



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 May 2016
Determination Date:	20 June 2016
Trust Payment Date:	22 June 2016
Date of Report:	22 June 2016

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 June 2016

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$21,766,423,249	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,035,764,711	
		\$19,035,764,711
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	\$19,035,764,711
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$19,035,764,711
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 June 2016

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 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 ÍÍ 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 HÍ H €HG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2013-2	ANZ	ÝÙÉJG ÍÍ GFÍ È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉJÍ HFÉÍ €GÍ 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	ÝÙÉJÍ ÍÍ JÉÍ Í È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙF€FI €FÍ €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	ÝÙFFHJÉÍ €Í F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÖÖÖG WÙÉÍ G GÖÖÖ Í	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	ÝÙFG €Í HÍ J È	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	ÝÙFHÍ ÍÍ HJH H È	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-2	ANZ	ÝÙFHÍ GHÍ FÍ 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*	\$8,407,499,845	62.41 %
Senior Demand Loan	\$ -	-
Total Funding	\$21,879,643,657	

*\$6,394,807,068 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 May 2016
Current Aggregate Principal Balance (AUD)	\$21,879,643,657
Number of Loans (Unconsolidated)	84,296
Number of Loans (Consolidated)	72,703
Average Loan Size (Consolidated)	\$300,946
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.95 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.21 %
Weighted Average Interest Rate	4.62 %
Weighted Average Seasoning (Months)	30.39
Weighted Average Remaining Term (Months)	313.87

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)	19.73%	19.60%	19.87%	17.72%
Prepayment History (SMM)	1.81%	1.80%	1.83%	1.61%

*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%	19,575	23.22 %	\$2,426,620,271	11.09 %
> 40.00% up to and including 45.00%	3,885	4.61 %	\$871,663,155	3.98 %
> 45.00% up to and including 50.00%	4,292	5.09 %	\$1,028,811,287	4.70 %
> 50.00% up to and including 55.00%	4,317	5.12 %	\$1,082,718,526	4.95 %
> 55.00% up to and including 60.00%	4,520	5.36 %	\$1,139,327,510	5.21 %
> 60.00% up to and including 65.00%	4,858	5.76 %	\$1,307,300,978	5.97 %
> 65.00% up to and including 70.00%	5,488	6.51 %	\$1,542,249,610	7.05 %
> 70.00% up to and including 75.00%	6,546	7.77 %	\$1,978,534,763	9.04 %
> 75.00% up to and including 80.00%	24,583	29.16 %	\$8,502,594,876	38.86 %
> 80.00% up to and including 85.00%	1,808	2.14 %	\$550,077,019	2.51 %
> 85.00% up to and including 90.00%	4,147	4.92 %	\$1,358,923,266	6.21 %
> 90.00% up to and including 95.00%	180	0.21 %	\$58,703,180	0.27 %
> 95.00% up to and including 100.00%	97	0.12 %	\$32,119,217	0.15 %
> 100.00%				
Total	84,296	100.00 %	\$21,879,643,657	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%	15,786	21.71 %	\$1,894,366,136	8.66 %
> 40.00% up to and including 45.00%	3,333	4.58 %	\$801,837,942	3.66 %
> 45.00% up to and including 50.00%	3,739	5.14 %	\$1,004,859,175	4.59 %
> 50.00% up to and including 55.00%	4,291	5.90 %	\$1,218,699,816	5.57 %
> 55.00% up to and including 60.00%	4,664	6.42 %	\$1,419,234,199	6.49 %
> 60.00% up to and including 65.00%	5,309	7.30 %	\$1,736,225,512	7.94 %
> 65.00% up to and including 70.00%	6,706	9.22 %	\$2,322,712,829	10.62 %
> 70.00% up to and including 75.00%	8,813	12.12 %	\$3,236,578,112	14.79 %
> 75.00% up to and including 80.00%	14,433	19.85 %	\$6,143,835,833	28.08 %
> 80.00% up to and including 85.00%	2,904	3.99 %	\$1,045,770,218	4.78 %
> 85.00% up to and including 90.00%	2,565	3.53 %	\$1,001,573,696	4.58 %
> 90.00% up to and including 95.00%	144	0.20 %	\$48,294,688	0.22 %
> 95.00% up to and including 100.00%	16	0.02 %	\$5,655,501	0.03 %
> 100.00%				0
Total	72,703	100.00 %	\$21,879,643,657	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%	20,340	27.98 %	\$3,055,693,348	13.97 %
> 40.00% up to and including 45.00%	4,133	5.68 %	\$1,155,023,015	5.28 %
> 45.00% up to and including 50.00%	4,786	6.58 %	\$1,468,521,238	6.71 %
> 50.00% up to and including 55.00%	5,294	7.28 %	\$1,765,538,183	8.07 %
> 55.00% up to and including 60.00%	5,615	7.72 %	\$1,959,465,292	8.96 %
> 60.00% up to and including 65.00%	6,437	8.85 %	\$2,361,967,887	10.80 %
> 65.00% up to and including 70.00%	7,317	10.06 %	\$2,726,600,055	12.46 %
> 70.00% up to and including 75.00%	7,523	10.35 %	\$2,862,672,395	13.08 %
> 75.00% up to and including 80.00%	6,239	8.58 %	\$2,494,548,437	11.40 %
> 80.00% up to and including 85.00%	3,070	4.22 %	\$1,273,703,630	5.82 %
> 85.00% up to and including 90.00%	1,297	1.78 %	\$494,704,780	2.26 %
> 90.00% up to and including 95.00%	453	0.62 %	\$183,336,065	0.84 %
> 95.00% up to and including 100.00%	134	0.18 %	\$52,398,283	0.24 %
> 100.00%	65	0.09 %	\$25,471,049	0.12 %
Total	72,703	100.00 %	\$21,879,643,657	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%	177	0.21 %	\$52,010,215	0.24 %
> 4.00% up to and including 4.25%	2,659	3.15 %	\$1,231,202,607	5.63 %
> 4.25% up to and including 4.50%	15,261	18.10 %	\$5,371,456,234	24.55 %
> 4.50% up to and including 4.75%	47,344	56.16 %	\$11,033,044,081	50.43 %
> 4.75% up to and including 5.00%	12,564	14.90 %	\$3,164,793,344	14.46 %
> 5.00% up to and including 5.25%	2,406	2.85 %	\$583,894,900	2.67 %
> 5.25% up to and including 5.50%	2,921	3.47 %	\$244,783,574	1.12 %
> 5.50% up to and including 5.75%	576	0.68 %	\$113,861,405	0.52 %
> 5.75% up to and including 6.00%	286	0.34 %	\$64,520,035	0.29 %
> 6.00% up to and including 6.25%	4	0.00 %	\$989,260	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$512,278	0.00 %
> 6.50% up to and including 6.75%	42	0.05 %	\$9,692,971	0.04 %
> 6.75% up to and including 7.00%	42	0.05 %	\$6,805,726	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$380,019	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	8	0.01 %	\$1,167,099	0.01 %
> 7.75% up to and including 8.00%	1	0.00 %	\$329,789	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$200,121	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,847	4.56 %	\$1,103,564,191	5.04 %
<= 2 Year Fixed	2,111	2.50 %	\$606,654,967	2.77 %
<= 3 Year Fixed	886	1.05 %	\$245,297,859	1.12 %
<= 4 Year Fixed	854	1.01 %	\$250,529,460	1.15 %
<= 5 Year Fixed	462	0.55 %	\$129,563,421	0.59 %
> 5 Year Fixed	6	0.01 %	\$940,953	0.00 %
Total Fixed Rate	8,166	9.69 %	\$2,336,550,852	10.68 %
Total Variable Rate	76,130	90.31 %	\$19,543,092,805	89.32 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,397	12.93 %	\$488,491,632	2.23 %
> \$100,000 up to and including \$200,000	14,837	20.41 %	\$2,297,232,980	10.50 %
> \$200,000 up to and including \$300,000	18,549	25.51 %	\$4,658,119,910	21.29 %
> \$300,000 up to and including \$400,000	13,683	18.82 %	\$4,729,965,367	21.62 %
> \$400,000 up to and including \$500,000	7,120	9.79 %	\$3,179,640,608	14.53 %
> \$500,000 up to and including \$600,000	3,624	4.98 %	\$1,978,802,095	9.04 %
> \$600,000 up to and including \$700,000	2,035	2.80 %	\$1,315,948,673	6.01 %
> \$700,000 up to and including \$800,000	1,249	1.72 %	\$932,923,624	4.26 %
> \$800,000 up to and including \$900,000	753	1.04 %	\$638,654,848	2.92 %
> \$900,000 up to and including \$1.00m	515	0.71 %	\$490,146,691	2.24 %
> \$1.00m up to and including \$1.25m	597	0.82 %	\$662,851,926	3.03 %
> \$1.25m up to and including \$1.50m	225	0.31 %	\$307,238,369	1.40 %
> \$1.50m up to and including \$1.75m	83	0.11 %	\$132,052,266	0.60 %
> \$1.75m up to and including \$2.00m	36	0.05 %	\$67,574,670	0.31 %
> \$2.00m				0
Total	72,703	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,406	25.39 %	\$6,179,497,652	28.24 %
VIC	24,787	29.40 %	\$6,545,910,413	29.92 %
TAS	2,764	3.28 %	\$476,688,068	2.18 %
QLD	16,477	19.55 %	\$3,972,108,790	18.15 %
SA	7,373	8.75 %	\$1,507,872,955	6.89 %
WA	10,794	12.80 %	\$2,995,859,444	13.69 %
NT	695	0.82 %	\$201,706,336	0.92 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,625	65.99 %	\$15,985,575,992	73.06 %
Non Metro	28,671	34.01 %	\$5,894,067,665	26.94 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,559	16.08 %	\$4,536,884,292	20.74 %
NSW/ACT - Non Metro	7,847	9.31 %	\$1,642,613,360	7.51 %
VIC - Metro	19,024	22.57 %	\$5,496,287,978	25.12 %
VIC - Non Metro	5,763	6.84 %	\$1,049,622,435	4.80 %
TAS - Metro	1,306	1.55 %	\$243,558,219	1.11 %
TAS - Non Metro	1,458	1.73 %	\$233,129,849	1.07 %
QLD - Metro	7,008	8.31 %	\$1,829,831,072	8.36 %
QLD - Non Metro	9,469	11.23 %	\$2,142,277,718	9.79 %
SA - Metro	5,115	6.07 %	\$1,135,539,761	5.19 %
SA - Non Metro	2,258	2.68 %	\$372,333,194	1.70 %
WA - Metro	9,179	10.89 %	\$2,611,169,447	11.93 %
WA - Non Metro	1,615	1.92 %	\$384,689,996	1.76 %
NT - Metro	434	0.51 %	\$132,305,223	0.60 %
NT - Non Metro	261	0.31 %	\$69,401,113	0.32 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	533	0.63 %	\$133,797,734	0.61 %
3030 (Melb North West, VIC)	472	0.56 %	\$129,079,286	0.59 %
4740 (Central QLD, QLD)	407	0.48 %	\$110,098,633	0.50 %
3029 (Melb North West, VIC)	463	0.55 %	\$104,363,351	0.48 %
6164 (Brand, WA)	375	0.44 %	\$103,917,212	0.47 %
6065 (Brand, WA)	341	0.40 %	\$96,982,241	0.44 %
4680 (Central QLD, QLD)	324	0.38 %	\$94,498,242	0.43 %
3064 (Melb North West, VIC)	382	0.45 %	\$92,275,385	0.42 %
6210 (Brand, WA)	339	0.40 %	\$86,582,568	0.40 %
3023 (Footscray, VIC)	326	0.39 %	\$82,293,930	0.38 %
2155 (Seven Hills, NSW)	232	0.28 %	\$78,610,818	0.36 %
3150 (Mulgrave, VIC)	181	0.21 %	\$77,347,602	0.35 %
2170 (Campbelltown, NSW)	286	0.34 %	\$77,334,294	0.35 %
6112 (Tangney, WA)	283	0.34 %	\$73,845,105	0.34 %
3805 (Dandenong, VIC)	307	0.36 %	\$72,763,910	0.33 %
6155 (Tangney, WA)	248	0.29 %	\$71,758,939	0.33 %
6018 (Stirling, WA)	186	0.22 %	\$71,495,634	0.33 %
3806 (Dandenong, VIC)	258	0.31 %	\$68,374,208	0.31 %
4870 (North QLD, QLD)	306	0.36 %	\$68,284,204	0.31 %
3136 (Ringwood, VIC)	255	0.30 %	\$66,962,150	0.31 %
Total	6,504	7.72 %	\$1,760,665,449	8.05 %

* 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)	2,627	3.12 %	\$767,967,307	3.51 %
20505 (Inner Melbourne, VIC)	1,810	2.15 %	\$647,901,567	2.96 %
20565 (Southern Melbourne, VIC)	1,675	1.99 %	\$597,317,782	2.73 %
50525 (South East Metropolitan, WA)	2,047	2.43 %	\$562,644,319	2.57 %
50520 (South West Metropolitan, WA)	1,977	2.35 %	\$559,011,425	2.55 %
20550 (Eastern Middle Melbourne, VIC)	1,395	1.65 %	\$522,504,939	2.39 %
20580 (South Eastern Outer Melbourne, VIC)	2,082	2.47 %	\$509,574,878	2.33 %
20510 (Western Melbourne, VIC)	1,790	2.12 %	\$499,468,199	2.28 %
10515 (St George-Sutherland, NSW)	1,342	1.59 %	\$477,078,189	2.18 %
10505 (Inner Sydney, NSW)	1,216	1.44 %	\$460,082,350	2.10 %
10560 (Central Northern Sydney, NSW)	1,030	1.22 %	\$426,956,890	1.95 %
20520 (Melton-Wyndham, VIC)	1,735	2.06 %	\$421,144,340	1.92 %
50510 (East Metropolitan, WA)	1,532	1.82 %	\$417,423,872	1.91 %
40520 (Southern Adelaide, SA)	1,734	2.06 %	\$377,954,049	1.73 %
10540 (Central Western Sydney, NSW)	1,145	1.36 %	\$365,933,244	1.67 %
10553 (Blacktown, NSW)	1,173	1.39 %	\$341,832,600	1.56 %
10555 (Lower Northern Sydney, NSW)	836	0.99 %	\$341,650,631	1.56 %
20555 (Eastern Outer Melbourne, VIC)	1,252	1.49 %	\$334,166,928	1.53 %
30715 (Gold Coast West, QLD)	1,205	1.43 %	\$323,038,347	1.48 %
30507 (Northwest Outer Brisbane, QLD)	1,209	1.43 %	\$321,328,347	1.47 %
Total	30,812	36.55 %	\$9,274,980,204	42.39 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	68,487	81.25 %	\$16,188,474,450	73.99 %
Interest Only	15,809	18.75 %	\$5,691,169,207	26.01 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,296	100.00 %	\$21,879,643,657	100.00 %
Low Doc Loans				
No Doc Loans				
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	68,487	81.25 %	\$16,188,474,450	73.99 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,866	5.77 %	\$1,701,623,235	7.78 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,524	4.18 %	\$1,227,453,652	5.61 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,574	3.05 %	\$935,989,865	4.28 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	1,886	2.24 %	\$693,715,632	3.17 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,691	2.01 %	\$707,110,719	3.23 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	380	0.45 %	\$129,495,131	0.59 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	314	0.37 %	\$94,342,807	0.43 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	326	0.39 %	\$111,800,081	0.51 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	167	0.20 %	\$58,443,695	0.27 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	81	0.10 %	\$31,194,389	0.14 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	62,956	74.68 %	\$15,672,454,433	71.63 %
Residential Investment (Full Recourse)	21,340	25.32 %	\$6,207,189,224	28.37 %
Residential Investment (Limited Recourse)				
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,193	2.60 %	\$390,860,080	1.79 %
Construction of a dwelling (completed)	3,206	3.80 %	\$888,739,195	4.06 %
Purchase of established dwelling	20,735	24.60 %	\$5,686,265,259	25.99 %
Purchase of new erected dwelling	2,088	2.48 %	\$585,768,864	2.68 %
Refinancing an existing debt from another lender	13,295	15.77 %	\$3,588,025,471	16.40 %
Refinancing an existing debt with ANZ	25,240	29.94 %	\$6,268,422,100	28.65 %
Other	17,539	20.81 %	\$4,471,562,688	20.44 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,068	2.45 %	\$637,209,596	2.91 %
> 3 up to and including 6 months	4,056	4.81 %	\$1,294,558,567	5.92 %
> 6 up to and including 9 months	5,482	6.50 %	\$1,765,896,018	8.07 %
> 9 up to and including 12 months	4,980	5.91 %	\$1,497,188,983	6.84 %
> 12 up to and including 15 months	4,225	5.01 %	\$1,162,677,195	5.31 %
> 15 up to and including 18 months	3,687	4.37 %	\$1,020,859,783	4.67 %
> 18 up to and including 21 months	3,962	4.70 %	\$1,050,058,264	4.80 %
> 21 up to and including 24 months	3,835	4.55 %	\$1,031,884,347	4.72 %
> 24 up to and including 27 months	3,626	4.30 %	\$1,030,469,834	4.71 %
> 27 up to and including 30 months	5,189	6.16 %	\$1,473,957,921	6.74 %
> 30 up to and including 33 months	4,047	4.80 %	\$1,041,622,615	4.76 %
> 33 up to and including 36 months	3,581	4.25 %	\$842,769,351	3.85 %
> 36 up to and including 48 months	15,614	18.52 %	\$3,621,911,835	16.55 %
> 48 up to and including 60 months	12,493	14.82 %	\$2,832,888,608	12.95 %
> 60 up to and including 72 months	4,934	5.85 %	\$1,057,047,494	4.83 %
> 72 up to and including 84 months	1,885	2.24 %	\$397,926,019	1.82 %
> 84 up to and including 96 months	632	0.75 %	\$120,717,225	0.55 %
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	93	0.11 %	\$1,366,196	0.01 %
> 1 up to and including 2 years	156	0.19 %	\$1,533,772	0.01 %
> 2 up to and including 3 years	193	0.23 %	\$3,572,806	0.02 %
> 3 up to and including 4 years	244	0.29 %	\$5,361,895	0.02 %
> 4 up to and including 5 years	253	0.30 %	\$7,365,963	0.03 %
> 5 up to and including 6 years	304	0.36 %	\$10,127,908	0.05 %
> 6 up to and including 7 years	417	0.49 %	\$15,262,635	0.07 %
> 7 up to and including 8 years	362	0.43 %	\$14,854,744	0.07 %
> 8 up to and including 9 years	502	0.60 %	\$30,053,792	0.14 %
> 9 up to and including 10 years	417	0.49 %	\$28,879,239	0.13 %
> 10 up to and including 15 years	1,456	1.73 %	\$157,249,078	0.72 %
> 15 up to and including 20 years	4,265	5.06 %	\$716,829,180	3.28 %
> 20 up to and including 25 years	18,146	21.53 %	\$4,189,734,549	19.15 %
> 25 up to and including 30 years	57,488	68.20 %	\$16,697,451,900	76.32 %
> 30 years				
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,429	97.79 %	\$21,351,743,261	97.59 %
> 0 days up to and including 30 days	1,573	1.87 %	\$444,374,246	2.03 %
> 30 days up to and including 60 days	228	0.27 %	\$63,952,134	0.29 %
> 60 days up to and including 90 days	66	0.08 %	\$19,574,016	0.09 %
> 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	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	76,130	90.31 %	\$19,543,092,805	89.32 %
Fixed Rate Loans: > 0 up to and including 3 months	1,119	1.33 %	\$316,449,235	1.45 %
Fixed Rate Loans: > 3 up to and including 6 months	1,344	1.59 %	\$389,250,743	1.78 %
Fixed Rate Loans: > 6 up to and including 9 months	818	0.97 %	\$231,608,311	1.06 %
Fixed Rate Loans: > 9 up to and including 12 months	566	0.67 %	\$166,255,903	0.76 %
Fixed Rate Loans: > 12 up to and including 15 months	339	0.40 %	\$97,833,556	0.45 %
Fixed Rate Loans: > 15 up to and including 18 months	595	0.71 %	\$170,763,498	0.78 %
Fixed Rate Loans: > 18 up to and including 21 months	642	0.76 %	\$189,076,300	0.86 %
Fixed Rate Loans: > 21 up to and including 24 months	535	0.63 %	\$148,981,613	0.68 %
Fixed Rate Loans: > 24 up to and including 27 months	147	0.17 %	\$39,507,901	0.18 %
Fixed Rate Loans: > 27 up to and including 30 months	322	0.38 %	\$93,552,309	0.43 %
Fixed Rate Loans: > 30 up to and including 33 months	303	0.36 %	\$81,936,977	0.37 %
Fixed Rate Loans: > 33 up to and including 36 months	114	0.14 %	\$30,300,672	0.14 %
Fixed Rate Loans: > 36 up to and including 48 months	854	1.01 %	\$250,529,460	1.15 %
Fixed Rate Loans: > 48 up to and including 60 months	462	0.55 %	\$129,563,421	0.59 %
Fixed Rate Loans: > 60 months	6	0.01 %	\$940,953	0.00 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,447	23.07 %	\$4,196,718,261	19.18 %
Fortnightly	26,610	31.57 %	\$5,761,205,938	26.33 %
Monthly	38,239	45.36 %	\$11,921,719,458	54.49 %
Total	84,296	100.00 %	\$21,879,643,657	100.00 %

Trust Manager

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