



Australia & New Zealand Banking Group Limited
(ABN 11 005 357 522)

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	1 May 2017
Determination Date:	18 May 2017
Trust Payment Date:	22 May 2017
Date of Report:	22 May 2017

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at Collection Period End Date.

Issuer:	Australia and New Zealand Banking Group Limited
Trustee / Covered Bond Guarantor:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Bond Trustee:	DB Trustees (Hong Kong) Limited
Servicer:	Australia and New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (negative)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (negative)	AA- (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Pass

Asset Coverage Test as at 22 May 2017		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$21,757,422,046
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,803,167,619
		\$19,803,167,619
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:	\$0
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$19,803,167,619
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$19,803,167,619
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,934,255,737
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
	Asset Percentage:	90.50%
	Contractual Overcollateralisation:	110.50%
	Total Overcollateralisation:	157.03%

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

Summary as at 22 May 2017

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series	00 Jan 1900	USD 000	\$0	0.0000	0-Jan-1900	2.40%
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series	00 Jan 1900	AUD 000	\$0	0.0000	0-Jan-1900	5.25%
Series	00 Jan 1900	AUD 000	\$0	0.0000	0-Jan-1900	3m BBSW + 95
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00%
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Series 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38%
Series 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi-Annual	2.05%
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47%
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72%
Series 2016-2	11 Feb 2016	GBP 500,000,000	\$1,017,538,248	0.4914	Quarterly	3m GBPL + 50
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45%
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44%
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52%
Total	-	-	\$13,934,255,737	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series	ANZ	\$0.00 0	\$0.00	0-Jan-1900	00 Jan 1900	N/A
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	N/A
Series	ANZ	0	0.00	0	00 Jan 1900	N/A
Series	ANZ	0	0	0	00 Jan 1900	N/A
Series 2013-2	ANZ	XS0928456218	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AUSCB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	\$1139088071/1139088	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	US05252EAD58 US05252FAD24	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679	LSE	Soft bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-2	ANZ	XS1362381672	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020
Series 2016-3	ANZ	X1523136247	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805	LSE	Soft Bullet	15 May 2037	15 May 2038

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 13,934,255,737	100.00%
Subordinated Demand Loan*	\$ 7,947,218,362	57.03%
Senior Demand Loan	\$ -	-
Total Funding	\$ 21,881,474,098	

*\$6,484,843,527 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	01 May 2017
Current Aggregate Principal Balance (AUD)	\$ 21,881,474,098
Number of Loans (Unconsolidated)	84,508
Number of Loans (Consolidated)	71,788
Average Loan Size (Consolidated)	\$ 304,807
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.19%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.13%
Weighted Average Interest Rate	4.46%
Weighted Average Seasoning (Months)	34.06
Weighted Average Remaining Term (Months)	312.05

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	20.42%	21.89%	23.68%	18.81%
Prepayment History (SMM)	1.89%	2.04%	2.23%	1.72%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	21,464	25.40%	\$ 2,818,858,545	12.88%
> 40.00% up to and including 45.00%	4,033	4.77%	\$ 926,506,547	4.23%
> 45.00% up to and including 50.00%	4,473	5.29%	\$ 1,109,345,783	5.07%
> 50.00% up to and including 55.00%	4,409	5.22%	\$ 1,150,907,892	5.26%
> 55.00% up to and including 60.00%	4,591	5.43%	\$ 1,221,766,807	5.58%
> 60.00% up to and including 65.00%	4,784	5.66%	\$ 1,349,018,337	6.17%
> 65.00% up to and including 70.00%	5,462	6.46%	\$ 1,582,430,606	7.23%
> 70.00% up to and including 75.00%	6,083	7.20%	\$ 1,851,006,255	8.46%
> 75.00% up to and including 80.00%	22,217	26.29%	\$ 7,575,974,702	34.62%
> 80.00% up to and including 85.00%	1,979	2.34%	\$ 618,984,352	2.83%
> 85.00% up to and including 90.00%	4,659	5.51%	\$ 1,563,188,940	7.14%
> 90.00% up to and including 95.00%	218	0.26%	\$ 72,723,296	0.33%
> 95.00% up to and including 100.00%	136	0.16%	\$ 40,762,035	0.19%
> 100.00%	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	16,950	23.61%	\$ 2,160,340,708	9.87%
> 40.00% up to and including 45.00%	3,385	4.72%	\$ 846,766,616	3.87%
> 45.00% up to and including 50.00%	3,820	5.32%	\$ 1,067,667,763	4.88%
> 50.00% up to and including 55.00%	4,126	5.75%	\$ 1,246,943,333	5.70%
> 55.00% up to and including 60.00%	4,573	6.37%	\$ 1,453,642,458	6.64%
> 60.00% up to and including 65.00%	5,242	7.30%	\$ 1,807,432,458	8.26%
> 65.00% up to and including 70.00%	6,552	9.13%	\$ 2,338,304,502	10.69%
> 70.00% up to and including 75.00%	8,261	11.51%	\$ 3,097,801,297	14.16%
> 75.00% up to and including 80.00%	12,544	17.47%	\$ 5,436,233,700	24.84%
> 80.00% up to and including 85.00%	3,265	4.55%	\$ 1,208,655,904	5.52%
> 85.00% up to and including 90.00%	2,895	4.03%	\$ 1,158,685,753	5.30%
> 90.00% up to and including 95.00%	153	0.21%	\$ 51,124,096	0.23%
> 95.00% up to and including 100.00%	22	0.03%	\$ 7,875,508	0.04%
> 100.00%	0	0.00%	\$ -	0.00%
Total	71,788	100.00%	\$ 21,881,474,098	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	21,911	30.52%	\$ 3,504,130,308	16.01%
> 40.00% up to and including 45.00%	4,415	6.15%	\$ 1,290,830,281	5.90%
> 45.00% up to and including 50.00%	4,627	6.45%	\$ 1,523,452,176	6.96%
> 50.00% up to and including 55.00%	5,007	6.97%	\$ 1,729,660,017	7.90%
> 55.00% up to and including 60.00%	5,535	7.71%	\$ 2,017,589,793	9.22%
> 60.00% up to and including 65.00%	6,048	8.42%	\$ 2,258,968,830	10.32%
> 65.00% up to and including 70.00%	6,360	8.86%	\$ 2,429,738,475	11.10%
> 70.00% up to and including 75.00%	6,983	9.73%	\$ 2,784,338,194	12.72%
> 75.00% up to and including 80.00%	5,785	8.06%	\$ 2,352,934,430	10.75%
> 80.00% up to and including 85.00%	2,909	4.05%	\$ 1,116,412,255	5.10%
> 85.00% up to and including 90.00%	1,463	2.04%	\$ 568,265,161	2.60%
> 90.00% up to and including 95.00%	473	0.66%	\$ 192,770,959	0.88%
> 95.00% up to and including 100.00%	206	0.29%	\$ 86,700,126	0.40%
> 100.00%	66	0.09%	\$ 25,683,093	0.12%
Total	71,788	100.00%	\$ 21,881,474,098	100.00%

* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 4.00%	7,382	8.74%	\$ 2,870,734,258	13.12%
> 4.00% up to and including 4.25%	11,349	13.43%	\$ 3,821,121,431	17.46%
> 4.25% up to and including 4.50%	20,169	23.87%	\$ 5,267,274,629	24.07%
> 4.50% up to and including 4.75%	30,159	35.69%	\$ 6,015,015,107	27.49%
> 4.75% up to and including 5.00%	7,162	8.47%	\$ 2,339,982,375	10.69%
> 5.00% up to and including 5.25%	6,922	8.19%	\$ 1,314,340,284	6.01%
> 5.25% up to and including 5.50%	454	0.54%	\$ 74,935,014	0.34%
> 5.50% up to and including 5.75%	175	0.21%	\$ 45,561,338	0.21%
> 5.75% up to and including 6.00%	707	0.84%	\$ 127,976,721	0.58%
> 6.00% up to and including 6.25%	2	0.00%	\$ 428,430	0.00%
> 6.25% up to and including 6.50%	1	0.00%	\$ 273,433	0.00%
> 6.50% up to and including 6.75%	9	0.01%	\$ 1,837,009	0.01%
> 6.75% up to and including 7.00%	8	0.01%	\$ 992,344	0.00%
> 7.00% up to and including 7.25%	0	0.00%	\$ -	0.00%
> 7.25% up to and including 7.50%	0	0.00%	\$ -	0.00%
> 7.50% up to and including 7.75%	8	0.01%	\$ 677,036	0.00%
> 7.75% up to and including 8.00%	1	0.00%	\$ 324,690	0.00%
> 8.00% up to and including 8.25%	0	0.00%	\$ -	0.00%
> 8.25% up to and including 8.50%	0	0.00%	\$ -	0.00%
> 8.50%	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,937	3.48%	\$ 830,185,706	3.79%
<= 2 Year Fixed	3,719	4.40%	\$ 1,134,655,614	5.19%
<= 3 Year Fixed	1,901	2.25%	\$ 574,369,237	2.62%
<= 4 Year Fixed	933	1.10%	\$ 280,028,744	1.28%
<= 5 Year Fixed	90	0.11%	\$ 21,983,741	0.10%
> 5 Year Fixed	4	0.00%	\$ 332,160	0.00%
Total Fixed Rate	9,584	11.34%	\$ 2,841,555,203	12.99%
Total Variable Rate	74,924	88.66%	\$ 19,039,918,895	87.01%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,922	13.82%	\$ 509,274,593	2.33%
> \$100,000 up to and including \$200,000	14,384	20.04%	\$ 2,212,196,631	10.11%
> \$200,000 up to and including \$300,000	17,462	24.32%	\$ 4,384,098,447	20.04%
> \$300,000 up to and including \$400,000	13,093	18.24%	\$ 4,528,877,584	20.70%
> \$400,000 up to and including \$500,000	7,225	10.06%	\$ 3,226,074,535	14.74%
> \$500,000 up to and including \$600,000	3,750	5.22%	\$ 2,051,145,488	9.37%
> \$600,000 up to and including \$700,000	2,166	3.02%	\$ 1,401,371,490	6.40%
> \$700,000 up to and including \$800,000	1,373	1.91%	\$ 1,025,313,620	4.69%
> \$800,000 up to and including \$900,000	778	1.08%	\$ 659,708,875	3.01%
> \$900,000 up to and including \$1.00m	543	0.76%	\$ 514,908,632	2.35%
> \$1.00m up to and including \$1.25m	671	0.93%	\$ 745,395,400	3.41%
> \$1.25m up to and including \$1.50m	265	0.37%	\$ 360,211,976	1.65%
> \$1.50m up to and including \$1.75m	110	0.15%	\$ 176,558,085	0.81%
> \$1.75m up to and including \$2.00m	46	0.06%	\$ 86,338,742	0.39%
> \$2.00m	0	0.00%	\$ -	0.00%
Total	71,788	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	21,990	26.02%	\$ 6,513,763,268	29.77%
VIC	24,575	29.08%	\$ 6,455,025,824	29.50%
TAS	2,726	3.23%	\$ 457,716,328	2.09%
QLD	16,536	19.57%	\$ 3,903,200,522	17.84%
SA	7,275	8.61%	\$ 1,448,309,873	6.62%
WA	10,747	12.72%	\$ 2,913,959,870	13.32%
NT	659	0.78%	\$ 189,498,414	0.87%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,550	65.73%	\$ 16,012,420,134	73.18%
Non Metro	28,958	34.27%	\$ 5,869,053,964	26.82%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	13,935	16.49%	\$ 4,816,946,032	22.01%
NSW / ACT - Non Metro	8,055	9.53%	\$ 1,696,817,236	7.75%
VIC - Metro	18,768	22.21%	\$ 5,411,960,240	24.73%
VIC - Non Metro	5,807	6.87%	\$ 1,043,065,584	4.77%
TAS - Metro	1,289	1.53%	\$ 235,954,052	1.08%
TAS - Non Metro	1,437	1.70%	\$ 221,762,275	1.01%
QLD - Metro	7,111	8.41%	\$ 1,822,248,826	8.33%
QLD - Non Metro	9,425	11.15%	\$ 2,080,951,697	9.51%
SA - Metro	4,966	5.88%	\$ 1,077,295,777	4.92%
SA - Non Metro	2,309	2.73%	\$ 371,014,096	1.70%
WA - Metro	9,060	10.72%	\$ 2,522,127,756	11.53%
WA - Non Metro	1,687	2.00%	\$ 391,832,113	1.79%
NT - Metro	421	0.50%	\$ 125,887,451	0.58%
NT - Non Metro	238	0.28%	\$ 63,610,962	0.29%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	572	0.68%	\$ 141,339,589	0.65%
3030 (Melb North West, VIC)	462	0.55%	\$ 124,113,278	0.57%
3029 (Melb North West, VIC)	480	0.57%	\$ 107,707,115	0.49%
6164 (Brand, WA)	374	0.44%	\$ 101,836,067	0.47%
4740 (Central QLD, QLD)	391	0.46%	\$ 98,854,392	0.45%
3064 (Melb North West, VIC)	398	0.47%	\$ 98,487,424	0.45%
6065 (Brand, WA)	355	0.42%	\$ 97,767,607	0.45%
2155 (Seven Hills, NSW)	248	0.29%	\$ 92,318,542	0.42%
2170 (Campbelltown, NSW)	311	0.37%	\$ 81,805,335	0.37%
6210 (Brand, WA)	349	0.41%	\$ 81,293,974	0.37%
3150 (Mulgrave, VIC)	165	0.20%	\$ 79,449,178	0.36%
6112 (Tangney, WA)	305	0.36%	\$ 77,534,885	0.35%
3023 (Footscray, VIC)	308	0.36%	\$ 76,013,830	0.35%
4680 (Central QLD, QLD)	276	0.33%	\$ 75,573,123	0.35%
3805 (Dandenong, VIC)	301	0.36%	\$ 72,643,855	0.33%
4211 (Gold Coast, QLD)	294	0.35%	\$ 72,316,971	0.33%
2145 (Seven Hills, NSW)	229	0.27%	\$ 68,388,755	0.31%
6155 (Tangney, WA)	230	0.27%	\$ 65,192,066	0.30%
6018 (Stirling, WA)	180	0.21%	\$ 65,004,817	0.30%
3754 (Melb North West, VIC)	240	0.28%	\$ 64,290,386	0.29%
Total	6,468	7.65%	\$ 1,741,931,186	7.96%

*One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on the Barcode Sort Plan Area Name assigned under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,618	3.10%	\$ 748,182,713	3.42%
20505 (Inner Melbourne, VIC)	1,712	2.03%	\$ 597,143,883	2.73%
20565 (Southern Melbourne, VIC)	1,625	1.92%	\$ 591,442,133	2.70%
50520 (South West Metropolitan, WA)	2,007	2.37%	\$ 560,367,376	2.56%
50525 (South East Metropolitan, WA)	1,991	2.36%	\$ 533,347,663	2.44%
20580 (South Eastern Outer Melbourne, VIC)	2,134	2.53%	\$ 520,657,158	2.38%
10515 (St George-Sutherland, NSW)	1,385	1.64%	\$ 512,425,715	2.34%
20550 (Eastern Middle Melbourne, VIC)	1,325	1.57%	\$ 509,160,290	2.33%
20510 (Western Melbourne, VIC)	1,805	2.14%	\$ 504,599,738	2.31%
10560 (Central Northern Sydney, NSW)	1,068	1.26%	\$ 465,739,884	2.13%
10505 (Inner Sydney, NSW)	1,165	1.38%	\$ 461,072,037	2.11%
20520 (Melton-Wyndham, VIC)	1,752	2.07%	\$ 415,428,332	1.90%
50510 (East Metropolitan, WA)	1,488	1.76%	\$ 397,660,310	1.82%
10540 (Central Western Sydney, NSW)	1,174	1.39%	\$ 382,732,488	1.75%
10553 (Blacktown, NSW)	1,201	1.42%	\$ 363,199,774	1.66%
40520 (Southern Adelaide, SA)	1,680	1.99%	\$ 357,231,215	1.63%
30715 (Gold Coast West, QLD)	1,263	1.49%	\$ 336,072,460	1.54%
10555 (Lower Northern Sydney, NSW)	786	0.93%	\$ 334,286,606	1.53%
10525 (Fairfield-Liverpool, NSW)	1,146	1.36%	\$ 332,597,769	1.52%
10545 (Outer Western Sydney, NSW)	1,212	1.43%	\$ 331,652,388	1.52%
Total	30,537	36.14%	\$ 9,254,999,932	42.30%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	70,180	83.05%	\$ 16,608,049,115	75.90%
Interest Only	14,328	16.95%	\$ 5,273,424,983	24.10%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,508	100.00%	\$ 21,881,474,098	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	70,180	83.05%	\$ 16,608,049,115	75.90%
Interest Only Loans : > 0 up to and including 1 years	4,196	4.97%	\$ 1,509,000,316	6.90%
Interest Only Loans : > 1 up to and including 2 years	3,513	4.16%	\$ 1,313,070,329	6.00%
Interest Only Loans : > 2 up to and including 3 years	2,241	2.65%	\$ 802,616,462	3.67%
Interest Only Loans : > 3 up to and including 4 years	2,446	2.89%	\$ 963,259,709	4.40%
Interest Only Loans : > 4 up to and including 5 years	968	1.15%	\$ 368,126,380	1.68%
Interest Only Loans : > 5 up to and including 6 years	294	0.35%	\$ 87,193,075	0.40%
Interest Only Loans : > 6 up to and including 7 years	287	0.34%	\$ 94,754,601	0.43%
Interest Only Loans : > 7 up to and including 8 years	163	0.19%	\$ 57,749,693	0.26%
Interest Only Loans : > 8 up to and including 9 years	173	0.20%	\$ 61,441,678	0.28%
Interest Only Loans : > 9 up to and including 10 years	47	0.06%	\$ 16,212,740	0.07%
Interest Only Loans : > 10 years	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	63,724	75.41%	\$ 15,856,259,547	72.46%
Residential Investment (Full Recourse)	20,784	24.59%	\$ 6,025,214,551	27.54%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,213	2.62%	\$ 403,829,752	1.85%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	3,378	4.00%	\$ 952,049,137	4.35%
Purchase of established dwelling	21,942	25.96%	\$ 5,992,986,590	27.39%
Purchase of new erected dwelling	2,326	2.75%	\$ 652,059,416	2.98%
Refinancing existing debt from another lender	13,665	16.17%	\$ 3,688,632,198	16.86%
Refinancing existing debt with ANZ	23,419	27.71%	\$ 5,744,937,205	26.25%
Other	17,565	20.79%	\$ 4,446,979,801	20.32%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	82	0.10%	\$ 34,199,738	0.16%
> 3 up to and including 6 months	1,545	1.83%	\$ 493,717,085	2.26%
> 6 up to and including 9 months	3,118	3.69%	\$ 1,026,936,963	4.69%
> 9 up to and including 12 months	4,475	5.30%	\$ 1,336,272,578	6.11%
> 12 up to and including 15 months	4,472	5.29%	\$ 1,343,737,554	6.14%
> 15 up to and including 18 months	5,354	6.34%	\$ 1,629,502,578	7.45%
> 18 up to and including 21 months	5,885	6.96%	\$ 1,809,010,414	8.27%
> 21 up to and including 24 months	4,983	5.90%	\$ 1,409,606,203	6.44%
> 24 up to and including 27 months	5,051	5.98%	\$ 1,324,447,974	6.05%
> 27 up to and including 30 months	3,604	4.26%	\$ 954,873,874	4.36%
> 30 up to and including 33 months	3,225	3.82%	\$ 827,522,376	3.78%
> 33 up to and including 36 months	2,914	3.45%	\$ 758,583,424	3.47%
> 36 up to and including 48 months	13,108	15.51%	\$ 3,280,087,611	14.99%
> 48 up to and including 60 months	11,774	13.93%	\$ 2,630,593,417	12.02%
> 60 up to and including 72 months	8,839	10.46%	\$ 1,832,943,855	8.38%
> 72 up to and including 84 months	3,863	4.57%	\$ 774,177,844	3.54%
> 84 up to and including 96 months	1,420	1.68%	\$ 285,477,052	1.30%
> 96 up to and including 108 months	509	0.60%	\$ 92,426,523	0.42%
> 108 up to and including 120 months	100	0.12%	\$ 16,857,871	0.08%
> 120 months	187	0.22%	\$ 20,499,165	0.09%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	70	0.08%	\$ 572,229	0.00%
> 1 up to and including 2 years	127	0.15%	\$ 1,256,712	0.01%
> 2 up to and including 3 years	181	0.21%	\$ 2,993,728	0.01%
> 3 up to and including 4 years	240	0.28%	\$ 5,449,584	0.02%
> 4 up to and including 5 years	255	0.30%	\$ 7,028,546	0.03%
> 5 up to and including 6 years	339	0.40%	\$ 11,191,378	0.05%
> 6 up to and including 7 years	315	0.37%	\$ 11,309,123	0.05%
> 7 up to and including 8 years	385	0.46%	\$ 20,772,732	0.09%
> 8 up to and including 9 years	454	0.54%	\$ 25,715,845	0.12%
> 9 up to and including 10 years	413	0.49%	\$ 30,220,227	0.14%
> 10 up to and including 15 years	1,414	1.67%	\$ 154,548,441	0.71%
> 15 up to and including 20 years	4,938	5.84%	\$ 837,983,318	3.83%
> 20 up to and including 25 years	22,652	26.80%	\$ 5,154,256,548	23.56%
> 25 up to and including 30 years	52,725	62.39%	\$ 15,618,175,689	71.38%
> 30 years	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,459	97.58%	\$ 21,287,546,005	97.29%
> 0 days up to and including 30 days	1,711	2.02%	\$ 496,912,551	2.27%
> 30 days up to and including 60 days	257	0.30%	\$ 74,381,676	0.34%
> 60 days up to and including 90 days	81	0.10%	\$ 22,633,867	0.10%
> 90 days up to and including 120 days	0	0.00%	\$ -	0.00%
> 120 days up to and including 150 days	0	0.00%	\$ -	0.00%
> 150 days up to and including 180 days	0	0.00%	\$ -	0.00%
> 180 days	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	74,924	88.66%	\$ 19,039,918,895	87.01%
Fixed Rate Loans : > 0 up to and including 3 months	520	0.62%	\$ 146,699,899	0.67%
Fixed Rate Loans : > 3 up to and including 6 months	551	0.65%	\$ 151,425,834	0.69%
Fixed Rate Loans : > 6 up to and including 9 months	804	0.95%	\$ 227,378,984	1.04%
Fixed Rate Loans : > 9 up to and including 12 months	1,062	1.26%	\$ 304,680,990	1.39%
Fixed Rate Loans : > 12 up to and including 15 months	1,381	1.63%	\$ 429,613,013	1.96%
Fixed Rate Loans : > 15 up to and including 18 months	906	1.07%	\$ 281,885,888	1.29%
Fixed Rate Loans : > 18 up to and including 21 months	897	1.06%	\$ 269,106,125	1.23%
Fixed Rate Loans : > 21 up to and including 24 months	535	0.63%	\$ 154,050,588	0.70%
Fixed Rate Loans : > 24 up to and including 27 months	116	0.14%	\$ 32,729,776	0.15%
Fixed Rate Loans : > 27 up to and including 30 months	477	0.56%	\$ 144,949,780	0.66%
Fixed Rate Loans : > 30 up to and including 33 months	638	0.75%	\$ 204,184,963	0.93%
Fixed Rate Loans : > 33 up to and including 36 months	670	0.79%	\$ 192,504,718	0.88%
Fixed Rate Loans : > 36 up to and including 48 months	933	1.10%	\$ 280,028,744	1.28%
Fixed Rate Loans : > 48 up to and including 60 months	90	0.11%	\$ 21,983,741	0.10%
Fixed Rate Loans : > 60 months	4	0.00%	\$ 332,160	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,271	22.80%	\$ 4,123,715,282	18.85%
Fortnightly	26,477	31.33%	\$ 5,644,518,688	25.80%
Monthly	38,760	45.87%	\$ 12,113,240,129	55.36%
Other	0	0.00%	\$ -	0.00%
Total	84,508	100.00%	\$ 21,881,474,098	100.00%

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