



Australia & New Zealand Banking Group Limited  
(ABN 11 005 357 522)

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	2 November 2020
<b>Determination Date:</b>	19 November 2020
<b>Trust Payment Date:</b>	23 November 2020
<b>Date of Report:</b>	23 November 2020

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 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)	F1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	A+ (negative)
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 23 November 2020		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,120,144,752
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,551,502,757
		\$15,551,502,757
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:	\$679,777,996*
Z	Negative carry adjustment:	\$0
<b>Adjusted Aggregate Receivable Amount</b>		
(A+B+C+D+E)-Z		\$16,231,280,753
<b>Results of Asset Coverage Test</b>		
Adjusted Aggregate Receivable Amount (AARA):		\$16,231,280,753
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$10,095,085,908
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		90.50%
Contractual Overcollateralisation:		110.50%
Total Overcollateralisation:		176.95%

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).

\*Balance includes Reserve Fund Required Amount of \$112,016,091.30

## Summary as at 23 November 2020

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi-Annual	5.00%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47%
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72%
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45%
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44%
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52%
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25%
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	1.14%
Total	-	-	\$10,095,085,908	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-2	ANZ	XS1280773679	LSE	Soft bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	1916387431 / 1916387432	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 10,095,085,908	100.00%
Subordinated Demand Loan*	\$ 7,768,632,180	76.95%
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$ 17,863,718,088</b>	

\*\$6,708,953,550 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	02 Nov 2020
Current Aggregate Principal Balance (AUD)	\$ 17,183,940,091
Number of Loans (Unconsolidated)	66,026
Number of Loans (Consolidated)	55,722
Average Loan Size (Consolidated)	\$ 308,387
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.37%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.31%
Weighted Average Interest Rate	3.20%
Weighted Average Seasoning (Months)	55.24
Weighted Average Remaining Term (Months)	294.89

**Pool Summary - (Subset 1: Loans with LRHs due to Covid-19)**

Current Aggregate Principal Balance (AUD)	\$	260,513,253
Percentage Deferrals by Balance		1.52%
Number of Loans Deferred (Unconsolidated)		678
Number of Loans Deferred (Consolidated)		587
Percentage Deferrals by Number (Consolidated)		1.05%
Average Loan Size (Consolidated)	\$	443,805
Maximum Loan Balance (Consolidated)	\$	1,893,778
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		69.68%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		65.30%
Weighted Average Interest Rate		3.22%
Weighted Average Seasoning (Months)		52.77
Weighted Average Remaining Term (Months)		299.08

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. From 02 Nov 2020 onwards, this stratification table only provides an overview of all 'approved' Covid-19 related loan repayment holidays outstanding as at the reporting date.

**Prepayment Information\***

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	22.49%	20.25%	23.53%	19.02%
Prepayment History (SMM)	2.10%	1.87%	2.21%	1.74%

\*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%	18,684	28.30%	\$ 2,694,335,693	15.68%
> 40.00% up to and including 45.00%	3,356	5.08%	\$ 779,214,398	4.53%
> 45.00% up to and including 50.00%	3,616	5.48%	\$ 919,245,027	5.35%
> 50.00% up to and including 55.00%	3,513	5.32%	\$ 959,110,596	5.58%
> 55.00% up to and including 60.00%	3,821	5.79%	\$ 1,115,885,310	6.49%
> 60.00% up to and including 65.00%	3,888	5.89%	\$ 1,158,186,288	6.74%
> 65.00% up to and including 70.00%	4,594	6.96%	\$ 1,402,382,369	8.16%
> 70.00% up to and including 75.00%	4,546	6.89%	\$ 1,443,743,578	8.40%
> 75.00% up to and including 80.00%	15,309	23.19%	\$ 5,240,056,517	30.49%
> 80.00% up to and including 85.00%	1,618	2.45%	\$ 518,105,411	3.02%
> 85.00% up to and including 90.00%	2,888	4.37%	\$ 896,859,022	5.22%
> 90.00% up to and including 95.00%	123	0.19%	\$ 36,059,091	0.21%
> 95.00% up to and including 100.00%	70	0.11%	\$ 20,756,792	0.12%
> 100.00%				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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%	17,348	31.13%	\$ 2,452,733,636	14.27%
> 40.00% up to and including 45.00%	3,024	5.43%	\$ 854,718,352	4.97%
> 45.00% up to and including 50.00%	3,350	6.01%	\$ 1,052,287,263	6.12%
> 50.00% up to and including 55.00%	3,676	6.60%	\$ 1,238,872,762	7.21%
> 55.00% up to and including 60.00%	4,075	7.31%	\$ 1,453,475,665	8.46%
> 60.00% up to and including 65.00%	4,597	8.25%	\$ 1,734,963,996	10.10%
> 65.00% up to and including 70.00%	5,275	9.47%	\$ 2,083,722,753	12.13%
> 70.00% up to and including 75.00%	5,847	10.49%	\$ 2,420,073,743	14.08%
> 75.00% up to and including 80.00%	6,229	11.18%	\$ 2,925,653,444	17.03%
> 80.00% up to and including 85.00%	2,088	3.75%	\$ 875,477,117	5.09%
> 85.00% up to and including 90.00%	206	0.37%	\$ 88,852,782	0.52%
> 90.00% up to and including 95.00%	7	0.01%	\$ 3,108,579	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</b>	<b>55,722</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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%	19,865	35.65%	\$ 3,210,211,423	18.68%
> 40.00% up to and including 45.00%	3,403	6.11%	\$ 1,055,152,676	6.14%
> 45.00% up to and including 50.00%	3,603	6.47%	\$ 1,203,705,287	7.00%
> 50.00% up to and including 55.00%	4,006	7.19%	\$ 1,431,225,428	8.33%
> 55.00% up to and including 60.00%	4,239	7.61%	\$ 1,598,901,374	9.30%
> 60.00% up to and including 65.00%	4,429	7.95%	\$ 1,733,115,873	10.09%
> 65.00% up to and including 70.00%	4,771	8.56%	\$ 1,975,395,207	11.50%
> 70.00% up to and including 75.00%	4,927	8.84%	\$ 2,165,593,875	12.60%
> 75.00% up to and including 80.00%	3,777	6.78%	\$ 1,659,385,792	9.66%
> 80.00% up to and including 85.00%	1,636	2.94%	\$ 708,195,373	4.12%
> 85.00% up to and including 90.00%	674	1.21%	\$ 276,580,979	1.61%
> 90.00% up to and including 95.00%	332	0.60%	\$ 136,622,124	0.80%
> 95.00% up to and including 100.00%	60	0.11%	\$ 29,854,680	0.17%
> 100.00%				
<b>Total</b>	<b>55,722</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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 3.00%	24,575	37.22%	\$ 7,436,116,965	43.27%
> 3.00% up to and including 3.25%	12,781	19.36%	\$ 3,249,208,121	18.91%
> 3.25% up to and including 3.50%	7,200	10.90%	\$ 2,121,418,036	12.35%
> 3.50% up to and including 3.75%	13,484	20.42%	\$ 2,528,414,573	14.71%
> 3.75% up to and including 4.00%	3,514	5.32%	\$ 867,912,031	5.05%
> 4.00% up to and including 4.25%	2,010	3.04%	\$ 538,643,533	3.13%
> 4.25% up to and including 4.50%	1,739	2.63%	\$ 246,816,415	1.44%
> 4.50% up to and including 4.75%	325	0.49%	\$ 97,561,013	0.57%
> 4.75% up to and including 5.00%	367	0.56%	\$ 89,214,741	0.52%
> 5.00% up to and including 5.25%	28	0.04%	\$ 7,536,363	0.04%
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.00%	\$ 1,098,300	0.01%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,980	4.51%	\$ 992,708,356	5.78%
<= 2 Year Fixed	2,617	3.96%	\$ 902,399,937	5.25%
<= 3 Year Fixed	935	1.42%	\$ 303,557,999	1.77%
<= 4 Year Fixed	42	0.06%	\$ 12,600,650	0.07%
<= 5 Year Fixed	89	0.13%	\$ 25,115,794	0.15%
> 5 Year Fixed				
Total Fixed Rate	6,663	10.09%	\$ 2,236,382,736	13.01%
Total Variable Rate	59,363	89.91%	\$ 14,947,557,355	86.99%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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	9,314	16.72%	\$ 446,877,093	2.60%
> \$100,000 up to and including \$200,000	11,077	19.88%	\$ 1,686,927,083	9.82%
> \$200,000 up to and including \$300,000	12,258	22.00%	\$ 3,061,873,488	17.82%
> \$300,000 up to and including \$400,000	9,331	16.75%	\$ 3,229,400,168	18.79%
> \$400,000 up to and including \$500,000	5,443	9.77%	\$ 2,427,491,465	14.13%
> \$500,000 up to and including \$600,000	3,017	5.41%	\$ 1,645,327,206	9.57%
> \$600,000 up to and including \$700,000	1,674	3.00%	\$ 1,082,754,864	6.30%
> \$700,000 up to and including \$800,000	1,019	1.83%	\$ 760,830,861	4.43%
> \$800,000 up to and including \$900,000	627	1.13%	\$ 531,841,119	3.09%
> \$900,000 up to and including \$1.00m	541	0.97%	\$ 514,037,409	2.99%
> \$1.00m up to and including \$1.25m	864	1.55%	\$ 960,893,002	5.59%
> \$1.25m up to and including \$1.50m	331	0.59%	\$ 450,519,381	2.62%
> \$1.50m up to and including \$1.75m	144	0.26%	\$ 232,688,228	1.35%
> \$1.75m up to and including \$2.00m	82	0.15%	\$ 152,478,725	0.89%
> \$2.00m				
<b>Total</b>	<b>55,722</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	18,367	27.82%	\$ 5,776,476,555	33.62%
VIC	19,008	28.79%	\$ 5,184,265,918	30.17%
TAS	1,998	3.03%	\$ 315,868,300	1.84%
QLD	13,153	19.92%	\$ 2,940,940,358	17.11%
SA	5,673	8.59%	\$ 1,076,316,731	6.26%
WA	7,373	11.17%	\$ 1,777,530,559	10.34%
NT	454	0.69%	\$ 112,541,671	0.65%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	43,833	66.39%	\$ 12,881,075,170	74.96%
Non Metro	22,193	33.61%	\$ 4,302,864,921	25.04%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,932	18.07%	\$ 4,402,784,761	25.62%
NSW / ACT - Non Metro	6,435	9.75%	\$ 1,373,691,794	7.99%
VIC - Metro	14,475	21.92%	\$ 4,374,105,123	25.45%
VIC - Non Metro	4,533	6.87%	\$ 810,160,794	4.71%
TAS - Metro	927	1.40%	\$ 161,625,224	0.94%
TAS - Non Metro	1,071	1.62%	\$ 154,243,076	0.90%
QLD - Metro	6,064	9.18%	\$ 1,498,205,324	8.72%
QLD - Non Metro	7,089	10.74%	\$ 1,442,735,033	8.40%
SA - Metro	3,838	5.81%	\$ 803,148,507	4.67%
SA - Non Metro	1,835	2.78%	\$ 273,168,223	1.59%
WA - Metro	6,336	9.60%	\$ 1,574,037,425	9.16%
WA - Non Metro	1,037	1.57%	\$ 203,493,134	1.18%
NT - Metro	261	0.40%	\$ 67,168,804	0.39%
NT - Non Metro	193	0.29%	\$ 45,372,867	0.26%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Top 20 Postcodes\***

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	448	0.68%	\$ 115,509,438	0.67%
3064 (Craigieburn, VIC)	374	0.57%	\$ 98,063,027	0.57%
3030 (Cocoroc, VIC)	351	0.53%	\$ 95,313,684	0.55%
3029 (Hoppers Crossing, VIC)	370	0.56%	\$ 92,183,430	0.54%
2155 (Beaumont Hills, NSW)	211	0.32%	\$ 79,950,618	0.47%
2170 (Casula, NSW)	265	0.40%	\$ 72,939,004	0.42%
2153 (Baulkham Hills, NSW)	147	0.22%	\$ 63,454,828	0.37%
4740 (Alexandra, QLD)	280	0.42%	\$ 61,456,240	0.36%
3150 (Brandon Park, VIC)	138	0.21%	\$ 61,367,461	0.36%
6210 (Coodanup, WA)	285	0.43%	\$ 60,326,556	0.35%
6164 (Atwell, WA)	246	0.37%	\$ 60,176,746	0.35%
2570 (Belimbla Park, NSW)	177	0.27%	\$ 58,667,088	0.34%
3810 (Pakenham, VIC)	222	0.34%	\$ 57,628,773	0.34%
6065 (Ashby, WA)	227	0.34%	\$ 54,687,344	0.32%
2560 (Airds, NSW)	214	0.32%	\$ 53,516,836	0.31%
3023 (Burnside, VIC)	220	0.33%	\$ 51,874,991	0.30%
4209 (Coomera, QLD)	178	0.27%	\$ 51,268,367	0.30%
2145 (Constitution Hill, NSW)	175	0.27%	\$ 50,601,731	0.29%
2250 (Bucketty, NSW)	201	0.30%	\$ 49,412,622	0.29%
3805 (Fountain Gate, VIC)	190	0.29%	\$ 48,329,098	0.28%
<b>Total</b>	<b>4,919</b>	<b>7.45%</b>	<b>\$ 1,336,727,884</b>	<b>7.78%</b>

\*The suburb name assigned to a certain postcode is the first locality name (sorted in alphabetical ascending order) included in the Australia Post postcode list.

**Mortgage Pool by Top 20 Statistical Areas (Level 3)**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
11703 (Sydney Inner City, NSW)	526	0.80%	\$ 234,113,332	1.36%
21305 (Wyndham, VIC)	867	1.31%	\$ 227,265,250	1.32%
21203 (Casey - South, VIC)	771	1.17%	\$ 201,116,599	1.17%
20701 (Boroondara, VIC)	392	0.59%	\$ 200,529,324	1.17%
20904 (Whittlesea - Wallan, VIC)	778	1.18%	\$ 194,793,131	1.13%
50502 (Stirling, WA)	621	0.94%	\$ 175,457,411	1.02%
21304 (Melton - Bacchus Marsh, VIC)	745	1.13%	\$ 171,235,020	1.00%
21205 (Monash, VIC)	431	0.65%	\$ 168,563,163	0.98%
12103 (Ku-ring-gai, NSW)	265	0.40%	\$ 166,784,510	0.97%
21005 (Tullamarine - Broadmeadows, VIC)	647	0.98%	\$ 165,951,942	0.97%
20802 (Glen Eira, VIC)	401	0.61%	\$ 165,948,497	0.97%
20604 (Melbourne City, VIC)	527	0.80%	\$ 165,550,252	0.96%
21402 (Mornington Peninsula, VIC)	516	0.78%	\$ 150,704,661	0.88%
11501 (Baulkham Hills, NSW)	330	0.50%	\$ 145,079,003	0.84%
50503 (Wanneroo, WA)	639	0.97%	\$ 144,055,826	0.84%
21101 (Knox, VIC)	507	0.77%	\$ 141,333,317	0.82%
21202 (Casey - North, VIC)	525	0.80%	\$ 137,985,930	0.80%
12003 (Strathfield - Burwood - Ashfield, NSW)	312	0.47%	\$ 137,700,182	0.80%
21105 (Yarra Ranges, VIC)	521	0.79%	\$ 134,595,711	0.78%
12602 (Ryde - Hunters Hill, NSW)	310	0.47%	\$ 133,729,552	0.78%
<b>Total</b>	<b>10,631</b>	<b>16.10%</b>	<b>\$ 3,362,492,614</b>	<b>19.57%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	62,593	94.80%	\$ 15,760,658,068	91.72%
Interest Only	3,433	5.20%	\$ 1,423,282,023	8.28%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	66,026	100.00%	\$ 17,183,940,091	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	62,593	94.80%	\$ 15,760,658,068	91.72%
Interest Only Loans : > 0 up to and including 1 years	1,545	2.34%	\$ 650,595,065	3.79%
Interest Only Loans : > 1 up to and including 2 years	902	1.37%	\$ 388,736,178	2.26%
Interest Only Loans : > 2 up to and including 3 years	377	0.57%	\$ 153,357,473	0.89%
Interest Only Loans : > 3 up to and including 4 years	265	0.40%	\$ 98,205,054	0.57%
Interest Only Loans : > 4 up to and including 5 years	240	0.36%	\$ 90,089,909	0.52%
Interest Only Loans : > 5 up to and including 6 years	68	0.10%	\$ 28,426,003	0.17%
Interest Only Loans : > 6 up to and including 7 years	23	0.03%	\$ 8,045,795	0.05%
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years	9	0.01%	\$ 3,715,130	0.02%
Interest Only Loans : > 9 up to and including 10 years	4	0.01%	\$ 2,111,418	0.01%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,907	77.10%	\$ 12,766,757,006	74.29%
Residential Investment (Full Recourse)	15,119	22.90%	\$ 4,417,183,085	25.71%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,608	2.44%	\$ 252,377,407	1.47%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,820	4.27%	\$ 764,123,043	4.45%
Purchase of established dwelling	19,445	29.45%	\$ 5,283,401,498	30.75%
Purchase of new erected dwelling	2,219	3.36%	\$ 616,688,844	3.59%
Refinancing existing debt from another lender	13,274	20.10%	\$ 3,708,199,700	21.58%
Refinancing existing debt with ANZ	14,364	21.76%	\$ 3,506,304,886	20.40%
Other	12,296	18.62%	\$ 3,052,844,713	17.77%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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	63	0.10%	\$ 24,798,689	0.14%
> 3 up to and including 6 months	1,786	2.70%	\$ 582,770,451	3.39%
> 6 up to and including 9 months	533	0.81%	\$ 184,703,119	1.07%
> 9 up to and including 12 months	699	1.06%	\$ 246,837,720	1.44%
> 12 up to and including 15 months	1,642	2.49%	\$ 527,271,336	3.07%
> 15 up to and including 18 months	1,280	1.94%	\$ 376,193,004	2.19%
> 18 up to and including 21 months	1,062	1.61%	\$ 313,703,570	1.83%
> 21 up to and including 24 months	1,594	2.41%	\$ 561,880,374	3.27%
> 24 up to and including 27 months	1,420	2.15%	\$ 455,343,994	2.65%
> 27 up to and including 30 months	1,256	1.90%	\$ 374,971,979	2.18%
> 30 up to and including 33 months	1,121	1.70%	\$ 315,751,821	1.84%
> 33 up to and including 36 months	1,667	2.52%	\$ 572,145,242	3.33%
> 36 up to and including 48 months	8,515	12.90%	\$ 2,561,540,155	14.91%
> 48 up to and including 60 months	12,574	19.04%	\$ 3,497,576,859	20.35%
> 60 up to and including 72 months	9,538	14.45%	\$ 2,432,430,329	14.16%
> 72 up to and including 84 months	6,444	9.76%	\$ 1,471,933,017	8.57%
> 84 up to and including 96 months	5,338	8.08%	\$ 1,053,963,911	6.13%
> 96 up to and including 108 months	4,831	7.32%	\$ 877,301,255	5.11%
> 108 up to and including 120 months	2,312	3.50%	\$ 378,678,283	2.20%
> 120 months	2,351	3.56%	\$ 374,144,982	2.18%
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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	41	0.06%	\$ 208,716	0.00%
> 1 up to and including 2 years	97	0.15%	\$ 1,041,587	0.01%
> 2 up to and including 3 years	158	0.24%	\$ 2,711,592	0.02%
> 3 up to and including 4 years	175	0.27%	\$ 4,570,509	0.03%
> 4 up to and including 5 years	205	0.31%	\$ 8,255,977	0.05%
> 5 up to and including 6 years	218	0.33%	\$ 8,184,993	0.05%
> 6 up to and including 7 years	248	0.38%	\$ 10,923,136	0.06%
> 7 up to and including 8 years	229	0.35%	\$ 12,535,827	0.07%
> 8 up to and including 9 years	262	0.40%	\$ 18,000,374	0.10%
> 9 up to and including 10 years	199	0.30%	\$ 17,344,227	0.10%
> 10 up to and including 15 years	2,151	3.26%	\$ 255,554,660	1.49%
> 15 up to and including 20 years	6,954	10.53%	\$ 1,236,219,325	7.19%
> 20 up to and including 25 years	27,071	41.00%	\$ 6,546,623,208	38.10%
> 25 up to and including 30 years	28,018	42.43%	\$ 9,061,765,958	52.73%
> 30 years				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	65,457	99.14%	\$ 16,993,770,384	98.89%
> 0 days up to and including 30 days	476	0.72%	\$ 157,313,766	0.92%
> 30 days up to and including 60 days	70	0.11%	\$ 24,937,680	0.15%
> 60 days up to and including 90 days	23	0.03%	\$ 7,918,261	0.05%
> 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>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</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	59,363	89.91%	\$ 14,947,557,355	86.99%
Fixed Rate Loans : > 0 up to and including 3 months	928	1.41%	\$ 325,694,858	1.90%
Fixed Rate Loans : > 3 up to and including 6 months	808	1.22%	\$ 250,138,907	1.46%
Fixed Rate Loans : > 6 up to and including 9 months	631	0.96%	\$ 207,853,005	1.21%
Fixed Rate Loans : > 9 up to and including 12 months	613	0.93%	\$ 209,021,586	1.22%
Fixed Rate Loans : > 12 up to and including 15 months	244	0.37%	\$ 83,370,890	0.49%
Fixed Rate Loans : > 15 up to and including 18 months	1,240	1.88%	\$ 436,106,852	2.54%
Fixed Rate Loans : > 18 up to and including 21 months	757	1.15%	\$ 262,830,505	1.53%
Fixed Rate Loans : > 21 up to and including 24 months	376	0.57%	\$ 120,091,690	0.70%
Fixed Rate Loans : > 24 up to and including 27 months	188	0.28%	\$ 58,769,288	0.34%
Fixed Rate Loans : > 27 up to and including 30 months	192	0.29%	\$ 64,685,408	0.38%
Fixed Rate Loans : > 30 up to and including 33 months	336	0.51%	\$ 112,691,845	0.66%
Fixed Rate Loans : > 33 up to and including 36 months	219	0.33%	\$ 67,411,458	0.39%
Fixed Rate Loans : > 36 up to and including 48 months	42	0.06%	\$ 12,600,650	0.07%
Fixed Rate Loans : > 48 up to and including 60 months	89	0.13%	\$ 25,115,794	0.15%
Fixed Rate Loans : > 60 months				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,237	23.08%	\$ 3,201,996,754	18.63%
Fortnightly	20,896	31.65%	\$ 4,369,228,312	25.43%
Monthly	29,893	45.27%	\$ 9,612,715,026	55.94%
Other				
<b>Total</b>	<b>66,026</b>	<b>100.00%</b>	<b>\$ 17,183,940,091</b>	<b>100.00%</b>

**Trust Manager**

ANZ Capel Court Ltd  
ABN 30 004 768 807  
Level 5, 242 Pitt Street  
Sydney, New South Wales, Australia 2000

**Contacts:**

Veronica Katz  
Manager, Structured Capital Markets Middle Office  
Global Capital Markets, ANZ  
Phone: (61 2) 8937 6952  
Facsimile: (61 3) 8542 5283  
Email: veronica.katz@anz.com

**Issuer**

Australia and New Zealand Banking Group Limited  
ABN 11 005 357 522  
Level 9, 833 Collins Street  
Melbourne, Victoria, Australia 3000

John Needham  
Head of Capital and Structured Funding  
Group Treasury, ANZ  
Phone: (61 2) 8037 0670  
Facsimile: (61 3) 8654 5373  
Email: john.needham@anz.com

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