



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	03 January 2017
Determination Date:	19 January 2017
Trust Payment Date:	23 January 2017
Date of Report:	23 January 2017

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 (negative)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (negative)	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 January 2017

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$21,750,144,433	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,802,142,200	
			\$19,802,142,200
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	\$19,802,142,200
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$19,802,142,200
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,312,102,129
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:	164.37 %

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 January 2017

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 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50 %
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 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Total	-	-	\$13,312,102,129	-	-	-

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 2012-3	ANZ	CH0143838032 -	SIX	Hard Bullet	13 Feb 2019	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	AUSCB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057 -	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
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 2016-2	ANZ	XS1362381672 -	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020
Series 2016-3	ANZ	XS1523136247 -	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$13,312,102,129	100.00 %
Subordinated Demand Loan*	\$8,568,693,641	64.37 %
Senior Demand Loan	\$ -	-
Total Funding	\$21,880,795,770	

*\$7,171,307,018 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	03 Jan 2017
Current Aggregate Principal Balance (AUD)	\$21,880,795,770
Number of Loans (Unconsolidated)	84,942
Number of Loans (Consolidated)	72,333
Average Loan Size (Consolidated)	\$302,501
Maximum Loan Balance (Consolidated)	\$1,999,891
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.55 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.09 %
Weighted Average Interest Rate	4.45 %
Weighted Average Seasoning (Months)	33.03
Weighted Average Remaining Term (Months)	312.32

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)	28.10%	26.38%	22.92%	18.63%
Prepayment History (SMM)	2.71%	2.52%	2.15%	1.70%

*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%	21,139	24.89 %	\$2,721,374,631	12.44 %
> 40.00% up to and including 45.00%	4,014	4.73 %	\$904,851,116	4.14 %
> 45.00% up to and including 50.00%	4,409	5.19 %	\$1,080,798,766	4.94 %
> 50.00% up to and including 55.00%	4,402	5.18 %	\$1,129,201,555	5.16 %
> 55.00% up to and including 60.00%	4,606	5.42 %	\$1,194,690,058	5.46 %
> 60.00% up to and including 65.00%	4,815	5.67 %	\$1,334,443,034	6.10 %
> 65.00% up to and including 70.00%	5,452	6.42 %	\$1,556,975,179	7.12 %
> 70.00% up to and including 75.00%	6,296	7.41 %	\$1,896,154,358	8.67 %
> 75.00% up to and including 80.00%	22,894	26.95 %	\$7,811,176,474	35.70 %
> 80.00% up to and including 85.00%	1,966	2.31 %	\$608,888,611	2.78 %
> 85.00% up to and including 90.00%	4,612	5.43 %	\$1,531,880,328	7.00 %
> 90.00% up to and including 95.00%	211	0.25 %	\$70,932,173	0.32 %
> 95.00% up to and including 100.00%	126	0.15 %	\$39,429,487	0.18 %
> 100.00%				
Total	84,942	100.00 %	\$21,880,795,770	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%	16,571	22.91 %	\$2,061,333,871	9.42 %
> 40.00% up to and including 45.00%	3,346	4.63 %	\$817,877,276	3.74 %
> 45.00% up to and including 50.00%	3,779	5.22 %	\$1,044,143,643	4.77 %
> 50.00% up to and including 55.00%	4,147	5.73 %	\$1,214,349,018	5.55 %
> 55.00% up to and including 60.00%	4,637	6.41 %	\$1,446,606,350	6.61 %
> 60.00% up to and including 65.00%	5,266	7.28 %	\$1,771,066,190	8.09 %
> 65.00% up to and including 70.00%	6,610	9.14 %	\$2,338,108,769	10.69 %
> 70.00% up to and including 75.00%	8,423	11.64 %	\$3,119,104,664	14.25 %
> 75.00% up to and including 80.00%	13,180	18.22 %	\$5,648,085,256	25.81 %
> 80.00% up to and including 85.00%	3,246	4.49 %	\$1,193,357,390	5.45 %
> 85.00% up to and including 90.00%	2,958	4.09 %	\$1,168,545,953	5.34 %
> 90.00% up to and including 95.00%	156	0.22 %	\$52,542,216	0.24 %
> 95.00% up to and including 100.00%	14	0.02 %	\$5,675,173	0.03 %
> 100.00%				0
Total	72,333	100.00 %	\$21,880,795,770	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%	21,004	29.04 %	\$3,221,614,488	14.72 %
> 40.00% up to and including 45.00%	4,268	5.90 %	\$1,206,029,444	5.51 %
> 45.00% up to and including 50.00%	4,696	6.49 %	\$1,470,657,759	6.72 %
> 50.00% up to and including 55.00%	5,041	6.97 %	\$1,710,915,533	7.82 %
> 55.00% up to and including 60.00%	5,498	7.60 %	\$1,948,364,852	8.90 %
> 60.00% up to and including 65.00%	6,164	8.52 %	\$2,293,324,535	10.48 %
> 65.00% up to and including 70.00%	6,583	9.10 %	\$2,472,742,914	11.30 %
> 70.00% up to and including 75.00%	7,077	9.78 %	\$2,706,723,189	12.37 %
> 75.00% up to and including 80.00%	6,402	8.85 %	\$2,628,173,432	12.01 %
> 80.00% up to and including 85.00%	3,265	4.51 %	\$1,313,312,879	6.00 %
> 85.00% up to and including 90.00%	1,540	2.13 %	\$594,432,670	2.72 %
> 90.00% up to and including 95.00%	533	0.74 %	\$214,879,816	0.98 %
> 95.00% up to and including 100.00%	165	0.23 %	\$63,337,923	0.29 %
> 100.00%	97	0.13 %	\$36,286,338	0.17 %
Total	72,333	100.00 %	\$21,880,795,770	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%	5,272	6.21 %	\$2,035,179,047	9.30 %
> 4.00% up to and including 4.25%	10,381	12.22 %	\$3,767,466,076	17.22 %
> 4.25% up to and including 4.50%	23,485	27.65 %	\$6,412,606,017	29.31 %
> 4.50% up to and including 4.75%	34,567	40.69 %	\$7,265,371,120	33.20 %
> 4.75% up to and including 5.00%	6,210	7.31 %	\$1,674,079,703	7.65 %
> 5.00% up to and including 5.25%	3,985	4.69 %	\$515,302,080	2.36 %
> 5.25% up to and including 5.50%	53	0.06 %	\$9,552,737	0.04 %
> 5.50% up to and including 5.75%	618	0.73 %	\$119,047,459	0.54 %
> 5.75% up to and including 6.00%	306	0.36 %	\$69,120,367	0.32 %
> 6.00% up to and including 6.25%	5	0.01 %	\$1,028,074	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$507,707	0.00 %
> 6.50% up to and including 6.75%	30	0.04 %	\$6,974,306	0.03 %
> 6.75% up to and including 7.00%	18	0.02 %	\$3,353,578	0.02 %
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	8	0.01 %	\$684,784	0.00 %
> 7.75% up to and including 8.00%	1	0.00 %	\$326,976	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$195,740	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,910	3.43 %	\$820,750,464	3.75 %
<= 2 Year Fixed	3,795	4.47 %	\$1,144,887,496	5.23 %
<= 3 Year Fixed	1,398	1.65 %	\$414,284,229	1.89 %
<= 4 Year Fixed	1,160	1.37 %	\$334,532,615	1.53 %
<= 5 Year Fixed	132	0.16 %	\$36,501,545	0.17 %
> 5 Year Fixed	4	0.00 %	\$336,364	0.00 %
Total Fixed Rate	9,399	11.07 %	\$2,751,292,713	12.57 %
Total Variable Rate	75,543	88.93 %	\$19,129,503,058	87.43 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,732	13.45 %	\$503,252,622	2.30 %
> \$100,000 up to and including \$200,000	14,658	20.26 %	\$2,258,838,056	10.32 %
> \$200,000 up to and including \$300,000	17,912	24.76 %	\$4,498,263,989	20.56 %
> \$300,000 up to and including \$400,000	13,446	18.59 %	\$4,648,667,354	21.25 %
> \$400,000 up to and including \$500,000	7,223	9.99 %	\$3,223,497,023	14.73 %
> \$500,000 up to and including \$600,000	3,663	5.06 %	\$2,001,867,570	9.15 %
> \$600,000 up to and including \$700,000	2,113	2.92 %	\$1,366,711,857	6.25 %
> \$700,000 up to and including \$800,000	1,283	1.77 %	\$959,053,268	4.38 %
> \$800,000 up to and including \$900,000	730	1.01 %	\$618,815,440	2.83 %
> \$900,000 up to and including \$1.00m	535	0.74 %	\$507,428,916	2.32 %
> \$1.00m up to and including \$1.25m	646	0.89 %	\$717,598,090	3.28 %
> \$1.25m up to and including \$1.50m	255	0.35 %	\$346,518,806	1.58 %
> \$1.50m up to and including \$1.75m	98	0.14 %	\$156,807,589	0.72 %
> \$1.75m up to and including \$2.00m	39	0.05 %	\$73,475,190	0.34 %
> \$2.00m				0
Total	72,333	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,718	25.57 %	\$6,315,094,379	28.86 %
VIC	24,715	29.10 %	\$6,467,856,366	29.56 %
TAS	2,752	3.24 %	\$466,785,610	2.13 %
QLD	16,644	19.59 %	\$3,956,356,927	18.08 %
SA	7,390	8.70 %	\$1,479,497,484	6.76 %
WA	11,020	12.97 %	\$2,991,414,001	13.67 %
NT	703	0.83 %	\$203,791,003	0.93 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,750	65.63 %	\$15,925,988,986	72.79 %
Non Metro	29,192	34.37 %	\$5,954,806,784	27.21 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,637	16.05 %	\$4,612,842,190	21.08 %
NSW/ACT - Non Metro	8,081	9.51 %	\$1,702,252,189	7.78 %
VIC - Metro	18,863	22.21 %	\$5,413,001,622	24.74 %
VIC - Non Metro	5,852	6.89 %	\$1,054,854,743	4.82 %
TAS - Metro	1,288	1.52 %	\$237,257,593	1.08 %
TAS - Non Metro	1,464	1.72 %	\$229,528,017	1.05 %
QLD - Metro	7,134	8.40 %	\$1,832,841,467	8.38 %
QLD - Non Metro	9,510	11.20 %	\$2,123,515,460	9.70 %
SA - Metro	5,091	5.99 %	\$1,108,014,667	5.06 %
SA - Non Metro	2,299	2.71 %	\$371,482,817	1.70 %
WA - Metro	9,291	10.94 %	\$2,585,388,699	11.82 %
WA - Non Metro	1,729	2.04 %	\$406,025,302	1.86 %
NT - Metro	446	0.53 %	\$136,642,747	0.62 %
NT - Non Metro	257	0.30 %	\$67,148,256	0.31 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	554	0.65 %	\$136,037,594	0.62 %
3030 (Melb North West, VIC)	460	0.54 %	\$123,144,865	0.56 %
3029 (Melb North West, VIC)	490	0.58 %	\$109,794,744	0.50 %
4740 (Central QLD, QLD)	396	0.47 %	\$102,261,324	0.47 %
6164 (Brand, WA)	364	0.43 %	\$99,962,156	0.46 %
6065 (Brand, WA)	364	0.43 %	\$99,639,415	0.46 %
2155 (Seven Hills, NSW)	260	0.31 %	\$96,729,420	0.44 %
3064 (Melb North West, VIC)	391	0.46 %	\$96,704,568	0.44 %
6210 (Brand, WA)	366	0.43 %	\$87,109,997	0.40 %
4680 (Central QLD, QLD)	297	0.35 %	\$83,346,497	0.38 %
2170 (Campbelltown, NSW)	299	0.35 %	\$80,919,449	0.37 %
6112 (Tangney, WA)	304	0.36 %	\$79,272,963	0.36 %
3023 (Footscray, VIC)	312	0.37 %	\$76,620,281	0.35 %
3150 (Mulgrave, VIC)	165	0.19 %	\$76,292,620	0.35 %
3805 (Dandenong, VIC)	314	0.37 %	\$74,762,238	0.34 %
4211 (Gold Coast, QLD)	298	0.35 %	\$73,204,835	0.33 %
2145 (Seven Hills, NSW)	227	0.27 %	\$68,038,520	0.31 %
6155 (Tangney, WA)	236	0.28 %	\$67,397,162	0.31 %
3810 (Frankston, VIC)	272	0.32 %	\$66,010,903	0.30 %
3806 (Dandenong, VIC)	239	0.28 %	\$64,587,275	0.30 %
Total	6,608	7.78 %	\$1,761,836,825	8.05 %

* 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)	2,682	3.16 %	\$760,800,532	3.48 %
20505 (Inner Melbourne, VIC)	1,737	2.04 %	\$607,832,439	2.78 %
20565 (Southern Melbourne, VIC)	1,650	1.94 %	\$587,430,459	2.68 %
50520 (South West Metropolitan, WA)	2,013	2.37 %	\$561,794,271	2.57 %
50525 (South East Metropolitan, WA)	2,057	2.42 %	\$555,247,932	2.54 %
20580 (South Eastern Outer Melbourne, VIC)	2,149	2.53 %	\$521,744,126	2.38 %
20550 (Eastern Middle Melbourne, VIC)	1,353	1.59 %	\$512,987,894	2.34 %
10515 (St George-Sutherland, NSW)	1,371	1.61 %	\$498,957,699	2.28 %
20510 (Western Melbourne, VIC)	1,767	2.08 %	\$492,585,997	2.25 %
10505 (Inner Sydney, NSW)	1,161	1.37 %	\$447,426,285	2.04 %
10560 (Central Northern Sydney, NSW)	1,024	1.21 %	\$435,320,935	1.99 %
20520 (Melton-Wyndham, VIC)	1,760	2.07 %	\$418,391,482	1.91 %
50510 (East Metropolitan, WA)	1,539	1.81 %	\$409,766,440	1.87 %
40520 (Southern Adelaide, SA)	1,711	2.01 %	\$362,945,169	1.66 %
10540 (Central Western Sydney, NSW)	1,146	1.35 %	\$362,284,954	1.66 %
10553 (Blacktown, NSW)	1,199	1.41 %	\$360,298,722	1.65 %
30715 (Gold Coast West, QLD)	1,243	1.46 %	\$329,153,399	1.50 %
30507 (Northwest Outer Brisbane, QLD)	1,243	1.46 %	\$324,374,505	1.48 %
10525 (Fairfield-Liverpool, NSW)	1,113	1.31 %	\$320,015,394	1.46 %
10545 (Outer Western Sydney, NSW)	1,191	1.40 %	\$315,385,190	1.44 %
Total	31,109	36.62 %	\$9,184,743,826	41.98 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	70,459	82.95 %	\$16,635,945,165	76.03 %
Interest Only	14,483	17.05 %	\$5,244,850,606	23.97 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,942	100.00 %	\$21,880,795,770	100.00 %
Low Doc Loans				
No Doc Loans				
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	70,459	82.95 %	\$16,635,945,165	76.03 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,215	4.96 %	\$1,483,594,856	6.78 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,652	4.30 %	\$1,322,422,692	6.04 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,205	2.60 %	\$798,668,177	3.65 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,377	2.80 %	\$905,387,077	4.14 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	968	1.14 %	\$380,474,401	1.74 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	331	0.39 %	\$103,643,810	0.47 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	299	0.35 %	\$94,410,471	0.43 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	213	0.25 %	\$74,606,574	0.34 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	163	0.19 %	\$60,307,867	0.28 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	60	0.07 %	\$21,334,682	0.10 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	64,069	75.43 %	\$15,867,526,470	72.52 %
Residential Investment (Full Recourse)	20,873	24.57 %	\$6,013,269,300	27.48 %
Residential Investment (Limited Recourse)				
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,218	2.61 %	\$397,153,994	1.82 %
Construction of a dwelling (completed)	3,342	3.93 %	\$934,127,074	4.27 %
Purchase of established dwelling	21,803	25.67 %	\$5,923,630,323	27.07 %
Purchase of new erected dwelling	2,213	2.61 %	\$612,986,321	2.80 %
Refinancing an existing debt from another lender	13,567	15.97 %	\$3,619,815,258	16.54 %
Refinancing an existing debt with ANZ	24,250	28.55 %	\$5,968,961,883	27.28 %
Other	17,549	20.66 %	\$4,424,120,917	20.22 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	259	0.30 %	\$83,334,182	0.38 %
> 3 up to and including 6 months	2,433	2.86 %	\$737,393,521	3.37 %
> 6 up to and including 9 months	4,761	5.61 %	\$1,458,040,731	6.66 %
> 9 up to and including 12 months	4,573	5.38 %	\$1,428,740,359	6.53 %
> 12 up to and including 15 months	5,557	6.54 %	\$1,705,847,426	7.80 %
> 15 up to and including 18 months	4,979	5.86 %	\$1,486,456,446	6.79 %
> 18 up to and including 21 months	4,558	5.37 %	\$1,261,159,471	5.76 %
> 21 up to and including 24 months	4,329	5.10 %	\$1,154,354,295	5.28 %
> 24 up to and including 27 months	4,081	4.80 %	\$1,091,420,834	4.99 %
> 27 up to and including 30 months	3,595	4.23 %	\$917,679,019	4.19 %
> 30 up to and including 33 months	2,854	3.36 %	\$783,250,266	3.58 %
> 33 up to and including 36 months	4,094	4.82 %	\$1,100,258,839	5.03 %
> 36 up to and including 48 months	14,668	17.27 %	\$3,480,321,547	15.91 %
> 48 up to and including 60 months	12,479	14.69 %	\$2,795,156,407	12.77 %
> 60 up to and including 72 months	6,525	7.68 %	\$1,358,095,321	6.21 %
> 72 up to and including 84 months	3,462	4.08 %	\$724,115,318	3.31 %
> 84 up to and including 96 months	1,171	1.38 %	\$228,295,428	1.04 %
> 96 up to and including 108 months	301	0.35 %	\$53,050,837	0.24 %
> 108 up to and including 120 months	83	0.10 %	\$13,175,949	0.06 %
> 120 months	180	0.21 %	\$20,649,575	0.09 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	92	0.11 %	\$812,552	0.00 %
> 1 up to and including 2 years	131	0.15 %	\$1,772,938	0.01 %
> 2 up to and including 3 years	190	0.22 %	\$3,352,758	0.02 %
> 3 up to and including 4 years	246	0.29 %	\$5,082,628	0.02 %
> 4 up to and including 5 years	256	0.30 %	\$8,251,203	0.04 %
> 5 up to and including 6 years	329	0.39 %	\$10,968,795	0.05 %
> 6 up to and including 7 years	377	0.44 %	\$13,317,128	0.06 %
> 7 up to and including 8 years	387	0.46 %	\$19,916,743	0.09 %
> 8 up to and including 9 years	477	0.56 %	\$27,993,913	0.13 %
> 9 up to and including 10 years	406	0.48 %	\$29,644,927	0.14 %
> 10 up to and including 15 years	1,419	1.67 %	\$154,687,858	0.71 %
> 15 up to and including 20 years	4,800	5.65 %	\$813,789,922	3.72 %
> 20 up to and including 25 years	21,593	25.42 %	\$4,951,316,413	22.63 %
> 25 up to and including 30 years	54,239	63.85 %	\$15,839,887,992	72.39 %
> 30 years				
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,724	97.39 %	\$21,244,325,808	97.09 %
> 0 days up to and including 30 days	1,917	2.26 %	\$546,786,577	2.50 %
> 30 days up to and including 60 days	236	0.28 %	\$69,882,498	0.32 %
> 60 days up to and including 90 days	65	0.08 %	\$19,800,887	0.09 %
> 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	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	75,543	88.93 %	\$19,129,503,058	87.43 %
Fixed Rate Loans: > 0 up to and including 3 months	1,047	1.23 %	\$293,813,107	1.34 %
Fixed Rate Loans: > 3 up to and including 6 months	560	0.66 %	\$161,115,363	0.74 %
Fixed Rate Loans: > 6 up to and including 9 months	512	0.60 %	\$139,877,652	0.64 %
Fixed Rate Loans: > 9 up to and including 12 months	791	0.93 %	\$225,944,342	1.03 %
Fixed Rate Loans: > 12 up to and including 15 months	969	1.14 %	\$283,909,044	1.30 %
Fixed Rate Loans: > 15 up to and including 18 months	1,329	1.56 %	\$418,346,148	1.91 %
Fixed Rate Loans: > 18 up to and including 21 months	823	0.97 %	\$250,838,076	1.15 %
Fixed Rate Loans: > 21 up to and including 24 months	674	0.79 %	\$191,794,228	0.88 %
Fixed Rate Loans: > 24 up to and including 27 months	331	0.39 %	\$89,153,848	0.41 %
Fixed Rate Loans: > 27 up to and including 30 months	129	0.15 %	\$38,422,585	0.18 %
Fixed Rate Loans: > 30 up to and including 33 months	380	0.45 %	\$115,112,717	0.53 %
Fixed Rate Loans: > 33 up to and including 36 months	558	0.66 %	\$171,595,078	0.78 %
Fixed Rate Loans: > 36 up to and including 48 months	1,160	1.37 %	\$334,532,615	1.53 %
Fixed Rate Loans: > 48 up to and including 60 months	132	0.16 %	\$36,501,545	0.17 %
Fixed Rate Loans: > 60 months	4	0.00 %	\$336,364	0.00 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,462	22.91 %	\$4,168,651,581	19.05 %
Fortnightly	26,919	31.69 %	\$5,757,819,237	26.31 %
Monthly	38,561	45.40 %	\$11,954,324,952	54.63 %
Total	84,942	100.00 %	\$21,880,795,770	100.00 %

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