



Australia and New Zealand Banking Group Ltd
ABN 11 005 357 522

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 March 2020
Determination Date:	20 April 2020
Trust Payment Date:	22 April 2020
Date of Report:	22 April 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 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	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 22 April 2020

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$18,344,723,583	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$16,676,118,804	
		\$16,676,118,804
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:		\$1,526,148,792*
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z		\$18,202,267,596
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,202,267,596
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,964,488,920
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:	153.90 %

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 \$126,867,008.78

Summary as at 22 April 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 2013-2	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 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 2015-1	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 2016-3	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	Compounded Daily SONIA + 0.68 %
Total	-	-	\$12,964,488,920	-	-	-

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 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
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	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
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	XS 1916387431/191638 743 -	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	\$12,964,488,920	100.00 %
Subordinated Demand Loan*	\$6,988,194,117	53.90 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$5,627,371,382 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 Mar 2020
Current Aggregate Principal Balance (AUD)	\$18,426,534,245
Number of Loans (Unconsolidated)	67,858
Number of Loans (Consolidated)	57,512
Average Loan Size (Consolidated)	\$320,395
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.29 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.97 %
Weighted Average Interest Rate	3.34 %
Weighted Average Seasoning (Months)	50.86
Weighted Average Remaining Term (Months)	299.60

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)	16.95%	15.64%	15.67%	18.32%
Prepayment History (SMM)	1.54%	1.41%	1.41%	1.67%

*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%	18,719	27.59 %	\$2,811,695,275	15.26 %
> 40.00% up to and including 45.00%	3,491	5.14 %	\$844,870,842	4.59 %
> 45.00% up to and including 50.00%	3,803	5.60 %	\$1,008,920,527	5.48 %
> 50.00% up to and including 55.00%	3,593	5.29 %	\$1,008,433,923	5.47 %
> 55.00% up to and including 60.00%	3,861	5.69 %	\$1,149,752,883	6.24 %
> 60.00% up to and including 65.00%	3,841	5.66 %	\$1,176,140,697	6.38 %
> 65.00% up to and including 70.00%	4,564	6.73 %	\$1,424,406,571	7.73 %
> 70.00% up to and including 75.00%	4,616	6.80 %	\$1,510,148,574	8.20 %
> 75.00% up to and including 80.00%	16,515	24.34 %	\$5,907,671,599	32.06 %
> 80.00% up to and including 85.00%	1,617	2.38 %	\$532,518,255	2.89 %
> 85.00% up to and including 90.00%	3,044	4.49 %	\$993,985,681	5.39 %
> 90.00% up to and including 95.00%	130	0.19 %	\$38,158,612	0.21 %
> 95.00% up to and including 100.00%	64	0.09 %	\$19,830,806	0.11 %
> 100.00%				
Total	67,858	100.00 %	\$18,426,534,245	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%	16,845	29.29 %	\$2,487,261,875	13.50 %
> 40.00% up to and including 45.00%	3,076	5.35 %	\$889,366,304	4.83 %
> 45.00% up to and including 50.00%	3,516	6.11 %	\$1,142,183,783	6.20 %
> 50.00% up to and including 55.00%	3,626	6.30 %	\$1,239,005,046	6.72 %
> 55.00% up to and including 60.00%	4,060	7.06 %	\$1,464,174,452	7.95 %
> 60.00% up to and including 65.00%	4,504	7.83 %	\$1,706,689,930	9.26 %
> 65.00% up to and including 70.00%	5,414	9.41 %	\$2,147,318,842	11.65 %
> 70.00% up to and including 75.00%	6,248	10.86 %	\$2,636,300,400	14.31 %
> 75.00% up to and including 80.00%	7,531	13.09 %	\$3,633,343,973	19.72 %
> 80.00% up to and including 85.00%	2,221	3.86 %	\$893,915,656	4.85 %
> 85.00% up to and including 90.00%	468	0.81 %	\$185,655,454	1.01 %
> 90.00% up to and including 95.00%	3	0.01 %	\$1,318,531	0.01 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	57,512	100.00 %	\$18,426,534,245	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%	19,429	33.78 %	\$3,296,248,796	17.89 %
> 40.00% up to and including 45.00%	3,577	6.22 %	\$1,160,205,888	6.30 %
> 45.00% up to and including 50.00%	3,771	6.56 %	\$1,309,245,742	7.11 %
> 50.00% up to and including 55.00%	3,988	6.93 %	\$1,463,509,899	7.94 %
> 55.00% up to and including 60.00%	4,282	7.45 %	\$1,627,047,651	8.83 %
> 60.00% up to and including 65.00%	4,534	7.88 %	\$1,798,320,175	9.76 %
> 65.00% up to and including 70.00%	4,892	8.51 %	\$2,110,398,897	11.45 %
> 70.00% up to and including 75.00%	5,374	9.34 %	\$2,361,397,609	12.82 %
> 75.00% up to and including 80.00%	4,261	7.41 %	\$1,863,790,961	10.11 %
> 80.00% up to and including 85.00%	2,009	3.49 %	\$855,923,758	4.65 %
> 85.00% up to and including 90.00%	867	1.51 %	\$360,101,579	1.95 %
> 90.00% up to and including 95.00%	449	0.78 %	\$183,565,287	1.00 %
> 95.00% up to and including 100.00%	79	0.14 %	\$36,778,002	0.20 %
Total	57,512	100.00 %	\$18,426,534,245	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 3.00%	15,947	23.50 %	\$5,470,707,116	29.69 %
> 3.00% up to and including 3.25%	16,062	23.67 %	\$4,239,193,967	23.01 %
> 3.25% up to and including 3.50%	7,628	11.24 %	\$2,338,660,194	12.69 %
> 3.50% up to and including 3.75%	17,285	25.47 %	\$3,502,202,561	19.01 %
> 3.75% up to and including 4.00%	4,720	6.96 %	\$1,315,351,324	7.14 %
> 4.00% up to and including 4.25%	2,701	3.98 %	\$779,557,851	4.23 %
> 4.25% up to and including 4.50%	2,112	3.11 %	\$374,979,905	2.03 %
> 4.50% up to and including 4.75%	916	1.35 %	\$281,987,230	1.53 %
> 4.75% up to and including 5.00%	450	0.66 %	\$113,742,629	0.62 %
> 5.00% up to and including 5.25%	34	0.05 %	\$9,045,041	0.05 %
> 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 %	\$1,106,428	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%				
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,299	4.86 %	\$1,108,586,646	6.02 %
<= 2 Year Fixed	1,621	2.39 %	\$543,556,523	2.95 %
<= 3 Year Fixed	511	0.75 %	\$160,965,842	0.87 %
<= 4 Year Fixed	34	0.05 %	\$11,223,963	0.06 %
<= 5 Year Fixed	38	0.06 %	\$9,530,894	0.05 %
> 5 Year Fixed				
Total Fixed Rate	5,503	8.11 %	\$1,833,863,868	9.95 %
Total Variable Rate	62,355	91.89 %	\$16,592,670,377	90.05 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,696	15.12 %	\$439,176,838	2.38 %
> \$100,000 up to and including \$200,000	11,133	19.36 %	\$1,695,685,100	9.20 %
> \$200,000 up to and including \$300,000	12,785	22.23 %	\$3,195,437,233	17.34 %
> \$300,000 up to and including \$400,000	9,898	17.21 %	\$3,430,890,992	18.62 %
> \$400,000 up to and including \$500,000	5,821	10.12 %	\$2,597,681,415	14.10 %
> \$500,000 up to and including \$600,000	3,295	5.73 %	\$1,798,606,873	9.76 %
> \$600,000 up to and including \$700,000	1,807	3.14 %	\$1,169,190,551	6.35 %
> \$700,000 up to and including \$800,000	1,141	1.98 %	\$851,115,784	4.62 %
> \$800,000 up to and including \$900,000	703	1.22 %	\$595,520,079	3.23 %
> \$900,000 up to and including \$1.00m	578	1.01 %	\$551,402,751	2.99 %
> \$1.00m up to and including \$1.25m	987	1.72 %	\$1,096,786,585	5.95 %
> \$1.25m up to and including \$1.50m	380	0.66 %	\$515,930,365	2.80 %
> \$1.50m up to and including \$1.75m	178	0.31 %	\$285,071,923	1.55 %
> \$1.75m up to and including \$2.00m	110	0.19 %	\$204,037,756	1.11 %
> \$2.00m				0
Total	57,512	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,007	28.01 %	\$6,257,529,507	33.96 %
VIC	19,687	29.01 %	\$5,602,241,438	30.40 %
TAS	2,028	2.99 %	\$330,959,142	1.80 %
QLD	13,308	19.61 %	\$3,081,341,729	16.72 %
SA	5,853	8.63 %	\$1,144,200,623	6.21 %
WA	7,522	11.08 %	\$1,895,987,518	10.29 %
NT	453	0.67 %	\$114,274,289	0.62 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	45,346	66.82 %	\$13,903,999,915	75.46 %
Non Metro	22,512	33.18 %	\$4,522,534,330	24.54 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,516	18.44 %	\$4,814,882,172	26.13 %
NSW/ACT - Non Metro	6,491	9.57 %	\$1,442,647,335	7.83 %
VIC - Metro	15,091	22.24 %	\$4,756,500,272	25.81 %
VIC - Non Metro	4,596	6.77 %	\$845,741,166	4.59 %
TAS - Metro	937	1.38 %	\$169,114,112	0.92 %
TAS - Non Metro	1,091	1.61 %	\$161,845,029	0.88 %
QLD - Metro	6,092	8.98 %	\$1,557,991,917	8.46 %
QLD - Non Metro	7,216	10.63 %	\$1,523,349,812	8.27 %
SA - Metro	3,958	5.83 %	\$853,168,113	4.63 %
SA - Non Metro	1,895	2.79 %	\$291,032,510	1.58 %
WA - Metro	6,488	9.56 %	\$1,682,714,058	9.13 %
WA - Non Metro	1,034	1.52 %	\$213,273,459	1.16 %
NT - Metro	264	0.39 %	\$69,629,271	0.38 %
NT - Non Metro	189	0.28 %	\$44,645,018	0.24 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	493	0.73 %	\$132,107,793	0.72 %
3064 (Craigieburn, VIC)	383	0.56 %	\$100,652,457	0.55 %
2155 (Beaumont Hills, NSW)	234	0.34 %	\$98,812,764	0.54 %
3029 (Hoppers Crossing, VIC)	380	0.56 %	\$96,360,503	0.52 %
3030 (Cocoroc, VIC)	349	0.51 %	\$95,082,422	0.52 %
2170 (Casula, NSW)	294	0.43 %	\$84,551,386	0.46 %
2153 (Baulkham Hills, NSW)	168	0.25 %	\$72,569,027	0.39 %
3150 (Brandon Park, VIC)	135	0.20 %	\$65,961,247	0.36 %
4740 (Alexandra, QLD)	284	0.42 %	\$61,374,880	0.33 %
6164 (Atwell, WA)	246	0.36 %	\$61,331,272	0.33 %
6210 (Coodanup, WA)	280	0.41 %	\$60,945,306	0.33 %
6065 (Ashby, WA)	228	0.34 %	\$60,083,956	0.33 %
3810 (Pakenham, VIC)	222	0.33 %	\$58,844,156	0.32 %
2570 (Belimbla Park, NSW)	171	0.25 %	\$58,108,344	0.32 %
3199 (Frankston, VIC)	203	0.30 %	\$55,570,744	0.30 %
3023 (Burnside, VIC)	224	0.33 %	\$55,428,432	0.30 %
2145 (Constitution Hill, NSW)	181	0.27 %	\$55,164,802	0.30 %
2171 (Carnes Hill, NSW)	158	0.23 %	\$55,018,144	0.30 %
2560 (Airds, NSW)	214	0.32 %	\$54,546,008	0.30 %
2250 (Bucketty, NSW)	206	0.30 %	\$52,852,435	0.29 %
Total	5,053	7.45 %	\$1,435,366,079	7.79 %

* 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)	562	0.83 %	\$267,685,481	1.45 %
20701 (Boroondara, VIC)	420	0.62 %	\$231,718,317	1.26 %
21305 (Wyndham, VIC)	869	1.28 %	\$231,601,305	1.26 %
21203 (Casey - South, VIC)	821	1.21 %	\$223,140,266	1.21 %
20904 (Whittlesea - Wallan, VIC)	799	1.18 %	\$204,311,919	1.11 %
50502 (Stirling, WA)	676	1.00 %	\$194,083,895	1.05 %
21205 (Monash, VIC)	449	0.66 %	\$186,601,426	1.01 %
12103 (Ku-ring-gai, NSW)	295	0.43 %	\$186,419,619	1.01 %
20802 (Glen Eira, VIC)	431	0.64 %	\$182,056,862	0.99 %
21304 (Melton - Bacchus Marsh, VIC)	759	1.12 %	\$179,883,535	0.98 %
20604 (Melbourne City, VIC)	543	0.80 %	\$177,934,656	0.97 %
21005 (Tullamarine - Broadmeadows, VIC)	664	0.98 %	\$173,313,119	0.94 %
21402 (Mornington Peninsula, VIC)	531	0.78 %	\$166,709,385	0.90 %
11501 (Baulkham Hills, NSW)	365	0.54 %	\$162,678,443	0.88 %
12003 (Strathfield - Burwood - Ashfield, NSW)	344	0.51 %	\$161,968,428	0.88 %
50503 (Wanneroo, WA)	656	0.97 %	\$155,880,328	0.85 %
21101 (Knox, VIC)	543	0.80 %	\$153,323,702	0.83 %
11904 (Kogarah - Rockdale, NSW)	361	0.53 %	\$147,443,592	0.80 %
20605 (Port Phillip, VIC)	385	0.57 %	\$146,718,587	0.80 %
21202 (Casey - North, VIC)	536	0.79 %	\$145,478,776	0.79 %
Total	11,009	16.22 %	\$3,678,951,640	19.97 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	63,286	93.26 %	\$16,515,891,486	89.63 %
Interest Only	4,572	6.74 %	\$1,910,642,759	10.37 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	67,858	100.00 %	\$18,426,534,245	100.00 %
Low Doc Loans				
No Doc Loans				
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	63,286	93.26 %	\$16,515,891,486	89.63 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,060	3.04 %	\$873,366,679	4.74 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,296	1.91 %	\$549,152,847	2.98 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	494	0.73 %	\$216,187,377	1.17 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	304	0.45 %	\$117,160,292	0.64 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	198	0.29 %	\$72,192,829	0.39 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	149	0.22 %	\$58,054,453	0.32 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	54	0.08 %	\$18,685,071	0.10 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	10	0.01 %	\$3,159,424	0.02 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs	7	0.01 %	\$2,683,787	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	52,366	77.17 %	\$13,732,504,387	74.53 %
Residential Investment (Full Recourse)	15,492	22.83 %	\$4,694,029,857	25.47 %
Residential Investment (Limited Recourse)				
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,678	2.47 %	\$283,002,773	1.54 %
Construction of a dwelling (completed)	2,954	4.35 %	\$826,015,486	4.48 %
Purchase of established dwelling	20,819	30.68 %	\$5,928,841,177	32.18 %
Purchase of new erected dwelling	2,435	3.59 %	\$712,411,422	3.87 %
Refinancing an existing debt from another lender	12,486	18.40 %	\$3,620,860,772	19.65 %
Refinancing an existing debt with ANZ	14,809	21.82 %	\$3,720,761,027	20.19 %
Other	12,677	18.68 %	\$3,334,641,587	18.10 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	42	0.06 %	\$16,821,917	0.09 %
> 3 up to and including 6 months	1,073	1.58 %	\$374,104,194	2.03 %
> 6 up to and including 9 months	1,777	2.62 %	\$573,548,231	3.11 %
> 9 up to and including 12 months	1,170	1.72 %	\$362,948,759	1.97 %
> 12 up to and including 15 months	1,105	1.63 %	\$373,831,002	2.03 %
> 15 up to and including 18 months	1,756	2.59 %	\$645,937,810	3.51 %
> 18 up to and including 21 months	1,327	1.96 %	\$433,182,110	2.35 %
> 21 up to and including 24 months	1,147	1.69 %	\$364,960,320	1.98 %
> 24 up to and including 27 months	1,418	2.09 %	\$450,212,670	2.44 %
> 27 up to and including 30 months	1,751	2.58 %	\$630,057,887	3.42 %
> 30 up to and including 33 months	2,045	3.01 %	\$632,236,484	3.43 %
> 33 up to and including 36 months	2,048	3.02 %	\$658,685,380	3.57 %
> 36 up to and including 48 months	12,379	18.24 %	\$3,718,860,756	20.18 %
> 48 up to and including 60 months	13,156	19.39 %	\$3,752,821,399	20.37 %
> 60 up to and including 72 months	6,952	10.24 %	\$1,704,017,844	9.25 %
> 72 up to and including 84 months	6,412	9.45 %	\$1,443,251,767	7.83 %
> 84 up to and including 96 months	5,149	7.59 %	\$1,019,819,767	5.53 %
> 96 up to and including 108 months	3,869	5.70 %	\$703,620,755	3.82 %
> 108 up to and including 120 months	1,879	2.77 %	\$335,534,428	1.82 %
> 120 months	1,403	2.07 %	\$232,080,765	1.26 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	44	0.06 %	\$216,120	0.00 %
> 1 up to and including 2 years	71	0.10 %	\$924,811	0.01 %
> 2 up to and including 3 years	131	0.19 %	\$2,285,606	0.01 %
> 3 up to and including 4 years	154	0.23 %	\$3,597,992	0.02 %
> 4 up to and including 5 years	197	0.29 %	\$6,995,009	0.04 %
> 5 up to and including 6 years	212	0.31 %	\$10,494,760	0.06 %
> 6 up to and including 7 years	264	0.39 %	\$12,508,039	0.07 %
> 7 up to and including 8 years	249	0.37 %	\$14,618,915	0.08 %
> 8 up to and including 9 years	238	0.35 %	\$15,759,163	0.09 %
> 9 up to and including 10 years	238	0.35 %	\$19,357,543	0.11 %
> 10 up to and including 15 years	1,865	2.75 %	\$227,580,923	1.24 %
> 15 up to and including 20 years	5,806	8.56 %	\$1,044,799,056	5.67 %
> 20 up to and including 25 years	24,323	35.84 %	\$5,790,550,035	31.43 %
> 25 up to and including 30 years	34,066	50.20 %	\$11,276,846,272	61.20 %
> 30 years				
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	66,440	97.91 %	\$17,940,364,181	97.36 %
> 0 days up to and including 30 days	1,182	1.74 %	\$397,895,868	2.16 %
> 30 days up to and including 60 days	189	0.28 %	\$68,332,940	0.37 %
> 60 days up to and including 90 days	47	0.07 %	\$19,941,255	0.11 %
> 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	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	62,355	91.89 %	\$16,592,670,377	90.05 %
Fixed Rate Loans: > 0 up to and including 3 months	581	0.86 %	\$187,812,863	1.02 %
Fixed Rate Loans: > 3 up to and including 6 months	950	1.40 %	\$315,054,930	1.71 %
Fixed Rate Loans: > 6 up to and including 9 months	987	1.45 %	\$355,848,670	1.93 %
Fixed Rate Loans: > 9 up to and including 12 months	781	1.15 %	\$249,870,183	1.36 %
Fixed Rate Loans: > 12 up to and including 15 months	503	0.74 %	\$161,228,580	0.87 %
Fixed Rate Loans: > 15 up to and including 18 months	505	0.74 %	\$175,225,431	0.95 %
Fixed Rate Loans: > 18 up to and including 21 months	253	0.37 %	\$90,541,090	0.49 %
Fixed Rate Loans: > 21 up to and including 24 months	360	0.53 %	\$116,561,422	0.63 %
Fixed Rate Loans: > 24 up to and including 27 months	147	0.22 %	\$43,925,713	0.24 %
Fixed Rate Loans: > 27 up to and including 30 months	120	0.18 %	\$37,422,568	0.20 %
Fixed Rate Loans: > 30 up to and including 33 months	172	0.25 %	\$55,473,065	0.30 %
Fixed Rate Loans: > 33 up to and including 36 months	72	0.11 %	\$24,144,496	0.13 %
Fixed Rate Loans: > 36 up to and including 48 months	34	0.05 %	\$11,223,963	0.06 %
Fixed Rate Loans: > 48 up to and including 60 months	38	0.06 %	\$9,530,894	0.05 %
Fixed Rate Loans: > 60 months				
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,567	22.94 %	\$3,401,463,535	18.46 %
Fortnightly	21,055	31.03 %	\$4,552,434,138	24.71 %
Monthly	31,236	46.03 %	\$10,472,636,572	56.83 %
Total	67,858	100.00 %	\$18,426,534,245	100.00 %

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