



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 January 2018
Determination Date:	20 February 2018
Trust Payment Date:	22 February 2018
Date of Report:	22 February 2018

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at 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 (negative)	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 February 2018

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,385,585,110
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,648,115,180
		\$17,648,115,180
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:	\$0
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$17,648,115,180
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$17,648,115,180
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$13,934,255,737
	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:	139.95%

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).

Summary as at 22 February 2018

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00%
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Series 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38%
Series 2015-1	27 May 2015	USD 1,250,000,000	\$1,582,879,575	0.7897	Semi-Annual	2.05%
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47%
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72%
Series 2016-2	11 Feb 2016	GBP 500,000,000	\$1,017,538,248	0.4914	Quarterly	3m GBPL + 50
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45%
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44%
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52%
Total	-	-	\$13,934,255,737	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	N/A
Series 2013-2	ANZ	XS0928456218	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
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 2014-3	ANZ	XS1139088071	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020
Series 2015-1	ANZ	US05252EAD58 US05252FAD24	Not Listed	Soft Bullet	27 May 2020	27 May 2021
Series 2015-2	ANZ	XS1280773679	LSE	Soft bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-2	ANZ	XS1362381672	LSE	Soft Bullet	11 Feb 2019	11 Feb 2020
Series 2016-3	ANZ	XS1523136247	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805	LSE	Soft Bullet	15 May 2037	15 May 2038

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 13,934,255,737	100.00%
Subordinated Demand Loan*	\$ 5,566,392,286	39.95%
Senior Demand Loan	\$ -	-
Total Funding	\$ 19,500,648,023	

*\$4,103,705,414 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 Jan 2018
Current Aggregate Principal Balance (AUD)	\$ 19,500,648,023
Number of Loans (Unconsolidated)	72,163
Number of Loans (Consolidated)	60,871
Average Loan Size (Consolidated)	\$ 320,360
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.86%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.51%
Weighted Average Interest Rate	4.42%
Weighted Average Seasoning (Months)	37.97
Weighted Average Remaining Term (Months)	309.91

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)	17.42%	19.76%	20.72%	18.99%
Prepayment History (SMM)	1.58%	1.82%	1.92%	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%	17,950	24.87%	\$ 2,662,745,270	13.65%
> 40.00% up to and including 45.00%	3,635	5.04%	\$ 871,490,425	4.47%
> 45.00% up to and including 50.00%	3,926	5.44%	\$ 1,016,900,890	5.21%
> 50.00% up to and including 55.00%	3,882	5.38%	\$ 1,044,034,620	5.35%
> 55.00% up to and including 60.00%	4,056	5.62%	\$ 1,163,308,039	5.97%
> 60.00% up to and including 65.00%	4,094	5.67%	\$ 1,212,832,474	6.22%
> 65.00% up to and including 70.00%	4,844	6.71%	\$ 1,455,044,360	7.46%
> 70.00% up to and including 75.00%	5,092	7.06%	\$ 1,587,088,849	8.14%
> 75.00% up to and including 80.00%	18,276	25.33%	\$ 6,356,552,815	32.60%
> 80.00% up to and including 85.00%	1,797	2.49%	\$ 573,512,569	2.94%
> 85.00% up to and including 90.00%	4,283	5.94%	\$ 1,452,500,094	7.45%
> 90.00% up to and including 95.00%	199	0.28%	\$ 66,223,585	0.34%
> 95.00% up to and including 100.00%	129	0.18%	\$ 38,414,033	0.20%
> 100.00%				
Total	72,163	100.00%	\$ 19,500,648,023	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%	13,362	21.95%	\$ 2,000,599,576	10.26%
> 40.00% up to and including 45.00%	3,013	4.95%	\$ 782,093,324	4.01%
> 45.00% up to and including 50.00%	3,396	5.58%	\$ 990,850,072	5.08%
> 50.00% up to and including 55.00%	3,604	5.92%	\$ 1,129,306,838	5.79%
> 55.00% up to and including 60.00%	4,201	6.90%	\$ 1,396,043,355	7.16%
> 60.00% up to and including 65.00%	4,732	7.77%	\$ 1,659,058,932	8.51%
> 65.00% up to and including 70.00%	5,548	9.11%	\$ 2,056,836,358	10.55%
> 70.00% up to and including 75.00%	6,773	11.13%	\$ 2,594,624,037	13.31%
> 75.00% up to and including 80.00%	10,663	17.52%	\$ 4,712,602,546	24.17%
> 80.00% up to and including 85.00%	2,947	4.84%	\$ 1,128,107,639	5.78%
> 85.00% up to and including 90.00%	2,519	4.14%	\$ 1,011,514,475	5.19%
> 90.00% up to and including 95.00%	101	0.17%	\$ 35,278,428	0.18%
> 95.00% up to and including 100.00%	12	0.02%	\$ 3,732,443	0.02%
> 100.00%				
Total	60,871	100.00%	\$ 19,500,648,023	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%	18,826	30.93%	\$ 3,582,708,342	18.37%
> 40.00% up to and including 45.00%	4,036	6.63%	\$ 1,281,545,151	6.57%
> 45.00% up to and including 50.00%	4,397	7.22%	\$ 1,511,311,845	7.75%
> 50.00% up to and including 55.00%	4,405	7.24%	\$ 1,619,720,973	8.31%
> 55.00% up to and including 60.00%	4,894	8.04%	\$ 1,845,683,826	9.46%
> 60.00% up to and including 65.00%	5,077	8.34%	\$ 1,956,278,481	10.03%
> 65.00% up to and including 70.00%	5,533	9.09%	\$ 2,302,021,728	11.80%
> 70.00% up to and including 75.00%	5,460	8.97%	\$ 2,199,261,138	11.28%
> 75.00% up to and including 80.00%	4,141	6.80%	\$ 1,610,419,190	8.26%
> 80.00% up to and including 85.00%	2,075	3.41%	\$ 797,060,644	4.09%
> 85.00% up to and including 90.00%	1,134	1.86%	\$ 439,545,485	2.25%
> 90.00% up to and including 95.00%	490	0.80%	\$ 198,201,201	1.02%
> 95.00% up to and including 100.00%	252	0.41%	\$ 103,759,040	0.53%
> 100.00%	151	0.25%	\$ 53,130,979	0.27%
Total	60,871	100.00%	\$ 19,500,648,023	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%				
> 3.50% up to and including 3.75%	1,861	2.58%	\$ 698,826,957	3.58%
> 3.75% up to and including 4.00%	11,526	15.97%	\$ 3,925,832,671	20.13%
> 4.00% up to and including 4.25%	8,800	12.19%	\$ 2,529,957,053	12.97%
> 4.25% up to and including 4.50%	16,697	23.14%	\$ 4,435,820,525	22.75%
> 4.50% up to and including 4.75%	20,242	28.05%	\$ 4,117,038,021	21.11%
> 4.75% up to and including 5.00%	5,687	7.88%	\$ 1,856,635,920	9.52%
> 5.00% up to and including 5.25%	4,242	5.88%	\$ 985,588,738	5.05%
> 5.25% up to and including 5.50%	2,115	2.93%	\$ 717,927,058	3.68%
> 5.50% up to and including 5.75%	469	0.65%	\$ 131,166,429	0.67%
> 5.75% up to and including 6.00%	477	0.66%	\$ 88,685,148	0.45%
> 6.00% up to and including 6.25%	1	0.00%	\$ 405,719	0.00%
> 6.25% up to and including 6.50%	38	0.05%	\$ 11,162,586	0.06%
> 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%	8	0.01%	\$ 1,601,197	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	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,017	5.57%	\$ 1,226,642,791	6.29%
<= 2 Year Fixed	2,880	3.99%	\$ 919,454,835	4.71%
<= 3 Year Fixed	1,776	2.46%	\$ 535,878,939	2.75%
<= 4 Year Fixed	142	0.20%	\$ 38,981,914	0.20%
<= 5 Year Fixed	69	0.10%	\$ 19,503,734	0.10%
> 5 Year Fixed	3	0.00%	\$ 270,946	0.00%
Total Fixed Rate	8,887	12.32%	\$ 2,740,733,160	14.05%
Total Variable Rate	63,276	87.68%	\$ 16,759,914,863	85.95%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	6,747	11.08%	\$ 406,898,687	2.09%
> \$100,000 up to and including \$200,000	12,413	20.39%	\$ 1,900,330,400	9.74%
> \$200,000 up to and including \$300,000	14,718	24.18%	\$ 3,686,626,443	18.91%
> \$300,000 up to and including \$400,000	11,303	18.57%	\$ 3,912,581,573	20.06%
> \$400,000 up to and including \$500,000	6,446	10.59%	\$ 2,874,179,349	14.74%
> \$500,000 up to and including \$600,000	3,592	5.90%	\$ 1,966,417,102	10.08%
> \$600,000 up to and including \$700,000	2,029	3.33%	\$ 1,315,144,000	6.74%
> \$700,000 up to and including \$800,000	1,245	2.05%	\$ 929,658,288	4.77%
> \$800,000 up to and including \$900,000	805	1.32%	\$ 682,678,917	3.50%
> \$900,000 up to and including \$1.00m	515	0.85%	\$ 489,785,787	2.51%
> \$1.00m up to and including \$1.25m	616	1.01%	\$ 684,589,738	3.51%
> \$1.25m up to and including \$1.50m	285	0.47%	\$ 385,498,211	1.98%
> \$1.50m up to and including \$1.75m	105	0.17%	\$ 169,271,937	0.87%
> \$1.75m up to and including \$2.00m	52	0.09%	\$ 96,987,590	0.50%
> \$2.00m				
Total	60,871	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	18,924	26.22%	\$ 5,988,669,245	30.71%
VIC	20,723	28.72%	\$ 5,710,102,550	29.28%
TAS	2,255	3.12%	\$ 384,466,012	1.97%
QLD	14,248	19.74%	\$ 3,440,071,470	17.64%
SA	6,284	8.71%	\$ 1,260,840,895	6.47%
WA	9,132	12.65%	\$ 2,543,531,411	13.04%
NT	597	0.83%	\$ 172,966,440	0.89%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,393	65.67%	\$ 14,310,810,898	73.39%
Non Metro	24,770	34.33%	\$ 5,189,837,125	26.61%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	12,120	16.80%	\$ 4,470,830,822	22.93%
NSW / ACT - Non Metro	6,804	9.43%	\$ 1,517,838,423	7.78%
VIC - Metro	15,830	21.94%	\$ 4,798,701,467	24.61%
VIC - Non Metro	4,893	6.78%	\$ 911,401,083	4.67%
TAS - Metro	1,049	1.45%	\$ 193,653,699	0.99%
TAS - Non Metro	1,206	1.67%	\$ 190,812,312	0.98%
QLD - Metro	6,179	8.56%	\$ 1,610,966,206	8.26%
QLD - Non Metro	8,069	11.18%	\$ 1,829,105,264	9.38%
SA - Metro	4,171	5.78%	\$ 919,559,562	4.72%
SA - Non Metro	2,113	2.93%	\$ 341,281,333	1.75%
WA - Metro	7,665	10.62%	\$ 2,200,616,688	11.28%
WA - Non Metro	1,467	2.03%	\$ 342,914,723	1.76%
NT - Metro	379	0.53%	\$ 116,482,453	0.60%
NT - Non Metro	218	0.30%	\$ 56,483,987	0.29%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	505	0.70%	\$ 131,469,293	0.67%
3030 (Melb North West, VIC)	387	0.54%	\$ 107,233,930	0.55%
3029 (Melb North West, VIC)	443	0.61%	\$ 106,593,599	0.55%
3064 (Melb North West, VIC)	377	0.52%	\$ 94,280,123	0.48%
2155 (Seven Hills, NSW)	221	0.31%	\$ 90,181,121	0.46%
6164 (Brand, WA)	314	0.44%	\$ 87,126,109	0.45%
6065 (Brand, WA)	297	0.41%	\$ 84,655,107	0.43%
4740 (Central QLD, QLD)	338	0.47%	\$ 82,381,566	0.42%
2170 (Campbelltown, NSW)	292	0.40%	\$ 82,204,785	0.42%
6210 (Brand, WA)	312	0.43%	\$ 77,145,146	0.40%
3150 (Mulgrave, VIC)	131	0.18%	\$ 68,156,333	0.35%
6112 (Tangney, WA)	272	0.38%	\$ 67,971,045	0.35%
2570 (Campbelltown, NSW)	200	0.28%	\$ 65,359,511	0.34%
3805 (Dandenong, VIC)	258	0.36%	\$ 64,008,155	0.33%
4680 (Central QLD, QLD)	231	0.32%	\$ 61,484,722	0.32%
4211 (Gold Coast, QLD)	235	0.33%	\$ 61,209,285	0.31%
2145 (Seven Hills, NSW)	187	0.26%	\$ 60,909,920	0.31%
3754 (Melb North West, VIC)	218	0.30%	\$ 60,139,822	0.31%
3023 (Footscray, VIC)	238	0.33%	\$ 59,858,053	0.31%
6155 (Tangney, WA)	199	0.28%	\$ 59,728,916	0.31%
Total	5,655	7.84%	\$ 1,572,096,540	8.06%

*One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on the Barcode Sort Plan Area Name assigned under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,192	3.04%	\$ 639,003,316	3.28%
20505 (Inner Melbourne, VIC)	1,415	1.96%	\$ 516,097,405	2.65%
20565 (Southern Melbourne, VIC)	1,338	1.85%	\$ 515,641,557	2.64%
50520 (South West Metropolitan, WA)	1,701	2.36%	\$ 490,507,156	2.52%
10515 (St George-Sutherland, NSW)	1,215	1.68%	\$ 475,483,865	2.44%
20580 (South Eastern Outer Melbourne, VIC)	1,865	2.58%	\$ 470,395,420	2.41%
50525 (South East Metropolitan, WA)	1,687	2.34%	\$ 466,635,402	2.39%
20510 (Western Melbourne, VIC)	1,508	2.09%	\$ 443,806,472	2.28%
20550 (Eastern Middle Melbourne, VIC)	1,080	1.50%	\$ 440,101,118	2.26%
10505 (Inner Sydney, NSW)	963	1.33%	\$ 418,020,053	2.14%
10560 (Central Northern Sydney, NSW)	900	1.25%	\$ 416,753,406	2.14%
20520 (Melton-Wyndham, VIC)	1,544	2.14%	\$ 386,275,756	1.98%
10540 (Central Western Sydney, NSW)	1,055	1.46%	\$ 373,324,597	1.91%
50510 (East Metropolitan, WA)	1,251	1.73%	\$ 343,416,615	1.76%
10553 (Blacktown, NSW)	1,072	1.49%	\$ 342,551,864	1.76%
10525 (Fairfield-Liverpool, NSW)	1,038	1.44%	\$ 323,657,381	1.66%
40520 (Southern Adelaide, SA)	1,389	1.92%	\$ 306,017,705	1.57%
30715 (Gold Coast West, QLD)	1,114	1.54%	\$ 305,929,959	1.57%
10545 (Outer Western Sydney, NSW)	1,026	1.42%	\$ 301,077,741	1.54%
10530 (Outer South Western Sydney, NSW)	990	1.37%	\$ 295,260,813	1.51%
Total	26,343	36.50%	\$ 8,269,957,602	42.41%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	61,783	85.62%	\$ 15,445,837,422	79.21%
Interest Only	10,380	14.38%	\$ 4,054,810,601	20.79%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	72,163	100.00%	\$ 19,500,648,023	100.00%
Low Doc Loans				
No Doc Loans				
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	61,783	85.62%	\$ 15,445,837,422	79.21%
Interest Only Loans : > 0 up to and including 1 years	3,379	4.68%	\$ 1,323,431,232	6.79%
Interest Only Loans : > 1 up to and including 2 years	2,202	3.05%	\$ 838,882,998	4.30%
Interest Only Loans : > 2 up to and including 3 years	2,536	3.51%	\$ 1,031,826,018	5.29%
Interest Only Loans : > 3 up to and including 4 years	1,140	1.58%	\$ 461,644,326	2.37%
Interest Only Loans : > 4 up to and including 5 years	577	0.80%	\$ 199,860,084	1.02%
Interest Only Loans : > 5 up to and including 6 years	194	0.27%	\$ 64,803,154	0.33%
Interest Only Loans : > 6 up to and including 7 years	120	0.17%	\$ 44,649,665	0.23%
Interest Only Loans : > 7 up to and including 8 years	151	0.21%	\$ 61,933,289	0.32%
Interest Only Loans : > 8 up to and including 9 years	66	0.09%	\$ 23,305,233	0.12%
Interest Only Loans : > 9 up to and including 10 years	15	0.02%	\$ 4,474,601	0.02%
Interest Only Loans : > 10 years				
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	55,033	76.26%	\$ 14,159,175,620	72.61%
Residential Investment (Full Recourse)	17,130	23.74%	\$ 5,341,472,403	27.39%
Residential Investment (Limited Recourse)				
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,798	2.49%	\$ 340,526,026	1.75%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	3,194	4.43%	\$ 945,489,297	4.85%
Purchase of established dwelling	19,518	27.05%	\$ 5,436,268,558	27.88%
Purchase of new erected dwelling	2,119	2.94%	\$ 621,349,728	3.19%
Refinancing existing debt from another lender	12,286	17.03%	\$ 3,431,613,225	17.60%
Refinancing existing debt with ANZ	19,031	26.37%	\$ 4,846,580,916	24.85%
Other	14,217	19.70%	\$ 3,878,820,274	19.89%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	241	0.33%	\$ 78,915,539	0.40%
> 3 up to and including 6 months	1,767	2.45%	\$ 532,694,261	2.73%
> 6 up to and including 9 months	2,629	3.64%	\$ 824,449,701	4.23%
> 9 up to and including 12 months	2,589	3.59%	\$ 820,052,701	4.21%
> 12 up to and including 15 months	3,232	4.48%	\$ 1,058,802,513	5.43%
> 15 up to and including 18 months	3,070	4.25%	\$ 957,265,021	4.91%
> 18 up to and including 21 months	3,380	4.68%	\$ 1,003,497,702	5.15%
> 21 up to and including 24 months	3,338	4.63%	\$ 1,025,483,472	5.26%
> 24 up to and including 27 months	4,152	5.75%	\$ 1,276,041,458	6.54%
> 27 up to and including 30 months	4,605	6.38%	\$ 1,435,481,994	7.36%
> 30 up to and including 33 months	3,824	5.30%	\$ 1,101,274,028	5.65%
> 33 up to and including 36 months	3,576	4.96%	\$ 952,004,591	4.88%
> 36 up to and including 48 months	9,483	13.14%	\$ 2,519,384,876	12.92%
> 48 up to and including 60 months	10,051	13.93%	\$ 2,434,214,645	12.48%
> 60 up to and including 72 months	7,803	10.81%	\$ 1,747,870,835	8.96%
> 72 up to and including 84 months	4,632	6.42%	\$ 960,774,736	4.93%
> 84 up to and including 96 months	2,368	3.28%	\$ 498,134,133	2.55%
> 96 up to and including 108 months	882	1.22%	\$ 181,808,991	0.93%
> 108 up to and including 120 months	270	0.37%	\$ 49,294,624	0.25%
> 120 months	271	0.38%	\$ 43,202,203	0.22%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	38	0.05%	\$ 146,733	0.00%
> 1 up to and including 2 years	63	0.09%	\$ 579,321	0.00%
> 2 up to and including 3 years	112	0.16%	\$ 1,938,468	0.01%
> 3 up to and including 4 years	150	0.21%	\$ 3,854,572	0.02%
> 4 up to and including 5 years	189	0.26%	\$ 6,632,251	0.03%
> 5 up to and including 6 years	203	0.28%	\$ 7,578,015	0.04%
> 6 up to and including 7 years	242	0.34%	\$ 11,836,341	0.06%
> 7 up to and including 8 years	279	0.39%	\$ 17,752,496	0.09%
> 8 up to and including 9 years	326	0.45%	\$ 23,209,474	0.12%
> 9 up to and including 10 years	265	0.37%	\$ 21,051,872	0.11%
> 10 up to and including 15 years	1,317	1.83%	\$ 157,542,108	0.81%
> 15 up to and including 20 years	4,636	6.42%	\$ 837,199,277	4.29%
> 20 up to and including 25 years	21,438	29.71%	\$ 5,085,107,704	26.08%
> 25 up to and including 30 years	42,905	59.46%	\$ 13,326,219,391	68.34%
> 30 years				
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	70,330	97.46%	\$ 18,946,529,088	97.16%
> 0 days up to and including 30 days	1,531	2.12%	\$ 461,632,981	2.37%
> 30 days up to and including 60 days	233	0.32%	\$ 72,251,106	0.37%
> 60 days up to and including 90 days	69	0.10%	\$ 20,234,848	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	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	63,276	87.68%	\$ 16,759,914,863	85.95%
Fixed Rate Loans : > 0 up to and including 3 months	904	1.25%	\$ 271,536,083	1.39%
Fixed Rate Loans : > 3 up to and including 6 months	1,223	1.69%	\$ 377,726,425	1.94%
Fixed Rate Loans : > 6 up to and including 9 months	931	1.29%	\$ 281,359,581	1.44%
Fixed Rate Loans : > 9 up to and including 12 months	959	1.33%	\$ 296,020,702	1.52%
Fixed Rate Loans : > 12 up to and including 15 months	629	0.87%	\$ 190,019,132	0.97%
Fixed Rate Loans : > 15 up to and including 18 months	513	0.71%	\$ 164,932,306	0.85%
Fixed Rate Loans : > 18 up to and including 21 months	920	1.27%	\$ 302,303,756	1.55%
Fixed Rate Loans : > 21 up to and including 24 months	818	1.13%	\$ 262,199,641	1.34%
Fixed Rate Loans : > 24 up to and including 27 months	668	0.93%	\$ 195,757,443	1.00%
Fixed Rate Loans : > 27 up to and including 30 months	534	0.74%	\$ 164,045,649	0.84%
Fixed Rate Loans : > 30 up to and including 33 months	351	0.49%	\$ 111,205,360	0.57%
Fixed Rate Loans : > 33 up to and including 36 months	223	0.31%	\$ 64,870,487	0.33%
Fixed Rate Loans : > 36 up to and including 48 months	142	0.20%	\$ 38,981,914	0.20%
Fixed Rate Loans : > 48 up to and including 60 months	69	0.10%	\$ 19,503,734	0.10%
Fixed Rate Loans : > 60 months	3	0.00%	\$ 270,946	0.00%
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,453	22.80%	\$ 3,631,393,081	18.62%
Fortnightly	22,401	31.04%	\$ 4,893,839,552	25.10%
Monthly	33,309	46.16%	\$ 10,975,415,390	56.28%
Other				
Total	72,163	100.00%	\$ 19,500,648,023	100.00%

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