



Supplementary Prospectus

Dated 12 January 2026

Australia and New Zealand Banking Group Limited

*Australian Business Number 11 005 357 522
(Incorporated with limited liability in Australia and registered in the State of Victoria) as Issuer*

US\$30,000,000,000

ANZ Global Covered Bond Programme

unconditionally and irrevocably guaranteed as to payments of interest and principal by

Perpetual Corporate Trust Limited

*Australian Business Number 99 000 341 533 (incorporated with limited liability in Australia)
as Trustee of the ANZ Residential Covered Bond Trust*

This supplementary prospectus (the "**Supplement**") to the base prospectus of Australia and New Zealand Banking Group Limited ("**ANZBGL**") dated 16 May 2025, as supplemented by the supplementary prospectuses dated 15 August 2025, 15 September 2025, 17 September 2025, 3 November 2025 and 10 November 2025 (the "**Base Prospectus**"), constitutes a supplementary prospectus for the purposes of Article 23 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended (the "**UK Prospectus Regulation**") and is prepared in connection with the US\$30,000,000,000 ANZ Global Covered Bond Programme established by ANZBGL.

This Supplement has been approved by the United Kingdom Financial Conduct Authority (the "**FCA**"), as competent authority under the UK Prospectus Regulation. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation and such approval should not be considered as an endorsement of the Issuer nor as an endorsement of the quality of any Covered Bonds that are the subject of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in any such Covered Bonds.

The purpose of this Supplement is to update the Base Prospectus following changes to the Receivables in the portfolio as currently set out in the Pool Summary Report in Annex A to the Base Prospectus.

Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement is supplemental to, and should be read and construed together with, the Base Prospectus.

ANZBGL accepts responsibility for the information contained in this Supplement and to the best of the knowledge of ANZBGL, the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

Pool Summary Report

By virtue of this Supplement, the information set out in Annex A to this Supplement shall be deemed to update the Pool Summary Report in Annex A to the Base Prospectus.

A copy of this Supplement has been filed with the National Storage Mechanism and will be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>.

To the extent that there is any inconsistency between any statement contained in this Supplement and any other statement contained in the Base Prospectus or in any information or document incorporated by reference into, and forming part of, the Base Prospectus, the statements contained in this Supplement will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus.

Information contained in or accessible from any website referenced in this Supplement does not form a part of this Supplement, except as specifically incorporated by reference.

ANNEX A
POOL SUMMARY REPORT

The statistical and other information contained in this Prospectus has been compiled by reference to the Purchased Receivables as at 1 December 2025 (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 as at the date of this Supplement may no longer be a true reflection of the Purchased Receivables.

If the characteristics of the Purchased Receivables as at the relevant Issue Date differ materially from the characteristics of the Purchased Receivables as at the Cut-off Date, the Issuer expects to provide a supplement to this Prospectus. 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 Mortgage 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 Mortgage 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 Mortgage Sale Agreement and subject to compliance with 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.

Residential Mortgage Pool Summary

Portfolio Cut-off Date	01 Dec 2025
Current Aggregate Principal Balance	\$ 14,823,802,176
Number of Loans (Unconsolidated)	42,524
Number of Loans (Consolidated)	37,007
Average Loan Size (Consolidated)	\$ 400,568
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.75%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.74%
Weighted Average Interest Rate	5.60%
Weighted Average Seasoning (Months)	44.68
Weighted Average Remaining Term (Months)	308.60

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.

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	10,066	23.67%	\$ 1,930,340,577	13.02%
> 40.00% up to and including 45.00%	1,641	3.86%	\$ 494,987,567	3.34%
> 45.00% up to and including 50.00%	1,620	3.81%	\$ 528,427,033	3.56%
> 50.00% up to and including 55.00%	1,031	2.42%	\$ 374,964,669	2.53%
> 55.00% up to and including 60.00%	3,454	8.12%	\$ 1,223,190,811	8.25%
> 60.00% up to and including 65.00%	2,568	6.04%	\$ 934,917,738	6.31%
> 65.00% up to and including 70.00%	3,123	7.34%	\$ 1,216,899,009	8.21%
> 70.00% up to and including 75.00%	3,878	9.12%	\$ 1,548,754,762	10.45%
> 75.00% up to and including 80.00%	13,285	31.24%	\$ 5,981,998,680	40.35%
> 80.00% up to and including 85.00%	784	1.84%	\$ 286,595,540	1.93%
> 85.00% up to and including 90.00%	948	2.23%	\$ 272,352,629	1.84%
> 90.00% up to and including 95.00%	77	0.18%	\$ 20,653,131	0.14%
> 95.00% up to and including 100.00%	49	0.12%	\$ 9,720,028	0.07%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	11,062	29.89%	\$ 1,800,413,338	12.15%
> 40.00% up to and including 45.00%	1,738	4.70%	\$ 571,417,183	3.85%
> 45.00% up to and including 50.00%	1,957	5.29%	\$ 695,569,596	4.69%
> 50.00% up to and including 55.00%	2,568	6.94%	\$ 1,042,358,476	7.03%
> 55.00% up to and including 60.00%	3,050	8.24%	\$ 1,346,287,835	9.08%
> 60.00% up to and including 65.00%	3,288	8.88%	\$ 1,555,644,546	10.49%
> 65.00% up to and including 70.00%	3,492	9.44%	\$ 1,773,113,905	11.96%
> 70.00% up to and including 75.00%	4,034	10.90%	\$ 2,303,964,906	15.54%
> 75.00% up to and including 80.00%	5,550	15.00%	\$ 3,581,873,773	24.16%
> 80.00% up to and including 85.00%	252	0.68%	\$ 143,916,002	0.97%
> 85.00% up to and including 90.00%	15	0.04%	\$ 8,755,871	0.06%
> 90.00% up to and including 95.00%	1	0.00%	\$ 486,744	0.00%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	37,007	100.00%	\$ 14,823,802,176	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%	15,380	41.56%	\$ 3,101,255,613	20.92%
> 40.00% up to and including 45.00%	1,967	5.32%	\$ 773,706,054	5.22%
> 45.00% up to and including 50.00%	2,012	5.44%	\$ 860,621,466	5.81%
> 50.00% up to and including 55.00%	2,642	7.14%	\$ 1,270,779,402	8.57%
> 55.00% up to and including 60.00%	2,688	7.26%	\$ 1,360,402,534	9.18%
> 60.00% up to and including 65.00%	2,829	7.64%	\$ 1,487,682,060	10.04%
> 65.00% up to and including 70.00%	3,336	9.01%	\$ 1,954,465,086	13.18%
> 70.00% up to and including 75.00%	4,261	11.51%	\$ 2,735,058,494	18.45%
> 75.00% up to and including 80.00%	1,769	4.78%	\$ 1,209,200,652	8.16%
> 80.00% up to and including 85.00%	110	0.30%	\$ 63,665,819	0.43%
> 85.00% up to and including 90.00%	12	0.03%	\$ 6,416,746	0.04%
> 90.00% up to and including 95.00%	1	0.00%	\$ 548,251	0.00%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	37,007	100.00%	\$ 14,823,802,176	100.00%

* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Covered Bond Prospectus (section titled "Summary of the Principal Documents").

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	101	0.24%	\$ 34,762,809	0.23%
> 3.00% up to and including 3.25%	9	0.02%	\$ 3,019,168	0.02%
> 3.25% up to and including 3.50%	5	0.01%	\$ 1,965,446	0.01%
> 3.50% up to and including 3.75%	7	0.02%	\$ 3,094,939	0.02%
> 3.75% up to and including 4.00%	5	0.01%	\$ 1,431,747	0.01%
> 4.00% up to and including 4.25%	6	0.01%	\$ 1,783,842	0.01%
> 4.25% up to and including 4.50%	5	0.01%	\$ 3,516,733	0.02%
> 4.50% up to and including 4.75%	6	0.01%	\$ 2,460,155	0.02%
> 4.75% up to and including 5.00%	14	0.03%	\$ 5,875,373	0.04%
> 5.00% up to and including 5.25%	770	1.81%	\$ 352,016,834	2.37%
> 5.25% up to and including 5.50%	15,703	36.93%	\$ 7,240,958,111	48.85%
> 5.50% up to and including 5.75%	12,433	29.24%	\$ 4,141,703,276	27.94%
> 5.75% up to and including 6.00%	6,170	14.51%	\$ 1,771,598,401	11.95%
> 6.00% up to and including 6.25%	1,438	3.38%	\$ 375,151,599	2.53%
> 6.25% up to and including 6.50%	2,603	6.12%	\$ 401,841,859	2.71%
> 6.50% up to and including 6.75%	1,024	2.41%	\$ 194,461,582	1.31%
> 6.75% up to and including 7.00%	456	1.07%	\$ 84,375,297	0.57%
> 7.00% up to and including 7.25%	1,262	2.97%	\$ 140,935,691	0.95%
> 7.25% up to and including 7.50%	194	0.46%	\$ 24,514,789	0.17%
> 7.50% up to and including 7.75%	145	0.34%	\$ 27,144,046	0.18%
> 7.75% up to and including 8.00%	146	0.34%	\$ 8,395,031	0.06%
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	432	1.02%	\$ 154,132,027	1.04%
<= 2 Year Fixed	202	0.48%	\$ 68,967,630	0.47%
<= 3 Year Fixed	29	0.07%	\$ 8,494,371	0.06%
<= 4 Year Fixed	2	0.00%	\$ 491,135	0.00%
> 5 Year Fixed				
Total Fixed Rate	665	1.56%	\$ 232,085,164	1.57%
Total Variable Rate	41,859	98.44%	\$ 14,591,717,012	98.43%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	5,357	14.48%	\$ 225,184,747	1.52%
> \$100,000 up to and including \$200,000	4,870	13.16%	\$ 738,274,178	4.98%
> \$200,000 up to and including \$300,000	5,786	15.63%	\$ 1,452,344,840	9.80%
> \$300,000 up to and including \$400,000	5,434	14.68%	\$ 1,897,705,754	12.80%
> \$400,000 up to and including \$500,000	4,699	12.70%	\$ 2,113,020,898	14.25%
> \$500,000 up to and including \$600,000	3,569	9.64%	\$ 1,952,393,709	13.17%
> \$600,000 up to and including \$700,000	2,360	6.38%	\$ 1,522,513,377	10.27%
> \$700,000 up to and including \$800,000	1,418	3.83%	\$ 1,059,956,142	7.15%
> \$800,000 up to and including \$900,000	942	2.55%	\$ 799,676,252	5.39%
> \$900,000 up to and including \$1.00m	755	2.04%	\$ 714,701,040	4.82%
> \$1.00m up to and including \$1.25m	971	2.62%	\$ 1,073,505,480	7.24%
> \$1.25m up to and including \$1.50m	486	1.31%	\$ 663,009,597	4.47%
> \$1.50m up to and including \$1.75m	230	0.62%	\$ 370,483,171	2.50%
> \$1.75m up to and including \$2.00m	130	0.35%	\$ 241,032,991	1.63%
> \$2.00m				
Total	37,007	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	11,322	26.62%	\$ 4,566,320,935	30.80%
VIC	14,116	33.20%	\$ 5,244,883,334	35.38%
TAS	1,028	2.42%	\$ 215,037,226	1.45%
QLD	7,422	17.45%	\$ 2,306,143,137	15.56%
SA	3,485	8.20%	\$ 963,275,122	6.50%
WA	4,893	11.51%	\$ 1,458,070,140	9.84%
NT	258	0.61%	\$ 70,072,282	0.47%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	31,303	73.61%	\$ 11,972,566,443	80.77%
Non Metro	11,221	26.39%	\$ 2,851,235,733	19.23%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	7,986	18.78%	\$ 3,580,503,768	24.15%
NSW / ACT - Non Metro	3,336	7.84%	\$ 985,817,167	6.65%
VIC - Metro	11,625	27.34%	\$ 4,655,810,457	31.41%
VIC - Non Metro	2,491	5.86%	\$ 589,072,877	3.97%
TAS - Metro	507	1.19%	\$ 122,079,135	0.82%
TAS - Non Metro	521	1.23%	\$ 92,958,091	0.63%
QLD - Metro	3,988	9.38%	\$ 1,415,095,157	9.55%
QLD - Non Metro	3,434	8.08%	\$ 891,047,980	6.01%
SA - Metro	2,637	6.20%	\$ 803,968,443	5.42%
SA - Non Metro	848	1.99%	\$ 159,306,679	1.07%
WA - Metro	4,377	10.29%	\$ 1,343,446,157	9.06%
WA - Non Metro	516	1.21%	\$ 114,623,983	0.77%
NT - Metro	183	0.43%	\$ 51,663,325	0.35%
NT - Non Metro	75	0.18%	\$ 18,408,957	0.12%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	473	1.11%	\$ 172,634,604	1.16%
3977 (Botanic Ridge, VIC)	413	0.97%	\$ 159,974,365	1.08%
3064 (Craigieburn, VIC)	412	0.97%	\$ 153,205,903	1.03%
3030 (Cocoroc, VIC)	314	0.74%	\$ 116,959,388	0.79%
3978 (Cardinia, VIC)	238	0.56%	\$ 108,122,297	0.73%
2765 (Angus, NSW)	152	0.36%	\$ 91,256,079	0.62%
2170 (Casula, NSW)	198	0.47%	\$ 73,000,297	0.49%
2155 (Beaumont Hills, NSW)	127	0.30%	\$ 67,500,060	0.46%
6065 (Ashby, WA)	173	0.41%	\$ 60,831,434	0.41%
3805 (Fountain Gate, VIC)	168	0.40%	\$ 60,831,024	0.41%
3150 (Brandon Park, VIC)	116	0.27%	\$ 60,742,999	0.41%
6112 (Armadale, WA)	189	0.44%	\$ 60,664,813	0.41%
2145 (Constitution Hill, NSW)	145	0.34%	\$ 58,167,899	0.39%
3806 (Berwick, VIC)	130	0.31%	\$ 56,412,929	0.38%
6164 (Atwell, WA)	195	0.46%	\$ 55,853,730	0.38%
4209 (Coomera, QLD)	133	0.31%	\$ 55,682,917	0.38%
4300 (Augustine Heights, QLD)	135	0.32%	\$ 55,520,040	0.37%
3810 (Pakenham, VIC)	154	0.36%	\$ 54,901,726	0.37%
3023 (Burnside, VIC)	160	0.38%	\$ 54,898,165	0.37%
2153 (Baulkham Hills, NSW)	100	0.24%	\$ 54,476,681	0.37%
Total	4,125	9.70%	\$ 1,631,637,351	11.01%

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

Mortgage Pool by Top 20 Statistical Areas (Level 3)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
21305 (Wyndham, VIC)	965	2.27%	\$ 355,011,940	2.39%
21203 (Casey - South, VIC)	800	1.88%	\$ 322,280,147	2.17%
20904 (Whittlesea - Wallan, VIC)	607	1.43%	\$ 225,873,200	1.52%
21005 (Tullamarine - Broadmeadows, VIC)	600	1.41%	\$ 218,698,016	1.48%
21304 (Melton - Bacchus Marsh, VIC)	630	1.48%	\$ 209,098,208	1.41%
11602 (Blacktown - North, NSW)	357	0.84%	\$ 185,845,361	1.25%
21205 (Monash, VIC)	362	0.85%	\$ 184,890,444	1.25%
21202 (Casey - North, VIC)	453	1.07%	\$ 179,194,707	1.21%
21101 (Knox, VIC)	421	0.99%	\$ 177,325,443	1.20%
11703 (Sydney Inner City, NSW)	358	0.84%	\$ 176,637,663	1.19%
20701 (Boroondara, VIC)	286	0.67%	\$ 163,830,604	1.11%
21204 (Dandenong, VIC)	432	1.02%	\$ 162,793,267	1.10%
50503 (Wanneroo, WA)	486	1.14%	\$ 152,810,184	1.03%
50502 (Stirling, WA)	454	1.07%	\$ 150,246,495	1.01%
20302 (Geelong, VIC)	459	1.08%	\$ 145,031,304	0.98%
20802 (Glen Eira, VIC)	296	0.70%	\$ 142,927,869	0.96%
20703 (Whitehorse - West, VIC)	263	0.62%	\$ 141,466,849	0.95%
20604 (Melbourne City, VIC)	439	1.03%	\$ 139,857,683	0.94%
12602 (Ryde - Hunters Hill, NSW)	278	0.65%	\$ 136,456,143	0.92%
11501 (Baulkham Hills, NSW)	225	0.53%	\$ 130,995,702	0.88%
Total	9,171	21.57%	\$ 3,701,271,228	24.97%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	41,204	96.90%	\$ 14,244,026,961	96.09%
Interest Only	1,320	3.10%	\$ 579,775,215	3.91%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	42,524	100.00%	\$ 14,823,802,176	100.00%
Low Doc Loans				
No Doc Loans				
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	41,204	96.90%	\$ 14,244,026,961	96.09%
Interest Only Loans : > 0 up to and including 1 years	262	0.62%	\$ 118,524,689	0.80%
Interest Only Loans : > 1 up to and including 2 years	290	0.68%	\$ 127,059,853	0.86%
Interest Only Loans : > 2 up to and including 3 years	265	0.62%	\$ 111,030,160	0.75%
Interest Only Loans : > 3 up to and including 4 years	236	0.55%	\$ 102,488,268	0.69%
Interest Only Loans : > 4 up to and including 5 years	221	0.52%	\$ 100,125,543	0.68%
Interest Only Loans : > 5 up to and including 6 years	3	0.01%	\$ 698,596	0.00%
Interest Only Loans : > 6 up to and including 7 years	16	0.04%	\$ 5,965,365	0.04%
Interest Only Loans : > 7 up to and including 8 years	7	0.02%	\$ 2,242,824	0.02%
Interest Only Loans : > 8 up to and including 9 years	9	0.02%	\$ 5,322,434	0.04%
Interest Only Loans : > 9 up to and including 10 years	11	0.03%	\$ 6,317,483	0.04%
Interest Only Loans : > 10 years				
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	32,416	76.23%	\$ 11,065,303,299	74.65%
Residential Investment (Full Recourse)	10,108	23.77%	\$ 3,758,498,877	25.35%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	807	1.90%	\$ 176,925,319	1.19%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,567	3.68%	\$ 549,283,879	3.71%
Purchase of established dwelling	14,533	34.18%	\$ 5,682,258,088	38.33%
Purchase of new erected dwelling	1,544	3.63%	\$ 561,287,474	3.79%
Refinancing existing debt from another lender	13,503	31.75%	\$ 5,099,331,471	34.40%
Refinancing existing debt with ANZ	5,634	13.25%	\$ 1,487,400,871	10.03%
Other	4,936	11.61%	\$ 1,267,315,074	8.55%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	54	0.13%	\$ 32,040,132	0.22%
> 3 up to and including 6 months	2,001	4.71%	\$ 1,087,245,593	7.33%
> 6 up to and including 9 months	1,750	4.12%	\$ 957,290,781	6.46%
> 9 up to and including 12 months	2,019	4.75%	\$ 1,065,075,685	7.18%
> 12 up to and including 15 months	1,392	3.27%	\$ 749,838,474	5.06%
> 15 up to and including 18 months	1,478	3.48%	\$ 753,256,168	5.08%
> 18 up to and including 21 months	1,148	2.70%	\$ 568,465,852	3.83%
> 21 up to and including 24 months	1,649	3.88%	\$ 821,800,102	5.54%
> 24 up to and including 27 months	993	2.34%	\$ 466,719,216	3.15%
> 27 up to and including 30 months	1,104	2.60%	\$ 504,251,825	3.40%
> 30 up to and including 33 months	2,210	5.20%	\$ 866,215,608	5.84%
> 33 up to and including 36 months	1,927	4.53%	\$ 752,800,244	5.08%
> 36 up to and including 48 months	4,477	10.53%	\$ 1,654,452,504	11.16%
> 48 up to and including 60 months	3,526	8.29%	\$ 1,161,896,044	7.84%
> 60 up to and including 72 months	2,394	5.63%	\$ 644,602,964	4.35%
> 72 up to and including 84 months	1,179	2.77%	\$ 289,831,469	1.96%
> 84 up to and including 96 months	1,092	2.57%	\$ 269,725,196	1.82%
> 96 up to and including 108 months	1,770	4.16%	\$ 409,574,055	2.76%
> 108 up to and including 120 months	2,418	5.69%	\$ 512,449,953	3.46%
> 120 months	7,943	18.68%	\$ 1,256,270,311	8.47%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	25	0.06%	\$ 3,966,443	0.03%
> 1 up to and including 2 years	36	0.08%	\$ 657,816	0.00%
> 2 up to and including 3 years	52	0.12%	\$ 877,433	0.01%
> 3 up to and including 4 years	53	0.12%	\$ 1,883,048	0.01%
> 4 up to and including 5 years	61	0.14%	\$ 1,988,452	0.01%
> 5 up to and including 6 years	66	0.16%	\$ 2,954,791	0.02%
> 6 up to and including 7 years	121	0.28%	\$ 7,106,963	0.05%
> 7 up to and including 8 years	142	0.33%	\$ 10,642,492	0.07%
> 8 up to and including 9 years	176	0.41%	\$ 13,537,054	0.09%
> 9 up to and including 10 years	196	0.46%	\$ 16,472,866	0.11%
> 10 up to and including 15 years	2,159	5.08%	\$ 269,437,585	1.82%
> 15 up to and including 20 years	7,806	18.36%	\$ 1,455,473,971	9.82%
> 20 up to and including 25 years	9,002	21.17%	\$ 2,455,793,567	16.57%
> 25 up to and including 30 years	22,629	53.21%	\$ 10,583,009,695	71.39%
> 30 years				
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	42,295	99.46%	\$ 14,726,869,960	99.35%
> 0 days up to and including 30 days	220	0.52%	\$ 93,963,441	0.63%
> 30 days up to and including 60 days	9	0.02%	\$ 2,968,775	0.02%
> 60 days up to and including 90 days				
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	41,859	98.44%	\$ 14,591,717,012	98.43%
Fixed Rate Loans : > 0 up to and including 3 months	76	0.18%	\$ 24,519,864	0.17%
Fixed Rate Loans : > 3 up to and including 6 months	127	0.30%	\$ 41,923,425	0.28%
Fixed Rate Loans : > 6 up to and including 9 months	142	0.33%	\$ 53,395,122	0.36%
Fixed Rate Loans : > 9 up to and including 12 months	87	0.20%	\$ 34,293,616	0.23%
Fixed Rate Loans : > 12 up to and including 15 months	103	0.24%	\$ 36,561,781	0.25%
Fixed Rate Loans : > 15 up to and including 18 months	45	0.11%	\$ 15,175,391	0.10%
Fixed Rate Loans : > 18 up to and including 21 months	31	0.07%	\$ 9,139,818	0.06%
Fixed Rate Loans : > 21 up to and including 24 months	23	0.05%	\$ 8,090,641	0.05%
Fixed Rate Loans : > 24 up to and including 27 months	19	0.04%	\$ 6,200,016	0.04%
Fixed Rate Loans : > 27 up to and including 30 months	9	0.02%	\$ 2,188,908	0.01%
Fixed Rate Loans : > 30 up to and including 33 months	1	0.00%	\$ 105,447	0.00%
Fixed Rate Loans : > 33 up to and including 36 months				
Fixed Rate Loans : > 36 up to and including 48 months				
Fixed Rate Loans : > 48 up to and including 60 months				
Fixed Rate Loans : > 60 months	2	0.00%	\$ 491,135	0.00%
Total	42,524	100.00%	\$ 14,823,802,176	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,177	21.58%	\$ 2,711,513,508	18.29%
Fortnightly	11,893	27.97%	\$ 3,393,785,390	22.89%
Monthly	21,454	50.45%	\$ 8,718,503,279	58.81%
Other				
Total	42,524	100.00%	\$ 14,823,802,176	100.00%