



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>	30 November 2021
<b>Determination Date:</b>	20 December 2021
<b>Trust Payment Date:</b>	22 December 2021
<b>Date of Report:</b>	22 December 2021

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 (stable)	F1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (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
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Fail*

\* ANZ's short term credit rating is F1 (by Fitch Ratings) and Series 2012-1 and Series 2012-2 mature within 12 months from the current Pre-Maturity Test Date. ANZ BGL has met its obligations to credit AUD1,570,451,929.33 into the Pre-Maturity Ledger of the GIC Account.

### Asset Coverage Test as at 22 December 2021

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$15,992,390,729
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,473,931,449
		\$14,473,931,449
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:	\$1,870,472,946*
Z	Negative carry adjustment:	\$0
<b>Adjusted Aggregate Receivable Amount</b>		
(A+B+C+D+E)-Z		\$16,344,404,395
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$16,344,404,395
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$10,095,085,908
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		90.50%
Contractual Overcollateralisation:		110.50%
Total Overcollateralisation:		176.95%

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

\*Balance includes Reserve Fund Required Amount of \$288,184,532.95

## Summary as at 22 December 2021

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi-Annual	5.00%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47%
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72%
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45%
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44%
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52%
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25%
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	Compounded Daily SONIA + 0.68 %
Total	-	-	\$10,095,085,908	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	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 2016-3	ANZ	XS1523136247	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	1916387431 / 191638	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 10,095,085,908	100.00%
Subordinated Demand Loan*	\$ 7,768,632,180	76.95%
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$ 17,863,718,088</b>	

\*\$6,708,961,398 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	30 Nov 2021
Current Aggregate Principal Balance (AUD)	\$ 15,993,245,141
Number of Loans (Unconsolidated)	61,692
Number of Loans (Consolidated)	51,795
Average Loan Size (Consolidated)	\$ 308,780
Maximum Loan Balance (Consolidated)	\$ 1,983,322
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.70%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	49.77%
Weighted Average Interest Rate	2.87%
Weighted Average Seasoning (Months)	51.00
Weighted Average Remaining Term (Months)	298.46

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

Current Aggregate Principal Balance (AUD)	\$	4,465,751
Percentage Deferrals by Balance		0.03%
Number of Loans Deferred (Unconsolidated)		15
Number of Loans Deferred (Consolidated)		14
Percentage Deferrals by Number (Consolidated)		0.03%
Average Loan Size (Consolidated)	\$	318,982
Maximum Loan Balance (Consolidated)	\$	588,482
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		71.05%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		59.07%
Weighted Average Interest Rate		3.06%
Weighted Average Seasoning (Months)		51.13
Weighted Average Remaining Term (Months)		299.02

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. Please note that from October 2021 onwards, details included in this stratification table include Covid related hardship cases as well as other hardship cases.

**Prepayment Information\***

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	19.66%	22.35%	20.97%	19.21%
Prepayment History (SMM)	1.81%	2.09%	1.94%	1.76%

\*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%	18,492	29.97%	\$ 2,803,757,921	17.53%
> 40.00% up to and including 45.00%	3,101	5.03%	\$ 747,598,873	4.67%
> 45.00% up to and including 50.00%	3,414	5.53%	\$ 890,223,422	5.57%
> 50.00% up to and including 55.00%	3,242	5.26%	\$ 900,281,144	5.63%
> 55.00% up to and including 60.00%	3,532	5.73%	\$ 1,031,603,798	6.45%
> 60.00% up to and including 65.00%	3,659	5.93%	\$ 1,096,563,748	6.86%
> 65.00% up to and including 70.00%	4,291	6.96%	\$ 1,308,894,567	8.18%
> 70.00% up to and including 75.00%	4,345	7.04%	\$ 1,417,070,965	8.86%
> 75.00% up to and including 80.00%	13,890	22.52%	\$ 4,663,970,136	29.16%
> 80.00% up to and including 85.00%	1,388	2.25%	\$ 440,894,924	2.76%
> 85.00% up to and including 90.00%	2,143	3.47%	\$ 635,482,979	3.97%
> 90.00% up to and including 95.00%	118	0.19%	\$ 34,756,729	0.22%
> 95.00% up to and including 100.00%	77	0.12%	\$ 22,145,936	0.14%
> 100.00%				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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%	17,165	33.14%	\$ 2,407,135,382	15.05%
> 40.00% up to and including 45.00%	2,914	5.63%	\$ 844,982,023	5.28%
> 45.00% up to and including 50.00%	3,139	6.06%	\$ 1,011,185,894	6.32%
> 50.00% up to and including 55.00%	3,374	6.51%	\$ 1,139,738,879	7.13%
> 55.00% up to and including 60.00%	3,712	7.17%	\$ 1,360,824,963	8.51%
> 60.00% up to and including 65.00%	4,166	8.04%	\$ 1,584,311,940	9.91%
> 65.00% up to and including 70.00%	4,744	9.16%	\$ 1,911,826,010	11.95%
> 70.00% up to and including 75.00%	5,242	10.12%	\$ 2,262,430,331	14.15%
> 75.00% up to and including 80.00%	6,089	11.76%	\$ 2,952,368,714	18.46%
> 80.00% up to and including 85.00%	1,196	2.31%	\$ 496,780,068	3.11%
> 85.00% up to and including 90.00%	47	0.09%	\$ 18,052,406	0.11%
> 90.00% up to and including 95.00%	7	0.01%	\$ 3,608,531	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</b>	<b>51,795</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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%	23,396	45.17%	\$ 4,332,483,132	27.09%
> 40.00% up to and including 45.00%	3,838	7.41%	\$ 1,335,747,410	8.35%
> 45.00% up to and including 50.00%	4,094	7.90%	\$ 1,520,929,763	9.51%
> 50.00% up to and including 55.00%	4,230	8.17%	\$ 1,671,727,716	10.45%
> 55.00% up to and including 60.00%	4,648	8.97%	\$ 1,914,179,906	11.97%
> 60.00% up to and including 65.00%	4,813	9.29%	\$ 2,143,320,708	13.40%
> 65.00% up to and including 70.00%	4,152	8.02%	\$ 1,897,042,150	11.86%
> 70.00% up to and including 75.00%	2,033	3.93%	\$ 921,667,475	5.76%
> 75.00% up to and including 80.00%	514	0.99%	\$ 228,645,047	1.43%
> 80.00% up to and including 85.00%	64	0.12%	\$ 22,450,849	0.14%
> 85.00% up to and including 90.00%	12	0.02%	\$ 4,464,237	0.03%
> 90.00% up to and including 95.00%	1	0.00%	\$ 586,748	0.00%
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</b>	<b>51,795</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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%	36,081	58.49%	\$ 10,658,628,003	66.64%
> 3.00% up to and including 3.25%	9,292	15.06%	\$ 2,284,630,438	14.28%
> 3.25% up to and including 3.50%	4,723	7.66%	\$ 1,229,583,094	7.69%
> 3.50% up to and including 3.75%	7,656	12.41%	\$ 1,141,891,042	7.14%
> 3.75% up to and including 4.00%	1,577	2.56%	\$ 294,174,309	1.84%
> 4.00% up to and including 4.25%	1,001	1.62%	\$ 231,315,702	1.45%
> 4.25% up to and including 4.50%	1,155	1.87%	\$ 111,605,394	0.70%
> 4.50% up to and including 4.75%	39	0.06%	\$ 11,340,577	0.07%
> 4.75% up to and including 5.00%	154	0.25%	\$ 25,064,772	0.16%
> 5.00% up to and including 5.25%	13	0.02%	\$ 4,876,876	0.03%
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	1	0.00%	\$ 134,934	0.00%
> 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>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,975	9.69%	\$ 2,198,887,687	13.75%
<= 2 Year Fixed	3,632	5.89%	\$ 1,360,339,911	8.51%
<= 3 Year Fixed	1,600	2.59%	\$ 614,472,255	3.84%
<= 4 Year Fixed	127	0.21%	\$ 39,714,227	0.25%
<= 5 Year Fixed	165	0.27%	\$ 52,188,611	0.33%
> 5 Year Fixed				
Total Fixed Rate	11,499	18.64%	\$ 4,265,602,690	26.67%
Total Variable Rate	50,193	81.36%	\$ 11,727,642,451	73.33%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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	9,360	18.07%	\$ 436,617,292	2.73%
> \$100,000 up to and including \$200,000	10,030	19.36%	\$ 1,520,285,074	9.51%
> \$200,000 up to and including \$300,000	10,874	20.99%	\$ 2,717,606,250	16.99%
> \$300,000 up to and including \$400,000	8,286	16.00%	\$ 2,870,906,814	17.95%
> \$400,000 up to and including \$500,000	5,097	9.84%	\$ 2,273,515,290	14.22%
> \$500,000 up to and including \$600,000	2,915	5.63%	\$ 1,588,996,736	9.94%
> \$600,000 up to and including \$700,000	1,690	3.26%	\$ 1,094,252,762	6.84%
> \$700,000 up to and including \$800,000	1,030	1.99%	\$ 769,502,749	4.81%
> \$800,000 up to and including \$900,000	659	1.27%	\$ 559,174,963	3.50%
> \$900,000 up to and including \$1.00m	547	1.06%	\$ 518,043,495	3.24%
> \$1.00m up to and including \$1.25m	802	1.55%	\$ 887,973,761	5.55%
> \$1.25m up to and including \$1.50m	304	0.59%	\$ 414,562,576	2.59%
> \$1.50m up to and including \$1.75m	132	0.25%	\$ 213,817,546	1.34%
> \$1.75m up to and including \$2.00m	69	0.13%	\$ 127,989,834	0.80%
> \$2.00m				
<b>Total</b>	<b>51,795</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,241	27.95%	\$ 5,392,712,981	33.72%
VIC	18,496	29.98%	\$ 5,064,586,556	31.67%
TAS	1,933	3.13%	\$ 321,035,743	2.01%
QLD	11,741	19.03%	\$ 2,614,794,925	16.35%
SA	5,274	8.55%	\$ 988,259,691	6.18%
WA	6,590	10.68%	\$ 1,513,231,675	9.46%
NT	417	0.68%	\$ 98,623,570	0.62%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	41,481	67.24%	\$ 12,051,384,940	75.35%
Non Metro	20,211	32.76%	\$ 3,941,860,201	24.65%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,405	18.49%	\$ 4,110,277,349	25.70%
NSW / ACT - Non Metro	5,836	9.46%	\$ 1,282,435,632	8.02%
VIC - Metro	14,144	22.93%	\$ 4,270,181,041	26.70%
VIC - Non Metro	4,352	7.05%	\$ 794,405,515	4.97%
TAS - Metro	900	1.46%	\$ 164,140,084	1.03%
TAS - Non Metro	1,033	1.67%	\$ 156,895,659	0.98%
QLD - Metro	5,517	8.94%	\$ 1,354,452,345	8.47%
QLD - Non Metro	6,224	10.09%	\$ 1,260,342,581	7.88%
SA - Metro	3,610	5.85%	\$ 746,442,281	4.67%
SA - Non Metro	1,664	2.70%	\$ 241,817,410	1.51%
WA - Metro	5,649	9.16%	\$ 1,342,255,780	8.39%
WA - Non Metro	941	1.53%	\$ 170,975,894	1.07%
NT - Metro	256	0.41%	\$ 63,636,059	0.40%
NT - Non Metro	161	0.26%	\$ 34,987,511	0.22%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	445	0.72%	\$ 118,585,426	0.74%
3977 (Botanic Ridge, VIC)	417	0.68%	\$ 110,393,994	0.69%
3064 (Craigieburn, VIC)	391	0.63%	\$ 106,917,480	0.67%
3030 (Cocoroc, VIC)	376	0.61%	\$ 101,154,392	0.63%
2155 (Beaumont Hills, NSW)	212	0.34%	\$ 85,098,677	0.53%
2170 (Casula, NSW)	258	0.42%	\$ 71,036,649	0.44%
2153 (Baulkham Hills, NSW)	143	0.23%	\$ 66,119,190	0.41%
2145 (Constitution Hill, NSW)	202	0.33%	\$ 62,815,323	0.39%
3805 (Fountain Gate, VIC)	213	0.35%	\$ 57,845,907	0.36%
3150 (Brandon Park, VIC)	136	0.22%	\$ 54,977,233	0.34%
3810 (Pakenham, VIC)	215	0.35%	\$ 54,064,889	0.34%
4740 (Alexandra, QLD)	242	0.39%	\$ 51,390,023	0.32%
2570 (Belimbla Park, NSW)	151	0.24%	\$ 51,323,688	0.32%
6210 (Coodanup, WA)	242	0.39%	\$ 49,133,883	0.31%
3806 (Berwick, VIC)	162	0.26%	\$ 48,651,088	0.30%
3000 (Melbourne, VIC)	156	0.25%	\$ 47,680,160	0.30%
6164 (Atwell, WA)	204	0.33%	\$ 47,306,111	0.30%
2560 (Airds, NSW)	180	0.29%	\$ 47,189,526	0.30%
3023 (Burnside, VIC)	197	0.32%	\$ 46,881,898	0.29%
3199 (Frankston, VIC)	176	0.29%	\$ 46,656,469	0.29%
<b>Total</b>	<b>4,718</b>	<b>7.65%</b>	<b>\$ 1,325,222,006</b>	<b>8.29%</b>

\*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)	998	1.62%	\$ 267,691,841	1.67%
21203 (Casey - South, VIC)	745	1.21%	\$ 204,610,830	1.28%
11703 (Sydney Inner City, NSW)	482	0.78%	\$ 197,974,445	1.24%
20904 (Whittlesea - Wallan, VIC)	765	1.24%	\$ 194,278,257	1.21%
21005 (Tullamarine - Broadmeadows, VIC)	668	1.08%	\$ 180,238,094	1.13%
20701 (Boroondara, VIC)	372	0.60%	\$ 170,538,137	1.07%
21304 (Melton - Bacchus Marsh, VIC)	698	1.13%	\$ 168,428,511	1.05%
20604 (Melbourne City, VIC)	536	0.87%	\$ 167,182,458	1.05%
21205 (Monash, VIC)	431	0.70%	\$ 162,169,858	1.01%
12602 (Ryde - Hunters Hill, NSW)	372	0.60%	\$ 156,728,389	0.98%
21101 (Knox, VIC)	510	0.83%	\$ 152,232,565	0.95%
21202 (Casey - North, VIC)	535	0.87%	\$ 152,178,270	0.95%
20802 (Glen Eira, VIC)	385	0.62%	\$ 149,611,781	0.94%
11501 (Baulkham Hills, NSW)	325	0.53%	\$ 149,222,554	0.93%
50502 (Stirling, WA)	559	0.91%	\$ 148,085,212	0.93%
11602 (Blacktown - North, NSW)	368	0.60%	\$ 145,024,417	0.91%
12103 (Ku-ring-gai, NSW)	258	0.42%	\$ 144,350,384	0.90%
12504 (Parramatta, NSW)	436	0.71%	\$ 142,633,457	0.89%
21402 (Morrington Peninsula, VIC)	464	0.75%	\$ 139,378,564	0.87%
20302 (Geelong, VIC)	588	0.95%	\$ 138,698,899	0.87%
<b>Total</b>	<b>10,495</b>	<b>17.01%</b>	<b>\$ 3,331,256,923</b>	<b>20.83%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	59,532	96.50%	\$ 15,145,713,406	94.70%
Interest Only	2,160	3.50%	\$ 847,531,735	5.30%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	61,692	100.00%	\$ 15,993,245,141	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	59,532	96.50%	\$ 15,145,713,406	94.70%
Interest Only Loans : > 0 up to and including 1 years	703	1.14%	\$ 285,292,195	1.78%
Interest Only Loans : > 1 up to and including 2 years	615	1.00%	\$ 247,973,393	1.55%
Interest Only Loans : > 2 up to and including 3 years	329	0.53%	\$ 134,736,975	0.84%
Interest Only Loans : > 3 up to and including 4 years	316	0.51%	\$ 107,911,936	0.67%
Interest Only Loans : > 4 up to and including 5 years	160	0.26%	\$ 59,151,524	0.37%
Interest Only Loans : > 5 up to and including 6 years	12	0.02%	\$ 3,806,069	0.02%
Interest Only Loans : > 6 up to and including 7 years	4	0.01%	\$ 904,000	0.01%
Interest Only Loans : > 7 up to and including 8 years	3	0.00%	\$ 961,839	0.01%
Interest Only Loans : > 8 up to and including 9 years	13	0.02%	\$ 5,690,272	0.04%
Interest Only Loans : > 9 up to and including 10 years	5	0.01%	\$ 1,103,533	0.01%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	47,662	77.26%	\$ 11,885,539,128	74.32%
Residential Investment (Full Recourse)	14,030	22.74%	\$ 4,107,706,014	25.68%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,492	2.42%	\$ 220,269,302	1.38%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,323	3.77%	\$ 592,897,697	3.71%
Purchase of established dwelling	18,634	30.20%	\$ 5,090,564,863	31.83%
Purchase of new erected dwelling	2,324	3.77%	\$ 684,195,240	4.28%
Refinancing existing debt from another lender	14,974	24.27%	\$ 4,240,078,046	26.51%
Refinancing existing debt with ANZ	12,047	19.53%	\$ 2,865,120,396	17.91%
Other	9,898	16.04%	\$ 2,300,119,597	14.38%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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	427	0.69%	\$ 181,338,450	1.13%
> 3 up to and including 6 months	3,054	4.95%	\$ 1,115,077,599	6.97%
> 6 up to and including 9 months	2,204	3.57%	\$ 748,669,781	4.68%
> 9 up to and including 12 months	2,093	3.39%	\$ 697,473,514	4.36%
> 12 up to and including 15 months	3,720	6.03%	\$ 1,150,184,505	7.19%
> 15 up to and including 18 months	1,975	3.20%	\$ 573,543,287	3.59%
> 18 up to and including 21 months	1,766	2.86%	\$ 545,600,674	3.41%
> 21 up to and including 24 months	1,317	2.13%	\$ 414,360,216	2.59%
> 24 up to and including 27 months	1,428	2.31%	\$ 435,809,798	2.72%
> 27 up to and including 30 months	991	1.61%	\$ 266,043,944	1.66%
> 30 up to and including 33 months	827	1.34%	\$ 224,461,492	1.40%
> 33 up to and including 36 months	1,091	1.77%	\$ 348,150,354	2.18%
> 36 up to and including 48 months	3,729	6.04%	\$ 1,061,160,686	6.64%
> 48 up to and including 60 months	5,693	9.23%	\$ 1,575,235,944	9.85%
> 60 up to and including 72 months	8,191	13.28%	\$ 2,107,224,926	13.18%
> 72 up to and including 84 months	7,059	11.44%	\$ 1,654,336,243	10.34%
> 84 up to and including 96 months	4,800	7.78%	\$ 1,031,657,890	6.45%
> 96 up to and including 108 months	3,876	6.28%	\$ 700,962,310	4.38%
> 108 up to and including 120 months	3,632	5.89%	\$ 599,162,776	3.75%
> 120 months	3,819	6.19%	\$ 562,790,752	3.52%
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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	48	0.08%	\$ 225,647	0.00%
> 1 up to and including 2 years	92	0.15%	\$ 945,422	0.01%
> 2 up to and including 3 years	132	0.21%	\$ 3,532,163	0.02%
> 3 up to and including 4 years	175	0.28%	\$ 5,422,689	0.03%
> 4 up to and including 5 years	187	0.30%	\$ 6,216,096	0.04%
> 5 up to and including 6 years	206	0.33%	\$ 7,861,214	0.05%
> 6 up to and including 7 years	201	0.33%	\$ 9,521,631	0.06%
> 7 up to and including 8 years	214	0.35%	\$ 12,703,659	0.08%
> 8 up to and including 9 years	234	0.38%	\$ 16,350,549	0.10%
> 9 up to and including 10 years	260	0.42%	\$ 22,589,458	0.14%
> 10 up to and including 15 years	2,394	3.88%	\$ 285,438,049	1.78%
> 15 up to and including 20 years	8,103	13.13%	\$ 1,387,153,683	8.67%
> 20 up to and including 25 years	25,002	40.53%	\$ 6,124,108,561	38.29%
> 25 up to and including 30 years	24,444	39.62%	\$ 8,111,176,320	50.72%
> 30 years				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	61,342	99.43%	\$ 15,881,513,100	99.30%
> 0 days up to and including 30 days	302	0.49%	\$ 96,519,563	0.60%
> 30 days up to and including 60 days	37	0.06%	\$ 12,203,203	0.08%
> 60 days up to and including 90 days	11	0.02%	\$ 3,009,276	0.02%
> 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>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</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	50,193	81.36%	\$ 11,727,642,451	73.33%
Fixed Rate Loans : > 0 up to and including 3 months	919	1.49%	\$ 347,611,248	2.17%
Fixed Rate Loans : > 3 up to and including 6 months	2,061	3.34%	\$ 780,070,087	4.88%
Fixed Rate Loans : > 6 up to and including 9 months	1,333	2.16%	\$ 473,206,891	2.96%
Fixed Rate Loans : > 9 up to and including 12 months	1,662	2.69%	\$ 597,999,461	3.74%
Fixed Rate Loans : > 12 up to and including 15 months	620	1.00%	\$ 229,954,468	1.44%
Fixed Rate Loans : > 15 up to and including 18 months	846	1.37%	\$ 326,367,129	2.04%
Fixed Rate Loans : > 18 up to and including 21 months	1,083	1.76%	\$ 409,880,574	2.56%
Fixed Rate Loans : > 21 up to and including 24 months	1,083	1.76%	\$ 394,137,740	2.46%
Fixed Rate Loans : > 24 up to and including 27 months	498	0.81%	\$ 175,915,797	1.10%
Fixed Rate Loans : > 27 up to and including 30 months	621	1.01%	\$ 243,515,001	1.52%
Fixed Rate Loans : > 30 up to and including 33 months	387	0.63%	\$ 162,873,715	1.02%
Fixed Rate Loans : > 33 up to and including 36 months	94	0.15%	\$ 32,167,743	0.20%
Fixed Rate Loans : > 36 up to and including 48 months	127	0.21%	\$ 39,714,227	0.25%
Fixed Rate Loans : > 48 up to and including 60 months	165	0.27%	\$ 52,188,611	0.33%
Fixed Rate Loans : > 60 months				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,168	22.97%	\$ 3,027,286,318	18.93%
Fortnightly	19,586	31.75%	\$ 4,092,437,011	25.59%
Monthly	27,938	45.29%	\$ 8,873,521,812	55.48%
Other				
<b>Total</b>	<b>61,692</b>	<b>100.00%</b>	<b>\$ 15,993,245,141</b>	<b>100.00%</b>

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