



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2012
Determination Date:	18 January 2013
Trust Payment Date:	22 January 2013
Date of Report:	22 January 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 22 January 2013	
Calculation of Adjusted Aggregate Receivable Amount	
A	The lower of:
	(i) Aggregate LVR Adjusted Receivable Amount
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount
	\$12,941,077,627
	\$11,191,102,660
	\$11,191,102,660
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
	\$11,191,102,660
Results of Asset Coverage Test	
	Adjusted Aggregate Receivable Amount (AARA):
	\$11,191,102,660
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:
	\$8,802,804,856
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?
	Yes
	Asset Percentage:
	86.00%
	Contractual Overcollateralisation:
	116.28%
	Total Overcollateralisation:
	147.83%

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 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
Total	-	-	\$8,802,804,856	-	-	-

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	Not Listed	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	Not Listed	Soft Bullet	06 Oct 2015	06 Oct 2016

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 8,802,804,856	100.00%
Subordinated Demand Loan	\$ 4,210,105,210	47.83%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 13,012,910,066	

*\$2,777,090,470 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 2012
Current Aggregate Principal Balance (AUD)	\$ 13,012,910,066
Number of Loans (Unconsolidated)	46,151
Number of Loans (Consolidated)	46,151
Average Loan Size (Consolidated)	\$ 281,964
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.05%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.57%
Weighted Average Interest Rate	5.63%
Weighted Average Seasoning (Months)	18.09
Weighted Average Remaining Term (Months)	332.84

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.05%	15.85%	15.08%	15.34%
Prepayment History (SMM)	1.55%	1.43%	1.35%	1.38%

*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%	8,408	18.22%	\$ 1,074,957,453	8.26%
> 40.0% up to and including 45.0%	1,815	3.93%	\$ 386,018,983	2.97%
> 45.0% up to and including 50.0%	2,244	4.86%	\$ 524,414,243	4.03%
> 50.0% up to and including 55.0%	2,384	5.17%	\$ 606,894,572	4.66%
> 55.0% up to and including 60.0%	2,885	6.25%	\$ 801,862,036	6.16%
> 60.0% up to and including 65.0%	3,093	6.70%	\$ 915,676,204	7.04%
> 65.0% up to and including 70.0%	3,633	7.87%	\$ 1,147,022,312	8.81%
> 70.0% up to and including 75.0%	4,479	9.71%	\$ 1,461,744,784	11.23%
> 75.0% up to and including 80.0%	17,210	37.29%	\$ 6,094,319,480	46.83%
> 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%				
Total	46,151	100.00%	\$ 13,012,910,066	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%	10,686	23.15%	\$ 1,404,565,825	10.79%
> 40.0% up to and including 45.0%	2,109	4.57%	\$ 481,764,490	3.70%
> 45.0% up to and including 50.0%	2,504	5.43%	\$ 624,905,420	4.80%
> 50.0% up to and including 55.0%	2,712	5.88%	\$ 737,638,846	5.67%
> 55.0% up to and including 60.0%	3,215	6.97%	\$ 946,080,940	7.27%
> 60.0% up to and including 65.0%	3,424	7.42%	\$ 1,082,351,946	8.32%
> 65.0% up to and including 70.0%	3,891	8.43%	\$ 1,284,683,909	9.87%
> 70.0% up to and including 75.0%	5,063	10.97%	\$ 1,722,467,028	13.24%
> 75.0% up to and including 80.0%	12,547	27.19%	\$ 4,728,451,661	36.34%
> 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%				
Total	46,151	100.00%	\$ 13,012,910,066	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%	11,086	24.02%	\$ 1,453,299,212	11.17%
> 40.0% up to and including 45.0%	2,181	4.73%	\$ 501,001,296	3.85%
> 45.0% up to and including 50.0%	2,398	5.20%	\$ 592,414,187	4.55%
> 50.0% up to and including 55.0%	2,688	5.82%	\$ 741,341,533	5.70%
> 55.0% up to and including 60.0%	3,059	6.63%	\$ 896,221,899	6.89%
> 60.0% up to and including 65.0%	3,393	7.35%	\$ 1,069,784,500	8.22%
> 65.0% up to and including 70.0%	3,806	8.25%	\$ 1,251,873,742	9.62%
> 70.0% up to and including 75.0%	5,029	10.90%	\$ 1,731,729,309	13.31%
> 75.0% up to and including 80.0%	7,501	16.25%	\$ 2,777,579,755	21.34%
> 80.0% up to and including 85.0%	4,127	8.94%	\$ 1,599,561,769	12.29%
> 85.0% up to and including 90.0%	839	1.82%	\$ 378,293,519	2.91%
> 90.0% up to and including 95.0%	31	0.07%	\$ 15,858,698	0.12%
> 95.0% up to and including 100.0%	5	0.01%	\$ 1,574,525	0.01%
> 100.0%	8	0.02%	\$ 2,376,121	0.02%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

* 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%	3	0.01%	\$ 578,527	0.00%
> 5.00% up to and including 5.25%	1	0.00%	\$ 313,777	0.00%
> 5.25% up to and including 5.50%	11,670	25.29%	\$ 4,749,995,091	36.50%
> 5.50% up to and including 5.75%	27,036	58.58%	\$ 6,678,197,409	51.32%
> 5.75% up to and including 6.00%	3,959	8.58%	\$ 927,031,229	7.12%
> 6.00% up to and including 6.25%	1,230	2.67%	\$ 329,267,346	2.53%
> 6.25% up to and including 6.50%	2,100	4.55%	\$ 299,089,264	2.30%
> 6.50% up to and including 6.75%	89	0.19%	\$ 17,589,901	0.14%
> 6.75% up to and including 7.00%	59	0.13%	\$ 10,124,197	0.08%
> 7.00% up to and including 7.25%	2	0.00%	\$ 538,675	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 184,649	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	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,038	2.25%	\$ 269,412,318	2.07%
<= 2 Year Fixed	1,720	3.73%	\$ 473,669,517	3.64%
<= 3 Year Fixed	691	1.50%	\$ 182,027,132	1.40%
<= 4 Year Fixed	48	0.10%	\$ 8,459,263	0.07%
<= 5 Year Fixed	42	0.09%	\$ 9,225,397	0.07%
> 5 Year Fixed	2	0.00%	\$ 184,649	0.00%
Total Fixed Rate	3,541	7.67%	\$ 942,978,276	7.25%
Total Variable Rate	42,610	92.33%	\$ 12,069,931,790	92.75%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	5,761	12.48%	\$ 348,621,416	2.68%
> \$100,000 up to and including \$200,000	10,476	22.70%	\$ 1,622,029,653	12.46%
> \$200,000 up to and including \$300,000	13,128	28.45%	\$ 3,296,263,653	25.33%
> \$300,000 up to and including \$400,000	8,549	18.52%	\$ 2,957,715,295	22.73%
> \$400,000 up to and including \$500,000	3,860	8.36%	\$ 1,723,419,520	13.24%
> \$500,000 up to and including \$600,000	1,972	4.27%	\$ 1,076,945,768	8.28%
> \$600,000 up to and including \$700,000	960	2.08%	\$ 621,799,691	4.78%
> \$700,000 up to and including \$800,000	543	1.18%	\$ 407,958,581	3.14%
> \$800,000 up to and including \$900,000	303	0.66%	\$ 257,891,711	1.98%
> \$900,000 up to and including \$1.00m	206	0.45%	\$ 196,242,625	1.51%
> \$1.00m up to and including \$1.25m	215	0.47%	\$ 238,203,028	1.83%
> \$1.25m up to and including \$1.50m	113	0.24%	\$ 154,750,212	1.19%
> \$1.50m up to and including \$1.75m	43	0.09%	\$ 69,508,319	0.53%
> \$1.75m up to and including \$2.00m	22	0.05%	\$ 41,560,595	0.32%
> \$2.00m				
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	11,905	25.80%	\$ 3,753,612,764	28.85%
VIC	15,071	32.66%	\$ 4,365,965,477	33.55%
TAS	1,270	2.75%	\$ 216,119,845	1.66%
QLD	7,913	17.15%	\$ 1,991,521,727	15.30%
SA	3,390	7.35%	\$ 754,609,086	5.80%
WA	6,276	13.60%	\$ 1,837,107,516	14.12%
NT	326	0.71%	\$ 93,973,650	0.72%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	32,676	70.80%	\$ 10,223,409,463	78.56%
Non Metro	13,475	29.20%	\$ 2,789,500,603	21.44%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	8,373	18.14%	\$ 3,018,820,881	23.20%
NSW / ACT - Non Metro	3,532	7.65%	\$ 734,791,884	5.65%
VIC - Metro	11,894	25.77%	\$ 3,776,625,921	29.02%
VIC - Non Metro	3,177	6.88%	\$ 589,339,556	4.53%
TAS - Metro	661	1.43%	\$ 123,342,539	0.95%
TAS - Non Metro	609	1.32%	\$ 92,777,306	0.71%
QLD - Metro	3,537	7.66%	\$ 983,646,046	7.56%
QLD - Non Metro	4,376	9.48%	\$ 1,007,875,681	7.75%
SA - Metro	2,501	5.42%	\$ 601,948,849	4.63%
SA - Non Metro	889	1.93%	\$ 152,660,236	1.17%
WA - Metro	5,441	11.79%	\$ 1,639,096,206	12.60%
WA - Non Metro	835	1.81%	\$ 198,011,311	1.52%
NT - Metro	269	0.58%	\$ 79,929,021	0.61%
NT - Non Metro	57	0.12%	\$ 14,044,629	0.11%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	340	0.74%	\$ 96,557,365	0.74%
3977 (Frankston, VIC)	322	0.70%	\$ 76,662,342	0.59%
3029 (Melb North West, VIC)	306	0.66%	\$ 71,336,875	0.55%
2155 (Seven Hills, NSW)	170	0.37%	\$ 63,447,779	0.49%
6065 (Brand, WA)	216	0.47%	\$ 62,585,218	0.48%
6164 (Brand, WA)	216	0.47%	\$ 60,394,612	0.46%
2026 (Waterloo, NSW)	87	0.19%	\$ 54,130,213	0.42%
6155 (Tangney, WA)	183	0.40%	\$ 49,635,908	0.38%
3064 (Melb North West, VIC)	207	0.45%	\$ 49,564,836	0.38%
4740 (Central QLD, QLD)	174	0.38%	\$ 48,964,706	0.38%
3023 (Footscray, VIC)	179	0.39%	\$ 48,220,791	0.37%
3806 (Dandenong, VIC)	176	0.38%	\$ 47,845,688	0.37%
6018 (Stirling, WA)	114	0.25%	\$ 47,582,263	0.37%
3121 (Moorabbin, VIC)	113	0.24%	\$ 45,016,554	0.35%
2153 (Seven Hills, NSW)	128	0.28%	\$ 43,761,156	0.34%
6027 (Curtin, WA)	139	0.30%	\$ 41,957,562	0.32%
2065 (St Leonards, NSW)	81	0.18%	\$ 41,891,870	0.32%
3204 (Dandenong, VIC)	89	0.19%	\$ 40,655,759	0.31%
3805 (Dandenong, VIC)	170	0.37%	\$ 40,641,716	0.31%
3134 (Ringwood, VIC)	129	0.28%	\$ 39,496,289	0.30%
Total	3,539	7.67%	\$ 1,070,349,500	8.23%

*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)	1,257	2.72%	\$ 515,313,091	3.96%
20510 (Western Melbourne, VIC)	1,684	3.65%	\$ 498,745,540	3.83%
50515 (North Metropolitan, WA)	1,547	3.35%	\$ 474,103,398	3.64%
20565 (Southern Melbourne, VIC)	1,073	2.32%	\$ 458,475,924	3.52%
20550 (Eastern Middle Melbourne, VIC)	1,091	2.36%	\$ 400,500,753	3.08%
10505 (Inner Sydney, NSW)	919	1.99%	\$ 397,871,339	3.06%
50520 (South West Metropolitan, WA)	1,347	2.92%	\$ 394,874,426	3.03%
10515 (St George-Sutherland, NSW)	904	1.96%	\$ 331,790,218	2.55%
20580 (South Eastern Outer Melbourne, VIC)	1,272	2.76%	\$ 310,782,509	2.39%
10540 (Central Western Sydney, NSW)	947	2.05%	\$ 284,992,480	2.19%
10555 (Lower Northern Sydney, NSW)	575	1.25%	\$ 273,156,379	2.10%
50510 (East Metropolitan, WA)	1,003	2.17%	\$ 271,885,086	2.09%
50525 (South East Metropolitan, WA)	907	1.97%	\$ 245,035,716	1.88%
10560 (Central Northern Sydney, NSW)	531	1.15%	\$ 240,628,366	1.85%
20545 (Boroondara City, VIC)	452	0.98%	\$ 231,044,119	1.78%
20530 (Northern Middle Melbourne, VIC)	707	1.53%	\$ 230,664,963	1.77%
10565 (Northern Beaches, NSW)	452	0.98%	\$ 221,662,768	1.70%
50505 (Central Metropolitan, WA)	436	0.94%	\$ 203,541,595	1.56%
30507 (Northwest Outer Brisbane, QLD)	685	1.48%	\$ 185,423,639	1.42%
40520 (Southern Adelaide, SA)	803	1.74%	\$ 185,416,908	1.42%
Total	18,592	40.29%	\$ 6,355,909,219	48.84%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	36,688	79.50%	\$ 9,597,148,900	73.75%
Interest Only	9,463	20.50%	\$ 3,415,761,166	26.25%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	46,151	100.00%	\$ 13,012,910,066	100.00%
Low Doc Loans				
No Doc Loans				
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	36,688	79.50%	\$ 9,597,148,900	73.75%
Interest Only Loans : > 0 up to and including 1 years	1,106	2.40%	\$ 398,138,988	3.06%
Interest Only Loans : > 1 up to and including 2 years	1,456	3.15%	\$ 498,890,153	3.83%
Interest Only Loans : > 2 up to and including 3 years	2,099	4.55%	\$ 743,209,174	5.71%
Interest Only Loans : > 3 up to and including 4 years	2,437	5.28%	\$ 895,532,497	6.88%
Interest Only Loans : > 4 up to and including 5 years	1,134	2.46%	\$ 454,144,813	3.49%
Interest Only Loans : > 5 up to and including 6 years	52	0.11%	\$ 15,284,682	0.12%
Interest Only Loans : > 6 up to and including 7 years	130	0.28%	\$ 43,925,815	0.34%
Interest Only Loans : > 7 up to and including 8 years	410	0.89%	\$ 135,429,793	1.04%
Interest Only Loans : > 8 up to and including 9 years	414	0.90%	\$ 151,200,621	1.16%
Interest Only Loans : > 9 up to and including 10 years	225	0.49%	\$ 80,004,630	0.61%
Interest Only Loans : > 10 years				
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	35,374	76.65%	\$ 9,764,827,981	75.04%
Residential Investment (Full Recourse)	10,777	23.35%	\$ 3,248,082,085	24.96%
Residential Investment (Limited Recourse)				
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	920	1.99%	\$ 172,487,066	1.33%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,707	3.70%	\$ 498,400,396	3.83%
Purchase of established dwelling	12,541	27.17%	\$ 3,942,840,254	30.30%
Purchase of new erected dwelling	976	2.11%	\$ 282,928,143	2.17%
Refinancing existing debt from another lender	8,201	17.77%	\$ 2,387,112,167	18.34%
Refinancing existing debt with ANZ	12,750	27.63%	\$ 3,249,230,539	24.97%
Other	9,056	19.62%	\$ 2,479,911,501	19.06%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,472	3.19%	\$ 391,839,783	3.01%
> 3 up to and including 6 months	2,296	4.97%	\$ 605,906,147	4.66%
> 6 up to and including 9 months	4,314	9.35%	\$ 1,283,164,181	9.86%
> 9 up to and including 12 months	7,290	15.80%	\$ 2,022,038,829	15.54%
> 12 up to and including 15 months	7,701	16.69%	\$ 2,118,948,424	16.28%
> 15 up to and including 18 months	4,904	10.63%	\$ 1,469,853,267	11.30%
> 18 up to and including 21 months	2,876	6.23%	\$ 848,372,670	6.52%
> 21 up to and including 24 months	2,599	5.63%	\$ 729,154,359	5.60%
> 24 up to and including 27 months	4,088	8.86%	\$ 1,160,356,451	8.92%
> 27 up to and including 30 months	3,131	6.78%	\$ 896,749,358	6.89%
> 30 up to and including 33 months	2,050	4.44%	\$ 591,192,904	4.54%
> 33 up to and including 36 months	945	2.05%	\$ 261,599,531	2.01%
> 36 up to and including 48 months	2,124	4.60%	\$ 541,328,734	4.16%
> 48 up to and including 60 months	361	0.78%	\$ 92,405,429	0.71%
> 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	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1	0.00%	\$ 12,468	0.00%
> 1 up to and including 2 years	8	0.02%	\$ 138,378	0.00%
> 2 up to and including 3 years	28	0.06%	\$ 791,793	0.01%
> 3 up to and including 4 years	95	0.21%	\$ 3,183,537	0.02%
> 4 up to and including 5 years	94	0.20%	\$ 3,903,632	0.03%
> 5 up to and including 6 years	68	0.15%	\$ 3,288,116	0.03%
> 6 up to and including 7 years	76	0.16%	\$ 4,261,428	0.03%
> 7 up to and including 8 years	104	0.23%	\$ 7,277,695	0.06%
> 8 up to and including 9 years	275	0.60%	\$ 16,342,836	0.13%
> 9 up to and including 10 years	258	0.56%	\$ 15,956,858	0.12%
> 10 up to and including 15 years	764	1.66%	\$ 88,929,160	0.68%
> 15 up to and including 20 years	939	2.03%	\$ 152,853,931	1.17%
> 20 up to and including 25 years	3,381	7.33%	\$ 761,036,105	5.85%
> 25 up to and including 30 years	40,060	86.80%	\$ 11,954,934,128	91.87%
> 30 years				
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	45,412	98.40%	\$ 12,797,691,165	98.35%
> 0 days up to and including 30 days	642	1.39%	\$ 187,716,550	1.44%
> 30 days up to and including 60 days	86	0.19%	\$ 24,912,846	0.19%
> 60 days up to and including 90 days	11	0.02%	\$ 2,589,505	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	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	42,610	92.33%	\$ 12,069,931,790	92.75%
Fixed Rate Loans : > 0 up to and including 3 months	270	0.59%	\$ 71,499,600	0.55%
Fixed Rate Loans : > 3 up to and including 6 months	92	0.20%	\$ 26,742,535	0.21%
Fixed Rate Loans : > 6 up to and including 9 months	203	0.44%	\$ 52,869,715	0.41%
Fixed Rate Loans : > 9 up to and including 12 months	473	1.02%	\$ 118,300,468	0.91%
Fixed Rate Loans : > 12 up to and including 15 months	1,046	2.27%	\$ 295,643,267	2.27%
Fixed Rate Loans : > 15 up to and including 18 months	124	0.27%	\$ 36,952,259	0.28%
Fixed Rate Loans : > 18 up to and including 21 months	176	0.38%	\$ 43,321,646	0.33%
Fixed Rate Loans : > 21 up to and including 24 months	374	0.81%	\$ 97,752,345	0.75%
Fixed Rate Loans : > 24 up to and including 27 months	408	0.88%	\$ 110,319,015	0.85%
Fixed Rate Loans : > 27 up to and including 30 months	123	0.27%	\$ 31,532,312	0.24%
Fixed Rate Loans : > 30 up to and including 33 months	129	0.28%	\$ 30,349,501	0.23%
Fixed Rate Loans : > 33 up to and including 36 months	31	0.07%	\$ 9,826,303	0.08%
Fixed Rate Loans : > 36 up to and including 48 months	48	0.10%	\$ 8,459,263	0.07%
Fixed Rate Loans : > 48 up to and including 60 months	42	0.09%	\$ 9,225,397	0.07%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 184,649	0.00%
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,931	21.52%	\$ 2,282,162,826	17.54%
Fortnightly	15,396	33.36%	\$ 3,737,910,042	28.72%
Monthly	20,824	45.12%	\$ 6,992,837,198	53.74%
Other				
Total	46,151	100.00%	\$ 13,012,910,066	100.00%

<p>Trust Manager ANZ Capel Court Limited ABN 30 004 768 807 Level 10, 100 Queen Street Melbourne, Victoria, Australia 3000</p> <p>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</p>	<p>Issuer Australia & New Zealand Banking Group Limited ABN 11 005 357 522 Level 9, 833 Collins Street Melbourne, Victoria, Australia 3000</p> <p>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</p>
---	---

DISCLAIMER

This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the Covered Bonds, nor is it the intention of, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ") nor ANZ Capel Court Limited (the "Manager") to create legal relations on the basis of the information contained in it;

(b) does not purport to contain all relevant information and any statement as to any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed.

(c) and the information set out in it are confidential and are only for the recipient's information. No part of this document or the information set out in it may be disclosed to any person.

(d) is provided only to investors who have acquired Covered Bonds issued by ANZ under its ANZ Residential Covered Bond Programme after receiving, reviewing and understanding the offering documents pursuant to which they were issued. Past performance is not a guide to future performance.

To the extent permitted by law:

(a) ANZ and the Manager do not warrant or represent that this document (or the information set out or referred to in this document) is accurate, reliable, complete or contemporary; and

(b) ANZ and the Manager expressly disclaim all and any responsibility for and shall not be liable in any way whatsoever (whether in negligence or otherwise) for any loss or damage which may be suffered by any person relying upon this document (or any information, conclusions or omissions contained in this document).

Recipients should not rely upon the contents of this document, but should make their own assessment and evaluation and seek their own advice to enable them to make any decision concerning their own risk.

Neither ANZ nor the Manager accept responsibility for or liability arising from, any information or representation contained in this document. Neither ANZ nor the Manager makes any representation, recommendation or warranty, express or implied, regarding the accuracy, adequacy, reasonableness or completeness of the information contained in this document.