



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 December 2019
<b>Determination Date:</b>	20 January 2020
<b>Trust Payment Date:</b>	22 January 2020
<b>Date of Report:</b>	22 January 2020

*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

<b>Ratings Overview</b>	<b>Moody's</b>	<b>Fitch</b>
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	AA- (stable)
Covered Bond Rating	Aaa	AAA

<b>Compliance Tests</b>	
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 January 2020****Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$18,992,755,628	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,313,308,523	
		\$17,313,308,523
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:		\$822,027,540
Z Negative carry adjustment:		\$0

**Adjusted Aggregate Receivable Amount**

(A+B+C+D+E)-Z	\$18,135,336,063
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**Results of Asset Coverage Test**

Adjusted Aggregate Receivable Amount (AARA):	\$18,135,336,063
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,964,488,920
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:	153.90 %

*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 January 2020

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
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 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi Annual	2.05 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	Compounded Daily SONIA + 0.68 %
<b>Total</b>	-	-	\$12,964,488,920	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329 -	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	XS0731129234 -	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
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	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
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 2019-1	ANZ	XS1937637236 -	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$12,964,488,920	100.00 %
Subordinated Demand Loan*	\$6,988,194,117	53.90 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$19,952,683,037</b>	

\*\$5,627,334,944 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 2019
Current Aggregate Principal Balance (AUD)	\$19,130,655,497
Number of Loans (Unconsolidated)	69,675
Number of Loans (Consolidated)	58,999
Average Loan Size (Consolidated)	\$324,254
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.88 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.29 %
Weighted Average Interest Rate	3.75 %
Weighted Average Seasoning (Months)	48.50
Weighted Average Remaining Term (Months)	301.98

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)	15.91%	17.00%	15.42%	18.41%
Prepayment History (SMM)	1.43%	1.54%	1.39%	1.68%

\*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%	19,092	27.40 %	\$2,883,481,835	15.07 %
> 40.00% up to and including 45.00%	3,560	5.11 %	\$874,781,131	4.57 %
> 45.00% up to and including 50.00%	3,872	5.56 %	\$1,035,713,150	5.41 %
> 50.00% up to and including 55.00%	3,659	5.25 %	\$1,040,828,600	5.44 %
> 55.00% up to and including 60.00%	3,943	5.66 %	\$1,191,145,270	6.23 %
> 60.00% up to and including 65.00%	3,911	5.61 %	\$1,201,223,135	6.28 %
> 65.00% up to and including 70.00%	4,705	6.75 %	\$1,489,584,051	7.79 %
> 70.00% up to and including 75.00%	4,734	6.79 %	\$1,568,179,290	8.20 %
> 75.00% up to and including 80.00%	16,937	24.31 %	\$6,113,750,092	31.96 %
> 80.00% up to and including 85.00%	1,640	2.35 %	\$542,645,297	2.84 %
> 85.00% up to and including 90.00%	3,397	4.88 %	\$1,120,038,552	5.85 %
> 90.00% up to and including 95.00%	152	0.22 %	\$47,037,328	0.25 %
> 95.00% up to and including 100.00%	73	0.10 %	\$22,247,766	0.12 %
> 100.00%				
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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%	16,662	28.24 %	\$2,475,861,737	12.94 %
> 40.00% up to and including 45.00%	3,101	5.26 %	\$899,067,692	4.70 %
> 45.00% up to and including 50.00%	3,584	6.07 %	\$1,155,054,638	6.04 %
> 50.00% up to and including 55.00%	3,669	6.22 %	\$1,258,836,630	6.58 %
> 55.00% up to and including 60.00%	4,121	6.98 %	\$1,489,888,427	7.79 %
> 60.00% up to and including 65.00%	4,597	7.79 %	\$1,741,356,615	9.10 %
> 65.00% up to and including 70.00%	5,521	9.36 %	\$2,198,008,828	11.49 %
> 70.00% up to and including 75.00%	6,457	10.94 %	\$2,726,487,604	14.25 %
> 75.00% up to and including 80.00%	8,041	13.63 %	\$3,896,581,680	20.37 %
> 80.00% up to and including 85.00%	2,295	3.89 %	\$915,045,373	4.78 %
> 85.00% up to and including 90.00%	925	1.57 %	\$364,498,019	1.91 %
> 90.00% up to and including 95.00%	25	0.04 %	\$9,801,751	0.05 %
> 95.00% up to and including 100.00%	1	0.00 %	\$166,503	0.00 %
> 100.00%				0
<b>Total</b>	<b>58,999</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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%	18,625	31.57 %	\$3,057,533,365	15.98 %
> 40.00% up to and including 45.00%	3,438	5.83 %	\$1,077,930,675	5.63 %
> 45.00% up to and including 50.00%	3,706	6.28 %	\$1,264,732,075	6.61 %
> 50.00% up to and including 55.00%	3,925	6.65 %	\$1,408,542,204	7.36 %
> 55.00% up to and including 60.00%	4,181	7.09 %	\$1,556,474,190	8.14 %
> 60.00% up to and including 65.00%	4,478	7.59 %	\$1,741,005,742	9.10 %
> 65.00% up to and including 70.00%	4,667	7.91 %	\$1,901,958,571	9.94 %
> 70.00% up to and including 75.00%	5,161	8.75 %	\$2,215,317,679	11.58 %
> 75.00% up to and including 80.00%	5,312	9.00 %	\$2,402,983,137	12.56 %
> 80.00% up to and including 85.00%	3,294	5.58 %	\$1,501,329,642	7.85 %
> 85.00% up to and including 90.00%	1,494	2.53 %	\$685,470,002	3.58 %
> 90.00% up to and including 95.00%	716	1.21 %	\$316,843,124	1.66 %
> 95.00% up to and including 100.00%	2	0.00 %	\$535,092	0.00 %
<b>Total</b>	<b>58,999</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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%	229	0.33 %	\$87,317,404	0.46 %
> 3.00% up to and including 3.25%	5,815	8.35 %	\$2,254,105,967	11.78 %
> 3.25% up to and including 3.50%	15,362	22.05 %	\$4,731,930,672	24.73 %
> 3.50% up to and including 3.75%	12,759	18.31 %	\$3,549,179,091	18.55 %
> 3.75% up to and including 4.00%	11,928	17.12 %	\$3,286,407,913	17.18 %
> 4.00% up to and including 4.25%	14,147	20.30 %	\$2,799,366,032	14.63 %
> 4.25% up to and including 4.50%	4,007	5.75 %	\$1,140,054,158	5.96 %
> 4.50% up to and including 4.75%	3,006	4.31 %	\$810,929,697	4.24 %
> 4.75% up to and including 5.00%	2,143	3.08 %	\$418,550,492	2.19 %
> 5.00% up to and including 5.25%	112	0.16 %	\$23,546,005	0.12 %
> 5.25% up to and including 5.50%	137	0.20 %	\$22,099,550	0.12 %
> 5.50% up to and including 5.75%	27	0.04 %	\$6,058,615	0.03 %
> 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%	3	0.00 %	\$1,109,902	0.01 %
> 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>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,289	4.72 %	\$1,111,139,835	5.81 %
<= 2 Year Fixed	2,075	2.98 %	\$700,228,574	3.66 %
<= 3 Year Fixed	512	0.73 %	\$162,228,257	0.85 %
<= 4 Year Fixed	31	0.04 %	\$9,853,812	0.05 %
<= 5 Year Fixed	29	0.04 %	\$7,207,828	0.04 %
> 5 Year Fixed				
Total Fixed Rate	5,936	8.52 %	\$1,990,658,306	10.41 %
Total Variable Rate	63,739	91.48 %	\$17,139,997,190	89.59 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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	8,625	14.62 %	\$444,068,696	2.32 %
> \$100,000 up to and including \$200,000	11,285	19.13 %	\$1,722,388,607	9.00 %
> \$200,000 up to and including \$300,000	13,141	22.27 %	\$3,286,389,853	17.18 %
> \$300,000 up to and including \$400,000	10,310	17.47 %	\$3,574,742,813	18.69 %
> \$400,000 up to and including \$500,000	6,099	10.34 %	\$2,722,320,219	14.23 %
> \$500,000 up to and including \$600,000	3,377	5.72 %	\$1,843,889,713	9.64 %
> \$600,000 up to and including \$700,000	1,884	3.19 %	\$1,219,518,742	6.37 %
> \$700,000 up to and including \$800,000	1,182	2.00 %	\$882,103,030	4.61 %
> \$800,000 up to and including \$900,000	744	1.26 %	\$630,232,980	3.29 %
> \$900,000 up to and including \$1.00m	576	0.98 %	\$549,197,082	2.87 %
> \$1.00m up to and including \$1.25m	1,053	1.78 %	\$1,170,247,837	6.12 %
> \$1.25m up to and including \$1.50m	412	0.70 %	\$558,997,330	2.92 %
> \$1.50m up to and including \$1.75m	198	0.34 %	\$316,818,223	1.66 %
> \$1.75m up to and including \$2.00m	113	0.19 %	\$209,740,370	1.10 %
> \$2.00m				0
<b>Total</b>	<b>58,999</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,556	28.07 %	\$6,510,549,882	34.03 %
VIC	20,282	29.11 %	\$5,839,653,780	30.53 %
TAS	2,064	2.96 %	\$341,686,009	1.79 %
QLD	13,757	19.74 %	\$3,217,656,223	16.82 %
SA	6,000	8.61 %	\$1,185,960,037	6.20 %
WA	7,570	10.86 %	\$1,922,859,724	10.05 %
NT	446	0.64 %	\$112,289,842	0.59 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	46,503	66.74 %	\$14,411,611,017	75.33 %
Non Metro	23,172	33.26 %	\$4,719,044,480	24.67 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>



### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,848	18.44 %	\$5,000,331,864	26.14 %
NSW/ACT - Non Metro	6,708	9.63 %	\$1,510,218,018	7.89 %
VIC - Metro	15,538	22.30 %	\$4,952,663,398	25.89 %
VIC - Non Metro	4,744	6.81 %	\$886,990,382	4.64 %
TAS - Metro	949	1.36 %	\$172,771,895	0.90 %
TAS - Non Metro	1,115	1.60 %	\$168,914,115	0.88 %
QLD - Metro	6,324	9.08 %	\$1,629,965,468	8.52 %
QLD - Non Metro	7,433	10.67 %	\$1,587,690,755	8.30 %
SA - Metro	4,074	5.85 %	\$884,963,127	4.63 %
SA - Non Metro	1,926	2.76 %	\$300,996,910	1.57 %
WA - Metro	6,511	9.34 %	\$1,702,046,611	8.90 %
WA - Non Metro	1,059	1.52 %	\$220,813,113	1.15 %
NT - Metro	259	0.37 %	\$68,868,654	0.36 %
NT - Non Metro	187	0.27 %	\$43,421,188	0.23 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Top 20 Postcodes\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	505	0.72 %	\$136,024,149	0.71 %
3064 (Craigieburn, VIC)	396	0.57 %	\$104,992,660	0.55 %
2155 (Beaumont Hills, NSW)	241	0.35 %	\$104,578,153	0.55 %
3029 (Hoppers Crossing, VIC)	408	0.59 %	\$103,805,975	0.54 %
3030 (Cocoroc, VIC)	361	0.52 %	\$98,112,040	0.51 %
2170 (Casula, NSW)	302	0.43 %	\$87,918,008	0.46 %
2153 (Baulkham Hills, NSW)	163	0.23 %	\$71,470,414	0.37 %
3150 (Brandon Park, VIC)	138	0.20 %	\$68,076,528	0.36 %
6065 (Ashby, WA)	239	0.34 %	\$64,405,398	0.34 %
6210 (Coodanup, WA)	286	0.41 %	\$63,542,219	0.33 %
4740 (Alexandra, QLD)	287	0.41 %	\$63,177,004	0.33 %
6164 (Atwell, WA)	249	0.36 %	\$62,927,523	0.33 %
3810 (Pakenham, VIC)	228	0.33 %	\$60,573,595	0.32 %
2570 (Belimbla Park, NSW)	174	0.25 %	\$59,122,443	0.31 %
3023 (Burnside, VIC)	233	0.33 %	\$59,042,973	0.31 %
2145 (Constitution Hill, NSW)	184	0.26 %	\$58,499,650	0.31 %
2171 (Carnes Hill, NSW)	164	0.24 %	\$57,411,660	0.30 %
3199 (Frankston, VIC)	207	0.30 %	\$57,024,190	0.30 %
2560 (Airds, NSW)	218	0.31 %	\$56,059,251	0.29 %
3805 (Fountain Gate, VIC)	211	0.30 %	\$55,627,491	0.29 %
<b>Total</b>	<b>5,194</b>	<b>7.45 %</b>	<b>\$1,492,391,323</b>	<b>7.80 %</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
11703 (Sydney Inner City, NSW)	572	0.82 %	\$273,013,849	1.43 %
21305 (Wyndham, VIC)	914	1.31 %	\$243,589,791	1.27 %
20701 (Boroondara, VIC)	426	0.61 %	\$238,676,359	1.25 %
21203 (Casey - South, VIC)	833	1.20 %	\$226,840,185	1.19 %
20904 (Whittlesea - Wallan, VIC)	832	1.19 %	\$216,057,757	1.13 %
50502 (Stirling, WA)	686	0.98 %	\$195,883,588	1.02 %
21205 (Monash, VIC)	464	0.67 %	\$195,625,474	1.02 %
20802 (Glen Eira, VIC)	442	0.63 %	\$191,732,800	1.00 %
21304 (Melton - Bacchus Marsh, VIC)	787	1.13 %	\$189,061,111	0.99 %
12103 (Ku-ring-gai, NSW)	298	0.43 %	\$188,149,387	0.98 %
20604 (Melbourne City, VIC)	561	0.81 %	\$183,085,287	0.96 %
21005 (Tullamarine - Broadmeadows, VIC)	689	0.99 %	\$181,780,560	0.95 %
21402 (Mornington Peninsula, VIC)	548	0.79 %	\$171,408,838	0.90 %
12003 (Strathfield - Burwood - Ashfield, NSW)	351	0.50 %	\$167,140,667	0.87 %
50503 (Wanneroo, WA)	689	0.99 %	\$165,801,909	0.87 %
11501 (Baulkham Hills, NSW)	366	0.53 %	\$164,790,474	0.86 %
21101 (Knox, VIC)	549	0.79 %	\$156,278,376	0.82 %
20605 (Port Phillip, VIC)	393	0.56 %	\$155,977,615	0.82 %
11904 (Kogarah - Rockdale, NSW)	370	0.53 %	\$153,429,305	0.80 %
21202 (Casey - North, VIC)	561	0.81 %	\$153,067,519	0.80 %
<b>Total</b>	<b>11,331</b>	<b>16.26 %</b>	<b>\$3,811,390,850</b>	<b>19.92 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	64,383	92.40 %	\$16,926,074,576	88.48 %
Interest Only	5,292	7.60 %	\$2,204,580,921	11.52 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	69,675	100.00 %	\$19,130,655,497	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	64,383	92.40 %	\$16,926,074,576	88.48 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,325	3.34 %	\$965,615,231	5.05 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,457	2.09 %	\$625,629,206	3.27 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	691	0.99 %	\$302,007,144	1.58 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	320	0.46 %	\$121,538,694	0.64 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	225	0.32 %	\$82,790,130	0.43 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	176	0.25 %	\$72,351,726	0.38 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	72	0.10 %	\$26,152,291	0.14 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	21	0.03 %	\$6,387,569	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs	5	0.01 %	\$2,108,930	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	53,542	76.85 %	\$14,179,561,533	74.12 %
Residential Investment (Full Recourse)	16,133	23.15 %	\$4,951,093,964	25.88 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,721	2.47 %	\$294,113,535	1.54 %
Construction of a dwelling (completed)	3,039	4.36 %	\$857,413,720	4.48 %
Purchase of established dwelling	21,333	30.62 %	\$6,127,810,706	32.03 %
Purchase of new erected dwelling	2,480	3.56 %	\$736,245,412	3.85 %
Refinancing an existing debt from another lender	12,704	18.23 %	\$3,718,396,825	19.44 %
Refinancing an existing debt with ANZ	15,198	21.81 %	\$3,866,616,662	20.21 %
Other	13,200	18.95 %	\$3,530,058,637	18.45 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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	348	0.50 %	\$128,649,050	0.67 %
> 3 up to and including 6 months	1,837	2.64 %	\$607,006,429	3.17 %
> 6 up to and including 9 months	1,221	1.75 %	\$385,894,073	2.02 %
> 9 up to and including 12 months	1,154	1.66 %	\$395,197,820	2.07 %
> 12 up to and including 15 months	1,825	2.62 %	\$685,729,636	3.58 %
> 15 up to and including 18 months	1,376	1.97 %	\$458,317,074	2.40 %
> 18 up to and including 21 months	1,178	1.69 %	\$378,257,102	1.98 %
> 21 up to and including 24 months	1,394	2.00 %	\$438,560,723	2.29 %
> 24 up to and including 27 months	1,906	2.74 %	\$700,617,555	3.66 %
> 27 up to and including 30 months	2,117	3.04 %	\$659,477,860	3.45 %
> 30 up to and including 33 months	2,169	3.11 %	\$702,560,827	3.67 %
> 33 up to and including 36 months	2,469	3.54 %	\$772,670,135	4.04 %
> 36 up to and including 48 months	13,723	19.70 %	\$4,115,430,571	21.51 %
> 48 up to and including 60 months	12,483	17.92 %	\$3,523,147,756	18.42 %
> 60 up to and including 72 months	7,069	10.15 %	\$1,732,482,003	9.06 %
> 72 up to and including 84 months	6,110	8.77 %	\$1,320,369,702	6.90 %
> 84 up to and including 96 months	5,391	7.74 %	\$1,070,515,000	5.60 %
> 96 up to and including 108 months	3,020	4.33 %	\$543,237,816	2.84 %
> 108 up to and including 120 months	1,706	2.45 %	\$318,003,712	1.66 %
> 120 months	1,179	1.69 %	\$194,530,653	1.02 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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	42	0.06 %	\$173,784	0.00 %
> 1 up to and including 2 years	76	0.11 %	\$1,049,523	0.01 %
> 2 up to and including 3 years	127	0.18 %	\$2,445,572	0.01 %
> 3 up to and including 4 years	160	0.23 %	\$3,864,084	0.02 %
> 4 up to and including 5 years	197	0.28 %	\$6,693,270	0.03 %
> 5 up to and including 6 years	221	0.32 %	\$11,144,042	0.06 %
> 6 up to and including 7 years	267	0.38 %	\$13,132,555	0.07 %
> 7 up to and including 8 years	262	0.38 %	\$15,473,246	0.08 %
> 8 up to and including 9 years	251	0.36 %	\$15,691,114	0.08 %
> 9 up to and including 10 years	229	0.33 %	\$18,526,040	0.10 %
> 10 up to and including 15 years	1,834	2.63 %	\$226,957,905	1.19 %
> 15 up to and including 20 years	5,531	7.94 %	\$992,616,741	5.19 %
> 20 up to and including 25 years	23,784	34.14 %	\$5,662,461,373	29.60 %
> 25 up to and including 30 years	36,694	52.66 %	\$12,160,426,248	63.57 %
> 30 years				
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	68,692	98.59 %	\$18,784,041,340	98.19 %
> 0 days up to and including 30 days	820	1.18 %	\$285,962,215	1.49 %
> 30 days up to and including 60 days	126	0.18 %	\$48,084,454	0.25 %
> 60 days up to and including 90 days	37	0.05 %	\$12,567,488	0.07 %
> 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>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</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	63,739	91.48 %	\$17,139,997,190	89.59 %
Fixed Rate Loans: > 0 up to and including 3 months	662	0.95 %	\$212,461,828	1.11 %
Fixed Rate Loans: > 3 up to and including 6 months	615	0.88 %	\$199,995,344	1.05 %
Fixed Rate Loans: > 6 up to and including 9 months	1,009	1.45 %	\$335,247,427	1.75 %
Fixed Rate Loans: > 9 up to and including 12 months	1,003	1.44 %	\$363,435,236	1.90 %
Fixed Rate Loans: > 12 up to and including 15 months	798	1.15 %	\$259,986,114	1.36 %
Fixed Rate Loans: > 15 up to and including 18 months	547	0.79 %	\$178,856,354	0.93 %
Fixed Rate Loans: > 18 up to and including 21 months	489	0.70 %	\$173,411,073	0.91 %
Fixed Rate Loans: > 21 up to and including 24 months	241	0.35 %	\$87,975,033	0.46 %
Fixed Rate Loans: > 24 up to and including 27 months	81	0.12 %	\$26,025,107	0.14 %
Fixed Rate Loans: > 27 up to and including 30 months	150	0.22 %	\$45,172,491	0.24 %
Fixed Rate Loans: > 30 up to and including 33 months	117	0.17 %	\$35,457,440	0.19 %
Fixed Rate Loans: > 33 up to and including 36 months	164	0.24 %	\$55,573,219	0.29 %
Fixed Rate Loans: > 36 up to and including 48 months	31	0.04 %	\$9,853,812	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	29	0.04 %	\$7,207,828	0.04 %
Fixed Rate Loans: > 60 months				
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,865	22.77 %	\$3,487,400,591	18.23 %
Fortnightly	21,486	30.84 %	\$4,682,757,541	24.48 %
Monthly	32,324	46.39 %	\$10,960,497,365	57.29 %
<b>Total</b>	<b>69,675</b>	<b>100.00 %</b>	<b>\$19,130,655,497</b>	<b>100.00 %</b>

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