

Financial Reports

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015

BOOKLET 1



Financial Reports for the financial year ended June 2015.

The schemes listed in Booklet 1 are noted below.

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Directors' Report for the financial year ended 30 June 2015

The Directors of OnePath Funds Management Limited, the Responsible Entity of the following Managed Investment Schemes (the 'Schemes'), present their report together with the financial reports of the Schemes for the financial year ended 30 June 2015, and the report of the auditor on the Schemes.

ANZ Australian Cash Fund
 ANZ Australian Industrial Equities Fund
 ANZ Cash Plus Fund
 ANZ Enhanced Yield Fund
 ANZ Listed Property Trust Fund
 ANZ Private Bank Global Equities (Hedged) Fund
 ANZ Private Bank International Fixed Interest Fund
 ANZ Private Global Equities Trust
 ANZ Fixed Income Fund
 Blue Chip Pool
 OneAnswer - ANZ Cash Advantage
 OneAnswer - ANZ Flexible Term Deposit Fund
 OneAnswer - OnePath Global Property Securities Fund
 OnePath Diversified High Yield Pool
 OnePath Global Emerging Markets Pool
 OnePath Low Volatility Global Equities Index Pool
 OnePath Sustainable Investments - Wholesale Australian Share Trust
 OnePath Wholesale Protected Aus 50 Trust
 OptiMix Wholesale Australian Fixed Interest Trust
 OptiMix Wholesale Australian Share Trust
 OptiMix Wholesale Enhanced Cash Trust
 OptiMix Wholesale Global Emerging Markets Share Trust
 OptiMix Wholesale Global Share Trust
 OptiMix Wholesale Global Smaller Companies Share Trust
 OptiMix Wholesale International Fixed Interest Trust
 OptiMix Wholesale International Inflation Linked Bonds Trust
 OptiMix Wholesale International Property Securities Trust
 OptiMix Wholesale Property Securities Trust
 Small Companies Pool
 Tax Effective Income Trust

Responsible Entity

The registered office and principal place of business of the Responsible Entity and the Schemes is Level 23, 242 Pitt Street, Sydney, NSW 2000.

The Directors of OnePath Funds Management Limited during or since the end of the financial year are:

Name	Position Held	Date Appointed	Date Resigned
A H Chonowitz	Non-Executive Director	Appointed 1 March 2015	
C T Brackenrig	Director	Appointed 5 May 2011	Resigned 27 April 2015
P G Mullin	Director	Appointed 1 March 2015	
S C Brentnall	Director	Appointed 1 March 2013	
S J Chapman*	Non-Executive Director	Appointed 1 August 2011	
V S Weekes	Non-Executive Director, Chairman	Appointed 1 May 2011	

*S J Chapman has been on extended leave from 14 April 2015 and is expected to return on 14 December 2015.

Principal activities

The Schemes are registered Managed Investment Schemes domiciled in Australia.

The investment activities of the Schemes continued to be in accordance with the investment policies of the Schemes, as outlined in the Product Disclosure Statements (PDSs) or investment mandates, and investments in each class of asset were maintained within the stated asset allocation ranges. The key asset categories are cash, equities, fixed interest securities, derivatives and unit trusts.

The Schemes did not have any employees during the year.

Review of operations and results

The Schemes continue to invest in accordance with target asset allocations as set out in the governing documents of the Schemes and in accordance with the provisions of each Scheme's Constitution.

The results of operations of the Schemes are disclosed in the Statements of Comprehensive Income.

The income distributions payable by each of the Schemes are disclosed in the Statements of Financial Position.

The income distributions paid and payable by each of the Schemes are disclosed in the Statements of Comprehensive Income.

Fees paid to and investments held by the Responsible Entity or its associates

Fees paid and payable to the Responsible Entity and its associates out of the Schemes' property during the year are disclosed in Note 11.4 Responsible Entity fees.

No fees were paid out of the Schemes' property to the Directors of the Responsible Entity during the year. Related party investments held in the Schemes as at the end of the financial year are disclosed in Note 11 Related parties.

Directors' Report for the financial year ended 30 June 2015

Significant changes in the state of affairs

Name changes of Schemes:

During the financial year, the following Schemes had their names changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
OnePath Mortgage Backed Securities Pool Trust	ANZ Private Bank Global Equities (Hedged) Fund
International Fixed Interest Pool	ANZ Private Bank International Fixed Interest Fund

The above two Schemes will be used for new investment options.

Change of custodian:

There was a change in custodian for ANZ Private Bank International Fixed Interest Fund as indicated in the following table:

Previous Custodian	New Custodian
JPMorgan Chase Bank, N.A. (Sydney Branch)	OnePath Funds Management Limited

Change of auditor:

According to the Board resolution on 5 September 2014, KPMG was appointed as the auditor for ANZ Fixed Income Fund replacing Deloitte Touche Tohmatsu. KPMG is the auditor for OnePath Funds Management Limited, the Responsible Entity of the Schemes.

Other than what have been disclosed above, there have been no significant changes in the Schemes' state of affairs for the financial year end 30 June 2015.

Likely developments and expected results of operations

The Schemes will continue to pursue their investment policy as outlined in the PDSs or investment mandates. The results of the Schemes will be affected by a number of factors, including the performance of investment markets in which the Schemes invest. Investment performance is not guaranteed and future returns may differ from past returns. As investment conditions change over time, past returns should not be used to predict future returns.

A major investor has provided notice of its intention to restructure its portfolio and as a consequence this will have an impact on the applications and redemptions of the Schemes during the year.

Further information about the likely developments regarding the operations of the Schemes and the expected results of those operations in future financial periods has not been included in this report because disclosure of the information would be likely to result in unreasonable prejudice to the Schemes.

Environmental regulation

The operations of the Schemes were not subject to any significant environmental regulation under either Commonwealth, State or Territory legislation.

Events subsequent to balance date

Name changes of Schemes:

Subsequent to the year end, the following Schemes had their names changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
ANZ Private Bank Global Equities (Hedged) Fund	ANZ Private Global Equities (Actively Hedged) Fund
ANZ Private Bank International Fixed Interest Fund	ANZ Private International Fixed Interest Fund

The name changes were effective 1 July 2015 after a board resolution on 28 May 2015.

Other than what has been disclosed above, there have been no events subsequent to reporting date which have a material effect on the financial statements.

Indemnities and insurance premiums for officers and auditors

Indemnification:

Under the Schemes' Constitutions the Responsible Entity, including its officers and employees, is indemnified out of the Schemes' assets for any loss, damage, expense or other liability incurred by it in properly performing or exercising any of its powers, duties or rights in relation to the Schemes.

The Responsible Entity has not indemnified any auditor of the Schemes.

Insurance premiums:

No insurance premiums are paid out of the assets of the Schemes in relation to insurance cover for the Responsible Entity, its officers and employees or the auditors of the Schemes.

True and fair view

The Financial Statements have been prepared in accordance with applicable accounting standards to give a true and fair view of the state of affairs of the Schemes at reporting date.

**Directors' Report
for the financial year ended 30 June 2015**

Lead auditor's independence declaration

The lead auditor's independence declaration is set out on page 125 and forms part of the directors' report for the financial year ended 30 June 2015.

This report is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.

A handwritten signature in black ink, appearing to read 'J. H. H. H.', is written over a light grey grid background.

Director

Sydney

3 September 2015

**Statements of Financial Position
as at 30 June 2015**

	Note	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund†	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		64,486,269	60,343,097	27,500,722	17,291,661	25,807,960	24,415	17,736,593	-
Receivables	5	78,937	118,785	7,983,900	9,205,195	2,096,167	8,964	300,361	99
Financial assets held at fair value through profit or loss	6.1	1,229,518,151	1,087,005,975	687,540,152	768,859,593	66,035,395	2,841,255	112,958,450	29,942
Total assets		1,294,083,357	1,147,467,857	723,024,774	795,356,449	93,939,522	2,874,634	130,995,404	30,041
Liabilities									
Payables	7	-	-	1,720,442	405,717	28,126	14,491	-	-
Distribution payable		3,694,665	3,588,736	5,776,530	9,139,879	273,653	9,420	556,058	99
Financial liabilities held at fair value through profit or loss	6.2	-	-	54,825	12,925	-	-	-	-
Total liabilities (excluding net assets attributable to unitholders)		3,694,665	3,588,736	7,551,797	9,558,521	301,779	23,911	556,058	99
Net assets attributable to unitholders		1,290,388,692	1,143,879,121	715,472,977	785,797,928	93,637,743	2,850,723	130,439,346	29,942
Represented by:									
Net assets attributable to unitholders at redemption price		1,290,492,955	1,143,955,217	716,048,870	786,238,279	93,665,932	2,850,723	130,573,156	29,942
Adjustment arising from different unit pricing and accounting valuation		(104,263)	(76,096)	(575,893)	(440,351)	(28,189)	-	(133,810)	-
Total net assets attributable to unitholders	4	1,290,388,692	1,143,879,121	715,472,977	785,797,928	93,637,743	2,850,723	130,439,346	29,942

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

† The Scheme commenced operations on 10 June 2014.

**Statements of Financial Position
as at 30 June 2015**

	Note	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust †	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		641,639	4,341,575	6	1,043	1,084	1,007	35,467,658	-
Receivables	5	5,212,801	6,574,293	1	3	2	1	11,547,920	-
Financial assets held at fair value through profit or loss	6.1	238,470,962	243,911,907	-	-	-	-	212,728,243	-
Total assets		244,325,402	254,827,775	7	1,046	1,086	1,008	259,743,821	-
Liabilities									
Payables	7	-	-	-	-	17	18	3,846,681	-
Distribution payable		1,383,028	5,367,574	-	103	87	4	14,793,704	-
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	804,454	-
Total liabilities (excluding net assets attributable to unitholders)		1,383,028	5,367,574	-	103	104	22	19,444,839	-
Net assets attributable to unitholders		242,942,374	249,460,201	7	943	982	986	240,298,982	-
Represented by:									
Net assets attributable to unitholders at redemption price		243,124,912	249,730,638	7	943	982	986	240,336,648	-
Adjustment arising from different unit pricing and accounting valuation		(182,538)	(270,437)	-	-	-	-	(37,666)	-
Total net assets attributable to unitholders	4	242,942,374	249,460,201	7	943	982	986	240,298,982	-

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

† The Scheme commenced operations on 11 July 2014, hence comparatives are zero.

**Statements of Financial Position
as at 30 June 2015**

	Note	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		8,442,582	6,522,169	13,886,883	3,889,236	212,245,858	135,081,923	7,547,336	9,082,493
Receivables	5	6,196,517	4,110,923	11,768,848	7,959,783	600,248	1,148,960	12,981	17,064
Financial assets held at fair value through profit or loss	6.1	242,854,109	220,748,974	617,962,434	706,521,392	-	-	-	-
Total assets		257,493,208	231,382,066	643,618,165	718,370,411	212,846,106	136,230,883	7,560,317	9,099,557
Liabilities									
Payables	7	4,715	299,935	3,129,343	1,898,573	1,467,757	205,260	2,038	1,847
Distribution payable		3,989,653	1,751,813	9,386,020	15,200,620	357,041	288,846	10,596	16,956
Financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	-	-
Total liabilities (excluding net assets attributable to unitholders)		3,994,368	2,051,748	12,515,363	17,099,193	1,824,798	494,106	12,634	18,803
Net assets attributable to unitholders		253,498,840	229,330,318	631,102,802	701,271,218	211,021,308	135,736,777	7,547,683	9,080,754
Represented by:									
Net assets attributable to unitholders at redemption price		253,661,494	229,470,678	631,584,864	701,527,494	211,021,308	135,736,777	7,547,683	9,080,754
Adjustment arising from different unit pricing and accounting valuation		(162,654)	(140,360)	(482,062)	(256,276)	-	-	-	-
Total net assets attributable to unitholders	4	253,498,840	229,330,318	631,102,802	701,271,218	211,021,308	135,736,777	7,547,683	9,080,754

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Financial Position
as at 30 June 2015**

	Note	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		1,839,964	2,900,490	7,574,013	3,818,568	1,108,172	445,878	3,072,372	6,034,107
Receivables	5	3,134,540	995,397	1,445,075	1,427,072	3,210,748	1,279,993	3,313,849	2,118,408
Financial assets held at fair value through profit or loss	6.1	247,236,942	206,822,317	59,992,334	49,628,589	201,223,467	90,968,904	1,008,201,984	841,379,688
Total assets		252,211,446	210,718,204	69,011,422	54,874,229	205,542,387	92,694,775	1,014,588,205	849,532,203
Liabilities									
Payables	7	197,894	89,450	648,930	910,087	1,243,041	907,048	1,955,137	4,587,959
Distribution payable		14,864,764	11,668,193	-	1,075,328	2,556,358	1,523,894	126,199,642	20,593,022
Financial liabilities held at fair value through profit or loss	6.2	1,096,965	272,332	474,701	201,994	3,024	-	-	1
Total liabilities (excluding net assets attributable to unitholders)		16,159,623	12,029,975	1,123,631	2,187,409	3,802,423	2,430,942	128,154,779	25,180,982
Net assets attributable to unitholders		236,051,823	198,688,229	67,887,791	52,686,820	201,739,964	90,263,833	886,433,426	824,351,221
Represented by:									
Net assets attributable to unitholders at redemption price		236,187,848	198,818,330	67,959,437	52,759,107	202,109,701	90,471,660	886,992,869	824,872,992
Adjustment arising from different unit pricing and accounting valuation		(136,025)	(130,101)	(71,646)	(72,287)	(369,737)	(207,827)	(559,443)	(521,771)
Total net assets attributable to unitholders	4	236,051,823	198,688,229	67,887,791	52,686,820	201,739,964	90,263,833	886,433,426	824,351,221

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Financial Position as at 30 June 2015

	Note	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		1,736,838	1,088,525	17,909,580	12,665,001	23,053,346	7,155,984	37,103,048	62,002,279
Receivables	5	442,565	435,254	747,829	588,029	17,178,143	19,457,857	36,358,663	63,498,298
Financial assets held at fair value through profit or loss	6.1	31,578,884	34,419,601	10,945,408	18,955,718	1,042,822,913	1,223,707,549	2,869,870,777	3,338,917,165
Total assets		33,758,287	35,943,380	29,602,817	32,208,748	1,083,054,402	1,250,321,390	2,943,332,488	3,464,417,742
Liabilities									
Payables	7	455	253	45,103	639,291	5,524,307	8,097,788	5,096,928	42,695,369
Distribution payable		552,289	780,737	1,127,264	1,931,459	39,731,718	23,696,250	33,254,064	27,733,278
Financial liabilities held at fair value through profit or loss	6.2	9,750	-	2,350	2,248	535,746	479,018	71,364,494	52,759,754
Total liabilities (excluding net assets attributable to unitholders)		562,494	780,990	1,174,717	2,572,998	45,791,771	32,273,056	109,715,486	123,188,401
Net assets attributable to unitholders		33,195,793	35,162,390	28,428,100	29,635,750	1,037,262,631	1,218,048,334	2,833,617,002	3,341,229,341
Represented by:									
Net assets attributable to unitholders at redemption price		33,221,614	35,173,819	28,434,752	29,639,969	1,038,321,555	1,219,424,637	2,836,230,927	3,342,890,669
Adjustment arising from different unit pricing and accounting valuation		(25,821)	(11,429)	(6,652)	(4,219)	(1,058,924)	(1,376,303)	(2,613,925)	(1,661,328)
Total net assets attributable to unitholders	4	33,195,793	35,162,390	28,428,100	29,635,750	1,037,262,631	1,218,048,334	2,833,617,002	3,341,229,341

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Financial Position as at 30 June 2015

	Note	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		10,921,922	13,280,498	16,012,747	52,340,027	30,047,594	51,501,674	9,325,724	14,993,006
Receivables	5	133,057	862,947	9,234,509	5,045,594	35,141,503	26,110,966	6,204,171	3,492,646
Financial assets held at fair value through profit or loss	6.1	83,903,210	82,610,093	428,207,710	516,567,516	1,501,726,625	1,598,718,818	355,471,719	337,618,552
Total assets		94,958,189	96,753,538	453,454,966	573,953,137	1,566,915,722	1,676,331,458	371,001,614	356,104,204
Liabilities									
Payables	7	3,259	477	3,346,687	426,057	9,464,532	1,887,378	7,951,553	6,250,731
Distribution payable		603,962	1,039,361	15,534,030	14,956,862	263,251,054	134,358,061	78,992,177	109,759,910
Financial liabilities held at fair value through profit or loss	6.2	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299
Total liabilities (excluding net assets attributable to unitholders)		607,221	1,244,593	18,887,348	15,426,721	272,911,418	136,285,719	86,952,596	116,014,940
Net assets attributable to unitholders		94,350,968	95,508,945	434,567,618	558,526,416	1,294,004,304	1,540,045,739	284,049,018	240,089,264
Represented by:									
Net assets attributable to unitholders at redemption price		94,373,859	95,546,091	435,337,722	559,645,707	1,294,308,164	1,540,455,143	284,307,736	240,568,339
Adjustment arising from different unit pricing and accounting valuation		(22,891)	(37,146)	(770,104)	(1,119,291)	(303,860)	(409,404)	(258,718)	(479,075)
Total net assets attributable to unitholders	4	94,350,968	95,508,945	434,567,618	558,526,416	1,294,004,304	1,540,045,739	284,049,018	240,089,264

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Financial Position as at 30 June 2015

	Note	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets									
Cash and cash equivalents		12,491,247	25,473,396	1,144	17,555	2,624,136	5,154,913	1,074,325	2,268,252
Receivables	5	8,894,576	26,926,358	-	49,202	4,078,684	1,825,435	1,161,412	1,950,901
Financial assets held at fair value through profit or loss	6.1	1,118,579,997	1,260,402,984	-	-	355,597,196	495,005,440	70,514,871	68,156,272
Total assets		1,139,965,820	1,312,802,738	1,144	66,757	362,300,016	501,985,788	72,750,608	72,375,425
Liabilities									
Payables	7	31,651,392	60,451,843	14	1,415	-	-	182,189	262,140
Distribution payable		-	80,830,683	-	11,496	54,076,302	33,074,436	1,110	2,498,667
Financial liabilities held at fair value through profit or loss	6.2	3,339,543	18,183,028	-	-	1,580,282	622,817	1,465	248
Total liabilities (excluding net assets attributable to unitholders)		34,990,935	159,465,554	14	12,911	55,656,584	33,697,253	184,764	2,761,055
Net assets attributable to unitholders		1,104,974,885	1,153,337,184	1,130	53,846	306,643,432	468,288,535	72,565,844	69,614,370
Represented by:									
Net assets attributable to unitholders at redemption price		1,105,422,702	1,153,941,523	1,130	53,846	306,838,958	468,599,620	72,607,966	69,668,856
Adjustment arising from different unit pricing and accounting valuation		(447,817)	(604,339)	-	-	(195,526)	(311,085)	(42,122)	(54,486)
Total net assets attributable to unitholders	4	1,104,974,885	1,153,337,184	1,130	53,846	306,643,432	468,288,535	72,565,844	69,614,370

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Financial Position as at 30 June 2015

	Note	Small Companies Pool		Tax Effective Income Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Assets					
Cash and cash equivalents		25,706,847	21,327,522	10,287,190	12,400,492
Receivables	5	1,507,516	770,916	15,241,223	11,094,403
Financial assets held at fair value through profit or loss	6.1	260,547,183	275,738,294	467,013,336	542,071,850
Total assets		287,761,546	297,836,732	492,541,749	565,566,745
Liabilities					
Payables	7	8,492	1,696,714	2,838,597	2,670,892
Distribution payable		2,899,613	2,584,638	3,217,710	6,796,674
Financial liabilities held at fair value through profit or loss	6.2	-	-	1,448	184,946
Total liabilities (excluding net assets attributable to unitholders)		2,908,105	4,281,352	6,057,755	9,652,512
Net assets attributable to unitholders		284,853,441	293,555,380	486,483,994	555,914,233
Represented by:					
Net assets attributable to unitholders at redemption price		285,611,257	294,467,110	486,780,199	556,214,430
Adjustment arising from different unit pricing and accounting valuation		(757,816)	(911,730)	(296,205)	(300,197)
Total net assets attributable to unitholders	4	284,853,441	293,555,380	486,483,994	555,914,233

The Statements of Financial Position should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund [†]	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		-	-	31,889,140	33,072,130	-	-	998,183	-
Interest income		1,496,204	2,201,587	573,098	687,548	2,114,250	54,782	1,561,967	-
Unit trust distribution income		-	-	141,416	554,176	6,818	85,902	743	99
Net change in fair value of investments		30,919,783	38,308,039	3,659,728	96,445,444	(411,566)	118,603	(1,665,611)	(58)
Security lending income		-	-	173,840	105,384	-	-	-	-
Other income		-	-	-	104,702	-	-	33	-
Net investment income/(loss)		32,415,987	40,509,626	36,437,222	130,969,384	1,709,502	259,287	895,315	41
Expenses									
Responsible Entity fees	11.4	-	-	-	-	103,450	28,356	-	-
Interest expenses		-	-	-	-	1	24	-	-
Other expenses		-	-	866,657	721,828	-	-	51,821	-
Stock borrowing expenses		-	-	-	-	-	-	-	-
Auditor's remuneration		-	-	-	-	-	-	-	-
Operating expenses before finance costs		-	-	866,657	721,828	103,451	28,380	51,821	-
Profit/(loss) from operating activities		32,415,987	40,509,626	35,570,565	130,247,556	1,606,051	230,907	843,494	41
Finance costs									
Distributions to unitholders		32,444,156	40,451,242	30,957,932	36,625,275	1,663,863	204,924	2,367,840	99
Change in net assets attributable to unitholders/ Total comprehensive income	4	(28,169)	58,384	4,612,633	93,622,281	(57,812)	25,983	(1,524,346)	(58)

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

[†] The Scheme commenced operations on 10 June 2014.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust †	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		249,580	108,475	-	-	-	-	2,233,084	-
Interest income		46,482	54,273	13	480,925	21	521,952	85,425	-
Unit trust distribution income		10,782,022	16,464,245	-	-	-	-	-	-
Net change in fair value of investments		31,207,135	18,467,197	-	475,449	59	1,476,348	38,220,264	-
Security lending income		10,271	15,043	-	-	-	-	-	-
Other income		-	1,198,203	-	-	-	14	-	-
Net investment income/(loss)		42,295,490	36,307,436	13	956,374	80	1,998,314	40,538,773	-
Expenses									
Responsible Entity fees	11.4	-	-	-	-	-	-	873,354	-
Interest expenses		126	-	-	23	-	15	6,170	-
Other expenses		189,982	265,640	-	-	-	-	122,115	-
Stock borrowing expenses		-	-	-	-	-	-	-	-
Auditor's remuneration		-	-	-	-	-	-	-	-
Operating expenses before finance costs		190,108	265,640	-	23	-	15	1,001,639	-
Profit/(loss) from operating activities		42,105,382	36,041,796	13	956,351	80	1,998,299	39,537,134	-
Finance costs									
Distributions to unitholders		8,082,505	13,348,992	-	749,103	87	7,000,660	15,337,374	-
Change in net assets attributable to unitholders/ Total comprehensive income	4	34,022,877	22,692,804	13	207,248	(7)	(5,002,361)	24,199,760	-

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

† The Scheme commenced operations on 11 July 2014, hence comparatives are zero.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		-	-	32,125,075	36,512,093	-	-	-	-
Interest income		9,126,184	9,763,931	379,768	407,079	4,279,848	2,849,895	172,046	256,873
Unit trust distribution income		82,571	-	74,669	129,926	-	-	-	-
Net change in fair value of investments		1,777,152	2,715,526	(11,507,813)	87,594,158	-	-	-	-
Security lending income		-	-	66,918	70,552	-	-	-	-
Other income		-	-	-	79,746	-	-	-	-
Net investment income/(loss)		10,985,907	12,479,457	21,138,617	124,793,554	4,279,848	2,849,895	172,046	256,873
Expenses									
Responsible Entity fees	11.4	-	-	-	-	-	-	-	-
Interest expenses		-	-	-	-	-	-	-	-
Other expenses		-	11,834	730,422	565,935	-	-	-	-
Stock borrowing expenses		-	-	-	-	-	-	-	-
Auditor's remuneration		-	9,350	-	-	-	-	-	-
Operating expenses before finance costs		-	21,184	730,422	565,935	-	-	-	-
Profit/(loss) from operating activities		10,985,907	12,458,273	20,408,195	124,227,619	4,279,848	2,849,895	172,046	256,873
Finance costs									
Distributions to unitholders		13,964,073	7,371,823	31,886,415	39,696,019	4,279,848	2,849,891	172,046	256,874
Change in net assets attributable to unitholders/ Total comprehensive income	4	(2,978,166)	5,086,450	(11,478,220)	84,531,600	-	4	-	(1)

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		582,579	333,879	-	-	4,705,659	2,219,449	21,993,577	15,234,448
Interest income		83,855	60,438	2,137,143	1,628,125	23,587	8,885	64,750	76,124
Unit trust distribution income		7,148,441	5,754,525	-	-	38,383	-	5,030,522	1,582,060
Net change in fair value of investments		14,445,485	21,236,275	(333,448)	632,224	14,618,121	2,977,754	175,016,367	34,047,005
Security lending income		-	-	-	-	-	-	-	-
Other income		63,330	34,212	813	1,000	2,599	-	34,954	44,803
Net investment income/(loss)		22,323,690	27,419,329	1,804,508	2,261,349	19,388,349	5,206,088	202,140,170	50,984,440
Expenses									
Responsible Entity fees	11.4	583,121	479,285	8,993	11,598	-	-	-	-
Interest expenses		1,946	-	500	-	1,958	121	1,601	442
Other expenses		282,774	218,897	-	34	410,502	219,659	324,002	434,484
Stock borrowing expenses		-	-	-	-	-	-	-	-
Auditor's remuneration		-	-	-	-	-	-	-	-
Operating expenses before finance costs		867,841	698,182	9,493	11,632	412,460	219,780	325,603	434,926
Profit/(loss) from operating activities		21,455,849	26,721,147	1,795,015	2,249,717	18,975,889	4,986,308	201,814,567	50,549,514
Finance costs									
Distributions to unitholders		14,864,764	11,668,175	509,171	1,407,811	3,993,892	2,441,797	139,332,021	25,655,205
Change in net assets attributable to unitholders/ Total comprehensive income	4	6,591,085	15,052,972	1,285,844	841,906	14,981,997	2,544,511	62,482,546	24,894,309

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		1,363,264	1,405,616	786,991	843,804	-	-	121,516,116	132,575,822
Interest income		32,820	25,248	300,867	316,297	52,500,416	63,755,110	3,034,523	4,193,816
Unit trust distribution income		48,227	61,568	39,495	78,839	1,841,284	-	13,822,732	17,088,020
Net change in fair value of investments		741,341	4,964,219	(445,714)	1,716,816	6,974,708	19,992,648	7,203,947	443,557,537
Security lending income		11,320	4,337	-	-	-	-	-	-
Other income		-	8,720	-	-	2,350	12,078	124,624	82,803
Net investment income/(loss)		2,196,972	6,469,708	681,639	2,955,756	61,318,758	83,759,836	145,701,942	597,497,998
Expenses									
Responsible Entity fees	11.4	4,165	1,786	471,054	494,601	22,723	20,919	42,736	56,129
Interest expenses		35	1	-	-	75,553	255,850	1	5,374
Other expenses		29,331	16,568	34,690	15,675	15	14	3,883,855	5,757,106
Stock borrowing expenses		-	-	-	-	-	-	5,531,635	6,664,623
Auditor's remuneration		-	-	-	-	-	-	-	-
Operating expenses before finance costs		33,531	18,355	505,744	510,276	98,291	276,783	9,458,227	12,483,232
Profit/(loss) from operating activities		2,163,441	6,451,353	175,895	2,445,480	61,220,467	83,483,053	136,243,715	585,014,766
Finance costs									
Distributions to unitholders		1,318,635	1,523,326	1,127,264	1,931,459	75,000,642	62,428,549	133,077,055	149,181,107
Change in net assets attributable to unitholders/ Total comprehensive income	4	844,806	4,928,027	(951,369)	514,021	(13,780,175)	21,054,504	3,166,660	435,833,659

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		-	-	9,282,171	15,654,016	24,545,328	37,510,418	6,045,517	4,922,033
Interest income		1,573,173	3,999,369	401,517	471,724	789,993	847,578	114,624	224,744
Unit trust distribution income		-	-	2,913,784	25,254,895	21,201,122	22,849,271	766,558	24,629,899
Net change in fair value of investments		1,218,686	5,282,946	58,996,450	26,887,863	346,769,991	335,863,193	89,529,180	70,541,329
Security lending income		-	-	-	-	-	-	-	-
Other income		719	2,014	2,158	2,645	194,037	1,259,107	399,556	1,053,484
Net investment income/(loss)		2,792,578	9,284,329	71,596,080	68,271,143	393,500,471	398,329,567	96,855,435	101,371,489
Expenses									
Responsible Entity fees	11.4	6,095	6,721	-	-	50,766	321,067	75,668	48,900
Interest expenses		1	10,607	28,206	314,858	153,073	87,193	1,725	9,583
Other expenses		215	28	1,354,985	903,915	1,823,415	1,569,971	696,173	570,748
Stock borrowing expenses		-	-	-	-	-	-	-	-
Auditor's remuneration		-	-	-	-	-	-	-	-
Operating expenses before finance costs		6,311	17,356	1,383,191	1,218,773	2,027,254	1,978,231	773,566	629,231
Profit/(loss) from operating activities		2,786,267	9,266,973	70,212,889	67,052,370	391,473,217	396,351,336	96,081,869	100,742,258
Finance costs									
Distributions to unitholders		2,748,064	10,585,061	15,534,030	14,956,862	291,622,035	179,845,614	83,188,045	123,435,489
Change in net assets attributable to unitholders/ Total comprehensive income	4	38,203	(1,318,088)	54,678,859	52,095,508	99,851,182	216,505,722	12,893,824	(22,693,231)

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income									
Dividend income		-	-	-	-	931,862	674,001	41,956	26,711
Interest income		17,533,683	32,877,041	423	163,270	161,977	172,408	25,594	34,513
Unit trust distribution income		9,997,971	20,979,782	-	-	12,085,407	11,565,704	2,903,686	6,068,266
Net change in fair value of investments		44,364,770	36,621,314	(964)	555,228	26,226,618	49,825,584	9,643,339	1,973,236
Security lending income		-	-	-	-	-	-	-	-
Other income		11,868	2,318	-	-	156,210	84,207	-	983,904
Net investment income/(loss)		71,908,292	90,480,455	(541)	718,498	39,562,074	62,321,904	12,614,575	9,086,630
Expenses									
Responsible Entity fees	11.4	-	-	-	-	-	-	15,553	15,078
Interest expenses		12,126	8,855	32	18,546	1	3	-	-
Other expenses		9,227	34	-	150	664,202	732,048	53,889	302,251
Stock borrowing expenses		-	-	-	-	-	-	-	-
Auditor's remuneration		-	-	-	-	-	-	-	-
Operating expenses before finance costs		21,353	8,889	32	18,696	664,203	732,051	69,442	317,329
Profit/(loss) from operating activities		71,886,939	90,471,566	(573)	699,802	38,897,871	61,589,853	12,545,133	8,769,301
Finance costs									
Distributions to unitholders		10,364,441	86,655,704	-	4,658,103	57,555,727	67,519,500	1,908,647	6,403,906
Change in net assets attributable to unitholders/ Total comprehensive income	4	61,522,498	3,815,862	(573)	(3,958,301)	(18,657,856)	(5,929,647)	10,636,486	2,365,395

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Statements of Comprehensive Income for the financial year ended 30 June 2015

	Note	Small Companies Pool		Tax Effective Income Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Investment income					
Dividend income		8,161,100	8,828,346	9,031,764	10,320,511
Interest income		577,095	393,212	8,252,803	9,277,256
Unit trust distribution income		104,600	77,480	6,226,843	11,448,036
Net change in fair value of investments		15,293,287	48,463,059	17,226,220	36,889,574
Security lending income		70,032	94,886	129,153	116,811
Other income		21,938	15,945	-	711,251
Net investment income/(loss)		24,228,052	57,872,928	40,866,783	68,763,439
Expenses					
Responsible Entity fees	11.4	-	-	6,840,281	7,623,348
Interest expenses		-	-	-	-
Other expenses		443,693	367,220	316,168	332,256
Stock borrowing expenses		-	-	-	-
Auditor's remuneration		-	-	-	-
Operating expenses before finance costs		443,693	367,220	7,156,449	7,955,604
Profit/(loss) from operating activities		23,784,359	57,505,708	33,710,334	60,807,835
Finance costs					
Distributions to unitholders		9,085,322	9,767,606	12,904,848	21,394,778
Change in net assets attributable to unitholders/ Total comprehensive income	4	14,699,037	47,738,102	20,805,486	39,413,057

The Statements of Comprehensive Income should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Changes in Equity
for the financial year ended 30 June 2015**

The Schemes' net assets attributable to unitholders are classified as a liability under AASB 132 *Financial Instruments: Presentation*. As such the Schemes have no equity, and no items of changes in equity have been presented for the current or comparative year.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund [†]	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		-	-	31,917,513	31,457,966	-	-	979,827	-
Interest received		1,536,052	2,331,270	568,440	679,715	1,610,528	95,820	1,280,197	-
Unit trust distribution received		-	-	141,416	1,405,724	-	-	-	-
Other income received		-	-	139,427	212,173	-	-	-	-
Foreign exchange gains/(losses)		-	-	-	-	-	-	-	-
Interest paid		-	-	-	-	(1)	(24)	-	-
Operating expenses paid		-	-	(866,657)	(721,828)	(89,815)	(57,729)	(51,933)	-
Proceeds from sale of investments		4,655,013,088	6,653,611,679	355,987,804	244,209,942	50,656,846	85,521,645	62,230,097	-
Purchase of investments		(4,766,605,481)	(6,362,236,440)	(268,420,017)	(178,862,896)	(115,255,930)	(20,468,259)	(176,823,464)	(30,000)
Net cash flows from/(used in) operating activities	8	(110,056,341)	293,706,509	119,467,926	98,380,796	(63,078,372)	65,091,453	(112,385,276)	(30,000)
Cash flows from financing activities:									
Proceeds from issue of units		1,213,480,807	1,181,877,217	7,036,328	8,822,393	95,710,087	31,778	137,361,018	30,000
Payments for redemption of units		(1,099,281,294)	(1,480,789,960)	(116,295,193)	(114,458,276)	(5,642,566)	(68,139,008)	(5,518,192)	-
Distributions paid		-	(29,391)	-	-	(1,205,604)	(112,530)	(1,720,957)	-
Net cash flows from/(used in) financing activities		114,199,513	(298,942,134)	(109,258,865)	(105,635,883)	88,861,917	(68,219,760)	130,121,869	30,000
Net increase/(decrease) in cash and cash equivalents		4,143,172	(5,235,625)	10,209,061	(7,255,087)	25,783,545	(3,128,307)	17,736,593	-
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		60,343,097	65,578,722	17,291,661	24,546,748	24,415	3,152,722	-	-
Cash and cash equivalents at the end of the financial year		64,486,269	60,343,097	27,500,722	17,291,661	25,807,960	24,415	17,736,593	-

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

[†] The Scheme commenced operations on 10 June 2014.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust †	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		249,580	108,475	-	-	-	-	1,865,687	-
Interest received		45,583	59,551	15	973,594	20	2,125,146	80,697	-
Unit trust distribution received		13,266,650	15,000,849	-	-	-	-	-	-
Other income received		12,370	1,216,107	-	-	-	13	-	-
Foreign exchange gains/(losses)		-	-	-	-	50	(6,007,535)	2,688,879	-
Interest paid		(126)	-	-	(23)	-	(15)	(6,170)	-
Operating expenses paid		(189,982)	(265,640)	-	(1)	-	1	(899,642)	-
Proceeds from sale of investments		86,062,723	137,636,879	-	402,504,565	-	146,776,689	79,166,681	-
Purchase of investments		(50,538,979)	(65,754,511)	-	(24,824,011)	(2)	(42,698,846)	(261,955,879)	-
Net cash flows from/(used in) operating activities	8	48,907,819	88,001,710	15	378,654,124	68	100,195,453	(179,059,747)	-
Cash flows from financing activities:									
Proceeds from issue of units		1,369,677	452,872	-	10,543,132	-	-	219,186,857	-
Payments for redemption of units		(53,977,432)	(85,905,695)	(949)	(392,164,304)	-	(138,224,499)	(4,445,250)	-
Distributions paid		-	-	(103)	(749,000)	-	(3,263,726)	(543,671)	-
Net cash flows from/(used in) financing activities		(52,607,755)	(85,452,823)	(1,052)	(382,370,172)	-	(141,488,225)	214,197,936	-
Net increase/(decrease) in cash and cash equivalents		(3,699,936)	2,548,887	(1,037)	(3,716,048)	68	(41,292,772)	35,138,189	-
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	9	(67,765)	329,469	-
Cash and cash equivalents at the beginning of the financial year		4,341,575	1,792,688	1,043	3,717,091	1,007	41,361,544	-	-
Cash and cash equivalents at the end of the financial year		641,639	4,341,575	6	1,043	1,084	1,007	35,467,658	-

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

† The Scheme commenced operations on 11 July 2014, hence comparatives are zero.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		-	-	33,771,901	36,872,989	-	-	-	-
Interest received		10,048,750	8,656,096	370,637	409,304	4,212,663	2,762,283	178,404	267,845
Unit trust distribution received		-	-	74,669	269,002	-	-	-	-
Other income received		6,775	-	53,944	165,237	46,253	63,384	191	-
Foreign exchange gains/(losses)		-	-	-	-	-	-	-	-
Interest paid		-	-	-	-	-	-	-	-
Operating expenses paid		-	(20,546)	(730,422)	(565,935)	-	-	-	(53,691)
Proceeds from sale of investments		186,468,469	89,752,992	274,937,301	267,362,915	-	-	-	-
Purchase of investments		(209,304,940)	(157,249,382)	(202,089,172)	(139,457,976)	-	-	-	-
Net cash flows from/(used in) operating activities	8	(12,780,946)	(58,860,840)	106,388,858	165,055,536	4,258,916	2,825,667	178,595	214,154
Cash flows from financing activities:									
Proceeds from issue of units		127,490,048	102,500,420	2,835,484	3,218,012	218,636,700	205,235,909	200,075	63,945
Payments for redemption of units		(101,077,722)	(33,074,947)	(99,226,695)	(183,757,447)	(145,493,893)	(162,026,280)	(1,876,114)	(4,565,333)
Distributions paid		(11,710,967)	(7,602,340)	-	-	(237,788)	(348,125)	(37,713)	(64,265)
Net cash flows from/(used in) financing activities		14,701,359	61,823,133	(96,391,211)	(180,539,435)	72,905,019	42,861,504	(1,713,752)	(4,565,653)
Net increase/(decrease) in cash and cash equivalents		1,920,413	2,962,293	9,997,647	(15,483,899)	77,163,935	45,687,171	(1,535,157)	(4,351,499)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	-	-	-	-
Cash and cash equivalents at the beginning of the financial year		6,522,169	3,559,876	3,889,236	19,373,135	135,081,923	89,394,752	9,082,493	13,433,992
Cash and cash equivalents at the end of the financial year		8,442,582	6,522,169	13,886,883	3,889,236	212,245,858	135,081,923	7,547,336	9,082,493

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		567,436	333,879	-	-	3,716,924	2,524,449	21,202,528	13,782,090
Interest received		86,949	57,946	2,083,996	1,475,133	23,316	8,681	68,483	88,623
Unit trust distribution received		6,914,766	5,504,511	-	-	38,383	-	4,712,497	1,143,643
Other income received		52,028	-	804	1,002	1	-	-	-
Foreign exchange gains/(losses)		(30,677,959)	(2,769,971)	(3,184,305)	(339,399)	310,841	(80,266)	401,598	(25,544)
Interest paid		(1,946)	-	(500)	-	(1,958)	(121)	(1,601)	(442)
Operating expenses paid		(863,586)	(726,609)	(9,199)	(11,808)	(455,133)	(247,273)	(857,593)	(931,946)
Proceeds from sale of investments		171,934,826	104,418,663	64,785,602	37,324,117	434,596,769	196,738,873	651,668,317	278,884,438
Purchase of investments		(168,265,775)	(156,920,752)	(72,251,862)	(55,270,444)	(525,308,531)	(178,291,863)	(646,032,173)	(970,682,357)
Net cash flows from/(used in) operating activities	8	(20,253,261)	(50,102,333)	(8,575,464)	(16,821,399)	(87,079,388)	20,652,480	31,162,056	(677,741,495)
Cash flows from financing activities:									
Proceeds from issue of units		37,134,557	69,163,228	17,305,343	14,275,888	113,956,984	5,500,858	515,478,042	976,038,643
Payments for redemption of units		(17,815,015)	(17,252,072)	(4,933,967)	(6,329,632)	(26,215,668)	(25,954,979)	(549,603,784)	(292,274,905)
Distributions paid		(126,865)	(16,394)	(40,749)	(20,110)	-	-	-	-
Net cash flows from/(used in) financing activities		19,192,677	51,894,762	12,330,627	7,926,146	87,741,316	(20,454,121)	(34,125,742)	683,763,738
Net increase/(decrease) in cash and cash equivalents		(1,060,584)	1,792,429	3,755,163	(8,895,253)	661,928	198,359	(2,963,686)	6,022,243
Effect of exchange rate fluctuations on cash and cash equivalents		58	(2,457)	282	(29,989)	366	(8,104)	1,951	(2,115)
Cash and cash equivalents at the beginning of the financial year		2,900,490	1,110,518	3,818,568	12,743,810	445,878	255,623	6,034,107	13,979
Cash and cash equivalents at the end of the financial year		1,839,964	2,900,490	7,574,013	3,818,568	1,108,172	445,878	3,072,372	6,034,107

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		1,349,266	1,340,421	830,504	836,013	-	-	121,934,640	130,219,920
Interest received		32,154	25,487	289,534	328,010	55,412,598	65,727,900	3,100,506	4,204,951
Unit trust distribution received		48,979	87,384	59,069	70,151	-	-	6,207,465	7,387,490
Other income received		10,761	13,276	-	266	2,086	12,032	-	43,870
Foreign exchange gains/(losses)		-	-	-	-	45,146	(212,877)	-	-
Interest paid		(35)	(1)	-	-	(75,553)	(255,850)	(1)	(5,374)
Operating expenses paid		(33,293)	(18,204)	(509,794)	(510,480)	(22,157)	(21,321)	(9,420,091)	(11,705,986)
Proceeds from sale of investments		11,804,771	7,687,628	61,544,472	23,400,289	1,636,099,888	945,102,482	1,470,911,703	1,851,392,922
Purchase of investments		(8,270,803)	(6,426,024)	(54,781,466)	(28,623,301)	(1,449,602,351)	(919,307,043)	(979,307,444)	(1,571,860,487)
Net cash flows from/(used in) operating activities	8	4,941,800	2,709,967	7,432,319	(4,499,052)	241,859,657	91,045,323	613,426,778	409,677,306
Cash flows from financing activities:									
Proceeds from issue of units		4,581,645	3,834,025	4,089,492	4,847,963	35,199,107	94,695,453	92,467,447	96,541,168
Payments for redemption of units		(8,867,859)	(6,114,205)	(6,002,375)	(8,637,172)	(260,977,314)	(207,665,180)	(730,607,367)	(564,477,706)
Distributions paid		(7,273)	(5,373)	(274,857)	(542,716)	(191,521)	(206,628)	(186,089)	(241,398)
Net cash flows from/(used in) financing activities		(4,293,487)	(2,285,553)	(2,187,740)	(4,331,925)	(225,969,728)	(113,176,355)	(638,326,009)	(468,177,936)
Net increase/(decrease) in cash and cash equivalents		648,313	424,414	5,244,579	(8,830,977)	15,889,929	(22,131,032)	(24,899,231)	(58,500,630)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-	7,433	(15,317)	-	-
Cash and cash equivalents at the beginning of the financial year		1,088,525	664,111	12,665,001	21,495,978	7,155,984	29,302,333	62,002,279	120,502,909
Cash and cash equivalents at the end of the financial year		1,736,838	1,088,525	17,909,580	12,665,001	23,053,346	7,155,984	37,103,048	62,002,279

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		-	-	9,637,726	17,051,408	24,768,607	39,341,357	6,147,342	4,876,946
Interest received		1,674,667	4,607,368	459,522	404,150	844,200	842,889	123,500	229,595
Unit trust distribution received		-	-	383,098	43,915	199	111,216	709,020	24,408,765
Other income received		1,273	1,858	-	-	1,224,990	521,057	377,570	1,030,193
Foreign exchange gains/(losses)		929	76,926	1,238,398	(1,460,581)	4,992,893	10,283,608	1,134,533	(1,412,940)
Interest paid		(1)	(10,607)	(28,206)	(314,858)	(153,073)	(87,193)	(1,725)	(9,583)
Operating expenses paid		(6,156)	(7,006)	(1,506,020)	(1,003,005)	(1,875,661)	(1,916,125)	(767,852)	(617,831)
Proceeds from sale of investments		334,448,776	1,549,134,956	818,047,943	713,648,735	2,093,119,265	5,183,721,507	749,693,583	862,832,091
Purchase of investments		(334,101,322)	(1,147,183,209)	(676,847,497)	(550,108,579)	(1,636,115,431)	(4,507,532,212)	(680,208,740)	(731,984,863)
Net cash flows from/(used in) operating activities	8	2,018,166	406,620,286	151,384,964	178,261,185	486,805,989	725,286,104	77,207,231	159,352,373
Cash flows from financing activities:									
Proceeds from issue of units		121,240,432	246,457,544	26,253,333	99,439,088	517,339,546	978,856,291	64,561,566	112,993,652
Payments for redemption of units		(125,585,323)	(678,452,982)	(214,056,461)	(237,315,494)	(1,025,455,266)	(1,856,480,843)	(145,878,269)	(265,559,584)
Distributions paid		(32,492)	(69,122)	-	-	(505,792)	(1,649,239)	(1,583,309)	(18,306)
Net cash flows from/(used in) financing activities		(4,377,383)	(432,064,560)	(187,803,128)	(137,876,406)	(508,621,512)	(879,273,791)	(82,900,012)	(152,584,238)
Net increase/(decrease) in cash and cash equivalents		(2,359,217)	(25,444,274)	(36,418,164)	40,384,779	(21,815,523)	(153,987,687)	(5,692,781)	6,768,135
Effect of exchange rate fluctuations on cash and cash equivalents		641	(52,240)	90,884	(237,832)	361,443	(12,425,000)	25,499	(44,686)
Cash and cash equivalents at the beginning of the financial year		13,280,498	38,777,012	52,340,027	12,193,080	51,501,674	217,914,361	14,993,006	8,269,557
Cash and cash equivalents at the end of the financial year		10,921,922	13,280,498	16,012,747	52,340,027	30,047,594	51,501,674	9,325,724	14,993,006

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:									
Dividends received		-	-	-	-	910,178	674,001	41,956	26,711
Interest received		18,632,136	39,793,093	458	511,801	176,379	161,415	26,403	38,552
Unit trust distribution received		-	-	-	-	12,370,691	11,151,457	3,399,160	8,131,463
Other income received		-	-	48,078	-	69,596	-	1,425	985,702
Foreign exchange gains/(losses)		(46,533,751)	(75,464,967)	(2,380)	(1,382,934)	(54,235,493)	(9,726,396)	(142,473)	(128,705)
Interest paid		(12,126)	(8,855)	(32)	(18,546)	(1)	(3)	-	-
Operating expenses paid		(43,231)	(11,590)	-	(8,725)	(664,202)	(791,832)	(69,215)	(317,607)
Proceeds from sale of investments		1,138,357,089	4,374,330,152	2,176	66,863,047	574,479,266	382,263,063	22,577,163	223,145,311
Purchase of investments		(922,302,310)	(4,323,081,258)	(1,072)	(6,615,685)	(356,097,613)	(448,571,002)	(14,940,549)	(20,071,511)
Net cash flows from/(used in) operating activities	8	188,097,807	15,556,575	47,228	59,348,958	177,008,801	(64,839,297)	10,893,870	211,809,916
Cash flows from financing activities:									
Proceeds from issue of units		70,000,001	53,667,995	1,100	500,000	120,354,563	250,240,115	3,650,142	3,012,910
Payments for redemption of units		(271,079,922)	(109,941,308)	(64,739)	(61,760,000)	(299,895,671)	(186,364,040)	(15,631,793)	(214,581,709)
Distributions paid		-	-	-	-	-	-	(106,309)	(66,312)
Net cash flows from/(used in) financing activities		(201,079,921)	(56,273,313)	(63,639)	(61,260,000)	(179,541,108)	63,876,075	(12,087,960)	(211,635,111)
Net increase/(decrease) in cash and cash equivalents		(12,982,114)	(40,716,738)	(16,411)	(1,911,042)	(2,532,307)	(963,222)	(1,194,090)	174,805
Effect of exchange rate fluctuations on cash and cash equivalents		(35)	(1,447,520)	-	(2,121)	1,530	(37,841)	163	(2,944)
Cash and cash equivalents at the beginning of the financial year		25,473,396	67,637,654	17,555	1,930,718	5,154,913	6,155,976	2,268,252	2,096,391
Cash and cash equivalents at the end of the financial year		12,491,247	25,473,396	1,144	17,555	2,624,136	5,154,913	1,074,325	2,268,252

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

**Statements of Cash Flows
for the financial year ended 30 June 2015**

	Note	Small Companies Pool		Tax Effective Income Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Cash flows from operating activities:					
Dividends received		7,109,446	6,296,565	9,090,576	10,473,308
Interest received		584,886	388,427	8,288,899	9,274,843
Unit trust distribution received		50,980	77,480	7,697,057	9,786,757
Other income received		95,874	108,899	125,560	844,568
Foreign exchange gains/(losses)		-	-	(1,522,267)	312,610
Interest paid		-	-	-	-
Operating expenses paid		(443,693)	(367,220)	(7,239,613)	(7,970,636)
Proceeds from sale of investments		130,682,253	120,751,233	246,012,886	241,830,072
Purchase of investments		(101,529,098)	(86,656,884)	(157,761,045)	(157,765,782)
Net cash flows from/(used in) operating activities	8	36,550,648	40,598,500	104,692,053	106,785,740
Cash flows from financing activities:					
Proceeds from issue of units		1,723,574	-	9,445,714	12,472,736
Payments for redemption of units		(33,894,897)	(34,933,702)	(112,839,916)	(121,536,156)
Distributions paid		-	-	(3,411,153)	(3,779,764)
Net cash flows from/(used in) financing activities		(32,171,323)	(34,933,702)	(106,805,355)	(112,843,184)
Net increase/(decrease) in cash and cash equivalents		4,379,325	5,664,798	(2,113,302)	(6,057,444)
Effect of exchange rate fluctuations on cash and cash equivalents		-	-	-	-
Cash and cash equivalents at the beginning of the financial year		21,327,522	15,662,724	12,400,492	18,457,936
Cash and cash equivalents at the end of the financial year		25,706,847	21,327,522	10,287,190	12,400,492

The Statements of Cash Flows should be read in conjunction with the Notes to the Financial Statements set out on pages 31 to 121.

Notes to the Financial Statements for the financial year ended 30 June 2015

1. Reporting entity

The Schemes included in these financial statements are registered Managed Investment Schemes under the *Corporations Act 2001*. The financial statements of the Schemes are for the financial year ended 30 June 2015.

2. Basis of preparation

2.1 Statement of compliance

The financial statements are general purpose financial statements which have been prepared in accordance with Australian Accounting Standards adopted by the Australian Accounting Standards Board (AASB) and the *Corporations Act 2001*. The financial statements of the Schemes comply with International Financial Reporting Standards (IFRS) and interpretations adopted by the International Accounting Standards Board (IASB).

The financial statements were approved by the Board of Directors of the Responsible Entity on 3 September 2015.

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis except for financial instruments at fair value through profit or loss, which are measured at fair value and financial liabilities other than those at fair value through profit or loss which are measured at amortised cost.

2.3 Functional and presentation currency

The financial statements are presented in Australian dollars, which is the Schemes' functional currency.

2.4 Use of estimates and judgements

The preparation of the financial statements which are in conformity with IFRS, requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses and the disclosure of contingent assets and liabilities. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgement about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

Note 9.5 Valuation of financial instruments contains information about the estimation of fair values of financial instruments.

The Schemes have been re-assessed as at 30 June 2015 and continued to meet the definition of the investment entities under the definition of AASB 10 *Consolidated Financial Statements* as the following criteria are met:

- The Schemes obtain and manage funds for the purpose of providing investors of the Schemes with investment management services;
- The Schemes have committed to their investors that their business purposes are to invest funds solely for return from capital appreciation and investment income; and
- The Schemes measure and evaluate the performance of their investments on a fair value basis.

2.5 Going concern

The financial statements have been prepared on a going concern basis.

2.6 Changes in accounting policies

There were no changes in the accounting policies of the Schemes during the financial year.

Notes to the Financial Statements for the financial year ended 30 June 2015

3. Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

The Schemes have not early adopted any accounting standard.

3.1 Foreign currency translation

Foreign currency transactions are translated to Australian dollars at the rates of exchange prevailing at the dates of the transactions. Assets and liabilities denominated in foreign currencies are translated at the rates of exchange prevailing at the reporting date. Unrealised foreign exchange gains or losses, arising in translation of assets and liabilities denominated in foreign currencies at reporting date, are recognised as part of the 'Net change in fair value of investments' in the Statements of Comprehensive Income. Realised gains and losses on amounts denominated in foreign currencies are also brought to account as part of 'Net change in fair value of investments' in the Statements of Comprehensive Income and as part of 'Foreign exchange gains/(losses)' in the Statements of Cash Flows.

3.2 Financial instruments

3.2.1 Recognition and initial measurement

Financial assets and liabilities held at fair value through profit or loss are recognised initially on the trade date at which the Schemes become a party to the contractual provisions of the instrument. Other financial assets and liabilities are recognised on the due date they originated.

Financial assets and financial liabilities held at fair value through the profit or loss are measured initially at fair value, with transaction costs recognised in the Statements of Comprehensive Income. Financial assets or liabilities not held at fair value through profit or loss are measured initially at fair value plus transaction costs that are directly attributable to its acquisition or issue.

3.2.2 Derecognition

The Schemes derecognise financial assets when the contractual rights to the cash flows from the financial assets expire or they transfer the financial assets and the transfer qualifies for derecognition in accordance with AASB 139 *Financial Instruments: Recognition and Measurement*.

A financial liability is derecognised when the obligation specified in the contract is discharged, cancelled or expired.

3.2.3 Classification

Financial assets and financial liabilities held at fair value through profit or loss are classified as held for trading. These include investments in equity instruments, fixed interest securities, derivatives and units in unlisted unit trusts.

Financial assets measured at amortised cost include cash and cash equivalents and accounts receivable. Financial liabilities measured at amortised cost include balances due to brokers and accounts payable.

3.2.4 Measurement

Subsequent to initial recognition, all instruments classified at fair value through profit or loss are measured at fair value with changes in their fair value recognised in the Statements of Comprehensive Income.

Financial liabilities, other than those at fair value through profit or loss, are measured at amortised cost using the effective interest rate method.

Financial liabilities arising from the redeemable units issued by the Schemes are carried at the redemption amount representing the investors' rights to the residual interest in the Schemes' assets, which is the fair value at the reporting date.

Refer to Note 9.5 Valuation of financial instruments for additional disclosures.

Notes to the Financial Statements for the financial year ended 30 June 2015

3.2.5 Fair value measurement principles

The Schemes have adopted AASB 13 *Fair Value Measurement* and as a result the Schemes have adopted the definition of fair value, as set out below.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal, or in its absence, the most advantageous market to which the Schemes have access at that date. The fair value of a liability reflects its non - performance risk.

The prices used to value investments include, but are not limited to:

- independent prices obtained for each security;
- quoted 'bid' prices on long securities and quoted 'ask' prices on securities sold short;
- redemption prices published by the relevant Responsible Entity, for investments into unlisted unit trusts.

In accordance with the Constitutions, the Schemes are contractually obliged to redeem units at redemption price, which includes an allowance for transaction costs that would be incurred by the Schemes on disposal of assets required to fund the redemptions. Where a transaction cost factor has been incurred, there will be a difference between the carrying amount of the net assets of the Schemes (excluding the unitholders' funds classified as a financial liability) and the contractual amount payable to unitholders which is based on the redemption price. The 'Adjustment arising from different unit pricing and accounting valuation' is presented in the Statements of Financial Position as part of the 'Net assets attributable to unitholders'.

When applicable, the Schemes measure the fair value of an instrument using the quoted prices in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

When there is no quoted price in an active market, the Schemes use valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all the factors that market participants would take into account in pricing a transaction.

3.2.6 Offsetting

Financial assets and liabilities are offset and the net amount presented in the Statements of Financial Position when, and only when, the Schemes have a legal right to offset the amounts and they intend either to settle on a net basis or realise the asset and settle the liability simultaneously.

Refer to Note 9.2.10 Offsetting financial assets and financial liabilities for additional disclosures.

Income and expenses are presented on a net basis only when permitted under AASBs, e.g. for gains and losses arising from a group of similar transactions, such as gains and losses from financial instruments at fair value through profit or loss.

3.2.7 Derivative financial instruments

The Schemes use derivative financial instruments to hedge their exposure to foreign exchange and interest rate risks arising from investment activities. In accordance with their investment strategy, the Schemes hold or issue derivative financial instruments for hedging purposes.

Derivative financial instruments are recognised initially at cost. Subsequent to initial recognition, derivative financial instruments are stated at fair value. The gain or loss on remeasurement to fair value is recognised immediately in the Statements of Comprehensive Income.

3.3 Net assets attributable to unitholders

Units are redeemable at the unitholders' option, however, applications and redemptions may be suspended by the Responsible Entity if it is in the best interests of the unitholders. The units are classified as financial liabilities as the units can be put back to the Schemes at any time for cash based on the redemption price. The fair value of redeemable units is measured at the redemption amount that is payable (based on the redemption unit price) at the end of the reporting period if unitholders exercised their right to redeem units from the Schemes.

3.4 Terms and conditions of units

The Schemes included in these financial statements have between one and four classes of units.

Each unit issued within each class confers upon the unitholders an equal interest in the relevant class and is of equal value. The rights, obligations and restrictions attached to each unit in each class are identical in all respects. The classes in the Schemes differ in terms of the Responsible Entity fees charged.

Notes to the Financial Statements for the financial year ended 30 June 2015

A unit does not confer any interest in any particular asset or investment of the Schemes. Unitholders have various rights under the applicable Constitution and the *Corporations Act 2001*, including the right to have their units redeemed, receive income distributions and attend and vote at meetings of unitholders.

3.5 Cash and cash equivalents

For the purpose of presentation in the Statements of Cash Flows, cash and cash equivalents may include cash at bank, deposits held at call with financial institutions, other short term, highly liquid investments with original maturities of three months or less from the date of acquisition that are readily convertible to known amounts of cash which are subject to an insignificant risk of changes in value, and bank overdrafts.

3.6 Interest

Interest income is recognised in the Statements of Comprehensive Income as it accrues, using the effective interest method of the instrument calculated at the acquisition or origination date. Interest income includes the amortisation of any discount or premium, transaction costs or other differences between the initial carrying amount of an interest-bearing instrument and its amount at maturity calculated on an effective interest rate basis. Interest income is recognised on a gross basis, including withholding tax, if any.

3.7 Dividend income

Dividend income relating to exchange-traded equity investments is recognised in the Statements of Comprehensive Income on the ex-dividend date.

In some cases, the Schemes may receive or choose to receive dividends in the form of additional shares rather than cash. In such cases the Schemes recognise the dividend income for the amount of the cash dividend alternative with the corresponding debit treated as an additional investment.

Dividends declared on securities sold short is accrued on ex-dividend date and recognised as an expense in the Statements of Comprehensive Income.

3.8 Distribution income

Income distributions from listed property trusts and unlisted unit trusts are recognised in the Statements of Comprehensive Income as unit trust distribution income on a present entitlement basis.

3.9 Security lending income

Income earned from lending stocks to counterparties is accrued as earned and received on a monthly basis.

3.10 Expenses

All expenses, including Responsible Entity fees, are recognised in the Statements of Comprehensive Income on an accruals basis.

Interest expense is interest accrued on overdraft balances held during the financial year.

3.11 Foreign exchange gains and losses

Foreign exchange gains and losses on financial assets and financial liabilities held at fair value through profit or loss are recognised together with other changes in the fair value. Included in the profit or loss line item are net foreign exchange gains or losses on monetary financial assets and financial liabilities other than those classified at fair value through profit or loss.

3.12 Distribution and taxation

Under current legislation the Schemes are not subject to income tax as taxable income (including assessable realised capital gains) is distributed in full to the unitholders. The Schemes fully distribute their distributable income, calculated in accordance with the Schemes' Constitutions and applicable taxation legislation, to the unitholders who are presently entitled to the income under the Constitutions.

Financial instruments held at fair value may include unrealised capital gains. Should such a gain be realised, the portion of the gain that is subject to capital gains tax will be distributed so that the Schemes are not subject to capital gains tax.

Notes to the Financial Statements for the financial year ended 30 June 2015

3.13 Finance costs

Distributions paid and payable on units are recognised in the Statements of Comprehensive Income as finance costs and as a liability until paid. Distributions paid are included in cash flows from financing activities in the Statements of Cash Flows.

3.14 Receivables

Receivables are carried at amortised cost and may include amounts for unsettled sales, accrued income and other receivables such as Reduced Input Tax Credits (RITC).

Unsettled sales are amounts due from brokers for securities sold that have not been received at reporting date. Trades are recorded on trade date, and normally settle within three business days. Accrued income may include amounts for dividends, trust distributions, interest income and compensation income. Amounts are generally received within 30 days of being recorded as receivables. RITC is the amount of Goods and Service Tax (GST) recoverable from the Australian Taxation Office (ATO).

3.15 Payables

Payables may include amounts for unsettled purchases, accrued expenses and other payables such as GST.

Unsettled purchases are amounts due to brokers for securities purchased that have not been paid at reporting date. Trades are recorded on trade date and normally settle within three business days. Accrued expenses include Responsible Entity fees payable. Payables include any interest payable on long term investment loans.

3.16 Change in net assets attributable to unitholders

Income not distributed is included in net assets attributable to unitholders. Movements in net assets attributable to unitholders are recognised in the Statements of Comprehensive Income.

3.17 Goods and services tax

Expenses incurred by the Schemes are recognised net of the amount of GST recoverable from the ATO as RITC.

Payables are stated with the amount of GST included. The net amount of GST recoverable from the ATO is included in receivables in the Statements of Financial Position. Cash flows relating to GST are included in the Statements of Cash Flows on a gross basis.

3.18 Comparative information

The Schemes have restated previously reported Related Party disclosures in Australia and New Zealand Banking Group Limited (ANZ) securities for the year ended 30 June 2014. Refer to Note 11.7 ANZ Securities - Related party investments for additional information.

The Schemes have reclassified amounts reported as Cash and cash equivalents within the Statements of Financial Position to Applications receivable and Redemptions payable to present balances on a gross basis to reflect the nature of the underlying balances. Refer to Note 5 Receivables and Note 7 Payables for amounts reclassified.

3.19 New standards and interpretations not yet adopted

Certain new accounting standards and interpretations were available for early adoption but have not been applied by the Schemes in these Financial Statements:

- AASB 9 *Financial Instruments (December 2014)* replacing AASB 139 *Financial Instruments: Recognition and Measurement*. AASB 9 is applicable for annual reporting periods beginning on or after 1 January 2018. AASB 9 addresses the classification, measurement and derecognition of financial assets and financial liabilities. The standard is not applicable until periods commencing 1 January 2018 but is available for early adoption. When adopted, there will be no impact of the standard on the Schemes' accounting for financial instruments as movements in the net market value of investments and derivatives will continue to be recognised in the Statements of Comprehensive Income in the periods in which they occur.
- AASB 15 *Revenue from Contracts with Customers*. AASB 15 is applicable for reporting periods beginning on or after 1 January 2018. The standard contains a single model that applies to contracts with customers and two approaches to recognising revenue; at a point in time and over time. The model features a contract based five-step analysis of transactions to determine whether, how much and when revenue is recognised. This is likely to have a minimal impact to the Schemes if any, due to the nature of the revenue (investment) not falling within the scope of the standard.

Management is continuing to assess the impact of the above accounting standards.

Notes to the Financial Statements for the financial year ended 30 June 2015

4. Net assets attributable to unitholders

The Schemes consider their net assets attributable to unitholders as capital, notwithstanding net assets attributable to unitholders are classified as a liability.

The amount of net assets attributable to unitholders can change significantly on a daily basis as the Schemes are subject to daily applications and redemptions at the discretion of unitholders.

Daily applications and redemptions are reviewed relative to the liquidity of the Schemes' underlying assets on a daily basis by the Responsible Entity. Under the terms of each Scheme's Constitution, the Responsible Entity has the discretion to reject an application for units and to defer or adjust a redemption of units if the exercise of such discretion is in the best interests of unitholders.

Movements in the number of units and net assets attributable to unitholders of the Schemes during the year are as follows:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Opening balance	1,143,879,121	1,402,552,087	785,797,928	757,404,095	2,850,723	71,315,742	29,942	-
Applications	1,245,819,034	1,222,058,610	41,357,609	49,229,828	96,487,398	752,761	137,451,942	30,000
Redemptions	(1,099,281,294)	(1,480,789,960)	(116,295,193)	(114,458,276)	(5,642,566)	(69,243,763)	(5,518,192)	-
Change in net assets attributable to unitholders	(28,169)	58,384	4,612,633	93,622,281	(57,812)	25,983	(1,524,346)	(58)
Closing balance	1,290,388,692	1,143,879,121	715,472,977	785,797,928	93,637,743	2,850,723	130,439,346	29,942
	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units
Opening balance	1,133,551,156	1,383,142,800	563,247,635	609,776,893	2,868,983	111,527,277	30,000	-
Applications	1,205,205,005	1,216,541,246	29,319,150	36,776,923	96,357,678	753,283	138,814,679	30,000
Redemptions	(1,071,645,769)	(1,466,132,890)	(81,865,233)	(83,306,181)	(5,663,069)	(109,411,577)	(5,578,941)	-
Closing balance	1,267,110,392	1,133,551,156	510,701,552	563,247,635	93,563,592	2,868,983	133,265,738	30,000
	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Opening balance	249,460,201	299,351,366	943	386,647,124	986	266,734,755	-	-
Applications	13,436,728	13,321,726	-	12,479,687	3	5,331,319	220,544,472	-
Redemptions	(53,977,432)	(85,905,695)	(949)	(399,333,116)	-	(267,062,727)	(4,445,250)	-
Change in net assets attributable to unitholders	34,022,877	22,692,804	13	207,248	(7)	(5,002,361)	24,199,760	-
Closing balance	242,942,374	249,460,201	7	943	982	986	240,298,982	-
	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units
Opening balance	345,300,435	452,350,037	40,332	389,160,712	1,143	276,035,963	-	-
Applications	17,510,123	20,051,477	-	12,435,530	5	5,581,490	201,089,334	-
Redemptions	(67,640,634)	(127,101,079)	(40,084)	(401,555,910)	-	(281,616,310)	(3,936,851)	-
Closing balance	295,169,924	345,300,435	248	40,332	1,148	1,143	197,152,483	-

Notes to the Financial Statements for the financial year ended 30 June 2015

4. Net assets attributable to unitholders

	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Opening balance	229,330,318	154,318,348	701,271,218	754,895,845	135,736,777	89,601,731	9,080,754	13,374,324
Applications	127,924,475	103,300,402	40,536,499	45,601,220	221,994,668	207,454,116	343,043	267,425
Redemptions	(100,777,787)	(33,374,882)	(99,226,695)	(183,757,447)	(146,710,137)	(161,319,074)	(1,876,114)	(4,560,994)
Change in net assets attributable to unitholders	(2,978,166)	5,086,450	(11,478,220)	84,531,600	-	4	-	(1)
Closing balance	253,498,840	229,330,318	631,102,802	701,271,218	211,021,308	135,736,777	7,547,683	9,080,754
	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units
Opening balance	214,483,745	148,007,451	611,128,373	736,420,566	135,617,032	89,155,410	9,066,010	13,359,581
Applications	117,098,863	98,246,580	35,204,355	41,980,210	221,142,058	207,795,052	343,044	267,423
Redemptions	(93,911,498)	(31,770,286)	(85,394,631)	(167,272,403)	(146,710,137)	(161,333,430)	(1,876,114)	(4,560,994)
Closing balance	237,671,110	214,483,745	560,938,097	611,128,373	210,048,953	135,617,032	7,532,940	9,066,010
	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Opening balance	198,688,229	127,822,667	52,686,820	43,315,743	90,263,833	98,415,803	824,351,221	3,923,101
Applications	48,548,014	73,069,655	18,849,094	14,858,803	122,709,802	15,258,498	549,203,443	981,523,684
Redemptions	(17,775,505)	(17,257,065)	(4,933,967)	(6,329,632)	(26,215,668)	(25,954,979)	(549,603,784)	(185,989,873)
Change in net assets attributable to unitholders	6,591,085	15,052,972	1,285,844	841,906	14,981,997	2,544,511	62,482,546	24,894,309
Closing balance	236,051,823	198,688,229	67,887,791	52,686,820	201,739,964	90,263,833	886,433,426	824,351,221
	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units
Opening balance	141,692,058	105,939,226	53,877,113	45,591,747	130,345,858	146,327,012	276,689,164	1,440,826
Applications	33,055,608	52,027,234	18,991,032	14,968,133	170,424,842	21,771,343	166,515,401	337,677,320
Redemptions	(13,522,971)	(16,274,402)	(5,155,812)	(6,682,767)	(36,554,479)	(37,752,497)	(158,297,230)	(62,428,982)
Closing balance	161,224,695	141,692,058	67,712,333	53,877,113	264,216,221	130,345,858	284,907,335	276,689,164

Notes to the Financial Statements for the financial year ended 30 June 2015

4. Net assets attributable to unitholders

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Opening balance	35,162,390	30,791,532	29,635,750	30,212,484	1,218,048,334	1,238,741,402	3,341,229,341	3,227,097,632
Applications	6,056,456	5,557,036	5,746,094	7,546,417	93,972,760	165,917,608	219,837,784	242,775,756
Redemptions	(8,867,859)	(6,114,205)	(6,002,375)	(8,637,172)	(260,978,288)	(207,665,180)	(730,616,783)	(564,477,706)
Change in net assets attributable to unitholders	844,806	4,928,027	(951,369)	514,021	(13,780,175)	21,054,504	3,166,660	435,833,659
Closing balance	33,195,793	35,162,390	28,428,100	29,635,750	1,037,262,631	1,218,048,334	2,833,617,002	3,341,229,341

	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units
	Opening balance	25,100,939	25,634,835	27,119,514	27,925,376	1,135,956,803	1,173,648,965	3,122,232,889
Applications	4,225,955	4,099,190	5,195,148	6,764,758	85,701,981	156,746,745	200,717,085	231,830,564
Redemptions	(6,181,147)	(4,633,086)	(5,407,091)	(7,570,620)	(239,285,237)	(194,438,907)	(666,629,244)	(528,795,971)
Closing balance	23,145,747	25,100,939	26,907,571	27,119,514	982,373,547	1,135,956,803	2,656,320,730	3,122,232,889

	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Opening balance	95,508,945	511,552,938	558,526,416	635,706,845	1,540,045,739	2,137,210,102	240,089,264	396,780,950
Applications	124,391,402	263,727,077	41,210,196	114,104,975	679,562,663	1,104,005,917	176,945,443	131,561,129
Redemptions	(125,587,582)	(678,452,982)	(219,847,853)	(243,380,912)	(1,025,455,280)	(1,917,676,002)	(145,879,513)	(265,559,584)
Change in net assets attributable to unitholders	38,203	(1,318,088)	54,678,859	52,095,508	99,851,182	216,505,722	12,893,824	(22,693,231)
Closing balance	94,350,968	95,508,945	434,567,618	558,526,416	1,294,004,304	1,540,045,739	284,049,018	240,089,264

	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units	30 June 2015 Units	30 June 2014 Units
	Opening balance	95,691,504	505,018,169	617,170,002	768,426,679	1,462,626,524	2,188,250,227	237,631,709
Applications	124,386,976	259,789,231	44,714,946	131,591,855	654,404,673	982,570,091	173,079,009	96,018,873
Redemptions	(125,513,065)	(669,115,896)	(227,454,862)	(282,848,532)	(923,772,309)	(1,708,193,794)	(126,976,627)	(189,336,915)
Closing balance	94,565,415	95,691,504	434,430,086	617,170,002	1,193,258,888	1,462,626,524	283,734,091	237,631,709

Notes to the Financial Statements for the financial year ended 30 June 2015

5. Receivables

The tables below detail the receivables held by the Schemes at the reporting date:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	6,452,392	7,168,852	-	-	18,356	-
Unit trust distributions receivable	-	-	-	-	-	8,914	90	99
Interest receivable	78,937	118,785	49,930	45,272	503,772	50	281,770	-
Outstanding settlements receivable	-	-	-	1,227,828	1,009,110	-	-	-
Future and swap deposits receivable	-	-	1,434,822	750,900	-	-	-	-
Applications receivable*	-	-	-	-	583,285	-	-	-
Other receivables	-	-	46,756	12,343	-	-	145	-
Total receivables	78,937	118,785	7,983,900	9,205,195	2,096,167	8,964	300,361	99

	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	-	-	367,397	-
Unit trust distributions receivable	4,083,986	6,568,614	-	-	-	-	-	-
Interest receivable	2,703	1,804	-	2	2	1	4,728	-
Outstanding settlements receivable	1,124,336	-	-	-	-	-	2,714,018	-
Future and swap deposits receivable	-	-	-	-	-	-	7,064,588	-
Applications receivable*	-	-	-	-	-	-	1,357,617	-
Other receivables	1,776	3,875	1	1	-	-	39,572	-
Total receivables	5,212,801	6,574,293	1	3	2	1	11,547,920	-

	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	4,937,560	6,904,533	-	-	-	-
Unit trust distributions receivable	12,784	-	-	-	-	-	-	-
Interest receivable	2,386,313	3,308,879	32,536	23,405	357,054	289,869	10,706	17,064
Outstanding settlements receivable	2,578,275	-	4,667,345	-	-	-	-	-
Future and swap deposits receivable	-	-	2,113,950	1,027,362	-	-	-	-
Applications receivable*	1,219,145	799,984	-	-	243,194	859,091	2,275	-
Other receivables	-	2,060	17,457	4,483	-	-	-	-
Total receivables	6,196,517	4,110,923	11,768,848	7,959,783	600,248	1,148,960	12,981	17,064

	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	15,143	-	-	-	1,181,089	192,354	1,473,028	1,165,139
Unit trust distributions receivable	873,431	661,351	-	-	-	-	627,521	406,988
Interest receivable	2,027	5,121	491,689	438,542	746	475	195	3,929
Outstanding settlements receivable	2,042,585	11,002	-	-	1,874,483	979,963	102,294	-
Future and swap deposits receivable	-	-	953,380	988,530	-	-	-	-
Applications receivable*	13,219	141,089	-	-	-	-	-	-
Other receivables	188,135	176,834	6	-	154,430	107,201	1,110,811	542,352
Total receivables	3,134,540	995,397	1,445,075	1,427,072	3,210,748	1,279,993	3,313,849	2,118,408

* Applications receivable have been reclassified from Cash and cash equivalents for the year ended 30 June 2014 to be consistent with 30 June 2015.

Notes to the Financial Statements for the financial year ended 30 June 2015

5. Receivables

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	279,834	293,406	106,631	153,482	-	-	19,857,400	20,983,854
Unit trust distributions receivable	24,114	24,865	12,964	32,538	-	-	6,771,987	8,863,543
Interest receivable	2,688	2,022	33,819	22,486	10,717,273	13,629,455	60,735	126,718
Outstanding settlements receivable	-	-	573,485	368,243	1,566,000	4,646,490	6,794,313	30,745,866
Future and swap deposits receivable	135,164	49,754	19,616	11,033	4,893,653	1,180,958	2,541,444	2,574,997
Applications receivable*	-	65,000	-	-	-	-	-	158
Other receivables	765	207	1,314	247	1,217	954	332,626	203,320
Total receivables	442,565	435,254	747,829	588,029	17,178,143	19,457,857	36,358,663	63,498,298

	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	1,525,947	1,974,719	1,542,648	1,765,927	175,905	277,730
Unit trust distributions receivable	-	-	1,631,128	133,523	20,272,149	18,288,623	124,074	75,612
Interest receivable	122,814	224,308	11,151	69,156	17,149	71,356	1,560	10,436
Outstanding settlements receivable	-	-	3,450,220	502,585	1,065,280	45,910	5,710,698	2,970,274
Future and swap deposits receivable	10,209	638,052	2,179,821	2,082,562	9,468,236	2,131,929	-	-
Applications receivable*	-	-	-	-	-	133	25,664	14,256
Other receivables	34	587	436,242	283,049	2,776,041	3,807,088	166,270	144,338
Total receivables	133,057	862,947	9,234,509	5,045,594	35,141,503	26,110,966	6,204,171	3,492,646

	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Dividends receivable	-	-	-	-	21,684	-	-	-
Unit trust distributions receivable	3,470,663	16,333,175	-	-	1,252,654	1,579,071	1,139,001	1,825,656
Interest receivable	4,422,850	5,521,303	-	35	4,718	19,120	1,406	2,215
Outstanding settlements receivable	-	3,142,212	-	-	2,488,910	3,139	46	108,896
Future and swap deposits receivable	549,412	1,523,889	-	1,102	-	-	19,950	11,700
Applications receivable*	-	-	-	-	-	-	-	-
Other receivables	451,651	405,779	-	48,065	310,718	224,105	1,009	2,434
Total receivables	8,894,576	26,926,358	-	49,202	4,078,684	1,825,435	1,161,412	1,950,901

	Small Companies Pool		Tax Effective Income Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$
Dividends receivable	248,902	399,460	2,050,906	2,268,112
Unit trust distributions receivable	-	-	2,326,897	4,502,721
Interest receivable	37,562	45,353	2,067,410	2,103,506
Outstanding settlements receivable	1,214,254	315,401	8,602,765	1,524,554
Future and swap deposits receivable	-	-	67,882	551,443
Applications receivable*	-	-	17,080	60,836
Other receivables	6,798	10,702	108,283	83,231
Total receivables	1,507,516	770,916	15,241,223	11,094,403

* Applications receivable have been reclassified from Cash and cash equivalents for the year ended 30 June 2014 to be consistent with 30 June 2015.

Notes to the Financial Statements for the financial year ended 30 June 2015

6. Financial assets and liabilities

The tables below detail the categories of the financial assets and liabilities held by the Schemes at the reporting date:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund		ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	687,540,152	768,859,593	-	-	43,495,275	-	238,470,962	243,911,907	-	-
Interest bearing securities	1,229,518,151	1,087,005,975	-	-	66,035,395	2,841,255	69,432,407	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	-	-	30,768	29,942	-	-	-	-
Derivative assets	-	-	-	-	-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	1,229,518,151	1,087,005,975	687,540,152	768,859,593	66,035,395	2,841,255	112,958,450	29,942	238,470,962	243,911,907	-	-
Comprising:												
Listed securities												
Listed equities	-	-	683,667,224	768,206,422	-	-	43,495,275	-	8,127,631	4,583,429	-	-
Listed property trusts	-	-	3,872,928	653,171	-	-	-	-	230,343,331	239,328,478	-	-
Total listed securities	-	-	687,540,152	768,859,593	-	-	43,495,275	-	238,470,962	243,911,907	-	-
Interest bearing securities												
Government securities	-	-	-	-	16,112,422	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	6,426,707	-	-	-	-	-	-	-
Floating rate notes	3,609,057	4,549,840	-	-	43,496,266	-	69,432,407	-	-	-	-	-
Bank accepted bills	1,225,909,094	1,082,456,135	-	-	-	-	-	-	-	-	-	-
Total interest bearing securities	1,229,518,151	1,087,005,975	-	-	66,035,395	-	69,432,407	-	-	-	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	2,841,255	30,768	29,942	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	-	-	-	-	-	2,841,255	30,768	29,942	-	-	-	-
Derivative assets												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	-	-	-	-	-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	1,229,518,151	1,087,005,975	687,540,152	768,859,593	66,035,395	2,841,255	112,958,450	29,942	238,470,962	243,911,907	-	-
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	-	-	54,825	12,925	-	-	-	-	-	-	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	54,825	12,925	-	-	-	-	-	-	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	-	-	-	-	-	-	-	-	-	-
Futures	-	-	54,825	12,925	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	-	-	54,825	12,925	-	-	-	-	-	-	-	-
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	54,825	12,925	-	-	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

6. Financial assets and liabilities

	ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust		ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	208,044,204	-	-	-	617,962,434	706,521,392	-	-	-	-
Interest bearing securities	-	-	-	-	239,852,143	220,748,974	-	-	-	-	-	-
Unlisted unit trusts	-	-	4,653,516	-	3,001,966	-	-	-	-	-	-	-
Derivative assets	-	-	30,523	-	-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	-	-	212,728,243	-	242,854,109	220,748,974	617,962,434	706,521,392	-	-	-	-
Comprising:												
Listed securities												
Listed equities	-	-	208,044,204	-	-	-	615,217,258	706,521,392	-	-	-	-
Listed property trusts	-	-	-	-	-	-	2,745,176	-	-	-	-	-
Total listed securities	-	-	208,044,204	-	-	-	617,962,434	706,521,392	-	-	-	-
Interest bearing securities												
Government securities	-	-	-	-	187,602,181	184,335,770	-	-	-	-	-	-
Corporate bonds	-	-	-	-	33,741,874	36,413,204	-	-	-	-	-	-
Floating rate notes	-	-	-	-	18,508,088	-	-	-	-	-	-	-
Bank accepted bills	-	-	-	-	-	-	-	-	-	-	-	-
Total interest bearing securities	-	-	-	-	239,852,143	220,748,974	-	-	-	-	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	3,001,966	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	4,653,516	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	-	-	4,653,516	-	3,001,966	-	-	-	-	-	-	-
Derivative assets												
Foreign currency forward contracts	-	-	30,523	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	-	-	30,523	-	-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	-	-	212,728,243	-	242,854,109	220,748,974	617,962,434	706,521,392	-	-	-	-
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	-	-	804,454	-	-	-	-	-	-	-	-	-
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	804,454	-	-	-	-	-	-	-	-	-
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	-	256,601	-	-	-	-	-	-	-	-	-
Futures	-	-	547,853	-	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	-	-	804,454	-	-	-	-	-	-	-	-	-
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	-	-	804,454	-	-	-	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

6. Financial assets and liabilities

	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool		OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	246,188,191	204,178,521	-	-	198,744,163	90,968,904	1,008,201,982	841,379,687	31,578,884	34,418,726	10,945,408	18,955,718
Interest bearing securities	-	-	59,795,601	49,210,083	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Derivative assets	1,048,751	2,643,796	196,733	418,506	2,479,304	-	2	1	-	875	-	-
Total financial assets held at fair value through profit or loss	247,236,942	206,822,317	59,992,334	49,628,589	201,223,467	90,968,904	1,008,201,984	841,379,688	31,578,884	34,419,601	10,945,408	18,955,718
Comprising:												
Listed securities												
Listed equities	27,372,927	27,621,730	-	-	196,428,951	89,370,907	892,120,456	770,937,757	30,755,001	33,614,747	10,116,728	17,761,853
Listed property trusts	218,815,264	176,556,791	-	-	2,315,212	1,597,997	116,081,526	70,441,930	823,883	803,979	828,680	1,193,865
Total listed securities	246,188,191	204,178,521	-	-	198,744,163	90,968,904	1,008,201,982	841,379,687	31,578,884	34,418,726	10,945,408	18,955,718
Interest bearing securities												
Government securities	-	-	4,919,154	3,490,318	-	-	-	-	-	-	-	-
Corporate bonds	-	-	28,098,226	25,101,169	-	-	-	-	-	-	-	-
Floating rate notes	-	-	18,809,891	16,313,062	-	-	-	-	-	-	-	-
Bank accepted bills	-	-	7,968,330	4,305,534	-	-	-	-	-	-	-	-
Total interest bearing securities	-	-	59,795,601	49,210,083	-	-	-	-	-	-	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Derivative assets												
Foreign currency forward contracts	1,048,751	2,643,796	16,195	364,924	118	-	2	1	-	-	-	-
Futures	-	-	74,939	1,556	-	-	-	-	-	875	-	-
Options	-	-	947	5,400	2,479,186	-	-	-	-	-	-	-
Interest rate swaps	-	-	70,062	14,692	-	-	-	-	-	-	-	-
Credit default swaps	-	-	34,590	31,934	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	1,048,751	2,643,796	196,733	418,506	2,479,304	-	2	1	-	875	-	-
Total financial assets held at fair value through profit or loss	247,236,942	206,822,317	59,992,334	49,628,589	201,223,467	90,968,904	1,008,201,984	841,379,688	31,578,884	34,419,601	10,945,408	18,955,718
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	1,096,965	272,332	474,701	201,994	3,024	-	-	1	9,750	-	2,350	2,248
Securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	1,096,965	272,332	474,701	201,994	3,024	-	-	1	9,750	-	2,350	2,248
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	1,096,965	272,332	333,332	33,060	3,024	-	-	1	-	-	-	-
Futures	-	-	58,440	42,919	-	-	-	-	9,750	-	2,350	2,248
Options	-	-	7,925	1,633	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	75,004	117,217	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	7,165	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	1,096,965	272,332	474,701	201,994	3,024	-	-	1	9,750	-	2,350	2,248
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	1,096,965	272,332	474,701	201,994	3,024	-	-	1	9,750	-	2,350	2,248

Notes to the Financial Statements for the financial year ended 30 June 2015

6. Financial assets and liabilities

	OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust		OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	2,729,338,667	3,155,753,421	-	-	297,932,845	507,782,687	1,105,784,941	1,295,429,947	355,466,822	337,616,756
Interest bearing securities	949,624,777	1,223,182,532	-	-	83,897,467	82,610,093	-	-	-	-	-	-
Unlisted unit trusts	92,273,154	-	140,532,110	183,142,844	-	-	128,400,534	8,598,419	395,790,419	303,124,852	-	-
Derivative assets	924,982	525,017	-	20,900	5,743	-	1,874,331	186,410	151,265	164,019	4,897	1,796
Total financial assets held at fair value through profit or loss	1,042,822,913	1,223,707,549	2,869,870,777	3,338,917,165	83,903,210	82,610,093	428,207,710	516,567,516	1,501,726,625	1,598,718,818	355,471,719	337,618,552
Comprising:												
Listed securities												
Listed equities	-	-	2,588,380,246	3,035,449,186	-	-	296,569,245	506,904,347	1,105,784,941	1,295,429,947	343,869,516	323,039,932
Listed property trusts	-	-	140,958,421	120,304,235	-	-	1,363,600	878,340	-	-	11,597,306	14,576,824
Total listed securities	-	-	2,729,338,667	3,155,753,421	-	-	297,932,845	507,782,687	1,105,784,941	1,295,429,947	355,466,822	337,616,756
Interest bearing securities												
Government securities	487,828,138	582,426,932	-	-	3,578,795	3,714,588	-	-	-	-	-	-
Corporate bonds	396,223,150	495,167,937	-	-	1,014,813	2,043,260	-	-	-	-	-	-
Floating rate notes	65,573,489	90,711,462	-	-	24,409,989	25,026,797	-	-	-	-	-	-
Bank accepted bills	-	54,876,201	-	-	54,893,870	51,825,448	-	-	-	-	-	-
Total interest bearing securities	949,624,777	1,223,182,532	-	-	83,897,467	82,610,093	-	-	-	-	-	-
Unlisted unit trusts												
Related unlisted unit trusts	-	-	140,532,110	183,142,844	-	-	128,400,534	8,598,419	395,790,419	303,124,852	-	-
Unrelated unlisted unit trusts	92,273,154	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	92,273,154	-	140,532,110	183,142,844	-	-	128,400,534	8,598,419	395,790,419	303,124,852	-	-
Derivative assets												
Foreign currency forward contracts	-	8,625	-	-	-	-	2,651	-	119,460	14,390	2,194	1,796
Futures	924,982	516,392	-	20,900	5,743	-	-	179,943	31,805	149,629	-	-
Options	-	-	-	-	-	-	1,871,680	6,467	-	-	2,703	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	-	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	924,982	525,017	-	20,900	5,743	-	1,874,331	186,410	151,265	164,019	4,897	1,796
Total financial assets held at fair value through profit or loss	1,042,822,913	1,223,707,549	2,869,870,777	3,338,917,165	83,903,210	82,610,093	428,207,710	516,567,516	1,501,726,625	1,598,718,818	355,471,719	337,618,552
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	535,746	479,018	558,178	79,088	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299
Securities held on short position	-	-	70,806,316	52,680,666	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	535,746	479,018	71,364,494	52,759,754	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	-	13,668	-	-	-	-	6,631	43,802	24,520	15,578	8,866	4,299
Futures	442,693	161,261	558,178	79,088	-	204,755	-	-	171,312	24,702	-	-
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	225,944	-	-	-	-	-	-	-	-	-	-
Credit index swaps	93,053	78,145	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	535,746	479,018	558,178	79,088	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299
Securities held on short position												
Equity Securities	-	-	70,806,316	52,680,666	-	-	-	-	-	-	-	-
Fixed interest securities	-	-	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	-	-	70,806,316	52,680,666	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	535,746	479,018	71,364,494	52,759,754	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299

Notes to the Financial Statements for the financial year ended 30 June 2015

6. Financial assets and liabilities

	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust		Small Companies Pool		Tax Effective Income Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
6.1 Financial assets held at fair value through profit or loss												
Held for trading												
Listed securities	-	-	-	-	354,093,879	488,796,119	70,510,730	68,138,044	260,547,183	275,738,294	325,735,811	381,355,481
Interest bearing securities	565,267,733	654,150,151	-	-	-	-	-	-	-	-	141,260,785	160,622,660
Unlisted unit trusts	551,733,742	604,256,702	-	-	-	-	-	-	-	-	-	-
Derivative assets	1,578,522	1,996,131	-	-	1,503,317	6,209,321	4,141	18,228	-	-	16,740	93,709
Total financial assets held at fair value through profit or loss	1,118,579,997	1,260,402,984	-	-	355,597,196	495,005,440	70,514,871	68,156,272	260,547,183	275,738,294	467,013,336	542,071,850
Comprising:												
Listed securities												
Listed equities	-	-	-	-	39,245,712	65,703,915	777,142	1,217,391	257,356,333	271,545,876	183,166,874	219,548,576
Listed property trusts	-	-	-	-	314,848,167	423,092,204	69,733,588	66,920,653	3,190,850	4,192,418	142,568,937	161,806,905
Total listed securities	-	-	-	-	354,093,879	488,796,119	70,510,730	68,138,044	260,547,183	275,738,294	325,735,811	381,355,481
Interest bearing securities												
Government securities	244,145,844	307,761,236	-	-	-	-	-	-	-	-	51,258,683	63,907,760
Corporate bonds	235,261,114	267,183,445	-	-	-	-	-	-	-	-	88,466,556	93,699,542
Floating rate notes	85,860,775	79,205,470	-	-	-	-	-	-	-	-	1,535,546	2,815,358
Bank accepted bills	-	-	-	-	-	-	-	-	-	-	-	-
Total interest bearing securities	565,267,733	654,150,151	-	-	-	-	-	-	-	-	141,260,785	160,622,660
Unlisted unit trusts												
Related unlisted unit trusts	551,733,742	604,256,702	-	-	-	-	-	-	-	-	-	-
Unrelated unlisted unit trusts	-	-	-	-	-	-	-	-	-	-	-	-
Total unlisted unit trusts	551,733,742	604,256,702	-	-	-	-	-	-	-	-	-	-
Derivative assets												
Foreign currency forward contracts	1,229,248	825,422	-	-	1,503,317	6,209,321	4,141	12,428	-	-	13,367	90,534
Futures	44,421	643,355	-	-	-	-	-	5,800	-	-	3,373	3,175
Options	17,465	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	279,382	527,354	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	8,006	-	-	-	-	-	-	-	-	-	-	-
Total derivative assets	1,578,522	1,996,131	-	-	1,503,317	6,209,321	4,141	18,228	-	-	16,740	93,709
Total financial assets held at fair value through profit or loss	1,118,579,997	1,260,402,984	-	-	355,597,196	495,005,440	70,514,871	68,156,272	260,547,183	275,738,294	467,013,336	542,071,850
6.2 Financial liabilities held at fair value through profit or loss												
Held for trading												
Derivative liabilities	1,382,470	3,205,149	-	-	1,580,282	622,817	1,465	248	-	-	1,448	184,946
Securities held on short position	1,957,073	14,977,879	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	3,339,543	18,183,028	-	-	1,580,282	622,817	1,465	248	-	-	1,448	184,946
Comprising:												
Derivative liabilities												
Foreign currency forward contracts	1,042,919	2,183,101	-	-	1,580,282	622,817	65	248	-	-	413	1,626
Futures	44,507	516,296	-	-	-	-	1,400	-	-	-	1,035	183,320
Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest rate swaps	187,532	466,453	-	-	-	-	-	-	-	-	-	-
Credit default swaps	-	-	-	-	-	-	-	-	-	-	-	-
Credit index swaps	107,512	39,299	-	-	-	-	-	-	-	-	-	-
Total derivative liabilities	1,382,470	3,205,149	-	-	1,580,282	622,817	1,465	248	-	-	1,448	184,946
Securities held on short position												
Equity Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed interest securities	1,957,073	14,977,879	-	-	-	-	-	-	-	-	-	-
Total securities held on short position	1,957,073	14,977,879	-	-	-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	3,339,543	18,183,028	-	-	1,580,282	622,817	1,465	248	-	-	1,448	184,946

Notes to the Financial Statements for the financial year ended 30 June 2015

7. Payables

The tables below detail the payables held by the Schemes at the reporting date:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	-	-	1,720,442	405,717	-	-	-	-
Responsible Entity fees payable	-	-	-	-	12,253	655	-	-
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable*	-	-	-	-	-	-	-	-
Other payables	-	-	-	-	15,873	13,836	-	-
Total payables	-	-	1,720,442	405,717	28,126	14,491	-	-

	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	-	-	-	-	-	-	3,622,229	-
Responsible Entity fees payable	-	-	-	-	-	-	117,140	-
Future and swap deposits payable	-	-	-	-	-	1	89,053	-
Redemptions payable*	-	-	-	-	-	-	-	-
Other payables	-	-	-	-	17	17	18,259	-
Total payables	-	-	-	-	17	18	3,846,681	-

	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	-	-	3,129,343	1,898,573	-	-	-	-
Responsible Entity fees payable	-	-	-	-	-	22,721	-	1,368
Future and swap deposits payable	-	-	-	-	-	-	-	-
Redemptions payable*	-	299,935	-	-	1,270,735	54,491	-	-
Other payables	4,715	-	-	-	197,022	128,048	2,038	479
Total payables	4,715	299,935	3,129,343	1,898,573	1,467,757	205,260	2,038	1,847

	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	145,645	-	500,001	-	1,243,041	907,048	1,955,137	4,587,873
Responsible Entity fees payable	48,502	41,822	695	841	-	-	-	-
Future and swap deposits payable	-	-	148,094	909,043	-	-	-	-
Redemptions payable*	2,373	41,882	-	-	-	-	-	-
Other payables	1,374	5,746	140	203	-	-	-	86
Total payables	197,894	89,450	648,930	910,087	1,243,041	907,048	1,955,137	4,587,959

* Redemptions payable have been reclassified from Cash and cash equivalents for the year ended 30 June 2014 to be consistent with 30 June 2015.

Notes to the Financial Statements for the financial year ended 30 June 2015

7. Payables

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	-	-	-	591,205	4,479,701	8,096,051	4,740,600	42,391,275
Responsible Entity fees payable	374	225	36,745	39,401	1,914	1,737	2,847	4,470
Future and swap deposits payable	-	-	-	-	1,041,315	-	-	-
Redemptions payable*	-	-	-	-	974	-	9,417	-
Other payables	81	28	8,358	8,685	403	-	344,064	299,624
Total payables	455	253	45,103	639,291	5,524,307	8,097,788	5,096,928	42,695,369

	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	-	-	1,154,603	426,057	556,580	336,035	7,941,133	6,245,491
Responsible Entity fees payable	522	477	-	-	3,758	6,232	7,687	5,240
Future and swap deposits payable	368	-	2,192,084	-	8,903,280	1,545,111	-	-
Redemptions payable*	2,259	-	-	-	14	-	1,245	-
Other payables	110	-	-	-	900	-	1,488	-
Total payables	3,259	477	3,346,687	426,057	9,464,532	1,887,378	7,951,553	6,250,731

	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	31,578,279	60,331,549	-	1,415	-	-	177,522	260,956
Responsible Entity fees payable	-	-	-	-	-	-	1,111	1,184
Future and swap deposits payable	73,113	120,294	1	-	-	-	-	-
Redemptions payable*	-	-	-	-	-	-	3,256	-
Other payables	-	-	13	-	-	-	300	-
Total payables	31,651,392	60,451,843	14	1,415	-	-	182,189	262,140

	Small Companies Pool		Tax Effective Income Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Outstanding settlements payable	8,492	1,696,714	2,058,297	1,699,312
Responsible Entity fees payable	-	-	529,301	591,006
Future and swap deposits payable	-	-	-	-
Redemptions payable*	-	-	250,999	380,574
Other payables	-	-	-	-
Total payables	8,492	1,696,714	2,838,597	2,670,892

* Redemptions payable have been reclassified from Cash and cash equivalents for the year ended 30 June 2014 to be consistent with 30 June 2015.

Notes to the Financial Statements for the financial year ended 30 June 2015

8. Reconciliation of cash flows from operating activities

The tables below detail the reconciliation of cash flows from operating activities for the year as follows:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	32,415,987	40,509,626	35,570,565	130,247,556	1,606,051	230,907	843,494	41
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(30,919,783)	(38,308,039)	(3,659,728)	(96,445,444)	411,566	(118,603)	1,665,611	58
Foreign exchange gains/(losses)	-	-	-	-	-	-	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	4,655,013,088	6,653,611,679	355,987,804	244,209,942	50,656,846	85,521,645	62,230,097	-
Purchase of investments	(4,766,605,481)	(6,362,236,440)	(268,420,017)	(178,862,896)	(115,255,930)	(20,468,259)	(176,823,464)	(30,000)
Net change in receivables	39,848	129,683	677,389	(471,201)	(494,808)	32,123	(300,262)	(99)
Net change in payables	-	-	-	-	13,635	(29,373)	-	-
Income reinvested	-	-	(688,087)	(297,161)	(15,732)	(76,987)	(752)	-
Net cash flows from/(used in) operating activities	(110,056,341)	293,706,509	119,467,926	98,380,796	(63,078,372)	65,091,453	(112,385,276)	(30,000)
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	32,338,227	40,181,393	34,321,281	40,407,434	194,026	720,980	90,924	-
Trust income reinvested	-	-	688,087	297,161	15,732	76,987	752	-
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	-	-	1,104,755	-	-

	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	42,105,382	36,041,796	13	956,351	80	1,998,299	39,537,134	-
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(31,207,135)	(18,467,197)	-	(475,449)	(59)	(1,476,348)	(38,220,264)	-
Foreign exchange gains/(losses)	-	-	-	-	50	(6,007,535)	2,688,879	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	86,062,723	137,636,880	-	402,504,565	-	146,776,689	79,166,681	-
Purchase of investments	(50,538,979)	(65,754,511)	-	(24,824,011)	(2)	(42,698,846)	(261,955,879)	-
Net change in receivables	2,485,828	(1,455,258)	2	492,668	(1)	1,603,194	(411,697)	-
Net change in payables	-	-	-	-	-	-	135,399	-
Income reinvested	-	-	-	-	-	-	-	-
Net cash flows from/(used in) operating activities	48,907,819	88,001,710	15	378,654,124	68	100,195,453	(179,059,747)	-
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	12,067,051	12,868,852	-	1,936,554	4	5,332,741	-	-
Trust income reinvested	-	-	-	-	-	-	-	-
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	7,168,812	-	128,839,650	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

8. Reconciliation of cash flows from operating activities

	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	10,985,907	12,458,273	20,408,195	124,227,619	4,279,848	2,849,895	172,046	256,873
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(1,777,152)	(2,715,526)	11,507,813	(87,594,158)	-	-	-	-
Foreign exchange gains/(losses)	-	-	-	-	-	-	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	186,468,468	89,752,991	274,937,301	267,362,915	-	-	-	-
Purchase of investments	(209,304,940)	(157,249,382)	(202,089,172)	(139,457,976)	-	-	-	-
Net change in receivables	911,842	(1,089,196)	1,944,868	517,136	(67,185)	(60,571)	6,358	10,972
Net change in payables	4,715	(18,000)	-	-	46,253	36,343	191	(53,691)
Income reinvested	(69,786)	-	(320,147)	-	-	-	-	-
Net cash flows from/(used in) operating activities	(12,780,946)	(58,860,840)	106,388,858	165,055,536	4,258,916	2,825,667	178,595	214,154
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	15,266	-	37,701,015	42,383,209	3,973,865	2,415,147	140,693	203,479
Trust income reinvested	69,786	-	320,147	-	-	-	-	-
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	-	-	-	-	-

	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	21,455,849	26,721,147	1,795,015	2,249,717	18,975,889	4,986,308	201,814,567	50,549,514
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(14,445,485)	(21,236,275)	333,448	(632,224)	(14,618,121)	(2,977,754)	(175,016,367)	(34,047,005)
Foreign exchange gains/(losses)	(30,677,959)	(2,769,971)	(3,184,305)	(339,399)	310,841	(80,266)	401,598	(25,544)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	171,934,826	104,418,665	64,785,602	37,324,117	434,596,769	196,738,874	651,668,317	278,884,438
Purchase of investments	(168,265,775)	(156,920,752)	(72,251,862)	(55,270,444)	(525,308,531)	(178,291,863)	(646,032,173)	(970,682,357)
Net change in receivables	(235,430)	(321,857)	(53,153)	(152,992)	(1,036,235)	277,181	(1,093,147)	(2,101,980)
Net change in payables	2,308	6,710	(209)	(174)	-	-	(86)	86
Income reinvested	(21,595)	-	-	-	-	-	(580,653)	(318,647)
Net cash flows from/(used in) operating activities	(20,253,261)	(50,102,333)	(8,575,464)	(16,821,399)	(87,079,388)	20,652,480	31,162,056	(677,741,495)
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	11,541,328	3,775,366	1,543,750	582,917	2,961,428	3,692,222	33,725,400	5,485,042
Trust income reinvested	21,595	-	-	-	-	-	580,653	318,647
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	-	5,791,390	6,065,417	-	106,285,032

Notes to the Financial Statements for the financial year ended 30 June 2015

8. Reconciliation of cash flows from operating activities

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	2,163,441	6,451,353	175,895	2,445,480	61,220,467	83,483,053	136,243,715	585,014,766
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(741,341)	(4,964,219)	445,714	(1,716,816)	(6,974,708)	(19,992,648)	(7,203,947)	(443,557,537)
Foreign exchange gains/(losses)	-	-	-	-	45,146	(212,877)	-	-
Changes in operating assets and liabilities:								
Proceeds from sale of investments	11,804,770	7,687,628	61,544,472	23,400,289	1,636,099,888	945,102,482	1,470,911,703	1,851,392,923
Purchase of investments	(8,270,803)	(6,426,024)	(54,781,466)	(28,623,301)	(1,449,602,351)	(919,307,043)	(979,307,444)	(1,571,860,487)
Net change in receivables	13,099	(38,920)	54,025	4,365	2,911,919	1,972,745	3,154,687	(2,143,522)
Net change in payables	202	149	(2,983)	(205)	580	(389)	42,817	299,470
Income reinvested	(27,568)	-	(3,338)	(8,864)	(1,841,284)	-	(10,414,753)	(9,468,307)
Net cash flows from/(used in) operating activities	4,941,800	2,709,967	7,432,319	(4,499,052)	241,859,657	91,045,323	613,426,778	409,677,306
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	1,539,810	1,658,010	1,656,602	2,701,629	58,773,653	71,222,155	127,370,180	146,234,589
Trust income reinvested	27,568	-	3,338	8,864	1,841,284	-	10,414,753	9,468,307
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	-	-	-	-	-

	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	2,786,267	9,266,973	70,212,889	67,052,370	391,473,217	396,351,336	96,081,869	100,742,258
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(1,218,686)	(5,282,946)	(58,996,450)	(26,887,863)	(346,769,991)	(335,863,193)	(89,529,180)	(70,541,329)
Foreign exchange gains/(losses)	929	76,926	1,238,398	(1,460,581)	4,992,893	10,283,608	1,134,533	(1,412,940)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	334,448,776	1,549,134,955	818,047,943	713,648,736	2,093,119,265	5,183,721,507	749,693,582	862,832,088
Purchase of investments	(334,101,322)	(1,147,183,209)	(676,847,497)	(550,108,579)	(1,636,115,431)	(4,507,532,212)	(680,208,740)	(731,984,863)
Net change in receivables	102,047	607,844	(1,144,021)	3,726,284	(674,993)	(12,756,326)	40,307	615,250
Net change in payables	155	(257)	-	-	(1,574)	(25,129)	3,935	1,872
Income reinvested	-	-	(1,126,298)	(27,709,182)	(19,217,397)	(8,893,487)	(9,075)	(899,963)
Net cash flows from/(used in) operating activities	2,018,166	406,620,286	151,384,964	178,261,185	486,805,989	725,286,104	77,207,231	159,352,373
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	3,150,971	17,269,534	14,956,862	14,665,886	162,223,250	125,149,491	112,372,469	18,553,222
Trust income reinvested	-	-	1,126,298	27,709,182	19,217,397	8,893,487	9,075	899,963
Other Non-cash financing and investing activities (in-specie transfers)	-	-	5,791,392	6,065,417	-	61,220,159	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

8. Reconciliation of cash flows from operating activities

	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
8.1 Profit/(Loss) from operating activities	71,886,939	90,471,566	(573)	699,802	38,897,871	61,589,853	12,545,133	8,769,301
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(44,364,770)	(36,621,314)	964	(555,228)	(26,226,618)	(49,825,584)	(9,643,339)	(1,973,236)
Foreign exchange gains/(losses)	(46,533,751)	(75,464,967)	(2,380)	(1,382,934)	(54,235,493)	(9,726,396)	(142,473)	(128,705)
Changes in operating assets and liabilities:								
Proceeds from sale of investments	1,138,357,089	4,374,330,154	2,176	66,863,047	574,479,266	382,263,064	22,577,163	223,145,311
Purchase of investments	(922,302,310)	(4,323,081,258)	(1,072)	(6,615,685)	(356,097,613)	(448,571,002)	(14,940,549)	(20,071,511)
Net change in receivables	13,915,093	1,689,542	48,100	339,956	232,522	(569,232)	688,889	2,442,622
Net change in payables	-	-	13	-	-	-	227	(278)
Income reinvested	(22,860,483)	(15,767,148)	-	-	(41,134)	-	(191,181)	(373,588)
Net cash flows from/(used in) operating activities	188,097,807	15,556,575	47,228	59,348,958	177,008,801	(64,839,297)	10,893,870	211,809,916
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	91,195,124	34,084,256	11,496	15,767,147	36,553,861	73,677,329	4,299,895	6,249,443
Trust income reinvested	22,860,483	15,767,148	-	-	41,134	-	191,181	373,588
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	-	-	-	-	-
	Small Companies Pool		Tax Effective Income Trust					
	30 June 2015	30 June 2014	30 June 2015	30 June 2014				
	\$	\$	\$	\$				
8.1 Profit/(Loss) from operating activities	23,784,359	57,505,708	33,710,334	60,807,835				
Adjustments for net realised and unrealised (gains)/losses on:								
Change in fair value of investments	(15,293,287)	(48,463,059)	(17,226,220)	(36,889,574)				
Foreign exchange gains/(losses)	-	-	(1,522,267)	312,610				
Changes in operating assets and liabilities:								
Proceeds from sale of investments	130,682,253	120,751,234	246,012,887	241,830,072				
Purchase of investments	(101,529,098)	(86,656,884)	(157,761,045)	(157,765,782)				
Net change in receivables	162,253	(257,876)	2,404,074	(1,227,612)				
Net change in payables	-	-	(61,705)	(68,918)				
Income reinvested	(1,255,832)	(2,280,623)	(864,005)	(212,891)				
Net cash flows from/(used in) operating activities	36,550,648	40,598,500	104,692,053	106,785,740				
8.2 Non-cash financing and investing activities								
Distributions reinvested by unitholders in additional scheme units	8,770,347	10,559,690	13,072,659	14,402,463				
Trust income reinvested	1,255,832	2,280,623	864,005	212,891				
Other Non-cash financing and investing activities (in-specie transfers)	-	-	-	-				

Notes to the Financial Statements for the financial year ended 30 June 2015

9. Financial risk management

9.1 Introduction and overview

The Schemes are exposed to a variety of financial risks from investments in financial instruments. These risks include:

- credit risk
- liquidity risk
- market risk

This note presents information about the Schemes' exposure to each of the above risks, the Schemes' objectives, policies and processes for measuring and managing risks, and the Schemes' management of unitholder funds.

9.1.1 Risk management framework

The Schemes maintain positions in a variety of derivative and non-derivative financial instruments in accordance with the PDSs or investment mandates. The Schemes' investment portfolios comprise cash, equities, fixed interest securities, derivatives and unit trusts.

The Schemes' investment managers have been given a discretionary authority to manage the assets in line with the Schemes' investment objectives. Compliance with the target asset allocations and the composition of the portfolio is monitored on a daily basis. In instances where the portfolio has diverged from target asset allocations, the investment managers are obliged to take action to rebalance the portfolio in line with the established targets, within prescribed time limits.

9.2 Credit risk

Credit risk is the risk that a counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the Schemes, resulting in a financial loss to the Schemes. It arises principally from debt securities held, derivative instruments, cash and cash equivalents and equities held by the custodian under any stock lending arrangements.

9.2.1 Management of credit risk

The Schemes' policy over credit risk is to minimise its exposure to counterparties with higher risk of default by dealing only with counterparties meeting the credit standards set out in the Schemes' PDSs and by taking collateral. Credit risk is further minimised by managing the assets of the Schemes within credit rating limits.

Credit risk is monitored by the investment managers in accordance with the policies and procedures in place, including assessing the credit rating and quality of debt instruments relative to their price and yield.

9.2.2 Investments in debt securities

Credit risk on debt securities is mitigated by investing primarily in investment grade rated instruments as determined by Standard & Poor's or Moody's. The investment managers review monthly rating updates from the rating agencies and rebalances the portfolio where necessary.

Investments in debt securities that are non investment grade rated are either in accordance with the Schemes' mandates or a result of a decline in the credit quality of the security. Investments in non investment rated securities could result in a loss of capital in the event that the debt security was sold prior to its maturity and at a discount to its redemption price. To manage credit risk of non investment grade rated securities, an active process of monitoring the investment is in place to ensure the security performs in line with expectations and meets portfolio requirements.

The credit quality of the debt securities invested into by the Schemes, if any, is disclosed in Note 9.2.9 Credit risk exposure.

9.2.3 Derivative financial instruments

The Schemes may enter into two types of derivative transactions: exchange-traded derivatives and over-the-counter (OTC) derivatives. Credit risk arising from exchange-traded derivatives is mitigated by margin requirements. OTC derivatives expose the Schemes to the risk that the counterparties to the derivative financial instruments might default on their obligations to the Schemes.

Derivative financial instruments are transacted with counterparties on arm's length bases and within predetermined limits.

The fair value of derivatives assets held by the Schemes is disclosed in Note 9.2.9 Credit risk exposure.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.4 Securities lending

Securities lending involves the Schemes' custodian lending securities from the Schemes' assets to a third party. The fair value of securities lent is disclosed in Note 9.2.9 Credit risk exposure.

9.2.5 Cash and cash equivalents

The Schemes' cash and cash equivalents are held mainly by Australia and New Zealand Banking Group Limited (ANZ) or JPMorgan Chase Bank, N.A. (Sydney Branch). The credit rating of these banking institutions as determined by Standard & Poor's are A-1+ (2014: AA-) and A-1 (2014: A-1), respectively, as at reporting date. Maximum credit risk exposure from cash and cash equivalents is represented by the carrying amount on the Statements of Financial Position.

9.2.6 Settlement risk

The Schemes' activities may give rise to risk at the time of settlement of transactions. Settlement risk is the risk of loss due to the failure of an entity to honour its obligations to deliver cash, securities or other assets as contractually agreed.

For the majority of transactions the Schemes mitigate this risk by conducting settlements through a broker to ensure that a trade is settled only when both parties have fulfilled their contractual settlement obligations. Settlement limits form part of the credit approval and monitoring processes described earlier.

9.2.7 Capital guarantee

OnePath Wholesale Protected AUS 50 Trust's exposure to credit risk from its underlying investment is minimised by a protection mechanism which guarantees capital at 80% of the highest ever historic redemption price. The provider of the capital guarantee is Barclays Bank PLC.

9.2.8 Past due and impaired assets

No financial assets carried at amortised cost were past due or impaired either at 30 June 2015 or 30 June 2014.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.9 Credit risk exposure

The Schemes' maximum credit risk exposure (without taking into account collateral and other credit enhancements) is represented by the respective carrying amounts of the relevant financial securities in the Statements of Financial Position at reporting date.

The tables below detail the maximum exposure to credit risk for the assets held by the Schemes.

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Fixed interest securities	-	-	-	-	22,539,129	-	-	-
Floating interest securities	1,229,518,151	1,087,005,975	-	-	43,496,266	-	69,432,407	-
Derivatives	-	-	-	-	-	-	-	-
Securities lent	-	-	-	18,043,602	-	-	-	-
Total	1,229,518,151	1,087,005,975	-	18,043,602	66,035,395	-	69,432,407	-

Credit quality of debt securities

	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV
AAA	0.28%	0.40%	0.00%	0.00%	9.87%	0.00%	0.00%	0.00%
AA+ to AA-	56.46%	49.70%	0.00%	0.00%	42.20%	0.00%	34.32%	0.00%
A+ to A-	36.22%	42.23%	0.00%	0.00%	18.45%	0.00%	18.91%	0.00%
BBB+ to BBB-	2.32%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	ANZ Listed Property Trust Fund		ANZ Private Global Equities Trust		ANZ Fixed Income Fund		Blue Chip Pool	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Fixed interest securities	-	-	-	-	221,344,055	220,748,974	-	-
Floating interest securities	-	-	-	-	18,508,088	-	-	-
Derivatives	-	-	30,523	-	-	-	-	-
Securities lent	-	1,031,548	-	-	-	-	-	17,920,100
Total	-	1,031,548	30,523	-	239,852,143	220,748,974	-	17,920,100

Credit quality of debt securities

	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV
AAA	0.00%	0.00%	0.00%	0.00%	63.40%	69.17%	0.00%	0.00%
AA+ to AA-	0.00%	0.00%	0.00%	0.00%	31.22%	27.09%	0.00%	0.00%
A+ to A-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.2.9 Credit risk exposure

	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	33,017,380	28,591,487	-	-	-	-
Floating interest securities	-	-	26,778,221	20,618,596	-	-	-	-
Derivatives	1,048,751	2,643,796	120,847	411,550	118	-	2	1
Securities lent	-	-	-	-	-	-	-	-
Total	1,048,751	2,643,796	59,916,448	49,621,633	118	-	2	1

Credit quality of debt securities

	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	9.21%	13.63%	0.00%	0.00%	0.00%	0.00%
AA+ to AA-	0.00%	0.00%	13.03%	14.51%	0.00%	0.00%	0.00%	0.00%
A+ to A-	0.00%	0.00%	36.42%	32.10%	0.00%	0.00%	0.00%	0.00%
BBB+ to BBB-	0.00%	0.00%	25.04%	28.21%	0.00%	0.00%	0.00%	0.00%
BB+ to BB-	0.00%	0.00%	3.68%	4.66%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.71%	0.29%	0.00%	0.00%	0.00%	0.00%

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust		OptiMix Wholesale Enhanced Cash Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Fixed interest securities	-	-	884,051,288	1,077,594,869	-	-	4,593,608	5,757,848
Floating interest securities	-	-	65,573,489	145,587,663	-	-	79,303,859	76,852,245
Derivatives	-	-	-	8,625	-	-	-	-
Securities lent	-	3,148,647	-	-	97,440,687	52,579,093	-	-
Total	-	3,148,647	949,624,777	1,223,191,157	97,440,687	52,579,093	83,897,467	82,610,093

Credit quality of debt securities

	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV	% of NAV
AAA	0.00%	0.00%	44.06%	44.23%	0.00%	0.00%	10.52%	14.86%
AA+ to AA-	0.00%	0.00%	18.20%	28.09%	0.00%	0.00%	57.13%	41.78%
A+ to A-	0.00%	0.00%	21.11%	21.89%	0.00%	0.00%	18.61%	28.80%
BBB+ to BBB-	0.00%	0.00%	8.17%	6.20%	0.00%	0.00%	2.66%	1.05%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.9 Credit risk exposure

	OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust		OptiMix Wholesale International Fixed Interest Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Fixed interest securities	-	-	-	-	-	-	479,406,958	574,944,681
Floating interest securities	-	-	-	-	-	-	85,860,775	79,205,470
Derivatives	2,651	-	119,460	14,390	2,194	1,796	1,516,636	1,352,776
Securities lent	-	-	-	-	-	-	-	-
Total	2,651	-	119,460	14,390	2,194	1,796	566,784,369	655,502,927

Credit quality of debt securities

	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV
AAA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.27%	13.03%
AA+ to AA-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.05%	14.94%
A+ to A-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.28%	10.14%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.33%	16.15%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.04%	1.17%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust		Small Companies Pool		Tax Effective Income Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Fixed interest securities	-	-	-	-	-	-	139,725,239	157,807,302
Floating interest securities	-	-	-	-	-	-	1,535,546	2,815,358
Derivatives	1,503,317	6,209,321	4,141	12,428	-	-	13,367	90,534
Securities lent	-	-	-	-	-	14,358,612	-	85,469,777
Total	1,503,317	6,209,321	4,141	12,428	-	14,358,612	141,274,152	246,182,971

Credit quality of debt securities

	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV	30 June 2015 % of NAV	30 June 2014 % of NAV
AAA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.22%	10.04%
AA+ to AA-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.40%	10.93%
A+ to A-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.55%	6.00%
BBB+ to BBB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.87%	1.93%
BB+ to BB-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
B+ to B-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.10 Offsetting financial assets and financial liabilities

Financial assets and liabilities are offset and the net amount reported in the Statements of Financial Position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously. The gross and net positions of foreign currency forward contracts and swaps that have been offset in the Statements of Financial Position are disclosed in the following tables:

ANZ Australian Industrial Equities Fund						
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	18,043,602	-	18,043,602	-	-	18,043,602
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
ANZ Listed Property Trust Fund						
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	1,031,548	-	1,031,548	-	-	1,031,548
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.2.10 Offsetting financial assets and financial liabilities

	ANZ Private Global Equities Trust					
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	30,523	-	30,523	(30,523)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(256,601)	-	(256,601)	30,523	-	(226,078)
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
	Blue Chip Pool					
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	17,920,100	-	17,920,100	-	-	17,920,100
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.2.10 Offsetting financial assets and financial liabilities

OneAnswer - OnePath Global Property Securities Fund						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	1,048,751	-	1,048,751	(1,048,751)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(1,096,965)	-	(1,096,965)	1,048,751	-	(48,214)
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	2,643,796	-	2,643,796	(272,332)	-	2,371,464
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(272,332)	-	(272,332)	272,332	-	-
Securities lending	-	-	-	-	-	-
OnePath Diversified High Yield Pool						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	120,848	-	120,848	(120,848)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(408,337)	-	(408,337)	120,848	287,489	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	411,550	-	411,550	(157,441)	(254,109)	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(157,441)	-	(157,441)	157,441	(470,309)	(470,309)
Securities lending	-	-	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.2.10 Offsetting financial assets and financial liabilities

	OnePath Global Emerging Markets Pool					
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	118	-	118	(118)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(3,024)	-	(3,024)	118	-	(2,906)
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
	OnePath Low Volatility Global Equities Index Pool					
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	2	-	2	-	-	2
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	1	-	1	(1)	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(1)	-	(1)	1	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.10 Offsetting financial assets and financial liabilities

OnePath Sustainable Investments - Wholesale Australian Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	3,148,647	-	3,148,647	-	-	3,148,647
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
OptiMix Wholesale Australian Fixed Interest Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	8,625	-	8,625	(8,625)	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(317,758)	-	(317,758)	8,625	309,133	-
Securities lending	-	-	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.2.10 Offsetting financial assets and financial liabilities

OptiMix Wholesale Australian Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	97,440,687	-	97,440,687	-	-	97,440,687
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	52,579,093	-	52,579,093	-	-	52,579,093
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
OptiMix Wholesale Global Emerging Markets Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	2,651	-	2,651	(2,651)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(6,631)	-	(6,631)	2,651	-	(3,980)
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.10 Offsetting financial assets and financial liabilities

OptiMix Wholesale Global Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	119,460	-	119,460	(24,520)	-	94,940
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(24,520)	-	(24,520)	24,520	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	14,390	-	14,390	(14,390)	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(15,578)	-	(15,578)	14,390	-	(1,188)
Securities lending	-	-	-	-	-	-
OptiMix Wholesale Global Smaller Companies Share Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	2,194	-	2,194	(2,194)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(8,866)	-	(8,866)	2,194	-	(6,672)
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	1,796	-	1,796	(1,796)	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(4,299)	-	(4,299)	1,796	-	(2,503)
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.10 Offsetting financial assets and financial liabilities

OptiMix Wholesale International Fixed Interest Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	1,516,635	-	1,516,635	(1,337,963)	-	178,672
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(1,337,963)	-	(1,337,963)	1,337,963	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	1,352,776	-	1,352,776	(1,352,776)	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(2,688,853)	-	(2,688,853)	1,352,776	-	(1,336,077)
Securities lending	-	-	-	-	-	-
OptiMix Wholesale International Property Securities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	1,503,317	-	1,503,317	(1,503,317)	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(1,580,282)	-	(1,580,282)	1,503,317	-	(76,965)
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	6,209,321	-	6,209,321	(622,817)	-	5,586,504
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(622,817)	-	(622,817)	622,817	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.10 Offsetting financial assets and financial liabilities

OptiMix Wholesale Property Securities Trust						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	4,141	-	4,141	(65)	-	4,076
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(65)	-	(65)	65	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	12,428	-	12,428	(248)	-	12,180
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial liabilities						
Derivative financial instruments	(248)	-	(248)	248	-	-
Securities lending	-	-	-	-	-	-
Small Companies Pool						
Related amounts not offset in the Statement of Financial Position						
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	14,358,612	-	14,358,612	-	-	14,358,612
30 June 2014						
Financial liabilities						
Derivative financial instruments	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

9.2.10 Offsetting financial assets and financial liabilities

	Tax Effective Income Trust					
	Related amounts not offset in the Statement of Financial Position					
	Gross amounts of recognised financial instruments \$	Gross amounts of recognised financial instruments offset in the Statement of Financial Position \$	Net amount of financial instruments presented in the Statement of Financial Position \$	Financial instruments (including non-cash collateral) \$	Cash Collateral received/pledged \$	Net amount \$
30 June 2015						
Financial assets						
Derivative financial instruments	13,367	-	13,367	(412)	-	12,955
Securities lending	-	-	-	-	-	-
30 June 2015						
Financial liabilities						
Derivative financial instruments	(412)	-	(412)	412	-	-
Securities lending	-	-	-	-	-	-
30 June 2014						
Financial assets						
Derivative financial instruments	90,534	-	90,534	(1,626)	-	88,908
Securities lending	85,469,777	-	85,469,777	-	-	85,469,777
30 June 2014						
Financial liabilities						
Derivative financial instruments	(1,626)	-	(1,626)	1,626	-	-
Securities lending	-	-	-	-	-	-

The Schemes did not have any arrangement that significantly reduces the credit risk associated with financial assets not offset against financial liabilities with the same counterparty.

9.3 Liquidity risk

Liquidity risk is the risk that the Schemes will encounter difficulty in meeting obligations arising from its financial liabilities that are settled by delivering cash or another financial asset, or that such obligations will have to be settled in a manner disadvantageous to the Schemes.

9.3.1 Management of liquidity risk

The Schemes' policy and the investment managers' approaches to managing liquidity is to have sufficient liquidity to meet their liabilities, including estimated redemptions of units, as and when they fall due, without incurring undue losses.

The Schemes' PDSs allow for the daily creation and cancellation of units and they are therefore exposed to the liquidity risk of meeting unitholder redemptions at each redemption date.

The Schemes' listed securities are considered to be readily realisable as they are exchange traded.

The Schemes hold investments in unlisted unit trusts, which may be subject to redemption restrictions. As a result, the Schemes may not be able to liquidate some of their investments in these instruments in due time in order to meet their liquidity requirements.

The Schemes' liquidity risk is managed on a daily basis and the investment managers' approaches are in accordance with their investment mandates. Daily monitoring of cash flow and liquidity levels is conducted to ensure appropriate and timely action which is in the best interests of the unitholders. In addition to monitoring daily cash flows, the Schemes' portfolio of assets are maintained within defined mandate limits and monitoring these positions is part of liquidity risk management.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.3.2 Liquidity risk exposure

The tables below detail the financial instruments currently in a liability position based on expected maturity rather than on a contractual basis, as the contractual maturities for such contracts are not considered to be material to the understanding of the timing of cash flows based on the Schemes' investment strategies.

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	3,694,665	3,588,736	7,496,972	9,545,596	301,779	23,911	556,058	99
Total payables	3,694,665	3,588,736	7,496,972	9,545,596	301,779	23,911	556,058	99
Amounts payable to unitholders								
On call amounts	1,290,388,692	1,143,879,121	715,472,977	785,797,928	93,637,743	2,850,723	130,439,346	29,942
Total amounts payable to unitholders	1,290,388,692	1,143,879,121	715,472,977	785,797,928	93,637,743	2,850,723	130,439,346	29,942
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	-	-	54,825	12,925	-	-	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	54,825	12,925	-	-	-	-
	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	1,383,028	5,367,574	-	103	104	22	18,640,385	-
Total payables	1,383,028	5,367,574	-	103	104	22	18,640,385	-
Amounts payable to unitholders								
On call amounts	242,942,374	249,460,201	7	943	982	986	240,298,982	-
Total amounts payable to unitholders	242,942,374	249,460,201	7	943	982	986	240,298,982	-
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	256,601	-
> 1 month but < 3 months	-	-	-	-	-	-	547,853	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	-	-	804,454	-

Notes to the Financial Statements for the financial year ended 30 June 2015

9.3.2 Liquidity risk exposure

	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	3,994,368	2,051,748	12,515,363	17,099,193	1,824,798	494,106	12,634	18,803
Total payables	3,994,368	2,051,748	12,515,363	17,099,193	1,824,798	494,106	12,634	18,803
Amounts payable to unitholders								
On call amounts	253,498,840	229,330,318	631,102,802	701,271,218	211,021,308	135,736,777	7,547,683	9,080,754
Total amounts payable to unitholders	253,498,840	229,330,318	631,102,802	701,271,218	211,021,308	135,736,777	7,547,683	9,080,754
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	-	-	-	-	-	-	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	-	-	-	-	-	-	-
	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	15,062,658	11,757,643	648,930	1,985,415	3,799,399	2,430,942	128,154,779	25,180,981
Total payables	15,062,658	11,757,643	648,930	1,985,415	3,799,399	2,430,942	128,154,779	25,180,981
Amounts payable to unitholders								
On call amounts	236,051,823	198,688,229	67,887,791	52,686,820	201,739,964	90,263,833	886,433,426	824,351,221
Total amounts payable to unitholders	236,051,823	198,688,229	67,887,791	52,686,820	201,739,964	90,263,833	886,433,426	824,351,221
Derivative financial liabilities								
Fair value								
< 1 month	1,073,397	105,794	92,424	15,353	3,024	-	-	1
> 1 month but < 3 months	23,568	166,538	293,922	60,626	-	-	-	-
> 3 months but < 12 months	-	-	243	-	-	-	-	-
> 1 year	-	-	88,112	126,015	-	-	-	-
Total derivative financial liabilities	1,096,965	272,332	474,701	201,994	3,024	-	-	1

Notes to the Financial Statements for the financial year ended 30 June 2015

9.3.2 Liquidity risk exposure

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust [†]	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	552,744	780,990	1,172,367	2,570,750	45,256,025	31,794,038	109,157,308	123,109,313
Total payables	552,744	780,990	1,172,367	2,570,750	45,256,025	31,794,038	109,157,308	123,109,313
Amounts payable to unitholders								
On call amounts	33,195,793	35,162,390	28,428,100	29,635,750	1,037,262,631	1,218,048,334	2,833,617,002	3,341,229,341
Total amounts payable to unitholders	33,195,793	35,162,390	28,428,100	29,635,750	1,037,262,631	1,218,048,334	2,833,617,002	3,341,229,341
Derivative financial liabilities								
Fair value								
< 1 month	-	-	-	-	-	-	-	-
> 1 month but < 3 months	9,750	-	2,350	2,248	307,645	174,929	558,178	79,088
> 3 months but < 12 months	-	-	-	-	135,048	-	-	-
> 1 year	-	-	-	-	93,053	304,089	-	-
Total derivative financial liabilities	9,750	-	2,350	2,248	535,746	479,018	558,178	79,088
	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	607,221	1,039,838	18,880,717	15,382,919	272,715,586	136,245,439	86,943,730	116,010,641
Total payables	607,221	1,039,838	18,880,717	15,382,919	272,715,586	136,245,439	86,943,730	116,010,641
Amounts payable to unitholders								
On call amounts	94,350,968	95,508,945	434,567,618	558,526,416	1,294,004,304	1,540,045,739	284,049,018	240,089,264
Total amounts payable to unitholders	94,350,968	95,508,945	434,567,618	558,526,416	1,294,004,304	1,540,045,739	284,049,018	240,089,264
Derivative financial liabilities								
Fair value								
< 1 month	-	-	6,631	438	24,520	-	8,866	4,299
> 1 month but < 3 months	-	204,755	-	43,364	171,312	40,280	-	-
> 3 months but < 12 months	-	-	-	-	-	-	-	-
> 1 year	-	-	-	-	-	-	-	-
Total derivative financial liabilities	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299

† The Payables amount for OptiMix Wholesale Australian Share Trust includes securities held on short position.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.3.2 Liquidity risk exposure

	OptiMix Wholesale International Fixed Interest Trust [‡]		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	33,608,465	156,260,405	14	12,911	54,076,302	33,074,436	183,299	2,760,807
Total payables	33,608,465	156,260,405	14	12,911	54,076,302	33,074,436	183,299	2,760,807
Amounts payable to unitholders								
On call amounts	1,104,974,885	1,153,337,184	1,130	53,846	306,643,432	468,288,535	72,565,844	69,614,370
Total amounts payable to unitholders	1,104,974,885	1,153,337,184	1,130	53,846	306,643,432	468,288,535	72,565,844	69,614,370
Derivative financial liabilities								
Fair value								
< 1 month	407	120	-	-	1,546,153	226,177	4	5
> 1 month but < 3 months	1,087,019	2,696,099	-	-	34,129	396,640	1,461	243
> 3 months but < 12 months	-	3,178	-	-	-	-	-	-
> 1 year	295,044	505,752	-	-	-	-	-	-
Total derivative financial liabilities	1,382,470	3,205,149	-	-	1,580,282	622,817	1,465	248
	Small Companies Pool		Tax Effective Income Trust					
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$				
Non-derivative financial liabilities								
Payables								
Due for maturity in: < 1 month	2,908,105	4,281,352	6,056,307	9,467,566				
Total payables	2,908,105	4,281,352	6,056,307	9,467,566				
Amounts payable to unitholders								
On call amounts	284,853,441	293,555,380	486,483,994	555,914,233				
Total amounts payable to unitholders	284,853,441	293,555,380	486,483,994	555,914,233				
Derivative financial liabilities								
Fair value								
< 1 month	-	-	24	60				
> 1 month but < 3 months	-	-	1,424	184,886				
> 3 months but < 12 months	-	-	-	-				
> 1 year	-	-	-	-				
Total derivative financial liabilities	-	-	1,448	184,946				

‡ The Payables amount for OptiMix Wholesale International Fixed Interest Trust includes securities held on short position.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4 Market risk

Market risk is the risk that changes in market prices, such as interest rates, equity prices, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) will affect the Schemes' income or the fair value of their holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

9.4.1 Management of market risk

The Schemes' strategy for the management of market risk is driven by each Scheme's investment objectives. The Schemes' market risk is managed on a daily basis by the investment managers in accordance with the investment guidelines of each Scheme's investment mandate.

The Schemes use derivatives to manage their exposure to foreign currency, interest rate and other price risks. The instruments used include interest rate swaps, forward contracts, futures and options. The Schemes do not apply hedge accounting.

9.4.2 Interest rate risk

The Schemes are exposed to the risk that the fair value or future cash flows of their financial instruments will fluctuate as a result of changes in market interest rates. Financial instruments that would be impacted by changes in market interest rates include cash and cash equivalents, interest rate futures and deposits with brokers.

The Schemes' interest rate risk is managed on a daily basis by the investment managers in accordance with the defined investment process and within the guidelines and restrictions outlined in the Schemes' investment mandates. The Schemes are monitored for mandate compliance. Where the interest rate risk exposure moves outside the Schemes' mandate restrictions or guidelines, the investment managers will rebalance the portfolios.

9.4.3 Exposure and sensitivity analysis - interest rate risk

Direct interest rate risk exposure at reporting date is disclosed in Note 9.4.4 Interest rate risk exposure and sensitivity analysis.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Changes in net assets attributable to unitholders/Total comprehensive income' would have been affected by changes in the relevant risk variable at the end of the reporting period. Management have determined that a fluctuation in interest rates of 100 basis points is reasonably possible, considering the economic environment in which the Schemes operate.

The tables at Note 9.4.4 Interest rate risk exposure and sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and 'Change in net assets attributable to unitholders/Total comprehensive income' of a reasonably possible increase or reduction of 100 basis points in interest rates at 30 June 2015 (2014: 100 basis points).

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

The tables below detail the assets and liabilities exposed to, and sensitivity analysis on, interest rate risk.

	ANZ Australian Cash Fund			ANZ Australian Industrial Equities Fund			ANZ Cash Plus Fund			ANZ Enhanced Yield Fund		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	64,486,269	64,486,269	-	27,500,722	27,500,722	-	25,807,960	25,807,960	-	17,736,593	17,736,593
Future and swap deposits	-	-	-	-	1,434,822	1,434,822	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	1,229,518,151	1,229,518,151	-	-	-	22,539,129	43,496,266	66,035,395	-	69,432,407	69,432,407
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	1,294,004,420	1,294,004,420	-	28,935,544	28,935,544	22,539,129	69,304,226	91,843,355	-	87,169,000	87,169,000
30 June 2014												
Financial assets												
Cash and cash equivalents	-	60,343,097	60,343,097	-	17,291,661	17,291,661	-	24,415	24,415	-	-	-
Future and swap deposits	-	-	-	-	750,900	750,900	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	1,087,005,975	1,087,005,975	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	1,147,349,072	1,147,349,072	-	18,042,561	18,042,561	-	24,415	24,415	-	-	-
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	680,953	648,929		289,355	180,426		627,962	244		871,690	-	
Interest rate risk - decrease of 100bp (2014 100bp)	(680,953)	(648,929)		(289,355)	(180,426)		(627,076)	(244)		(871,690)	-	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	ANZ Listed Property Trust Fund			ANZ Private Bank Global Equities (Hedged) Fund			ANZ Private Bank International Fixed Interest Fund			ANZ Private Global Equities Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	641,639	641,639	-	6	6	-	1,084	1,084	-	35,467,658	35,467,658
Future and swap deposits	-	-	-	-	-	-	-	-	-	-	7,064,588	7,064,588
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	(89,053)	(89,053)
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	641,639	641,639	-	6	6	-	1,084	1,084	-	42,443,193	42,443,193
30 June 2014												
Financial assets												
Cash and cash equivalents	-	4,341,575	4,341,575	-	1,043	1,043	-	1,007	1,007	-	-	-
Future and swap deposits	-	-	-	-	-	-	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(1)	(1)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	-	4,341,575	4,341,575	-	1,043	1,043	-	1,006	1,006	-	-	-
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	6,416	43,416		-	10		11	10		424,432	-	
Interest rate risk - decrease of 100bp (2014 100bp)	(6,416)	(43,416)		-	(10)		(11)	(10)		(424,432)	-	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	ANZ Fixed Income Fund			Blue Chip Pool			OneAnswer - ANZ Cash Advantage			OneAnswer - ANZ Flexible Term Deposit Fund		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	8,442,582	8,442,582	-	13,886,883	13,886,883	-	212,245,858	212,245,858	-	7,547,336	7,547,336
Future and swap deposits	-	-	-	-	2,113,950	2,113,950	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	221,344,055	18,508,088	239,852,143	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	221,344,055	26,950,670	248,294,725	-	16,000,833	16,000,833	-	212,245,858	212,245,858	-	7,547,336	7,547,336
30 June 2014												
Financial assets												
Cash and cash equivalents	-	6,522,169	6,522,169	-	3,889,236	3,889,236	-	135,081,923	135,081,923	-	9,082,493	9,082,493
Future and swap deposits	-	-	-	-	1,027,362	1,027,362	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	220,748,974	-	220,748,974	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	220,748,974	6,522,169	227,271,143	-	4,916,598	4,916,598	-	135,081,923	135,081,923	-	9,082,493	9,082,493
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	(11,080,171)	(9,657,781)		160,008	49,166		2,122,459	1,350,819		75,473	90,825	
Interest rate risk - decrease of 100bp (2014 100bp)	11,986,686	10,397,642		(160,008)	(49,166)		(2,122,459)	(1,350,819)		(75,473)	(90,825)	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	OneAnswer - OnePath Global Property Securities Fund			OnePath Diversified High Yield Pool			OnePath Global Emerging Markets Pool			OnePath Low Volatility Global Equities Index Pool		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	1,839,964	1,839,964	-	7,574,013	7,574,013	-	1,108,172	1,108,172	-	3,072,372	3,072,372
Future and swap deposits	-	-	-	-	953,380	953,380	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	33,055,814	26,920,325	59,976,139	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	(148,094)	(148,094)	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	(71,576)	(69,792)	(141,368)	-	-	-	-	-	-
Net exposure	-	1,839,964	1,839,964	32,984,238	35,229,832	68,214,070	-	1,108,172	1,108,172	-	3,072,372	3,072,372
30 June 2014												
Financial assets												
Cash and cash equivalents	-	2,900,490	2,900,490	-	3,818,568	3,818,568	-	445,878	445,878	-	6,034,107	6,034,107
Future and swap deposits	-	-	-	-	988,530	988,530	-	-	-	-	-	-
Financial assets held at fair value through profit or loss	-	-	-	28,606,179	20,625,553	49,231,732	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	(909,043)	(909,043)	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	(117,217)	(44,552)	(161,769)	-	-	-	-	-	-
Net exposure	-	2,900,490	2,900,490	28,488,962	24,479,056	52,968,018	-	445,878	445,878	-	6,034,107	6,034,107
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	18,400	29,005		(174,142)	(3,659)		11,082	4,459		30,724	60,341	
Interest rate risk - decrease of 100bp (2014 100bp)	(18,400)	(29,005)		(791,319)	14,265		(11,082)	(4,459)		(30,724)	(60,341)	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	OnePath Sustainable Investments - Wholesale Australian Share Trust			OnePath Wholesale Protected Aus 50 Trust			OptiMix Wholesale Australian Fixed Interest Trust			OptiMix Wholesale Australian Share Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	1,736,838	1,736,838	-	17,909,580	17,909,580	-	23,053,346	23,053,346	-	37,103,048	37,103,048
Future and swap deposits	-	135,164	135,164	-	19,616	19,616	-	4,893,653	4,893,653	-	2,541,444	2,541,444
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	884,051,288	66,498,471	950,549,759	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(1,041,315)	(1,041,315)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(93,053)	(442,693)	(535,746)	-	-	-
Net exposure	-	1,872,002	1,872,002	-	17,929,196	17,929,196	883,958,235	92,961,462	976,919,697	-	39,644,492	39,644,492
30 June 2014												
Financial assets												
Cash and cash equivalents	-	1,088,525	1,088,525	-	12,665,001	12,665,001	-	7,155,984	7,155,984	-	62,002,279	62,002,279
Future and swap deposits	-	49,754	49,754	-	11,033	11,033	-	1,180,958	1,180,958	-	2,574,997	2,574,997
Financial assets held at fair value through profit or loss	-	-	-	-	-	-	1,077,594,869	146,104,055	1,223,698,924	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	(78,145)	(161,261)	(239,406)	-	-	-
Net exposure	-	1,138,279	1,138,279	-	12,676,034	12,676,034	1,077,516,724	154,279,736	1,231,796,460	-	64,577,276	64,577,276
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	18,720	11,383		179,292	126,760		(38,469,739)	(45,388,779)		396,445	645,773	
Interest rate risk - decrease of 100bp (2014 100bp)	(18,720)	(11,383)		(179,292)	(126,760)		42,311,308	50,057,679		(396,445)	(645,773)	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	OptiMix Wholesale Enhanced Cash Trust			OptiMix Wholesale Global Emerging Markets Share Trust			OptiMix Wholesale Global Share Trust			OptiMix Wholesale Global Smaller Companies Share Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	10,921,922	10,921,922	-	16,012,747	16,012,747	-	30,047,594	30,047,594	-	9,325,724	9,325,724
Future and swap deposits	-	10,209	10,209	-	2,179,821	2,179,821	-	9,468,236	9,468,236	-	-	-
Financial assets held at fair value through profit or loss	4,593,608	79,309,602	83,903,210	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(368)	(368)	-	(2,192,084)	(2,192,084)	-	(8,903,280)	(8,903,280)	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Net exposure	4,593,608	90,241,365	94,834,973	-	16,000,484	16,000,484	-	30,612,550	30,612,550	-	9,325,724	9,325,724
30 June 2014												
Financial assets												
Cash and cash equivalents	-	13,280,498	13,280,498	-	52,340,027	52,340,027	-	51,501,674	51,501,674	-	14,993,006	14,993,006
Future and swap deposits	-	638,052	638,052	-	2,082,562	2,082,562	-	2,131,929	2,131,929	-	-	-
Financial assets held at fair value through profit or loss	5,757,848	76,852,245	82,610,093	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	-	-	-	-	-	-	(1,545,111)	(1,545,111)	-	-	-
Financial liabilities held at fair value through profit or loss	-	(204,755)	(204,755)	-	-	-	-	-	-	-	-	-
Net exposure	5,757,848	90,566,040	96,323,888	-	54,422,589	54,422,589	-	52,088,492	52,088,492	-	14,993,006	14,993,006
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	250,450	539,581		160,005	544,226		306,126	520,885		93,257	149,930	
Interest rate risk - decrease of 100bp (2014 100bp)	(234,567)	(559,336)		(160,005)	(544,226)		(306,126)	(520,885)		(93,257)	(149,930)	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	OptiMix Wholesale International Fixed Interest Trust			OptiMix Wholesale International Inflation Linked Bonds Trust			OptiMix Wholesale International Property Securities Trust			OptiMix Wholesale Property Securities Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015												
Financial assets												
Cash and cash equivalents	-	12,491,247	12,491,247	-	1,144	1,144	-	2,624,136	2,624,136	-	1,074,325	1,074,325
Future and swap deposits	-	549,412	549,412	-	-	-	-	-	-	-	19,950	19,950
Financial assets held at fair value through profit or loss	479,430,302	86,186,705	565,617,007	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(73,113)	(73,113)	-	(1)	(1)	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(1,964,563)	(332,060)	(2,296,623)	-	-	-	-	-	-	-	-	-
Net exposure	477,465,739	98,822,191	576,287,930	-	1,143	1,143	-	2,624,136	2,624,136	-	1,094,275	1,094,275
30 June 2014												
Financial assets												
Cash and cash equivalents	-	25,473,396	25,473,396	-	17,555	17,555	-	5,154,913	5,154,913	-	2,268,252	2,268,252
Future and swap deposits	-	1,523,889	1,523,889	-	1,102	1,102	-	-	-	-	11,700	11,700
Financial assets held at fair value through profit or loss	575,464,870	79,855,990	655,320,860	-	-	-	-	-	-	-	-	-
Financial liabilities												
Future and swap payable	-	(120,294)	(120,294)	-	-	-	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	(15,444,332)	(555,595)	(15,999,927)	-	-	-	-	-	-	-	-	-
Net exposure	560,020,538	106,177,386	666,197,924	-	18,657	18,657	-	5,154,913	5,154,913	-	2,279,952	2,279,952
Sensitivity analysis												
	2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders												
Interest rate risk - increase of 100bp (2014 100bp)	(34,084,322)	(33,019,856)		11	187		26,241	51,549		10,943	22,800	
Interest rate risk - decrease of 100bp (2014 100bp)	7,448,502	18,199,264		(11)	(187)		(26,241)	(51,549)		(10,943)	(22,800)	

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.4 Interest rate risk exposure and sensitivity analysis

	Small Companies Pool			Tax Effective Income Trust		
	Fixed interest rate \$	Floating interest rate \$	Total \$	Fixed interest rate \$	Floating interest rate \$	Total \$
30 June 2015						
Financial assets						
Cash and cash equivalents	-	25,706,847	25,706,847	-	10,287,190	10,287,190
Future and swap deposits	-	-	-	-	67,882	67,882
Financial assets held at fair value through profit or loss	-	-	-	139,725,239	1,538,919	141,264,158
Financial liabilities						
Future and swap payable	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	(1,035)	(1,035)
Net exposure	-	25,706,847	25,706,847	139,725,239	11,892,956	151,618,195
30 June 2014						
Financial assets						
Cash and cash equivalents	-	21,327,522	21,327,522	-	12,400,492	12,400,492
Future and swap deposits	-	-	-	-	551,443	551,443
Financial assets held at fair value through profit or loss	-	-	-	157,807,302	2,815,358	160,622,660
Financial liabilities						
Future and swap payable	-	-	-	-	-	-
Financial liabilities held at fair value through profit or loss	-	-	-	-	(183,320)	(183,320)
Net exposure	-	21,327,522	21,327,522	157,807,302	15,583,973	173,391,275
Sensitivity analysis						
	2015 \$	2014 \$		2015 \$	2014 \$	
Impact on Profit/loss from operating activities and Net assets attributable to unitholders						
Interest rate risk - increase of 100bp (2014 100bp)	257,068	213,275		(2,030,697)	(2,219,701)	
Interest rate risk - decrease of 100bp (2014 100bp)	(257,068)	(213,275)		2,103,982	2,295,819	

**Notes to the Financial Statements
for the financial year ended 30 June 2015****9.4.5 Currency risk**

The Schemes invest in financial instruments and may enter into transactions that are denominated in currencies other than their functional currency. Consequently, the Schemes are exposed to risk that the exchange rate of their currency relative to other foreign currencies may change in a manner that has an adverse effect on the fair value or future cash flows of that portion of the Schemes' financial assets or liabilities denominated in currencies other than the Australian dollar.

The Schemes' currency risk is actively managed on a regular basis by the investment managers in accordance with its defined currency management process, and within the guidelines and constraints of the Schemes' investment mandates in order to enhance total returns. The investment managers may use derivative contracts such as options, futures, swaps and forward contracts as permitted by the mandates in managing currency risk.

9.4.6 Exposure and sensitivity analysis - currency risk

The Schemes' total net direct exposure to fluctuations in foreign currency exchange rates as at the reporting date is shown in Note 9.4.7 Currency risk exposure and sensitivity analysis.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Changes in net assets attributable to unitholders/Total comprehensive income' would have been affected by changes in the relevant risk variable at the end of the reporting period. Management has determined that a movement in the Australian dollar of 20% is reasonably possible, considering the economic environment in which the Schemes operate.

The tables at Note 9.4.7 Currency risk exposure and sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and the 'Change in net assets attributable to unitholders/Total comprehensive income' of a possible strengthening or weakening of the Australian dollar of 20% as at 30 June 2015 (2014: 10%).

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.7 Currency risk exposure and sensitivity analysis

At reporting date the value of the Schemes' net financial assets and liabilities held in individual foreign currencies, on a net basis, expressed in Australian dollars and the currency risk sensitivity analysis is detailed in the tables below.

	ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust		OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool	
	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$
United States Dollar	-	496	171,781,046	-	331,311,210	261,221,961	45,895,833	37,611,444
Euro	-	-	30,559,681	-	49,343,374	46,095,445	14,064,776	12,350,922
Pound Sterling	-	-	28,806,916	-	41,544,872	33,325,430	6,142,993	6,559,326
Japanese Yen	-	-	20,894,050	-	38,324,705	35,632,863	21,795	13,513
Hong Kong Dollar	-	-	4,047,714	-	12,850,806	12,994,666	-	-
Swedish Krona	-	-	-	-	5,510,909	4,342,954	-	-
Swiss Franc	-	-	5,219,880	-	-	-	-	-
Korean Won	-	-	-	-	-	-	-	-
Other Currencies	-	-	17,305,955	-	11,362,632	19,080,478	91,832	12,832
Net foreign currency exposure	-	496	278,615,242	-	490,248,508	412,693,797	66,217,229	56,548,037

Sensitivity analysis	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 20% upward movement in AUD (2014 10%)	-	(50)	(55,723,048)	-	(98,049,702)	(41,269,380)	(13,243,446)	(5,654,804)

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

	OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Enhanced Cash Trust	
	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$
United States Dollar	35,903,297	16,332,111	544,413,727	427,846,979	(768,998)	257,635	154,689	316,469
Euro	931,320	-	48,585,560	47,655,174	(170,160)	10,114	2,783	2,786
Pound Sterling	5,028,720	2,374,634	38,616,403	36,842,941	(22,517)	-	-	-
Japanese Yen	2,378,170	1,821,550	133,327,538	100,850,067	-	9	-	1
Hong Kong Dollar	47,122,133	16,075,209	40,118,245	30,126,804	-	-	-	-
Swedish Krona	-	-	9,718,633	12,204,466	-	-	-	-
Swiss Franc	-	-	74,142,397	64,986,776	-	-	-	-
Korean Won	23,354,708	8,552,419	-	-	-	-	-	-
Other Currencies	89,186,937	46,101,079	121,105,545	118,384,625	-	-	-	-
Net foreign currency exposure	203,905,285	91,257,002	1,010,028,048	838,897,832	(961,675)	267,758	157,472	319,256

Sensitivity analysis	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 20% upward movement in AUD (2014 10%)	(40,781,057)	(9,125,700)	(202,005,610)	(83,889,783)	192,335	(26,776)	(31,494)	(31,926)

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.7 Currency risk exposure and sensitivity analysis

	OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust		OptiMix Wholesale International Fixed Interest Trust	
	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$
United States Dollar	37,156,025	66,862,605	651,578,384	747,679,713	185,906,958	175,014,842	524,586,658	489,005,501
Euro	961	5,229,804	144,895,503	194,819,900	49,779,278	51,885,492	306,757,140	433,099,125
Pound Sterling	286	1,057,438	86,973,704	100,256,700	10,048,863	22,486,528	62,694,703	67,465,317
Japanese Yen	-	-	86,837,579	80,446,708	56,392,012	32,314,474	98,589,749	134,278,404
Hong Kong Dollar	77,136,165	92,639,127	30,259,444	27,721,819	2,092,734	2,232,784	-	-
Swedish Krona	-	-	11,076,681	7,057,836	15,166,074	3,935,892	5,454,677	5,246,127
Swiss Franc	-	-	59,149,332	75,913,298	6,116,280	3,296,284	4,796,165	5,172,656
Korean Won	31,249,897	72,623,569	1,398,697	6,677,851	3,817,637	161,901	13,146,209	10,285,689
Other Currencies	165,974,198	258,209,721	52,398,142	70,220,288	27,266,078	49,136,506	60,342,022	57,576,328
Net foreign currency exposure	311,517,532	496,622,264	1,124,567,466	1,310,794,113	356,585,914	340,464,703	1,076,367,323	1,202,129,147

Sensitivity analysis	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 20% upward movement in AUD (2014 10%)	(62,303,506)	(49,662,226)	(224,913,493)	(131,079,411)	(71,317,183)	(34,046,470)	(215,273,465)	(120,212,915)

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

	OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust		Tax Effective Income Trust	
	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$	30 June 2015 Fair value \$	30 June 2014 Fair value \$
United States Dollar	-	-	480,142,099	630,801,691	-	-	2,085,993	5,714,765
Euro	-	46,663	70,648,859	109,232,666	-	-	-	-
Pound Sterling	-	-	59,635,654	76,197,116	-	-	-	-
Japanese Yen	-	-	55,641,338	85,286,707	-	-	-	-
Hong Kong Dollar	-	-	18,443,373	30,034,064	677,326	1,424,092	-	-
Swedish Krona	-	-	7,907,280	10,534,762	-	-	-	-
Swiss Franc	-	-	-	-	-	-	-	-
Korean Won	-	-	-	-	-	-	-	-
Other Currencies	-	-	16,314,071	45,306,905	6,176	434,767	-	-
Net foreign currency exposure	-	46,663	708,732,674	987,393,911	683,502	1,858,859	2,085,993	5,714,765

Sensitivity analysis	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Currency risk - 20% upward movement in AUD (2014 10%)	-	(4,666)	(141,746,535)	(98,739,391)	(136,700)	(185,886)	(417,199)	(571,477)

*A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.8 Other price risk

At reporting date other price risk is the risk that the fair value of the financial instrument will fluctuate as a result of changes in market prices (other than those arising from interest rate risk or currency risk), whether caused by factors specific to an individual investment, its issuer or factors affecting all instruments traded in the market. Other price risk is managed by the investment managers by diversifying the portfolio and economically hedging using derivative financial instruments such as options and future contracts, in accordance with the PDSs or information memorandum.

The Schemes' financial instruments which are carried at fair value have any change in the fair value of investments recognised in the Statements of Comprehensive Income in the line item 'Net change in fair value of investments'.

The downward risk relating to the OnePath Wholesale Protected AUS 50 Trust's underlying investment is minimised by a protection mechanism which guarantees capital at 80% of its highest ever historic redemption price, adjusted downwards for accumulative distributions paid. As at 30 June 2015 the price was \$1.098 (2014: \$1.163). A 10% decrease in unit value would activate the guarantee since the price would potentially drop below the protection value. The provider of the capital guarantee is Barclays Bank PLC. The maximum loss the fund would be exposed to at 30 June 2015 is \$2,471,191 (2014: \$4,266,984).

9.4.9 Exposure and Sensitivity analysis - other price risk

The other price risk exposure of financial instruments is equal to the fair value of financial instruments as reported in the Statements of Financial Position and in Note 6 Financial assets and liabilities.

A sensitivity analysis reflects how 'Net assets attributable to unitholders' and 'Changes in net assets attributable to unitholders/Total comprehensive income' would have been affected by changes in the relevant risk variable at the end of the reporting period. Management has determined that a movement in market prices of 10% is possible, considering the economic environment in which the Schemes operate.

The tables at Note 9.4.10 Other price risk - sensitivity analysis set out the effect on the Schemes' 'Net assets attributable to unitholders' and the 'Change in net assets attributable to unitholders/Total Comprehensive Income' of a possible increase or decrease in market prices of 10% (2014: 10%).

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.10 Other price risk - sensitivity analysis

At reporting date the Schemes' other price risk sensitivity analysis is detailed in the tables below:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	122,951,815	108,700,598	68,748,533	76,884,667	6,603,540	284,126	11,295,845	2,994
	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	23,847,096	24,391,191	-	-	-	-	21,192,379	-
	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	24,285,411	22,074,897	61,796,243	70,652,139	-	-	-	-
	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	24,613,998	20,654,999	5,951,763	4,942,660	20,122,044	9,096,890	100,820,198	84,137,969

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.4.10 Other price risk - sensitivity analysis

	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust [†]		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	3,156,913	3,441,960	1,094,306	1,895,347	104,228,717	122,322,853	279,850,628	328,615,741
	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	8,390,321	8,240,534	42,820,108	51,652,371	150,153,079	159,867,854	35,546,285	33,761,425
	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	111,524,045	124,221,996	-	-	35,401,691	49,438,262	7,051,341	6,815,602
	Small Companies Pool		Tax Effective Income Trust					
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$				
Impact on Profit/loss from operating activities and Net assets attributable to unitholders								
Price risk - increase of 10%*	26,054,718	27,573,829	46,701,189	54,188,690				

* A decrease will have an equal and opposite effect on the Profit/loss from operating activities and Net assets attributable to unitholders.

† Price sensitivity of this Scheme should be read in conjunction with the Note 9.4.8 Other price risk.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5 Valuation of financial instruments

The Schemes' accounting policy on fair value measurement is discussed in Note 3.2.5 Fair value measurement principles.

The Schemes measure fair value using the following fair value hierarchy that reflect the significance of the inputs used in making the measurements:

Level 1 - Quoted price (unadjusted) in an active market for an identical instrument.

Level 2 - Valuation techniques based on observable inputs, either directly (i.e. as prices) or indirectly (i.e. derived from prices). This category includes instruments valued using: quoted prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques for which all significant inputs are directly or indirectly observable from market data.

Level 3 - Valuation techniques using significant unobservable inputs. This category includes all instruments that use a valuation technique which includes inputs not based on observable data and the unobservable inputs have a significant effect on the instruments valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

The level in the fair value hierarchy within which the fair value measurement is categorised in its entirety is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. For this purpose, the significance of an input is assessed against the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, that measurement is a Level 3 measurement. Assessing the significance of a particular input to the fair value measurement in its entirety requires judgement, considering factors specific to the asset or liability.

The determination of what constitutes 'observable' requires significant judgement by the Responsible Entity. The Responsible Entity considers observable data to be market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by independent sources that are actively involved in the relevant market.

The valuation of Level 2 equities which are subject to transfer restrictions may be adjusted to reflect illiquidity and/or non-transferability, which are generally based on available market information.

The Schemes determine Level 2 fair values for corporate bonds using either a price, credit spread or spread basis evaluation as determined by the observed market data including quoted prices for similar assets, benchmark yield curves and market corroborated inputs.

The valuation of managed investment schemes included in Level 2 and Level 3 is based on the daily net asset value of the managed investment scheme provided by the investment managers.

Level 2 fair values for simple, over the counter derivative financial instruments are based on broker quotes. Those quotes are tested for reasonableness by discounting expected future cash flows using a market interest rate for a similar instrument at the measurement date. Fair values reflect the credit risk of the instrument and include an adjustment to take account of the credit risk of the Schemes and counterparty where appropriate.

The Schemes recognise transfers between levels of the fair value hierarchy as of the end of the reporting period during which the transfer has occurred. Changes in Level 2 and 3 fair values are analysed at each reporting date and the reasons for the fair value movements are explained. There were no transfers between Level 1 to Level 2 of the fair value hierarchy during the financial year ended 30 June 2015. Transfers between Level 2 and Level 3 are disclosed in Note 9.5.2 Movements of Level 3 securities.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.1 Financial instruments hierarchy

9.5.1.1 Recurring fair value measurements

The tables below detail financial instruments measured at fair value at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	Note	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	687,540,152	768,859,593	-	-	43,495,275	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities:									
Level 1		1,225,909,094	1,082,456,135	-	-	16,112,422	-	-	-
Level 2		3,609,057	4,549,840	-	-	49,922,973	-	69,432,407	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	2,841,255	30,768	29,942
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	1,229,518,151	1,087,005,975	687,540,152	768,859,593	66,035,395	2,841,255	112,958,450	29,942
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	54,825	12,925	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	54,825	12,925	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.5.1.1 Recurring fair value measurements

	Note	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		238,470,371	243,911,316	-	-	-	-	208,044,204	-
Level 2		-	-	-	-	-	-	-	-
Level 3		591	591	-	-	-	-	-	-
Debt securities:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	4,653,516	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	30,523	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	238,470,962	243,911,907	-	-	-	-	212,728,243	-
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	-	-	547,853	-
Level 2		-	-	-	-	-	-	256,601	-
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	804,454	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.5.1.1 Recurring fair value measurements

	Note	ANZ Fixed Income Fund		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	617,962,434	706,521,392	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities:									
Level 1		187,602,181	184,335,770	-	-	-	-	-	-
Level 2		52,249,962	36,413,204	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		3,001,966	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	242,854,109	220,748,974	617,962,434	706,521,392	-	-	-	-
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	-	-	-	-	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.5.1.1 Recurring fair value measurements

	Note	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		246,188,191	204,178,521	-	-	198,744,163	90,968,904	1,008,201,982	841,379,687
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities:									
Level 1		-	-	12,887,484	7,795,853	-	-	-	-
Level 2		-	-	46,908,117	41,414,230	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	-	75,886	6,956	2,479,186	-	-	-
Level 2		1,048,751	2,643,796	86,257	379,616	118	-	2	1
Level 3		-	-	34,590	31,934	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	247,236,942	206,822,317	59,992,334	49,628,589	201,223,467	90,968,904	1,008,201,984	841,379,688
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	-	66,364	44,553	-	-	-	-
Level 2		1,096,965	272,332	408,337	150,276	3,024	-	-	1
Level 3		-	-	-	7,165	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	1,096,965	272,332	474,701	201,994	3,024	-	-	1

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.1.1 Recurring fair value measurements

	Note	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		31,578,884	34,418,726	10,945,408	18,955,718	-	-	2,729,338,667	3,155,753,421
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities:									
Level 1		-	-	-	-	487,828,136	637,303,132	-	-
Level 2		-	-	-	-	461,796,641	585,879,400	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	92,273,154	-	140,532,110	183,142,844
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		-	875	-	-	924,982	516,392	-	20,900
Level 2		-	-	-	-	-	8,625	-	-
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	31,578,884	34,419,601	10,945,408	18,955,718	1,042,822,913	1,223,707,549	2,869,870,777	3,338,917,165
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	70,806,316	52,680,666
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		9,750	-	2,350	2,248	442,693	161,260	558,178	79,088
Level 2		-	-	-	-	93,053	13,669	-	-
Level 3		-	-	-	-	-	304,089	-	-
Total financial liabilities held at fair value through profit or loss	6.2	9,750	-	2,350	2,248	535,746	479,018	71,364,494	52,759,754

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.1.1 Recurring fair value measurements

	Note	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	297,839,743	507,404,662	1,105,784,941	1,295,429,947	355,466,822	337,616,756
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	93,102	378,025	-	-	-	-
Debt securities:									
Level 1		58,472,665	55,540,036	-	-	-	-	-	-
Level 2		25,424,802	27,070,057	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	128,400,534	8,598,419	395,790,419	303,124,852	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		5,743	-	1,866,045	179,943	31,805	149,629	2,703	-
Level 2		-	-	2,651	-	119,460	14,390	2,194	1,796
Level 3		-	-	5,635	6,467	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	83,903,210	82,610,093	428,207,710	516,567,516	1,501,726,625	1,598,718,818	355,471,719	337,618,552
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		-	204,755	-	-	171,312	24,702	-	-
Level 2		-	-	6,631	43,802	24,520	15,578	8,866	4,299
Level 3		-	-	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	204,755	6,631	43,802	195,832	40,280	8,866	4,299

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.5.1.1 Recurring fair value measurements

	Note	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss									
Listed securities:									
Level 1		-	-	-	-	354,093,879	488,796,119	70,510,730	68,138,044
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities:									
Level 1		244,145,845	307,761,236	-	-	-	-	-	-
Level 2		321,121,888	346,388,915	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Unlisted unit trusts:									
Level 1		-	-	-	-	-	-	-	-
Level 2		551,733,742	604,256,702	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative assets:									
Level 1		61,887	643,355	-	-	-	-	-	5,800
Level 2		1,516,635	1,352,776	-	-	1,503,317	6,209,321	4,141	12,428
Level 3		-	-	-	-	-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	1,118,579,997	1,260,402,984	-	-	355,597,196	495,005,440	70,514,871	68,156,272
Financial liabilities held at fair value through profit or loss									
Listed securities held on short position:									
Level 1		-	-	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Debt securities held on short position:									
Level 1		1,957,073	14,977,879	-	-	-	-	-	-
Level 2		-	-	-	-	-	-	-	-
Level 3		-	-	-	-	-	-	-	-
Derivative liabilities:									
Level 1		44,507	516,296	-	-	-	-	1,400	-
Level 2		1,337,963	485,113	-	-	1,580,282	622,817	65	248
Level 3		-	2,203,740	-	-	-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	3,339,543	18,183,028	-	-	1,580,282	622,817	1,465	248

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.1.1 Recurring fair value measurements

	Note	Small Companies Pool		Tax Effective Income Trust	
		30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
Financial assets held at fair value through profit or loss					
Listed securities:					
Level 1		260,547,183	275,738,294	325,735,811	381,355,481
Level 2		-	-	-	-
Level 3		-	-	-	-
Debt securities:					
Level 1		-	-	51,258,683	63,907,760
Level 2		-	-	90,002,102	96,714,900
Level 3		-	-	-	-
Unlisted unit trusts:					
Level 1		-	-	-	-
Level 2		-	-	-	-
Level 3		-	-	-	-
Derivative assets:					
Level 1		-	-	3,373	3,175
Level 2		-	-	13,367	90,534
Level 3		-	-	-	-
Total financial assets held at fair value through profit or loss	6.1	260,547,183	275,738,294	467,013,336	542,071,850
Financial liabilities held at fair value through profit or loss					
Listed securities held on short position:					
Level 1		-	-	-	-
Level 2		-	-	-	-
Level 3		-	-	-	-
Debt securities held on short position:					
Level 1		-	-	-	-
Level 2		-	-	-	-
Level 3		-	-	-	-
Derivative liabilities:					
Level 1		-	-	1,036	183,320
Level 2		-	-	412	1,626
Level 3		-	-	-	-
Total financial liabilities held at fair value through profit or loss	6.2	-	-	1,448	184,946

9.5.1.2 Non - recurring fair value measurements

The Schemes have no assets or liabilities measured at fair value on a non - recurring basis in the current reporting period.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.2 Movements of Level 3 securities

Level 3 securities held are securities valued by using inputs not derived from observable market data. Inputs are prices derived from external sources which use various valuation techniques that include unobservable inputs. Transfers are considered when the underlying conditions of the financial instruments change.

Credit index swaps holdings have been reclassified to Level 3 after further analysis with the Schemes' custodian and pricing vendor. Accordingly credit index swaps have been transferred out from Level 2 to Level 3 as at 30 June 2015.

The following tables detail a reconciliation of opening balances to the closing balances for fair value measurements in Level 3 of the fair value hierarchy:

		ANZ Listed Property Trust Fund									
		Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
	Note	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		591	-	-	-	591	591	-	-	-	591
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	9.5.1.1	591	-	-	-	591	591	-	-	-	591

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

		-	-	-	-	-	-	-	-	-	-
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* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		ANZ Private Bank Global Equities (Hedged) Fund									
		Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
	Note	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	5,547,405	-	-	5,547,405
Total gains or losses in profit or loss*		-	-	-	-	-	-	(6,209)	-	-	(6,209)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	(3,949,452)	-	-	(3,949,452)
Settlements		-	-	-	-	-	-	(357,355)	-	-	(357,355)
Transfers in/out of Level 3		-	-	-	-	-	-	(1,234,389)	-	-	(1,234,389)
Closing balance	9.5.1.1	-	-	-	-	-	-	(14,345)	-	-	(14,345)

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

		-	-	-	-	-	-	(14,345)	-	-	(14,345)
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* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.2 Movements of Level 3 securities

ANZ Private Bank International Fixed Interest Fund											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	1,795,390	-	(169,459)	1,625,931
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	18,036	18,036
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	151,423	151,423
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	(1,795,390)	-	-	(1,795,390)
Closing balance	9.5.1.1	-	-	-	-	-	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	-	-	-	-	-	(349,812)	(349,812)

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

OnePath Diversified High Yield Pool											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	24,768	24,768	-	359,604	-	(20,984)	338,620
Total gains or losses in profit or loss*		-	-	-	9,822	9,822	-	-	-	59,264	59,264
Purchases		-	-	-	-	-	-	-	-	(12,347)	(12,347)
Sales		-	-	-	-	-	-	-	-	(1,164)	(1,164)
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	(359,604)	-	-	(359,604)
Closing balance	9.5.1.1	-	-	-	34,590	34,590	-	-	-	24,769	24,769
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*											
		-	-	-	9,822	9,822	-	-	-	13,579	13,579

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.2 Movements of Level 3 securities

OptiMix Wholesale Australian Fixed Interest Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	(304,089)	(304,089)	-	929,628	-	-	929,628
Total gains or losses in profit or loss*		-	-	-	(49,810)	(49,810)	-	-	(75,297)	(75,297)	
Purchases		-	-	-	-	-	-	-	(228,792)	(228,792)	
Sales		-	-	-	275,754	275,754	-	-	-	-	
Settlements		-	-	-	-	-	-	-	-	-	
Transfers in/out of Level 3		-	-	-	78,145	78,145	-	(929,628)	-	(929,628)	
Closing balance	9.5.1.1	-	-	-	-	-	-	-	(304,089)	(304,089)	

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

		-	-	-	-	-	-	-	-	(75,297)	(75,297)
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* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

OptiMix Wholesale Australian Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	-	-	-	55,289	-	-	55,289	
Purchases		-	-	-	-	-	(38,358)	-	-	(38,358)	
Sales		-	-	-	-	-	(16,931)	-	-	(16,931)	
Settlements		-	-	-	-	-	-	-	-	-	
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	
Closing balance	9.5.1.1	-	-	-	-	-	-	-	-	-	

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

		-	-	-	-	-	373,000	-	-	-	373,000
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* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.2 Movements of Level 3 securities

		OptiMix Wholesale Enhanced Cash Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
	Note	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	785,520	-	-	785,520
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	-	-
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	-	-	-	-	-
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	(785,520)	-	-	(785,520)
Closing balance	9.5.1.1	-	-	-	-	-	-	-	-	-	-

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

		OptiMix Wholesale Global Emerging Markets Share Trust									
		Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
	Note	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		378,025	-	-	6,467	384,492	3,751,319	-	-	6,654	3,757,973
Total gains or losses in profit or loss*		40,180	-	-	(832)	39,348	128,198	-	-	(2,459,905)	(2,331,707)
Purchases		1,286,032	-	-	-	1,286,032	1,246,169	-	-	-	1,246,169
Sales		(1,611,135)	-	-	-	(1,611,135)	(4,670,297)	-	-	3,379,642	(1,290,655)
Settlements		-	-	-	-	-	(77,364)	-	-	-	(77,364)
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	(919,924)	(919,924)
Closing balance	9.5.1.1	93,102	-	-	5,635	98,737	378,025	-	-	6,467	384,492

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.2 Movements of Level 3 securities

OptiMix Wholesale Global Share Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	-	-	-	-	-
Total gains or losses in profit or loss*		-	-	-	-	-	-	-	-	-	-
Purchases		-	-	-	-	-	72,044	-	-	-	72,044
Sales		-	-	-	-	-	(72,044)	-	-	-	(72,044)
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	9.5.1.1	-	-	-	-	-	-	-	-	-	-

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

OptiMix Wholesale International Fixed Interest Trust											
	Note	Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	(2,203,740)	(2,203,740)	-	8,735,869	-	166,119	8,901,988
Total gains or losses in profit or loss*		-	-	-	-	-	-	5,678	-	61,123	66,801
Purchases		-	-	-	-	-	-	8,824,910	-	(2,303,850)	6,521,060
Sales		-	-	-	-	-	-	(17,566,457)	-	(127,132)	(17,693,589)
Settlements		-	-	-	-	-	-	-	-	-	-
Transfers in/out of Level 3		-	-	-	2,203,740	2,203,740	-	-	-	-	-
Closing balance	9.5.1.1	-	-	-	-	-	-	-	-	(2,203,740)	(2,203,740)

Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.2 Movements of Level 3 securities

	Note	Small Companies Pool									
		Financial assets & liabilities at fair value through profit or loss 30 June 2015					Financial assets & liabilities at fair value through profit or loss 30 June 2014				
		Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$	Listed equities \$	Debt securities \$	Unlisted unit trusts \$	Trading derivatives \$	Total \$
Financial assets and liabilities at fair value through profit or loss											
Opening balance		-	-	-	-	-	1,185,256	-	-	-	1,185,256
Total gains or losses in profit or loss*		-	-	-	-	-	(1,093,167)	-	-	-	(1,093,167)
Purchases		-	-	-	-	-	-	-	-	-	-
Sales		-	-	-	-	-	(539,118)	-	-	-	(539,118)
Settlements		-	-	-	-	-	447,029	-	-	-	447,029
Transfers in/out of Level 3		-	-	-	-	-	-	-	-	-	-
Closing balance	9.5.1.1	-	-	-	-	-	-	-	-	-	-
Total unrealised gains or losses for the period included in profit or loss for assets held at the end of the reporting period*		-	-	-	-	-	3,978,690	-	-	-	3,978,690

* These amounts are included in 'Net change in fair value of investments' within the Statements of Comprehensive Income.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.3 Inputs used for Level 3 fair value measurement

The tables below summarise the quantitative information about the significant unobservable inputs used in Level 3 fair value measurements.

Type	Valuation Approach	Key unobservable input	Range	ANZ Listed Property Trust Fund		OnePath Diversified High Yield Pool	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2015	30 June 2014	30 June 2015	30 June 2014
Listed securities with stale price	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	591	591	-	-
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	-	-
Credit default swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	-	34,590	24,769

Type	Valuation Approach	Key unobservable input	Range	OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Global Emerging Markets Share Trust	
				Fair Value	Fair Value	Fair Value	Fair Value
				\$	\$	\$	\$
				30 June 2015	30 June 2014	30 June 2015	30 June 2014
Listed securities with stale price	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	-	-	93,102	378,025
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-	5,635	6,467
Credit default swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	(304,089)	-	-

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

9.5.3 Inputs used for Level 3 fair value measurement

Type	Valuation Approach	Key unobservable input	Range	OptiMix Wholesale International Fixed Interest Trust	
				Fair Value \$ 30 June 2015	Fair Value \$ 30 June 2014
Listed securities with stale price	Latest available trade price less appropriate discounts	Valuation of underlying assets of company Liquidity	0 - 100%	-	-
Options on stale price securities	Latest available trade price less appropriate discounts	Valuation of underlying stale price securities Liquidity	0 - 100%	-	-
Credit default swaps	Valuation model	Correlations of different underlyings Volatility of interest rates Volatility of credit spreads Liquidity	0 - 100%	-	(2,203,740)

There were no significant inter-relationships between unobservable inputs that materially affect fair values.

Notes to the Financial Statements for the financial year ended 30 June 2015

9.5.4 Level 3 sensitivity analysis of unobservable inputs

Although the Responsible Entity of the Schemes believes that its estimates of fair value are appropriate, the use of different methodologies or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3, changing one or more of the assumptions used as reasonably possible alternative assumptions by 10% upwards (favourable) or downwards (unfavourable) would have the following effects on profit or loss:

Impact on fair value of Level 3 securities	ANZ Listed Property Trust Fund		OnePath Diversified High Yield Pool		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Global Emerging Markets Share Trust	
	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$	Favourable \$	Unfavourable \$
30 June 2015								
Listed securities	59	(59)	-	-	-	-	9,310	(9,310)
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-
Derivative financial instruments	-	-	3,459	(3,459)	-	-	564	(564)
30 June 2014								
Listed securities	59	(59)	-	-	-	-	37,802	(37,802)
Interest bearing securities	-	-	-	-	-	-	-	-
Unlisted unit trusts	-	-	-	-	-	-	-	-
Derivative financial instruments	-	-	2,477	(2,477)	(30,409)	30,409	647	(647)
Impact on fair value of Level 3 securities	OptiMix Wholesale International Fixed Interest Trust							
	Favourable \$	Unfavourable \$						
30 June 2015								
Listed securities	-	-						
Interest bearing securities	-	-						
Unlisted unit trusts	-	-						
Derivative financial instruments	-	-						
30 June 2014								
Listed securities	-	-						
Interest bearing securities	-	-						
Unlisted unit trusts	-	-						
Derivative financial instruments	(220,374)	220,374						

9.5.5 Valuation processes

The Responsible Entity's Wealth Investment Governance Forum reviews monthly valuations of the financial instruments.

Notes to the Financial Statements for the financial year ended 30 June 2015

10. Auditor's remuneration

During the year the following fees were paid or payable for services provided by the auditor of the Schemes:

	ANZ Australian Cash Fund		ANZ Australian Industrial Equities Fund		ANZ Cash Plus Fund		ANZ Enhanced Yield Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,947	3,944	3,947	3,944	3,947	3,944	3,947	3,944
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427	780	427	780	427
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-	-	-	-	-
Total audit fees paid	4,727	4,371	4,727	4,371	4,727	4,371	4,727	4,371
	ANZ Listed Property Trust Fund		ANZ Private Bank Global Equities (Hedged) Fund		ANZ Private Bank International Fixed Interest Fund		ANZ Private Global Equities Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,947	3,944	3,947	3,944	3,947	3,944	3,947	-
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427	780	427	780	-
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-	-	-	-	-
Total audit fees paid	4,727	4,371	4,727	4,371	4,727	4,371	4,727	-
	ANZ Fixed Income Fund [†]		Blue Chip Pool		OneAnswer - ANZ Cash Advantage		OneAnswer - ANZ Flexible Term Deposit Fund	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	5,000	-	3,947	3,944	4,806	4,684	4,806	4,684
- Compliance and regulatory Paid by Responsible Entity	780	-	780	427	780	427	780	427
Other Auditor								
- Audit services Paid by Scheme	-	9,350	-	-	-	-	-	-
Total audit fees paid	5,780	9,350	4,727	4,371	5,586	5,111	5,586	5,111

† KPMG was appointed as the Scheme's auditor on 5 September 2014.

**Notes to the Financial Statements
for the financial year ended 30 June 2015**

10. Auditor's remuneration

	OneAnswer - OnePath Global Property Securities Fund		OnePath Diversified High Yield Pool		OnePath Global Emerging Markets Pool		OnePath Low Volatility Global Equities Index Pool	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	4,806	4,684	3,947	3,944	3,947	3,944	3,947	3,944
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427	780	427	780	427
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-	-	-	-	-
Total audit fees paid	5,586	5,111	4,727	4,371	4,727	4,371	4,727	4,371
	OnePath Sustainable Investments - Wholesale Australian Share Trust		OnePath Wholesale Protected Aus 50 Trust		OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,947	3,944	3,947	3,944	3,947	3,944	3,947	3,944
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427	780	427	780	427
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-	-	-	-	-
Total audit fees paid	4,727	4,371	4,727	4,371	4,727	4,371	4,727	4,371
	OptiMix Wholesale Enhanced Cash Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust		OptiMix Wholesale Global Smaller Companies Share Trust	
	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014	30 June 2015	30 June 2014
	\$	\$	\$	\$	\$	\$	\$	\$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,947	3,944	3,947	3,944	3,947	3,944	3,947	3,944
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427	780	427	780	427
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-	-	-	-	-
Total audit fees paid	4,727	4,371	4,727	4,371	4,727	4,371	4,727	4,371

Notes to the Financial Statements for the financial year ended 30 June 2015

10. Auditor's remuneration

	OptiMix Wholesale International Fixed Interest Trust		OptiMix Wholesale International Inflation Linked Bonds Trust		OptiMix Wholesale International Property Securities Trust		OptiMix Wholesale Property Securities Trust	
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$
KPMG								
- Financial statement audit Paid by Responsible Entity	3,947	3,944	3,947	3,944	3,947	3,944	3,947	3,944
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427	780	427	780	427
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-	-	-	-	-
Total audit fees paid	4,727	4,371	4,727	4,371	4,727	4,371	4,727	4,371
	Small Companies Pool		Tax Effective Income Trust					
	30 June 2015 \$	30 June 2014 \$	30 June 2015 \$	30 June 2014 \$				
KPMG								
- Financial statement audit Paid by Responsible Entity	3,947	3,944	4,806	4,684				
- Compliance and regulatory Paid by Responsible Entity	780	427	780	427				
Other Auditor								
- Audit services Paid by Scheme	-	-	-	-				
Total audit fees paid	4,727	4,371	5,586	5,111				

Notes to the Financial Statements for the financial year ended 30 June 2015

11. Related parties

11.1 Responsible Entity

The Responsible Entity of the Schemes is OnePath Funds Management Limited (ABN 21 003 002 800). OnePath Funds Management Limited is a subsidiary of Australia and New Zealand Banking Group Limited (ANZ).

11.2 Key management personnel

The Schemes do not employ personnel in their own right. However, the Schemes are required to have an incorporated Responsible Entity to manage the activities and this is considered to be key management personnel. The directors of the Responsible Entity, which are key management personnel, during or since the end of the financial year are:

Name	Position Held	Date Appointed	Date Resigned
A H Chonowitz	Non-Executive Director	Appointed 1 March 2015	
C T Brackenrig	Director	Appointed 5 May 2011	Resigned 27 April 2015
P G Mullin	Director	Appointed 1 March 2015	
S C Brentnall	Director	Appointed 1 March 2013	
S J Chapman*	Non-Executive Director	Appointed 1 August 2011	
V S Weekes	Non-Executive Director, Chairman	Appointed 1 May 2011	

*S J Chapman has been on extended leave from 14 April 2015 and is expected to return on 14 December 2015.

The Schemes have not made, guaranteed or secured, directly or indirectly, any loans to the key management personnel at any time during the reporting period.

No director has entered into a material contract with the Schemes since the end of the previous financial year and there were no material contracts involving directors' interests existing at financial year end.

11.3 Related party transactions

All related party transactions are conducted on commercial terms and conditions.

The Directors of the Responsible Entity may also be directors of other companies owned by ANZ. The Responsible Entity may also be involved in activities other than the business of managed investment schemes.

The Schemes have not made, guaranteed or secured, directly or indirectly, any loans to the Responsible Entity at any time during the reporting period.

No compensation is paid to the Directors of the Responsible Entity by the Schemes. From time to time the Directors of OnePath Funds Management Limited may invest or withdraw from the Schemes. These investments or withdrawals are on the same terms and conditions as those entered into by other unitholders in the Schemes.

Notes to the Financial Statements for the financial year ended 30 June 2015

11.4 Responsible Entity fees

The Responsible Entity is entitled to management fees which are calculated as a proportion of net assets attributable to unitholders. All transactions with related parties are conducted on normal commercial terms and conditions. Management fees are reflected as 'Responsible Entity fees' in the Statements of Comprehensive Income. Fees received by the Responsible Entity for the year ended 30 June 2015 are as follows:

	Total management fees paid and payable to the RE during the financial year	
	2015 \$	2014 \$
ANZ Cash Plus Fund	103,450	28,356
ANZ Private Global Equity Trust	873,354	-
OneAnswer - OnePath Global Property Securities Fund - Pool Class [†]	-	-
OneAnswer - OnePath Global Property Securities Fund - Retail Class	491,176	442,939
OneAnswer - OnePath Global Property Securities Fund - Select Class	91,945	36,346
OnePath Diversified High Yield Pool - Pool Class [†]	-	-
OnePath Diversified High Yield Pool - Wholesale Class	8,993	11,598
OnePath Sustainable Investments - Wholesale Australian Share Trust - Pool Class [†]	-	-
OnePath Sustainable Investments - Wholesale Australian Share Trust - Wholesale Class	4,165	1,786
OnePath Wholesale Protected Aus 50 Trust - Pool Class [†]	-	-
OnePath Wholesale Protected Aus 50 Trust - Wholesale Class	471,054	494,601
OptiMix Wholesale Australian Fixed Interest Trust - Class A	338	350
OptiMix Wholesale Australian Fixed Interest Trust - Class B	22,385	20,569
OptiMix Wholesale Australian Fixed Interest Trust - Class C [†]	-	-
OptiMix Wholesale Australian Share Trust - Class A	15,692	22,441
OptiMix Wholesale Australian Share Trust - Class B	27,044	33,688
OptiMix Wholesale Australian Share Trust - Class C [†]	-	-
OptiMix Wholesale Enhanced Cash Trust - Class B	6,095	6,721
OptiMix Wholesale Enhanced Cash Trust - Class C [†]	-	-
OptiMix Wholesale Global Share Trust - Class A	10,823	277,734
OptiMix Wholesale Global Share Trust - Class B	39,943	43,333
OptiMix Wholesale Global Share Trust - Class C [†]	-	-
OptiMix Wholesale Global Smaller Companies Share Trust - Class A	13,262	17,388
OptiMix Wholesale Global Smaller Companies Share Trust - Class B	62,406	31,512
OptiMix Wholesale Global Smaller Companies Share Trust - Class C [†]	-	-
OptiMix Wholesale Property Securities Trust - Class A	2,525	2,031
OptiMix Wholesale Property Securities Trust - Class B	13,028	13,047
OptiMix Wholesale Property Securities Trust - Class C [†]	-	-
Tax Effective Income Trust - Pool Class [†]	-	-
Tax Effective Income Trust - Retail Class	6,540,217	7,302,080
Tax Effective Income Trust - Select Class	17,733	14,939
Tax Effective Income Trust - Wholesale Class	282,331	306,329

[†] This is a feeless class/scheme and any fees charged are indirect.

Notes to the Financial Statements for the financial year ended 30 June 2015

11.5 Related party investments held by the Schemes

The Schemes may purchase and sell units in other schemes managed by OnePath Funds Management Limited in the ordinary course of business at application and redemption prices calculated in accordance with the Constitutions of the Schemes.

Details of the Schemes' investments in other schemes operated by OnePath Funds Management Limited are set out in the table below:

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions received/receivable (including Return of Capital)		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
ANZ Cash Plus Fund												
ANZ Australian Cash Fund	-	2,841,255	-	0.25	15,899	3,619,312	2,858,469	771,778	6,818	85,901	-	2,820,330
ANZ Enhanced Yield Fund												
ANZ Cash Plus Fund	30,768	29,942	0.03	1.05	788	30,000	-	-	743	99	30,926	30,134
ANZ Fixed Income Fund												
ANZ Cash Plus Fund	1	-	-	-	1	-	-	-	-	-	1	-
ANZ Enhanced Yield Fund	3,001,965	-	2.30	-	5,069,789	-	2,000,000	-	82,572	-	3,063,769	-
OptiMix Wholesale Australian Share Trust												
Optimix Australian Smaller Companies Trust	140,532,110	183,142,844	87.93	90.13	9,706,823	56,823,075	37,000,000	60,400,000	8,646,479	10,145,925	142,684,348	168,688,818
OptiMix Wholesale Global Emerging Markets Share Trust												
OnePath Global Emerging Markets Pool	128,400,534	7,851,607	63.81	8.72	120,331,952	11,109,745	7,000,000	3,000,000	2,516,372	133,523	168,587,659	11,364,670
Optimix China Share Trust	-	746,812	-	100.00	514,314	52,564,659	1,397,101	125,880,000	391,833	25,079,540	-	3,512,755
Optimix India Share Trust	-	-	-	-	-	-	-	107	-	-	-	-
OptiMix Wholesale Global Share Trust												
International Share Pool	337,462,130	246,717,895	72.44	70.09	17,835,015	252,529,189	-	-	4,123,285	2,835,015	276,117,868	257,962,488
OptiMix Wholesale Global Emerging Markets Share Trust	481,187	24,278,174	0.11	4.36	24,651,888	32,655,914	50,000,000	122,104,129	17,240	651,888	482,131	26,899,075
OptiMix Wholesale Global Smaller Companies Share Trust	57,847,100	32,128,781	20.47	13.44	51,730,494	7,057,276	31,271,000	115,000,000	17,060,598	19,261,813	58,068,073	31,927,547
OptiMix Wholesale International Fixed Interest Trust												
Global Credit Pool	551,733,742	604,202,854	55.41	61.62	22,848,986	598,884,392	100,000,000	-	9,997,971	16,321,679	570,083,587	651,811,484
OptiMix Wholesale International Inflation Linked Bonds Trust	-	53,848	-	100.00	11,496	16,267,147	64,739	61,760,000	-	4,658,103	-	77,568

Notes to the Financial Statements for the financial year ended 30 June 2015

11.6 Units in the Schemes held by related parties

Details of unit holdings in the Schemes by OnePath Funds Management Limited, other Schemes operated by OnePath Funds Management Limited and other related entities are set out below:

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
ANZ Australian Cash Fund												
ANZ Cash Plus Fund	-	2,841,255	-	0.25	15,899	3,619,312	2,858,469	771,778	6,818	85,901	-	2,820,330
ANZ OA OnePath Active Growth Trust	5,079,885	60,191	0.41	0.01	16,264,571	1,521,751	11,240,000	8,600,000	178,925	54,926	5,190,448	59,748
ANZ OA OnePath Cash Trust	68,829,183	78,734,174	5.39	6.89	14,184,097	2,361,379	24,122,286	1,270,886	1,964,642	2,246,457	68,315,756	78,154,301
ANZ OA OnePath Conservative Trust	28,861,728	33,446,734	2.28	2.93	18,036,777	45,789,955	22,635,000	64,045,000	858,207	1,273,502	28,844,377	33,206,609
ANZ OA OnePath Income Plus Trust	485,633	3,651,505	0.04	0.32	237,314	1,513,279	3,407,664	939,819	37,869	108,714	842,011	3,624,612
ANZ OA OnePath Income Trust	6,577,183	6,505,412	0.52	0.57	3,773,135	4,539,657	3,700,000	5,825,000	171,557	221,451	6,528,121	6,457,500
Income Plus Trust	100,964	711,049	0.01	0.06	94,397	277,846	705,340	215,236	7,781	21,779	100,211	705,812
Mortgage Pool	-	447,125	-	0.04	575,231	2,438,202	1,023,215	16,520,901	16,456	54,941	-	443,831
OnePath Capital Guaranteed Trust	172,380,846	182,099,398	13.50	15.95	62,836,694	211,763,764	72,595,000	116,380,000	4,758,949	6,127,502	171,094,981	180,758,244
OnePath Cash Trust	32,125,458	51,681,416	2.52	4.53	10,758,186	13,537,294	30,353,091	61,789,432	1,008,724	1,910,980	31,885,820	51,300,785
OnePath Passive Defensive Pool	-	-	-	-	-	9,659,469	-	14,658,881	-	47,556	-	-
OnePath Wholesale Balanced Trust	3,823,776	43,218,611	0.30	3.78	114,291,221	214,203,143	153,745,403	459,582,000	666,586	4,639,574	3,795,253	42,900,308
OnePath Wholesale Capital Stable Trust	255,081,189	272,953,637	19.98	23.90	93,937,906	302,647,382	111,880,000	147,000,000	7,211,910	8,718,023	253,178,427	270,943,346
OnePath Wholesale High Growth Trust	2,662,873	303,157	0.21	0.03	5,380,676	4,023,842	3,020,000	4,150,000	37,349	23,777	2,643,009	300,924
OnePath Wholesale Index Balanced Trust	8,180,712	8,523,806	0.64	0.75	1,698,512	2,723,421	2,043,000	2,700,725	227,193	248,408	8,119,688	8,461,029
OnePath Wholesale Index Conservative Trust	4,404,952	4,640,793	0.35	0.41	629,260	774,835	865,600	1,030,528	119,612	138,589	4,398,816	4,607,603
OnePath Wholesale Index Moderate Trust	2,376,731	2,492,446	0.19	0.22	513,031	712,251	629,000	1,130,756	65,207	76,122	2,359,002	2,474,098
OnePath Wholesale Managed Growth Trust	13,198,766	22,811,353	1.50	2.00	179,062,799	153,509,301	188,690,000	370,910,000	1,029,024	3,009,274	19,038,553	22,643,349
OptiMix Wholesale Balanced Trust	8,365,465	-	1.20	-	40,000,001	-	31,670,000	-	23,950	-	15,231,012	-
OptiMix Wholesale Conservative Trust	748,574	-	0.06	-	1,000,001	-	250,000	-	2,143	-	742,990	-
OptiMix Wholesale Growth Trust	15,990,013	-	1.33	-	24,000,001	-	8,000,000	-	45,779	-	16,860,443	-
OptiMix Wholesale High Growth Trust	3,896,535	-	0.32	-	5,400,001	-	1,500,000	-	11,156	-	4,065,411	-
OptiMix Wholesale Moderate Trust	13,998,345	-	1.33	-	24,000,001	-	10,000,000	-	40,077	-	16,863,046	-
OnePath Life Limited (wholly owned subsidiary of ANZ)	613,538,313	428,171,354	47.92	37.38	604,797,617	255,400,733	419,642,738	205,360,390	13,954,241	11,443,766	607,373,016	423,688,727
ANZ Australian Industrial Equities Fund												
ANZ Equity Trust No 1	31,682,678	31,110,758	4.44	3.99	1,424,605	1,599,077	997,385	1,022,840	1,318,279	1,402,921	22,651,533	22,452,919
ANZ OA OnePath Australian Share Trust	102,007,708	109,998,584	14.28	14.02	4,853,650	6,607,211	13,649,663	10,918,395	4,396,738	5,073,342	72,930,420	78,976,608
Australian Share Trust	117,090,800	115,601,475	16.39	14.74	5,265,776	5,863,606	4,345,683	3,830,429	4,865,547	5,200,601	83,714,078	82,999,363
OnePath Wholesale Australian Share Trust	463,536,579	527,618,578	64.89	67.26	29,813,578	35,159,934	97,302,462	98,686,611	20,377,370	24,948,411	331,405,520	378,818,745
ANZ Cash Plus Fund												
ANZ Enhanced Yield Fund	30,768	29,942	0.03	1.05	788	30,000	-	-	743	99	30,926	30,134
ANZ OA OnePath Conservative Trust	-	-	-	-	-	36,323	-	3,455,430	-	5,750	-	-
ANZ Fixed Income Fund	1	-	-	-	1	-	-	-	-	-	1	-
OnePath Capital Guaranteed Trust	-	-	-	-	-	78,867	-	7,502,783	-	12,485	-	-
OnePath Wholesale Balanced Trust	-	-	-	-	-	143,279	-	13,630,365	-	22,682	-	-
OnePath Wholesale Capital Stable Trust	-	-	-	-	-	178,166	-	16,949,236	-	28,205	-	-
OnePath Wholesale Managed Growth Trust	-	-	-	-	-	199,086	-	18,939,331	-	31,517	-	-
OnePath Life Limited (wholly owned subsidiary of ANZ)	-	-	-	-	-	85,259	-	8,110,826	-	13,497	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

11.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
ANZ Enhanced Yield Fund												
ANZ Fixed Income Fund	3,001,965	-	2.30	-	5,069,789	-	2,000,000	-	82,572	-	3,063,769	-
OnePath Wholesale Managed Growth Trust	30,208	29,943	0.02	100.00	823	30,000	-	-	852	99	30,830	30,000
ANZ Listed Property Trust Fund												
ANZ OA OnePath Income Trust	557,981	467,114	0.23	0.19	24,128	26,431	-	379,890	17,246	23,797	679,003	647,398
ANZ OA OnePath Property Securities Trust	204,601,502	211,673,452	84.35	84.96	11,567,573	11,254,248	46,977,432	58,326,538	6,804,167	11,451,679	248,978,277	293,369,391
OnePath Capital Guaranteed Trust	32,410,935	32,825,290	13.36	13.18	1,629,263	1,821,933	7,000,000	24,797,150	1,106,871	1,662,018	39,440,662	45,494,298
OnePath Wholesale Capital Stable Trust	4,989,738	4,177,161	2.06	1.68	215,764	219,112	-	2,402,117	154,221	211,499	6,071,980	5,789,348
OnePath Life Limited (wholly owned subsidiary of ANZ)	1	-	-	-	1	-	-	-	-	-	1	-
ANZ Private Bank Global Equities (Hedged) Fund												
ANZ OA OnePath Income Plus Trust	-	-	-	-	-	32,608	-	6,551,343	-	-	-	-
Income Plus Trust	-	-	-	-	-	6,684	-	1,342,835	-	-	-	-
OnePath Capital Guaranteed Trust	-	-	-	-	-	1,115,745	-	149,030,075	-	371,030	-	-
OnePath Wholesale Capital Stable Trust	248	942	100.00	100.00	-	1,335,943	950	194,296,571	-	378,073	248	40,332
OnePath Life Limited (wholly owned subsidiary of ANZ)	-	-	-	-	-	9,989,974	-	48,113,560	-	-	-	-
ANZ Private Bank International Fixed Interest Fund												
OnePath Capital Guaranteed Trust	-	-	-	-	-	1,842,852	-	57,817,484	-	1,501,357	-	-
OnePath Wholesale Capital Stable Trust	1,061	986	100.00	100.00	4	3,489,889	-	109,473,291	87	2,843,311	1,148	1,143
OnePath Life Limited (wholly owned subsidiary of ANZ)	-	-	-	-	-	-	-	99,771,952	-	2,655,991	-	-
ANZ Private Global Equities Trust												
OnePath Wholesale Managed Growth Trust	-	-	-	-	100	-	100	-	-	-	-	-
Blue Chip Pool												
ANZ OA OnePath Blue Chip Imputation Trust	500,652,913	571,863,268	79.48	81.73	33,350,463	37,173,312	96,034,195	111,377,447	25,623,954	32,665,713	445,830,366	499,475,764
ANZ OA OnePath Income Trust	880,701	1,400,070	0.14	0.20	137,105	78,378	620,000	160,000	47,312	77,365	784,263	1,222,847
OnePath Capital Guaranteed Trust	71,178,654	69,266,985	11.30	9.90	3,890,820	4,610,802	572,500	42,000,000	3,446,619	3,789,359	63,384,442	60,499,042
OnePath Passive Defensive Pool	1	-	-	-	1	-	-	-	-	-	1	-
OnePath Wholesale Capital Stable Trust	57,202,859	57,167,028	9.08	8.17	3,158,111	3,738,729	2,000,000	30,220,000	2,768,531	3,163,582	50,939,025	49,930,720
OnePath Life Limited (wholly owned subsidiary of ANZ)	1	-	-	-	1	-	-	-	-	-	1	-
OneAnswer - ANZ Cash Advantage												
OnePath Life Limited (wholly owned subsidiary of ANZ)	111,741,062	63,779,303	53.20	47.03	58,123,249	80,603,660	10,173,863	45,639,356	2,270,525	1,238,967	111,741,062	63,779,303
OneAnswer - OnePath Global Property Securities Fund												
ANZ OA OnePath Income Trust	712,363	808,014	0.28	0.37	49,837	331,272	200,000	297,958	45,028	49,837	445,040	522,557
OnePath Capital Guaranteed Trust	32,226,027	32,922,650	12.49	15.03	2,030,631	35,781,719	4,500,000	4,100,326	2,036,978	2,030,631	20,132,800	21,291,685
OnePath Wholesale Capital Stable Trust	8,460,707	8,818,077	3.28	4.02	543,889	7,263,120	1,400,000	2,275,327	534,794	543,889	5,285,719	5,702,813
Residual Asset Pool - CLO's	1	-	-	-	1	-	-	-	-	-	1	-
OnePath Life Limited (wholly owned subsidiary of ANZ)	181,516,311	144,721,099	66.17	62.22	44,685,926	28,601,795	14,525,844	9,867,362	10,808,921	8,407,655	106,677,706	88,156,438
OnePath Diversified High Yield Pool												
OnePath Diversified High Yield Trust	2,980,275	3,888,735	4.36	7.30	122,377	399,574	1,096,871	1,350,156	32,701	108,212	2,951,644	3,931,520
OnePath Wholesale Diversified Fixed Interest Trust	56,593,432	38,564,671	82.78	72.37	17,538,337	13,374,041	553,879	1,405,047	395,807	1,018,808	56,049,750	38,989,688
OnePath Life Limited (wholly owned subsidiary of ANZ)	7,002,766	8,909,318	10.24	16.38	1,249,570	1,217,681	3,131,360	3,278,990	70,116	241,806	6,935,492	8,827,225

Notes to the Financial Statements for the financial year ended 30 June 2015

11.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
OnePath Global Emerging Markets Pool												
ANZ OA OnePath Global Emerging Markets Share Trust	72,833,079	82,216,842	36.19	91.28	2,399,645	4,193,079	19,215,668	22,954,979	1,477,520	2,308,274	95,628,562	118,981,188
OptiMix Wholesale Global Emerging Markets Share Trust	128,400,534	7,851,607	63.81	8.72	120,331,952	11,109,745	7,000,000	3,000,000	2,516,372	133,523	168,587,659	11,364,670
OnePath Low Volatility Global Equities Index Pool												
ANZ OA OnePath Conservative Trust	7,840,084	8,280,517	0.89	1.01	3,620,860	10,287,768	4,607,295	2,297,504	1,223,027	264,570	2,523,909	2,786,280
OnePath Capital Guaranteed Trust	-	-	-	-	-	233,886	-	2,420,657	-	-	-	-
OnePath Wholesale Balanced Trust	118,609,961	113,372,735	13.40	13.79	55,014,626	140,839,135	57,450,227	32,498,412	18,513,646	3,622,178	38,183,364	38,148,367
OnePath Wholesale High Growth Trust	3,232,244	3,052,588	0.37	0.37	1,107,446	3,820,675	1,103,987	868,348	502,498	97,616	1,040,536	1,027,154
OnePath Wholesale Managed Growth Trust	211,022,716	194,193,708	23.84	23.62	83,151,402	239,940,048	79,583,072	53,183,748	32,929,223	6,187,368	67,933,224	65,343,513
Optimix India Share Trust	1	-	-	-	1	-	-	-	-	-	0	-
OptiMix Wholesale Balanced Trust	178,486,740	174,990,872	20.17	21.28	69,595,823	219,281,535	78,621,611	50,433,516	27,903,586	5,590,815	57,459,121	58,882,023
OptiMix Wholesale Conservative Trust	15,148,105	15,405,609	1.71	1.87	6,956,949	20,092,153	8,243,315	5,258,658	2,362,627	497,529	4,876,535	5,183,776
OptiMix Wholesale Growth Trust	56,918,837	55,193,629	6.43	6.71	30,332,075	68,761,870	33,164,687	15,506,866	8,941,071	1,764,404	18,323,525	18,571,897
OptiMix Wholesale High Growth Trust	12,146,665	13,200,986	1.37	1.61	4,751,437	16,491,745	6,775,409	3,726,098	1,907,664	422,003	3,910,300	4,441,950
OptiMix Wholesale Moderate Trust	57,872,624	54,324,136	6.54	6.61	26,450,108	66,363,061	26,485,670	13,914,786	9,027,081	1,729,566	18,630,572	18,279,325
OnePath Life Limited (wholly owned subsidiary of ANZ)	255,557,344	195,030,028	25.28	23.14	271,078,619	194,652,619	255,762,445	6,546,100	36,021,598	5,479,116	72,026,248	64,024,880
OnePath Sustainable Investments - Wholesale Australian Share Trust												
ANZ OA OnePath Sustainable Investments - Australian Share Trust	8,549,533	8,086,354	25.81	23.08	417,705	748,669	176,357	1,342,711	333,643	355,173	5,973,344	5,792,563
OnePath Sustainable Investments - Australian Share Trust	5,229,329	5,559,343	15.79	15.87	951,048	605,212	1,445,614	295,929	214,007	238,711	3,653,601	3,982,369
OnePath Life Limited (wholly owned subsidiary of ANZ)	19,215,775	21,596,479	57.05	60.28	4,570,190	4,001,393	7,261,390	4,483,212	759,385	923,084	13,203,996	15,132,062
OnePath Wholesale Protected Aus 50 Trust												
OneAnswer - OnePath Protected AUS 50 Trust	3,542,597	4,190,599	12.47	14.15	671,836	644,305	1,210,110	2,021,466	140,595	273,341	3,355,678	3,837,967
OnePath Life Limited (wholly owned subsidiary of ANZ)	21,877,216	22,590,062	74.08	71.62	4,877,523	5,241,757	4,337,311	3,990,705	835,098	1,383,261	19,931,866	19,422,287
OptiMix Wholesale Australian Fixed Interest Trust												
ANZ OA OnePath Active Growth Trust	2,002,600	4,491,590	0.19	0.37	1,925,116	4,473,423	4,380,000	-	84,465	144,678	1,895,410	4,183,560
ANZ OA OnePath Conservative Trust	30,054,642	32,847,787	2.90	2.69	1,622,080	11,582,301	3,988,649	2,313,411	2,134,095	1,613,553	28,445,954	30,595,103
ANZ OA OptiMix Australian Fixed Interest Trust	4,510,834	5,312,054	0.43	0.44	397,793	492,535	1,139,994	3,666,779	327,037	299,016	4,269,389	4,947,756
OnePath Passive Growth Pool	1	-	-	-	1	-	-	-	-	-	1	-
OnePath Wholesale Balanced Trust	181,697,169	224,658,260	17.51	18.42	10,745,097	67,161,085	51,381,610	14,533,646	13,333,624	11,090,725	171,971,742	209,251,316
OnePath Wholesale Managed Growth Trust	131,234,821	158,653,116	12.64	13.01	20,649,342	9,913,155	46,425,124	33,852,511	9,372,650	8,253,802	124,210,415	147,772,770
OptiMix Australian Fixed Interest Trust	7,625,253	7,523,480	0.73	0.62	2,046,062	1,283,210	1,809,439	2,988,584	534,205	392,992	7,217,108	7,007,524
OptiMix Wholesale Balanced Trust	257,653,890	282,395,691	24.82	23.15	13,862,412	17,901,915	34,636,915	62,761,064	18,236,354	14,891,637	243,862,843	263,029,144
OptiMix Wholesale Conservative Trust	83,149,017	90,431,428	8.01	7.41	4,464,202	5,278,833	10,441,945	8,183,634	5,889,393	4,614,891	78,698,426	84,229,689
OptiMix Wholesale Growth Trust	35,168,232	45,377,459	3.39	3.72	7,354,942	2,593,214	17,250,000	2,303,197	2,615,160	2,306,490	33,285,836	42,265,497
OptiMix Wholesale Moderate Trust	158,008,620	191,740,433	15.22	15.72	9,360,036	27,133,572	41,015,517	11,992,674	11,681,620	9,586,194	149,551,134	178,590,976
OnePath Life Limited (wholly owned subsidiary of ANZ)	148,066,780	175,215,518	13.74	14.12	44,380,650	19,463,689	71,941,508	66,216,697	10,521,145	9,054,476	134,974,275	160,427,871
OptiMix Wholesale Australian Share Trust												
ANZ OA OptiMix Australian Share Trust	16,164,552	19,382,918	0.57	0.58	831,651	941,578	4,134,480	5,228,190	790,363	876,094	15,161,228	18,136,665
OnePath Passive Defensive Pool	1	-	-	-	1	-	-	-	-	-	1	-
OptiMix Australian Share Trust	19,999,400	22,781,038	0.71	0.68	1,400,999	1,310,703	4,269,134	5,084,044	971,784	1,063,354	18,758,050	21,316,299

Notes to the Financial Statements for the financial year ended 30 June 2015

11.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
OptiMix Wholesale Australian Share Trust												
OptiMix Wholesale Balanced Trust	826,980,719	1,024,917,680	29.20	30.72	37,963,316	46,992,990	238,570,300	213,453,703	39,155,507	46,861,849	775,650,547	959,019,131
OptiMix Wholesale Conservative Trust	57,959,117	61,094,239	2.05	1.83	2,508,115	2,933,465	5,500,000	22,933,383	2,680,942	2,885,144	54,361,632	57,166,097
OptiMix Wholesale Geared Australian Share Trust	112,496,373	135,592,730	4.01	4.06	89,789,623	61,271,477	112,420,000	61,220,000	5,603,640	6,221,190	106,440,836	126,874,601
OptiMix Wholesale Growth Trust	348,219,936	386,268,411	12.30	11.58	15,330,712	17,858,440	53,840,743	103,300,000	16,209,324	17,844,685	326,606,144	361,432,731
OptiMix Wholesale High Growth Trust	127,785,617	138,343,896	4.51	4.15	5,528,644	11,672,106	16,104,198	9,000,000	5,879,370	5,893,021	119,854,044	129,448,878
OptiMix Wholesale Moderate Trust	239,114,471	279,654,475	8.44	8.38	10,784,680	12,005,036	51,340,000	36,313,413	11,268,170	12,247,490	224,272,786	261,673,690
Pooled Australian Share Fund	905,675,965	1,062,049,374	31.98	31.83	42,744,324	73,340,248	201,110,759	68,400,000	42,052,131	46,039,716	849,461,228	993,763,390
OnePath Life Limited (wholly owned subsidiary of ANZ)	174,740,784	202,099,543	6.10	6.01	30,494,354	17,899,204	58,378,086	41,840,372	8,275,037	9,004,362	161,992,013	187,545,975
OptiMix Wholesale Enhanced Cash Trust												
OptiMix Enhanced Cash Trust	795,707	898,105	0.84	0.94	61,435	64,875	163,763	292,695	21,684	42,889	797,720	899,877
OptiMix Wholesale Balanced Trust	30,772,408	5,413,041	32.62	5.67	85,430,487	120,657,316	60,000,000	333,240,000	819,674	3,397,094	30,850,228	5,423,719
OptiMix Wholesale Conservative Trust	37,325,067	64,599,641	39.57	67.64	3,409,892	48,881,561	30,750,000	90,925,000	1,246,712	3,647,791	37,419,458	64,727,077
OptiMix Wholesale Growth Trust	1,168,922	130,590	1.24	0.14	8,029,969	13,785,113	7,000,000	41,650,000	36,073	261,222	1,171,878	130,848
OptiMix Wholesale High Growth Trust	239,592	84,417	0.25	0.09	1,608,328	1,380,418	1,450,000	3,005,000	8,951	5,408	240,198	84,584
OptiMix Wholesale Moderate Trust	12,755,113	11,373,205	13.52	11.91	28,358,604	76,610,747	27,000,000	204,100,000	316,874	2,621,332	12,787,369	11,395,641
OnePath Life Limited (wholly owned subsidiary of ANZ)	10,097,240	12,006,563	10.64	12.44	2,012,836	2,316,520	3,859,707	4,851,344	272,602	561,462	10,058,014	11,900,647
OptiMix Wholesale Global Emerging Markets Share Trust												
ANZ OA OnePath Active Growth Trust	-	-	-	-	-	381,578	-	3,328,957	-	-	-	-
ANZ OA OnePath Conservative Trust	-	-	-	-	-	970,566	-	3,446,936	-	-	-	-
OnePath Wholesale Balanced Trust	35,510,650	52,298,149	8.19	9.39	1,404,246	11,233,790	23,314,000	11,718,201	1,272,254	1,404,246	35,580,290	57,943,888
OnePath Wholesale High Growth Trust	3,033,558	3,629,774	0.70	0.65	97,462	325,647	1,050,000	154,996	108,684	97,462	3,039,507	4,021,619
OnePath Wholesale Managed Growth Trust	96,811,616	133,389,417	22.33	23.95	3,581,611	28,525,033	53,700,000	29,742,491	3,468,507	3,581,611	97,001,473	147,789,196
Optimix China Share Trust	1	-	-	-	1	-	-	-	-	-	1	-
OptiMix Global Emerging Markets Share Trust	3,359,586	3,859,541	0.77	0.69	308,394	515,718	1,201,854	1,893,995	120,365	103,632	3,366,174	4,276,189
OptiMix Wholesale Balanced Trust	152,963,253	183,664,864	35.29	32.97	4,931,546	18,015,205	54,000,000	32,595,739	5,480,273	4,931,546	153,263,229	203,492,027
OptiMix Wholesale Conservative Trust	-	-	-	-	-	2,007,770	-	13,389,642	-	-	-	-
OptiMix Wholesale Global Share Trust	481,187	24,278,174	0.11	4.36	24,651,888	32,655,914	50,000,000	122,104,129	17,240	651,888	482,131	26,899,075
OptiMix Wholesale Growth Trust	57,325,719	67,692,406	13.22	12.15	1,817,594	5,614,725	19,000,000	12,202,003	2,053,831	1,817,594	57,438,140	75,000,000
OptiMix Wholesale High Growth Trust	24,209,763	27,070,272	5.58	4.86	726,858	4,925,072	6,300,000	1,465,212	867,372	726,858	24,257,241	29,992,587
OptiMix Wholesale Moderate Trust	42,324,981	43,375,520	9.76	7.79	1,164,667	5,628,713	6,636,000	6,292,580	1,516,393	1,164,667	42,407,984	48,058,035
OnePath Life Limited (wholly owned subsidiary of ANZ)	18,172,676	18,255,537	4.05	3.19	4,359,716	3,682,314	6,493,317	5,385,046	629,110	477,358	17,593,916	19,697,386
OptiMix Wholesale Global Share Trust												
ANZ OA OnePath Active Growth Trust	12,074,948	16,398,028	0.93	1.07	3,697,189	8,455,859	8,682,703	5,268,591	2,729,224	1,826,566	11,107,251	15,627,332
ANZ OA OnePath Conservative Trust	8,179,561	11,204,943	0.63	0.76	3,067,197	10,844,711	7,006,321	5,769,946	1,870,298	1,210,539	7,524,044	11,171,220
ANZ OA OptiMix Global Share Trust	8,535,963	8,551,411	0.66	0.56	958,819	680,888	1,389,120	1,312,998	1,915,971	947,790	7,851,884	8,149,500
OnePath Wholesale Balanced Trust	109,363,016	142,121,703	8.62	9.58	51,539,740	53,203,229	95,377,925	59,523,418	24,816,761	16,242,347	102,890,569	140,191,279
OnePath Wholesale High Growth Trust	5,341,286	5,294,091	0.41	0.34	2,150,524	3,714,570	2,398,012	8,593,587	1,198,257	656,382	4,913,231	5,045,272
OnePath Wholesale Managed Growth Trust	159,656,755	185,172,178	12.44	12.45	84,139,651	131,500,481	123,270,207	249,188,410	36,057,918	22,517,458	148,389,725	182,156,201
OptiMix Global Share Trust	7,633,758	7,945,761	0.59	0.52	1,367,707	859,133	2,085,560	1,233,493	1,716,465	881,233	7,021,982	7,572,315

Notes to the Financial Statements for the financial year ended 30 June 2015

11.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
OptiMix Wholesale Global Share Trust												
OptiMix Wholesale Balanced Trust	257,252,544	298,415,887	19.83	20.34	101,002,249	198,472,503	163,338,352	412,680,604	58,159,910	36,509,911	236,636,101	297,534,592
OptiMix Wholesale Conservative Trust	22,672,301	28,446,014	1.75	1.93	8,514,553	13,837,812	16,483,646	21,201,922	5,165,336	3,272,901	20,855,323	28,160,595
OptiMix Wholesale Global (Hedged) Share Trust	377,949,777	479,262,264	29.14	28.86	373,423,736	548,590,698	461,563,951	831,693,655	85,451,473	53,948,118	347,660,553	422,061,213
OptiMix Wholesale Growth Trust	105,428,875	116,213,108	8.26	7.80	33,243,068	62,785,705	52,114,657	136,445,131	23,818,775	14,073,598	98,507,714	114,080,995
OptiMix Wholesale High Growth Trust	39,452,405	41,163,674	3.04	2.68	13,976,761	20,941,261	18,302,910	60,603,724	8,894,060	5,130,052	36,290,655	39,229,008
OptiMix Wholesale Moderate Trust	97,813,158	112,225,381	7.62	7.74	31,365,245	44,684,807	53,713,813	71,044,402	22,104,453	13,069,756	90,967,527	113,172,382
OnePath Life Limited (wholly owned subsidiary of ANZ)	90,381,555	83,596,599	5.79	5.01	21,299,663	10,453,513	26,728,678	20,347,241	16,848,639	8,631,272	69,051,535	73,333,136
OptiMix Wholesale Global Smaller Companies Share Trust												
ANZ OA OnePath Conservative Trust	-	-	-	-	-	51,864	-	1,398,999	-	37,470	-	-
ANZ OA OptiMix Global Smaller Companies Share Trust	2,442,317	2,074,756	0.86	0.87	1,058,871	462,134	716,303	1,053,958	715,158	1,051,219	2,451,647	2,061,761
OnePath Wholesale Balanced Trust	-	-	-	-	-	1,243,967	-	33,959,958	-	892,477	-	-
OnePath Wholesale High Growth Trust	2,294,036	2,123,147	0.81	0.89	1,183,292	1,435,994	1,147,407	375,591	674,902	1,037,201	2,302,799	2,109,849
OnePath Wholesale Managed Growth Trust	43,341,338	42,742,568	15.33	17.87	31,229,691	33,662,095	33,588,241	27,428,871	12,769,919	21,336,474	43,506,899	42,474,856
OptiMix Global Smaller Companies Share Trust	3,641,552	2,952,362	1.29	1.23	1,681,925	405,606	1,000,275	1,014,086	1,065,377	1,487,394	3,655,463	2,933,870
OptiMix Wholesale Balanced Trust	80,498,500	77,227,754	28.48	32.30	44,789,758	42,880,532	44,519,488	26,802,943	23,659,777	38,362,013	80,805,999	76,744,049
OptiMix Wholesale Conservative Trust	-	-	-	-	-	237,479	-	6,477,032	-	170,517	-	-
OptiMix Wholesale Global Share Trust	57,847,100	32,128,781	20.47	13.44	51,730,494	7,057,276	31,271,000	115,000,000	17,060,598	19,261,813	58,068,073	31,927,547
OptiMix Wholesale Growth Trust	45,824,078	41,225,380	16.21	17.24	21,653,810	22,650,681	18,023,663	8,437,560	13,440,351	20,313,011	45,999,123	40,967,171
OptiMix Wholesale High Growth Trust	18,306,493	16,732,156	6.48	7.00	8,275,937	9,465,005	7,192,572	1,919,138	5,372,610	8,192,972	18,376,422	16,627,357
OptiMix Wholesale Moderate Trust	-	-	-	-	-	1,247,881	-	34,186,178	-	893,721	-	-
OnePath Life Limited (wholly owned subsidiary of ANZ)	28,106,653	25,790,574	7.83	7.41	14,814,000	8,140,097	10,544,812	6,977,877	6,429,266	8,839,289	22,208,015	17,612,095
OptiMix Wholesale International Fixed Interest Trust												
ANZ OA OnePath Conservative Trust	30,461,292	34,066,723	2.76	2.95	4,683,906	14,108,109	10,122,066	3,300,504	296,674	2,563,658	28,742,491	33,866,550
OnePath Wholesale Balanced Trust	253,342,274	270,603,815	22.93	23.46	33,335,657	38,553,967	64,439,304	12,541,418	2,373,042	20,321,188	239,047,248	269,013,777
OnePath Wholesale Managed Growth Trust	170,144,894	177,591,958	15.40	15.40	35,023,713	5,151,865	52,156,929	4,634,075	1,578,923	13,336,396	160,544,342	176,548,447
OptiMix Wholesale Australian Inflation Linked Bonds Trust	1	-	-	-	1	-	-	-	-	-	1	-
OptiMix Wholesale Conservative Trust	292,785,354	307,857,668	26.49	26.69	42,381,101	10,782,591	73,778,491	45,792,931	2,807,916	23,133,060	276,264,723	306,048,731
OptiMix Wholesale Growth Trust	96,483,701	91,345,821	8.73	7.92	10,726,876	2,962,137	10,597,043	15,528,151	825,800	6,873,938	91,039,536	90,809,083
OptiMix Wholesale Moderate Trust	49,185,205	51,938,290	4.45	4.50	11,620,819	9,295,025	17,455,000	-	481,233	3,900,343	46,409,893	51,633,107
OptiMix Wholesale International Fixed Interest Trust	212,583,534	220,080,728	19.24	19.08	23,423,053	6,898,557	42,531,089	28,144,229	2,000,853	16,527,121	200,588,350	218,787,558
OptiMix Wholesale International Inflation Linked Bonds Trust												
OptiMix Wholesale International Fixed Interest Trust	-	53,848	-	100.00	11,496	16,267,147	64,739	61,760,000	-	4,658,103	-	77,568
OnePath Life Limited (wholly owned subsidiary of ANZ)	1,109	-	100.00	-	1,100	-	-	-	-	-	1,600	-
OptiMix Wholesale International Property Securities Trust												
ANZ OA OnePath Active Growth Trust	1,604,718	2,415,445	0.52	0.52	585,754	2,064,331	1,462,452	-	306,544	219,744	2,101,697	2,929,450
ANZ OA OnePath Conservative Trust	4,976,617	7,170,880	1.63	1.53	1,800,725	6,027,898	3,723,786	988,755	938,774	700,944	6,517,869	8,696,840
OnePath Wholesale Balanced Trust	48,768,763	71,576,682	15.94	15.32	21,159,103	56,843,753	40,978,834	25,249,420	9,196,000	8,490,322	63,872,391	86,808,165
OnePath Wholesale High Growth Trust	1,502,675	1,905,252	0.49	0.41	732,288	1,423,035	1,021,901	675,399	283,052	251,252	1,968,052	2,310,688
OnePath Wholesale Managed Growth Trust	67,197,017	104,192,364	21.97	22.30	36,809,844	79,457,669	69,302,110	38,023,475	12,661,475	13,240,615	88,007,852	126,364,448

Notes to the Financial Statements for the financial year ended 30 June 2015

11.6 Units in the Schemes held by related parties

Name of entity Name of related entity	Fair value of unit holdings		% Interest held		Units purchased/reinvested during the period		Units redeemed during the period		Distributions paid/payable		Number of units held	
	2015 \$	2014 \$	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$	2015	2014
OptiMix Wholesale International Property Securities Trust												
OptiMix Wholesale Balanced Trust	93,704,319	148,690,726	30.63	31.82	51,094,622	94,491,749	100,781,734	64,871,286	17,617,116	23,757,999	122,724,434	180,332,039
OptiMix Wholesale Conservative Trust	12,112,018	18,492,233	3.96	3.96	4,511,187	12,475,129	10,260,899	6,780,416	2,278,088	2,684,594	15,863,096	22,427,371
OptiMix Wholesale Growth Trust	32,089,187	46,938,197	10.49	10.04	18,311,765	29,959,509	31,100,446	20,271,881	6,015,069	7,509,369	42,027,169	56,926,622
OptiMix Wholesale High Growth Trust	9,543,475	13,951,885	3.12	2.99	5,291,099	9,254,257	9,062,034	5,496,963	1,790,521	2,139,303	12,499,078	16,920,839
OptiMix Wholesale Moderate Trust	34,424,290	51,946,842	11.25	11.12	16,612,035	31,920,223	32,201,475	24,006,444	6,469,087	8,525,357	45,085,451	63,001,104
Residual Asset Pool - CLO's	1	-	-	-	1	-	-	-	-	-	1	-
OnePath Life Limited (wholly owned subsidiary of ANZ)	1	-	-	-	1	-	-	-	-	-	1	-
OptiMix Wholesale Property Securities Trust												
ANZ OA OnePath Active Growth Trust	-	-	-	-	-	26,536	-	1,003,108	-	17,331	-	-
ANZ OA OnePath Conservative Trust	-	-	-	-	-	31,712	-	2,361,428	-	10,997	-	-
ANZ OA OptiMix Property Securities Trust	5,037,445	4,959,899	6.97	7.15	359,808	295,926	1,050,723	1,014,239	136,068	347,182	7,219,141	8,217,572
OnePath Wholesale Balanced Trust	-	-	-	-	-	390,604	-	27,436,977	-	149,823	-	-
OnePath Wholesale High Growth Trust	-	-	-	-	-	6,308	-	376,893	-	3,009	-	-
OnePath Wholesale Managed Growth Trust	-	-	-	-	-	542,184	-	37,467,196	-	213,130	-	-
OptiMix Property Securities Trust	5,679,414	5,190,882	7.85	7.48	466,070	322,972	791,926	1,171,287	145,856	372,639	8,139,143	8,600,266
OptiMix Wholesale Balanced Trust	-	-	-	-	-	1,262,150	-	73,445,115	-	622,957	-	-
OptiMix Wholesale Conservative Trust	-	-	-	-	-	88,714	-	5,324,222	-	42,199	-	-
OptiMix Wholesale Growth Trust	-	-	-	-	-	397,321	-	22,854,481	-	197,902	-	-
OptiMix Wholesale High Growth Trust	-	-	-	-	-	54,039	-	3,103,273	-	26,977	-	-
OptiMix Wholesale Moderate Trust	-	-	-	-	-	467,474	-	27,402,164	-	228,217	-	-
OnePath Life Limited (wholly owned subsidiary of ANZ)	59,983,047	59,561,417	82.94	82.87	13,360,936	5,898,508	19,597,542	11,867,406	1,583,943	4,058,830	85,960,228	95,252,546
Small Companies Pool												
Emerging Companies Trust	284,548,994	293,384,184	100.00	100.00	10,493,921	10,559,690	33,894,897	34,933,702	9,085,322	9,767,606	456,195,218	493,116,998
Tax Effective Income Trust												
ANZ OA OnePath Tax Effective Income Trust	64,288,832	76,490,715	14.59	15.16	3,419,552	3,733,261	18,528,516	21,521,021	2,607,474	4,102,642	47,504,981	58,613,221
OnePath Life Limited (wholly owned subsidiary of ANZ)	166,720,419	195,180,511	37.48	38.10	13,121,549	16,395,302	47,445,472	36,776,235	6,693,810	9,841,878	122,041,646	147,294,939

Notes to the Financial Statements for the financial year ended 30 June 2015

11.7 ANZ Securities - Related party investments

OnePath Funds Management Limited is a subsidiary of ANZ. As such investments in securities or accounts issued by ANZ are classified as related party transactions.

In preparing the disclosures of related party transactions and balances for the current year, it was determined that the comparative amounts for 2014 were not complete. Consequently, comparative information in these financial statements have been retrospectively restated to ensure accurate disclosures.

The Schemes' holdings in ANZ issued securities, investments or accounts and income received (including realised gains/losses) from such investments are set out in the table below:

Name of entity	2015		2014			
	Value as at	Income received/ receivable	Value as at	Income received/ receivable	Value as at	Income received/ receivable
	30 June 2015	30 June 2015	30 June 2014	30 June 2014	30 June 2014 Previously presented	30 June 2014 Previously presented
	\$	\$	Restated \$	Restated \$	\$	\$
ANZ Australian Cash Fund						
Fixed Interest Securities	155,488,227	-	119,386,031	4,388,819	119,386,031	4,388,819
ANZ Australian Industrial Equities Fund						
Listed Equities	43,506,588	3,030,566	69,399,193	4,539,383	-	-
ANZ Cash Plus Fund						
Cash and Cash Equivalents	7,161,487	173,209	-	-	-	-
Fixed Interest Securities	9,431,795	169,137	-	84,206	-	84,206
ANZ Enhanced Yield Fund						
Fixed Interest Securities	12,443,880	211,600	-	-	-	-
Listed Equities	8,167,815	122,682	-	-	-	-
ANZ Private Bank Global Equities (Hedged) Fund						
Fixed Interest Securities	-	-	-	192,091	-	192,091
ANZ Private Bank International Fixed Interest Fund						
Fixed Interest Securities	-	-	-	139,128	-	139,128
ANZ Fixed Income Fund						
Fixed Interest Securities	22,234,398	677,132	10,490,742	425,250	10,490,742	425,250
Blue Chip Pool						
Listed Equities	43,957,248	3,040,466	60,121,487	3,955,867	-	-
OneAnswer - ANZ Cash Advantage						
Cash and Cash Equivalents	212,245,858	4,279,849	135,081,923	2,785,005	135,081,923	2,785,005
OneAnswer - ANZ Flexible Term Deposit Fund						
Cash and Cash Equivalents	7,547,336	172,046	9,082,493	269,213	9,082,493	269,213
OnePath Diversified High Yield Pool						
Fixed Interest Securities	2,990,088	72,315	1,772,867	52,159	1,772,867	52,159
OnePath Sustainable Investments - Wholesale Australian Share Trust						
Listed Equities	2,137,319	151,345	3,001,733	156,706	-	-
OnePath Wholesale Protected Aus 50 Trust						
Listed Equities	839,322	74,586	1,543,112	83,993	-	-
OptiMix Wholesale Australian Fixed Interest Trust						
Cash and Cash Equivalents	588,514	19,463	838,348	79,737	838,348	79,737
Fixed Interest Securities	5,680,177	689,759	35,310,456	761,656	35,310,456	761,656
OptiMix Wholesale Australian Share Trust						
Listed Equities	197,732,708	10,990,412	227,642,667	12,014,532	-	-
OptiMix Wholesale Enhanced Cash Trust						
Fixed Interest Securities	13,965,274	89,595	10,476,048	1,676,789	10,476,048	1,676,789
OptiMix Wholesale Global Share Trust						
Cash and Cash Equivalents	-	-	-	121,892	-	121,892
Tax Effective Income Trust						
Fixed Interest Securities	4,111,934	214,305	5,284,082	237,875	5,284,082	237,875
Listed Equities	21,108,914	1,411,062	30,900,076	2,102,047	-	-

Notes to the Financial Statements for the financial year ended 30 June 2015

12. Investment assets and liabilities of unconsolidated structured entities

The tables below describe the types of the investments of the underlying assets of the unconsolidated structured entities.

Investment Asset	Financial Statement Caption	ANZ Cash Plus Fund		ANZ Enhanced Yield Fund		ANZ Private Global Equities Trust		ANZ Fixed Income Fund	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2015									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	8,883	28.87%	465,352	10.00%	407,967	13.59%
Equity	Financial assets held at fair value through profit or loss	-	-	-	-	4,188,164	90.00%	998,912	33.28%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	21,885	71.13%	-	-	1,595,087	53.13%
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		-	-	30,768	100.00%	4,653,516	100.00%	3,001,966	100.00%
30 June 2014									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	149,438	5.26%	1,682	5.62%	-	-	-	-
Equity	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Fixed Interest	Financial assets held at fair value through profit or loss	2,691,817	94.74%	28,260	94.38%	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Derivatives	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		2,841,255	100.00%	29,942	100.00%	-	-	-	-
Investment Asset	Financial Statement Caption	OptiMix Wholesale Australian Fixed Interest Trust		OptiMix Wholesale Australian Share Trust		OptiMix Wholesale Global Emerging Markets Share Trust		OptiMix Wholesale Global Share Trust	
		Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %	Fair Value \$	Exposure %
30 June 2015									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	66,609,279	72.19%	7,113,219	5.06%	1,932,751	1.51%	10,151,897	2.57%
Equity	Financial assets held at fair value through profit or loss	-	-	128,923,998	91.74%	123,456,313	96.15%	377,364,326	95.34%
Fixed Interest	Financial assets held at fair value through profit or loss	25,663,875	27.81%	-	-	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	4,521,633	3.22%	1,455,119	1.13%	8,274,982	2.09%
Derivatives	Financial assets held at fair value through profit or loss	-	-	(26,740)	(0.02%)	1,556,351	1.21%	(786)	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Total		92,273,154	100.00%	140,532,110	100.00%	128,400,534	100.00%	395,790,419	100.00%
30 June 2014									
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	-	-	9,002,127	4.92%	173,286	2.02%	13,182,430	4.35%
Equity	Financial assets held at fair value through profit or loss	-	-	170,108,487	92.88%	8,288,438	96.39%	288,352,944	95.13%
Fixed Interest	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Mortgage	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	-	-
Property	Financial assets held at fair value through profit or loss	-	-	4,028,592	2.20%	136,695	1.59%	1,381,883	0.46%
Derivatives	Financial assets held at fair value through profit or loss	-	-	3,638	-	-	-	(29)	-
Alternative Assets	Financial assets held at fair value through profit or loss	-	-	-	-	-	-	207,624	0.07%
Total		-	-	183,142,844	100.00%	8,598,419	100.00%	303,124,852	100.00%

Notes to the Financial Statements for the financial year ended 30 June 2015

12. Investment assets and liabilities of unconsolidated structured entities

Investment Asset	Financial Statement Caption	OptiMix Wholesale International Fixed Interest Trust	
		Fair Value \$	Exposure %
30 June 2015			
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	(12,107,088)	(2.19%)
Equity	Financial assets held at fair value through profit or loss	-	-
Fixed Interest	Financial assets held at fair value through profit or loss	569,080,886	103.14%
Mortgage	Financial assets held at fair value through profit or loss	-	-
Property	Financial assets held at fair value through profit or loss	-	-
Derivatives	Financial assets held at fair value through profit or loss	(5,240,056)	(0.95%)
Alternative Assets	Financial assets held at fair value through profit or loss	-	-
Total		551,733,742	100.00%
30 June 2014			
Cash and Enhanced Cash	Financial assets held at fair value through profit or loss	(5,775,534)	(0.96%)
Equity	Financial assets held at fair value through profit or loss	-	-
Fixed Interest	Financial assets held at fair value through profit or loss	600,623,207	99.40%
Mortgage	Financial assets held at fair value through profit or loss	-	-
Property	Financial assets held at fair value through profit or loss	-	-
Derivatives	Financial assets held at fair value through profit or loss	9,409,029	1.56%
Alternative Assets	Financial assets held at fair value through profit or loss	-	-
Total		604,256,702	100.00%

The above tables list the fair value and the percentage exposure to each investment asset as at 30 June 2015. The exposure has been classified at the underlying asset level of each unconsolidated structured entity. The maximum exposure to loss is limited to the fair value of each investment asset as at 30 June 2015. The fair value of the exposure will change on a daily basis throughout the period and in subsequent periods and will cease once the investments are disposed.

The investments of the Schemes are managed in accordance with the investment mandates with the respective underlying investment managers. The investment decisions of the Schemes are made by the investment managers based on their analysis. The return of the Schemes is exposed to the variability of the performance of the underlying investment assets. The underlying investment managers receive a management fee for undertaking the management of these investments.

Notes to the Financial Statements for the financial year ended 30 June 2015

13. Securities lending

The fair value of securities lent and the collateral held are disclosed in the table below. During the year, except for OptiMix Wholesale Australian Share Trust, the Schemes ceased security lending activities.

	Fair value of securities lent		Fair value of collateral held	
	2015	2014	2015	2014
ANZ Australian Industrial Equities Fund	-	18,043,602	-	19,152,897
ANZ Listed Property Trust Fund	-	1,031,548	-	1,083,125
Blue Chip Pool	-	17,920,100	-	18,895,751
OnePath Sustainable Investments - Wholesale Australian Share Trust	-	3,148,647	-	3,335,512
OptiMix Wholesale Australian Share Trust [†]	97,440,687	52,579,093	-	-
Small Companies Pool	-	14,358,612	-	15,136,134
Tax Effective Income Trust	-	85,469,777	-	89,250,806

[†] No collateral is held to cover fair value of securities lent. Refer to UBS Prime Broking Agreement below.

OptiMix Wholesale Australian Share Trust conducts prime broking with UBS Nominees Pty Ltd (UBS) (ABN 32 001 450 522) under a Prime Brokerage Agreement. Under this agreement the Scheme can lend and borrow securities to and from UBS. A margin requirement of \$131,778,036 (2014: \$134,061,950) is held with UBS to conduct prime broking. During the year the Scheme has reduced its margin requirement by \$2,283,914 (2014: decrease of \$4,008,077).

14. Custodian

JPMorgan Chase Bank, N.A. (Sydney Branch) (JPMorgan) (ABN 43 074 112 011) is the custodian of the Schemes, except for OneAnswer - ANZ Cash Advantage, OneAnswer - ANZ Flexible Term Deposit Fund and ANZ Private Bank International Fixed Interest Fund, whose custodian is OnePath Funds Management Limited (ABN 21 003 002 800). OptiMix Wholesale Australian Share Trust has both JPMorgan and UBS as custodians.

15. Commitments and contingencies

There were no commitments or contingencies for the Schemes as at the reporting date (30 June 2014: Nil).

16. Restricted Scheme

A restricted Scheme is a Scheme that is closed to new business and does not accept any applications from new unitholders. However regular contributions from existing members and reinvestments are allowed.

OneAnswer - ANZ Flexible Term Deposit Fund is a restricted Scheme.

Notes to the Financial Statements for the financial year ended 30 June 2015

17. Significant events during the financial period

Name changes of Schemes:

During the financial year, the following Schemes had their names changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
OnePath Mortgage Backed Securities Pool Trust International Fixed Interest Pool	ANZ Private Bank Global Equities (Hedged) Fund ANZ Private Bank International Fixed Interest Fund

The above two Schemes will be used for new investment options.

Change of custodian:

There was a change in custodian for ANZ Private Bank International Fixed Interest Fund as indicated in the following table:

Previous Custodian	New Custodian
JPMorgan Chase Bank, N.A. (Sydney Branch)	OnePath Funds Management Limited

Change of auditor:

According to the Board resolution on 5 September 2014, KPMG was appointed as the auditor for ANZ Fixed Income Fund replacing Deloitte Touche Tohmatsu. KPMG is the auditor for OnePath Funds Management Limited, the Responsible Entity of the Schemes.

Other than what have been disclosed above, there have been no significant changes in the Schemes' state of affairs for the financial year end 30 June 2015.

18. Events subsequent to reporting date

Name changes of Schemes:

Subsequent to the year end, the following Schemes had their names changed as indicated in the following table:

Previous name of Scheme	New name of Scheme
ANZ Private Bank Global Equities (Hedged) Fund ANZ Private Bank International Fixed Interest Fund	ANZ Private Global Equities (Actively Hedged) Fund ANZ Private International Fixed Interest Fund

The name changes were effective 1 July 2015 after a board resolution on 28 May 2015.

Other than what has been disclosed above, there have been no events subsequent to reporting date which have a material effect on the financial statements.

Directors' Declaration

OnePath Funds Management Limited presents the Directors' Declaration in respect of the following Schemes:

ANZ Australian Cash Fund
ANZ Australian Industrial Equities Fund
ANZ Cash Plus Fund
ANZ Enhanced Yield Fund
ANZ Listed Property Trust Fund
ANZ Private Bank Global Equities (Hedged) Fund
ANZ Private Bank International Fixed Interest Fund
ANZ Private Global Equities Trust
ANZ Fixed Income Fund
Blue Chip Pool
OneAnswer - ANZ Cash Advantage
OneAnswer - ANZ Flexible Term Deposit Fund
OneAnswer - OnePath Global Property Securities Fund
OnePath Diversified High Yield Pool
OnePath Global Emerging Markets Pool
OnePath Low Volatility Global Equities Index Pool
OnePath Sustainable Investments - Wholesale Australian Share Trust
OnePath Wholesale Protected Aus 50 Trust
OptiMix Wholesale Australian Fixed Interest Trust
OptiMix Wholesale Australian Share Trust
OptiMix Wholesale Enhanced Cash Trust
OptiMix Wholesale Global Emerging Markets Share Trust
OptiMix Wholesale Global Share Trust
OptiMix Wholesale Global Smaller Companies Share Trust
OptiMix Wholesale International Fixed Interest Trust
OptiMix Wholesale International Inflation Linked Bonds Trust
OptiMix Wholesale International Property Securities Trust
OptiMix Wholesale Property Securities Trust
Small Companies Pool
Tax Effective Income Trust

In accordance with a resolution of the Directors of OnePath Funds Management Limited we state that:

In the opinion of the Directors:

1. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 121 are in accordance with the *Corporations Act 2001*, including:
 - 1.1 giving a true and fair view of the Schemes' financial positions as at 30 June 2015 and their performance, as represented by the results of their operations and cash flows for the financial year ended on that date.
 - 1.2 complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Regulation 2001*.

- 1.3 complying with International Financial Reporting Standards as indicated in Note 2.1.
2. There are reasonable grounds to believe that the Schemes will be able to pay their debts as and when they become due and payable.
3. The financial statements and notes to the financial statements of the Schemes, set out on pages 6 to 121 are prepared in accordance with the provisions of the Schemes' Constitutions.

This Declaration is made in accordance with a resolution of the Directors of OnePath Funds Management Limited.



Director

Sydney

3 September 2015



Independent Auditor's Report

To the unitholders of the following Schemes ('the Schemes'):

ANZ Australian Cash Fund
ANZ Australian Industrial Equities Fund
ANZ Cash Plus Fund
ANZ Enhanced Yield Fund
ANZ Listed Property Trust Fund
ANZ Private Bank Global Equities (Hedged) Fund
ANZ Private Bank International Fixed Interest Fund
ANZ Private Global Equities Trust
ANZ Fixed Income Fund
Blue Chip Pool
OneAnswer - ANZ Cash Advantage
OneAnswer - ANZ Flexible Term Deposit Fund
OneAnswer - OnePath Global Property Securities Fund
OnePath Diversified High Yield Pool
OnePath Global Emerging Markets Pool
OnePath Low Volatility Global Equities Index Pool
OnePath Sustainable Investments - Wholesale Australian Share Trust
OnePath Wholesale Protected Aus 50 Trust
OptiMix Wholesale Australian Fixed Interest Trust
OptiMix Wholesale Australian Share Trust
OptiMix Wholesale Enhanced Cash Trust
OptiMix Wholesale Global Emerging Markets Share Trust
OptiMix Wholesale Global Share Trust
OptiMix Wholesale Global Smaller Companies Share Trust
OptiMix Wholesale International Fixed Interest Trust
OptiMix Wholesale International Inflation Linked Bonds Trust
OptiMix Wholesale International Property Securities Trust
OptiMix Wholesale Property Securities Trust
Small Companies Pool
Tax Effective Income Trust

Report on the financial reports

We have audited the accompanying financial reports of the Schemes, which comprise the Statements of Financial Position as at 30 June 2015, and the Statements of Comprehensive Income, Statements of Changes in Equity and Statements of Cash Flows for the year ended on that date, Notes 1 to 18 comprising a summary of significant accounting policies and other explanatory information, and the Directors' Declaration.

Directors' responsibility for the financial reports

The Directors of OnePath Funds Management Limited ('the Responsible Entity') are responsible for the preparation of the financial reports that give a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the Directors determine is necessary to enable the preparation of the financial reports that are free from material misstatement, whether due to fraud or error. In Note 2, the Directors also state, in accordance with Australian Accounting Standard AASB 101 *Presentation of Financial Statements*, that the financial statements comply with International Financial Reporting Standards.

Auditor's responsibility

Our responsibility is to express opinions on the financial reports based on our audits. We conducted our audits in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial reports are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial reports. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial reports, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Schemes' preparation of the financial reports that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Schemes' internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Directors, as well as evaluating the overall presentation of the financial reports.

We performed the procedures to assess whether in all material respects the financial reports present fairly, in accordance with the *Corporations Act 2001* and Australian Accounting Standards, a true and fair view which is consistent with our understanding of the Schemes' financial positions, and of their performance.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*.



Independent Auditor's Report

Auditor's opinion

In our opinion:

(a) the financial reports of the Schemes are in accordance with the *Corporations Act 2001*, including:

- (i) giving a true and fair view of the Schemes' financial positions as at 30 June 2015 and of their performance for the year ended on that date; and
- (ii) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

(b) the financial reports also comply with International Financial Reporting Standards as disclosed in Note 2.

KPMG

Michael O Connell

Partner

Sydney
3 September 2015



Lead Auditor's Independence Declaration under Section 307C of the Corporations Act 2001

To the Directors of OnePath Funds Management Limited, the Responsible Entity for the Schemes:

I declare that, to the best of my knowledge and belief, in relation to the audits for the financial year ended 30 June 2015 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audits; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audits.

KPMG

Michael O Connell

Partner

Sydney
3 September 2015

Contact details for the Schemes

Customer Services



13 38 63 weekdays between 8.30am and 6.30pm (AEST)



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Adviser Services

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Responsible Entity

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Custodians

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Sydney NSW 2000

OnePath Funds Management Limited
242 Pitt Street
Sydney NSW 2000

UBS Nominees Pty Limited
2 Chifley Square
Sydney NSW 2000

Auditor

KPMG
10 Shelley Street
Sydney NSW 2000