



Australia and New Zealand Banking Group Ltd
ABN 11 005 357 522

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	02 September 2019
Determination Date:	19 September 2019
Trust Payment Date:	23 September 2019
Date of Report:	23 September 2019

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	Aa3 (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	Pass

Asset Coverage Test as at 23 September 2019**Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$19,222,636,128	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,595,358,344	\$17,595,358,344
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:		\$510,360,566
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$18,105,718,910

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,105,718,910
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$14,393,543,749
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	90.50 %
Contractual Overcollateralisation:	110.50 %
Total Overcollateralisation:	138.62 %

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 23 September 2019

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
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 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 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Series 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38 %
Series 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi Annual	2.05 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Annual	Compounded Daily SONIA + 0.68 %
Total	-	-	\$14,393,543,749	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
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 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025 -	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045 -	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	XS1139088071 -	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679 -	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373 -	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247 -	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665 -	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805 -	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236 -	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$14,393,543,749	100.00 %
Subordinated Demand Loan*	\$5,559,139,288	38.62 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$4,048,265,883 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	02 Sep 2019
Current Aggregate Principal Balance (AUD)	\$19,442,322,471
Number of Loans (Unconsolidated)	70,362
Number of Loans (Consolidated)	59,336
Average Loan Size (Consolidated)	\$327,665
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.60 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.87 %
Weighted Average Interest Rate	3.95 %
Weighted Average Seasoning (Months)	46.97
Weighted Average Remaining Term (Months)	303.67

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)	16.47%	15.24%	15.75%	18.48%
Prepayment History (SMM)	1.49%	1.37%	1.42%	1.69%

*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%	19,036	27.05 %	\$2,905,799,983	14.95 %
> 40.00% up to and including 45.00%	3,602	5.12 %	\$889,375,810	4.57 %
> 45.00% up to and including 50.00%	3,867	5.50 %	\$1,036,480,615	5.33 %
> 50.00% up to and including 55.00%	3,679	5.23 %	\$1,051,463,508	5.41 %
> 55.00% up to and including 60.00%	3,911	5.56 %	\$1,174,846,283	6.04 %
> 60.00% up to and including 65.00%	3,889	5.53 %	\$1,203,768,633	6.19 %
> 65.00% up to and including 70.00%	4,706	6.69 %	\$1,494,007,798	7.68 %
> 70.00% up to and including 75.00%	4,722	6.71 %	\$1,568,078,115	8.07 %
> 75.00% up to and including 80.00%	17,306	24.60 %	\$6,268,617,315	32.24 %
> 80.00% up to and including 85.00%	1,707	2.43 %	\$559,501,513	2.88 %
> 85.00% up to and including 90.00%	3,709	5.27 %	\$1,220,095,049	6.28 %
> 90.00% up to and including 95.00%	149	0.21 %	\$47,473,601	0.24 %
> 95.00% up to and including 100.00%	79	0.11 %	\$22,814,248	0.12 %
> 100.00%				
Total	70,362	100.00 %	\$19,442,322,471	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%	15,969	26.91 %	\$2,381,181,712	12.25 %
> 40.00% up to and including 45.00%	3,013	5.08 %	\$861,571,429	4.43 %
> 45.00% up to and including 50.00%	3,536	5.96 %	\$1,146,475,422	5.90 %
> 50.00% up to and including 55.00%	3,631	6.12 %	\$1,234,938,467	6.35 %
> 55.00% up to and including 60.00%	4,052	6.83 %	\$1,456,356,604	7.49 %
> 60.00% up to and including 65.00%	4,623	7.79 %	\$1,744,700,404	8.97 %
> 65.00% up to and including 70.00%	5,479	9.23 %	\$2,196,324,803	11.30 %
> 70.00% up to and including 75.00%	6,653	11.21 %	\$2,790,398,862	14.35 %
> 75.00% up to and including 80.00%	8,647	14.57 %	\$4,153,484,616	21.36 %
> 80.00% up to and including 85.00%	2,452	4.13 %	\$967,965,117	4.98 %
> 85.00% up to and including 90.00%	1,253	2.11 %	\$498,020,467	2.56 %
> 90.00% up to and including 95.00%	26	0.04 %	\$10,132,910	0.05 %
> 95.00% up to and including 100.00%	2	0.00 %	\$771,655	0.00 %
> 100.00%				0
Total	59,336	100.00 %	\$19,442,322,471	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%	18,946	31.93 %	\$3,135,318,778	16.13 %
> 40.00% up to and including 45.00%	3,523	5.94 %	\$1,094,879,226	5.63 %
> 45.00% up to and including 50.00%	3,788	6.38 %	\$1,274,340,292	6.55 %
> 50.00% up to and including 55.00%	4,083	6.88 %	\$1,448,183,516	7.45 %
> 55.00% up to and including 60.00%	4,307	7.26 %	\$1,602,612,677	8.24 %
> 60.00% up to and including 65.00%	4,334	7.30 %	\$1,672,365,703	8.60 %
> 65.00% up to and including 70.00%	4,594	7.74 %	\$1,841,527,502	9.47 %
> 70.00% up to and including 75.00%	4,642	7.82 %	\$1,950,814,238	10.03 %
> 75.00% up to and including 80.00%	4,454	7.51 %	\$1,990,556,093	10.24 %
> 80.00% up to and including 85.00%	3,383	5.70 %	\$1,704,179,632	8.77 %
> 85.00% up to and including 90.00%	2,289	3.86 %	\$1,203,159,137	6.19 %
> 90.00% up to and including 95.00%	967	1.63 %	\$502,793,946	2.59 %
> 95.00% up to and including 100.00%	26	0.04 %	\$21,591,731	0.11 %
Total	59,336	100.00 %	\$19,442,322,471	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 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 3.00%	1	0.00 %	\$139,179	0.00 %
> 3.00% up to and including 3.25%	441	0.63 %	\$145,392,813	0.75 %
> 3.25% up to and including 3.50%	7,830	11.13 %	\$2,973,159,559	15.29 %
> 3.50% up to and including 3.75%	16,482	23.42 %	\$4,963,392,399	25.53 %
> 3.75% up to and including 4.00%	9,929	14.11 %	\$2,902,916,618	14.93 %
> 4.00% up to and including 4.25%	14,327	20.36 %	\$3,584,002,749	18.43 %
> 4.25% up to and including 4.50%	12,639	17.96 %	\$2,470,802,616	12.71 %
> 4.50% up to and including 4.75%	4,630	6.58 %	\$1,463,839,879	7.53 %
> 4.75% up to and including 5.00%	2,952	4.20 %	\$626,143,755	3.22 %
> 5.00% up to and including 5.25%	836	1.19 %	\$256,733,654	1.32 %
> 5.25% up to and including 5.50%	129	0.18 %	\$27,948,127	0.14 %
> 5.50% up to and including 5.75%	131	0.19 %	\$19,498,336	0.10 %
> 5.75% up to and including 6.00%	32	0.05 %	\$7,238,442	0.04 %
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.00 %	\$1,114,345	0.01 %
> 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	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,308	4.70 %	\$1,130,454,253	5.81 %
<= 2 Year Fixed	2,866	4.07 %	\$991,777,167	5.10 %
<= 3 Year Fixed	361	0.51 %	\$116,809,340	0.60 %
<= 4 Year Fixed	40	0.06 %	\$10,691,349	0.05 %
<= 5 Year Fixed	33	0.05 %	\$11,479,211	0.06 %
> 5 Year Fixed				
Total Fixed Rate	6,608	9.39 %	\$2,261,211,321	11.63 %
Total Variable Rate	63,754	90.61 %	\$17,181,111,151	88.37 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,230	13.87 %	\$429,423,446	2.21 %
> \$100,000 up to and including \$200,000	11,230	18.93 %	\$1,716,595,608	8.83 %
> \$200,000 up to and including \$300,000	13,380	22.55 %	\$3,349,646,962	17.23 %
> \$300,000 up to and including \$400,000	10,589	17.85 %	\$3,668,336,697	18.87 %
> \$400,000 up to and including \$500,000	6,170	10.40 %	\$2,749,463,611	14.14 %
> \$500,000 up to and including \$600,000	3,468	5.84 %	\$1,891,705,714	9.73 %
> \$600,000 up to and including \$700,000	1,938	3.27 %	\$1,253,622,879	6.45 %
> \$700,000 up to and including \$800,000	1,196	2.02 %	\$893,629,928	4.60 %
> \$800,000 up to and including \$900,000	749	1.26 %	\$634,623,778	3.26 %
> \$900,000 up to and including \$1.00m	574	0.97 %	\$547,371,428	2.82 %
> \$1.00m up to and including \$1.25m	1,054	1.78 %	\$1,172,042,793	6.03 %
> \$1.25m up to and including \$1.50m	443	0.75 %	\$601,021,452	3.09 %
> \$1.50m up to and including \$1.75m	197	0.33 %	\$315,870,564	1.62 %
> \$1.75m up to and including \$2.00m	118	0.20 %	\$218,967,611	1.13 %
> \$2.00m				0
Total	59,336	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,472	27.67 %	\$6,522,637,434	33.55 %
VIC	20,052	28.50 %	\$5,763,985,283	29.65 %
TAS	2,042	2.90 %	\$340,077,357	1.75 %
QLD	13,913	19.77 %	\$3,275,330,926	16.85 %
SA	6,030	8.57 %	\$1,204,145,549	6.19 %
WA	8,314	11.82 %	\$2,186,462,945	11.25 %
NT	539	0.77 %	\$149,682,978	0.77 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	46,856	66.59 %	\$14,565,126,725	74.91 %
Non Metro	23,506	33.41 %	\$4,877,195,747	25.09 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,763	18.14 %	\$4,989,130,361	25.66 %
NSW/ACT - Non Metro	6,709	9.53 %	\$1,533,507,073	7.89 %
VIC - Metro	15,390	21.87 %	\$4,892,248,903	25.16 %
VIC - Non Metro	4,662	6.63 %	\$871,736,379	4.48 %
TAS - Metro	937	1.33 %	\$171,538,765	0.88 %
TAS - Non Metro	1,105	1.57 %	\$168,538,592	0.87 %
QLD - Metro	6,325	8.99 %	\$1,627,137,397	8.37 %
QLD - Non Metro	7,588	10.78 %	\$1,648,193,529	8.48 %
SA - Metro	4,062	5.77 %	\$888,324,707	4.57 %
SA - Non Metro	1,968	2.80 %	\$315,820,842	1.62 %
WA - Metro	7,027	9.99 %	\$1,890,862,596	9.73 %
WA - Non Metro	1,287	1.83 %	\$295,600,349	1.52 %
NT - Metro	352	0.50 %	\$105,883,995	0.54 %
NT - Non Metro	187	0.27 %	\$43,798,983	0.23 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	509	0.72 %	\$134,588,219	0.69 %
3064 (Melb North West, VIC)	404	0.57 %	\$106,567,696	0.55 %
2155 (Seven Hills, NSW)	244	0.35 %	\$106,074,060	0.55 %
3030 (Melb North West, VIC)	367	0.52 %	\$101,373,773	0.52 %
3029 (Melb North West, VIC)	407	0.58 %	\$100,903,476	0.52 %
2170 (Campbelltown, NSW)	290	0.41 %	\$84,191,236	0.43 %
6210 (Brand, WA)	337	0.48 %	\$81,121,232	0.42 %
6164 (Brand, WA)	281	0.40 %	\$72,916,571	0.38 %
2153 (Seven Hills, NSW)	167	0.24 %	\$71,137,562	0.37 %
6065 (Brand, WA)	253	0.36 %	\$69,062,581	0.36 %
3150 (Mulgrave, VIC)	135	0.19 %	\$65,558,344	0.34 %
4740 (Central QLD, QLD)	295	0.42 %	\$64,718,819	0.33 %
2145 (Seven Hills, NSW)	190	0.27 %	\$61,364,712	0.32 %
2570 (Campbelltown, NSW)	178	0.25 %	\$61,221,138	0.31 %
3023 (Footscray, VIC)	233	0.33 %	\$61,167,798	0.31 %
2560 (Campbelltown, NSW)	222	0.32 %	\$57,588,506	0.30 %
3199 (Frankston, VIC)	209	0.30 %	\$57,183,372	0.29 %
3805 (Dandenong, VIC)	210	0.30 %	\$55,246,374	0.28 %
3810 (Frankston, VIC)	212	0.30 %	\$55,058,789	0.28 %
3754 (Melb North West, VIC)	212	0.30 %	\$55,010,693	0.28 %
Total	5,355	7.61 %	\$1,522,054,954	7.83 %

* 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
20565 (Southern Melbourne, VIC)	1,312	1.86 %	\$545,014,591	2.80 %
50515 (North Metropolitan, WA)	1,953	2.78 %	\$527,474,765	2.71 %
20505 (Inner Melbourne, VIC)	1,391	1.98 %	\$524,601,722	2.70 %
10515 (St George-Sutherland, NSW)	1,271	1.81 %	\$506,730,999	2.61 %
10560 (Central Northern Sydney, NSW)	1,010	1.44 %	\$492,868,715	2.54 %
10505 (Inner Sydney, NSW)	1,033	1.47 %	\$490,822,728	2.52 %
20550 (Eastern Middle Melbourne, VIC)	1,145	1.63 %	\$489,680,606	2.52 %
20580 (South Eastern Outer Melbourne, VIC)	1,814	2.58 %	\$480,108,103	2.47 %
20510 (Western Melbourne, VIC)	1,457	2.07 %	\$445,879,122	2.29 %
50520 (South West Metropolitan, WA)	1,565	2.22 %	\$429,153,241	2.21 %
10540 (Central Western Sydney, NSW)	1,108	1.57 %	\$405,875,120	2.09 %
20520 (Melton-Wyndham, VIC)	1,490	2.12 %	\$383,215,447	1.97 %
50525 (South East Metropolitan, WA)	1,472	2.09 %	\$374,111,155	1.92 %
10553 (Blacktown, NSW)	1,100	1.56 %	\$363,742,347	1.87 %
10555 (Lower Northern Sydney, NSW)	711	1.01 %	\$362,630,728	1.87 %
10565 (Northern Beaches, NSW)	652	0.93 %	\$328,033,353	1.69 %
10545 (Outer Western Sydney, NSW)	1,070	1.52 %	\$324,080,662	1.67 %
10525 (Fairfield-Liverpool, NSW)	1,022	1.45 %	\$313,468,627	1.61 %
30715 (Gold Coast West, QLD)	1,153	1.64 %	\$303,761,099	1.56 %
10520 (Canterbury-Bankstown, NSW)	763	1.08 %	\$303,203,621	1.56 %
Total	24,492	34.81 %	\$8,394,456,752	43.18 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	64,250	91.31 %	\$16,893,854,390	86.89 %
Interest Only	6,112	8.69 %	\$2,548,468,081	13.11 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	70,362	100.00 %	\$19,442,322,471	100.00 %
Low Doc Loans				
No Doc Loans				
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	64,250	91.31 %	\$16,893,854,390	86.89 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,222	3.16 %	\$900,139,042	4.63 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,055	2.92 %	\$877,317,790	4.51 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	928	1.32 %	\$411,087,657	2.11 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	341	0.48 %	\$140,872,734	0.72 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	264	0.38 %	\$102,657,332	0.53 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	135	0.19 %	\$50,187,497	0.26 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	129	0.18 %	\$51,557,595	0.27 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	38	0.05 %	\$14,648,435	0.08 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs				
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	53,935	76.65 %	\$14,374,306,776	73.93 %
Residential Investment (Full Recourse)	16,427	23.35 %	\$5,068,015,696	26.07 %
Residential Investment (Limited Recourse)				
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,690	2.40 %	\$296,406,349	1.52 %
Construction of a dwelling (completed)	3,147	4.47 %	\$900,386,232	4.63 %
Purchase of established dwelling	21,464	30.51 %	\$6,220,136,827	31.99 %
Purchase of new erected dwelling	2,457	3.49 %	\$728,434,270	3.75 %
Refinancing an existing debt from another lender	12,529	17.81 %	\$3,649,935,300	18.77 %
Refinancing an existing debt with ANZ	15,525	22.06 %	\$3,967,881,948	20.41 %
Other	13,550	19.26 %	\$3,679,141,544	18.92 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	88	0.13 %	\$31,914,455	0.16 %
> 3 up to and including 6 months	925	1.31 %	\$281,546,162	1.45 %
> 6 up to and including 9 months	1,460	2.07 %	\$566,378,249	2.91 %
> 9 up to and including 12 months	1,694	2.41 %	\$605,471,064	3.11 %
> 12 up to and including 15 months	1,397	1.99 %	\$481,230,175	2.48 %
> 15 up to and including 18 months	1,287	1.83 %	\$395,169,272	2.03 %
> 18 up to and including 21 months	1,614	2.29 %	\$577,287,320	2.97 %
> 21 up to and including 24 months	2,047	2.91 %	\$704,922,026	3.63 %
> 24 up to and including 27 months	2,364	3.36 %	\$754,667,040	3.88 %
> 27 up to and including 30 months	2,243	3.19 %	\$714,722,815	3.68 %
> 30 up to and including 33 months	2,858	4.06 %	\$943,371,371	4.85 %
> 33 up to and including 36 months	3,028	4.30 %	\$981,058,345	5.05 %
> 36 up to and including 48 months	16,086	22.86 %	\$4,784,622,027	24.61 %
> 48 up to and including 60 months	10,068	14.31 %	\$2,663,966,584	13.70 %
> 60 up to and including 72 months	7,260	10.32 %	\$1,799,254,653	9.25 %
> 72 up to and including 84 months	6,012	8.54 %	\$1,263,781,534	6.50 %
> 84 up to and including 96 months	5,382	7.65 %	\$1,063,493,643	5.47 %
> 96 up to and including 108 months	2,400	3.41 %	\$442,291,438	2.27 %
> 108 up to and including 120 months	1,233	1.75 %	\$241,484,195	1.24 %
> 120 months	916	1.30 %	\$145,690,103	0.75 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	40	0.06 %	\$171,247	0.00 %
> 1 up to and including 2 years	69	0.10 %	\$884,188	0.00 %
> 2 up to and including 3 years	116	0.16 %	\$2,207,824	0.01 %
> 3 up to and including 4 years	173	0.25 %	\$4,428,899	0.02 %
> 4 up to and including 5 years	162	0.23 %	\$5,056,671	0.03 %
> 5 up to and including 6 years	228	0.32 %	\$10,807,952	0.06 %
> 6 up to and including 7 years	223	0.32 %	\$11,721,459	0.06 %
> 7 up to and including 8 years	284	0.40 %	\$15,450,671	0.08 %
> 8 up to and including 9 years	250	0.36 %	\$17,987,602	0.09 %
> 9 up to and including 10 years	201	0.29 %	\$14,649,670	0.08 %
> 10 up to and including 15 years	1,672	2.38 %	\$207,727,976	1.07 %
> 15 up to and including 20 years	5,120	7.28 %	\$919,074,862	4.73 %
> 20 up to and including 25 years	23,494	33.39 %	\$5,592,977,032	28.77 %
> 25 up to and including 30 years	38,330	54.48 %	\$12,639,176,420	65.01 %
> 30 years				
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	69,404	98.64 %	\$19,105,388,052	98.27 %
> 0 days up to and including 30 days	809	1.15 %	\$281,564,872	1.45 %
> 30 days up to and including 60 days	125	0.18 %	\$46,032,582	0.24 %
> 60 days up to and including 90 days	24	0.03 %	\$9,336,964	0.05 %
> 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	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,754	90.61 %	\$17,181,111,151	88.37 %
Fixed Rate Loans: > 0 up to and including 3 months	1,014	1.44 %	\$376,143,274	1.93 %
Fixed Rate Loans: > 3 up to and including 6 months	760	1.08 %	\$251,038,313	1.29 %
Fixed Rate Loans: > 6 up to and including 9 months	642	0.91 %	\$206,843,526	1.06 %
Fixed Rate Loans: > 9 up to and including 12 months	892	1.27 %	\$296,429,141	1.52 %
Fixed Rate Loans: > 12 up to and including 15 months	1,092	1.55 %	\$394,040,747	2.03 %
Fixed Rate Loans: > 15 up to and including 18 months	888	1.26 %	\$306,708,165	1.58 %
Fixed Rate Loans: > 18 up to and including 21 months	537	0.76 %	\$172,471,388	0.89 %
Fixed Rate Loans: > 21 up to and including 24 months	349	0.50 %	\$118,556,868	0.61 %
Fixed Rate Loans: > 24 up to and including 27 months	104	0.15 %	\$37,244,855	0.19 %
Fixed Rate Loans: > 27 up to and including 30 months	79	0.11 %	\$24,618,312	0.13 %
Fixed Rate Loans: > 30 up to and including 33 months	104	0.15 %	\$30,775,185	0.16 %
Fixed Rate Loans: > 33 up to and including 36 months	74	0.11 %	\$24,170,987	0.12 %
Fixed Rate Loans: > 36 up to and including 48 months	40	0.06 %	\$10,691,349	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	33	0.05 %	\$11,479,211	0.06 %
Fixed Rate Loans: > 60 months				
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,766	22.41 %	\$3,491,383,497	17.96 %
Fortnightly	21,604	30.70 %	\$4,747,809,361	24.42 %
Monthly	32,992	46.89 %	\$11,203,129,613	57.62 %
Total	70,362	100.00 %	\$19,442,322,471	100.00 %

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