



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	01 September 2014
Determination Date:	18 September 2014
Trust Payment Date:	22 September 2014
Date of Report:	22 September 2014

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

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

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

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

Asset Coverage Test as at 22 September 2014

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$20,046,410,350	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,472,404,287	
		\$17,472,404,287
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:		\$523,155,475
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$17,995,559,762
---------------	------------------

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$17,995,559,762
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,360,627,836
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	87.00 %
Contractual Overcollateralisation:	114.94 %
Total Overcollateralisation:	130.74 %

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

Summary as at 22 September 2014

Bond Issuance

Bonds	Issue Date	Principal Balance	Drawdown	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi Annual	2.40 %
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50 %
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	LIBOR CHF 3 Month + 0.65 %
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi Annual	5.25 %
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	BBSW 3 Month + 0.95 %
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	HIBOR HKD 3 Month + 0.85 %
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi Annual	1.00 %
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	LIBOR (USD) 3 Month + 0.61 %
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	LIBOR GBP 3 Month + 0.27 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38 %
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Total	-	-	\$15,360,627,836	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WÙÉÍ G GÓÓÍ I WÙÉÍ G GÓÓÍ F	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	ÝÙÉÍ HÉÍ Í HG É	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	ÝÙÉÍ HFFGJGH É	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔPÉFI HÍ H ÉHG É	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-4	ANZ	ÔPÉFI G GFI Í É	SIX	Hard Bullet	13 Feb 2015	n/a
Series 2012-5	ANZ	ÖVHÓÓÉFJFI Í G É	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ÖVHÓPÉFÍ É Í É	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-7	ANZ	ÝÙÉÍ JFFÍ ÉHÍ Í É	Not Listed	Hard Bullet	12 Jun 2015	n/a
Series 2012-8	ANZ	WÙÉÍ G GÓÓÍ Í WÙÉÍ G GÓÓÍ G	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	WÙÉÍ G GÓÓÍ F WÙÉÍ G GÓÓÍ Í	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	ÝÙÉÍ Í GHÍ Í H É	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙÉJG Í Í GFI É	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉJÍ HFÉ ÉGÍ É	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ÖVHÓÓÉEGFGHG É	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÉJÍ Í JÉÍ É	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÉFÉFI ÉFI É Í É	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	VÓÖÉ É	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$15,360,627,836	100.00 %
Subordinated Demand Loan*	\$5,245,645,948	34.15 %
Senior Demand Loan	\$ -	-
Total Funding	\$20,606,273,784	

*\$2,950,472,037 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 Sep 2014
Current Aggregate Principal Balance (AUD)	\$20,083,118,309
Number of Loans (Unconsolidated)	72,990
Number of Loans (Consolidated)	66,915
Average Loan Size (Consolidated)	\$300,129
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.25 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.40 %
Weighted Average Interest Rate	5.10 %
Weighted Average Seasoning (Months)	43.72
Weighted Average Remaining Term (Months)	320.68

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)	17.32%	17.12%	17.53%	15.97%
Prepayment History (SMM)	1.57%	1.55%	1.59%	1.44%

*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%	14,522	19.90 %	\$2,021,582,788	10.07 %
> 40.00% up to and including 45.00%	3,263	4.47 %	\$752,353,103	3.75 %
> 45.00% up to and including 50.00%	3,688	5.05 %	\$919,117,925	4.58 %
> 50.00% up to and including 55.00%	3,915	5.36 %	\$1,038,662,888	5.17 %
> 55.00% up to and including 60.00%	4,588	6.29 %	\$1,306,963,097	6.51 %
> 60.00% up to and including 65.00%	4,614	6.32 %	\$1,346,666,321	6.71 %
> 65.00% up to and including 70.00%	5,368	7.35 %	\$1,622,802,465	8.08 %
> 70.00% up to and including 75.00%	6,439	8.82 %	\$2,006,711,203	9.99 %
> 75.00% up to and including 80.00%	23,718	32.49 %	\$8,151,767,733	40.59 %
> 80.00% up to and including 85.00%	948	1.30 %	\$299,593,420	1.49 %
> 85.00% up to and including 90.00%	1,881	2.58 %	\$599,763,426	2.99 %
> 90.00% up to and including 95.00%	36	0.05 %	\$13,097,829	0.07 %
> 95.00% up to and including 100.00%	10	0.01 %	\$4,036,112	0.02 %
> 100.00%				
Total	72,990	100.00 %	\$20,083,118,309	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%	13,893	20.76 %	\$1,988,291,876	9.90 %
> 40.00% up to and including 45.00%	3,343	5.00 %	\$837,452,027	4.17 %
> 45.00% up to and including 50.00%	3,673	5.49 %	\$1,008,547,349	5.02 %
> 50.00% up to and including 55.00%	4,225	6.31 %	\$1,267,690,065	6.31 %
> 55.00% up to and including 60.00%	4,862	7.27 %	\$1,544,907,403	7.69 %
> 60.00% up to and including 65.00%	5,060	7.56 %	\$1,667,687,853	8.30 %
> 65.00% up to and including 70.00%	6,119	9.14 %	\$2,083,716,592	10.38 %
> 70.00% up to and including 75.00%	8,424	12.59 %	\$2,992,206,650	14.90 %
> 75.00% up to and including 80.00%	14,520	21.70 %	\$5,691,335,360	28.34 %
> 80.00% up to and including 85.00%	1,469	2.20 %	\$522,114,861	2.60 %
> 85.00% up to and including 90.00%	1,309	1.96 %	\$471,575,297	2.35 %
> 90.00% up to and including 95.00%	18	0.03 %	\$7,592,976	0.04 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	66,915	100.00 %	\$20,083,118,309	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%	17,371	25.96 %	\$2,859,060,842	14.24 %
> 40.00% up to and including 45.00%	3,900	5.83 %	\$1,097,167,637	5.46 %
> 45.00% up to and including 50.00%	4,282	6.40 %	\$1,309,742,625	6.52 %
> 50.00% up to and including 55.00%	4,904	7.33 %	\$1,615,881,481	8.05 %
> 55.00% up to and including 60.00%	5,429	8.11 %	\$1,846,744,991	9.20 %
> 60.00% up to and including 65.00%	6,249	9.34 %	\$2,286,223,272	11.38 %
> 65.00% up to and including 70.00%	7,085	10.59 %	\$2,576,190,566	12.83 %
> 70.00% up to and including 75.00%	8,203	12.26 %	\$3,024,800,889	15.06 %
> 75.00% up to and including 80.00%	7,089	10.59 %	\$2,650,212,305	13.20 %
> 80.00% up to and including 85.00%	1,639	2.45 %	\$562,975,518	2.80 %
> 85.00% up to and including 90.00%	684	1.02 %	\$229,134,815	1.14 %
> 90.00% up to and including 95.00%	65	0.10 %	\$20,915,801	0.10 %
> 95.00% up to and including 100.00%	15	0.02 %	\$4,067,566	0.02 %
Total	66,915	100.00 %	\$20,083,118,309	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 5.00%	20,780	28.47 %	\$7,797,403,623	38.83 %
> 5.00% up to and including 5.25%	41,998	57.54 %	\$10,287,063,937	51.22 %
> 5.25% up to and including 5.50%	5,505	7.54 %	\$1,215,376,662	6.05 %
> 5.50% up to and including 5.75%	483	0.66 %	\$109,976,746	0.55 %
> 5.75% up to and including 6.00%	3,227	4.42 %	\$430,099,591	2.14 %
> 6.00% up to and including 6.25%	368	0.50 %	\$98,033,922	0.49 %
> 6.25% up to and including 6.50%	499	0.68 %	\$120,935,313	0.60 %
> 6.50% up to and including 6.75%	74	0.10 %	\$15,794,539	0.08 %
> 6.75% up to and including 7.00%	48	0.07 %	\$7,339,414	0.04 %
> 7.00% up to and including 7.25%	2	0.00 %	\$401,067	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	5	0.01 %	\$400,353	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$293,143	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,479	6.14 %	\$1,303,214,359	6.49 %
<= 2 Year Fixed	2,885	3.95 %	\$834,748,403	4.16 %
<= 3 Year Fixed	1,027	1.41 %	\$295,457,484	1.47 %
<= 4 Year Fixed	200	0.27 %	\$52,972,802	0.26 %
<= 5 Year Fixed	161	0.22 %	\$43,491,647	0.22 %
> 5 Year Fixed	3	0.00 %	\$309,991	0.00 %
Total Fixed Rate	8,755	11.99 %	\$2,530,194,686	12.60 %
Total Variable Rate	64,235	88.01 %	\$17,552,923,623	87.40 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,158	10.70 %	\$393,005,780	1.96 %
> \$100,000 up to and including \$200,000	13,618	20.35 %	\$2,118,838,216	10.55 %
> \$200,000 up to and including \$300,000	18,836	28.15 %	\$4,738,337,894	23.59 %
> \$300,000 up to and including \$400,000	13,212	19.74 %	\$4,562,359,419	22.72 %
> \$400,000 up to and including \$500,000	6,369	9.52 %	\$2,842,237,306	14.15 %
> \$500,000 up to and including \$600,000	3,250	4.86 %	\$1,779,709,324	8.86 %
> \$600,000 up to and including \$700,000	1,808	2.70 %	\$1,167,066,133	5.81 %
> \$700,000 up to and including \$800,000	980	1.46 %	\$731,653,547	3.64 %
> \$800,000 up to and including \$900,000	601	0.90 %	\$509,950,571	2.54 %
> \$900,000 up to and including \$1.00m	396	0.59 %	\$377,777,970	1.88 %
> \$1.00m up to and including \$1.25m	425	0.64 %	\$471,159,695	2.35 %
> \$1.25m up to and including \$1.50m	174	0.26 %	\$238,906,150	1.19 %
> \$1.50m up to and including \$1.75m	50	0.07 %	\$80,791,865	0.40 %
> \$1.75m up to and including \$2.00m	38	0.06 %	\$71,324,438	0.36 %
> \$2.00m				0
Total	66,915	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	18,355	25.15 %	\$5,503,288,738	27.40 %
VIC	23,038	31.56 %	\$6,490,421,406	32.32 %
TAS	2,246	3.08 %	\$410,084,158	2.04 %
QLD	13,198	18.08 %	\$3,354,648,639	16.70 %
SA	5,971	8.18 %	\$1,324,394,907	6.59 %
WA	9,627	13.19 %	\$2,835,486,033	14.12 %
NT	555	0.76 %	\$164,794,428	0.82 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	50,338	68.97 %	\$15,204,203,987	75.71 %
Non Metro	22,652	31.03 %	\$4,878,914,322	24.29 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,117	16.60 %	\$4,158,881,097	20.71 %
NSW/ACT - Non Metro	6,238	8.55 %	\$1,344,407,641	6.69 %
VIC - Metro	18,265	25.02 %	\$5,576,398,074	27.77 %
VIC - Non Metro	4,773	6.54 %	\$914,023,332	4.55 %
TAS - Metro	1,110	1.52 %	\$219,322,293	1.09 %
TAS - Non Metro	1,136	1.56 %	\$190,761,865	0.95 %
QLD - Metro	5,941	8.14 %	\$1,615,173,301	8.04 %
QLD - Non Metro	7,257	9.94 %	\$1,739,475,338	8.66 %
SA - Metro	4,304	5.90 %	\$1,034,149,013	5.15 %
SA - Non Metro	1,667	2.28 %	\$290,245,894	1.45 %
WA - Metro	8,243	11.29 %	\$2,488,921,470	12.39 %
WA - Non Metro	1,384	1.90 %	\$346,564,563	1.73 %
NT - Metro	358	0.49 %	\$111,358,739	0.55 %
NT - Non Metro	197	0.27 %	\$53,435,689	0.27 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	445	0.61 %	\$126,901,808	0.63 %
3977 (Frankston, VIC)	442	0.61 %	\$111,991,798	0.56 %
3029 (Melb North West, VIC)	449	0.62 %	\$104,790,536	0.52 %
6164 (Brand, WA)	338	0.46 %	\$96,653,110	0.48 %
6065 (Brand, WA)	321	0.44 %	\$92,957,292	0.46 %
4740 (Central QLD, QLD)	322	0.44 %	\$91,268,293	0.45 %
3023 (Footscray, VIC)	315	0.43 %	\$83,603,898	0.42 %
3064 (Melb North West, VIC)	339	0.46 %	\$82,255,440	0.41 %
6210 (Brand, WA)	289	0.40 %	\$76,964,625	0.38 %
6155 (Tangney, WA)	255	0.35 %	\$76,921,708	0.38 %
4680 (Central QLD, QLD)	240	0.33 %	\$74,366,275	0.37 %
6018 (Stirling, WA)	174	0.24 %	\$70,874,267	0.35 %
2155 (Seven Hills, NSW)	194	0.27 %	\$69,111,644	0.34 %
3806 (Dandenong, VIC)	239	0.33 %	\$66,385,056	0.33 %
3805 (Dandenong, VIC)	267	0.37 %	\$65,905,230	0.33 %
6112 (Tangney, WA)	241	0.33 %	\$65,296,795	0.33 %
3810 (Frankston, VIC)	257	0.35 %	\$61,985,865	0.31 %
2170 (Campbelltown, NSW)	229	0.31 %	\$61,984,866	0.31 %
3754 (Melb North West, VIC)	221	0.30 %	\$61,637,614	0.31 %
6027 (Curtin, WA)	203	0.28 %	\$60,855,131	0.30 %
Total	5,780	7.92 %	\$1,602,711,253	7.98 %

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

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,449	3.36 %	\$761,614,973	3.79 %
20505 (Inner Melbourne, VIC)	1,728	2.37 %	\$666,828,335	3.32 %
20565 (Southern Melbourne, VIC)	1,698	2.33 %	\$655,309,420	3.26 %
20550 (Eastern Middle Melbourne, VIC)	1,456	1.99 %	\$531,676,509	2.65 %
50525 (South East Metropolitan, WA)	1,816	2.49 %	\$520,308,617	2.59 %
50520 (South West Metropolitan, WA)	1,751	2.40 %	\$509,652,832	2.54 %
20520 (Melton-Wyndham, VIC)	1,888	2.59 %	\$474,511,756	2.36 %
10505 (Inner Sydney, NSW)	1,127	1.54 %	\$451,225,408	2.25 %
20510 (Western Melbourne, VIC)	1,437	1.97 %	\$431,650,609	2.15 %
10515 (St George-Sutherland, NSW)	1,205	1.65 %	\$417,199,596	2.08 %
10560 (Central Northern Sydney, NSW)	932	1.28 %	\$383,311,461	1.91 %
40520 (Southern Adelaide, SA)	1,521	2.08 %	\$358,973,396	1.79 %
50510 (East Metropolitan, WA)	1,257	1.72 %	\$348,207,575	1.73 %
10555 (Lower Northern Sydney, NSW)	812	1.11 %	\$340,924,500	1.70 %
20555 (Eastern Outer Melbourne, VIC)	1,221	1.67 %	\$334,412,237	1.67 %
20580 (South Eastern Outer Melbourne, VIC)	1,291	1.77 %	\$321,731,369	1.60 %
10565 (Northern Beaches, NSW)	693	0.95 %	\$313,207,641	1.56 %
10540 (Central Western Sydney, NSW)	1,017	1.39 %	\$303,943,530	1.51 %
20530 (Northern Middle Melbourne, VIC)	941	1.29 %	\$296,161,740	1.47 %
10553 (Blacktown, NSW)	963	1.32 %	\$276,191,943	1.38 %
Total	27,203	37.27 %	\$8,697,043,448	43.31 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	58,088	79.58 %	\$14,722,447,203	73.31 %
Interest Only	14,902	20.42 %	\$5,360,671,106	26.69 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	72,990	100.00 %	\$20,083,118,309	100.00 %
Low Doc Loans				
No Doc Loans				
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	58,088	79.58 %	\$14,722,447,203	73.31 %
Interest Only Loans: > 0 yrs up to and including 1 yr	3,393	4.65 %	\$1,193,210,050	5.94 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,992	4.10 %	\$1,065,503,303	5.31 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	3,315	4.54 %	\$1,224,807,480	6.10 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,516	3.45 %	\$904,824,597	4.51 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,136	1.56 %	\$421,336,795	2.10 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	212	0.29 %	\$74,749,394	0.37 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	283	0.39 %	\$97,211,351	0.48 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	490	0.67 %	\$174,868,836	0.87 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	418	0.57 %	\$152,550,824	0.76 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	147	0.20 %	\$51,608,476	0.26 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	55,252	75.70 %	\$14,785,324,118	73.62 %
Residential Investment (Full Recourse)	17,738	24.30 %	\$5,297,794,191	26.38 %
Residential Investment (Limited Recourse)				
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,714	2.35 %	\$344,777,179	1.72 %
Construction of a dwelling (completed)	2,848	3.90 %	\$857,243,346	4.27 %
Purchase of established dwelling	16,844	23.08 %	\$4,911,452,384	24.46 %
Purchase of new erected dwelling	1,561	2.14 %	\$432,460,099	2.15 %
Refinancing an existing debt from another lender	11,155	15.28 %	\$3,137,444,632	15.62 %
Refinancing an existing debt with ANZ	24,618	33.73 %	\$6,447,465,710	32.10 %
Other	14,250	19.52 %	\$3,952,274,961	19.68 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months				
> 3 up to and including 6 months	403	0.55 %	\$104,580,432	0.52 %
> 6 up to and including 9 months	3,583	4.91 %	\$1,173,373,166	5.84 %
> 9 up to and including 12 months	2,397	3.28 %	\$701,407,563	3.49 %
> 12 up to and including 15 months	2,454	3.36 %	\$669,758,289	3.33 %
> 15 up to and including 18 months	4,595	6.30 %	\$1,289,381,346	6.42 %
> 18 up to and including 21 months	4,043	5.54 %	\$1,223,709,591	6.09 %
> 21 up to and including 24 months	4,097	5.61 %	\$1,253,423,460	6.24 %
> 24 up to and including 27 months	3,673	5.03 %	\$1,095,719,223	5.46 %
> 27 up to and including 30 months	4,190	5.74 %	\$1,199,270,978	5.97 %
> 30 up to and including 33 months	5,221	7.15 %	\$1,487,618,250	7.41 %
> 33 up to and including 36 months	4,337	5.94 %	\$1,256,780,675	6.26 %
> 36 up to and including 48 months	9,847	13.49 %	\$2,794,744,902	13.92 %
> 48 up to and including 60 months	6,852	9.39 %	\$1,891,707,299	9.42 %
> 60 up to and including 72 months	3,524	4.83 %	\$907,745,927	4.52 %
> 72 up to and including 84 months	2,651	3.63 %	\$693,698,126	3.45 %
> 84 up to and including 96 months	2,090	2.86 %	\$520,556,619	2.59 %
> 96 up to and including 108 months	1,779	2.44 %	\$417,415,732	2.08 %
> 108 up to and including 120 months	1,438	1.97 %	\$316,083,902	1.57 %
> 120 months	5,816	7.97 %	\$1,086,142,829	5.41 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	18	0.02 %	\$55,165	0.00 %
> 1 up to and including 2 years	59	0.08 %	\$1,367,048	0.01 %
> 2 up to and including 3 years	154	0.21 %	\$2,578,269	0.01 %
> 3 up to and including 4 years	192	0.26 %	\$4,520,911	0.02 %
> 4 up to and including 5 years	156	0.21 %	\$5,838,599	0.03 %
> 5 up to and including 6 years	113	0.15 %	\$4,604,409	0.02 %
> 6 up to and including 7 years	151	0.21 %	\$7,790,959	0.04 %
> 7 up to and including 8 years	393	0.54 %	\$18,122,859	0.09 %
> 8 up to and including 9 years	447	0.61 %	\$22,161,311	0.11 %
> 9 up to and including 10 years	226	0.31 %	\$18,551,899	0.09 %
> 10 up to and including 15 years	1,356	1.86 %	\$162,173,674	0.81 %
> 15 up to and including 20 years	2,562	3.51 %	\$455,003,522	2.27 %
> 20 up to and including 25 years	9,678	13.26 %	\$2,293,852,331	11.42 %
> 25 up to and including 30 years	57,485	78.76 %	\$17,086,497,352	85.08 %
> 30 years				
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	71,821	98.40 %	\$19,731,337,510	98.25 %
> 0 days up to and including 30 days	1,018	1.39 %	\$302,917,779	1.51 %
> 30 days up to and including 60 days	109	0.15 %	\$37,562,842	0.19 %
> 60 days up to and including 90 days	42	0.06 %	\$11,300,177	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	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	64,235	88.01 %	\$17,552,923,623	87.40 %
Fixed Rate Loans: > 0 up to and including 3 months	875	1.20 %	\$244,691,071	1.22 %
Fixed Rate Loans: > 3 up to and including 6 months	929	1.27 %	\$271,561,861	1.35 %
Fixed Rate Loans: > 6 up to and including 9 months	1,805	2.47 %	\$536,813,554	2.67 %
Fixed Rate Loans: > 9 up to and including 12 months	870	1.19 %	\$250,147,873	1.25 %
Fixed Rate Loans: > 12 up to and including 15 months	774	1.06 %	\$228,286,714	1.14 %
Fixed Rate Loans: > 15 up to and including 18 months	814	1.12 %	\$237,743,956	1.18 %
Fixed Rate Loans: > 18 up to and including 21 months	624	0.85 %	\$171,092,483	0.85 %
Fixed Rate Loans: > 21 up to and including 24 months	673	0.92 %	\$197,625,249	0.98 %
Fixed Rate Loans: > 24 up to and including 27 months	546	0.75 %	\$162,064,144	0.81 %
Fixed Rate Loans: > 27 up to and including 30 months	321	0.44 %	\$91,385,972	0.46 %
Fixed Rate Loans: > 30 up to and including 33 months	112	0.15 %	\$29,720,535	0.15 %
Fixed Rate Loans: > 33 up to and including 36 months	48	0.07 %	\$12,286,832	0.06 %
Fixed Rate Loans: > 36 up to and including 48 months	200	0.27 %	\$52,972,802	0.26 %
Fixed Rate Loans: > 48 up to and including 60 months	161	0.22 %	\$43,491,647	0.22 %
Fixed Rate Loans: > 60 months	3	0.00 %	\$309,991	0.00 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,424	22.50 %	\$3,747,236,474	18.66 %
Fortnightly	23,736	32.52 %	\$5,571,390,016	27.74 %
Monthly	32,830	44.98 %	\$10,764,491,819	53.60 %
Total	72,990	100.00 %	\$20,083,118,309	100.00 %

