



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	01 August 2022
Determination Date:	18 August 2022
Trust Payment Date:	22 August 2022
Date of Report:	22 August 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.

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:	Institutional Securitisation Services Limited
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	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	Pass

Asset Coverage Test as at 22 August 2022**Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$17,564,256,901	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,897,650,044	\$15,897,650,044
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:		\$297,294,882
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$16,194,944,926

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$16,194,944,926
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$9,815,488,898
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:	182.00 %

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

Summary as at 22 August 2022

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
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	-	-	\$9,815,488,898	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
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	\$9,815,488,898	100.00 %
Subordinated Demand Loan*	\$8,048,229,189	82.00 %
Senior Demand Loan	\$ -	-
Total Funding	\$17,863,718,087	

*\$7,017,899,273 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	01 Aug 2022
Current Aggregate Principal Balance (AUD)	\$17,566,423,205
Number of Loans (Unconsolidated)	64,468
Number of Loans (Consolidated)	53,539
Average Loan Size (Consolidated)	\$328,105
Maximum Loan Balance (Consolidated)	\$1,999,445
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.36 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	51.73 %
Weighted Average Interest Rate	3.56 %
Weighted Average Seasoning (Months)	46.95
Weighted Average Remaining Term (Months)	303.05

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)	22.68%	22.75%	21.42%	19.33%
Prepayment History (SMM)	2.12%	2.13%	1.99%	1.77%

*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%	19,659	30.49 %	\$3,170,749,132	18.05 %
> 40.00% up to and including 45.00%	3,098	4.81 %	\$786,302,469	4.48 %
> 45.00% up to and including 50.00%	3,489	5.41 %	\$950,826,996	5.41 %
> 50.00% up to and including 55.00%	3,321	5.15 %	\$958,722,545	5.46 %
> 55.00% up to and including 60.00%	3,700	5.74 %	\$1,130,768,593	6.44 %
> 60.00% up to and including 65.00%	3,809	5.91 %	\$1,204,752,640	6.86 %
> 65.00% up to and including 70.00%	4,446	6.90 %	\$1,415,007,778	8.06 %
> 70.00% up to and including 75.00%	4,603	7.14 %	\$1,562,251,572	8.89 %
> 75.00% up to and including 80.00%	14,839	23.02 %	\$5,298,564,811	30.16 %
> 80.00% up to and including 85.00%	1,311	2.03 %	\$429,520,803	2.45 %
> 85.00% up to and including 90.00%	2,003	3.11 %	\$605,936,474	3.45 %
> 90.00% up to and including 95.00%	109	0.17 %	\$29,630,668	0.17 %
> 95.00% up to and including 100.00%	81	0.13 %	\$23,388,726	0.13 %
> 100.00%				
Total	64,468	100.00 %	\$17,566,423,205	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%	17,521	32.73 %	\$2,546,099,323	14.49 %
> 40.00% up to and including 45.00%	2,903	5.42 %	\$887,382,015	5.05 %
> 45.00% up to and including 50.00%	3,105	5.80 %	\$1,017,601,106	5.79 %
> 50.00% up to and including 55.00%	3,466	6.47 %	\$1,240,149,302	7.06 %
> 55.00% up to and including 60.00%	3,800	7.10 %	\$1,443,815,890	8.22 %
> 60.00% up to and including 65.00%	4,263	7.96 %	\$1,700,718,214	9.68 %
> 65.00% up to and including 70.00%	4,781	8.93 %	\$2,033,158,633	11.57 %
> 70.00% up to and including 75.00%	5,411	10.11 %	\$2,491,958,818	14.19 %
> 75.00% up to and including 80.00%	7,161	13.38 %	\$3,713,995,203	21.14 %
> 80.00% up to and including 85.00%	1,084	2.02 %	\$473,386,625	2.69 %
> 85.00% up to and including 90.00%	34	0.06 %	\$13,877,102	0.08 %
> 90.00% up to and including 95.00%	9	0.02 %	\$3,346,815	0.02 %
> 95.00% up to and including 100.00%	1	0.00 %	\$934,159	0.01 %
> 100.00%				0
Total	53,539	100.00 %	\$17,566,423,205	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%	24,038	44.90 %	\$4,492,004,246	25.57 %
> 40.00% up to and including 45.00%	3,891	7.27 %	\$1,389,929,353	7.91 %
> 45.00% up to and including 50.00%	3,940	7.36 %	\$1,483,840,636	8.45 %
> 50.00% up to and including 55.00%	4,171	7.79 %	\$1,695,221,446	9.65 %
> 55.00% up to and including 60.00%	4,195	7.84 %	\$1,794,874,229	10.22 %
> 60.00% up to and including 65.00%	4,270	7.98 %	\$1,968,496,034	11.21 %
> 65.00% up to and including 70.00%	4,081	7.62 %	\$2,006,678,660	11.42 %
> 70.00% up to and including 75.00%	3,311	6.18 %	\$1,796,844,220	10.23 %
> 75.00% up to and including 80.00%	1,455	2.72 %	\$832,866,601	4.74 %
> 80.00% up to and including 85.00%	175	0.33 %	\$99,292,585	0.57 %
> 85.00% up to and including 90.00%	10	0.02 %	\$4,591,391	0.03 %
> 90.00% up to and including 95.00%	2	0.00 %	\$1,783,804	0.01 %
Total	53,539	100.00 %	\$17,566,423,205	100.00 %

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	14,216	22.05 %	\$5,601,930,006	31.89 %
> 3.00% up to and including 3.25%	226	0.35 %	\$87,561,284	0.50 %
> 3.25% up to and including 3.50%	3,795	5.89 %	\$1,164,338,856	6.63 %
> 3.50% up to and including 3.75%	4,377	6.79 %	\$1,272,814,830	7.25 %
> 3.75% up to and including 4.00%	7,226	11.21 %	\$2,136,476,401	12.16 %
> 4.00% up to and including 4.25%	14,675	22.76 %	\$3,318,442,733	18.89 %
> 4.25% up to and including 4.50%	7,511	11.65 %	\$1,807,336,754	10.29 %
> 4.50% up to and including 4.75%	3,467	5.38 %	\$861,613,301	4.90 %
> 4.75% up to and including 5.00%	6,054	9.39 %	\$854,602,325	4.86 %
> 5.00% up to and including 5.25%	1,116	1.73 %	\$187,023,146	1.06 %
> 5.25% up to and including 5.50%	775	1.20 %	\$173,941,899	0.99 %
> 5.50% up to and including 5.75%	891	1.38 %	\$76,887,636	0.44 %
> 5.75% up to and including 6.00%	23	0.04 %	\$6,847,334	0.04 %
> 6.00% up to and including 6.25%	111	0.17 %	\$15,270,524	0.09 %
> 6.25% up to and including 6.50%	4	0.01 %	\$1,202,960	0.01 %
> 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 %	\$133,217	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%				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,397	11.47 %	\$2,799,050,746	15.93 %
<= 2 Year Fixed	6,050	9.38 %	\$2,451,428,573	13.96 %
<= 3 Year Fixed	990	1.54 %	\$399,777,822	2.28 %
<= 4 Year Fixed	242	0.38 %	\$82,780,138	0.47 %
<= 5 Year Fixed	113	0.18 %	\$37,713,829	0.21 %
> 5 Year Fixed				
Total Fixed Rate	14,792	22.94 %	\$5,770,751,108	32.85 %
Total Variable Rate	49,676	77.06 %	\$11,795,672,097	67.15 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,377	17.51 %	\$425,743,275	2.42 %
> \$100,000 up to and including \$200,000	9,589	17.91 %	\$1,451,958,538	8.27 %
> \$200,000 up to and including \$300,000	10,633	19.86 %	\$2,661,250,717	15.15 %
> \$300,000 up to and including \$400,000	8,427	15.74 %	\$2,928,493,117	16.67 %
> \$400,000 up to and including \$500,000	5,612	10.48 %	\$2,508,418,106	14.28 %
> \$500,000 up to and including \$600,000	3,413	6.37 %	\$1,862,278,967	10.60 %
> \$600,000 up to and including \$700,000	2,070	3.87 %	\$1,338,586,864	7.62 %
> \$700,000 up to and including \$800,000	1,269	2.37 %	\$947,634,288	5.39 %
> \$800,000 up to and including \$900,000	817	1.53 %	\$692,862,394	3.94 %
> \$900,000 up to and including \$1.00m	681	1.27 %	\$645,468,866	3.67 %
> \$1.00m up to and including \$1.25m	933	1.74 %	\$1,030,816,227	5.87 %
> \$1.25m up to and including \$1.50m	423	0.79 %	\$573,500,139	3.26 %
> \$1.50m up to and including \$1.75m	201	0.38 %	\$324,596,142	1.85 %
> \$1.75m up to and including \$2.00m	94	0.18 %	\$174,815,567	1.00 %
> \$2.00m				0
Total	53,539	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	18,172	28.19 %	\$5,973,410,527	34.00 %
VIC	19,557	30.34 %	\$5,694,976,062	32.42 %
TAS	1,929	2.99 %	\$330,936,682	1.88 %
QLD	11,997	18.61 %	\$2,793,843,501	15.90 %
SA	5,493	8.52 %	\$1,072,255,227	6.10 %
WA	6,901	10.70 %	\$1,603,913,953	9.13 %
NT	419	0.65 %	\$97,087,254	0.55 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,168	68.51 %	\$13,429,460,024	76.45 %
Non Metro	20,300	31.49 %	\$4,136,963,182	23.55 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,263	19.02 %	\$4,575,723,769	26.05 %
NSW/ACT - Non Metro	5,909	9.17 %	\$1,397,686,758	7.96 %
VIC - Metro	15,193	23.57 %	\$4,848,736,425	27.60 %
VIC - Non Metro	4,364	6.77 %	\$846,239,637	4.82 %
TAS - Metro	915	1.42 %	\$174,676,644	0.99 %
TAS - Non Metro	1,014	1.57 %	\$156,260,038	0.89 %
QLD - Metro	5,773	8.95 %	\$1,508,033,598	8.58 %
QLD - Non Metro	6,224	9.65 %	\$1,285,809,903	7.32 %
SA - Metro	3,834	5.95 %	\$834,887,820	4.75 %
SA - Non Metro	1,659	2.57 %	\$237,367,407	1.35 %
WA - Metro	5,924	9.19 %	\$1,422,771,881	8.10 %
WA - Non Metro	977	1.52 %	\$181,142,072	1.03 %
NT - Metro	266	0.41 %	\$64,629,887	0.37 %
NT - Non Metro	153	0.24 %	\$32,457,367	0.18 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	503	0.78 %	\$145,860,446	0.83 %
3977 (Botanic Ridge, VIC)	465	0.72 %	\$139,600,027	0.79 %
3064 (Craigieburn, VIC)	463	0.72 %	\$136,236,652	0.78 %
3030 (Cocoroc, VIC)	440	0.68 %	\$130,996,593	0.75 %
2155 (Beaumont Hills, NSW)	234	0.36 %	\$100,274,029	0.57 %
2170 (Casula, NSW)	288	0.45 %	\$85,484,220	0.49 %
2145 (Constitution Hill, NSW)	233	0.36 %	\$78,287,684	0.45 %
3150 (Brandon Park, VIC)	157	0.24 %	\$74,040,349	0.42 %
2153 (Baulkham Hills, NSW)	154	0.24 %	\$72,676,299	0.41 %
3978 (Cardinia, VIC)	181	0.28 %	\$66,456,111	0.38 %
3805 (Fountain Gate, VIC)	229	0.36 %	\$65,233,821	0.37 %
3810 (Pakenham, VIC)	237	0.37 %	\$63,389,916	0.36 %
2765 (Angus, NSW)	135	0.21 %	\$58,098,244	0.33 %
3000 (Melbourne, VIC)	180	0.28 %	\$55,128,322	0.31 %
6164 (Atwell, WA)	227	0.35 %	\$54,242,429	0.31 %
2560 (Airds, NSW)	194	0.30 %	\$53,031,452	0.30 %
3023 (Burnside, VIC)	210	0.33 %	\$52,951,265	0.30 %
2148 (Arndell Park, NSW)	171	0.27 %	\$52,619,865	0.30 %
2570 (Belimbla Park, NSW)	154	0.24 %	\$52,399,199	0.30 %
3199 (Frankston, VIC)	192	0.30 %	\$51,653,693	0.29 %
Total	5,047	7.83 %	\$1,588,660,620	9.04 %

* 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)	1,142	1.77 %	\$337,612,044	1.92 %
21203 (Casey - South, VIC)	857	1.33 %	\$262,973,709	1.50 %
11703 (Sydney Inner City, NSW)	534	0.83 %	\$225,667,056	1.28 %
20904 (Whittlesea - Wallan, VIC)	830	1.29 %	\$225,554,866	1.28 %
21005 (Tullamarine - Broadmeadows, VIC)	759	1.18 %	\$217,527,935	1.24 %
21205 (Monash, VIC)	466	0.72 %	\$197,883,334	1.13 %
21304 (Melton - Bacchus Marsh, VIC)	754	1.17 %	\$194,671,571	1.11 %
21101 (Knox, VIC)	551	0.85 %	\$179,497,499	1.02 %
20701 (Boroondara, VIC)	378	0.59 %	\$176,850,098	1.01 %
20604 (Melbourne City, VIC)	566	0.88 %	\$175,698,427	1.00 %
21202 (Casey - North, VIC)	570	0.88 %	\$170,905,571	0.97 %
12602 (Ryde - Hunters Hill, NSW)	406	0.63 %	\$168,594,554	0.96 %
11501 (Baulkham Hills, NSW)	357	0.55 %	\$167,363,250	0.95 %
11602 (Blacktown - North, NSW)	405	0.63 %	\$163,747,441	0.93 %
12504 (Parramatta, NSW)	470	0.73 %	\$163,128,613	0.93 %
11904 (Kogarah - Rockdale, NSW)	395	0.61 %	\$162,462,309	0.92 %
50502 (Stirling, WA)	598	0.93 %	\$158,951,337	0.90 %
20802 (Glen Eira, VIC)	412	0.64 %	\$158,650,804	0.90 %
12103 (Ku-ring-gai, NSW)	277	0.43 %	\$154,503,728	0.88 %
21402 (Mornington Peninsula, VIC)	482	0.75 %	\$154,281,152	0.88 %
Total	11,209	17.39 %	\$3,816,525,297	21.73 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	61,777	95.83 %	\$16,453,861,655	93.67 %
Interest Only	2,691	4.17 %	\$1,112,561,551	6.33 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	64,468	100.00 %	\$17,566,423,205	100.00 %
Low Doc Loans				
No Doc Loans				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	61,777	95.83 %	\$16,453,861,655	93.67 %
Interest Only Loans: > 0 yrs up to and including 1 yr	896	1.39 %	\$375,627,874	2.14 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	970	1.50 %	\$422,158,115	2.40 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	345	0.54 %	\$135,879,301	0.77 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	315	0.49 %	\$113,136,277	0.64 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	129	0.20 %	\$53,631,174	0.31 %
Interest Only Loans: > 5 yrs up to and including 6 yrs				
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	12	0.02 %	\$5,698,463	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	8	0.01 %	\$2,054,209	0.01 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	11	0.02 %	\$2,722,146	0.02 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	49,210	76.33 %	\$12,820,584,187	72.98 %
Residential Investment (Full Recourse)	15,258	23.67 %	\$4,745,839,019	27.02 %
Residential Investment (Limited Recourse)				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,502	2.33 %	\$229,711,404	1.31 %
Construction of a dwelling (completed)	2,177	3.38 %	\$553,041,046	3.15 %
Purchase of established dwelling	19,891	30.85 %	\$5,848,498,359	33.29 %
Purchase of new erected dwelling	2,423	3.76 %	\$742,510,630	4.23 %
Refinancing an existing debt from another lender	17,726	27.50 %	\$5,314,703,854	30.25 %
Refinancing an existing debt with ANZ	11,328	17.57 %	\$2,678,453,396	15.25 %
Other	9,421	14.61 %	\$2,199,504,516	12.52 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	200	0.31 %	\$84,258,745	0.48 %
> 3 up to and including 6 months	1,567	2.43 %	\$640,556,159	3.65 %
> 6 up to and including 9 months	2,924	4.54 %	\$1,124,299,234	6.40 %
> 9 up to and including 12 months	4,106	6.37 %	\$1,610,234,147	9.17 %
> 12 up to and including 15 months	3,220	4.99 %	\$1,169,411,465	6.66 %
> 15 up to and including 18 months	2,646	4.10 %	\$914,950,929	5.21 %
> 18 up to and including 21 months	3,005	4.66 %	\$988,215,306	5.63 %
> 21 up to and including 24 months	4,651	7.21 %	\$1,422,860,254	8.10 %
> 24 up to and including 27 months	1,791	2.78 %	\$529,633,093	3.02 %
> 27 up to and including 30 months	1,207	1.87 %	\$349,186,331	1.99 %
> 30 up to and including 33 months	1,007	1.56 %	\$298,090,917	1.70 %
> 33 up to and including 36 months	1,094	1.70 %	\$307,958,059	1.75 %
> 36 up to and including 48 months	3,251	5.04 %	\$897,519,018	5.11 %
> 48 up to and including 60 months	3,303	5.12 %	\$881,962,987	5.02 %
> 60 up to and including 72 months	5,255	8.15 %	\$1,349,548,696	7.68 %
> 72 up to and including 84 months	7,605	11.80 %	\$1,838,233,789	10.46 %
> 84 up to and including 96 months	4,876	7.56 %	\$1,035,908,661	5.90 %
> 96 up to and including 108 months	3,790	5.88 %	\$763,330,639	4.35 %
> 108 up to and including 120 months	3,383	5.25 %	\$555,310,423	3.16 %
> 120 months	5,587	8.67 %	\$804,954,349	4.58 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	37	0.06 %	\$1,167,520	0.01 %
> 1 up to and including 2 years	92	0.14 %	\$1,988,533	0.01 %
> 2 up to and including 3 years	155	0.24 %	\$3,555,951	0.02 %
> 3 up to and including 4 years	157	0.24 %	\$4,183,805	0.02 %
> 4 up to and including 5 years	193	0.30 %	\$6,069,141	0.03 %
> 5 up to and including 6 years	183	0.28 %	\$7,809,425	0.04 %
> 6 up to and including 7 years	188	0.29 %	\$8,311,183	0.05 %
> 7 up to and including 8 years	208	0.32 %	\$12,808,563	0.07 %
> 8 up to and including 9 years	257	0.40 %	\$20,466,133	0.12 %
> 9 up to and including 10 years	265	0.41 %	\$22,036,424	0.13 %
> 10 up to and including 15 years	2,566	3.98 %	\$308,923,179	1.76 %
> 15 up to and including 20 years	9,245	14.34 %	\$1,567,877,915	8.93 %
> 20 up to and including 25 years	22,752	35.29 %	\$5,590,285,255	31.82 %
> 25 up to and including 30 years	28,170	43.70 %	\$10,010,940,180	56.99 %
> 30 years				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	64,085	99.41 %	\$17,438,125,129	99.27 %
> 0 days up to and including 30 days	333	0.52 %	\$108,953,383	0.62 %
> 30 days up to and including 60 days	39	0.06 %	\$13,910,559	0.08 %
> 60 days up to and including 90 days	11	0.02 %	\$5,434,134	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				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	49,676	77.06 %	\$11,795,672,097	67.15 %
Fixed Rate Loans: > 0 up to and including 3 months	2,821	4.38 %	\$1,043,177,468	5.94 %
Fixed Rate Loans: > 3 up to and including 6 months	1,941	3.01 %	\$771,189,287	4.39 %
Fixed Rate Loans: > 6 up to and including 9 months	1,091	1.69 %	\$394,971,536	2.25 %
Fixed Rate Loans: > 9 up to and including 12 months	1,544	2.39 %	\$589,712,456	3.36 %
Fixed Rate Loans: > 12 up to and including 15 months	2,606	4.04 %	\$1,078,492,118	6.14 %
Fixed Rate Loans: > 15 up to and including 18 months	1,767	2.74 %	\$721,329,724	4.11 %
Fixed Rate Loans: > 18 up to and including 21 months	835	1.30 %	\$308,971,685	1.76 %
Fixed Rate Loans: > 21 up to and including 24 months	842	1.31 %	\$342,635,047	1.95 %
Fixed Rate Loans: > 24 up to and including 27 months	586	0.91 %	\$254,241,371	1.45 %
Fixed Rate Loans: > 27 up to and including 30 months	203	0.31 %	\$83,111,230	0.47 %
Fixed Rate Loans: > 30 up to and including 33 months	103	0.16 %	\$31,995,562	0.18 %
Fixed Rate Loans: > 33 up to and including 36 months	98	0.15 %	\$30,429,660	0.17 %
Fixed Rate Loans: > 36 up to and including 48 months	242	0.38 %	\$82,780,138	0.47 %
Fixed Rate Loans: > 48 up to and including 60 months	113	0.18 %	\$37,713,829	0.21 %
Fixed Rate Loans: > 60 months				
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,046	21.79 %	\$3,072,479,525	17.49 %
Fortnightly	19,593	30.39 %	\$4,218,278,788	24.01 %
Monthly	30,829	47.82 %	\$10,275,664,892	58.50 %
Total	64,468	100.00 %	\$17,566,423,205	100.00 %

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