

Asset Coverage Test as at 22 July 2016

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$21,762,460,844	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,035,547,489	
		\$19,035,547,489
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	\$19,035,547,489
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$19,035,547,489
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,472,143,812
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:	162.41 %

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 July 2016

Bond Issuance

Bonds	Issue Date	Principal Balance	Denomination	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 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	LIBOR GBP 3 Month + 0.50 %
Total	-	-	\$13,472,143,812	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WÙÉÍ G GÖÖÖ I WÙÉÍ G GÖÖÖ F€	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	ÝÙÉÍ HÉÍ Í HG È	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	ÝÙÉÍ HFFGJGH È	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	ÔP€FI H H €HG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2013-2	ANZ	ÝÙÉJG Í Í GF È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉJ H F€Í €G È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ÖWÜÖÓ€GFHG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÉJ Í Í J É Í È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙF€FI €FI € Í È	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	È È	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	ÝÙFFHJ à ì € F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÖÖÖ G WÙÉÍ G GÖÖÖ Í	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	ÝÙFG € Í H Í J È	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	ÝÙFH Í Í HJH H È	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-2	ANZ	ÝÙFH GH F Í G È	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$13,472,143,812	100.00 %
Subordinated Demand Loan*	\$8,407,591,927	62.41 %
Senior Demand Loan	\$ -	-
Total Funding	\$21,879,735,739	

*\$6,394,657,276 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 Jun 2016
Current Aggregate Principal Balance (AUD)	\$21,879,735,739
Number of Loans (Unconsolidated)	84,832
Number of Loans (Consolidated)	72,749
Average Loan Size (Consolidated)	\$300,757
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.77 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.21 %
Weighted Average Interest Rate	4.61 %
Weighted Average Seasoning (Months)	30.66
Weighted Average Remaining Term (Months)	313.40

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)	22.00%	20.79%	20.08%	17.80%
Prepayment History (SMM)	2.05%	1.92%	1.85%	1.62%

*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%	20,187	23.80 %	\$2,532,672,172	11.58 %
> 40.00% up to and including 45.00%	3,984	4.70 %	\$898,056,175	4.10 %
> 45.00% up to and including 50.00%	4,403	5.19 %	\$1,061,733,735	4.85 %
> 50.00% up to and including 55.00%	4,368	5.15 %	\$1,100,067,677	5.03 %
> 55.00% up to and including 60.00%	4,543	5.36 %	\$1,152,625,709	5.27 %
> 60.00% up to and including 65.00%	4,859	5.73 %	\$1,312,715,532	6.00 %
> 65.00% up to and including 70.00%	5,519	6.51 %	\$1,555,687,201	7.11 %
> 70.00% up to and including 75.00%	6,553	7.72 %	\$1,988,145,071	9.09 %
> 75.00% up to and including 80.00%	24,044	28.34 %	\$8,227,904,889	37.61 %
> 80.00% up to and including 85.00%	1,844	2.17 %	\$562,816,384	2.57 %
> 85.00% up to and including 90.00%	4,240	5.00 %	\$1,393,340,851	6.37 %
> 90.00% up to and including 95.00%	185	0.22 %	\$60,618,969	0.28 %
> 95.00% up to and including 100.00%	103	0.12 %	\$33,351,376	0.15 %
> 100.00%				
Total	84,832	100.00 %	\$21,879,735,739	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%	15,937	21.91 %	\$1,934,747,530	8.84 %
> 40.00% up to and including 45.00%	3,375	4.64 %	\$815,828,958	3.73 %
> 45.00% up to and including 50.00%	3,807	5.23 %	\$1,035,035,504	4.73 %
> 50.00% up to and including 55.00%	4,323	5.94 %	\$1,235,353,114	5.65 %
> 55.00% up to and including 60.00%	4,610	6.34 %	\$1,414,710,827	6.47 %
> 60.00% up to and including 65.00%	5,348	7.35 %	\$1,752,763,776	8.01 %
> 65.00% up to and including 70.00%	6,719	9.24 %	\$2,344,257,899	10.71 %
> 70.00% up to and including 75.00%	8,809	12.11 %	\$3,240,449,428	14.81 %
> 75.00% up to and including 80.00%	14,003	19.25 %	\$5,918,647,409	27.05 %
> 80.00% up to and including 85.00%	2,959	4.07 %	\$1,072,541,122	4.90 %
> 85.00% up to and including 90.00%	2,695	3.70 %	\$1,060,091,937	4.85 %
> 90.00% up to and including 95.00%	145	0.20 %	\$48,899,159	0.22 %
> 95.00% up to and including 100.00%	19	0.03 %	\$6,409,075	0.03 %
> 100.00%				0
Total	72,749	100.00 %	\$21,879,735,739	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%	20,403	28.05 %	\$3,073,263,382	14.05 %
> 40.00% up to and including 45.00%	4,184	5.75 %	\$1,175,299,592	5.37 %
> 45.00% up to and including 50.00%	4,785	6.58 %	\$1,459,212,412	6.67 %
> 50.00% up to and including 55.00%	5,263	7.23 %	\$1,760,584,124	8.05 %
> 55.00% up to and including 60.00%	5,554	7.63 %	\$1,946,082,074	8.89 %
> 60.00% up to and including 65.00%	6,400	8.80 %	\$2,350,527,293	10.74 %
> 65.00% up to and including 70.00%	7,231	9.94 %	\$2,701,293,561	12.35 %
> 70.00% up to and including 75.00%	7,439	10.23 %	\$2,825,095,646	12.91 %
> 75.00% up to and including 80.00%	6,283	8.64 %	\$2,487,201,385	11.37 %
> 80.00% up to and including 85.00%	3,154	4.34 %	\$1,304,857,442	5.96 %
> 85.00% up to and including 90.00%	1,406	1.93 %	\$537,522,927	2.46 %
> 90.00% up to and including 95.00%	452	0.62 %	\$182,161,178	0.83 %
> 95.00% up to and including 100.00%	134	0.18 %	\$52,619,240	0.24 %
> 100.00%	61	0.08 %	\$24,015,484	0.11 %
Total	72,749	100.00 %	\$21,879,735,739	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%	401	0.47 %	\$119,629,935	0.55 %
> 4.00% up to and including 4.25%	3,320	3.91 %	\$1,429,656,566	6.53 %
> 4.25% up to and including 4.50%	15,355	18.10 %	\$5,331,594,736	24.37 %
> 4.50% up to and including 4.75%	47,141	55.57 %	\$10,912,611,771	49.88 %
> 4.75% up to and including 5.00%	12,195	14.38 %	\$3,027,101,940	13.84 %
> 5.00% up to and including 5.25%	2,522	2.97 %	\$614,763,511	2.81 %
> 5.25% up to and including 5.50%	2,905	3.42 %	\$240,294,386	1.10 %
> 5.50% up to and including 5.75%	581	0.68 %	\$114,027,082	0.52 %
> 5.75% up to and including 6.00%	310	0.37 %	\$70,176,990	0.32 %
> 6.00% up to and including 6.25%	5	0.01 %	\$1,065,658	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$511,777	0.00 %
> 6.50% up to and including 6.75%	41	0.05 %	\$9,369,038	0.04 %
> 6.75% up to and including 7.00%	41	0.05 %	\$6,764,255	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$379,341	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	9	0.01 %	\$1,259,423	0.01 %
> 7.75% up to and including 8.00%	1	0.00 %	\$329,600	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$199,730	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,674	4.33 %	\$1,041,297,910	4.76 %
<= 2 Year Fixed	2,450	2.89 %	\$705,496,045	3.22 %
<= 3 Year Fixed	937	1.10 %	\$257,037,550	1.17 %
<= 4 Year Fixed	948	1.12 %	\$276,937,523	1.27 %
<= 5 Year Fixed	416	0.49 %	\$117,953,959	0.54 %
> 5 Year Fixed	7	0.01 %	\$1,033,816	0.00 %
Total Fixed Rate	8,432	9.94 %	\$2,399,756,803	10.97 %
Total Variable Rate	76,400	90.06 %	\$19,479,978,936	89.03 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,455	13.00 %	\$490,923,949	2.24 %
> \$100,000 up to and including \$200,000	14,907	20.49 %	\$2,307,255,849	10.55 %
> \$200,000 up to and including \$300,000	18,532	25.47 %	\$4,654,289,565	21.27 %
> \$300,000 up to and including \$400,000	13,624	18.73 %	\$4,709,176,120	21.52 %
> \$400,000 up to and including \$500,000	7,116	9.78 %	\$3,177,562,362	14.52 %
> \$500,000 up to and including \$600,000	3,625	4.98 %	\$1,980,957,751	9.05 %
> \$600,000 up to and including \$700,000	2,009	2.76 %	\$1,298,750,381	5.94 %
> \$700,000 up to and including \$800,000	1,253	1.72 %	\$935,073,897	4.27 %
> \$800,000 up to and including \$900,000	736	1.01 %	\$623,536,103	2.85 %
> \$900,000 up to and including \$1.00m	519	0.71 %	\$493,277,508	2.25 %
> \$1.00m up to and including \$1.25m	618	0.85 %	\$686,697,642	3.14 %
> \$1.25m up to and including \$1.50m	233	0.32 %	\$317,525,732	1.45 %
> \$1.50m up to and including \$1.75m	87	0.12 %	\$139,011,153	0.64 %
> \$1.75m up to and including \$2.00m	35	0.05 %	\$65,697,726	0.30 %
> \$2.00m				0
Total	72,749	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,478	25.32 %	\$6,149,982,457	28.11 %
VIC	24,883	29.33 %	\$6,516,599,630	29.78 %
TAS	2,782	3.28 %	\$479,322,451	2.19 %
QLD	16,593	19.56 %	\$3,984,736,672	18.21 %
SA	7,416	8.74 %	\$1,509,983,087	6.90 %
WA	10,975	12.94 %	\$3,035,485,086	13.87 %
NT	705	0.83 %	\$203,626,357	0.93 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,792	65.77 %	\$15,919,716,906	72.76 %
Non Metro	29,040	34.23 %	\$5,960,018,833	27.24 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,497	15.91 %	\$4,478,891,252	20.47 %
NSW/ACT - Non Metro	7,981	9.41 %	\$1,671,091,205	7.64 %
VIC - Metro	19,009	22.41 %	\$5,446,883,198	24.89 %
VIC - Non Metro	5,874	6.92 %	\$1,069,716,432	4.89 %
TAS - Metro	1,312	1.55 %	\$244,840,879	1.12 %
TAS - Non Metro	1,470	1.73 %	\$234,481,572	1.07 %
QLD - Metro	7,066	8.33 %	\$1,839,083,294	8.41 %
QLD - Non Metro	9,527	11.23 %	\$2,145,653,378	9.81 %
SA - Metro	5,143	6.06 %	\$1,133,599,310	5.18 %
SA - Non Metro	2,273	2.68 %	\$376,383,777	1.72 %
WA - Metro	9,317	10.98 %	\$2,640,909,296	12.07 %
WA - Non Metro	1,658	1.95 %	\$394,575,790	1.80 %
NT - Metro	448	0.53 %	\$135,509,677	0.62 %
NT - Non Metro	257	0.30 %	\$68,116,680	0.31 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	544	0.64 %	\$134,909,724	0.62 %
3030 (Melb North West, VIC)	476	0.56 %	\$129,964,502	0.59 %
4740 (Central QLD, QLD)	400	0.47 %	\$107,780,978	0.49 %
6164 (Brand, WA)	393	0.46 %	\$107,339,125	0.49 %
3029 (Melb North West, VIC)	465	0.55 %	\$103,649,644	0.47 %
6065 (Brand, WA)	353	0.42 %	\$99,390,057	0.45 %
4680 (Central QLD, QLD)	320	0.38 %	\$92,894,071	0.42 %
3064 (Melb North West, VIC)	373	0.44 %	\$90,005,938	0.41 %
6210 (Brand, WA)	343	0.40 %	\$87,179,629	0.40 %
2155 (Seven Hills, NSW)	238	0.28 %	\$80,570,278	0.37 %
3023 (Footscray, VIC)	321	0.38 %	\$80,360,888	0.37 %
2170 (Campbelltown, NSW)	288	0.34 %	\$76,711,459	0.35 %
3805 (Dandenong, VIC)	322	0.38 %	\$76,393,612	0.35 %
6112 (Tangney, WA)	283	0.33 %	\$74,263,988	0.34 %
6018 (Stirling, WA)	190	0.22 %	\$72,668,556	0.33 %
3150 (Mulgrave, VIC)	172	0.20 %	\$71,854,819	0.33 %
3806 (Dandenong, VIC)	266	0.31 %	\$69,251,529	0.32 %
4870 (North QLD, QLD)	313	0.37 %	\$69,199,913	0.32 %
4211 (Gold Coast, QLD)	286	0.34 %	\$67,884,680	0.31 %
2145 (Seven Hills, NSW)	219	0.26 %	\$67,112,167	0.31 %
Total	6,565	7.74 %	\$1,759,385,558	8.04 %

* 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)	2,675	3.15 %	\$781,925,388	3.57 %
20505 (Inner Melbourne, VIC)	1,771	2.09 %	\$629,006,009	2.87 %
20565 (Southern Melbourne, VIC)	1,694	2.00 %	\$607,772,176	2.78 %
50520 (South West Metropolitan, WA)	2,047	2.41 %	\$576,069,602	2.63 %
50525 (South East Metropolitan, WA)	2,032	2.40 %	\$556,028,293	2.54 %
20580 (South Eastern Outer Melbourne, VIC)	2,124	2.50 %	\$514,774,679	2.35 %
20510 (Western Melbourne, VIC)	1,801	2.12 %	\$500,055,379	2.29 %
20550 (Eastern Middle Melbourne, VIC)	1,356	1.60 %	\$488,021,049	2.23 %
10515 (St George-Sutherland, NSW)	1,326	1.56 %	\$464,322,970	2.12 %
10505 (Inner Sydney, NSW)	1,210	1.43 %	\$454,734,593	2.08 %
50510 (East Metropolitan, WA)	1,556	1.83 %	\$422,040,679	1.93 %
20520 (Melton-Wyndham, VIC)	1,747	2.06 %	\$421,124,404	1.92 %
10560 (Central Northern Sydney, NSW)	1,031	1.22 %	\$421,075,743	1.92 %
40520 (Southern Adelaide, SA)	1,752	2.07 %	\$378,470,373	1.73 %
10540 (Central Western Sydney, NSW)	1,118	1.32 %	\$349,611,051	1.60 %
10553 (Blacktown, NSW)	1,167	1.38 %	\$340,128,192	1.55 %
30715 (Gold Coast West, QLD)	1,233	1.45 %	\$329,721,754	1.51 %
10555 (Lower Northern Sydney, NSW)	819	0.97 %	\$328,829,792	1.50 %
20555 (Eastern Outer Melbourne, VIC)	1,239	1.46 %	\$325,938,847	1.49 %
30507 (Northwest Outer Brisbane, QLD)	1,202	1.42 %	\$320,489,152	1.46 %
Total	30,900	36.42 %	\$9,210,140,125	42.09 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	69,238	81.62 %	\$16,328,597,611	74.63 %
Interest Only	15,594	18.38 %	\$5,551,138,128	25.37 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,832	100.00 %	\$21,879,735,739	100.00 %
Low Doc Loans				
No Doc Loans				
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	69,238	81.62 %	\$16,328,597,611	74.63 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,813	5.67 %	\$1,682,693,341	7.69 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,508	4.14 %	\$1,224,190,760	5.60 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,668	3.15 %	\$958,577,992	4.38 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	1,859	2.19 %	\$675,312,407	3.09 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,495	1.76 %	\$595,962,218	2.72 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	373	0.44 %	\$124,705,787	0.57 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	308	0.36 %	\$90,643,929	0.41 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	328	0.39 %	\$112,863,306	0.52 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	156	0.18 %	\$55,069,170	0.25 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	86	0.10 %	\$31,119,217	0.14 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	63,502	74.86 %	\$15,707,845,100	71.79 %
Residential Investment (Full Recourse)	21,330	25.14 %	\$6,171,890,639	28.21 %
Residential Investment (Limited Recourse)				
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,234	2.63 %	\$396,609,747	1.81 %
Construction of a dwelling (completed)	3,274	3.86 %	\$910,139,953	4.16 %
Purchase of established dwelling	20,935	24.68 %	\$5,682,673,312	25.97 %
Purchase of new erected dwelling	2,112	2.49 %	\$590,468,447	2.70 %
Refinancing an existing debt from another lender	13,299	15.68 %	\$3,552,114,517	16.23 %
Refinancing an existing debt with ANZ	25,319	29.85 %	\$6,261,578,715	28.62 %
Other	17,659	20.82 %	\$4,486,151,049	20.50 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,137	2.52 %	\$637,223,614	2.91 %
> 3 up to and including 6 months	3,643	4.29 %	\$1,134,599,270	5.19 %
> 6 up to and including 9 months	5,605	6.61 %	\$1,796,332,154	8.21 %
> 9 up to and including 12 months	5,101	6.01 %	\$1,542,358,172	7.05 %
> 12 up to and including 15 months	4,222	4.98 %	\$1,182,295,955	5.40 %
> 15 up to and including 18 months	3,771	4.45 %	\$1,015,898,668	4.64 %
> 18 up to and including 21 months	3,927	4.63 %	\$1,057,350,411	4.83 %
> 21 up to and including 24 months	4,039	4.76 %	\$1,053,418,183	4.81 %
> 24 up to and including 27 months	3,343	3.94 %	\$945,720,983	4.32 %
> 27 up to and including 30 months	5,107	6.02 %	\$1,401,536,813	6.41 %
> 30 up to and including 33 months	4,767	5.62 %	\$1,264,602,672	5.78 %
> 33 up to and including 36 months	3,519	4.15 %	\$840,216,037	3.84 %
> 36 up to and including 48 months	15,245	17.97 %	\$3,525,854,242	16.11 %
> 48 up to and including 60 months	12,700	14.97 %	\$2,863,058,405	13.09 %
> 60 up to and including 72 months	4,864	5.73 %	\$1,030,327,543	4.71 %
> 72 up to and including 84 months	2,137	2.52 %	\$453,439,071	2.07 %
> 84 up to and including 96 months	705	0.83 %	\$135,503,549	0.62 %
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	91	0.11 %	\$851,949	0.00 %
> 1 up to and including 2 years	167	0.20 %	\$1,618,560	0.01 %
> 2 up to and including 3 years	174	0.21 %	\$3,432,361	0.02 %
> 3 up to and including 4 years	257	0.30 %	\$5,788,002	0.03 %
> 4 up to and including 5 years	247	0.29 %	\$7,092,958	0.03 %
> 5 up to and including 6 years	321	0.38 %	\$10,462,050	0.05 %
> 6 up to and including 7 years	412	0.49 %	\$15,387,177	0.07 %
> 7 up to and including 8 years	362	0.43 %	\$14,978,020	0.07 %
> 8 up to and including 9 years	512	0.60 %	\$30,489,806	0.14 %
> 9 up to and including 10 years	418	0.49 %	\$29,876,046	0.14 %
> 10 up to and including 15 years	1,434	1.69 %	\$154,168,842	0.70 %
> 15 up to and including 20 years	4,391	5.18 %	\$740,293,741	3.38 %
> 20 up to and including 25 years	18,601	21.93 %	\$4,288,317,125	19.60 %
> 25 up to and including 30 years	57,445	67.72 %	\$16,576,979,101	75.76 %
> 30 years				
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	83,141	98.01 %	\$21,390,572,803	97.76 %
> 0 days up to and including 30 days	1,420	1.67 %	\$408,819,669	1.87 %
> 30 days up to and including 60 days	205	0.24 %	\$62,806,020	0.29 %
> 60 days up to and including 90 days	66	0.08 %	\$17,537,247	0.08 %
> 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	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	76,400	90.06 %	\$19,479,978,936	89.03 %
Fixed Rate Loans: > 0 up to and including 3 months	1,122	1.32 %	\$309,061,095	1.41 %
Fixed Rate Loans: > 3 up to and including 6 months	1,131	1.33 %	\$325,244,777	1.49 %
Fixed Rate Loans: > 6 up to and including 9 months	964	1.14 %	\$271,098,934	1.24 %
Fixed Rate Loans: > 9 up to and including 12 months	457	0.54 %	\$135,893,104	0.62 %
Fixed Rate Loans: > 12 up to and including 15 months	404	0.48 %	\$110,123,122	0.50 %
Fixed Rate Loans: > 15 up to and including 18 months	671	0.79 %	\$193,779,869	0.89 %
Fixed Rate Loans: > 18 up to and including 21 months	717	0.85 %	\$211,504,909	0.97 %
Fixed Rate Loans: > 21 up to and including 24 months	658	0.78 %	\$190,088,145	0.87 %
Fixed Rate Loans: > 24 up to and including 27 months	190	0.22 %	\$52,821,162	0.24 %
Fixed Rate Loans: > 27 up to and including 30 months	372	0.44 %	\$105,633,142	0.48 %
Fixed Rate Loans: > 30 up to and including 33 months	311	0.37 %	\$80,889,623	0.37 %
Fixed Rate Loans: > 33 up to and including 36 months	64	0.08 %	\$17,693,622	0.08 %
Fixed Rate Loans: > 36 up to and including 48 months	948	1.12 %	\$276,937,523	1.27 %
Fixed Rate Loans: > 48 up to and including 60 months	416	0.49 %	\$117,953,959	0.54 %
Fixed Rate Loans: > 60 months	7	0.01 %	\$1,033,816	0.00 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,573	23.07 %	\$4,218,524,239	19.28 %
Fortnightly	26,867	31.67 %	\$5,791,341,805	26.47 %
Monthly	38,392	45.26 %	\$11,869,869,695	54.25 %
Total	84,832	100.00 %	\$21,879,735,739	100.00 %

