



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	1 March 2021
<b>Determination Date:</b>	18 March 2021
<b>Trust Payment Date:</b>	22 March 2021
<b>Date of Report:</b>	22 March 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.

<b>Issuer:</b>	Australia and New Zealand Banking Group Limited
<b>Trustee / Covered Bond Guarantor:</b>	Perpetual Corporate Trust Limited
<b>Security Trustee:</b>	P.T. Limited
<b>Bond Trustee:</b>	DB Trustees (Hong Kong) Limited
<b>Servicer:</b>	Australia and New Zealand Banking Group Limited
<b>Trust Manager:</b>	ANZ Capel Court Ltd
<b>Asset Monitor:</b>	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 AUD326,614,975.46 into the Pre-Maturity Ledger of the GIC Account.

### Asset Coverage Test as at 22 March 2021

Calculation of Adjusted Aggregate Receivable Amount	
A	The lower of:
	(i) Aggregate LVR Adjusted Receivable Amount \$16,727,407,972
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount \$15,168,155,380
	\$15,168,155,380
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: \$1,103,414,750*
Z	Negative carry adjustment: \$0
<b>Adjusted Aggregate Receivable Amount</b>	
	(A+B+C+D+E)-Z \$16,271,570,130
Results of Asset Coverage Test	
	Adjusted Aggregate Receivable Amount (AARA): \$16,271,570,130
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: \$10,095,085,908
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds? Yes
	Asset Percentage: 90.50%
	Contractual Overcollateralisation: 110.50%
	Total Overcollateralisation: 176.95%

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

\*Balance includes Reserve Fund Required Amount of \$111,271,358.39 and Pre-Maturity ledger balance of \$726,614,975.46

## Summary as at 22 March 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	Compounded daily SONIA +68
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 / 1916387	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	\$ -	-
<b>Total Funding</b>	<b>\$ 17,863,718,088</b>	

\*\$6,708,986,494 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 Mar 2021
Current Aggregate Principal Balance (AUD)	\$ 16,760,303,337
Number of Loans (Unconsolidated)	65,122
Number of Loans (Consolidated)	54,878
Average Loan Size (Consolidated)	\$ 305,410
Maximum Loan Balance (Consolidated)	\$ 1,999,890
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.00%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	56.16%
Weighted Average Interest Rate	3.10%
Weighted Average Seasoning (Months)	56.01
Weighted Average Remaining Term (Months)	293.94

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

Current Aggregate Principal Balance (AUD)	\$	67,363,975
Percentage Deferrals by Balance		0.40%
Number of Loans Deferred (Unconsolidated)		173
Number of Loans Deferred (Consolidated)		140
Percentage Deferrals by Number (Consolidated)		0.26%
Average Loan Size (Consolidated)	\$	481,171
Maximum Loan Balance (Consolidated)	\$	1,851,242
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		70.76%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		66.67%
Weighted Average Interest Rate		3.12%
Weighted Average Seasoning (Months)		56.33
Weighted Average Remaining Term (Months)		296.85

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels. From 02 Nov 2020 onwards, this stratification table only provides an overview of all 'approved' Covid-19 related loan repayment holidays outstanding as at the reporting date.

**Prepayment Information\***

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.77%	18.99%	24.38%	19.01%
Prepayment History (SMM)	1.66%	1.74%	2.30%	1.74%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,659	28.65%	\$ 2,678,371,807	15.98%
> 40.00% up to and including 45.00%	3,311	5.08%	\$ 770,848,023	4.60%
> 45.00% up to and including 50.00%	3,587	5.51%	\$ 908,607,062	5.42%
> 50.00% up to and including 55.00%	3,481	5.35%	\$ 953,390,928	5.69%
> 55.00% up to and including 60.00%	3,767	5.78%	\$ 1,086,632,910	6.48%
> 60.00% up to and including 65.00%	3,849	5.91%	\$ 1,136,830,755	6.78%
> 65.00% up to and including 70.00%	4,562	7.01%	\$ 1,372,158,453	8.19%
> 70.00% up to and including 75.00%	4,518	6.94%	\$ 1,424,372,017	8.50%
> 75.00% up to and including 80.00%	14,939	22.94%	\$ 5,056,235,302	30.17%
> 80.00% up to and including 85.00%	1,570	2.41%	\$ 495,793,603	2.96%
> 85.00% up to and including 90.00%	2,692	4.13%	\$ 820,517,530	4.90%
> 90.00% up to and including 95.00%	123	0.19%	\$ 37,166,531	0.22%
> 95.00% up to and including 100.00%	64	0.10%	\$ 19,378,415	0.12%
> 100.00%				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	17,455	31.81%	\$ 2,436,535,859	14.54%
> 40.00% up to and including 45.00%	3,063	5.58%	\$ 868,145,684	5.18%
> 45.00% up to and including 50.00%	3,301	6.02%	\$ 1,042,493,434	6.22%
> 50.00% up to and including 55.00%	3,610	6.58%	\$ 1,216,917,718	7.26%
> 55.00% up to and including 60.00%	4,065	7.41%	\$ 1,445,190,236	8.62%
> 60.00% up to and including 65.00%	4,503	8.21%	\$ 1,688,656,255	10.08%
> 65.00% up to and including 70.00%	5,123	9.34%	\$ 2,007,827,709	11.98%
> 70.00% up to and including 75.00%	5,791	10.55%	\$ 2,432,184,219	14.51%
> 75.00% up to and including 80.00%	6,027	10.98%	\$ 2,811,464,404	16.77%
> 80.00% up to and including 85.00%	1,821	3.32%	\$ 761,411,078	4.54%
> 85.00% up to and including 90.00%	115	0.21%	\$ 47,928,913	0.29%
> 90.00% up to and including 95.00%	4	0.01%	\$ 1,547,829	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</b>	<b>54,878</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**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%	20,577	37.50%	\$ 3,313,708,608	19.77%
> 40.00% up to and including 45.00%	3,430	6.25%	\$ 1,062,355,785	6.34%
> 45.00% up to and including 50.00%	3,795	6.92%	\$ 1,280,829,718	7.64%
> 50.00% up to and including 55.00%	4,036	7.35%	\$ 1,430,536,168	8.54%
> 55.00% up to and including 60.00%	4,302	7.84%	\$ 1,615,021,482	9.64%
> 60.00% up to and including 65.00%	4,465	8.14%	\$ 1,738,700,473	10.37%
> 65.00% up to and including 70.00%	4,665	8.50%	\$ 1,941,166,138	11.58%
> 70.00% up to and including 75.00%	4,584	8.35%	\$ 2,001,235,745	11.94%
> 75.00% up to and including 80.00%	3,211	5.85%	\$ 1,497,594,200	8.94%
> 80.00% up to and including 85.00%	1,384	2.52%	\$ 674,588,446	4.02%
> 85.00% up to and including 90.00%	382	0.70%	\$ 182,104,793	1.09%
> 90.00% up to and including 95.00%	47	0.09%	\$ 22,461,781	0.13%
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</b>	<b>54,878</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

\* 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%	28,853	44.31%	\$ 8,556,710,605	51.05%
> 3.00% up to and including 3.25%	11,553	17.74%	\$ 2,916,278,937	17.40%
> 3.25% up to and including 3.50%	6,730	10.33%	\$ 1,918,523,925	11.45%
> 3.50% up to and including 3.75%	11,422	17.54%	\$ 1,983,371,605	11.83%
> 3.75% up to and including 4.00%	2,839	4.36%	\$ 645,682,261	3.85%
> 4.00% up to and including 4.25%	1,714	2.63%	\$ 438,642,631	2.62%
> 4.25% up to and including 4.50%	1,585	2.43%	\$ 199,670,606	1.19%
> 4.50% up to and including 4.75%	146	0.22%	\$ 39,714,302	0.24%
> 4.75% up to and including 5.00%	257	0.39%	\$ 54,503,332	0.33%
> 5.00% up to and including 5.25%	21	0.03%	\$ 6,573,457	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%	2	0.00%	\$ 631,676	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%				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,870	4.41%	\$ 995,346,666	5.94%
<= 2 Year Fixed	3,368	5.17%	\$ 1,161,940,812	6.93%
<= 3 Year Fixed	1,341	2.06%	\$ 455,088,341	2.72%
<= 4 Year Fixed	38	0.06%	\$ 9,062,619	0.05%
<= 5 Year Fixed	121	0.19%	\$ 33,599,181	0.20%
> 5 Year Fixed				
Total Fixed Rate	7,738	11.88%	\$ 2,655,037,619	15.84%
Total Variable Rate	57,384	88.12%	\$ 14,105,265,718	84.16%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,458	17.23%	\$ 450,261,741	2.69%
> \$100,000 up to and including \$200,000	10,917	19.89%	\$ 1,659,385,800	9.90%
> \$200,000 up to and including \$300,000	12,033	21.93%	\$ 3,006,125,098	17.94%
> \$300,000 up to and including \$400,000	9,075	16.54%	\$ 3,140,453,063	18.74%
> \$400,000 up to and including \$500,000	5,321	9.70%	\$ 2,370,346,913	14.14%
> \$500,000 up to and including \$600,000	2,955	5.38%	\$ 1,610,654,553	9.61%
> \$600,000 up to and including \$700,000	1,623	2.96%	\$ 1,049,892,785	6.26%
> \$700,000 up to and including \$800,000	1,006	1.83%	\$ 751,006,235	4.48%
> \$800,000 up to and including \$900,000	608	1.11%	\$ 515,745,819	3.08%
> \$900,000 up to and including \$1.00m	546	0.99%	\$ 518,353,462	3.09%
> \$1.00m up to and including \$1.25m	814	1.48%	\$ 905,651,344	5.40%
> \$1.25m up to and including \$1.50m	309	0.56%	\$ 420,863,973	2.51%
> \$1.50m up to and including \$1.75m	140	0.26%	\$ 225,981,542	1.35%
> \$1.75m up to and including \$2.00m	73	0.13%	\$ 135,581,010	0.81%
> \$2.00m				
<b>Total</b>	<b>54,878</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	18,018	27.67%	\$ 5,617,030,501	33.51%
VIC	19,008	29.19%	\$ 5,135,646,986	30.64%
TAS	1,978	3.04%	\$ 312,886,757	1.87%
QLD	12,810	19.67%	\$ 2,822,729,041	16.84%
SA	5,597	8.59%	\$ 1,046,724,015	6.25%
WA	7,251	11.13%	\$ 1,713,620,059	10.22%
NT	460	0.71%	\$ 111,665,978	0.67%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	43,541	66.86%	\$ 12,636,953,254	75.40%
Non Metro	21,581	33.14%	\$ 4,123,350,083	24.60%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,793	18.11%	\$ 4,305,928,106	25.69%
NSW / ACT - Non Metro	6,225	9.56%	\$ 1,311,102,395	7.82%
VIC - Metro	14,532	22.32%	\$ 4,342,344,871	25.91%
VIC - Non Metro	4,476	6.87%	\$ 793,302,114	4.73%
TAS - Metro	927	1.42%	\$ 161,491,156	0.96%
TAS - Non Metro	1,051	1.61%	\$ 151,395,602	0.90%
QLD - Metro	5,981	9.18%	\$ 1,456,995,104	8.69%
QLD - Non Metro	6,829	10.49%	\$ 1,365,733,937	8.15%
SA - Metro	3,792	5.82%	\$ 782,392,915	4.67%
SA - Non Metro	1,805	2.77%	\$ 264,331,100	1.58%
WA - Metro	6,238	9.58%	\$ 1,518,512,492	9.06%
WA - Non Metro	1,013	1.56%	\$ 195,107,567	1.16%
NT - Metro	278	0.43%	\$ 69,288,609	0.41%
NT - Non Metro	182	0.28%	\$ 42,377,369	0.25%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Top 20 Postcodes\***

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	442	0.68%	\$ 114,221,689	0.68%
3029 (Hoppers Crossing, VIC)	387	0.59%	\$ 98,231,941	0.59%
3064 (Craigieburn, VIC)	370	0.57%	\$ 97,023,187	0.58%
3030 (Cocoroc, VIC)	350	0.54%	\$ 94,574,056	0.56%
2155 (Beaumont Hills, NSW)	207	0.32%	\$ 78,601,695	0.47%
2170 (Casula, NSW)	266	0.41%	\$ 72,656,877	0.43%
2153 (Baulkham Hills, NSW)	148	0.23%	\$ 64,395,285	0.38%
3150 (Brandon Park, VIC)	144	0.22%	\$ 62,808,993	0.37%
6164 (Atwell, WA)	241	0.37%	\$ 58,307,416	0.35%
3810 (Pakenham, VIC)	222	0.34%	\$ 56,958,349	0.34%
4740 (Alexandra, QLD)	267	0.41%	\$ 56,639,588	0.34%
6210 (Coodanup, WA)	271	0.42%	\$ 54,946,222	0.33%
2570 (Belimbla Park, NSW)	162	0.25%	\$ 54,265,280	0.32%
2145 (Constitution Hill, NSW)	182	0.28%	\$ 52,310,770	0.31%
6065 (Ashby, WA)	219	0.34%	\$ 51,987,238	0.31%
3805 (Fountain Gate, VIC)	195	0.30%	\$ 50,157,433	0.30%
2560 (Airds, NSW)	199	0.31%	\$ 50,108,561	0.30%
3023 (Burnside, VIC)	210	0.32%	\$ 48,363,472	0.29%
2250 (Bucketty, NSW)	200	0.31%	\$ 48,155,451	0.29%
4209 (Coomera, QLD)	173	0.27%	\$ 47,987,605	0.29%
<b>Total</b>	<b>4,855</b>	<b>7.46%</b>	<b>\$ 1,312,701,107</b>	<b>7.83%</b>

\*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)	888	1.36%	\$ 232,582,042	1.39%
11703 (Sydney Inner City, NSW)	507	0.78%	\$ 216,938,377	1.29%
20904 (Whittlesea - Wallan, VIC)	805	1.24%	\$ 201,548,099	1.20%
21203 (Casey - South, VIC)	753	1.16%	\$ 196,428,808	1.17%
20701 (Boroondara, VIC)	382	0.59%	\$ 190,940,960	1.14%
21205 (Monash, VIC)	442	0.68%	\$ 171,881,580	1.03%
21304 (Melton - Bacchus Marsh, VIC)	746	1.15%	\$ 171,174,142	1.02%
20604 (Melbourne City, VIC)	548	0.84%	\$ 170,555,817	1.02%
21005 (Tullamarine - Broadmeadows, VIC)	652	1.00%	\$ 167,827,677	1.00%
50502 (Stirling, WA)	613	0.94%	\$ 167,297,161	1.00%
20802 (Glen Eira, VIC)	413	0.63%	\$ 164,567,231	0.98%
12103 (Ku-ring-gai, NSW)	261	0.40%	\$ 159,847,832	0.95%
11501 (Baulkham Hills, NSW)	327	0.50%	\$ 147,574,242	0.88%
21402 (Mormington Peninsula, VIC)	490	0.75%	\$ 145,038,230	0.87%
21101 (Knox, VIC)	522	0.80%	\$ 144,982,349	0.87%
21202 (Casey - North, VIC)	535	0.82%	\$ 140,321,050	0.84%
50503 (Wanneroo, WA)	625	0.96%	\$ 137,687,978	0.82%
12003 (Strathfield - Burwood - Ashfield, NSW)	312	0.48%	\$ 134,411,641	0.80%
12602 (Ryde - Hunters Hill, NSW)	319	0.49%	\$ 134,242,886	0.80%
21105 (Yarra Ranges, VIC)	518	0.80%	\$ 131,630,111	0.79%
<b>Total</b>	<b>10,658</b>	<b>16.37%</b>	<b>\$ 3,327,478,215</b>	<b>19.85%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	62,203	95.52%	\$ 15,572,980,116	92.92%
Interest Only	2,919	4.48%	\$ 1,187,323,222	7.08%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	65,122	100.00%	\$ 16,760,303,337	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	62,203	95.52%	\$ 15,572,980,116	92.92%
Interest Only Loans : > 0 up to and including 1 years	1,263	1.94%	\$ 533,466,471	3.18%
Interest Only Loans : > 1 up to and including 2 years	682	1.05%	\$ 287,812,619	1.72%
Interest Only Loans : > 2 up to and including 3 years	383	0.59%	\$ 151,832,372	0.91%
Interest Only Loans : > 3 up to and including 4 years	230	0.35%	\$ 81,007,373	0.48%
Interest Only Loans : > 4 up to and including 5 years	287	0.44%	\$ 105,043,733	0.63%
Interest Only Loans : > 5 up to and including 6 years	44	0.07%	\$ 15,803,811	0.09%
Interest Only Loans : > 6 up to and including 7 years	12	0.02%	\$ 4,491,083	0.03%
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years	11	0.02%	\$ 4,883,056	0.03%
Interest Only Loans : > 9 up to and including 10 years	7	0.01%	\$ 2,982,703	0.02%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,239	77.15%	\$ 12,454,654,513	74.31%
Residential Investment (Full Recourse)	14,883	22.85%	\$ 4,305,648,824	25.69%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,575	2.42%	\$ 242,202,623	1.45%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,706	4.16%	\$ 725,557,059	4.33%
Purchase of established dwelling	18,958	29.11%	\$ 5,080,219,689	30.31%
Purchase of new erected dwelling	2,203	3.38%	\$ 599,970,882	3.58%
Refinancing existing debt from another lender	13,899	21.34%	\$ 3,848,825,186	22.96%
Refinancing existing debt with ANZ	13,987	21.48%	\$ 3,398,222,855	20.28%
Other	11,794	18.11%	\$ 2,865,305,043	17.10%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	30	0.05%	\$ 12,435,875	0.07%
> 3 up to and including 6 months	1,152	1.77%	\$ 364,946,129	2.18%
> 6 up to and including 9 months	2,474	3.80%	\$ 763,957,055	4.56%
> 9 up to and including 12 months	1,876	2.88%	\$ 625,219,317	3.73%
> 12 up to and including 15 months	553	0.85%	\$ 192,500,212	1.15%
> 15 up to and including 18 months	1,413	2.17%	\$ 454,168,117	2.71%
> 18 up to and including 21 months	1,243	1.91%	\$ 358,397,960	2.14%
> 21 up to and including 24 months	1,038	1.59%	\$ 296,293,238	1.77%
> 24 up to and including 27 months	1,204	1.85%	\$ 423,639,316	2.53%
> 27 up to and including 30 months	1,428	2.19%	\$ 455,140,947	2.72%
> 30 up to and including 33 months	1,178	1.81%	\$ 359,897,044	2.15%
> 33 up to and including 36 months	1,044	1.60%	\$ 281,794,078	1.68%
> 36 up to and including 48 months	6,566	10.08%	\$ 1,970,742,710	11.76%
> 48 up to and including 60 months	10,815	16.61%	\$ 3,006,886,148	17.94%
> 60 up to and including 72 months	10,749	16.51%	\$ 2,824,200,116	16.85%
> 72 up to and including 84 months	6,138	9.43%	\$ 1,404,069,064	8.38%
> 84 up to and including 96 months	5,641	8.66%	\$ 1,161,767,593	6.93%
> 96 up to and including 108 months	4,570	7.02%	\$ 832,575,556	4.97%
> 108 up to and including 120 months	3,113	4.78%	\$ 518,195,383	3.09%
> 120 months	2,897	4.45%	\$ 453,477,480	2.71%
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	41	0.06%	\$ 187,080	0.00%
> 1 up to and including 2 years	100	0.15%	\$ 1,188,518	0.01%
> 2 up to and including 3 years	135	0.21%	\$ 1,954,700	0.01%
> 3 up to and including 4 years	189	0.29%	\$ 4,908,267	0.03%
> 4 up to and including 5 years	204	0.31%	\$ 7,546,771	0.05%
> 5 up to and including 6 years	237	0.36%	\$ 8,703,058	0.05%
> 6 up to and including 7 years	243	0.37%	\$ 11,774,650	0.07%
> 7 up to and including 8 years	217	0.33%	\$ 11,398,139	0.07%
> 8 up to and including 9 years	243	0.37%	\$ 16,658,118	0.10%
> 9 up to and including 10 years	209	0.32%	\$ 16,681,404	0.10%
> 10 up to and including 15 years	2,252	3.46%	\$ 268,356,669	1.60%
> 15 up to and including 20 years	7,350	11.29%	\$ 1,291,798,137	7.71%
> 20 up to and including 25 years	27,915	42.87%	\$ 6,843,149,551	40.83%
> 25 up to and including 30 years	25,787	39.60%	\$ 8,276,018,275	49.38%
> 30 years				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	64,505	99.05%	\$ 16,560,838,094	98.81%
> 0 days up to and including 30 days	513	0.79%	\$ 166,904,942	1.00%
> 30 days up to and including 60 days	85	0.13%	\$ 26,737,354	0.16%
> 60 days up to and including 90 days	19	0.03%	\$ 5,822,946	0.03%
> 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				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Term on Fixed Rate Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	57,384	88.12%	\$ 14,105,265,718	84.16%
Fixed Rate Loans : > 0 up to and including 3 months	731	1.12%	\$ 230,908,220	1.38%
Fixed Rate Loans : > 3 up to and including 6 months	693	1.06%	\$ 230,232,663	1.37%
Fixed Rate Loans : > 6 up to and including 9 months	755	1.16%	\$ 283,976,273	1.69%
Fixed Rate Loans : > 9 up to and including 12 months	691	1.06%	\$ 250,229,509	1.49%
Fixed Rate Loans : > 12 up to and including 15 months	1,609	2.47%	\$ 575,700,756	3.43%
Fixed Rate Loans : > 15 up to and including 18 months	823	1.26%	\$ 274,155,558	1.64%
Fixed Rate Loans : > 18 up to and including 21 months	600	0.92%	\$ 198,797,934	1.19%
Fixed Rate Loans : > 21 up to and including 24 months	336	0.52%	\$ 113,286,564	0.68%
Fixed Rate Loans : > 24 up to and including 27 months	331	0.51%	\$ 114,549,916	0.68%
Fixed Rate Loans : > 27 up to and including 30 months	395	0.61%	\$ 130,437,279	0.78%
Fixed Rate Loans : > 30 up to and including 33 months	397	0.61%	\$ 135,779,275	0.81%
Fixed Rate Loans : > 33 up to and including 36 months	218	0.33%	\$ 74,321,871	0.44%
Fixed Rate Loans : > 36 up to and including 48 months	38	0.06%	\$ 9,062,619	0.05%
Fixed Rate Loans : > 48 up to and including 60 months	121	0.19%	\$ 33,599,181	0.20%
Fixed Rate Loans : > 60 months				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,987	23.01%	\$ 3,125,179,667	18.65%
Fortnightly	20,650	31.71%	\$ 4,271,131,934	25.48%
Monthly	29,485	45.28%	\$ 9,363,991,736	55.87%
Other				
<b>Total</b>	<b>65,122</b>	<b>100.00%</b>	<b>\$ 16,760,303,337</b>	<b>100.00%</b>

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