



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 August 2018
<b>Determination Date:</b>	20 September 2018
<b>Trust Payment Date:</b>	24 September 2018
<b>Date of Report:</b>	24 September 2018

*Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at Collection Period End Date.*

<b>Issuer:</b>	Australia and New Zealand Banking Group Limited
<b>Trustee / Covered Bond Guarantor:</b>	Perpetual Corporate Trust Limited
<b>Security Trustee:</b>	P.T. Limited
<b>Bond Trustee:</b>	DB Trustees (Hong Kong) Limited
<b>Servicer:</b>	Australia and New Zealand Banking Group Limited
<b>Trust Manager:</b>	ANZ Capel Court Ltd
<b>Asset Monitor:</b>	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (negative)	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 24 September 2018****Calculation of Adjusted Aggregate Receivable Amount**

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,372,896,475	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,648,881,521	
			\$17,648,881,521
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	\$17,648,881,521
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**Results of Asset Coverage Test**

Adjusted Aggregate Receivable Amount (AARA):	\$17,648,881,521
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,442,085,714
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:	156.74%

*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 24 September 2018

### 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 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
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 2016-2	11 Feb 2016	GBP 500,000,000	\$1,017,538,248	0.4914	Quarterly	3m GBPL + 50
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%
Total	-	-	\$12,442,085,714	-	-	-

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 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	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	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	1139088071/1139088	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	144a:US05252EAD58 Reg S: US05252FAD24	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 2016-2	ANZ	XS1362381672	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020
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

**Funding Summary (AUD)**

	Nominal Value	%
Intercompany Loan	\$ 12,442,085,714	100.00%
Subordinated Demand Loan*	\$ 7,059,378,444	56.74%
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$ 19,501,464,158</b>	

\*\$5,753,347,128 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 Aug 2018
Current Aggregate Principal Balance (AUD)	\$	19,501,464,158
Number of Loans (Unconsolidated)		71,924
Number of Loans (Consolidated)		60,586
Average Loan Size (Consolidated)	\$	321,881
Maximum Loan Balance (Consolidated)	\$	2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		64.31%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		58.63%
Weighted Average Interest Rate		4.35%
Weighted Average Seasoning (Months)		40.85
Weighted Average Remaining Term (Months)		308.12

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)	18.28%	17.71%	18.37%	18.87%
Prepayment History (SMM)	1.67%	1.61%	1.68%	1.73%

\*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%	18,378	25.55%	\$ 2,779,096,220	14.25%
> 40.00% up to and including 45.00%	3,720	5.17%	\$ 907,786,922	4.65%
> 45.00% up to and including 50.00%	3,867	5.38%	\$ 1,009,594,306	5.18%
> 50.00% up to and including 55.00%	3,818	5.31%	\$ 1,029,292,584	5.28%
> 55.00% up to and including 60.00%	4,007	5.57%	\$ 1,155,395,385	5.92%
> 60.00% up to and including 65.00%	4,024	5.59%	\$ 1,181,761,336	6.06%
> 65.00% up to and including 70.00%	4,848	6.74%	\$ 1,467,300,895	7.52%
> 70.00% up to and including 75.00%	4,920	6.84%	\$ 1,543,910,910	7.92%
> 75.00% up to and including 80.00%	17,876	24.85%	\$ 6,261,602,637	32.11%
> 80.00% up to and including 85.00%	1,801	2.50%	\$ 583,799,104	2.99%
> 85.00% up to and including 90.00%	4,354	6.05%	\$ 1,484,085,177	7.61%
> 90.00% up to and including 95.00%	187	0.26%	\$ 59,892,458	0.31%
> 95.00% up to and including 100.00%	124	0.17%	\$ 37,946,224	0.19%
> 100.00%				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	14,042	23.18%	\$ 2,111,442,266	10.83%
> 40.00% up to and including 45.00%	2,961	4.89%	\$ 788,530,885	4.04%
> 45.00% up to and including 50.00%	3,522	5.81%	\$ 1,057,671,117	5.42%
> 50.00% up to and including 55.00%	3,678	6.07%	\$ 1,157,339,139	5.93%
> 55.00% up to and including 60.00%	4,182	6.90%	\$ 1,405,031,111	7.20%
> 60.00% up to and including 65.00%	4,684	7.73%	\$ 1,681,404,703	8.62%
> 65.00% up to and including 70.00%	5,522	9.11%	\$ 2,076,632,276	10.65%
> 70.00% up to and including 75.00%	6,402	10.57%	\$ 2,529,915,865	12.97%
> 75.00% up to and including 80.00%	10,291	16.99%	\$ 4,584,954,560	23.51%
> 80.00% up to and including 85.00%	2,872	4.74%	\$ 1,122,371,921	5.76%
> 85.00% up to and including 90.00%	2,371	3.91%	\$ 965,375,233	4.95%
> 90.00% up to and including 95.00%	53	0.09%	\$ 18,926,814	0.10%
> 95.00% up to and including 100.00%	6	0.01%	\$ 1,868,269	0.01%
> 100.00%				
<b>Total</b>	<b>60,586</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)\***

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,917	31.22%	\$ 3,418,776,327	17.53%
> 40.00% up to and including 45.00%	3,978	6.57%	\$ 1,242,765,399	6.37%
> 45.00% up to and including 50.00%	4,228	6.98%	\$ 1,417,912,514	7.27%
> 50.00% up to and including 55.00%	4,435	7.32%	\$ 1,609,001,071	8.25%
> 55.00% up to and including 60.00%	4,761	7.86%	\$ 1,764,606,662	9.05%
> 60.00% up to and including 65.00%	4,802	7.93%	\$ 1,829,921,370	9.38%
> 65.00% up to and including 70.00%	4,871	8.04%	\$ 1,943,887,767	9.97%
> 70.00% up to and including 75.00%	5,262	8.69%	\$ 2,178,859,122	11.17%
> 75.00% up to and including 80.00%	4,550	7.51%	\$ 1,980,604,938	10.16%
> 80.00% up to and including 85.00%	2,658	4.39%	\$ 1,174,325,334	6.02%
> 85.00% up to and including 90.00%	1,401	2.31%	\$ 627,583,343	3.22%
> 90.00% up to and including 95.00%	541	0.89%	\$ 238,715,971	1.22%
> 95.00% up to and including 100.00%	166	0.27%	\$ 69,450,185	0.36%
> 100.00%	16	0.03%	\$ 5,054,155	0.03%
<b>Total</b>	<b>60,586</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

\* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%				
> 3.00% up to and including 3.25%				
> 3.25% up to and including 3.50%	2	0.00%	\$ 320,990	0.00%
> 3.50% up to and including 3.75%	2,091	2.91%	\$ 804,017,795	4.12%
> 3.75% up to and including 4.00%	16,028	22.28%	\$ 5,336,335,343	27.36%
> 4.00% up to and including 4.25%	8,446	11.74%	\$ 2,310,101,802	11.85%
> 4.25% up to and including 4.50%	15,875	22.07%	\$ 4,204,383,573	21.56%
> 4.50% up to and including 4.75%	18,425	25.62%	\$ 3,720,640,298	19.08%
> 4.75% up to and including 5.00%	5,083	7.07%	\$ 1,670,263,678	8.56%
> 5.00% up to and including 5.25%	3,599	5.00%	\$ 761,355,021	3.90%
> 5.25% up to and including 5.50%	1,620	2.25%	\$ 528,534,973	2.71%
> 5.50% up to and including 5.75%	305	0.42%	\$ 82,331,910	0.42%
> 5.75% up to and including 6.00%	412	0.57%	\$ 74,640,994	0.38%
> 6.00% up to and including 6.25%	1	0.00%	\$ 390,719	0.00%
> 6.25% up to and including 6.50%	31	0.04%	\$ 6,684,058	0.03%
> 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%	6	0.01%	\$ 1,463,004	0.01%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,593	5.00%	\$ 1,110,356,557	5.69%
<= 2 Year Fixed	3,399	4.73%	\$ 1,058,826,658	5.43%
<= 3 Year Fixed	924	1.28%	\$ 275,854,538	1.41%
<= 4 Year Fixed	83	0.12%	\$ 22,341,969	0.11%
<= 5 Year Fixed	45	0.06%	\$ 10,557,929	0.05%
> 5 Year Fixed	2	0.00%	\$ 123,046	0.00%
Total Fixed Rate	8,046	11.19%	\$ 2,478,060,698	12.71%
Total Variable Rate	63,878	88.81%	\$ 17,023,403,460	87.29%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,119	11.75%	\$ 405,242,137	2.08%
> \$100,000 up to and including \$200,000	12,180	20.10%	\$ 1,864,511,128	9.56%
> \$200,000 up to and including \$300,000	14,185	23.41%	\$ 3,555,887,440	18.23%
> \$300,000 up to and including \$400,000	11,158	18.42%	\$ 3,866,709,635	19.83%
> \$400,000 up to and including \$500,000	6,488	10.71%	\$ 2,890,999,369	14.82%
> \$500,000 up to and including \$600,000	3,651	6.03%	\$ 1,997,598,675	10.24%
> \$600,000 up to and including \$700,000	2,100	3.47%	\$ 1,359,988,221	6.97%
> \$700,000 up to and including \$800,000	1,232	2.03%	\$ 920,898,795	4.72%
> \$800,000 up to and including \$900,000	777	1.28%	\$ 658,872,001	3.38%
> \$900,000 up to and including \$1.00m	517	0.85%	\$ 491,444,511	2.52%
> \$1.00m up to and including \$1.25m	686	1.13%	\$ 761,638,858	3.91%
> \$1.25m up to and including \$1.50m	305	0.50%	\$ 411,319,367	2.11%
> \$1.50m up to and including \$1.75m	132	0.22%	\$ 212,291,783	1.09%
> \$1.75m up to and including \$2.00m	56	0.09%	\$ 104,062,238	0.53%
> \$2.00m				
<b>Total</b>	<b>60,586</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	19,166	26.65%	\$ 6,108,882,659	31.33%
VIC	20,480	28.47%	\$ 5,707,147,395	29.27%
TAS	2,187	3.04%	\$ 367,745,926	1.89%
QLD	14,279	19.85%	\$ 3,427,042,243	17.57%
SA	6,344	8.82%	\$ 1,270,952,643	6.52%
WA	8,890	12.36%	\$ 2,453,280,230	12.58%
NT	578	0.80%	\$ 166,413,063	0.85%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,374	65.87%	\$ 14,370,444,547	73.69%
Non Metro	24,550	34.13%	\$ 5,131,019,611	26.31%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>



**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	12,260	17.05%	\$ 4,557,312,607	23.37%
NSW / ACT - Non Metro	6,906	9.60%	\$ 1,551,570,052	7.96%
VIC - Metro	15,670	21.79%	\$ 4,809,370,061	24.66%
VIC - Non Metro	4,810	6.69%	\$ 897,777,333	4.60%
TAS - Metro	1,013	1.41%	\$ 186,154,809	0.95%
TAS - Non Metro	1,174	1.63%	\$ 181,591,118	0.93%
QLD - Metro	6,337	8.81%	\$ 1,644,687,829	8.43%
QLD - Non Metro	7,942	11.04%	\$ 1,782,354,415	9.14%
SA - Metro	4,204	5.85%	\$ 923,972,668	4.74%
SA - Non Metro	2,140	2.98%	\$ 346,979,975	1.78%
WA - Metro	7,525	10.46%	\$ 2,136,233,448	10.95%
WA - Non Metro	1,365	1.90%	\$ 317,046,782	1.63%
NT - Metro	365	0.51%	\$ 112,713,126	0.58%
NT - Non Metro	213	0.30%	\$ 53,699,937	0.28%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	518	0.72%	\$ 136,308,768	0.70%
3029 (Melb North West, VIC)	442	0.61%	\$ 111,491,061	0.57%
3030 (Melb North West, VIC)	400	0.56%	\$ 110,560,620	0.57%
3064 (Melb North West, VIC)	402	0.56%	\$ 103,843,587	0.53%
2155 (Seven Hills, NSW)	228	0.32%	\$ 97,944,552	0.50%
2170 (Campbelltown, NSW)	301	0.42%	\$ 85,629,060	0.44%
6164 (Brand, WA)	305	0.42%	\$ 83,949,245	0.43%
6065 (Brand, WA)	285	0.40%	\$ 79,360,669	0.41%
4740 (Central QLD, QLD)	331	0.46%	\$ 77,706,845	0.40%
6210 (Brand, WA)	316	0.44%	\$ 77,560,713	0.40%
2570 (Campbelltown, NSW)	193	0.27%	\$ 68,468,089	0.35%
3150 (Mulgrave, VIC)	128	0.18%	\$ 66,656,489	0.34%
2145 (Seven Hills, NSW)	203	0.28%	\$ 65,521,615	0.34%
6112 (Tangney, WA)	258	0.36%	\$ 64,926,848	0.33%
2153 (Seven Hills, NSW)	161	0.22%	\$ 64,570,701	0.33%
3805 (Dandenong, VIC)	235	0.33%	\$ 61,118,635	0.31%
3023 (Footscray, VIC)	236	0.33%	\$ 60,431,124	0.31%
3810 (Frankston, VIC)	235	0.33%	\$ 60,247,045	0.31%
4211 (Gold Coast, QLD)	235	0.33%	\$ 59,951,523	0.31%
3754 (Melb North West, VIC)	223	0.31%	\$ 58,842,365	0.30%
<b>Total</b>	<b>5,635</b>	<b>7.83%</b>	<b>\$ 1,595,089,556</b>	<b>8.18%</b>

\*One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on the Barcode Sort Plan Area Name assigned 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)	2,128	2.96%	\$ 611,852,800	3.14%
20565 (Southern Melbourne, VIC)	1,292	1.80%	\$ 514,435,424	2.64%
20505 (Inner Melbourne, VIC)	1,353	1.88%	\$ 491,007,234	2.52%
20580 (South Eastern Outer Melbourne, VIC)	1,882	2.62%	\$ 490,049,501	2.51%
50520 (South West Metropolitan, WA)	1,670	2.32%	\$ 479,401,585	2.46%
10515 (St George-Sutherland, NSW)	1,222	1.70%	\$ 471,619,471	2.42%
20550 (Eastern Middle Melbourne, VIC)	1,098	1.53%	\$ 451,943,111	2.32%
50525 (South East Metropolitan, WA)	1,657	2.30%	\$ 451,474,327	2.32%
20510 (Western Melbourne, VIC)	1,467	2.04%	\$ 427,815,304	2.19%
10560 (Central Northern Sydney, NSW)	925	1.29%	\$ 427,583,328	2.19%
10505 (Inner Sydney, NSW)	960	1.33%	\$ 422,856,082	2.17%
20520 (Melton-Wyndham, VIC)	1,569	2.18%	\$ 401,229,201	2.06%
10540 (Central Western Sydney, NSW)	1,075	1.49%	\$ 379,420,736	1.95%
10553 (Blacktown, NSW)	1,091	1.52%	\$ 355,469,398	1.82%
50510 (East Metropolitan, WA)	1,235	1.72%	\$ 337,645,112	1.73%
10545 (Outer Western Sydney, NSW)	1,074	1.49%	\$ 328,577,717	1.68%
10525 (Fairfield-Liverpool, NSW)	1,018	1.42%	\$ 323,957,270	1.66%
30715 (Gold Coast West, QLD)	1,142	1.59%	\$ 313,201,965	1.61%
10530 (Outer South Western Sydney, NSW)	1,004	1.40%	\$ 312,433,217	1.60%
10555 (Lower Northern Sydney, NSW)	661	0.92%	\$ 301,498,873	1.55%
<b>Total</b>	<b>25,523</b>	<b>35.49%</b>	<b>\$ 8,293,471,657</b>	<b>42.53%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	63,168	87.83%	\$ 16,068,593,689	82.40%
Interest Only	8,756	12.17%	\$ 3,432,870,469	17.60%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	71,924	100.00%	\$ 19,501,464,158	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	63,168	87.83%	\$ 16,068,593,689	82.40%
Interest Only Loans : > 0 up to and including 1 years	2,788	3.88%	\$ 1,101,164,185	5.65%
Interest Only Loans : > 1 up to and including 2 years	2,470	3.43%	\$ 963,330,756	4.94%
Interest Only Loans : > 2 up to and including 3 years	1,830	2.54%	\$ 752,207,510	3.86%
Interest Only Loans : > 3 up to and including 4 years	926	1.29%	\$ 343,999,733	1.76%
Interest Only Loans : > 4 up to and including 5 years	289	0.40%	\$ 105,308,240	0.54%
Interest Only Loans : > 5 up to and including 6 years	170	0.24%	\$ 60,911,286	0.31%
Interest Only Loans : > 6 up to and including 7 years	118	0.16%	\$ 44,106,207	0.23%
Interest Only Loans : > 7 up to and including 8 years	123	0.17%	\$ 49,072,361	0.25%
Interest Only Loans : > 8 up to and including 9 years	42	0.06%	\$ 12,770,191	0.07%
Interest Only Loans : > 9 up to and including 10 years				
Interest Only Loans : > 10 years				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	54,973	76.43%	\$ 14,229,419,871	72.97%
Residential Investment (Full Recourse)	16,951	23.57%	\$ 5,272,044,287	27.03%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,776	2.47%	\$ 332,975,990	1.71%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	3,414	4.75%	\$ 1,033,059,971	5.30%
Purchase of established dwelling	20,212	28.10%	\$ 5,643,975,367	28.94%
Purchase of new erected dwelling	2,231	3.10%	\$ 655,021,623	3.36%
Refinancing existing debt from another lender	12,507	17.39%	\$ 3,490,226,982	17.90%
Refinancing existing debt with ANZ	17,843	24.81%	\$ 4,543,043,590	23.30%
Other	13,941	19.38%	\$ 3,803,160,635	19.50%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	81	0.11%	\$ 32,710,295	0.17%
> 3 up to and including 6 months	830	1.15%	\$ 263,729,931	1.35%
> 6 up to and including 9 months	1,657	2.30%	\$ 537,593,621	2.76%
> 9 up to and including 12 months	2,133	2.97%	\$ 690,690,119	3.54%
> 12 up to and including 15 months	2,562	3.56%	\$ 787,170,763	4.04%
> 15 up to and including 18 months	2,445	3.40%	\$ 756,462,236	3.88%
> 18 up to and including 21 months	3,385	4.71%	\$ 1,080,710,206	5.54%
> 21 up to and including 24 months	3,455	4.80%	\$ 1,092,062,277	5.60%
> 24 up to and including 27 months	4,064	5.65%	\$ 1,210,616,174	6.21%
> 27 up to and including 30 months	4,462	6.20%	\$ 1,325,740,379	6.80%
> 30 up to and including 33 months	4,339	6.03%	\$ 1,340,286,913	6.87%
> 33 up to and including 36 months	3,734	5.19%	\$ 1,130,361,924	5.80%
> 36 up to and including 48 months	11,156	15.51%	\$ 3,034,941,207	15.56%
> 48 up to and including 60 months	8,581	11.93%	\$ 2,211,448,711	11.34%
> 60 up to and including 72 months	7,685	10.68%	\$ 1,699,165,796	8.71%
> 72 up to and including 84 months	6,414	8.92%	\$ 1,343,622,118	6.89%
> 84 up to and including 96 months	2,729	3.79%	\$ 532,582,828	2.73%
> 96 up to and including 108 months	1,348	1.87%	\$ 281,864,711	1.45%
> 108 up to and including 120 months	558	0.78%	\$ 101,970,909	0.52%
> 120 months	306	0.43%	\$ 47,733,039	0.24%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	36	0.05%	\$ 165,617	0.00%
> 1 up to and including 2 years	70	0.10%	\$ 747,778	0.00%
> 2 up to and including 3 years	105	0.15%	\$ 2,201,099	0.01%
> 3 up to and including 4 years	156	0.22%	\$ 3,836,343	0.02%
> 4 up to and including 5 years	185	0.26%	\$ 5,888,482	0.03%
> 5 up to and including 6 years	185	0.26%	\$ 7,550,012	0.04%
> 6 up to and including 7 years	258	0.36%	\$ 13,801,624	0.07%
> 7 up to and including 8 years	237	0.33%	\$ 15,044,409	0.08%
> 8 up to and including 9 years	327	0.45%	\$ 21,972,729	0.11%
> 9 up to and including 10 years	223	0.31%	\$ 18,045,674	0.09%
> 10 up to and including 15 years	1,395	1.94%	\$ 169,737,183	0.87%
> 15 up to and including 20 years	4,807	6.68%	\$ 864,283,801	4.43%
> 20 up to and including 25 years	22,056	30.67%	\$ 5,178,788,837	26.56%
> 25 up to and including 30 years	41,884	58.23%	\$ 13,199,400,572	67.68%
> 30 years				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	70,427	97.92%	\$ 19,033,997,894	97.60%
> 0 days up to and including 30 days	1,263	1.76%	\$ 390,468,011	2.00%
> 30 days up to and including 60 days	193	0.27%	\$ 62,456,245	0.32%
> 60 days up to and including 90 days	41	0.06%	\$ 14,542,008	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				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Term on Fixed Rate Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,878	88.81%	\$ 17,023,403,460	87.29%
Fixed Rate Loans : > 0 up to and including 3 months	982	1.37%	\$ 298,762,939	1.53%
Fixed Rate Loans : > 3 up to and including 6 months	1,044	1.45%	\$ 316,767,508	1.62%
Fixed Rate Loans : > 6 up to and including 9 months	832	1.16%	\$ 254,067,268	1.30%
Fixed Rate Loans : > 9 up to and including 12 months	735	1.02%	\$ 240,758,842	1.23%
Fixed Rate Loans : > 12 up to and including 15 months	997	1.39%	\$ 323,988,064	1.66%
Fixed Rate Loans : > 15 up to and including 18 months	886	1.23%	\$ 271,142,372	1.39%
Fixed Rate Loans : > 18 up to and including 21 months	724	1.01%	\$ 215,808,927	1.11%
Fixed Rate Loans : > 21 up to and including 24 months	792	1.10%	\$ 247,887,296	1.27%
Fixed Rate Loans : > 24 up to and including 27 months	318	0.44%	\$ 96,633,499	0.50%
Fixed Rate Loans : > 27 up to and including 30 months	279	0.39%	\$ 87,829,059	0.45%
Fixed Rate Loans : > 30 up to and including 33 months	206	0.29%	\$ 57,852,645	0.30%
Fixed Rate Loans : > 33 up to and including 36 months	121	0.17%	\$ 33,539,334	0.17%
Fixed Rate Loans : > 36 up to and including 48 months	83	0.12%	\$ 22,341,969	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	45	0.06%	\$ 10,557,929	0.05%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 123,046	0.00%
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,353	22.74%	\$ 3,630,735,570	18.62%
Fortnightly	22,067	30.68%	\$ 4,828,183,371	24.76%
Monthly	33,504	46.58%	\$ 11,042,545,217	56.62%
Other				
<b>Total</b>	<b>71,924</b>	<b>100.00%</b>	<b>\$ 19,501,464,158</b>	<b>100.00%</b>

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