



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	02 November 2015
Determination Date:	19 November 2015
Trust Payment Date:	23 November 2015
Date of Report:	23 November 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 23 November 2015

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$23,294,270,284	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$20,339,841,617	\$20,339,841,617
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	\$20,339,841,617
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$20,339,841,617
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,931,861,528
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:	146.74 %

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 November 2015

Bond Issuance

Bonds	Issue Date	Principal Balance	Denomination	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi Annual	2.40 %
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50 %
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi Annual	5.25 %
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	BBSW 3 Month + 0.95 %
Series 2013-1	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	-	-	\$15,931,861,528	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WÙÉÍ G GÖÖDÍ I WÙÉÍ G GÖÖDÍ €	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 HFFGJGH È	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔPÉFI HÍ H €HG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-5	ANZ	ØVHÔÓÉFJÍ G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÔÓÉFÍ € Í È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2013-1	ANZ	ÝÙÉÍ GGHIÍ H È	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙÉÍ GÍ Í GFI È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉÍ HFÉÍ €G È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØVHÔÓÉFGHGG 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	ÝÙÉÍ FÉÍ € 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	ÝÙÉÍ FHÉÍ € F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÖÖDÍ G WÙÉÍ G GÖÖDÍ Í	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	ÝÙÉÍ G € Í HÍ J È	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$15,931,861,528	100.00 %
Subordinated Demand Loan*	\$7,447,150,699	46.74 %
Senior Demand Loan	\$ -	-
Total Funding	\$23,379,012,228	

*\$5,066,618,627 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	02 Nov 2015
Current Aggregate Principal Balance (AUD)	\$23,379,012,228
Number of Loans (Unconsolidated)	87,884
Number of Loans (Consolidated)	76,115
Average Loan Size (Consolidated)	\$307,154
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.17 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.36 %
Weighted Average Interest Rate	4.66 %
Weighted Average Seasoning (Months)	28.88
Weighted Average Remaining Term (Months)	315.68

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)	20.87%	20.01%	19.23%	16.90%
Prepayment History (SMM)	1.93%	1.84%	1.76%	1.53%

*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%	20,557	23.39 %	\$2,718,578,282	11.63 %
> 40.00% up to and including 45.00%	4,050	4.61 %	\$930,179,012	3.98 %
> 45.00% up to and including 50.00%	4,467	5.08 %	\$1,108,404,365	4.74 %
> 50.00% up to and including 55.00%	4,528	5.15 %	\$1,186,429,460	5.07 %
> 55.00% up to and including 60.00%	5,164	5.88 %	\$1,460,754,315	6.25 %
> 60.00% up to and including 65.00%	5,198	5.91 %	\$1,487,397,458	6.36 %
> 65.00% up to and including 70.00%	5,832	6.64 %	\$1,754,257,218	7.50 %
> 70.00% up to and including 75.00%	6,834	7.78 %	\$2,112,813,930	9.04 %
> 75.00% up to and including 80.00%	25,571	29.10 %	\$8,783,166,201	37.57 %
> 80.00% up to and including 85.00%	1,748	1.99 %	\$560,321,270	2.40 %
> 85.00% up to and including 90.00%	3,726	4.24 %	\$1,207,554,471	5.17 %
> 90.00% up to and including 95.00%	135	0.15 %	\$45,610,772	0.20 %
> 95.00% up to and including 100.00%	74	0.08 %	\$23,545,474	0.10 %
> 100.00%				
Total	87,884	100.00 %	\$23,379,012,228	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%	16,235	21.33 %	\$2,195,528,451	9.39 %
> 40.00% up to and including 45.00%	3,510	4.61 %	\$879,808,691	3.76 %
> 45.00% up to and including 50.00%	4,122	5.42 %	\$1,158,555,760	4.96 %
> 50.00% up to and including 55.00%	4,529	5.95 %	\$1,361,303,374	5.82 %
> 55.00% up to and including 60.00%	5,192	6.82 %	\$1,671,958,915	7.15 %
> 60.00% up to and including 65.00%	5,654	7.43 %	\$1,915,826,053	8.19 %
> 65.00% up to and including 70.00%	6,899	9.06 %	\$2,438,270,887	10.43 %
> 70.00% up to and including 75.00%	9,306	12.23 %	\$3,407,353,906	14.57 %
> 75.00% up to and including 80.00%	15,384	20.21 %	\$6,378,666,820	27.28 %
> 80.00% up to and including 85.00%	2,850	3.74 %	\$1,047,314,509	4.48 %
> 85.00% up to and including 90.00%	2,303	3.03 %	\$878,802,616	3.76 %
> 90.00% up to and including 95.00%	118	0.16 %	\$40,357,673	0.17 %
> 95.00% up to and including 100.00%	13	0.02 %	\$5,264,570	0.02 %
> 100.00%				0
Total	76,115	100.00 %	\$23,379,012,228	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%	20,942	27.51 %	\$3,499,537,734	14.97 %
> 40.00% up to and including 45.00%	4,358	5.73 %	\$1,296,635,167	5.55 %
> 45.00% up to and including 50.00%	5,090	6.69 %	\$1,644,289,697	7.03 %
> 50.00% up to and including 55.00%	5,564	7.31 %	\$1,891,255,633	8.09 %
> 55.00% up to and including 60.00%	5,933	7.79 %	\$2,114,436,843	9.04 %
> 60.00% up to and including 65.00%	6,406	8.42 %	\$2,359,762,266	10.09 %
> 65.00% up to and including 70.00%	7,860	10.33 %	\$2,991,115,558	12.79 %
> 70.00% up to and including 75.00%	8,575	11.27 %	\$3,325,962,564	14.23 %
> 75.00% up to and including 80.00%	6,995	9.19 %	\$2,626,162,563	11.23 %
> 80.00% up to and including 85.00%	2,819	3.70 %	\$1,048,322,538	4.48 %
> 85.00% up to and including 90.00%	1,166	1.53 %	\$426,173,611	1.82 %
> 90.00% up to and including 95.00%	313	0.41 %	\$117,539,790	0.50 %
> 95.00% up to and including 100.00%	73	0.10 %	\$29,976,645	0.13 %
> 100.00%	21	0.03 %	\$7,841,619	0.03 %
Total	76,115	100.00 %	\$23,379,012,228	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 %	\$1,036,896	0.00 %
> 4.00% up to and including 4.25%	509	0.58 %	\$339,368,981	1.45 %
> 4.25% up to and including 4.50%	14,951	17.01 %	\$5,698,307,548	24.37 %
> 4.50% up to and including 4.75%	49,981	56.87 %	\$12,094,081,938	51.73 %
> 4.75% up to and including 5.00%	14,742	16.77 %	\$3,863,359,589	16.52 %
> 5.00% up to and including 5.25%	2,464	2.80 %	\$586,002,760	2.51 %
> 5.25% up to and including 5.50%	4,127	4.70 %	\$566,327,903	2.42 %
> 5.50% up to and including 5.75%	659	0.75 %	\$132,676,375	0.57 %
> 5.75% up to and including 6.00%	312	0.36 %	\$71,291,375	0.30 %
> 6.00% up to and including 6.25%	5	0.01 %	\$1,252,220	0.01 %
> 6.25% up to and including 6.50%	2	0.00 %	\$516,762	0.00 %
> 6.50% up to and including 6.75%	63	0.07 %	\$14,081,009	0.06 %
> 6.75% up to and including 7.00%	51	0.06 %	\$8,288,614	0.04 %
> 7.00% up to and including 7.25%	2	0.00 %	\$386,395	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	10	0.01 %	\$1,497,652	0.01 %
> 7.75% up to and including 8.00%	1	0.00 %	\$332,530	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$203,680	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,914	6.73 %	\$1,695,397,955	7.25 %
<= 2 Year Fixed	1,847	2.10 %	\$522,424,551	2.23 %
<= 3 Year Fixed	713	0.81 %	\$191,688,088	0.82 %
<= 4 Year Fixed	467	0.53 %	\$131,063,204	0.56 %
<= 5 Year Fixed	673	0.77 %	\$195,342,085	0.84 %
> 5 Year Fixed	8	0.01 %	\$1,267,667	0.01 %
Total Fixed Rate	9,622	10.95 %	\$2,737,183,550	11.71 %
Total Variable Rate	78,262	89.05 %	\$20,641,828,678	88.29 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,949	11.76 %	\$473,775,428	2.03 %
> \$100,000 up to and including \$200,000	15,284	20.08 %	\$2,368,340,185	10.13 %
> \$200,000 up to and including \$300,000	19,935	26.19 %	\$5,008,003,517	21.42 %
> \$300,000 up to and including \$400,000	14,382	18.90 %	\$4,971,628,896	21.27 %
> \$400,000 up to and including \$500,000	7,519	9.88 %	\$3,354,321,196	14.35 %
> \$500,000 up to and including \$600,000	3,962	5.21 %	\$2,163,810,503	9.26 %
> \$600,000 up to and including \$700,000	2,282	3.00 %	\$1,475,744,663	6.31 %
> \$700,000 up to and including \$800,000	1,379	1.81 %	\$1,031,245,565	4.41 %
> \$800,000 up to and including \$900,000	851	1.12 %	\$723,201,638	3.09 %
> \$900,000 up to and including \$1.00m	551	0.72 %	\$523,642,216	2.24 %
> \$1.00m up to and including \$1.25m	627	0.82 %	\$694,821,967	2.97 %
> \$1.25m up to and including \$1.50m	243	0.32 %	\$331,916,930	1.42 %
> \$1.50m up to and including \$1.75m	96	0.13 %	\$155,357,811	0.66 %
> \$1.75m up to and including \$2.00m	55	0.07 %	\$103,201,713	0.44 %
> \$2.00m				0
Total	76,115	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	22,182	25.24 %	\$6,489,701,659	27.76 %
VIC	26,209	29.82 %	\$7,143,691,400	30.56 %
TAS	2,765	3.15 %	\$486,170,202	2.08 %
QLD	16,902	19.23 %	\$4,138,897,460	17.70 %
SA	7,572	8.62 %	\$1,583,546,790	6.77 %
WA	11,528	13.12 %	\$3,322,076,234	14.21 %
NT	726	0.83 %	\$214,928,483	0.92 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	58,616	66.70 %	\$17,274,787,751	73.89 %
Non Metro	29,268	33.30 %	\$6,104,224,476	26.11 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	14,204	16.16 %	\$4,812,712,279	20.59 %
NSW/ACT - Non Metro	7,978	9.08 %	\$1,676,989,380	7.17 %
VIC - Metro	20,312	23.11 %	\$6,049,654,849	25.88 %
VIC - Non Metro	5,897	6.71 %	\$1,094,036,551	4.68 %
TAS - Metro	1,301	1.48 %	\$246,676,003	1.06 %
TAS - Non Metro	1,464	1.67 %	\$239,494,199	1.02 %
QLD - Metro	7,194	8.19 %	\$1,910,794,994	8.17 %
QLD - Non Metro	9,708	11.05 %	\$2,228,102,466	9.53 %
SA - Metro	5,298	6.03 %	\$1,201,125,540	5.14 %
SA - Non Metro	2,274	2.59 %	\$382,421,250	1.64 %
WA - Metro	9,843	11.20 %	\$2,908,088,240	12.44 %
WA - Non Metro	1,685	1.92 %	\$413,987,995	1.77 %
NT - Metro	464	0.53 %	\$145,735,846	0.62 %
NT - Non Metro	262	0.30 %	\$69,192,636	0.30 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	528	0.60 %	\$133,271,892	0.57 %
3030 (Melb North West, VIC)	465	0.53 %	\$125,062,332	0.53 %
4740 (Central QLD, QLD)	419	0.48 %	\$116,237,501	0.50 %
6164 (Brand, WA)	396	0.45 %	\$113,484,447	0.49 %
3029 (Melb North West, VIC)	478	0.54 %	\$105,777,150	0.45 %
6065 (Brand, WA)	373	0.42 %	\$104,117,159	0.45 %
4680 (Central QLD, QLD)	331	0.38 %	\$98,097,521	0.42 %
6210 (Brand, WA)	359	0.41 %	\$93,766,844	0.40 %
3064 (Melb North West, VIC)	389	0.44 %	\$91,858,288	0.39 %
3023 (Footscray, VIC)	334	0.38 %	\$83,750,516	0.36 %
2155 (Seven Hills, NSW)	244	0.28 %	\$82,550,653	0.35 %
6155 (Tangney, WA)	280	0.32 %	\$82,083,112	0.35 %
6018 (Stirling, WA)	195	0.22 %	\$78,639,892	0.34 %
6112 (Tangney, WA)	295	0.34 %	\$78,480,353	0.34 %
4870 (North QLD, QLD)	318	0.36 %	\$72,149,070	0.31 %
3806 (Dandenong, VIC)	267	0.30 %	\$71,810,206	0.31 %
6027 (Curtin, WA)	252	0.29 %	\$71,809,154	0.31 %
3805 (Dandenong, VIC)	309	0.35 %	\$71,788,700	0.31 %
3150 (Mulgrave, VIC)	180	0.20 %	\$71,225,996	0.30 %
2145 (Seven Hills, NSW)	236	0.27 %	\$70,614,817	0.30 %
Total	6,648	7.56 %	\$1,816,575,603	7.77 %

* 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)	2,890	3.29 %	\$868,361,623	3.71 %
20505 (Inner Melbourne, VIC)	1,989	2.26 %	\$752,393,437	3.22 %
20565 (Southern Melbourne, VIC)	1,866	2.12 %	\$714,164,507	3.05 %
50525 (South East Metropolitan, WA)	2,163	2.46 %	\$616,036,911	2.63 %
50520 (South West Metropolitan, WA)	2,104	2.39 %	\$614,836,130	2.63 %
20550 (Eastern Middle Melbourne, VIC)	1,628	1.85 %	\$602,784,986	2.58 %
10505 (Inner Sydney, NSW)	1,300	1.48 %	\$506,063,331	2.16 %
20520 (Melton-Wyndham, VIC)	2,020	2.30 %	\$483,919,258	2.07 %
20510 (Western Melbourne, VIC)	1,643	1.87 %	\$482,070,049	2.06 %
10515 (St George-Sutherland, NSW)	1,357	1.54 %	\$474,226,159	2.03 %
10560 (Central Northern Sydney, NSW)	1,089	1.24 %	\$448,199,223	1.92 %
40520 (Southern Adelaide, SA)	1,853	2.11 %	\$413,471,547	1.77 %
50510 (East Metropolitan, WA)	1,511	1.72 %	\$406,619,364	1.74 %
10555 (Lower Northern Sydney, NSW)	942	1.07 %	\$398,196,073	1.70 %
10540 (Central Western Sydney, NSW)	1,208	1.37 %	\$368,219,953	1.58 %
20580 (South Eastern Outer Melbourne, VIC)	1,479	1.68 %	\$359,897,192	1.54 %
20555 (Eastern Outer Melbourne, VIC)	1,324	1.51 %	\$352,682,215	1.51 %
10565 (Northern Beaches, NSW)	794	0.90 %	\$343,258,341	1.47 %
30715 (Gold Coast West, QLD)	1,255	1.43 %	\$335,740,924	1.44 %
10553 (Blacktown, NSW)	1,120	1.27 %	\$319,904,862	1.37 %
Total	31,535	35.88 %	\$9,861,046,083	42.18 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	70,679	80.42 %	\$17,195,343,602	73.55 %
Interest Only	17,205	19.58 %	\$6,183,668,626	26.45 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	87,884	100.00 %	\$23,379,012,228	100.00 %
Low Doc Loans				
No Doc Loans				
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	70,679	80.42 %	\$17,195,343,602	73.55 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,945	5.63 %	\$1,745,372,879	7.47 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	4,074	4.64 %	\$1,460,744,260	6.25 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,716	3.09 %	\$971,029,113	4.15 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,278	2.59 %	\$856,646,901	3.66 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,662	1.89 %	\$631,258,828	2.70 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	312	0.36 %	\$103,040,483	0.44 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	468	0.53 %	\$154,165,828	0.66 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	322	0.37 %	\$107,032,107	0.46 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	325	0.37 %	\$117,822,020	0.50 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	103	0.12 %	\$36,556,206	0.16 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	65,611	74.66 %	\$16,777,226,334	71.76 %
Residential Investment (Full Recourse)	22,273	25.34 %	\$6,601,785,894	28.24 %
Residential Investment (Limited Recourse)				
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,201	2.50 %	\$400,641,086	1.71 %
Construction of a dwelling (completed)	3,330	3.79 %	\$953,314,625	4.08 %
Purchase of established dwelling	20,890	23.77 %	\$5,894,348,083	25.21 %
Purchase of new erected dwelling	2,011	2.29 %	\$555,276,187	2.38 %
Refinancing an existing debt from another lender	13,773	15.67 %	\$3,724,635,632	15.93 %
Refinancing an existing debt with ANZ	27,480	31.27 %	\$7,059,901,434	30.20 %
Other	18,199	20.71 %	\$4,790,895,182	20.49 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,288	2.60 %	\$771,678,620	3.30 %
> 3 up to and including 6 months	4,297	4.89 %	\$1,308,978,590	5.60 %
> 6 up to and including 9 months	5,250	5.97 %	\$1,558,749,082	6.67 %
> 9 up to and including 12 months	4,795	5.46 %	\$1,406,965,925	6.02 %
> 12 up to and including 15 months	4,511	5.13 %	\$1,231,871,930	5.27 %
> 15 up to and including 18 months	4,069	4.63 %	\$1,190,349,360	5.09 %
> 18 up to and including 21 months	5,086	5.79 %	\$1,538,087,340	6.58 %
> 21 up to and including 24 months	5,895	6.71 %	\$1,717,566,336	7.35 %
> 24 up to and including 27 months	4,121	4.69 %	\$1,070,232,756	4.58 %
> 27 up to and including 30 months	4,881	5.55 %	\$1,222,098,008	5.23 %
> 30 up to and including 33 months	6,031	6.86 %	\$1,468,706,558	6.28 %
> 33 up to and including 36 months	5,001	5.69 %	\$1,290,519,811	5.52 %
> 36 up to and including 48 months	18,459	21.00 %	\$4,490,665,489	19.21 %
> 48 up to and including 60 months	7,817	8.89 %	\$1,896,335,128	8.11 %
> 60 up to and including 72 months	3,956	4.50 %	\$923,419,119	3.95 %
> 72 up to and including 84 months	1,344	1.53 %	\$275,621,272	1.18 %
> 84 up to and including 96 months	83	0.09 %	\$17,166,902	0.07 %
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	63	0.07 %	\$735,203	0.00 %
> 1 up to and including 2 years	166	0.19 %	\$1,698,106	0.01 %
> 2 up to and including 3 years	221	0.25 %	\$3,579,379	0.02 %
> 3 up to and including 4 years	236	0.27 %	\$5,328,552	0.02 %
> 4 up to and including 5 years	261	0.30 %	\$7,004,937	0.03 %
> 5 up to and including 6 years	218	0.25 %	\$7,623,206	0.03 %
> 6 up to and including 7 years	406	0.46 %	\$14,958,784	0.06 %
> 7 up to and including 8 years	482	0.55 %	\$20,412,855	0.09 %
> 8 up to and including 9 years	450	0.51 %	\$24,869,645	0.11 %
> 9 up to and including 10 years	468	0.53 %	\$33,673,293	0.14 %
> 10 up to and including 15 years	1,517	1.73 %	\$170,798,998	0.73 %
> 15 up to and including 20 years	3,916	4.46 %	\$665,505,896	2.85 %
> 20 up to and including 25 years	17,093	19.45 %	\$4,088,664,711	17.49 %
> 25 up to and including 30 years	62,387	70.99 %	\$18,334,158,662	78.42 %
> 30 years				
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	86,337	98.24 %	\$22,926,789,085	98.07 %
> 0 days up to and including 30 days	1,329	1.51 %	\$387,181,536	1.66 %
> 30 days up to and including 60 days	181	0.21 %	\$55,522,079	0.24 %
> 60 days up to and including 90 days	37	0.04 %	\$9,519,526	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	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	78,262	89.05 %	\$20,641,828,678	88.29 %
Fixed Rate Loans: > 0 up to and including 3 months	1,912	2.18 %	\$538,945,846	2.31 %
Fixed Rate Loans: > 3 up to and including 6 months	1,571	1.79 %	\$457,616,153	1.96 %
Fixed Rate Loans: > 6 up to and including 9 months	1,352	1.54 %	\$393,316,826	1.68 %
Fixed Rate Loans: > 9 up to and including 12 months	1,079	1.23 %	\$305,519,129	1.31 %
Fixed Rate Loans: > 12 up to and including 15 months	659	0.75 %	\$184,159,935	0.79 %
Fixed Rate Loans: > 15 up to and including 18 months	539	0.61 %	\$150,070,370	0.64 %
Fixed Rate Loans: > 18 up to and including 21 months	279	0.32 %	\$85,317,475	0.36 %
Fixed Rate Loans: > 21 up to and including 24 months	370	0.42 %	\$102,876,771	0.44 %
Fixed Rate Loans: > 24 up to and including 27 months	255	0.29 %	\$74,031,658	0.32 %
Fixed Rate Loans: > 27 up to and including 30 months	202	0.23 %	\$49,847,917	0.21 %
Fixed Rate Loans: > 30 up to and including 33 months	122	0.14 %	\$32,785,761	0.14 %
Fixed Rate Loans: > 33 up to and including 36 months	134	0.15 %	\$35,022,752	0.15 %
Fixed Rate Loans: > 36 up to and including 48 months	467	0.53 %	\$131,063,204	0.56 %
Fixed Rate Loans: > 48 up to and including 60 months	673	0.77 %	\$195,342,085	0.84 %
Fixed Rate Loans: > 60 months	8	0.01 %	\$1,267,667	0.01 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	20,027	22.79 %	\$4,384,538,401	18.75 %
Fortnightly	27,669	31.48 %	\$6,159,967,233	26.35 %
Monthly	40,188	45.73 %	\$12,834,506,594	54.90 %
Total	87,884	100.00 %	\$23,379,012,228	100.00 %

