



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 June 2022
Determination Date:	20 July 2022
Trust Payment Date:	22 July 2022
Date of Report:	22 July 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 July 2022

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$17,562,220,883	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,895,308,447	\$15,895,308,447
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:		\$299,938,715*
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$16,195,247,162

Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$16,195,247,162
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).

**Balance includes Reserve Fund Required Amount of \$70,610,397.27*

Summary as at 22 July 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	-	-	-

Please note Series 2012-2 matured on 18 Jul 2022

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	

*\$6,903,178,524 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	30 Jun 2022
Current Aggregate Principal Balance (AUD)	\$17,563,779,373
Number of Loans (Unconsolidated)	64,693
Number of Loans (Consolidated)	53,697
Average Loan Size (Consolidated)	\$327,091
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.37 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	51.25 %
Weighted Average Interest Rate	3.24 %
Weighted Average Seasoning (Months)	47.03
Weighted Average Remaining Term (Months)	302.89

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)	23.28%	22.14%	21.67%	19.30%
Prepayment History (SMM)	2.18%	2.06%	2.02%	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%	19,738	30.51 %	\$3,169,219,616	18.04 %
> 40.00% up to and including 45.00%	3,107	4.80 %	\$786,873,629	4.48 %
> 45.00% up to and including 50.00%	3,502	5.41 %	\$953,598,410	5.43 %
> 50.00% up to and including 55.00%	3,342	5.17 %	\$962,475,562	5.48 %
> 55.00% up to and including 60.00%	3,693	5.71 %	\$1,120,537,565	6.38 %
> 60.00% up to and including 65.00%	3,835	5.93 %	\$1,213,264,144	6.91 %
> 65.00% up to and including 70.00%	4,446	6.87 %	\$1,406,226,510	8.01 %
> 70.00% up to and including 75.00%	4,607	7.12 %	\$1,560,218,103	8.88 %
> 75.00% up to and including 80.00%	14,872	22.99 %	\$5,289,194,159	30.11 %
> 80.00% up to and including 85.00%	1,333	2.06 %	\$434,331,803	2.47 %
> 85.00% up to and including 90.00%	2,027	3.13 %	\$614,745,366	3.50 %
> 90.00% up to and including 95.00%	111	0.17 %	\$30,266,110	0.17 %
> 95.00% up to and including 100.00%	80	0.12 %	\$22,828,397	0.13 %
> 100.00%				
Total	64,693	100.00 %	\$17,563,779,373	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%	17,495	32.58 %	\$2,537,598,892	14.45 %
> 40.00% up to and including 45.00%	2,911	5.42 %	\$885,749,109	5.04 %
> 45.00% up to and including 50.00%	3,110	5.79 %	\$1,022,227,726	5.82 %
> 50.00% up to and including 55.00%	3,457	6.44 %	\$1,233,545,544	7.02 %
> 55.00% up to and including 60.00%	3,800	7.08 %	\$1,443,185,743	8.22 %
> 60.00% up to and including 65.00%	4,322	8.05 %	\$1,713,066,585	9.75 %
> 65.00% up to and including 70.00%	4,823	8.98 %	\$2,040,553,148	11.62 %
> 70.00% up to and including 75.00%	5,449	10.15 %	\$2,489,974,117	14.18 %
> 75.00% up to and including 80.00%	7,180	13.37 %	\$3,700,558,315	21.07 %
> 80.00% up to and including 85.00%	1,105	2.06 %	\$478,965,660	2.73 %
> 85.00% up to and including 90.00%	36	0.07 %	\$14,745,775	0.08 %
> 90.00% up to and including 95.00%	8	0.01 %	\$2,672,773	0.02 %
> 95.00% up to and including 100.00%	1	0.00 %	\$935,985	0.01 %
> 100.00%				0
Total	53,697	100.00 %	\$17,563,779,373	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%	24,218	45.10 %	\$4,560,307,748	25.96 %
> 40.00% up to and including 45.00%	3,971	7.40 %	\$1,417,852,472	8.07 %
> 45.00% up to and including 50.00%	4,043	7.53 %	\$1,526,462,916	8.69 %
> 50.00% up to and including 55.00%	4,242	7.90 %	\$1,719,836,575	9.79 %
> 55.00% up to and including 60.00%	4,350	8.10 %	\$1,859,080,363	10.58 %
> 60.00% up to and including 65.00%	4,422	8.24 %	\$2,042,905,336	11.63 %
> 65.00% up to and including 70.00%	3,989	7.43 %	\$1,994,711,353	11.36 %
> 70.00% up to and including 75.00%	3,186	5.93 %	\$1,725,586,366	9.82 %
> 75.00% up to and including 80.00%	1,133	2.11 %	\$638,777,477	3.64 %
> 80.00% up to and including 85.00%	136	0.25 %	\$74,740,274	0.43 %
> 85.00% up to and including 90.00%	6	0.01 %	\$2,582,509	0.01 %
> 90.00% up to and including 95.00%	1	0.00 %	\$935,985	0.01 %
Total	53,697	100.00 %	\$17,563,779,373	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%	16,731	25.86 %	\$6,385,335,409	36.36 %
> 3.00% up to and including 3.25%	4,116	6.36 %	\$1,201,425,897	6.84 %
> 3.25% up to and including 3.50%	7,687	11.88 %	\$2,302,786,520	13.11 %
> 3.50% up to and including 3.75%	15,235	23.55 %	\$3,457,534,359	19.69 %
> 3.75% up to and including 4.00%	7,945	12.28 %	\$1,930,453,229	10.99 %
> 4.00% up to and including 4.25%	3,606	5.57 %	\$899,395,492	5.12 %
> 4.25% up to and including 4.50%	6,283	9.71 %	\$889,155,254	5.06 %
> 4.50% up to and including 4.75%	1,193	1.84 %	\$202,312,555	1.15 %
> 4.75% up to and including 5.00%	831	1.28 %	\$190,266,373	1.08 %
> 5.00% up to and including 5.25%	926	1.43 %	\$82,003,190	0.47 %
> 5.25% up to and including 5.50%	18	0.03 %	\$4,115,666	0.02 %
> 5.50% up to and including 5.75%	113	0.17 %	\$15,726,793	0.09 %
> 5.75% up to and including 6.00%	7	0.01 %	\$2,916,882	0.02 %
> 6.00% up to and including 6.25%	1	0.00 %	\$218,312	0.00 %
> 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 %	\$133,443	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	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,485	11.57 %	\$2,815,297,028	16.03 %
<= 2 Year Fixed	6,178	9.55 %	\$2,482,576,865	14.13 %
<= 3 Year Fixed	1,083	1.67 %	\$445,428,339	2.54 %
<= 4 Year Fixed	252	0.39 %	\$87,205,947	0.50 %
<= 5 Year Fixed	124	0.19 %	\$40,245,481	0.23 %
> 5 Year Fixed				
Total Fixed Rate	15,122	23.38 %	\$5,870,753,660	33.43 %
Total Variable Rate	49,571	76.62 %	\$11,693,025,713	66.57 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,356	17.42 %	\$426,586,842	2.43 %
> \$100,000 up to and including \$200,000	9,674	18.02 %	\$1,465,640,525	8.34 %
> \$200,000 up to and including \$300,000	10,721	19.97 %	\$2,683,848,651	15.28 %
> \$300,000 up to and including \$400,000	8,498	15.83 %	\$2,952,923,291	16.81 %
> \$400,000 up to and including \$500,000	5,615	10.46 %	\$2,509,284,937	14.29 %
> \$500,000 up to and including \$600,000	3,419	6.37 %	\$1,865,523,676	10.62 %
> \$600,000 up to and including \$700,000	2,056	3.83 %	\$1,330,036,166	7.57 %
> \$700,000 up to and including \$800,000	1,265	2.36 %	\$944,889,453	5.38 %
> \$800,000 up to and including \$900,000	794	1.48 %	\$674,120,645	3.84 %
> \$900,000 up to and including \$1.00m	671	1.25 %	\$636,055,593	3.62 %
> \$1.00m up to and including \$1.25m	922	1.72 %	\$1,019,255,459	5.80 %
> \$1.25m up to and including \$1.50m	417	0.78 %	\$566,587,591	3.23 %
> \$1.50m up to and including \$1.75m	197	0.37 %	\$318,000,891	1.81 %
> \$1.75m up to and including \$2.00m	92	0.17 %	\$171,025,653	0.97 %
> \$2.00m				0
Total	53,697	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	18,293	28.28 %	\$5,992,725,267	34.12 %
VIC	19,559	30.23 %	\$5,659,335,040	32.22 %
TAS	1,929	2.98 %	\$330,262,534	1.88 %
QLD	12,088	18.69 %	\$2,808,995,387	15.99 %
SA	5,521	8.53 %	\$1,074,203,212	6.12 %
WA	6,883	10.64 %	\$1,600,199,118	9.11 %
NT	420	0.65 %	\$98,058,814	0.56 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,329	68.52 %	\$13,428,848,737	76.46 %
Non Metro	20,364	31.48 %	\$4,134,930,636	23.54 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,349	19.09 %	\$4,598,263,427	26.18 %
NSW/ACT - Non Metro	5,944	9.19 %	\$1,394,461,839	7.94 %
VIC - Metro	15,194	23.49 %	\$4,819,176,364	27.44 %
VIC - Non Metro	4,365	6.75 %	\$840,158,677	4.78 %
TAS - Metro	914	1.41 %	\$173,455,885	0.99 %
TAS - Non Metro	1,015	1.57 %	\$156,806,648	0.89 %
QLD - Metro	5,825	9.00 %	\$1,510,774,940	8.60 %
QLD - Non Metro	6,263	9.68 %	\$1,298,220,447	7.39 %
SA - Metro	3,860	5.97 %	\$836,958,881	4.77 %
SA - Non Metro	1,661	2.57 %	\$237,244,331	1.35 %
WA - Metro	5,922	9.15 %	\$1,425,088,964	8.11 %
WA - Non Metro	961	1.49 %	\$175,110,154	1.00 %
NT - Metro	265	0.41 %	\$65,130,275	0.37 %
NT - Non Metro	155	0.24 %	\$32,928,539	0.19 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	508	0.79 %	\$145,097,562	0.83 %
3977 (Botanic Ridge, VIC)	471	0.73 %	\$139,457,404	0.79 %
3064 (Craigieburn, VIC)	470	0.73 %	\$136,293,952	0.78 %
3030 (Cocoroc, VIC)	424	0.66 %	\$125,936,960	0.72 %
2155 (Beaumont Hills, NSW)	239	0.37 %	\$103,575,869	0.59 %
2170 (Casula, NSW)	286	0.44 %	\$83,559,294	0.48 %
2145 (Constitution Hill, NSW)	238	0.37 %	\$80,617,221	0.46 %
2153 (Baulkham Hills, NSW)	155	0.24 %	\$73,846,428	0.42 %
3150 (Brandon Park, VIC)	159	0.25 %	\$73,648,861	0.42 %
3805 (Fountain Gate, VIC)	229	0.35 %	\$64,531,804	0.37 %
3978 (Cardinia, VIC)	175	0.27 %	\$64,336,880	0.37 %
3810 (Pakenham, VIC)	238	0.37 %	\$63,462,016	0.36 %
3000 (Melbourne, VIC)	184	0.28 %	\$55,985,139	0.32 %
2765 (Angus, NSW)	133	0.21 %	\$54,586,581	0.31 %
6164 (Atwell, WA)	226	0.35 %	\$54,054,843	0.31 %
2570 (Belimbla Park, NSW)	157	0.24 %	\$53,228,880	0.30 %
2148 (Arndell Park, NSW)	173	0.27 %	\$53,194,631	0.30 %
3199 (Frankston, VIC)	194	0.30 %	\$53,044,934	0.30 %
3754 (Doreen, VIC)	194	0.30 %	\$52,849,686	0.30 %
2560 (Airds, NSW)	192	0.30 %	\$51,810,257	0.29 %
Total	5,045	7.80 %	\$1,583,119,202	9.01 %

* 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)	1,131	1.75 %	\$331,328,985	1.89 %
21203 (Casey - South, VIC)	852	1.32 %	\$260,000,068	1.48 %
11703 (Sydney Inner City, NSW)	537	0.83 %	\$226,840,247	1.29 %
20904 (Whittlesea - Wallan, VIC)	827	1.28 %	\$223,972,064	1.28 %
21005 (Tullamarine - Broadmeadows, VIC)	767	1.19 %	\$218,160,968	1.24 %
21205 (Monash, VIC)	465	0.72 %	\$195,056,083	1.11 %
21304 (Melton - Bacchus Marsh, VIC)	751	1.16 %	\$191,027,186	1.09 %
21101 (Knox, VIC)	556	0.86 %	\$181,255,316	1.03 %
20604 (Melbourne City, VIC)	578	0.89 %	\$178,546,366	1.02 %
11501 (Baulkham Hills, NSW)	366	0.57 %	\$172,353,641	0.98 %
20701 (Boroondara, VIC)	369	0.57 %	\$170,523,655	0.97 %
21202 (Casey - North, VIC)	569	0.88 %	\$168,411,007	0.96 %
12602 (Ryde - Hunters Hill, NSW)	403	0.62 %	\$168,160,465	0.96 %
12504 (Parramatta, NSW)	477	0.74 %	\$165,449,285	0.94 %
11602 (Blacktown - North, NSW)	409	0.63 %	\$161,440,918	0.92 %
50502 (Stirling, WA)	600	0.93 %	\$160,362,633	0.91 %
11904 (Kogarah - Rockdale, NSW)	392	0.61 %	\$160,343,494	0.91 %
20802 (Glen Eira, VIC)	414	0.64 %	\$158,853,061	0.90 %
12103 (Ku-ring-gai, NSW)	282	0.44 %	\$157,190,960	0.89 %
21402 (Mornington Peninsula, VIC)	485	0.75 %	\$154,917,250	0.88 %
Total	11,230	17.36 %	\$3,804,193,651	21.66 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	61,996	95.83 %	\$16,452,661,930	93.67 %
Interest Only	2,697	4.17 %	\$1,111,117,443	6.33 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	64,693	100.00 %	\$17,563,779,373	100.00 %
Low Doc Loans				
No Doc Loans				
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	61,996	95.83 %	\$16,452,661,930	93.67 %
Interest Only Loans: > 0 yrs up to and including 1 yr	871	1.35 %	\$358,414,137	2.04 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	998	1.54 %	\$434,200,392	2.47 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	313	0.48 %	\$126,644,383	0.72 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	351	0.54 %	\$126,721,030	0.72 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	127	0.20 %	\$53,056,880	0.30 %
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 %	\$5,224,643	0.03 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	8	0.01 %	\$2,327,209	0.01 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	12	0.02 %	\$2,874,778	0.02 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	49,407	76.37 %	\$12,829,365,572	73.04 %
Residential Investment (Full Recourse)	15,286	23.63 %	\$4,734,413,800	26.96 %
Residential Investment (Limited Recourse)				
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,489	2.30 %	\$227,384,446	1.29 %
Construction of a dwelling (completed)	2,218	3.43 %	\$561,264,097	3.20 %
Purchase of established dwelling	19,858	30.70 %	\$5,796,208,183	33.00 %
Purchase of new erected dwelling	2,437	3.77 %	\$745,534,408	4.24 %
Refinancing an existing debt from another lender	17,754	27.44 %	\$5,298,660,036	30.17 %
Refinancing an existing debt with ANZ	11,439	17.68 %	\$2,710,992,681	15.44 %
Other	9,498	14.68 %	\$2,223,735,521	12.66 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	144	0.22 %	\$57,952,218	0.33 %
> 3 up to and including 6 months	1,574	2.43 %	\$627,956,236	3.58 %
> 6 up to and including 9 months	3,424	5.29 %	\$1,325,754,045	7.55 %
> 9 up to and including 12 months	3,371	5.21 %	\$1,304,809,655	7.43 %
> 12 up to and including 15 months	3,295	5.09 %	\$1,192,023,284	6.79 %
> 15 up to and including 18 months	2,728	4.22 %	\$961,569,030	5.47 %
> 18 up to and including 21 months	4,288	6.63 %	\$1,329,398,567	7.57 %
> 21 up to and including 24 months	3,527	5.45 %	\$1,073,616,739	6.11 %
> 24 up to and including 27 months	1,567	2.42 %	\$471,457,958	2.68 %
> 27 up to and including 30 months	1,190	1.84 %	\$347,392,271	1.98 %
> 30 up to and including 33 months	1,094	1.69 %	\$321,389,981	1.83 %
> 33 up to and including 36 months	1,072	1.66 %	\$292,643,809	1.67 %
> 36 up to and including 48 months	3,275	5.06 %	\$919,122,246	5.23 %
> 48 up to and including 60 months	3,461	5.35 %	\$923,254,817	5.26 %
> 60 up to and including 72 months	5,748	8.89 %	\$1,470,902,182	8.37 %
> 72 up to and including 84 months	7,611	11.76 %	\$1,853,396,662	10.55 %
> 84 up to and including 96 months	4,691	7.25 %	\$985,150,322	5.61 %
> 96 up to and including 108 months	3,823	5.91 %	\$767,000,812	4.37 %
> 108 up to and including 120 months	3,425	5.29 %	\$560,602,281	3.19 %
> 120 months	5,385	8.32 %	\$778,386,258	4.43 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	38	0.06 %	\$1,178,382	0.01 %
> 1 up to and including 2 years	90	0.14 %	\$1,913,750	0.01 %
> 2 up to and including 3 years	148	0.23 %	\$3,439,185	0.02 %
> 3 up to and including 4 years	164	0.25 %	\$4,341,827	0.02 %
> 4 up to and including 5 years	187	0.29 %	\$5,486,614	0.03 %
> 5 up to and including 6 years	179	0.28 %	\$7,908,478	0.05 %
> 6 up to and including 7 years	190	0.29 %	\$8,059,762	0.05 %
> 7 up to and including 8 years	196	0.30 %	\$11,701,437	0.07 %
> 8 up to and including 9 years	275	0.43 %	\$21,863,154	0.12 %
> 9 up to and including 10 years	267	0.41 %	\$22,293,618	0.13 %
> 10 up to and including 15 years	2,557	3.95 %	\$309,509,413	1.76 %
> 15 up to and including 20 years	9,118	14.09 %	\$1,547,727,122	8.81 %
> 20 up to and including 25 years	23,094	35.70 %	\$5,684,762,417	32.37 %
> 25 up to and including 30 years	28,190	43.58 %	\$9,933,594,214	56.56 %
> 30 years				
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	64,354	99.48 %	\$17,449,588,613	99.35 %
> 0 days up to and including 30 days	288	0.45 %	\$96,430,238	0.55 %
> 30 days up to and including 60 days	41	0.06 %	\$12,057,766	0.07 %
> 60 days up to and including 90 days	10	0.02 %	\$5,702,756	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	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	49,571	76.62 %	\$11,693,025,713	66.57 %
Fixed Rate Loans: > 0 up to and including 3 months	2,820	4.36 %	\$1,038,442,732	5.91 %
Fixed Rate Loans: > 3 up to and including 6 months	2,061	3.19 %	\$796,114,853	4.53 %
Fixed Rate Loans: > 6 up to and including 9 months	1,264	1.95 %	\$481,867,675	2.74 %
Fixed Rate Loans: > 9 up to and including 12 months	1,340	2.07 %	\$498,871,769	2.84 %
Fixed Rate Loans: > 12 up to and including 15 months	2,403	3.71 %	\$995,059,078	5.67 %
Fixed Rate Loans: > 15 up to and including 18 months	1,879	2.90 %	\$754,489,227	4.30 %
Fixed Rate Loans: > 18 up to and including 21 months	970	1.50 %	\$369,542,257	2.10 %
Fixed Rate Loans: > 21 up to and including 24 months	926	1.43 %	\$363,486,303	2.07 %
Fixed Rate Loans: > 24 up to and including 27 months	638	0.99 %	\$276,243,852	1.57 %
Fixed Rate Loans: > 27 up to and including 30 months	250	0.39 %	\$103,007,652	0.59 %
Fixed Rate Loans: > 30 up to and including 33 months	94	0.15 %	\$35,455,566	0.20 %
Fixed Rate Loans: > 33 up to and including 36 months	101	0.16 %	\$30,721,269	0.17 %
Fixed Rate Loans: > 36 up to and including 48 months	252	0.39 %	\$87,205,947	0.50 %
Fixed Rate Loans: > 48 up to and including 60 months	124	0.19 %	\$40,245,481	0.23 %
Fixed Rate Loans: > 60 months				
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,135	21.85 %	\$3,089,425,878	17.59 %
Fortnightly	19,749	30.53 %	\$4,247,079,419	24.18 %
Monthly	30,809	47.62 %	\$10,227,274,075	58.23 %
Total	64,693	100.00 %	\$17,563,779,373	100.00 %

Trust Manager

Institutional Securitisation Services Limited
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 Institutional Securitisation Services 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.