

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2013
Determination Date:	20 January 2014
Trust Payment Date:	22 January 2014
Date of Report:	22 January 2014

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 22 January 2014

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,586,169,591
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,312,779,600
		\$15,312,779,600
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		\$15,312,779,600
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$15,312,779,600
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$15,168,429,859
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:		116.04%

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 January 2014

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%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Total	-	-	\$15,168,429,859	-	-	-

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
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 15,168,429,859	100.00%
Subordinated Demand Loan*	\$ 2,432,466,229	16.04%
Senior Demand Loan	\$ -	-
Total Funding	\$ 17,600,896,088	

*\$165,919,242 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	31 Dec 2013
Current Aggregate Principal Balance (AUD)	\$ 17,600,896,088
Number of Loans (Unconsolidated)	61,701
Number of Loans (Consolidated)	61,701
Average Loan Size (Consolidated)	\$ 285,261
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.72%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.93%
Weighted Average Interest Rate	5.12%
Weighted Average Seasoning (Months)	22.18
Weighted Average Remaining Term (Months)	326.39

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)	18.26%	18.74%	17.13%	16.17%
Prepayment History (SMM)	1.67%	1.71%	1.55%	1.46%

*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%	10,057	16.30%	\$ 1,299,258,449	7.38%
> 40.0% up to and including 45.0%	2,416	3.92%	\$ 511,495,215	2.91%
> 45.0% up to and including 50.0%	3,024	4.90%	\$ 711,961,276	4.05%
> 50.0% up to and including 55.0%	3,232	5.24%	\$ 818,950,740	4.65%
> 55.0% up to and including 60.0%	4,076	6.61%	\$ 1,142,170,209	6.49%
> 60.0% up to and including 65.0%	4,253	6.89%	\$ 1,243,220,407	7.06%
> 65.0% up to and including 70.0%	4,989	8.09%	\$ 1,545,350,816	8.78%
> 70.0% up to and including 75.0%	6,074	9.84%	\$ 1,954,783,777	11.11%
> 75.0% up to and including 80.0%	23,513	38.11%	\$ 8,348,573,710	47.43%
> 80.0% up to and including 85.0%	32	0.05%	\$ 11,397,705	0.06%
> 85.0% up to and including 90.0%	25	0.04%	\$ 10,341,003	0.06%
> 90.0% up to and including 95.0%	7	0.01%	\$ 2,072,830	0.01%
> 95.0% up to and including 100.0%	3	0.00%	\$ 1,319,950	0.01%
> 100.0%				
Total	61,701	100.00%	\$ 17,600,896,088	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%	14,107	22.86%	\$ 1,902,608,507	10.81%
> 40.0% up to and including 45.0%	2,942	4.77%	\$ 691,678,022	3.93%
> 45.0% up to and including 50.0%	3,307	5.36%	\$ 844,762,881	4.80%
> 50.0% up to and including 55.0%	3,786	6.14%	\$ 1,039,904,432	5.91%
> 55.0% up to and including 60.0%	4,487	7.27%	\$ 1,341,756,040	7.62%
> 60.0% up to and including 65.0%	4,708	7.63%	\$ 1,498,398,939	8.51%
> 65.0% up to and including 70.0%	5,402	8.76%	\$ 1,772,268,399	10.07%
> 70.0% up to and including 75.0%	7,472	12.11%	\$ 2,582,572,420	14.67%
> 75.0% up to and including 80.0%	15,411	24.98%	\$ 5,894,555,922	33.49%
> 80.0% up to and including 85.0%	60	0.10%	\$ 24,577,815	0.14%
> 85.0% up to and including 90.0%	15	0.02%	\$ 5,942,182	0.03%
> 90.0% up to and including 95.0%	3	0.00%	\$ 1,470,546	0.01%
> 95.0% up to and including 100.0%	1	0.00%	\$ 399,982	0.00%
> 100.0%				
Total	61,701	100.00%	\$ 17,600,896,088	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%	16,012	25.95%	\$ 2,314,348,658	13.15%
> 40.0% up to and including 45.0%	3,214	5.21%	\$ 795,267,342	4.52%
> 45.0% up to and including 50.0%	3,626	5.88%	\$ 1,005,067,563	5.71%
> 50.0% up to and including 55.0%	4,081	6.61%	\$ 1,181,946,185	6.72%
> 55.0% up to and including 60.0%	4,651	7.54%	\$ 1,476,476,562	8.39%
> 60.0% up to and including 65.0%	5,126	8.31%	\$ 1,706,443,629	9.70%
> 65.0% up to and including 70.0%	6,634	10.75%	\$ 2,335,765,929	13.27%
> 70.0% up to and including 75.0%	8,163	13.23%	\$ 3,107,022,614	17.65%
> 75.0% up to and including 80.0%	8,423	13.65%	\$ 3,090,523,797	17.56%
> 80.0% up to and including 85.0%	1,536	2.49%	\$ 517,684,210	2.94%
> 85.0% up to and including 90.0%	196	0.32%	\$ 61,173,302	0.35%
> 90.0% up to and including 95.0%	26	0.04%	\$ 6,552,252	0.04%
> 95.0% up to and including 100.0%	13	0.02%	\$ 2,624,047	0.01%
> 100.0%				
Total	61,701	100.00%	\$ 17,600,896,088	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. 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%	16,338	26.48%	\$ 6,532,920,648	37.12%
> 5.00% up to and including 5.25%	36,045	58.42%	\$ 9,071,255,400	51.54%
> 5.25% up to and including 5.50%	4,367	7.08%	\$ 996,093,812	5.66%
> 5.50% up to and including 5.75%	281	0.46%	\$ 60,427,250	0.34%
> 5.75% up to and including 6.00%	3,096	5.02%	\$ 530,816,167	3.02%
> 6.00% up to and including 6.25%	819	1.33%	\$ 232,983,917	1.32%
> 6.25% up to and including 6.50%	617	1.00%	\$ 149,402,696	0.85%
> 6.50% up to and including 6.75%	76	0.12%	\$ 16,100,328	0.09%
> 6.75% up to and including 7.00%	53	0.09%	\$ 9,267,868	0.05%
> 7.00% up to and including 7.25%	3	0.00%	\$ 546,243	0.00%
> 7.25% up to and including 7.50%	1	0.00%	\$ 209,891	0.00%
> 7.50% up to and including 7.75%	4	0.01%	\$ 585,666	0.00%
> 7.75% up to and including 8.00%	1	0.00%	\$ 286,200	0.00%
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,507	4.06%	\$ 694,980,358	3.95%
<= 2 Year Fixed	2,386	3.87%	\$ 703,730,777	4.00%
<= 3 Year Fixed	805	1.30%	\$ 237,058,343	1.35%
<= 4 Year Fixed	83	0.13%	\$ 20,210,049	0.11%
<= 5 Year Fixed	84	0.14%	\$ 22,817,232	0.13%
> 5 Year Fixed	4	0.01%	\$ 585,666	0.00%
Total Fixed Rate	5,869	9.51%	\$ 1,679,382,426	9.54%
Total Variable Rate	55,832	90.49%	\$ 15,921,513,662	90.46%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,275	11.79%	\$ 412,943,369	2.35%
> \$100,000 up to and including \$200,000	13,495	21.87%	\$ 2,089,608,409	11.87%
> \$200,000 up to and including \$300,000	17,416	28.23%	\$ 4,377,584,543	24.87%
> \$300,000 up to and including \$400,000	11,954	19.37%	\$ 4,125,442,606	23.44%
> \$400,000 up to and including \$500,000	5,589	9.06%	\$ 2,496,668,742	14.18%
> \$500,000 up to and including \$600,000	2,780	4.51%	\$ 1,517,663,773	8.62%
> \$600,000 up to and including \$700,000	1,370	2.22%	\$ 885,956,941	5.03%
> \$700,000 up to and including \$800,000	676	1.10%	\$ 505,486,956	2.87%
> \$800,000 up to and including \$900,000	433	0.70%	\$ 368,034,847	2.09%
> \$900,000 up to and including \$1.00m	263	0.43%	\$ 251,261,603	1.43%
> \$1.00m up to and including \$1.25m	264	0.43%	\$ 293,458,211	1.67%
> \$1.25m up to and including \$1.50m	120	0.19%	\$ 164,336,610	0.93%
> \$1.50m up to and including \$1.75m	42	0.07%	\$ 67,413,312	0.38%
> \$1.75m up to and including \$2.00m	24	0.04%	\$ 45,036,166	0.26%
> \$2.00m				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	15,756	25.54%	\$ 4,979,116,962	28.29%
VIC	20,047	32.49%	\$ 5,883,948,851	33.43%
TAS	1,714	2.78%	\$ 301,732,989	1.71%
QLD	10,629	17.23%	\$ 2,730,829,493	15.52%
SA	4,791	7.76%	\$ 1,086,063,875	6.17%
WA	8,334	13.51%	\$ 2,490,164,418	14.15%
NT	430	0.70%	\$ 129,039,500	0.73%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	43,501	70.50%	\$ 13,690,016,502	77.78%
Non Metro	18,200	29.50%	\$ 3,910,879,586	22.22%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	10,965	17.77%	\$ 3,937,731,903	22.37%
NSW / ACT - Non Metro	4,791	7.76%	\$ 1,041,385,059	5.92%
VIC - Metro	15,921	25.80%	\$ 5,093,858,943	28.94%
VIC - Non Metro	4,126	6.69%	\$ 790,089,908	4.49%
TAS - Metro	877	1.42%	\$ 169,138,658	0.96%
TAS - Non Metro	837	1.36%	\$ 132,594,332	0.75%
QLD - Metro	4,666	7.56%	\$ 1,308,597,111	7.43%
QLD - Non Metro	5,963	9.66%	\$ 1,422,232,382	8.08%
SA - Metro	3,523	5.71%	\$ 861,891,835	4.90%
SA - Non Metro	1,268	2.06%	\$ 224,172,040	1.27%
WA - Metro	7,189	11.65%	\$ 2,207,243,279	12.54%
WA - Non Metro	1,145	1.86%	\$ 282,921,139	1.61%
NT - Metro	360	0.58%	\$ 111,554,773	0.63%
NT - Non Metro	70	0.11%	\$ 17,484,727	0.10%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	417	0.68%	\$ 118,640,106	0.67%
3977 (Frankston, VIC)	395	0.64%	\$ 98,690,881	0.56%
3029 (Melb North West, VIC)	382	0.62%	\$ 90,536,974	0.51%
6065 (Brand, WA)	297	0.48%	\$ 88,604,697	0.50%
6164 (Brand, WA)	291	0.47%	\$ 81,199,881	0.46%
2155 (Seven Hills, NSW)	216	0.35%	\$ 79,358,165	0.45%
3064 (Melb North West, VIC)	299	0.48%	\$ 71,180,715	0.40%
3023 (Footscray, VIC)	262	0.42%	\$ 70,182,381	0.40%
6018 (Stirling, WA)	166	0.27%	\$ 70,047,756	0.40%
6155 (Tangney, WA)	230	0.37%	\$ 68,472,577	0.39%
4740 (Central QLD, QLD)	233	0.38%	\$ 65,211,561	0.37%
2026 (Waterloo, NSW)	105	0.17%	\$ 62,841,855	0.36%
3121 (Moorabbin, VIC)	166	0.27%	\$ 62,015,484	0.35%
3806 (Dandenong, VIC)	224	0.36%	\$ 60,567,276	0.34%
2153 (Seven Hills, NSW)	161	0.26%	\$ 57,414,213	0.33%
3805 (Dandenong, VIC)	224	0.36%	\$ 57,336,476	0.33%
2170 (Campbelltown, NSW)	217	0.35%	\$ 56,256,065	0.32%
6112 (Tangney, WA)	206	0.33%	\$ 56,172,962	0.32%
3195 (Dandenong, VIC)	157	0.25%	\$ 56,101,578	0.32%
6210 (Brand, WA)	207	0.34%	\$ 54,917,091	0.31%
Total	4,855	7.87%	\$ 1,425,748,693	8.10%

*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)	1,716	2.78%	\$ 690,383,850	3.92%
20510 (Western Melbourne, VIC)	2,244	3.64%	\$ 671,782,612	3.82%
50515 (North Metropolitan, WA)	2,055	3.33%	\$ 637,946,144	3.62%
20565 (Southern Melbourne, VIC)	1,504	2.44%	\$ 613,191,500	3.48%
20550 (Eastern Middle Melbourne, VIC)	1,435	2.33%	\$ 526,150,453	2.99%
50520 (South West Metropolitan, WA)	1,758	2.85%	\$ 518,094,847	2.94%
10505 (Inner Sydney, NSW)	1,143	1.85%	\$ 486,192,670	2.76%
10515 (St George-Sutherland, NSW)	1,209	1.96%	\$ 446,792,614	2.54%
20580 (South Eastern Outer Melbourne, VIC)	1,609	2.61%	\$ 404,705,986	2.30%
50510 (East Metropolitan, WA)	1,319	2.14%	\$ 367,915,953	2.09%
10540 (Central Western Sydney, NSW)	1,159	1.88%	\$ 356,245,441	2.02%
50525 (South East Metropolitan, WA)	1,200	1.94%	\$ 343,608,783	1.95%
20545 (Boroondara City, VIC)	632	1.02%	\$ 334,052,372	1.90%
10555 (Lower Northern Sydney, NSW)	727	1.18%	\$ 325,701,660	1.85%
10560 (Central Northern Sydney, NSW)	704	1.14%	\$ 317,952,887	1.81%
20530 (Northern Middle Melbourne, VIC)	971	1.57%	\$ 312,246,662	1.77%
10565 (Northern Beaches, NSW)	639	1.04%	\$ 299,982,589	1.70%
50505 (Central Metropolitan, WA)	590	0.96%	\$ 267,884,068	1.52%
40520 (Southern Adelaide, SA)	1,121	1.82%	\$ 257,353,674	1.46%
20555 (Eastern Outer Melbourne, VIC)	926	1.50%	\$ 253,976,901	1.44%
Total	24,661	39.97%	\$ 8,432,161,665	47.91%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	48,580	78.73%	\$ 12,792,516,033	72.68%
Interest Only	13,121	21.27%	\$ 4,808,380,055	27.32%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	61,701	100.00%	\$ 17,600,896,088	100.00%
Low Doc Loans				
No Doc Loans				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	48,580	78.73%	\$ 12,792,516,033	72.68%
Interest Only Loans : > 0 up to and including 1 years	2,088	3.38%	\$ 733,672,902	4.17%
Interest Only Loans : > 1 up to and including 2 years	2,856	4.63%	\$ 1,016,316,265	5.77%
Interest Only Loans : > 2 up to and including 3 years	2,743	4.45%	\$ 989,254,367	5.62%
Interest Only Loans : > 3 up to and including 4 years	2,711	4.39%	\$ 1,070,422,398	6.08%
Interest Only Loans : > 4 up to and including 5 years	1,196	1.94%	\$ 455,067,065	2.59%
Interest Only Loans : > 5 up to and including 6 years	128	0.21%	\$ 43,855,372	0.25%
Interest Only Loans : > 6 up to and including 7 years	364	0.59%	\$ 115,814,419	0.66%
Interest Only Loans : > 7 up to and including 8 years	393	0.64%	\$ 139,848,045	0.79%
Interest Only Loans : > 8 up to and including 9 years	470	0.76%	\$ 178,759,530	1.02%
Interest Only Loans : > 9 up to and including 10 years	172	0.28%	\$ 65,369,690	0.37%
Interest Only Loans : > 10 years				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	46,379	75.17%	\$ 12,861,723,135	73.07%
Residential Investment (Full Recourse)	15,322	24.83%	\$ 4,739,172,953	26.93%
Residential Investment (Limited Recourse)				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,325	2.15%	\$ 275,979,386	1.57%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,513	4.07%	\$ 760,172,104	4.32%
Purchase of established dwelling	14,946	24.22%	\$ 4,623,436,933	26.27%
Purchase of new erected dwelling	1,251	2.03%	\$ 366,474,428	2.08%
Refinancing existing debt from another lender	10,306	16.70%	\$ 3,046,134,244	17.31%
Refinancing existing debt with ANZ	19,156	31.05%	\$ 5,116,519,647	29.07%
Other	12,204	19.78%	\$ 3,412,179,346	19.39%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,000	1.62%	\$ 315,956,274	1.80%
> 3 up to and including 6 months	3,665	5.94%	\$ 1,044,478,222	5.93%
> 6 up to and including 9 months	5,443	8.82%	\$ 1,654,088,160	9.40%
> 9 up to and including 12 months	3,964	6.42%	\$ 1,247,573,208	7.09%
> 12 up to and including 15 months	5,194	8.42%	\$ 1,644,930,640	9.35%
> 15 up to and including 18 months	4,970	8.05%	\$ 1,493,608,744	8.49%
> 18 up to and including 21 months	5,185	8.40%	\$ 1,480,102,060	8.41%
> 21 up to and including 24 months	6,988	11.33%	\$ 1,916,773,036	10.89%
> 24 up to and including 27 months	6,747	10.93%	\$ 1,800,880,468	10.23%
> 27 up to and including 30 months	4,033	6.54%	\$ 1,149,684,191	6.53%
> 30 up to and including 33 months	2,395	3.88%	\$ 669,634,181	3.80%
> 33 up to and including 36 months	2,066	3.35%	\$ 542,429,539	3.08%
> 36 up to and including 48 months	7,914	12.83%	\$ 2,127,075,657	12.09%
> 48 up to and including 60 months	1,859	3.01%	\$ 450,398,346	2.56%
> 60 up to and including 72 months	278	0.45%	\$ 63,283,362	0.36%
> 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	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	8	0.01%	\$ 44,502	0.00%
> 1 up to and including 2 years	25	0.04%	\$ 377,360	0.00%
> 2 up to and including 3 years	86	0.14%	\$ 1,895,878	0.01%
> 3 up to and including 4 years	143	0.23%	\$ 3,952,849	0.02%
> 4 up to and including 5 years	118	0.19%	\$ 4,944,497	0.03%
> 5 up to and including 6 years	100	0.16%	\$ 4,916,737	0.03%
> 6 up to and including 7 years	111	0.18%	\$ 6,218,829	0.04%
> 7 up to and including 8 years	234	0.38%	\$ 12,778,357	0.07%
> 8 up to and including 9 years	355	0.58%	\$ 20,655,371	0.12%
> 9 up to and including 10 years	189	0.31%	\$ 14,477,969	0.08%
> 10 up to and including 15 years	1,049	1.70%	\$ 129,065,085	0.73%
> 15 up to and including 20 years	1,686	2.73%	\$ 296,061,161	1.68%
> 20 up to and including 25 years	6,154	9.97%	\$ 1,439,122,492	8.18%
> 25 up to and including 30 years	51,443	83.37%	\$ 15,666,385,001	89.01%
> 30 years				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	60,625	98.26%	\$ 17,291,251,222	98.24%
> 0 days up to and including 30 days	887	1.44%	\$ 254,071,457	1.44%
> 30 days up to and including 60 days	131	0.21%	\$ 38,214,126	0.22%
> 60 days up to and including 90 days	58	0.09%	\$ 17,359,283	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				
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	55,832	90.49%	\$ 15,921,513,662	90.46%
Fixed Rate Loans : > 0 up to and including 3 months	1,238	2.01%	\$ 348,642,768	1.98%
Fixed Rate Loans : > 3 up to and including 6 months	324	0.53%	\$ 92,614,910	0.53%
Fixed Rate Loans : > 6 up to and including 9 months	414	0.67%	\$ 115,998,597	0.66%
Fixed Rate Loans : > 9 up to and including 12 months	531	0.86%	\$ 137,724,083	0.78%
Fixed Rate Loans : > 12 up to and including 15 months	1,121	1.82%	\$ 338,285,978	1.92%
Fixed Rate Loans : > 15 up to and including 18 months	537	0.87%	\$ 161,147,605	0.92%
Fixed Rate Loans : > 18 up to and including 21 months	423	0.69%	\$ 116,867,024	0.66%
Fixed Rate Loans : > 21 up to and including 24 months	305	0.49%	\$ 87,430,171	0.50%
Fixed Rate Loans : > 24 up to and including 27 months	195	0.32%	\$ 58,425,840	0.33%
Fixed Rate Loans : > 27 up to and including 30 months	304	0.49%	\$ 93,693,121	0.53%
Fixed Rate Loans : > 30 up to and including 33 months	230	0.37%	\$ 65,804,556	0.37%
Fixed Rate Loans : > 33 up to and including 36 months	76	0.12%	\$ 19,134,826	0.11%
Fixed Rate Loans : > 36 up to and including 48 months	83	0.13%	\$ 20,210,049	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	84	0.14%	\$ 22,817,232	0.13%
Fixed Rate Loans : > 60 months	4	0.01%	\$ 585,666	0.00%
Total	61,701	100.00%	\$ 17,600,896,088	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,240	21.46%	\$ 3,068,278,649	17.43%
Fortnightly	19,976	32.38%	\$ 4,857,567,109	27.60%
Monthly	28,485	46.17%	\$ 9,675,050,329	54.97%
Other				
Total	61,701	100.00%	\$ 17,600,896,088	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, Structured Capital Markets Middle Office
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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