

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	2 December 2013
Determination Date:	19 December 2013
Trust Payment Date:	23 December 2013
Date of Report:	23 December 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.

Issuer:	Australia & 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 & New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Limited
Asset Monitor:	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 December 2013

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,307,809,625
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,079,628,892
		\$15,079,628,892
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	\$15,079,628,892
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$15,079,628,892
	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:	130.80%

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 December 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%
Total	-	-	\$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*	\$ 4,081,002,811	30.80%
Senior Demand Loan	\$ -	-
Total Funding	\$ 17,332,906,768	

*\$2,100,833,257 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 Dec 2013
Current Aggregate Principal Balance (AUD)	\$ 17,332,906,768
Number of Loans (Unconsolidated)	60,602
Number of Loans (Consolidated)	60,602
Average Loan Size (Consolidated)	\$ 286,012
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.81%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	62.34%
Weighted Average Interest Rate	5.12%
Weighted Average Seasoning (Months)	21.89
Weighted Average Remaining Term (Months)	327.29

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)	19.42%	17.78%	17.03%	16.08%
Prepayment History (SMM)	1.78%	1.62%	1.54%	1.45%

*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%	9,978	16.46%	\$ 1,284,135,029	7.41%
> 40.0% up to and including 45.0%	2,331	3.85%	\$ 498,401,080	2.88%
> 45.0% up to and including 50.0%	2,945	4.86%	\$ 699,639,172	4.04%
> 50.0% up to and including 55.0%	3,143	5.19%	\$ 799,740,509	4.61%
> 55.0% up to and including 60.0%	3,971	6.55%	\$ 1,117,986,820	6.45%
> 60.0% up to and including 65.0%	4,128	6.81%	\$ 1,213,349,179	7.00%
> 65.0% up to and including 70.0%	4,868	8.03%	\$ 1,510,246,704	8.71%
> 70.0% up to and including 75.0%	5,939	9.80%	\$ 1,914,460,063	11.05%
> 75.0% up to and including 80.0%	23,241	38.35%	\$ 8,273,374,002	47.73%
> 80.0% up to and including 85.0%	29	0.05%	\$ 10,429,827	0.06%
> 85.0% up to and including 90.0%	23	0.04%	\$ 9,699,170	0.06%
> 90.0% up to and including 95.0%	5	0.01%	\$ 1,088,756	0.01%
> 95.0% up to and including 100.0%	1	0.00%	\$ 356,458	0.00%
> 100.0%				
Total	60,602	100.00%	\$ 17,332,906,768	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 40.0%	13,886	22.91%	\$ 1,868,001,989	10.78%
> 40.0% up to and including 45.0%	2,839	4.68%	\$ 672,439,431	3.88%
> 45.0% up to and including 50.0%	3,227	5.32%	\$ 827,832,478	4.78%
> 50.0% up to and including 55.0%	3,704	6.11%	\$ 1,021,901,448	5.90%
> 55.0% up to and including 60.0%	4,342	7.16%	\$ 1,299,378,696	7.50%
> 60.0% up to and including 65.0%	4,550	7.51%	\$ 1,453,358,349	8.38%
> 65.0% up to and including 70.0%	5,332	8.80%	\$ 1,755,032,143	10.13%
> 70.0% up to and including 75.0%	7,275	12.00%	\$ 2,516,782,728	14.52%
> 75.0% up to and including 80.0%	15,378	25.38%	\$ 5,888,073,133	33.97%
> 80.0% up to and including 85.0%	53	0.09%	\$ 23,776,580	0.14%
> 85.0% up to and including 90.0%	16	0.03%	\$ 6,329,792	0.04%
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	60,602	100.00%	\$ 17,332,906,768	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 40.0%	15,226	25.12%	\$ 2,130,399,495	12.29%
> 40.0% up to and including 45.0%	3,011	4.97%	\$ 736,174,554	4.25%
> 45.0% up to and including 50.0%	3,418	5.64%	\$ 918,062,113	5.30%
> 50.0% up to and including 55.0%	3,812	6.29%	\$ 1,098,296,655	6.34%
> 55.0% up to and including 60.0%	4,287	7.07%	\$ 1,320,043,977	7.62%
> 60.0% up to and including 65.0%	4,756	7.85%	\$ 1,568,902,441	9.05%
> 65.0% up to and including 70.0%	5,893	9.72%	\$ 1,998,750,405	11.53%
> 70.0% up to and including 75.0%	7,450	12.29%	\$ 2,708,329,795	15.63%
> 75.0% up to and including 80.0%	10,139	16.73%	\$ 3,896,126,513	22.48%
> 80.0% up to and including 85.0%	2,309	3.81%	\$ 865,587,383	4.99%
> 85.0% up to and including 90.0%	257	0.42%	\$ 82,191,047	0.47%
> 90.0% up to and including 95.0%	30	0.05%	\$ 6,711,644	0.04%
> 95.0% up to and including 100.0%	13	0.02%	\$ 3,081,760	0.02%
> 100.0%	1	0.00%	\$ 248,987	0.00%
Total	60,602	100.00%	\$ 17,332,906,768	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. It is noted that the LVR distribution reported in the table above uses the Property Index updated in September 2013. 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%	15,940	26.30%	\$ 6,400,633,665	36.93%
> 5.00% up to and including 5.25%	35,349	58.33%	\$ 8,921,193,524	51.47%
> 5.25% up to and including 5.50%	4,236	6.99%	\$ 971,089,783	5.60%
> 5.50% up to and including 5.75%	280	0.46%	\$ 58,676,303	0.34%
> 5.75% up to and including 6.00%	3,195	5.27%	\$ 564,268,456	3.26%
> 6.00% up to and including 6.25%	840	1.39%	\$ 238,320,978	1.37%
> 6.25% up to and including 6.50%	626	1.03%	\$ 152,039,627	0.88%
> 6.50% up to and including 6.75%	76	0.13%	\$ 16,128,262	0.09%
> 6.75% up to and including 7.00%	54	0.09%	\$ 9,539,148	0.06%
> 7.00% up to and including 7.25%	2	0.00%	\$ 428,870	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	4	0.01%	\$ 588,153	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,515	4.15%	\$ 698,525,118	4.03%
<= 2 Year Fixed	2,307	3.81%	\$ 683,698,129	3.94%
<= 3 Year Fixed	703	1.16%	\$ 211,530,086	1.22%
<= 4 Year Fixed	81	0.13%	\$ 18,410,900	0.11%
<= 5 Year Fixed	71	0.12%	\$ 19,833,056	0.11%
> 5 Year Fixed	4	0.01%	\$ 588,153	0.00%
Total Fixed Rate	5,681	9.37%	\$ 1,632,585,442	9.42%
Total Variable Rate	54,921	90.63%	\$ 15,700,321,327	90.58%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,237	11.94%	\$ 410,974,282	2.37%
> \$100,000 up to and including \$200,000	12,892	21.27%	\$ 1,989,225,027	11.48%
> \$200,000 up to and including \$300,000	17,169	28.33%	\$ 4,322,737,453	24.94%
> \$300,000 up to and including \$400,000	11,889	19.62%	\$ 4,101,502,081	23.66%
> \$400,000 up to and including \$500,000	5,529	9.12%	\$ 2,467,942,091	14.24%
> \$500,000 up to and including \$600,000	2,755	4.55%	\$ 1,504,771,572	8.68%
> \$600,000 up to and including \$700,000	1,339	2.21%	\$ 866,318,526	5.00%
> \$700,000 up to and including \$800,000	656	1.08%	\$ 490,220,782	2.83%
> \$800,000 up to and including \$900,000	430	0.71%	\$ 365,525,993	2.11%
> \$900,000 up to and including \$1.00m	258	0.43%	\$ 246,541,383	1.42%
> \$1.00m up to and including \$1.25m	261	0.43%	\$ 289,818,863	1.67%
> \$1.25m up to and including \$1.50m	123	0.20%	\$ 168,425,289	0.97%
> \$1.50m up to and including \$1.75m	42	0.07%	\$ 67,597,735	0.39%
> \$1.75m up to and including \$2.00m	22	0.04%	\$ 41,305,690	0.24%
> \$2.00m				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	15,504	25.58%	\$ 4,917,018,349	28.37%
VIC	19,792	32.66%	\$ 5,828,062,141	33.62%
TAS	1,670	2.76%	\$ 294,767,888	1.70%
QLD	10,400	17.16%	\$ 2,679,442,923	15.46%
SA	4,679	7.72%	\$ 1,062,996,619	6.13%
WA	8,144	13.44%	\$ 2,427,488,393	14.01%
NT	413	0.68%	\$ 123,130,455	0.71%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	42,834	70.68%	\$ 13,509,006,676	77.94%
Non Metro	17,768	29.32%	\$ 3,823,900,092	22.06%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	10,842	17.89%	\$ 3,900,000,357	22.50%
NSW / ACT - Non Metro	4,662	7.69%	\$ 1,017,017,992	5.87%
VIC - Metro	15,733	25.96%	\$ 5,049,969,595	29.14%
VIC - Non Metro	4,059	6.70%	\$ 778,092,546	4.49%
TAS - Metro	858	1.42%	\$ 166,833,133	0.96%
TAS - Non Metro	812	1.34%	\$ 127,934,755	0.74%
QLD - Metro	4,572	7.54%	\$ 1,286,460,749	7.42%
QLD - Non Metro	5,828	9.62%	\$ 1,392,982,174	8.04%
SA - Metro	3,448	5.69%	\$ 844,345,165	4.87%
SA - Non Metro	1,231	2.03%	\$ 218,651,454	1.26%
WA - Metro	7,034	11.61%	\$ 2,154,702,739	12.43%
WA - Non Metro	1,110	1.83%	\$ 272,785,654	1.57%
NT - Metro	347	0.57%	\$ 106,694,938	0.62%
NT - Non Metro	66	0.11%	\$ 16,435,517	0.09%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	419	0.69%	\$ 119,570,063	0.69%
3977 (Frankston, VIC)	389	0.64%	\$ 97,387,693	0.56%
3029 (Melb North West, VIC)	382	0.63%	\$ 90,728,027	0.52%
6065 (Brand, WA)	281	0.46%	\$ 83,748,941	0.48%
6164 (Brand, WA)	288	0.48%	\$ 80,574,479	0.46%
2155 (Seven Hills, NSW)	214	0.35%	\$ 80,229,114	0.46%
3064 (Melb North West, VIC)	293	0.48%	\$ 69,965,507	0.40%
6018 (Stirling, WA)	162	0.27%	\$ 69,010,601	0.40%
3023 (Footscray, VIC)	255	0.42%	\$ 68,665,742	0.40%
6155 (Tangney, WA)	229	0.38%	\$ 67,693,701	0.39%
4740 (Central QLD, QLD)	232	0.38%	\$ 65,104,732	0.38%
2026 (Waterloo, NSW)	105	0.17%	\$ 62,439,864	0.36%
3806 (Dandenong, VIC)	227	0.37%	\$ 62,255,248	0.36%
3121 (Moorabbin, VIC)	166	0.27%	\$ 61,903,911	0.36%
2153 (Seven Hills, NSW)	160	0.26%	\$ 56,464,882	0.33%
3805 (Dandenong, VIC)	220	0.36%	\$ 56,430,731	0.33%
3195 (Dandenong, VIC)	155	0.26%	\$ 54,984,044	0.32%
2170 (Campbelltown, NSW)	208	0.34%	\$ 53,501,596	0.31%
3754 (Melb North West, VIC)	192	0.32%	\$ 53,499,390	0.31%
3150 (Mulgrave, VIC)	143	0.24%	\$ 53,342,161	0.31%
Total	4,720	7.79%	\$ 1,407,500,426	8.12%

*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)	1,713	2.83%	\$ 687,394,473	3.97%
20510 (Western Melbourne, VIC)	2,221	3.66%	\$ 665,706,861	3.84%
50515 (North Metropolitan, WA)	2,009	3.32%	\$ 622,263,928	3.59%
20565 (Southern Melbourne, VIC)	1,494	2.47%	\$ 610,512,218	3.52%
20550 (Eastern Middle Melbourne, VIC)	1,425	2.35%	\$ 526,640,411	3.04%
50520 (South West Metropolitan, WA)	1,729	2.85%	\$ 507,655,463	2.93%
10505 (Inner Sydney, NSW)	1,136	1.87%	\$ 480,050,242	2.77%
10515 (St George-Sutherland, NSW)	1,192	1.97%	\$ 441,564,244	2.55%
20580 (South Eastern Outer Melbourne, VIC)	1,592	2.63%	\$ 402,327,311	2.32%
50510 (East Metropolitan, WA)	1,299	2.14%	\$ 362,775,036	2.09%
10540 (Central Western Sydney, NSW)	1,160	1.91%	\$ 356,146,322	2.05%
50525 (South East Metropolitan, WA)	1,155	1.91%	\$ 330,262,870	1.91%
10555 (Lower Northern Sydney, NSW)	737	1.22%	\$ 329,783,857	1.90%
20545 (Boroondara City, VIC)	620	1.02%	\$ 326,433,244	1.88%
20530 (Northern Middle Melbourne, VIC)	955	1.58%	\$ 310,132,534	1.79%
10560 (Central Northern Sydney, NSW)	687	1.13%	\$ 310,063,435	1.79%
10565 (Northern Beaches, NSW)	625	1.03%	\$ 297,715,562	1.72%
50505 (Central Metropolitan, WA)	591	0.98%	\$ 265,136,458	1.53%
20555 (Eastern Outer Melbourne, VIC)	916	1.51%	\$ 251,595,996	1.45%
40520 (Southern Adelaide, SA)	1,088	1.80%	\$ 251,202,700	1.45%
Total	24,344	40.17%	\$ 8,335,363,163	48.09%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	47,594	78.54%	\$ 12,539,342,238	72.34%
Interest Only	13,008	21.46%	\$ 4,793,564,531	27.66%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	60,602	100.00%	\$ 17,332,906,768	100.00%
Low Doc Loans				
No Doc Loans				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	47,594	78.54%	\$ 12,539,342,238	72.34%
Interest Only Loans : > 0 up to and including 1 years	2,054	3.39%	\$ 732,030,860	4.22%
Interest Only Loans : > 1 up to and including 2 years	2,824	4.66%	\$ 1,002,874,065	5.79%
Interest Only Loans : > 2 up to and including 3 years	2,610	4.31%	\$ 951,273,974	5.49%
Interest Only Loans : > 3 up to and including 4 years	2,763	4.56%	\$ 1,081,647,686	6.24%
Interest Only Loans : > 4 up to and including 5 years	1,241	2.05%	\$ 486,451,378	2.81%
Interest Only Loans : > 5 up to and including 6 years	127	0.21%	\$ 44,362,965	0.26%
Interest Only Loans : > 6 up to and including 7 years	352	0.58%	\$ 110,398,142	0.64%
Interest Only Loans : > 7 up to and including 8 years	380	0.63%	\$ 132,464,143	0.76%
Interest Only Loans : > 8 up to and including 9 years	481	0.79%	\$ 183,208,279	1.06%
Interest Only Loans : > 9 up to and including 10 years	176	0.29%	\$ 68,853,037	0.40%
Interest Only Loans : > 10 years				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	45,486	75.06%	\$ 12,631,397,023	72.88%
Residential Investment (Full Recourse)	15,116	24.94%	\$ 4,701,509,746	27.12%
Residential Investment (Limited Recourse)				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,275	2.10%	\$ 259,256,902	1.50%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,449	4.04%	\$ 734,756,360	4.24%
Purchase of established dwelling	14,884	24.56%	\$ 4,621,377,075	26.66%
Purchase of new erected dwelling	1,240	2.05%	\$ 363,694,356	2.10%
Refinancing existing debt from another lender	10,347	17.07%	\$ 3,068,886,860	17.71%
Refinancing existing debt with ANZ	18,360	30.30%	\$ 4,908,293,084	28.32%
Other	12,047	19.88%	\$ 3,376,642,132	19.48%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	703	1.16%	\$ 213,038,534	1.23%
> 3 up to and including 6 months	3,208	5.29%	\$ 927,063,407	5.35%
> 6 up to and including 9 months	5,679	9.37%	\$ 1,712,974,987	9.88%
> 9 up to and including 12 months	4,372	7.21%	\$ 1,439,187,476	8.30%
> 12 up to and including 15 months	4,876	8.05%	\$ 1,526,860,741	8.81%
> 15 up to and including 18 months	5,147	8.49%	\$ 1,524,883,814	8.80%
> 18 up to and including 21 months	6,313	10.42%	\$ 1,773,335,942	10.23%
> 21 up to and including 24 months	7,323	12.08%	\$ 1,990,653,781	11.48%
> 24 up to and including 27 months	5,538	9.14%	\$ 1,523,396,418	8.79%
> 27 up to and including 30 months	3,505	5.78%	\$ 1,007,784,537	5.81%
> 30 up to and including 33 months	2,347	3.87%	\$ 626,928,967	3.62%
> 33 up to and including 36 months	2,486	4.10%	\$ 671,710,144	3.88%
> 36 up to and including 48 months	7,206	11.89%	\$ 1,944,014,537	11.22%
> 48 up to and including 60 months	1,713	2.83%	\$ 409,372,909	2.36%
> 60 up to and including 72 months	186	0.31%	\$ 41,700,576	0.24%
> 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				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	6	0.01%	\$ 39,514	0.00%
> 1 up to and including 2 years	26	0.04%	\$ 373,631	0.00%
> 2 up to and including 3 years	80	0.13%	\$ 1,873,215	0.01%
> 3 up to and including 4 years	150	0.25%	\$ 4,334,474	0.03%
> 4 up to and including 5 years	119	0.20%	\$ 4,803,910	0.03%
> 5 up to and including 6 years	98	0.16%	\$ 5,197,799	0.03%
> 6 up to and including 7 years	108	0.18%	\$ 5,475,048	0.03%
> 7 up to and including 8 years	222	0.37%	\$ 12,538,730	0.07%
> 8 up to and including 9 years	359	0.59%	\$ 20,751,492	0.12%
> 9 up to and including 10 years	189	0.31%	\$ 13,697,515	0.08%
> 10 up to and including 15 years	1,023	1.69%	\$ 122,974,584	0.71%
> 15 up to and including 20 years	1,591	2.63%	\$ 277,880,778	1.60%
> 20 up to and including 25 years	5,807	9.58%	\$ 1,353,838,179	7.81%
> 25 up to and including 30 years	50,824	83.87%	\$ 15,509,127,901	89.48%
> 30 years				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	59,631	98.40%	\$ 17,049,541,742	98.37%
> 0 days up to and including 30 days	810	1.34%	\$ 238,189,231	1.37%
> 30 days up to and including 60 days	113	0.19%	\$ 31,293,077	0.18%
> 60 days up to and including 90 days	48	0.08%	\$ 13,882,718	0.08%
> 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	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	54,921	90.63%	\$ 15,700,321,327	90.58%
Fixed Rate Loans : > 0 up to and including 3 months	1,100	1.82%	\$ 304,752,437	1.76%
Fixed Rate Loans : > 3 up to and including 6 months	615	1.01%	\$ 183,686,550	1.06%
Fixed Rate Loans : > 6 up to and including 9 months	262	0.43%	\$ 70,226,437	0.41%
Fixed Rate Loans : > 9 up to and including 12 months	538	0.89%	\$ 139,859,694	0.81%
Fixed Rate Loans : > 12 up to and including 15 months	548	0.90%	\$ 154,516,859	0.89%
Fixed Rate Loans : > 15 up to and including 18 months	1,062	1.75%	\$ 331,261,538	1.91%
Fixed Rate Loans : > 18 up to and including 21 months	407	0.67%	\$ 115,350,931	0.67%
Fixed Rate Loans : > 21 up to and including 24 months	290	0.48%	\$ 82,568,800	0.48%
Fixed Rate Loans : > 24 up to and including 27 months	143	0.24%	\$ 43,439,040	0.25%
Fixed Rate Loans : > 27 up to and including 30 months	289	0.48%	\$ 90,209,740	0.52%
Fixed Rate Loans : > 30 up to and including 33 months	200	0.33%	\$ 59,639,381	0.34%
Fixed Rate Loans : > 33 up to and including 36 months	71	0.12%	\$ 18,241,925	0.11%
Fixed Rate Loans : > 36 up to and including 48 months	81	0.13%	\$ 18,410,900	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	71	0.12%	\$ 19,833,056	0.11%
Fixed Rate Loans : > 60 months	4	0.01%	\$ 588,153	0.00%
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,958	21.38%	\$ 3,012,135,918	17.38%
Fortnightly	19,540	32.24%	\$ 4,755,126,857	27.43%
Monthly	28,104	46.37%	\$ 9,565,643,994	55.19%
Other				
Total	60,602	100.00%	\$ 17,332,906,768	100.00%

Trust Manager

ANZ Capel Court Limited
 ABN 30 004 768 807
 Level 10, 100 Queen Street
 Melbourne, Victoria, Australia 3000

Contacts:

Kamlesh Dyal
 Associate Director, Debt Capital Markets Services
 Global Capital Markets, ANZ
 Phone: (61 3) 8655 9092
 Facsimile: (61 3) 8542 5283
 Email: dyalk@anz.com

Issuer

Australia & New Zealand Banking Group Limited
 ABN 11 005 357 522
 Level 9, 833 Collins Street
 Melbourne, Victoria, Australia 3000

David Goode
 Head of Debt Investor Relations
 Group Treasury, ANZ
 Phone: (61 3) 8654 5357
 Facsimile: (61 3) 9273 1687
 Email: David.Goode@anz.com

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