



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 2013
<b>Determination Date:</b>	20 June 2013
<b>Trust Payment Date:</b>	24 June 2013
<b>Date of Report:</b>	24 June 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.

<b>Issuer:</b>	Australia & New Zealand Banking Group Limited
<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 (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 24 June 2013

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$15,057,828,994
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$13,146,236,429
		\$13,146,236,429
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		\$13,146,236,429
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$13,146,236,429
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$10,847,535,190
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:		139.30%

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 June 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
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%
Total	-	-	\$10,847,535,190	-	-	-

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

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 10,847,535,190	100.00%
Subordinated Demand Loan*	\$ 4,263,081,393	39.30%
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$ 15,110,616,583</b>	

\*\$2,642,185,332 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 2013
Current Aggregate Principal Balance (AUD)	\$ 15,110,616,583
Number of Loans (Unconsolidated)	52,747
Number of Loans (Consolidated)	52,747
Average Loan Size (Consolidated)	\$ 286,473
Maximum Loan Balance (Consolidated)	\$ 1,968,963
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.20%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	63.95%
Weighted Average Interest Rate	5.37%
Weighted Average Seasoning (Months)	19.71
Weighted Average Remaining Term (Months)	331.29

### Prepayment Information\*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	18.91%	17.67%	15.74%	15.57%
Prepayment History (SMM)	1.73%	1.61%	1.42%	1.40%

\*CPR is Constant Prepayment Rate; SMM is Single Monthly Mortality.

**Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	9,058	17.17%	\$ 1,157,847,301	7.66%
> 40.0% up to and including 45.0%	2,019	3.83%	\$ 433,055,723	2.87%
> 45.0% up to and including 50.0%	2,508	4.75%	\$ 595,982,802	3.94%
> 50.0% up to and including 55.0%	2,682	5.08%	\$ 687,499,032	4.55%
> 55.0% up to and including 60.0%	3,344	6.34%	\$ 932,701,352	6.17%
> 60.0% up to and including 65.0%	3,509	6.65%	\$ 1,034,790,420	6.85%
> 65.0% up to and including 70.0%	4,125	7.82%	\$ 1,298,439,437	8.59%
> 70.0% up to and including 75.0%	5,060	9.59%	\$ 1,645,858,495	10.89%
> 75.0% up to and including 80.0%	20,442	38.75%	\$ 7,324,442,022	48.47%
> 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>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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 40.0%	12,070	22.88%	\$ 1,600,256,731	10.59%
> 40.0% up to and including 45.0%	2,399	4.55%	\$ 562,108,943	3.72%
> 45.0% up to and including 50.0%	2,795	5.30%	\$ 712,158,467	4.71%
> 50.0% up to and including 55.0%	3,125	5.92%	\$ 864,938,642	5.72%
> 55.0% up to and including 60.0%	3,641	6.90%	\$ 1,075,465,352	7.12%
> 60.0% up to and including 65.0%	3,898	7.39%	\$ 1,248,488,117	8.26%
> 65.0% up to and including 70.0%	4,527	8.58%	\$ 1,493,436,845	9.88%
> 70.0% up to and including 75.0%	5,879	11.15%	\$ 2,025,943,144	13.41%
> 75.0% up to and including 80.0%	14,413	27.32%	\$ 5,527,820,343	36.58%
> 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>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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 40.0%	12,795	24.26%	\$ 1,708,708,562	11.31%
> 40.0% up to and including 45.0%	2,559	4.85%	\$ 610,444,557	4.04%
> 45.0% up to and including 50.0%	2,711	5.14%	\$ 698,816,674	4.62%
> 50.0% up to and including 55.0%	3,186	6.04%	\$ 900,105,313	5.96%
> 55.0% up to and including 60.0%	3,515	6.66%	\$ 1,052,728,746	6.97%
> 60.0% up to and including 65.0%	3,936	7.46%	\$ 1,279,477,211	8.47%
> 65.0% up to and including 70.0%	4,563	8.65%	\$ 1,522,909,591	10.08%
> 70.0% up to and including 75.0%	6,274	11.89%	\$ 2,193,935,708	14.52%
> 75.0% up to and including 80.0%	8,683	16.46%	\$ 3,312,881,786	21.92%
> 80.0% up to and including 85.0%	3,989	7.56%	\$ 1,591,101,007	10.53%
> 85.0% up to and including 90.0%	530	1.00%	\$ 237,375,455	1.57%
> 90.0% up to and including 95.0%	6	0.01%	\$ 2,131,973	0.01%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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 5.00%	277	0.53%	\$ 97,540,374	0.65%
> 5.00% up to and including 5.25%	13,267	25.15%	\$ 5,461,506,198	36.14%
> 5.25% up to and including 5.50%	31,199	59.15%	\$ 7,858,570,145	52.01%
> 5.50% up to and including 5.75%	3,115	5.91%	\$ 668,595,992	4.42%
> 5.75% up to and including 6.00%	1,547	2.93%	\$ 419,986,900	2.78%
> 6.00% up to and including 6.25%	2,458	4.66%	\$ 395,604,215	2.62%
> 6.25% up to and including 6.50%	726	1.38%	\$ 179,018,273	1.18%
> 6.50% up to and including 6.75%	93	0.18%	\$ 18,905,433	0.13%
> 6.75% up to and including 7.00%	60	0.11%	\$ 10,213,442	0.07%
> 7.00% up to and including 7.25%	2	0.00%	\$ 435,859	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	3	0.01%	\$ 239,750	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>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,131	4.04%	\$ 593,283,452	3.93%
<= 2 Year Fixed	1,492	2.83%	\$ 415,841,574	2.75%
<= 3 Year Fixed	527	1.00%	\$ 149,728,123	0.99%
<= 4 Year Fixed	83	0.16%	\$ 16,077,153	0.11%
<= 5 Year Fixed	44	0.08%	\$ 11,604,012	0.08%
> 5 Year Fixed	3	0.01%	\$ 239,750	0.00%
Total Fixed Rate	4,280	8.11%	\$ 1,186,774,064	7.85%
Total Variable Rate	48,467	91.89%	\$ 13,923,842,519	92.15%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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	6,548	12.41%	\$ 390,176,814	2.58%
> \$100,000 up to and including \$200,000	11,415	21.64%	\$ 1,762,450,638	11.66%
> \$200,000 up to and including \$300,000	14,623	27.72%	\$ 3,689,830,896	24.42%
> \$300,000 up to and including \$400,000	10,167	19.28%	\$ 3,495,072,472	23.13%
> \$400,000 up to and including \$500,000	4,632	8.78%	\$ 2,078,336,225	13.75%
> \$500,000 up to and including \$600,000	2,576	4.88%	\$ 1,408,406,435	9.32%
> \$600,000 up to and including \$700,000	1,116	2.12%	\$ 720,227,595	4.77%
> \$700,000 up to and including \$800,000	622	1.18%	\$ 465,631,774	3.08%
> \$800,000 up to and including \$900,000	362	0.69%	\$ 307,742,081	2.04%
> \$900,000 up to and including \$1.00m	253	0.48%	\$ 240,730,227	1.59%
> \$1.00m up to and including \$1.25m	249	0.47%	\$ 276,498,797	1.83%
> \$1.25m up to and including \$1.50m	114	0.22%	\$ 156,627,157	1.04%
> \$1.50m up to and including \$1.75m	45	0.09%	\$ 72,474,310	0.48%
> \$1.75m up to and including \$2.00m	25	0.05%	\$ 46,411,163	0.31%
> \$2.00m				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	13,732	26.03%	\$ 4,391,081,911	29.06%
VIC	17,192	32.59%	\$ 5,076,758,312	33.60%
TAS	1,418	2.69%	\$ 240,327,011	1.59%
QLD	9,080	17.21%	\$ 2,322,035,480	15.37%
SA	3,969	7.52%	\$ 894,263,261	5.92%
WA	7,009	13.29%	\$ 2,087,313,603	13.81%
NT	347	0.66%	\$ 98,837,005	0.65%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	37,487	71.07%	\$ 11,894,320,438	78.71%
Non Metro	15,260	28.93%	\$ 3,216,296,145	21.29%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	9,710	18.41%	\$ 3,524,793,664	23.33%
NSW / ACT - Non Metro	4,022	7.63%	\$ 866,288,247	5.73%
VIC - Metro	13,682	25.94%	\$ 4,422,188,502	29.27%
VIC - Non Metro	3,510	6.65%	\$ 654,569,810	4.33%
TAS - Metro	724	1.37%	\$ 134,348,926	0.89%
TAS - Non Metro	694	1.32%	\$ 105,978,085	0.70%
QLD - Metro	4,073	7.72%	\$ 1,151,350,721	7.62%
QLD - Non Metro	5,007	9.49%	\$ 1,170,684,759	7.75%
SA - Metro	2,935	5.56%	\$ 715,443,453	4.73%
SA - Non Metro	1,034	1.96%	\$ 178,819,807	1.18%
WA - Metro	6,067	11.50%	\$ 1,859,546,489	12.31%
WA - Non Metro	942	1.79%	\$ 227,767,113	1.51%
NT - Metro	296	0.56%	\$ 86,648,681	0.57%
NT - Non Metro	51	0.10%	\$ 12,188,323	0.08%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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)	380	0.72%	\$ 109,481,573	0.72%
3977 (Frankston, VIC)	357	0.68%	\$ 86,760,628	0.57%
3029 (Melb North West, VIC)	334	0.63%	\$ 78,310,764	0.52%
2155 (Seven Hills, NSW)	195	0.37%	\$ 73,194,383	0.48%
6065 (Brand, WA)	227	0.43%	\$ 67,227,995	0.44%
6164 (Brand, WA)	226	0.43%	\$ 62,759,661	0.42%
3023 (Footscray, VIC)	221	0.42%	\$ 59,625,681	0.39%
6155 (Tangney, WA)	208	0.39%	\$ 58,642,013	0.39%
3121 (Moorabbin, VIC)	145	0.27%	\$ 57,726,902	0.38%
4740 (Central QLD, QLD)	202	0.38%	\$ 57,269,073	0.38%
6018 (Stirling, WA)	138	0.26%	\$ 57,190,812	0.38%
2026 (Waterloo, NSW)	94	0.18%	\$ 56,326,606	0.37%
2153 (Seven Hills, NSW)	154	0.29%	\$ 54,557,851	0.36%
3806 (Dandenong, VIC)	194	0.37%	\$ 53,819,328	0.36%
3064 (Melb North West, VIC)	223	0.42%	\$ 52,829,919	0.35%
3150 (Mulgrave, VIC)	132	0.25%	\$ 50,775,399	0.34%
3195 (Dandenong, VIC)	133	0.25%	\$ 49,155,817	0.33%
6027 (Curtin, WA)	160	0.30%	\$ 48,112,078	0.32%
2145 (Seven Hills, NSW)	157	0.30%	\$ 47,931,950	0.32%
3204 (Dandenong, VIC)	109	0.21%	\$ 47,632,957	0.32%
<b>Total</b>	<b>3,989</b>	<b>7.56%</b>	<b>\$ 1,229,331,389</b>	<b>8.14%</b>

\*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)	1,498	2.84%	\$ 613,841,532	4.06%
20510 (Western Melbourne, VIC)	1,955	3.71%	\$ 588,944,846	3.90%
20565 (Southern Melbourne, VIC)	1,298	2.46%	\$ 543,625,835	3.60%
50515 (North Metropolitan, WA)	1,701	3.22%	\$ 524,879,027	3.47%
20550 (Eastern Middle Melbourne, VIC)	1,258	2.38%	\$ 470,077,305	3.11%
10505 (Inner Sydney, NSW)	1,020	1.93%	\$ 441,640,792	2.92%
50520 (South West Metropolitan, WA)	1,476	2.80%	\$ 434,451,796	2.88%
10515 (St George-Sutherland, NSW)	1,045	1.98%	\$ 387,814,597	2.57%
20580 (South Eastern Outer Melbourne, VIC)	1,396	2.65%	\$ 350,024,298	2.32%
10540 (Central Western Sydney, NSW)	1,092	2.07%	\$ 337,320,923	2.23%
10555 (Lower Northern Sydney, NSW)	683	1.29%	\$ 317,596,939	2.10%
50510 (East Metropolitan, WA)	1,127	2.14%	\$ 313,539,060	2.07%
50525 (South East Metropolitan, WA)	1,042	1.98%	\$ 298,409,263	1.97%
10560 (Central Northern Sydney, NSW)	627	1.19%	\$ 286,619,715	1.90%
20545 (Boroondara City, VIC)	537	1.02%	\$ 281,659,083	1.86%
20530 (Northern Middle Melbourne, VIC)	812	1.54%	\$ 273,209,192	1.81%
10565 (Northern Beaches, NSW)	539	1.02%	\$ 261,114,077	1.73%
50505 (Central Metropolitan, WA)	504	0.96%	\$ 234,685,276	1.55%
20555 (Eastern Outer Melbourne, VIC)	810	1.54%	\$ 218,237,559	1.44%
30507 (Northwest Outer Brisbane, QLD)	794	1.51%	\$ 217,481,828	1.44%
<b>Total</b>	<b>21,214</b>	<b>40.22%</b>	<b>\$ 7,395,172,942</b>	<b>48.94%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	41,371	78.43%	\$ 10,907,217,158	72.18%
Interest Only	11,376	21.57%	\$ 4,203,399,424	27.82%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	52,747	100.00%	\$ 15,110,616,583	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	41,371	78.43%	\$ 10,907,217,158	72.18%
Interest Only Loans : > 0 up to and including 1 years	1,647	3.12%	\$ 585,705,001	3.88%
Interest Only Loans : > 1 up to and including 2 years	1,837	3.48%	\$ 639,685,380	4.23%
Interest Only Loans : > 2 up to and including 3 years	2,143	4.06%	\$ 772,939,367	5.12%
Interest Only Loans : > 3 up to and including 4 years	2,961	5.61%	\$ 1,114,007,481	7.37%
Interest Only Loans : > 4 up to and including 5 years	1,357	2.57%	\$ 580,333,528	3.84%
Interest Only Loans : > 5 up to and including 6 years	95	0.18%	\$ 34,543,684	0.23%
Interest Only Loans : > 6 up to and including 7 years	194	0.37%	\$ 66,052,546	0.44%
Interest Only Loans : > 7 up to and including 8 years	401	0.76%	\$ 126,512,313	0.84%
Interest Only Loans : > 8 up to and including 9 years	502	0.95%	\$ 186,656,730	1.24%
Interest Only Loans : > 9 up to and including 10 years	239	0.45%	\$ 96,963,395	0.64%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	39,745	75.35%	\$ 11,075,156,100	73.29%
Residential Investment (Full Recourse)	13,002	24.65%	\$ 4,035,460,483	26.71%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	985	1.87%	\$ 174,168,715	1.15%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,892	3.59%	\$ 549,563,277	3.64%
Purchase of established dwelling	14,229	26.98%	\$ 4,485,101,888	29.68%
Purchase of new erected dwelling	1,186	2.25%	\$ 353,216,290	2.34%
Refinancing existing debt from another lender	9,541	18.09%	\$ 2,855,651,083	18.90%
Refinancing existing debt with ANZ	14,374	27.25%	\$ 3,732,885,331	24.70%
Other	10,540	19.98%	\$ 2,960,029,999	19.59%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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	1,443	2.74%	\$ 414,374,713	2.74%
> 3 up to and including 6 months	3,275	6.21%	\$ 1,096,516,313	7.26%
> 6 up to and including 9 months	3,932	7.45%	\$ 1,227,384,349	8.12%
> 9 up to and including 12 months	4,624	8.77%	\$ 1,380,412,208	9.14%
> 12 up to and including 15 months	6,493	12.31%	\$ 1,842,702,290	12.19%
> 15 up to and including 18 months	7,539	14.29%	\$ 2,073,472,156	13.72%
> 18 up to and including 21 months	5,776	10.95%	\$ 1,627,739,293	10.77%
> 21 up to and including 24 months	3,800	7.20%	\$ 1,125,413,004	7.45%
> 24 up to and including 27 months	2,655	5.03%	\$ 729,778,046	4.83%
> 27 up to and including 30 months	2,871	5.44%	\$ 799,370,660	5.29%
> 30 up to and including 33 months	3,241	6.14%	\$ 896,089,442	5.93%
> 33 up to and including 36 months	2,866	5.43%	\$ 805,261,805	5.33%
> 36 up to and including 48 months	3,324	6.30%	\$ 873,038,029	5.78%
> 48 up to and including 60 months	908	1.72%	\$ 219,064,274	1.45%
> 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>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</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	14	0.03%	\$ 248,736	0.00%
> 2 up to and including 3 years	38	0.07%	\$ 1,167,672	0.01%
> 3 up to and including 4 years	114	0.22%	\$ 3,325,623	0.02%
> 4 up to and including 5 years	95	0.18%	\$ 4,143,097	0.03%
> 5 up to and including 6 years	90	0.17%	\$ 4,937,573	0.03%
> 6 up to and including 7 years	76	0.14%	\$ 4,112,900	0.03%
> 7 up to and including 8 years	121	0.23%	\$ 8,814,235	0.06%
> 8 up to and including 9 years	358	0.68%	\$ 19,881,538	0.13%
> 9 up to and including 10 years	212	0.40%	\$ 14,560,317	0.10%
> 10 up to and including 15 years	850	1.61%	\$ 98,755,174	0.65%
> 15 up to and including 20 years	1,183	2.24%	\$ 197,506,859	1.31%
> 20 up to and including 25 years	4,064	7.70%	\$ 913,511,244	6.05%
> 25 up to and including 30 years	45,532	86.32%	\$ 13,839,651,615	91.59%
> 30 years				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	51,987	98.56%	\$ 14,877,900,117	98.46%
> 0 days up to and including 30 days	638	1.21%	\$ 195,535,014	1.29%
> 30 days up to and including 60 days	90	0.17%	\$ 26,041,440	0.17%
> 60 days up to and including 90 days	32	0.06%	\$ 11,140,012	0.07%
> 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>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Term on Fixed Rate Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	48,467	91.89%	\$ 13,923,842,519	92.15%
Fixed Rate Loans : > 0 up to and including 3 months	139	0.26%	\$ 36,862,459	0.24%
Fixed Rate Loans : > 3 up to and including 6 months	430	0.82%	\$ 110,230,889	0.73%
Fixed Rate Loans : > 6 up to and including 9 months	1,071	2.03%	\$ 298,049,748	1.97%
Fixed Rate Loans : > 9 up to and including 12 months	491	0.93%	\$ 148,140,356	0.98%
Fixed Rate Loans : > 12 up to and including 15 months	114	0.22%	\$ 28,228,450	0.19%
Fixed Rate Loans : > 15 up to and including 18 months	446	0.85%	\$ 116,179,230	0.77%
Fixed Rate Loans : > 18 up to and including 21 months	465	0.88%	\$ 129,739,224	0.86%
Fixed Rate Loans : > 21 up to and including 24 months	467	0.89%	\$ 141,694,669	0.94%
Fixed Rate Loans : > 24 up to and including 27 months	187	0.35%	\$ 51,078,465	0.34%
Fixed Rate Loans : > 27 up to and including 30 months	178	0.34%	\$ 50,188,071	0.33%
Fixed Rate Loans : > 30 up to and including 33 months	108	0.20%	\$ 31,663,649	0.21%
Fixed Rate Loans : > 33 up to and including 36 months	54	0.10%	\$ 16,797,939	0.11%
Fixed Rate Loans : > 36 up to and including 48 months	83	0.16%	\$ 16,077,153	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	44	0.08%	\$ 11,604,012	0.08%
Fixed Rate Loans : > 60 months	3	0.01%	\$ 239,750	0.00%
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,046	20.94%	\$ 2,549,290,393	16.87%
Fortnightly	17,182	32.57%	\$ 4,178,220,773	27.65%
Monthly	24,519	46.48%	\$ 8,383,105,417	55.48%
Other				
<b>Total</b>	<b>52,747</b>	<b>100.00%</b>	<b>\$ 15,110,616,583</b>	<b>100.00%</b>

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