



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2018
Determination Date:	18 January 2019
Trust Payment Date:	22 January 2019
Date of Report:	22 January 2019

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	Aa3 (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 January 2019**Calculation of Adjusted Aggregate Receivable Amount**

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,371,310,300	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,649,586,037	
			\$17,649,586,037
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	\$17,649,586,037
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$17,649,586,037
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$14,412,700,355
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:	135.31 %

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 January 2019

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 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 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Total	-	-	\$14,412,700,355	-	-	-

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	AU3CB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
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
Series 2017-1	ANZ	XS1576701665 -	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805 -	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$14,412,700,355	100.00 %
Subordinated Demand Loan*	\$5,089,266,153	35.31 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,501,966,508	

*\$3,576,607,180 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 Dec 2018
Current Aggregate Principal Balance (AUD)	\$19,501,966,508
Number of Loans (Unconsolidated)	71,936
Number of Loans (Consolidated)	60,609
Average Loan Size (Consolidated)	\$321,767
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.97 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.04 %
Weighted Average Interest Rate	4.45 %
Weighted Average Seasoning (Months)	42.71
Weighted Average Remaining Term (Months)	306.72

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)	17.03%	18.03%	17.58%	18.81%
Prepayment History (SMM)	1.54%	1.64%	1.60%	1.72%

*CPR is Constant Prepayment Rate; SMM is Single Monthly Mortality.

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,582	25.83 %	\$2,819,285,703	14.46 %
> 40.00% up to and including 45.00%	3,744	5.20 %	\$913,260,137	4.68 %
> 45.00% up to and including 50.00%	3,868	5.38 %	\$1,010,830,535	5.18 %
> 50.00% up to and including 55.00%	3,786	5.26 %	\$1,033,710,455	5.30 %
> 55.00% up to and including 60.00%	4,035	5.61 %	\$1,161,748,623	5.96 %
> 60.00% up to and including 65.00%	4,038	5.61 %	\$1,190,668,846	6.11 %
> 65.00% up to and including 70.00%	4,801	6.67 %	\$1,466,104,453	7.52 %
> 70.00% up to and including 75.00%	4,911	6.83 %	\$1,551,524,138	7.96 %
> 75.00% up to and including 80.00%	17,748	24.67 %	\$6,198,522,775	31.78 %
> 80.00% up to and including 85.00%	1,807	2.51 %	\$594,408,625	3.05 %
> 85.00% up to and including 90.00%	4,315	6.00 %	\$1,466,746,432	7.52 %
> 90.00% up to and including 95.00%	193	0.27 %	\$62,177,613	0.32 %
> 95.00% up to and including 100.00%	108	0.15 %	\$32,978,175	0.17 %
> 100.00%				
Total	71,936	100.00 %	\$19,501,966,508	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%	14,472	23.88 %	\$2,173,299,274	11.14 %
> 40.00% up to and including 45.00%	2,980	4.92 %	\$801,922,844	4.11 %
> 45.00% up to and including 50.00%	3,539	5.84 %	\$1,059,693,731	5.43 %
> 50.00% up to and including 55.00%	3,779	6.24 %	\$1,214,575,855	6.23 %
> 55.00% up to and including 60.00%	4,179	6.90 %	\$1,407,750,700	7.22 %
> 60.00% up to and including 65.00%	4,702	7.76 %	\$1,695,323,192	8.69 %
> 65.00% up to and including 70.00%	5,499	9.07 %	\$2,089,129,918	10.71 %
> 70.00% up to and including 75.00%	6,409	10.57 %	\$2,554,912,276	13.10 %
> 75.00% up to and including 80.00%	10,000	16.50 %	\$4,476,504,063	22.95 %
> 80.00% up to and including 85.00%	2,824	4.66 %	\$1,118,512,738	5.74 %
> 85.00% up to and including 90.00%	2,171	3.58 %	\$890,282,169	4.57 %
> 90.00% up to and including 95.00%	53	0.09 %	\$19,604,006	0.10 %
> 95.00% up to and including 100.00%	2	0.00 %	\$455,742	0.00 %
> 100.00%				0
Total	60,609	100.00 %	\$19,501,966,508	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%	18,954	31.27 %	\$3,359,240,646	17.23 %
> 40.00% up to and including 45.00%	3,871	6.39 %	\$1,196,699,899	6.14 %
> 45.00% up to and including 50.00%	4,206	6.94 %	\$1,406,498,130	7.21 %
> 50.00% up to and including 55.00%	4,392	7.25 %	\$1,565,895,192	8.03 %
> 55.00% up to and including 60.00%	4,648	7.67 %	\$1,708,844,069	8.76 %
> 60.00% up to and including 65.00%	4,697	7.75 %	\$1,802,522,865	9.24 %
> 65.00% up to and including 70.00%	4,841	7.99 %	\$1,929,503,842	9.89 %
> 70.00% up to and including 75.00%	5,122	8.45 %	\$2,121,024,522	10.88 %
> 75.00% up to and including 80.00%	4,702	7.76 %	\$2,043,252,223	10.48 %
> 80.00% up to and including 85.00%	3,079	5.08 %	\$1,385,866,872	7.11 %
> 85.00% up to and including 90.00%	1,590	2.62 %	\$737,245,714	3.78 %
> 90.00% up to and including 95.00%	502	0.83 %	\$243,231,214	1.25 %
> 95.00% up to and including 100.00%	5	0.01 %	\$2,141,319	0.01 %
Total	60,609	100.00 %	\$19,501,966,508	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 3.00%				
> 3.00% up to and including 3.25%				
> 3.25% up to and including 3.50%	1	0.00 %	\$230,671	0.00 %
> 3.50% up to and including 3.75%	964	1.34 %	\$317,827,826	1.63 %
> 3.75% up to and including 4.00%	7,235	10.06 %	\$2,658,671,653	13.63 %
> 4.00% up to and including 4.25%	18,115	25.18 %	\$5,340,570,148	27.38 %
> 4.25% up to and including 4.50%	8,257	11.48 %	\$2,423,171,099	12.43 %
> 4.50% up to and including 4.75%	23,398	32.53 %	\$4,978,807,646	25.53 %
> 4.75% up to and including 5.00%	5,711	7.94 %	\$1,615,457,711	8.28 %
> 5.00% up to and including 5.25%	3,823	5.31 %	\$1,143,700,468	5.86 %
> 5.25% up to and including 5.50%	2,948	4.10 %	\$590,427,053	3.03 %
> 5.50% up to and including 5.75%	1,017	1.41 %	\$345,632,146	1.77 %
> 5.75% up to and including 6.00%	428	0.59 %	\$78,538,752	0.40 %
> 6.00% up to and including 6.25%	1	0.00 %	\$385,719	0.00 %
> 6.25% up to and including 6.50%	33	0.05 %	\$7,297,796	0.04 %
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	5	0.01 %	\$1,247,821	0.01 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,813	5.30 %	\$1,200,792,101	6.16 %
<= 2 Year Fixed	3,585	4.98 %	\$1,119,030,944	5.74 %
<= 3 Year Fixed	726	1.01 %	\$216,623,601	1.11 %
<= 4 Year Fixed	112	0.16 %	\$31,089,427	0.16 %
<= 5 Year Fixed	37	0.05 %	\$8,957,071	0.05 %
> 5 Year Fixed	1	0.00 %	\$86,851	0.00 %
Total Fixed Rate	8,274	11.50 %	\$2,576,579,994	13.21 %
Total Variable Rate	63,662	88.50 %	\$16,925,386,514	86.79 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,329	12.09 %	\$406,224,085	2.08 %
> \$100,000 up to and including \$200,000	12,085	19.94 %	\$1,847,684,278	9.47 %
> \$200,000 up to and including \$300,000	14,027	23.14 %	\$3,515,994,223	18.03 %
> \$300,000 up to and including \$400,000	11,062	18.25 %	\$3,835,865,156	19.67 %
> \$400,000 up to and including \$500,000	6,538	10.79 %	\$2,915,072,827	14.95 %
> \$500,000 up to and including \$600,000	3,726	6.15 %	\$2,038,299,142	10.45 %
> \$600,000 up to and including \$700,000	2,111	3.48 %	\$1,365,983,166	7.00 %
> \$700,000 up to and including \$800,000	1,263	2.08 %	\$943,269,425	4.84 %
> \$800,000 up to and including \$900,000	781	1.29 %	\$662,812,643	3.40 %
> \$900,000 up to and including \$1.00m	515	0.85 %	\$489,415,657	2.51 %
> \$1.00m up to and including \$1.25m	682	1.13 %	\$755,380,765	3.87 %
> \$1.25m up to and including \$1.50m	307	0.51 %	\$415,732,307	2.13 %
> \$1.50m up to and including \$1.75m	118	0.19 %	\$189,865,866	0.97 %
> \$1.75m up to and including \$2.00m	65	0.11 %	\$120,366,970	0.62 %
> \$2.00m				0
Total	60,609	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,265	26.78 %	\$6,155,543,210	31.56 %
VIC	20,583	28.61 %	\$5,762,134,030	29.55 %
TAS	2,167	3.01 %	\$366,486,805	1.88 %
QLD	14,275	19.84 %	\$3,412,418,814	17.50 %
SA	6,358	8.84 %	\$1,264,808,844	6.49 %
WA	8,737	12.15 %	\$2,382,721,660	12.22 %
NT	551	0.77 %	\$157,853,145	0.81 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,495	66.02 %	\$14,395,611,148	73.82 %
Non Metro	24,441	33.98 %	\$5,106,355,360	26.18 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,358	17.18 %	\$4,588,647,226	23.53 %
NSW/ACT - Non Metro	6,907	9.60 %	\$1,566,895,984	8.03 %
VIC - Metro	15,715	21.85 %	\$4,853,063,184	24.88 %
VIC - Non Metro	4,868	6.77 %	\$909,070,845	4.66 %
TAS - Metro	1,004	1.40 %	\$185,307,614	0.95 %
TAS - Non Metro	1,163	1.62 %	\$181,179,191	0.93 %
QLD - Metro	6,452	8.97 %	\$1,664,654,791	8.54 %
QLD - Non Metro	7,823	10.87 %	\$1,747,764,023	8.96 %
SA - Metro	4,221	5.87 %	\$921,227,860	4.72 %
SA - Non Metro	2,137	2.97 %	\$343,580,984	1.76 %
WA - Metro	7,395	10.28 %	\$2,072,181,370	10.63 %
WA - Non Metro	1,342	1.87 %	\$310,540,291	1.59 %
NT - Metro	350	0.49 %	\$110,529,103	0.57 %
NT - Non Metro	201	0.28 %	\$47,324,042	0.24 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	532	0.74 %	\$142,860,174	0.73 %
3030 (Melb North West, VIC)	401	0.56 %	\$113,037,089	0.58 %
3064 (Melb North West, VIC)	407	0.57 %	\$105,396,055	0.54 %
3029 (Melb North West, VIC)	420	0.58 %	\$105,109,067	0.54 %
2155 (Seven Hills, NSW)	226	0.31 %	\$94,416,951	0.48 %
2170 (Campbelltown, NSW)	309	0.43 %	\$88,041,968	0.45 %
6164 (Brand, WA)	299	0.42 %	\$81,573,081	0.42 %
6065 (Brand, WA)	280	0.39 %	\$79,314,073	0.41 %
6210 (Brand, WA)	316	0.44 %	\$77,197,955	0.40 %
4740 (Central QLD, QLD)	323	0.45 %	\$74,668,596	0.38 %
2153 (Seven Hills, NSW)	171	0.24 %	\$69,735,220	0.36 %
3805 (Dandenong, VIC)	256	0.36 %	\$67,643,353	0.35 %
2570 (Campbelltown, NSW)	189	0.26 %	\$67,015,383	0.34 %
2145 (Seven Hills, NSW)	197	0.27 %	\$64,734,647	0.33 %
3150 (Mulgrave, VIC)	124	0.17 %	\$63,999,783	0.33 %
2171 (Campbelltown, NSW)	169	0.23 %	\$62,541,878	0.32 %
3810 (Frankston, VIC)	236	0.33 %	\$60,761,136	0.31 %
6112 (Tangney, WA)	245	0.34 %	\$60,348,542	0.31 %
3023 (Footscray, VIC)	231	0.32 %	\$60,339,749	0.31 %
4211 (Gold Coast, QLD)	234	0.33 %	\$59,482,627	0.31 %
Total	5,565	7.74 %	\$1,598,217,326	8.20 %

* 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)	2,066	2.87 %	\$580,802,809	2.98 %
20580 (South Eastern Outer Melbourne, VIC)	1,932	2.69 %	\$515,699,002	2.64 %
20565 (Southern Melbourne, VIC)	1,267	1.76 %	\$506,342,226	2.60 %
20505 (Inner Melbourne, VIC)	1,347	1.87 %	\$481,862,344	2.47 %
50520 (South West Metropolitan, WA)	1,657	2.30 %	\$471,512,722	2.42 %
10515 (St George-Sutherland, NSW)	1,221	1.70 %	\$465,636,121	2.39 %
20550 (Eastern Middle Melbourne, VIC)	1,091	1.52 %	\$449,727,304	2.31 %
20510 (Western Melbourne, VIC)	1,487	2.07 %	\$442,063,105	2.27 %
50525 (South East Metropolitan, WA)	1,600	2.22 %	\$429,962,596	2.20 %
10560 (Central Northern Sydney, NSW)	922	1.28 %	\$428,477,262	2.20 %
10505 (Inner Sydney, NSW)	967	1.34 %	\$421,213,955	2.16 %
20520 (Melton-Wyndham, VIC)	1,559	2.17 %	\$402,302,868	2.06 %
10540 (Central Western Sydney, NSW)	1,100	1.53 %	\$387,927,287	1.99 %
10553 (Blacktown, NSW)	1,092	1.52 %	\$357,641,588	1.83 %
10525 (Fairfield-Liverpool, NSW)	1,083	1.51 %	\$347,270,540	1.78 %
50510 (East Metropolitan, WA)	1,239	1.72 %	\$332,379,334	1.70 %
10545 (Outer Western Sydney, NSW)	1,064	1.48 %	\$325,593,886	1.67 %
30715 (Gold Coast West, QLD)	1,155	1.61 %	\$315,007,027	1.62 %
10530 (Outer South Western Sydney, NSW)	1,000	1.39 %	\$309,920,454	1.59 %
10555 (Lower Northern Sydney, NSW)	657	0.91 %	\$302,258,142	1.55 %
Total	25,506	35.46 %	\$8,273,600,573	42.42 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	64,104	89.11 %	\$16,443,910,787	84.32 %
Interest Only	7,832	10.89 %	\$3,058,055,721	15.68 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	71,936	100.00 %	\$19,501,966,508	100.00 %
Low Doc Loans				
No Doc Loans				
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	64,104	89.11 %	\$16,443,910,787	84.32 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,327	3.23 %	\$909,269,301	4.66 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,703	3.76 %	\$1,063,358,140	5.45 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	1,484	2.06 %	\$601,985,800	3.09 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	663	0.92 %	\$242,732,236	1.24 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	268	0.37 %	\$94,083,011	0.48 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	107	0.15 %	\$40,039,313	0.21 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	167	0.23 %	\$69,396,566	0.36 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	92	0.13 %	\$30,388,309	0.16 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	21	0.03 %	\$6,803,045	0.03 %
Interest Only Loans: > 9 yrs up to and including 10 yrs				
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	55,007	76.47 %	\$14,271,602,816	73.18 %
Residential Investment (Full Recourse)	16,929	23.53 %	\$5,230,363,692	26.82 %
Residential Investment (Limited Recourse)				
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,743	2.42 %	\$321,736,254	1.65 %
Construction of a dwelling (completed)	3,406	4.73 %	\$1,022,849,747	5.24 %
Purchase of established dwelling	20,620	28.66 %	\$5,761,430,346	29.54 %
Purchase of new erected dwelling	2,296	3.19 %	\$675,070,321	3.46 %
Refinancing an existing debt from another lender	12,599	17.51 %	\$3,532,943,811	18.12 %
Refinancing an existing debt with ANZ	17,485	24.31 %	\$4,435,751,410	22.75 %
Other	13,787	19.17 %	\$3,752,184,620	19.24 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	148	0.21 %	\$49,680,681	0.25 %
> 3 up to and including 6 months	813	1.13 %	\$271,636,872	1.39 %
> 6 up to and including 9 months	1,372	1.91 %	\$441,485,500	2.26 %
> 9 up to and including 12 months	1,560	2.17 %	\$486,786,557	2.50 %
> 12 up to and including 15 months	1,892	2.63 %	\$620,591,492	3.18 %
> 15 up to and including 18 months	2,626	3.65 %	\$790,749,650	4.05 %
> 18 up to and including 21 months	2,720	3.78 %	\$828,919,058	4.25 %
> 21 up to and including 24 months	2,754	3.83 %	\$852,111,300	4.37 %
> 24 up to and including 27 months	3,685	5.12 %	\$1,169,435,523	6.00 %
> 27 up to and including 30 months	3,614	5.02 %	\$1,094,389,880	5.61 %
> 30 up to and including 33 months	4,622	6.43 %	\$1,356,036,123	6.95 %
> 33 up to and including 36 months	4,443	6.18 %	\$1,351,769,759	6.93 %
> 36 up to and including 48 months	13,420	18.66 %	\$3,868,737,624	19.84 %
> 48 up to and including 60 months	7,641	10.62 %	\$1,959,598,634	10.05 %
> 60 up to and including 72 months	7,737	10.76 %	\$1,766,422,320	9.06 %
> 72 up to and including 84 months	6,413	8.91 %	\$1,348,142,349	6.91 %
> 84 up to and including 96 months	3,512	4.88 %	\$676,340,065	3.47 %
> 96 up to and including 108 months	1,867	2.60 %	\$373,107,976	1.91 %
> 108 up to and including 120 months	665	0.92 %	\$127,817,970	0.66 %
> 120 months	432	0.60 %	\$68,207,175	0.35 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	32	0.04 %	\$575,280	0.00 %
> 1 up to and including 2 years	74	0.10 %	\$878,502	0.00 %
> 2 up to and including 3 years	116	0.16 %	\$2,298,997	0.01 %
> 3 up to and including 4 years	153	0.21 %	\$3,952,530	0.02 %
> 4 up to and including 5 years	168	0.23 %	\$5,044,445	0.03 %
> 5 up to and including 6 years	189	0.26 %	\$8,210,944	0.04 %
> 6 up to and including 7 years	230	0.32 %	\$13,253,745	0.07 %
> 7 up to and including 8 years	269	0.37 %	\$17,047,234	0.09 %
> 8 up to and including 9 years	291	0.40 %	\$19,227,551	0.10 %
> 9 up to and including 10 years	236	0.33 %	\$19,097,734	0.10 %
> 10 up to and including 15 years	1,481	2.06 %	\$182,962,102	0.94 %
> 15 up to and including 20 years	5,028	6.99 %	\$909,018,786	4.66 %
> 20 up to and including 25 years	22,677	31.52 %	\$5,349,271,965	27.43 %
> 25 up to and including 30 years	40,992	56.98 %	\$12,971,126,692	66.51 %
> 30 years				
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	69,885	97.15 %	\$18,848,563,316	96.65 %
> 0 days up to and including 30 days	1,751	2.43 %	\$551,955,342	2.83 %
> 30 days up to and including 60 days	237	0.33 %	\$81,217,737	0.42 %
> 60 days up to and including 90 days	63	0.09 %	\$20,230,113	0.10 %
> 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	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,662	88.50 %	\$16,925,386,514	86.79 %
Fixed Rate Loans: > 0 up to and including 3 months	1,064	1.48 %	\$318,872,339	1.64 %
Fixed Rate Loans: > 3 up to and including 6 months	802	1.11 %	\$252,590,449	1.30 %
Fixed Rate Loans: > 6 up to and including 9 months	905	1.26 %	\$286,918,628	1.47 %
Fixed Rate Loans: > 9 up to and including 12 months	1,042	1.45 %	\$342,410,685	1.76 %
Fixed Rate Loans: > 12 up to and including 15 months	831	1.16 %	\$241,364,710	1.24 %
Fixed Rate Loans: > 15 up to and including 18 months	723	1.01 %	\$223,821,946	1.15 %
Fixed Rate Loans: > 18 up to and including 21 months	1,112	1.55 %	\$359,771,284	1.84 %
Fixed Rate Loans: > 21 up to and including 24 months	919	1.28 %	\$294,073,004	1.51 %
Fixed Rate Loans: > 24 up to and including 27 months	269	0.37 %	\$83,192,193	0.43 %
Fixed Rate Loans: > 27 up to and including 30 months	270	0.38 %	\$79,426,975	0.41 %
Fixed Rate Loans: > 30 up to and including 33 months	129	0.18 %	\$37,454,799	0.19 %
Fixed Rate Loans: > 33 up to and including 36 months	58	0.08 %	\$16,549,633	0.08 %
Fixed Rate Loans: > 36 up to and including 48 months	112	0.16 %	\$31,089,427	0.16 %
Fixed Rate Loans: > 48 up to and including 60 months	37	0.05 %	\$8,957,071	0.05 %
Fixed Rate Loans: > 60 months	1	0.00 %	\$86,851	0.00 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,339	22.71 %	\$3,622,732,962	18.58 %
Fortnightly	22,045	30.65 %	\$4,822,670,560	24.73 %
Monthly	33,552	46.64 %	\$11,056,562,986	56.69 %
Total	71,936	100.00 %	\$19,501,966,508	100.00 %

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