



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	02 December 2019
Determination Date:	19 December 2019
Trust Payment Date:	23 December 2019
Date of Report:	23 December 2019

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 23 December 2019**Calculation of Adjusted Aggregate Receivable Amount**

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$18,835,506,764	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,179,159,690	
		\$17,179,159,690
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:		\$970,211,703
Z Negative carry adjustment:		\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z	\$18,149,371,393
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,149,371,393
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$12,964,488,920
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
Asset Percentage:	90.50 %
Contractual Overcollateralisation:	110.50 %
Total Overcollateralisation:	153.90 %

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

Summary as at 23 December 2019

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00 %
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Series 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi Annual	2.05 %
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47 %
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72 %
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45 %
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44 %
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52 %
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25 %
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	Compounded Daily SONIA + 0.68 %
Total	-	-	\$12,964,488,920	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329 -	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	XS0731129234 -	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025 -	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045 -	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	-	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-1	ANZ	US05252FAD24 US05252EAD58	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679 -	LSE	Soft Bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373 -	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247 -	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665 -	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805 -	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	XS 1916387431/191638 743 -	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236 -	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

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

*\$5,627,300,205 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	02 Dec 2019
Current Aggregate Principal Balance (AUD)	\$18,982,471,334
Number of Loans (Unconsolidated)	69,172
Number of Loans (Consolidated)	58,529
Average Loan Size (Consolidated)	\$324,326
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.96 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.43 %
Weighted Average Interest Rate	3.77 %
Weighted Average Seasoning (Months)	48.56
Weighted Average Remaining Term (Months)	302.07

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)	17.50%	17.02%	15.51%	18.43%
Prepayment History (SMM)	1.59%	1.54%	1.40%	1.68%

*CPR is Constant Prepayment Rate; SMM is Single Monthly Mortality.

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,939	27.38 %	\$2,860,261,106	15.07 %
> 40.00% up to and including 45.00%	3,550	5.13 %	\$869,565,011	4.58 %
> 45.00% up to and including 50.00%	3,839	5.55 %	\$1,024,245,745	5.40 %
> 50.00% up to and including 55.00%	3,654	5.28 %	\$1,037,713,784	5.47 %
> 55.00% up to and including 60.00%	3,890	5.62 %	\$1,172,713,559	6.18 %
> 60.00% up to and including 65.00%	3,882	5.61 %	\$1,192,304,194	6.28 %
> 65.00% up to and including 70.00%	4,669	6.75 %	\$1,476,268,441	7.78 %
> 70.00% up to and including 75.00%	4,681	6.77 %	\$1,544,693,693	8.14 %
> 75.00% up to and including 80.00%	16,802	24.29 %	\$6,073,261,221	31.99 %
> 80.00% up to and including 85.00%	1,621	2.34 %	\$533,035,196	2.81 %
> 85.00% up to and including 90.00%	3,426	4.95 %	\$1,131,584,675	5.96 %
> 90.00% up to and including 95.00%	150	0.22 %	\$46,696,760	0.25 %
> 95.00% up to and including 100.00%	69	0.10 %	\$20,127,950	0.11 %
> 100.00%				
Total	69,172	100.00 %	\$18,982,471,334	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%	16,467	28.13 %	\$2,446,348,771	12.89 %
> 40.00% up to and including 45.00%	3,062	5.23 %	\$881,427,756	4.64 %
> 45.00% up to and including 50.00%	3,539	6.05 %	\$1,141,891,678	6.02 %
> 50.00% up to and including 55.00%	3,673	6.28 %	\$1,254,146,514	6.61 %
> 55.00% up to and including 60.00%	4,054	6.93 %	\$1,469,024,882	7.74 %
> 60.00% up to and including 65.00%	4,576	7.82 %	\$1,728,608,549	9.11 %
> 65.00% up to and including 70.00%	5,490	9.38 %	\$2,192,483,209	11.55 %
> 70.00% up to and including 75.00%	6,383	10.91 %	\$2,687,810,728	14.16 %
> 75.00% up to and including 80.00%	7,973	13.62 %	\$3,865,434,118	20.36 %
> 80.00% up to and including 85.00%	2,298	3.93 %	\$914,606,545	4.82 %
> 85.00% up to and including 90.00%	987	1.69 %	\$389,847,663	2.05 %
> 90.00% up to and including 95.00%	26	0.04 %	\$10,674,420	0.06 %
> 95.00% up to and including 100.00%	1	0.00 %	\$166,503	0.00 %
> 100.00%				0
Total	58,529	100.00 %	\$18,982,471,334	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%	18,408	31.45 %	\$3,018,769,530	15.90 %
> 40.00% up to and including 45.00%	3,400	5.81 %	\$1,060,243,343	5.59 %
> 45.00% up to and including 50.00%	3,685	6.30 %	\$1,261,732,622	6.65 %
> 50.00% up to and including 55.00%	3,897	6.66 %	\$1,401,551,476	7.38 %
> 55.00% up to and including 60.00%	4,135	7.06 %	\$1,536,335,028	8.09 %
> 60.00% up to and including 65.00%	4,487	7.67 %	\$1,746,972,995	9.20 %
> 65.00% up to and including 70.00%	4,609	7.87 %	\$1,861,505,901	9.81 %
> 70.00% up to and including 75.00%	5,047	8.62 %	\$2,170,230,329	11.43 %
> 75.00% up to and including 80.00%	5,107	8.73 %	\$2,295,212,807	12.09 %
> 80.00% up to and including 85.00%	3,392	5.80 %	\$1,559,307,045	8.21 %
> 85.00% up to and including 90.00%	1,579	2.70 %	\$725,605,022	3.82 %
> 90.00% up to and including 95.00%	775	1.32 %	\$341,686,819	1.80 %
> 95.00% up to and including 100.00%	8	0.01 %	\$3,318,417	0.02 %
Total	58,529	100.00 %	\$18,982,471,334	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%	157	0.23 %	\$57,991,333	0.31 %
> 3.00% up to and including 3.25%	5,021	7.26 %	\$1,977,101,870	10.42 %
> 3.25% up to and including 3.50%	14,863	21.49 %	\$4,623,231,486	24.36 %
> 3.50% up to and including 3.75%	12,685	18.34 %	\$3,525,559,579	18.57 %
> 3.75% up to and including 4.00%	12,211	17.65 %	\$3,374,128,854	17.77 %
> 4.00% up to and including 4.25%	14,510	20.98 %	\$2,902,746,893	15.29 %
> 4.25% up to and including 4.50%	4,117	5.95 %	\$1,179,099,693	6.21 %
> 4.50% up to and including 4.75%	3,076	4.45 %	\$835,605,315	4.40 %
> 4.75% up to and including 5.00%	2,243	3.24 %	\$452,041,624	2.38 %
> 5.00% up to and including 5.25%	116	0.17 %	\$24,816,601	0.13 %
> 5.25% up to and including 5.50%	142	0.21 %	\$22,697,781	0.12 %
> 5.50% up to and including 5.75%	28	0.04 %	\$6,339,215	0.03 %
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.00 %	\$1,111,091	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	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,304	4.78 %	\$1,117,808,275	5.89 %
<= 2 Year Fixed	2,159	3.12 %	\$734,125,386	3.87 %
<= 3 Year Fixed	451	0.65 %	\$140,824,730	0.74 %
<= 4 Year Fixed	30	0.04 %	\$9,283,291	0.05 %
<= 5 Year Fixed	27	0.04 %	\$7,338,283	0.04 %
> 5 Year Fixed				
Total Fixed Rate	5,971	8.63 %	\$2,009,379,965	10.59 %
Total Variable Rate	63,201	91.37 %	\$16,973,091,369	89.41 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,498	14.52 %	\$438,124,297	2.31 %
> \$100,000 up to and including \$200,000	11,196	19.13 %	\$1,708,389,034	9.00 %
> \$200,000 up to and including \$300,000	13,139	22.45 %	\$3,284,267,893	17.30 %
> \$300,000 up to and including \$400,000	10,206	17.44 %	\$3,537,831,011	18.64 %
> \$400,000 up to and including \$500,000	6,037	10.31 %	\$2,693,375,580	14.19 %
> \$500,000 up to and including \$600,000	3,346	5.72 %	\$1,826,485,327	9.62 %
> \$600,000 up to and including \$700,000	1,863	3.18 %	\$1,205,729,512	6.35 %
> \$700,000 up to and including \$800,000	1,170	2.00 %	\$873,813,070	4.60 %
> \$800,000 up to and including \$900,000	733	1.25 %	\$621,083,824	3.27 %
> \$900,000 up to and including \$1.00m	580	0.99 %	\$553,715,771	2.92 %
> \$1.00m up to and including \$1.25m	1,029	1.76 %	\$1,144,560,935	6.03 %
> \$1.25m up to and including \$1.50m	428	0.73 %	\$580,476,864	3.06 %
> \$1.50m up to and including \$1.75m	194	0.33 %	\$310,786,509	1.64 %
> \$1.75m up to and including \$2.00m	110	0.19 %	\$203,831,708	1.07 %
> \$2.00m				0
Total	58,529	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,417	28.07 %	\$6,463,948,261	34.05 %
VIC	20,130	29.10 %	\$5,784,804,522	30.47 %
TAS	2,050	2.96 %	\$339,653,045	1.79 %
QLD	13,637	19.71 %	\$3,189,230,583	16.80 %
SA	5,959	8.61 %	\$1,176,449,669	6.20 %
WA	7,536	10.89 %	\$1,916,810,710	10.10 %
NT	443	0.64 %	\$111,574,544	0.59 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	46,139	66.70 %	\$14,289,518,325	75.28 %
Non Metro	23,033	33.30 %	\$4,692,953,008	24.72 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,717	18.38 %	\$4,956,207,021	26.11 %
NSW/ACT - Non Metro	6,700	9.69 %	\$1,507,741,240	7.94 %
VIC - Metro	15,426	22.30 %	\$4,905,321,734	25.84 %
VIC - Non Metro	4,704	6.80 %	\$879,482,788	4.63 %
TAS - Metro	941	1.36 %	\$172,029,732	0.91 %
TAS - Non Metro	1,109	1.60 %	\$167,623,313	0.88 %
QLD - Metro	6,284	9.08 %	\$1,618,557,972	8.53 %
QLD - Non Metro	7,353	10.63 %	\$1,570,672,611	8.27 %
SA - Metro	4,034	5.83 %	\$873,603,520	4.60 %
SA - Non Metro	1,925	2.78 %	\$302,846,149	1.60 %
WA - Metro	6,481	9.37 %	\$1,695,389,050	8.93 %
WA - Non Metro	1,055	1.53 %	\$221,421,660	1.17 %
NT - Metro	256	0.37 %	\$68,409,296	0.36 %
NT - Non Metro	187	0.27 %	\$43,165,248	0.23 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	499	0.72 %	\$133,754,264	0.70 %
3064 (Craigieburn, VIC)	398	0.58 %	\$106,123,736	0.56 %
3029 (Hoppers Crossing, VIC)	403	0.58 %	\$99,950,437	0.53 %
2155 (Beaumont Hills, NSW)	228	0.33 %	\$99,609,113	0.52 %
3030 (Cocoroc, VIC)	360	0.52 %	\$96,444,120	0.51 %
2170 (Casula, NSW)	294	0.43 %	\$85,607,542	0.45 %
2153 (Baulkham Hills, NSW)	163	0.24 %	\$70,163,411	0.37 %
3150 (Brandon Park, VIC)	138	0.20 %	\$68,204,512	0.36 %
6065 (Ashby, WA)	241	0.35 %	\$64,813,767	0.34 %
6210 (Coodanup, WA)	283	0.41 %	\$63,826,262	0.34 %
4740 (Alexandra, QLD)	292	0.42 %	\$63,716,484	0.34 %
6164 (Atwell, WA)	246	0.36 %	\$61,832,176	0.33 %
3023 (Burnside, VIC)	233	0.34 %	\$59,514,255	0.31 %
2145 (Constitution Hill, NSW)	185	0.27 %	\$59,056,654	0.31 %
3199 (Frankston, VIC)	212	0.31 %	\$58,722,216	0.31 %
3810 (Pakenham, VIC)	220	0.32 %	\$57,552,623	0.30 %
2570 (Belimbla Park, NSW)	172	0.25 %	\$57,519,197	0.30 %
2560 (Airds, NSW)	215	0.31 %	\$55,614,353	0.29 %
2171 (Carnes Hill, NSW)	156	0.23 %	\$54,702,466	0.29 %
3805 (Fountain Gate, VIC)	210	0.30 %	\$54,681,479	0.29 %
Total	5,148	7.44 %	\$1,471,409,068	7.75 %

* 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)	574	0.83 %	\$273,839,635	1.44 %
21305 (Wyndham, VIC)	909	1.31 %	\$240,040,900	1.26 %
20701 (Boroondara, VIC)	423	0.61 %	\$237,238,953	1.25 %
21203 (Casey - South, VIC)	822	1.19 %	\$220,911,739	1.16 %
20904 (Whittlesea - Wallan, VIC)	820	1.19 %	\$212,588,976	1.12 %
50502 (Stirling, WA)	678	0.98 %	\$193,298,217	1.02 %
21205 (Monash, VIC)	459	0.66 %	\$192,772,947	1.02 %
12103 (Ku-ring-gai, NSW)	297	0.43 %	\$189,129,880	1.00 %
20802 (Glen Eira, VIC)	435	0.63 %	\$188,666,061	0.99 %
21304 (Melton - Bacchus Marsh, VIC)	783	1.13 %	\$188,266,910	0.99 %
20604 (Melbourne City, VIC)	557	0.81 %	\$182,311,120	0.96 %
21005 (Tullamarine - Broadmeadows, VIC)	688	0.99 %	\$180,063,532	0.95 %
21402 (Morrington Peninsula, VIC)	545	0.79 %	\$169,226,434	0.89 %
50503 (Wanneroo, WA)	690	1.00 %	\$165,991,841	0.87 %
12003 (Strathfield - Burwood - Ashfield, NSW)	351	0.51 %	\$165,951,447	0.87 %
11501 (Baulkham Hills, NSW)	368	0.53 %	\$164,434,486	0.87 %
20605 (Port Phillip, VIC)	390	0.56 %	\$157,175,513	0.83 %
21101 (Knox, VIC)	543	0.78 %	\$154,700,991	0.81 %
21202 (Casey - North, VIC)	557	0.81 %	\$150,879,140	0.79 %
12203 (Warringah, NSW)	331	0.48 %	\$149,093,578	0.79 %
Total	11,220	16.22 %	\$3,776,582,299	19.90 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	63,739	92.15 %	\$16,717,375,362	88.07 %
Interest Only	5,433	7.85 %	\$2,265,095,972	11.93 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	69,172	100.00 %	\$18,982,471,334	100.00 %
Low Doc Loans				
No Doc Loans				
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	63,739	92.15 %	\$16,717,375,362	88.07 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,349	3.40 %	\$973,885,751	5.13 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	1,536	2.22 %	\$665,217,004	3.50 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	744	1.08 %	\$320,702,945	1.69 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	319	0.46 %	\$122,353,435	0.64 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	207	0.30 %	\$74,437,330	0.39 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	168	0.24 %	\$67,304,055	0.35 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	81	0.12 %	\$31,393,317	0.17 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	25	0.04 %	\$7,763,204	0.04 %
Interest Only Loans: > 8 yrs up to and including 9 yrs				
Interest Only Loans: > 9 yrs up to and including 10 yrs	4	0.01 %	\$2,038,930	0.01 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	53,113	76.78 %	\$14,053,027,573	74.03 %
Residential Investment (Full Recourse)	16,059	23.22 %	\$4,929,443,760	25.97 %
Residential Investment (Limited Recourse)				
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,714	2.48 %	\$291,783,753	1.54 %
Construction of a dwelling (completed)	3,042	4.40 %	\$859,879,486	4.53 %
Purchase of established dwelling	21,166	30.60 %	\$6,082,815,915	32.04 %
Purchase of new erected dwelling	2,447	3.54 %	\$727,980,923	3.84 %
Refinancing an existing debt from another lender	12,424	17.96 %	\$3,610,860,497	19.02 %
Refinancing an existing debt with ANZ	15,202	21.98 %	\$3,867,984,730	20.38 %
Other	13,177	19.05 %	\$3,541,166,030	18.65 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	72	0.10 %	\$28,628,047	0.15 %
> 3 up to and including 6 months	1,237	1.79 %	\$392,381,266	2.07 %
> 6 up to and including 9 months	1,218	1.76 %	\$380,626,261	2.01 %
> 9 up to and including 12 months	1,413	2.04 %	\$543,795,382	2.86 %
> 12 up to and including 15 months	1,639	2.37 %	\$579,455,233	3.05 %
> 15 up to and including 18 months	1,426	2.06 %	\$480,518,590	2.53 %
> 18 up to and including 21 months	1,239	1.79 %	\$380,905,952	2.01 %
> 21 up to and including 24 months	1,560	2.26 %	\$559,973,312	2.95 %
> 24 up to and including 27 months	1,982	2.87 %	\$671,815,864	3.54 %
> 27 up to and including 30 months	2,232	3.23 %	\$707,295,496	3.73 %
> 30 up to and including 33 months	2,221	3.21 %	\$712,380,344	3.75 %
> 33 up to and including 36 months	2,918	4.22 %	\$947,734,750	4.99 %
> 36 up to and including 48 months	14,291	20.66 %	\$4,282,674,154	22.56 %
> 48 up to and including 60 months	11,719	16.94 %	\$3,229,974,974	17.02 %
> 60 up to and including 72 months	7,226	10.45 %	\$1,777,358,142	9.36 %
> 72 up to and including 84 months	5,929	8.57 %	\$1,259,237,729	6.63 %
> 84 up to and including 96 months	5,464	7.90 %	\$1,080,548,491	5.69 %
> 96 up to and including 108 months	2,725	3.94 %	\$494,227,551	2.60 %
> 108 up to and including 120 months	1,562	2.26 %	\$292,208,623	1.54 %
> 120 months	1,099	1.59 %	\$180,731,173	0.95 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	40	0.06 %	\$163,773	0.00 %
> 1 up to and including 2 years	79	0.11 %	\$1,053,542	0.01 %
> 2 up to and including 3 years	121	0.17 %	\$2,502,911	0.01 %
> 3 up to and including 4 years	168	0.24 %	\$4,121,438	0.02 %
> 4 up to and including 5 years	175	0.25 %	\$5,616,319	0.03 %
> 5 up to and including 6 years	221	0.32 %	\$11,129,543	0.06 %
> 6 up to and including 7 years	252	0.36 %	\$12,644,096	0.07 %
> 7 up to and including 8 years	270	0.39 %	\$14,659,017	0.08 %
> 8 up to and including 9 years	258	0.37 %	\$16,968,092	0.09 %
> 9 up to and including 10 years	201	0.29 %	\$15,165,793	0.08 %
> 10 up to and including 15 years	1,780	2.57 %	\$220,054,053	1.16 %
> 15 up to and including 20 years	5,371	7.76 %	\$961,814,825	5.07 %
> 20 up to and including 25 years	23,657	34.20 %	\$5,618,419,978	29.60 %
> 25 up to and including 30 years	36,579	52.88 %	\$12,098,157,955	63.73 %
> 30 years				
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	68,233	98.64 %	\$18,649,323,577	98.24 %
> 0 days up to and including 30 days	808	1.17 %	\$284,202,073	1.50 %
> 30 days up to and including 60 days	103	0.15 %	\$39,041,937	0.21 %
> 60 days up to and including 90 days	28	0.04 %	\$9,903,746	0.05 %
> 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	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,201	91.37 %	\$16,973,091,369	89.41 %
Fixed Rate Loans: > 0 up to and including 3 months	730	1.06 %	\$242,945,569	1.28 %
Fixed Rate Loans: > 3 up to and including 6 months	621	0.90 %	\$198,807,430	1.05 %
Fixed Rate Loans: > 6 up to and including 9 months	879	1.27 %	\$290,589,260	1.53 %
Fixed Rate Loans: > 9 up to and including 12 months	1,074	1.55 %	\$385,466,015	2.03 %
Fixed Rate Loans: > 12 up to and including 15 months	849	1.23 %	\$290,267,911	1.53 %
Fixed Rate Loans: > 15 up to and including 18 months	607	0.88 %	\$196,073,368	1.03 %
Fixed Rate Loans: > 18 up to and including 21 months	419	0.61 %	\$142,967,611	0.75 %
Fixed Rate Loans: > 21 up to and including 24 months	284	0.41 %	\$104,816,496	0.55 %
Fixed Rate Loans: > 24 up to and including 27 months	81	0.12 %	\$24,891,481	0.13 %
Fixed Rate Loans: > 27 up to and including 30 months	110	0.16 %	\$33,098,661	0.17 %
Fixed Rate Loans: > 30 up to and including 33 months	116	0.17 %	\$35,995,396	0.19 %
Fixed Rate Loans: > 33 up to and including 36 months	144	0.21 %	\$46,839,192	0.25 %
Fixed Rate Loans: > 36 up to and including 48 months	30	0.04 %	\$9,283,291	0.05 %
Fixed Rate Loans: > 48 up to and including 60 months	27	0.04 %	\$7,338,283	0.04 %
Fixed Rate Loans: > 60 months				
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,675	22.66 %	\$3,444,491,289	18.15 %
Fortnightly	21,343	30.85 %	\$4,635,060,691	24.42 %
Monthly	32,154	46.48 %	\$10,902,919,353	57.44 %
Total	69,172	100.00 %	\$18,982,471,334	100.00 %

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