

**THIS NOTICE IS IMPORTANT AND REQUIRES THE IMMEDIATE ATTENTION OF COVERED BONDHOLDERS. IF COVERED BONDHOLDERS ARE IN ANY DOUBT AS TO THE ACTION THEY SHOULD TAKE, THEY SHOULD SEEK THEIR OWN FINANCIAL AND LEGAL ADVICE IMMEDIATELY FROM THEIR STOCKBROKER, SOLICITOR, ACCOUNTANT OR OTHER INDEPENDENT FINANCIAL OR LEGAL ADVISER**

**IMPORTANT NOTICE TO THE HOLDERS OF**

**EUR 150,000,000 2.765 PER CENT SERIES 2013-3 COVERED BONDS**

**DUE 19 January 2029**

**(ISIN: XS0953107025)**

**EUR 1,250,000,000 2.50 PER CENT SERIES 2014-1 COVERED BONDS**

**DUE 16 January 2024**

**(ISIN: XS1014018045)**

**EUR 151,500,000 1.472 PER CENT SERIES 2015-2 COVERED BONDS**

**DUE 26 August 2031**

**(ISIN: XS1280773679)**

**EUR 180,000,000 1.718 PER CENT SERIES 2016-1 COVERED BONDS**

**DUE 22 January 2036**

**(ISIN: XS1346839373)**

**EUR 750,000,000 0.45 PER CENT SERIES 2016-3 COVERED BONDS**

**DUE 22 November 2023**

**(ISIN: XS1523136247)**

**EUR 230,000,000 1.438 PER CENT SERIES 2017-1 COVERED BONDS**

**DUE 09 March 2037**

**(ISIN: XS1576701665)**

**EUR 205,000,000 1.522 PER CENT SERIES 2017-2 COVERED BONDS**

**DUE 15 May 2037**

**(ISIN: XS1611856805)**

**EUR 1,250,000,000 0.25 PER CENT SERIES 2018-1 COVERED BONDS**

**DUE 29 November 2022**

**(ISIN: XS1916387431)**

**EUR 1,750,000,000 0.25 PER CENT SERIES 2022-1 COVERED BONDS**

**DUE 17 March 2025**

**(ISIN: XS2456253082)**

**(the "Existing Covered Bonds")**

**issued pursuant to  
the Australia and New Zealand Banking Group Limited U.S.\$ 30,000,000,000 ANZ Global Covered  
Bond Programme (the "Programme")**

**NOTICE IS HEREBY GIVEN** to the holders of the Existing Covered Bonds as follows:

12 October 2022

## Background

1. We, Australia and New Zealand Banking Group Limited (the "**Issuer**") refer to the bond trust deed dated 14 November 2011 and made between the Issuer, Perpetual Corporate Trust Limited in its capacity as trustee of the ANZ Residential Covered Bond Trust ("**Covered Bond Guarantor**"), ANZ Capel Court Limited ("**Trust Manager**") and DB Trustees (Hong Kong) Limited ("**Bond Trustee**") as amended and supplemented on 22 November 2012 and as further amended and restated on 15 November 2013 and as further amended and supplemented on 10 November 2014 and as further amended and supplemented on 8 November 2016 and as further amended and supplemented on 9 November 2018 and as further amended and supplemented on 13 November 2019 and as further amended and supplemented on 14 May 2021 and as further amended and supplemented on 13 May 2022 ("**Bond Trust Deed**").

All words and expressions defined in the Bond Trust Deed or the Definitions Schedule (as defined in the Bond Trust Deed), as supplemented, amended or restated from time to time shall (save as otherwise provided herein or unless the context otherwise requires) have the same meanings in this notice.

2. In this notice:
  - (a) "**Effective Date**" means 21 September 2022;
  - (b) "**Amending Deed**" means Amending Deed No. 9 dated 21 September 2022 between, among others, the Issuer, the Covered Bond Guarantor, the Trust Manager and the Bond Trustee; and
  - (c) "**Supplemental Deed**" means the supplemental deed dated 14 November 2011 between (amongst other parties) the Issuer, the Covered Bond Guarantor the Trust Manager and the Bond Trustee (as amended and/or supplemented from time to time).
3. This notice is given to all holders of the Existing Covered Bonds in accordance with:
  - (a) clause 22.6 of the Security Trust Deed; and
  - (b) clause 21.1 of the Bond Trust Deed.

## Amendments to Programme Documents

### *Amendments to the Supplemental Deed*

4. The Amending Deed replaces Schedule 4 - Form of Investor Report of the Supplemental Deed with the form of report as set out in Annexure 1 to this notice.

These amendments took effect on the Effective Date.

## General

5. Copies of the Amending Deed are available during normal business hours on any weekday (Saturdays, Sundays and public holidays excepted) from the specified offices of the Covered Bond Paying Agent and the Issuer as set out below, upon prior written request and proof of holding to the satisfaction of the Covered Bond Paying Agent:

### **Covered Bond Paying Agent**

Deutsche Bank AG, Hong Kong Branch  
Level 60

International Commerce Centre  
1 Austin Road West  
Kowloon, Hong Kong

**The Issuer**

Australia and New Zealand Banking Group Limited  
ANZ Centre Melbourne  
Level 9, 833 Collins Street  
Docklands VIC 3008  
Australia

6. Any queries in relation to the matters set out in this notice should be directed to:

Head of Group Funding  
Australia and New Zealand Banking Group Limited  
ANZ Centre Melbourne  
Level 9, 833 Collins Street  
Docklands VIC 3008  
Australia

Telephone: +61 3 8655 3860

Email: [funding@anz.com](mailto:funding@anz.com)

This notice is given by:

**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED**

For and on behalf of  
**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED**



Name: .....Adrian Went.....

Title: .....Group Treasurer.....

## Annexure 1

Amended Schedule 4 - Form of Investor Report of the  
Supplemental Deed

## ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:  
Determination Date:  
Trust Payment Date:  
Date of Report:

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>Covered Bond Paying Agent:</b>	Deutsche Bank AG, Hong Kong Branch
<b>Paying Agent for A\$ Covered Bonds:</b>	Australia and New Zealand Banking Group Limited
<b>U.S. Paying Agent/U.S. Registrar:</b>	Deutsche Bank Trust Company Americas
<b>N Covered Bond Paying Agent/N Covered Bond Registrar:</b>	Deutsche Bank Aktiengesellschaft*
<b>Luxembourg Registrar:</b>	Deutsche Bank Luxembourg S.A.
<b>Australian Registrar:</b>	Austraclear Services Limited
<b>Servicer:</b>	Australia and New Zealand Banking Group Limited
<b>GIC Account Provider:</b>	Australia and New Zealand Banking Group Limited
<b>Interest Rate Swap Provider:</b>	Australia and New Zealand Banking Group Limited
<b>Contingent Covered Bond Swap Provider:</b>	Australia and New Zealand Banking Group Limited
<b>Trust Manager:</b>	Institutional Securitisation Services Limited
<b>Asset Monitor:</b>	KPMG

\* or such other N Covered Bond Paying Agent or N Covered Bond Registrar that is appointed in respect of any Series of N Covered Bonds pursuant to a supplementary agency agreement

### Ratings Overview

	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	A+ (stable)
Covered Bond Rating	Aaa	AAA

### Compliance Tests

Asset Coverage Test	
Issuer Event of Default	
Covered Bond Guarantor Event of Default	
Has the Amortisation Test been triggered?	
Amortisation Test satisfied?	
Interest Rate Shortfall Test	
Yield Shortfall Test	
Pre-Maturity Test	

### Asset Coverage Test as at [Trust Payment Date]

<u>Calculation of Adjusted Aggregate Receivable Amount</u>	
A	The lower of: (i) Aggregate LVR Adjusted Receivable Amount (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount
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):
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:
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:
Z	Negative carry adjustment:
<b>Adjusted Aggregate Receivable Amount</b>	
(A+B+C+D+E)-Z	
<u>Results of Asset Coverage Test</u>	
Adjusted Aggregate Receivable Amount (AARA):	
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	
Asset Percentage:	
Legislative overcollateralisation requirement#:	
Contractual overcollateralisation minimum:	
Contractual Overcollateralisation Current:	
Reason for contractual overcollateralisation:	
Total Overcollateralisation:	

Note: Any Defined Term 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).

# Section 31A of the Banking Act 1959 (Cwth)

\*Balance includes Reserve Fund Required Amount of S[\*]





**Funding Summary**

	%	Nominal Value
Intercompany Loan		
Subordinated Demand Loan*		
Senior Demand Loan		
<b>Total Funding</b>		

\*\$7,017,899,273 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.

**Additional Disclosure - Article 14 of Directive (EU) 2019 / 216214**

Composition of mortgages in the cover pool	
Updating of security valuations via Indexation*	
Value of cover pool assets	
Currency denomination of cover pool assets	
Cover pool asset ranking	
Domicile of all cover pool assets and related securities	

\* Indexed LVRs reported in this Investor Report 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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

\*\* A Receivable is a Qualifying Receivable if the Receivable is secured by a Mortgage over Property in Australia which is a registered first ranking mortgage or a second ranking registered mortgage where there are two registered mortgages over the Property securing the Receivable and the Seller is the first ranking mortgagee and the first ranking mortgage is also being acquired by the Covered Bond Guarantor

**Cover Pool Assets**

Residential Mortgages	
Cash in GIC Account	
Substitution Assets	
Liquid assets	
<b>Total Cover Pool Assets</b>	

**Residential Mortgage Pool Summary**

Portfolio Cut-off Date	
Current Aggregate Principal Balance	
Number of Loans (Unconsolidated)	
Number of Loans (Consolidated)	
Average Loan Size (Consolidated)	
Maximum Loan Balance (Consolidated)	
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	
Weighted Average Interest Rate	
Weighted Average Seasoning (Months)	
Weighted Average Remaining Term (Months)	

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)				
Prepayment History (SMM)				

\*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%				
> 40.00% up to and including 45.00%				
> 45.00% up to and including 50.00%				
> 50.00% up to and including 55.00%				
> 55.00% up to and including 60.00%				
> 60.00% up to and including 65.00%				
> 65.00% up to and including 70.00%				
> 70.00% up to and including 75.00%				
> 75.00% up to and including 80.00%				
> 80.00% up to and including 85.00%				
> 85.00% up to and including 90.00%				
> 90.00% up to and including 95.00%				
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</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%				
> 40.00% up to and including 45.00%				
> 45.00% up to and including 50.00%				
> 50.00% up to and including 55.00%				
> 55.00% up to and including 60.00%				
> 60.00% up to and including 65.00%				
> 65.00% up to and including 70.00%				
> 70.00% up to and including 75.00%				
> 75.00% up to and including 80.00%				
> 80.00% up to and including 85.00%				
> 85.00% up to and including 90.00%				
> 90.00% up to and including 95.00%				
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</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%				
> 40.00% up to and including 45.00%				
> 45.00% up to and including 50.00%				
> 50.00% up to and including 55.00%				
> 55.00% up to and including 60.00%				
> 60.00% up to and including 65.00%				
> 65.00% up to and including 70.00%				
> 70.00% up to and including 75.00%				
> 75.00% up to and including 80.00%				
> 80.00% up to and including 85.00%				
> 85.00% up to and including 90.00%				
> 90.00% up to and including 95.00%				
> 95.00% up to and including 100.00%				
> 100.00%				
<b>Total</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 Covered Bond Prospectus (section titled "Summary of the Principal Documents").

**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%				
> 3.75% up to and including 4.00%				
> 4.00% up to and including 4.25%				
> 4.25% up to and including 4.50%				
> 4.50% up to and including 4.75%				
> 4.75% up to and including 5.00%				
> 5.00% up to and including 5.25%				
> 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%				
> 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>				

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed				
<= 2 Year Fixed				
<= 3 Year Fixed				
<= 4 Year Fixed				
<= 5 Year Fixed				
> 5 Year Fixed				
Total Fixed Rate				
Total Variable Rate				
<b>Total</b>				

**Mortgage Pool by Consolidated Loan Balance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000				
> \$100,000 up to and including \$200,000				
> \$200,000 up to and including \$300,000				
> \$300,000 up to and including \$400,000				
> \$400,000 up to and including \$500,000				
> \$500,000 up to and including \$600,000				
> \$600,000 up to and including \$700,000				
> \$700,000 up to and including \$800,000				
> \$800,000 up to and including \$900,000				
> \$900,000 up to and including \$1.00m				
> \$1.00m up to and including \$1.25m				
> \$1.25m up to and including \$1.50m				
> \$1.50m up to and including \$1.75m				
> \$1.75m up to and including \$2.00m				
> \$2.00m				
<b>Total</b>				

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT				
VIC				
TAS				
QLD				
SA				
WA				
NT				
<b>Total</b>				

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro				
Non Metro				
<b>Total</b>				

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro				
NSW / ACT - Non Metro				
VIC - Metro				
VIC - Non Metro				
TAS - Metro				
TAS - Non Metro				
QLD - Metro				
QLD - Non Metro				
SA - Metro				
SA - Non Metro				
WA - Metro				
WA - Non Metro				
NT - Metro				
NT - Non Metro				
<b>Total</b>				

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)				
3977 (Botanic Ridge, VIC)				
3064 (Craigieburn, VIC)				
3030 (Caeoroc, VIC)				
2155 (Beaumont Hills, NSW)				
2170 (Casula, NSW)				
2145 (Constitution Hill, NSW)				
3150 (Brandon Park, VIC)				
2153 (Baulkham Hills, NSW)				
3978 (Cardinia, VIC)				
3805 (Fountain Gate, VIC)				
3810 (Pakenham, VIC)				
2765 (Angus, NSW)				
3000 (Melbourne, VIC)				
6164 (Atwell, WA)				
2560 (Airds, NSW)				
3023 (Burnside, VIC)				
2148 (Ardell Park, NSW)				
2570 (Belimbla Park, NSW)				
3199 (Frankston, VIC)				
<b>Total</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)				
21203 (Casey - South, VIC)				
11703 (Sydney Inner City, NSW)				
20904 (Whittlesea - Wallan, VIC)				
21005 (Tullamarine - Broadmeadows, VIC)				
21205 (Morash, VIC)				
21304 (Melton - Bacchus Marsh, VIC)				
21101 (Knox, VIC)				
20701 (Boroondara, VIC)				
20604 (Melbourne City, VIC)				
21202 (Casey - North, VIC)				
12602 (Ryde - Hunters Hill, NSW)				
11501 (Baulkham Hills, NSW)				
11602 (Blacktown - North, NSW)				
12504 (Parramatta, NSW)				
11904 (Kogarah - Rockdale, NSW)				
50502 (Stirling, WA)				
20802 (Glen Eira, VIC)				
12103 (Ku-ring-gai, NSW)				
21402 (Morrington Peninsula, VIC)				
<b>Total</b>				

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I				
Interest Only				
<b>Total</b>				

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans				
Low Doc Loans				
No Doc Loans				
<b>Total</b>				

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans				
Interest Only Loans : > 0 up to and including 1 years				
Interest Only Loans : > 1 up to and including 2 years				
Interest Only Loans : > 2 up to and including 3 years				
Interest Only Loans : > 3 up to and including 4 years				
Interest Only Loans : > 4 up to and including 5 years				
Interest Only Loans : > 5 up to and including 6 years				
Interest Only Loans : > 6 up to and including 7 years				
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years				
Interest Only Loans : > 9 up to and including 10 years				
Interest Only Loans : > 10 years				
<b>Total</b>				

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)				
Residential Investment (Full Recourse)				
Residential Investment (Limited Recourse)				
<b>Total</b>				

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling				
Business / Commercial / Investment				
Construction of a dwelling (construction completed)				
Purchase of established dwelling				
Purchase of new erected dwelling				
Refinancing existing debt from another lender				
Refinancing existing debt with ANZ				
Other				
<b>Total</b>				

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months				
> 3 up to and including 6 months				
> 6 up to and including 9 months				
> 9 up to and including 12 months				
> 12 up to and including 15 months				
> 15 up to and including 18 months				
> 18 up to and including 21 months				
> 21 up to and including 24 months				
> 24 up to and including 27 months				
> 27 up to and including 30 months				
> 30 up to and including 33 months				
> 33 up to and including 36 months				
> 36 up to and including 48 months				
> 48 up to and including 60 months				
> 60 up to and including 72 months				
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
<b>Total</b>				

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year				
> 1 up to and including 2 years				
> 2 up to and including 3 years				
> 3 up to and including 4 years				
> 4 up to and including 5 years				
> 5 up to and including 6 years				
> 6 up to and including 7 years				
> 7 up to and including 8 years				
> 8 up to and including 9 years				
> 9 up to and including 10 years				
> 10 up to and including 15 years				
> 15 up to and including 20 years				
> 20 up to and including 25 years				
> 25 up to and including 30 years				
> 30 years				
<b>Total</b>				

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)				
> 0 days up to and including 30 days				
> 30 days up to and including 60 days				
> 60 days up to and including 90 days				
> 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>				

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans				
Fixed Rate Loans : > 0 up to and including 3 months				
Fixed Rate Loans : > 3 up to and including 6 months				
Fixed Rate Loans : > 6 up to and including 9 months				
Fixed Rate Loans : > 9 up to and including 12 months				
Fixed Rate Loans : > 12 up to and including 15 months				
Fixed Rate Loans : > 15 up to and including 18 months				
Fixed Rate Loans : > 18 up to and including 21 months				
Fixed Rate Loans : > 21 up to and including 24 months				
Fixed Rate Loans : > 24 up to and including 27 months				
Fixed Rate Loans : > 27 up to and including 30 months				
Fixed Rate Loans : > 30 up to and including 33 months				
Fixed Rate Loans : > 33 up to and including 36 months				
Fixed Rate Loans : > 36 up to and including 48 months				
Fixed Rate Loans : > 48 up to and including 60 months				
Fixed Rate Loans : > 60 months				
<b>Total</b>				

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly				
Fortnightly				
Monthly				
Other				
<b>Total</b>				

<p><b>Trust Manager</b>                      Institutional Securitisation Services Limited                      ABN 30 004 768 807                      Level 5, 242 Pitt Street                      Sydney, New South Wales, Australia 2000</p> <p><b>Contacts:</b>                      Rita David                      Head of Structured Capital Markets Trade Services                      Global Capital Markets, ANZ                      Phone: (61 2) 8037 0643                      Email: rita.david@anz.com</p>	<p><b>Issuer</b>                      Australia and New Zealand Banking Group Limited                      ABN 11 005 357 522                      Level 9, 833 Collins Street                      Melbourne, Victoria, Australia 3000</p> <p>John Needham                      Head of Capital and Structured Funding                      Group Treasury, ANZ                      Phone: (61 2) 8037 0670                      Email: john.needham@anz.com</p>
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**DISCLAIMER**

- This report is intended to be accessed only by investors who have lawfully 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") ("Programme").
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