



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 November 2020
Determination Date:	18 December 2020
Trust Payment Date:	22 December 2020
Date of Report:	22 December 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 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)	F1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	A+ (negative)
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 December 2020		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,087,339,611
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,518,684,190
		\$15,518,684,190
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:	\$716,047,292*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
(A+B+C+D+E)-Z		\$16,234,731,482
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$16,234,731,482
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$10,095,085,908
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:		176.95%

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 \$111,973,585.92

Summary as at 22 December 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 2013-3	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 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	1.14%
Total	-	-	\$10,095,085,908	-	-	-

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 2013-3	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	TBA	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	1916387431 / 1916387432	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	\$ 10,095,085,908	100.00%
Subordinated Demand Loan*	\$ 7,768,632,180	76.95%
Senior Demand Loan	\$ -	-
Total Funding	\$ 17,863,718,088	

*\$6,708,957,305 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 Nov 2020
Current Aggregate Principal Balance (AUD)	\$ 17,147,670,795
Number of Loans (Unconsolidated)	66,086
Number of Loans (Consolidated)	55,741
Average Loan Size (Consolidated)	\$ 307,631
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.26%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.39%
Weighted Average Interest Rate	3.17%
Weighted Average Seasoning (Months)	55.49
Weighted Average Remaining Term (Months)	294.60

Pool Summary - (Subset 1: Loans with LRHs due to Covid-19)

Current Aggregate Principal Balance (AUD)	\$	172,575,790
Percentage Deferrals by Balance		1.01%
Number of Loans Deferred (Unconsolidated)		446
Number of Loans Deferred (Consolidated)		378
Percentage Deferrals by Number (Consolidated)		0.68%
Average Loan Size (Consolidated)	\$	456,550
Maximum Loan Balance (Consolidated)	\$	1,899,279
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		69.97%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		65.88%
Weighted Average Interest Rate		3.23%
Weighted Average Seasoning (Months)		53.52
Weighted Average Remaining Term (Months)		298.82

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. From 02 Nov 2020 onwards, this stratification table only provides an overview of all 'approved' Covid-19 related loan repayment holidays outstanding as at the reporting date.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.44%	19.58%	23.53%	19.01%
Prepayment History (SMM)	1.58%	1.80%	2.21%	1.74%

*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%	18,752	28.38%	\$ 2,687,197,606	15.67%
> 40.00% up to and including 45.00%	3,369	5.10%	\$ 785,621,619	4.58%
> 45.00% up to and including 50.00%	3,627	5.49%	\$ 924,597,887	5.39%
> 50.00% up to and including 55.00%	3,546	5.37%	\$ 970,850,674	5.66%
> 55.00% up to and including 60.00%	3,838	5.81%	\$ 1,119,023,970	6.53%
> 60.00% up to and including 65.00%	3,887	5.88%	\$ 1,161,241,494	6.77%
> 65.00% up to and including 70.00%	4,609	6.97%	\$ 1,398,639,400	8.16%
> 70.00% up to and including 75.00%	4,549	6.88%	\$ 1,439,310,504	8.39%
> 75.00% up to and including 80.00%	15,246	23.07%	\$ 5,205,820,310	30.36%
> 80.00% up to and including 85.00%	1,609	2.43%	\$ 512,893,127	2.99%
> 85.00% up to and including 90.00%	2,860	4.33%	\$ 885,421,616	5.16%
> 90.00% up to and including 95.00%	125	0.19%	\$ 36,864,909	0.21%
> 95.00% up to and including 100.00%	69	0.10%	\$ 20,187,678	0.12%
> 100.00%				
Total	66,086	100.00%	\$ 17,147,670,795	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%	17,461	31.33%	\$ 2,464,082,642	14.37%
> 40.00% up to and including 45.00%	3,054	5.48%	\$ 868,088,818	5.06%
> 45.00% up to and including 50.00%	3,353	6.02%	\$ 1,053,561,361	6.14%
> 50.00% up to and including 55.00%	3,683	6.61%	\$ 1,235,827,937	7.21%
> 55.00% up to and including 60.00%	4,058	7.28%	\$ 1,450,772,794	8.46%
> 60.00% up to and including 65.00%	4,584	8.22%	\$ 1,727,269,903	10.07%
> 65.00% up to and including 70.00%	5,275	9.46%	\$ 2,081,738,870	12.14%
> 70.00% up to and including 75.00%	5,866	10.52%	\$ 2,428,901,316	14.16%
> 75.00% up to and including 80.00%	6,194	11.11%	\$ 2,906,202,042	16.95%
> 80.00% up to and including 85.00%	2,029	3.64%	\$ 853,919,154	4.98%
> 85.00% up to and including 90.00%	176	0.32%	\$ 74,245,807	0.43%
> 90.00% up to and including 95.00%	8	0.01%	\$ 3,060,151	0.02%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	55,741	100.00%	\$ 17,147,670,795	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%	19,976	35.84%	\$ 3,195,283,990	18.63%
> 40.00% up to and including 45.00%	3,380	6.06%	\$ 1,037,558,962	6.05%
> 45.00% up to and including 50.00%	3,611	6.48%	\$ 1,204,716,351	7.03%
> 50.00% up to and including 55.00%	4,075	7.31%	\$ 1,437,632,752	8.38%
> 55.00% up to and including 60.00%	4,230	7.59%	\$ 1,581,881,875	9.23%
> 60.00% up to and including 65.00%	4,465	8.01%	\$ 1,734,942,577	10.12%
> 65.00% up to and including 70.00%	4,696	8.42%	\$ 1,924,488,580	11.22%
> 70.00% up to and including 75.00%	4,814	8.64%	\$ 2,093,438,802	12.21%
> 75.00% up to and including 80.00%	3,781	6.78%	\$ 1,721,923,952	10.04%
> 80.00% up to and including 85.00%	1,740	3.12%	\$ 801,900,550	4.68%
> 85.00% up to and including 90.00%	660	1.18%	\$ 283,561,287	1.65%
> 90.00% up to and including 95.00%	289	0.52%	\$ 121,076,133	0.71%
> 95.00% up to and including 100.00%	24	0.04%	\$ 9,264,985	0.05%
> 100.00%				
Total	55,741	100.00%	\$ 17,147,670,795	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%	26,085	39.47%	\$ 7,837,919,284	45.71%
> 3.00% up to and including 3.25%	12,399	18.76%	\$ 3,145,615,394	18.34%
> 3.25% up to and including 3.50%	7,103	10.75%	\$ 2,077,297,877	12.11%
> 3.50% up to and including 3.75%	12,924	19.56%	\$ 2,381,146,267	13.89%
> 3.75% up to and including 4.00%	3,312	5.01%	\$ 799,169,470	4.66%
> 4.00% up to and including 4.25%	1,953	2.96%	\$ 520,786,949	3.04%
> 4.25% up to and including 4.50%	1,694	2.56%	\$ 226,244,535	1.32%
> 4.50% up to and including 4.75%	261	0.39%	\$ 75,402,526	0.44%
> 4.75% up to and including 5.00%	325	0.49%	\$ 75,669,135	0.44%
> 5.00% up to and including 5.25%	27	0.04%	\$ 7,322,195	0.04%
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.00%	\$ 1,097,164	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	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,905	4.40%	\$ 977,870,631	5.70%
<= 2 Year Fixed	2,855	4.32%	\$ 974,876,736	5.69%
<= 3 Year Fixed	1,062	1.61%	\$ 352,093,976	2.05%
<= 4 Year Fixed	39	0.06%	\$ 10,169,320	0.06%
<= 5 Year Fixed	96	0.15%	\$ 27,282,736	0.16%
> 5 Year Fixed				
Total Fixed Rate	6,957	10.53%	\$ 2,342,293,399	13.66%
Total Variable Rate	59,129	89.47%	\$ 14,805,377,396	86.34%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,403	16.87%	\$ 449,756,395	2.62%
> \$100,000 up to and including \$200,000	11,109	19.93%	\$ 1,692,370,434	9.87%
> \$200,000 up to and including \$300,000	12,236	21.95%	\$ 3,058,158,052	17.83%
> \$300,000 up to and including \$400,000	9,282	16.65%	\$ 3,214,558,425	18.75%
> \$400,000 up to and including \$500,000	5,428	9.74%	\$ 2,421,469,815	14.12%
> \$500,000 up to and including \$600,000	3,004	5.39%	\$ 1,638,362,789	9.55%
> \$600,000 up to and including \$700,000	1,682	3.02%	\$ 1,087,515,172	6.34%
> \$700,000 up to and including \$800,000	1,024	1.84%	\$ 764,372,360	4.46%
> \$800,000 up to and including \$900,000	625	1.12%	\$ 530,502,962	3.09%
> \$900,000 up to and including \$1.00m	547	0.98%	\$ 519,885,717	3.03%
> \$1.00m up to and including \$1.25m	854	1.53%	\$ 949,912,722	5.54%
> \$1.25m up to and including \$1.50m	323	0.58%	\$ 439,181,655	2.56%
> \$1.50m up to and including \$1.75m	143	0.26%	\$ 230,949,203	1.35%
> \$1.75m up to and including \$2.00m	81	0.15%	\$ 150,675,093	0.88%
> \$2.00m				
Total	55,741	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	18,328	27.73%	\$ 5,755,029,959	33.56%
VIC	19,102	28.90%	\$ 5,195,011,869	30.30%
TAS	1,999	3.02%	\$ 316,567,929	1.85%
QLD	13,132	19.87%	\$ 2,921,806,994	17.04%
SA	5,668	8.58%	\$ 1,076,601,116	6.28%
WA	7,389	11.18%	\$ 1,765,888,715	10.30%
NT	468	0.71%	\$ 116,764,213	0.68%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	43,981	66.55%	\$ 12,886,134,219	75.15%
Non Metro	22,105	33.45%	\$ 4,261,536,576	24.85%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,908	18.02%	\$ 4,391,416,187	25.61%
NSW / ACT - Non Metro	6,420	9.71%	\$ 1,363,613,772	7.95%
VIC - Metro	14,575	22.05%	\$ 4,386,688,953	25.58%
VIC - Non Metro	4,527	6.85%	\$ 808,322,916	4.71%
TAS - Metro	928	1.40%	\$ 162,327,008	0.95%
TAS - Non Metro	1,071	1.62%	\$ 154,240,921	0.90%
QLD - Metro	6,087	9.21%	\$ 1,501,213,319	8.75%
QLD - Non Metro	7,045	10.66%	\$ 1,420,593,675	8.28%
SA - Metro	3,840	5.81%	\$ 804,080,847	4.69%
SA - Non Metro	1,828	2.77%	\$ 272,520,269	1.59%
WA - Metro	6,368	9.64%	\$ 1,569,009,921	9.15%
WA - Non Metro	1,021	1.54%	\$ 196,878,794	1.15%
NT - Metro	275	0.42%	\$ 71,397,984	0.42%
NT - Non Metro	193	0.29%	\$ 45,366,228	0.26%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	454	0.69%	\$ 115,749,399	0.68%
3064 (Craigieburn, VIC)	382	0.58%	\$ 99,460,014	0.58%
3029 (Hoppers Crossing, VIC)	380	0.58%	\$ 95,468,896	0.56%
3030 (Cocoroc, VIC)	350	0.53%	\$ 95,140,820	0.55%
2155 (Beaumont Hills, NSW)	215	0.33%	\$ 83,012,027	0.48%
2170 (Casula, NSW)	265	0.40%	\$ 72,972,400	0.43%
3150 (Brandon Park, VIC)	143	0.22%	\$ 62,414,484	0.36%
2153 (Baulkham Hills, NSW)	142	0.21%	\$ 61,457,643	0.36%
4740 (Alexandra, QLD)	276	0.42%	\$ 59,969,501	0.35%
6164 (Atwell, WA)	246	0.37%	\$ 59,862,164	0.35%
2570 (Belimbla Park, NSW)	176	0.27%	\$ 58,935,260	0.34%
6210 (Coodanup, WA)	282	0.43%	\$ 57,784,516	0.34%
6065 (Ashby, WA)	240	0.36%	\$ 57,559,969	0.34%
3810 (Pakenham, VIC)	222	0.34%	\$ 56,222,415	0.33%
2560 (Airds, NSW)	209	0.32%	\$ 52,159,871	0.30%
2145 (Constitution Hill, NSW)	176	0.27%	\$ 51,126,273	0.30%
3023 (Burnside, VIC)	216	0.33%	\$ 51,073,112	0.30%
4209 (Coomera, QLD)	178	0.27%	\$ 50,581,868	0.29%
2250 (Bucketty, NSW)	202	0.31%	\$ 48,668,414	0.28%
3754 (Doreen, VIC)	188	0.28%	\$ 48,168,391	0.28%
Total	4,942	7.48%	\$ 1,337,787,436	7.80%

*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)	527	0.80%	\$ 231,681,335	1.35%
21305 (Wyndham, VIC)	878	1.33%	\$ 230,866,146	1.35%
21203 (Casey - South, VIC)	783	1.18%	\$ 203,014,380	1.18%
20904 (Whittlesea - Wallan, VIC)	788	1.19%	\$ 196,550,796	1.15%
20701 (Boroondara, VIC)	389	0.59%	\$ 196,476,893	1.15%
50502 (Stirling, WA)	630	0.95%	\$ 176,184,452	1.03%
21304 (Melton - Bacchus Marsh, VIC)	748	1.13%	\$ 171,667,014	1.00%
20604 (Melbourne City, VIC)	542	0.82%	\$ 169,571,715	0.99%
21005 (Tullamarine - Broadmeadows, VIC)	661	1.00%	\$ 168,843,053	0.98%
21205 (Monash, VIC)	435	0.66%	\$ 167,122,204	0.97%
20802 (Glen Eira, VIC)	403	0.61%	\$ 166,929,384	0.97%
12103 (Ku-ring-gai, NSW)	265	0.40%	\$ 164,516,970	0.96%
21402 (Mornington Peninsula, VIC)	509	0.77%	\$ 148,901,611	0.87%
50503 (Wanneroo, WA)	667	1.01%	\$ 148,673,898	0.87%
11501 (Baulkham Hills, NSW)	324	0.49%	\$ 143,816,943	0.84%
21101 (Knox, VIC)	514	0.78%	\$ 143,482,281	0.84%
12003 (Strathfield - Burwood - Ashfield, NSW)	315	0.48%	\$ 139,990,391	0.82%
21202 (Casey - North, VIC)	520	0.79%	\$ 135,312,570	0.79%
12602 (Ryde - Hunters Hill, NSW)	314	0.48%	\$ 134,200,529	0.78%
21105 (Yarra Ranges, VIC)	519	0.79%	\$ 132,993,349	0.78%
Total	10,731	16.24%	\$ 3,370,795,913	19.66%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	62,889	95.16%	\$ 15,832,894,091	92.33%
Interest Only	3,197	4.84%	\$ 1,314,776,704	7.67%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	66,086	100.00%	\$ 17,147,670,795	100.00%
Low Doc Loans				
No Doc Loans				
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	62,889	95.16%	\$ 15,832,894,091	92.33%
Interest Only Loans : > 0 up to and including 1 years	1,416	2.14%	\$ 599,085,439	3.49%
Interest Only Loans : > 1 up to and including 2 years	816	1.23%	\$ 352,153,023	2.05%
Interest Only Loans : > 2 up to and including 3 years	373	0.56%	\$ 144,905,108	0.85%
Interest Only Loans : > 3 up to and including 4 years	245	0.37%	\$ 87,757,375	0.51%
Interest Only Loans : > 4 up to and including 5 years	253	0.38%	\$ 95,234,340	0.56%
Interest Only Loans : > 5 up to and including 6 years	58	0.09%	\$ 22,326,695	0.13%
Interest Only Loans : > 6 up to and including 7 years	22	0.03%	\$ 7,236,195	0.04%
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years	9	0.01%	\$ 3,715,130	0.02%
Interest Only Loans : > 9 up to and including 10 years	5	0.01%	\$ 2,363,400	0.01%
Interest Only Loans : > 10 years				
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,975	77.13%	\$ 12,741,112,968	74.30%
Residential Investment (Full Recourse)	15,111	22.87%	\$ 4,406,557,827	25.70%
Residential Investment (Limited Recourse)				
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,609	2.43%	\$ 248,791,623	1.45%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,821	4.27%	\$ 768,379,281	4.48%
Purchase of established dwelling	19,344	29.27%	\$ 5,232,366,647	30.51%
Purchase of new erected dwelling	2,210	3.34%	\$ 612,051,862	3.57%
Refinancing existing debt from another lender	13,499	20.43%	\$ 3,755,883,347	21.90%
Refinancing existing debt with ANZ	14,345	21.71%	\$ 3,506,465,332	20.45%
Other	12,258	18.55%	\$ 3,023,732,702	17.63%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	55	0.08%	\$ 23,443,590	0.14%
> 3 up to and including 6 months	1,637	2.48%	\$ 512,007,448	2.99%
> 6 up to and including 9 months	1,288	1.95%	\$ 431,808,019	2.52%
> 9 up to and including 12 months	577	0.87%	\$ 204,763,291	1.19%
> 12 up to and including 15 months	1,474	2.23%	\$ 482,045,659	2.81%
> 15 up to and including 18 months	1,349	2.04%	\$ 396,014,883	2.31%
> 18 up to and including 21 months	1,086	1.64%	\$ 315,810,585	1.84%
> 21 up to and including 24 months	1,349	2.04%	\$ 476,831,630	2.78%
> 24 up to and including 27 months	1,554	2.35%	\$ 504,000,248	2.94%
> 27 up to and including 30 months	1,252	1.89%	\$ 387,324,968	2.26%
> 30 up to and including 33 months	1,100	1.66%	\$ 302,515,104	1.76%
> 33 up to and including 36 months	1,435	2.17%	\$ 471,470,282	2.75%
> 36 up to and including 48 months	8,238	12.47%	\$ 2,487,493,418	14.51%
> 48 up to and including 60 months	12,112	18.33%	\$ 3,376,014,420	19.69%
> 60 up to and including 72 months	9,916	15.00%	\$ 2,537,049,327	14.80%
> 72 up to and including 84 months	6,538	9.89%	\$ 1,502,274,034	8.76%
> 84 up to and including 96 months	5,343	8.08%	\$ 1,058,320,563	6.17%
> 96 up to and including 108 months	4,813	7.28%	\$ 875,909,753	5.11%
> 108 up to and including 120 months	2,456	3.72%	\$ 404,815,416	2.36%
> 120 months	2,514	3.80%	\$ 397,758,158	2.32%
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	45	0.07%	\$ 195,687	0.00%
> 1 up to and including 2 years	100	0.15%	\$ 1,219,612	0.01%
> 2 up to and including 3 years	149	0.23%	\$ 2,414,037	0.01%
> 3 up to and including 4 years	181	0.27%	\$ 4,611,895	0.03%
> 4 up to and including 5 years	211	0.32%	\$ 8,468,688	0.05%
> 5 up to and including 6 years	225	0.34%	\$ 8,491,235	0.05%
> 6 up to and including 7 years	248	0.38%	\$ 10,856,623	0.06%
> 7 up to and including 8 years	235	0.36%	\$ 12,714,108	0.07%
> 8 up to and including 9 years	248	0.38%	\$ 16,878,339	0.10%
> 9 up to and including 10 years	220	0.33%	\$ 18,559,981	0.11%
> 10 up to and including 15 years	2,175	3.29%	\$ 257,539,832	1.50%
> 15 up to and including 20 years	7,136	10.80%	\$ 1,263,462,864	7.37%
> 20 up to and including 25 years	27,617	41.79%	\$ 6,739,762,162	39.30%
> 25 up to and including 30 years	27,296	41.30%	\$ 8,802,495,735	51.33%
> 30 years				
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	65,555	99.20%	\$ 16,970,620,427	98.97%
> 0 days up to and including 30 days	450	0.68%	\$ 146,153,163	0.85%
> 30 days up to and including 60 days	54	0.08%	\$ 21,359,004	0.12%
> 60 days up to and including 90 days	27	0.04%	\$ 9,538,200	0.06%
> 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	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	59,129	89.47%	\$ 14,805,377,396	86.34%
Fixed Rate Loans : > 0 up to and including 3 months	793	1.20%	\$ 259,722,735	1.51%
Fixed Rate Loans : > 3 up to and including 6 months	760	1.15%	\$ 241,578,326	1.41%
Fixed Rate Loans : > 6 up to and including 9 months	682	1.03%	\$ 226,158,867	1.32%
Fixed Rate Loans : > 9 up to and including 12 months	670	1.01%	\$ 250,410,704	1.46%
Fixed Rate Loans : > 12 up to and including 15 months	285	0.43%	\$ 92,005,117	0.54%
Fixed Rate Loans : > 15 up to and including 18 months	1,565	2.37%	\$ 558,665,252	3.26%
Fixed Rate Loans : > 18 up to and including 21 months	573	0.87%	\$ 186,132,684	1.09%
Fixed Rate Loans : > 21 up to and including 24 months	432	0.65%	\$ 138,073,682	0.81%
Fixed Rate Loans : > 24 up to and including 27 months	149	0.23%	\$ 48,161,761	0.28%
Fixed Rate Loans : > 27 up to and including 30 months	310	0.47%	\$ 107,588,234	0.63%
Fixed Rate Loans : > 30 up to and including 33 months	322	0.49%	\$ 102,815,630	0.60%
Fixed Rate Loans : > 33 up to and including 36 months	281	0.43%	\$ 93,528,352	0.55%
Fixed Rate Loans : > 36 up to and including 48 months	39	0.06%	\$ 10,169,320	0.06%
Fixed Rate Loans : > 48 up to and including 60 months	96	0.15%	\$ 27,282,736	0.16%
Fixed Rate Loans : > 60 months				
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,250	23.08%	\$ 3,193,955,322	18.63%
Fortnightly	20,958	31.71%	\$ 4,376,101,553	25.52%
Monthly	29,878	45.21%	\$ 9,577,613,919	55.85%
Other				
Total	66,086	100.00%	\$ 17,147,670,795	100.00%

Trust Manager

ANZ Capel Court Ltd
ABN 30 004 768 807
Level 5, 242 Pitt Street
Sydney, New South Wales, 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, Structured Capital Markets Middle Office
Global Capital Markets, ANZ
Phone: (61 2) 8937 6952
Facsimile: (61 3) 8542 5283
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

DISCLAIMER

- 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).
- This report is for information purposes only. It is not intended as an offer, solicitation or recommendation to subscribe for, sell, or continue to hold covered bonds. ANZBGL and ANZ Capel Court Limited (ABN 30 004 768 807) (the Manager) do not intend to create legal relations on the basis of the information contained in this report.
- 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.
- To the extent permitted by law, ANZBGL and the Manager:
 - do not accept any responsibility for any information or representation contained in this report; and
- 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.
- 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.