



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 November 2015
Determination Date:	18 December 2015
Trust Payment Date:	22 December 2015
Date of Report:	22 December 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 December 2015

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$23,300,767,897	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$20,340,079,170	
		\$20,340,079,170
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	\$20,340,079,170
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$20,340,079,170
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 22 December 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 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 HFFGJGH È	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔP€FI HÍ H €HG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-5	ANZ	ØVHÔÓ€FJÍ I G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÔP€EÍ € 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 IÍ GFI È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉÍ HFÉÍ €GÍ È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØVHÔÓ€FGHG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÉÍ IÍ IÍ JÉÍ È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÉÍ FFI €Í € 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	ÝÙFFHU€Í € F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÖÖDÍ G WÙÉÍ G GÖÖDÍ I	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	ÝÙFG€Í IÍ 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*	\$7,447,229,550	46.74 %
Senior Demand Loan	\$ -	-
Total Funding	\$23,379,091,078	

*\$5,066,849,587 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	30 Nov 2015
Current Aggregate Principal Balance (AUD)	\$23,379,091,078
Number of Loans (Unconsolidated)	87,783
Number of Loans (Consolidated)	76,148
Average Loan Size (Consolidated)	\$307,022
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.13 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	58.29 %
Weighted Average Interest Rate	4.82 %
Weighted Average Seasoning (Months)	28.96
Weighted Average Remaining Term (Months)	315.58

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)	19.03%	19.81%	19.26%	16.94%
Prepayment History (SMM)	1.74%	1.82%	1.77%	1.54%

*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%	20,522	23.38 %	\$2,711,515,549	11.60 %
> 40.00% up to and including 45.00%	4,038	4.60 %	\$926,594,325	3.96 %
> 45.00% up to and including 50.00%	4,439	5.06 %	\$1,099,054,300	4.70 %
> 50.00% up to and including 55.00%	4,520	5.15 %	\$1,181,179,541	5.05 %
> 55.00% up to and including 60.00%	5,157	5.87 %	\$1,456,411,513	6.23 %
> 60.00% up to and including 65.00%	5,184	5.91 %	\$1,485,286,264	6.35 %
> 65.00% up to and including 70.00%	5,808	6.62 %	\$1,747,490,056	7.47 %
> 70.00% up to and including 75.00%	6,836	7.79 %	\$2,114,987,610	9.05 %
> 75.00% up to and including 80.00%	25,560	29.12 %	\$8,807,477,454	37.67 %
> 80.00% up to and including 85.00%	1,763	2.01 %	\$566,722,004	2.42 %
> 85.00% up to and including 90.00%	3,742	4.26 %	\$1,212,084,493	5.18 %
> 90.00% up to and including 95.00%	138	0.16 %	\$46,281,789	0.20 %
> 95.00% up to and including 100.00%	76	0.09 %	\$24,006,178	0.10 %
> 100.00%				
Total	87,783	100.00 %	\$23,379,091,078	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%	16,419	21.56 %	\$2,216,227,551	9.48 %
> 40.00% up to and including 45.00%	3,530	4.64 %	\$890,373,550	3.81 %
> 45.00% up to and including 50.00%	4,066	5.34 %	\$1,144,855,222	4.90 %
> 50.00% up to and including 55.00%	4,540	5.96 %	\$1,362,174,058	5.83 %
> 55.00% up to and including 60.00%	5,134	6.74 %	\$1,649,364,381	7.05 %
> 60.00% up to and including 65.00%	5,682	7.46 %	\$1,924,631,210	8.23 %
> 65.00% up to and including 70.00%	6,928	9.10 %	\$2,447,607,526	10.47 %
> 70.00% up to and including 75.00%	9,217	12.10 %	\$3,384,591,930	14.48 %
> 75.00% up to and including 80.00%	15,350	20.16 %	\$6,388,751,353	27.33 %
> 80.00% up to and including 85.00%	2,850	3.74 %	\$1,046,191,985	4.47 %
> 85.00% up to and including 90.00%	2,302	3.02 %	\$879,769,707	3.76 %
> 90.00% up to and including 95.00%	117	0.15 %	\$39,052,219	0.17 %
> 95.00% up to and including 100.00%	13	0.02 %	\$5,500,386	0.02 %
> 100.00%				0
Total	76,148	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	21,792	28.62 %	\$3,752,359,237	16.05 %
> 40.00% up to and including 45.00%	4,599	6.04 %	\$1,393,398,526	5.96 %
> 45.00% up to and including 50.00%	5,242	6.88 %	\$1,732,153,880	7.41 %
> 50.00% up to and including 55.00%	5,758	7.56 %	\$1,984,130,753	8.49 %
> 55.00% up to and including 60.00%	5,928	7.78 %	\$2,145,485,556	9.18 %
> 60.00% up to and including 65.00%	6,682	8.78 %	\$2,502,098,996	10.70 %
> 65.00% up to and including 70.00%	8,150	10.70 %	\$3,119,424,303	13.34 %
> 70.00% up to and including 75.00%	8,041	10.56 %	\$3,053,908,535	13.06 %
> 75.00% up to and including 80.00%	6,099	8.01 %	\$2,256,584,428	9.65 %
> 80.00% up to and including 85.00%	2,488	3.27 %	\$922,090,183	3.94 %
> 85.00% up to and including 90.00%	968	1.27 %	\$359,090,128	1.54 %
> 90.00% up to and including 95.00%	290	0.38 %	\$112,979,511	0.48 %
> 95.00% up to and including 100.00%	74	0.10 %	\$29,998,917	0.13 %
> 100.00%	37	0.05 %	\$15,388,125	0.07 %
Total	76,148	100.00 %	\$23,379,091,078	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%	1	0.00 %	\$239,693	0.00 %
> 4.00% up to and including 4.25%	21	0.02 %	\$7,125,898	0.03 %
> 4.25% up to and including 4.50%	2,646	3.01 %	\$1,227,967,442	5.25 %
> 4.50% up to and including 4.75%	17,415	19.84 %	\$6,374,755,102	27.27 %
> 4.75% up to and including 5.00%	53,185	60.59 %	\$12,730,914,627	54.45 %
> 5.00% up to and including 5.25%	9,004	10.26 %	\$2,224,247,625	9.51 %
> 5.25% up to and including 5.50%	1,576	1.80 %	\$361,215,138	1.55 %
> 5.50% up to and including 5.75%	3,124	3.56 %	\$290,905,675	1.24 %
> 5.75% up to and including 6.00%	684	0.78 %	\$136,944,685	0.59 %
> 6.00% up to and including 6.25%	4	0.00 %	\$992,636	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$516,286	0.00 %
> 6.50% up to and including 6.75%	59	0.07 %	\$13,118,266	0.06 %
> 6.75% up to and including 7.00%	48	0.05 %	\$7,731,033	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$386,008	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	10	0.01 %	\$1,494,836	0.01 %
> 7.75% up to and including 8.00%	1	0.00 %	\$332,362	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$203,765	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,534	6.30 %	\$1,586,087,168	6.78 %
<= 2 Year Fixed	1,726	1.97 %	\$491,469,922	2.10 %
<= 3 Year Fixed	708	0.81 %	\$184,715,575	0.79 %
<= 4 Year Fixed	518	0.59 %	\$153,459,937	0.66 %
<= 5 Year Fixed	648	0.74 %	\$181,537,892	0.78 %
> 5 Year Fixed	8	0.01 %	\$1,265,364	0.01 %
Total Fixed Rate	9,142	10.41 %	\$2,598,535,860	11.11 %
Total Variable Rate	78,641	89.59 %	\$20,780,555,218	88.89 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,053	11.89 %	\$475,811,222	2.04 %
> \$100,000 up to and including \$200,000	15,331	20.13 %	\$2,374,217,010	10.16 %
> \$200,000 up to and including \$300,000	19,880	26.11 %	\$4,993,632,744	21.36 %
> \$300,000 up to and including \$400,000	14,272	18.74 %	\$4,934,264,014	21.11 %
> \$400,000 up to and including \$500,000	7,503	9.85 %	\$3,348,440,246	14.32 %
> \$500,000 up to and including \$600,000	3,993	5.24 %	\$2,181,631,858	9.33 %
> \$600,000 up to and including \$700,000	2,279	2.99 %	\$1,473,978,527	6.30 %
> \$700,000 up to and including \$800,000	1,389	1.82 %	\$1,038,846,454	4.44 %
> \$800,000 up to and including \$900,000	847	1.11 %	\$719,352,844	3.08 %
> \$900,000 up to and including \$1.00m	566	0.74 %	\$537,225,058	2.30 %
> \$1.00m up to and including \$1.25m	634	0.83 %	\$701,920,170	3.00 %
> \$1.25m up to and including \$1.50m	251	0.33 %	\$342,525,371	1.47 %
> \$1.50m up to and including \$1.75m	94	0.12 %	\$152,000,843	0.65 %
> \$1.75m up to and including \$2.00m	56	0.07 %	\$105,244,717	0.45 %
> \$2.00m				0
Total	76,148	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	22,256	25.35 %	\$6,561,057,961	28.06 %
VIC	26,160	29.80 %	\$7,133,419,354	30.51 %
TAS	2,773	3.16 %	\$486,271,438	2.08 %
QLD	16,896	19.25 %	\$4,121,260,795	17.63 %
SA	7,539	8.59 %	\$1,571,633,572	6.72 %
WA	11,437	13.03 %	\$3,293,131,141	14.09 %
NT	722	0.82 %	\$212,316,816	0.91 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	58,524	66.67 %	\$17,285,848,101	73.94 %
Non Metro	29,259	33.33 %	\$6,093,242,977	26.06 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	14,247	16.23 %	\$4,873,631,899	20.85 %
NSW/ACT - Non Metro	8,009	9.12 %	\$1,687,426,063	7.22 %
VIC - Metro	20,277	23.10 %	\$6,043,963,607	25.85 %
VIC - Non Metro	5,883	6.70 %	\$1,089,455,747	4.66 %
TAS - Metro	1,310	1.49 %	\$248,292,083	1.06 %
TAS - Non Metro	1,463	1.67 %	\$237,979,356	1.02 %
QLD - Metro	7,202	8.20 %	\$1,906,494,329	8.15 %
QLD - Non Metro	9,694	11.04 %	\$2,214,766,466	9.47 %
SA - Metro	5,276	6.01 %	\$1,192,229,682	5.10 %
SA - Non Metro	2,263	2.58 %	\$379,403,890	1.62 %
WA - Metro	9,756	11.11 %	\$2,879,085,197	12.31 %
WA - Non Metro	1,681	1.91 %	\$414,045,944	1.77 %
NT - Metro	456	0.52 %	\$142,151,304	0.61 %
NT - Non Metro	266	0.30 %	\$70,165,513	0.30 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	518	0.59 %	\$130,247,391	0.56 %
3030 (Melb North West, VIC)	470	0.54 %	\$125,379,662	0.54 %
4740 (Central QLD, QLD)	426	0.49 %	\$116,700,231	0.50 %
6164 (Brand, WA)	380	0.43 %	\$108,984,832	0.47 %
3029 (Melb North West, VIC)	480	0.55 %	\$106,137,664	0.45 %
6065 (Brand, WA)	360	0.41 %	\$100,771,917	0.43 %
4680 (Central QLD, QLD)	327	0.37 %	\$96,324,281	0.41 %
6210 (Brand, WA)	361	0.41 %	\$94,002,829	0.40 %
3064 (Melb North West, VIC)	395	0.45 %	\$92,717,241	0.40 %
3023 (Footscray, VIC)	326	0.37 %	\$81,807,992	0.35 %
2155 (Seven Hills, NSW)	236	0.27 %	\$80,788,069	0.35 %
6155 (Tangney, WA)	276	0.31 %	\$80,321,316	0.34 %
6112 (Tangney, WA)	294	0.33 %	\$79,306,721	0.34 %
3150 (Mulgrave, VIC)	184	0.21 %	\$76,033,989	0.33 %
6018 (Stirling, WA)	188	0.21 %	\$75,886,623	0.32 %
3806 (Dandenong, VIC)	269	0.31 %	\$72,849,735	0.31 %
4870 (North QLD, QLD)	319	0.36 %	\$72,650,391	0.31 %
2145 (Seven Hills, NSW)	239	0.27 %	\$72,569,441	0.31 %
3805 (Dandenong, VIC)	305	0.35 %	\$70,559,475	0.30 %
6027 (Curtin, WA)	248	0.28 %	\$69,056,116	0.30 %
Total	6,601	7.52 %	\$1,803,095,915	7.71 %

* 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)	2,811	3.20 %	\$840,156,775	3.59 %
20505 (Inner Melbourne, VIC)	1,991	2.27 %	\$752,195,404	3.22 %
20565 (Southern Melbourne, VIC)	1,889	2.15 %	\$712,177,198	3.05 %
50525 (South East Metropolitan, WA)	2,155	2.45 %	\$615,117,950	2.63 %
50520 (South West Metropolitan, WA)	2,067	2.35 %	\$603,830,794	2.58 %
20550 (Eastern Middle Melbourne, VIC)	1,539	1.75 %	\$577,551,584	2.47 %
20510 (Western Melbourne, VIC)	1,904	2.17 %	\$551,535,459	2.36 %
10515 (St George-Sutherland, NSW)	1,466	1.67 %	\$527,741,974	2.26 %
10505 (Inner Sydney, NSW)	1,335	1.52 %	\$520,615,223	2.23 %
20580 (South Eastern Outer Melbourne, VIC)	2,091	2.38 %	\$511,365,500	2.19 %
10560 (Central Northern Sydney, NSW)	1,146	1.31 %	\$474,370,549	2.03 %
50510 (East Metropolitan, WA)	1,570	1.79 %	\$426,402,604	1.82 %
20520 (Melton-Wyndham, VIC)	1,763	2.01 %	\$421,496,435	1.80 %
10555 (Lower Northern Sydney, NSW)	939	1.07 %	\$397,335,966	1.70 %
40520 (Southern Adelaide, SA)	1,750	1.99 %	\$386,461,765	1.65 %
10540 (Central Western Sydney, NSW)	1,179	1.34 %	\$366,984,016	1.57 %
20555 (Eastern Outer Melbourne, VIC)	1,319	1.50 %	\$352,139,601	1.51 %
10565 (Northern Beaches, NSW)	797	0.91 %	\$347,041,675	1.48 %
30507 (Northwest Outer Brisbane, QLD)	1,227	1.40 %	\$327,070,241	1.40 %
10553 (Blacktown, NSW)	1,107	1.26 %	\$319,338,958	1.37 %
Total	32,045	36.50 %	\$10,030,929,670	42.91 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	70,707	80.55 %	\$17,182,849,434	73.50 %
Interest Only	17,076	19.45 %	\$6,196,241,644	26.50 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	87,783	100.00 %	\$23,379,091,078	100.00 %
Low Doc Loans				
No Doc Loans				
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	70,707	80.55 %	\$17,182,849,434	73.50 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,972	5.66 %	\$1,775,820,011	7.60 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	4,007	4.56 %	\$1,437,404,723	6.15 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,716	3.09 %	\$984,791,492	4.21 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,134	2.43 %	\$796,117,216	3.41 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,757	2.00 %	\$693,008,961	2.96 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	308	0.35 %	\$102,626,078	0.44 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	449	0.51 %	\$148,522,683	0.64 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	339	0.39 %	\$112,205,681	0.48 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	279	0.32 %	\$104,428,516	0.45 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	115	0.13 %	\$41,316,283	0.18 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	65,478	74.59 %	\$16,753,591,121	71.66 %
Residential Investment (Full Recourse)	22,305	25.41 %	\$6,625,499,957	28.34 %
Residential Investment (Limited Recourse)				
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,222	2.53 %	\$405,972,704	1.74 %
Construction of a dwelling (completed)	3,285	3.74 %	\$935,510,131	4.00 %
Purchase of established dwelling	20,945	23.86 %	\$5,914,122,378	25.30 %
Purchase of new erected dwelling	2,050	2.34 %	\$568,300,426	2.43 %
Refinancing an existing debt from another lender	13,774	15.69 %	\$3,749,255,549	16.04 %
Refinancing an existing debt with ANZ	27,343	31.15 %	\$7,028,175,993	30.06 %
Other	18,164	20.69 %	\$4,777,753,897	20.44 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,421	2.76 %	\$796,072,263	3.41 %
> 3 up to and including 6 months	4,634	5.28 %	\$1,496,263,816	6.40 %
> 6 up to and including 9 months	5,317	6.06 %	\$1,575,168,364	6.74 %
> 9 up to and including 12 months	4,574	5.21 %	\$1,343,080,256	5.74 %
> 12 up to and including 15 months	4,555	5.19 %	\$1,260,987,319	5.39 %
> 15 up to and including 18 months	4,343	4.95 %	\$1,225,853,325	5.24 %
> 18 up to and including 21 months	4,193	4.78 %	\$1,256,499,930	5.37 %
> 21 up to and including 24 months	6,091	6.94 %	\$1,819,389,443	7.78 %
> 24 up to and including 27 months	4,212	4.80 %	\$1,112,004,834	4.76 %
> 27 up to and including 30 months	4,241	4.83 %	\$1,056,084,549	4.52 %
> 30 up to and including 33 months	5,912	6.73 %	\$1,445,114,112	6.18 %
> 33 up to and including 36 months	5,042	5.74 %	\$1,284,058,485	5.49 %
> 36 up to and including 48 months	18,016	20.52 %	\$4,367,458,012	18.68 %
> 48 up to and including 60 months	8,459	9.64 %	\$2,036,234,642	8.71 %
> 60 up to and including 72 months	4,220	4.81 %	\$984,302,367	4.21 %
> 72 up to and including 84 months	1,387	1.58 %	\$287,396,237	1.23 %
> 84 up to and including 96 months	166	0.19 %	\$33,123,124	0.14 %
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	69	0.08 %	\$273,833	0.00 %
> 1 up to and including 2 years	161	0.18 %	\$1,650,391	0.01 %
> 2 up to and including 3 years	219	0.25 %	\$3,511,440	0.02 %
> 3 up to and including 4 years	241	0.27 %	\$5,875,258	0.03 %
> 4 up to and including 5 years	261	0.30 %	\$6,802,039	0.03 %
> 5 up to and including 6 years	241	0.27 %	\$8,390,991	0.04 %
> 6 up to and including 7 years	398	0.45 %	\$14,967,788	0.06 %
> 7 up to and including 8 years	473	0.54 %	\$20,180,513	0.09 %
> 8 up to and including 9 years	457	0.52 %	\$24,962,080	0.11 %
> 9 up to and including 10 years	462	0.53 %	\$34,608,803	0.15 %
> 10 up to and including 15 years	1,504	1.71 %	\$167,640,589	0.72 %
> 15 up to and including 20 years	3,977	4.53 %	\$671,967,718	2.87 %
> 20 up to and including 25 years	17,585	20.03 %	\$4,203,925,842	17.98 %
> 25 up to and including 30 years	61,735	70.33 %	\$18,214,333,792	77.91 %
> 30 years				
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	86,183	98.18 %	\$22,917,496,892	98.03 %
> 0 days up to and including 30 days	1,370	1.56 %	\$393,640,594	1.68 %
> 30 days up to and including 60 days	187	0.21 %	\$55,123,929	0.24 %
> 60 days up to and including 90 days	43	0.05 %	\$12,829,663	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	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	78,641	89.59 %	\$20,780,555,218	88.89 %
Fixed Rate Loans: > 0 up to and including 3 months	1,775	2.02 %	\$494,383,378	2.11 %
Fixed Rate Loans: > 3 up to and including 6 months	1,532	1.75 %	\$457,788,086	1.96 %
Fixed Rate Loans: > 6 up to and including 9 months	1,144	1.30 %	\$324,380,532	1.39 %
Fixed Rate Loans: > 9 up to and including 12 months	1,083	1.23 %	\$309,535,172	1.32 %
Fixed Rate Loans: > 12 up to and including 15 months	591	0.67 %	\$160,552,680	0.69 %
Fixed Rate Loans: > 15 up to and including 18 months	426	0.49 %	\$125,925,645	0.54 %
Fixed Rate Loans: > 18 up to and including 21 months	300	0.34 %	\$87,140,773	0.37 %
Fixed Rate Loans: > 21 up to and including 24 months	409	0.47 %	\$117,850,825	0.50 %
Fixed Rate Loans: > 24 up to and including 27 months	218	0.25 %	\$58,069,400	0.25 %
Fixed Rate Loans: > 27 up to and including 30 months	188	0.21 %	\$47,888,753	0.20 %
Fixed Rate Loans: > 30 up to and including 33 months	130	0.15 %	\$33,427,752	0.14 %
Fixed Rate Loans: > 33 up to and including 36 months	172	0.20 %	\$45,329,669	0.19 %
Fixed Rate Loans: > 36 up to and including 48 months	518	0.59 %	\$153,459,937	0.66 %
Fixed Rate Loans: > 48 up to and including 60 months	648	0.74 %	\$181,537,892	0.78 %
Fixed Rate Loans: > 60 months	8	0.01 %	\$1,265,364	0.01 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,969	22.75 %	\$4,361,347,532	18.65 %
Fortnightly	27,630	31.48 %	\$6,142,419,567	26.27 %
Monthly	40,184	45.78 %	\$12,875,323,979	55.07 %
Total	87,783	100.00 %	\$23,379,091,078	100.00 %

