



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>	2 June 2014
<b>Determination Date:</b>	19 June 2014
<b>Trust Payment Date:</b>	23 June 2014
<b>Date of Report:</b>	23 June 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.

<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	Pass

Asset Coverage Test as at 23 June 2014		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,828,137,413
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,258,000,470
		\$17,258,000,470
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	\$17,258,000,470
<b>Results of Asset Coverage Test</b>		
	Adjusted Aggregate Receivable Amount (AARA):	\$17,258,000,470
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,360,627,836
	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:	129.14%

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 23 June 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%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Total	-	-	\$15,360,627,836	-	-	-

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
Series 2014-2	ANZ	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027

**Funding Summary (AUD)**

	Nominal Value	%
Intercompany Loan	\$ 15,360,627,836	100.00%
Subordinated Demand Loan*	\$ 4,476,154,310	29.14%
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$ 19,836,782,146</b>	

\*\$2,180,888,085 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	02 Jun 2014
Current Aggregate Principal Balance (AUD)	\$ 19,836,782,146
Number of Loans (Unconsolidated)	68,084
Number of Loans (Consolidated)	68,084
Average Loan Size (Consolidated)	\$ 291,357
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.01%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.13%
Weighted Average Interest Rate	5.09%
Weighted Average Seasoning (Months)	22.44
Weighted Average Remaining Term (Months)	324.86

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)	19.85%	18.49%	17.75%	15.86%
Prepayment History (SMM)	1.83%	1.69%	1.62%	1.43%

\*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%	10,417	15.30%	\$ 1,360,224,978	6.86%
> 40.0% up to and including 45.0%	2,641	3.88%	\$ 563,526,037	2.84%
> 45.0% up to and including 50.0%	3,289	4.83%	\$ 774,336,105	3.90%
> 50.0% up to and including 55.0%	3,585	5.27%	\$ 916,897,996	4.62%
> 55.0% up to and including 60.0%	4,474	6.57%	\$ 1,273,792,054	6.42%
> 60.0% up to and including 65.0%	4,717	6.93%	\$ 1,406,602,291	7.09%
> 65.0% up to and including 70.0%	5,578	8.19%	\$ 1,738,292,378	8.76%
> 70.0% up to and including 75.0%	6,836	10.04%	\$ 2,219,841,699	11.19%
> 75.0% up to and including 80.0%	26,387	38.76%	\$ 9,528,560,497	48.03%
> 80.0% up to and including 85.0%	77	0.11%	\$ 25,663,838	0.13%
> 85.0% up to and including 90.0%	56	0.08%	\$ 18,809,434	0.09%
> 90.0% up to and including 95.0%	18	0.03%	\$ 6,290,902	0.03%
> 95.0% up to and including 100.0%	7	0.01%	\$ 3,420,803	0.02%
> 100.0%	2	0.00%	\$ 523,135	0.00%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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%	15,120	22.21%	\$ 2,068,365,883	10.43%
> 40.0% up to and including 45.0%	3,236	4.75%	\$ 767,414,978	3.87%
> 45.0% up to and including 50.0%	3,668	5.39%	\$ 943,848,939	4.76%
> 50.0% up to and including 55.0%	4,225	6.21%	\$ 1,175,152,245	5.92%
> 55.0% up to and including 60.0%	4,871	7.15%	\$ 1,485,886,240	7.49%
> 60.0% up to and including 65.0%	5,176	7.60%	\$ 1,666,750,032	8.40%
> 65.0% up to and including 70.0%	6,214	9.13%	\$ 2,053,151,024	10.35%
> 70.0% up to and including 75.0%	8,438	12.39%	\$ 2,945,824,834	14.85%
> 75.0% up to and including 80.0%	16,965	24.92%	\$ 6,660,900,986	33.58%
> 80.0% up to and including 85.0%	121	0.18%	\$ 51,354,742	0.26%
> 85.0% up to and including 90.0%	38	0.06%	\$ 12,880,830	0.06%
> 90.0% up to and including 95.0%	5	0.01%	\$ 2,218,230	0.01%
> 95.0% up to and including 100.0%	7	0.01%	\$ 3,033,184	0.02%
> 100.0%				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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%	17,972	26.40%	\$ 2,717,028,991	13.70%
> 40.0% up to and including 45.0%	3,652	5.36%	\$ 948,431,076	4.78%
> 45.0% up to and including 50.0%	4,287	6.30%	\$ 1,204,921,379	6.07%
> 50.0% up to and including 55.0%	4,771	7.01%	\$ 1,457,589,762	7.35%
> 55.0% up to and including 60.0%	5,404	7.94%	\$ 1,738,728,144	8.77%
> 60.0% up to and including 65.0%	6,289	9.24%	\$ 2,200,411,214	11.09%
> 65.0% up to and including 70.0%	7,405	10.88%	\$ 2,634,300,320	13.28%
> 70.0% up to and including 75.0%	8,001	11.75%	\$ 2,932,605,479	14.78%
> 75.0% up to and including 80.0%	9,375	13.77%	\$ 3,708,850,252	18.70%
> 80.0% up to and including 85.0%	767	1.13%	\$ 247,087,392	1.25%
> 85.0% up to and including 90.0%	121	0.18%	\$ 36,865,689	0.19%
> 90.0% up to and including 95.0%	34	0.05%	\$ 8,613,731	0.04%
> 95.0% up to and including 100.0%	6	0.01%	\$ 1,348,719	0.01%
> 100.0%				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

\* 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. It is noted that the LVR distribution reported in the table above uses the Property Index updated in March 2014. 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%	20,482	30.08%	\$ 8,296,858,467	41.83%
> 5.00% up to and including 5.25%	39,188	57.56%	\$ 9,814,053,060	49.47%
> 5.25% up to and including 5.50%	4,554	6.69%	\$ 1,043,137,984	5.26%
> 5.50% up to and including 5.75%	321	0.47%	\$ 74,218,518	0.37%
> 5.75% up to and including 6.00%	2,585	3.80%	\$ 371,618,671	1.87%
> 6.00% up to and including 6.25%	317	0.47%	\$ 86,722,065	0.44%
> 6.25% up to and including 6.50%	519	0.76%	\$ 127,077,046	0.64%
> 6.50% up to and including 6.75%	67	0.10%	\$ 14,184,851	0.07%
> 6.75% up to and including 7.00%	46	0.07%	\$ 7,945,920	0.04%
> 7.00% up to and including 7.25%	2	0.00%	\$ 396,933	0.00%
> 7.25% up to and including 7.50%	1	0.00%	\$ 206,829	0.00%
> 7.50% up to and including 7.75%	1	0.00%	\$ 75,601	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%				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,450	5.07%	\$ 1,045,547,760	5.27%
<= 2 Year Fixed	2,187	3.21%	\$ 666,949,084	3.36%
<= 3 Year Fixed	1,130	1.66%	\$ 346,801,062	1.75%
<= 4 Year Fixed	112	0.16%	\$ 28,949,251	0.15%
<= 5 Year Fixed	128	0.19%	\$ 39,616,511	0.20%
> 5 Year Fixed				
Total Fixed Rate	7,007	10.29%	\$ 2,127,863,669	10.73%
Total Variable Rate	61,077	89.71%	\$ 17,708,918,477	89.27%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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	7,627	11.20%	\$ 430,784,308	2.17%
> \$100,000 up to and including \$200,000	14,370	21.11%	\$ 2,228,734,651	11.24%
> \$200,000 up to and including \$300,000	19,344	28.41%	\$ 4,867,915,827	24.54%
> \$300,000 up to and including \$400,000	13,419	19.71%	\$ 4,631,416,450	23.35%
> \$400,000 up to and including \$500,000	6,337	9.31%	\$ 2,836,794,331	14.30%
> \$500,000 up to and including \$600,000	3,163	4.65%	\$ 1,727,865,211	8.71%
> \$600,000 up to and including \$700,000	1,598	2.35%	\$ 1,034,697,993	5.22%
> \$700,000 up to and including \$800,000	811	1.19%	\$ 605,384,364	3.05%
> \$800,000 up to and including \$900,000	517	0.76%	\$ 438,811,852	2.21%
> \$900,000 up to and including \$1.00m	341	0.50%	\$ 325,119,943	1.64%
> \$1.00m up to and including \$1.25m	330	0.48%	\$ 366,517,505	1.85%
> \$1.25m up to and including \$1.50m	137	0.20%	\$ 188,158,867	0.95%
> \$1.50m up to and including \$1.75m	54	0.08%	\$ 87,460,175	0.44%
> \$1.75m up to and including \$2.00m	36	0.05%	\$ 67,120,671	0.34%
> \$2.00m				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,647	25.92%	\$ 5,726,898,313	28.87%
VIC	22,090	32.45%	\$ 6,603,226,455	33.29%
TAS	1,894	2.78%	\$ 341,309,565	1.72%
QLD	11,708	17.20%	\$ 3,055,875,312	15.41%
SA	5,186	7.62%	\$ 1,190,493,570	6.00%
WA	9,060	13.31%	\$ 2,766,240,383	13.95%
NT	499	0.73%	\$ 152,738,549	0.77%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,914	70.37%	\$ 15,407,140,739	77.67%
Non Metro	20,170	29.63%	\$ 4,429,641,407	22.33%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	12,232	17.97%	\$ 4,527,000,474	22.82%
NSW / ACT - Non Metro	5,415	7.95%	\$ 1,199,897,839	6.05%
VIC - Metro	17,522	25.74%	\$ 5,701,237,767	28.74%
VIC - Non Metro	4,568	6.71%	\$ 901,988,688	4.55%
TAS - Metro	983	1.44%	\$ 194,553,147	0.98%
TAS - Non Metro	911	1.34%	\$ 146,756,418	0.74%
QLD - Metro	5,106	7.50%	\$ 1,446,904,128	7.29%
QLD - Non Metro	6,602	9.70%	\$ 1,608,971,185	8.11%
SA - Metro	3,830	5.63%	\$ 947,980,118	4.78%
SA - Non Metro	1,356	1.99%	\$ 242,513,452	1.22%
WA - Metro	7,819	11.48%	\$ 2,455,299,348	12.38%
WA - Non Metro	1,241	1.82%	\$ 310,941,035	1.57%
NT - Metro	422	0.62%	\$ 134,165,758	0.68%
NT - Non Metro	77	0.11%	\$ 18,572,790	0.09%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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)	433	0.64%	\$ 121,793,824	0.61%
3977 (Frankston, VIC)	432	0.63%	\$ 109,457,576	0.55%
6065 (Brand, WA)	328	0.48%	\$ 100,219,217	0.51%
3029 (Melb North West, VIC)	411	0.60%	\$ 97,829,219	0.49%
6164 (Brand, WA)	308	0.45%	\$ 89,527,166	0.45%
2155 (Seven Hills, NSW)	224	0.33%	\$ 82,919,100	0.42%
6155 (Tangney, WA)	261	0.38%	\$ 80,512,379	0.41%
3064 (Melb North West, VIC)	325	0.48%	\$ 77,912,754	0.39%
3023 (Footscray, VIC)	279	0.41%	\$ 75,611,890	0.38%
6018 (Stirling, WA)	171	0.25%	\$ 75,349,144	0.38%
4740 (Central QLD, QLD)	264	0.39%	\$ 74,226,390	0.37%
3806 (Dandenong, VIC)	250	0.37%	\$ 69,751,109	0.35%
2153 (Seven Hills, NSW)	186	0.27%	\$ 67,992,040	0.34%
3121 (Moorabbin, VIC)	180	0.26%	\$ 67,903,754	0.34%
2170 (Campbelltown, NSW)	239	0.35%	\$ 65,780,459	0.33%
6210 (Brand, WA)	237	0.35%	\$ 64,244,312	0.32%
6112 (Tangney, WA)	231	0.34%	\$ 64,214,553	0.32%
3150 (Mulgrave, VIC)	162	0.24%	\$ 63,517,227	0.32%
3805 (Dandenong, VIC)	245	0.36%	\$ 61,203,240	0.31%
2145 (Seven Hills, NSW)	199	0.29%	\$ 61,178,287	0.31%
<b>Total</b>	<b>5,365</b>	<b>7.88%</b>	<b>\$ 1,571,143,640</b>	<b>7.92%</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)	1,902	2.79%	\$ 774,499,233	3.90%
20510 (Western Melbourne, VIC)	2,440	3.58%	\$ 733,173,081	3.70%
50515 (North Metropolitan, WA)	2,237	3.29%	\$ 712,730,551	3.59%
20565 (Southern Melbourne, VIC)	1,660	2.44%	\$ 691,760,957	3.49%
20550 (Eastern Middle Melbourne, VIC)	1,575	2.31%	\$ 598,614,493	3.02%
50520 (South West Metropolitan, WA)	1,890	2.78%	\$ 567,901,077	2.86%
10505 (Inner Sydney, NSW)	1,269	1.86%	\$ 552,762,793	2.79%
10515 (St George-Sutherland, NSW)	1,352	1.99%	\$ 519,275,531	2.62%
20580 (South Eastern Outer Melbourne, VIC)	1,786	2.62%	\$ 453,090,653	2.28%
10540 (Central Western Sydney, NSW)	1,326	1.95%	\$ 428,817,494	2.16%
50510 (East Metropolitan, WA)	1,429	2.10%	\$ 410,251,947	2.07%
50525 (South East Metropolitan, WA)	1,329	1.95%	\$ 389,887,988	1.97%
10555 (Lower Northern Sydney, NSW)	820	1.20%	\$ 380,754,023	1.92%
20545 (Boroondara City, VIC)	679	1.00%	\$ 369,844,485	1.86%
10560 (Central Northern Sydney, NSW)	799	1.17%	\$ 369,696,328	1.86%
10565 (Northern Beaches, NSW)	711	1.04%	\$ 349,263,684	1.76%
20530 (Northern Middle Melbourne, VIC)	1,042	1.53%	\$ 342,236,320	1.73%
50505 (Central Metropolitan, WA)	626	0.92%	\$ 290,410,156	1.46%
40520 (Southern Adelaide, SA)	1,231	1.81%	\$ 287,331,148	1.45%
20555 (Eastern Outer Melbourne, VIC)	1,025	1.51%	\$ 283,792,402	1.43%
<b>Total</b>	<b>27,128</b>	<b>39.84%</b>	<b>\$ 9,506,094,345</b>	<b>47.92%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	53,898	79.16%	\$ 14,445,958,022	72.82%
Interest Only	14,186	20.84%	\$ 5,390,824,124	27.18%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	68,084	100.00%	\$ 19,836,782,146	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	53,898	79.16%	\$ 14,445,958,022	72.82%
Interest Only Loans : > 0 up to and including 1 years	2,733	4.01%	\$ 1,001,599,176	5.05%
Interest Only Loans : > 1 up to and including 2 years	2,860	4.20%	\$ 1,041,388,399	5.25%
Interest Only Loans : > 2 up to and including 3 years	3,302	4.85%	\$ 1,240,617,001	6.25%
Interest Only Loans : > 3 up to and including 4 years	2,326	3.42%	\$ 916,821,153	4.62%
Interest Only Loans : > 4 up to and including 5 years	1,394	2.05%	\$ 625,018,959	3.15%
Interest Only Loans : > 5 up to and including 6 years	183	0.27%	\$ 62,539,132	0.32%
Interest Only Loans : > 6 up to and including 7 years	347	0.51%	\$ 108,017,249	0.54%
Interest Only Loans : > 7 up to and including 8 years	467	0.69%	\$ 167,178,290	0.84%
Interest Only Loans : > 8 up to and including 9 years	378	0.56%	\$ 145,475,183	0.73%
Interest Only Loans : > 9 up to and including 10 years	196	0.29%	\$ 82,169,582	0.41%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	51,005	74.91%	\$ 14,362,208,147	72.40%
Residential Investment (Full Recourse)	17,079	25.09%	\$ 5,474,573,999	27.60%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,483	2.18%	\$ 318,954,876	1.61%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,649	3.89%	\$ 802,180,960	4.04%
Purchase of established dwelling	16,529	24.28%	\$ 5,214,039,953	26.28%
Purchase of new erected dwelling	1,436	2.11%	\$ 430,296,578	2.17%
Refinancing existing debt from another lender	11,173	16.41%	\$ 3,362,158,905	16.95%
Refinancing existing debt with ANZ	21,301	31.29%	\$ 5,760,864,691	29.04%
Other	13,513	19.85%	\$ 3,948,286,181	19.90%
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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	2,795	4.11%	\$ 1,062,409,139	5.36%
> 3 up to and including 6 months	6,596	9.69%	\$ 2,333,346,962	11.76%
> 6 up to and including 9 months	3,610	5.30%	\$ 1,071,502,832	5.40%
> 9 up to and including 12 months	3,945	5.79%	\$ 1,143,556,846	5.76%
> 12 up to and including 15 months	5,663	8.32%	\$ 1,665,992,298	8.40%
> 15 up to and including 18 months	4,359	6.40%	\$ 1,373,510,120	6.92%
> 18 up to and including 21 months	4,590	6.74%	\$ 1,373,415,981	6.92%
> 21 up to and including 24 months	4,525	6.65%	\$ 1,303,693,880	6.57%
> 24 up to and including 27 months	5,429	7.97%	\$ 1,490,099,359	7.51%
> 27 up to and including 30 months	6,282	9.23%	\$ 1,663,608,591	8.39%
> 30 up to and including 33 months	4,802	7.05%	\$ 1,289,515,640	6.50%
> 33 up to and including 36 months	3,060	4.49%	\$ 854,912,437	4.31%
> 36 up to and including 48 months	9,037	13.27%	\$ 2,366,096,233	11.93%
> 48 up to and including 60 months	2,687	3.95%	\$ 681,531,849	3.44%
> 60 up to and including 72 months	704	1.03%	\$ 163,589,980	0.82%
> 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>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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	11	0.02%	\$ 53,788	0.00%
> 1 up to and including 2 years	31	0.05%	\$ 492,747	0.00%
> 2 up to and including 3 years	114	0.17%	\$ 2,323,995	0.01%
> 3 up to and including 4 years	133	0.20%	\$ 3,932,930	0.02%
> 4 up to and including 5 years	117	0.17%	\$ 5,200,780	0.03%
> 5 up to and including 6 years	84	0.12%	\$ 3,913,118	0.02%
> 6 up to and including 7 years	118	0.17%	\$ 7,552,933	0.04%
> 7 up to and including 8 years	346	0.51%	\$ 17,388,438	0.09%
> 8 up to and including 9 years	290	0.43%	\$ 19,075,459	0.10%
> 9 up to and including 10 years	165	0.24%	\$ 15,173,577	0.08%
> 10 up to and including 15 years	1,160	1.70%	\$ 146,583,821	0.74%
> 15 up to and including 20 years	2,095	3.08%	\$ 382,790,604	1.93%
> 20 up to and including 25 years	7,762	11.40%	\$ 1,853,890,700	9.35%
> 25 up to and including 30 years	55,658	81.75%	\$ 17,378,409,256	87.61%
> 30 years				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	66,937	98.32%	\$ 19,482,299,219	98.21%
> 0 days up to and including 30 days	929	1.36%	\$ 286,972,400	1.45%
> 30 days up to and including 60 days	152	0.22%	\$ 46,864,288	0.24%
> 60 days up to and including 90 days	66	0.10%	\$ 20,646,239	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				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</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	61,077	89.71%	\$ 17,708,918,477	89.27%
Fixed Rate Loans : > 0 up to and including 3 months	346	0.51%	\$ 99,834,353	0.50%
Fixed Rate Loans : > 3 up to and including 6 months	876	1.29%	\$ 250,807,264	1.26%
Fixed Rate Loans : > 6 up to and including 9 months	982	1.44%	\$ 295,594,157	1.49%
Fixed Rate Loans : > 9 up to and including 12 months	1,246	1.83%	\$ 399,311,986	2.01%
Fixed Rate Loans : > 12 up to and including 15 months	534	0.78%	\$ 160,029,325	0.81%
Fixed Rate Loans : > 15 up to and including 18 months	592	0.87%	\$ 184,209,339	0.93%
Fixed Rate Loans : > 18 up to and including 21 months	557	0.82%	\$ 165,067,004	0.83%
Fixed Rate Loans : > 21 up to and including 24 months	504	0.74%	\$ 157,643,416	0.79%
Fixed Rate Loans : > 24 up to and including 27 months	437	0.64%	\$ 138,511,877	0.70%
Fixed Rate Loans : > 27 up to and including 30 months	392	0.58%	\$ 119,387,325	0.60%
Fixed Rate Loans : > 30 up to and including 33 months	229	0.34%	\$ 67,640,402	0.34%
Fixed Rate Loans : > 33 up to and including 36 months	72	0.11%	\$ 21,261,459	0.11%
Fixed Rate Loans : > 36 up to and including 48 months	112	0.16%	\$ 28,949,251	0.15%
Fixed Rate Loans : > 48 up to and including 60 months	128	0.19%	\$ 39,616,511	0.20%
Fixed Rate Loans : > 60 months				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,695	21.58%	\$ 3,454,966,306	17.42%
Fortnightly	21,971	32.27%	\$ 5,405,729,781	27.25%
Monthly	31,418	46.15%	\$ 10,976,086,059	55.33%
Other				
<b>Total</b>	<b>68,084</b>	<b>100.00%</b>	<b>\$ 19,836,782,146</b>	<b>100.00%</b>

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