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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Dates	
Collection Period End Date:	02 February 2026
Determination Date:	19 February 2026
Trust Payment Date:	23 February 2026
Date of Report:	23 February 2026

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.

Transaction Parties	
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
Covered Bond Paying Agent:	Deutsche Bank AG, Hong Kong Branch
Paying Agent for A$ Covered Bonds:	Australia and New Zealand Banking Group Limited
U.S. Paying Agent/U.S. Registrar:	Deutsche Bank Trust Company Americas
N Covered Bond Paying Agent/N Covered Bond Registrar:	Deutsche Bank Aktiengesellschaft*
Luxembourg Registrar:	Deutsche Bank Luxembourg S.A.
Australian Registrar:	Austraclear Services Limited
Servicer:	Australia and New Zealand Banking Group Limited
GIC Account Provider:	Australia and New Zealand Banking Group Limited
Interest Rate Swap Provider:	Australia and New Zealand Banking Group Limited
Contingent Covered Bond Swap Provider:	Australia and New Zealand Banking Group Limited
Trust Manager:	Institutional Securitisation Services Limited
Asset Monitor:	KPMG

* or such other N Covered Bond Paying Agent or N Covered Bond Registrar that is appointed in respect of any Series of N Covered Bonds pursuant to a supplementary agency agreement.

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P-1 (stable)	F1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (stable)	A+ (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Has the Amortisation Test been triggered?	No
Amortisation Test satisfied?	N/A
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

Asset Coverage Test as at 23 February 2026

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	$15,371,955,750	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	$13,913,266,850	
			$13,913,266,850
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:		$29,651
Z	Negative carry adjustment:		$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	$13,913,296,501

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	$13,913,296,501
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	$8,138,859,147
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	90.50%
Legislative overcollaterisation requirement#:	103.00%
Contractual overcollateralisation minimum:	105.26%
Contractual overcollateralisation current:	110.50 %
Reason for contractual overcollateralisation:	Ratings
Total overcollateralisation:	188.89 %

Note: Any Defined Term 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).

Section 31A of the Banking Act 1959 (Cwlth)

Summary as at 23 February 2026

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2013-3	19 Jul 2013	EUR 150,000,000	$212,198,745	0.7069	Annual	2.77 %
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 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 2023-2	15 Jun 2023	USD 1,350,000,000	$2,042,446,934	0.6610	Semi-Annual	4.68 %
Series 2023-3	04 Dec 2023	GBP 1,000,000,000	$1,911,335,451	0.5232	Quarterly	Compounded Daily SONIA + 0.63 %
Series 2025-1	04 Jun 2025	EUR 1,500,000,000	$2,649,603,088	0.5661	Annual	2.48 %
Total	-	-	**$8,138,859,147**	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet*	19 Jan 2029	22 Jan 2030
Series 2014-2	ANZ	NSV0000NS4U9	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 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 2023-2	ANZ	- US05252EAE32	Not Listed	Soft Bullet*	15 Jun 2026	15 Jun 2027
Series 2023-3	ANZ	X2727629615	LSE	Soft Bullet*	04 Dec 2026	06 Dec 2027
Series 2025-1	ANZ	XS3041372668	LSE	Soft Bullet*	04 Jun 2029	04 Jun 2030

* Non-payment of the principal on the maturity date is an Issuer Event of Default. To the extent the Covered Bond Guarantor has insufficient funds to repay in full Covered Bonds on the maturity date, the unpaid amount of Covered Bonds will be deferred and shall be due and payable 12 months later (or earlier if the Covered Bond Guarantor has sufficient funds). For further details please refer to the Covered Bond Prospectus.

Bonds Outstanding by Term

Term	Original Term			Remaining Term		
	Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance	Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance
<= 3 Years	2	$3,953,782,384	48.58%	4	$4,358,179,107	53.55%
> 3 Years and <= 4 years	1	$2,649,603,088	32.55%	1	$2,649,603,088	32.55%
> 4 Years and <= 5 years	0	$0	0.00%	0	$0	0.00%
> 5 Years and <= 7 years	0	$0	0.00%	1	$227,972,411	2.80%
> 7 Years and <= 10 years	0	$0	0.00%	1	$280,950,933	3.45%
> 10 Years and <= 12 years	1	$192,197,978	2.36%	2	$622,153,607	7.64%
> 12 years	5	$1,343,275,697	16.50%	0	$0	0.00%
Total	**9**	**$8,138,859,147**	**100.00%**	**9**	**$8,138,859,147**	**100.00%**

Bonds Outstanding by Currency of Issuance

Currency	Number of Fixed Rate Bonds Outstanding	Number of Floating Rate Bonds Outstanding	Total Number of Bonds	(%) Total Number of Bonds	Principal Balance (AUD Equiv.)	(%) Principal Balance
USD	1	0	1	11.11%	$2,042,446,934	25.10%
EUR	7	0	7	77.78%	$4,185,076,762	51.42%
AUD	0	0	0	0.00%	$0	0.00%
NOK	0	0	0	0.00%	$0	0.00%
CHF	0	0	0	0.00%	$0	0.00%
HKD	0	0	0	0.00%	$0	0.00%
GBP	0	1	1	11.11%	$1,911,335,451	23.48%
Total	**8**	**1**	**9**	**100.00%**	**$8,138,859,147**	**100.00%**

Hedging Details

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (AUD Equiv.)	Exchange Rate
Interest Rate Swap*	22 Nov 2011	23 Nov 2011	100% of the Residential Mortgages within the Cover Pool	AUD 15,373,772,525	$15,373,772,525	1.0000
Contingent Covered Bond Swap**	08 Jul 2013	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2013-3 Covered Bonds.	Series 2013-3	EUR 150,000,000	$212,198,745	0.7069
Contingent Covered Bond Swap**	29 Apr 2014	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2014-2 Covered Bonds.	Series 2014-2	EUR 130,000,000	$192,197,978	0.6764
Contingent Covered Bond Swap**	19 Aug 2015	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2015-2 Covered Bonds.	Series 2015-2	EUR 151,500,000	$227,972,411	0.6646
Contingent Covered Bond Swap**	12 Jan 2016	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2016-1 Covered Bonds.	Series 2016-1	EUR 180,000,000	$280,950,933	0.6407
Contingent Covered Bond Swap**	02 Mar 2017	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-1 Covered Bonds.	Series 2017-1	EUR 230,000,000	$318,120,192	0.7230
Contingent Covered Bond Swap**	05 May 2017	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2017-2 Covered Bonds.	Series 2017-2	EUR 205,000,000	$304,033,415	0.6743
Contingent Covered Bond Swap**	06 Jun 2023	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-2 Covered Bonds.	Series 2023-2	USD 1,350,000,000	$2,042,446,934	0.6610

Hedging Details

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (AUD Equiv.)	Exchange Rate
Contingent Covered Bond Swap**	27 Nov 2023	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-3 Covered Bonds.	Series 2023-3	GBP 1,000,000,000	$1,911,335,451	0.5232
Contingent Covered Bond Swap**	28 May 2025	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2025-1 Covered Bonds.	Series 2025-1	EUR 1,500,000,000	$2,649,603,088	0.5661

* Hedges interest flows on the cover pool to a spread over 1 month BBSW to cover the payment obligations of the Trust, including interest payments on the Intercompany Loan and Demand Loan and the expenses of the Trust.
** Where covered bonds are issued in a currency and/or on an interest basis different to the Interest Rate Swap, ANZBGL will enter into a Cross Currency Swap and at the same time, the Covered Bond Guarantor will enter into a Forward Starting Covered Bond Swap.

Ratings Triggers

Rating Trigger Action Relates to:	**Rating Trigger Description:**	**When Moody's Ratings falls below…**	**When Fitch Ratings falls below…**
Pre-Maturity Test:	For Hard Bullet Covered Bonds maturing within the next 12 months, Pre-Maturity Ledger must be funded by the A$ equivalent of the Required Redemption Amount. Failure to remedy a breach of the Pre-Maturity Test within the required timeframe will cause an Issuer Event of Default to occur.	P-1	F1+ / A+
	Is the Pre-Maturity Test triggered?	No - not applicable given no Hard Bullet Covered bonds are outstanding	
Reserve Fund:	An amount equal to the A$ equivalent of three months' interest and expense must be credited to the Reserve Fund when the noted rating levels have been triggered.	P-1	F1+
	Has the Reserve Fund Required Amount been triggered?	N/a	N/a
	Has ANZ met the Reserve Fund Required Amount requirements?	N/a	N/a
Interest Rate & Contingent Covered Bond Swap Collateralisation:	In compliance with Fitch Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 14 calendar days of a ratings trigger event.	N/a	F1 / A
	In compliance with Moody's Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 30 business days of a ratings trigger event.	P-1 / A2	N/a
Interest Rate & Contingent Covered Bond Swap Replacement:	In compliance with Fitch Criteria as reflected in ISDA documentation, ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below:	N/a	F2 / BBB+
	In compliance with Moody's Criteria as reflected in ISDA documentation, ANZ must replace itself as a swap counterparty if ANZ's Moody's rating falls below:	P-2 / A3	N/a
Trust Bank (GIC) Account:	Minimum Required Ratings to be an Eligible Bank* to provide Trust Bank Accounts:	P-1	F1/A
Servicer:	Servicer to transfer collections to Trust Bank (GIC) Account within 2 Local Business Days of receipt#	P-1	F1/A
	Servicer Termination Event occurs	Baa3	BBB-

* Account bank ceases to be an Eligible Bank if it does not obtain a guarantee from an Eligible Bank (of its obligations) within 30 Local Business Days of the occurrence of such event.
# For so long as ANZ has short term credit ratings of no lower than P-1 from Moody's and F1 from Fitch and a long term credit rating of no lower than A from Fitch, the Servicer will only credit collections to the GIC account on a monthly basis (no later than 10am on the Trust Payment Date immediately following the end of the relevant Collection Period).

Funding Summary

	%	Nominal Value
Intercompany Loan	100.00 %	$8,138,859,147
Subordinated Demand Loan*	88.89 %	$7,234,943,030
Senior Demand Loan	-	$ -
Total Funding		**$15,373,802,176**

**$6,380,589,404 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.*

Additional Disclosure - Article 14 of Directive (EU) 2019 / 216214

Composition of mortgages in the cover pool	100% residential
Updating of security valuations via Indexation*	Quarterly
Value of cover pool assets	Nominal
Currency denomination of cover pool assets	AUD
Cover pool asset ranking	1st Ranking Only**
Domicile of all cover pool assets and related securities	Australia

* Indexed LVRs reported in this Investor Report 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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

** A Receivable is a Qualifying Receivable if the Receivable is secured by a Mortgage over Property in Australia which is a registered first ranking mortgage or a second ranking registered mortgage where there are two registered mortgages over the Property securing the Receivable and the Seller is the first ranking mortgagee and the first ranking mortgage is also being acquired by the Covered Bond Guarantor.

Cover Pool Assets

Residential Mortgages	$15,373,772,525
Cash in GIC Account	$29,651
Substitution Assets	$0
Liquid assets	$0
Total Cover Pool Assets	**$15,373,802,176**

Residential Mortgage Pool Summary

Portfolio Cut-off Date	02 Feb 2026
Current Aggregate Principal Balance (AUD)	$15,373,772,525
Number of Loans (Unconsolidated)	43,324
Number of Loans (Consolidated)	37,697
Average Loan Size (Consolidated)	$407,825
Maximum Loan Balance (Consolidated)	$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.79 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	56.03 %
Weighted Average Interest Rate	5.59 %
Weighted Average Seasoning (Months)	43.43
Weighted Average Remaining Term (Months)	310.04

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)	20.06%	21.55%	20.73%	19.44%
Prepayment History (SMM)	1.85%	2.00%	1.92%	1.79%

**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%	10,228	23.61 %	$2,012,048,351	13.09 %
> 40.00% up to and including 45.00%	1,709	3.94 %	$528,995,572	3.44 %
> 45.00% up to and including 50.00%	1,708	3.94 %	$576,217,957	3.75 %
> 50.00% up to and including 55.00%	1,114	2.57 %	$415,501,221	2.70 %
> 55.00% up to and including 60.00%	3,456	7.98 %	$1,229,620,825	8.00 %
> 60.00% up to and including 65.00%	2,591	5.98 %	$957,756,504	6.23 %
> 65.00% up to and including 70.00%	3,227	7.45 %	$1,289,102,895	8.39 %
> 70.00% up to and including 75.00%	3,929	9.07 %	$1,607,905,341	10.46 %
> 75.00% up to and including 80.00%	13,537	31.25 %	$6,177,165,115	40.18 %
> 80.00% up to and including 85.00%	776	1.79 %	$284,480,088	1.85 %
> 85.00% up to and including 90.00%	921	2.13 %	$263,158,430	1.71 %
> 90.00% up to and including 95.00%	78	0.18 %	$22,127,819	0.14 %
> 95.00% up to and including 100.00%	50	0.12 %	$9,692,407	0.06 %
> 100.00%				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

** The values in the stratification table above are calculated by dividing the original loan balance by the most recent security valuation amount. Where ANZ has not processed credit critical applications in relation to loans and/or their related securities, most recent security valuation reflects the valuation amount at orignation, however for loans which have had credit critical applications to date, most recent valuation amount will reflect updated values resulting in the reporting of lower Original LVR categorisation of such loans in the stratification table above.*

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%	11,198	29.71 %	$1,860,477,311	12.10 %
> 40.00% up to and including 45.00%	1,806	4.79 %	$608,561,975	3.96 %
> 45.00% up to and including 50.00%	2,033	5.39 %	$739,982,475	4.81 %
> 50.00% up to and including 55.00%	2,609	6.92 %	$1,075,639,239	7.00 %
> 55.00% up to and including 60.00%	3,036	8.05 %	$1,355,652,983	8.82 %
> 60.00% up to and including 65.00%	3,267	8.67 %	$1,569,618,976	10.21 %
> 65.00% up to and including 70.00%	3,612	9.58 %	$1,887,579,227	12.28 %
> 70.00% up to and including 75.00%	4,080	10.82 %	$2,366,176,744	15.39 %
> 75.00% up to and including 80.00%	5,797	15.38 %	$3,760,179,117	24.46 %
> 80.00% up to and including 85.00%	245	0.65 %	$141,311,763	0.92 %
> 85.00% up to and including 90.00%	14	0.04 %	$8,592,715	0.06 %
> 90.00% up to and including 95.00%				0
> 95.00% up to and including 100.00%				0
> 100.00%				0
Total	**37,697**	**100.00 %**	**$15,373,772,525**	**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%	15,408	40.87 %	$3,139,572,547	20.42 %
> 40.00% up to and including 45.00%	1,998	5.30 %	$795,824,105	5.18 %
> 45.00% up to and including 50.00%	2,083	5.53 %	$912,202,094	5.93 %
> 50.00% up to and including 55.00%	2,631	6.98 %	$1,272,207,920	8.28 %
> 55.00% up to and including 60.00%	2,687	7.13 %	$1,383,858,894	9.00 %
> 60.00% up to and including 65.00%	2,912	7.72 %	$1,568,597,468	10.20 %
> 65.00% up to and including 70.00%	3,477	9.22 %	$2,058,525,095	13.39 %
> 70.00% up to and including 75.00%	4,600	12.20 %	$2,989,877,239	19.45 %
> 75.00% up to and including 80.00%	1,785	4.74 %	$1,185,695,265	7.71 %
> 80.00% up to and including 85.00%	103	0.27 %	$60,604,495	0.39 %
> 85.00% up to and including 90.00%	12	0.03 %	$6,260,323	0.04 %
> 90.00% up to and including 95.00%	1	0.00 %	$547,080	0.00 %
Total	**37,697**	**100.00 %**	**$15,373,772,525**	**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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").*

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	88	0.20 %	$29,829,529	0.19 %
> 3.00% up to and including 3.25%	8	0.02 %	$2,750,760	0.02 %
> 3.25% up to and including 3.50%	1	0.00 %	$410,700	0.00 %
> 3.50% up to and including 3.75%	7	0.02 %	$3,082,906	0.02 %
> 3.75% up to and including 4.00%	5	0.01 %	$1,415,828	0.01 %
> 4.00% up to and including 4.25%	7	0.02 %	$2,241,072	0.01 %
> 4.25% up to and including 4.50%	6	0.01 %	$3,733,955	0.02 %
> 4.50% up to and including 4.75%	6	0.01 %	$2,449,160	0.02 %
> 4.75% up to and including 5.00%	14	0.03 %	$5,841,970	0.04 %
> 5.00% up to and including 5.25%	823	1.90 %	$383,327,858	2.49 %
> 5.25% up to and including 5.50%	16,729	38.61 %	$7,742,567,653	50.36 %
> 5.50% up to and including 5.75%	12,586	29.05 %	$4,250,971,621	27.65 %
> 5.75% up to and including 6.00%	6,127	14.14 %	$1,775,766,264	11.55 %
> 6.00% up to and including 6.25%	1,324	3.06 %	$341,135,425	2.22 %
> 6.25% up to and including 6.50%	2,504	5.78 %	$380,064,557	2.47 %
> 6.50% up to and including 6.75%	955	2.20 %	$175,291,266	1.14 %
> 6.75% up to and including 7.00%	432	1.00 %	$78,796,683	0.51 %
> 7.00% up to and including 7.25%	1,214	2.80 %	$133,819,606	0.87 %
> 7.25% up to and including 7.50%	185	0.43 %	$23,576,440	0.15 %
> 7.50% up to and including 7.75%	141	0.33 %	$26,005,141	0.17 %
> 7.75% up to and including 8.00%	141	0.33 %	$7,992,125	0.05 %
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%	21	0.05 %	$2,702,006	0.02 %
> 8.50%				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	501	1.16 %	$185,800,951	1.21 %
<= 2 Year Fixed	204	0.47 %	$73,603,101	0.48 %
<= 3 Year Fixed	15	0.03 %	$3,782,253	0.02 %
<= 4 Year Fixed	1	0.00 %	$150,988	0.00 %
<= 5 Year Fixed	6	0.01 %	$1,585,952	0.01 %
> 5 Year Fixed				
Total Fixed Rate	727	1.68 %	$264,923,244	1.72 %
Total Variable Rate	42,597	98.32 %	$15,108,849,281	98.28 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including $100,000	5,395	14.31 %	$224,922,286	1.46 %
> $100,000 up to and including $200,000	4,831	12.82 %	$734,299,350	4.78 %
> $200,000 up to and including $300,000	5,687	15.09 %	$1,429,688,061	9.30 %
> $300,000 up to and including $400,000	5,428	14.40 %	$1,895,862,096	12.33 %
> $400,000 up to and including $500,000	4,878	12.94 %	$2,194,055,285	14.27 %
> $500,000 up to and including $600,000	3,757	9.97 %	$2,057,143,883	13.38 %
> $600,000 up to and including $700,000	2,481	6.58 %	$1,601,883,010	10.42 %
> $700,000 up to and including $800,000	1,472	3.90 %	$1,100,211,443	7.16 %
> $800,000 up to and including $900,000	1,020	2.71 %	$865,740,866	5.63 %
> $900,000 up to and including $1.00m	797	2.11 %	$754,269,533	4.91 %
> $1.00m up to and including $1.25m	1,048	2.78 %	$1,159,845,380	7.54 %
> $1.25m up to and including $1.50m	531	1.41 %	$724,083,102	4.71 %
> $1.50m up to and including $1.75m	237	0.63 %	$382,132,119	2.49 %
> $1.75m up to and including $2.00m	135	0.36 %	$249,636,112	1.62 %
> $2.00m				0
Total	**37,697**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	11,422	26.36 %	$4,684,620,460	30.47 %
VIC	14,439	33.33 %	$5,427,948,037	35.31 %
TAS	1,038	2.40 %	$221,073,316	1.44 %
QLD	7,613	17.57 %	$2,427,718,875	15.79 %
SA	3,559	8.21 %	$1,015,690,528	6.61 %
WA	4,985	11.51 %	$1,521,278,555	9.90 %
NT	268	0.62 %	$75,442,754	0.49 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	31,964	73.78 %	$12,421,991,497	80.80 %
Non Metro	11,360	26.22 %	$2,951,781,029	19.20 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	8,077	18.64 %	$3,673,628,758	23.90 %
NSW/ACT - Non Metro	3,345	7.72 %	$1,010,991,702	6.58 %
VIC - Metro	11,922	27.52 %	$4,822,183,845	31.37 %
VIC - Non Metro	2,517	5.81 %	$605,764,193	3.94 %
TAS - Metro	503	1.16 %	$122,455,337	0.80 %
TAS - Non Metro	535	1.23 %	$98,617,979	0.64 %
QLD - Metro	4,118	9.51 %	$1,498,735,536	9.75 %
QLD - Non Metro	3,495	8.07 %	$928,983,339	6.04 %
SA - Metro	2,694	6.22 %	$848,345,132	5.52 %
SA - Non Metro	865	2.00 %	$167,345,396	1.09 %
WA - Metro	4,463	10.30 %	$1,401,596,250	9.12 %
WA - Non Metro	522	1.20 %	$119,682,306	0.78 %
NT - Metro	187	0.43 %	$55,046,639	0.36 %
NT - Non Metro	81	0.19 %	$20,396,115	0.13 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	493	1.14 %	$182,014,996	1.18 %
3064 (Craigieburn, VIC)	427	0.99 %	$161,422,553	1.05 %
3977 (Botanic Ridge, VIC)	413	0.95 %	$160,186,545	1.04 %
3978 (Cardinia, VIC)	276	0.64 %	$128,690,787	0.84 %
3030 (Cocoroc, VIC)	326	0.75 %	$123,698,344	0.80 %
2765 (Angus, NSW)	165	0.38 %	$100,471,415	0.65 %
2155 (Beaumont Hills, NSW)	135	0.31 %	$75,432,348	0.49 %
2170 (Casula, NSW)	202	0.47 %	$74,886,256	0.49 %
6112 (Armadale, WA)	208	0.48 %	$69,244,962	0.45 %
3150 (Brandon Park, VIC)	125	0.29 %	$67,413,599	0.44 %
6065 (Ashby, WA)	177	0.41 %	$64,770,427	0.42 %
4209 (Coomera, QLD)	142	0.33 %	$61,659,863	0.40 %
2145 (Constitution Hill, NSW)	148	0.34 %	$61,380,709	0.40 %
3805 (Fountain Gate, VIC)	165	0.38 %	$60,050,653	0.39 %
4300 (Augustine Heights, QLD)	140	0.32 %	$58,893,962	0.38 %
3024 (Fieldstone, VIC)	156	0.36 %	$58,392,887	0.38 %
3023 (Burnside, VIC)	164	0.38 %	$58,060,318	0.38 %
2153 (Baulkham Hills, NSW)	102	0.24 %	$57,223,515	0.37 %
6164 (Atwell, WA)	194	0.45 %	$56,453,818	0.37 %
3806 (Berwick, VIC)	132	0.30 %	$55,986,874	0.36 %
Total	**4,290**	**9.90 %**	**$1,736,334,829**	**11.29 %**

** 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
21305 (Wyndham, VIC)	1,023	2.36 %	$382,855,612	2.49 %
21203 (Casey - South, VIC)	840	1.94 %	$344,053,059	2.24 %
20904 (Whittlesea - Wallan, VIC)	635	1.47 %	$241,393,024	1.57 %
21005 (Tullamarine - Broadmeadows, VIC)	622	1.44 %	$229,897,712	1.50 %
21304 (Melton - Bacchus Marsh, VIC)	646	1.49 %	$216,557,132	1.41 %
11602 (Blacktown - North, NSW)	375	0.87 %	$200,885,424	1.31 %
21205 (Monash, VIC)	375	0.87 %	$195,145,301	1.27 %
21202 (Casey - North, VIC)	458	1.06 %	$182,363,239	1.19 %
11703 (Sydney Inner City, NSW)	358	0.83 %	$177,677,572	1.16 %
21101 (Knox, VIC)	416	0.96 %	$176,165,232	1.15 %
21204 (Dandenong, VIC)	439	1.01 %	$168,944,374	1.10 %
20701 (Boroondara, VIC)	290	0.67 %	$165,710,917	1.08 %
50503 (Wanneroo, WA)	504	1.16 %	$161,944,670	1.05 %
50502 (Stirling, WA)	454	1.05 %	$153,712,240	1.00 %
20302 (Geelong, VIC)	468	1.08 %	$152,040,856	0.99 %
20802 (Glen Eira, VIC)	295	0.68 %	$144,783,222	0.94 %
12602 (Ryde - Hunters Hill, NSW)	283	0.65 %	$143,243,820	0.93 %
20703 (Whitehorse - West, VIC)	267	0.62 %	$142,249,114	0.93 %
20604 (Melbourne City, VIC)	450	1.04 %	$142,149,908	0.92 %
11501 (Baulkham Hills, NSW)	227	0.52 %	$133,045,387	0.87 %
Total	**9,425**	**21.75 %**	**$3,854,817,814**	**25.07 %**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	41,801	96.48 %	$14,675,311,135	95.46 %
Interest Only	1,523	3.52 %	$698,461,390	4.54 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	43,324	100.00 %	$15,373,772,525	100.00 %
Low Doc Loans				
No Doc Loans				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	41,801	96.48 %	$14,675,311,135	95.46 %
Interest Only Loans: > 0 yrs up to and including 1 yr	271	0.63 %	$127,279,602	0.83 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	341	0.79 %	$155,012,386	1.01 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	304	0.70 %	$128,410,969	0.84 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	250	0.58 %	$112,541,405	0.73 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	308	0.71 %	$150,631,500	0.98 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	5	0.01 %	$1,048,596	0.01 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	16	0.04 %	$6,394,245	0.04 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	8	0.02 %	$5,184,705	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	8	0.02 %	$3,199,263	0.02 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	12	0.03 %	$8,758,719	0.06 %
Interest Only Loans: > 10 yrs				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	32,771	75.64 %	$11,352,025,829	73.84 %
Residential Investment (Full Recourse)	10,553	24.36 %	$4,021,746,696	26.16 %
Residential Investment (Limited Recourse)				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	812	1.87 %	$177,914,516	1.16 %
Construction of a dwelling (completed)	1,810	4.18 %	$689,714,754	4.49 %
Purchase of established dwelling	14,749	34.04 %	$5,849,509,892	38.05 %
Purchase of new erected dwelling	1,555	3.59 %	$573,194,937	3.73 %
Refinancing an existing debt from another lender	13,755	31.75 %	$5,277,514,413	34.33 %
Refinancing an existing debt with ANZ	5,653	13.05 %	$1,518,830,606	9.88 %
Other	4,990	11.52 %	$1,287,093,409	8.37 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	203	0.47 %	$109,627,868	0.71 %
> 3 up to and including 6 months	1,317	3.04 %	$680,043,204	4.42 %
> 6 up to and including 9 months	3,418	7.89 %	$1,854,934,209	12.07 %
> 9 up to and including 12 months	1,353	3.12 %	$711,688,963	4.63 %
> 12 up to and including 15 months	2,267	5.23 %	$1,190,126,834	7.74 %
> 15 up to and including 18 months	1,263	2.92 %	$658,074,773	4.28 %
> 18 up to and including 21 months	1,274	2.94 %	$656,349,449	4.27 %
> 21 up to and including 24 months	1,489	3.44 %	$730,483,714	4.75 %
> 24 up to and including 27 months	871	2.01 %	$429,404,423	2.79 %
> 27 up to and including 30 months	1,232	2.84 %	$585,309,035	3.81 %
> 30 up to and including 33 months	1,265	2.92 %	$516,254,516	3.36 %
> 33 up to and including 36 months	2,170	5.01 %	$846,484,057	5.51 %
> 36 up to and including 48 months	5,085	11.74 %	$1,909,189,789	12.42 %
> 48 up to and including 60 months	3,481	8.03 %	$1,146,621,908	7.46 %
> 60 up to and including 72 months	2,448	5.65 %	$668,966,245	4.35 %
> 72 up to and including 84 months	1,134	2.62 %	$277,671,260	1.81 %
> 84 up to and including 96 months	1,065	2.46 %	$261,839,673	1.70 %
> 96 up to and including 108 months	1,516	3.50 %	$355,103,749	2.31 %
> 108 up to and including 120 months	2,246	5.18 %	$473,011,163	3.08 %
> 120 months	8,227	18.99 %	$1,312,587,692	8.54 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	25	0.06 %	$4,434,513	0.03 %
> 1 up to and including 2 years	45	0.10 %	$605,254	0.00 %
> 2 up to and including 3 years	45	0.10 %	$702,902	0.00 %
> 3 up to and including 4 years	53	0.12 %	$1,730,639	0.01 %
> 4 up to and including 5 years	55	0.13 %	$1,733,279	0.01 %
> 5 up to and including 6 years	82	0.19 %	$4,063,592	0.03 %
> 6 up to and including 7 years	118	0.27 %	$6,996,945	0.05 %
> 7 up to and including 8 years	140	0.32 %	$10,238,325	0.07 %
> 8 up to and including 9 years	179	0.41 %	$13,709,233	0.09 %
> 9 up to and including 10 years	203	0.47 %	$17,187,796	0.11 %
> 10 up to and including 15 years	2,218	5.12 %	$274,681,932	1.79 %
> 15 up to and including 20 years	7,810	18.03 %	$1,462,654,544	9.51 %
> 20 up to and including 25 years	8,845	20.42 %	$2,437,714,065	15.86 %
> 25 up to and including 30 years	23,506	54.26 %	$11,137,319,505	72.44 %
> 30 years				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	43,075	99.43 %	$15,268,339,224	99.31 %
> 0 days up to and including 30 days	228	0.53 %	$95,972,611	0.62 %
> 30 days up to and including 60 days	21	0.05 %	$9,460,691	0.06 %
> 60 days up to and including 90 days				
> 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	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	42,597	98.32 %	$15,108,849,281	98.28 %
Fixed Rate Loans: > 0 up to and including 3 months	75	0.17 %	$20,026,177	0.13 %
Fixed Rate Loans: > 3 up to and including 6 months	177	0.41 %	$65,994,234	0.43 %
Fixed Rate Loans: > 6 up to and including 9 months	92	0.21 %	$34,456,815	0.22 %
Fixed Rate Loans: > 9 up to and including 12 months	157	0.36 %	$65,323,724	0.42 %
Fixed Rate Loans: > 12 up to and including 15 months	52	0.12 %	$17,044,804	0.11 %
Fixed Rate Loans: > 15 up to and including 18 months	34	0.08 %	$11,953,420	0.08 %
Fixed Rate Loans: > 18 up to and including 21 months	39	0.09 %	$11,621,053	0.08 %
Fixed Rate Loans: > 21 up to and including 24 months	79	0.18 %	$32,983,824	0.21 %
Fixed Rate Loans: > 24 up to and including 27 months	7	0.02 %	$2,191,307	0.01 %
Fixed Rate Loans: > 27 up to and including 30 months	4	0.01 %	$560,099	0.00 %
Fixed Rate Loans: > 30 up to and including 33 months				
Fixed Rate Loans: > 33 up to and including 36 months	4	0.01 %	$1,030,847	0.01 %
Fixed Rate Loans: > 36 up to and including 48 months	1	0.00 %	$150,988	0.00 %
Fixed Rate Loans: > 48 up to and including 60 months	6	0.01 %	$1,585,952	0.01 %
Fixed Rate Loans: > 60 months				
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,251	21.35 %	$2,770,940,282	18.02 %
Fortnightly	12,023	27.75 %	$3,505,238,522	22.80 %
Monthly	22,050	50.90 %	$9,097,593,721	59.18 %
Total	**43,324**	**100.00 %**	**$15,373,772,525**	**100.00 %**

Trust Manager

Institutional Securitisation Services Limited
ABN 30 004 768 807
Level 5, 242 Pitt Street
Sydney, NSW, Australia 2000

Issuer

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

Contacts:

Rita David
Head of Structured Capital Markets Trade Services
Global Capital Markets, ANZ
Phone: (61 2) 8037 0643
Email: rita.david@anz.com

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

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