



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>	2 September 2013
<b>Determination Date:</b>	19 September 2013
<b>Trust Payment Date:</b>	23 September 2013
<b>Date of Report:</b>	23 September 2013

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 & 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 & New Zealand Banking Group Limited
<b>Trust Manager:</b>	ANZ Capel Court Limited
<b>Asset Monitor:</b>	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (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	N/A

Asset Coverage Test as at 23 September 2013		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$16,428,681,173
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$14,314,985,970
		\$14,314,985,970
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
<b>Adjusted Aggregate Receivable Amount</b>		
(A+B+C+D+E)-Z		\$14,314,985,970
<b>Results of Asset Coverage Test</b>		
Adjusted Aggregate Receivable Amount (AARA):		\$14,314,985,970
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$13,251,903,958
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		87.00%
Contractual Overcollateralisation:		114.94%
Total Overcollateralisation:		124.16%

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 23 September 2013

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
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 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF LIBOR + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m BBSW + 95
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi-Annual	1.00%
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	3m USDL +61
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	3m GBPL + 27
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%
<b>Total</b>	-	-	\$13,251,903,958	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	N/A
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 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	N/A
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	N/A
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	N/A
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	N/A
Series 2012-8	ANZ	US05252FAB67 US05252EAB92	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	XS0882235863	LSX	Soft Bullet	04 Feb 2016	04 Feb 2017
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	19 Jan 2030
Series 2013-4	ANZ	AUSCB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 13,251,903,958	100.00%
Subordinated Demand Loan*	\$ 3,202,102,901	24.16%
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$ 16,454,006,859</b>	

\*\$1,221,933,347 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	02 Sep 2013
Current Aggregate Principal Balance (AUD)	\$ 16,454,006,859
Number of Loans (Unconsolidated)	56,729
Number of Loans (Consolidated)	56,729
Average Loan Size (Consolidated)	\$ 290,046
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.26%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	62.75%
Weighted Average Interest Rate	5.13%
Weighted Average Seasoning (Months)	20.77
Weighted Average Remaining Term (Months)	329.53

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)	17.69%	17.58%	16.22%	15.85%
Prepayment History (SMM)	1.61%	1.60%	1.46%	1.43%

\*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 40.0%	9,166	16.16%	\$ 1,184,758,479	7.20%
> 40.0% up to and including 45.0%	2,148	3.79%	\$ 461,600,655	2.81%
> 45.0% up to and including 50.0%	2,702	4.76%	\$ 652,710,062	3.97%
> 50.0% up to and including 55.0%	2,870	5.06%	\$ 746,479,382	4.54%
> 55.0% up to and including 60.0%	3,634	6.41%	\$ 1,023,992,859	6.22%
> 60.0% up to and including 65.0%	3,824	6.74%	\$ 1,133,415,217	6.89%
> 65.0% up to and including 70.0%	4,517	7.96%	\$ 1,422,814,838	8.65%
> 70.0% up to and including 75.0%	5,577	9.83%	\$ 1,820,385,550	11.06%
> 75.0% up to and including 80.0%	22,291	39.29%	\$ 8,007,849,816	48.67%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</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 40.0%	12,607	22.22%	\$ 1,694,287,170	10.30%
> 40.0% up to and including 45.0%	2,574	4.54%	\$ 611,678,470	3.72%
> 45.0% up to and including 50.0%	3,000	5.29%	\$ 781,544,520	4.75%
> 50.0% up to and including 55.0%	3,385	5.97%	\$ 943,460,279	5.73%
> 55.0% up to and including 60.0%	3,965	6.99%	\$ 1,192,234,983	7.25%
> 60.0% up to and including 65.0%	4,255	7.50%	\$ 1,367,979,607	8.31%
> 65.0% up to and including 70.0%	4,941	8.71%	\$ 1,646,186,872	10.00%
> 70.0% up to and including 75.0%	6,656	11.73%	\$ 2,309,104,263	14.03%
> 75.0% up to and including 80.0%	15,346	27.05%	\$ 5,907,530,695	35.90%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</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 40.0%	13,810	24.34%	\$ 1,930,835,727	11.73%
> 40.0% up to and including 45.0%	2,726	4.81%	\$ 676,129,493	4.11%
> 45.0% up to and including 50.0%	3,145	5.54%	\$ 848,690,976	5.16%
> 50.0% up to and including 55.0%	3,589	6.33%	\$ 1,045,400,842	6.35%
> 55.0% up to and including 60.0%	3,904	6.88%	\$ 1,211,616,977	7.36%
> 60.0% up to and including 65.0%	4,488	7.91%	\$ 1,483,080,124	9.01%
> 65.0% up to and including 70.0%	5,492	9.68%	\$ 1,874,267,342	11.39%
> 70.0% up to and including 75.0%	7,269	12.81%	\$ 2,658,687,402	16.16%
> 75.0% up to and including 80.0%	9,629	16.97%	\$ 3,740,685,201	22.73%
> 80.0% up to and including 85.0%	2,384	4.20%	\$ 896,824,119	5.45%
> 85.0% up to and including 90.0%	251	0.44%	\$ 77,898,625	0.47%
> 90.0% up to and including 95.0%	23	0.04%	\$ 5,619,499	0.03%
> 95.0% up to and including 100.0%	18	0.03%	\$ 4,021,542	0.02%
> 100.0%	1	0.00%	\$ 248,987	0.00%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

\*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 5.00%	14,674	25.87%	\$ 6,027,415,754	36.63%
> 5.00% up to and including 5.25%	33,171	58.47%	\$ 8,458,966,516	51.41%
> 5.25% up to and including 5.50%	3,767	6.64%	\$ 878,102,747	5.34%
> 5.50% up to and including 5.75%	357	0.63%	\$ 82,102,365	0.50%
> 5.75% up to and including 6.00%	2,970	5.24%	\$ 541,262,665	3.29%
> 6.00% up to and including 6.25%	921	1.62%	\$ 258,969,973	1.57%
> 6.25% up to and including 6.50%	716	1.26%	\$ 177,257,603	1.08%
> 6.50% up to and including 6.75%	88	0.16%	\$ 18,733,655	0.11%
> 6.75% up to and including 7.00%	60	0.11%	\$ 10,529,867	0.06%
> 7.00% up to and including 7.25%	2	0.00%	\$ 432,024	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.01%	\$ 233,691	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>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,266	3.99%	\$ 634,546,018	3.86%
<= 2 Year Fixed	1,953	3.44%	\$ 564,428,999	3.43%
<= 3 Year Fixed	571	1.01%	\$ 170,405,804	1.04%
<= 4 Year Fixed	86	0.15%	\$ 17,178,639	0.10%
<= 5 Year Fixed	61	0.11%	\$ 16,305,522	0.10%
> 5 Year Fixed	3	0.01%	\$ 233,691	0.00%
Total Fixed Rate	4,940	8.71%	\$ 1,403,098,673	8.53%
Total Variable Rate	51,789	91.29%	\$ 15,050,908,186	91.47%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</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	6,735	11.87%	\$ 395,203,851	2.40%
> \$100,000 up to and including \$200,000	11,545	20.35%	\$ 1,779,578,629	10.82%
> \$200,000 up to and including \$300,000	16,176	28.51%	\$ 4,073,323,196	24.76%
> \$300,000 up to and including \$400,000	11,234	19.80%	\$ 3,875,818,689	23.56%
> \$400,000 up to and including \$500,000	5,288	9.32%	\$ 2,361,028,097	14.35%
> \$500,000 up to and including \$600,000	2,665	4.70%	\$ 1,455,242,564	8.84%
> \$600,000 up to and including \$700,000	1,305	2.30%	\$ 844,560,892	5.13%
> \$700,000 up to and including \$800,000	664	1.17%	\$ 496,477,504	3.02%
> \$800,000 up to and including \$900,000	396	0.70%	\$ 337,088,504	2.05%
> \$900,000 up to and including \$1.00m	267	0.47%	\$ 254,723,197	1.55%
> \$1.00m up to and including \$1.25m	255	0.45%	\$ 283,964,019	1.73%
> \$1.25m up to and including \$1.50m	129	0.23%	\$ 177,465,745	1.08%
> \$1.50m up to and including \$1.75m	43	0.08%	\$ 69,159,163	0.42%
> \$1.75m up to and including \$2.00m	27	0.05%	\$ 50,372,808	0.31%
> \$2.00m				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	14,739	25.98%	\$ 4,751,154,581	28.88%
VIC	18,509	32.63%	\$ 5,537,176,954	33.65%
TAS	1,530	2.70%	\$ 269,252,811	1.64%
QLD	9,689	17.08%	\$ 2,515,355,973	15.29%
SA	4,271	7.53%	\$ 977,944,590	5.94%
WA	7,617	13.43%	\$ 2,293,242,450	13.94%
NT	374	0.66%	\$ 109,879,500	0.67%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	40,351	71.13%	\$ 12,908,445,635	78.45%
Non Metro	16,378	28.87%	\$ 3,545,561,224	21.55%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	10,406	18.34%	\$ 3,795,776,108	23.07%
NSW / ACT - Non Metro	4,333	7.64%	\$ 955,378,473	5.81%
VIC - Metro	14,773	26.04%	\$ 4,816,730,016	29.27%
VIC - Non Metro	3,736	6.59%	\$ 720,446,938	4.38%
TAS - Metro	788	1.39%	\$ 152,742,301	0.93%
TAS - Non Metro	742	1.31%	\$ 116,510,510	0.71%
QLD - Metro	4,320	7.62%	\$ 1,228,116,992	7.46%
QLD - Non Metro	5,369	9.46%	\$ 1,287,238,980	7.82%
SA - Metro	3,159	5.57%	\$ 781,177,821	4.75%
SA - Non Metro	1,112	1.96%	\$ 196,766,769	1.20%
WA - Metro	6,591	11.62%	\$ 2,039,153,241	12.39%
WA - Non Metro	1,026	1.81%	\$ 254,089,209	1.54%
NT - Metro	314	0.55%	\$ 94,749,155	0.58%
NT - Non Metro	60	0.11%	\$ 15,130,344	0.09%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	395	0.70%	\$ 114,657,770	0.70%
3977 (Frankston, VIC)	377	0.66%	\$ 94,076,132	0.57%
3029 (Melb North West, VIC)	361	0.64%	\$ 85,499,984	0.52%
6065 (Brand, WA)	260	0.46%	\$ 79,009,490	0.48%
2155 (Seven Hills, NSW)	207	0.36%	\$ 78,164,856	0.48%
6164 (Brand, WA)	267	0.47%	\$ 75,352,338	0.46%
6155 (Tangney, WA)	228	0.40%	\$ 65,823,808	0.40%
3023 (Footscray, VIC)	240	0.42%	\$ 65,709,731	0.40%
6018 (Stirling, WA)	150	0.26%	\$ 64,043,456	0.39%
3064 (Melb North West, VIC)	261	0.46%	\$ 62,370,572	0.38%
2026 (Waterloo, NSW)	98	0.17%	\$ 59,562,227	0.36%
3806 (Dandenong, VIC)	215	0.38%	\$ 59,343,642	0.36%
3121 (Moorabbin, VIC)	151	0.27%	\$ 59,160,669	0.36%
4740 (Central QLD, QLD)	211	0.37%	\$ 59,076,733	0.36%
2153 (Seven Hills, NSW)	160	0.28%	\$ 57,282,762	0.35%
3150 (Mulgrave, VIC)	137	0.24%	\$ 54,147,366	0.33%
3805 (Dandenong, VIC)	204	0.36%	\$ 52,484,258	0.32%
3195 (Dandenong, VIC)	143	0.25%	\$ 52,306,258	0.32%
3000 (Melbourne City, VIC)	149	0.26%	\$ 52,059,557	0.32%
2170 (Campbelltown, NSW)	197	0.35%	\$ 51,384,375	0.31%
<b>Total</b>	<b>4,411</b>	<b>7.78%</b>	<b>\$ 1,341,515,985</b>	<b>8.15%</b>

\*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
20505 (Inner Melbourne, VIC)	1,617	2.85%	\$ 661,224,417	4.02%
20510 (Western Melbourne, VIC)	2,098	3.70%	\$ 639,461,397	3.89%
50515 (North Metropolitan, WA)	1,888	3.33%	\$ 590,335,371	3.59%
20565 (Southern Melbourne, VIC)	1,403	2.47%	\$ 589,587,069	3.58%
20550 (Eastern Middle Melbourne, VIC)	1,328	2.34%	\$ 499,561,175	3.04%
50520 (South West Metropolitan, WA)	1,604	2.83%	\$ 474,586,226	2.88%
10505 (Inner Sydney, NSW)	1,089	1.92%	\$ 470,493,461	2.86%
10515 (St George-Sutherland, NSW)	1,141	2.01%	\$ 426,209,807	2.59%
20580 (South Eastern Outer Melbourne, VIC)	1,495	2.64%	\$ 379,787,181	2.31%
10540 (Central Western Sydney, NSW)	1,124	1.98%	\$ 348,174,515	2.12%
50510 (East Metropolitan, WA)	1,218	2.15%	\$ 341,581,070	2.08%
10555 (Lower Northern Sydney, NSW)	729	1.29%	\$ 338,265,248	2.06%
50525 (South East Metropolitan, WA)	1,104	1.95%	\$ 322,514,367	1.96%
20545 (Boroondara City, VIC)	593	1.05%	\$ 313,724,997	1.91%
10560 (Central Northern Sydney, NSW)	669	1.18%	\$ 304,328,872	1.85%
20530 (Northern Middle Melbourne, VIC)	897	1.58%	\$ 298,121,216	1.81%
10565 (Northern Beaches, NSW)	591	1.04%	\$ 288,348,966	1.75%
50505 (Central Metropolitan, WA)	549	0.97%	\$ 252,091,675	1.53%
20555 (Eastern Outer Melbourne, VIC)	866	1.53%	\$ 238,232,403	1.45%
30507 (Northwest Outer Brisbane, QLD)	857	1.51%	\$ 238,150,506	1.45%
<b>Total</b>	<b>22,860</b>	<b>40.30%</b>	<b>\$ 8,014,779,936</b>	<b>48.71%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	44,525	78.49%	\$ 11,910,453,377	72.39%
Interest Only	12,204	21.51%	\$ 4,543,553,482	27.61%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	56,729	100.00%	\$ 16,454,006,859	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	44,525	78.49%	\$ 11,910,453,377	72.39%
Interest Only Loans : > 0 up to and including 1 years	1,769	3.12%	\$ 637,490,194	3.87%
Interest Only Loans : > 1 up to and including 2 years	2,371	4.18%	\$ 837,567,087	5.09%
Interest Only Loans : > 2 up to and including 3 years	2,251	3.97%	\$ 827,635,242	5.03%
Interest Only Loans : > 3 up to and including 4 years	2,961	5.22%	\$ 1,128,440,861	6.86%
Interest Only Loans : > 4 up to and including 5 years	1,363	2.40%	\$ 578,537,914	3.52%
Interest Only Loans : > 5 up to and including 6 years	115	0.20%	\$ 41,205,748	0.25%
Interest Only Loans : > 6 up to and including 7 years	269	0.47%	\$ 89,701,582	0.55%
Interest Only Loans : > 7 up to and including 8 years	380	0.67%	\$ 126,491,585	0.77%
Interest Only Loans : > 8 up to and including 9 years	495	0.87%	\$ 179,611,738	1.09%
Interest Only Loans : > 9 up to and including 10 years	230	0.41%	\$ 96,871,531	0.59%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	42,670	75.22%	\$ 12,035,617,206	73.15%
Residential Investment (Full Recourse)	14,059	24.78%	\$ 4,418,389,652	26.85%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,126	1.98%	\$ 224,632,660	1.37%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,162	3.81%	\$ 651,580,124	3.96%
Purchase of established dwelling	14,761	26.02%	\$ 4,649,113,231	28.26%
Purchase of new erected dwelling	1,227	2.16%	\$ 369,242,514	2.24%
Refinancing existing debt from another lender	10,008	17.64%	\$ 3,007,761,413	18.28%
Refinancing existing debt with ANZ	16,265	28.67%	\$ 4,359,875,797	26.50%
Other	11,180	19.71%	\$ 3,191,801,120	19.40%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</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	707	1.25%	\$ 199,234,011	1.21%
> 3 up to and including 6 months	3,849	6.78%	\$ 1,122,222,452	6.82%
> 6 up to and including 9 months	4,133	7.29%	\$ 1,408,565,228	8.56%
> 9 up to and including 12 months	4,862	8.57%	\$ 1,574,181,396	9.57%
> 12 up to and including 15 months	5,054	8.91%	\$ 1,544,790,034	9.39%
> 15 up to and including 18 months	6,481	11.42%	\$ 1,862,286,850	11.32%
> 18 up to and including 21 months	7,427	13.09%	\$ 2,063,831,448	12.54%
> 21 up to and including 24 months	5,710	10.07%	\$ 1,601,889,350	9.74%
> 24 up to and including 27 months	3,736	6.59%	\$ 1,098,217,605	6.67%
> 27 up to and including 30 months	2,472	4.36%	\$ 673,594,236	4.09%
> 30 up to and including 33 months	2,658	4.69%	\$ 733,182,473	4.46%
> 33 up to and including 36 months	3,036	5.35%	\$ 820,336,166	4.99%
> 36 up to and including 48 months	5,231	9.22%	\$ 1,427,091,965	8.67%
> 48 up to and including 60 months	1,352	2.38%	\$ 318,230,542	1.93%
> 60 up to and including 72 months	21	0.04%	\$ 6,353,102	0.04%
> 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>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</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	1	0.00%	\$ 10,117	0.00%
> 1 up to and including 2 years	13	0.02%	\$ 197,253	0.00%
> 2 up to and including 3 years	45	0.08%	\$ 1,300,015	0.01%
> 3 up to and including 4 years	116	0.20%	\$ 3,513,970	0.02%
> 4 up to and including 5 years	94	0.17%	\$ 3,763,455	0.02%
> 5 up to and including 6 years	97	0.17%	\$ 5,641,978	0.03%
> 6 up to and including 7 years	84	0.15%	\$ 5,011,072	0.03%
> 7 up to and including 8 years	153	0.27%	\$ 9,132,555	0.06%
> 8 up to and including 9 years	349	0.62%	\$ 19,789,028	0.12%
> 9 up to and including 10 years	182	0.32%	\$ 13,683,546	0.08%
> 10 up to and including 15 years	901	1.59%	\$ 105,658,913	0.64%
> 15 up to and including 20 years	1,350	2.38%	\$ 234,393,005	1.42%
> 20 up to and including 25 years	4,783	8.43%	\$ 1,113,156,876	6.77%
> 25 up to and including 30 years	48,561	85.60%	\$ 14,938,755,077	90.79%
> 30 years				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	55,886	98.51%	\$ 16,210,839,130	98.52%
> 0 days up to and including 30 days	678	1.20%	\$ 195,751,067	1.19%
> 30 days up to and including 60 days	110	0.19%	\$ 30,266,421	0.18%
> 60 days up to and including 90 days	55	0.10%	\$ 17,150,242	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				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</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	51,789	91.29%	\$ 15,050,908,186	91.47%
Fixed Rate Loans : > 0 up to and including 3 months	469	0.83%	\$ 122,663,007	0.75%
Fixed Rate Loans : > 3 up to and including 6 months	1,066	1.88%	\$ 300,415,598	1.83%
Fixed Rate Loans : > 6 up to and including 9 months	583	1.03%	\$ 174,719,258	1.06%
Fixed Rate Loans : > 9 up to and including 12 months	148	0.26%	\$ 36,748,154	0.22%
Fixed Rate Loans : > 12 up to and including 15 months	454	0.80%	\$ 120,029,672	0.73%
Fixed Rate Loans : > 15 up to and including 18 months	527	0.93%	\$ 152,254,422	0.93%
Fixed Rate Loans : > 18 up to and including 21 months	749	1.32%	\$ 228,597,771	1.39%
Fixed Rate Loans : > 21 up to and including 24 months	223	0.39%	\$ 63,547,135	0.39%
Fixed Rate Loans : > 24 up to and including 27 months	224	0.39%	\$ 65,697,285	0.40%
Fixed Rate Loans : > 27 up to and including 30 months	127	0.22%	\$ 39,293,556	0.24%
Fixed Rate Loans : > 30 up to and including 33 months	181	0.32%	\$ 54,014,372	0.33%
Fixed Rate Loans : > 33 up to and including 36 months	39	0.07%	\$ 11,400,590	0.07%
Fixed Rate Loans : > 36 up to and including 48 months	86	0.15%	\$ 17,178,639	0.10%
Fixed Rate Loans : > 48 up to and including 60 months	61	0.11%	\$ 16,305,522	0.10%
Fixed Rate Loans : > 60 months	3	0.01%	\$ 233,691	0.00%
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,960	21.08%	\$ 2,817,267,485	17.12%
Fortnightly	18,444	32.51%	\$ 4,550,595,672	27.66%
Monthly	26,325	46.40%	\$ 9,086,143,702	55.22%
Other				
<b>Total</b>	<b>56,729</b>	<b>100.00%</b>	<b>\$ 16,454,006,859</b>	<b>100.00%</b>

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