



## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 July 2015
<b>Determination Date:</b>	20 August 2015
<b>Trust Payment Date:</b>	24 August 2015
<b>Date of Report:</b>	24 August 2015

*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.*

<b>Issuer:</b>	Australia and New Zealand Banking Group Limited
<b>Trustee / Covered Bond Guarantor:</b>	Perpetual Corporate Trust Limited
<b>Security Trustee:</b>	P.T. Limited
<b>Bond Trustee:</b>	DB Trustees (Hong Kong) Limited
<b>Servicer:</b>	Australia and New Zealand Banking Group Limited
<b>Trust Manager:</b>	ANZ Capel Court Ltd
<b>Asset Monitor:</b>	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 24 August 2015

### Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$23,006,300,534	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$20,083,701,497	
		\$20,083,701,497
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	\$20,083,701,497
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### Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$20,083,701,497
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$17,910,853,314
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:	128.89 %

*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 24 August 2015

### Bond Issuance

Bonds	Issue Date	Principal Balance	USD Equivalent	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 2012-5	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 2012-8	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 %
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 %
Total	-	-	\$17,910,853,314	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	WÙÉÍ G GÒÓÈ I WÙÉÍ G GÒÓÈ F	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	ÝÙÉÍ HÉÍ Í 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	ÔPÉFI HÍ H ÉHG È	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-5	ANZ	ØVHÔÓÉFJFI Ì G È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	ØVHÔÓÉFÍ É Í È	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-8	ANZ	WÙÉÍ G GÒÓÈ Í WÙÉÍ G GÒÓÈ JG	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	WÙÉÍ G GÒÓÈ F WÙÉÍ G GÒÓÈ Í	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	ÝÙÉÍ Ì GHÍ Í Í H È	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	ÝÙÉÍ G Í Í GFI È	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	ÝÙÉÍ H FÉÍ É GÍ È	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	ØVUÔÓÉGFHGG È	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	ÝÙÉÍ Í Í Í JÉÍ È	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	ÝÙÉÍ FÉFI ÉÍ É 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	ÝÙÉÍ FFI É Í É F È	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	WÙÉÍ G GÒÓÈ G WÙÉÍ G GÒÓÈ Í	Not Listed	Soft Bullet	27 May 2020	27 May 2021

#### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$17,910,853,315	100.00 %
Subordinated Demand Loan*	\$5,173,769,899	28.89 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$23,084,623,214</b>	

\*\$2,497,516,785 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 Jul 2015
Current Aggregate Principal Balance (AUD)	\$23,084,623,214
Number of Loans (Unconsolidated)	84,779
Number of Loans (Consolidated)	75,096
Average Loan Size (Consolidated)	\$307,402
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.78 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.85 %
Weighted Average Interest Rate	4.61 %
Weighted Average Seasoning (Months)	27.27
Weighted Average Remaining Term (Months)	316.99

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)	20.53%	20.38%	18.74%	16.69%
Prepayment History (SMM)	1.90%	1.88%	1.71%	1.51%

\*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%	18,786	22.16 %	\$2,595,348,725	11.24 %
> 40.00% up to and including 45.00%	3,834	4.52 %	\$903,226,560	3.91 %
> 45.00% up to and including 50.00%	4,278	5.05 %	\$1,086,501,818	4.71 %
> 50.00% up to and including 55.00%	4,445	5.24 %	\$1,190,713,064	5.16 %
> 55.00% up to and including 60.00%	5,011	5.91 %	\$1,420,772,672	6.15 %
> 60.00% up to and including 65.00%	5,113	6.03 %	\$1,500,775,478	6.50 %
> 65.00% up to and including 70.00%	5,756	6.79 %	\$1,746,885,660	7.57 %
> 70.00% up to and including 75.00%	6,785	8.00 %	\$2,113,653,001	9.16 %
> 75.00% up to and including 80.00%	25,599	30.19 %	\$8,847,697,694	38.33 %
> 80.00% up to and including 85.00%	1,591	1.88 %	\$510,872,095	2.21 %
> 85.00% up to and including 90.00%	3,411	4.02 %	\$1,110,644,009	4.81 %
> 90.00% up to and including 95.00%	111	0.13 %	\$38,066,088	0.16 %
> 95.00% up to and including 100.00%	59	0.07 %	\$19,466,351	0.08 %
> 100.00%				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

**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%	16,357	21.78 %	\$2,280,195,645	9.88 %
> 40.00% up to and including 45.00%	3,560	4.74 %	\$905,471,721	3.92 %
> 45.00% up to and including 50.00%	4,052	5.40 %	\$1,158,754,937	5.02 %
> 50.00% up to and including 55.00%	4,496	5.99 %	\$1,379,255,716	5.97 %
> 55.00% up to and including 60.00%	5,243	6.98 %	\$1,698,553,159	7.36 %
> 60.00% up to and including 65.00%	5,555	7.40 %	\$1,894,034,271	8.20 %
> 65.00% up to and including 70.00%	6,579	8.76 %	\$2,329,370,050	10.09 %
> 70.00% up to and including 75.00%	8,961	11.93 %	\$3,258,847,200	14.12 %
> 75.00% up to and including 80.00%	15,573	20.74 %	\$6,448,322,089	27.93 %
> 80.00% up to and including 85.00%	2,529	3.37 %	\$913,196,316	3.96 %
> 85.00% up to and including 90.00%	2,085	2.78 %	\$778,853,249	3.37 %
> 90.00% up to and including 95.00%	94	0.13 %	\$34,598,049	0.15 %
> 95.00% up to and including 100.00%	12	0.02 %	\$5,170,811	0.02 %
> 100.00%				0
<b>Total</b>	<b>75,096</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

**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%	20,400	27.17 %	\$3,353,959,008	14.53 %
> 40.00% up to and including 45.00%	4,256	5.67 %	\$1,248,895,405	5.41 %
> 45.00% up to and including 50.00%	4,816	6.41 %	\$1,540,941,010	6.68 %
> 50.00% up to and including 55.00%	5,326	7.09 %	\$1,793,794,883	7.77 %
> 55.00% up to and including 60.00%	5,840	7.78 %	\$2,075,011,017	8.99 %
> 60.00% up to and including 65.00%	6,250	8.32 %	\$2,285,935,427	9.90 %
> 65.00% up to and including 70.00%	7,435	9.90 %	\$2,789,521,300	12.08 %
> 70.00% up to and including 75.00%	8,633	11.50 %	\$3,378,133,094	14.63 %
> 75.00% up to and including 80.00%	7,856	10.46 %	\$3,034,567,794	13.15 %
> 80.00% up to and including 85.00%	2,813	3.75 %	\$1,041,816,869	4.51 %
> 85.00% up to and including 90.00%	1,147	1.53 %	\$419,644,137	1.82 %
> 90.00% up to and including 95.00%	263	0.35 %	\$96,298,943	0.42 %
> 95.00% up to and including 100.00%	51	0.07 %	\$22,481,358	0.10 %
> 100.00%	10	0.01 %	\$3,622,969	0.02 %
<b>Total</b>	<b>75,096</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

\* 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%	4	0.00 %	\$1,028,070	0.00 %
> 4.00% up to and including 4.25%	830	0.98 %	\$442,730,422	1.92 %
> 4.25% up to and including 4.50%	22,201	26.19 %	\$8,422,427,347	36.49 %
> 4.50% up to and including 4.75%	44,990	53.07 %	\$10,435,319,817	45.20 %
> 4.75% up to and including 5.00%	10,569	12.47 %	\$2,666,063,965	11.55 %
> 5.00% up to and including 5.25%	1,551	1.83 %	\$411,400,551	1.78 %
> 5.25% up to and including 5.50%	3,712	4.38 %	\$480,456,967	2.08 %
> 5.50% up to and including 5.75%	330	0.39 %	\$85,207,406	0.37 %
> 5.75% up to and including 6.00%	484	0.57 %	\$119,506,145	0.52 %
> 6.00% up to and including 6.25%	2	0.00 %	\$549,160	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$518,979	0.00 %
> 6.50% up to and including 6.75%	47	0.06 %	\$10,629,250	0.05 %
> 6.75% up to and including 7.00%	48	0.06 %	\$7,589,951	0.03 %
> 7.00% up to and including 7.25%	2	0.00 %	\$389,847	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	6	0.01 %	\$599,637	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$205,700	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,497	6.48 %	\$1,626,064,870	7.04 %
<= 2 Year Fixed	2,351	2.77 %	\$684,571,194	2.97 %
<= 3 Year Fixed	736	0.87 %	\$205,858,059	0.89 %
<= 4 Year Fixed	255	0.30 %	\$63,812,112	0.28 %
<= 5 Year Fixed	778	0.92 %	\$229,299,204	0.99 %
> 5 Year Fixed	4	0.00 %	\$368,084	0.00 %
Total Fixed Rate	9,621	11.35 %	\$2,809,973,523	12.17 %
Total Variable Rate	75,158	88.65 %	\$20,274,649,691	87.83 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,672	11.55 %	\$463,256,976	2.01 %
> \$100,000 up to and including \$200,000	15,032	20.02 %	\$2,331,850,939	10.10 %
> \$200,000 up to and including \$300,000	19,793	26.36 %	\$4,972,198,838	21.54 %
> \$300,000 up to and including \$400,000	14,146	18.84 %	\$4,888,190,504	21.18 %
> \$400,000 up to and including \$500,000	7,582	10.10 %	\$3,384,877,946	14.66 %
> \$500,000 up to and including \$600,000	3,967	5.28 %	\$2,171,544,952	9.41 %
> \$600,000 up to and including \$700,000	2,216	2.95 %	\$1,434,081,479	6.21 %
> \$700,000 up to and including \$800,000	1,335	1.78 %	\$996,871,638	4.32 %
> \$800,000 up to and including \$900,000	850	1.13 %	\$721,218,764	3.12 %
> \$900,000 up to and including \$1.00m	528	0.70 %	\$501,508,240	2.17 %
> \$1.00m up to and including \$1.25m	605	0.81 %	\$670,060,331	2.90 %
> \$1.25m up to and including \$1.50m	238	0.32 %	\$324,990,367	1.41 %
> \$1.50m up to and including \$1.75m	90	0.12 %	\$145,170,701	0.63 %
> \$1.75m up to and including \$2.00m	42	0.06 %	\$78,801,538	0.34 %
> \$2.00m				0
<b>Total</b>	<b>75,096</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,279	25.10 %	\$6,388,065,553	27.67 %
VIC	25,925	30.58 %	\$7,217,408,360	31.27 %
TAS	2,631	3.10 %	\$472,971,380	2.05 %
QLD	16,149	19.05 %	\$4,043,475,667	17.52 %
SA	7,111	8.39 %	\$1,534,402,369	6.65 %
WA	11,017	12.99 %	\$3,227,312,725	13.98 %
NT	667	0.79 %	\$200,987,159	0.87 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	57,107	67.36 %	\$17,211,033,061	74.56 %
Non Metro	27,672	32.64 %	\$5,873,590,153	25.44 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>



### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,811	16.29 %	\$4,787,714,078	20.74 %
NSW/ACT - Non Metro	7,468	8.81 %	\$1,600,351,475	6.93 %
VIC - Metro	20,253	23.89 %	\$6,146,746,251	26.63 %
VIC - Non Metro	5,672	6.69 %	\$1,070,662,109	4.64 %
TAS - Metro	1,238	1.46 %	\$241,781,261	1.05 %
TAS - Non Metro	1,393	1.64 %	\$231,190,119	1.00 %
QLD - Metro	6,943	8.19 %	\$1,891,130,115	8.19 %
QLD - Non Metro	9,206	10.86 %	\$2,152,345,552	9.32 %
SA - Metro	5,009	5.91 %	\$1,172,908,394	5.08 %
SA - Non Metro	2,102	2.48 %	\$361,493,975	1.57 %
WA - Metro	9,413	11.10 %	\$2,830,936,583	12.26 %
WA - Non Metro	1,604	1.89 %	\$396,376,142	1.72 %
NT - Metro	440	0.52 %	\$139,816,379	0.61 %
NT - Non Metro	227	0.27 %	\$61,170,781	0.26 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Top 20 Postcodes\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	496	0.59 %	\$128,588,269	0.56 %
3030 (Melb North West, VIC)	466	0.55 %	\$127,726,927	0.55 %
6164 (Brand, WA)	383	0.45 %	\$111,409,030	0.48 %
3029 (Melb North West, VIC)	483	0.57 %	\$107,925,700	0.47 %
4740 (Central QLD, QLD)	385	0.45 %	\$107,428,511	0.47 %
6065 (Brand, WA)	365	0.43 %	\$104,220,070	0.45 %
4680 (Central QLD, QLD)	317	0.37 %	\$97,458,619	0.42 %
6210 (Brand, WA)	356	0.42 %	\$92,402,812	0.40 %
3064 (Melb North West, VIC)	373	0.44 %	\$88,512,955	0.38 %
3023 (Footscray, VIC)	331	0.39 %	\$84,296,214	0.37 %
6155 (Tangney, WA)	267	0.31 %	\$81,337,888	0.35 %
2155 (Seven Hills, NSW)	230	0.27 %	\$78,652,304	0.34 %
6018 (Stirling, WA)	189	0.22 %	\$77,767,381	0.34 %
3805 (Dandenong, VIC)	306	0.36 %	\$73,146,845	0.32 %
6112 (Tangney, WA)	264	0.31 %	\$72,473,787	0.31 %
3806 (Dandenong, VIC)	266	0.31 %	\$71,907,792	0.31 %
4870 (North QLD, QLD)	319	0.38 %	\$71,497,480	0.31 %
2170 (Campbelltown, NSW)	274	0.32 %	\$70,894,456	0.31 %
2145 (Seven Hills, NSW)	235	0.28 %	\$70,544,279	0.31 %
3000 (Melbourne City, VIC)	215	0.25 %	\$70,407,044	0.30 %
<b>Total</b>	<b>6,520</b>	<b>7.69 %</b>	<b>\$1,788,598,363</b>	<b>7.75 %</b>

\* 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)	2,819	3.33 %	\$871,719,311	3.78 %
20505 (Inner Melbourne, VIC)	2,010	2.37 %	\$778,181,005	3.37 %
20565 (Southern Melbourne, VIC)	1,899	2.24 %	\$727,195,977	3.15 %
20550 (Eastern Middle Melbourne, VIC)	1,663	1.96 %	\$614,411,800	2.66 %
50520 (South West Metropolitan, WA)	1,985	2.34 %	\$582,241,939	2.52 %
50525 (South East Metropolitan, WA)	2,002	2.36 %	\$578,327,671	2.51 %
10505 (Inner Sydney, NSW)	1,300	1.53 %	\$511,776,175	2.22 %
20520 (Melton-Wyndham, VIC)	2,016	2.38 %	\$493,125,454	2.14 %
20510 (Western Melbourne, VIC)	1,634	1.93 %	\$481,859,507	2.09 %
10515 (St George-Sutherland, NSW)	1,340	1.58 %	\$479,135,795	2.08 %
10560 (Central Northern Sydney, NSW)	1,041	1.23 %	\$441,005,719	1.91 %
40520 (Southern Adelaide, SA)	1,736	2.05 %	\$398,021,743	1.72 %
50510 (East Metropolitan, WA)	1,444	1.70 %	\$395,705,091	1.71 %
10555 (Lower Northern Sydney, NSW)	909	1.07 %	\$389,839,937	1.69 %
10540 (Central Western Sydney, NSW)	1,187	1.40 %	\$365,462,130	1.58 %
20555 (Eastern Outer Melbourne, VIC)	1,323	1.56 %	\$360,380,981	1.56 %
20580 (South Eastern Outer Melbourne, VIC)	1,445	1.70 %	\$353,962,319	1.53 %
10565 (Northern Beaches, NSW)	773	0.91 %	\$343,805,248	1.49 %
30715 (Gold Coast West, QLD)	1,232	1.45 %	\$330,933,020	1.43 %
20530 (Northern Middle Melbourne, VIC)	1,032	1.22 %	\$327,986,030	1.42 %
<b>Total</b>	<b>30,790</b>	<b>36.32 %</b>	<b>\$9,825,076,853</b>	<b>42.56 %</b>

### Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	66,772	78.76 %	\$16,600,264,712	71.91 %
Interest Only	18,007	21.24 %	\$6,484,358,501	28.09 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,779	100.00 %	\$23,084,623,214	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	66,772	78.76 %	\$16,600,264,712	71.91 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,803	5.67 %	\$1,699,466,204	7.36 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	4,472	5.27 %	\$1,625,770,441	7.04 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,997	3.54 %	\$1,071,079,021	4.64 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,495	2.94 %	\$934,807,719	4.05 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,568	1.85 %	\$579,038,714	2.51 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	307	0.36 %	\$98,302,668	0.43 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	477	0.56 %	\$167,322,085	0.72 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	401	0.47 %	\$134,173,249	0.58 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	360	0.42 %	\$128,813,031	0.56 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	127	0.15 %	\$45,585,369	0.20 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	63,058	74.38 %	\$16,559,230,120	71.73 %
Residential Investment (Full Recourse)	21,721	25.62 %	\$6,525,393,093	28.27 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,092	2.47 %	\$398,929,432	1.73 %
Construction of a dwelling (completed)	3,165	3.73 %	\$921,914,923	3.99 %
Purchase of established dwelling	19,487	22.99 %	\$5,614,604,680	24.32 %
Purchase of new erected dwelling	1,851	2.18 %	\$519,258,926	2.25 %
Refinancing an existing debt from another lender	12,823	15.13 %	\$3,548,718,285	15.37 %
Refinancing an existing debt with ANZ	27,780	32.77 %	\$7,260,348,376	31.45 %
Other	17,581	20.74 %	\$4,820,848,591	20.88 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,302	2.72 %	\$711,516,139	3.08 %
> 3 up to and including 6 months	4,826	5.69 %	\$1,447,828,222	6.27 %
> 6 up to and including 9 months	5,303	6.26 %	\$1,578,337,475	6.84 %
> 9 up to and including 12 months	5,370	6.33 %	\$1,504,353,176	6.52 %
> 12 up to and including 15 months	4,407	5.20 %	\$1,326,719,500	5.75 %
> 15 up to and including 18 months	6,051	7.14 %	\$1,864,395,052	8.08 %
> 18 up to and including 21 months	5,723	6.75 %	\$1,686,461,303	7.31 %
> 21 up to and including 24 months	3,911	4.61 %	\$1,040,354,624	4.51 %
> 24 up to and including 27 months	4,737	5.59 %	\$1,226,859,335	5.31 %
> 27 up to and including 30 months	5,442	6.42 %	\$1,402,463,458	6.08 %
> 30 up to and including 33 months	4,772	5.63 %	\$1,302,084,130	5.64 %
> 33 up to and including 36 months	4,467	5.27 %	\$1,172,102,134	5.08 %
> 36 up to and including 48 months	17,316	20.42 %	\$4,349,198,835	18.84 %
> 48 up to and including 60 months	6,743	7.95 %	\$1,679,941,595	7.28 %
> 60 up to and including 72 months	2,645	3.12 %	\$637,561,290	2.76 %
> 72 up to and including 84 months	764	0.90 %	\$154,446,945	0.67 %
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	45	0.05 %	\$218,388	0.00 %
> 1 up to and including 2 years	129	0.15 %	\$1,520,892	0.01 %
> 2 up to and including 3 years	198	0.23 %	\$3,564,687	0.02 %
> 3 up to and including 4 years	227	0.27 %	\$5,714,174	0.02 %
> 4 up to and including 5 years	227	0.27 %	\$6,597,646	0.03 %
> 5 up to and including 6 years	178	0.21 %	\$7,280,761	0.03 %
> 6 up to and including 7 years	364	0.43 %	\$14,520,709	0.06 %
> 7 up to and including 8 years	415	0.49 %	\$17,792,689	0.08 %
> 8 up to and including 9 years	416	0.49 %	\$23,216,131	0.10 %
> 9 up to and including 10 years	463	0.55 %	\$33,326,556	0.14 %
> 10 up to and including 15 years	1,488	1.76 %	\$171,627,094	0.74 %
> 15 up to and including 20 years	3,676	4.34 %	\$644,673,892	2.79 %
> 20 up to and including 25 years	14,933	17.61 %	\$3,625,948,178	15.71 %
> 25 up to and including 30 years	62,020	73.15 %	\$18,528,621,417	80.26 %
> 30 years				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	83,490	98.48 %	\$22,699,844,540	98.33 %
> 0 days up to and including 30 days	1,089	1.28 %	\$324,057,151	1.40 %
> 30 days up to and including 60 days	154	0.18 %	\$48,014,274	0.21 %
> 60 days up to and including 90 days	46	0.05 %	\$12,707,249	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				
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	75,158	88.65 %	\$20,274,649,691	87.83 %
Fixed Rate Loans: > 0 up to and including 3 months	1,295	1.53 %	\$386,720,110	1.68 %
Fixed Rate Loans: > 3 up to and including 6 months	1,666	1.97 %	\$486,452,372	2.11 %
Fixed Rate Loans: > 6 up to and including 9 months	1,419	1.67 %	\$422,289,084	1.83 %
Fixed Rate Loans: > 9 up to and including 12 months	1,117	1.32 %	\$330,603,303	1.43 %
Fixed Rate Loans: > 12 up to and including 15 months	842	0.99 %	\$243,974,653	1.06 %
Fixed Rate Loans: > 15 up to and including 18 months	700	0.83 %	\$202,178,373	0.88 %
Fixed Rate Loans: > 18 up to and including 21 months	550	0.65 %	\$158,377,519	0.69 %
Fixed Rate Loans: > 21 up to and including 24 months	259	0.31 %	\$80,040,649	0.35 %
Fixed Rate Loans: > 24 up to and including 27 months	259	0.31 %	\$72,577,020	0.31 %
Fixed Rate Loans: > 27 up to and including 30 months	232	0.27 %	\$69,707,998	0.30 %
Fixed Rate Loans: > 30 up to and including 33 months	175	0.21 %	\$44,661,689	0.19 %
Fixed Rate Loans: > 33 up to and including 36 months	70	0.08 %	\$18,911,353	0.08 %
Fixed Rate Loans: > 36 up to and including 48 months	255	0.30 %	\$63,812,112	0.28 %
Fixed Rate Loans: > 48 up to and including 60 months	778	0.92 %	\$229,299,204	0.99 %
Fixed Rate Loans: > 60 months	4	0.00 %	\$368,084	0.00 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	18,871	22.26 %	\$4,215,761,566	18.26 %
Fortnightly	26,466	31.22 %	\$6,039,864,415	26.16 %
Monthly	39,442	46.52 %	\$12,828,997,233	55.57 %
<b>Total</b>	<b>84,779</b>	<b>100.00 %</b>	<b>\$23,084,623,214</b>	<b>100.00 %</b>

