



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 March 2022
<b>Determination Date:</b>	20 April 2022
<b>Trust Payment Date:</b>	22 April 2022
<b>Date of Report:</b>	22 April 2022

*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.*

<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)	F-1 (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 2012-2 matures within 12 months from the current Pre-Maturity Test Date. ANZ BGL has met its obligations to credit AUD1,243,836,953.87 into the Pre-Maturity Ledger of the GIC Account.

## Asset Coverage Test as at 22 April 2022

### Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$16,318,945,355	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,769,515,666	
			\$14,769,515,666
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:		\$1,543,856,504*
Z	Negative carry adjustment:		\$0

### Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$16,313,372,171
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### Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$16,313,372,171
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$11,059,325,852
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:	161.53 %

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 \$84,881,469.16

## Summary as at 22 April 2022

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
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 2022-1	17 Mar 2022	EUR 1,750,000,000	\$2,621,389,271	0.6676	Annual	0.25 %
Total	-	-	\$11,059,325,852	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
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	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2022-1	ANZ	XS2456253082 -	LSE	Soft Bullet	17 Mar 2025	17 Mar 2026

#### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$11,059,325,852	100.00 %
Subordinated Demand Loan*	\$6,804,392,235	61.53 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$17,863,718,087</b>	

\*\$5,643,502,395 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 Mar 2022
Current Aggregate Principal Balance (AUD)	\$16,319,861,583
Number of Loans (Unconsolidated)	62,308
Number of Loans (Consolidated)	51,850
Average Loan Size (Consolidated)	\$314,751
Maximum Loan Balance (Consolidated)	\$1,997,173
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.76 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	49.97 %
Weighted Average Interest Rate	2.81 %
Weighted Average Seasoning (Months)	49.90
Weighted Average Remaining Term (Months)	299.69

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)	21.63%	19.18%	21.27%	19.23%
Prepayment History (SMM)	2.01%	1.76%	1.97%	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%	19,126	30.70 %	\$2,968,226,542	18.19 %
> 40.00% up to and including 45.00%	3,061	4.91 %	\$744,386,355	4.56 %
> 45.00% up to and including 50.00%	3,438	5.52 %	\$912,314,043	5.59 %
> 50.00% up to and including 55.00%	3,252	5.22 %	\$918,866,966	5.63 %
> 55.00% up to and including 60.00%	3,549	5.70 %	\$1,045,786,191	6.41 %
> 60.00% up to and including 65.00%	3,697	5.93 %	\$1,140,109,154	6.99 %
> 65.00% up to and including 70.00%	4,324	6.94 %	\$1,327,689,604	8.14 %
> 70.00% up to and including 75.00%	4,396	7.06 %	\$1,455,817,573	8.92 %
> 75.00% up to and including 80.00%	13,890	22.29 %	\$4,722,008,072	28.93 %
> 80.00% up to and including 85.00%	1,334	2.14 %	\$422,905,073	2.59 %
> 85.00% up to and including 90.00%	2,051	3.29 %	\$608,087,779	3.73 %
> 90.00% up to and including 95.00%	112	0.18 %	\$31,213,413	0.19 %
> 95.00% up to and including 100.00%	78	0.13 %	\$22,450,820	0.14 %
> 100.00%				
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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%	17,294	33.35 %	\$2,458,051,541	15.06 %
> 40.00% up to and including 45.00%	2,886	5.57 %	\$847,664,413	5.19 %
> 45.00% up to and including 50.00%	3,081	5.94 %	\$1,004,981,741	6.16 %
> 50.00% up to and including 55.00%	3,272	6.31 %	\$1,124,310,929	6.89 %
> 55.00% up to and including 60.00%	3,754	7.24 %	\$1,390,455,175	8.52 %
> 60.00% up to and including 65.00%	4,260	8.22 %	\$1,659,762,773	10.17 %
> 65.00% up to and including 70.00%	4,736	9.13 %	\$1,964,576,169	12.04 %
> 70.00% up to and including 75.00%	5,285	10.19 %	\$2,338,559,807	14.33 %
> 75.00% up to and including 80.00%	6,173	11.91 %	\$3,063,383,333	18.77 %
> 80.00% up to and including 85.00%	1,059	2.04 %	\$449,180,406	2.75 %
> 85.00% up to and including 90.00%	41	0.08 %	\$14,824,818	0.09 %
> 90.00% up to and including 95.00%	7	0.01 %	\$2,713,179	0.02 %
> 95.00% up to and including 100.00%	2	0.00 %	\$1,397,299	0.01 %
> 100.00%				0
<b>Total</b>	<b>51,850</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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%	23,769	45.84 %	\$4,440,531,275	27.21 %
> 40.00% up to and including 45.00%	3,898	7.52 %	\$1,375,970,462	8.43 %
> 45.00% up to and including 50.00%	4,002	7.72 %	\$1,493,295,114	9.15 %
> 50.00% up to and including 55.00%	4,323	8.34 %	\$1,727,403,822	10.58 %
> 55.00% up to and including 60.00%	4,384	8.46 %	\$1,843,525,051	11.30 %
> 60.00% up to and including 65.00%	4,587	8.85 %	\$2,092,542,922	12.82 %
> 65.00% up to and including 70.00%	3,793	7.32 %	\$1,830,149,366	11.21 %
> 70.00% up to and including 75.00%	2,325	4.48 %	\$1,152,953,816	7.06 %
> 75.00% up to and including 80.00%	675	1.30 %	\$322,833,567	1.98 %
> 80.00% up to and including 85.00%	88	0.17 %	\$38,338,365	0.23 %
> 85.00% up to and including 90.00%	5	0.01 %	\$2,178,444	0.01 %
> 90.00% up to and including 95.00%	1	0.00 %	\$139,379	0.00 %
<b>Total</b>	<b>51,850</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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%	39,042	62.66 %	\$11,559,829,629	70.83 %
> 3.00% up to and including 3.25%	8,674	13.92 %	\$2,124,209,675	13.02 %
> 3.25% up to and including 3.50%	4,216	6.77 %	\$1,071,319,968	6.56 %
> 3.50% up to and including 3.75%	6,923	11.11 %	\$1,000,440,843	6.13 %
> 3.75% up to and including 4.00%	1,332	2.14 %	\$229,484,081	1.41 %
> 4.00% up to and including 4.25%	894	1.43 %	\$204,026,199	1.25 %
> 4.25% up to and including 4.50%	1,048	1.68 %	\$97,863,783	0.60 %
> 4.50% up to and including 4.75%	25	0.04 %	\$7,170,400	0.04 %
> 4.75% up to and including 5.00%	141	0.23 %	\$20,975,752	0.13 %
> 5.00% up to and including 5.25%	12	0.02 %	\$4,407,193	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 %	\$134,059	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>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,508	10.44 %	\$2,398,979,918	14.70 %
<= 2 Year Fixed	4,680	7.51 %	\$1,782,997,827	10.93 %
<= 3 Year Fixed	1,258	2.02 %	\$507,901,380	3.11 %
<= 4 Year Fixed	173	0.28 %	\$53,253,753	0.33 %
<= 5 Year Fixed	150	0.24 %	\$49,703,422	0.30 %
> 5 Year Fixed				
Total Fixed Rate	12,769	20.49 %	\$4,792,836,300	29.37 %
Total Variable Rate	49,539	79.51 %	\$11,527,025,283	70.63 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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	9,337	18.01 %	\$430,582,839	2.64 %
> \$100,000 up to and including \$200,000	9,792	18.89 %	\$1,483,476,159	9.09 %
> \$200,000 up to and including \$300,000	10,645	20.53 %	\$2,661,579,618	16.31 %
> \$300,000 up to and including \$400,000	8,226	15.86 %	\$2,851,565,535	17.47 %
> \$400,000 up to and including \$500,000	5,215	10.06 %	\$2,328,272,188	14.27 %
> \$500,000 up to and including \$600,000	3,033	5.85 %	\$1,652,805,082	10.13 %
> \$600,000 up to and including \$700,000	1,817	3.50 %	\$1,174,781,436	7.20 %
> \$700,000 up to and including \$800,000	1,086	2.09 %	\$811,052,603	4.97 %
> \$800,000 up to and including \$900,000	716	1.38 %	\$607,394,007	3.72 %
> \$900,000 up to and including \$1.00m	584	1.13 %	\$553,279,194	3.39 %
> \$1.00m up to and including \$1.25m	831	1.60 %	\$919,761,341	5.64 %
> \$1.25m up to and including \$1.50m	343	0.66 %	\$465,946,306	2.86 %
> \$1.50m up to and including \$1.75m	157	0.30 %	\$253,259,102	1.55 %
> \$1.75m up to and including \$2.00m	68	0.13 %	\$126,106,174	0.77 %
> \$2.00m				0
<b>Total</b>	<b>51,850</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	17,589	28.23 %	\$5,558,570,914	34.06 %
VIC	18,688	29.99 %	\$5,181,561,339	31.75 %
TAS	1,912	3.07 %	\$323,386,903	1.98 %
QLD	11,733	18.83 %	\$2,635,051,254	16.15 %
SA	5,337	8.57 %	\$1,004,833,817	6.16 %
WA	6,643	10.66 %	\$1,521,396,773	9.32 %
NT	406	0.65 %	\$95,060,584	0.58 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	42,242	67.80 %	\$12,372,617,178	75.81 %
Non Metro	20,066	32.20 %	\$3,947,244,405	24.19 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>



### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	11,764	18.88 %	\$4,251,551,997	26.05 %
NSW/ACT - Non Metro	5,825	9.35 %	\$1,307,018,917	8.01 %
VIC - Metro	14,376	23.07 %	\$4,387,482,511	26.88 %
VIC - Non Metro	4,312	6.92 %	\$794,078,828	4.87 %
TAS - Metro	896	1.44 %	\$166,759,107	1.02 %
TAS - Non Metro	1,016	1.63 %	\$156,627,796	0.96 %
QLD - Metro	5,557	8.92 %	\$1,382,767,646	8.47 %
QLD - Non Metro	6,176	9.91 %	\$1,252,283,608	7.67 %
SA - Metro	3,685	5.91 %	\$769,459,296	4.71 %
SA - Non Metro	1,652	2.65 %	\$235,374,520	1.44 %
WA - Metro	5,714	9.17 %	\$1,352,858,501	8.29 %
WA - Non Metro	929	1.49 %	\$168,538,272	1.03 %
NT - Metro	250	0.40 %	\$61,738,122	0.38 %
NT - Non Metro	156	0.25 %	\$33,322,463	0.20 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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)	462	0.74 %	\$126,960,997	0.78 %
3977 (Botanic Ridge, VIC)	442	0.71 %	\$123,606,948	0.76 %
3064 (Craigieburn, VIC)	421	0.68 %	\$116,753,753	0.72 %
3030 (Cocoroc, VIC)	401	0.64 %	\$112,206,923	0.69 %
2155 (Beaumont Hills, NSW)	217	0.35 %	\$86,292,970	0.53 %
2170 (Casula, NSW)	270	0.43 %	\$75,130,772	0.46 %
2153 (Baulkham Hills, NSW)	153	0.25 %	\$71,258,518	0.44 %
2145 (Constitution Hill, NSW)	221	0.35 %	\$71,044,968	0.44 %
3805 (Fountain Gate, VIC)	225	0.36 %	\$60,582,863	0.37 %
3150 (Brandon Park, VIC)	137	0.22 %	\$57,853,131	0.35 %
3810 (Pakenham, VIC)	225	0.36 %	\$57,510,084	0.35 %
6164 (Atwell, WA)	223	0.36 %	\$51,991,472	0.32 %
2570 (Belimbla Park, NSW)	155	0.25 %	\$51,654,160	0.32 %
3978 (Cardinia, VIC)	147	0.24 %	\$51,270,769	0.31 %
3806 (Berwick, VIC)	163	0.26 %	\$50,062,231	0.31 %
3000 (Melbourne, VIC)	166	0.27 %	\$50,058,632	0.31 %
4740 (Alexandra, QLD)	237	0.38 %	\$48,813,815	0.30 %
3023 (Burnside, VIC)	200	0.32 %	\$48,457,561	0.30 %
3136 (Croydon, VIC)	163	0.26 %	\$48,159,518	0.30 %
3754 (Doreen, VIC)	186	0.30 %	\$47,739,142	0.29 %
<b>Total</b>	<b>4,814</b>	<b>7.73 %</b>	<b>\$1,407,409,226</b>	<b>8.62 %</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)	1,041	1.67 %	\$288,501,371	1.77 %
21203 (Casey - South, VIC)	780	1.25 %	\$223,201,604	1.37 %
11703 (Sydney Inner City, NSW)	512	0.82 %	\$208,187,551	1.28 %
20904 (Whittlesea - Wallan, VIC)	790	1.27 %	\$204,311,786	1.25 %
21005 (Tullamarine - Broadmeadows, VIC)	705	1.13 %	\$189,980,001	1.16 %
21304 (Melton - Bacchus Marsh, VIC)	714	1.15 %	\$174,752,115	1.07 %
21101 (Knox, VIC)	529	0.85 %	\$167,749,804	1.03 %
20604 (Melbourne City, VIC)	538	0.86 %	\$167,516,728	1.03 %
11501 (Baulkham Hills, NSW)	365	0.59 %	\$166,668,682	1.02 %
21205 (Monash, VIC)	425	0.68 %	\$164,204,869	1.01 %
21202 (Casey - North, VIC)	556	0.89 %	\$159,120,300	0.98 %
12602 (Ryde - Hunters Hill, NSW)	391	0.63 %	\$157,799,059	0.97 %
50502 (Stirling, WA)	584	0.94 %	\$155,240,986	0.95 %
20701 (Boroondara, VIC)	344	0.55 %	\$152,492,106	0.93 %
12103 (Ku-ring-gai, NSW)	273	0.44 %	\$152,235,693	0.93 %
20802 (Glen Eira, VIC)	389	0.62 %	\$150,096,575	0.92 %
12504 (Parramatta, NSW)	455	0.73 %	\$149,758,539	0.92 %
11602 (Blacktown - North, NSW)	377	0.61 %	\$146,611,514	0.90 %
21402 (Mornington Peninsula, VIC)	473	0.76 %	\$145,275,101	0.89 %
11904 (Kogarah - Rockdale, NSW)	354	0.57 %	\$141,087,732	0.86 %
<b>Total</b>	<b>10,595</b>	<b>17.00 %</b>	<b>\$3,464,792,116</b>	<b>21.23 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	59,976	96.26 %	\$15,393,968,175	94.33 %
Interest Only	2,332	3.74 %	\$925,893,408	5.67 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	62,308	100.00 %	\$16,319,861,583	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	59,976	96.26 %	\$15,393,968,175	94.33 %
Interest Only Loans: > 0 yrs up to and including 1 yr	729	1.17 %	\$291,688,531	1.79 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	775	1.24 %	\$320,581,048	1.96 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	291	0.47 %	\$115,745,033	0.71 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	359	0.58 %	\$129,486,496	0.79 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	144	0.23 %	\$55,657,093	0.34 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	4	0.01 %	\$1,947,206	0.01 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	5	0.01 %	\$1,653,991	0.01 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	8	0.01 %	\$3,491,617	0.02 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	9	0.01 %	\$3,178,512	0.02 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	8	0.01 %	\$2,463,881	0.02 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,024	77.08 %	\$12,061,807,219	73.91 %
Residential Investment (Full Recourse)	14,284	22.92 %	\$4,258,054,364	26.09 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,471	2.36 %	\$215,906,875	1.32 %
Construction of a dwelling (completed)	2,277	3.65 %	\$580,158,417	3.55 %
Purchase of established dwelling	18,861	30.27 %	\$5,241,929,558	32.12 %
Purchase of new erected dwelling	2,364	3.79 %	\$696,396,293	4.27 %
Refinancing an existing debt from another lender	16,170	25.95 %	\$4,638,005,331	28.42 %
Refinancing an existing debt with ANZ	11,607	18.63 %	\$2,734,658,083	16.76 %
Other	9,558	15.34 %	\$2,212,807,026	13.56 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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	209	0.34 %	\$87,656,746	0.54 %
> 3 up to and including 6 months	2,202	3.53 %	\$859,405,890	5.27 %
> 6 up to and including 9 months	2,423	3.89 %	\$864,496,849	5.30 %
> 9 up to and including 12 months	2,922	4.69 %	\$1,021,376,399	6.26 %
> 12 up to and including 15 months	2,416	3.88 %	\$824,914,051	5.05 %
> 15 up to and including 18 months	4,188	6.72 %	\$1,287,448,665	7.89 %
> 18 up to and including 21 months	2,740	4.40 %	\$808,321,411	4.95 %
> 21 up to and including 24 months	1,863	2.99 %	\$571,203,042	3.50 %
> 24 up to and including 27 months	1,297	2.08 %	\$383,524,660	2.35 %
> 27 up to and including 30 months	1,162	1.86 %	\$352,199,168	2.16 %
> 30 up to and including 33 months	1,159	1.86 %	\$323,793,048	1.98 %
> 33 up to and including 36 months	722	1.16 %	\$195,289,840	1.20 %
> 36 up to and including 48 months	3,442	5.52 %	\$975,976,662	5.98 %
> 48 up to and including 60 months	4,264	6.84 %	\$1,165,972,842	7.14 %
> 60 up to and including 72 months	6,920	11.11 %	\$1,767,030,121	10.83 %
> 72 up to and including 84 months	7,595	12.19 %	\$1,825,795,270	11.19 %
> 84 up to and including 96 months	4,447	7.14 %	\$950,363,111	5.82 %
> 96 up to and including 108 months	4,146	6.65 %	\$799,563,928	4.90 %
> 108 up to and including 120 months	3,314	5.32 %	\$543,135,074	3.33 %
> 120 months	4,877	7.83 %	\$712,394,809	4.37 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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	40	0.06 %	\$173,747	0.00 %
> 1 up to and including 2 years	87	0.14 %	\$1,915,168	0.01 %
> 2 up to and including 3 years	131	0.21 %	\$2,517,894	0.02 %
> 3 up to and including 4 years	161	0.26 %	\$4,781,758	0.03 %
> 4 up to and including 5 years	194	0.31 %	\$5,903,377	0.04 %
> 5 up to and including 6 years	191	0.31 %	\$8,068,123	0.05 %
> 6 up to and including 7 years	192	0.31 %	\$8,278,418	0.05 %
> 7 up to and including 8 years	213	0.34 %	\$12,693,630	0.08 %
> 8 up to and including 9 years	232	0.37 %	\$16,791,264	0.10 %
> 9 up to and including 10 years	270	0.43 %	\$23,225,575	0.14 %
> 10 up to and including 15 years	2,479	3.98 %	\$296,669,650	1.82 %
> 15 up to and including 20 years	8,772	14.08 %	\$1,486,921,580	9.11 %
> 20 up to and including 25 years	23,823	38.23 %	\$5,857,513,961	35.89 %
> 25 up to and including 30 years	25,523	40.96 %	\$8,594,407,439	52.66 %
> 30 years				
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	61,959	99.44 %	\$16,210,844,413	99.33 %
> 0 days up to and including 30 days	284	0.46 %	\$87,221,301	0.53 %
> 30 days up to and including 60 days	48	0.08 %	\$16,462,829	0.10 %
> 60 days up to and including 90 days	17	0.03 %	\$5,333,040	0.03 %
> 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>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</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	49,539	79.51 %	\$11,527,025,283	70.63 %
Fixed Rate Loans: > 0 up to and including 3 months	1,809	2.90 %	\$665,438,194	4.08 %
Fixed Rate Loans: > 3 up to and including 6 months	1,999	3.21 %	\$714,121,321	4.38 %
Fixed Rate Loans: > 6 up to and including 9 months	1,758	2.82 %	\$677,271,330	4.15 %
Fixed Rate Loans: > 9 up to and including 12 months	942	1.51 %	\$342,149,073	2.10 %
Fixed Rate Loans: > 12 up to and including 15 months	989	1.59 %	\$371,015,447	2.27 %
Fixed Rate Loans: > 15 up to and including 18 months	1,658	2.66 %	\$651,639,394	3.99 %
Fixed Rate Loans: > 18 up to and including 21 months	1,337	2.15 %	\$518,589,183	3.18 %
Fixed Rate Loans: > 21 up to and including 24 months	696	1.12 %	\$241,753,804	1.48 %
Fixed Rate Loans: > 24 up to and including 27 months	624	1.00 %	\$251,571,223	1.54 %
Fixed Rate Loans: > 27 up to and including 30 months	431	0.69 %	\$176,785,591	1.08 %
Fixed Rate Loans: > 30 up to and including 33 months	156	0.25 %	\$65,006,169	0.40 %
Fixed Rate Loans: > 33 up to and including 36 months	47	0.08 %	\$14,538,397	0.09 %
Fixed Rate Loans: > 36 up to and including 48 months	173	0.28 %	\$53,253,753	0.33 %
Fixed Rate Loans: > 48 up to and including 60 months	150	0.24 %	\$49,703,422	0.30 %
Fixed Rate Loans: > 60 months				
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,988	22.45 %	\$2,984,156,492	18.29 %
Fortnightly	19,494	31.29 %	\$4,101,601,829	25.13 %
Monthly	28,826	46.26 %	\$9,234,103,262	56.58 %
<b>Total</b>	<b>62,308</b>	<b>100.00 %</b>	<b>\$16,319,861,583</b>	<b>100.00 %</b>

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