



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	01 July 2019
Determination Date:	18 July 2019
Trust Payment Date:	22 July 2019
Date of Report:	22 July 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 22 July 2019

Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,723,169,970	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$18,057,305,684	
			\$18,057,305,684
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	\$18,057,305,684
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$18,057,305,684
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$14,393,543,749
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:	138.62 %

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 July 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 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 2016-3	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	Annual	Compounded Daily SONIA + 0.68 %
Total	-	-	\$14,393,543,749	-	-	-

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 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 2016-3	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	\$14,393,543,749	100.00 %
Subordinated Demand Loan*	\$5,559,038,500	38.62 %
Senior Demand Loan	\$ -	-
Total Funding	\$19,952,582,250	

*\$4,048,306,687 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	01 Jul 2019
Current Aggregate Principal Balance (AUD)	\$19,952,582,250
Number of Loans (Unconsolidated)	72,083
Number of Loans (Consolidated)	60,613
Average Loan Size (Consolidated)	\$329,180
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.42 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	61.11 %
Weighted Average Interest Rate	4.21 %
Weighted Average Seasoning (Months)	44.22
Weighted Average Remaining Term (Months)	305.63

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)	14.14%	14.16%	16.05%	18.53%
Prepayment History (SMM)	1.26%	1.26%	1.45%	1.69%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	19,059	26.44 %	\$2,966,694,587	14.87 %
> 40.00% up to and including 45.00%	3,774	5.24 %	\$934,906,995	4.69 %
> 45.00% up to and including 50.00%	3,935	5.46 %	\$1,060,416,422	5.31 %
> 50.00% up to and including 55.00%	3,821	5.30 %	\$1,080,662,803	5.42 %
> 55.00% up to and including 60.00%	4,045	5.61 %	\$1,199,258,209	6.01 %
> 60.00% up to and including 65.00%	4,057	5.63 %	\$1,236,390,312	6.20 %
> 65.00% up to and including 70.00%	4,841	6.72 %	\$1,537,314,562	7.70 %
> 70.00% up to and including 75.00%	4,871	6.76 %	\$1,584,848,087	7.94 %
> 75.00% up to and including 80.00%	17,628	24.46 %	\$6,353,077,118	31.84 %
> 80.00% up to and including 85.00%	1,731	2.40 %	\$556,010,792	2.79 %
> 85.00% up to and including 90.00%	4,039	5.60 %	\$1,355,547,647	6.79 %
> 90.00% up to and including 95.00%	182	0.25 %	\$58,132,156	0.29 %
> 95.00% up to and including 100.00%	100	0.14 %	\$29,322,559	0.15 %
> 100.00%				
Total	72,083	100.00 %	\$19,952,582,250	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%	15,114	24.94 %	\$2,303,759,136	11.55 %
> 40.00% up to and including 45.00%	3,007	4.96 %	\$829,994,814	4.16 %
> 45.00% up to and including 50.00%	3,626	5.98 %	\$1,119,858,558	5.61 %
> 50.00% up to and including 55.00%	3,779	6.23 %	\$1,250,800,479	6.27 %
> 55.00% up to and including 60.00%	4,227	6.97 %	\$1,487,293,952	7.45 %
> 60.00% up to and including 65.00%	4,733	7.81 %	\$1,774,898,765	8.90 %
> 65.00% up to and including 70.00%	5,662	9.34 %	\$2,208,562,456	11.07 %
> 70.00% up to and including 75.00%	6,464	10.66 %	\$2,673,489,148	13.40 %
> 75.00% up to and including 80.00%	9,612	15.86 %	\$4,547,702,364	22.79 %
> 80.00% up to and including 85.00%	2,531	4.18 %	\$995,597,506	4.99 %
> 85.00% up to and including 90.00%	1,813	2.99 %	\$743,666,489	3.73 %
> 90.00% up to and including 95.00%	43	0.07 %	\$16,506,386	0.08 %
> 95.00% up to and including 100.00%	2	0.00 %	\$452,196	0.00 %
> 100.00%				0
Total	60,613	100.00 %	\$19,952,582,250	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%	18,478	30.49 %	\$3,113,439,562	15.60 %
> 40.00% up to and including 45.00%	3,768	6.22 %	\$1,133,295,398	5.68 %
> 45.00% up to and including 50.00%	3,987	6.58 %	\$1,319,690,515	6.61 %
> 50.00% up to and including 55.00%	4,205	6.94 %	\$1,479,923,991	7.42 %
> 55.00% up to and including 60.00%	4,460	7.36 %	\$1,632,499,768	8.18 %
> 60.00% up to and including 65.00%	4,563	7.53 %	\$1,766,118,379	8.85 %
> 65.00% up to and including 70.00%	4,766	7.86 %	\$1,891,209,217	9.48 %
> 70.00% up to and including 75.00%	4,819	7.95 %	\$2,048,453,685	10.27 %
> 75.00% up to and including 80.00%	4,568	7.54 %	\$2,015,170,941	10.10 %
> 80.00% up to and including 85.00%	3,572	5.89 %	\$1,755,717,721	8.80 %
> 85.00% up to and including 90.00%	2,372	3.91 %	\$1,217,472,888	6.10 %
> 90.00% up to and including 95.00%	1,031	1.70 %	\$566,103,382	2.84 %
> 95.00% up to and including 100.00%	24	0.04 %	\$13,486,803	0.07 %
Total	60,613	100.00 %	\$19,952,582,250	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%	339	0.47 %	\$108,101,321	0.54 %
> 3.50% up to and including 3.75%	7,398	10.26 %	\$2,827,931,935	14.17 %
> 3.75% up to and including 4.00%	18,196	25.24 %	\$5,715,331,677	28.64 %
> 4.00% up to and including 4.25%	8,523	11.82 %	\$2,402,534,332	12.04 %
> 4.25% up to and including 4.50%	14,487	20.10 %	\$3,648,187,366	18.28 %
> 4.50% up to and including 4.75%	14,623	20.29 %	\$2,990,107,622	14.99 %
> 4.75% up to and including 5.00%	4,279	5.94 %	\$1,368,044,249	6.86 %
> 5.00% up to and including 5.25%	2,886	4.00 %	\$528,364,966	2.65 %
> 5.25% up to and including 5.50%	956	1.33 %	\$288,654,533	1.45 %
> 5.50% up to and including 5.75%	153	0.21 %	\$33,892,729	0.17 %
> 5.75% up to and including 6.00%	206	0.29 %	\$32,935,746	0.17 %
> 6.00% up to and including 6.25%	32	0.04 %	\$7,146,936	0.04 %
> 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%	5	0.01 %	\$1,348,836	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	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,650	5.06 %	\$1,207,622,387	6.05 %
<= 2 Year Fixed	3,874	5.37 %	\$1,291,655,535	6.47 %
<= 3 Year Fixed	476	0.66 %	\$149,107,607	0.75 %
<= 4 Year Fixed	64	0.09 %	\$17,491,921	0.09 %
<= 5 Year Fixed	41	0.06 %	\$12,948,008	0.06 %
> 5 Year Fixed	2	0.00 %	\$232,312	0.00 %
Total Fixed Rate	8,107	11.25 %	\$2,679,057,769	13.43 %
Total Variable Rate	63,976	88.75 %	\$17,273,524,480	86.57 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,617	12.57 %	\$412,330,181	2.07 %
> \$100,000 up to and including \$200,000	11,963	19.74 %	\$1,826,679,068	9.16 %
> \$200,000 up to and including \$300,000	13,805	22.78 %	\$3,455,114,950	17.32 %
> \$300,000 up to and including \$400,000	10,795	17.81 %	\$3,743,898,098	18.76 %
> \$400,000 up to and including \$500,000	6,394	10.55 %	\$2,851,173,960	14.29 %
> \$500,000 up to and including \$600,000	3,636	6.00 %	\$1,985,327,009	9.95 %
> \$600,000 up to and including \$700,000	2,060	3.40 %	\$1,332,803,193	6.68 %
> \$700,000 up to and including \$800,000	1,247	2.06 %	\$931,310,870	4.67 %
> \$800,000 up to and including \$900,000	791	1.31 %	\$669,320,314	3.35 %
> \$900,000 up to and including \$1.00m	597	0.98 %	\$568,489,767	2.85 %
> \$1.00m up to and including \$1.25m	1,006	1.66 %	\$1,122,598,003	5.63 %
> \$1.25m up to and including \$1.50m	415	0.68 %	\$565,133,498	2.83 %
> \$1.50m up to and including \$1.75m	179	0.30 %	\$288,039,602	1.44 %
> \$1.75m up to and including \$2.00m	108	0.18 %	\$200,363,736	1.00 %
> \$2.00m				0
Total	60,613	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	19,728	27.37 %	\$6,567,651,222	32.92 %
VIC	20,778	28.83 %	\$5,997,953,904	30.06 %
TAS	2,155	2.99 %	\$364,157,572	1.83 %
QLD	14,211	19.71 %	\$3,365,419,465	16.87 %
SA	6,232	8.65 %	\$1,235,161,692	6.19 %
WA	8,415	11.67 %	\$2,262,720,039	11.34 %
NT	564	0.78 %	\$159,518,356	0.80 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,775	66.28 %	\$14,887,179,371	74.61 %
Non Metro	24,308	33.72 %	\$5,065,402,878	25.39 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,780	17.73 %	\$4,980,430,378	24.96 %
NSW/ACT - Non Metro	6,948	9.64 %	\$1,587,220,844	7.95 %
VIC - Metro	15,952	22.13 %	\$5,087,205,968	25.50 %
VIC - Non Metro	4,826	6.70 %	\$910,747,936	4.56 %
TAS - Metro	997	1.38 %	\$184,409,383	0.92 %
TAS - Non Metro	1,158	1.61 %	\$179,748,189	0.90 %
QLD - Metro	6,465	8.97 %	\$1,661,681,747	8.33 %
QLD - Non Metro	7,746	10.75 %	\$1,703,737,718	8.54 %
SA - Metro	4,119	5.71 %	\$898,534,960	4.50 %
SA - Non Metro	2,113	2.93 %	\$336,626,732	1.69 %
WA - Metro	7,104	9.86 %	\$1,963,115,415	9.84 %
WA - Non Metro	1,311	1.82 %	\$299,604,624	1.50 %
NT - Metro	358	0.50 %	\$111,801,521	0.56 %
NT - Non Metro	206	0.29 %	\$47,716,835	0.24 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	532	0.74 %	\$144,946,325	0.73 %
3064 (Melb North West, VIC)	436	0.60 %	\$117,197,711	0.59 %
3030 (Melb North West, VIC)	397	0.55 %	\$111,609,710	0.56 %
3029 (Melb North West, VIC)	426	0.59 %	\$107,432,203	0.54 %
2155 (Seven Hills, NSW)	234	0.32 %	\$98,987,851	0.50 %
2170 (Campbelltown, NSW)	313	0.43 %	\$89,187,539	0.45 %
6210 (Brand, WA)	317	0.44 %	\$75,443,198	0.38 %
6164 (Brand, WA)	286	0.40 %	\$75,333,682	0.38 %
3150 (Mulgrave, VIC)	138	0.19 %	\$71,092,089	0.36 %
6065 (Brand, WA)	254	0.35 %	\$71,012,038	0.36 %
2153 (Seven Hills, NSW)	165	0.23 %	\$70,627,382	0.35 %
4740 (Central QLD, QLD)	313	0.43 %	\$70,131,312	0.35 %
2570 (Campbelltown, NSW)	184	0.26 %	\$66,361,097	0.33 %
2145 (Seven Hills, NSW)	197	0.27 %	\$64,658,808	0.32 %
2171 (Campbelltown, NSW)	170	0.24 %	\$64,402,828	0.32 %
3805 (Dandenong, VIC)	241	0.33 %	\$62,406,569	0.31 %
3023 (Footscray, VIC)	226	0.31 %	\$60,775,157	0.30 %
3810 (Frankston, VIC)	235	0.33 %	\$59,826,625	0.30 %
3199 (Frankston, VIC)	216	0.30 %	\$58,741,839	0.29 %
2560 (Campbelltown, NSW)	219	0.30 %	\$58,026,226	0.29 %
Total	5,499	7.63 %	\$1,598,200,188	8.01 %

* 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)	1,991	2.76 %	\$560,150,540	2.81 %
20565 (Southern Melbourne, VIC)	1,313	1.82 %	\$543,376,681	2.72 %
20505 (Inner Melbourne, VIC)	1,383	1.92 %	\$525,097,390	2.63 %
20580 (South Eastern Outer Melbourne, VIC)	1,925	2.67 %	\$517,621,539	2.59 %
10515 (St George-Sutherland, NSW)	1,268	1.76 %	\$506,855,113	2.54 %
20550 (Eastern Middle Melbourne, VIC)	1,161	1.61 %	\$504,447,749	2.53 %
10505 (Inner Sydney, NSW)	1,015	1.41 %	\$484,331,874	2.43 %
10560 (Central Northern Sydney, NSW)	967	1.34 %	\$471,678,979	2.36 %
20510 (Western Melbourne, VIC)	1,513	2.10 %	\$461,037,205	2.31 %
50520 (South West Metropolitan, WA)	1,601	2.22 %	\$447,038,229	2.24 %
10540 (Central Western Sydney, NSW)	1,145	1.59 %	\$420,867,772	2.11 %
20520 (Melton-Wyndham, VIC)	1,559	2.16 %	\$405,319,287	2.03 %
50525 (South East Metropolitan, WA)	1,494	2.07 %	\$390,306,485	1.96 %
10553 (Blacktown, NSW)	1,124	1.56 %	\$371,789,222	1.86 %
10555 (Lower Northern Sydney, NSW)	708	0.98 %	\$353,753,198	1.77 %
10525 (Fairfield-Liverpool, NSW)	1,088	1.51 %	\$347,672,084	1.74 %
10545 (Outer Western Sydney, NSW)	1,101	1.53 %	\$338,401,807	1.70 %
10530 (Outer South Western Sydney, NSW)	1,007	1.40 %	\$312,695,406	1.57 %
30715 (Gold Coast West, QLD)	1,163	1.61 %	\$311,294,190	1.56 %
50510 (East Metropolitan, WA)	1,186	1.65 %	\$310,772,163	1.56 %
Total	25,712	35.67 %	\$8,584,506,912	43.02 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	65,473	90.83 %	\$17,258,199,995	86.50 %
Interest Only	6,610	9.17 %	\$2,694,382,255	13.50 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	72,083	100.00 %	\$19,952,582,250	100.00 %
Low Doc Loans				
No Doc Loans				
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	65,473	90.83 %	\$17,258,199,995	86.50 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,058	2.86 %	\$827,198,911	4.15 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,521	3.50 %	\$1,052,233,012	5.27 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	1,017	1.41 %	\$412,309,671	2.07 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	403	0.56 %	\$164,947,289	0.83 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	300	0.42 %	\$118,817,726	0.60 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	83	0.12 %	\$31,202,450	0.16 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	179	0.25 %	\$70,722,015	0.35 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	48	0.07 %	\$16,702,391	0.08 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	1	0.00 %	\$248,791	0.00 %
Interest Only Loans: > 9 yrs up to and including 10 yrs				
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	55,294	76.71 %	\$14,680,070,274	73.57 %
Residential Investment (Full Recourse)	16,789	23.29 %	\$5,272,511,975	26.43 %
Residential Investment (Limited Recourse)				
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,686	2.34 %	\$300,761,673	1.51 %
Construction of a dwelling (completed)	3,250	4.51 %	\$966,228,819	4.84 %
Purchase of established dwelling	21,131	29.31 %	\$6,079,602,454	30.47 %
Purchase of new erected dwelling	2,408	3.34 %	\$726,373,032	3.64 %
Refinancing an existing debt from another lender	13,130	18.22 %	\$3,803,896,375	19.06 %
Refinancing an existing debt with ANZ	16,971	23.54 %	\$4,343,948,604	21.77 %
Other	13,507	18.74 %	\$3,731,771,293	18.70 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	87	0.12 %	\$34,773,968	0.17 %
> 3 up to and including 6 months	1,175	1.63 %	\$435,531,645	2.18 %
> 6 up to and including 9 months	2,140	2.97 %	\$812,857,721	4.07 %
> 9 up to and including 12 months	1,608	2.23 %	\$569,293,153	2.85 %
> 12 up to and including 15 months	1,408	1.95 %	\$466,465,929	2.34 %
> 15 up to and including 18 months	1,749	2.43 %	\$570,720,577	2.86 %
> 18 up to and including 21 months	2,203	3.06 %	\$806,939,835	4.04 %
> 21 up to and including 24 months	2,633	3.65 %	\$834,357,933	4.18 %
> 24 up to and including 27 months	2,684	3.72 %	\$867,912,750	4.35 %
> 27 up to and including 30 months	2,558	3.55 %	\$774,587,338	3.88 %
> 30 up to and including 33 months	3,282	4.55 %	\$1,025,141,729	5.14 %
> 33 up to and including 36 months	3,877	5.38 %	\$1,132,863,184	5.68 %
> 36 up to and including 48 months	16,268	22.57 %	\$4,829,716,558	24.21 %
> 48 up to and including 60 months	8,228	11.41 %	\$2,078,424,251	10.42 %
> 60 up to and including 72 months	6,973	9.67 %	\$1,699,117,741	8.52 %
> 72 up to and including 84 months	6,331	8.78 %	\$1,322,075,958	6.63 %
> 84 up to and including 96 months	5,137	7.13 %	\$1,006,622,785	5.05 %
> 96 up to and including 108 months	2,164	3.00 %	\$400,485,080	2.01 %
> 108 up to and including 120 months	968	1.34 %	\$188,777,295	0.95 %
> 120 months	610	0.85 %	\$95,916,819	0.48 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	36	0.05 %	\$1,589,875	0.01 %
> 1 up to and including 2 years	79	0.11 %	\$975,800	0.00 %
> 2 up to and including 3 years	117	0.16 %	\$1,925,213	0.01 %
> 3 up to and including 4 years	156	0.22 %	\$4,235,014	0.02 %
> 4 up to and including 5 years	166	0.23 %	\$5,180,446	0.03 %
> 5 up to and including 6 years	212	0.29 %	\$9,550,878	0.05 %
> 6 up to and including 7 years	225	0.31 %	\$12,961,759	0.06 %
> 7 up to and including 8 years	269	0.37 %	\$16,387,645	0.08 %
> 8 up to and including 9 years	260	0.36 %	\$18,357,259	0.09 %
> 9 up to and including 10 years	213	0.30 %	\$16,898,530	0.08 %
> 10 up to and including 15 years	1,656	2.30 %	\$209,243,491	1.05 %
> 15 up to and including 20 years	5,364	7.44 %	\$968,808,907	4.86 %
> 20 up to and including 25 years	23,191	32.17 %	\$5,496,085,544	27.55 %
> 25 up to and including 30 years	40,139	55.68 %	\$13,190,381,889	66.11 %
> 30 years				
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	70,323	97.56 %	\$19,386,643,581	97.16 %
> 0 days up to and including 30 days	1,475	2.05 %	\$471,341,176	2.36 %
> 30 days up to and including 60 days	225	0.31 %	\$75,195,473	0.38 %
> 60 days up to and including 90 days	60	0.08 %	\$19,402,021	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	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,976	88.75 %	\$17,273,524,480	86.57 %
Fixed Rate Loans: > 0 up to and including 3 months	979	1.36 %	\$339,730,228	1.70 %
Fixed Rate Loans: > 3 up to and including 6 months	1,096	1.52 %	\$384,615,848	1.93 %
Fixed Rate Loans: > 6 up to and including 9 months	856	1.19 %	\$258,859,338	1.30 %
Fixed Rate Loans: > 9 up to and including 12 months	719	1.00 %	\$224,416,972	1.12 %
Fixed Rate Loans: > 12 up to and including 15 months	1,196	1.66 %	\$399,135,867	2.00 %
Fixed Rate Loans: > 15 up to and including 18 months	1,270	1.76 %	\$449,493,041	2.25 %
Fixed Rate Loans: > 18 up to and including 21 months	930	1.29 %	\$297,709,690	1.49 %
Fixed Rate Loans: > 21 up to and including 24 months	478	0.66 %	\$145,316,937	0.73 %
Fixed Rate Loans: > 24 up to and including 27 months	161	0.22 %	\$53,196,074	0.27 %
Fixed Rate Loans: > 27 up to and including 30 months	101	0.14 %	\$31,144,724	0.16 %
Fixed Rate Loans: > 30 up to and including 33 months	94	0.13 %	\$27,830,954	0.14 %
Fixed Rate Loans: > 33 up to and including 36 months	120	0.17 %	\$36,935,854	0.19 %
Fixed Rate Loans: > 36 up to and including 48 months	64	0.09 %	\$17,491,921	0.09 %
Fixed Rate Loans: > 48 up to and including 60 months	41	0.06 %	\$12,948,008	0.06 %
Fixed Rate Loans: > 60 months	2	0.00 %	\$232,312	0.00 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,354	22.69 %	\$3,644,273,687	18.26 %
Fortnightly	22,025	30.56 %	\$4,830,108,931	24.21 %
Monthly	33,704	46.76 %	\$11,478,199,632	57.53 %
Total	72,083	100.00 %	\$19,952,582,250	100.00 %

Trust Manager

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

Contacts:

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

Issuer

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

John Needham
Head of Capital and Structured Funding
Group Treasury, ANZ
Phone: (61 2) 8037 0670
Facsimile: (61 3) 8654 5373
Email: john.needham@anz.com

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