



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 September 2013
Determination Date:	18 October 2013
Trust Payment Date:	22 October 2013
Date of Report:	22 October 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 the Collection Period End Date.

Issuer:	Australia and New Zealand Banking Group Limited
Trustee / Covered Bond Guarantor:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Bond Trustee:	DB Trustees (Hong Kong) Limited
Servicer:	Australia and New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	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 October 2013

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$16,789,429,895	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,628,612,141	
		\$14,628,612,141
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	\$14,628,612,141
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$14,628,612,141
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,251,903,958
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:	126.88 %

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 October 2013

Bond Issuance

Bonds	Issue Date	Principal Balance	Denomination	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	LIBOR CHF 3 Month + 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	BBSW 3 Month + 0.95 %
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	HIBOR HKD 3 Month + 0.85 %
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	LIBOR (USD) 3 Month + 0.61 %
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	LIBOR GBP 3 Month + 0.27 %
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 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38 %
Total	-	-	\$13,251,903,958	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WUÉÍ G 0001 I WUÉÍ G 0001 F€	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	YUÉÍ HÉ Í Í HG É	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	YUÉÍ HFFGJGH É	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔPÉFI HÍ H ÉHG É	SIX	Hard Bullet	13 Feb 2019	n/a

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-4	ANZ	ÔP€FI Ġ GFİ İİ È	SIX	Hard Bullet	13 Feb 2015	n/a
Series 2012-5	ANZ	ØVHÖÖ€FJFI İ Ġ È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÖÖ€Fİ € İ È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-7	ANZ	ÝÙ€İ JFFİ €Hİ İ È	Not Listed	Hard Bullet	12 Jun 2015	n/a
Series 2012-8	ANZ	WÙ€ Ġ ĠØØİ İ WÙ€ Ġ ĠØØJG	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	WÙ€ Ġ ĠØØİ F WÙ€ Ġ ĠØØİ İ	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	ÝÙ€İ Ġ ĠGHİ İ İH È	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙ€J Ġ İ İ ĠGFİ È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙ€J Ġ HFİ € Ġ È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØVÙÖÖ€FGHG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙ€J İ İ İ J€İ È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$13,251,903,958	100.00 %
Subordinated Demand Loan*	\$3,562,592,753	26.88 %
Senior Demand Loan	\$ -	-
Total Funding	\$16,814,496,710	

*\$1,582,423,199 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 Sep 2013
Current Aggregate Principal Balance (AUD)	\$16,814,496,710
Number of Loans (Unconsolidated)	58,013
Number of Loans (Consolidated)	58,013
Average Loan Size (Consolidated)	\$289,840
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.18 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	62.69 %
Weighted Average Interest Rate	5.13 %
Weighted Average Seasoning (Months)	21.14
Weighted Average Remaining Term (Months)	329.14

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	15.34%	16.92%	16.40%	15.83%
Prepayment History (SMM)	1.38%	1.53%	1.48%	1.43%

*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%	9,264	15.97 %	\$1,210,416,353	7.20 %
> 40.00% up to and including 45.00%	2,194	3.78 %	\$469,225,940	2.79 %
> 45.00% up to and including 50.00%	2,789	4.81 %	\$668,358,526	3.97 %
> 50.00% up to and including 55.00%	2,960	5.10 %	\$763,348,851	4.54 %
> 55.00% up to and including 60.00%	3,728	6.43 %	\$1,048,734,876	6.24 %
> 60.00% up to and including 65.00%	3,915	6.75 %	\$1,159,881,735	6.90 %
> 65.00% up to and including 70.00%	4,642	8.00 %	\$1,453,443,918	8.64 %
> 70.00% up to and including 75.00%	5,712	9.85 %	\$1,862,678,571	11.08 %
> 75.00% up to and including 80.00%	22,809	39.32 %	\$8,178,407,940	48.64 %
> 80.00% up to and including 85.00%				
> 85.00% up to and including 90.00%				
> 90.00% up to and including 95.00%				
> 95.00% up to and including 100.00%				
> 100.00%				
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	12,867	22.18 %	\$1,748,844,289	10.40 %
> 40.00% up to and including 45.00%	2,658	4.58 %	\$630,639,357	3.75 %
> 45.00% up to and including 50.00%	3,072	5.30 %	\$792,055,082	4.71 %
> 50.00% up to and including 55.00%	3,463	5.97 %	\$964,876,610	5.74 %
> 55.00% up to and including 60.00%	4,143	7.14 %	\$1,243,338,948	7.39 %
> 60.00% up to and including 65.00%	4,322	7.45 %	\$1,389,482,390	8.26 %
> 65.00% up to and including 70.00%	5,096	8.78 %	\$1,685,286,520	10.02 %
> 70.00% up to and including 75.00%	6,888	11.87 %	\$2,394,382,837	14.24 %
> 75.00% up to and including 80.00%	15,504	26.73 %	\$5,965,590,677	35.48 %
> 80.00% up to and including 85.00%				
> 85.00% up to and including 90.00%				
> 90.00% up to and including 95.00%				
> 95.00% up to and including 100.00%				
> 100.00%				
Total	58,013	100.00 %	\$16,814,496,710	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%	14,098	24.30 %	\$1,988,114,232	11.82 %
> 40.00% up to and including 45.00%	2,819	4.86 %	\$694,106,628	4.13 %
> 45.00% up to and including 50.00%	3,228	5.56 %	\$868,461,501	5.16 %
> 50.00% up to and including 55.00%	3,675	6.33 %	\$1,069,252,504	6.36 %
> 55.00% up to and including 60.00%	4,040	6.96 %	\$1,248,464,347	7.42 %
> 60.00% up to and including 65.00%	4,570	7.88 %	\$1,510,597,199	8.98 %
> 65.00% up to and including 70.00%	5,663	9.76 %	\$1,931,947,722	11.49 %
> 70.00% up to and including 75.00%	7,337	12.65 %	\$2,678,995,670	15.93 %
> 75.00% up to and including 80.00%	9,923	17.10 %	\$3,847,586,634	22.88 %
> 80.00% up to and including 85.00%	2,374	4.09 %	\$891,425,476	5.30 %
> 85.00% up to and including 90.00%	243	0.42 %	\$75,529,081	0.45 %
> 90.00% up to and including 95.00%	26	0.04 %	\$6,245,447	0.04 %
> 95.00% up to and including 100.00%	16	0.03 %	\$3,521,283	0.02 %
> 100.00%	1	0.00 %	\$248,987	0.00 %
Total	58,013	100.00 %	\$16,814,496,710	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%	15,077	25.99 %	\$6,180,110,400	36.75 %
> 5.00% up to and including 5.25%	33,911	58.45 %	\$8,637,314,078	51.37 %
> 5.25% up to and including 5.50%	3,952	6.81 %	\$922,116,198	5.48 %
> 5.50% up to and including 5.75%	309	0.53 %	\$64,958,845	0.39 %
> 5.75% up to and including 6.00%	3,005	5.18 %	\$552,261,676	3.28 %
> 6.00% up to and including 6.25%	929	1.60 %	\$260,963,030	1.55 %
> 6.25% up to and including 6.50%	694	1.20 %	\$170,018,651	1.01 %
> 6.50% up to and including 6.75%	73	0.13 %	\$15,867,454	0.09 %
> 6.75% up to and including 7.00%	58	0.10 %	\$10,223,556	0.06 %
> 7.00% up to and including 7.25%	2	0.00 %	\$431,175	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.01 %	\$231,647	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	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,335	4.02 %	\$650,147,148	3.87 %
<= 2 Year Fixed	2,133	3.68 %	\$624,462,752	3.71 %
<= 3 Year Fixed	572	0.99 %	\$173,201,522	1.03 %
<= 4 Year Fixed	85	0.15 %	\$17,985,008	0.11 %
<= 5 Year Fixed	71	0.12 %	\$18,524,225	0.11 %
> 5 Year Fixed	3	0.01 %	\$231,647	0.00 %
Total Fixed Rate	5,199	8.96 %	\$1,484,552,303	8.83 %
Total Variable Rate	52,814	91.04 %	\$15,329,944,407	91.17 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	6,662	11.48 %	\$388,892,305	2.31 %
> \$100,000 up to and including \$200,000	12,187	21.01 %	\$1,880,766,161	11.19 %
> \$200,000 up to and including \$300,000	16,420	28.30 %	\$4,132,870,997	24.58 %
> \$300,000 up to and including \$400,000	11,494	19.81 %	\$3,967,472,531	23.60 %
> \$400,000 up to and including \$500,000	5,407	9.32 %	\$2,412,872,112	14.35 %
> \$500,000 up to and including \$600,000	2,690	4.64 %	\$1,468,452,310	8.73 %
> \$600,000 up to and including \$700,000	1,341	2.31 %	\$867,977,544	5.16 %
> \$700,000 up to and including \$800,000	676	1.17 %	\$505,667,611	3.01 %
> \$800,000 up to and including \$900,000	423	0.73 %	\$360,085,928	2.14 %
> \$900,000 up to and including \$1.00m	256	0.44 %	\$244,515,141	1.45 %
> \$1.00m up to and including \$1.25m	254	0.44 %	\$282,551,139	1.68 %
> \$1.25m up to and including \$1.50m	132	0.23 %	\$181,309,499	1.08 %
> \$1.50m up to and including \$1.75m	46	0.08 %	\$74,255,968	0.44 %
> \$1.75m up to and including \$2.00m	25	0.04 %	\$46,807,465	0.28 %
> \$2.00m				
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	14,978	25.82 %	\$4,818,879,923	28.66 %
VIC	18,963	32.69 %	\$5,667,661,343	33.71 %
TAS	1,568	2.70 %	\$277,776,465	1.65 %
QLD	9,902	17.07 %	\$2,575,042,318	15.31 %
SA	4,427	7.63 %	\$1,017,403,871	6.05 %
WA	7,793	13.43 %	\$2,345,785,751	13.95 %
NT	382	0.66 %	\$111,947,039	0.67 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	41,209	71.03 %	\$13,169,553,961	78.32 %
Non Metro	16,804	28.97 %	\$3,644,942,749	21.68 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	10,542	18.17 %	\$3,839,455,811	22.83 %
NSW/ACT - Non Metro	4,436	7.65 %	\$979,424,112	5.82 %
VIC - Metro	15,129	26.08 %	\$4,926,935,304	29.30 %
VIC - Non Metro	3,834	6.61 %	\$740,726,038	4.41 %
TAS - Metro	808	1.39 %	\$157,441,202	0.94 %
TAS - Non Metro	760	1.31 %	\$120,335,263	0.72 %
QLD - Metro	4,386	7.56 %	\$1,248,863,403	7.43 %
QLD - Non Metro	5,516	9.51 %	\$1,326,178,916	7.89 %
SA - Metro	3,281	5.66 %	\$813,799,951	4.84 %
SA - Non Metro	1,146	1.98 %	\$203,603,920	1.21 %
WA - Metro	6,741	11.62 %	\$2,086,042,743	12.41 %
WA - Non Metro	1,052	1.81 %	\$259,743,009	1.54 %
NT - Metro	322	0.56 %	\$97,015,548	0.58 %
NT - Non Metro	60	0.10 %	\$14,931,491	0.09 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	408	0.70 %	\$118,365,374	0.70 %
3977 (Frankston, VIC)	374	0.64 %	\$94,761,860	0.56 %
3029 (Melb North West, VIC)	366	0.63 %	\$86,488,476	0.51 %
6065 (Brand, WA)	267	0.46 %	\$81,026,425	0.48 %
2155 (Seven Hills, NSW)	209	0.36 %	\$78,645,808	0.47 %
6164 (Brand, WA)	269	0.46 %	\$75,708,093	0.45 %
3023 (Footscray, VIC)	245	0.42 %	\$67,029,951	0.40 %
6018 (Stirling, WA)	157	0.27 %	\$66,605,480	0.40 %
6155 (Tangney, WA)	227	0.39 %	\$65,804,923	0.39 %
3064 (Melb North West, VIC)	273	0.47 %	\$65,273,196	0.39 %
3121 (Moorabbin, VIC)	158	0.27 %	\$61,543,335	0.37 %
4740 (Central QLD, QLD)	214	0.37 %	\$61,023,060	0.36 %
3806 (Dandenong, VIC)	221	0.38 %	\$60,217,182	0.36 %
2026 (Waterloo, NSW)	96	0.17 %	\$57,881,331	0.34 %
2153 (Seven Hills, NSW)	159	0.27 %	\$57,211,465	0.34 %
3150 (Mulgrave, VIC)	139	0.24 %	\$54,552,220	0.32 %
3805 (Dandenong, VIC)	210	0.36 %	\$54,307,656	0.32 %
3195 (Dandenong, VIC)	147	0.25 %	\$53,513,710	0.32 %
3000 (Melbourne City, VIC)	152	0.26 %	\$53,280,216	0.32 %
3204 (Dandenong, VIC)	122	0.21 %	\$52,649,035	0.31 %
Total	4,413	7.61 %	\$1,365,888,794	8.12 %

* One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on its Barcode Sort Plan Area Name 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)	1,664	2.87 %	\$678,888,147	4.04 %
20510 (Western Melbourne, VIC)	2,143	3.69 %	\$652,767,696	3.88 %
50515 (North Metropolitan, WA)	1,945	3.35 %	\$608,153,843	3.62 %
20565 (Southern Melbourne, VIC)	1,441	2.48 %	\$601,353,685	3.58 %
20550 (Eastern Middle Melbourne, VIC)	1,362	2.35 %	\$509,059,873	3.03 %
50520 (South West Metropolitan, WA)	1,634	2.82 %	\$482,706,358	2.87 %
10505 (Inner Sydney, NSW)	1,097	1.89 %	\$469,449,394	2.79 %
10515 (St George-Sutherland, NSW)	1,162	2.00 %	\$436,662,410	2.60 %
20580 (South Eastern Outer Melbourne, VIC)	1,517	2.61 %	\$386,019,974	2.30 %
10540 (Central Western Sydney, NSW)	1,136	1.96 %	\$353,920,123	2.10 %
50510 (East Metropolitan, WA)	1,253	2.16 %	\$352,737,748	2.10 %
10555 (Lower Northern Sydney, NSW)	730	1.26 %	\$337,171,490	2.01 %
20545 (Boroondara City, VIC)	610	1.05 %	\$325,476,417	1.94 %
50525 (South East Metropolitan, WA)	1,117	1.93 %	\$323,444,590	1.92 %
10560 (Central Northern Sydney, NSW)	677	1.17 %	\$308,870,215	1.84 %
20530 (Northern Middle Melbourne, VIC)	919	1.58 %	\$303,972,087	1.81 %
10565 (Northern Beaches, NSW)	602	1.04 %	\$293,838,942	1.75 %
50505 (Central Metropolitan, WA)	566	0.98 %	\$260,631,844	1.55 %
40520 (Southern Adelaide, SA)	1,049	1.81 %	\$246,277,955	1.46 %
20555 (Eastern Outer Melbourne, VIC)	879	1.52 %	\$242,108,366	1.44 %
Total	23,503	40.51 %	\$8,173,511,158	48.61 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	45,498	78.43 %	\$12,154,718,495	72.29 %
Interest Only	12,515	21.57 %	\$4,659,778,216	27.71 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	58,013	100.00 %	\$16,814,496,710	100.00 %
Low Doc Loans				
No Doc Loans				
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	45,498	78.43 %	\$12,154,718,495	72.29 %
Interest Only Loans: > 0 yrs up to and including 1 yr	1,850	3.19 %	\$666,639,914	3.96 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,527	4.36 %	\$889,249,500	5.29 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,313	3.99 %	\$851,804,851	5.07 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,947	5.08 %	\$1,139,261,054	6.78 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,381	2.38 %	\$573,489,178	3.41 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	107	0.18 %	\$39,469,901	0.23 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	295	0.51 %	\$96,464,306	0.57 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	384	0.66 %	\$130,774,009	0.78 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	495	0.85 %	\$182,922,930	1.09 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	216	0.37 %	\$89,702,573	0.53 %
Interest Only Loans: > 10 yrs				
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	43,582	75.12 %	\$12,287,270,296	73.08 %
Residential Investment (Full Recourse)	14,431	24.88 %	\$4,527,226,415	26.92 %
Residential Investment (Limited Recourse)				
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,155	1.99 %	\$233,242,847	1.39 %
Construction of a dwelling (completed)	2,336	4.03 %	\$703,921,188	4.19 %
Purchase of established dwelling	14,948	25.77 %	\$4,697,514,981	27.94 %
Purchase of new erected dwelling	1,246	2.15 %	\$374,631,326	2.23 %
Refinancing an existing debt from another lender	10,222	17.62 %	\$3,070,164,503	18.26 %
Refinancing an existing debt with ANZ	16,679	28.75 %	\$4,466,053,602	26.56 %
Other	11,427	19.70 %	\$3,268,968,263	19.44 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	288	0.50 %	\$101,648,374	0.60 %
> 3 up to and including 6 months	4,522	7.79 %	\$1,356,024,141	8.06 %
> 6 up to and including 9 months	3,618	6.24 %	\$1,176,022,340	6.99 %
> 9 up to and including 12 months	5,121	8.83 %	\$1,683,087,137	10.01 %
> 12 up to and including 15 months	5,055	8.71 %	\$1,567,907,467	9.32 %
> 15 up to and including 18 months	5,493	9.47 %	\$1,604,485,274	9.54 %
> 18 up to and including 21 months	7,287	12.56 %	\$2,028,524,850	12.06 %
> 21 up to and including 24 months	6,943	11.97 %	\$1,894,771,693	11.27 %
> 24 up to and including 27 months	4,286	7.39 %	\$1,249,960,438	7.43 %
> 27 up to and including 30 months	2,560	4.41 %	\$725,481,868	4.31 %
> 30 up to and including 33 months	2,202	3.80 %	\$589,239,610	3.50 %
> 33 up to and including 36 months	3,372	5.81 %	\$907,394,613	5.40 %
> 36 up to and including 48 months	5,737	9.89 %	\$1,566,980,625	9.32 %
> 48 up to and including 60 months	1,467	2.53 %	\$348,895,616	2.07 %
> 60 up to and including 72 months	62	0.11 %	\$14,072,665	0.08 %
> 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	58,013	100.00 %	\$16,814,496,710	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 %	\$6,279	0.00 %
> 1 up to and including 2 years	12	0.02 %	\$175,684	0.00 %
> 2 up to and including 3 years	56	0.10 %	\$1,572,827	0.01 %
> 3 up to and including 4 years	111	0.19 %	\$3,522,023	0.02 %
> 4 up to and including 5 years	88	0.15 %	\$3,784,427	0.02 %
> 5 up to and including 6 years	96	0.17 %	\$5,419,116	0.03 %
> 6 up to and including 7 years	88	0.15 %	\$5,156,623	0.03 %
> 7 up to and including 8 years	155	0.27 %	\$9,081,200	0.05 %
> 8 up to and including 9 years	346	0.60 %	\$20,800,944	0.12 %
> 9 up to and including 10 years	167	0.29 %	\$12,228,945	0.07 %
> 10 up to and including 15 years	922	1.59 %	\$109,782,526	0.65 %
> 15 up to and including 20 years	1,414	2.44 %	\$244,935,847	1.46 %
> 20 up to and including 25 years	5,031	8.67 %	\$1,167,516,408	6.94 %
> 25 up to and including 30 years	49,526	85.37 %	\$15,230,513,863	90.58 %
> 30 years				
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	57,165	98.54 %	\$16,568,836,437	98.54 %
> 0 days up to and including 30 days	703	1.21 %	\$202,471,369	1.20 %
> 30 days up to and including 60 days	87	0.15 %	\$26,215,553	0.16 %
> 60 days up to and including 90 days	58	0.10 %	\$16,973,352	0.10 %
> 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	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	52,814	91.04 %	\$15,329,944,407	91.17 %
Fixed Rate Loans: > 0 up to and including 3 months	567	0.98 %	\$151,703,715	0.90 %
Fixed Rate Loans: > 3 up to and including 6 months	1,213	2.09 %	\$344,560,909	2.05 %
Fixed Rate Loans: > 6 up to and including 9 months	308	0.53 %	\$89,920,390	0.53 %
Fixed Rate Loans: > 9 up to and including 12 months	247	0.43 %	\$63,962,134	0.38 %
Fixed Rate Loans: > 12 up to and including 15 months	428	0.74 %	\$114,267,485	0.68 %
Fixed Rate Loans: > 15 up to and including 18 months	1,017	1.75 %	\$309,840,105	1.84 %
Fixed Rate Loans: > 18 up to and including 21 months	442	0.76 %	\$130,803,258	0.78 %
Fixed Rate Loans: > 21 up to and including 24 months	246	0.42 %	\$69,551,905	0.41 %
Fixed Rate Loans: > 24 up to and including 27 months	208	0.36 %	\$62,639,361	0.37 %
Fixed Rate Loans: > 27 up to and including 30 months	154	0.27 %	\$46,033,818	0.27 %
Fixed Rate Loans: > 30 up to and including 33 months	173	0.30 %	\$52,762,424	0.31 %
Fixed Rate Loans: > 33 up to and including 36 months	37	0.06 %	\$11,765,919	0.07 %
Fixed Rate Loans: > 36 up to and including 48 months	85	0.15 %	\$17,985,008	0.11 %
Fixed Rate Loans: > 48 up to and including 60 months	71	0.12 %	\$18,524,225	0.11 %
Fixed Rate Loans: > 60 months	3	0.01 %	\$231,647	0.00 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,223	21.07 %	\$2,881,342,585	17.14 %
Fortnightly	18,766	32.35 %	\$4,619,579,795	27.47 %
Monthly	27,024	46.58 %	\$9,313,574,331	55.39 %
Total	58,013	100.00 %	\$16,814,496,710	100.00 %

