



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 August 2012
Determination Date:	20 September 2012
Trust Payment Date:	24 September 2012
Date of Report:	24 September 2012

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 24 September 2012		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$11,161,053,229
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$9,652,984,737
		\$9,652,984,737
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		\$9,652,984,737
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$9,652,984,737
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$8,802,804,856
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		86.00%
Contractual Overcollateralisation:		116.28%
Total Overcollateralisation:		127.51%

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 24 September 2012

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 + 0.95%
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 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	3m USDL + 0.61%
Total	-	-	\$8,802,804,856	-	-	-

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	Not Listed	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	Not Listed	Soft Bullet	06 Oct 2015	06 Oct 2016

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 8,802,804,856	100.00%
Subordinated Demand Loan	\$ 2,420,297,603	27.49%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 11,223,102,458	

*\$988,466,902 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	31 Aug 2012
Current Aggregate Principal Balance (AUD)	\$ 11,224,400,854
Number of Loans (Unconsolidated)	40,142
Number of Loans (Consolidated)	40,142
Average Loan Size (Consolidated)	\$ 279,617
Maximum Loan Balance (Consolidated)	\$ 1,986,773
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.12%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.68%
Weighted Average Interest Rate	6.01%
Weighted Average Seasoning (Months)	16.38
Weighted Average Remaining Term (Months)	335.04

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	15.80%	15.71%		15.41%
Prepayment History (SMM)	1.42%	1.41%		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%	7,357	18.33%	\$ 951,532,528	8.48%
> 40.0% up to and including 45.0%	1,580	3.94%	\$ 336,165,395	2.99%
> 45.0% up to and including 50.0%	1,969	4.91%	\$ 459,229,506	4.09%
> 50.0% up to and including 55.0%	2,059	5.13%	\$ 523,908,135	4.67%
> 55.0% up to and including 60.0%	2,498	6.22%	\$ 690,126,207	6.15%
> 60.0% up to and including 65.0%	2,651	6.60%	\$ 779,788,304	6.95%
> 65.0% up to and including 70.0%	3,203	7.98%	\$ 1,009,758,777	9.00%
> 70.0% up to and including 75.0%	3,921	9.77%	\$ 1,270,425,880	11.32%
> 75.0% up to and including 80.0%	14,904	37.13%	\$ 5,203,466,121	46.36%
> 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	40,142	100.00%	\$ 11,224,400,854	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%	9,136	22.76%	\$ 1,205,181,069	10.74%
> 40.0% up to and including 45.0%	1,815	4.52%	\$ 408,947,875	3.64%
> 45.0% up to and including 50.0%	2,150	5.36%	\$ 532,149,741	4.74%
> 50.0% up to and including 55.0%	2,317	5.77%	\$ 629,183,239	5.61%
> 55.0% up to and including 60.0%	2,806	6.99%	\$ 808,953,328	7.21%
> 60.0% up to and including 65.0%	2,958	7.37%	\$ 922,734,968	8.22%
> 65.0% up to and including 70.0%	3,498	8.71%	\$ 1,147,115,101	10.22%
> 70.0% up to and including 75.0%	4,389	10.93%	\$ 1,480,362,386	13.19%
> 75.0% up to and including 80.0%	11,073	27.58%	\$ 4,089,773,147	36.44%
> 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	40,142	100.00%	\$ 11,224,400,854	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%	9,440	23.52%	\$ 1,239,607,997	11.04%
> 40.0% up to and including 45.0%	1,839	4.58%	\$ 418,853,618	3.73%
> 45.0% up to and including 50.0%	2,102	5.24%	\$ 510,618,066	4.55%
> 50.0% up to and including 55.0%	2,305	5.74%	\$ 622,876,872	5.55%
> 55.0% up to and including 60.0%	2,668	6.65%	\$ 775,250,921	6.91%
> 60.0% up to and including 65.0%	2,987	7.44%	\$ 927,054,390	8.26%
> 65.0% up to and including 70.0%	3,510	8.74%	\$ 1,140,516,206	10.16%
> 70.0% up to and including 75.0%	4,406	10.98%	\$ 1,494,789,778	13.32%
> 75.0% up to and including 80.0%	6,205	15.46%	\$ 2,242,179,617	19.98%
> 80.0% up to and including 85.0%	3,942	9.82%	\$ 1,541,213,596	13.73%
> 85.0% up to and including 90.0%	710	1.77%	\$ 301,902,131	2.69%
> 90.0% up to and including 95.0%	28	0.07%	\$ 9,537,661	0.08%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	40,142	100.00%	\$ 11,224,400,854	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%				
> 5.00% up to and including 5.25%	1	0.00%	\$ 157,749	0.00%
> 5.25% up to and including 5.50%	1	0.00%	\$ 257,090	0.00%
> 5.50% up to and including 5.75%	59	0.15%	\$ 37,767,509	0.34%
> 5.75% up to and including 6.00%	15,234	37.95%	\$ 5,687,092,440	50.67%
> 6.00% up to and including 6.25%	21,606	53.82%	\$ 4,990,897,335	44.46%
> 6.25% up to and including 6.50%	1,911	4.76%	\$ 379,590,826	3.38%
> 6.50% up to and including 6.75%	162	0.40%	\$ 24,738,449	0.22%
> 6.75% up to and including 7.00%	1,164	2.90%	\$ 103,166,112	0.92%
> 7.00% up to and including 7.25%	2	0.00%	\$ 541,407	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 191,938	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	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	748	1.86%	\$ 193,225,259	1.72%
<= 2 Year Fixed	1,280	3.19%	\$ 334,257,236	2.98%
<= 3 Year Fixed	778	1.94%	\$ 204,445,679	1.82%
<= 4 Year Fixed	12	0.03%	\$ 2,655,854	0.02%
<= 5 Year Fixed	59	0.15%	\$ 10,629,116	0.09%
> 5 Year Fixed	2	0.00%	\$ 191,938	0.00%
Total Fixed Rate	2,879	7.17%	\$ 745,405,082	6.64%
Total Variable Rate	37,263	92.83%	\$ 10,478,995,772	93.36%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	4,894	12.19%	\$ 301,769,559	2.69%
> \$100,000 up to and including \$200,000	9,143	22.78%	\$ 1,416,543,349	12.62%
> \$200,000 up to and including \$300,000	11,581	28.85%	\$ 2,908,050,073	25.91%
> \$300,000 up to and including \$400,000	7,541	18.79%	\$ 2,609,312,308	23.25%
> \$400,000 up to and including \$500,000	3,382	8.43%	\$ 1,509,477,951	13.45%
> \$500,000 up to and including \$600,000	1,688	4.21%	\$ 921,414,565	8.21%
> \$600,000 up to and including \$700,000	789	1.97%	\$ 510,964,271	4.55%
> \$700,000 up to and including \$800,000	434	1.08%	\$ 325,304,538	2.90%
> \$800,000 up to and including \$900,000	228	0.57%	\$ 193,805,791	1.73%
> \$900,000 up to and including \$1.00m	170	0.42%	\$ 161,737,450	1.44%
> \$1.00m up to and including \$1.25m	172	0.43%	\$ 190,109,141	1.69%
> \$1.25m up to and including \$1.50m	89	0.22%	\$ 122,482,298	1.09%
> \$1.50m up to and including \$1.75m	19	0.05%	\$ 30,879,590	0.28%
> \$1.75m up to and including \$2.00m	12	0.03%	\$ 22,549,970	0.20%
> \$2.00m				
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	10,297	25.65%	\$ 3,209,654,029	28.60%
VIC	13,319	33.18%	\$ 3,799,829,277	33.85%
TAS	1,118	2.79%	\$ 192,340,681	1.71%
QLD	6,806	16.95%	\$ 1,724,891,122	15.37%
SA	2,864	7.13%	\$ 635,497,366	5.66%
WA	5,466	13.62%	\$ 1,584,868,636	14.12%
NT	272	0.68%	\$ 77,319,742	0.69%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	28,462	70.90%	\$ 8,795,404,872	78.36%
Non Metro	11,680	29.10%	\$ 2,428,995,981	21.64%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	7,227	18.00%	\$ 2,566,767,355	22.87%
NSW / ACT - Non Metro	3,070	7.65%	\$ 642,886,674	5.73%
VIC - Metro	10,544	26.27%	\$ 3,282,199,135	29.24%
VIC - Non Metro	2,775	6.91%	\$ 517,630,142	4.61%
TAS - Metro	592	1.47%	\$ 110,230,074	0.98%
TAS - Non Metro	526	1.31%	\$ 82,110,607	0.73%
QLD - Metro	3,040	7.57%	\$ 850,731,799	7.58%
QLD - Non Metro	3,766	9.38%	\$ 874,159,323	7.79%
SA - Metro	2,101	5.23%	\$ 506,779,417	4.51%
SA - Non Metro	763	1.90%	\$ 128,717,949	1.15%
WA - Metro	4,736	11.80%	\$ 1,413,146,085	12.59%
WA - Non Metro	730	1.82%	\$ 171,722,551	1.53%
NT - Metro	222	0.55%	\$ 65,551,008	0.58%
NT - Non Metro	50	0.12%	\$ 11,768,734	0.10%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	313	0.78%	\$ 90,605,146	0.81%
3977 (Frankston, VIC)	304	0.76%	\$ 71,068,309	0.63%
3029 (Melb North West, VIC)	282	0.70%	\$ 65,137,276	0.58%
2155 (Seven Hills, NSW)	149	0.37%	\$ 55,587,349	0.50%
6065 (Brand, WA)	186	0.46%	\$ 54,461,273	0.49%
6164 (Brand, WA)	191	0.48%	\$ 52,717,341	0.47%
3064 (Melb North West, VIC)	192	0.48%	\$ 47,547,674	0.42%
6155 (Tangney, WA)	161	0.40%	\$ 44,519,388	0.40%
2026 (Waterloo, NSW)	74	0.18%	\$ 44,300,246	0.39%
3023 (Footscray, VIC)	161	0.40%	\$ 43,179,550	0.38%
3806 (Dandenong, VIC)	164	0.41%	\$ 42,732,771	0.38%
4740 (Central QLD, QLD)	150	0.37%	\$ 41,399,599	0.37%
3121 (Moorabbin, VIC)	100	0.25%	\$ 40,883,115	0.36%
6018 (Stirling, WA)	95	0.24%	\$ 40,233,983	0.36%
3805 (Dandenong, VIC)	152	0.38%	\$ 36,914,665	0.33%
3810 (Frankston, VIC)	159	0.40%	\$ 36,156,071	0.32%
3199 (Frankston, VIC)	140	0.35%	\$ 35,588,129	0.32%
3195 (Dandenong, VIC)	94	0.23%	\$ 34,648,926	0.31%
6210 (Brand, WA)	137	0.34%	\$ 33,593,177	0.30%
6027 (Curtin, WA)	113	0.28%	\$ 33,093,422	0.29%
Total	3,317	8.26%	\$ 944,367,410	8.41%

*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
20510 (Western Melbourne, VIC)	1,525	3.80%	\$ 445,983,624	3.97%
20505 (Inner Melbourne, VIC)	1,066	2.66%	\$ 428,717,836	3.82%
50515 (North Metropolitan, WA)	1,321	3.29%	\$ 404,482,803	3.60%
20565 (Southern Melbourne, VIC)	915	2.28%	\$ 379,243,648	3.38%
50520 (South West Metropolitan, WA)	1,172	2.92%	\$ 343,140,018	3.06%
20550 (Eastern Middle Melbourne, VIC)	918	2.29%	\$ 329,290,192	2.93%
10505 (Inner Sydney, NSW)	781	1.95%	\$ 326,431,365	2.91%
10515 (St George-Sutherland, NSW)	820	2.04%	\$ 297,196,135	2.65%
20580 (South Eastern Outer Melbourne, VIC)	1,177	2.93%	\$ 283,573,864	2.53%
50510 (East Metropolitan, WA)	886	2.21%	\$ 241,779,970	2.15%
10540 (Central Western Sydney, NSW)	785	1.96%	\$ 236,342,190	2.11%
10555 (Lower Northern Sydney, NSW)	480	1.20%	\$ 224,237,267	2.00%
50525 (South East Metropolitan, WA)	803	2.00%	\$ 213,939,695	1.91%
20530 (Northern Middle Melbourne, VIC)	631	1.57%	\$ 209,558,275	1.87%
10560 (Central Northern Sydney, NSW)	460	1.15%	\$ 202,475,758	1.80%
20545 (Boroondara City, VIC)	384	0.96%	\$ 190,792,226	1.70%
10565 (Northern Beaches, NSW)	391	0.97%	\$ 190,499,468	1.70%
20555 (Eastern Outer Melbourne, VIC)	644	1.60%	\$ 173,813,379	1.55%
50505 (Central Metropolitan, WA)	376	0.94%	\$ 165,943,601	1.48%
30507 (Northwest Outer Brisbane, QLD)	588	1.46%	\$ 157,114,536	1.40%
Total	16,123	40.16%	\$ 5,444,555,850	48.51%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	32,092	79.95%	\$ 8,396,151,399	74.80%
Interest Only	8,050	20.05%	\$ 2,828,249,455	25.20%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	40,142	100.00%	\$ 11,224,400,854	100.00%
Low Doc Loans				
No Doc Loans				
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	32,092	79.95%	\$ 8,396,151,399	74.80%
Interest Only Loans : > 0 up to and including 1 years	834	2.08%	\$ 297,204,387	2.65%
Interest Only Loans : > 1 up to and including 2 years	1,107	2.76%	\$ 377,402,859	3.36%
Interest Only Loans : > 2 up to and including 3 years	1,616	4.03%	\$ 543,680,386	4.84%
Interest Only Loans : > 3 up to and including 4 years	2,014	5.02%	\$ 735,883,439	6.56%
Interest Only Loans : > 4 up to and including 5 years	1,422	3.54%	\$ 515,320,321	4.59%
Interest Only Loans : > 5 up to and including 6 years	15	0.04%	\$ 5,717,544	0.05%
Interest Only Loans : > 6 up to and including 7 years	101	0.25%	\$ 32,308,758	0.29%
Interest Only Loans : > 7 up to and including 8 years	295	0.73%	\$ 99,555,011	0.89%
Interest Only Loans : > 8 up to and including 9 years	397	0.99%	\$ 135,613,149	1.21%
Interest Only Loans : > 9 up to and including 10 years	249	0.62%	\$ 85,563,601	0.76%
Interest Only Loans : > 10 years				
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	31,015	77.26%	\$ 8,514,948,038	75.86%
Residential Investment (Full Recourse)	9,127	22.74%	\$ 2,709,452,815	24.14%
Residential Investment (Limited Recourse)				
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	760	1.89%	\$ 142,009,112	1.27%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,660	4.14%	\$ 485,015,272	4.32%
Purchase of established dwelling	11,135	27.74%	\$ 3,459,381,692	30.82%
Purchase of new erected dwelling	844	2.10%	\$ 238,642,670	2.13%
Refinancing existing debt from another lender	7,150	17.81%	\$ 2,044,374,376	18.21%
Refinancing existing debt with ANZ	10,774	26.84%	\$ 2,746,884,055	24.47%
Other	7,819	19.48%	\$ 2,108,093,678	18.78%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	293	0.73%	\$ 92,554,619	0.82%
> 3 up to and including 6 months	4,231	10.54%	\$ 1,066,141,743	9.50%
> 6 up to and including 9 months	7,195	17.92%	\$ 1,908,910,436	17.01%
> 9 up to and including 12 months	6,656	16.58%	\$ 1,882,060,164	16.77%
> 12 up to and including 15 months	4,138	10.31%	\$ 1,261,113,010	11.24%
> 15 up to and including 18 months	2,887	7.19%	\$ 823,815,043	7.34%
> 18 up to and including 21 months	3,207	7.99%	\$ 939,298,232	8.37%
> 21 up to and including 24 months	3,702	9.22%	\$ 1,068,099,660	9.52%
> 24 up to and including 27 months	3,336	8.31%	\$ 980,330,616	8.73%
> 27 up to and including 30 months	1,333	3.32%	\$ 383,539,988	3.42%
> 30 up to and including 33 months	941	2.34%	\$ 264,976,821	2.36%
> 33 up to and including 36 months	727	1.81%	\$ 189,619,004	1.69%
> 36 up to and including 48 months	1,469	3.66%	\$ 355,642,736	3.17%
> 48 up to and including 60 months	27	0.07%	\$ 8,298,781	0.07%
> 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	40,142	100.00%	\$ 11,224,400,854	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	3	0.01%	\$ 76,334	0.00%
> 2 up to and including 3 years	16	0.04%	\$ 626,337	0.01%
> 3 up to and including 4 years	43	0.11%	\$ 1,896,231	0.02%
> 4 up to and including 5 years	111	0.28%	\$ 3,954,493	0.04%
> 5 up to and including 6 years	44	0.11%	\$ 2,062,671	0.02%
> 6 up to and including 7 years	73	0.18%	\$ 3,902,152	0.03%
> 7 up to and including 8 years	67	0.17%	\$ 4,446,604	0.04%
> 8 up to and including 9 years	152	0.38%	\$ 9,641,937	0.09%
> 9 up to and including 10 years	336	0.84%	\$ 19,758,794	0.18%
> 10 up to and including 15 years	600	1.49%	\$ 69,736,705	0.62%
> 15 up to and including 20 years	723	1.80%	\$ 116,094,744	1.03%
> 20 up to and including 25 years	2,634	6.56%	\$ 593,186,129	5.28%
> 25 up to and including 30 years	35,340	88.04%	\$ 10,399,017,720	92.65%
> 30 years				
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	39,632	98.73%	\$ 11,071,389,916	98.64%
> 0 days up to and including 30 days	451	1.12%	\$ 136,110,881	1.21%
> 30 days up to and including 60 days	43	0.11%	\$ 12,845,161	0.11%
> 60 days up to and including 90 days	16	0.04%	\$ 4,054,895	0.04%
> 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	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	37,263	92.83%	\$ 10,478,995,772	93.36%
Fixed Rate Loans : > 0 up to and including 3 months	346	0.86%	\$ 87,336,829	0.78%
Fixed Rate Loans : > 3 up to and including 6 months	240	0.60%	\$ 65,237,100	0.58%
Fixed Rate Loans : > 6 up to and including 9 months	118	0.29%	\$ 29,677,404	0.26%
Fixed Rate Loans : > 9 up to and including 12 months	44	0.11%	\$ 10,973,927	0.10%
Fixed Rate Loans : > 12 up to and including 15 months	273	0.68%	\$ 64,035,373	0.57%
Fixed Rate Loans : > 15 up to and including 18 months	747	1.86%	\$ 198,001,706	1.76%
Fixed Rate Loans : > 18 up to and including 21 months	190	0.47%	\$ 55,229,536	0.49%
Fixed Rate Loans : > 21 up to and including 24 months	70	0.17%	\$ 16,990,621	0.15%
Fixed Rate Loans : > 24 up to and including 27 months	399	0.99%	\$ 102,531,562	0.91%
Fixed Rate Loans : > 27 up to and including 30 months	265	0.66%	\$ 71,320,288	0.64%
Fixed Rate Loans : > 30 up to and including 33 months	104	0.26%	\$ 27,548,328	0.25%
Fixed Rate Loans : > 33 up to and including 36 months	10	0.02%	\$ 3,045,500	0.03%
Fixed Rate Loans : > 36 up to and including 48 months	12	0.03%	\$ 2,655,854	0.02%
Fixed Rate Loans : > 48 up to and including 60 months	59	0.15%	\$ 10,629,116	0.09%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 191,938	0.00%
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	8,735	21.76%	\$ 2,013,367,098	17.94%
Fortnightly	13,500	33.63%	\$ 3,301,871,440	29.42%
Monthly	17,907	44.61%	\$ 5,909,162,316	52.65%
Other				
Total	40,142	100.00%	\$ 11,224,400,854	100.00%

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