



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	3 January 2012
Determination Date:	20 January 2012
Trust Payment Date:	24 January 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 24 January 2012		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of Aggregate LVR Adjusted Receivable Amount and Asset Percentage Adjusted Receivable Balance Amount:	\$3,964,992,233
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	\$3,964,992,233
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$3,964,992,233
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$2,801,979,023
	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 24 January 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%

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

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 2,801,979,023	100.00%
Subordinated Demand Loan	\$ 1,940,003,449	69.24%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 4,741,982,472	

*\$1,390,920,318 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	03 Jan 2012
Current Aggregate Principal Balance (AUD)	\$ 4,742,813,675
Number of Loans (Unconsolidated)	16,478
Number of Loans (Consolidated)	16,478
Average Loan Size (Consolidated)	\$ 287,827
Maximum Loan Balance (Consolidated)	\$ 1,500,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	66.62%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	66.39%
Weighted Average Interest Rate	6.56%
Weighted Average Seasoning (Months)	16.30
Weighted Average Remaining Term (Months)	337.96

Prepayment Information*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	18.43%	-	-	-	-
Prepayment History (SMM)	1.68%	-	-	-	-

*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%	1,044	6.34%	\$ 82,221,705	1.73%
> 25.0% up to and including 30.0%	325	1.97%	\$ 41,960,816	0.88%
> 30.0% up to and including 35.0%	397	2.41%	\$ 68,074,922	1.44%
> 35.0% up to and including 40.0%	456	2.77%	\$ 84,950,520	1.79%
> 40.0% up to and including 45.0%	475	2.88%	\$ 96,652,236	2.04%
> 45.0% up to and including 50.0%	628	3.81%	\$ 142,042,489	2.99%
> 50.0% up to and including 55.0%	691	4.19%	\$ 169,033,489	3.56%
> 55.0% up to and including 60.0%	941	5.71%	\$ 256,586,399	5.41%
> 60.0% up to and including 65.0%	1,091	6.62%	\$ 313,096,036	6.60%
> 65.0% up to and including 70.0%	1,404	8.52%	\$ 434,037,406	9.15%
> 70.0% up to and including 75.0%	1,817	11.03%	\$ 583,883,368	12.31%
> 75.0% up to and including 80.0%	7,208	43.74%	\$ 2,469,809,101	52.07%
> 80.0% up to and including 85.0%	1	0.01%	\$ 465,190	0.01%
> 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	16,478	100.00%	\$ 4,742,813,675	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%	1,503	9.12%	\$ 121,376,748	2.56%
> 25.0% up to and including 30.0%	391	2.37%	\$ 57,198,410	1.21%
> 30.0% up to and including 35.0%	480	2.91%	\$ 88,022,072	1.86%
> 35.0% up to and including 40.0%	538	3.26%	\$ 105,893,397	2.23%
> 40.0% up to and including 45.0%	558	3.39%	\$ 120,703,113	2.54%
> 45.0% up to and including 50.0%	716	4.35%	\$ 172,537,814	3.64%
> 50.0% up to and including 55.0%	831	5.04%	\$ 217,514,160	4.59%
> 55.0% up to and including 60.0%	1,112	6.75%	\$ 311,676,279	6.57%
> 60.0% up to and including 65.0%	1,290	7.83%	\$ 398,970,650	8.41%
> 65.0% up to and including 70.0%	1,565	9.50%	\$ 499,528,348	10.53%
> 70.0% up to and including 75.0%	2,078	12.61%	\$ 690,420,598	14.56%
> 75.0% up to and including 80.0%	5,400	32.77%	\$ 1,953,383,219	41.19%
> 80.0% up to and including 85.0%	16	0.10%	\$ 5,588,867	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	16,478	100.00%	\$ 4,742,813,675	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%	1,548	9.39%	\$ 126,673,872	2.67%
> 25.0% up to and including 30.0%	428	2.60%	\$ 62,260,598	1.31%
> 30.0% up to and including 35.0%	471	2.86%	\$ 88,946,711	1.88%
> 35.0% up to and including 40.0%	532	3.23%	\$ 105,121,954	2.22%
> 40.0% up to and including 45.0%	595	3.61%	\$ 128,846,974	2.72%
> 45.0% up to and including 50.0%	728	4.42%	\$ 173,672,442	3.66%
> 50.0% up to and including 55.0%	913	5.54%	\$ 242,096,444	5.10%
> 55.0% up to and including 60.0%	1,115	6.77%	\$ 317,117,116	6.69%
> 60.0% up to and including 65.0%	1,392	8.45%	\$ 425,187,907	8.96%
> 65.0% up to and including 70.0%	1,729	10.49%	\$ 558,936,402	11.78%
> 70.0% up to and including 75.0%	2,330	14.14%	\$ 793,775,082	16.74%
> 75.0% up to and including 80.0%	2,775	16.84%	\$ 992,017,830	20.92%
> 80.0% up to and including 85.0%	1,687	10.24%	\$ 643,773,980	13.57%
> 85.0% up to and including 90.0%	225	1.37%	\$ 82,045,585	1.73%
> 90.0% up to and including 95.0%	10	0.06%	\$ 2,340,778	0.05%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	16,478	100.00%	\$ 4,742,813,675	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%	4	0.02%	\$ 1,694,934	0.04%
> 6.00% up to and including 6.25%	32	0.19%	\$ 16,244,082	0.34%
> 6.25% up to and including 6.50%	3,101	18.82%	\$ 1,327,410,352	27.99%
> 6.50% up to and including 6.75%	12,309	74.70%	\$ 3,248,145,758	68.49%
> 6.75% up to and including 7.00%	588	3.57%	\$ 107,490,697	2.27%
> 7.00% up to and including 7.25%	20	0.12%	\$ 2,145,844	0.05%
> 7.25% up to and including 7.50%	424	2.57%	\$ 39,682,009	0.84%
> 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%				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	47	0.29%	\$ 10,844,975	0.23%
<= 2 Year Fixed	36	0.22%	\$ 7,942,954	0.17%
<= 3 Year Fixed	69	0.42%	\$ 12,928,547	0.27%
<= 4 Year Fixed	1	0.01%	\$ 331,840	0.01%
<= 5 Year Fixed	7	0.04%	\$ 1,512,863	0.03%
> 5 Year Fixed				
Total Fixed Rate	160	0.97%	\$ 33,561,178	0.71%
Total Variable Rate	16,318	99.03%	\$ 4,709,252,497	99.29%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	1,702	10.33%	\$ 106,734,717	2.25%
> \$100,000 up to and including \$200,000	3,517	21.34%	\$ 550,703,907	11.61%
> \$200,000 up to and including \$300,000	4,961	30.11%	\$ 1,249,136,205	26.34%
> \$300,000 up to and including \$400,000	3,270	19.84%	\$ 1,133,979,231	23.91%
> \$400,000 up to and including \$500,000	1,504	9.13%	\$ 671,488,496	14.16%
> \$500,000 up to and including \$600,000	742	4.50%	\$ 404,787,563	8.53%
> \$600,000 up to and including \$700,000	316	1.92%	\$ 205,088,192	4.32%
> \$700,000 up to and including \$800,000	181	1.10%	\$ 135,393,087	2.85%
> \$800,000 up to and including \$900,000	95	0.58%	\$ 80,803,143	1.70%
> \$900,000 up to and including \$1.00m	79	0.48%	\$ 75,190,256	1.59%
> \$1.00m up to and including \$1.25m	84	0.51%	\$ 92,352,720	1.95%
> \$1.25m up to and including \$1.50m	27	0.16%	\$ 37,156,157	0.78%
> \$1.50m up to and including \$1.75m				
> \$1.75m up to and including \$2.00m				
> \$2.00m				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	3,887	23.59%	\$ 1,243,445,994	26.22%
VIC	6,089	36.95%	\$ 1,751,090,168	36.92%
TAS	507	3.08%	\$ 91,665,237	1.93%
QLD	2,377	14.43%	\$ 640,458,094	13.50%
SA	1,177	7.14%	\$ 270,092,482	5.69%
WA	2,351	14.27%	\$ 719,114,714	15.16%
NT	90	0.55%	\$ 26,946,986	0.57%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Top 20 Postcodes

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	142	0.86%	\$ 38,619,461	0.81%
3029 (Melb North West, VIC)	147	0.89%	\$ 32,739,713	0.69%
3977 (Frankston, VIC)	129	0.78%	\$ 30,486,583	0.64%
6065 (Brand, WA)	91	0.55%	\$ 28,621,568	0.60%
3121 (Moorabbin, VIC)	55	0.33%	\$ 22,666,123	0.48%
6155 (Tangney, WA)	69	0.42%	\$ 21,960,446	0.46%
3023 (Footscray, VIC)	73	0.44%	\$ 20,118,688	0.42%
2155 (Seven Hills, NSW)	51	0.31%	\$ 19,895,906	0.42%
3064 (Melb North West, VIC)	81	0.49%	\$ 19,363,105	0.41%
3805 (Dandenong, VIC)	74	0.45%	\$ 19,200,370	0.40%
3150 (Mulgrave, VIC)	46	0.28%	\$ 18,579,787	0.39%
6164 (Brand, WA)	61	0.37%	\$ 17,883,942	0.38%
3806 (Dandenong, VIC)	65	0.39%	\$ 17,661,827	0.37%
3181 (Moorabbin, VIC)	42	0.25%	\$ 17,295,630	0.36%
3199 (Frankston, VIC)	69	0.42%	\$ 17,165,040	0.36%
3032 (Footscray, VIC)	45	0.27%	\$ 16,780,435	0.35%
3156 (Ferntree Gully, VIC)	59	0.36%	\$ 16,665,666	0.35%
3037 (Hawthorn, VIC)	70	0.42%	\$ 16,595,444	0.35%
3195 (Dandenong, VIC)	46	0.28%	\$ 16,296,144	0.34%
6027 (Curtin, WA)	51	0.31%	\$ 16,078,797	0.34%
Total	1,466	8.90%	\$ 424,674,675	8.95%

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	748	4.54%	\$ 220,062,581	4.64%
20505 (Inner Melbourne, VIC)	502	3.05%	\$ 206,297,336	4.35%
50515 (North Metropolitan, WA)	584	3.54%	\$ 195,356,538	4.12%
20565 (Southern Melbourne, VIC)	406	2.46%	\$ 167,590,818	3.53%
20550 (Eastern Middle Melbourne, VIC)	411	2.49%	\$ 153,398,882	3.23%
50520 (South West Metropolitan, WA)	465	2.82%	\$ 144,261,030	3.04%
20580 (South Eastern Outer Melbourne, VIC)	530	3.22%	\$ 131,145,729	2.77%
10505 (Inner Sydney, NSW)	285	1.73%	\$ 128,214,463	2.70%
50510 (East Metropolitan, WA)	372	2.26%	\$ 107,324,229	2.26%
10515 (St George-Sutherland, NSW)	282	1.71%	\$ 104,828,889	2.21%
50525 (South East Metropolitan, WA)	364	2.21%	\$ 104,459,285	2.20%
10540 (Central Western Sydney, NSW)	302	1.83%	\$ 91,808,962	1.94%
20530 (Northern Middle Melbourne, VIC)	266	1.61%	\$ 88,417,933	1.86%
10555 (Lower Northern Sydney, NSW)	178	1.08%	\$ 87,315,241	1.84%
20555 (Eastern Outer Melbourne, VIC)	315	1.91%	\$ 85,931,256	1.81%
20545 (Boroondara City, VIC)	144	0.87%	\$ 74,245,701	1.57%
10565 (Northern Beaches, NSW)	134	0.81%	\$ 70,220,373	1.48%
10560 (Central Northern Sydney, NSW)	152	0.92%	\$ 68,724,048	1.45%
50505 (Central Metropolitan, WA)	159	0.96%	\$ 68,137,230	1.44%
30507 (Northwest Outer Brisbane, QLD)	226	1.37%	\$ 67,112,431	1.42%
Total	6,825	41.42%	\$ 2,364,852,955	49.86%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	13,054	79.22%	\$ 3,531,105,310	74.45%
Interest Only	3,424	20.78%	\$ 1,211,708,365	25.55%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	16,478	100.00%	\$ 4,742,813,675	100.00%
Low Doc Loans				
No Doc Loans				
Total	16,478	100.00%	\$ 4,742,813,675	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	13,054	79.22%	\$ 3,531,105,310	74.45%
> 0 yrs up to and including 1 yrs	308	1.87%	\$ 117,763,333	2.48%
> 1 yrs up to and including 2 yrs	405	2.46%	\$ 146,278,569	3.08%
> 2 yrs up to and including 3 yrs	288	1.75%	\$ 95,023,995	2.00%
> 3 yrs up to and including 4 yrs	1,622	9.84%	\$ 578,303,640	12.19%
> 4 yrs up to and including 5 yrs	268	1.63%	\$ 92,880,207	1.96%
> 5 yrs up to and including 6 yrs	7	0.04%	\$ 2,312,928	0.05%
> 6 yrs up to and including 7 yrs	39	0.24%	\$ 13,037,172	0.27%
> 7 yrs up to and including 8 yrs	71	0.43%	\$ 25,101,989	0.53%
> 8 yrs up to and including 9 yrs	366	2.22%	\$ 124,897,648	2.63%
> 9 yrs up to and including 10 yrs	50	0.30%	\$ 16,108,886	0.34%
> 10 yrs				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	12,507	75.90%	\$ 3,524,674,288	74.32%
Residential Investment (Full Recourse)	3,971	24.10%	\$ 1,218,139,387	25.68%
Residential Investment (Limited Recourse)				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	269	1.63%	\$ 50,878,450	1.07%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	637	3.87%	\$ 186,892,288	3.94%
Purchase of established dwelling	5,070	30.77%	\$ 1,602,380,168	33.79%
Purchase of new erected dwelling	369	2.24%	\$ 104,747,985	2.21%
Refinancing existing debt from another lender	2,977	18.07%	\$ 797,588,549	16.82%
Refinancing existing debt with ANZ	3,535	21.45%	\$ 963,905,894	20.32%
Other	3,621	21.97%	\$ 1,036,420,341	21.85%
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	761	4.62%	\$ 178,681,981	3.77%
> 3 up to and including 6 months	1,268	7.70%	\$ 308,885,287	6.51%
> 6 up to and including 9 months	262	1.59%	\$ 78,417,996	1.65%
> 9 up to and including 12 months	1,479	8.98%	\$ 444,161,911	9.36%
> 12 up to and including 15 months	4,538	27.54%	\$ 1,330,428,394	28.05%
> 15 up to and including 18 months	3,270	19.84%	\$ 987,577,370	20.82%
> 18 up to and including 21 months	2,111	12.81%	\$ 644,453,675	13.59%
> 21 up to and including 24 months	794	4.82%	\$ 242,896,330	5.12%
> 24 up to and including 27 months	644	3.91%	\$ 186,623,880	3.93%
> 27 up to and including 30 months	371	2.25%	\$ 94,750,521	2.00%
> 30 up to and including 33 months	349	2.12%	\$ 90,243,677	1.90%
> 33 up to and including 36 months	283	1.72%	\$ 66,606,429	1.40%
> 36 up to and including 48 months	348	2.11%	\$ 89,086,225	1.88%
> 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	16,478	100.00%	\$ 4,742,813,675	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	0.01%	\$ 32,077	0.00%
> 2 up to and including 3 years	4	0.02%	\$ 117,543	0.00%
> 3 up to and including 4 years	9	0.05%	\$ 383,182	0.01%
> 4 up to and including 5 years	21	0.13%	\$ 1,017,443	0.02%
> 5 up to and including 6 years	19	0.12%	\$ 1,457,737	0.03%
> 6 up to and including 7 years	14	0.08%	\$ 544,530	0.01%
> 7 up to and including 8 years	13	0.08%	\$ 718,357	0.02%
> 8 up to and including 9 years	63	0.38%	\$ 4,598,550	0.10%
> 9 up to and including 10 years	96	0.58%	\$ 4,489,141	0.09%
> 10 up to and including 15 years	142	0.86%	\$ 14,726,939	0.31%
> 15 up to and including 20 years	203	1.23%	\$ 34,630,968	0.73%
> 20 up to and including 25 years	733	4.45%	\$ 171,336,023	3.61%
> 25 up to and including 30 years	15,160	92.00%	\$ 4,508,761,185	95.07%
> 30 years				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	16,090	97.65%	\$ 4,630,060,072	97.62%
> 0 days up to and including 30 days	365	2.22%	\$ 105,908,588	2.23%
> 30 days up to and including 60 days	19	0.12%	\$ 5,907,088	0.12%
> 60 days up to and including 90 days	4	0.02%	\$ 937,927	0.02%
> 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	16,478	100.00%	\$ 4,742,813,675	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	16,318	99.03%	\$ 4,709,252,497	99.29%
> 0 up to and including 3 months				
> 3 up to and including 6 months				
> 6 up to and including 9 months	45	0.27%	\$ 10,231,118	0.22%
> 9 up to and including 12 months	2	0.01%	\$ 613,857	0.01%
> 12 up to and including 15 months				
> 15 up to and including 18 months				
> 18 up to and including 21 months	32	0.19%	\$ 6,248,020	0.13%
> 21 up to and including 24 months	4	0.02%	\$ 1,694,934	0.04%
> 24 up to and including 27 months				
> 27 up to and including 30 months				
> 30 up to and including 33 months	67	0.41%	\$ 12,492,633	0.26%
> 33 up to and including 36 months	2	0.01%	\$ 435,913	0.01%
> 36 up to and including 48 months	1	0.01%	\$ 331,840	0.01%
> 48 up to and including 60 months	7	0.04%	\$ 1,512,863	0.03%
> 60 months				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	3,432	20.83%	\$ 817,833,023	17.24%
Fortnightly	5,479	33.25%	\$ 1,405,385,361	29.63%
Monthly	7,567	45.92%	\$ 2,519,595,291	53.12%
Other				
Total	16,478	100.00%	\$ 4,742,813,675	100.00%

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