



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 August 2015
Determination Date:	18 September 2015
Trust Payment Date:	22 September 2015
Date of Report:	22 September 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.

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 September 2015

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$23,296,490,956	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$20,339,522,949	
			\$20,339,522,949
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	\$20,339,522,949
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$20,339,522,949
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$18,138,825,726
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 September 2015

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 2012-5	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 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Total	-	-	\$18,138,825,726	-	-	-

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 H G È	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	ÝÙÈÍ H F F G G H È	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	Ô P È F I H H È H G È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-5	ANZ	Ø V H Ø È F J F I I G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	Ø V H Ø P È È F I È Í È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-8	ANZ	WÙÉÍ G GÒÓÈ I WÙÉÍ G GÒÓÈ U G	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 I G H Í I H È	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙÈÍ G Í I I G F È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÈÍ H F È È G È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	Ø V U Ø È G F G H G È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÈÍ I I I I J È Í È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÈÍ F È F I È 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	ÝÙÈÍ F H U È I È F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÒÓÈ G WÙÉÍ G GÒÓÈ I	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	ÝÙÈÍ G È I H Í J È	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$18,138,825,726	100.00 %
Subordinated Demand Loan*	\$5,239,830,355	28.89 %
Senior Demand Loan	\$ -	-
Total Funding	\$23,378,656,081	

*\$2,529,525,577 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	31 Aug 2015
Current Aggregate Principal Balance (AUD)	\$23,378,656,081
Number of Loans (Unconsolidated)	87,056
Number of Loans (Consolidated)	75,968
Average Loan Size (Consolidated)	\$307,743
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.52 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.33 %
Weighted Average Interest Rate	4.67 %
Weighted Average Seasoning (Months)	27.76
Weighted Average Remaining Term (Months)	316.73

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)	19.62%	19.91%	18.94%	16.75%
Prepayment History (SMM)	1.80%	1.83%	1.73%	1.52%

*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%	19,473	22.37 %	\$2,576,346,461	11.02 %
> 40.00% up to and including 45.00%	3,898	4.48 %	\$893,674,490	3.82 %
> 45.00% up to and including 50.00%	4,298	4.94 %	\$1,069,266,187	4.57 %
> 50.00% up to and including 55.00%	4,433	5.09 %	\$1,157,086,324	4.95 %
> 55.00% up to and including 60.00%	5,085	5.84 %	\$1,432,610,317	6.13 %
> 60.00% up to and including 65.00%	5,156	5.92 %	\$1,490,825,792	6.38 %
> 65.00% up to and including 70.00%	5,831	6.70 %	\$1,743,888,559	7.46 %
> 70.00% up to and including 75.00%	6,915	7.94 %	\$2,142,197,425	9.16 %
> 75.00% up to and including 80.00%	26,426	30.36 %	\$9,081,567,715	38.85 %
> 80.00% up to and including 85.00%	1,715	1.97 %	\$547,108,292	2.34 %
> 85.00% up to and including 90.00%	3,638	4.18 %	\$1,180,308,754	5.05 %
> 90.00% up to and including 95.00%	117	0.13 %	\$40,649,571	0.17 %
> 95.00% up to and including 100.00%	71	0.08 %	\$23,126,195	0.10 %
> 100.00%				
Total	87,056	100.00 %	\$23,378,656,081	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%	15,769	20.76 %	\$2,120,024,730	9.07 %
> 40.00% up to and including 45.00%	3,435	4.52 %	\$851,096,927	3.64 %
> 45.00% up to and including 50.00%	3,927	5.17 %	\$1,093,699,920	4.68 %
> 50.00% up to and including 55.00%	4,473	5.89 %	\$1,349,619,537	5.77 %
> 55.00% up to and including 60.00%	5,149	6.78 %	\$1,641,514,437	7.02 %
> 60.00% up to and including 65.00%	5,589	7.36 %	\$1,884,325,995	8.06 %
> 65.00% up to and including 70.00%	6,777	8.92 %	\$2,381,001,133	10.18 %
> 70.00% up to and including 75.00%	9,381	12.35 %	\$3,421,552,404	14.64 %
> 75.00% up to and including 80.00%	16,256	21.40 %	\$6,708,180,653	28.69 %
> 80.00% up to and including 85.00%	2,773	3.65 %	\$1,005,865,006	4.30 %
> 85.00% up to and including 90.00%	2,322	3.06 %	\$879,315,341	3.76 %
> 90.00% up to and including 95.00%	99	0.13 %	\$34,986,387	0.15 %
> 95.00% up to and including 100.00%	18	0.02 %	\$7,473,610	0.03 %
> 100.00%				0
Total	75,968	100.00 %	\$23,378,656,081	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%	20,569	27.08 %	\$3,445,484,485	14.74 %
> 40.00% up to and including 45.00%	4,318	5.68 %	\$1,284,209,395	5.49 %
> 45.00% up to and including 50.00%	5,057	6.66 %	\$1,657,744,037	7.09 %
> 50.00% up to and including 55.00%	5,617	7.39 %	\$1,910,126,273	8.17 %
> 55.00% up to and including 60.00%	5,962	7.85 %	\$2,137,109,344	9.14 %
> 60.00% up to and including 65.00%	6,528	8.59 %	\$2,398,449,718	10.26 %
> 65.00% up to and including 70.00%	8,103	10.67 %	\$3,112,350,413	13.31 %
> 70.00% up to and including 75.00%	8,768	11.54 %	\$3,351,876,311	14.34 %
> 75.00% up to and including 80.00%	6,766	8.91 %	\$2,501,331,651	10.70 %
> 80.00% up to and including 85.00%	2,797	3.68 %	\$1,034,434,519	4.42 %
> 85.00% up to and including 90.00%	1,070	1.41 %	\$385,893,466	1.65 %
> 90.00% up to and including 95.00%	299	0.39 %	\$113,422,266	0.49 %
> 95.00% up to and including 100.00%	89	0.12 %	\$36,621,759	0.16 %
> 100.00%	25	0.03 %	\$9,602,443	0.04 %
Total	75,968	100.00 %	\$23,378,656,081	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%	4	0.00 %	\$1,051,189	0.00 %
> 4.00% up to and including 4.25%	365	0.42 %	\$232,457,682	0.99 %
> 4.25% up to and including 4.50%	13,981	16.06 %	\$5,424,770,372	23.20 %
> 4.50% up to and including 4.75%	49,463	56.82 %	\$12,162,109,427	52.02 %
> 4.75% up to and including 5.00%	15,343	17.62 %	\$4,087,801,305	17.49 %
> 5.00% up to and including 5.25%	2,492	2.86 %	\$601,389,609	2.57 %
> 5.25% up to and including 5.50%	4,146	4.76 %	\$597,886,055	2.56 %
> 5.50% up to and including 5.75%	773	0.89 %	\$162,664,707	0.70 %
> 5.75% up to and including 6.00%	382	0.44 %	\$88,200,344	0.38 %
> 6.00% up to and including 6.25%	2	0.00 %	\$549,160	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$518,514	0.00 %
> 6.50% up to and including 6.75%	46	0.05 %	\$10,420,229	0.04 %
> 6.75% up to and including 7.00%	47	0.05 %	\$7,586,510	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$388,728	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	7	0.01 %	\$657,353	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$204,896	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,269	7.20 %	\$1,816,603,767	7.77 %
<= 2 Year Fixed	2,228	2.56 %	\$639,868,575	2.74 %
<= 3 Year Fixed	749	0.86 %	\$198,968,426	0.85 %
<= 4 Year Fixed	307	0.35 %	\$81,751,377	0.35 %
<= 5 Year Fixed	754	0.87 %	\$218,520,104	0.93 %
> 5 Year Fixed	5	0.01 %	\$426,304	0.00 %
Total Fixed Rate	10,312	11.85 %	\$2,956,138,554	12.64 %
Total Variable Rate	76,744	88.15 %	\$20,422,517,527	87.36 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,687	11.44 %	\$462,795,795	1.98 %
> \$100,000 up to and including \$200,000	15,144	19.93 %	\$2,350,958,565	10.06 %
> \$200,000 up to and including \$300,000	20,076	26.43 %	\$5,044,894,166	21.58 %
> \$300,000 up to and including \$400,000	14,429	18.99 %	\$4,986,287,772	21.33 %
> \$400,000 up to and including \$500,000	7,670	10.10 %	\$3,423,340,133	14.64 %
> \$500,000 up to and including \$600,000	4,015	5.29 %	\$2,195,050,443	9.39 %
> \$600,000 up to and including \$700,000	2,235	2.94 %	\$1,446,854,542	6.19 %
> \$700,000 up to and including \$800,000	1,350	1.78 %	\$1,008,776,277	4.31 %
> \$800,000 up to and including \$900,000	830	1.09 %	\$704,460,426	3.01 %
> \$900,000 up to and including \$1.00m	540	0.71 %	\$513,402,169	2.20 %
> \$1.00m up to and including \$1.25m	610	0.80 %	\$674,883,425	2.89 %
> \$1.25m up to and including \$1.50m	243	0.32 %	\$330,686,207	1.41 %
> \$1.50m up to and including \$1.75m	92	0.12 %	\$148,374,454	0.63 %
> \$1.75m up to and including \$2.00m	47	0.06 %	\$87,891,706	0.38 %
> \$2.00m				0
Total	75,968	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,926	25.19 %	\$6,460,469,987	27.63 %
VIC	26,250	30.15 %	\$7,225,948,540	30.91 %
TAS	2,743	3.15 %	\$488,148,090	2.09 %
QLD	16,699	19.18 %	\$4,134,267,925	17.68 %
SA	7,438	8.54 %	\$1,574,839,145	6.74 %
WA	11,325	13.01 %	\$3,291,864,578	14.08 %
NT	675	0.78 %	\$203,117,816	0.87 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	58,212	66.87 %	\$17,304,591,128	74.02 %
Non Metro	28,844	33.13 %	\$6,074,064,953	25.98 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	14,119	16.22 %	\$4,803,160,434	20.55 %
NSW/ACT - Non Metro	7,807	8.97 %	\$1,657,309,554	7.09 %
VIC - Metro	20,378	23.41 %	\$6,127,103,478	26.21 %
VIC - Non Metro	5,872	6.75 %	\$1,098,845,062	4.70 %
TAS - Metro	1,303	1.50 %	\$250,257,954	1.07 %
TAS - Non Metro	1,440	1.65 %	\$237,890,136	1.02 %
QLD - Metro	7,109	8.17 %	\$1,909,137,494	8.17 %
QLD - Non Metro	9,590	11.02 %	\$2,225,130,431	9.52 %
SA - Metro	5,216	5.99 %	\$1,196,205,538	5.12 %
SA - Non Metro	2,222	2.55 %	\$378,633,607	1.62 %
WA - Metro	9,655	11.09 %	\$2,880,787,076	12.32 %
WA - Non Metro	1,670	1.92 %	\$411,077,501	1.76 %
NT - Metro	432	0.50 %	\$137,939,154	0.59 %
NT - Non Metro	243	0.28 %	\$65,178,662	0.28 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	516	0.59 %	\$133,325,097	0.57 %
3030 (Melb North West, VIC)	485	0.56 %	\$131,566,035	0.56 %
6164 (Brand, WA)	390	0.45 %	\$112,256,322	0.48 %
4740 (Central QLD, QLD)	404	0.46 %	\$112,039,415	0.48 %
3029 (Melb North West, VIC)	485	0.56 %	\$108,899,670	0.47 %
6065 (Brand, WA)	374	0.43 %	\$106,679,289	0.46 %
4680 (Central QLD, QLD)	321	0.37 %	\$97,417,003	0.42 %
6210 (Brand, WA)	358	0.41 %	\$93,282,302	0.40 %
3064 (Melb North West, VIC)	386	0.44 %	\$91,003,672	0.39 %
3023 (Footscray, VIC)	330	0.38 %	\$83,278,891	0.36 %
6155 (Tangney, WA)	275	0.32 %	\$82,681,011	0.35 %
2155 (Seven Hills, NSW)	229	0.26 %	\$77,859,814	0.33 %
6018 (Stirling, WA)	188	0.22 %	\$77,040,938	0.33 %
3805 (Dandenong, VIC)	319	0.37 %	\$75,691,584	0.32 %
6112 (Tangney, WA)	287	0.33 %	\$75,512,733	0.32 %
4870 (North QLD, QLD)	326	0.37 %	\$73,433,874	0.31 %
3806 (Dandenong, VIC)	267	0.31 %	\$71,395,754	0.31 %
3000 (Melbourne City, VIC)	223	0.26 %	\$70,956,205	0.30 %
6027 (Curtin, WA)	248	0.28 %	\$70,897,684	0.30 %
3754 (Melb North West, VIC)	261	0.30 %	\$69,438,634	0.30 %
Total	6,672	7.66 %	\$1,814,655,927	7.76 %

* 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)	2,852	3.28 %	\$873,297,359	3.74 %
20505 (Inner Melbourne, VIC)	2,015	2.31 %	\$771,343,343	3.30 %
20565 (Southern Melbourne, VIC)	1,867	2.14 %	\$709,590,953	3.04 %
50520 (South West Metropolitan, WA)	2,067	2.37 %	\$607,533,683	2.60 %
20550 (Eastern Middle Melbourne, VIC)	1,628	1.87 %	\$603,623,141	2.58 %
50525 (South East Metropolitan, WA)	2,093	2.40 %	\$599,250,269	2.56 %
10505 (Inner Sydney, NSW)	1,314	1.51 %	\$505,180,944	2.16 %
20520 (Melton-Wyndham, VIC)	2,048	2.35 %	\$497,435,381	2.13 %
20510 (Western Melbourne, VIC)	1,641	1.88 %	\$482,524,169	2.06 %
10515 (St George-Sutherland, NSW)	1,354	1.56 %	\$476,607,287	2.04 %
10560 (Central Northern Sydney, NSW)	1,057	1.21 %	\$438,983,415	1.88 %
40520 (Southern Adelaide, SA)	1,822	2.09 %	\$408,822,555	1.75 %
50510 (East Metropolitan, WA)	1,496	1.72 %	\$407,663,628	1.74 %
10555 (Lower Northern Sydney, NSW)	931	1.07 %	\$392,894,586	1.68 %
20580 (South Eastern Outer Melbourne, VIC)	1,496	1.72 %	\$364,750,052	1.56 %
10540 (Central Western Sydney, NSW)	1,213	1.39 %	\$364,191,427	1.56 %
20555 (Eastern Outer Melbourne, VIC)	1,341	1.54 %	\$358,851,264	1.53 %
10565 (Northern Beaches, NSW)	784	0.90 %	\$342,108,877	1.46 %
30715 (Gold Coast West, QLD)	1,275	1.46 %	\$339,724,543	1.45 %
20530 (Northern Middle Melbourne, VIC)	1,017	1.17 %	\$321,499,831	1.38 %
Total	31,311	35.97 %	\$9,865,876,707	42.20 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	69,302	79.61 %	\$17,031,043,875	72.85 %
Interest Only	17,754	20.39 %	\$6,347,612,206	27.15 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	87,056	100.00 %	\$23,378,656,081	100.00 %
Low Doc Loans				
No Doc Loans				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	69,302	79.61 %	\$17,031,043,875	72.85 %
Interest Only Loans: > 0 yrs up to and including 1 yr	5,019	5.77 %	\$1,763,861,161	7.54 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	4,218	4.85 %	\$1,520,946,313	6.51 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	3,013	3.46 %	\$1,059,997,787	4.53 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,430	2.79 %	\$912,893,343	3.90 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,466	1.68 %	\$544,203,481	2.33 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	292	0.34 %	\$93,645,152	0.40 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	454	0.52 %	\$155,718,315	0.67 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	403	0.46 %	\$133,060,959	0.57 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	358	0.41 %	\$126,153,763	0.54 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	101	0.12 %	\$37,131,930	0.16 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	64,646	74.26 %	\$16,709,423,868	71.47 %
Residential Investment (Full Recourse)	22,410	25.74 %	\$6,669,232,212	28.53 %
Residential Investment (Limited Recourse)				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,145	2.46 %	\$402,834,225	1.72 %
Construction of a dwelling (completed)	3,342	3.84 %	\$962,579,975	4.12 %
Purchase of established dwelling	20,546	23.60 %	\$5,829,168,284	24.93 %
Purchase of new erected dwelling	1,974	2.27 %	\$551,674,363	2.36 %
Refinancing an existing debt from another lender	13,396	15.39 %	\$3,644,968,384	15.59 %
Refinancing an existing debt with ANZ	27,569	31.67 %	\$7,142,801,039	30.55 %
Other	18,084	20.77 %	\$4,844,629,811	20.72 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,156	2.48 %	\$706,234,236	3.02 %
> 3 up to and including 6 months	4,516	5.19 %	\$1,335,418,270	5.71 %
> 6 up to and including 9 months	4,832	5.55 %	\$1,439,479,203	6.16 %
> 9 up to and including 12 months	5,065	5.82 %	\$1,430,658,397	6.12 %
> 12 up to and including 15 months	4,729	5.43 %	\$1,353,399,462	5.79 %
> 15 up to and including 18 months	4,711	5.41 %	\$1,431,104,038	6.12 %
> 18 up to and including 21 months	6,712	7.71 %	\$2,033,544,966	8.70 %
> 21 up to and including 24 months	4,819	5.54 %	\$1,293,874,595	5.53 %
> 24 up to and including 27 months	4,791	5.50 %	\$1,219,164,920	5.21 %
> 27 up to and including 30 months	6,614	7.60 %	\$1,652,938,501	7.07 %
> 30 up to and including 33 months	5,728	6.58 %	\$1,484,951,540	6.35 %
> 33 up to and including 36 months	4,663	5.36 %	\$1,199,673,714	5.13 %
> 36 up to and including 48 months	16,956	19.48 %	\$4,215,710,036	18.03 %
> 48 up to and including 60 months	6,877	7.90 %	\$1,692,784,028	7.24 %
> 60 up to and including 72 months	2,974	3.42 %	\$705,396,769	3.02 %
> 72 up to and including 84 months	911	1.05 %	\$183,554,873	0.79 %
> 84 up to and including 96 months	2	0.00 %	\$768,531	0.00 %
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	52	0.06 %	\$185,557	0.00 %
> 1 up to and including 2 years	148	0.17 %	\$1,753,204	0.01 %
> 2 up to and including 3 years	225	0.26 %	\$3,628,685	0.02 %
> 3 up to and including 4 years	234	0.27 %	\$5,560,705	0.02 %
> 4 up to and including 5 years	234	0.27 %	\$6,826,300	0.03 %
> 5 up to and including 6 years	189	0.22 %	\$7,334,581	0.03 %
> 6 up to and including 7 years	358	0.41 %	\$13,198,092	0.06 %
> 7 up to and including 8 years	492	0.57 %	\$20,678,637	0.09 %
> 8 up to and including 9 years	442	0.51 %	\$23,882,545	0.10 %
> 9 up to and including 10 years	445	0.51 %	\$31,406,044	0.13 %
> 10 up to and including 15 years	1,501	1.72 %	\$174,056,923	0.74 %
> 15 up to and including 20 years	3,755	4.31 %	\$650,699,265	2.78 %
> 20 up to and including 25 years	15,627	17.95 %	\$3,759,023,429	16.08 %
> 25 up to and including 30 years	63,354	72.77 %	\$18,680,422,114	79.90 %
> 30 years				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	85,545	98.26 %	\$22,930,372,632	98.08 %
> 0 days up to and including 30 days	1,333	1.53 %	\$397,063,295	1.70 %
> 30 days up to and including 60 days	136	0.16 %	\$38,614,545	0.17 %
> 60 days up to and including 90 days	42	0.05 %	\$12,605,609	0.05 %
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	76,744	88.15 %	\$20,422,517,527	87.36 %
Fixed Rate Loans: > 0 up to and including 3 months	1,713	1.97 %	\$500,895,957	2.14 %
Fixed Rate Loans: > 3 up to and including 6 months	1,880	2.16 %	\$526,877,316	2.25 %
Fixed Rate Loans: > 6 up to and including 9 months	1,575	1.81 %	\$471,366,202	2.02 %
Fixed Rate Loans: > 9 up to and including 12 months	1,101	1.26 %	\$317,464,292	1.36 %
Fixed Rate Loans: > 12 up to and including 15 months	955	1.10 %	\$274,252,373	1.17 %
Fixed Rate Loans: > 15 up to and including 18 months	603	0.69 %	\$166,638,656	0.71 %
Fixed Rate Loans: > 18 up to and including 21 months	423	0.49 %	\$127,889,542	0.55 %
Fixed Rate Loans: > 21 up to and including 24 months	247	0.28 %	\$71,088,004	0.30 %
Fixed Rate Loans: > 24 up to and including 27 months	282	0.32 %	\$79,283,578	0.34 %
Fixed Rate Loans: > 27 up to and including 30 months	215	0.25 %	\$56,275,783	0.24 %
Fixed Rate Loans: > 30 up to and including 33 months	177	0.20 %	\$44,682,875	0.19 %
Fixed Rate Loans: > 33 up to and including 36 months	75	0.09 %	\$18,726,189	0.08 %
Fixed Rate Loans: > 36 up to and including 48 months	307	0.35 %	\$81,751,377	0.35 %
Fixed Rate Loans: > 48 up to and including 60 months	754	0.87 %	\$218,520,104	0.93 %
Fixed Rate Loans: > 60 months	5	0.01 %	\$426,304	0.00 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,720	22.65 %	\$4,363,474,027	18.66 %
Fortnightly	27,386	31.46 %	\$6,173,359,530	26.41 %
Monthly	39,950	45.89 %	\$12,841,822,523	54.93 %
Total	87,056	100.00 %	\$23,378,656,081	100.00 %

