 July 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%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Total	-	-	\$11,059,733,935	-	-	-

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
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	19 Jan 2030

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 11,059,733,935	100.00%
Subordinated Demand Loan*	\$ 4,646,654,721	42.01%
Senior Demand Loan	\$ -	-
Total Funding	\$ 15,706,388,656	

*\$2,994,050,802 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	01 Jul 2013
Current Aggregate Principal Balance (AUD)	\$ 15,706,388,656
Number of Loans (Unconsolidated)	54,433
Number of Loans (Consolidated)	54,433
Average Loan Size (Consolidated)	\$ 288,545
Maximum Loan Balance (Consolidated)	\$ 1,964,941
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.32%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.06%
Weighted Average Interest Rate	5.36%
Weighted Average Seasoning (Months)	20.00
Weighted Average Remaining Term (Months)	330.96

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	18.91%	17.67%	15.74%	15.57%
Prepayment History (SMM)	1.73%	1.61%	1.42%	1.40%

*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%	9,178	16.86%	\$ 1,177,286,875	7.50%
> 40.0% up to and including 45.0%	2,061	3.79%	\$ 443,563,337	2.82%
> 45.0% up to and including 50.0%	2,581	4.74%	\$ 616,229,208	3.92%
> 50.0% up to and including 55.0%	2,743	5.04%	\$ 709,060,731	4.51%
> 55.0% up to and including 60.0%	3,437	6.31%	\$ 962,666,499	6.13%
> 60.0% up to and including 65.0%	3,615	6.64%	\$ 1,071,933,948	6.82%
> 65.0% up to and including 70.0%	4,256	7.82%	\$ 1,339,258,616	8.53%
> 70.0% up to and including 75.0%	5,241	9.63%	\$ 1,714,801,225	10.92%
> 75.0% up to and including 80.0%	21,321	39.17%	\$ 7,671,588,217	48.84%
> 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	54,433	100.00%	\$ 15,706,388,656	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%	12,310	22.61%	\$ 1,637,602,392	10.43%
> 40.0% up to and including 45.0%	2,496	4.59%	\$ 588,063,590	3.74%
> 45.0% up to and including 50.0%	2,856	5.25%	\$ 730,546,906	4.65%
> 50.0% up to and including 55.0%	3,173	5.83%	\$ 888,486,093	5.66%
> 55.0% up to and including 60.0%	3,790	6.96%	\$ 1,125,082,320	7.16%
> 60.0% up to and including 65.0%	4,010	7.37%	\$ 1,287,296,727	8.20%
> 65.0% up to and including 70.0%	4,621	8.49%	\$ 1,535,381,043	9.78%
> 70.0% up to and including 75.0%	6,160	11.32%	\$ 2,133,557,961	13.58%
> 75.0% up to and including 80.0%	15,017	27.59%	\$ 5,780,371,624	36.80%
> 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	54,433	100.00%	\$ 15,706,388,656	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%	13,051	23.98%	\$ 1,750,019,514	11.14%
> 40.0% up to and including 45.0%	2,632	4.84%	\$ 634,639,431	4.04%
> 45.0% up to and including 50.0%	2,805	5.15%	\$ 724,460,350	4.61%
> 50.0% up to and including 55.0%	3,264	6.00%	\$ 932,220,681	5.94%
> 55.0% up to and including 60.0%	3,624	6.66%	\$ 1,089,842,363	6.94%
> 60.0% up to and including 65.0%	4,050	7.44%	\$ 1,318,986,191	8.40%
> 65.0% up to and including 70.0%	4,695	8.63%	\$ 1,574,904,427	10.03%
> 70.0% up to and including 75.0%	6,437	11.83%	\$ 2,267,202,719	14.43%
> 75.0% up to and including 80.0%	9,323	17.13%	\$ 3,566,267,380	22.71%
> 80.0% up to and including 85.0%	4,015	7.38%	\$ 1,607,087,531	10.23%
> 85.0% up to and including 90.0%	531	0.98%	\$ 238,626,097	1.52%
> 90.0% up to and including 95.0%	6	0.01%	\$ 2,131,973	0.01%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	54,433	100.00%	\$ 15,706,388,656	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%	441	0.81%	\$ 152,818,008	0.97%
> 5.00% up to and including 5.25%	13,795	25.34%	\$ 5,682,213,560	36.18%
> 5.25% up to and including 5.50%	32,116	59.00%	\$ 8,159,499,683	51.95%
> 5.50% up to and including 5.75%	3,190	5.86%	\$ 690,403,195	4.40%
> 5.75% up to and including 6.00%	1,545	2.84%	\$ 419,173,511	2.67%
> 6.00% up to and including 6.25%	2,464	4.53%	\$ 393,699,164	2.51%
> 6.25% up to and including 6.50%	724	1.33%	\$ 178,359,527	1.14%
> 6.50% up to and including 6.75%	92	0.17%	\$ 18,835,467	0.12%
> 6.75% up to and including 7.00%	61	0.11%	\$ 10,713,753	0.07%
> 7.00% up to and including 7.25%	2	0.00%	\$ 435,032	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.01%	\$ 237,759	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	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,197	4.04%	\$ 610,602,812	3.89%
<= 2 Year Fixed	1,719	3.16%	\$ 486,809,210	3.10%
<= 3 Year Fixed	562	1.03%	\$ 166,702,575	1.06%
<= 4 Year Fixed	90	0.17%	\$ 18,009,389	0.11%
<= 5 Year Fixed	50	0.09%	\$ 13,121,163	0.08%
> 5 Year Fixed	3	0.01%	\$ 237,759	0.00%
Total Fixed Rate	4,621	8.49%	\$ 1,295,482,908	8.25%
Total Variable Rate	49,812	91.51%	\$ 14,410,905,748	91.75%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	6,690	12.29%	\$ 396,859,877	2.53%
> \$100,000 up to and including \$200,000	11,513	21.15%	\$ 1,776,859,278	11.31%
> \$200,000 up to and including \$300,000	14,912	27.40%	\$ 3,761,407,556	23.95%
> \$300,000 up to and including \$400,000	10,765	19.78%	\$ 3,713,683,295	23.64%
> \$400,000 up to and including \$500,000	4,999	9.18%	\$ 2,233,296,206	14.22%
> \$500,000 up to and including \$600,000	2,578	4.74%	\$ 1,408,961,293	8.97%
> \$600,000 up to and including \$700,000	1,274	2.34%	\$ 825,427,851	5.26%
> \$700,000 up to and including \$800,000	646	1.19%	\$ 483,089,919	3.08%
> \$800,000 up to and including \$900,000	367	0.67%	\$ 312,334,657	1.99%
> \$900,000 up to and including \$1.00m	256	0.47%	\$ 244,051,704	1.55%
> \$1.00m up to and including \$1.25m	251	0.46%	\$ 278,977,862	1.78%
> \$1.25m up to and including \$1.50m	115	0.21%	\$ 158,001,591	1.01%
> \$1.50m up to and including \$1.75m	45	0.08%	\$ 72,543,181	0.46%
> \$1.75m up to and including \$2.00m	22	0.04%	\$ 40,894,386	0.26%
> \$2.00m				
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	14,141	25.98%	\$ 4,542,819,335	28.92%
VIC	17,754	32.62%	\$ 5,281,995,548	33.63%
TAS	1,457	2.68%	\$ 248,578,762	1.58%
QLD	9,357	17.19%	\$ 2,413,426,015	15.37%
SA	4,073	7.48%	\$ 919,524,527	5.85%
WA	7,289	13.39%	\$ 2,195,923,190	13.98%
NT	362	0.67%	\$ 104,121,279	0.66%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	38,714	71.12%	\$ 12,358,745,124	78.69%
Non Metro	15,719	28.88%	\$ 3,347,643,532	21.31%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	10,002	18.37%	\$ 3,644,446,842	23.20%
NSW / ACT - Non Metro	4,139	7.60%	\$ 898,372,493	5.72%
VIC - Metro	14,155	26.00%	\$ 4,603,430,710	29.31%
VIC - Non Metro	3,599	6.61%	\$ 678,564,838	4.32%
TAS - Metro	744	1.37%	\$ 139,201,565	0.89%
TAS - Non Metro	713	1.31%	\$ 109,377,197	0.70%
QLD - Metro	4,197	7.71%	\$ 1,192,769,160	7.59%
QLD - Non Metro	5,160	9.48%	\$ 1,220,656,855	7.77%
SA - Metro	3,010	5.53%	\$ 734,790,619	4.68%
SA - Non Metro	1,063	1.95%	\$ 184,733,908	1.18%
WA - Metro	6,300	11.57%	\$ 1,953,825,392	12.44%
WA - Non Metro	989	1.82%	\$ 242,097,798	1.54%
NT - Metro	306	0.56%	\$ 90,280,835	0.57%
NT - Non Metro	56	0.10%	\$ 13,840,443	0.09%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	387	0.71%	\$ 111,935,273	0.71%
3977 (Frankston, VIC)	368	0.68%	\$ 90,441,696	0.58%
3029 (Melb North West, VIC)	339	0.62%	\$ 79,724,507	0.51%
2155 (Seven Hills, NSW)	197	0.36%	\$ 74,111,236	0.47%
6065 (Brand, WA)	242	0.44%	\$ 73,480,079	0.47%
6164 (Brand, WA)	241	0.44%	\$ 68,535,253	0.44%
3023 (Footscray, VIC)	234	0.43%	\$ 64,050,634	0.41%
6155 (Tangney, WA)	220	0.40%	\$ 63,478,547	0.40%
6018 (Stirling, WA)	146	0.27%	\$ 62,557,063	0.40%
3121 (Moorabbin, VIC)	149	0.27%	\$ 58,308,175	0.37%
4740 (Central QLD, QLD)	205	0.38%	\$ 57,469,571	0.37%
2153 (Seven Hills, NSW)	160	0.29%	\$ 57,399,511	0.37%
3806 (Dandenong, VIC)	202	0.37%	\$ 57,237,545	0.36%
2026 (Waterloo, NSW)	94	0.17%	\$ 55,327,137	0.35%
3150 (Mulgrave, VIC)	138	0.25%	\$ 54,624,716	0.35%
3064 (Melb North West, VIC)	228	0.42%	\$ 54,298,674	0.35%
6027 (Curtin, WA)	170	0.31%	\$ 50,957,281	0.32%
3204 (Dandenong, VIC)	113	0.21%	\$ 50,054,361	0.32%
3000 (Melbourne City, VIC)	142	0.26%	\$ 49,165,821	0.31%
3195 (Dandenong, VIC)	132	0.24%	\$ 48,006,244	0.31%
Total	4,107	7.55%	\$ 1,281,163,324	8.16%

*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)	1,576	2.90%	\$ 644,741,896	4.10%
20510 (Western Melbourne, VIC)	2,021	3.71%	\$ 608,151,067	3.87%
20565 (Southern Melbourne, VIC)	1,346	2.47%	\$ 565,253,205	3.60%
50515 (North Metropolitan, WA)	1,784	3.28%	\$ 560,395,409	3.57%
20550 (Eastern Middle Melbourne, VIC)	1,299	2.39%	\$ 487,560,366	3.10%
50520 (South West Metropolitan, WA)	1,540	2.83%	\$ 456,772,652	2.91%
10505 (Inner Sydney, NSW)	1,052	1.93%	\$ 454,858,640	2.90%
10515 (St George-Sutherland, NSW)	1,086	2.00%	\$ 403,567,745	2.57%
20580 (South Eastern Outer Melbourne, VIC)	1,431	2.63%	\$ 361,187,413	2.30%
10540 (Central Western Sydney, NSW)	1,112	2.04%	\$ 344,353,292	2.19%
50510 (East Metropolitan, WA)	1,160	2.13%	\$ 325,924,198	2.08%
10555 (Lower Northern Sydney, NSW)	700	1.29%	\$ 325,619,914	2.07%
50525 (South East Metropolitan, WA)	1,069	1.96%	\$ 311,155,462	1.98%
20545 (Boroondara City, VIC)	569	1.05%	\$ 298,928,657	1.90%
10560 (Central Northern Sydney, NSW)	645	1.18%	\$ 295,765,584	1.88%
20530 (Northern Middle Melbourne, VIC)	848	1.56%	\$ 286,134,225	1.82%
10565 (Northern Beaches, NSW)	565	1.04%	\$ 274,670,661	1.75%
50505 (Central Metropolitan, WA)	526	0.97%	\$ 244,669,353	1.56%
20555 (Eastern Outer Melbourne, VIC)	834	1.53%	\$ 227,469,851	1.45%
30507 (Northwest Outer Brisbane, QLD)	816	1.50%	\$ 226,022,812	1.44%
Total	21,979	40.38%	\$ 7,703,202,401	49.05%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	42,708	78.46%	\$ 11,348,284,741	72.25%
Interest Only	11,725	21.54%	\$ 4,358,103,915	27.75%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	54,433	100.00%	\$ 15,706,388,656	100.00%
Low Doc Loans				
No Doc Loans				
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	42,708	78.46%	\$ 11,348,284,741	72.25%
Interest Only Loans : > 0 up to and including 1 years	1,681	3.09%	\$ 602,485,619	3.84%
Interest Only Loans : > 1 up to and including 2 years	2,059	3.78%	\$ 720,359,236	4.59%
Interest Only Loans : > 2 up to and including 3 years	2,141	3.93%	\$ 783,083,566	4.99%
Interest Only Loans : > 3 up to and including 4 years	2,999	5.51%	\$ 1,128,518,152	7.19%
Interest Only Loans : > 4 up to and including 5 years	1,389	2.55%	\$ 602,800,933	3.84%
Interest Only Loans : > 5 up to and including 6 years	102	0.19%	\$ 35,279,443	0.22%
Interest Only Loans : > 6 up to and including 7 years	225	0.41%	\$ 79,155,638	0.50%
Interest Only Loans : > 7 up to and including 8 years	392	0.72%	\$ 126,536,228	0.81%
Interest Only Loans : > 8 up to and including 9 years	506	0.93%	\$ 184,020,930	1.17%
Interest Only Loans : > 9 up to and including 10 years	231	0.42%	\$ 95,864,170	0.61%
Interest Only Loans : > 10 years				
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	40,954	75.24%	\$ 11,491,482,227	73.16%
Residential Investment (Full Recourse)	13,479	24.76%	\$ 4,214,906,430	26.84%
Residential Investment (Limited Recourse)				
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,024	1.88%	\$ 186,192,503	1.19%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,972	3.62%	\$ 580,993,946	3.70%
Purchase of established dwelling	14,646	26.91%	\$ 4,638,404,047	29.53%
Purchase of new erected dwelling	1,227	2.25%	\$ 367,670,323	2.34%
Refinancing existing debt from another lender	9,831	18.06%	\$ 2,961,880,088	18.86%
Refinancing existing debt with ANZ	14,897	27.37%	\$ 3,901,189,937	24.84%
Other	10,836	19.91%	\$ 3,070,057,812	19.55%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,790	3.29%	\$ 506,111,311	3.22%
> 3 up to and including 6 months	2,770	5.09%	\$ 900,445,465	5.73%
> 6 up to and including 9 months	4,444	8.16%	\$ 1,477,867,773	9.41%
> 9 up to and including 12 months	4,548	8.36%	\$ 1,397,395,663	8.90%
> 12 up to and including 15 months	5,216	9.58%	\$ 1,525,489,051	9.71%
> 15 up to and including 18 months	7,663	14.08%	\$ 2,158,026,395	13.74%
> 18 up to and including 21 months	7,021	12.90%	\$ 1,924,139,297	12.25%
> 21 up to and including 24 months	4,428	8.13%	\$ 1,295,820,640	8.25%
> 24 up to and including 27 months	2,680	4.92%	\$ 769,726,178	4.90%
> 27 up to and including 30 months	2,311	4.25%	\$ 628,509,036	4.00%
> 30 up to and including 33 months	3,605	6.62%	\$ 989,093,706	6.30%
> 33 up to and including 36 months	2,825	5.19%	\$ 788,507,713	5.02%
> 36 up to and including 48 months	4,084	7.50%	\$ 1,092,884,207	6.96%
> 48 up to and including 60 months	1,048	1.93%	\$ 252,372,221	1.61%
> 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	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year				
> 1 up to and including 2 years	14	0.03%	\$ 191,454	0.00%
> 2 up to and including 3 years	39	0.07%	\$ 1,208,300	0.01%
> 3 up to and including 4 years	116	0.21%	\$ 3,552,466	0.02%
> 4 up to and including 5 years	95	0.17%	\$ 3,897,958	0.02%
> 5 up to and including 6 years	89	0.16%	\$ 4,907,061	0.03%
> 6 up to and including 7 years	89	0.16%	\$ 5,142,562	0.03%
> 7 up to and including 8 years	127	0.23%	\$ 8,419,964	0.05%
> 8 up to and including 9 years	377	0.69%	\$ 21,248,157	0.14%
> 9 up to and including 10 years	192	0.35%	\$ 13,935,100	0.09%
> 10 up to and including 15 years	874	1.61%	\$ 100,674,796	0.64%
> 15 up to and including 20 years	1,253	2.30%	\$ 208,754,335	1.33%
> 20 up to and including 25 years	4,229	7.77%	\$ 958,218,060	6.10%
> 25 up to and including 30 years	46,939	86.23%	\$ 14,376,238,444	91.53%
> 30 years				
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	53,510	98.30%	\$ 15,436,812,000	98.28%
> 0 days up to and including 30 days	747	1.37%	\$ 218,621,017	1.39%
> 30 days up to and including 60 days	128	0.24%	\$ 36,300,862	0.23%
> 60 days up to and including 90 days	48	0.09%	\$ 14,654,778	0.09%
> 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	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	49,812	91.51%	\$ 14,410,905,748	91.75%
Fixed Rate Loans : > 0 up to and including 3 months	213	0.39%	\$ 57,570,986	0.37%
Fixed Rate Loans : > 3 up to and including 6 months	555	1.02%	\$ 147,086,796	0.94%
Fixed Rate Loans : > 6 up to and including 9 months	1,182	2.17%	\$ 334,891,717	2.13%
Fixed Rate Loans : > 9 up to and including 12 months	247	0.45%	\$ 71,053,312	0.45%
Fixed Rate Loans : > 12 up to and including 15 months	197	0.36%	\$ 50,352,797	0.32%
Fixed Rate Loans : > 15 up to and including 18 months	419	0.77%	\$ 112,201,093	0.71%
Fixed Rate Loans : > 18 up to and including 21 months	814	1.50%	\$ 243,322,883	1.55%
Fixed Rate Loans : > 21 up to and including 24 months	289	0.53%	\$ 80,932,438	0.52%
Fixed Rate Loans : > 24 up to and including 27 months	197	0.36%	\$ 56,763,840	0.36%
Fixed Rate Loans : > 27 up to and including 30 months	192	0.35%	\$ 58,362,604	0.37%
Fixed Rate Loans : > 30 up to and including 33 months	104	0.19%	\$ 29,448,679	0.19%
Fixed Rate Loans : > 33 up to and including 36 months	69	0.13%	\$ 22,127,452	0.14%
Fixed Rate Loans : > 36 up to and including 48 months	90	0.17%	\$ 18,009,389	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	50	0.09%	\$ 13,121,163	0.08%
Fixed Rate Loans : > 60 months	3	0.01%	\$ 237,759	0.00%
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,389	20.92%	\$ 2,651,429,980	16.88%
Fortnightly	17,709	32.53%	\$ 4,339,460,536	27.63%
Monthly	25,335	46.54%	\$ 8,715,498,139	55.49%
Other				
Total	54,433	100.00%	\$ 15,706,388,656	100.00%

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