



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 September 2019
Determination Date:	18 October 2019
Trust Payment Date:	22 October 2019
Date of Report:	22 October 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 October 2019**Calculation of Adjusted Aggregate Receivable Amount**

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,408,759,309	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,753,764,852	
			\$17,753,764,852
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:		\$335,449,439
Z	Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$18,089,214,291
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,089,214,291
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$14,393,543,749
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:	138.62 %

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 October 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 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 2016-3	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	Annual	Compounded Daily SONIA + 0.68 %
Total	-	-	\$14,393,543,749	-	-	-

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 2014-3	ANZ	XS1139088071 -	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679 -	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373 -	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	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	\$14,393,543,749	100.00 %
Subordinated Demand Loan*	\$5,559,139,288	38.62 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$4,048,365,706 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	30 Sep 2019
Current Aggregate Principal Balance (AUD)	\$19,617,233,598
Number of Loans (Unconsolidated)	71,286
Number of Loans (Consolidated)	60,054
Average Loan Size (Consolidated)	\$326,660
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.45 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.73 %
Weighted Average Interest Rate	3.94 %
Weighted Average Seasoning (Months)	47.31
Weighted Average Remaining Term (Months)	303.29

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)	15.98%	15.85%	15.68%	18.45%
Prepayment History (SMM)	1.44%	1.43%	1.41%	1.69%

*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%	19,455	27.29 %	\$2,951,556,145	15.05 %
> 40.00% up to and including 45.00%	3,655	5.13 %	\$899,719,078	4.59 %
> 45.00% up to and including 50.00%	3,928	5.51 %	\$1,053,928,363	5.37 %
> 50.00% up to and including 55.00%	3,723	5.22 %	\$1,070,244,887	5.46 %
> 55.00% up to and including 60.00%	3,960	5.56 %	\$1,192,567,945	6.08 %
> 60.00% up to and including 65.00%	3,937	5.52 %	\$1,212,985,860	6.18 %
> 65.00% up to and including 70.00%	4,752	6.67 %	\$1,505,707,120	7.68 %
> 70.00% up to and including 75.00%	4,771	6.69 %	\$1,579,794,940	8.05 %
> 75.00% up to and including 80.00%	17,401	24.41 %	\$6,286,867,152	32.05 %
> 80.00% up to and including 85.00%	1,747	2.45 %	\$573,777,252	2.92 %
> 85.00% up to and including 90.00%	3,727	5.23 %	\$1,219,479,729	6.22 %
> 90.00% up to and including 95.00%	152	0.21 %	\$48,463,015	0.25 %
> 95.00% up to and including 100.00%	78	0.11 %	\$22,142,114	0.11 %
> 100.00%				
Total	71,286	100.00 %	\$19,617,233,598	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%	16,294	27.13 %	\$2,427,837,424	12.38 %
> 40.00% up to and including 45.00%	3,095	5.15 %	\$890,104,477	4.54 %
> 45.00% up to and including 50.00%	3,561	5.93 %	\$1,151,374,944	5.87 %
> 50.00% up to and including 55.00%	3,691	6.15 %	\$1,263,761,879	6.44 %
> 55.00% up to and including 60.00%	4,126	6.87 %	\$1,481,152,016	7.55 %
> 60.00% up to and including 65.00%	4,650	7.74 %	\$1,759,488,173	8.97 %
> 65.00% up to and including 70.00%	5,552	9.25 %	\$2,214,620,810	11.29 %
> 70.00% up to and including 75.00%	6,754	11.25 %	\$2,838,810,893	14.47 %
> 75.00% up to and including 80.00%	8,632	14.37 %	\$4,135,834,358	21.08 %
> 80.00% up to and including 85.00%	2,490	4.15 %	\$975,092,328	4.97 %
> 85.00% up to and including 90.00%	1,179	1.96 %	\$467,138,266	2.38 %
> 90.00% up to and including 95.00%	28	0.05 %	\$11,247,414	0.06 %
> 95.00% up to and including 100.00%	2	0.00 %	\$770,614	0.00 %
> 100.00%				0
Total	60,054	100.00 %	\$19,617,233,598	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%	19,255	32.06 %	\$3,178,112,035	16.20 %
> 40.00% up to and including 45.00%	3,599	5.99 %	\$1,116,306,146	5.69 %
> 45.00% up to and including 50.00%	3,828	6.37 %	\$1,281,687,491	6.53 %
> 50.00% up to and including 55.00%	4,144	6.90 %	\$1,474,796,518	7.52 %
> 55.00% up to and including 60.00%	4,310	7.18 %	\$1,600,880,428	8.16 %
> 60.00% up to and including 65.00%	4,366	7.27 %	\$1,695,913,396	8.65 %
> 65.00% up to and including 70.00%	4,647	7.74 %	\$1,861,165,736	9.49 %
> 70.00% up to and including 75.00%	4,691	7.81 %	\$1,971,007,028	10.05 %
> 75.00% up to and including 80.00%	4,645	7.73 %	\$2,074,564,984	10.58 %
> 80.00% up to and including 85.00%	3,443	5.73 %	\$1,724,901,501	8.79 %
> 85.00% up to and including 90.00%	2,231	3.71 %	\$1,170,072,540	5.96 %
> 90.00% up to and including 95.00%	883	1.47 %	\$462,284,520	2.36 %
> 95.00% up to and including 100.00%	12	0.02 %	\$5,541,275	0.03 %
Total	60,054	100.00 %	\$19,617,233,598	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%	1	0.00 %	\$137,529	0.00 %
> 3.00% up to and including 3.25%	484	0.68 %	\$166,997,529	0.85 %
> 3.25% up to and including 3.50%	8,934	12.53 %	\$3,326,886,363	16.96 %
> 3.50% up to and including 3.75%	16,739	23.48 %	\$4,969,880,869	25.33 %
> 3.75% up to and including 4.00%	9,929	13.93 %	\$2,901,353,982	14.79 %
> 4.00% up to and including 4.25%	14,168	19.87 %	\$3,517,058,547	17.93 %
> 4.25% up to and including 4.50%	12,477	17.50 %	\$2,408,152,309	12.28 %
> 4.50% up to and including 4.75%	4,570	6.41 %	\$1,427,707,250	7.28 %
> 4.75% up to and including 5.00%	2,878	4.04 %	\$597,365,395	3.05 %
> 5.00% up to and including 5.25%	811	1.14 %	\$247,709,209	1.26 %
> 5.25% up to and including 5.50%	125	0.18 %	\$26,436,726	0.13 %
> 5.50% up to and including 5.75%	136	0.19 %	\$19,452,037	0.10 %
> 5.75% up to and including 6.00%	31	0.04 %	\$6,982,540	0.04 %
> 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 %	\$1,113,312	0.01 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,358	4.71 %	\$1,136,437,774	5.79 %
<= 2 Year Fixed	2,732	3.83 %	\$945,173,826	4.82 %
<= 3 Year Fixed	377	0.53 %	\$117,542,344	0.60 %
<= 4 Year Fixed	38	0.05 %	\$9,997,690	0.05 %
<= 5 Year Fixed	35	0.05 %	\$11,673,308	0.06 %
> 5 Year Fixed				
Total Fixed Rate	6,540	9.17 %	\$2,220,824,942	11.32 %
Total Variable Rate	64,746	90.83 %	\$17,396,408,656	88.68 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,422	14.02 %	\$436,600,964	2.23 %
> \$100,000 up to and including \$200,000	11,355	18.91 %	\$1,735,477,116	8.85 %
> \$200,000 up to and including \$300,000	13,552	22.57 %	\$3,394,138,386	17.30 %
> \$300,000 up to and including \$400,000	10,680	17.78 %	\$3,701,709,704	18.87 %
> \$400,000 up to and including \$500,000	6,242	10.39 %	\$2,783,405,170	14.19 %
> \$500,000 up to and including \$600,000	3,481	5.80 %	\$1,898,995,635	9.68 %
> \$600,000 up to and including \$700,000	1,960	3.26 %	\$1,267,541,777	6.46 %
> \$700,000 up to and including \$800,000	1,212	2.02 %	\$905,003,984	4.61 %
> \$800,000 up to and including \$900,000	772	1.29 %	\$654,056,785	3.33 %
> \$900,000 up to and including \$1.00m	578	0.96 %	\$551,245,281	2.81 %
> \$1.00m up to and including \$1.25m	1,055	1.76 %	\$1,173,432,222	5.98 %
> \$1.25m up to and including \$1.50m	440	0.73 %	\$597,096,122	3.04 %
> \$1.50m up to and including \$1.75m	191	0.32 %	\$306,883,538	1.56 %
> \$1.75m up to and including \$2.00m	114	0.19 %	\$211,646,913	1.08 %
> \$2.00m				0
Total	60,054	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,698	27.63 %	\$6,559,710,047	33.44 %
VIC	20,368	28.57 %	\$5,844,190,904	29.79 %
TAS	2,075	2.91 %	\$344,919,486	1.76 %
QLD	14,077	19.75 %	\$3,307,770,716	16.86 %
SA	6,112	8.57 %	\$1,213,554,079	6.19 %
WA	8,405	11.79 %	\$2,195,193,594	11.19 %
NT	551	0.77 %	\$151,894,772	0.77 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,458	66.57 %	\$14,694,617,283	74.91 %
Non Metro	23,828	33.43 %	\$4,922,616,315	25.09 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,900	18.10 %	\$5,014,445,568	25.56 %
NSW/ACT - Non Metro	6,798	9.54 %	\$1,545,264,479	7.88 %
VIC - Metro	15,633	21.93 %	\$4,958,373,785	25.28 %
VIC - Non Metro	4,735	6.64 %	\$885,817,119	4.52 %
TAS - Metro	958	1.34 %	\$175,338,139	0.89 %
TAS - Non Metro	1,117	1.57 %	\$169,581,347	0.86 %
QLD - Metro	6,388	8.96 %	\$1,645,439,246	8.39 %
QLD - Non Metro	7,689	10.79 %	\$1,662,331,471	8.47 %
SA - Metro	4,110	5.77 %	\$895,297,424	4.56 %
SA - Non Metro	2,002	2.81 %	\$318,256,656	1.62 %
WA - Metro	7,111	9.98 %	\$1,898,275,156	9.68 %
WA - Non Metro	1,294	1.82 %	\$296,918,438	1.51 %
NT - Metro	358	0.50 %	\$107,447,966	0.55 %
NT - Non Metro	193	0.27 %	\$44,446,806	0.23 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	511	0.72 %	\$135,137,392	0.69 %
3064 (Melb North West, VIC)	417	0.58 %	\$110,087,271	0.56 %
2155 (Seven Hills, NSW)	244	0.34 %	\$105,105,710	0.54 %
3030 (Melb North West, VIC)	378	0.53 %	\$103,161,319	0.53 %
3029 (Melb North West, VIC)	413	0.58 %	\$101,522,076	0.52 %
2170 (Campbelltown, NSW)	305	0.43 %	\$87,911,537	0.45 %
6210 (Brand, WA)	339	0.48 %	\$80,696,228	0.41 %
6164 (Brand, WA)	282	0.40 %	\$73,302,593	0.37 %
2153 (Seven Hills, NSW)	171	0.24 %	\$72,448,705	0.37 %
6065 (Brand, WA)	252	0.35 %	\$68,556,280	0.35 %
3150 (Mulgrave, VIC)	135	0.19 %	\$66,496,546	0.34 %
4740 (Central QLD, QLD)	302	0.42 %	\$66,145,470	0.34 %
3023 (Footscray, VIC)	236	0.33 %	\$62,147,768	0.32 %
2145 (Seven Hills, NSW)	191	0.27 %	\$61,436,507	0.31 %
2570 (Campbelltown, NSW)	173	0.24 %	\$59,868,675	0.31 %
3199 (Frankston, VIC)	214	0.30 %	\$59,127,161	0.30 %
2560 (Campbelltown, NSW)	224	0.31 %	\$57,702,027	0.29 %
3805 (Dandenong, VIC)	212	0.30 %	\$55,923,946	0.29 %
3810 (Frankston, VIC)	214	0.30 %	\$55,396,270	0.28 %
3754 (Melb North West, VIC)	213	0.30 %	\$55,181,375	0.28 %
Total	5,426	7.61 %	\$1,537,354,858	7.84 %

* 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)	1,331	1.87 %	\$553,741,639	2.82 %
20505 (Inner Melbourne, VIC)	1,410	1.98 %	\$531,215,274	2.71 %
50515 (North Metropolitan, WA)	1,970	2.76 %	\$529,337,076	2.70 %
10515 (St George-Sutherland, NSW)	1,276	1.79 %	\$505,900,729	2.58 %
10505 (Inner Sydney, NSW)	1,040	1.46 %	\$493,300,905	2.51 %
20550 (Eastern Middle Melbourne, VIC)	1,159	1.63 %	\$492,926,739	2.51 %
10560 (Central Northern Sydney, NSW)	1,008	1.41 %	\$491,213,421	2.50 %
20580 (South Eastern Outer Melbourne, VIC)	1,832	2.57 %	\$483,288,793	2.46 %
20510 (Western Melbourne, VIC)	1,482	2.08 %	\$452,858,871	2.31 %
50520 (South West Metropolitan, WA)	1,596	2.24 %	\$432,840,568	2.21 %
10540 (Central Western Sydney, NSW)	1,111	1.56 %	\$404,921,496	2.06 %
20520 (Melton-Wyndham, VIC)	1,518	2.13 %	\$390,385,103	1.99 %
50525 (South East Metropolitan, WA)	1,494	2.10 %	\$377,469,743	1.92 %
10553 (Blacktown, NSW)	1,123	1.58 %	\$368,546,706	1.88 %
10555 (Lower Northern Sydney, NSW)	713	1.00 %	\$362,198,377	1.85 %
10565 (Northern Beaches, NSW)	664	0.93 %	\$333,374,071	1.70 %
10545 (Outer Western Sydney, NSW)	1,081	1.52 %	\$325,931,521	1.66 %
10525 (Fairfield-Liverpool, NSW)	1,045	1.47 %	\$319,189,346	1.63 %
30715 (Gold Coast West, QLD)	1,161	1.63 %	\$304,690,609	1.55 %
10520 (Canterbury-Bankstown, NSW)	775	1.09 %	\$303,196,854	1.55 %
Total	24,789	34.77 %	\$8,456,527,842	43.11 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	65,302	91.61 %	\$17,143,252,803	87.39 %
Interest Only	5,984	8.39 %	\$2,473,980,795	12.61 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	71,286	100.00 %	\$19,617,233,598	100.00 %
Low Doc Loans				
No Doc Loans				
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	65,302	91.61 %	\$17,143,252,803	87.39 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,304	3.23 %	\$932,249,184	4.75 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,920	2.69 %	\$818,167,462	4.17 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	846	1.19 %	\$370,486,080	1.89 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	365	0.51 %	\$142,597,178	0.73 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	250	0.35 %	\$94,377,005	0.48 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	148	0.21 %	\$56,497,535	0.29 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	115	0.16 %	\$46,887,221	0.24 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	32	0.04 %	\$10,680,199	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	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	54,766	76.83 %	\$14,547,744,768	74.16 %
Residential Investment (Full Recourse)	16,520	23.17 %	\$5,069,488,830	25.84 %
Residential Investment (Limited Recourse)				
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,724	2.42 %	\$296,757,749	1.51 %
Construction of a dwelling (completed)	3,144	4.41 %	\$899,935,539	4.59 %
Purchase of established dwelling	21,672	30.40 %	\$6,260,447,228	31.91 %
Purchase of new erected dwelling	2,494	3.50 %	\$742,939,969	3.79 %
Refinancing an existing debt from another lender	12,890	18.08 %	\$3,731,629,343	19.02 %
Refinancing an existing debt with ANZ	15,720	22.05 %	\$4,016,219,185	20.47 %
Other	13,642	19.14 %	\$3,669,304,584	18.70 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	339	0.48 %	\$111,266,806	0.57 %
> 3 up to and including 6 months	1,235	1.73 %	\$390,972,490	1.99 %
> 6 up to and including 9 months	1,200	1.68 %	\$414,713,389	2.11 %
> 9 up to and including 12 months	1,905	2.67 %	\$723,606,080	3.69 %
> 12 up to and including 15 months	1,408	1.98 %	\$469,238,120	2.39 %
> 15 up to and including 18 months	1,272	1.78 %	\$407,339,373	2.08 %
> 18 up to and including 21 months	1,480	2.08 %	\$479,249,763	2.44 %
> 21 up to and including 24 months	1,908	2.68 %	\$689,030,261	3.51 %
> 24 up to and including 27 months	2,224	3.12 %	\$694,265,929	3.54 %
> 27 up to and including 30 months	2,253	3.16 %	\$735,410,210	3.75 %
> 30 up to and including 33 months	2,500	3.51 %	\$786,057,081	4.01 %
> 33 up to and including 36 months	3,221	4.52 %	\$1,065,649,215	5.43 %
> 36 up to and including 48 months	15,751	22.10 %	\$4,703,765,219	23.98 %
> 48 up to and including 60 months	10,650	14.94 %	\$2,854,030,744	14.55 %
> 60 up to and including 72 months	7,420	10.41 %	\$1,824,969,038	9.30 %
> 72 up to and including 84 months	6,183	8.67 %	\$1,302,783,631	6.64 %
> 84 up to and including 96 months	5,576	7.82 %	\$1,099,606,166	5.61 %
> 96 up to and including 108 months	2,457	3.45 %	\$449,406,070	2.29 %
> 108 up to and including 120 months	1,324	1.86 %	\$257,890,721	1.31 %
> 120 months	980	1.37 %	\$157,983,291	0.81 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	44	0.06 %	\$212,442	0.00 %
> 1 up to and including 2 years	76	0.11 %	\$1,019,984	0.01 %
> 2 up to and including 3 years	115	0.16 %	\$2,130,552	0.01 %
> 3 up to and including 4 years	174	0.24 %	\$4,472,926	0.02 %
> 4 up to and including 5 years	172	0.24 %	\$5,410,314	0.03 %
> 5 up to and including 6 years	234	0.33 %	\$11,213,915	0.06 %
> 6 up to and including 7 years	240	0.34 %	\$12,371,310	0.06 %
> 7 up to and including 8 years	277	0.39 %	\$15,393,410	0.08 %
> 8 up to and including 9 years	254	0.36 %	\$17,178,929	0.09 %
> 9 up to and including 10 years	221	0.31 %	\$15,801,582	0.08 %
> 10 up to and including 15 years	1,723	2.42 %	\$214,258,798	1.09 %
> 15 up to and including 20 years	5,274	7.40 %	\$948,323,895	4.83 %
> 20 up to and including 25 years	24,016	33.69 %	\$5,698,551,099	29.05 %
> 25 up to and including 30 years	38,466	53.96 %	\$12,670,894,442	64.59 %
> 30 years				
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	70,332	98.66 %	\$19,286,320,116	98.31 %
> 0 days up to and including 30 days	815	1.14 %	\$277,591,934	1.42 %
> 30 days up to and including 60 days	107	0.15 %	\$41,555,823	0.21 %
> 60 days up to and including 90 days	32	0.04 %	\$11,765,724	0.06 %
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	64,746	90.83 %	\$17,396,408,656	88.68 %
Fixed Rate Loans: > 0 up to and including 3 months	965	1.35 %	\$350,802,452	1.79 %
Fixed Rate Loans: > 3 up to and including 6 months	719	1.01 %	\$230,677,209	1.18 %
Fixed Rate Loans: > 6 up to and including 9 months	635	0.89 %	\$207,665,884	1.06 %
Fixed Rate Loans: > 9 up to and including 12 months	1,039	1.46 %	\$347,292,229	1.77 %
Fixed Rate Loans: > 12 up to and including 15 months	1,016	1.43 %	\$367,436,399	1.87 %
Fixed Rate Loans: > 15 up to and including 18 months	849	1.19 %	\$282,299,689	1.44 %
Fixed Rate Loans: > 18 up to and including 21 months	538	0.75 %	\$177,515,348	0.90 %
Fixed Rate Loans: > 21 up to and including 24 months	329	0.46 %	\$117,922,390	0.60 %
Fixed Rate Loans: > 24 up to and including 27 months	84	0.12 %	\$27,426,644	0.14 %
Fixed Rate Loans: > 27 up to and including 30 months	83	0.12 %	\$26,650,142	0.14 %
Fixed Rate Loans: > 30 up to and including 33 months	142	0.20 %	\$43,451,345	0.22 %
Fixed Rate Loans: > 33 up to and including 36 months	68	0.10 %	\$20,014,212	0.10 %
Fixed Rate Loans: > 36 up to and including 48 months	38	0.05 %	\$9,997,690	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	35	0.05 %	\$11,673,308	0.06 %
Fixed Rate Loans: > 60 months				
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,022	22.48 %	\$3,543,712,533	18.06 %
Fortnightly	21,902	30.72 %	\$4,809,822,703	24.52 %
Monthly	33,362	46.80 %	\$11,263,698,362	57.42 %
Total	71,286	100.00 %	\$19,617,233,598	100.00 %

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