



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 May 2012
<b>Determination Date:</b>	20 June 2012
<b>Trust Payment Date:</b>	22 June 2012

<b>Trustee / Covered Bond Guarantor:</b>	Perpetual Corporate Trust Limited
<b>Security Trustee:</b>	P.T. Limited
<b>Bond Trustee:</b>	DB Trustees (Hong Kong) Limited
<b>Servicer:</b>	Australia & New Zealand Banking Group Limited
<b>Trust Manager:</b>	ANZ Capel Court Limited
<b>Asset Monitor:</b>	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1	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 June 2012

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$9,652,745,006
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$8,019,473,243
		\$8,019,473,243
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:	\$0
Z	Negative carry adjustment:	\$0
	<b>Adjusted Aggregate Receivable Amount</b>	
	(A+B+C+D+E)-Z	\$8,019,473,243
	<b>Results of Asset Coverage Test</b>	
	Adjusted Aggregate Receivable Amount (AARA):	\$8,019,473,243
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$6,595,840,658
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
	Asset Percentage:	82.70%

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 June 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%
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
Total	-	-	\$6,595,840,658	-	-	-

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
Series 2012-5	074535631	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-6	074535640	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-7	079115037	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	12 Jun 2015

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 6,595,840,658	100.00%
Subordinated Demand Loan	\$ 3,100,085,977	47.00%
Senior Demand Loan*	\$ -	-
<b>Total Funding</b>	<b>\$ 9,695,926,635</b>	

\*\$1,721,239,872 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 May 2012
Current Aggregate Principal Balance (AUD)	\$ 9,697,065,589
Number of Loans (Unconsolidated)	34,666
Number of Loans (Consolidated)	34,666
Average Loan Size (Consolidated)	\$ 279,728
Maximum Loan Balance (Consolidated)	\$ 1,999,554
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.32%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.73%
Weighted Average Interest Rate	6.25%
Weighted Average Seasoning (Months)	14.64
Weighted Average Remaining Term (Months)	336.72

### Prepayment Information\*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	15.56%	14.88%	15.28%	0.00%	15.28%
Prepayment History (SMM)	1.40%	1.33%	1.37%	0.00%	1.37%

\*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%	2,766	7.98%	\$ 226,375,440	2.33%
> 25.0% up to and including 30.0%	868	2.50%	\$ 126,093,612	1.30%
> 30.0% up to and including 35.0%	1,048	3.02%	\$ 183,035,365	1.89%
> 35.0% up to and including 40.0%	1,283	3.70%	\$ 257,917,521	2.66%
> 40.0% up to and including 45.0%	1,355	3.91%	\$ 293,664,297	3.03%
> 45.0% up to and including 50.0%	1,690	4.88%	\$ 398,629,336	4.11%
> 50.0% up to and including 55.0%	1,836	5.30%	\$ 471,213,252	4.86%
> 55.0% up to and including 60.0%	2,272	6.55%	\$ 629,875,337	6.50%
> 60.0% up to and including 65.0%	2,262	6.53%	\$ 663,970,517	6.85%
> 65.0% up to and including 70.0%	2,762	7.97%	\$ 880,204,119	9.08%
> 70.0% up to and including 75.0%	3,620	10.44%	\$ 1,177,391,096	12.14%
> 75.0% up to and including 80.0%	12,904	37.22%	\$ 4,388,695,698	45.26%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	3,664	10.57%	\$ 309,448,880	3.19%
> 25.0% up to and including 30.0%	1,052	3.03%	\$ 164,970,900	1.70%
> 30.0% up to and including 35.0%	1,163	3.35%	\$ 212,911,097	2.20%
> 35.0% up to and including 40.0%	1,450	4.18%	\$ 301,652,418	3.11%
> 40.0% up to and including 45.0%	1,531	4.42%	\$ 350,524,642	3.61%
> 45.0% up to and including 50.0%	1,884	5.43%	\$ 464,504,345	4.79%
> 50.0% up to and including 55.0%	2,060	5.94%	\$ 553,237,308	5.71%
> 55.0% up to and including 60.0%	2,519	7.27%	\$ 719,542,875	7.42%
> 60.0% up to and including 65.0%	2,497	7.20%	\$ 778,860,367	8.03%
> 65.0% up to and including 70.0%	3,034	8.75%	\$ 993,267,765	10.24%
> 70.0% up to and including 75.0%	4,044	11.67%	\$ 1,358,264,852	14.01%
> 75.0% up to and including 80.0%	9,768	28.18%	\$ 3,489,880,140	35.99%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)\***

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	3,828	11.04%	\$ 326,172,967	3.36%
> 25.0% up to and including 30.0%	1,069	3.08%	\$ 165,948,896	1.71%
> 30.0% up to and including 35.0%	1,195	3.45%	\$ 218,765,039	2.26%
> 35.0% up to and including 40.0%	1,423	4.10%	\$ 298,148,758	3.07%
> 40.0% up to and including 45.0%	1,607	4.64%	\$ 369,148,433	3.81%
> 45.0% up to and including 50.0%	1,797	5.18%	\$ 435,165,553	4.49%
> 50.0% up to and including 55.0%	2,091	6.03%	\$ 563,677,080	5.81%
> 55.0% up to and including 60.0%	2,396	6.91%	\$ 691,193,389	7.13%
> 60.0% up to and including 65.0%	2,558	7.38%	\$ 786,700,201	8.11%
> 65.0% up to and including 70.0%	3,085	8.90%	\$ 999,567,896	10.31%
> 70.0% up to and including 75.0%	4,051	11.69%	\$ 1,379,087,637	14.22%
> 75.0% up to and including 80.0%	5,837	16.84%	\$ 2,046,177,240	21.10%
> 80.0% up to and including 85.0%	3,203	9.24%	\$ 1,207,586,817	12.45%
> 85.0% up to and including 90.0%	499	1.44%	\$ 200,467,981	2.07%
> 90.0% up to and including 95.0%	27	0.08%	\$ 9,257,703	0.10%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

\* Based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 6.00%	877	2.53%	\$ 259,813,964	2.68%
> 6.00% up to and including 6.25%	12,285	35.44%	\$ 4,541,556,284	46.83%
> 6.25% up to and including 6.50%	19,248	55.52%	\$ 4,584,988,838	47.28%
> 6.50% up to and including 6.75%	1,181	3.41%	\$ 213,534,218	2.20%
> 6.75% up to and including 7.00%	95	0.27%	\$ 13,966,260	0.14%
> 7.00% up to and including 7.25%	979	2.82%	\$ 83,107,651	0.86%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	1	0.00%	\$ 98,373	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	579	1.67%	\$ 147,360,004	1.52%
<= 2 Year Fixed	1,027	2.96%	\$ 262,638,691	2.71%
<= 3 Year Fixed	634	1.83%	\$ 161,161,432	1.66%
<= 4 Year Fixed	4	0.01%	\$ 926,824	0.01%
<= 5 Year Fixed	55	0.16%	\$ 10,527,890	0.11%
> 5 Year Fixed	1	0.00%	\$ 98,373	0.00%
Total Fixed Rate	2,300	6.63%	\$ 582,713,215	6.01%
Total Variable Rate	32,366	93.37%	\$ 9,114,352,374	93.99%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	3,890	11.22%	\$ 237,056,180	2.44%
> \$100,000 up to and including \$200,000	7,752	22.36%	\$ 1,214,747,666	12.53%
> \$200,000 up to and including \$300,000	10,613	30.62%	\$ 2,669,506,265	27.53%
> \$300,000 up to and including \$400,000	6,444	18.59%	\$ 2,232,555,731	23.02%
> \$400,000 up to and including \$500,000	3,002	8.66%	\$ 1,337,231,112	13.79%
> \$500,000 up to and including \$600,000	1,465	4.23%	\$ 800,766,655	8.26%
> \$600,000 up to and including \$700,000	649	1.87%	\$ 420,121,343	4.33%
> \$700,000 up to and including \$800,000	346	1.00%	\$ 258,994,242	2.67%
> \$800,000 up to and including \$900,000	168	0.48%	\$ 142,997,313	1.47%
> \$900,000 up to and including \$1.00m	124	0.36%	\$ 117,879,553	1.22%
> \$1.00m up to and including \$1.25m	132	0.38%	\$ 145,460,582	1.50%
> \$1.25m up to and including \$1.50m	58	0.17%	\$ 79,765,569	0.82%
> \$1.50m up to and including \$1.75m	13	0.04%	\$ 21,060,642	0.22%
> \$1.75m up to and including \$2.00m	10	0.03%	\$ 18,922,738	0.20%
> \$2.00m				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	8,801	25.39%	\$ 2,715,387,201	28.00%
VIC	11,676	33.68%	\$ 3,318,377,602	34.22%
TAS	995	2.87%	\$ 175,273,786	1.81%
QLD	5,834	16.83%	\$ 1,484,334,590	15.31%
SA	2,436	7.03%	\$ 552,432,860	5.70%
WA	4,697	13.55%	\$ 1,387,022,568	14.30%
NT	227	0.65%	\$ 64,236,982	0.66%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	24,564	70.86%	\$ 7,582,597,413	78.19%
Non Metro	10,102	29.14%	\$ 2,114,468,176	21.81%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	6,165	17.78%	\$ 2,158,327,661	22.26%
NSW / ACT - Non Metro	2,636	7.60%	\$ 557,059,540	5.74%
VIC - Metro	9,211	26.57%	\$ 2,854,634,002	29.44%
VIC - Non Metro	2,465	7.11%	\$ 463,743,600	4.78%
TAS - Metro	524	1.51%	\$ 100,155,291	1.03%
TAS - Non Metro	471	1.36%	\$ 75,118,496	0.77%
QLD - Metro	2,618	7.55%	\$ 735,513,582	7.58%
QLD - Non Metro	3,216	9.28%	\$ 748,821,008	7.72%
SA - Metro	1,792	5.17%	\$ 444,003,095	4.58%
SA - Non Metro	644	1.86%	\$ 108,429,765	1.12%
WA - Metro	4,065	11.73%	\$ 1,234,720,535	12.73%
WA - Non Metro	632	1.82%	\$ 152,302,033	1.57%
NT - Metro	189	0.55%	\$ 55,243,248	0.57%
NT - Non Metro	38	0.11%	\$ 8,993,734	0.09%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Top 20 Postcodes**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	253	0.73%	\$ 73,167,064	0.75%
3977 (Frankston, VIC)	267	0.77%	\$ 63,859,725	0.66%
3029 (Melb North West, VIC)	248	0.72%	\$ 57,587,722	0.59%
6065 (Brand, WA)	162	0.47%	\$ 49,373,947	0.51%
2155 (Seven Hills, NSW)	129	0.37%	\$ 49,364,237	0.51%
6164 (Brand, WA)	161	0.46%	\$ 46,079,353	0.48%
6155 (Tangney, WA)	146	0.42%	\$ 41,177,798	0.42%
3023 (Footscray, VIC)	143	0.41%	\$ 39,010,214	0.40%
3064 (Melb North West, VIC)	159	0.46%	\$ 38,076,920	0.39%
3806 (Dandenong, VIC)	143	0.41%	\$ 38,029,378	0.39%
3805 (Dandenong, VIC)	137	0.40%	\$ 34,356,249	0.35%
6018 (Stirling, WA)	81	0.23%	\$ 34,296,040	0.35%
4740 (Central QLD, QLD)	122	0.35%	\$ 33,624,624	0.35%
3810 (Frankston, VIC)	139	0.40%	\$ 32,041,051	0.33%
3121 (Moorabbin, VIC)	78	0.23%	\$ 30,916,867	0.32%
3195 (Dandenong, VIC)	85	0.25%	\$ 30,656,621	0.32%
3199 (Frankston, VIC)	122	0.35%	\$ 30,188,407	0.31%
6069 (Stirling, WA)	100	0.29%	\$ 29,335,314	0.30%
3037 (Hawthorn, VIC)	122	0.35%	\$ 29,310,062	0.30%
6112 (Tangney, WA)	105	0.30%	\$ 28,901,227	0.30%
<b>Total</b>	<b>2,902</b>	<b>8.37%</b>	<b>\$ 809,352,819</b>	<b>8.35%</b>

**Mortgage Pool by Top 20 Statistical Subdivisions**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	1,343	3.87%	\$ 396,263,938	4.09%
20505 (Inner Melbourne, VIC)	903	2.60%	\$ 357,191,696	3.68%
50515 (North Metropolitan, WA)	1,140	3.29%	\$ 356,982,580	3.68%
20565 (Southern Melbourne, VIC)	800	2.31%	\$ 323,949,367	3.34%
50520 (South West Metropolitan, WA)	998	2.88%	\$ 296,117,448	3.05%
20550 (Eastern Middle Melbourne, VIC)	805	2.32%	\$ 285,157,476	2.94%
10505 (Inner Sydney, NSW)	666	1.92%	\$ 273,059,234	2.82%
20580 (South Eastern Outer Melbourne, VIC)	1,023	2.95%	\$ 251,000,511	2.59%
10515 (St George-Sutherland, NSW)	688	1.98%	\$ 244,366,164	2.52%
50510 (East Metropolitan, WA)	768	2.22%	\$ 212,266,883	2.19%
10540 (Central Western Sydney, NSW)	693	2.00%	\$ 206,707,926	2.13%
50525 (South East Metropolitan, WA)	678	1.96%	\$ 187,869,470	1.94%
20530 (Northern Middle Melbourne, VIC)	556	1.60%	\$ 184,958,800	1.91%
10555 (Lower Northern Sydney, NSW)	407	1.17%	\$ 183,988,415	1.90%
10560 (Central Northern Sydney, NSW)	397	1.15%	\$ 173,101,328	1.79%
20545 (Boroondara City, VIC)	326	0.94%	\$ 164,223,801	1.69%
10565 (Northern Beaches, NSW)	329	0.95%	\$ 157,000,951	1.62%
20555 (Eastern Outer Melbourne, VIC)	571	1.65%	\$ 153,343,035	1.58%
50505 (Central Metropolitan, WA)	338	0.98%	\$ 146,561,210	1.51%
30507 (Northwest Outer Brisbane, QLD)	524	1.51%	\$ 143,323,521	1.48%
<b>Total</b>	<b>13,953</b>	<b>40.25%</b>	<b>\$ 4,697,433,755</b>	<b>48.44%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	28,162	81.24%	\$ 7,449,776,599	76.83%
Interest Only	6,504	18.76%	\$ 2,247,288,990	23.17%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	34,666	100.00%	\$ 9,697,065,589	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	28,162	81.24%	\$ 7,449,776,599	76.83%
> 0 yrs up to and including 1 yrs	640	1.85%	\$ 226,401,539	2.33%
> 1 yrs up to and including 2 yrs	903	2.60%	\$ 311,659,045	3.21%
> 2 yrs up to and including 3 yrs	1,072	3.09%	\$ 355,396,743	3.66%
> 3 yrs up to and including 4 yrs	1,783	5.14%	\$ 626,772,414	6.46%
> 4 yrs up to and including 5 yrs	1,231	3.55%	\$ 434,742,437	4.48%
> 5 yrs up to and including 6 yrs	9	0.03%	\$ 3,286,710	0.03%
> 6 yrs up to and including 7 yrs	73	0.21%	\$ 24,348,717	0.25%
> 7 yrs up to and including 8 yrs	205	0.59%	\$ 67,605,789	0.70%
> 8 yrs up to and including 9 yrs	385	1.11%	\$ 126,425,998	1.30%
> 9 yrs up to and including 10 yrs	203	0.59%	\$ 70,649,598	0.73%
> 10 yrs				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	27,197	78.45%	\$ 7,510,619,635	77.45%
Residential Investment (Full Recourse)	7,469	21.55%	\$ 2,186,445,954	22.55%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	639	1.84%	\$ 116,270,472	1.20%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,373	3.96%	\$ 396,883,741	4.09%
Purchase of established dwelling	10,067	29.04%	\$ 3,112,179,444	32.09%
Purchase of new erected dwelling	763	2.20%	\$ 211,849,772	2.18%
Refinancing existing debt from another lender	6,157	17.76%	\$ 1,760,022,686	18.15%
Refinancing existing debt with ANZ	9,220	26.60%	\$ 2,412,351,415	24.88%
Other	6,447	18.60%	\$ 1,687,508,058	17.40%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,515	7.25%	\$ 621,609,558	6.41%
> 3 up to and including 6 months	6,502	18.76%	\$ 1,666,955,678	17.19%
> 6 up to and including 9 months	5,154	14.87%	\$ 1,451,806,334	14.97%
> 9 up to and including 12 months	2,881	8.31%	\$ 922,146,599	9.51%
> 12 up to and including 15 months	2,600	7.50%	\$ 750,197,832	7.74%
> 15 up to and including 18 months	3,359	9.69%	\$ 975,659,172	10.06%
> 18 up to and including 21 months	3,779	10.90%	\$ 1,097,255,155	11.32%
> 21 up to and including 24 months	3,391	9.78%	\$ 994,594,267	10.26%
> 24 up to and including 27 months	1,358	3.92%	\$ 393,562,906	4.06%
> 27 up to and including 30 months	950	2.74%	\$ 269,698,250	2.78%
> 30 up to and including 33 months	715	2.06%	\$ 191,866,794	1.98%
> 33 up to and including 36 months	556	1.60%	\$ 131,203,265	1.35%
> 36 up to and including 48 months	906	2.61%	\$ 230,509,780	2.38%
> 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				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year				
> 1 up to and including 2 years	1	0.00%	\$ 24,178	0.00%
> 2 up to and including 3 years	13	0.04%	\$ 629,790	0.01%
> 3 up to and including 4 years	33	0.10%	\$ 1,699,888	0.02%
> 4 up to and including 5 years	102	0.29%	\$ 3,589,497	0.04%
> 5 up to and including 6 years	31	0.09%	\$ 1,662,226	0.02%
> 6 up to and including 7 years	68	0.20%	\$ 3,265,185	0.03%
> 7 up to and including 8 years	39	0.11%	\$ 2,176,303	0.02%
> 8 up to and including 9 years	106	0.31%	\$ 7,947,672	0.08%
> 9 up to and including 10 years	344	0.99%	\$ 18,813,692	0.19%
> 10 up to and including 15 years	488	1.41%	\$ 57,673,123	0.59%
> 15 up to and including 20 years	596	1.72%	\$ 97,907,624	1.01%
> 20 up to and including 25 years	2,163	6.24%	\$ 490,144,660	5.05%
> 25 up to and including 30 years	30,682	88.51%	\$ 9,011,531,752	92.93%
> 30 years				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	34,117	98.42%	\$ 9,539,279,790	98.37%
> 0 days up to and including 30 days	483	1.39%	\$ 139,286,591	1.44%
> 30 days up to and including 60 days	56	0.16%	\$ 16,816,652	0.17%
> 60 days up to and including 90 days	10	0.03%	\$ 1,682,556	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				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**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	32,366	93.37%	\$ 9,114,352,374	93.99%
> 0 up to and including 3 months	22	0.06%	\$ 6,526,196	0.07%
> 3 up to and including 6 months	298	0.86%	\$ 70,345,410	0.73%
> 6 up to and including 9 months	237	0.68%	\$ 65,039,409	0.67%
> 9 up to and including 12 months	22	0.06%	\$ 5,448,989	0.06%
> 12 up to and including 15 months	20	0.06%	\$ 4,487,991	0.05%
> 15 up to and including 18 months	243	0.70%	\$ 56,013,167	0.58%
> 18 up to and including 21 months	708	2.04%	\$ 186,470,816	1.92%
> 21 up to and including 24 months	56	0.16%	\$ 15,666,717	0.16%
> 24 up to and including 27 months	48	0.14%	\$ 11,684,942	0.12%
> 27 up to and including 30 months	324	0.93%	\$ 80,784,292	0.83%
> 30 up to and including 33 months	247	0.71%	\$ 64,652,815	0.67%
> 33 up to and including 36 months	15	0.04%	\$ 4,039,383	0.04%
> 36 up to and including 48 months	4	0.01%	\$ 926,824	0.01%
> 48 up to and including 60 months	55	0.16%	\$ 10,527,890	0.11%
> 60 months	1	0.00%	\$ 98,373	0.00%
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	7,654	22.08%	\$ 1,775,687,590	18.31%
Fortnightly	11,908	34.35%	\$ 2,986,405,982	30.80%
Monthly	15,104	43.57%	\$ 4,934,972,018	50.89%
Other				
<b>Total</b>	<b>34,666</b>	<b>100.00%</b>	<b>\$ 9,697,065,589</b>	<b>100.00%</b>

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