



## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	01 June 2015
<b>Determination Date:</b>	18 June 2015
<b>Trust Payment Date:</b>	22 June 2015
<b>Date of Report:</b>	22 June 2015

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.

<b>Issuer:</b>	Australia and New Zealand Banking Group Limited
<b>Trustee / Covered Bond Guarantor:</b>	Perpetual Corporate Trust Limited
<b>Security Trustee:</b>	P.T. Limited
<b>Bond Trustee:</b>	DB Trustees (Hong Kong) Limited
<b>Servicer:</b>	Australia and New Zealand Banking Group Limited
<b>Trust Manager:</b>	ANZ Capel Court Ltd
<b>Asset Monitor:</b>	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 June 2015

### Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$23,009,908,465	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$20,083,667,007	
		\$20,083,667,007
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	\$20,083,667,007
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### Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$20,083,667,007
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$17,910,853,314
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:	128.89 %

*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 June 2015

### 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 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi Annual	1.00 %
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	LIBOR (USD) 3 Month + 0.61 %
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	LIBOR GBP 3 Month + 0.27 %
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 %
Total	-	-	\$17,910,853,314	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WÙÉÍ G GÒÓÈ I WÙÉÍ G GÒÓÈ F€	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	ÝÙÈÍ HÉÍ Í Í HG È	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	ÝÙÈÍ 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€FJÍ Ì G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÔÓ€FÍ € Í È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-8	ANZ	WÙÉÍ G GÒÓÈ Í WÙÉÍ G GÒÓÈ JG	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	WÙÉÍ G GÒÓÈ F WÙÉÍ G GÒÓÈ Í	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	ÝÙÈÍ Ì GHÍ Í Í H È	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙÈ J G Í Í G F È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÈ J Í H F € G È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØVUÔÓ€GFHG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÈ J Í Í J € Í È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÈ F € FÍ € 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	ÝÙÈ F F H € Ì € F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÒÓÈ G WÙÉÍ G GÒÓÈ Í	Not Listed	Soft Bullet	27 May 2020	27 May 2021

Please note Series 2012-7 matured on 12 Jun 2015

#### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$17,910,853,315	100.00 %
Subordinated Demand Loan*	\$5,173,619,812	28.89 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$23,084,473,127</b>	

\*\$2,436,408,171 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 Jun 2015
Current Aggregate Principal Balance (AUD)	\$23,084,473,127
Number of Loans (Unconsolidated)	84,302
Number of Loans (Consolidated)	75,010
Average Loan Size (Consolidated)	\$307,752
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.99 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.74 %
Weighted Average Interest Rate	4.62 %
Weighted Average Seasoning (Months)	26.64
Weighted Average Remaining Term (Months)	317.97

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)	21.02%	19.01%	18.24%	16.53%
Prepayment History (SMM)	1.95%	1.74%	1.66%	1.49%

\*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%	18,272	21.67 %	\$2,541,542,435	11.01 %
> 40.00% up to and including 45.00%	3,826	4.54 %	\$909,175,131	3.94 %
> 45.00% up to and including 50.00%	4,221	5.01 %	\$1,069,976,973	4.64 %
> 50.00% up to and including 55.00%	4,428	5.25 %	\$1,189,313,919	5.15 %
> 55.00% up to and including 60.00%	4,983	5.91 %	\$1,407,788,446	6.10 %
> 60.00% up to and including 65.00%	5,069	6.01 %	\$1,484,781,983	6.43 %
> 65.00% up to and including 70.00%	5,696	6.76 %	\$1,730,347,224	7.50 %
> 70.00% up to and including 75.00%	6,813	8.08 %	\$2,127,058,286	9.21 %
> 75.00% up to and including 80.00%	25,877	30.70 %	\$8,962,973,115	38.83 %
> 80.00% up to and including 85.00%	1,552	1.84 %	\$498,281,706	2.16 %
> 85.00% up to and including 90.00%	3,417	4.05 %	\$1,112,948,412	4.82 %
> 90.00% up to and including 95.00%	98	0.12 %	\$34,917,913	0.15 %
> 95.00% up to and including 100.00%	50	0.06 %	\$15,367,583	0.07 %
> 100.00%				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

**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%	16,047	21.39 %	\$2,235,414,797	9.68 %
> 40.00% up to and including 45.00%	3,574	4.76 %	\$910,044,057	3.94 %
> 45.00% up to and including 50.00%	4,030	5.37 %	\$1,139,835,406	4.94 %
> 50.00% up to and including 55.00%	4,517	6.02 %	\$1,374,927,255	5.96 %
> 55.00% up to and including 60.00%	5,130	6.84 %	\$1,662,444,198	7.20 %
> 60.00% up to and including 65.00%	5,467	7.29 %	\$1,858,027,467	8.05 %
> 65.00% up to and including 70.00%	6,504	8.67 %	\$2,303,434,626	9.98 %
> 70.00% up to and including 75.00%	8,937	11.91 %	\$3,242,419,841	14.05 %
> 75.00% up to and including 80.00%	16,043	21.39 %	\$6,612,897,635	28.65 %
> 80.00% up to and including 85.00%	2,480	3.31 %	\$897,094,979	3.89 %
> 85.00% up to and including 90.00%	2,195	2.93 %	\$816,587,316	3.54 %
> 90.00% up to and including 95.00%	75	0.10 %	\$27,145,526	0.12 %
> 95.00% up to and including 100.00%	11	0.01 %	\$4,200,024	0.02 %
> 100.00%				0
<b>Total</b>	<b>75,010</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

**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%	20,209	26.94 %	\$3,337,689,131	14.46 %
> 40.00% up to and including 45.00%	4,305	5.74 %	\$1,269,261,686	5.50 %
> 45.00% up to and including 50.00%	4,842	6.46 %	\$1,544,748,024	6.69 %
> 50.00% up to and including 55.00%	5,351	7.13 %	\$1,793,991,833	7.77 %
> 55.00% up to and including 60.00%	5,942	7.92 %	\$2,131,292,917	9.23 %
> 60.00% up to and including 65.00%	6,218	8.29 %	\$2,266,433,999	9.82 %
> 65.00% up to and including 70.00%	7,564	10.08 %	\$2,844,033,424	12.32 %
> 70.00% up to and including 75.00%	8,876	11.83 %	\$3,491,121,283	15.12 %
> 75.00% up to and including 80.00%	7,521	10.03 %	\$2,873,576,164	12.45 %
> 80.00% up to and including 85.00%	2,788	3.72 %	\$1,024,907,654	4.44 %
> 85.00% up to and including 90.00%	1,081	1.44 %	\$388,809,736	1.68 %
> 90.00% up to and including 95.00%	252	0.34 %	\$94,144,294	0.41 %
> 95.00% up to and including 100.00%	50	0.07 %	\$20,285,505	0.09 %
> 100.00%	11	0.01 %	\$4,177,476	0.02 %
<b>Total</b>	<b>75,010</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

\* 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%	5	0.01 %	\$1,018,910	0.00 %
> 4.00% up to and including 4.25%	683	0.81 %	\$363,318,986	1.57 %
> 4.25% up to and including 4.50%	21,571	25.59 %	\$8,251,075,826	35.74 %
> 4.50% up to and including 4.75%	44,878	53.23 %	\$10,518,104,543	45.56 %
> 4.75% up to and including 5.00%	10,873	12.90 %	\$2,798,842,042	12.12 %
> 5.00% up to and including 5.25%	1,522	1.81 %	\$405,223,784	1.76 %
> 5.25% up to and including 5.50%	3,717	4.41 %	\$488,991,558	2.12 %
> 5.50% up to and including 5.75%	338	0.40 %	\$88,065,586	0.38 %
> 5.75% up to and including 6.00%	573	0.68 %	\$143,496,359	0.62 %
> 6.00% up to and including 6.25%	34	0.04 %	\$5,485,324	0.02 %
> 6.25% up to and including 6.50%	1	0.00 %	\$281,787	0.00 %
> 6.50% up to and including 6.75%	50	0.06 %	\$11,757,994	0.05 %
> 6.75% up to and including 7.00%	48	0.06 %	\$7,607,855	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$391,393	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	6	0.01 %	\$604,737	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$206,445	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,356	6.35 %	\$1,585,499,655	6.87 %
<= 2 Year Fixed	2,657	3.15 %	\$781,983,854	3.39 %
<= 3 Year Fixed	756	0.90 %	\$212,660,443	0.92 %
<= 4 Year Fixed	246	0.29 %	\$61,040,498	0.26 %
<= 5 Year Fixed	659	0.78 %	\$198,335,306	0.86 %
> 5 Year Fixed	4	0.00 %	\$370,532	0.00 %
Total Fixed Rate	9,678	11.48 %	\$2,839,890,286	12.30 %
Total Variable Rate	74,624	88.52 %	\$20,244,582,841	87.70 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,526	11.37 %	\$455,163,509	1.97 %
> \$100,000 up to and including \$200,000	14,925	19.90 %	\$2,316,459,301	10.03 %
> \$200,000 up to and including \$300,000	19,877	26.50 %	\$4,996,838,396	21.65 %
> \$300,000 up to and including \$400,000	14,273	19.03 %	\$4,932,090,394	21.37 %
> \$400,000 up to and including \$500,000	7,569	10.09 %	\$3,378,445,918	14.64 %
> \$500,000 up to and including \$600,000	3,993	5.32 %	\$2,184,208,815	9.46 %
> \$600,000 up to and including \$700,000	2,245	2.99 %	\$1,453,300,341	6.30 %
> \$700,000 up to and including \$800,000	1,304	1.74 %	\$973,572,537	4.22 %
> \$800,000 up to and including \$900,000	819	1.09 %	\$695,108,563	3.01 %
> \$900,000 up to and including \$1.00m	508	0.68 %	\$483,255,416	2.09 %
> \$1.00m up to and including \$1.25m	594	0.79 %	\$659,392,222	2.86 %
> \$1.25m up to and including \$1.50m	250	0.33 %	\$340,959,091	1.48 %
> \$1.50m up to and including \$1.75m	85	0.11 %	\$136,629,519	0.59 %
> \$1.75m up to and including \$2.00m	42	0.06 %	\$79,049,105	0.34 %
> \$2.00m				0
<b>Total</b>	<b>75,010</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,224	25.18 %	\$6,384,234,629	27.66 %
VIC	25,846	30.66 %	\$7,242,643,692	31.37 %
TAS	2,610	3.10 %	\$469,396,853	2.03 %
QLD	15,944	18.91 %	\$4,014,655,275	17.39 %
SA	7,003	8.31 %	\$1,522,249,679	6.59 %
WA	11,024	13.08 %	\$3,253,397,381	14.09 %
NT	651	0.77 %	\$197,895,618	0.86 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	56,905	67.50 %	\$17,229,018,444	74.63 %
Non Metro	27,397	32.50 %	\$5,855,454,684	25.37 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>



### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,794	16.36 %	\$4,779,979,772	20.71 %
NSW/ACT - Non Metro	7,430	8.81 %	\$1,604,254,856	6.95 %
VIC - Metro	20,228	23.99 %	\$6,172,135,374	26.74 %
VIC - Non Metro	5,618	6.66 %	\$1,070,508,318	4.64 %
TAS - Metro	1,225	1.45 %	\$240,035,778	1.04 %
TAS - Non Metro	1,385	1.64 %	\$229,361,075	0.99 %
QLD - Metro	6,885	8.17 %	\$1,885,829,061	8.17 %
QLD - Non Metro	9,059	10.75 %	\$2,128,826,214	9.22 %
SA - Metro	4,936	5.86 %	\$1,163,623,907	5.04 %
SA - Non Metro	2,067	2.45 %	\$358,625,772	1.55 %
WA - Metro	9,403	11.15 %	\$2,847,680,683	12.34 %
WA - Non Metro	1,621	1.92 %	\$405,716,699	1.76 %
NT - Metro	434	0.51 %	\$139,733,869	0.61 %
NT - Non Metro	217	0.26 %	\$58,161,749	0.25 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Top 20 Postcodes\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	474	0.56 %	\$130,095,260	0.56 %
3977 (Frankston, VIC)	496	0.59 %	\$128,085,023	0.55 %
6164 (Brand, WA)	378	0.45 %	\$109,254,255	0.47 %
3029 (Melb North West, VIC)	479	0.57 %	\$108,515,813	0.47 %
4740 (Central QLD, QLD)	377	0.45 %	\$105,552,989	0.46 %
6065 (Brand, WA)	362	0.43 %	\$105,543,168	0.46 %
4680 (Central QLD, QLD)	309	0.37 %	\$95,669,984	0.41 %
6210 (Brand, WA)	347	0.41 %	\$91,216,178	0.40 %
3023 (Footscray, VIC)	338	0.40 %	\$86,905,951	0.38 %
3064 (Melb North West, VIC)	364	0.43 %	\$86,891,870	0.38 %
6155 (Tangney, WA)	273	0.32 %	\$83,072,644	0.36 %
2155 (Seven Hills, NSW)	225	0.27 %	\$80,508,388	0.35 %
6018 (Stirling, WA)	189	0.22 %	\$78,447,347	0.34 %
2170 (Campbelltown, NSW)	280	0.33 %	\$74,009,859	0.32 %
6112 (Tangney, WA)	265	0.31 %	\$72,462,136	0.31 %
3806 (Dandenong, VIC)	267	0.32 %	\$72,330,179	0.31 %
3805 (Dandenong, VIC)	299	0.35 %	\$72,189,725	0.31 %
4870 (North QLD, QLD)	318	0.38 %	\$72,045,916	0.31 %
2145 (Seven Hills, NSW)	236	0.28 %	\$71,980,216	0.31 %
3121 (Moorabbin, VIC)	194	0.23 %	\$70,978,903	0.31 %
<b>Total</b>	<b>6,470</b>	<b>7.67 %</b>	<b>\$1,795,755,805</b>	<b>7.78 %</b>

\* 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)	2,792	3.31 %	\$869,656,630	3.77 %
20505 (Inner Melbourne, VIC)	2,033	2.41 %	\$786,035,531	3.41 %
20565 (Southern Melbourne, VIC)	1,893	2.25 %	\$732,264,668	3.17 %
20550 (Eastern Middle Melbourne, VIC)	1,679	1.99 %	\$615,541,316	2.67 %
50520 (South West Metropolitan, WA)	2,000	2.37 %	\$585,496,705	2.54 %
50525 (South East Metropolitan, WA)	2,016	2.39 %	\$585,459,585	2.54 %
10505 (Inner Sydney, NSW)	1,309	1.55 %	\$516,692,378	2.24 %
20520 (Melton-Wyndham, VIC)	2,024	2.40 %	\$498,649,693	2.16 %
20510 (Western Melbourne, VIC)	1,629	1.93 %	\$486,241,306	2.11 %
10515 (St George-Sutherland, NSW)	1,329	1.58 %	\$478,004,148	2.07 %
10560 (Central Northern Sydney, NSW)	1,061	1.26 %	\$442,988,880	1.92 %
50510 (East Metropolitan, WA)	1,433	1.70 %	\$394,636,089	1.71 %
40520 (Southern Adelaide, SA)	1,708	2.03 %	\$393,632,931	1.71 %
10555 (Lower Northern Sydney, NSW)	900	1.07 %	\$383,470,191	1.66 %
10540 (Central Western Sydney, NSW)	1,193	1.42 %	\$368,352,078	1.60 %
20555 (Eastern Outer Melbourne, VIC)	1,321	1.57 %	\$362,177,778	1.57 %
20580 (South Eastern Outer Melbourne, VIC)	1,435	1.70 %	\$354,746,760	1.54 %
10565 (Northern Beaches, NSW)	766	0.91 %	\$342,715,907	1.48 %
20530 (Northern Middle Melbourne, VIC)	1,043	1.24 %	\$332,552,782	1.44 %
30715 (Gold Coast West, QLD)	1,229	1.46 %	\$332,284,847	1.44 %
<b>Total</b>	<b>30,793</b>	<b>36.53 %</b>	<b>\$9,861,600,201</b>	<b>42.72 %</b>

### Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	65,941	78.22 %	\$16,461,667,566	71.31 %
Interest Only	18,361	21.78 %	\$6,622,805,561	28.69 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,302	100.00 %	\$23,084,473,127	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	65,941	78.22 %	\$16,461,667,566	71.31 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,758	5.64 %	\$1,691,815,536	7.33 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	4,489	5.32 %	\$1,627,344,976	7.05 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	3,274	3.88 %	\$1,184,136,332	5.13 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,414	2.86 %	\$897,259,101	3.89 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,675	1.99 %	\$622,078,080	2.69 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	319	0.38 %	\$100,562,374	0.44 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	487	0.58 %	\$171,946,415	0.74 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	430	0.51 %	\$142,851,725	0.62 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	360	0.43 %	\$129,947,049	0.56 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	155	0.18 %	\$54,863,974	0.24 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	62,579	74.23 %	\$16,521,444,082	71.57 %
Residential Investment (Full Recourse)	21,723	25.77 %	\$6,563,029,045	28.43 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,022	2.40 %	\$387,361,956	1.68 %
Construction of a dwelling (completed)	3,136	3.72 %	\$916,112,576	3.97 %
Purchase of established dwelling	19,327	22.93 %	\$5,588,720,210	24.21 %
Purchase of new erected dwelling	1,856	2.20 %	\$523,637,434	2.27 %
Refinancing an existing debt from another lender	12,810	15.20 %	\$3,564,705,110	15.44 %
Refinancing an existing debt with ANZ	27,690	32.85 %	\$7,253,302,813	31.42 %
Other	17,461	20.71 %	\$4,850,633,028	21.01 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,402	2.85 %	\$724,938,875	3.14 %
> 3 up to and including 6 months	4,944	5.86 %	\$1,487,754,581	6.44 %
> 6 up to and including 9 months	5,541	6.57 %	\$1,598,390,570	6.92 %
> 9 up to and including 12 months	5,277	6.26 %	\$1,561,042,867	6.76 %
> 12 up to and including 15 months	4,966	5.89 %	\$1,537,853,640	6.66 %
> 15 up to and including 18 months	6,147	7.29 %	\$1,921,383,870	8.32 %
> 18 up to and including 21 months	4,171	4.95 %	\$1,146,989,961	4.97 %
> 21 up to and including 24 months	4,436	5.26 %	\$1,158,067,022	5.02 %
> 24 up to and including 27 months	6,108	7.25 %	\$1,592,944,287	6.90 %
> 27 up to and including 30 months	5,009	5.94 %	\$1,373,617,852	5.95 %
> 30 up to and including 33 months	4,826	5.72 %	\$1,286,740,729	5.57 %
> 33 up to and including 36 months	4,368	5.18 %	\$1,120,799,632	4.86 %
> 36 up to and including 48 months	16,857	20.00 %	\$4,307,793,985	18.66 %
> 48 up to and including 60 months	6,734	7.99 %	\$1,679,995,567	7.28 %
> 60 up to and including 72 months	1,969	2.34 %	\$469,613,542	2.03 %
> 72 up to and including 84 months	547	0.65 %	\$116,546,147	0.50 %
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	43	0.05 %	\$516,474	0.00 %
> 1 up to and including 2 years	125	0.15 %	\$1,488,757	0.01 %
> 2 up to and including 3 years	186	0.22 %	\$3,550,743	0.02 %
> 3 up to and including 4 years	207	0.25 %	\$5,519,467	0.02 %
> 4 up to and including 5 years	226	0.27 %	\$6,630,974	0.03 %
> 5 up to and including 6 years	154	0.18 %	\$6,984,877	0.03 %
> 6 up to and including 7 years	347	0.41 %	\$13,825,038	0.06 %
> 7 up to and including 8 years	435	0.52 %	\$18,706,696	0.08 %
> 8 up to and including 9 years	357	0.42 %	\$20,027,206	0.09 %
> 9 up to and including 10 years	476	0.56 %	\$35,467,690	0.15 %
> 10 up to and including 15 years	1,468	1.74 %	\$172,527,563	0.75 %
> 15 up to and including 20 years	3,507	4.16 %	\$614,656,198	2.66 %
> 20 up to and including 25 years	13,830	16.41 %	\$3,342,157,853	14.48 %
> 25 up to and including 30 years	62,941	74.66 %	\$18,842,413,592	81.62 %
> 30 years				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,749	98.16 %	\$22,626,341,914	98.02 %
> 0 days up to and including 30 days	1,323	1.57 %	\$389,230,096	1.69 %
> 30 days up to and including 60 days	179	0.21 %	\$54,467,240	0.24 %
> 60 days up to and including 90 days	51	0.06 %	\$14,433,877	0.06 %
> 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				
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	74,624	88.52 %	\$20,244,582,841	87.70 %
Fixed Rate Loans: > 0 up to and including 3 months	1,169	1.39 %	\$343,915,155	1.49 %
Fixed Rate Loans: > 3 up to and including 6 months	1,474	1.75 %	\$441,156,578	1.91 %
Fixed Rate Loans: > 6 up to and including 9 months	1,480	1.76 %	\$429,948,603	1.86 %
Fixed Rate Loans: > 9 up to and including 12 months	1,233	1.46 %	\$370,479,319	1.60 %
Fixed Rate Loans: > 12 up to and including 15 months	872	1.03 %	\$254,984,128	1.10 %
Fixed Rate Loans: > 15 up to and including 18 months	853	1.01 %	\$251,954,216	1.09 %
Fixed Rate Loans: > 18 up to and including 21 months	564	0.67 %	\$161,400,172	0.70 %
Fixed Rate Loans: > 21 up to and including 24 months	368	0.44 %	\$113,645,338	0.49 %
Fixed Rate Loans: > 24 up to and including 27 months	207	0.25 %	\$60,864,524	0.26 %
Fixed Rate Loans: > 27 up to and including 30 months	265	0.31 %	\$76,094,603	0.33 %
Fixed Rate Loans: > 30 up to and including 33 months	188	0.22 %	\$52,469,980	0.23 %
Fixed Rate Loans: > 33 up to and including 36 months	96	0.11 %	\$23,231,337	0.10 %
Fixed Rate Loans: > 36 up to and including 48 months	246	0.29 %	\$61,040,498	0.26 %
Fixed Rate Loans: > 48 up to and including 60 months	659	0.78 %	\$198,335,306	0.86 %
Fixed Rate Loans: > 60 months	4	0.00 %	\$370,532	0.00 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	18,551	22.01 %	\$4,166,407,351	18.05 %
Fortnightly	26,178	31.05 %	\$5,999,925,201	25.99 %
Monthly	39,573	46.94 %	\$12,918,140,576	55.96 %
<b>Total</b>	<b>84,302</b>	<b>100.00 %</b>	<b>\$23,084,473,127</b>	<b>100.00 %</b>

