

FINAL TERMS

23 January 2012

Australia and New Zealand Banking Group Limited

ABN 11 005 357 522

**Issue of NOK 2,000,000,000 5.00% Fixed Rate Covered Bonds due January 2022
irrevocably and unconditionally guaranteed as to payment of principal and interest by
Perpetual Corporate Trust Limited as trustee of the ANZ Residential Covered Bond Trust
under the US\$20,000,000,000 Global Covered Bond Programme**

The Prospectus referred to below (as completed by this Final Terms) has been prepared on the basis that any offer of Covered Bonds in any Member State of the European Economic Area which has implemented the Prospectus Directive (2003/71/EC) (each, a "**Relevant Member State**") will be made pursuant to an exemption under the Prospectus Directive, as implemented in that Relevant Member State, from the requirement to publish a prospectus for offers of the Covered Bonds. Accordingly any person making or intending to make an offer in that Relevant Member State of the Covered Bonds may only do so in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of the Prospectus Directive or supplement a prospectus pursuant to Article 16 of the Prospectus Directive, in each case, in relation to such offer. Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Covered Bonds in any other circumstances.

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Prospectus dated 25 November 2011 and the supplemental prospectus dated 14 December 2011 ("the **Prospectus**") which together constitute a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "**Prospectus Directive**"). This document constitutes the final terms of the Covered Bonds described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Prospectus. Full information on the Issuer and the Covered Bond Guarantor and the offer of the Covered Bonds is only available on the basis of the combination of this Final Terms and the Prospectus. The Prospectus is available for viewing on the website of the Regulatory News Service operated by the London Stock Exchange at <http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html> and copies of the Prospectus are available at the specified office of the Covered Bond Paying Agent.

1. (a) Issuer: Australia and New Zealand Banking Group Limited
ABN 11 005 357 522
- (b) Covered Bond Guarantor: Perpetual Corporate Trust Limited (ABN 99 000 341 533) as trustee of the ANZ Residential Covered Bond Trust
- (c) Series Number: 2012-1
- (d) Tranche Number: 1
2. Specified Currency or Currencies: NOK
3. Aggregate Principal Amount of Covered Bonds:
 - (a) Series: NOK 2,000,000,000
 - (b) Tranche: NOK 2,000,000,000
4. Issue Price: 100 per cent. in respect of NOK 1,000,000,000 of the Aggregate Principal Amount and 100.3870 per cent. in respect of NOK 1,000,000,000 of the Aggregate

		Principal Amount
		For the avoidance of doubt the net proceeds of the issue of Covered Bonds will be NOK 2,003,870,000
5.	(a)	Specified Denominations: NOK 1,000,000
	(b)	Calculation Amount: NOK 1,000,000
6.	(a)	Issue Date: 24 January 2012
	(b)	Interest Commencement Date: Issue Date
7.	(a)	Final Maturity Date: 24 January 2022
	(b)	Extended Due for Payment Date of Guaranteed Amounts corresponding to the Final Redemption Amount under the Covered Bond Guarantee: Not Applicable
8.	Interest Basis:	5.00 per cent. Fixed Rate
9.	Redemption/Payment Basis:	Hard Bullet Covered Bond
10.	Change of Interest Basis or Redemption/Payment Basis:	Not Applicable
11.	Put/Call Options:	Not Applicable
12.	(a)	Status of the Covered Bonds: Senior
	(b)	Status of the Covered Bond Guarantee: Senior
13.	Method of distribution:	Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	Fixed Rate Covered Bond provisions:	Applicable
	(a)	Rate of Interest: 5.00 per cent. per annum payable annually in arrear
	(b)	Interest Payment Date(s): 24 th January in each year from and including 24 January 2013 up to and including the Maturity Date
	(c)	Business Day Convention: Following Business Day Convention
	(d)	Additional Business Centre(s): Not Applicable
		For the avoidance of doubt, in accordance with the Conditions, London, New York, Sydney, Melbourne and Oslo are Business Centres
	(e)	Fixed Coupon Amount(s): NOK 50,000 per Calculation Amount
	(f)	Broken Amount(s): Not Applicable
	(g)	Day Count Fraction: Actual/Actual (ICMA) not adjusted
	(h)	Other terms relating to the method of calculating interest for Fixed Rate Covered Bonds: Not Applicable
15.	Floating Rate Covered Bond provisions:	Not Applicable

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| 16. | Variable Interest Covered Bond provisions: (other than Dual Currency Interest Covered Bonds): | Not Applicable |
| 17. | Dual Currency Interest Covered Bond provisions: | Not Applicable |
| 18. | Coupon Switch Option: | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

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| 19. | Redemption at the option of the Issuer (Call): | Not Applicable |
| 20. | Partial redemption (Call): | Not Applicable |
| 21. | Redemption at the option of the Covered Bondholders (Put): | Not Applicable |
| 22. | Final Redemption Amount of each Covered Bond: | NOK 1,000,000 per Calculation Amount |
| 23. | Early Redemption for Tax reasons: | |
| | (a) Early Redemption Amount (Tax) of each Covered Bond: | NOK 1,000,000 per Calculation Amount |
| | (b) Date after which changes in law, etc. entitle Issuer to redeem: | Issue Date |

GENERAL PROVISIONS APPLICABLE TO THE COVERED BONDS

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| 24. | (a) Form of Covered Bonds: | Bearer Covered Bonds:
Temporary Global Covered Bond exchangeable for a Permanent Global Covered Bond which is exchangeable for Bearer Definitive Covered Bonds only upon an Exchange Event |
| | (b) Talons for future Coupons to be attached to Definitive Covered Bonds: | No |
| | (c) Receipts to be attached to Instalment Covered Bonds which are Definitive Covered Bonds: | Not Applicable |
| | (d) Definitive Covered Bonds to be in ICMA or successor's format: | Yes |
| 25. | New Global Covered Bond: | No |
| 26. | Additional Financial Centre(s) or other special provisions relating to Payment Days: | London, Oslo, New York, Sydney and Melbourne |
| 27. | Details relating to Partly-Paid Covered Bonds: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences of failure to pay, including any right of the Issuer to forfeit the Covered Bonds and interest due on late payment: | Not Applicable |
| 28. | Details relating to Instalment Covered Bonds: | |

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| (a) | Instalment Amount(s): | Not Applicable |
| (b) | Instalment Date(s): | Not Applicable |
| 29. | Redenomination: | Not applicable |
| 30. | Notices: | Condition 14 (<i>Notices</i>) applies |
| 31. | Governing law: | England and Wales |
| 32. | Other terms or special conditions: | Not Applicable |
- DISTRIBUTION**
- | | | | |
|-----|-----|---|--------------------------------------|
| 33. | (a) | If syndicated, names and addresses of Managers: | Not Applicable |
| | (b) | Date of Subscription Agreement: | Not Applicable |
| | (c) | Stabilising Manager (if any): | Not Applicable |
| 34. | | If non-syndicated, name and address of Dealer: | RBC Europe Limited |
| 35. | | U.S. Selling Restrictions: | Reg. S Category 2/TEFRA D applicable |
| 36. | | Additional selling restrictions: | Not Applicable |
| 37. | | Additional U.S. Federal Tax Considerations: | Not Applicable |

PURPOSE OF FINAL TERMS

This Final Terms comprises the final terms required for issue and admission to trading on the London Stock Exchange's regulated market of the Covered Bonds described herein pursuant to the US\$20,000,000,000 Global Covered Bond Programme of Australia and New Zealand Banking Group Limited and Perpetual Corporate Trust Limited as trustee of the ANZ Residential Covered Bond Trust.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Final Terms. The Covered Bond Guarantor accepts responsibility for the information contained in paragraphs 1(b) and 12(b) above (and those paragraphs only).

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING:

Application has been made by the Issuer (or on its behalf) for the Covered Bonds to be listed on the Official List of the UK Listing Authority and admitted to trading on the London Stock Exchange's Regulated Market with effect from 24 January 2012.

2. RATINGS:

Ratings:

The Covered Bonds to be issued have been rated:

Fitch Australia Pty Ltd: AAA

Moody's Investors Service Pty, Limited: Aaa

A rating is not a recommendation by any rating organisation to buy, sell or hold Covered Bonds and may be subject to revision or withdrawal at any time by the assigning rating organisation.

Fitch Australia Pty Ltd ("**Fitch**") and Moody's Investors Service Pty Limited ("**Moody's**") are not established in the European Union and have not applied for registration under Regulation (EC) No. 1060/2009 (as amended) (the "**CRA Regulation**").

The ratings have been endorsed by Fitch Ratings Limited and Moody's Investors Service Ltd in accordance with the CRA Regulation. Fitch Ratings Limited and Moody's Investors Service Ltd are established in the European Union and registered under the CRA Regulation. As such Fitch Ratings Limited and Moody's Investors Service Ltd are included in the list of credit rating agencies published by the European Securities and Markets Authority on its website in accordance with the CRA Regulation.

In general, European regulated investors are restricted from using a rating for regulatory purposes if such rating is not issued by a credit rating agency established in the European Union and registered under the CRA Regulation or issued by a credit rating agency established in a third country but whose credit ratings are endorsed by the credit rating agency established in the European Union and registered under the CRA Regulation unless the rating is provided by a credit rating agency operating in the European Union before 7 June 2010 which has submitted an application for registration in accordance with the CRA Regulation and such registration is not refused, or is provided by a third Country rating entity whose ratings are disclosed in that registration application as being ratings that will be endorsed by the relevant entity used in the European Union.

3. COVERED BOND SWAP:

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|-----|----------------------------|---|
| (i) | Covered Bond Swap Provider | Australia and New Zealand Banking Group Limited, ANZ Centre Melbourne, Level 9, 833 Collins Street, |
|-----|----------------------------|---|

Docklands VIC 3008, Australia

- | | | |
|------|------------------------------|------------------|
| (ii) | Nature of Covered Bond Swap: | Forward Starting |
|------|------------------------------|------------------|

4. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE:**

Save as discussed in Subscription and Sale and Selling Restrictions, so far as the Issuer and the Covered Bond Guarantor are aware, no person involved in the offer of the Covered Bonds has an interest material to the offer.

5. **YIELD: (FIXED RATE COVERED BONDS ONLY)**


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|----------------------|---|
| Indication of yield: | Yield on NOK 1,000,000,000 with an Issue Price of 100% is 5%. |
| | Yield on NOK 1,000,000,000 with an Issue Price of 100.3870% is 4.95%. |
| | The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield. |

6. **OPERATIONAL INFORMATION:**

- | | | |
|-----|---|---|
| (a) | ISIN Code: | XS0730566329 |
| (b) | Common Code: | 073056632 |
| (d) | Any clearing system(s) other than Euroclear, Clearstream, Luxembourg and the relevant identification number(s): | Not Applicable |
| (e) | Delivery: | Delivery against payment |
| (f) | Name and address of initial Paying Agent(s) in relation to the Covered Bonds (other than the Australian Registered Covered Bonds): | Deutsche Bank AG, Hong Kong Branch, Level 52, International Commerce Centre, 1 Austin Road West, Kowloon, Hong Kong |
| (g) | Names and addresses of additional Paying Agent(s) (if any) in relation to the Covered Bonds (other than the Australian Registered Covered Bonds): | Not Applicable |
| (h) | Name(s) and address(es) of the Australian Registrar in relation to the Australian Registered Covered Bonds: | Not Applicable |
| (i) | Intended to be held in a manner which would allow Eurosystem eligibility | No |

Signed on behalf of the Issuer:

By:
Duly authorised



Rick Moscati
Group Treasurer

Signed on behalf of Perpetual Corporate Trust Limited in its capacity as trustee of the ANZ Residential Covered Bond Trust

By:
Duly authorised



Hagbarth Strom
Manager

SCHEDULE TO THE FINAL TERMS

Certain information regarding the Receivables

The statistical and other information contained in these Final Terms has been compiled by reference to the Purchased Receivables as at 3 January 2012 (the "**Cut-off Date**"). Except as otherwise indicated, these tables have been prepared using the Principal Balance as at the Cut-off Date, which includes all principal and accrued interest for the Purchased Receivables as at the Cut-off Date and may no longer be a true reflection of the Purchased Receivables. The following information does not include any Receivables sold into the Portfolio since the Cut-off Date, including any sale in connection with this Series 2012-1 issuance and it does not reflect any redemption or sales out of the Portfolio since the Cut-off Date.

The characteristics of the Purchased Receivables as at the relevant Issue Date are not expected to differ materially from the characteristics of the Purchased Receivables as at the Cut-off Date, however, it should be noted that Receivables may be removed from the Purchased Receivables in the event that any such Receivables are repaid in full or do not comply with the terms of the Receivable Sale Agreement on the relevant Transfer Date. The Seller may also choose, in certain circumstances, to repurchase any of the Receivables in accordance with the terms of the Receivable Sale Agreement. Additionally, New Receivables may be sold into the Portfolio from time to time. Any such sales will be made in accordance with the Receivable Sale Agreement and subject to compliance with the Substitution Criteria and the Representations and Warranties. This information is provided for information purposes only.

The tables below show details of the Receivables included in the Portfolio, and stratify the Portfolio by reference to a Receivable. Columns stating percentage amounts may not add up to 100 per cent. due to rounding.

ANZ Residential Covered Bond Trust

Summary as at 24 January 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%

Bonds	CUSIP	ISIN	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2011-1	(Reg S) 05252FAA8	US05252FAA84	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016
	(144A) 05252EAA1	US05252EAA10				
Series 2012-1	073056632	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-1	073112923	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022

Pool Summary

Portfolio Cut off Date	03 Jan 2012
Current Aggregate Principal Balance (AUD)	\$4,742,813,675
Number of Loans (Unconsolidated)	16,478
Number of Loans (Consolidated)	16,478
Average Loan Size (Consolidated)	\$287,827
Maximum Loan Balance (Consolidated)	\$1,500,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	66.62%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	66.39%
Weighted Average Interest Rate	6.56%
Weighted Average Seasoning (Months)	16.30
Weighted Average Remaining Term (Months)	337.96

Prepayment Information

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	18.43%	-	-	-	-
Prepayment History (SMM)	1.68%	-	-	-	-

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	1,044	6.34%	\$ 82,221,705	1.73%
> 25.0% up to and including 30.0%	325	1.97%	\$ 41,960,816	0.88%
> 30.0% up to and including 35.0%	397	2.41%	\$ 68,074,922	1.44%
> 35.0% up to and including 40.0%	456	2.77%	\$ 84,950,520	1.79%
> 40.0% up to and including 45.0%	475	2.88%	\$ 96,652,236	2.04%
> 45.0% up to and including 50.0%	628	3.81%	\$ 142,042,489	2.99%
> 50.0% up to and including 55.0%	691	4.19%	\$ 169,033,489	3.56%
> 55.0% up to and including 60.0%	941	5.71%	\$ 256,586,399	5.41%
> 60.0% up to and including 65.0%	1,091	6.62%	\$ 313,096,036	6.60%
> 65.0% up to and including 70.0%	1,404	8.52%	\$ 434,037,406	9.15%
> 70.0% up to and including 75.0%	1,817	11.03%	\$ 583,883,368	12.31%
> 75.0% up to and including 80.0%	7,208	43.74%	\$ 2,469,809,101	52.07%
> 80.0% up to and including 85.0%	1	0.01%	\$ 465,190	0.01%
> 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	16,478	100.00%	\$ 4,742,813,675	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 25.0%	1,503	9.12%	\$ 121,376,748	2.56%
> 25.0% up to and including 30.0%	391	2.37%	\$ 57,198,410	1.21%
> 30.0% up to and including 35.0%	480	2.91%	\$ 88,022,072	1.86%
> 35.0% up to and including 40.0%	538	3.26%	\$ 105,893,397	2.23%
> 40.0% up to and including 45.0%	558	3.39%	\$ 120,703,113	2.54%
> 45.0% up to and including 50.0%	716	4.35%	\$ 172,537,814	3.64%
> 50.0% up to and including 55.0%	831	5.04%	\$ 217,514,160	4.59%
> 55.0% up to and including 60.0%	1,112	6.75%	\$ 311,676,279	6.57%
> 60.0% up to and including 65.0%	1,290	7.83%	\$ 398,970,650	8.41%
> 65.0% up to and including 70.0%	1,565	9.50%	\$ 499,528,348	10.53%
> 70.0% up to and including 75.0%	2,078	12.61%	\$ 690,420,598	14.56%
> 75.0% up to and including 80.0%	5,400	32.77%	\$ 1,953,383,219	41.19%
> 80.0% up to and including 85.0%	16	0.10%	\$ 5,588,867	0.12%
> 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	16,478	100.00%	\$ 4,742,813,675	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 25.0%	1,548	9.39%	\$ 126,673,872	2.67%
> 25.0% up to and including 30.0%	428	2.60%	\$ 62,260,598	1.31%
> 30.0% up to and including 35.0%	471	2.86%	\$ 88,946,711	1.88%
> 35.0% up to and including 40.0%	532	3.23%	\$ 105,121,954	2.22%
> 40.0% up to and including 45.0%	595	3.61%	\$ 128,846,974	2.72%
> 45.0% up to and including 50.0%	728	4.42%	\$ 173,672,442	3.66%
> 50.0% up to and including 55.0%	913	5.54%	\$ 242,096,444	5.10%
> 55.0% up to and including 60.0%	1,115	6.77%	\$ 317,117,116	6.69%
> 60.0% up to and including 65.0%	1,392	8.45%	\$ 425,187,907	8.96%
> 65.0% up to and including 70.0%	1,729	10.49%	\$ 558,936,402	11.78%
> 70.0% up to and including 75.0%	2,330	14.14%	\$ 793,775,082	16.74%
> 75.0% up to and including 80.0%	2,775	16.84%	\$ 992,017,830	20.92%
> 80.0% up to and including 85.0%	1,687	10.24%	\$ 643,773,980	13.57%
> 85.0% up to and including 90.0%	225	1.37%	\$ 82,045,585	1.73%
> 90.0% up to and including 95.0%	10	0.06%	\$ 2,340,778	0.05%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

* Based on quarterly data provided by RP Data using the hedonic index values.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 6.0%	4	0.02%	\$ 1,694,934	0.04%
> 6.0% up to and including 6.25%	32	0.19%	\$ 16,244,082	0.34%
> 6.25% up to and including 6.5%	3,101	18.82%	\$ 1,327,410,352	27.99%
> 6.5% up to and including 6.75%	12,309	74.70%	\$ 3,248,145,758	68.49%
> 6.75% up to and including 7.0%	588	3.57%	\$ 107,490,697	2.27%
> 7.0% up to and including 7.25%	20	0.12%	\$ 2,145,844	0.05%
> 7.25% up to and including 7.5%	424	2.57%	\$ 39,682,009	0.84%
> 7.5% up to and including 7.75%				
> 7.75% up to and including 8.0%				
> 8.0% up to and including 8.25%				
> 8.25% up to and including 8.5%				
> 8.5%				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	47	0.29%	\$ 10,844,975	0.23%
<= 2 Year Fixed	36	0.22%	\$ 7,942,954	0.17%
<= 3 Year Fixed	69	0.42%	\$ 12,928,547	0.27%
<= 4 Year Fixed	1	0.01%	\$ 331,840	0.01%
<= 5 Year Fixed	7	0.04%	\$ 1,512,863	0.03%
> 5 Year Fixed				
Total Fixed Rate	160	0.97%	\$ 33,561,178	0.71%
Total Variable Rate	16,318	99.03%	\$ 4,709,252,497	99.29%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	1,702	10.33%	\$ 106,734,717	2.25%
> \$100,000 up to and including \$200,000	3,517	21.34%	\$ 550,703,907	11.61%
> \$200,000 up to and including \$300,000	4,961	30.11%	\$ 1,249,136,205	26.34%
> \$300,000 up to and including \$400,000	3,270	19.84%	\$ 1,133,979,231	23.91%
> \$400,000 up to and including \$500,000	1,504	9.13%	\$ 671,488,496	14.16%
> \$500,000 up to and including \$600,000	742	4.50%	\$ 404,787,563	8.53%
> \$600,000 up to and including \$700,000	316	1.92%	\$ 205,088,192	4.32%
> \$700,000 up to and including \$800,000	181	1.10%	\$ 135,393,087	2.85%
> \$800,000 up to and including \$900,000	95	0.58%	\$ 80,803,143	1.70%
> \$900,000 up to and including \$1m	79	0.48%	\$ 75,190,256	1.59%
> \$1m up to and including \$1.25m	84	0.51%	\$ 92,352,720	1.95%
> \$1.25m up to and including \$1.5m	27	0.16%	\$ 37,156,157	0.78%
> \$1.5m up to and including \$ 1.75m				
> \$1.75m up to and including \$2m				
> \$2m				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	3,887	23.59%	\$ 1,243,445,994	26.22%
VIC	6,089	36.95%	\$ 1,751,090,168	36.92%
TAS	507	3.08%	\$ 91,665,237	1.93%
QLD	2,377	14.43%	\$ 640,458,094	13.50%
SA	1,177	7.14%	\$ 270,092,482	5.69%
WA	2,351	14.27%	\$ 719,114,714	15.16%
NT	90	0.55%	\$ 26,946,986	0.57%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Top 20 Postcodes

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	142	0.86%	\$ 38,619,461	0.81%
3029 (Melb North West, VIC)	147	0.89%	\$ 32,739,713	0.69%
3977 (Frankston, VIC)	129	0.78%	\$ 30,486,583	0.64%
6065 (Brand, WA)	91	0.55%	\$ 28,621,568	0.60%
3121 (Moorabbin, VIC)	55	0.33%	\$ 22,666,123	0.48%
6155 (Tangney, WA)	69	0.42%	\$ 21,960,446	0.46%
3023 (Footscray, VIC)	73	0.44%	\$ 20,118,688	0.42%
2155 (Seven Hills, NSW)	51	0.31%	\$ 19,895,906	0.42%
3064 (Melb North West, VIC)	81	0.49%	\$ 19,363,105	0.41%
3805 (Dandenong, VIC)	74	0.45%	\$ 19,200,370	0.40%
3150 (Mulgrave, VIC)	46	0.28%	\$ 18,579,787	0.39%
6164 (Brand, WA)	61	0.37%	\$ 17,883,942	0.38%
3806 (Dandenong, VIC)	65	0.39%	\$ 17,661,827	0.37%
3181 (Moorabbin, VIC)	42	0.25%	\$ 17,295,630	0.36%
3199 (Frankston, VIC)	69	0.42%	\$ 17,165,040	0.36%
3032 (Footscray, VIC)	45	0.27%	\$ 16,780,435	0.35%
3156 (Ferntree Gully, VIC)	59	0.36%	\$ 16,665,666	0.35%
3037 (Hawthorn, VIC)	70	0.42%	\$ 16,595,444	0.35%
3195 (Dandenong, VIC)	46	0.28%	\$ 16,296,144	0.34%
6027 (Curtin, WA)	51	0.31%	\$ 16,078,797	0.34%
Total	1,466	8.90%	\$ 424,674,675	8.95%

Mortgage Pool by Top 20 Statistical Subdivision

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	748	4.54%	\$ 220,062,581	4.64%
20505 (Inner Melbourne, VIC)	502	3.05%	\$ 206,297,336	4.35%
50515 (North Metropolitan, WA)	584	3.54%	\$ 195,356,538	4.12%
20565 (Southern Melbourne, VIC)	406	2.46%	\$ 167,590,818	3.53%
20550 (Eastern Middle Melbourne, VIC)	411	2.49%	\$ 153,398,882	3.23%
50520 (South West Metropolitan, WA)	465	2.82%	\$ 144,261,030	3.04%
20580 (South Eastern Outer Melbourne, VIC)	530	3.22%	\$ 131,145,729	2.77%
10505 (Inner Sydney, NSW)	285	1.73%	\$ 128,214,463	2.70%
50510 (East Metropolitan, WA)	372	2.26%	\$ 107,324,229	2.26%
10515 (St George-Sutherland, NSW)	282	1.71%	\$ 104,828,889	2.21%
50525 (South East Metropolitan, WA)	364	2.21%	\$ 104,459,285	2.20%
10540 (Central Western Sydney, NSW)	302	1.83%	\$ 91,808,962	1.94%
20530 (Northern Middle Melbourne, VIC)	266	1.61%	\$ 88,417,933	1.86%
10555 (Lower Northern Sydney, NSW)	178	1.08%	\$ 87,315,241	1.84%
20555 (Eastern Outer Melbourne, VIC)	315	1.91%	\$ 85,931,256	1.81%
20545 (Boroondara City, VIC)	144	0.87%	\$ 74,245,701	1.57%
10565 (Northern Beaches, NSW)	134	0.81%	\$ 70,220,373	1.48%
10560 (Central Northern Sydney, NSW)	152	0.92%	\$ 68,724,048	1.45%
50505 (Central Metropolitan, WA)	159	0.96%	\$ 68,137,230	1.44%
30507 (Northwest Outer Brisbane, QLD)	226	1.37%	\$ 67,112,431	1.42%
Total	6,825	41.42%	\$ 2,364,852,955	49.86%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	13,054	79.22%	\$ 3,531,105,310	74.45%
Interest Only	3,424	20.78%	\$ 1,211,708,365	25.55%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	16,478	100.00%	\$ 4,742,813,675	100.00%
Low Doc Loans				
No Doc Loans				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	13,054	79.22%	\$ 3,531,105,310	74.45%
> 0 yrs up to and including 1 yrs	308	1.87%	\$ 117,763,333	2.48%
> 1 yrs up to and including 2 yrs	405	2.46%	\$ 146,278,569	3.08%
> 2 yrs up to and including 3 yrs	288	1.75%	\$ 95,023,995	2.00%
> 3 yrs up to and including 4 yrs	1,622	9.84%	\$ 578,303,640	12.19%
> 4 yrs up to and including 5 yrs	268	1.63%	\$ 92,880,207	1.96%
> 5 yrs up to and including 6 yrs	7	0.04%	\$ 2,312,928	0.05%
> 6 yrs up to and including 7 yrs	39	0.24%	\$ 13,037,172	0.27%
> 7 yrs up to and including 8 yrs	71	0.43%	\$ 25,101,989	0.53%
> 8 yrs up to and including 9 yrs	366	2.22%	\$ 124,897,648	2.63%
> 9 yrs up to and including 10 yrs	50	0.30%	\$ 16,108,886	0.34%
> 10 yrs				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	12,507	75.90%	\$ 3,524,674,288	74.32%
Residential Investment (Full Recourse)	3,971	24.10%	\$ 1,218,139,387	25.68%
Residential Investment (Limited Recourse)				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	269	1.63%	\$ 50,878,450	1.07%
Business / Commercial / Investment				
Construction of a dwelling Purchase of established dwelling	637	3.87%	\$ 186,892,288	3.94%
Purchase of established dwelling	5,070	30.77%	\$ 1,602,380,168	33.79%
Purchase of new erected dwelling	369	2.24%	\$ 104,747,985	2.21%
Refinancing an existing debt from another lender	2,977	18.07%	\$ 797,588,549	16.82%
Refinancing an existing debt with ANZ	3,535	21.45%	\$ 963,905,894	20.32%
Other	3,621	21.97%	\$ 1,036,420,341	21.85%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	761	4.62%	\$ 178,681,981	3.77%
> 3 up to and including 6 months	1,268	7.70%	\$ 308,885,287	6.51%
> 6 up to and including 9 months	262	1.59%	\$ 78,417,996	1.65%
> 9 up to and including 12 months	1,479	8.98%	\$ 444,161,911	9.36%
> 12 up to and including 15 months	4,538	27.54%	\$ 1,330,428,394	28.05%
> 15 up to and including 18 months	3,270	19.84%	\$ 987,577,370	20.82%
> 18 up to and including 21 months	2,111	12.81%	\$ 644,453,675	13.59%
> 21 up to and including 24 months	794	4.82%	\$ 242,896,330	5.12%
> 24 up to and including 27 months	644	3.91%	\$ 186,623,880	3.93%
> 27 up to and including 30 months	371	2.25%	\$ 94,750,521	2.00%
> 30 up to and including 33 months	349	2.12%	\$ 90,243,677	1.90%
> 33 up to and including 36 months	283	1.72%	\$ 66,606,429	1.40%
> 36 up to and including 48 months	348	2.11%	\$ 89,086,225	1.88%
> 48 up to and including 60 months				
> 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	16,478	100.00%	\$ 4,742,813,675	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	1	0.01%	\$ 32,077	0.00%
> 2 up to and including 3 years	4	0.02%	\$ 117,543	0.00%
> 3 up to and including 4 years	9	0.05%	\$ 383,182	0.01%
> 4 up to and including 5 years	21	0.13%	\$ 1,017,443	0.02%
> 5 up to and including 6 years	19	0.12%	\$ 1,457,737	0.03%
> 6 up to and including 7 years	14	0.08%	\$ 544,530	0.01%
> 7 up to and including 8 years	13	0.08%	\$ 718,357	0.02%
> 8 up to and including 9 years	63	0.38%	\$ 4,598,550	0.10%
> 9 up to and including 10 years	96	0.58%	\$ 4,489,141	0.09%
> 10 up to and including 15 years	142	0.86%	\$ 14,726,939	0.31%
> 15 up to and including 20 years	203	1.23%	\$ 34,630,968	0.73%
> 20 up to and including 25 years	733	4.45%	\$ 171,336,023	3.61%
> 25 up to and including 30 years	15,160	92.00%	\$ 4,508,761,185	95.07%
> 30 years				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	16,090	97.65%	\$ 4,630,060,072	97.62%
> 0 days up to and including 30 days	365	2.22%	\$ 105,908,588	2.23%
> 30 days up to and including 60 days	19	0.12%	\$ 5,907,088	0.12%
> 60 days up to and including 90 days	4	0.02%	\$ 937,927	0.02%
> 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	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 months	16,318	99.03%	\$ 4,709,252,497	99.29%
> 0 up to and including 3 months				
> 3 up to and including 6 months				
> 6 up to and including 9 months	45	0.27%	\$ 10,231,118	0.22%
> 9 up to and including 12 months	2	0.01%	\$ 613,857	0.01%
> 12 up to and including 15 months				
> 15 up to and including 18 months				
> 18 up to and including 21 months	32	0.19%	\$ 6,248,020	0.13%
> 21 up to and including 24 months	4	0.02%	\$ 1,694,934	0.04%
> 24 up to and including 27 months				
> 27 up to and including 30 months				
> 30 up to and including 33 months	67	0.41%	\$ 12,492,633	0.26%
> 33 up to and including 36 months	2	0.01%	\$ 435,913	0.01%
> 36 up to and including 48 months	1	0.01%	\$ 331,840	0.01%
> 48 up to and including 60 months	7	0.04%	\$ 1,512,863	0.03%
> 60 months				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	3,432	20.83%	\$ 817,833,023	17.24%
Fortnightly	5,479	33.25%	\$ 1,405,385,361	29.63%
Monthly	7,567	45.92%	\$ 2,519,595,291	53.12%
Other				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%