



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

| | |
|------------------------------------|------------------|
| Collection Period End Date: | 28 February 2022 |
| Determination Date: | 18 March 2022 |
| Trust Payment Date: | 22 March 2022 |
| Date of Report: | 22 March 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: | ANZ Capel Court Ltd |
| 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 | 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 March 2022**Calculation of Adjusted Aggregate Receivable Amount**

| | | |
|---|------------------|------------------|
| A The lower of: | | |
| (i) Aggregate LVR Adjusted Receivable Amount | \$16,319,129,495 | |
| (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount | \$14,769,515,597 | |
| | | \$14,769,515,597 |
| 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: | | \$1,543,856,101* |
| Z Negative carry adjustment: | | \$0 |

Adjusted Aggregate Receivable Amount

| | |
|---------------|------------------|
| (A+B+C+D+E)-Z | \$16,313,371,698 |
|---------------|------------------|

Results of Asset Coverage Test

| | |
|---|------------------|
| Adjusted Aggregate Receivable Amount (AARA): | \$16,313,371,698 |
| 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 \$86,394,960.85*

Summary as at 22 March 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 | \$ - | - |
| Total Funding | \$17,863,718,087 | |

*\$5,643,502,036 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 | 28 Feb 2022 |
| Current Aggregate Principal Balance (AUD) | \$16,319,861,986 |
| Number of Loans (Unconsolidated) | 62,659 |
| Number of Loans (Consolidated) | 52,126 |
| Average Loan Size (Consolidated) | \$313,085 |
| Maximum Loan Balance (Consolidated) | \$1,992,940 |
| Weighted Average Consolidated Current Loan to Value Ratio (LVR) | 59.69 % |
| Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR) | 49.36 % |
| Weighted Average Interest Rate | 2.83 % |
| Weighted Average Seasoning (Months) | 50.00 |
| Weighted Average Remaining Term (Months) | 299.49 |

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) | 17.57% | 19.51% | 21.10% | 19.21% |
| Prepayment History (SMM) | 1.60% | 1.79% | 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% | 19,299 | 30.80 % | \$2,984,327,696 | 18.29 % |
| > 40.00% up to and including 45.00% | 3,109 | 4.96 % | \$753,454,291 | 4.62 % |
| > 45.00% up to and including 50.00% | 3,451 | 5.51 % | \$913,209,910 | 5.60 % |
| > 50.00% up to and including 55.00% | 3,279 | 5.23 % | \$924,847,320 | 5.67 % |
| > 55.00% up to and including 60.00% | 3,590 | 5.73 % | \$1,060,491,424 | 6.50 % |
| > 60.00% up to and including 65.00% | 3,702 | 5.91 % | \$1,133,167,706 | 6.94 % |
| > 65.00% up to and including 70.00% | 4,366 | 6.97 % | \$1,331,277,422 | 8.16 % |
| > 70.00% up to and including 75.00% | 4,411 | 7.04 % | \$1,453,163,998 | 8.90 % |
| > 75.00% up to and including 80.00% | 13,860 | 22.12 % | \$4,677,911,768 | 28.66 % |
| > 80.00% up to and including 85.00% | 1,338 | 2.14 % | \$423,014,452 | 2.59 % |
| > 85.00% up to and including 90.00% | 2,063 | 3.29 % | \$610,731,645 | 3.74 % |
| > 90.00% up to and including 95.00% | 115 | 0.18 % | \$32,862,656 | 0.20 % |
| > 95.00% up to and including 100.00% | 76 | 0.12 % | \$21,401,699 | 0.13 % |
| > 100.00% | | | | |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 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% | 17,367 | 33.32 % | \$2,464,473,208 | 15.10 % |
| > 40.00% up to and including 45.00% | 2,916 | 5.59 % | \$856,194,270 | 5.25 % |
| > 45.00% up to and including 50.00% | 3,112 | 5.97 % | \$1,020,192,422 | 6.25 % |
| > 50.00% up to and including 55.00% | 3,323 | 6.37 % | \$1,128,110,855 | 6.91 % |
| > 55.00% up to and including 60.00% | 3,769 | 7.23 % | \$1,396,299,076 | 8.56 % |
| > 60.00% up to and including 65.00% | 4,274 | 8.20 % | \$1,654,140,392 | 10.14 % |
| > 65.00% up to and including 70.00% | 4,777 | 9.16 % | \$1,963,099,792 | 12.03 % |
| > 70.00% up to and including 75.00% | 5,311 | 10.19 % | \$2,336,991,663 | 14.32 % |
| > 75.00% up to and including 80.00% | 6,148 | 11.79 % | \$3,026,938,688 | 18.55 % |
| > 80.00% up to and including 85.00% | 1,076 | 2.06 % | \$453,204,108 | 2.78 % |
| > 85.00% up to and including 90.00% | 44 | 0.08 % | \$16,290,190 | 0.10 % |
| > 90.00% up to and including 95.00% | 8 | 0.02 % | \$3,464,806 | 0.02 % |
| > 95.00% up to and including 100.00% | 1 | 0.00 % | \$462,517 | 0.00 % |
| > 100.00% | | | | 0 |
| Total | 52,126 | 100.00 % | \$16,319,861,986 | 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% | 24,206 | 46.44 % | \$4,565,970,017 | 27.98 % |
| > 40.00% up to and including 45.00% | 3,913 | 7.51 % | \$1,391,452,014 | 8.53 % |
| > 45.00% up to and including 50.00% | 4,149 | 7.96 % | \$1,560,618,356 | 9.56 % |
| > 50.00% up to and including 55.00% | 4,421 | 8.48 % | \$1,763,588,201 | 10.81 % |
| > 55.00% up to and including 60.00% | 4,607 | 8.84 % | \$1,937,386,188 | 11.87 % |
| > 60.00% up to and including 65.00% | 4,620 | 8.86 % | \$2,128,086,741 | 13.04 % |
| > 65.00% up to and including 70.00% | 3,631 | 6.97 % | \$1,742,398,285 | 10.68 % |
| > 70.00% up to and including 75.00% | 1,966 | 3.77 % | \$944,041,406 | 5.78 % |
| > 75.00% up to and including 80.00% | 542 | 1.04 % | \$255,480,208 | 1.57 % |
| > 80.00% up to and including 85.00% | 67 | 0.13 % | \$29,221,799 | 0.18 % |
| > 85.00% up to and including 90.00% | 4 | 0.01 % | \$1,618,772 | 0.01 % |
| Total | 52,126 | 100.00 % | \$16,319,861,986 | 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% | 38,641 | 61.67 % | \$11,381,320,535 | 69.74 % |
| > 3.00% up to and including 3.25% | 8,926 | 14.25 % | \$2,194,717,152 | 13.45 % |
| > 3.25% up to and including 3.50% | 4,367 | 6.97 % | \$1,116,911,079 | 6.84 % |
| > 3.50% up to and including 3.75% | 7,149 | 11.41 % | \$1,042,689,500 | 6.39 % |
| > 3.75% up to and including 4.00% | 1,391 | 2.22 % | \$241,909,234 | 1.48 % |
| > 4.00% up to and including 4.25% | 919 | 1.47 % | \$208,503,266 | 1.28 % |
| > 4.25% up to and including 4.50% | 1,076 | 1.72 % | \$98,928,601 | 0.61 % |
| > 4.50% up to and including 4.75% | 29 | 0.05 % | \$8,118,841 | 0.05 % |
| > 4.75% up to and including 5.00% | 148 | 0.24 % | \$22,221,251 | 0.14 % |
| > 5.00% up to and including 5.25% | 12 | 0.02 % | \$4,408,193 | 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 % | \$134,336 | 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 | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Interest Option

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---------------------|-----------------|---------------------|-------------------------|-------------------------|
| <= 1 Year Fixed | 6,544 | 10.44 % | \$2,395,201,179 | 14.68 % |
| <= 2 Year Fixed | 4,332 | 6.91 % | \$1,637,380,677 | 10.03 % |
| <= 3 Year Fixed | 1,342 | 2.14 % | \$529,843,943 | 3.25 % |
| <= 4 Year Fixed | 158 | 0.25 % | \$48,506,656 | 0.30 % |
| <= 5 Year Fixed | 152 | 0.24 % | \$49,176,116 | 0.30 % |
| > 5 Year Fixed | | | | |
| Total Fixed Rate | 12,528 | 19.99 % | \$4,660,108,570 | 28.55 % |
| Total Variable Rate | 50,131 | 80.01 % | \$11,659,753,416 | 71.45 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Consolidated Loan Balance

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| up to and including \$100,000 | 9,430 | 18.09 % | \$436,390,607 | 2.67 % |
| > \$100,000 up to and including \$200,000 | 9,874 | 18.94 % | \$1,497,267,041 | 9.17 % |
| > \$200,000 up to and including \$300,000 | 10,742 | 20.61 % | \$2,683,835,650 | 16.45 % |
| > \$300,000 up to and including \$400,000 | 8,309 | 15.94 % | \$2,879,278,122 | 17.64 % |
| > \$400,000 up to and including \$500,000 | 5,215 | 10.00 % | \$2,328,285,333 | 14.27 % |
| > \$500,000 up to and including \$600,000 | 3,028 | 5.81 % | \$1,650,924,630 | 10.12 % |
| > \$600,000 up to and including \$700,000 | 1,790 | 3.43 % | \$1,157,652,993 | 7.09 % |
| > \$700,000 up to and including \$800,000 | 1,082 | 2.08 % | \$807,802,582 | 4.95 % |
| > \$800,000 up to and including \$900,000 | 708 | 1.36 % | \$600,730,455 | 3.68 % |
| > \$900,000 up to and including \$1.00m | 571 | 1.10 % | \$541,408,016 | 3.32 % |
| > \$1.00m up to and including \$1.25m | 824 | 1.58 % | \$911,578,477 | 5.59 % |
| > \$1.25m up to and including \$1.50m | 331 | 0.63 % | \$449,959,844 | 2.76 % |
| > \$1.50m up to and including \$1.75m | 154 | 0.30 % | \$248,752,351 | 1.52 % |
| > \$1.75m up to and including \$2.00m | 68 | 0.13 % | \$125,995,885 | 0.77 % |
| > \$2.00m | | | | 0 |
| Total | 52,126 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Geographic Distribution

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| NSW/ACT | 17,644 | 28.16 % | \$5,528,925,727 | 33.88 % |
| VIC | 18,759 | 29.94 % | \$5,173,958,057 | 31.70 % |
| TAS | 1,951 | 3.11 % | \$329,064,521 | 2.02 % |
| QLD | 11,827 | 18.88 % | \$2,650,584,215 | 16.24 % |
| SA | 5,369 | 8.57 % | \$1,008,866,532 | 6.18 % |
| WA | 6,699 | 10.69 % | \$1,532,692,266 | 9.39 % |
| NT | 410 | 0.65 % | \$95,770,668 | 0.59 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Region

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| Metro | 42,382 | 67.64 % | \$12,343,171,657 | 75.63 % |
| Non Metro | 20,277 | 32.36 % | \$3,976,690,329 | 24.37 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by State and Region

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---------------------|-----------------|---------------------|-------------------------|-------------------------|
| NSW/ACT - Metro | 11,760 | 18.77 % | \$4,216,811,925 | 25.84 % |
| NSW/ACT - Non Metro | 5,884 | 9.39 % | \$1,312,113,802 | 8.04 % |
| VIC - Metro | 14,397 | 22.98 % | \$4,372,113,193 | 26.79 % |
| VIC - Non Metro | 4,362 | 6.96 % | \$801,844,864 | 4.91 % |
| TAS - Metro | 914 | 1.46 % | \$169,497,754 | 1.04 % |
| TAS - Non Metro | 1,037 | 1.65 % | \$159,566,767 | 0.98 % |
| QLD - Metro | 5,598 | 8.93 % | \$1,389,196,042 | 8.51 % |
| QLD - Non Metro | 6,229 | 9.94 % | \$1,261,388,173 | 7.73 % |
| SA - Metro | 3,699 | 5.90 % | \$771,076,197 | 4.72 % |
| SA - Non Metro | 1,670 | 2.67 % | \$237,790,335 | 1.46 % |
| WA - Metro | 5,762 | 9.20 % | \$1,362,174,035 | 8.35 % |
| WA - Non Metro | 937 | 1.50 % | \$170,518,231 | 1.04 % |
| NT - Metro | 252 | 0.40 % | \$62,302,510 | 0.38 % |
| NT - Non Metro | 158 | 0.25 % | \$33,468,158 | 0.21 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Top 20 Postcodes*

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|-------------------------------|-----------------|---------------------|------------------------|-------------------------|
| 3029 (Hoppers Crossing, VIC) | 457 | 0.73 % | \$123,858,262 | 0.76 % |
| 3977 (Botanic Ridge, VIC) | 433 | 0.69 % | \$118,468,634 | 0.73 % |
| 3064 (Craigieburn, VIC) | 422 | 0.67 % | \$116,709,193 | 0.72 % |
| 3030 (Cocoroc, VIC) | 394 | 0.63 % | \$108,641,575 | 0.67 % |
| 2155 (Beaumont Hills, NSW) | 220 | 0.35 % | \$86,020,196 | 0.53 % |
| 2170 (Casula, NSW) | 264 | 0.42 % | \$72,738,805 | 0.45 % |
| 2153 (Baulkham Hills, NSW) | 153 | 0.24 % | \$71,962,945 | 0.44 % |
| 2145 (Constitution Hill, NSW) | 224 | 0.36 % | \$70,924,012 | 0.43 % |
| 3805 (Fountain Gate, VIC) | 221 | 0.35 % | \$59,523,923 | 0.36 % |
| 3150 (Brandon Park, VIC) | 139 | 0.22 % | \$57,272,635 | 0.35 % |
| 3810 (Pakenham, VIC) | 223 | 0.36 % | \$56,855,490 | 0.35 % |
| 6164 (Atwell, WA) | 225 | 0.36 % | \$52,134,811 | 0.32 % |
| 2570 (Belimbla Park, NSW) | 151 | 0.24 % | \$50,959,519 | 0.31 % |
| 4740 (Alexandra, QLD) | 242 | 0.39 % | \$50,651,026 | 0.31 % |
| 3978 (Cardinia, VIC) | 140 | 0.22 % | \$48,722,671 | 0.30 % |
| 3806 (Berwick, VIC) | 162 | 0.26 % | \$48,654,086 | 0.30 % |
| 3023 (Burnside, VIC) | 198 | 0.32 % | \$48,065,480 | 0.29 % |
| 3000 (Melbourne, VIC) | 159 | 0.25 % | \$47,712,571 | 0.29 % |
| 2765 (Angus, NSW) | 117 | 0.19 % | \$47,613,794 | 0.29 % |
| 2261 (Bateau Bay, NSW) | 165 | 0.26 % | \$47,179,200 | 0.29 % |
| Total | 4,709 | 7.52 % | \$1,384,668,827 | 8.48 % |

* 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) | 1,030 | 1.64 % | \$281,424,088 | 1.72 % |
| 21203 (Casey - South, VIC) | 765 | 1.22 % | \$215,364,706 | 1.32 % |
| 11703 (Sydney Inner City, NSW) | 517 | 0.83 % | \$210,160,348 | 1.29 % |
| 20904 (Whittlesea - Wallan, VIC) | 793 | 1.27 % | \$203,354,376 | 1.25 % |
| 21005 (Tullamarine - Broadmeadows, VIC) | 706 | 1.13 % | \$190,641,468 | 1.17 % |
| 21304 (Melton - Bacchus Marsh, VIC) | 712 | 1.14 % | \$173,990,806 | 1.07 % |
| 20604 (Melbourne City, VIC) | 545 | 0.87 % | \$168,833,820 | 1.03 % |
| 21205 (Monash, VIC) | 430 | 0.69 % | \$166,247,376 | 1.02 % |
| 11501 (Baulkham Hills, NSW) | 362 | 0.58 % | \$165,524,568 | 1.01 % |
| 21101 (Knox, VIC) | 530 | 0.85 % | \$163,396,671 | 1.00 % |
| 20701 (Boroondara, VIC) | 349 | 0.56 % | \$156,162,206 | 0.96 % |
| 21202 (Casey - North, VIC) | 549 | 0.88 % | \$156,140,900 | 0.96 % |
| 50502 (Stirling, WA) | 586 | 0.94 % | \$154,358,225 | 0.95 % |
| 12602 (Ryde - Hunters Hill, NSW) | 384 | 0.61 % | \$153,918,993 | 0.94 % |
| 12103 (Ku-ring-gai, NSW) | 273 | 0.44 % | \$152,731,917 | 0.94 % |
| 11602 (Blacktown - North, NSW) | 387 | 0.62 % | \$150,529,532 | 0.92 % |
| 20802 (Glen Eira, VIC) | 391 | 0.62 % | \$150,439,395 | 0.92 % |
| 12504 (Parramatta, NSW) | 455 | 0.73 % | \$147,461,843 | 0.90 % |
| 21402 (Mornington Peninsula, VIC) | 473 | 0.75 % | \$144,579,368 | 0.89 % |
| 20302 (Geelong, VIC) | 584 | 0.93 % | \$139,334,174 | 0.85 % |
| Total | 10,821 | 17.27 % | \$3,444,594,779 | 21.11 % |

Mortgage Pool by Payment Type

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---------------|-----------------|---------------------|-------------------------|-------------------------|
| P&I | 60,352 | 96.32 % | \$15,416,095,825 | 94.46 % |
| Interest Only | 2,307 | 3.68 % | \$903,766,161 | 5.54 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Documentation Type

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|----------------|-----------------|---------------------|-------------------------|-------------------------|
| Full Doc Loans | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |
| Low Doc Loans | | | | |
| No Doc Loans | | | | |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Remaining Interest Only Period

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Amortising Loans | 60,352 | 96.32 % | \$15,416,095,825 | 94.46 % |
| Interest Only Loans: > 0 yrs up to and including 1 yr | 735 | 1.17 % | \$289,902,783 | 1.78 % |
| Interest Only Loans: > 1 yrs up to and including 2 yrs | 705 | 1.13 % | \$285,228,530 | 1.75 % |
| Interest Only Loans: > 2 yrs up to and including 3 yrs | 310 | 0.49 % | \$127,468,971 | 0.78 % |
| Interest Only Loans: > 3 yrs up to and including 4 yrs | 369 | 0.59 % | \$130,660,159 | 0.80 % |
| Interest Only Loans: > 4 yrs up to and including 5 yrs | 151 | 0.24 % | \$57,320,226 | 0.35 % |
| Interest Only Loans: > 5 yrs up to and including 6 yrs | 8 | 0.01 % | \$3,008,529 | 0.02 % |
| 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 % | \$3,492,407 | 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 | 7 | 0.01 % | \$1,852,053 | 0.01 % |
| Interest Only Loans: > 10 yrs | | | | |
| Interest Only Loans: >10 yrs | | | | |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Occupancy Status

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Owner Occupied (Full Recourse) | 48,460 | 77.34 % | \$12,128,607,200 | 74.32 % |
| Residential Investment (Full Recourse) | 14,199 | 22.66 % | \$4,191,254,786 | 25.68 % |
| Residential Investment (Limited Recourse) | | | | |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Loan Purpose

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|--|-----------------|---------------------|-------------------------|-------------------------|
| Alterations to existing dwelling | 1,497 | 2.39 % | \$221,630,319 | 1.36 % |
| Construction of a dwelling (completed) | 2,308 | 3.68 % | \$588,410,979 | 3.61 % |
| Purchase of established dwelling | 18,913 | 30.18 % | \$5,223,769,752 | 32.01 % |
| Purchase of new erected dwelling | 2,357 | 3.76 % | \$692,230,793 | 4.24 % |
| Refinancing an existing debt from another lender | 16,148 | 25.77 % | \$4,591,644,098 | 28.14 % |
| Refinancing an existing debt with ANZ | 11,766 | 18.78 % | \$2,779,157,516 | 17.03 % |
| Other | 9,670 | 15.43 % | \$2,223,018,530 | 13.62 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Loan Seasoning

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|--------------------------------------|-----------------|---------------------|-------------------------|-------------------------|
| up to and including 3 months | 251 | 0.40 % | \$114,886,978 | 0.70 % |
| > 3 up to and including 6 months | 2,089 | 3.33 % | \$779,560,754 | 4.78 % |
| > 6 up to and including 9 months | 3,341 | 5.33 % | \$1,184,458,041 | 7.26 % |
| > 9 up to and including 12 months | 2,204 | 3.52 % | \$743,315,185 | 4.55 % |
| > 12 up to and including 15 months | 2,028 | 3.24 % | \$666,640,295 | 4.08 % |
| > 15 up to and including 18 months | 4,864 | 7.76 % | \$1,469,450,859 | 9.00 % |
| > 18 up to and including 21 months | 2,389 | 3.81 % | \$711,061,380 | 4.36 % |
| > 21 up to and including 24 months | 1,685 | 2.69 % | \$514,917,852 | 3.16 % |
| > 24 up to and including 27 months | 1,261 | 2.01 % | \$385,710,761 | 2.36 % |
| > 27 up to and including 30 months | 1,300 | 2.07 % | \$392,707,377 | 2.41 % |
| > 30 up to and including 33 months | 894 | 1.43 % | \$233,091,350 | 1.43 % |
| > 33 up to and including 36 months | 765 | 1.22 % | \$205,244,140 | 1.26 % |
| > 36 up to and including 48 months | 3,561 | 5.68 % | \$1,014,170,574 | 6.21 % |
| > 48 up to and including 60 months | 4,532 | 7.23 % | \$1,246,419,541 | 7.64 % |
| > 60 up to and including 72 months | 7,288 | 11.63 % | \$1,858,477,399 | 11.39 % |
| > 72 up to and including 84 months | 7,597 | 12.12 % | \$1,825,034,351 | 11.18 % |
| > 84 up to and including 96 months | 4,446 | 7.10 % | \$953,577,876 | 5.84 % |
| > 96 up to and including 108 months | 4,171 | 6.66 % | \$790,210,093 | 4.84 % |
| > 108 up to and including 120 months | 3,378 | 5.39 % | \$556,260,721 | 3.41 % |
| > 120 months | 4,615 | 7.37 % | \$674,666,459 | 4.13 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Remaining Tenor

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|-----------------------------------|-----------------|---------------------|-------------------------|-------------------------|
| up to and including 1 year | 45 | 0.07 % | \$194,914 | 0.00 % |
| > 1 up to and including 2 years | 82 | 0.13 % | \$1,937,321 | 0.01 % |
| > 2 up to and including 3 years | 138 | 0.22 % | \$2,575,551 | 0.02 % |
| > 3 up to and including 4 years | 164 | 0.26 % | \$5,054,851 | 0.03 % |
| > 4 up to and including 5 years | 195 | 0.31 % | \$5,949,912 | 0.04 % |
| > 5 up to and including 6 years | 200 | 0.32 % | \$8,329,585 | 0.05 % |
| > 6 up to and including 7 years | 191 | 0.30 % | \$8,253,277 | 0.05 % |
| > 7 up to and including 8 years | 220 | 0.35 % | \$13,094,221 | 0.08 % |
| > 8 up to and including 9 years | 234 | 0.37 % | \$16,496,417 | 0.10 % |
| > 9 up to and including 10 years | 272 | 0.43 % | \$23,408,538 | 0.14 % |
| > 10 up to and including 15 years | 2,476 | 3.95 % | \$296,169,681 | 1.81 % |
| > 15 up to and including 20 years | 8,671 | 13.84 % | \$1,474,664,481 | 9.04 % |
| > 20 up to and including 25 years | 24,259 | 38.72 % | \$5,957,716,599 | 36.51 % |
| > 25 up to and including 30 years | 25,512 | 40.72 % | \$8,506,016,637 | 52.12 % |
| > 30 years | | | | |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Delinquencies

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Current (0 days) | 62,286 | 99.40 % | \$16,207,535,489 | 99.31 % |
| > 0 days up to and including 30 days | 309 | 0.49 % | \$92,421,373 | 0.57 % |
| > 30 days up to and including 60 days | 45 | 0.07 % | \$13,712,791 | 0.08 % |
| > 60 days up to and including 90 days | 19 | 0.03 % | \$6,192,333 | 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 | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Remaining Term on Fixed Rate Period

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|--|-----------------|---------------------|-------------------------|-------------------------|
| Variable Rate Loans | 50,131 | 80.01 % | \$11,659,753,416 | 71.45 % |
| Fixed Rate Loans: > 0 up to and including 3 months | 1,916 | 3.06 % | \$710,933,749 | 4.36 % |
| Fixed Rate Loans: > 3 up to and including 6 months | 1,626 | 2.59 % | \$577,133,572 | 3.54 % |
| Fixed Rate Loans: > 6 up to and including 9 months | 2,104 | 3.36 % | \$777,721,538 | 4.77 % |
| Fixed Rate Loans: > 9 up to and including 12 months | 898 | 1.43 % | \$329,412,319 | 2.02 % |
| Fixed Rate Loans: > 12 up to and including 15 months | 818 | 1.31 % | \$309,402,288 | 1.90 % |
| Fixed Rate Loans: > 15 up to and including 18 months | 1,240 | 1.98 % | \$466,697,974 | 2.86 % |
| Fixed Rate Loans: > 18 up to and including 21 months | 1,667 | 2.66 % | \$651,179,557 | 3.99 % |
| Fixed Rate Loans: > 21 up to and including 24 months | 607 | 0.97 % | \$210,100,859 | 1.29 % |
| Fixed Rate Loans: > 24 up to and including 27 months | 631 | 1.01 % | \$243,733,276 | 1.49 % |
| Fixed Rate Loans: > 27 up to and including 30 months | 429 | 0.68 % | \$177,239,484 | 1.09 % |
| Fixed Rate Loans: > 30 up to and including 33 months | 239 | 0.38 % | \$95,236,174 | 0.58 % |
| Fixed Rate Loans: > 33 up to and including 36 months | 43 | 0.07 % | \$13,635,009 | 0.08 % |
| Fixed Rate Loans: > 36 up to and including 48 months | 158 | 0.25 % | \$48,506,656 | 0.30 % |
| Fixed Rate Loans: > 48 up to and including 60 months | 152 | 0.24 % | \$49,176,116 | 0.30 % |
| Fixed Rate Loans: > 60 months | | | | |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Mortgage Pool by Payment Frequency

| | Number of Loans | (%) Number of Loans | Balance Outstanding | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| Weekly | 14,148 | 22.58 % | \$3,012,907,858 | 18.46 % |
| Fortnightly | 19,746 | 31.51 % | \$4,146,244,110 | 25.41 % |
| Monthly | 28,765 | 45.91 % | \$9,160,710,019 | 56.13 % |
| Total | 62,659 | 100.00 % | \$16,319,861,986 | 100.00 % |

Trust Manager

ANZ Capel Court Ltd
ABN 30 004 768 807
Level 5, 242 Pitt Street
Sydney, NSW, Australia 2000

Contacts:

Veronica Katz
Manager, SCM Trade Services
ANZ SCM Trade Services
5/242 Pitt Street
Sydney NSW 2000
Phone: 61 2 8937 6952
Facsimile: 61 2 8937 7107
Email: veronica.katz@anz.com

Issuer

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

John Needham
Head of Capital and Structured Funding
Group Treasury, ANZ
Phone: (61 2) 8037 0670
Facsimile: (61 3) 8654 5373
Email: john.needham@anz.com

DISCLAIMER

1. This report is intended to be accessed only by investors who have acquired covered bonds issued under the US\$30,000,000,000 ANZ Global Covered Bond Programme established by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZBGL).
2. This report is for information purposes only. It is not intended as an offer, solicitation or recommendation to subscribe for, sell, or continue to hold covered bonds. ANZBGL and ANZ Capel Court Limited (ABN 30 004 768 807) (the Manager) do not intend to create legal relations on the basis of the information contained in this report.
3. ANZBGL and the Manager do not warrant or represent that this report (or any information in, or referred to in, this report) is accurate, adequate, reasonable, reliable, complete or up-to-date. This report does not contain all relevant information in respect of the covered bonds.
4. To the extent permitted by law, ANZBGL and the Manager:
 - (A) do not accept any responsibility for any information or representation contained in this report; and
 - (B) will not be liable (whether in negligence or otherwise) for any loss or damage that may be suffered or incurred by any person that relies, whether in whole or in part, on this report (including on any information, conclusions or omissions in this report).
5. Investors should not rely upon the contents of this report. Investors should make their own assessment and seek their own advice to enable them to make any decision concerning their investment in the covered bonds.
6. Any statement on any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed. Past performance is not a guide to future performance.