



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	01 February 2016
Determination Date:	18 February 2016
Trust Payment Date:	22 February 2016
Date of Report:	22 February 2016

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at the Collection Period End Date.

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

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (stable)	AA- (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Pass

Asset Coverage Test as at 22 February 2016

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$21,796,041,137	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,034,916,362	
		\$19,034,916,362
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	\$19,034,916,362
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$19,034,916,362
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$16,472,143,812
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	87.00 %
Contractual Overcollateralisation:	114.94 %
Total Overcollateralisation:	132.82 %

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

Summary as at 22 February 2016

Bond Issuance

Bonds	Issue Date	Principal Balance	USD Equivalent	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 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi Annual	5.25 %
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	BBSW 3 Month + 0.95 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38 %
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 2016-2	11 Feb 2016	GBP 500,000,000	\$1,017,538,248	0.4914	Quarterly	LIBOR GBP 3 Month + 0.50 %
Total	-	-	\$16,472,143,812	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WÙÉÍ G GÓÓÍ I WÙÉÍ G GÓÓÍ F€	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	ÝÙÉÍ HÉÍ Í HGJ È	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	ÝÙÉÍ HFFGJGH È	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔP€FI HÍ H €HG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-5	ANZ	ØVHÔÓ€FJFI Ì G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÔP€EFÍ € Í È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2013-2	ANZ	ÝÙÉJ G Í Í GFÍ È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉÍ HFÉ € GÍ È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØWÙÔÓ€GFGHG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÉÍ Ì Ì JÉÍ È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÉFI €FI € Í È	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	È È	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	ÝÙFFHUè Ì € F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÓÓÍ G WÙÉÍ G GÓÓÍ Ì	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	ÝÙFG è Í HÍ J È	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	ÝÙFH Ì Ì HJH H È	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-2	ANZ	ÝÙFH GÍ FÍ G È	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020

Please note Series 2013-1 matured on 04 Feb 2016

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$16,472,143,812	100.00 %
Subordinated Demand Loan*	\$5,406,924,778	32.82 %
Senior Demand Loan	\$ -	-
Total Funding	\$21,879,068,590	

*\$2,945,695,970 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	01 Feb 2016
Current Aggregate Principal Balance (AUD)	\$21,879,068,590
Number of Loans (Unconsolidated)	84,737
Number of Loans (Consolidated)	73,152
Average Loan Size (Consolidated)	\$299,091
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	66.10 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.67 %
Weighted Average Interest Rate	4.81 %
Weighted Average Seasoning (Months)	29.66
Weighted Average Remaining Term (Months)	314.67

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)	18.61%	19.63%	19.43%	17.06%
Prepayment History (SMM)	1.70%	1.80%	1.78%	1.55%

*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%	19,447	22.95 %	\$2,380,033,516	10.88 %
> 40.00% up to and including 45.00%	3,904	4.61 %	\$872,534,776	3.99 %
> 45.00% up to and including 50.00%	4,295	5.07 %	\$1,021,205,642	4.67 %
> 50.00% up to and including 55.00%	4,297	5.07 %	\$1,068,679,989	4.88 %
> 55.00% up to and including 60.00%	4,484	5.29 %	\$1,105,604,848	5.05 %
> 60.00% up to and including 65.00%	4,884	5.76 %	\$1,302,862,870	5.95 %
> 65.00% up to and including 70.00%	5,563	6.57 %	\$1,553,308,475	7.10 %
> 70.00% up to and including 75.00%	6,670	7.87 %	\$2,000,759,827	9.14 %
> 75.00% up to and including 80.00%	25,327	29.89 %	\$8,713,550,879	39.83 %
> 80.00% up to and including 85.00%	1,746	2.06 %	\$520,267,713	2.38 %
> 85.00% up to and including 90.00%	3,887	4.59 %	\$1,265,058,914	5.78 %
> 90.00% up to and including 95.00%	151	0.18 %	\$49,088,658	0.22 %
> 95.00% up to and including 100.00%	82	0.10 %	\$26,112,481	0.12 %
> 100.00%				
Total	84,737	100.00 %	\$21,879,068,590	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%	15,382	21.03 %	\$1,834,665,307	8.39 %
> 40.00% up to and including 45.00%	3,351	4.58 %	\$789,169,112	3.61 %
> 45.00% up to and including 50.00%	3,773	5.16 %	\$998,831,910	4.57 %
> 50.00% up to and including 55.00%	4,272	5.84 %	\$1,198,196,346	5.48 %
> 55.00% up to and including 60.00%	4,689	6.41 %	\$1,392,396,439	6.36 %
> 60.00% up to and including 65.00%	5,393	7.37 %	\$1,735,256,453	7.93 %
> 65.00% up to and including 70.00%	6,769	9.25 %	\$2,313,006,118	10.57 %
> 70.00% up to and including 75.00%	9,038	12.36 %	\$3,300,651,381	15.09 %
> 75.00% up to and including 80.00%	15,065	20.59 %	\$6,308,811,412	28.83 %
> 80.00% up to and including 85.00%	2,882	3.94 %	\$1,035,267,689	4.73 %
> 85.00% up to and including 90.00%	2,397	3.28 %	\$923,853,769	4.22 %
> 90.00% up to and including 95.00%	128	0.17 %	\$43,535,919	0.20 %
> 95.00% up to and including 100.00%	13	0.02 %	\$5,426,735	0.02 %
> 100.00%				0
Total	73,152	100.00 %	\$21,879,068,590	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%	20,225	27.65 %	\$3,093,251,139	14.14 %
> 40.00% up to and including 45.00%	4,269	5.84 %	\$1,201,660,725	5.49 %
> 45.00% up to and including 50.00%	4,848	6.63 %	\$1,512,958,422	6.92 %
> 50.00% up to and including 55.00%	5,381	7.36 %	\$1,769,050,235	8.09 %
> 55.00% up to and including 60.00%	5,542	7.58 %	\$1,934,914,101	8.84 %
> 60.00% up to and including 65.00%	6,439	8.80 %	\$2,366,041,672	10.81 %
> 65.00% up to and including 70.00%	7,779	10.63 %	\$2,923,385,756	13.36 %
> 70.00% up to and including 75.00%	8,066	11.03 %	\$3,094,885,475	14.15 %
> 75.00% up to and including 80.00%	6,510	8.90 %	\$2,453,861,320	11.22 %
> 80.00% up to and including 85.00%	2,586	3.54 %	\$963,727,485	4.40 %
> 85.00% up to and including 90.00%	1,092	1.49 %	\$403,471,688	1.84 %
> 90.00% up to and including 95.00%	304	0.42 %	\$116,927,213	0.53 %
> 95.00% up to and including 100.00%	75	0.10 %	\$30,347,528	0.14 %
> 100.00%	36	0.05 %	\$14,585,832	0.07 %
Total	73,152	100.00 %	\$21,879,068,590	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 4.00%	1	0.00 %	\$221,650	0.00 %
> 4.00% up to and including 4.25%	133	0.16 %	\$37,715,170	0.17 %
> 4.25% up to and including 4.50%	3,284	3.88 %	\$1,369,346,603	6.26 %
> 4.50% up to and including 4.75%	16,302	19.24 %	\$5,655,532,125	25.85 %
> 4.75% up to and including 5.00%	51,222	60.45 %	\$11,997,159,049	54.83 %
> 5.00% up to and including 5.25%	8,802	10.39 %	\$2,143,946,499	9.80 %
> 5.25% up to and including 5.50%	1,170	1.38 %	\$243,447,361	1.11 %
> 5.50% up to and including 5.75%	3,038	3.59 %	\$277,826,973	1.27 %
> 5.75% up to and including 6.00%	665	0.78 %	\$130,409,446	0.60 %
> 6.00% up to and including 6.25%	4	0.00 %	\$991,710	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$515,234	0.00 %
> 6.50% up to and including 6.75%	54	0.06 %	\$12,192,896	0.06 %
> 6.75% up to and including 7.00%	47	0.06 %	\$7,569,498	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$383,893	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	9	0.01 %	\$1,276,005	0.01 %
> 7.75% up to and including 8.00%	1	0.00 %	\$331,945	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$202,532	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,810	5.68 %	\$1,375,181,546	6.29 %
<= 2 Year Fixed	1,817	2.14 %	\$517,223,405	2.36 %
<= 3 Year Fixed	718	0.85 %	\$188,959,891	0.86 %
<= 4 Year Fixed	592	0.70 %	\$180,853,663	0.83 %
<= 5 Year Fixed	604	0.71 %	\$166,225,995	0.76 %
> 5 Year Fixed	7	0.01 %	\$1,047,619	0.00 %
Total Fixed Rate	8,548	10.09 %	\$2,429,492,119	11.10 %
Total Variable Rate	76,189	89.91 %	\$19,449,576,471	88.90 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,103	12.44 %	\$477,785,954	2.18 %
> \$100,000 up to and including \$200,000	15,114	20.66 %	\$2,339,646,194	10.69 %
> \$200,000 up to and including \$300,000	19,090	26.10 %	\$4,793,740,278	21.91 %
> \$300,000 up to and including \$400,000	13,847	18.93 %	\$4,784,043,760	21.87 %
> \$400,000 up to and including \$500,000	7,149	9.77 %	\$3,189,610,098	14.58 %
> \$500,000 up to and including \$600,000	3,612	4.94 %	\$1,970,602,508	9.01 %
> \$600,000 up to and including \$700,000	1,950	2.67 %	\$1,262,067,939	5.77 %
> \$700,000 up to and including \$800,000	1,192	1.63 %	\$890,753,966	4.07 %
> \$800,000 up to and including \$900,000	721	0.99 %	\$612,216,044	2.80 %
> \$900,000 up to and including \$1.00m	483	0.66 %	\$458,830,808	2.10 %
> \$1.00m up to and including \$1.25m	574	0.78 %	\$636,091,186	2.91 %
> \$1.25m up to and including \$1.50m	221	0.30 %	\$301,148,059	1.38 %
> \$1.50m up to and including \$1.75m	65	0.09 %	\$104,538,432	0.48 %
> \$1.75m up to and including \$2.00m	31	0.04 %	\$57,993,362	0.27 %
> \$2.00m				0
Total	73,152	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,211	25.03 %	\$6,002,653,736	27.44 %
VIC	25,180	29.72 %	\$6,636,391,388	30.33 %
TAS	2,765	3.26 %	\$482,526,210	2.21 %
QLD	16,562	19.55 %	\$3,988,429,582	18.23 %
SA	7,342	8.66 %	\$1,503,313,541	6.87 %
WA	10,977	12.95 %	\$3,063,200,982	14.00 %
NT	700	0.83 %	\$202,553,151	0.93 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,935	66.01 %	\$15,947,717,170	72.89 %
Non Metro	28,802	33.99 %	\$5,931,351,420	27.11 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,336	15.74 %	\$4,362,646,314	19.94 %
NSW/ACT - Non Metro	7,875	9.29 %	\$1,640,007,422	7.50 %
VIC - Metro	19,337	22.82 %	\$5,562,109,949	25.42 %
VIC - Non Metro	5,843	6.90 %	\$1,074,281,439	4.91 %
TAS - Metro	1,303	1.54 %	\$247,037,252	1.13 %
TAS - Non Metro	1,462	1.73 %	\$235,488,958	1.08 %
QLD - Metro	7,056	8.33 %	\$1,839,094,289	8.41 %
QLD - Non Metro	9,506	11.22 %	\$2,149,335,292	9.82 %
SA - Metro	5,122	6.04 %	\$1,135,165,831	5.19 %
SA - Non Metro	2,220	2.62 %	\$368,147,710	1.68 %
WA - Metro	9,334	11.02 %	\$2,665,871,440	12.18 %
WA - Non Metro	1,643	1.94 %	\$397,329,542	1.82 %
NT - Metro	447	0.53 %	\$135,792,094	0.62 %
NT - Non Metro	253	0.30 %	\$66,761,057	0.31 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	540	0.64 %	\$135,591,613	0.62 %
3030 (Melb North West, VIC)	478	0.56 %	\$127,857,576	0.58 %
4740 (Central QLD, QLD)	420	0.50 %	\$114,484,081	0.52 %
3029 (Melb North West, VIC)	483	0.57 %	\$107,109,322	0.49 %
6164 (Brand, WA)	373	0.44 %	\$105,907,358	0.48 %
6065 (Brand, WA)	354	0.42 %	\$99,325,547	0.45 %
4680 (Central QLD, QLD)	321	0.38 %	\$94,914,789	0.43 %
3064 (Melb North West, VIC)	384	0.45 %	\$90,768,859	0.41 %
6210 (Brand, WA)	343	0.40 %	\$87,625,208	0.40 %
3023 (Footscray, VIC)	331	0.39 %	\$84,322,028	0.39 %
2155 (Seven Hills, NSW)	225	0.27 %	\$76,049,596	0.35 %
6155 (Tangney, WA)	255	0.30 %	\$74,210,762	0.34 %
3150 (Mulgrave, VIC)	181	0.21 %	\$73,502,817	0.34 %
6112 (Tangney, WA)	280	0.33 %	\$72,591,180	0.33 %
2145 (Seven Hills, NSW)	235	0.28 %	\$72,579,460	0.33 %
3805 (Dandenong, VIC)	312	0.37 %	\$72,464,431	0.33 %
6018 (Stirling, WA)	184	0.22 %	\$72,286,374	0.33 %
4870 (North QLD, QLD)	309	0.36 %	\$69,523,712	0.32 %
3810 (Frankston, VIC)	278	0.33 %	\$68,461,659	0.31 %
3350 (VIC Country, VIC)	339	0.40 %	\$68,152,190	0.31 %
Total	6,625	7.82 %	\$1,767,728,562	8.08 %

* 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
50515 (North Metropolitan, WA)	2,679	3.16 %	\$787,866,359	3.60 %
20505 (Inner Melbourne, VIC)	1,843	2.17 %	\$665,298,784	3.04 %
20565 (Southern Melbourne, VIC)	1,686	1.99 %	\$598,743,283	2.74 %
50525 (South East Metropolitan, WA)	2,079	2.45 %	\$575,889,934	2.63 %
50520 (South West Metropolitan, WA)	2,006	2.37 %	\$568,160,324	2.60 %
20550 (Eastern Middle Melbourne, VIC)	1,432	1.69 %	\$522,797,520	2.39 %
20580 (South Eastern Outer Melbourne, VIC)	2,077	2.45 %	\$509,638,286	2.33 %
20510 (Western Melbourne, VIC)	1,818	2.15 %	\$507,535,484	2.32 %
10515 (St George-Sutherland, NSW)	1,324	1.56 %	\$455,397,760	2.08 %
10505 (Inner Sydney, NSW)	1,223	1.44 %	\$448,759,143	2.05 %
20520 (Melton-Wyndham, VIC)	1,783	2.10 %	\$428,151,621	1.96 %
50510 (East Metropolitan, WA)	1,543	1.82 %	\$415,927,001	1.90 %
10560 (Central Northern Sydney, NSW)	1,001	1.18 %	\$402,600,333	1.84 %
40520 (Southern Adelaide, SA)	1,718	2.03 %	\$377,202,598	1.72 %
10540 (Central Western Sydney, NSW)	1,140	1.35 %	\$357,037,375	1.63 %
20555 (Eastern Outer Melbourne, VIC)	1,266	1.49 %	\$338,807,250	1.55 %
10555 (Lower Northern Sydney, NSW)	821	0.97 %	\$324,988,136	1.49 %
10553 (Blacktown, NSW)	1,117	1.32 %	\$319,138,297	1.46 %
30507 (Northwest Outer Brisbane, QLD)	1,202	1.42 %	\$318,897,506	1.46 %
30715 (Gold Coast West, QLD)	1,202	1.42 %	\$314,851,736	1.44 %
Total	30,960	36.54 %	\$9,237,688,730	42.22 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	68,756	81.14 %	\$16,245,684,251	74.25 %
Interest Only	15,981	18.86 %	\$5,633,384,339	25.75 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,737	100.00 %	\$21,879,068,590	100.00 %
Low Doc Loans				
No Doc Loans				
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	68,756	81.14 %	\$16,245,684,251	74.25 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,823	5.69 %	\$1,675,182,422	7.66 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,683	4.35 %	\$1,258,323,409	5.75 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,594	3.06 %	\$929,289,421	4.25 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	1,852	2.19 %	\$670,638,082	3.07 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,672	1.97 %	\$655,178,813	2.99 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	331	0.39 %	\$106,798,088	0.49 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	383	0.45 %	\$120,491,345	0.55 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	326	0.38 %	\$108,347,143	0.50 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	214	0.25 %	\$75,125,604	0.34 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	103	0.12 %	\$34,010,011	0.16 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	63,078	74.44 %	\$15,559,801,082	71.12 %
Residential Investment (Full Recourse)	21,659	25.56 %	\$6,319,267,508	28.88 %
Residential Investment (Limited Recourse)				
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,158	2.55 %	\$378,136,323	1.73 %
Construction of a dwelling (completed)	3,198	3.77 %	\$883,893,556	4.04 %
Purchase of established dwelling	20,470	24.16 %	\$5,554,992,411	25.39 %
Purchase of new erected dwelling	2,046	2.41 %	\$563,171,814	2.57 %
Refinancing an existing debt from another lender	13,374	15.78 %	\$3,563,094,524	16.29 %
Refinancing an existing debt with ANZ	25,893	30.56 %	\$6,419,877,944	29.34 %
Other	17,598	20.77 %	\$4,515,902,017	20.64 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,918	2.26 %	\$585,477,488	2.68 %
> 3 up to and including 6 months	4,240	5.00 %	\$1,347,883,296	6.16 %
> 6 up to and including 9 months	5,173	6.10 %	\$1,543,254,065	7.05 %
> 9 up to and including 12 months	4,684	5.53 %	\$1,326,362,130	6.06 %
> 12 up to and including 15 months	4,220	4.98 %	\$1,173,593,650	5.36 %
> 15 up to and including 18 months	4,366	5.15 %	\$1,169,798,603	5.35 %
> 18 up to and including 21 months	3,762	4.44 %	\$1,061,702,883	4.85 %
> 21 up to and including 24 months	4,801	5.67 %	\$1,411,855,533	6.45 %
> 24 up to and including 27 months	5,323	6.28 %	\$1,492,768,915	6.82 %
> 27 up to and including 30 months	3,637	4.29 %	\$906,918,426	4.15 %
> 30 up to and including 33 months	4,437	5.24 %	\$1,062,254,782	4.86 %
> 33 up to and including 36 months	5,424	6.40 %	\$1,266,882,079	5.79 %
> 36 up to and including 48 months	16,416	19.37 %	\$3,864,827,557	17.66 %
> 48 up to and including 60 months	9,889	11.67 %	\$2,274,566,236	10.40 %
> 60 up to and including 72 months	4,614	5.45 %	\$1,021,421,827	4.67 %
> 72 up to and including 84 months	1,527	1.80 %	\$308,994,325	1.41 %
> 84 up to and including 96 months	306	0.36 %	\$60,506,794	0.28 %
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	69	0.08 %	\$622,695	0.00 %
> 1 up to and including 2 years	168	0.20 %	\$1,742,986	0.01 %
> 2 up to and including 3 years	207	0.24 %	\$3,375,365	0.02 %
> 3 up to and including 4 years	239	0.28 %	\$5,679,027	0.03 %
> 4 up to and including 5 years	251	0.30 %	\$6,767,750	0.03 %
> 5 up to and including 6 years	264	0.31 %	\$9,586,665	0.04 %
> 6 up to and including 7 years	412	0.49 %	\$14,426,868	0.07 %
> 7 up to and including 8 years	427	0.50 %	\$18,165,899	0.08 %
> 8 up to and including 9 years	454	0.54 %	\$26,367,975	0.12 %
> 9 up to and including 10 years	448	0.53 %	\$31,313,170	0.14 %
> 10 up to and including 15 years	1,476	1.74 %	\$161,834,625	0.74 %
> 15 up to and including 20 years	4,009	4.73 %	\$668,645,030	3.06 %
> 20 up to and including 25 years	17,580	20.75 %	\$4,055,733,674	18.54 %
> 25 up to and including 30 years	58,733	69.31 %	\$16,874,806,860	77.13 %
> 30 years				
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,708	97.61 %	\$21,304,800,873	97.38 %
> 0 days up to and including 30 days	1,733	2.05 %	\$490,435,503	2.24 %
> 30 days up to and including 60 days	238	0.28 %	\$67,451,224	0.31 %
> 60 days up to and including 90 days	58	0.07 %	\$16,380,991	0.07 %
> 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	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	76,189	89.91 %	\$19,449,576,471	88.90 %
Fixed Rate Loans: > 0 up to and including 3 months	1,541	1.82 %	\$446,927,332	2.04 %
Fixed Rate Loans: > 3 up to and including 6 months	1,346	1.59 %	\$390,430,930	1.78 %
Fixed Rate Loans: > 6 up to and including 9 months	1,108	1.31 %	\$306,893,834	1.40 %
Fixed Rate Loans: > 9 up to and including 12 months	815	0.96 %	\$230,929,450	1.06 %
Fixed Rate Loans: > 12 up to and including 15 months	552	0.65 %	\$154,532,582	0.71 %
Fixed Rate Loans: > 15 up to and including 18 months	340	0.40 %	\$102,114,375	0.47 %
Fixed Rate Loans: > 18 up to and including 21 months	425	0.50 %	\$117,568,720	0.54 %
Fixed Rate Loans: > 21 up to and including 24 months	500	0.59 %	\$143,007,728	0.65 %
Fixed Rate Loans: > 24 up to and including 27 months	203	0.24 %	\$51,100,814	0.23 %
Fixed Rate Loans: > 27 up to and including 30 months	139	0.16 %	\$37,785,619	0.17 %
Fixed Rate Loans: > 30 up to and including 33 months	170	0.20 %	\$44,526,482	0.20 %
Fixed Rate Loans: > 33 up to and including 36 months	206	0.24 %	\$55,546,976	0.25 %
Fixed Rate Loans: > 36 up to and including 48 months	592	0.70 %	\$180,853,663	0.83 %
Fixed Rate Loans: > 48 up to and including 60 months	604	0.71 %	\$166,225,995	0.76 %
Fixed Rate Loans: > 60 months	7	0.01 %	\$1,047,619	0.00 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,634	23.17 %	\$4,238,436,438	19.37 %
Fortnightly	26,956	31.81 %	\$5,849,861,780	26.74 %
Monthly	38,147	45.02 %	\$11,790,770,372	53.89 %
Total	84,737	100.00 %	\$21,879,068,590	100.00 %

