



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	29 February 2012
Determination Date:	20 March 2012
Trust Payment Date:	22 March 2012

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	F-1+
ANZ Long Term Senior Unsecured Rating	Aa2	AA-
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 22 March 2012

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of Aggregate LVR Adjusted Receivable Amount and Asset Percentage Adjusted Receivable Balance Amount:	\$5,984,977,601
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:	\$122,367,854
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$6,107,345,455
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$6,107,345,455
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$3,542,720,584
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
	Asset Percentage:	83.60%

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

Summary as at 22 March 2012

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%
Total	-	-	\$3,542,720,584	-	-	-

Bonds	CUSIP	ISIN	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2011-1	(Reg S) 05252FAA8 (144A) 05252EAA1	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016
Series 2012-1	073056632	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-2	073112923	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022
Series 2012-3		CH0143838032	SIX	Hard Bullet	13 Feb 2019	13 Feb 2019
Series 2012-4		CH0142821468	SIX	Hard Bullet	13 Feb 2015	13 Feb 2015

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 3,542,720,584	100.00%
Subordinated Demand Loan	\$ 3,737,704,454	105.50%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 7,280,425,039	

*\$3,043,317,029 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	29 Feb 2012
Current Aggregate Principal Balance (AUD)	\$ 7,159,064,115
Number of Loans (Unconsolidated)	25,868
Number of Loans (Consolidated)	25,868
Average Loan Size (Consolidated)	\$ 276,754
Maximum Loan Balance (Consolidated)	\$ 1,976,862
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.07%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.16%
Weighted Average Interest Rate	6.58%
Weighted Average Seasoning (Months)	14.52
Weighted Average Remaining Term (Months)	337.29

Prepayment Information*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	15.93%	15.67%	-	-	15.57%
Prepayment History (SMM)	1.44%	1.41%	-	-	1.40%

*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 25.0%	2,320	8.97%	\$ 186,593,010	2.61%
> 25.0% up to and including 30.0%	672	2.60%	\$ 96,548,908	1.35%
> 30.0% up to and including 35.0%	793	3.07%	\$ 139,501,195	1.95%
> 35.0% up to and including 40.0%	928	3.59%	\$ 185,453,592	2.59%
> 40.0% up to and including 45.0%	985	3.81%	\$ 218,393,396	3.05%
> 45.0% up to and including 50.0%	1,226	4.74%	\$ 294,816,842	4.12%
> 50.0% up to and including 55.0%	1,365	5.28%	\$ 360,316,753	5.03%
> 55.0% up to and including 60.0%	1,664	6.43%	\$ 472,802,766	6.60%
> 60.0% up to and including 65.0%	1,715	6.63%	\$ 499,595,696	6.98%
> 65.0% up to and including 70.0%	2,134	8.25%	\$ 668,995,059	9.34%
> 70.0% up to and including 75.0%	2,492	9.63%	\$ 792,831,974	11.07%
> 75.0% up to and including 80.0%	9,568	36.99%	\$ 3,240,877,779	45.27%
> 80.0% up to and including 85.0%	6	0.02%	\$ 2,337,146	0.03%
> 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%				
Total	25,868	100.00%	\$ 7,159,064,115	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 25.0%	3,041	11.76%	\$ 253,887,018	3.55%
> 25.0% up to and including 30.0%	764	2.95%	\$ 120,509,102	1.68%
> 30.0% up to and including 35.0%	893	3.45%	\$ 165,613,959	2.31%
> 35.0% up to and including 40.0%	1,036	4.00%	\$ 215,539,188	3.01%
> 40.0% up to and including 45.0%	1,115	4.31%	\$ 258,770,706	3.61%
> 45.0% up to and including 50.0%	1,358	5.25%	\$ 345,198,353	4.82%
> 50.0% up to and including 55.0%	1,537	5.94%	\$ 423,910,289	5.92%
> 55.0% up to and including 60.0%	1,915	7.40%	\$ 555,579,385	7.76%
> 60.0% up to and including 65.0%	1,895	7.33%	\$ 583,428,485	8.15%
> 65.0% up to and including 70.0%	2,320	8.97%	\$ 747,289,446	10.44%
> 70.0% up to and including 75.0%	2,750	10.63%	\$ 902,115,516	12.60%
> 75.0% up to and including 80.0%	7,219	27.91%	\$ 2,578,670,643	36.02%
> 80.0% up to and including 85.0%	25	0.10%	\$ 8,552,024	0.12%
> 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%				
Total	25,868	100.00%	\$ 7,159,064,115	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 25.0%	3,162	12.22%	\$ 267,359,089	3.73%
> 25.0% up to and including 30.0%	814	3.15%	\$ 127,057,271	1.77%
> 30.0% up to and including 35.0%	916	3.54%	\$ 174,016,611	2.43%
> 35.0% up to and including 40.0%	1,030	3.98%	\$ 213,828,992	2.99%
> 40.0% up to and including 45.0%	1,131	4.37%	\$ 266,520,826	3.72%
> 45.0% up to and including 50.0%	1,348	5.21%	\$ 332,145,197	4.64%
> 50.0% up to and including 55.0%	1,606	6.21%	\$ 447,144,444	6.25%
> 55.0% up to and including 60.0%	1,807	6.99%	\$ 530,356,770	7.41%
> 60.0% up to and including 65.0%	2,022	7.82%	\$ 616,854,863	8.62%
> 65.0% up to and including 70.0%	2,383	9.21%	\$ 767,254,573	10.72%
> 70.0% up to and including 75.0%	2,956	11.43%	\$ 997,815,940	13.94%
> 75.0% up to and including 80.0%	3,957	15.30%	\$ 1,378,472,899	19.25%
> 80.0% up to and including 85.0%	2,351	9.09%	\$ 885,583,271	12.37%
> 85.0% up to and including 90.0%	377	1.46%	\$ 152,567,693	2.13%
> 90.0% up to and including 95.0%	8	0.03%	\$ 2,085,678	0.03%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

* Based on quarterly data provided by RP Data using the hedonic index values. 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 6.00%	181	0.70%	\$ 48,254,881	0.67%
> 6.00% up to and including 6.25%	423	1.64%	\$ 103,373,661	1.44%
> 6.25% up to and including 6.50%	5,068	19.59%	\$ 1,989,472,004	27.79%
> 6.50% up to and including 6.75%	17,680	68.35%	\$ 4,575,614,338	63.91%
> 6.75% up to and including 7.00%	1,685	6.51%	\$ 372,044,756	5.20%
> 7.00% up to and including 7.25%	40	0.15%	\$ 4,328,370	0.06%
> 7.25% up to and including 7.50%	790	3.05%	\$ 65,874,897	0.92%
> 7.50% up to and including 7.75%	1	0.00%	\$ 101,208	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	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	364	1.41%	\$ 87,872,338	1.23%
<= 2 Year Fixed	346	1.34%	\$ 82,121,936	1.15%
<= 3 Year Fixed	304	1.18%	\$ 68,571,115	0.96%
<= 4 Year Fixed	2	0.01%	\$ 533,340	0.01%
<= 5 Year Fixed	32	0.12%	\$ 6,009,260	0.08%
> 5 Year Fixed	1	0.00%	\$ 101,208	0.00%
Total Fixed Rate	1,049	4.06%	\$ 245,209,197	3.43%
Total Variable Rate	24,819	95.94%	\$ 6,913,854,918	96.57%
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	3,199	12.37%	\$ 197,760,225	2.76%
> \$100,000 up to and including \$200,000	5,880	22.73%	\$ 912,301,140	12.74%
> \$200,000 up to and including \$300,000	7,595	29.36%	\$ 1,913,467,343	26.73%
> \$300,000 up to and including \$400,000	4,833	18.68%	\$ 1,674,083,825	23.38%
> \$400,000 up to and including \$500,000	2,174	8.40%	\$ 969,217,552	13.54%
> \$500,000 up to and including \$600,000	1,033	3.99%	\$ 564,832,609	7.89%
> \$600,000 up to and including \$700,000	487	1.88%	\$ 315,861,605	4.41%
> \$700,000 up to and including \$800,000	255	0.99%	\$ 190,728,026	2.66%
> \$800,000 up to and including \$900,000	135	0.52%	\$ 115,219,988	1.61%
> \$900,000 up to and including \$1.00m	115	0.44%	\$ 109,432,685	1.53%
> \$1.00m up to and including \$1.25m	109	0.42%	\$ 119,968,826	1.68%
> \$1.25m up to and including \$1.50m	43	0.17%	\$ 58,706,735	0.82%
> \$1.50m up to and including \$1.75m	6	0.02%	\$ 10,083,122	0.14%
> \$1.75m up to and including \$2.00m	4	0.02%	\$ 7,400,434	0.10%
> \$2.00m				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	6,342	24.52%	\$ 1,935,245,493	27.03%
VIC	8,991	34.76%	\$ 2,533,721,039	35.39%
TAS	814	3.15%	\$ 143,677,708	2.01%
QLD	4,068	15.73%	\$ 1,029,951,559	14.39%
SA	1,903	7.36%	\$ 419,659,081	5.86%
WA	3,598	13.91%	\$ 1,056,154,366	14.75%
NT	152	0.59%	\$ 40,654,870	0.57%
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Top 20 Postcodes

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	189	0.73%	\$ 52,174,679	0.73%
3977 (Frankston, VIC)	191	0.74%	\$ 44,254,249	0.62%
3029 (Melb North West, VIC)	194	0.75%	\$ 43,642,566	0.61%
6065 (Brand, WA)	129	0.50%	\$ 38,462,049	0.54%
6164 (Brand, WA)	109	0.42%	\$ 30,984,273	0.43%
3023 (Footscray, VIC)	111	0.43%	\$ 30,307,824	0.42%
2155 (Seven Hills, NSW)	82	0.32%	\$ 30,037,346	0.42%
6155 (Tangney, WA)	106	0.41%	\$ 29,950,687	0.42%
3806 (Dandenong, VIC)	115	0.44%	\$ 29,646,571	0.41%
3121 (Moorabbin, VIC)	70	0.27%	\$ 28,993,922	0.40%
3805 (Dandenong, VIC)	106	0.41%	\$ 27,492,429	0.38%
3064 (Melb North West, VIC)	112	0.43%	\$ 25,637,886	0.36%
6018 (Stirling, WA)	62	0.24%	\$ 25,333,615	0.35%
6210 (Brand, WA)	103	0.40%	\$ 24,881,029	0.35%
3199 (Frankston, VIC)	99	0.38%	\$ 24,394,119	0.34%
3037 (Hawthorn, VIC)	102	0.39%	\$ 24,095,285	0.34%
4740 (Central QLD, QLD)	92	0.36%	\$ 24,023,777	0.34%
6030 (Curtin, WA)	76	0.29%	\$ 23,416,608	0.33%
6069 (Stirling, WA)	80	0.31%	\$ 23,239,646	0.32%
3150 (Mulgrave, VIC)	60	0.23%	\$ 22,965,623	0.32%
Total	2,188	8.46%	\$ 603,934,182	8.44%

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	1,072	4.14%	\$ 312,812,302	4.37%
20505 (Inner Melbourne, VIC)	728	2.81%	\$ 289,971,604	4.05%
50515 (North Metropolitan, WA)	871	3.37%	\$ 274,466,153	3.83%
20565 (Southern Melbourne, VIC)	611	2.36%	\$ 243,748,403	3.40%
20550 (Eastern Middle Melbourne, VIC)	615	2.38%	\$ 222,134,149	3.10%
50520 (South West Metropolitan, WA)	742	2.87%	\$ 221,616,972	3.10%
10505 (Inner Sydney, NSW)	483	1.87%	\$ 199,290,762	2.78%
20580 (South Eastern Outer Melbourne, VIC)	776	3.00%	\$ 187,541,371	2.62%
10515 (St George-Sutherland, NSW)	467	1.81%	\$ 164,204,449	2.29%
50510 (East Metropolitan, WA)	581	2.25%	\$ 160,021,779	2.24%
50525 (South East Metropolitan, WA)	512	1.98%	\$ 140,223,729	1.96%
10540 (Central Western Sydney, NSW)	469	1.81%	\$ 136,536,512	1.91%
10555 (Lower Northern Sydney, NSW)	301	1.16%	\$ 135,758,100	1.90%
20530 (Northern Middle Melbourne, VIC)	409	1.58%	\$ 134,637,749	1.88%
20545 (Boroondara City, VIC)	250	0.97%	\$ 125,863,768	1.76%
10560 (Central Northern Sydney, NSW)	280	1.08%	\$ 123,944,334	1.73%
10565 (Northern Beaches, NSW)	244	0.94%	\$ 119,291,793	1.67%
20555 (Eastern Outer Melbourne, VIC)	444	1.72%	\$ 118,342,300	1.65%
50505 (Central Metropolitan, WA)	272	1.05%	\$ 114,040,618	1.59%
30507 (Northwest Outer Brisbane, QLD)	381	1.47%	\$ 103,735,088	1.45%
Total	10,508	40.62%	\$ 3,528,181,933	49.28%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	20,703	80.03%	\$ 5,385,780,837	75.23%
Interest Only	5,165	19.97%	\$ 1,773,283,278	24.77%
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	25,868	100.00%	\$ 7,159,064,115	100.00%
Low Doc Loans				
No Doc Loans				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	20,703	80.03%	\$ 5,385,780,837	75.23%
> 0 yrs up to and including 1 yrs	484	1.87%	\$ 176,440,943	2.46%
> 1 yrs up to and including 2 yrs	623	2.41%	\$ 211,136,509	2.95%
> 2 yrs up to and including 3 yrs	638	2.47%	\$ 205,403,589	2.87%
> 3 yrs up to and including 4 yrs	1,907	7.37%	\$ 660,913,422	9.23%
> 4 yrs up to and including 5 yrs	768	2.97%	\$ 272,782,575	3.81%
> 5 yrs up to and including 6 yrs	8	0.03%	\$ 2,872,394	0.04%
> 6 yrs up to and including 7 yrs	50	0.19%	\$ 16,613,889	0.23%
> 7 yrs up to and including 8 yrs	128	0.49%	\$ 42,812,897	0.60%
> 8 yrs up to and including 9 yrs	432	1.67%	\$ 140,354,045	1.96%
> 9 yrs up to and including 10 yrs	127	0.49%	\$ 43,953,016	0.61%
> 10 yrs				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	19,942	77.09%	\$ 5,415,764,989	75.65%
Residential Investment (Full Recourse)	5,926	22.91%	\$ 1,743,299,126	24.35%
Residential Investment (Limited Recourse)				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	523	2.02%	\$ 91,815,746	1.28%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	919	3.55%	\$ 270,635,878	3.78%
Purchase of established dwelling	7,520	29.07%	\$ 2,321,782,851	32.43%
Purchase of new erected dwelling	572	2.21%	\$ 160,744,771	2.25%
Refinancing existing debt from another lender	4,287	16.57%	\$ 1,166,367,090	16.29%
Refinancing existing debt with ANZ	6,659	25.74%	\$ 1,713,845,439	23.94%
Other	5,388	20.83%	\$ 1,433,872,341	20.03%
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	3,685	14.25%	\$ 891,420,939	12.45%
> 3 up to and including 6 months	3,406	13.17%	\$ 851,308,258	11.89%
> 6 up to and including 9 months	1,284	4.96%	\$ 402,480,609	5.62%
> 9 up to and including 12 months	2,298	8.88%	\$ 661,497,107	9.24%
> 12 up to and including 15 months	3,416	13.21%	\$ 993,933,338	13.88%
> 15 up to and including 18 months	3,936	15.22%	\$ 1,143,708,086	15.98%
> 18 up to and including 21 months	3,496	13.51%	\$ 1,033,718,417	14.44%
> 21 up to and including 24 months	1,405	5.43%	\$ 409,634,203	5.72%
> 24 up to and including 27 months	942	3.64%	\$ 269,688,795	3.77%
> 27 up to and including 30 months	650	2.51%	\$ 171,623,768	2.40%
> 30 up to and including 33 months	484	1.87%	\$ 112,081,803	1.57%
> 33 up to and including 36 months	361	1.40%	\$ 90,899,365	1.27%
> 36 up to and including 48 months	505	1.95%	\$ 127,069,427	1.77%
> 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				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

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	1	0.00%	\$ 29,271	0.00%
> 2 up to and including 3 years	10	0.04%	\$ 304,671	0.00%
> 3 up to and including 4 years	19	0.07%	\$ 1,054,464	0.01%
> 4 up to and including 5 years	78	0.30%	\$ 2,730,791	0.04%
> 5 up to and including 6 years	26	0.10%	\$ 1,455,675	0.02%
> 6 up to and including 7 years	53	0.20%	\$ 2,443,984	0.03%
> 7 up to and including 8 years	26	0.10%	\$ 1,669,420	0.02%
> 8 up to and including 9 years	95	0.37%	\$ 6,683,660	0.09%
> 9 up to and including 10 years	257	0.99%	\$ 13,849,456	0.19%
> 10 up to and including 15 years	359	1.39%	\$ 41,029,137	0.57%
> 15 up to and including 20 years	415	1.60%	\$ 65,615,078	0.92%
> 20 up to and including 25 years	1,497	5.79%	\$ 333,682,649	4.66%
> 25 up to and including 30 years	23,032	89.04%	\$ 6,688,515,860	93.43%
> 30 years				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	25,404	98.21%	\$ 7,027,645,126	98.16%
> 0 days up to and including 30 days	430	1.66%	\$ 119,966,133	1.68%
> 30 days up to and including 60 days	27	0.10%	\$ 8,582,071	0.12%
> 60 days up to and including 90 days	7	0.03%	\$ 2,870,785	0.04%
> 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	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 months	24,819	95.94%	\$ 6,913,854,918	96.57%
> 0 up to and including 3 months				
> 3 up to and including 6 months	12	0.05%	\$ 3,231,409	0.05%
> 6 up to and including 9 months	283	1.09%	\$ 65,020,500	0.91%
> 9 up to and including 12 months	69	0.27%	\$ 19,620,429	0.27%
> 12 up to and including 15 months				
> 15 up to and including 18 months	14	0.05%	\$ 2,688,626	0.04%
> 18 up to and including 21 months	201	0.78%	\$ 44,348,233	0.62%
> 21 up to and including 24 months	131	0.51%	\$ 35,085,076	0.49%
> 24 up to and including 27 months				
> 27 up to and including 30 months	30	0.12%	\$ 5,891,730	0.08%
> 30 up to and including 33 months	242	0.94%	\$ 54,905,033	0.77%
> 33 up to and including 36 months	32	0.12%	\$ 7,774,351	0.11%
> 36 up to and including 48 months	2	0.01%	\$ 533,340	0.01%
> 48 up to and including 60 months	32	0.12%	\$ 6,009,260	0.08%
> 60 months	1	0.00%	\$ 101,208	0.00%
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	5,603	21.66%	\$ 1,277,714,855	17.85%
Fortnightly	8,744	33.80%	\$ 2,147,282,721	29.99%
Monthly	11,521	44.54%	\$ 3,734,066,539	52.16%
Other				
Total	25,868	100.00%	\$ 7,159,064,115	100.00%

Trust Manager

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

Issuer

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

Contacts:

Kam Dyll
Associate Director, Debt Capital Markets Services
Global Capital Markets, ANZ
Phone: (61 3) 9273 1851
Facsimile: (61 3) 8542 5283
Email: dyallk@anz.com

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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