



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 June 2017
Determination Date:	20 July 2017
Trust Payment Date:	24 July 2017
Date of Report:	24 July 2017

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 (negative)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	AA- (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 24 July 2017

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$21,748,087,054
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$19,803,085,335
		\$19,803,085,335
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:	\$0
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$19,803,085,335
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$19,803,085,335
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,934,255,737
	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:	157.04%

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 24 July 2017

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 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
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 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38%
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 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38%
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 2016-2	11 Feb 2016	GBP 500,000,000	\$1,017,538,248	0.4914	Quarterly	3m GBPL + 50
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%
Total	-	-	\$13,934,255,737	-	-	-

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 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	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 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	US1139088071/1139088	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	US05252EAD58 US05252FAD24	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 2016-2	ANZ	XS1362381672	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020
Series 2016-3	ANZ	X1523136247	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

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 13,934,255,737	100.00%
Subordinated Demand Loan*	\$ 7,947,531,932	57.04%
Senior Demand Loan	\$ -	-
Total Funding	\$ 21,881,787,668	

*\$6,484,872,481 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 2017
Current Aggregate Principal Balance (AUD)	\$ 21,881,787,668
Number of Loans (Unconsolidated)	84,318
Number of Loans (Consolidated)	71,393
Average Loan Size (Consolidated)	\$ 306,498
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.10%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	58.41%
Weighted Average Interest Rate	4.41%
Weighted Average Seasoning (Months)	34.98
Weighted Average Remaining Term (Months)	311.57

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)	21.22%	21.44%	23.85%	18.90%
Prepayment History (SMM)	1.97%	1.99%	2.24%	1.73%

*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%	21,659	25.69%	\$ 2,885,969,848	13.19%
> 40.00% up to and including 45.00%	4,058	4.81%	\$ 938,147,871	4.29%
> 45.00% up to and including 50.00%	4,499	5.34%	\$ 1,115,737,126	5.10%
> 50.00% up to and including 55.00%	4,349	5.16%	\$ 1,130,537,472	5.17%
> 55.00% up to and including 60.00%	4,582	5.43%	\$ 1,229,287,000	5.62%
> 60.00% up to and including 65.00%	4,771	5.66%	\$ 1,353,323,956	6.18%
> 65.00% up to and including 70.00%	5,438	6.45%	\$ 1,583,535,240	7.24%
> 70.00% up to and including 75.00%	6,008	7.13%	\$ 1,828,659,923	8.36%
> 75.00% up to and including 80.00%	21,909	25.98%	\$ 7,490,159,834	34.23%
> 80.00% up to and including 85.00%	1,967	2.33%	\$ 622,531,951	2.84%
> 85.00% up to and including 90.00%	4,711	5.59%	\$ 1,586,692,753	7.25%
> 90.00% up to and including 95.00%	228	0.27%	\$ 75,544,040	0.35%
> 95.00% up to and including 100.00%	139	0.16%	\$ 41,660,654	0.19%
> 100.00%				
Total	84,318	100.00%	\$ 21,881,787,668	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%	17,000	23.81%	\$ 2,179,366,355	9.96%
> 40.00% up to and including 45.00%	3,376	4.73%	\$ 861,345,556	3.94%
> 45.00% up to and including 50.00%	3,792	5.31%	\$ 1,070,417,424	4.89%
> 50.00% up to and including 55.00%	4,086	5.72%	\$ 1,236,769,121	5.65%
> 55.00% up to and including 60.00%	4,632	6.49%	\$ 1,486,971,774	6.80%
> 60.00% up to and including 65.00%	5,236	7.33%	\$ 1,811,674,309	8.28%
> 65.00% up to and including 70.00%	6,496	9.10%	\$ 2,344,966,432	10.72%
> 70.00% up to and including 75.00%	8,155	11.42%	\$ 3,058,843,685	13.98%
> 75.00% up to and including 80.00%	12,298	17.23%	\$ 5,388,344,609	24.62%
> 80.00% up to and including 85.00%	3,268	4.58%	\$ 1,221,622,234	5.58%
> 85.00% up to and including 90.00%	2,888	4.05%	\$ 1,163,722,318	5.32%
> 90.00% up to and including 95.00%	152	0.21%	\$ 52,326,811	0.24%
> 95.00% up to and including 100.00%	14	0.02%	\$ 5,417,041	0.02%
> 100.00%				
Total	71,393	100.00%	\$ 21,881,787,668	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%	22,484	31.49%	\$ 3,709,172,151	16.95%
> 40.00% up to and including 45.00%	4,406	6.17%	\$ 1,345,341,335	6.15%
> 45.00% up to and including 50.00%	4,746	6.65%	\$ 1,583,800,004	7.24%
> 50.00% up to and including 55.00%	5,083	7.12%	\$ 1,798,112,522	8.22%
> 55.00% up to and including 60.00%	5,550	7.77%	\$ 2,053,352,018	9.38%
> 60.00% up to and including 65.00%	5,943	8.32%	\$ 2,228,491,453	10.18%
> 65.00% up to and including 70.00%	6,376	8.93%	\$ 2,524,834,772	11.54%
> 70.00% up to and including 75.00%	6,938	9.72%	\$ 2,827,170,945	12.92%
> 75.00% up to and including 80.00%	4,823	6.76%	\$ 1,845,197,256	8.43%
> 80.00% up to and including 85.00%	2,717	3.81%	\$ 1,040,126,382	4.75%
> 85.00% up to and including 90.00%	1,389	1.95%	\$ 545,925,003	2.49%
> 90.00% up to and including 95.00%	506	0.71%	\$ 204,813,237	0.94%
> 95.00% up to and including 100.00%	323	0.45%	\$ 132,013,559	0.60%
> 100.00%	109	0.15%	\$ 43,437,031	0.20%
Total	71,393	100.00%	\$ 21,881,787,668	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 4.00%	10,854	12.87%	\$ 4,114,477,213	18.80%
> 4.00% up to and including 4.25%	10,248	12.15%	\$ 3,337,037,832	15.25%
> 4.25% up to and including 4.50%	22,516	26.70%	\$ 5,734,961,854	26.21%
> 4.50% up to and including 4.75%	26,361	31.26%	\$ 5,140,025,035	23.49%
> 4.75% up to and including 5.00%	8,637	10.24%	\$ 2,675,669,025	12.23%
> 5.00% up to and including 5.25%	4,365	5.18%	\$ 633,829,966	2.90%
> 5.25% up to and including 5.50%	456	0.54%	\$ 75,702,321	0.35%
> 5.50% up to and including 5.75%	170	0.20%	\$ 43,475,836	0.20%
> 5.75% up to and including 6.00%	695	0.82%	\$ 124,285,219	0.57%
> 6.00% up to and including 6.25%	2	0.00%	\$ 428,171	0.00%
> 6.25% up to and including 6.50%	1	0.00%	\$ 272,659	0.00%
> 6.50% up to and including 6.75%	4	0.00%	\$ 621,581	0.00%
> 6.75% up to and including 7.00%	1	0.00%	\$ 10,339	0.00%
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	7	0.01%	\$ 666,446	0.00%
> 7.75% up to and including 8.00%	1	0.00%	\$ 324,171	0.00%
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,602	4.27%	\$ 1,041,130,754	4.76%
<= 2 Year Fixed	3,061	3.63%	\$ 933,427,659	4.27%
<= 3 Year Fixed	2,275	2.70%	\$ 687,189,477	3.14%
<= 4 Year Fixed	777	0.92%	\$ 236,075,777	1.08%
<= 5 Year Fixed	67	0.08%	\$ 15,575,837	0.07%
> 5 Year Fixed	4	0.00%	\$ 330,074	0.00%
Total Fixed Rate	9,786	11.61%	\$ 2,913,729,578	13.32%
Total Variable Rate	74,532	88.39%	\$ 18,968,058,090	86.68%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,907	13.88%	\$ 508,683,636	2.32%
> \$100,000 up to and including \$200,000	14,218	19.92%	\$ 2,186,356,527	9.99%
> \$200,000 up to and including \$300,000	17,237	24.14%	\$ 4,326,481,026	19.77%
> \$300,000 up to and including \$400,000	13,007	18.22%	\$ 4,500,334,951	20.57%
> \$400,000 up to and including \$500,000	7,196	10.08%	\$ 3,212,494,053	14.68%
> \$500,000 up to and including \$600,000	3,783	5.30%	\$ 2,070,240,965	9.46%
> \$600,000 up to and including \$700,000	2,182	3.06%	\$ 1,412,729,975	6.46%
> \$700,000 up to and including \$800,000	1,369	1.92%	\$ 1,022,575,116	4.67%
> \$800,000 up to and including \$900,000	796	1.11%	\$ 675,328,248	3.09%
> \$900,000 up to and including \$1.00m	555	0.78%	\$ 526,583,027	2.41%
> \$1.00m up to and including \$1.25m	684	0.96%	\$ 760,830,134	3.48%
> \$1.25m up to and including \$1.50m	291	0.41%	\$ 394,769,545	1.80%
> \$1.50m up to and including \$1.75m	112	0.16%	\$ 179,583,199	0.82%
> \$1.75m up to and including \$2.00m	56	0.08%	\$ 104,797,265	0.48%
> \$2.00m				
Total	71,393	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	22,118	26.23%	\$ 6,605,678,455	30.19%
VIC	24,389	28.93%	\$ 6,423,091,079	29.35%
TAS	2,732	3.24%	\$ 458,242,520	2.09%
QLD	16,482	19.55%	\$ 3,881,862,026	17.74%
SA	7,247	8.59%	\$ 1,437,883,431	6.57%
WA	10,690	12.68%	\$ 2,885,696,097	13.19%
NT	660	0.78%	\$ 189,334,062	0.87%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	55,414	65.72%	\$ 16,027,394,198	73.25%
Non Metro	28,904	34.28%	\$ 5,854,393,470	26.75%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	14,083	16.70%	\$ 4,908,811,739	22.43%
NSW / ACT - Non Metro	8,035	9.53%	\$ 1,696,866,716	7.75%
VIC - Metro	18,571	22.02%	\$ 5,377,659,802	24.58%
VIC - Non Metro	5,818	6.90%	\$ 1,045,431,277	4.78%
TAS - Metro	1,291	1.53%	\$ 234,156,424	1.07%
TAS - Non Metro	1,441	1.71%	\$ 224,086,096	1.02%
QLD - Metro	7,090	8.41%	\$ 1,811,483,741	8.28%
QLD - Non Metro	9,392	11.14%	\$ 2,070,378,285	9.46%
SA - Metro	4,940	5.86%	\$ 1,069,143,873	4.89%
SA - Non Metro	2,307	2.74%	\$ 368,739,558	1.69%
WA - Metro	9,016	10.69%	\$ 2,499,897,962	11.42%
WA - Non Metro	1,674	1.99%	\$ 385,798,135	1.76%
NT - Metro	423	0.50%	\$ 126,240,657	0.58%
NT - Non Metro	237	0.28%	\$ 63,093,404	0.29%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	560	0.66%	\$ 138,188,818	0.63%
3030 (Melb North West, VIC)	454	0.54%	\$ 123,478,265	0.56%
3029 (Melb North West, VIC)	472	0.56%	\$ 106,047,078	0.48%
6164 (Brand, WA)	376	0.45%	\$ 102,174,225	0.47%
6065 (Brand, WA)	352	0.42%	\$ 96,898,392	0.44%
3064 (Melb North West, VIC)	397	0.47%	\$ 96,891,106	0.44%
4740 (Central QLD, QLD)	380	0.45%	\$ 94,144,956	0.43%
2155 (Seven Hills, NSW)	251	0.30%	\$ 93,427,831	0.43%
2170 (Campbelltown, NSW)	319	0.38%	\$ 83,303,334	0.38%
6210 (Brand, WA)	350	0.42%	\$ 80,623,162	0.37%
3150 (Mulgrave, VIC)	161	0.19%	\$ 77,435,057	0.35%
6112 (Tangney, WA)	301	0.36%	\$ 75,975,415	0.35%
3023 (Footscray, VIC)	301	0.36%	\$ 74,464,135	0.34%
4680 (Central QLD, QLD)	272	0.32%	\$ 74,450,194	0.34%
3805 (Dandenong, VIC)	304	0.36%	\$ 74,306,168	0.34%
2145 (Seven Hills, NSW)	240	0.28%	\$ 71,360,542	0.33%
4211 (Gold Coast, QLD)	293	0.35%	\$ 71,051,402	0.32%
3754 (Melb North West, VIC)	250	0.30%	\$ 66,817,313	0.31%
2570 (Campbelltown, NSW)	222	0.26%	\$ 66,306,963	0.30%
6155 (Tangney, WA)	232	0.28%	\$ 65,995,493	0.30%
Total	6,487	7.69%	\$ 1,733,339,850	7.92%

*One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on the Barcode Sort Plan Area Name assigned under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,585	3.07%	\$ 734,117,730	3.35%
20505 (Inner Melbourne, VIC)	1,682	1.99%	\$ 587,478,998	2.68%
20565 (Southern Melbourne, VIC)	1,594	1.89%	\$ 580,143,989	2.65%
50520 (South West Metropolitan, WA)	2,022	2.40%	\$ 563,756,658	2.58%
50525 (South East Metropolitan, WA)	1,981	2.35%	\$ 528,432,934	2.41%
20580 (South Eastern Outer Melbourne, VIC)	2,112	2.50%	\$ 515,349,431	2.36%
10515 (St George-Sutherland, NSW)	1,388	1.65%	\$ 514,689,842	2.35%
20510 (Western Melbourne, VIC)	1,801	2.14%	\$ 509,409,405	2.33%
20550 (Eastern Middle Melbourne, VIC)	1,319	1.56%	\$ 509,201,048	2.33%
10505 (Inner Sydney, NSW)	1,178	1.40%	\$ 475,529,894	2.17%
10560 (Central Northern Sydney, NSW)	1,074	1.27%	\$ 474,664,760	2.17%
20520 (Melton-Wyndham, VIC)	1,736	2.06%	\$ 413,664,734	1.89%
10540 (Central Western Sydney, NSW)	1,219	1.45%	\$ 403,205,658	1.84%
50510 (East Metropolitan, WA)	1,467	1.74%	\$ 389,957,029	1.78%
10553 (Blacktown, NSW)	1,223	1.45%	\$ 373,512,647	1.71%
40520 (Southern Adelaide, SA)	1,676	1.99%	\$ 357,574,562	1.63%
10525 (Fairfield-Liverpool, NSW)	1,163	1.38%	\$ 339,823,237	1.55%
10555 (Lower Northern Sydney, NSW)	785	0.93%	\$ 337,527,390	1.54%
10545 (Outer Western Sydney, NSW)	1,197	1.42%	\$ 335,351,873	1.53%
30715 (Gold Coast West, QLD)	1,260	1.49%	\$ 333,724,593	1.53%
Total	30,462	36.13%	\$ 9,277,116,412	42.40%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	70,269	83.34%	\$ 16,681,902,962	76.24%
Interest Only	14,049	16.66%	\$ 5,199,884,706	23.76%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	84,318	100.00%	\$ 21,881,787,668	100.00%
Low Doc Loans				
No Doc Loans				
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	70,269	83.34%	\$ 16,681,902,962	76.24%
Interest Only Loans : > 0 up to and including 1 years	4,041	4.79%	\$ 1,473,671,767	6.73%
Interest Only Loans : > 1 up to and including 2 years	3,284	3.89%	\$ 1,233,064,837	5.64%
Interest Only Loans : > 2 up to and including 3 years	2,529	3.00%	\$ 902,355,441	4.12%
Interest Only Loans : > 3 up to and including 4 years	2,386	2.83%	\$ 947,628,001	4.33%
Interest Only Loans : > 4 up to and including 5 years	902	1.07%	\$ 341,778,985	1.56%
Interest Only Loans : > 5 up to and including 6 years	270	0.32%	\$ 80,102,715	0.37%
Interest Only Loans : > 6 up to and including 7 years	279	0.33%	\$ 94,299,888	0.43%
Interest Only Loans : > 7 up to and including 8 years	168	0.20%	\$ 57,281,070	0.26%
Interest Only Loans : > 8 up to and including 9 years	160	0.19%	\$ 60,129,768	0.27%
Interest Only Loans : > 9 up to and including 10 years	30	0.04%	\$ 9,572,235	0.04%
Interest Only Loans : > 10 years				
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	63,515	75.33%	\$ 15,827,233,905	72.33%
Residential Investment (Full Recourse)	20,803	24.67%	\$ 6,054,553,763	27.67%
Residential Investment (Limited Recourse)				
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	2,200	2.61%	\$ 399,027,206	1.82%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	3,457	4.10%	\$ 978,174,653	4.47%
Purchase of established dwelling	22,113	26.23%	\$ 6,054,480,746	27.67%
Purchase of new erected dwelling	2,365	2.80%	\$ 661,941,483	3.03%
Refinancing existing debt from another lender	13,759	16.32%	\$ 3,730,082,070	17.05%
Refinancing existing debt with ANZ	22,972	27.24%	\$ 5,625,461,605	25.71%
Other	17,452	20.70%	\$ 4,432,619,906	20.26%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	76	0.09%	\$ 30,300,355	0.14%
> 3 up to and including 6 months	501	0.59%	\$ 159,547,504	0.73%
> 6 up to and including 9 months	3,509	4.16%	\$ 1,155,669,760	5.28%
> 9 up to and including 12 months	3,052	3.62%	\$ 976,515,526	4.46%
> 12 up to and including 15 months	4,743	5.63%	\$ 1,400,263,410	6.40%
> 15 up to and including 18 months	4,494	5.33%	\$ 1,359,568,089	6.21%
> 18 up to and including 21 months	5,682	6.74%	\$ 1,716,619,090	7.84%
> 21 up to and including 24 months	6,293	7.46%	\$ 1,898,679,470	8.68%
> 24 up to and including 27 months	5,406	6.41%	\$ 1,471,477,167	6.72%
> 27 up to and including 30 months	4,328	5.13%	\$ 1,138,626,607	5.20%
> 30 up to and including 33 months	3,360	3.98%	\$ 883,633,855	4.04%
> 33 up to and including 36 months	3,139	3.72%	\$ 785,999,889	3.59%
> 36 up to and including 48 months	12,383	14.69%	\$ 3,143,659,483	14.37%
> 48 up to and including 60 months	11,499	13.64%	\$ 2,556,800,086	11.68%
> 60 up to and including 72 months	9,332	11.07%	\$ 1,932,786,196	8.83%
> 72 up to and including 84 months	3,827	4.54%	\$ 755,337,375	3.45%
> 84 up to and including 96 months	1,756	2.08%	\$ 359,396,668	1.64%
> 96 up to and including 108 months	651	0.77%	\$ 119,650,013	0.55%
> 108 up to and including 120 months	94	0.11%	\$ 15,937,664	0.07%
> 120 months	193	0.23%	\$ 21,319,462	0.10%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	71	0.08%	\$ 252,084	0.00%
> 1 up to and including 2 years	119	0.14%	\$ 1,215,336	0.01%
> 2 up to and including 3 years	179	0.21%	\$ 2,886,370	0.01%
> 3 up to and including 4 years	227	0.27%	\$ 5,197,540	0.02%
> 4 up to and including 5 years	271	0.32%	\$ 7,345,622	0.03%
> 5 up to and including 6 years	328	0.39%	\$ 10,537,336	0.05%
> 6 up to and including 7 years	294	0.35%	\$ 10,438,031	0.05%
> 7 up to and including 8 years	404	0.48%	\$ 22,235,284	0.10%
> 8 up to and including 9 years	458	0.54%	\$ 26,077,252	0.12%
> 9 up to and including 10 years	367	0.44%	\$ 27,358,773	0.13%
> 10 up to and including 15 years	1,419	1.68%	\$ 155,350,433	0.71%
> 15 up to and including 20 years	4,975	5.90%	\$ 846,636,265	3.87%
> 20 up to and including 25 years	23,083	27.38%	\$ 5,245,200,169	23.97%
> 25 up to and including 30 years	52,123	61.82%	\$ 15,521,057,172	70.93%
> 30 years				
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	82,583	97.94%	\$ 21,361,410,942	97.62%
> 0 days up to and including 30 days	1,421	1.69%	\$ 424,914,284	1.94%
> 30 days up to and including 60 days	244	0.29%	\$ 73,971,902	0.34%
> 60 days up to and including 90 days	70	0.08%	\$ 21,490,540	0.10%
> 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	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	74,532	88.39%	\$ 18,968,058,090	86.68%
Fixed Rate Loans : > 0 up to and including 3 months	473	0.56%	\$ 128,761,622	0.59%
Fixed Rate Loans : > 3 up to and including 6 months	712	0.84%	\$ 199,659,933	0.91%
Fixed Rate Loans : > 6 up to and including 9 months	993	1.18%	\$ 284,156,116	1.30%
Fixed Rate Loans : > 9 up to and including 12 months	1,424	1.69%	\$ 428,553,083	1.96%
Fixed Rate Loans : > 12 up to and including 15 months	1,059	1.26%	\$ 328,913,269	1.50%
Fixed Rate Loans : > 15 up to and including 18 months	986	1.17%	\$ 303,366,658	1.39%
Fixed Rate Loans : > 18 up to and including 21 months	656	0.78%	\$ 193,560,240	0.88%
Fixed Rate Loans : > 21 up to and including 24 months	360	0.43%	\$ 107,587,493	0.49%
Fixed Rate Loans : > 24 up to and including 27 months	266	0.32%	\$ 77,301,033	0.35%
Fixed Rate Loans : > 27 up to and including 30 months	750	0.89%	\$ 239,039,592	1.09%
Fixed Rate Loans : > 30 up to and including 33 months	605	0.72%	\$ 179,560,808	0.82%
Fixed Rate Loans : > 33 up to and including 36 months	654	0.78%	\$ 191,288,044	0.87%
Fixed Rate Loans : > 36 up to and including 48 months	777	0.92%	\$ 236,075,777	1.08%
Fixed Rate Loans : > 48 up to and including 60 months	67	0.08%	\$ 15,575,837	0.07%
Fixed Rate Loans : > 60 months	4	0.00%	\$ 330,074	0.00%
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	19,184	22.75%	\$ 4,099,877,611	18.74%
Fortnightly	26,340	31.24%	\$ 5,618,549,656	25.68%
Monthly	38,794	46.01%	\$ 12,163,360,402	55.59%
Other				
Total	84,318	100.00%	\$ 21,881,787,668	100.00%

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