



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 October 2019
Determination Date:	20 November 2019
Trust Payment Date:	22 November 2019
Date of Report:	22 November 2019

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

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

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	AA- (stable)
Covered Bond Rating	Aaa	AAA

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

Asset Coverage Test as at 22 November 2019**Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$19,161,831,154	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,529,887,347	\$17,529,887,347
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:		\$582,667,981
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$18,112,555,327

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,112,555,327
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,964,488,920
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:	153.90 %

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 November 2019

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Series 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 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	Compounded Daily SONIA + 0.68 %
Total	-	-	\$12,964,488,920	-	-	-

Please note Series 2014-3 matured on 19 Nov 2019

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329 -	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	XS0731129234 -	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025 -	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045 -	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679 -	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373 -	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247 -	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665 -	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805 -	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236 -	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$12,964,488,920	100.00 %
Subordinated Demand Loan*	\$6,988,194,117	53.90 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$5,627,300,300 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	31 Oct 2019
Current Aggregate Principal Balance (AUD)	\$19,370,015,056
Number of Loans (Unconsolidated)	70,557
Number of Loans (Consolidated)	59,443
Average Loan Size (Consolidated)	\$325,859
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.36 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.68 %
Weighted Average Interest Rate	3.79 %
Weighted Average Seasoning (Months)	48.27
Weighted Average Remaining Term (Months)	302.36

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

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.57%	16.68%	15.61%	18.44%
Prepayment History (SMM)	1.60%	1.51%	1.40%	1.68%

*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%	19,249	27.28 %	\$2,905,148,051	15.00 %
> 40.00% up to and including 45.00%	3,620	5.13 %	\$887,823,870	4.58 %
> 45.00% up to and including 50.00%	3,871	5.49 %	\$1,033,214,689	5.33 %
> 50.00% up to and including 55.00%	3,696	5.24 %	\$1,058,191,581	5.46 %
> 55.00% up to and including 60.00%	3,906	5.54 %	\$1,172,441,646	6.05 %
> 60.00% up to and including 65.00%	3,895	5.52 %	\$1,194,535,946	6.17 %
> 65.00% up to and including 70.00%	4,710	6.68 %	\$1,487,220,086	7.68 %
> 70.00% up to and including 75.00%	4,723	6.69 %	\$1,556,122,675	8.03 %
> 75.00% up to and including 80.00%	17,196	24.37 %	\$6,211,234,508	32.07 %
> 80.00% up to and including 85.00%	1,741	2.47 %	\$570,663,165	2.95 %
> 85.00% up to and including 90.00%	3,715	5.27 %	\$1,221,418,023	6.31 %
> 90.00% up to and including 95.00%	157	0.22 %	\$49,450,300	0.26 %
> 95.00% up to and including 100.00%	78	0.11 %	\$22,550,518	0.12 %
> 100.00%				
Total	70,557	100.00 %	\$19,370,015,056	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%	16,300	27.42 %	\$2,424,480,769	12.52 %
> 40.00% up to and including 45.00%	3,029	5.10 %	\$872,330,779	4.50 %
> 45.00% up to and including 50.00%	3,544	5.96 %	\$1,143,484,474	5.90 %
> 50.00% up to and including 55.00%	3,658	6.15 %	\$1,248,844,898	6.45 %
> 55.00% up to and including 60.00%	4,059	6.83 %	\$1,462,218,524	7.55 %
> 60.00% up to and including 65.00%	4,630	7.79 %	\$1,742,041,362	8.99 %
> 65.00% up to and including 70.00%	5,571	9.37 %	\$2,213,797,868	11.43 %
> 70.00% up to and including 75.00%	6,613	11.12 %	\$2,772,654,357	14.31 %
> 75.00% up to and including 80.00%	8,393	14.12 %	\$4,051,249,149	20.92 %
> 80.00% up to and including 85.00%	2,501	4.21 %	\$988,149,692	5.10 %
> 85.00% up to and including 90.00%	1,113	1.87 %	\$438,418,839	2.26 %
> 90.00% up to and including 95.00%	31	0.05 %	\$12,177,842	0.06 %
> 95.00% up to and including 100.00%	1	0.00 %	\$166,503	0.00 %
> 100.00%				0
Total	59,443	100.00 %	\$19,370,015,056	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%	19,174	32.26 %	\$3,156,268,279	16.29 %
> 40.00% up to and including 45.00%	3,585	6.03 %	\$1,108,368,095	5.72 %
> 45.00% up to and including 50.00%	3,802	6.40 %	\$1,268,127,031	6.55 %
> 50.00% up to and including 55.00%	4,114	6.92 %	\$1,467,385,990	7.58 %
> 55.00% up to and including 60.00%	4,204	7.07 %	\$1,560,116,429	8.05 %
> 60.00% up to and including 65.00%	4,333	7.29 %	\$1,680,389,171	8.68 %
> 65.00% up to and including 70.00%	4,582	7.71 %	\$1,828,199,887	9.44 %
> 70.00% up to and including 75.00%	4,652	7.83 %	\$1,956,032,678	10.10 %
> 75.00% up to and including 80.00%	4,591	7.72 %	\$2,057,610,893	10.62 %
> 80.00% up to and including 85.00%	3,399	5.72 %	\$1,707,612,973	8.82 %
> 85.00% up to and including 90.00%	2,074	3.49 %	\$1,072,799,891	5.54 %
> 90.00% up to and including 95.00%	806	1.36 %	\$431,255,651	2.23 %
> 95.00% up to and including 100.00%	127	0.21 %	\$75,848,090	0.39 %
Total	59,443	100.00 %	\$19,370,015,056	100.00 %

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	80	0.11 %	\$28,774,384	0.15 %
> 3.00% up to and including 3.25%	4,552	6.45 %	\$1,807,560,442	9.33 %
> 3.25% up to and including 3.50%	14,611	20.71 %	\$4,593,155,513	23.71 %
> 3.50% up to and including 3.75%	12,965	18.38 %	\$3,596,721,096	18.57 %
> 3.75% up to and including 4.00%	12,728	18.04 %	\$3,515,823,831	18.15 %
> 4.00% up to and including 4.25%	15,328	21.72 %	\$3,119,148,376	16.10 %
> 4.25% up to and including 4.50%	4,348	6.16 %	\$1,256,641,576	6.49 %
> 4.50% up to and including 4.75%	3,236	4.59 %	\$891,232,452	4.60 %
> 4.75% up to and including 5.00%	2,411	3.42 %	\$504,228,580	2.60 %
> 5.00% up to and including 5.25%	120	0.17 %	\$26,313,100	0.14 %
> 5.25% up to and including 5.50%	146	0.21 %	\$22,405,223	0.12 %
> 5.50% up to and including 5.75%	29	0.04 %	\$6,898,347	0.04 %
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.00 %	\$1,112,137	0.01 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,377	4.79 %	\$1,142,511,243	5.90 %
<= 2 Year Fixed	2,509	3.56 %	\$865,691,084	4.47 %
<= 3 Year Fixed	412	0.58 %	\$128,333,369	0.66 %
<= 4 Year Fixed	34	0.05 %	\$8,910,155	0.05 %
<= 5 Year Fixed	33	0.05 %	\$11,068,133	0.06 %
> 5 Year Fixed				
Total Fixed Rate	6,365	9.02 %	\$2,156,513,983	11.13 %
Total Variable Rate	64,192	90.98 %	\$17,213,501,073	88.87 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,393	14.12 %	\$433,607,598	2.24 %
> \$100,000 up to and including \$200,000	11,278	18.97 %	\$1,721,634,896	8.89 %
> \$200,000 up to and including \$300,000	13,403	22.55 %	\$3,354,229,465	17.32 %
> \$300,000 up to and including \$400,000	10,554	17.75 %	\$3,658,008,393	18.88 %
> \$400,000 up to and including \$500,000	6,155	10.35 %	\$2,744,305,105	14.17 %
> \$500,000 up to and including \$600,000	3,436	5.78 %	\$1,874,827,426	9.68 %
> \$600,000 up to and including \$700,000	1,906	3.21 %	\$1,232,272,936	6.36 %
> \$700,000 up to and including \$800,000	1,209	2.03 %	\$902,427,392	4.66 %
> \$800,000 up to and including \$900,000	759	1.28 %	\$642,672,430	3.32 %
> \$900,000 up to and including \$1.00m	577	0.97 %	\$550,631,335	2.84 %
> \$1.00m up to and including \$1.25m	1,038	1.75 %	\$1,155,467,068	5.97 %
> \$1.25m up to and including \$1.50m	432	0.73 %	\$585,971,093	3.03 %
> \$1.50m up to and including \$1.75m	193	0.32 %	\$309,701,622	1.60 %
> \$1.75m up to and including \$2.00m	110	0.19 %	\$204,258,299	1.05 %
> \$2.00m				0
Total	59,443	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,462	27.58 %	\$6,463,123,951	33.37 %
VIC	20,088	28.47 %	\$5,756,749,934	29.72 %
TAS	2,044	2.90 %	\$337,563,733	1.74 %
QLD	13,925	19.74 %	\$3,258,630,434	16.82 %
SA	6,025	8.54 %	\$1,192,011,414	6.15 %
WA	8,465	12.00 %	\$2,210,739,488	11.41 %
NT	548	0.78 %	\$151,196,103	0.78 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	46,986	66.59 %	\$14,521,111,688	74.97 %
Non Metro	23,571	33.41 %	\$4,848,903,368	25.03 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,745	18.06 %	\$4,946,029,104	25.53 %
NSW/ACT - Non Metro	6,717	9.52 %	\$1,517,094,847	7.83 %
VIC - Metro	15,400	21.83 %	\$4,881,325,137	25.20 %
VIC - Non Metro	4,688	6.64 %	\$875,424,797	4.52 %
TAS - Metro	943	1.34 %	\$171,562,334	0.89 %
TAS - Non Metro	1,101	1.56 %	\$166,001,399	0.86 %
QLD - Metro	6,311	8.94 %	\$1,618,687,818	8.36 %
QLD - Non Metro	7,614	10.79 %	\$1,639,942,616	8.47 %
SA - Metro	4,052	5.74 %	\$879,782,108	4.54 %
SA - Non Metro	1,973	2.80 %	\$312,229,306	1.61 %
WA - Metro	7,179	10.17 %	\$1,916,628,638	9.89 %
WA - Non Metro	1,286	1.82 %	\$294,110,850	1.52 %
NT - Metro	356	0.50 %	\$107,096,550	0.55 %
NT - Non Metro	192	0.27 %	\$44,099,553	0.23 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	507	0.72 %	\$135,168,204	0.70 %
3064 (Melb North West, VIC)	409	0.58 %	\$108,085,781	0.56 %
2155 (Seven Hills, NSW)	239	0.34 %	\$102,931,665	0.53 %
3030 (Melb North West, VIC)	368	0.52 %	\$99,850,844	0.52 %
3029 (Melb North West, VIC)	403	0.57 %	\$98,822,587	0.51 %
2170 (Campbelltown, NSW)	300	0.43 %	\$86,455,368	0.45 %
6210 (Brand, WA)	338	0.48 %	\$80,603,560	0.42 %
6164 (Brand, WA)	283	0.40 %	\$73,675,723	0.38 %
2153 (Seven Hills, NSW)	168	0.24 %	\$71,661,767	0.37 %
6065 (Brand, WA)	261	0.37 %	\$70,314,618	0.36 %
3150 (Mulgrave, VIC)	135	0.19 %	\$66,266,287	0.34 %
4740 (Central QLD, QLD)	299	0.42 %	\$65,528,924	0.34 %
3023 (Footscray, VIC)	233	0.33 %	\$60,634,995	0.31 %
3199 (Frankston, VIC)	214	0.30 %	\$59,125,895	0.31 %
2145 (Seven Hills, NSW)	185	0.26 %	\$58,917,350	0.30 %
2570 (Campbelltown, NSW)	169	0.24 %	\$56,641,057	0.29 %
2560 (Campbelltown, NSW)	218	0.31 %	\$56,353,240	0.29 %
3810 (Frankston, VIC)	214	0.30 %	\$55,543,220	0.29 %
3805 (Dandenong, VIC)	210	0.30 %	\$54,833,429	0.28 %
3754 (Melb North West, VIC)	210	0.30 %	\$54,733,018	0.28 %
Total	5,363	7.60 %	\$1,516,147,531	7.83 %

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

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20565 (Southern Melbourne, VIC)	1,295	1.84 %	\$542,298,105	2.80 %
50515 (North Metropolitan, WA)	2,008	2.85 %	\$542,115,160	2.80 %
20505 (Inner Melbourne, VIC)	1,391	1.97 %	\$523,099,177	2.70 %
10515 (St George-Sutherland, NSW)	1,275	1.81 %	\$510,782,107	2.64 %
10505 (Inner Sydney, NSW)	1,021	1.45 %	\$485,970,904	2.51 %
20550 (Eastern Middle Melbourne, VIC)	1,142	1.62 %	\$483,715,766	2.50 %
10560 (Central Northern Sydney, NSW)	998	1.41 %	\$482,822,082	2.49 %
20580 (South Eastern Outer Melbourne, VIC)	1,808	2.56 %	\$478,946,047	2.47 %
20510 (Western Melbourne, VIC)	1,459	2.07 %	\$442,062,631	2.28 %
50520 (South West Metropolitan, WA)	1,604	2.27 %	\$432,682,910	2.23 %
10540 (Central Western Sydney, NSW)	1,108	1.57 %	\$405,038,327	2.09 %
50525 (South East Metropolitan, WA)	1,517	2.15 %	\$386,296,219	1.99 %
20520 (Melton-Wyndham, VIC)	1,484	2.10 %	\$380,345,289	1.96 %
10553 (Blacktown, NSW)	1,101	1.56 %	\$361,095,292	1.86 %
10555 (Lower Northern Sydney, NSW)	702	0.99 %	\$356,217,328	1.84 %
10565 (Northern Beaches, NSW)	656	0.93 %	\$326,127,971	1.68 %
10545 (Outer Western Sydney, NSW)	1,063	1.51 %	\$319,472,739	1.65 %
10525 (Fairfield-Liverpool, NSW)	1,033	1.46 %	\$315,091,228	1.63 %
10520 (Canterbury-Bankstown, NSW)	772	1.09 %	\$299,948,336	1.55 %
30715 (Gold Coast West, QLD)	1,142	1.62 %	\$296,417,435	1.53 %
Total	24,579	34.84 %	\$8,370,545,053	43.21 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	64,778	91.81 %	\$16,975,858,655	87.64 %
Interest Only	5,779	8.19 %	\$2,394,156,401	12.36 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	70,557	100.00 %	\$19,370,015,056	100.00 %
Low Doc Loans				
No Doc Loans				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	64,778	91.81 %	\$16,975,858,655	87.64 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,345	3.32 %	\$958,899,016	4.95 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,756	2.49 %	\$750,073,509	3.87 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	799	1.13 %	\$344,454,358	1.78 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	347	0.49 %	\$135,483,716	0.70 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	243	0.34 %	\$92,157,984	0.48 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	160	0.23 %	\$62,364,156	0.32 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	98	0.14 %	\$39,599,588	0.20 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	27	0.04 %	\$9,085,145	0.05 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs	4	0.01 %	\$2,038,930	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	54,164	76.77 %	\$14,334,192,186	74.00 %
Residential Investment (Full Recourse)	16,393	23.23 %	\$5,035,822,870	26.00 %
Residential Investment (Limited Recourse)				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,704	2.42 %	\$290,812,869	1.50 %
Construction of a dwelling (completed)	3,118	4.42 %	\$888,820,220	4.59 %
Purchase of established dwelling	21,426	30.37 %	\$6,165,405,419	31.83 %
Purchase of new erected dwelling	2,471	3.50 %	\$733,126,654	3.78 %
Refinancing an existing debt from another lender	12,737	18.05 %	\$3,674,230,374	18.97 %
Refinancing an existing debt with ANZ	15,634	22.16 %	\$3,992,163,735	20.61 %
Other	13,467	19.09 %	\$3,625,455,785	18.72 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	74	0.10 %	\$28,145,334	0.15 %
> 3 up to and including 6 months	1,100	1.56 %	\$358,471,396	1.85 %
> 6 up to and including 9 months	1,174	1.66 %	\$373,838,076	1.93 %
> 9 up to and including 12 months	1,578	2.24 %	\$613,016,457	3.16 %
> 12 up to and including 15 months	1,586	2.25 %	\$545,058,741	2.81 %
> 15 up to and including 18 months	1,401	1.99 %	\$458,418,794	2.37 %
> 18 up to and including 21 months	1,247	1.77 %	\$394,235,927	2.04 %
> 21 up to and including 24 months	1,882	2.67 %	\$683,567,391	3.53 %
> 24 up to and including 27 months	1,992	2.82 %	\$630,300,040	3.25 %
> 27 up to and including 30 months	2,353	3.33 %	\$766,089,499	3.96 %
> 30 up to and including 33 months	2,306	3.27 %	\$734,416,004	3.79 %
> 33 up to and including 36 months	2,930	4.15 %	\$965,559,816	4.98 %
> 36 up to and including 48 months	15,294	21.68 %	\$4,533,725,915	23.41 %
> 48 up to and including 60 months	11,367	16.11 %	\$3,117,110,168	16.09 %
> 60 up to and including 72 months	7,452	10.56 %	\$1,835,716,156	9.48 %
> 72 up to and including 84 months	6,193	8.78 %	\$1,313,199,693	6.78 %
> 84 up to and including 96 months	5,609	7.95 %	\$1,111,076,785	5.74 %
> 96 up to and including 108 months	2,521	3.57 %	\$458,991,846	2.37 %
> 108 up to and including 120 months	1,459	2.07 %	\$279,502,083	1.44 %
> 120 months	1,039	1.47 %	\$169,574,934	0.88 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	43	0.06 %	\$201,309	0.00 %
> 1 up to and including 2 years	77	0.11 %	\$975,052	0.01 %
> 2 up to and including 3 years	114	0.16 %	\$2,248,756	0.01 %
> 3 up to and including 4 years	172	0.24 %	\$4,401,814	0.02 %
> 4 up to and including 5 years	181	0.26 %	\$5,693,776	0.03 %
> 5 up to and including 6 years	225	0.32 %	\$11,001,695	0.06 %
> 6 up to and including 7 years	241	0.34 %	\$12,123,062	0.06 %
> 7 up to and including 8 years	274	0.39 %	\$14,789,620	0.08 %
> 8 up to and including 9 years	251	0.36 %	\$16,847,162	0.09 %
> 9 up to and including 10 years	204	0.29 %	\$15,219,669	0.08 %
> 10 up to and including 15 years	1,736	2.46 %	\$214,440,362	1.11 %
> 15 up to and including 20 years	5,334	7.56 %	\$959,455,886	4.95 %
> 20 up to and including 25 years	24,209	34.31 %	\$5,758,235,430	29.73 %
> 25 up to and including 30 years	37,496	53.14 %	\$12,354,381,463	63.78 %
> 30 years				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	69,647	98.71 %	\$19,053,730,507	98.37 %
> 0 days up to and including 30 days	768	1.09 %	\$263,692,890	1.36 %
> 30 days up to and including 60 days	123	0.17 %	\$44,882,033	0.23 %
> 60 days up to and including 90 days	19	0.03 %	\$7,709,626	0.04 %
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	64,192	90.98 %	\$17,213,501,073	88.87 %
Fixed Rate Loans: > 0 up to and including 3 months	908	1.29 %	\$324,241,621	1.67 %
Fixed Rate Loans: > 3 up to and including 6 months	682	0.97 %	\$216,261,127	1.12 %
Fixed Rate Loans: > 6 up to and including 9 months	713	1.01 %	\$235,678,441	1.22 %
Fixed Rate Loans: > 9 up to and including 12 months	1,074	1.52 %	\$366,330,054	1.89 %
Fixed Rate Loans: > 12 up to and including 15 months	1,023	1.45 %	\$372,225,676	1.92 %
Fixed Rate Loans: > 15 up to and including 18 months	757	1.07 %	\$240,074,756	1.24 %
Fixed Rate Loans: > 18 up to and including 21 months	436	0.62 %	\$144,328,137	0.75 %
Fixed Rate Loans: > 21 up to and including 24 months	293	0.42 %	\$109,062,516	0.56 %
Fixed Rate Loans: > 24 up to and including 27 months	83	0.12 %	\$28,143,358	0.15 %
Fixed Rate Loans: > 27 up to and including 30 months	86	0.12 %	\$25,095,850	0.13 %
Fixed Rate Loans: > 30 up to and including 33 months	139	0.20 %	\$42,468,957	0.22 %
Fixed Rate Loans: > 33 up to and including 36 months	104	0.15 %	\$32,625,204	0.17 %
Fixed Rate Loans: > 36 up to and including 48 months	34	0.05 %	\$8,910,155	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	33	0.05 %	\$11,068,133	0.06 %
Fixed Rate Loans: > 60 months				
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,895	22.53 %	\$3,506,186,589	18.10 %
Fortnightly	21,661	30.70 %	\$4,727,090,810	24.40 %
Monthly	33,001	46.77 %	\$11,136,737,657	57.49 %
Total	70,557	100.00 %	\$19,370,015,056	100.00 %

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