



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 October 2018
Determination Date:	20 November 2018
Trust Payment Date:	22 November 2018
Date of Report:	22 November 2018

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)	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 22 November 2018

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,369,886,978	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,649,130,779	
			\$17,649,130,779
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	\$17,649,130,779
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$17,649,130,779
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,442,085,714
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:	156.74 %

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 November 2018

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 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	LIBOR GBP 3 Month + 0.50 %
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	-	-	\$12,442,085,714	-	-	-

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 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 2014-3	ANZ	XS1139088071 -	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
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 2016-2	ANZ	XS1362381672 -	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020
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

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$12,442,085,714	100.00 %
Subordinated Demand Loan*	\$7,059,642,398	56.74 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,501,728,113	

*\$5,753,619,167 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 Oct 2018
Current Aggregate Principal Balance (AUD)	\$19,501,728,113
Number of Loans (Unconsolidated)	71,934
Number of Loans (Consolidated)	60,663
Average Loan Size (Consolidated)	\$321,476
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.20 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	58.87 %
Weighted Average Interest Rate	4.46 %
Weighted Average Seasoning (Months)	41.69
Weighted Average Remaining Term (Months)	307.55

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)	18.44%	17.83%	18.10%	18.84%
Prepayment History (SMM)	1.68%	1.62%	1.65%	1.72%

*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%	18,430	25.62 %	\$2,789,682,221	14.30 %
> 40.00% up to and including 45.00%	3,716	5.17 %	\$901,450,265	4.62 %
> 45.00% up to and including 50.00%	3,839	5.34 %	\$1,001,082,968	5.13 %
> 50.00% up to and including 55.00%	3,786	5.26 %	\$1,029,714,693	5.28 %
> 55.00% up to and including 60.00%	4,013	5.58 %	\$1,157,850,452	5.94 %
> 60.00% up to and including 65.00%	4,040	5.62 %	\$1,190,063,873	6.10 %
> 65.00% up to and including 70.00%	4,805	6.68 %	\$1,455,714,042	7.46 %
> 70.00% up to and including 75.00%	4,917	6.84 %	\$1,547,178,121	7.93 %
> 75.00% up to and including 80.00%	17,862	24.83 %	\$6,231,779,467	31.96 %
> 80.00% up to and including 85.00%	1,801	2.50 %	\$588,742,426	3.02 %
> 85.00% up to and including 90.00%	4,424	6.15 %	\$1,512,583,139	7.76 %
> 90.00% up to and including 95.00%	186	0.26 %	\$60,064,049	0.31 %
> 95.00% up to and including 100.00%	115	0.16 %	\$35,822,397	0.18 %
> 100.00%				
Total	71,934	100.00 %	\$19,501,728,113	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%	14,223	23.45 %	\$2,136,922,756	10.96 %
> 40.00% up to and including 45.00%	3,006	4.96 %	\$805,033,234	4.13 %
> 45.00% up to and including 50.00%	3,500	5.77 %	\$1,048,083,812	5.37 %
> 50.00% up to and including 55.00%	3,724	6.14 %	\$1,170,315,650	6.00 %
> 55.00% up to and including 60.00%	4,188	6.90 %	\$1,412,916,289	7.25 %
> 60.00% up to and including 65.00%	4,720	7.78 %	\$1,697,377,500	8.70 %
> 65.00% up to and including 70.00%	5,483	9.04 %	\$2,065,684,570	10.59 %
> 70.00% up to and including 75.00%	6,327	10.43 %	\$2,499,880,116	12.82 %
> 75.00% up to and including 80.00%	10,192	16.80 %	\$4,545,999,963	23.31 %
> 80.00% up to and including 85.00%	2,879	4.75 %	\$1,128,733,124	5.79 %
> 85.00% up to and including 90.00%	2,360	3.89 %	\$967,260,702	4.96 %
> 90.00% up to and including 95.00%	55	0.09 %	\$21,655,348	0.11 %
> 95.00% up to and including 100.00%	6	0.01 %	\$1,865,049	0.01 %
> 100.00%				0
Total	60,663	100.00 %	\$19,501,728,113	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%	18,910	31.17 %	\$3,386,525,119	17.37 %
> 40.00% up to and including 45.00%	3,946	6.50 %	\$1,233,394,987	6.32 %
> 45.00% up to and including 50.00%	4,210	6.94 %	\$1,408,047,362	7.22 %
> 50.00% up to and including 55.00%	4,370	7.20 %	\$1,580,671,932	8.11 %
> 55.00% up to and including 60.00%	4,705	7.76 %	\$1,730,603,523	8.87 %
> 60.00% up to and including 65.00%	4,661	7.68 %	\$1,780,274,269	9.13 %
> 65.00% up to and including 70.00%	4,894	8.07 %	\$1,941,334,531	9.95 %
> 70.00% up to and including 75.00%	5,186	8.55 %	\$2,169,683,798	11.13 %
> 75.00% up to and including 80.00%	4,786	7.89 %	\$2,052,868,313	10.53 %
> 80.00% up to and including 85.00%	2,825	4.66 %	\$1,258,923,159	6.46 %
> 85.00% up to and including 90.00%	1,468	2.42 %	\$657,250,731	3.37 %
> 90.00% up to and including 95.00%	537	0.89 %	\$234,439,894	1.20 %
> 95.00% up to and including 100.00%	151	0.25 %	\$63,209,835	0.32 %
> 100.00%	14	0.02 %	\$4,500,660	0.02 %
Total	60,663	100.00 %	\$19,501,728,113	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%				
> 3.00% up to and including 3.25%				
> 3.25% up to and including 3.50%	1	0.00 %	\$233,313	0.00 %
> 3.50% up to and including 3.75%	881	1.22 %	\$289,478,352	1.48 %
> 3.75% up to and including 4.00%	6,706	9.32 %	\$2,455,225,007	12.59 %
> 4.00% up to and including 4.25%	17,793	24.74 %	\$5,276,742,582	27.06 %
> 4.25% up to and including 4.50%	8,277	11.51 %	\$2,425,099,554	12.44 %
> 4.50% up to and including 4.75%	23,870	33.18 %	\$5,106,640,227	26.19 %
> 4.75% up to and including 5.00%	5,811	8.08 %	\$1,651,722,884	8.47 %
> 5.00% up to and including 5.25%	3,967	5.51 %	\$1,201,899,178	6.16 %
> 5.25% up to and including 5.50%	3,023	4.20 %	\$620,858,757	3.18 %
> 5.50% up to and including 5.75%	1,118	1.55 %	\$381,955,691	1.96 %
> 5.75% up to and including 6.00%	447	0.62 %	\$82,427,263	0.42 %
> 6.00% up to and including 6.25%	1	0.00 %	\$386,719	0.00 %
> 6.25% up to and including 6.50%	33	0.05 %	\$7,599,579	0.04 %
> 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%	6	0.01 %	\$1,459,005	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%				
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,784	5.26 %	\$1,180,651,407	6.05 %
<= 2 Year Fixed	3,506	4.87 %	\$1,095,365,313	5.62 %
<= 3 Year Fixed	848	1.18 %	\$252,260,130	1.29 %
<= 4 Year Fixed	104	0.14 %	\$28,845,825	0.15 %
<= 5 Year Fixed	42	0.06 %	\$9,899,786	0.05 %
> 5 Year Fixed	1	0.00 %	\$87,317	0.00 %
Total Fixed Rate	8,285	11.52 %	\$2,567,109,777	13.16 %
Total Variable Rate	63,649	88.48 %	\$16,934,618,335	86.84 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,205	11.88 %	\$403,512,658	2.07 %
> \$100,000 up to and including \$200,000	12,126	19.99 %	\$1,854,018,875	9.51 %
> \$200,000 up to and including \$300,000	14,210	23.42 %	\$3,564,735,177	18.28 %
> \$300,000 up to and including \$400,000	11,115	18.32 %	\$3,853,163,582	19.76 %
> \$400,000 up to and including \$500,000	6,528	10.76 %	\$2,909,085,855	14.92 %
> \$500,000 up to and including \$600,000	3,687	6.08 %	\$2,017,401,599	10.34 %
> \$600,000 up to and including \$700,000	2,092	3.45 %	\$1,354,466,023	6.95 %
> \$700,000 up to and including \$800,000	1,254	2.07 %	\$935,732,085	4.80 %
> \$800,000 up to and including \$900,000	768	1.27 %	\$651,633,289	3.34 %
> \$900,000 up to and including \$1.00m	507	0.84 %	\$481,617,675	2.47 %
> \$1.00m up to and including \$1.25m	691	1.14 %	\$766,015,177	3.93 %
> \$1.25m up to and including \$1.50m	301	0.50 %	\$406,705,640	2.09 %
> \$1.50m up to and including \$1.75m	117	0.19 %	\$188,711,829	0.97 %
> \$1.75m up to and including \$2.00m	62	0.10 %	\$114,928,649	0.59 %
> \$2.00m				0
Total	60,663	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,142	26.61 %	\$6,108,455,859	31.32 %
VIC	20,535	28.55 %	\$5,737,183,026	29.42 %
TAS	2,173	3.02 %	\$365,532,501	1.87 %
QLD	14,318	19.90 %	\$3,434,059,392	17.61 %
SA	6,351	8.83 %	\$1,265,986,675	6.49 %
WA	8,851	12.30 %	\$2,428,204,279	12.45 %
NT	564	0.78 %	\$162,306,382	0.83 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,356	65.83 %	\$14,356,236,274	73.62 %
Non Metro	24,578	34.17 %	\$5,145,491,839	26.38 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,258	17.04 %	\$4,552,398,451	23.34 %
NSW/ACT - Non Metro	6,884	9.57 %	\$1,556,057,408	7.98 %
VIC - Metro	15,664	21.78 %	\$4,824,927,298	24.74 %
VIC - Non Metro	4,871	6.77 %	\$912,255,728	4.68 %
TAS - Metro	1,004	1.40 %	\$183,472,229	0.94 %
TAS - Non Metro	1,169	1.63 %	\$182,060,272	0.93 %
QLD - Metro	6,382	8.87 %	\$1,651,265,477	8.47 %
QLD - Non Metro	7,936	11.03 %	\$1,782,793,914	9.14 %
SA - Metro	4,203	5.84 %	\$919,462,984	4.71 %
SA - Non Metro	2,148	2.99 %	\$346,523,691	1.78 %
WA - Metro	7,485	10.41 %	\$2,111,729,945	10.83 %
WA - Non Metro	1,366	1.90 %	\$316,474,334	1.62 %
NT - Metro	360	0.50 %	\$112,979,889	0.58 %
NT - Non Metro	204	0.28 %	\$49,326,492	0.25 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	518	0.72 %	\$137,479,104	0.70 %
3030 (Melb North West, VIC)	408	0.57 %	\$112,395,716	0.58 %
3029 (Melb North West, VIC)	445	0.62 %	\$111,770,452	0.57 %
3064 (Melb North West, VIC)	404	0.56 %	\$105,484,447	0.54 %
2155 (Seven Hills, NSW)	229	0.32 %	\$96,070,891	0.49 %
2170 (Campbelltown, NSW)	312	0.43 %	\$89,515,280	0.46 %
6164 (Brand, WA)	309	0.43 %	\$85,017,442	0.44 %
6065 (Brand, WA)	291	0.40 %	\$82,025,225	0.42 %
6210 (Brand, WA)	321	0.45 %	\$78,934,362	0.40 %
4740 (Central QLD, QLD)	331	0.46 %	\$77,605,401	0.40 %
2153 (Seven Hills, NSW)	164	0.23 %	\$67,460,471	0.35 %
3150 (Mulgrave, VIC)	125	0.17 %	\$65,689,775	0.34 %
2570 (Campbelltown, NSW)	186	0.26 %	\$65,289,643	0.33 %
3805 (Dandenong, VIC)	247	0.34 %	\$64,877,886	0.33 %
2145 (Seven Hills, NSW)	203	0.28 %	\$64,567,582	0.33 %
6112 (Tangney, WA)	253	0.35 %	\$63,147,618	0.32 %
4211 (Gold Coast, QLD)	238	0.33 %	\$60,710,355	0.31 %
3810 (Frankston, VIC)	233	0.32 %	\$59,899,207	0.31 %
3023 (Footscray, VIC)	230	0.32 %	\$59,185,892	0.30 %
3754 (Melb North West, VIC)	219	0.30 %	\$57,853,536	0.30 %
Total	5,666	7.88 %	\$1,604,980,284	8.23 %

* One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on its Barcode Sort Plan Area Name 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)	2,117	2.94 %	\$601,665,602	3.09 %
20565 (Southern Melbourne, VIC)	1,282	1.78 %	\$511,436,964	2.62 %
20580 (South Eastern Outer Melbourne, VIC)	1,894	2.63 %	\$502,667,542	2.58 %
20505 (Inner Melbourne, VIC)	1,339	1.86 %	\$482,104,082	2.47 %
50520 (South West Metropolitan, WA)	1,673	2.33 %	\$478,291,415	2.45 %
10515 (St George-Sutherland, NSW)	1,216	1.69 %	\$466,333,983	2.39 %
20550 (Eastern Middle Melbourne, VIC)	1,093	1.52 %	\$452,135,028	2.32 %
50525 (South East Metropolitan, WA)	1,629	2.26 %	\$441,031,365	2.26 %
20510 (Western Melbourne, VIC)	1,468	2.04 %	\$430,135,618	2.21 %
10560 (Central Northern Sydney, NSW)	921	1.28 %	\$426,235,594	2.19 %
10505 (Inner Sydney, NSW)	950	1.32 %	\$416,571,079	2.14 %
20520 (Melton-Wyndham, VIC)	1,581	2.20 %	\$404,160,918	2.07 %
10540 (Central Western Sydney, NSW)	1,079	1.50 %	\$381,121,520	1.95 %
10553 (Blacktown, NSW)	1,095	1.52 %	\$357,128,274	1.83 %
50510 (East Metropolitan, WA)	1,232	1.71 %	\$334,806,368	1.72 %
10525 (Fairfield-Liverpool, NSW)	1,044	1.45 %	\$332,818,685	1.71 %
10545 (Outer Western Sydney, NSW)	1,051	1.46 %	\$319,079,887	1.64 %
30715 (Gold Coast West, QLD)	1,157	1.61 %	\$314,018,297	1.61 %
10530 (Outer South Western Sydney, NSW)	993	1.38 %	\$308,694,975	1.58 %
10555 (Lower Northern Sydney, NSW)	668	0.93 %	\$305,807,918	1.57 %
Total	25,482	35.42 %	\$8,266,245,114	42.39 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	63,617	88.44 %	\$16,247,413,184	83.31 %
Interest Only	8,317	11.56 %	\$3,254,314,928	16.69 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	71,934	100.00 %	\$19,501,728,113	100.00 %
Low Doc Loans				
No Doc Loans				
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	63,617	88.44 %	\$16,247,413,184	83.31 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,579	3.59 %	\$1,022,108,095	5.24 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,526	3.51 %	\$991,302,699	5.08 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	1,723	2.40 %	\$698,087,962	3.58 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	794	1.10 %	\$287,592,473	1.47 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	278	0.39 %	\$100,256,267	0.51 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	146	0.20 %	\$53,348,962	0.27 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	132	0.18 %	\$52,124,223	0.27 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	108	0.15 %	\$40,620,107	0.21 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	31	0.04 %	\$8,874,140	0.05 %
Interest Only Loans: > 9 yrs up to and including 10 yrs				
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	54,986	76.44 %	\$14,259,502,975	73.12 %
Residential Investment (Full Recourse)	16,948	23.56 %	\$5,242,225,137	26.88 %
Residential Investment (Limited Recourse)				
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,751	2.43 %	\$325,631,344	1.67 %
Construction of a dwelling (completed)	3,418	4.75 %	\$1,030,676,591	5.29 %
Purchase of established dwelling	20,515	28.52 %	\$5,731,194,521	29.39 %
Purchase of new erected dwelling	2,281	3.17 %	\$671,819,536	3.44 %
Refinancing an existing debt from another lender	12,488	17.36 %	\$3,489,289,368	17.89 %
Refinancing an existing debt with ANZ	17,620	24.49 %	\$4,473,850,750	22.94 %
Other	13,861	19.27 %	\$3,779,266,003	19.38 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	75	0.10 %	\$31,762,597	0.16 %
> 3 up to and including 6 months	967	1.34 %	\$310,371,273	1.59 %
> 6 up to and including 9 months	1,449	2.01 %	\$460,878,025	2.36 %
> 9 up to and including 12 months	1,910	2.66 %	\$628,714,758	3.22 %
> 12 up to and including 15 months	2,217	3.08 %	\$682,905,434	3.50 %
> 15 up to and including 18 months	2,778	3.86 %	\$859,544,082	4.41 %
> 18 up to and including 21 months	2,777	3.86 %	\$852,187,198	4.37 %
> 21 up to and including 24 months	3,433	4.77 %	\$1,108,307,909	5.68 %
> 24 up to and including 27 months	3,276	4.55 %	\$1,016,724,436	5.21 %
> 27 up to and including 30 months	4,628	6.43 %	\$1,363,106,960	6.99 %
> 30 up to and including 33 months	4,389	6.10 %	\$1,323,451,470	6.79 %
> 33 up to and including 36 months	4,144	5.76 %	\$1,259,273,394	6.46 %
> 36 up to and including 48 months	12,045	16.74 %	\$3,355,481,415	17.21 %
> 48 up to and including 60 months	8,163	11.35 %	\$2,106,257,990	10.80 %
> 60 up to and including 72 months	7,613	10.58 %	\$1,703,514,286	8.74 %
> 72 up to and including 84 months	6,592	9.16 %	\$1,376,213,217	7.06 %
> 84 up to and including 96 months	2,908	4.04 %	\$564,588,093	2.90 %
> 96 up to and including 108 months	1,608	2.24 %	\$329,576,997	1.69 %
> 108 up to and including 120 months	621	0.86 %	\$114,624,342	0.59 %
> 120 months	341	0.47 %	\$54,244,237	0.28 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	33	0.05 %	\$115,851	0.00 %
> 1 up to and including 2 years	72	0.10 %	\$775,131	0.00 %
> 2 up to and including 3 years	114	0.16 %	\$2,487,942	0.01 %
> 3 up to and including 4 years	151	0.21 %	\$3,436,226	0.02 %
> 4 up to and including 5 years	180	0.25 %	\$5,837,008	0.03 %
> 5 up to and including 6 years	186	0.26 %	\$7,968,403	0.04 %
> 6 up to and including 7 years	243	0.34 %	\$13,101,355	0.07 %
> 7 up to and including 8 years	242	0.34 %	\$15,188,068	0.08 %
> 8 up to and including 9 years	316	0.44 %	\$20,470,696	0.10 %
> 9 up to and including 10 years	233	0.32 %	\$19,634,192	0.10 %
> 10 up to and including 15 years	1,426	1.98 %	\$173,869,298	0.89 %
> 15 up to and including 20 years	4,935	6.86 %	\$890,376,349	4.57 %
> 20 up to and including 25 years	22,208	30.87 %	\$5,214,638,319	26.74 %
> 25 up to and including 30 years	41,595	57.82 %	\$13,133,829,276	67.35 %
> 30 years				
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	70,327	97.77 %	\$18,993,278,738	97.39 %
> 0 days up to and including 30 days	1,362	1.89 %	\$429,135,315	2.20 %
> 30 days up to and including 60 days	198	0.28 %	\$63,723,949	0.33 %
> 60 days up to and including 90 days	47	0.07 %	\$15,590,110	0.08 %
> 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	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,649	88.48 %	\$16,934,618,335	86.84 %
Fixed Rate Loans: > 0 up to and including 3 months	1,204	1.67 %	\$370,450,382	1.90 %
Fixed Rate Loans: > 3 up to and including 6 months	995	1.38 %	\$302,409,516	1.55 %
Fixed Rate Loans: > 6 up to and including 9 months	624	0.87 %	\$196,289,670	1.01 %
Fixed Rate Loans: > 9 up to and including 12 months	961	1.34 %	\$311,501,838	1.60 %
Fixed Rate Loans: > 12 up to and including 15 months	971	1.35 %	\$312,772,910	1.60 %
Fixed Rate Loans: > 15 up to and including 18 months	841	1.17 %	\$248,901,516	1.28 %
Fixed Rate Loans: > 18 up to and including 21 months	714	0.99 %	\$223,052,990	1.14 %
Fixed Rate Loans: > 21 up to and including 24 months	980	1.36 %	\$310,637,897	1.59 %
Fixed Rate Loans: > 24 up to and including 27 months	342	0.48 %	\$104,829,389	0.54 %
Fixed Rate Loans: > 27 up to and including 30 months	256	0.36 %	\$76,811,105	0.39 %
Fixed Rate Loans: > 30 up to and including 33 months	170	0.24 %	\$48,776,956	0.25 %
Fixed Rate Loans: > 33 up to and including 36 months	80	0.11 %	\$21,842,680	0.11 %
Fixed Rate Loans: > 36 up to and including 48 months	104	0.14 %	\$28,845,825	0.15 %
Fixed Rate Loans: > 48 up to and including 60 months	42	0.06 %	\$9,899,786	0.05 %
Fixed Rate Loans: > 60 months	1	0.00 %	\$87,317	0.00 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,381	22.77 %	\$3,638,390,815	18.66 %
Fortnightly	22,066	30.68 %	\$4,830,058,701	24.77 %
Monthly	33,487	46.55 %	\$11,033,278,597	56.58 %
Total	71,934	100.00 %	\$19,501,728,113	100.00 %

Trust Manager

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

Issuer

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

Contacts:

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

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

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