



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 July 2020
Determination Date:	20 August 2020
Trust Payment Date:	24 August 2020
Date of Report:	24 August 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.

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)	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 24 August 2020

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,090,912,086
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,519,384,508
		\$15,519,384,508
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:	\$715,328,718*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$16,234,713,226
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$16,234,713,226
	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:	176.9546%

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 \$113,185,896.98

Summary as at 24 August 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	Compounded daily SONIA +68
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 / 191638	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	\$ -	-
Total Funding	\$ 17,863,718,088	

*\$6,708,993,248 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 2020
Current Aggregate Principal Balance (AUD)	\$ 17,148,389,369
Number of Loans (Unconsolidated)	65,358
Number of Loans (Consolidated)	55,298
Average Loan Size (Consolidated)	\$ 310,109
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.86%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	56.63%
Weighted Average Interest Rate	3.27%
Weighted Average Seasoning (Months)	54.72
Weighted Average Remaining Term (Months)	295.60

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

Current Aggregate Principal Balance (AUD)	\$	1,345,780,603
Percentage Deferrals by Balance		7.85%
Number of Loans Deferred (Unconsolidated)		4,069
Number of Loans Deferred (Consolidated)		3,277
Percentage Deferrals by Number (Consolidated)		5.93%
Average Loan Size (Consolidated)	\$	410,675
Maximum Loan Balance (Consolidated)	\$	1,972,506
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		66.96%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		62.35%
Weighted Average Interest Rate		3.27%
Weighted Average Seasoning (Months)		49.70
Weighted Average Remaining Term (Months)		302.24

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)	21.71%	30.78%	22.69%	18.99%
Prepayment History (SMM)	2.02%	3.02%	2.12%	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%	18,211	27.86%	\$ 2,634,104,327	15.36%
> 40.00% up to and including 45.00%	3,397	5.20%	\$ 794,347,992	4.63%
> 45.00% up to and including 50.00%	3,620	5.54%	\$ 926,647,959	5.40%
> 50.00% up to and including 55.00%	3,413	5.22%	\$ 927,707,677	5.41%
> 55.00% up to and including 60.00%	3,669	5.61%	\$ 1,053,840,158	6.15%
> 60.00% up to and including 65.00%	3,757	5.75%	\$ 1,115,165,000	6.50%
> 65.00% up to and including 70.00%	4,440	6.79%	\$ 1,347,588,968	7.86%
> 70.00% up to and including 75.00%	4,473	6.84%	\$ 1,431,033,156	8.35%
> 75.00% up to and including 80.00%	15,557	23.80%	\$ 5,386,216,242	31.41%
> 80.00% up to and including 85.00%	1,644	2.52%	\$ 535,362,580	3.12%
> 85.00% up to and including 90.00%	2,989	4.57%	\$ 941,831,899	5.49%
> 90.00% up to and including 95.00%	122	0.19%	\$ 35,591,210	0.21%
> 95.00% up to and including 100.00%	66	0.10%	\$ 18,952,203	0.11%
> 100.00%				
Total	65,358	100.00%	\$ 17,148,389,369	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%	16,860	30.49%	\$ 2,398,713,685	13.99%
> 40.00% up to and including 45.00%	3,024	5.47%	\$ 856,558,998	4.99%
> 45.00% up to and including 50.00%	3,366	6.09%	\$ 1,057,766,484	6.17%
> 50.00% up to and including 55.00%	3,393	6.14%	\$ 1,134,471,379	6.62%
> 55.00% up to and including 60.00%	3,926	7.10%	\$ 1,384,258,413	8.07%
> 60.00% up to and including 65.00%	4,417	7.99%	\$ 1,657,646,399	9.67%
> 65.00% up to and including 70.00%	5,187	9.38%	\$ 2,023,509,814	11.80%
> 70.00% up to and including 75.00%	6,002	10.85%	\$ 2,477,131,715	14.45%
> 75.00% up to and including 80.00%	6,538	11.82%	\$ 3,077,881,649	17.95%
> 80.00% up to and including 85.00%	2,294	4.15%	\$ 962,076,392	5.61%
> 85.00% up to and including 90.00%	285	0.52%	\$ 115,872,983	0.68%
> 90.00% up to and including 95.00%	6	0.01%	\$ 2,501,460	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	55,298	100.00%	\$ 17,148,389,369	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%	19,829	35.86%	\$ 3,318,207,728	19.35%
> 40.00% up to and including 45.00%	3,525	6.37%	\$ 1,118,883,733	6.52%
> 45.00% up to and including 50.00%	3,600	6.51%	\$ 1,230,463,315	7.18%
> 50.00% up to and including 55.00%	3,956	7.15%	\$ 1,430,562,880	8.34%
> 55.00% up to and including 60.00%	4,193	7.58%	\$ 1,587,924,700	9.26%
> 60.00% up to and including 65.00%	4,429	8.01%	\$ 1,761,875,572	10.27%
> 65.00% up to and including 70.00%	4,970	8.99%	\$ 2,136,924,840	12.46%
> 70.00% up to and including 75.00%	4,987	9.02%	\$ 2,143,288,804	12.50%
> 75.00% up to and including 80.00%	3,331	6.02%	\$ 1,408,756,675	8.22%
> 80.00% up to and including 85.00%	1,450	2.62%	\$ 594,133,545	3.46%
> 85.00% up to and including 90.00%	675	1.22%	\$ 267,380,540	1.56%
> 90.00% up to and including 95.00%	314	0.57%	\$ 130,430,705	0.76%
> 95.00% up to and including 100.00%	39	0.07%	\$ 19,556,333	0.11%
> 100.00%				
Total	55,298	100.00%	\$ 17,148,389,369	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%	20,152	30.83%	\$ 6,280,217,083	36.62%
> 3.00% up to and including 3.25%	13,585	20.79%	\$ 3,450,571,310	20.12%
> 3.25% up to and including 3.50%	7,268	11.12%	\$ 2,173,712,083	12.68%
> 3.50% up to and including 3.75%	15,158	23.19%	\$ 2,976,238,964	17.36%
> 3.75% up to and including 4.00%	4,086	6.25%	\$ 1,074,773,868	6.27%
> 4.00% up to and including 4.25%	2,207	3.38%	\$ 601,982,047	3.51%
> 4.25% up to and including 4.50%	1,911	2.92%	\$ 313,931,265	1.83%
> 4.50% up to and including 4.75%	507	0.78%	\$ 154,613,009	0.90%
> 4.75% up to and including 5.00%	449	0.69%	\$ 113,223,291	0.66%
> 5.00% up to and including 5.25%	32	0.05%	\$ 8,024,661	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%	\$ 1,101,788	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	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,392	5.19%	\$ 1,135,355,730	6.62%
<= 2 Year Fixed	2,019	3.09%	\$ 694,194,362	4.05%
<= 3 Year Fixed	670	1.03%	\$ 214,516,063	1.25%
<= 4 Year Fixed	36	0.06%	\$ 11,768,474	0.07%
<= 5 Year Fixed	66	0.10%	\$ 17,767,073	0.10%
> 5 Year Fixed				
Total Fixed Rate	6,183	9.46%	\$ 2,073,601,701	12.09%
Total Variable Rate	59,175	90.54%	\$ 15,074,787,668	87.91%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,008	16.29%	\$ 441,376,698	2.57%
> \$100,000 up to and including \$200,000	10,975	19.85%	\$ 1,671,119,978	9.75%
> \$200,000 up to and including \$300,000	12,304	22.25%	\$ 3,071,350,319	17.91%
> \$300,000 up to and including \$400,000	9,315	16.85%	\$ 3,222,420,426	18.79%
> \$400,000 up to and including \$500,000	5,422	9.81%	\$ 2,416,550,173	14.09%
> \$500,000 up to and including \$600,000	3,015	5.45%	\$ 1,644,894,206	9.59%
> \$600,000 up to and including \$700,000	1,657	3.00%	\$ 1,072,209,736	6.25%
> \$700,000 up to and including \$800,000	1,006	1.82%	\$ 750,197,719	4.37%
> \$800,000 up to and including \$900,000	636	1.15%	\$ 539,178,235	3.14%
> \$900,000 up to and including \$1.00m	522	0.94%	\$ 496,776,342	2.90%
> \$1.00m up to and including \$1.25m	862	1.56%	\$ 957,286,441	5.58%
> \$1.25m up to and including \$1.50m	334	0.60%	\$ 453,588,601	2.65%
> \$1.50m up to and including \$1.75m	156	0.28%	\$ 251,577,347	1.47%
> \$1.75m up to and including \$2.00m	86	0.16%	\$ 159,863,147	0.93%
> \$2.00m				
Total	55,298	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	18,217	27.87%	\$ 5,777,618,413	33.69%
VIC	18,689	28.59%	\$ 5,134,535,191	29.94%
TAS	2,012	3.08%	\$ 319,143,782	1.86%
QLD	12,948	19.81%	\$ 2,916,420,068	17.01%
SA	5,669	8.67%	\$ 1,085,523,037	6.33%
WA	7,376	11.29%	\$ 1,803,215,130	10.52%
NT	447	0.68%	\$ 111,933,748	0.65%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	43,232	66.15%	\$ 12,824,709,481	74.79%
Non Metro	22,126	33.85%	\$ 4,323,679,888	25.21%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,775	18.02%	\$ 4,391,573,326	25.61%
NSW / ACT - Non Metro	6,442	9.86%	\$ 1,386,045,087	8.08%
VIC - Metro	14,233	21.78%	\$ 4,338,800,542	25.30%
VIC - Non Metro	4,456	6.82%	\$ 795,734,649	4.64%
TAS - Metro	929	1.42%	\$ 163,780,980	0.96%
TAS - Non Metro	1,083	1.66%	\$ 155,362,802	0.91%
QLD - Metro	5,901	9.03%	\$ 1,467,851,127	8.56%
QLD - Non Metro	7,047	10.78%	\$ 1,448,568,941	8.45%
SA - Metro	3,817	5.84%	\$ 805,543,463	4.70%
SA - Non Metro	1,852	2.83%	\$ 279,979,575	1.63%
WA - Metro	6,317	9.67%	\$ 1,589,851,955	9.27%
WA - Non Metro	1,059	1.62%	\$ 213,363,174	1.24%
NT - Metro	260	0.40%	\$ 67,308,088	0.39%
NT - Non Metro	187	0.29%	\$ 44,625,661	0.26%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	458	0.70%	\$ 119,346,676	0.70%
3064 (Craigieburn, VIC)	375	0.57%	\$ 98,913,678	0.58%
3029 (Hoppers Crossing, VIC)	371	0.57%	\$ 92,345,000	0.54%
3030 (Cocoroc, VIC)	332	0.51%	\$ 88,943,727	0.52%
2155 (Beaumont Hills, NSW)	207	0.32%	\$ 81,227,417	0.47%
2170 (Casula, NSW)	263	0.40%	\$ 72,489,491	0.42%
2153 (Baulkham Hills, NSW)	149	0.23%	\$ 63,144,911	0.37%
4740 (Alexandra, QLD)	282	0.43%	\$ 62,321,219	0.36%
3150 (Brandon Park, VIC)	135	0.21%	\$ 61,248,914	0.36%
6210 (Coodanup, WA)	276	0.42%	\$ 59,036,684	0.34%
6164 (Atwell, WA)	240	0.37%	\$ 58,889,694	0.34%
6065 (Ashby, WA)	223	0.34%	\$ 57,159,380	0.33%
2570 (Belimbla Park, NSW)	173	0.26%	\$ 56,736,318	0.33%
3810 (Pakenham, VIC)	213	0.33%	\$ 55,643,305	0.32%
2560 (Airds, NSW)	221	0.34%	\$ 55,583,588	0.32%
3805 (Fountain Gate, VIC)	196	0.30%	\$ 50,323,876	0.29%
2145 (Constitution Hill, NSW)	173	0.26%	\$ 50,163,301	0.29%
2250 (Bucketty, NSW)	202	0.31%	\$ 49,968,728	0.29%
4209 (Coomera, QLD)	171	0.26%	\$ 49,726,479	0.29%
3023 (Burnside, VIC)	212	0.32%	\$ 49,379,772	0.29%
Total	4,872	7.45%	\$ 1,332,592,158	7.77%

*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)	518	0.79%	\$ 237,180,248	1.38%
21305 (Wyndham, VIC)	833	1.27%	\$ 217,618,992	1.27%
20701 (Boroondara, VIC)	390	0.60%	\$ 205,795,222	1.20%
21203 (Casey - South, VIC)	777	1.19%	\$ 205,020,719	1.20%
20904 (Whittlesea - Wallan, VIC)	759	1.16%	\$ 190,936,000	1.11%
50502 (Stirling, WA)	622	0.95%	\$ 178,258,700	1.04%
21304 (Melton - Bacchus Marsh, VIC)	731	1.12%	\$ 170,075,665	0.99%
20604 (Melbourne City, VIC)	519	0.79%	\$ 166,881,009	0.97%
21005 (Tullamarine - Broadmeadows, VIC)	636	0.97%	\$ 165,263,391	0.96%
21205 (Monash, VIC)	414	0.63%	\$ 164,825,703	0.96%
12103 (Ku-ring-gai, NSW)	454	0.69%	\$ 162,555,709	0.95%
20802 (Glen Eira, VIC)	378	0.58%	\$ 153,824,932	0.90%
50503 (Wanneroo, WA)	648	0.99%	\$ 149,765,966	0.87%
21402 (Morrington Peninsula, VIC)	515	0.79%	\$ 148,768,324	0.87%
11501 (Baulkham Hills, NSW)	329	0.50%	\$ 145,687,524	0.85%
12003 (Strathfield - Burwood - Ashfield, NSW)	321	0.49%	\$ 145,071,064	0.85%
21101 (Knox, VIC)	501	0.77%	\$ 139,611,897	0.81%
21202 (Casey - North, VIC)	518	0.79%	\$ 136,803,517	0.80%
21105 (Yarra Ranges, VIC)	513	0.78%	\$ 131,691,754	0.77%
20605 (Port Phillip, VIC)	357	0.55%	\$ 130,452,633	0.76%
Total	10,533	16.12%	\$ 3,346,088,968	19.51%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	61,404	93.95%	\$ 15,502,177,975	90.40%
Interest Only	3,954	6.05%	\$ 1,646,211,395	9.60%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	65,358	100.00%	\$ 17,148,389,369	100.00%
Low Doc Loans				
No Doc Loans				
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	61,404	93.95%	\$ 15,502,177,975	90.40%
Interest Only Loans : > 0 up to and including 1 years	1,857	2.84%	\$ 778,572,626	4.54%
Interest Only Loans : > 1 up to and including 2 years	1,109	1.70%	\$ 493,537,778	2.88%
Interest Only Loans : > 2 up to and including 3 years	362	0.55%	\$ 142,309,987	0.83%
Interest Only Loans : > 3 up to and including 4 years	290	0.44%	\$ 104,767,705	0.61%
Interest Only Loans : > 4 up to and including 5 years	177	0.27%	\$ 65,391,871	0.38%
Interest Only Loans : > 5 up to and including 6 years	112	0.17%	\$ 43,655,409	0.25%
Interest Only Loans : > 6 up to and including 7 years	37	0.06%	\$ 13,810,700	0.08%
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years	4	0.01%	\$ 2,038,930	0.01%
Interest Only Loans : > 9 up to and including 10 years	6	0.01%	\$ 2,126,389	0.01%
Interest Only Loans : > 10 years				
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,426	77.15%	\$ 12,761,637,987	74.42%
Residential Investment (Full Recourse)	14,932	22.85%	\$ 4,386,751,382	25.58%
Residential Investment (Limited Recourse)				
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,633	2.50%	\$ 259,316,656	1.51%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,863	4.38%	\$ 783,816,952	4.57%
Purchase of established dwelling	19,556	29.92%	\$ 5,368,874,039	31.31%
Purchase of new erected dwelling	2,248	3.44%	\$ 634,965,266	3.70%
Refinancing existing debt from another lender	12,330	18.87%	\$ 3,439,504,509	20.06%
Refinancing existing debt with ANZ	14,387	22.01%	\$ 3,543,743,033	20.67%
Other	12,341	18.88%	\$ 3,118,168,916	18.18%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	86	0.13%	\$ 33,621,615	0.20%
> 3 up to and including 6 months	131	0.20%	\$ 44,224,225	0.26%
> 6 up to and including 9 months	383	0.59%	\$ 128,332,789	0.75%
> 9 up to and including 12 months	1,670	2.56%	\$ 545,434,662	3.18%
> 12 up to and including 15 months	1,307	2.00%	\$ 397,167,895	2.32%
> 15 up to and including 18 months	1,110	1.70%	\$ 334,832,685	1.95%
> 18 up to and including 21 months	1,578	2.41%	\$ 564,464,281	3.29%
> 21 up to and including 24 months	1,479	2.26%	\$ 474,301,646	2.77%
> 24 up to and including 27 months	1,287	1.97%	\$ 393,163,378	2.29%
> 27 up to and including 30 months	1,165	1.78%	\$ 338,391,862	1.97%
> 30 up to and including 33 months	1,762	2.70%	\$ 603,465,250	3.52%
> 33 up to and including 36 months	1,809	2.77%	\$ 538,452,313	3.14%
> 36 up to and including 48 months	9,663	14.78%	\$ 2,955,751,436	17.24%
> 48 up to and including 60 months	13,666	20.91%	\$ 3,845,873,632	22.43%
> 60 up to and including 72 months	8,199	12.54%	\$ 2,007,858,508	11.71%
> 72 up to and including 84 months	6,181	9.46%	\$ 1,411,786,007	8.23%
> 84 up to and including 96 months	5,383	8.24%	\$ 1,055,961,005	6.16%
> 96 up to and including 108 months	4,512	6.90%	\$ 818,405,375	4.77%
> 108 up to and including 120 months	2,095	3.21%	\$ 354,818,875	2.07%
> 120 months	1,892	2.89%	\$ 302,081,930	1.76%
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	39	0.06%	\$ 231,885	0.00%
> 1 up to and including 2 years	85	0.13%	\$ 907,068	0.01%
> 2 up to and including 3 years	145	0.22%	\$ 2,594,142	0.02%
> 3 up to and including 4 years	155	0.24%	\$ 3,810,058	0.02%
> 4 up to and including 5 years	212	0.32%	\$ 8,567,109	0.05%
> 5 up to and including 6 years	217	0.33%	\$ 8,888,354	0.05%
> 6 up to and including 7 years	235	0.36%	\$ 10,699,828	0.06%
> 7 up to and including 8 years	248	0.38%	\$ 13,823,584	0.08%
> 8 up to and including 9 years	243	0.37%	\$ 15,034,142	0.09%
> 9 up to and including 10 years	206	0.32%	\$ 18,805,916	0.11%
> 10 up to and including 15 years	2,002	3.06%	\$ 238,014,778	1.39%
> 15 up to and including 20 years	6,282	9.61%	\$ 1,113,012,856	6.49%
> 20 up to and including 25 years	25,713	39.34%	\$ 6,132,044,655	35.76%
> 25 up to and including 30 years	29,576	45.25%	\$ 9,581,954,995	55.88%
> 30 years				
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	64,826	99.19%	\$ 16,960,259,290	98.90%
> 0 days up to and including 30 days	429	0.66%	\$ 150,339,771	0.88%
> 30 days up to and including 60 days	70	0.11%	\$ 26,434,295	0.15%
> 60 days up to and including 90 days	33	0.05%	\$ 11,356,013	0.07%
> 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	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	59,175	90.54%	\$ 15,074,787,668	87.91%
Fixed Rate Loans : > 0 up to and including 3 months	1,028	1.57%	\$ 348,154,017	2.03%
Fixed Rate Loans : > 3 up to and including 6 months	954	1.46%	\$ 335,181,576	1.95%
Fixed Rate Loans : > 6 up to and including 9 months	818	1.25%	\$ 256,889,299	1.50%
Fixed Rate Loans : > 9 up to and including 12 months	592	0.91%	\$ 195,130,838	1.14%
Fixed Rate Loans : > 12 up to and including 15 months	406	0.62%	\$ 138,699,425	0.81%
Fixed Rate Loans : > 15 up to and including 18 months	218	0.33%	\$ 73,158,398	0.43%
Fixed Rate Loans : > 18 up to and including 21 months	918	1.40%	\$ 317,913,993	1.85%
Fixed Rate Loans : > 21 up to and including 24 months	477	0.73%	\$ 164,422,546	0.96%
Fixed Rate Loans : > 24 up to and including 27 months	149	0.23%	\$ 47,647,444	0.28%
Fixed Rate Loans : > 27 up to and including 30 months	131	0.20%	\$ 41,570,982	0.24%
Fixed Rate Loans : > 30 up to and including 33 months	139	0.21%	\$ 44,029,391	0.26%
Fixed Rate Loans : > 33 up to and including 36 months	251	0.38%	\$ 81,268,245	0.47%
Fixed Rate Loans : > 36 up to and including 48 months	36	0.06%	\$ 11,768,474	0.07%
Fixed Rate Loans : > 48 up to and including 60 months	66	0.10%	\$ 17,767,073	0.10%
Fixed Rate Loans : > 60 months				
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,102	23.11%	\$ 3,199,822,734	18.66%
Fortnightly	20,597	31.51%	\$ 4,327,387,945	25.23%
Monthly	29,659	45.38%	\$ 9,621,178,691	56.11%
Other				
Total	65,358	100.00%	\$ 17,148,389,369	100.00%

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