



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 July 2019
Determination Date:	20 August 2019
Trust Payment Date:	22 August 2019
Date of Report:	22 August 2019

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)	AA- (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Pass

Asset Coverage Test as at 22 August 2019

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,729,463,134	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$18,057,235,601	
			\$18,057,235,601
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):		\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:		\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:		\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:		\$0
Z	Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$18,057,235,601
---------------	------------------

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,057,235,601
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$14,393,543,749
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:	138.62 %

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

Summary as at 22 August 2019

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 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38 %
Series 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi Annual	2.05 %
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	Annual	Compounded Daily SONIA + 0.68 %
Total	-	-	\$14,393,543,749	-	-	-

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 2014-3	ANZ	XS1139088071 -	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
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	\$14,393,543,749	100.00 %
Subordinated Demand Loan*	\$5,559,139,288	38.62 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,683,037	

*\$4,048,265,409 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 2019
Current Aggregate Principal Balance (AUD)	\$19,952,683,037
Number of Loans (Unconsolidated)	70,947
Number of Loans (Consolidated)	59,567
Average Loan Size (Consolidated)	\$334,962
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.26 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	61.16 %
Weighted Average Interest Rate	3.97 %
Weighted Average Seasoning (Months)	45.47
Weighted Average Remaining Term (Months)	305.36

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)	15.11%	14.95%	15.90%	18.50%
Prepayment History (SMM)	1.36%	1.34%	1.43%	1.69%

*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%	19,013	26.80 %	\$2,936,651,118	14.72 %
> 40.00% up to and including 45.00%	3,616	5.10 %	\$909,556,460	4.56 %
> 45.00% up to and including 50.00%	3,856	5.44 %	\$1,044,187,559	5.23 %
> 50.00% up to and including 55.00%	3,688	5.20 %	\$1,069,117,432	5.36 %
> 55.00% up to and including 60.00%	3,908	5.51 %	\$1,186,545,716	5.95 %
> 60.00% up to and including 65.00%	3,874	5.46 %	\$1,214,859,220	6.09 %
> 65.00% up to and including 70.00%	4,716	6.65 %	\$1,522,217,782	7.63 %
> 70.00% up to and including 75.00%	4,743	6.69 %	\$1,594,543,073	7.99 %
> 75.00% up to and including 80.00%	17,604	24.81 %	\$6,498,435,184	32.57 %
> 80.00% up to and including 85.00%	1,785	2.52 %	\$593,215,260	2.97 %
> 85.00% up to and including 90.00%	3,916	5.52 %	\$1,312,867,667	6.58 %
> 90.00% up to and including 95.00%	147	0.21 %	\$46,993,390	0.24 %
> 95.00% up to and including 100.00%	81	0.11 %	\$23,493,178	0.12 %
> 100.00%				
Total	70,947	100.00 %	\$19,952,683,037	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%	15,317	25.71 %	\$2,310,152,569	11.58 %
> 40.00% up to and including 45.00%	2,970	4.99 %	\$857,576,420	4.30 %
> 45.00% up to and including 50.00%	3,517	5.90 %	\$1,143,725,327	5.73 %
> 50.00% up to and including 55.00%	3,586	6.02 %	\$1,227,796,125	6.15 %
> 55.00% up to and including 60.00%	3,977	6.68 %	\$1,444,229,999	7.24 %
> 60.00% up to and including 65.00%	4,628	7.77 %	\$1,769,641,876	8.87 %
> 65.00% up to and including 70.00%	5,478	9.20 %	\$2,201,545,857	11.03 %
> 70.00% up to and including 75.00%	6,809	11.43 %	\$2,879,849,087	14.43 %
> 75.00% up to and including 80.00%	9,124	15.32 %	\$4,450,848,941	22.31 %
> 80.00% up to and including 85.00%	2,711	4.55 %	\$1,082,529,087	5.43 %
> 85.00% up to and including 90.00%	1,421	2.39 %	\$573,709,812	2.88 %
> 90.00% up to and including 95.00%	28	0.05 %	\$10,911,435	0.05 %
> 95.00% up to and including 100.00%	1	0.00 %	\$166,503	0.00 %
> 100.00%				0
Total	59,567	100.00 %	\$19,952,683,037	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%	18,351	30.81 %	\$3,098,308,458	15.53 %
> 40.00% up to and including 45.00%	3,580	6.01 %	\$1,108,079,198	5.55 %
> 45.00% up to and including 50.00%	3,802	6.38 %	\$1,305,911,182	6.55 %
> 50.00% up to and including 55.00%	4,084	6.86 %	\$1,476,680,783	7.40 %
> 55.00% up to and including 60.00%	4,350	7.30 %	\$1,630,582,709	8.17 %
> 60.00% up to and including 65.00%	4,485	7.53 %	\$1,769,669,424	8.87 %
> 65.00% up to and including 70.00%	4,719	7.92 %	\$1,914,280,262	9.59 %
> 70.00% up to and including 75.00%	4,780	8.02 %	\$2,071,365,276	10.38 %
> 75.00% up to and including 80.00%	4,674	7.85 %	\$2,091,590,050	10.48 %
> 80.00% up to and including 85.00%	3,505	5.88 %	\$1,760,308,820	8.82 %
> 85.00% up to and including 90.00%	2,251	3.78 %	\$1,179,719,249	5.91 %
> 90.00% up to and including 95.00%	891	1.50 %	\$493,932,716	2.48 %
> 95.00% up to and including 100.00%	95	0.16 %	\$52,254,912	0.26 %
Total	59,567	100.00 %	\$19,952,683,037	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%				
> 3.00% up to and including 3.25%	376	0.53 %	\$119,056,118	0.60 %
> 3.25% up to and including 3.50%	6,899	9.72 %	\$2,697,296,370	13.52 %
> 3.50% up to and including 3.75%	16,547	23.32 %	\$5,128,727,453	25.70 %
> 3.75% up to and including 4.00%	10,095	14.23 %	\$3,004,276,056	15.06 %
> 4.00% up to and including 4.25%	14,892	20.99 %	\$3,804,238,948	19.07 %
> 4.25% up to and including 4.50%	12,911	18.20 %	\$2,597,074,581	13.02 %
> 4.50% up to and including 4.75%	4,905	6.91 %	\$1,575,086,135	7.89 %
> 4.75% up to and including 5.00%	3,080	4.34 %	\$679,158,360	3.40 %
> 5.00% up to and including 5.25%	937	1.32 %	\$289,144,821	1.45 %
> 5.25% up to and including 5.50%	137	0.19 %	\$30,301,945	0.15 %
> 5.50% up to and including 5.75%	131	0.18 %	\$19,068,556	0.10 %
> 5.75% up to and including 6.00%	34	0.05 %	\$8,138,326	0.04 %
> 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 %	\$1,115,368	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	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,304	4.66 %	\$1,142,958,427	5.73 %
<= 2 Year Fixed	3,083	4.35 %	\$1,069,890,461	5.36 %
<= 3 Year Fixed	378	0.53 %	\$121,622,276	0.61 %
<= 4 Year Fixed	43	0.06 %	\$12,404,213	0.06 %
<= 5 Year Fixed	32	0.05 %	\$11,142,729	0.06 %
> 5 Year Fixed				
Total Fixed Rate	6,840	9.64 %	\$2,358,018,106	11.82 %
Total Variable Rate	64,107	90.36 %	\$17,594,664,931	88.18 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,846	13.17 %	\$413,317,953	2.07 %
> \$100,000 up to and including \$200,000	11,053	18.56 %	\$1,689,959,679	8.47 %
> \$200,000 up to and including \$300,000	13,395	22.49 %	\$3,355,307,593	16.82 %
> \$300,000 up to and including \$400,000	10,755	18.06 %	\$3,729,589,040	18.69 %
> \$400,000 up to and including \$500,000	6,330	10.63 %	\$2,820,265,722	14.13 %
> \$500,000 up to and including \$600,000	3,584	6.02 %	\$1,955,624,750	9.80 %
> \$600,000 up to and including \$700,000	2,005	3.37 %	\$1,296,735,201	6.50 %
> \$700,000 up to and including \$800,000	1,236	2.07 %	\$923,324,967	4.63 %
> \$800,000 up to and including \$900,000	760	1.28 %	\$643,397,677	3.22 %
> \$900,000 up to and including \$1.00m	616	1.03 %	\$587,266,814	2.94 %
> \$1.00m up to and including \$1.25m	1,139	1.91 %	\$1,267,201,829	6.35 %
> \$1.25m up to and including \$1.50m	496	0.83 %	\$673,177,960	3.37 %
> \$1.50m up to and including \$1.75m	224	0.38 %	\$359,854,210	1.80 %
> \$1.75m up to and including \$2.00m	128	0.21 %	\$237,659,644	1.19 %
> \$2.00m				0
Total	59,567	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,629	27.67 %	\$6,696,789,992	33.56 %
VIC	20,162	28.42 %	\$5,898,700,802	29.56 %
TAS	2,015	2.84 %	\$338,391,053	1.70 %
QLD	13,954	19.67 %	\$3,322,692,864	16.65 %
SA	6,001	8.46 %	\$1,211,108,957	6.07 %
WA	8,648	12.19 %	\$2,332,414,370	11.69 %
NT	538	0.76 %	\$152,584,999	0.76 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,350	66.74 %	\$14,990,390,125	75.13 %
Non Metro	23,597	33.26 %	\$4,962,292,912	24.87 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,871	18.14 %	\$5,133,055,428	25.73 %
NSW/ACT - Non Metro	6,758	9.53 %	\$1,563,734,565	7.84 %
VIC - Metro	15,477	21.81 %	\$5,010,094,462	25.11 %
VIC - Non Metro	4,685	6.60 %	\$888,606,340	4.45 %
TAS - Metro	914	1.29 %	\$169,052,946	0.85 %
TAS - Non Metro	1,101	1.55 %	\$169,338,107	0.85 %
QLD - Metro	6,339	8.93 %	\$1,646,507,748	8.25 %
QLD - Non Metro	7,615	10.73 %	\$1,676,185,116	8.40 %
SA - Metro	4,048	5.71 %	\$893,436,994	4.48 %
SA - Non Metro	1,953	2.75 %	\$317,671,963	1.59 %
WA - Metro	7,348	10.36 %	\$2,029,776,772	10.17 %
WA - Non Metro	1,300	1.83 %	\$302,637,598	1.52 %
NT - Metro	353	0.50 %	\$108,465,776	0.54 %
NT - Non Metro	185	0.26 %	\$44,119,223	0.22 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	514	0.72 %	\$138,907,928	0.70 %
3064 (Melb North West, VIC)	407	0.57 %	\$107,558,023	0.54 %
3030 (Melb North West, VIC)	368	0.52 %	\$105,369,932	0.53 %
2155 (Seven Hills, NSW)	237	0.33 %	\$102,901,384	0.52 %
3029 (Melb North West, VIC)	400	0.56 %	\$100,213,071	0.50 %
2170 (Campbelltown, NSW)	290	0.41 %	\$84,718,113	0.42 %
6210 (Brand, WA)	331	0.47 %	\$79,945,843	0.40 %
6065 (Brand, WA)	273	0.38 %	\$76,887,531	0.39 %
6164 (Brand, WA)	288	0.41 %	\$76,021,975	0.38 %
2153 (Seven Hills, NSW)	171	0.24 %	\$75,636,590	0.38 %
3150 (Mulgrave, VIC)	134	0.19 %	\$65,905,082	0.33 %
4740 (Central QLD, QLD)	291	0.41 %	\$65,399,541	0.33 %
2570 (Campbelltown, NSW)	186	0.26 %	\$65,334,586	0.33 %
2145 (Seven Hills, NSW)	189	0.27 %	\$62,112,273	0.31 %
3023 (Footscray, VIC)	231	0.33 %	\$61,557,872	0.31 %
2560 (Campbelltown, NSW)	225	0.32 %	\$58,920,546	0.30 %
3199 (Frankston, VIC)	209	0.29 %	\$57,946,973	0.29 %
2250 (Gosford, NSW)	216	0.30 %	\$57,835,554	0.29 %
6112 (Tangney, WA)	237	0.33 %	\$57,801,304	0.29 %
3810 (Frankston, VIC)	219	0.31 %	\$56,613,159	0.28 %
Total	5,416	7.63 %	\$1,557,587,281	7.81 %

* One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on its Barcode Sort Plan Area Name under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,041	2.88 %	\$574,600,727	2.88 %
20565 (Southern Melbourne, VIC)	1,319	1.86 %	\$565,335,662	2.83 %
20505 (Inner Melbourne, VIC)	1,400	1.97 %	\$536,858,919	2.69 %
10515 (St George-Sutherland, NSW)	1,289	1.82 %	\$523,783,594	2.63 %
10560 (Central Northern Sydney, NSW)	1,015	1.43 %	\$505,059,698	2.53 %
10505 (Inner Sydney, NSW)	1,036	1.46 %	\$500,920,708	2.51 %
20550 (Eastern Middle Melbourne, VIC)	1,141	1.61 %	\$497,420,974	2.49 %
20580 (South Eastern Outer Melbourne, VIC)	1,829	2.58 %	\$487,650,059	2.44 %
20510 (Western Melbourne, VIC)	1,452	2.05 %	\$449,663,979	2.25 %
50520 (South West Metropolitan, WA)	1,629	2.30 %	\$448,895,607	2.25 %
10540 (Central Western Sydney, NSW)	1,129	1.59 %	\$430,427,608	2.16 %
50525 (South East Metropolitan, WA)	1,549	2.18 %	\$407,560,796	2.04 %
20520 (Melton-Wyndham, VIC)	1,482	2.09 %	\$387,334,719	1.94 %
10555 (Lower Northern Sydney, NSW)	727	1.02 %	\$381,034,292	1.91 %
10553 (Blacktown, NSW)	1,095	1.54 %	\$362,909,713	1.82 %
10545 (Outer Western Sydney, NSW)	1,081	1.52 %	\$335,459,779	1.68 %
10565 (Northern Beaches, NSW)	650	0.92 %	\$332,541,084	1.67 %
10525 (Fairfield-Liverpool, NSW)	1,045	1.47 %	\$325,499,726	1.63 %
50510 (East Metropolitan, WA)	1,233	1.74 %	\$319,194,956	1.60 %
30715 (Gold Coast West, QLD)	1,169	1.65 %	\$312,639,100	1.57 %
Total	25,311	35.68 %	\$8,684,791,702	43.53 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	64,344	90.69 %	\$17,151,967,450	85.96 %
Interest Only	6,603	9.31 %	\$2,800,715,587	14.04 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	70,947	100.00 %	\$19,952,683,037	100.00 %
Low Doc Loans				
No Doc Loans				
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	64,344	90.69 %	\$17,151,967,450	85.96 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,286	3.22 %	\$937,273,066	4.70 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,304	3.25 %	\$984,723,317	4.94 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	1,040	1.47 %	\$493,108,893	2.47 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	359	0.51 %	\$150,682,699	0.76 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	283	0.40 %	\$108,698,922	0.54 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	135	0.19 %	\$49,910,963	0.25 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	157	0.22 %	\$61,546,758	0.31 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	39	0.05 %	\$14,770,970	0.07 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs				
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	54,274	76.50 %	\$14,719,074,896	73.77 %
Residential Investment (Full Recourse)	16,673	23.50 %	\$5,233,608,141	26.23 %
Residential Investment (Limited Recourse)				
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,646	2.32 %	\$293,628,402	1.47 %
Construction of a dwelling (completed)	3,171	4.47 %	\$921,921,149	4.62 %
Purchase of established dwelling	21,585	30.42 %	\$6,345,323,192	31.80 %
Purchase of new erected dwelling	2,451	3.45 %	\$736,628,860	3.69 %
Refinancing an existing debt from another lender	13,025	18.36 %	\$3,872,093,354	19.41 %
Refinancing an existing debt with ANZ	15,508	21.86 %	\$4,039,483,545	20.25 %
Other	13,561	19.11 %	\$3,743,604,535	18.76 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	87	0.12 %	\$31,838,026	0.16 %
> 3 up to and including 6 months	1,003	1.41 %	\$327,746,090	1.64 %
> 6 up to and including 9 months	1,647	2.32 %	\$642,101,485	3.22 %
> 9 up to and including 12 months	1,630	2.30 %	\$564,257,512	2.83 %
> 12 up to and including 15 months	1,363	1.92 %	\$460,587,858	2.31 %
> 15 up to and including 18 months	1,280	1.80 %	\$408,795,683	2.05 %
> 18 up to and including 21 months	1,944	2.74 %	\$708,908,130	3.55 %
> 21 up to and including 24 months	2,130	3.00 %	\$692,725,823	3.47 %
> 24 up to and including 27 months	2,477	3.49 %	\$828,824,740	4.15 %
> 27 up to and including 30 months	2,333	3.29 %	\$780,156,557	3.91 %
> 30 up to and including 33 months	2,888	4.07 %	\$992,660,606	4.98 %
> 33 up to and including 36 months	3,081	4.34 %	\$979,227,905	4.91 %
> 36 up to and including 48 months	17,190	24.23 %	\$5,164,730,508	25.88 %
> 48 up to and including 60 months	10,034	14.14 %	\$2,641,427,474	13.24 %
> 60 up to and including 72 months	7,299	10.29 %	\$1,819,747,766	9.12 %
> 72 up to and including 84 months	6,207	8.75 %	\$1,312,459,332	6.58 %
> 84 up to and including 96 months	4,978	7.02 %	\$984,556,934	4.93 %
> 96 up to and including 108 months	1,958	2.76 %	\$355,593,419	1.78 %
> 108 up to and including 120 months	905	1.28 %	\$175,150,791	0.88 %
> 120 months	513	0.72 %	\$81,186,398	0.41 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	42	0.06 %	\$1,396,500	0.01 %
> 1 up to and including 2 years	66	0.09 %	\$801,141	0.00 %
> 2 up to and including 3 years	112	0.16 %	\$2,073,053	0.01 %
> 3 up to and including 4 years	160	0.23 %	\$4,101,887	0.02 %
> 4 up to and including 5 years	163	0.23 %	\$5,014,062	0.03 %
> 5 up to and including 6 years	219	0.31 %	\$10,529,847	0.05 %
> 6 up to and including 7 years	220	0.31 %	\$12,000,826	0.06 %
> 7 up to and including 8 years	262	0.37 %	\$14,379,415	0.07 %
> 8 up to and including 9 years	248	0.35 %	\$16,669,161	0.08 %
> 9 up to and including 10 years	201	0.28 %	\$14,895,448	0.07 %
> 10 up to and including 15 years	1,543	2.17 %	\$191,903,506	0.96 %
> 15 up to and including 20 years	4,653	6.56 %	\$837,455,861	4.20 %
> 20 up to and including 25 years	23,085	32.54 %	\$5,542,257,835	27.78 %
> 25 up to and including 30 years	39,973	56.34 %	\$13,299,204,494	66.65 %
> 30 years				
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	69,847	98.45 %	\$19,570,243,526	98.08 %
> 0 days up to and including 30 days	938	1.32 %	\$325,833,751	1.63 %
> 30 days up to and including 60 days	130	0.18 %	\$44,769,827	0.22 %
> 60 days up to and including 90 days	32	0.05 %	\$11,835,934	0.06 %
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	64,107	90.36 %	\$17,594,664,931	88.18 %
Fixed Rate Loans: > 0 up to and including 3 months	950	1.34 %	\$347,791,593	1.74 %
Fixed Rate Loans: > 3 up to and including 6 months	920	1.30 %	\$329,421,011	1.65 %
Fixed Rate Loans: > 6 up to and including 9 months	711	1.00 %	\$227,179,073	1.14 %
Fixed Rate Loans: > 9 up to and including 12 months	723	1.02 %	\$238,566,751	1.20 %
Fixed Rate Loans: > 12 up to and including 15 months	1,066	1.50 %	\$370,478,556	1.86 %
Fixed Rate Loans: > 15 up to and including 18 months	1,034	1.46 %	\$380,782,824	1.91 %
Fixed Rate Loans: > 18 up to and including 21 months	630	0.89 %	\$200,520,447	1.00 %
Fixed Rate Loans: > 21 up to and including 24 months	353	0.50 %	\$118,108,634	0.59 %
Fixed Rate Loans: > 24 up to and including 27 months	106	0.15 %	\$35,212,506	0.18 %
Fixed Rate Loans: > 27 up to and including 30 months	81	0.11 %	\$28,006,119	0.14 %
Fixed Rate Loans: > 30 up to and including 33 months	79	0.11 %	\$23,160,258	0.12 %
Fixed Rate Loans: > 33 up to and including 36 months	112	0.16 %	\$35,243,393	0.18 %
Fixed Rate Loans: > 36 up to and including 48 months	43	0.06 %	\$12,404,213	0.06 %
Fixed Rate Loans: > 48 up to and including 60 months	32	0.05 %	\$11,142,729	0.06 %
Fixed Rate Loans: > 60 months				
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,661	22.07 %	\$3,507,298,907	17.58 %
Fortnightly	21,515	30.33 %	\$4,795,501,206	24.03 %
Monthly	33,771	47.60 %	\$11,649,882,924	58.39 %
Total	70,947	100.00 %	\$19,952,683,037	100.00 %

Trust Manager

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

Contacts:

Veronica Katz
Manager, SCM Trade Services
ANZ SCM Trade Services
5/242 Pitt Street
Sydney NSW 2000
Phone: 61 2 8937 6952
Facsimile: 61 2 8937 7107
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

DISCLAIMER

1. This report is intended to be accessed only by investors who have acquired covered bonds issued under the US\$30,000,000,000 ANZ Global Covered Bond Programme established by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZBGL).
2. This report is for information purposes only. It is not intended as an offer, solicitation or recommendation to subscribe for, sell, or continue to hold covered bonds. ANZBGL and ANZ Capel Court Limited (ABN 30 004 768 807) (the Manager) do not intend to create legal relations on the basis of the information contained in this report.
3. ANZBGL and the Manager do not warrant or represent that this report (or any information in, or referred to in, this report) is accurate, adequate, reasonable, reliable, complete or up-to-date. This report does not contain all relevant information in respect of the covered bonds.
4. To the extent permitted by law, ANZBGL and the Manager:
 - (A) do not accept any responsibility for any information or representation contained in this report; and
 - (B) will not be liable (whether in negligence or otherwise) for any loss or damage that may be suffered or incurred by any person that relies, whether in whole or in part, on this report (including on any information, conclusions or omissions in this report).
5. Investors should not rely upon the contents of this report. Investors should make their own assessment and seek their own advice to enable them to make any decision concerning their investment in the covered bonds.
6. Any statement on any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed. Past performance is not a guide to future performance.