



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 March 2021
Determination Date:	20 April 2021
Trust Payment Date:	22 April 2021
Date of Report:	22 April 2021

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
Service:	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	Fail*

* ANZ's short term credit rating is F1 (by Fitch Ratings) and Series 2012-1 matures within 12 months from the current Pre-Maturity Test Date. ANZ BGL has met its obligations to credit AUD\$26,614,975.46 into the Pre-Maturity Ledger of the GIC Account.

Asset Coverage Test as at 22 April 2021		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$14,759,320,167
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$13,381,066,233
		\$13,381,066,233
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:	\$3,078,060,225*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
(A+B+C+D+E)-Z		\$16,459,126,458
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$16,459,126,458
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 \$109,456,803.80 and Pre-Maturity Reserve Ledger Balance of \$1,570,451,929.33

Summary as at 22 April 2021

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	

*\$6,708,965,265 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 Mar 2021
Current Aggregate Principal Balance (AUD)	\$ 14,785,657,862
Number of Loans (Unconsolidated)	58,344
Number of Loans (Consolidated)	49,730
Average Loan Size (Consolidated)	\$ 297,319
Maximum Loan Balance (Consolidated)	\$ 1,960,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	59.29%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.67%
Weighted Average Interest Rate	3.07%
Weighted Average Seasoning (Months)	56.39
Weighted Average Remaining Term (Months)	293.26

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

Current Aggregate Principal Balance (AUD)	\$	41,298,663
Percentage Deferrals by Balance		0.28%
Number of Loans Deferred (Unconsolidated)		105
Number of Loans Deferred (Consolidated)		89
Percentage Deferrals by Number (Consolidated)		0.18%
Average Loan Size (Consolidated)	\$	464,030
Maximum Loan Balance (Consolidated)	\$	1,851,242
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		71.40%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		67.14%
Weighted Average Interest Rate		3.08%
Weighted Average Seasoning (Months)		57.99
Weighted Average Remaining Term (Months)		295.73

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)	19.54%	18.52%	24.58%	19.01%
Prepayment History (SMM)	1.80%	1.69%	2.32%	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%	16,512	28.30%	\$ 2,340,054,393	15.83%
> 40.00% up to and including 45.00%	2,961	5.08%	\$ 677,849,058	4.58%
> 45.00% up to and including 50.00%	3,228	5.53%	\$ 800,295,718	5.41%
> 50.00% up to and including 55.00%	3,148	5.40%	\$ 846,101,877	5.72%
> 55.00% up to and including 60.00%	3,402	5.83%	\$ 967,230,292	6.54%
> 60.00% up to and including 65.00%	3,507	6.01%	\$ 1,012,142,285	6.85%
> 65.00% up to and including 70.00%	4,163	7.14%	\$ 1,240,369,647	8.39%
> 70.00% up to and including 75.00%	4,100	7.03%	\$ 1,282,353,758	8.67%
> 75.00% up to and including 80.00%	13,395	22.96%	\$ 4,416,677,486	29.87%
> 80.00% up to and including 85.00%	1,400	2.40%	\$ 437,339,464	2.96%
> 85.00% up to and including 90.00%	2,349	4.03%	\$ 712,058,046	4.82%
> 90.00% up to and including 95.00%	114	0.20%	\$ 33,665,336	0.23%
> 95.00% up to and including 100.00%	65	0.11%	\$ 19,520,503	0.13%
> 100.00%				
Total	58,344	100.00%	\$ 14,785,657,862	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%	16,434	33.05%	\$ 2,261,479,825	15.30%
> 40.00% up to and including 45.00%	2,860	5.75%	\$ 810,872,749	5.48%
> 45.00% up to and including 50.00%	3,026	6.08%	\$ 946,073,632	6.40%
> 50.00% up to and including 55.00%	3,251	6.54%	\$ 1,085,591,523	7.34%
> 55.00% up to and including 60.00%	3,720	7.48%	\$ 1,307,622,101	8.84%
> 60.00% up to and including 65.00%	4,100	8.24%	\$ 1,515,020,441	10.25%
> 65.00% up to and including 70.00%	4,599	9.25%	\$ 1,786,996,673	12.09%
> 70.00% up to and including 75.00%	5,185	10.43%	\$ 2,169,374,944	14.67%
> 75.00% up to and including 80.00%	5,015	10.08%	\$ 2,276,876,610	15.40%
> 80.00% up to and including 85.00%	1,451	2.92%	\$ 590,532,369	3.99%
> 85.00% up to and including 90.00%	84	0.17%	\$ 33,485,987	0.23%
> 90.00% up to and including 95.00%	5	0.01%	\$ 1,731,009	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	49,730	100.00%	\$ 14,785,657,862	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%	19,272	38.75%	\$ 3,062,902,465	20.72%
> 40.00% up to and including 45.00%	3,095	6.22%	\$ 942,405,717	6.37%
> 45.00% up to and including 50.00%	3,430	6.90%	\$ 1,144,763,306	7.74%
> 50.00% up to and including 55.00%	3,585	7.21%	\$ 1,250,703,033	8.46%
> 55.00% up to and including 60.00%	3,884	7.81%	\$ 1,434,099,189	9.70%
> 60.00% up to and including 65.00%	3,976	8.00%	\$ 1,532,730,787	10.37%
> 65.00% up to and including 70.00%	4,110	8.26%	\$ 1,661,316,640	11.24%
> 70.00% up to and including 75.00%	4,020	8.08%	\$ 1,728,028,966	11.67%
> 75.00% up to and including 80.00%	2,836	5.70%	\$ 1,296,893,316	8.77%
> 80.00% up to and including 85.00%	1,193	2.40%	\$ 585,618,613	3.96%
> 85.00% up to and including 90.00%	290	0.58%	\$ 130,235,394	0.88%
> 90.00% up to and including 95.00%	39	0.08%	\$ 17,960,437	0.12%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	49,730	100.00%	\$ 14,785,657,862	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%	26,993	46.27%	\$ 7,944,937,526	53.73%
> 3.00% up to and including 3.25%	10,403	17.83%	\$ 2,604,101,119	17.61%
> 3.25% up to and including 3.50%	5,703	9.77%	\$ 1,540,811,417	10.42%
> 3.50% up to and including 3.75%	9,887	16.95%	\$ 1,631,394,647	11.03%
> 3.75% up to and including 4.00%	2,297	3.94%	\$ 489,965,695	3.31%
> 4.00% up to and including 4.25%	1,395	2.39%	\$ 343,334,072	2.32%
> 4.25% up to and including 4.50%	1,328	2.28%	\$ 154,558,986	1.05%
> 4.50% up to and including 4.75%	108	0.19%	\$ 29,391,180	0.20%
> 4.75% up to and including 5.00%	211	0.36%	\$ 41,412,082	0.28%
> 5.00% up to and including 5.25%	18	0.03%	\$ 5,614,651	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%	1	0.00%	\$ 136,487	0.00%
> 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	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,876	4.93%	\$ 1,017,064,400	6.88%
<= 2 Year Fixed	2,754	4.72%	\$ 948,420,319	6.41%
<= 3 Year Fixed	1,269	2.18%	\$ 430,174,995	2.91%
<= 4 Year Fixed	39	0.07%	\$ 9,482,718	0.06%
<= 5 Year Fixed	111	0.19%	\$ 30,502,748	0.21%
> 5 Year Fixed				
Total Fixed Rate	7,049	12.08%	\$ 2,435,645,180	16.47%
Total Variable Rate	51,295	87.92%	\$ 12,350,012,682	83.53%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,934	17.97%	\$ 424,871,262	2.87%
> \$100,000 up to and including \$200,000	10,156	20.42%	\$ 1,540,056,731	10.42%
> \$200,000 up to and including \$300,000	10,917	21.95%	\$ 2,725,322,555	18.43%
> \$300,000 up to and including \$400,000	8,130	16.35%	\$ 2,812,164,598	19.02%
> \$400,000 up to and including \$500,000	4,711	9.47%	\$ 2,098,866,157	14.20%
> \$500,000 up to and including \$600,000	2,565	5.16%	\$ 1,399,278,686	9.46%
> \$600,000 up to and including \$700,000	1,388	2.79%	\$ 898,481,572	6.08%
> \$700,000 up to and including \$800,000	858	1.73%	\$ 640,708,359	4.33%
> \$800,000 up to and including \$900,000	518	1.04%	\$ 439,657,804	2.97%
> \$900,000 up to and including \$1.00m	466	0.94%	\$ 441,869,780	2.99%
> \$1.00m up to and including \$1.25m	679	1.37%	\$ 754,069,641	5.10%
> \$1.25m up to and including \$1.50m	242	0.49%	\$ 330,013,586	2.23%
> \$1.50m up to and including \$1.75m	112	0.23%	\$ 180,352,411	1.22%
> \$1.75m up to and including \$2.00m	54	0.11%	\$ 99,944,721	0.68%
> \$2.00m				
Total	49,730	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	16,053	27.51%	\$ 4,909,682,526	33.21%
VIC	17,095	29.30%	\$ 4,546,811,021	30.75%
TAS	1,845	3.16%	\$ 292,412,375	1.98%
QLD	11,402	19.54%	\$ 2,486,753,391	16.82%
SA	5,035	8.63%	\$ 935,036,343	6.32%
WA	6,493	11.13%	\$ 1,515,368,922	10.25%
NT	421	0.72%	\$ 99,593,285	0.67%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	38,867	66.62%	\$ 11,106,028,055	75.11%
Non Metro	19,477	33.38%	\$ 3,679,629,807	24.89%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	10,454	17.92%	\$ 3,740,911,497	25.30%
NSW / ACT - Non Metro	5,599	9.60%	\$ 1,168,771,029	7.90%
VIC - Metro	13,017	22.31%	\$ 3,830,289,187	25.91%
VIC - Non Metro	4,078	6.99%	\$ 716,521,833	4.85%
TAS - Metro	857	1.47%	\$ 149,216,024	1.01%
TAS - Non Metro	988	1.69%	\$ 143,196,351	0.97%
QLD - Metro	5,295	9.08%	\$ 1,281,233,686	8.67%
QLD - Non Metro	6,107	10.47%	\$ 1,205,519,705	8.15%
SA - Metro	3,410	5.84%	\$ 700,580,555	4.74%
SA - Non Metro	1,625	2.79%	\$ 234,455,787	1.59%
WA - Metro	5,580	9.56%	\$ 1,341,612,127	9.07%
WA - Non Metro	913	1.56%	\$ 173,756,795	1.18%
NT - Metro	254	0.44%	\$ 62,184,979	0.42%
NT - Non Metro	167	0.29%	\$ 37,408,306	0.25%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	387	0.66%	\$ 99,529,546	0.67%
3029 (Hoppers Crossing, VIC)	365	0.63%	\$ 93,918,663	0.64%
3064 (Craigieburn, VIC)	335	0.57%	\$ 86,979,654	0.59%
3030 (Cocoroc, VIC)	316	0.54%	\$ 84,181,551	0.57%
2155 (Beaumont Hills, NSW)	178	0.31%	\$ 67,412,621	0.46%
2170 (Casula, NSW)	230	0.39%	\$ 63,794,912	0.43%
6210 (Coodanup, WA)	254	0.44%	\$ 52,528,427	0.36%
4740 (Alexandra, QLD)	247	0.42%	\$ 52,345,589	0.35%
3810 (Pakenham, VIC)	199	0.34%	\$ 51,060,626	0.35%
3150 (Brandon Park, VIC)	125	0.21%	\$ 51,001,344	0.34%
2153 (Baulkham Hills, NSW)	123	0.21%	\$ 50,263,277	0.34%
2570 (Belimbria Park, NSW)	149	0.26%	\$ 49,198,550	0.33%
6164 (Atwell, WA)	211	0.36%	\$ 48,880,161	0.33%
3805 (Fountain Gate, VIC)	177	0.30%	\$ 45,087,209	0.30%
2145 (Constitution Hill, NSW)	160	0.27%	\$ 45,047,864	0.30%
6065 (Ashby, WA)	185	0.32%	\$ 43,074,425	0.29%
3023 (Burnside, VIC)	181	0.31%	\$ 42,613,411	0.29%
2560 (Airds, NSW)	170	0.29%	\$ 42,531,611	0.29%
3199 (Frankston, VIC)	167	0.29%	\$ 41,841,028	0.28%
2250 (Bucketty, NSW)	176	0.30%	\$ 41,073,618	0.28%
Total	4,335	7.43%	\$ 1,152,364,088	7.79%

*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
21305 (Wyndham, VIC)	817	1.40%	\$ 212,537,061	1.44%
11703 (Sydney Inner City, NSW)	448	0.77%	\$ 183,723,698	1.24%
20904 (Whittlesea - Wallan, VIC)	725	1.24%	\$ 179,364,458	1.21%
21203 (Casey - South, VIC)	673	1.15%	\$ 176,208,744	1.19%
20701 (Boroondara, VIC)	347	0.59%	\$ 169,873,400	1.15%
21005 (Tullamarine - Broadmeadows, VIC)	592	1.01%	\$ 151,052,037	1.02%
21205 (Monash, VIC)	399	0.68%	\$ 149,482,773	1.01%
21304 (Melton - Bacchus Marsh, VIC)	647	1.11%	\$ 147,966,944	1.00%
20604 (Melbourne City, VIC)	470	0.81%	\$ 144,426,951	0.98%
50502 (Stirling, WA)	543	0.93%	\$ 143,422,773	0.97%
20802 (Glen Eira, VIC)	363	0.62%	\$ 142,751,696	0.97%
12103 (Ku-ring-gai, NSW)	227	0.39%	\$ 131,378,995	0.89%
21402 (Morningside Peninsula, VIC)	437	0.75%	\$ 128,085,076	0.87%
11501 (Baulkham Hills, NSW)	291	0.50%	\$ 127,826,496	0.86%
21202 (Casey - North, VIC)	480	0.82%	\$ 126,128,674	0.85%
21101 (Knox, VIC)	448	0.77%	\$ 123,357,820	0.83%
20302 (Geelong, VIC)	532	0.91%	\$ 118,632,921	0.80%
12003 (Strathfield - Burwood - Ashfield, NSW)	272	0.47%	\$ 116,339,023	0.79%
21105 (Yarra Ranges, VIC)	459	0.79%	\$ 116,247,780	0.79%
50503 (Wanneroo, WA)	536	0.92%	\$ 115,791,344	0.78%
Total	9,706	16.64%	\$ 2,904,598,665	19.64%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	56,270	96.45%	\$ 13,989,362,460	94.61%
Interest Only	2,074	3.55%	\$ 796,295,402	5.39%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	58,344	100.00%	\$ 14,785,657,862	100.00%
Low Doc Loans				
No Doc Loans				
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	56,270	96.45%	\$ 13,989,362,460	94.61%
Interest Only Loans : > 0 up to and including 1 years	858	1.47%	\$ 338,288,261	2.29%
Interest Only Loans : > 1 up to and including 2 years	478	0.82%	\$ 189,675,838	1.28%
Interest Only Loans : > 2 up to and including 3 years	301	0.52%	\$ 117,481,493	0.79%
Interest Only Loans : > 3 up to and including 4 years	173	0.30%	\$ 58,825,811	0.40%
Interest Only Loans : > 4 up to and including 5 years	211	0.36%	\$ 73,899,981	0.50%
Interest Only Loans : > 5 up to and including 6 years	35	0.06%	\$ 10,626,407	0.07%
Interest Only Loans : > 6 up to and including 7 years	7	0.01%	\$ 2,738,896	0.02%
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years	4	0.01%	\$ 1,776,011	0.01%
Interest Only Loans : > 9 up to and including 10 years	7	0.01%	\$ 2,982,703	0.02%
Interest Only Loans : > 10 years				
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	45,243	77.55%	\$ 11,066,627,286	74.85%
Residential Investment (Full Recourse)	13,101	22.45%	\$ 3,719,030,576	25.15%
Residential Investment (Limited Recourse)				
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,440	2.47%	\$ 219,912,987	1.49%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,441	4.18%	\$ 648,451,258	4.39%
Purchase of established dwelling	17,272	29.60%	\$ 4,574,964,295	30.94%
Purchase of new erected dwelling	2,017	3.46%	\$ 543,300,460	3.67%
Refinancing existing debt from another lender	12,191	20.90%	\$ 3,324,274,737	22.48%
Refinancing existing debt with ANZ	12,552	21.51%	\$ 3,008,986,881	20.35%
Other	10,431	17.88%	\$ 2,465,767,244	16.68%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	7	0.01%	\$ 3,162,319	0.02%
> 3 up to and including 6 months	715	1.23%	\$ 232,552,385	1.57%
> 6 up to and including 9 months	1,843	3.16%	\$ 547,976,220	3.71%
> 9 up to and including 12 months	2,451	4.20%	\$ 806,282,188	5.45%
> 12 up to and including 15 months	651	1.12%	\$ 213,097,131	1.44%
> 15 up to and including 18 months	1,067	1.83%	\$ 345,095,106	2.33%
> 18 up to and including 21 months	1,371	2.35%	\$ 408,284,746	2.76%
> 21 up to and including 24 months	920	1.58%	\$ 259,797,566	1.76%
> 24 up to and including 27 months	938	1.61%	\$ 296,412,417	2.00%
> 27 up to and including 30 months	1,420	2.43%	\$ 463,426,515	3.13%
> 30 up to and including 33 months	1,082	1.85%	\$ 328,775,313	2.22%
> 33 up to and including 36 months	887	1.52%	\$ 248,428,848	1.68%
> 36 up to and including 48 months	5,655	9.69%	\$ 1,660,337,276	11.23%
> 48 up to and including 60 months	9,125	15.64%	\$ 2,498,537,814	16.90%
> 60 up to and including 72 months	9,645	16.53%	\$ 2,489,549,738	16.84%
> 72 up to and including 84 months	5,546	9.51%	\$ 1,269,778,999	8.59%
> 84 up to and including 96 months	5,059	8.67%	\$ 1,045,046,813	7.07%
> 96 up to and including 108 months	4,122	7.06%	\$ 739,945,607	5.00%
> 108 up to and including 120 months	3,102	5.32%	\$ 510,155,375	3.45%
> 120 months	2,738	4.69%	\$ 419,015,485	2.83%
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	36	0.06%	\$ 171,886	0.00%
> 1 up to and including 2 years	92	0.16%	\$ 1,043,685	0.01%
> 2 up to and including 3 years	132	0.23%	\$ 1,882,347	0.01%
> 3 up to and including 4 years	173	0.30%	\$ 4,699,232	0.03%
> 4 up to and including 5 years	183	0.31%	\$ 6,685,223	0.05%
> 5 up to and including 6 years	220	0.38%	\$ 8,464,073	0.06%
> 6 up to and including 7 years	216	0.37%	\$ 10,608,140	0.07%
> 7 up to and including 8 years	208	0.36%	\$ 10,853,366	0.07%
> 8 up to and including 9 years	226	0.39%	\$ 15,649,715	0.11%
> 9 up to and including 10 years	188	0.32%	\$ 14,925,709	0.10%
> 10 up to and including 15 years	2,113	3.62%	\$ 251,408,978	1.70%
> 15 up to and including 20 years	6,825	11.70%	\$ 1,178,859,622	7.97%
> 20 up to and including 25 years	25,081	42.99%	\$ 6,092,327,523	41.20%
> 25 up to and including 30 years	22,651	38.82%	\$ 7,188,078,364	48.62%
> 30 years				
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	57,956	99.33%	\$ 14,655,286,867	99.12%
> 0 days up to and including 30 days	338	0.58%	\$ 112,467,945	0.76%
> 30 days up to and including 60 days	34	0.06%	\$ 12,502,006	0.08%
> 60 days up to and including 90 days	16	0.03%	\$ 5,401,045	0.04%
> 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	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	51,295	87.92%	\$ 12,350,012,682	83.53%
Fixed Rate Loans : > 0 up to and including 3 months	645	1.11%	\$ 212,058,119	1.43%
Fixed Rate Loans : > 3 up to and including 6 months	639	1.10%	\$ 209,518,975	1.42%
Fixed Rate Loans : > 6 up to and including 9 months	633	1.08%	\$ 254,984,223	1.72%
Fixed Rate Loans : > 9 up to and including 12 months	959	1.64%	\$ 340,503,082	2.30%
Fixed Rate Loans : > 12 up to and including 15 months	1,388	2.38%	\$ 498,276,852	3.37%
Fixed Rate Loans : > 15 up to and including 18 months	702	1.20%	\$ 240,327,443	1.63%
Fixed Rate Loans : > 18 up to and including 21 months	376	0.64%	\$ 117,475,667	0.79%
Fixed Rate Loans : > 21 up to and including 24 months	288	0.49%	\$ 92,340,357	0.62%
Fixed Rate Loans : > 24 up to and including 27 months	359	0.62%	\$ 125,101,635	0.85%
Fixed Rate Loans : > 27 up to and including 30 months	374	0.64%	\$ 126,984,257	0.86%
Fixed Rate Loans : > 30 up to and including 33 months	295	0.51%	\$ 99,201,226	0.67%
Fixed Rate Loans : > 33 up to and including 36 months	241	0.41%	\$ 78,887,878	0.53%
Fixed Rate Loans : > 36 up to and including 48 months	39	0.07%	\$ 9,482,718	0.06%
Fixed Rate Loans : > 48 up to and including 60 months	111	0.19%	\$ 30,502,748	0.21%
Fixed Rate Loans : > 60 months				
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,721	23.52%	\$ 2,852,244,281	19.29%
Fortnightly	19,066	32.68%	\$ 3,935,157,397	26.61%
Monthly	25,557	43.80%	\$ 7,998,256,185	54.09%
Other				
Total	58,344	100.00%	\$ 14,785,657,862	100.00%

Trust Manager

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

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

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

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
 - will not be liable (whether in negligence or otherwise) for any loss or damage that may be suffered or incurred by any person that relies, whether in whole or in part, on this report (including on any information, conclusions or omissions in this report).
- 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.