



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	01 December 2014
Determination Date:	18 December 2014
Trust Payment Date:	22 December 2014
Date of Report:	22 December 2014

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 December 2014

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$22,311,861,551	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,468,600,845	
		\$19,468,600,845
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	\$19,468,600,845
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$19,468,600,845
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$16,789,682,665
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:	133.28 %

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 December 2014

Bond Issuance

Bonds	Issue Date	Principal Balance	Drawdown	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 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	LIBOR CHF 3 Month + 0.65 %
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 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	HIBOR HKD 3 Month + 0.85 %
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 %
Total	-	-	\$16,789,682,665	-	-	-

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 HG È	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	ÝÙÉÍ HFFGJH È	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔPÉFI HÍ H ÉHG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-4	ANZ	ÔPÉFI G GFI Í È	SIX	Hard Bullet	13 Feb 2015	n/a
Series 2012-5	ANZ	ØVHÓÉFJFI Í G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÓÉFÍ É Í È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-7	ANZ	ÝÙÉÍ JFFÍ ÉHÍ Í È	Not Listed	Hard Bullet	12 Jun 2015	n/a
Series 2012-8	ANZ	WÙÉÍ G GÓÓÍ Í WÙÉÍ G GÓÓÍ G	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	WÙÉÍ G GÓÓÍ F WÙÉÍ G GÓÓÍ Í	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	ÝÙÉÍ Í GHI Í H È	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙÉÍ G Í Í GFI È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉÍ H FÉ ÉGÍ È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØVHÓÉFGFGHG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÉÍ Í Í JÉÍ È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÉFI ÉFI É Í È	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	VÓÉ È	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	ÝÙFFHJÉ Í É F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$16,789,682,665	100.00 %
Subordinated Demand Loan*	\$5,587,878,097	33.28 %
Senior Demand Loan	\$ -	-
Total Funding	\$22,377,560,762	

*\$3,079,196,847 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 Dec 2014
Current Aggregate Principal Balance (AUD)	\$22,377,560,762
Number of Loans (Unconsolidated)	80,226
Number of Loans (Consolidated)	72,067
Average Loan Size (Consolidated)	\$310,511
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.83 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.72 %
Weighted Average Interest Rate	5.08 %
Weighted Average Seasoning (Months)	25.55
Weighted Average Remaining Term (Months)	319.70

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)	18.68%	18.52%	17.87%	16.18%
Prepayment History (SMM)	1.71%	1.69%	1.63%	1.46%

*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%	15,957	19.89 %	\$2,241,944,387	10.02 %
> 40.00% up to and including 45.00%	3,487	4.35 %	\$817,330,032	3.65 %
> 45.00% up to and including 50.00%	3,844	4.79 %	\$967,432,407	4.32 %
> 50.00% up to and including 55.00%	4,107	5.12 %	\$1,108,647,123	4.95 %
> 55.00% up to and including 60.00%	4,665	5.81 %	\$1,324,036,999	5.92 %
> 60.00% up to and including 65.00%	4,739	5.91 %	\$1,376,063,166	6.15 %
> 65.00% up to and including 70.00%	5,443	6.78 %	\$1,641,219,724	7.33 %
> 70.00% up to and including 75.00%	6,545	8.16 %	\$2,035,700,111	9.10 %
> 75.00% up to and including 80.00%	26,711	33.29 %	\$9,316,586,598	41.63 %
> 80.00% up to and including 85.00%	1,406	1.75 %	\$454,668,596	2.03 %
> 85.00% up to and including 90.00%	3,251	4.05 %	\$1,068,716,919	4.78 %
> 90.00% up to and including 95.00%	46	0.06 %	\$16,666,589	0.07 %
> 95.00% up to and including 100.00%	25	0.03 %	\$8,548,111	0.04 %
> 100.00%				
Total	80,226	100.00 %	\$22,377,560,762	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%	14,197	19.70 %	\$2,002,225,125	8.95 %
> 40.00% up to and including 45.00%	3,331	4.62 %	\$837,464,342	3.74 %
> 45.00% up to and including 50.00%	3,691	5.12 %	\$1,028,270,364	4.60 %
> 50.00% up to and including 55.00%	4,231	5.87 %	\$1,270,047,132	5.68 %
> 55.00% up to and including 60.00%	4,783	6.64 %	\$1,546,003,837	6.91 %
> 60.00% up to and including 65.00%	5,101	7.08 %	\$1,699,738,759	7.60 %
> 65.00% up to and including 70.00%	6,160	8.55 %	\$2,141,948,817	9.57 %
> 70.00% up to and including 75.00%	8,701	12.07 %	\$3,116,077,993	13.93 %
> 75.00% up to and including 80.00%	17,288	23.99 %	\$7,037,177,323	31.45 %
> 80.00% up to and including 85.00%	2,297	3.19 %	\$854,725,747	3.82 %
> 85.00% up to and including 90.00%	2,246	3.12 %	\$828,515,259	3.70 %
> 90.00% up to and including 95.00%	34	0.05 %	\$12,793,452	0.06 %
> 95.00% up to and including 100.00%	7	0.01 %	\$2,572,613	0.01 %
> 100.00%				0
Total	72,067	100.00 %	\$22,377,560,762	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%	17,922	24.87 %	\$2,964,645,374	13.25 %
> 40.00% up to and including 45.00%	3,967	5.50 %	\$1,128,018,487	5.04 %
> 45.00% up to and including 50.00%	4,365	6.06 %	\$1,372,821,239	6.13 %
> 50.00% up to and including 55.00%	4,975	6.90 %	\$1,672,404,224	7.47 %
> 55.00% up to and including 60.00%	5,581	7.74 %	\$1,961,058,861	8.76 %
> 60.00% up to and including 65.00%	6,400	8.88 %	\$2,383,726,848	10.65 %
> 65.00% up to and including 70.00%	7,258	10.07 %	\$2,675,880,677	11.96 %
> 70.00% up to and including 75.00%	8,901	12.35 %	\$3,444,587,045	15.39 %
> 75.00% up to and including 80.00%	8,824	12.24 %	\$3,404,535,129	15.21 %
> 80.00% up to and including 85.00%	2,514	3.49 %	\$894,064,242	4.00 %
> 85.00% up to and including 90.00%	1,184	1.64 %	\$412,126,133	1.84 %
> 90.00% up to and including 95.00%	132	0.18 %	\$48,695,661	0.22 %
> 95.00% up to and including 100.00%	35	0.05 %	\$12,923,214	0.06 %
> 100.00%	9	0.01 %	\$2,073,629	0.01 %
Total	72,067	100.00 %	\$22,377,560,762	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 5.00%	25,045	31.22 %	\$9,392,489,799	41.97 %
> 5.00% up to and including 5.25%	44,410	55.36 %	\$10,870,230,603	48.58 %
> 5.25% up to and including 5.50%	5,918	7.38 %	\$1,299,132,807	5.81 %
> 5.50% up to and including 5.75%	474	0.59 %	\$108,675,606	0.49 %
> 5.75% up to and including 6.00%	3,552	4.43 %	\$505,000,910	2.26 %
> 6.00% up to and including 6.25%	467	0.58 %	\$125,033,699	0.56 %
> 6.25% up to and including 6.50%	229	0.29 %	\$51,721,671	0.23 %
> 6.50% up to and including 6.75%	63	0.08 %	\$14,496,588	0.06 %
> 6.75% up to and including 7.00%	58	0.07 %	\$9,405,370	0.04 %
> 7.00% up to and including 7.25%	2	0.00 %	\$398,076	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	7	0.01 %	\$683,056	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$292,579	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,471	6.82 %	\$1,646,507,512	7.36 %
<= 2 Year Fixed	3,498	4.36 %	\$1,036,429,006	4.63 %
<= 3 Year Fixed	909	1.13 %	\$269,161,803	1.20 %
<= 4 Year Fixed	232	0.29 %	\$60,879,282	0.27 %
<= 5 Year Fixed	231	0.29 %	\$64,897,007	0.29 %
> 5 Year Fixed	4	0.00 %	\$378,156	0.00 %
Total Fixed Rate	10,345	12.89 %	\$3,078,252,766	13.76 %
Total Variable Rate	69,881	87.11 %	\$19,299,307,997	86.24 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,429	10.31 %	\$403,582,816	1.80 %
> \$100,000 up to and including \$200,000	14,071	19.52 %	\$2,190,336,064	9.79 %
> \$200,000 up to and including \$300,000	19,728	27.37 %	\$4,963,962,351	22.18 %
> \$300,000 up to and including \$400,000	14,154	19.64 %	\$4,889,421,589	21.85 %
> \$400,000 up to and including \$500,000	7,279	10.10 %	\$3,248,338,669	14.52 %
> \$500,000 up to and including \$600,000	3,842	5.33 %	\$2,102,077,774	9.39 %
> \$600,000 up to and including \$700,000	2,120	2.94 %	\$1,370,294,371	6.12 %
> \$700,000 up to and including \$800,000	1,274	1.77 %	\$952,384,014	4.26 %
> \$800,000 up to and including \$900,000	736	1.02 %	\$624,939,701	2.79 %
> \$900,000 up to and including \$1.00m	531	0.74 %	\$504,358,307	2.25 %
> \$1.00m up to and including \$1.25m	574	0.80 %	\$639,022,182	2.86 %
> \$1.25m up to and including \$1.50m	221	0.31 %	\$303,262,151	1.36 %
> \$1.50m up to and including \$1.75m	64	0.09 %	\$103,106,814	0.46 %
> \$1.75m up to and including \$2.00m	44	0.06 %	\$82,473,960	0.37 %
> \$2.00m				0
Total	72,067	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	20,138	25.10 %	\$6,129,730,803	27.39 %
VIC	24,908	31.05 %	\$7,138,447,379	31.90 %
TAS	2,493	3.11 %	\$458,756,330	2.05 %
QLD	15,033	18.74 %	\$3,859,312,842	17.25 %
SA	6,587	8.21 %	\$1,477,389,204	6.60 %
WA	10,453	13.03 %	\$3,125,058,861	13.97 %
NT	614	0.77 %	\$188,865,344	0.84 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	54,657	68.13 %	\$16,780,325,966	74.99 %
Non Metro	25,569	31.87 %	\$5,597,234,796	25.01 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,203	16.46 %	\$4,603,751,938	20.57 %
NSW/ACT - Non Metro	6,935	8.64 %	\$1,525,978,865	6.82 %
VIC - Metro	19,697	24.55 %	\$6,122,573,458	27.36 %
VIC - Non Metro	5,211	6.50 %	\$1,015,873,922	4.54 %
TAS - Metro	1,187	1.48 %	\$238,353,071	1.07 %
TAS - Non Metro	1,306	1.63 %	\$220,403,259	0.98 %
QLD - Metro	6,556	8.17 %	\$1,809,161,705	8.08 %
QLD - Non Metro	8,477	10.57 %	\$2,050,151,137	9.16 %
SA - Metro	4,692	5.85 %	\$1,138,488,033	5.09 %
SA - Non Metro	1,895	2.36 %	\$338,901,171	1.51 %
WA - Metro	8,911	11.11 %	\$2,734,977,272	12.22 %
WA - Non Metro	1,542	1.92 %	\$390,081,588	1.74 %
NT - Metro	411	0.51 %	\$133,020,488	0.59 %
NT - Non Metro	203	0.25 %	\$55,844,856	0.25 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	463	0.58 %	\$134,142,732	0.60 %
3977 (Frankston, VIC)	487	0.61 %	\$125,724,537	0.56 %
3029 (Melb North West, VIC)	481	0.60 %	\$113,366,443	0.51 %
6164 (Brand, WA)	372	0.46 %	\$106,315,134	0.48 %
4740 (Central QLD, QLD)	359	0.45 %	\$102,525,097	0.46 %
6065 (Brand, WA)	345	0.43 %	\$101,717,839	0.45 %
4680 (Central QLD, QLD)	303	0.38 %	\$93,907,833	0.42 %
3064 (Melb North West, VIC)	360	0.45 %	\$87,310,902	0.39 %
3023 (Footscray, VIC)	322	0.40 %	\$85,948,356	0.38 %
6155 (Tangney, WA)	279	0.35 %	\$84,534,981	0.38 %
6210 (Brand, WA)	305	0.38 %	\$81,864,559	0.37 %
6018 (Stirling, WA)	191	0.24 %	\$79,340,178	0.35 %
3806 (Dandenong, VIC)	264	0.33 %	\$72,774,988	0.33 %
3805 (Dandenong, VIC)	291	0.36 %	\$72,532,944	0.32 %
6112 (Tangney, WA)	258	0.32 %	\$71,591,902	0.32 %
3121 (Moorabbin, VIC)	194	0.24 %	\$71,267,724	0.32 %
4870 (North QLD, QLD)	300	0.37 %	\$71,248,970	0.32 %
3150 (Mulgrave, VIC)	191	0.24 %	\$70,855,810	0.32 %
2170 (Campbelltown, NSW)	258	0.32 %	\$69,942,739	0.31 %
2155 (Seven Hills, NSW)	193	0.24 %	\$68,546,129	0.31 %
Total	6,216	7.75 %	\$1,765,459,796	7.89 %

* 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)	2,650	3.30 %	\$837,515,832	3.74 %
20505 (Inner Melbourne, VIC)	1,998	2.49 %	\$780,005,394	3.49 %
20565 (Southern Melbourne, VIC)	1,833	2.28 %	\$716,179,941	3.20 %
20550 (Eastern Middle Melbourne, VIC)	1,614	2.01 %	\$605,871,786	2.71 %
50520 (South West Metropolitan, WA)	1,908	2.38 %	\$566,594,181	2.53 %
50525 (South East Metropolitan, WA)	1,936	2.41 %	\$565,299,114	2.53 %
10505 (Inner Sydney, NSW)	1,276	1.59 %	\$512,958,820	2.29 %
20520 (Melton-Wyndham, VIC)	1,999	2.49 %	\$509,723,512	2.28 %
20510 (Western Melbourne, VIC)	1,535	1.91 %	\$470,508,388	2.10 %
10515 (St George-Sutherland, NSW)	1,293	1.61 %	\$462,989,954	2.07 %
10560 (Central Northern Sydney, NSW)	1,020	1.27 %	\$428,652,443	1.92 %
40520 (Southern Adelaide, SA)	1,643	2.05 %	\$390,619,368	1.75 %
10555 (Lower Northern Sydney, NSW)	902	1.12 %	\$387,819,428	1.73 %
50510 (East Metropolitan, WA)	1,348	1.68 %	\$378,359,993	1.69 %
20555 (Eastern Outer Melbourne, VIC)	1,276	1.59 %	\$353,254,479	1.58 %
20580 (South Eastern Outer Melbourne, VIC)	1,388	1.73 %	\$349,617,299	1.56 %
10540 (Central Western Sydney, NSW)	1,126	1.40 %	\$343,421,540	1.53 %
10565 (Northern Beaches, NSW)	736	0.92 %	\$335,057,747	1.50 %
20530 (Northern Middle Melbourne, VIC)	1,012	1.26 %	\$323,697,823	1.45 %
30715 (Gold Coast West, QLD)	1,164	1.45 %	\$321,164,116	1.44 %
Total	29,657	36.97 %	\$9,639,311,161	43.08 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	62,172	77.50 %	\$15,819,568,061	70.69 %
Interest Only	18,054	22.50 %	\$6,557,992,702	29.31 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	80,226	100.00 %	\$22,377,560,762	100.00 %
Low Doc Loans				
No Doc Loans				
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	62,172	77.50 %	\$15,819,568,061	70.69 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,416	5.50 %	\$1,566,697,512	7.00 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,915	4.88 %	\$1,415,963,112	6.33 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	3,544	4.42 %	\$1,301,851,456	5.82 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,532	3.16 %	\$914,824,588	4.09 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,760	2.19 %	\$700,045,222	3.13 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	327	0.41 %	\$108,006,003	0.48 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	359	0.45 %	\$122,224,857	0.55 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	580	0.72 %	\$201,987,456	0.90 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	386	0.48 %	\$138,036,843	0.62 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	235	0.29 %	\$88,355,651	0.39 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	59,598	74.29 %	\$16,084,502,340	71.88 %
Residential Investment (Full Recourse)	20,628	25.71 %	\$6,293,058,423	28.12 %
Residential Investment (Limited Recourse)				
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,811	2.26 %	\$366,415,278	1.64 %
Construction of a dwelling (completed)	3,144	3.92 %	\$950,280,042	4.25 %
Purchase of established dwelling	18,166	22.64 %	\$5,341,420,903	23.87 %
Purchase of new erected dwelling	1,723	2.15 %	\$487,959,964	2.18 %
Refinancing an existing debt from another lender	12,168	15.17 %	\$3,443,532,594	15.39 %
Refinancing an existing debt with ANZ	26,860	33.48 %	\$7,120,089,506	31.82 %
Other	16,354	20.38 %	\$4,667,862,476	20.86 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,388	1.73 %	\$420,890,187	1.88 %
> 3 up to and including 6 months	2,910	3.63 %	\$973,812,515	4.35 %
> 6 up to and including 9 months	3,157	3.94 %	\$1,030,037,973	4.60 %
> 9 up to and including 12 months	6,463	8.06 %	\$2,111,227,930	9.43 %
> 12 up to and including 15 months	5,455	6.80 %	\$1,583,602,934	7.08 %
> 15 up to and including 18 months	5,132	6.40 %	\$1,392,654,060	6.22 %
> 18 up to and including 21 months	7,551	9.41 %	\$2,058,039,263	9.20 %
> 21 up to and including 24 months	6,058	7.55 %	\$1,685,266,170	7.53 %
> 24 up to and including 27 months	5,694	7.10 %	\$1,576,971,986	7.05 %
> 27 up to and including 30 months	5,198	6.48 %	\$1,386,614,502	6.20 %
> 30 up to and including 33 months	5,500	6.86 %	\$1,450,408,176	6.48 %
> 33 up to and including 36 months	7,039	8.77 %	\$1,817,871,870	8.12 %
> 36 up to and including 48 months	11,489	14.32 %	\$3,051,789,757	13.64 %
> 48 up to and including 60 months	5,666	7.06 %	\$1,487,484,837	6.65 %
> 60 up to and including 72 months	1,346	1.68 %	\$311,528,746	1.39 %
> 72 up to and including 84 months	180	0.22 %	\$39,359,856	0.18 %
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	31	0.04 %	\$524,335	0.00 %
> 1 up to and including 2 years	81	0.10 %	\$1,482,564	0.01 %
> 2 up to and including 3 years	170	0.21 %	\$2,837,845	0.01 %
> 3 up to and including 4 years	204	0.25 %	\$5,035,329	0.02 %
> 4 up to and including 5 years	161	0.20 %	\$5,583,437	0.02 %
> 5 up to and including 6 years	125	0.16 %	\$4,754,883	0.02 %
> 6 up to and including 7 years	210	0.26 %	\$10,096,172	0.05 %
> 7 up to and including 8 years	440	0.55 %	\$19,653,642	0.09 %
> 8 up to and including 9 years	463	0.58 %	\$23,680,424	0.11 %
> 9 up to and including 10 years	231	0.29 %	\$18,846,586	0.08 %
> 10 up to and including 15 years	1,380	1.72 %	\$163,150,981	0.73 %
> 15 up to and including 20 years	2,911	3.63 %	\$517,523,825	2.31 %
> 20 up to and including 25 years	11,529	14.37 %	\$2,792,854,423	12.48 %
> 25 up to and including 30 years	62,282	77.63 %	\$18,809,437,567	84.05 %
> 30 years	8	0.01 %	\$2,098,750	0.01 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	78,748	98.16 %	\$21,939,399,632	98.04 %
> 0 days up to and including 30 days	1,314	1.64 %	\$388,195,470	1.73 %
> 30 days up to and including 60 days	134	0.17 %	\$41,362,398	0.18 %
> 60 days up to and including 90 days	30	0.04 %	\$8,603,262	0.04 %
> 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	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	69,881	87.11 %	\$19,299,307,997	86.24 %
Fixed Rate Loans: > 0 up to and including 3 months	1,184	1.48 %	\$349,425,617	1.56 %
Fixed Rate Loans: > 3 up to and including 6 months	2,088	2.60 %	\$641,174,660	2.87 %
Fixed Rate Loans: > 6 up to and including 9 months	1,068	1.33 %	\$319,869,407	1.43 %
Fixed Rate Loans: > 9 up to and including 12 months	1,131	1.41 %	\$336,037,828	1.50 %
Fixed Rate Loans: > 12 up to and including 15 months	998	1.24 %	\$292,378,240	1.31 %
Fixed Rate Loans: > 15 up to and including 18 months	871	1.09 %	\$253,089,643	1.13 %
Fixed Rate Loans: > 18 up to and including 21 months	902	1.12 %	\$270,876,224	1.21 %
Fixed Rate Loans: > 21 up to and including 24 months	727	0.91 %	\$220,084,899	0.98 %
Fixed Rate Loans: > 24 up to and including 27 months	397	0.49 %	\$116,707,123	0.52 %
Fixed Rate Loans: > 27 up to and including 30 months	253	0.32 %	\$77,282,117	0.35 %
Fixed Rate Loans: > 30 up to and including 33 months	140	0.17 %	\$43,177,542	0.19 %
Fixed Rate Loans: > 33 up to and including 36 months	119	0.15 %	\$31,995,022	0.14 %
Fixed Rate Loans: > 36 up to and including 48 months	232	0.29 %	\$60,879,282	0.27 %
Fixed Rate Loans: > 48 up to and including 60 months	231	0.29 %	\$64,897,007	0.29 %
Fixed Rate Loans: > 60 months	4	0.00 %	\$378,156	0.00 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	17,581	21.91 %	\$4,004,409,174	17.89 %
Fortnightly	24,966	31.12 %	\$5,879,647,284	26.27 %
Monthly	37,679	46.97 %	\$12,493,504,305	55.83 %
Total	80,226	100.00 %	\$22,377,560,762	100.00 %

