



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 January 2017
Determination Date:	20 February 2017
Trust Payment Date:	22 February 2017
Date of Report:	22 February 2017

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 (negative)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (negative)	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 February 2017

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$21,750,753,235	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,802,271,924	\$19,802,271,924
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	\$19,802,271,924
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$19,802,271,924
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,312,102,129
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:	164.37 %

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 February 2017

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 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38 %
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	LIBOR GBP 3 Month + 0.50 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Total	-	-	\$13,312,102,129	-	-	-

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	AUSCB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057 -	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
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 2016-2	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

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$13,312,102,129	100.00 %
Subordinated Demand Loan*	\$8,568,821,163	64.37 %
Senior Demand Loan	\$ -	-
Total Funding	\$21,880,923,292	

*\$7,171,445,175 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 Jan 2017
Current Aggregate Principal Balance (AUD)	\$21,880,923,292
Number of Loans (Unconsolidated)	84,900
Number of Loans (Consolidated)	72,308
Average Loan Size (Consolidated)	\$302,607
Maximum Loan Balance (Consolidated)	\$1,999,891
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.43 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.10 %
Weighted Average Interest Rate	4.44 %
Weighted Average Seasoning (Months)	33.41
Weighted Average Remaining Term (Months)	312.08

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)	20.05%	24.57%	23.00%	18.66%
Prepayment History (SMM)	1.85%	2.32%	2.15%	1.71%

*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%	21,260	25.04 %	\$2,754,146,932	12.59 %
> 40.00% up to and including 45.00%	4,033	4.75 %	\$912,901,158	4.17 %
> 45.00% up to and including 50.00%	4,412	5.20 %	\$1,083,371,685	4.95 %
> 50.00% up to and including 55.00%	4,376	5.15 %	\$1,126,082,662	5.15 %
> 55.00% up to and including 60.00%	4,585	5.40 %	\$1,195,842,603	5.47 %
> 60.00% up to and including 65.00%	4,833	5.69 %	\$1,341,653,584	6.13 %
> 65.00% up to and including 70.00%	5,486	6.46 %	\$1,570,250,947	7.18 %
> 70.00% up to and including 75.00%	6,252	7.36 %	\$1,890,273,666	8.64 %
> 75.00% up to and including 80.00%	22,747	26.79 %	\$7,751,273,109	35.42 %
> 80.00% up to and including 85.00%	1,947	2.29 %	\$602,972,725	2.76 %
> 85.00% up to and including 90.00%	4,625	5.45 %	\$1,540,772,674	7.04 %
> 90.00% up to and including 95.00%	216	0.25 %	\$72,657,932	0.33 %
> 95.00% up to and including 100.00%	128	0.15 %	\$38,723,614	0.18 %
> 100.00%				
Total	84,900	100.00 %	\$21,880,923,292	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%	16,749	23.16 %	\$2,096,633,182	9.58 %
> 40.00% up to and including 45.00%	3,381	4.68 %	\$827,278,915	3.78 %
> 45.00% up to and including 50.00%	3,784	5.23 %	\$1,054,123,439	4.82 %
> 50.00% up to and including 55.00%	4,121	5.70 %	\$1,209,604,205	5.53 %
> 55.00% up to and including 60.00%	4,611	6.38 %	\$1,444,880,547	6.60 %
> 60.00% up to and including 65.00%	5,336	7.38 %	\$1,798,513,384	8.22 %
> 65.00% up to and including 70.00%	6,587	9.11 %	\$2,334,567,886	10.67 %
> 70.00% up to and including 75.00%	8,391	11.60 %	\$3,120,635,435	14.26 %
> 75.00% up to and including 80.00%	12,994	17.97 %	\$5,581,024,746	25.51 %
> 80.00% up to and including 85.00%	3,239	4.48 %	\$1,191,899,144	5.45 %
> 85.00% up to and including 90.00%	2,942	4.07 %	\$1,162,606,608	5.31 %
> 90.00% up to and including 95.00%	157	0.22 %	\$52,825,744	0.24 %
> 95.00% up to and including 100.00%	16	0.02 %	\$6,330,057	0.03 %
> 100.00%				0
Total	72,308	100.00 %	\$21,880,923,292	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%	21,146	29.24 %	\$3,244,588,769	14.83 %
> 40.00% up to and including 45.00%	4,255	5.88 %	\$1,201,913,610	5.49 %
> 45.00% up to and including 50.00%	4,627	6.40 %	\$1,453,930,337	6.64 %
> 50.00% up to and including 55.00%	4,996	6.91 %	\$1,696,620,187	7.75 %
> 55.00% up to and including 60.00%	5,479	7.58 %	\$1,948,177,632	8.90 %
> 60.00% up to and including 65.00%	6,158	8.52 %	\$2,286,788,527	10.45 %
> 65.00% up to and including 70.00%	6,508	9.00 %	\$2,445,475,166	11.18 %
> 70.00% up to and including 75.00%	7,038	9.73 %	\$2,712,544,631	12.40 %
> 75.00% up to and including 80.00%	6,475	8.95 %	\$2,655,335,707	12.14 %
> 80.00% up to and including 85.00%	3,292	4.55 %	\$1,326,922,473	6.06 %
> 85.00% up to and including 90.00%	1,561	2.16 %	\$603,701,091	2.76 %
> 90.00% up to and including 95.00%	518	0.72 %	\$208,015,080	0.95 %
> 95.00% up to and including 100.00%	159	0.22 %	\$61,082,986	0.28 %
> 100.00%	96	0.13 %	\$35,827,098	0.16 %
Total	72,308	100.00 %	\$21,880,923,292	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 4.00%	5,579	6.57 %	\$2,164,847,567	9.89 %
> 4.00% up to and including 4.25%	10,828	12.75 %	\$3,873,719,864	17.70 %
> 4.25% up to and including 4.50%	23,521	27.70 %	\$6,399,215,268	29.25 %
> 4.50% up to and including 4.75%	34,135	40.21 %	\$7,152,171,057	32.69 %
> 4.75% up to and including 5.00%	6,013	7.08 %	\$1,616,124,193	7.39 %
> 5.00% up to and including 5.25%	3,809	4.49 %	\$470,561,327	2.15 %
> 5.25% up to and including 5.50%	36	0.04 %	\$6,432,957	0.03 %
> 5.50% up to and including 5.75%	621	0.73 %	\$119,338,738	0.55 %
> 5.75% up to and including 6.00%	303	0.36 %	\$68,234,611	0.31 %
> 6.00% up to and including 6.25%	5	0.01 %	\$1,029,302	0.00 %
> 6.25% up to and including 6.50%	2	0.00 %	\$507,180	0.00 %
> 6.50% up to and including 6.75%	24	0.03 %	\$4,779,545	0.02 %
> 6.75% up to and including 7.00%	14	0.02 %	\$2,756,582	0.01 %
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	8	0.01 %	\$682,755	0.00 %
> 7.75% up to and including 8.00%	1	0.00 %	\$326,765	0.00 %
> 8.00% up to and including 8.25%	1	0.00 %	\$195,582	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,885	3.40 %	\$810,018,581	3.70 %
<= 2 Year Fixed	3,699	4.36 %	\$1,120,901,418	5.12 %
<= 3 Year Fixed	1,439	1.69 %	\$427,565,921	1.95 %
<= 4 Year Fixed	1,109	1.31 %	\$322,614,646	1.47 %
<= 5 Year Fixed	115	0.14 %	\$30,778,584	0.14 %
> 5 Year Fixed	4	0.00 %	\$335,098	0.00 %
Total Fixed Rate	9,251	10.90 %	\$2,712,214,247	12.40 %
Total Variable Rate	75,649	89.10 %	\$19,168,709,045	87.60 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,818	13.58 %	\$505,684,342	2.31 %
> \$100,000 up to and including \$200,000	14,637	20.24 %	\$2,252,607,364	10.29 %
> \$200,000 up to and including \$300,000	17,881	24.73 %	\$4,488,927,317	20.52 %
> \$300,000 up to and including \$400,000	13,319	18.42 %	\$4,606,543,359	21.05 %
> \$400,000 up to and including \$500,000	7,217	9.98 %	\$3,221,529,198	14.72 %
> \$500,000 up to and including \$600,000	3,685	5.10 %	\$2,013,950,787	9.20 %
> \$600,000 up to and including \$700,000	2,126	2.94 %	\$1,373,981,188	6.28 %
> \$700,000 up to and including \$800,000	1,298	1.80 %	\$969,828,823	4.43 %
> \$800,000 up to and including \$900,000	755	1.04 %	\$639,713,074	2.92 %
> \$900,000 up to and including \$1.00m	521	0.72 %	\$494,384,376	2.26 %
> \$1.00m up to and including \$1.25m	652	0.90 %	\$724,958,768	3.31 %
> \$1.25m up to and including \$1.50m	258	0.36 %	\$350,674,256	1.60 %
> \$1.50m up to and including \$1.75m	97	0.13 %	\$155,375,034	0.71 %
> \$1.75m up to and including \$2.00m	44	0.06 %	\$82,765,406	0.38 %
> \$2.00m				0
Total	72,308	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,751	25.62 %	\$6,351,242,962	29.03 %
VIC	24,696	29.09 %	\$6,458,178,328	29.52 %
TAS	2,749	3.24 %	\$466,153,511	2.13 %
QLD	16,660	19.62 %	\$3,948,860,927	18.05 %
SA	7,359	8.67 %	\$1,471,041,273	6.72 %
WA	10,992	12.95 %	\$2,985,688,913	13.65 %
NT	693	0.82 %	\$199,757,378	0.91 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,633	65.53 %	\$15,933,771,852	72.82 %
Non Metro	29,267	34.47 %	\$5,947,151,440	27.18 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,678	16.11 %	\$4,657,167,312	21.28 %
NSW/ACT - Non Metro	8,073	9.51 %	\$1,694,075,650	7.74 %
VIC - Metro	18,815	22.16 %	\$5,401,737,821	24.69 %
VIC - Non Metro	5,881	6.93 %	\$1,056,440,507	4.83 %
TAS - Metro	1,285	1.51 %	\$236,857,650	1.08 %
TAS - Non Metro	1,464	1.72 %	\$229,295,861	1.05 %
QLD - Metro	7,116	8.38 %	\$1,824,804,150	8.34 %
QLD - Non Metro	9,544	11.24 %	\$2,124,056,777	9.71 %
SA - Metro	5,045	5.94 %	\$1,099,598,675	5.03 %
SA - Non Metro	2,314	2.73 %	\$371,442,598	1.70 %
WA - Metro	9,256	10.90 %	\$2,580,337,415	11.79 %
WA - Non Metro	1,736	2.04 %	\$405,351,498	1.85 %
NT - Metro	438	0.52 %	\$133,268,829	0.61 %
NT - Non Metro	255	0.30 %	\$66,488,549	0.30 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	565	0.67 %	\$139,250,576	0.64 %
3030 (Melb North West, VIC)	452	0.53 %	\$120,444,115	0.55 %
3029 (Melb North West, VIC)	491	0.58 %	\$108,946,214	0.50 %
4740 (Central QLD, QLD)	393	0.46 %	\$100,776,201	0.46 %
6164 (Brand, WA)	362	0.43 %	\$99,399,117	0.45 %
6065 (Brand, WA)	358	0.42 %	\$97,640,181	0.45 %
3064 (Melb North West, VIC)	390	0.46 %	\$96,789,165	0.44 %
2155 (Seven Hills, NSW)	259	0.31 %	\$94,682,765	0.43 %
6210 (Brand, WA)	363	0.43 %	\$86,123,154	0.39 %
4680 (Central QLD, QLD)	292	0.34 %	\$81,309,797	0.37 %
2170 (Campbelltown, NSW)	302	0.36 %	\$80,625,976	0.37 %
3150 (Mulgrave, VIC)	168	0.20 %	\$78,813,347	0.36 %
6112 (Tangney, WA)	300	0.35 %	\$77,368,766	0.35 %
3023 (Footscray, VIC)	314	0.37 %	\$76,036,516	0.35 %
3805 (Dandenong, VIC)	314	0.37 %	\$74,817,343	0.34 %
4211 (Gold Coast, QLD)	294	0.35 %	\$73,226,108	0.33 %
6155 (Tangney, WA)	235	0.28 %	\$68,143,245	0.31 %
2145 (Seven Hills, NSW)	225	0.27 %	\$67,836,958	0.31 %
3810 (Frankston, VIC)	267	0.31 %	\$64,352,945	0.29 %
6163 (Brand, WA)	221	0.26 %	\$63,946,728	0.29 %
Total	6,565	7.73 %	\$1,750,529,218	8.00 %

* 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)	2,677	3.15 %	\$759,364,022	3.47 %
20505 (Inner Melbourne, VIC)	1,725	2.03 %	\$603,048,010	2.76 %
20565 (Southern Melbourne, VIC)	1,660	1.96 %	\$597,726,715	2.73 %
50520 (South West Metropolitan, WA)	2,006	2.36 %	\$560,373,141	2.56 %
50525 (South East Metropolitan, WA)	2,040	2.40 %	\$551,473,098	2.52 %
20580 (South Eastern Outer Melbourne, VIC)	2,137	2.52 %	\$519,501,777	2.37 %
20550 (Eastern Middle Melbourne, VIC)	1,354	1.59 %	\$514,762,927	2.35 %
10515 (St George-Sutherland, NSW)	1,360	1.60 %	\$494,234,181	2.26 %
20510 (Western Melbourne, VIC)	1,782	2.10 %	\$493,414,849	2.26 %
10505 (Inner Sydney, NSW)	1,169	1.38 %	\$452,450,072	2.07 %
10560 (Central Northern Sydney, NSW)	1,036	1.22 %	\$441,278,101	2.02 %
20520 (Melton-Wyndham, VIC)	1,762	2.08 %	\$414,759,180	1.90 %
50510 (East Metropolitan, WA)	1,534	1.81 %	\$409,232,313	1.87 %
10540 (Central Western Sydney, NSW)	1,149	1.35 %	\$366,683,590	1.68 %
10553 (Blacktown, NSW)	1,209	1.42 %	\$364,344,413	1.67 %
40520 (Southern Adelaide, SA)	1,705	2.01 %	\$364,293,047	1.66 %
30715 (Gold Coast West, QLD)	1,249	1.47 %	\$332,734,012	1.52 %
10525 (Fairfield-Liverpool, NSW)	1,121	1.32 %	\$324,776,591	1.48 %
30507 (Northwest Outer Brisbane, QLD)	1,239	1.46 %	\$323,320,743	1.48 %
10555 (Lower Northern Sydney, NSW)	773	0.91 %	\$317,935,960	1.45 %
Total	30,687	36.14 %	\$9,205,706,743	42.07 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	70,607	83.16 %	\$16,683,698,477	76.25 %
Interest Only	14,293	16.84 %	\$5,197,224,816	23.75 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,900	100.00 %	\$21,880,923,292	100.00 %
Low Doc Loans				
No Doc Loans				
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	70,607	83.16 %	\$16,683,698,477	76.25 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,109	4.84 %	\$1,446,116,947	6.61 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,655	4.31 %	\$1,339,370,418	6.12 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,112	2.49 %	\$757,916,024	3.46 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,443	2.88 %	\$941,214,731	4.30 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	955	1.12 %	\$374,028,842	1.71 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	318	0.37 %	\$97,280,604	0.44 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	300	0.35 %	\$97,213,733	0.44 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	188	0.22 %	\$64,004,187	0.29 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	164	0.19 %	\$62,559,989	0.29 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	49	0.06 %	\$17,519,342	0.08 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	64,090	75.49 %	\$15,877,515,911	72.56 %
Residential Investment (Full Recourse)	20,810	24.51 %	\$6,003,407,381	27.44 %
Residential Investment (Limited Recourse)				
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,226	2.62 %	\$399,716,889	1.83 %
Construction of a dwelling (completed)	3,370	3.97 %	\$943,778,123	4.31 %
Purchase of established dwelling	21,811	25.69 %	\$5,929,991,017	27.10 %
Purchase of new erected dwelling	2,230	2.63 %	\$620,791,593	2.84 %
Refinancing an existing debt from another lender	13,600	16.02 %	\$3,644,188,487	16.65 %
Refinancing an existing debt with ANZ	24,103	28.39 %	\$5,924,335,388	27.08 %
Other	17,560	20.68 %	\$4,418,121,794	20.19 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	110	0.13 %	\$40,328,798	0.18 %
> 3 up to and including 6 months	1,801	2.12 %	\$559,667,746	2.56 %
> 6 up to and including 9 months	4,758	5.60 %	\$1,436,359,172	6.56 %
> 9 up to and including 12 months	4,612	5.43 %	\$1,437,100,844	6.57 %
> 12 up to and including 15 months	5,385	6.34 %	\$1,639,339,971	7.49 %
> 15 up to and including 18 months	5,612	6.61 %	\$1,709,890,499	7.81 %
> 18 up to and including 21 months	4,669	5.50 %	\$1,323,754,779	6.05 %
> 21 up to and including 24 months	4,654	5.48 %	\$1,236,682,835	5.65 %
> 24 up to and including 27 months	3,863	4.55 %	\$1,036,288,697	4.74 %
> 27 up to and including 30 months	3,416	4.02 %	\$881,741,072	4.03 %
> 30 up to and including 33 months	2,958	3.48 %	\$783,116,388	3.58 %
> 33 up to and including 36 months	3,901	4.59 %	\$1,066,290,201	4.87 %
> 36 up to and including 48 months	14,623	17.22 %	\$3,481,493,867	15.91 %
> 48 up to and including 60 months	12,136	14.29 %	\$2,717,703,791	12.42 %
> 60 up to and including 72 months	7,004	8.25 %	\$1,456,327,809	6.66 %
> 72 up to and including 84 months	3,577	4.21 %	\$743,089,489	3.40 %
> 84 up to and including 96 months	1,218	1.43 %	\$237,473,474	1.09 %
> 96 up to and including 108 months	337	0.40 %	\$59,978,680	0.27 %
> 108 up to and including 120 months	83	0.10 %	\$13,835,276	0.06 %
> 120 months	183	0.22 %	\$20,459,903	0.09 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	90	0.11 %	\$1,574,216	0.01 %
> 1 up to and including 2 years	144	0.17 %	\$1,937,711	0.01 %
> 2 up to and including 3 years	182	0.21 %	\$3,171,460	0.01 %
> 3 up to and including 4 years	245	0.29 %	\$5,228,473	0.02 %
> 4 up to and including 5 years	262	0.31 %	\$8,502,305	0.04 %
> 5 up to and including 6 years	327	0.39 %	\$10,804,718	0.05 %
> 6 up to and including 7 years	356	0.42 %	\$13,065,653	0.06 %
> 7 up to and including 8 years	389	0.46 %	\$20,119,116	0.09 %
> 8 up to and including 9 years	485	0.57 %	\$27,876,343	0.13 %
> 9 up to and including 10 years	413	0.49 %	\$29,918,770	0.14 %
> 10 up to and including 15 years	1,410	1.66 %	\$152,587,927	0.70 %
> 15 up to and including 20 years	4,872	5.74 %	\$827,182,358	3.78 %
> 20 up to and including 25 years	22,121	26.06 %	\$5,058,514,144	23.12 %
> 25 up to and including 30 years	53,604	63.14 %	\$15,720,440,099	71.85 %
> 30 years				
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,559	97.24 %	\$21,205,562,718	96.91 %
> 0 days up to and including 30 days	1,956	2.30 %	\$567,283,580	2.59 %
> 30 days up to and including 60 days	304	0.36 %	\$85,556,057	0.39 %
> 60 days up to and including 90 days	81	0.10 %	\$22,520,939	0.10 %
> 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	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	75,649	89.10 %	\$19,168,709,045	87.60 %
Fixed Rate Loans: > 0 up to and including 3 months	925	1.09 %	\$258,090,665	1.18 %
Fixed Rate Loans: > 3 up to and including 6 months	471	0.55 %	\$134,952,028	0.62 %
Fixed Rate Loans: > 6 up to and including 9 months	606	0.71 %	\$167,584,313	0.77 %
Fixed Rate Loans: > 9 up to and including 12 months	883	1.04 %	\$249,391,574	1.14 %
Fixed Rate Loans: > 12 up to and including 15 months	975	1.15 %	\$295,853,245	1.35 %
Fixed Rate Loans: > 15 up to and including 18 months	1,319	1.55 %	\$413,124,326	1.89 %
Fixed Rate Loans: > 18 up to and including 21 months	730	0.86 %	\$216,737,994	0.99 %
Fixed Rate Loans: > 21 up to and including 24 months	675	0.80 %	\$195,185,852	0.89 %
Fixed Rate Loans: > 24 up to and including 27 months	271	0.32 %	\$72,842,340	0.33 %
Fixed Rate Loans: > 27 up to and including 30 months	116	0.14 %	\$33,954,971	0.16 %
Fixed Rate Loans: > 30 up to and including 33 months	501	0.59 %	\$149,883,472	0.68 %
Fixed Rate Loans: > 33 up to and including 36 months	551	0.65 %	\$170,885,138	0.78 %
Fixed Rate Loans: > 36 up to and including 48 months	1,109	1.31 %	\$322,614,646	1.47 %
Fixed Rate Loans: > 48 up to and including 60 months	115	0.14 %	\$30,778,584	0.14 %
Fixed Rate Loans: > 60 months	4	0.00 %	\$335,098	0.00 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,434	22.89 %	\$4,159,089,741	19.01 %
Fortnightly	26,882	31.66 %	\$5,738,314,083	26.23 %
Monthly	38,584	45.45 %	\$11,983,519,468	54.77 %
Total	84,900	100.00 %	\$21,880,923,292	100.00 %

Trust Manager

ANZ Capel Court Ltd
ABN 30 004 768 807
Level 10, 100 Queen Street
Melbourne, Victoria, Australia 3000

Issuer

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

Contacts:

Kamlesh Dyal
Associate Director, Debt Capital Markets Services
Global Capital Markets, ANZ
Phone: (61 3) 8655 9092
Facsimile: (61 3) 8542 5283
Email: dyalk@anz.com

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

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