



ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	02 March 2015
Determination Date:	19 March 2015
Trust Payment Date:	23 March 2015
Date of Report:	23 March 2015

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 the Collection Period End Date.

Issuer:	Australia and 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 and New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Ltd
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	Pass

Asset Coverage Test as at 23 March 2015

Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$23,017,713,887	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$20,082,903,561	
		\$20,082,903,561
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	\$20,082,903,561
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Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$20,082,903,561
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$16,381,093,813
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:	140.92 %

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 March 2015

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 2012-5	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	BBSW 3 Month + 0.95 %
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	HIBOR HKD 3 Month + 0.85 %
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	LIBOR (USD) 3 Month + 0.61 %
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	LIBOR GBP 3 Month + 0.27 %
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 %
Series 2014-3	19 Nov 2014	EUR 1,000,000,000	\$1,429,054,829	0.6998	Annual	0.38 %
Total	-	-	\$16,381,093,813	-	-	-

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 2012-5	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 US0525EAC75	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	XS0882235863 -	LSE	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	22 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	- -	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2014-3	ANZ	XS1139088071 -	LSE	Soft Bullet	19 Nov 2019	19 Nov 2020

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$16,381,093,813	100.00 %
Subordinated Demand Loan*	\$6,702,550,577	40.92 %
Senior Demand Loan	\$ -	-
Total Funding	\$23,083,644,390	

*\$4,254,925,567 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 Mar 2015
Current Aggregate Principal Balance (AUD)	\$23,083,644,390
Number of Loans (Unconsolidated)	83,675
Number of Loans (Consolidated)	74,720
Average Loan Size (Consolidated)	\$308,935
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	65.25 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.06 %
Weighted Average Interest Rate	4.85 %
Weighted Average Seasoning (Months)	25.89
Weighted Average Remaining Term (Months)	319.06

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)	17.00%	18.28%	18.10%	16.34%
Prepayment History (SMM)	1.54%	1.67%	1.65%	1.48%

*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 40.00%	17,605	21.04 %	\$2,477,121,925	10.73 %
> 40.00% up to and including 45.00%	3,751	4.48 %	\$884,944,529	3.83 %
> 45.00% up to and including 50.00%	4,125	4.93 %	\$1,038,912,121	4.50 %
> 50.00% up to and including 55.00%	4,361	5.21 %	\$1,171,075,014	5.07 %
> 55.00% up to and including 60.00%	4,954	5.92 %	\$1,402,982,072	6.08 %
> 60.00% up to and including 65.00%	5,042	6.03 %	\$1,478,951,610	6.41 %
> 65.00% up to and including 70.00%	5,743	6.86 %	\$1,748,197,345	7.57 %
> 70.00% up to and including 75.00%	6,874	8.22 %	\$2,149,217,992	9.31 %
> 75.00% up to and including 80.00%	26,368	31.51 %	\$9,155,977,298	39.66 %
> 80.00% up to and including 85.00%	1,478	1.77 %	\$475,215,549	2.06 %
> 85.00% up to and including 90.00%	3,277	3.92 %	\$1,066,692,948	4.62 %
> 90.00% up to and including 95.00%	67	0.08 %	\$24,973,947	0.11 %
> 95.00% up to and including 100.00%	30	0.04 %	\$9,382,040	0.04 %
> 100.00%				
Total	83,675	100.00 %	\$23,083,644,390	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 40.00%	15,482	20.72 %	\$2,175,015,579	9.42 %
> 40.00% up to and including 45.00%	3,533	4.73 %	\$895,278,141	3.88 %
> 45.00% up to and including 50.00%	3,917	5.24 %	\$1,100,230,972	4.77 %
> 50.00% up to and including 55.00%	4,454	5.96 %	\$1,345,769,444	5.83 %
> 55.00% up to and including 60.00%	5,058	6.77 %	\$1,637,670,651	7.09 %
> 60.00% up to and including 65.00%	5,445	7.29 %	\$1,842,284,887	7.98 %
> 65.00% up to and including 70.00%	6,564	8.78 %	\$2,307,424,681	10.00 %
> 70.00% up to and including 75.00%	8,989	12.03 %	\$3,239,874,548	14.04 %
> 75.00% up to and including 80.00%	16,636	22.26 %	\$6,825,938,315	29.57 %
> 80.00% up to and including 85.00%	2,383	3.19 %	\$880,799,384	3.82 %
> 85.00% up to and including 90.00%	2,206	2.95 %	\$813,268,636	3.52 %
> 90.00% up to and including 95.00%	44	0.06 %	\$17,232,992	0.07 %
> 95.00% up to and including 100.00%	9	0.01 %	\$2,856,160	0.01 %
> 100.00%				0
Total	74,720	100.00 %	\$23,083,644,390	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 40.00%	19,507	26.11 %	\$3,228,358,757	13.99 %
> 40.00% up to and including 45.00%	4,164	5.57 %	\$1,199,143,816	5.19 %
> 45.00% up to and including 50.00%	4,699	6.29 %	\$1,485,478,914	6.44 %
> 50.00% up to and including 55.00%	5,309	7.11 %	\$1,789,089,175	7.75 %
> 55.00% up to and including 60.00%	5,939	7.95 %	\$2,100,614,092	9.10 %
> 60.00% up to and including 65.00%	6,466	8.65 %	\$2,388,137,225	10.35 %
> 65.00% up to and including 70.00%	7,590	10.16 %	\$2,822,743,306	12.23 %
> 70.00% up to and including 75.00%	9,128	12.22 %	\$3,580,417,664	15.51 %
> 75.00% up to and including 80.00%	8,062	10.79 %	\$3,109,155,181	13.47 %
> 80.00% up to and including 85.00%	2,549	3.41 %	\$909,334,546	3.94 %
> 85.00% up to and including 90.00%	1,084	1.45 %	\$387,526,304	1.68 %
> 90.00% up to and including 95.00%	168	0.22 %	\$61,451,187	0.27 %
> 95.00% up to and including 100.00%	42	0.06 %	\$16,493,280	0.07 %
> 100.00%	13	0.02 %	\$5,700,944	0.02 %
Total	74,720	100.00 %	\$23,083,644,390	100.00 %

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	71,715	85.71 %	\$20,715,541,138	89.74 %
> 5.00% up to and including 5.25%	6,511	7.78 %	\$1,427,272,553	6.18 %
> 5.25% up to and including 5.50%	1,163	1.39 %	\$304,845,233	1.32 %
> 5.50% up to and including 5.75%	3,158	3.77 %	\$355,496,176	1.54 %
> 5.75% up to and including 6.00%	695	0.83 %	\$182,769,740	0.79 %
> 6.00% up to and including 6.25%	151	0.18 %	\$36,936,714	0.16 %
> 6.25% up to and including 6.50%	163	0.19 %	\$37,865,521	0.16 %
> 6.50% up to and including 6.75%	56	0.07 %	\$12,965,224	0.06 %
> 6.75% up to and including 7.00%	54	0.06 %	\$8,740,394	0.04 %
> 7.00% up to and including 7.25%	2	0.00 %	\$395,129	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	6	0.01 %	\$608,466	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$208,102	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	5,690	6.80 %	\$1,713,675,173	7.42 %
<= 2 Year Fixed	3,255	3.89 %	\$968,208,714	4.19 %
<= 3 Year Fixed	871	1.04 %	\$257,109,373	1.11 %
<= 4 Year Fixed	272	0.33 %	\$71,455,057	0.31 %
<= 5 Year Fixed	460	0.55 %	\$139,473,481	0.60 %
> 5 Year Fixed	4	0.00 %	\$374,223	0.00 %
Total Fixed Rate	10,552	12.61 %	\$3,150,296,020	13.65 %
Total Variable Rate	73,123	87.39 %	\$19,933,348,369	86.35 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,164	10.93 %	\$440,796,935	1.91 %
> \$100,000 up to and including \$200,000	14,730	19.71 %	\$2,288,711,618	9.91 %
> \$200,000 up to and including \$300,000	20,089	26.89 %	\$5,055,326,982	21.90 %
> \$300,000 up to and including \$400,000	14,392	19.26 %	\$4,975,005,854	21.55 %
> \$400,000 up to and including \$500,000	7,550	10.10 %	\$3,369,546,176	14.60 %
> \$500,000 up to and including \$600,000	4,000	5.35 %	\$2,187,191,272	9.48 %
> \$600,000 up to and including \$700,000	2,224	2.98 %	\$1,439,125,024	6.23 %
> \$700,000 up to and including \$800,000	1,307	1.75 %	\$976,794,653	4.23 %
> \$800,000 up to and including \$900,000	794	1.06 %	\$674,078,103	2.92 %
> \$900,000 up to and including \$1.00m	536	0.72 %	\$509,705,498	2.21 %
> \$1.00m up to and including \$1.25m	580	0.78 %	\$644,830,907	2.79 %
> \$1.25m up to and including \$1.50m	236	0.32 %	\$322,385,012	1.40 %
> \$1.50m up to and including \$1.75m	80	0.11 %	\$128,743,329	0.56 %
> \$1.75m up to and including \$2.00m	38	0.05 %	\$71,403,026	0.31 %
> \$2.00m				0
Total	74,720	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	21,043	25.15 %	\$6,353,964,451	27.53 %
VIC	25,682	30.69 %	\$7,256,419,079	31.44 %
TAS	2,595	3.10 %	\$471,384,005	2.04 %
QLD	15,816	18.90 %	\$4,012,193,328	17.38 %
SA	6,931	8.28 %	\$1,529,931,428	6.63 %
WA	10,965	13.10 %	\$3,265,856,082	14.15 %
NT	643	0.77 %	\$193,896,018	0.84 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	56,600	67.64 %	\$17,251,652,160	74.74 %
Non Metro	27,075	32.36 %	\$5,831,992,230	25.26 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	13,737	16.42 %	\$4,763,734,620	20.64 %
NSW/ACT - Non Metro	7,306	8.73 %	\$1,590,229,831	6.89 %
VIC - Metro	20,136	24.06 %	\$6,191,502,698	26.82 %
VIC - Non Metro	5,546	6.63 %	\$1,064,916,381	4.61 %
TAS - Metro	1,217	1.45 %	\$243,119,264	1.05 %
TAS - Non Metro	1,378	1.65 %	\$228,264,741	0.99 %
QLD - Metro	6,845	8.18 %	\$1,884,070,370	8.16 %
QLD - Non Metro	8,971	10.72 %	\$2,128,122,958	9.22 %
SA - Metro	4,873	5.82 %	\$1,169,739,181	5.07 %
SA - Non Metro	2,058	2.46 %	\$360,192,247	1.56 %
WA - Metro	9,368	11.20 %	\$2,864,372,547	12.41 %
WA - Non Metro	1,597	1.91 %	\$401,483,535	1.74 %
NT - Metro	424	0.51 %	\$135,113,481	0.59 %
NT - Non Metro	219	0.26 %	\$58,782,536	0.25 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	481	0.57 %	\$137,029,038	0.59 %
3977 (Frankston, VIC)	507	0.61 %	\$130,044,325	0.56 %
3029 (Melb North West, VIC)	487	0.58 %	\$112,641,787	0.49 %
6164 (Brand, WA)	380	0.45 %	\$107,926,509	0.47 %
6065 (Brand, WA)	365	0.44 %	\$107,214,518	0.46 %
4740 (Central QLD, QLD)	374	0.45 %	\$105,059,816	0.46 %
4680 (Central QLD, QLD)	304	0.36 %	\$94,064,148	0.41 %
6210 (Brand, WA)	336	0.40 %	\$88,840,230	0.38 %
3064 (Melb North West, VIC)	366	0.44 %	\$88,745,735	0.38 %
6155 (Tangney, WA)	286	0.34 %	\$86,678,010	0.38 %
3023 (Footscray, VIC)	319	0.38 %	\$81,908,262	0.35 %
6018 (Stirling, WA)	195	0.23 %	\$80,207,870	0.35 %
2155 (Seven Hills, NSW)	224	0.27 %	\$78,466,767	0.34 %
3121 (Moorabbin, VIC)	201	0.24 %	\$75,617,207	0.33 %
2170 (Campbelltown, NSW)	280	0.33 %	\$75,219,003	0.33 %
3000 (Melbourne City, VIC)	218	0.26 %	\$73,535,713	0.32 %
3805 (Dandenong, VIC)	301	0.36 %	\$73,224,244	0.32 %
3806 (Dandenong, VIC)	267	0.32 %	\$72,401,096	0.31 %
4870 (North QLD, QLD)	311	0.37 %	\$72,060,600	0.31 %
6112 (Tangney, WA)	262	0.31 %	\$71,782,758	0.31 %
Total	6,464	7.73 %	\$1,812,667,634	7.85 %

* One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on its Barcode Sort Plan Area Name under the Australia Post Barcode Sort Plan.

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,786	3.33 %	\$878,124,250	3.80 %
20505 (Inner Melbourne, VIC)	2,038	2.44 %	\$790,170,809	3.42 %
20565 (Southern Melbourne, VIC)	1,883	2.25 %	\$730,898,273	3.17 %
20550 (Eastern Middle Melbourne, VIC)	1,667	1.99 %	\$615,643,425	2.67 %
50525 (South East Metropolitan, WA)	2,021	2.42 %	\$592,010,888	2.56 %
50520 (South West Metropolitan, WA)	2,002	2.39 %	\$588,851,681	2.55 %
10505 (Inner Sydney, NSW)	1,305	1.56 %	\$511,729,671	2.22 %
20520 (Melton-Wyndham, VIC)	2,015	2.41 %	\$504,413,985	2.19 %
10515 (St George-Sutherland, NSW)	1,350	1.61 %	\$483,684,301	2.10 %
20510 (Western Melbourne, VIC)	1,601	1.91 %	\$480,330,227	2.08 %
10560 (Central Northern Sydney, NSW)	1,065	1.27 %	\$448,795,158	1.94 %
50510 (East Metropolitan, WA)	1,416	1.69 %	\$397,185,362	1.72 %
40520 (Southern Adelaide, SA)	1,666	1.99 %	\$392,788,673	1.70 %
10555 (Lower Northern Sydney, NSW)	902	1.08 %	\$382,725,902	1.66 %
20555 (Eastern Outer Melbourne, VIC)	1,309	1.56 %	\$364,159,585	1.58 %
10540 (Central Western Sydney, NSW)	1,177	1.41 %	\$361,910,396	1.57 %
20580 (South Eastern Outer Melbourne, VIC)	1,428	1.71 %	\$354,874,249	1.54 %
10565 (Northern Beaches, NSW)	775	0.93 %	\$347,319,723	1.50 %
30715 (Gold Coast West, QLD)	1,216	1.45 %	\$331,851,810	1.44 %
20530 (Northern Middle Melbourne, VIC)	1,027	1.23 %	\$328,017,563	1.42 %
Total	30,649	36.63 %	\$9,885,485,932	42.82 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	65,290	78.03 %	\$16,439,990,854	71.22 %
Interest Only	18,385	21.97 %	\$6,643,653,536	28.78 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	83,675	100.00 %	\$23,083,644,390	100.00 %
Low Doc Loans				
No Doc Loans				
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	65,290	78.03 %	\$16,439,990,854	71.22 %
Interest Only Loans: > 0 yrs up to and including 1 yr	4,782	5.71 %	\$1,704,327,514	7.38 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	4,384	5.24 %	\$1,583,804,788	6.86 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	3,339	3.99 %	\$1,216,633,417	5.27 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,565	3.07 %	\$946,344,216	4.10 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,462	1.75 %	\$549,559,617	2.38 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	356	0.43 %	\$115,419,752	0.50 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	460	0.55 %	\$164,035,958	0.71 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	484	0.58 %	\$164,045,308	0.71 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	369	0.44 %	\$133,581,901	0.58 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	184	0.22 %	\$65,901,066	0.29 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	62,087	74.20 %	\$16,541,065,461	71.66 %
Residential Investment (Full Recourse)	21,588	25.80 %	\$6,542,578,929	28.34 %
Residential Investment (Limited Recourse)				
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,940	2.32 %	\$379,332,862	1.64 %
Construction of a dwelling (completed)	3,179	3.80 %	\$943,735,231	4.09 %
Purchase of established dwelling	19,009	22.72 %	\$5,523,696,020	23.93 %
Purchase of new erected dwelling	1,829	2.19 %	\$519,124,447	2.25 %
Refinancing an existing debt from another lender	12,774	15.27 %	\$3,589,021,702	15.55 %
Refinancing an existing debt with ANZ	27,688	33.09 %	\$7,284,693,019	31.56 %
Other	17,256	20.62 %	\$4,844,041,110	20.98 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,118	2.53 %	\$645,745,260	2.80 %
> 3 up to and including 6 months	4,740	5.66 %	\$1,363,664,601	5.91 %
> 6 up to and including 9 months	5,537	6.62 %	\$1,657,596,712	7.18 %
> 9 up to and including 12 months	5,156	6.16 %	\$1,639,265,348	7.10 %
> 12 up to and including 15 months	6,023	7.20 %	\$1,921,288,169	8.32 %
> 15 up to and including 18 months	4,635	5.54 %	\$1,286,505,133	5.57 %
> 18 up to and including 21 months	4,844	5.79 %	\$1,278,056,978	5.54 %
> 21 up to and including 24 months	6,965	8.32 %	\$1,867,922,706	8.09 %
> 24 up to and including 27 months	5,494	6.57 %	\$1,533,664,664	6.64 %
> 27 up to and including 30 months	5,177	6.19 %	\$1,405,825,963	6.09 %
> 30 up to and including 33 months	4,722	5.64 %	\$1,225,804,545	5.31 %
> 33 up to and including 36 months	5,488	6.56 %	\$1,422,156,613	6.16 %
> 36 up to and including 48 months	14,588	17.43 %	\$3,782,673,795	16.39 %
> 48 up to and including 60 months	6,261	7.48 %	\$1,606,037,193	6.96 %
> 60 up to and including 72 months	1,600	1.91 %	\$377,446,571	1.64 %
> 72 up to and including 84 months	327	0.39 %	\$69,990,141	0.30 %
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	38	0.05 %	\$364,998	0.00 %
> 1 up to and including 2 years	109	0.13 %	\$1,229,229	0.01 %
> 2 up to and including 3 years	185	0.22 %	\$3,755,857	0.02 %
> 3 up to and including 4 years	211	0.25 %	\$5,516,409	0.02 %
> 4 up to and including 5 years	198	0.24 %	\$6,359,198	0.03 %
> 5 up to and including 6 years	129	0.15 %	\$5,301,220	0.02 %
> 6 up to and including 7 years	308	0.37 %	\$13,504,400	0.06 %
> 7 up to and including 8 years	453	0.54 %	\$19,458,104	0.08 %
> 8 up to and including 9 years	386	0.46 %	\$22,397,929	0.10 %
> 9 up to and including 10 years	401	0.48 %	\$29,338,683	0.13 %
> 10 up to and including 15 years	1,428	1.71 %	\$166,433,729	0.72 %
> 15 up to and including 20 years	3,317	3.96 %	\$585,771,956	2.54 %
> 20 up to and including 25 years	12,635	15.10 %	\$3,063,835,506	13.27 %
> 25 up to and including 30 years	63,877	76.34 %	\$19,160,377,173	83.00 %
> 30 years				
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	81,829	97.79 %	\$22,534,261,353	97.62 %
> 0 days up to and including 30 days	1,624	1.94 %	\$482,258,442	2.09 %
> 30 days up to and including 60 days	181	0.22 %	\$55,318,705	0.24 %
> 60 days up to and including 90 days	41	0.05 %	\$11,805,890	0.05 %
> 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	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	73,123	87.39 %	\$19,933,348,369	86.35 %
Fixed Rate Loans: > 0 up to and including 3 months	1,791	2.14 %	\$555,652,788	2.41 %
Fixed Rate Loans: > 3 up to and including 6 months	1,237	1.48 %	\$369,248,403	1.60 %
Fixed Rate Loans: > 6 up to and including 9 months	1,481	1.77 %	\$449,090,109	1.95 %
Fixed Rate Loans: > 9 up to and including 12 months	1,181	1.41 %	\$339,683,873	1.47 %
Fixed Rate Loans: > 12 up to and including 15 months	1,043	1.25 %	\$314,724,799	1.36 %
Fixed Rate Loans: > 15 up to and including 18 months	903	1.08 %	\$266,817,983	1.16 %
Fixed Rate Loans: > 18 up to and including 21 months	857	1.02 %	\$253,630,165	1.10 %
Fixed Rate Loans: > 21 up to and including 24 months	452	0.54 %	\$133,035,766	0.58 %
Fixed Rate Loans: > 24 up to and including 27 months	296	0.35 %	\$91,957,975	0.40 %
Fixed Rate Loans: > 27 up to and including 30 months	206	0.25 %	\$60,901,414	0.26 %
Fixed Rate Loans: > 30 up to and including 33 months	260	0.31 %	\$73,390,144	0.32 %
Fixed Rate Loans: > 33 up to and including 36 months	109	0.13 %	\$30,859,839	0.13 %
Fixed Rate Loans: > 36 up to and including 48 months	272	0.33 %	\$71,455,057	0.31 %
Fixed Rate Loans: > 48 up to and including 60 months	460	0.55 %	\$139,473,481	0.60 %
Fixed Rate Loans: > 60 months	4	0.00 %	\$374,223	0.00 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	18,407	22.00 %	\$4,163,281,558	18.04 %
Fortnightly	25,928	30.99 %	\$6,013,788,960	26.05 %
Monthly	39,340	47.02 %	\$12,906,573,872	55.91 %
Total	83,675	100.00 %	\$23,083,644,390	100.00 %

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