



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2021
Determination Date:	20 January 2022
Trust Payment Date:	24 January 2022
Date of Report:	24 January 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 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 (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 2012-2 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 24 January 2022		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$16,318,986,143
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,769,483,453
		\$14,769,483,453
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:	\$1,543,872,462*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
(A+B+C+D+E)-Z		\$16,313,355,915
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$16,313,355,915
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$8,437,936,581
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:		211.71%

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 \$235,924,634.10

Summary as at 24 January 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%
Total	-	-	\$8,437,936,581	-	-	-

Please note Series 2019-1 matured on 24 Jan 2022

Please note Series 2012-1 matured on 24 Jan 2022

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	1916387431 / 1916387431	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 8,437,936,581	100.00%
Subordinated Demand Loan*	\$ 9,425,781,506	111.71%
Senior Demand Loan	\$ -	-
Total Funding	\$ 17,863,718,087	

*\$8,540,045,879 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 Dec 2021
Current Aggregate Principal Balance (AUD)	\$ 16,319,845,626
Number of Loans (Unconsolidated)	62,781
Number of Loans (Consolidated)	52,374
Average Loan Size (Consolidated)	\$ 311,602
Maximum Loan Balance (Consolidated)	\$ 1,994,486
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.74%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	50.17%
Weighted Average Interest Rate	2.85%
Weighted Average Seasoning (Months)	50.05
Weighted Average Remaining Term (Months)	299.37

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

Current Aggregate Principal Balance (AUD)	\$ 38,163,949
Percentage Deferrals by Balance	0.23%
Number of Loans Deferred (Unconsolidated)	111
Number of Loans Deferred (Consolidated)	88
Percentage Deferrals by Number (Consolidated)	0.17%
Average Loan Size (Consolidated)	\$ 433,681
Maximum Loan Balance (Consolidated)	\$ 1,970,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.39%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	52.85%
Weighted Average Interest Rate	2.85%
Weighted Average Seasoning (Months)	46.13
Weighted Average Remaining Term (Months)	305.67

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. This strat table will not be included in future investor reports given the expiry of payment deferral arrangements under the Covid assistance package.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	22.59%	22.00%	21.11%	19.23%
Prepayment History (SMM)	2.11%	2.05%	1.96%	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%	19,167	30.53%	\$ 2,945,976,877	18.05%
> 40.00% up to and including 45.00%	3,143	5.01%	\$ 758,684,277	4.65%
> 45.00% up to and including 50.00%	3,463	5.52%	\$ 914,336,588	5.60%
> 50.00% up to and including 55.00%	3,281	5.23%	\$ 919,273,048	5.63%
> 55.00% up to and including 60.00%	3,593	5.72%	\$ 1,063,261,312	6.52%
> 60.00% up to and including 65.00%	3,695	5.89%	\$ 1,114,736,178	6.83%
> 65.00% up to and including 70.00%	4,354	6.94%	\$ 1,328,936,529	8.14%
> 70.00% up to and including 75.00%	4,383	6.98%	\$ 1,433,078,490	8.78%
> 75.00% up to and including 80.00%	13,994	22.29%	\$ 4,712,312,647	28.87%
> 80.00% up to and including 85.00%	1,376	2.19%	\$ 437,723,779	2.68%
> 85.00% up to and including 90.00%	2,138	3.41%	\$ 635,023,432	3.89%
> 90.00% up to and including 95.00%	118	0.19%	\$ 35,189,791	0.22%
> 95.00% up to and including 100.00%	76	0.12%	\$ 21,312,677	0.13%
> 100.00%				
Total	62,781	100.00%	\$ 16,319,845,626	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%	17,326	33.08%	\$ 2,448,208,419	15.00%
> 40.00% up to and including 45.00%	2,956	5.64%	\$ 866,539,101	5.31%
> 45.00% up to and including 50.00%	3,132	5.98%	\$ 1,015,641,190	6.22%
> 50.00% up to and including 55.00%	3,415	6.52%	\$ 1,162,935,090	7.13%
> 55.00% up to and including 60.00%	3,734	7.13%	\$ 1,386,939,340	8.50%
> 60.00% up to and including 65.00%	4,287	8.19%	\$ 1,636,607,564	10.03%
> 65.00% up to and including 70.00%	4,748	9.07%	\$ 1,923,570,695	11.79%
> 70.00% up to and including 75.00%	5,319	10.16%	\$ 2,331,038,356	14.28%
> 75.00% up to and including 80.00%	6,226	11.89%	\$ 3,033,744,848	18.59%
> 80.00% up to and including 85.00%	1,186	2.26%	\$ 497,814,480	3.05%
> 85.00% up to and including 90.00%	38	0.07%	\$ 14,022,441	0.09%
> 90.00% up to and including 95.00%	7	0.01%	\$ 2,784,100	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	52,374	100.00%	\$ 16,319,845,626	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%	23,432	44.74%	\$ 4,347,605,199	26.64%
> 40.00% up to and including 45.00%	3,820	7.29%	\$ 1,326,789,313	8.13%
> 45.00% up to and including 50.00%	4,127	7.88%	\$ 1,539,158,277	9.43%
> 50.00% up to and including 55.00%	4,151	7.93%	\$ 1,662,597,237	10.19%
> 55.00% up to and including 60.00%	4,669	8.91%	\$ 1,920,063,662	11.77%
> 60.00% up to and including 65.00%	4,807	9.18%	\$ 2,156,995,928	13.22%
> 65.00% up to and including 70.00%	4,320	8.25%	\$ 1,998,517,684	12.25%
> 70.00% up to and including 75.00%	2,292	4.38%	\$ 1,039,244,524	6.37%
> 75.00% up to and including 80.00%	671	1.28%	\$ 299,832,763	1.84%
> 80.00% up to and including 85.00%	73	0.14%	\$ 24,760,875	0.15%
> 85.00% up to and including 90.00%	11	0.02%	\$ 3,695,137	0.02%
> 90.00% up to and including 95.00%	1	0.00%	\$ 585,026	0.00%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	52,374	100.00%	\$ 16,319,845,626	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%	37,710	60.07%	\$ 11,123,800,629	68.16%
> 3.00% up to and including 3.25%	9,180	14.62%	\$ 2,253,921,797	13.81%
> 3.25% up to and including 3.50%	4,603	7.33%	\$ 1,193,342,994	7.31%
> 3.50% up to and including 3.75%	7,461	11.88%	\$ 1,099,931,198	6.74%
> 3.75% up to and including 4.00%	1,530	2.44%	\$ 280,187,526	1.72%
> 4.00% up to and including 4.25%	958	1.53%	\$ 220,521,705	1.35%
> 4.25% up to and including 4.50%	1,135	1.81%	\$ 108,863,032	0.67%
> 4.50% up to and including 4.75%	34	0.05%	\$ 9,654,062	0.06%
> 4.75% up to and including 5.00%	157	0.25%	\$ 25,074,772	0.15%
> 5.00% up to and including 5.25%	12	0.02%	\$ 4,413,193	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%	\$ 134,718	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	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,442	10.26%	\$ 2,355,507,923	14.43%
<= 2 Year Fixed	4,024	6.41%	\$ 1,513,779,454	9.28%
<= 3 Year Fixed	1,592	2.54%	\$ 615,251,248	3.77%
<= 4 Year Fixed	138	0.22%	\$ 43,489,895	0.27%
<= 5 Year Fixed	162	0.26%	\$ 52,076,006	0.32%
> 5 Year Fixed				
Total Fixed Rate	12,358	19.68%	\$ 4,580,104,525	28.06%
Total Variable Rate	50,423	80.32%	\$ 11,739,741,100	71.94%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,427	18.00%	\$ 440,023,663	2.70%
> \$100,000 up to and including \$200,000	10,021	19.13%	\$ 1,520,662,102	9.32%
> \$200,000 up to and including \$300,000	10,866	20.75%	\$ 2,717,884,917	16.65%
> \$300,000 up to and including \$400,000	8,390	16.02%	\$ 2,907,525,964	17.82%
> \$400,000 up to and including \$500,000	5,231	9.99%	\$ 2,334,163,776	14.30%
> \$500,000 up to and including \$600,000	3,000	5.73%	\$ 1,635,103,451	10.02%
> \$600,000 up to and including \$700,000	1,776	3.39%	\$ 1,149,244,192	7.04%
> \$700,000 up to and including \$800,000	1,067	2.04%	\$ 797,590,074	4.89%
> \$800,000 up to and including \$900,000	682	1.30%	\$ 579,025,057	3.55%
> \$900,000 up to and including \$1.00m	547	1.04%	\$ 517,917,072	3.17%
> \$1.00m up to and including \$1.25m	832	1.59%	\$ 920,736,487	5.64%
> \$1.25m up to and including \$1.50m	321	0.61%	\$ 436,835,445	2.68%
> \$1.50m up to and including \$1.75m	143	0.27%	\$ 231,680,702	1.42%
> \$1.75m up to and including \$2.00m	71	0.14%	\$ 131,452,726	0.81%
> \$2.00m				
Total	52,374	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,634	28.09%	\$ 5,515,944,175	33.80%
VIC	18,805	29.95%	\$ 5,162,165,411	31.63%
TAS	1,952	3.11%	\$ 326,807,423	2.00%
QLD	11,900	18.95%	\$ 2,664,425,995	16.33%
SA	5,372	8.56%	\$ 1,011,689,643	6.20%
WA	6,696	10.67%	\$ 1,538,750,843	9.43%
NT	422	0.67%	\$ 100,062,136	0.61%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	42,380	67.50%	\$ 12,328,082,916	75.54%
Non Metro	20,401	32.50%	\$ 3,991,762,710	24.46%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,732	18.69%	\$ 4,210,145,686	25.80%
NSW / ACT - Non Metro	5,902	9.40%	\$ 1,305,798,490	8.00%
VIC - Metro	14,415	22.96%	\$ 4,356,325,838	26.69%
VIC - Non Metro	4,390	6.99%	\$ 805,839,573	4.94%
TAS - Metro	915	1.46%	\$ 169,563,822	1.04%
TAS - Non Metro	1,037	1.65%	\$ 157,243,601	0.96%
QLD - Metro	5,617	8.95%	\$ 1,389,346,087	8.51%
QLD - Non Metro	6,283	10.01%	\$ 1,275,079,907	7.81%
SA - Metro	3,687	5.87%	\$ 769,760,261	4.72%
SA - Non Metro	1,685	2.68%	\$ 241,929,383	1.48%
WA - Metro	5,753	9.16%	\$ 1,367,064,263	8.38%
WA - Non Metro	943	1.50%	\$ 171,686,580	1.05%
NT - Metro	261	0.42%	\$ 65,876,959	0.40%
NT - Non Metro	161	0.26%	\$ 34,185,176	0.21%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	455	0.72%	\$ 123,875,621	0.76%
3977 (Botanic Ridge, VIC)	425	0.68%	\$ 113,126,362	0.69%
3064 (Craigieburn, VIC)	402	0.64%	\$ 109,341,054	0.67%
3030 (Cocoroc, VIC)	395	0.63%	\$ 107,018,340	0.66%
2155 (Beaumont Hills, NSW)	235	0.37%	\$ 93,170,541	0.57%
2170 (Casula, NSW)	256	0.41%	\$ 70,895,333	0.43%
2145 (Constitution Hill, NSW)	218	0.35%	\$ 68,765,057	0.42%
2153 (Baulkham Hills, NSW)	146	0.23%	\$ 66,801,579	0.41%
3150 (Brandon Park, VIC)	140	0.22%	\$ 56,996,835	0.35%
3805 (Fountain Gate, VIC)	211	0.34%	\$ 56,574,965	0.35%
3810 (Pakenham, VIC)	222	0.35%	\$ 56,396,331	0.35%
2570 (Belimbla Park, NSW)	152	0.24%	\$ 52,419,892	0.32%
4740 (Alexandra, QLD)	246	0.39%	\$ 51,952,830	0.32%
3806 (Benwick, VIC)	161	0.26%	\$ 48,928,825	0.30%
3023 (Burnside, VIC)	202	0.32%	\$ 48,844,169	0.30%
6164 (Atwell, WA)	209	0.33%	\$ 48,714,944	0.30%
2560 (Airds, NSW)	185	0.29%	\$ 48,166,250	0.30%
6210 (Coodanup, WA)	240	0.38%	\$ 47,732,634	0.29%
3978 (Cardinia, VIC)	145	0.23%	\$ 47,654,247	0.29%
3000 (Melbourne, VIC)	156	0.25%	\$ 47,626,232	0.29%
Total	4,801	7.65%	\$ 1,365,002,040	8.36%

*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)	1,029	1.64%	\$ 279,646,039	1.71%
21203 (Casey - South, VIC)	763	1.22%	\$ 208,781,411	1.28%
11703 (Sydney Inner City, NSW)	508	0.81%	\$ 206,754,459	1.27%
20904 (Whittlesea - Wallan, VIC)	792	1.26%	\$ 201,100,097	1.23%
21005 (Tullamarine - Broadmeadows, VIC)	684	1.09%	\$ 183,005,577	1.12%
21304 (Melton - Bacchus Marsh, VIC)	709	1.13%	\$ 171,137,823	1.05%
20604 (Melbourne City, VIC)	542	0.86%	\$ 168,352,267	1.03%
21205 (Monash, VIC)	441	0.70%	\$ 167,133,030	1.02%
20701 (Boroondara, VIC)	369	0.59%	\$ 166,211,734	1.02%
11501 (Baulkham Hills, NSW)	350	0.56%	\$ 158,296,451	0.97%
12602 (Ryde - Hunters Hill, NSW)	384	0.61%	\$ 156,931,828	0.96%
21101 (Knox, VIC)	519	0.83%	\$ 156,506,896	0.96%
50502 (Stirling, WA)	581	0.93%	\$ 153,376,942	0.94%
21202 (Casey - North, VIC)	537	0.86%	\$ 152,814,693	0.94%
12103 (Ku-ring-gai, NSW)	267	0.43%	\$ 150,245,468	0.92%
20802 (Glen Eira, VIC)	388	0.62%	\$ 150,206,355	0.92%
12504 (Parramatta, NSW)	454	0.72%	\$ 147,423,558	0.90%
11602 (Blacktown - North, NSW)	377	0.60%	\$ 146,428,146	0.90%
20302 (Geelong, VIC)	602	0.96%	\$ 143,256,092	0.88%
11904 (Kogarah - Rockdale, NSW)	354	0.56%	\$ 140,799,395	0.86%
Total	10,650	16.96%	\$ 3,408,408,263	20.89%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	60,464	96.31%	\$ 15,419,606,634	94.48%
Interest Only	2,317	3.69%	\$ 900,238,991	5.52%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	62,781	100.00%	\$ 16,319,845,626	100.00%
Low Doc Loans				
No Doc Loans				
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	60,464	96.31%	\$ 15,419,606,634	94.48%
Interest Only Loans : > 0 up to and including 1 years	738	1.18%	\$ 293,077,787	1.80%
Interest Only Loans : > 1 up to and including 2 years	689	1.10%	\$ 277,784,724	1.70%
Interest Only Loans : > 2 up to and including 3 years	324	0.52%	\$ 131,416,775	0.81%
Interest Only Loans : > 3 up to and including 4 years	360	0.57%	\$ 122,366,958	0.75%
Interest Only Loans : > 4 up to and including 5 years	166	0.26%	\$ 62,437,705	0.38%
Interest Only Loans : > 5 up to and including 6 years	11	0.02%	\$ 3,267,779	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	4	0.01%	\$ 2,061,839	0.01%
Interest Only Loans : > 8 up to and including 9 years	12	0.02%	\$ 4,590,272	0.03%
Interest Only Loans : > 9 up to and including 10 years	9	0.01%	\$ 2,331,153	0.01%
Interest Only Loans : > 10 years				
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,553	77.34%	\$ 12,136,006,953	74.36%
Residential Investment (Full Recourse)	14,228	22.66%	\$ 4,183,838,672	25.64%
Residential Investment (Limited Recourse)				
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,502	2.39%	\$ 223,991,442	1.37%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,334	3.72%	\$ 595,226,455	3.65%
Purchase of established dwelling	18,844	30.02%	\$ 5,179,615,322	31.74%
Purchase of new erected dwelling	2,356	3.75%	\$ 691,729,765	4.24%
Refinancing existing debt from another lender	15,927	25.37%	\$ 4,505,500,105	27.61%
Refinancing existing debt with ANZ	11,965	19.06%	\$ 2,842,537,047	17.42%
Other	9,853	15.69%	\$ 2,281,245,489	13.98%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	656	1.04%	\$ 266,425,412	1.63%
> 3 up to and including 6 months	2,166	3.45%	\$ 785,830,761	4.82%
> 6 up to and including 9 months	3,036	4.84%	\$ 1,065,772,376	6.53%
> 9 up to and including 12 months	2,168	3.45%	\$ 727,741,963	4.46%
> 12 up to and including 15 months	4,327	6.89%	\$ 1,337,033,969	8.19%
> 15 up to and including 18 months	2,469	3.93%	\$ 712,332,290	4.36%
> 18 up to and including 21 months	1,981	3.16%	\$ 612,900,686	3.76%
> 21 up to and including 24 months	1,392	2.22%	\$ 417,458,409	2.56%
> 24 up to and including 27 months	1,261	2.01%	\$ 385,778,783	2.36%
> 27 up to and including 30 months	1,264	2.01%	\$ 364,909,113	2.24%
> 30 up to and including 33 months	779	1.24%	\$ 212,938,445	1.30%
> 33 up to and including 36 months	838	1.33%	\$ 245,667,580	1.51%
> 36 up to and including 48 months	3,699	5.89%	\$ 1,056,211,742	6.47%
> 48 up to and including 60 months	5,173	8.24%	\$ 1,425,802,747	8.74%
> 60 up to and including 72 months	7,848	12.50%	\$ 2,016,622,471	12.36%
> 72 up to and including 84 months	7,417	11.81%	\$ 1,762,986,644	10.80%
> 84 up to and including 96 months	4,637	7.39%	\$ 998,909,632	6.12%
> 96 up to and including 108 months	3,992	6.36%	\$ 731,173,860	4.48%
> 108 up to and including 120 months	3,528	5.62%	\$ 586,736,685	3.60%
> 120 months	4,150	6.61%	\$ 606,612,056	3.72%
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	46	0.07%	\$ 191,344	0.00%
> 1 up to and including 2 years	84	0.13%	\$ 804,697	0.00%
> 2 up to and including 3 years	140	0.22%	\$ 3,675,886	0.02%
> 3 up to and including 4 years	172	0.27%	\$ 5,187,623	0.03%
> 4 up to and including 5 years	195	0.31%	\$ 6,268,642	0.04%
> 5 up to and including 6 years	201	0.32%	\$ 8,171,128	0.05%
> 6 up to and including 7 years	198	0.32%	\$ 8,572,930	0.05%
> 7 up to and including 8 years	215	0.34%	\$ 12,876,927	0.08%
> 8 up to and including 9 years	237	0.38%	\$ 16,195,059	0.10%
> 9 up to and including 10 years	274	0.44%	\$ 24,180,749	0.15%
> 10 up to and including 15 years	2,431	3.87%	\$ 289,314,553	1.77%
> 15 up to and including 20 years	8,282	13.19%	\$ 1,418,961,924	8.69%
> 20 up to and including 25 years	24,862	39.60%	\$ 6,090,257,763	37.32%
> 25 up to and including 30 years	25,444	40.53%	\$ 8,435,186,402	51.69%
> 30 years				
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	62,381	99.36%	\$ 16,190,555,069	99.21%
> 0 days up to and including 30 days	336	0.54%	\$ 106,663,945	0.65%
> 30 days up to and including 60 days	45	0.07%	\$ 16,716,900	0.10%
> 60 days up to and including 90 days	19	0.03%	\$ 5,909,712	0.04%
> 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	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	50,423	80.32%	\$ 11,739,741,100	71.94%
Fixed Rate Loans : > 0 up to and including 3 months	1,274	2.03%	\$ 472,475,174	2.90%
Fixed Rate Loans : > 3 up to and including 6 months	1,943	3.09%	\$ 723,171,971	4.43%
Fixed Rate Loans : > 6 up to and including 9 months	1,899	3.02%	\$ 675,580,833	4.14%
Fixed Rate Loans : > 9 up to and including 12 months	1,326	2.11%	\$ 484,279,946	2.97%
Fixed Rate Loans : > 12 up to and including 15 months	653	1.04%	\$ 243,360,721	1.49%
Fixed Rate Loans : > 15 up to and including 18 months	1,001	1.59%	\$ 380,680,727	2.33%
Fixed Rate Loans : > 18 up to and including 21 months	1,464	2.33%	\$ 566,379,825	3.47%
Fixed Rate Loans : > 21 up to and including 24 months	906	1.44%	\$ 323,358,180	1.98%
Fixed Rate Loans : > 24 up to and including 27 months	577	0.92%	\$ 213,650,938	1.31%
Fixed Rate Loans : > 27 up to and including 30 months	590	0.94%	\$ 232,491,564	1.42%
Fixed Rate Loans : > 30 up to and including 33 months	356	0.57%	\$ 144,163,664	0.88%
Fixed Rate Loans : > 33 up to and including 36 months	69	0.11%	\$ 24,945,081	0.15%
Fixed Rate Loans : > 36 up to and including 48 months	138	0.22%	\$ 43,489,895	0.27%
Fixed Rate Loans : > 48 up to and including 60 months	162	0.26%	\$ 52,076,006	0.32%
Fixed Rate Loans : > 60 months				
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,266	22.72%	\$ 3,046,898,901	18.67%
Fortnightly	19,806	31.55%	\$ 4,152,550,743	25.44%
Monthly	28,709	45.73%	\$ 9,120,395,981	55.89%
Other				
Total	62,781	100.00%	\$ 16,319,845,626	100.00%

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