



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 July 2012
<b>Determination Date:</b>	20 August 2012
<b>Trust Payment Date:</b>	22 August 2012
<b>Date of Report:</b>	22 August 2012

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 22 August 2012		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$10,397,887,290
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$8,632,723,895
		\$8,632,723,895
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:	\$0
Z	Negative carry adjustment:	\$0
<b>Adjusted Aggregate Receivable Amount</b>		
(A+B+C+D+E)-Z		\$8,632,723,895
<b>Results of Asset Coverage Test</b>		
Adjusted Aggregate Receivable Amount (AARA):		\$8,632,723,895
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$6,595,840,658
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		82.70%
Contractual Overcollateralisation:		20.92%
Total Overcollateralisation:		58.26%

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 August 2012

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF LIBOR + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m BBSW + 95
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Total	-	-	\$6,595,840,658	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2011-1	ANZ	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	13 Feb 2019
Series 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	13 Feb 2015
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	12 Jun 2015

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 6,595,840,658	100.00%
Subordinated Demand Loan	\$ 3,841,337,711	58.24%
Senior Demand Loan*	\$ -	-
<b>Total Funding</b>	<b>\$ 10,437,178,369</b>	

\*\$2,462,642,605 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 Jul 2012
Current Aggregate Principal Balance (AUD)	\$ 10,438,602,049
Number of Loans (Unconsolidated)	38,127
Number of Loans (Consolidated)	38,127
Average Loan Size (Consolidated)	\$ 273,785
Maximum Loan Balance (Consolidated)	\$ 1,990,473
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.37%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	63.74%
Weighted Average Interest Rate	6.02%
Weighted Average Seasoning (Months)	15.84
Weighted Average Remaining Term (Months)	335.14

### Prepayment Information\*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	15.18%	15.63%		15.36%
Prepayment History (SMM)	1.36%	1.41%		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 25.0%	3,430	9.00%	\$ 283,226,814	2.71%
> 25.0% up to and including 30.0%	1,077	2.82%	\$ 149,180,219	1.43%
> 30.0% up to and including 35.0%	1,270	3.33%	\$ 214,700,666	2.06%
> 35.0% up to and including 40.0%	1,507	3.95%	\$ 293,184,151	2.81%
> 40.0% up to and including 45.0%	1,539	4.04%	\$ 326,560,815	3.13%
> 45.0% up to and including 50.0%	1,923	5.04%	\$ 447,423,550	4.29%
> 50.0% up to and including 55.0%	2,020	5.30%	\$ 518,633,748	4.97%
> 55.0% up to and including 60.0%	2,461	6.45%	\$ 682,242,450	6.54%
> 60.0% up to and including 65.0%	2,586	6.78%	\$ 760,376,203	7.28%
> 65.0% up to and including 70.0%	3,173	8.32%	\$ 1,004,036,667	9.62%
> 70.0% up to and including 75.0%	3,830	10.05%	\$ 1,241,532,319	11.89%
> 75.0% up to and including 80.0%	13,311	34.91%	\$ 4,517,504,448	43.28%
> 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>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	4,550	11.93%	\$ 385,952,952	3.70%
> 25.0% up to and including 30.0%	1,315	3.45%	\$ 198,091,172	1.90%
> 30.0% up to and including 35.0%	1,391	3.65%	\$ 250,311,427	2.40%
> 35.0% up to and including 40.0%	1,676	4.40%	\$ 340,872,767	3.27%
> 40.0% up to and including 45.0%	1,765	4.63%	\$ 397,771,588	3.81%
> 45.0% up to and including 50.0%	2,108	5.53%	\$ 518,921,486	4.97%
> 50.0% up to and including 55.0%	2,253	5.91%	\$ 614,032,341	5.88%
> 55.0% up to and including 60.0%	2,737	7.18%	\$ 789,874,026	7.57%
> 60.0% up to and including 65.0%	2,874	7.54%	\$ 895,263,305	8.58%
> 65.0% up to and including 70.0%	3,454	9.06%	\$ 1,133,616,121	10.86%
> 70.0% up to and including 75.0%	4,308	11.30%	\$ 1,450,087,088	13.89%
> 75.0% up to and including 80.0%	9,696	25.43%	\$ 3,463,807,775	33.18%
> 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>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	4,737	12.42%	\$ 404,369,015	3.87%
> 25.0% up to and including 30.0%	1,326	3.48%	\$ 198,248,418	1.90%
> 30.0% up to and including 35.0%	1,465	3.84%	\$ 265,559,400	2.54%
> 35.0% up to and including 40.0%	1,648	4.32%	\$ 338,143,852	3.24%
> 40.0% up to and including 45.0%	1,806	4.74%	\$ 408,950,656	3.92%
> 45.0% up to and including 50.0%	2,027	5.32%	\$ 490,157,101	4.70%
> 50.0% up to and including 55.0%	2,295	6.02%	\$ 626,242,319	6.00%
> 55.0% up to and including 60.0%	2,578	6.76%	\$ 748,931,275	7.17%
> 60.0% up to and including 65.0%	2,903	7.61%	\$ 896,887,413	8.59%
> 65.0% up to and including 70.0%	3,467	9.09%	\$ 1,131,957,427	10.84%
> 70.0% up to and including 75.0%	4,301	11.28%	\$ 1,461,213,458	14.00%
> 75.0% up to and including 80.0%	6,179	16.21%	\$ 2,172,054,070	20.81%
> 80.0% up to and including 85.0%	2,897	7.60%	\$ 1,096,462,672	10.50%
> 85.0% up to and including 90.0%	470	1.23%	\$ 190,204,745	1.82%
> 90.0% up to and including 95.0%	28	0.07%	\$ 9,220,228	0.09%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

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

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 6.00%	13,789	36.17%	\$ 5,059,414,524	48.47%
> 6.00% up to and including 6.25%	21,212	55.64%	\$ 4,897,877,824	46.92%
> 6.25% up to and including 6.50%	1,824	4.78%	\$ 356,264,598	3.41%
> 6.50% up to and including 6.75%	156	0.41%	\$ 25,319,086	0.24%
> 6.75% up to and including 7.00%	1,142	3.00%	\$ 98,990,593	0.95%
> 7.00% up to and including 7.25%	2	0.01%	\$ 541,592	0.01%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.01%	\$ 193,832	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>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	684	1.79%	\$ 172,390,554	1.65%
<= 2 Year Fixed	1,197	3.14%	\$ 309,699,974	2.97%
<= 3 Year Fixed	758	1.99%	\$ 191,231,324	1.83%
<= 4 Year Fixed	6	0.02%	\$ 1,123,341	0.01%
<= 5 Year Fixed	66	0.17%	\$ 12,514,891	0.12%
> 5 Year Fixed	2	0.01%	\$ 193,832	0.00%
Total Fixed Rate	2,713	7.12%	\$ 687,153,916	6.58%
Total Variable Rate	35,414	92.88%	\$ 9,751,448,132	93.42%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</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	4,799	12.59%	\$ 298,009,879	2.85%
> \$100,000 up to and including \$200,000	8,916	23.39%	\$ 1,382,403,267	13.24%
> \$200,000 up to and including \$300,000	11,196	29.37%	\$ 2,811,515,816	26.93%
> \$300,000 up to and including \$400,000	6,952	18.23%	\$ 2,408,347,673	23.07%
> \$400,000 up to and including \$500,000	3,107	8.15%	\$ 1,386,467,425	13.28%
> \$500,000 up to and including \$600,000	1,520	3.99%	\$ 829,923,424	7.95%
> \$600,000 up to and including \$700,000	703	1.84%	\$ 455,451,381	4.36%
> \$700,000 up to and including \$800,000	370	0.97%	\$ 277,491,962	2.66%
> \$800,000 up to and including \$900,000	189	0.50%	\$ 160,394,649	1.54%
> \$900,000 up to and including \$1.00m	139	0.36%	\$ 132,295,392	1.27%
> \$1.00m up to and including \$1.25m	142	0.37%	\$ 156,701,322	1.50%
> \$1.25m up to and including \$1.50m	66	0.17%	\$ 91,039,397	0.87%
> \$1.50m up to and including \$1.75m	17	0.04%	\$ 27,772,143	0.27%
> \$1.75m up to and including \$2.00m	11	0.03%	\$ 20,788,318	0.20%
> \$2.00m				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	9,704	25.45%	\$ 2,943,265,378	28.20%
VIC	12,648	33.17%	\$ 3,533,363,058	33.85%
TAS	1,087	2.85%	\$ 185,611,910	1.78%
QLD	6,455	16.93%	\$ 1,607,307,508	15.40%
SA	2,736	7.18%	\$ 599,175,999	5.74%
WA	5,240	13.74%	\$ 1,498,287,669	14.35%
NT	257	0.67%	\$ 71,590,527	0.69%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	26,932	70.64%	\$ 8,144,639,939	78.02%
Non Metro	11,195	29.36%	\$ 2,293,962,110	21.98%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	6,760	17.73%	\$ 2,334,134,726	22.36%
NSW / ACT - Non Metro	2,944	7.72%	\$ 609,130,652	5.84%
VIC - Metro	9,977	26.17%	\$ 3,038,772,577	29.11%
VIC - Non Metro	2,671	7.01%	\$ 494,590,480	4.74%
TAS - Metro	571	1.50%	\$ 105,507,700	1.01%
TAS - Non Metro	516	1.35%	\$ 80,104,209	0.77%
QLD - Metro	2,871	7.53%	\$ 790,826,904	7.58%
QLD - Non Metro	3,584	9.40%	\$ 816,480,605	7.82%
SA - Metro	2,008	5.27%	\$ 478,861,453	4.59%
SA - Non Metro	728	1.91%	\$ 120,314,547	1.15%
WA - Metro	4,538	11.90%	\$ 1,336,584,406	12.80%
WA - Non Metro	702	1.84%	\$ 161,703,263	1.55%
NT - Metro	207	0.54%	\$ 59,952,172	0.57%
NT - Non Metro	50	0.13%	\$ 11,638,354	0.11%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</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)	287	0.75%	\$ 81,103,623	0.78%
3977 (Frankston, VIC)	294	0.77%	\$ 68,468,996	0.66%
3029 (Melb North West, VIC)	267	0.70%	\$ 60,761,711	0.58%
6065 (Brand, WA)	180	0.47%	\$ 52,647,900	0.50%
6164 (Brand, WA)	185	0.49%	\$ 51,486,775	0.49%
2155 (Seven Hills, NSW)	140	0.37%	\$ 51,338,563	0.49%
6155 (Tangney, WA)	159	0.42%	\$ 43,037,143	0.41%
3064 (Melb North West, VIC)	175	0.46%	\$ 42,039,703	0.40%
3806 (Dandenong, VIC)	160	0.42%	\$ 41,635,819	0.40%
3023 (Footscray, VIC)	153	0.40%	\$ 40,312,889	0.39%
6018 (Stirling, WA)	89	0.23%	\$ 37,577,618	0.36%
3805 (Dandenong, VIC)	144	0.38%	\$ 35,095,204	0.34%
4740 (Central QLD, QLD)	132	0.35%	\$ 34,940,325	0.33%
3810 (Frankston, VIC)	150	0.39%	\$ 33,844,214	0.32%
3121 (Moorabbin, VIC)	86	0.23%	\$ 33,730,193	0.32%
3199 (Frankston, VIC)	132	0.35%	\$ 32,298,275	0.31%
3195 (Dandenong, VIC)	89	0.23%	\$ 32,240,372	0.31%
2026 (Waterloo, NSW)	60	0.16%	\$ 32,008,439	0.31%
6112 (Tangney, WA)	119	0.31%	\$ 31,309,249	0.30%
3037 (Hawthorn, VIC)	132	0.35%	\$ 30,882,149	0.30%
<b>Total</b>	<b>3,133</b>	<b>8.22%</b>	<b>\$ 866,759,160</b>	<b>8.30%</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
20510 (Western Melbourne, VIC)	1,455	3.82%	\$ 417,922,126	4.00%
50515 (North Metropolitan, WA)	1,267	3.32%	\$ 384,202,413	3.68%
20505 (Inner Melbourne, VIC)	958	2.51%	\$ 376,827,578	3.61%
20565 (Southern Melbourne, VIC)	858	2.25%	\$ 343,173,856	3.29%
50520 (South West Metropolitan, WA)	1,122	2.94%	\$ 324,173,349	3.11%
20550 (Eastern Middle Melbourne, VIC)	853	2.24%	\$ 295,185,566	2.83%
10505 (Inner Sydney, NSW)	712	1.87%	\$ 288,792,190	2.77%
10515 (St George-Sutherland, NSW)	769	2.02%	\$ 270,556,167	2.59%
20580 (South Eastern Outer Melbourne, VIC)	1,119	2.93%	\$ 267,630,998	2.56%
50510 (East Metropolitan, WA)	855	2.24%	\$ 230,912,251	2.21%
10540 (Central Western Sydney, NSW)	734	1.93%	\$ 215,607,060	2.07%
50525 (South East Metropolitan, WA)	767	2.01%	\$ 202,831,633	1.94%
20530 (Northern Middle Melbourne, VIC)	614	1.61%	\$ 201,387,815	1.93%
10555 (Lower Northern Sydney, NSW)	446	1.17%	\$ 200,867,248	1.92%
10560 (Central Northern Sydney, NSW)	435	1.14%	\$ 188,037,975	1.80%
20545 (Boroondara City, VIC)	365	0.96%	\$ 181,195,415	1.74%
10565 (Northern Beaches, NSW)	369	0.97%	\$ 175,061,910	1.68%
20555 (Eastern Outer Melbourne, VIC)	625	1.64%	\$ 165,515,277	1.59%
50505 (Central Metropolitan, WA)	359	0.94%	\$ 154,339,741	1.48%
30507 (Northwest Outer Brisbane, QLD)	564	1.48%	\$ 148,707,741	1.42%
<b>Total</b>	<b>15,246</b>	<b>39.99%</b>	<b>\$ 5,032,928,311</b>	<b>48.21%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	31,036	81.40%	\$ 8,050,997,517	77.13%
Interest Only	7,091	18.60%	\$ 2,387,604,532	22.87%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	38,127	100.00%	\$ 10,438,602,049	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	31,036	81.40%	\$ 8,050,997,517	77.13%
Interest Only Loans : > 0 up to and including 1 years	737	1.93%	\$ 253,460,504	2.43%
Interest Only Loans : > 1 up to and including 2 years	994	2.61%	\$ 330,553,636	3.17%
Interest Only Loans : > 2 up to and including 3 years	1,426	3.74%	\$ 466,431,290	4.47%
Interest Only Loans : > 3 up to and including 4 years	1,742	4.57%	\$ 608,405,053	5.83%
Interest Only Loans : > 4 up to and including 5 years	1,251	3.28%	\$ 421,093,178	4.03%
Interest Only Loans : > 5 up to and including 6 years	9	0.02%	\$ 3,958,502	0.04%
Interest Only Loans : > 6 up to and including 7 years	89	0.23%	\$ 26,784,443	0.26%
Interest Only Loans : > 7 up to and including 8 years	267	0.70%	\$ 89,898,007	0.86%
Interest Only Loans : > 8 up to and including 9 years	366	0.96%	\$ 120,217,058	1.15%
Interest Only Loans : > 9 up to and including 10 years	210	0.55%	\$ 66,802,860	0.64%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	29,904	78.43%	\$ 8,083,317,051	77.44%
Residential Investment (Full Recourse)	8,223	21.57%	\$ 2,355,284,998	22.56%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	733	1.92%	\$ 130,083,500	1.25%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,474	3.87%	\$ 424,094,263	4.06%
Purchase of established dwelling	10,732	28.15%	\$ 3,270,838,694	31.33%
Purchase of new erected dwelling	809	2.12%	\$ 225,299,519	2.16%
Refinancing existing debt from another lender	6,895	18.08%	\$ 1,931,529,468	18.50%
Refinancing existing debt with ANZ	10,427	27.35%	\$ 2,644,892,212	25.34%
Other	7,057	18.51%	\$ 1,811,864,392	17.36%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</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	824	2.16%	\$ 211,132,844	2.02%
> 3 up to and including 6 months	5,175	13.57%	\$ 1,283,262,599	12.29%
> 6 up to and including 9 months	7,726	20.26%	\$ 1,994,558,909	19.11%
> 9 up to and including 12 months	4,695	12.31%	\$ 1,335,078,827	12.79%
> 12 up to and including 15 months	2,927	7.68%	\$ 864,957,155	8.29%
> 15 up to and including 18 months	2,728	7.16%	\$ 774,252,414	7.42%
> 18 up to and including 21 months	3,823	10.03%	\$ 1,105,465,029	10.59%
> 21 up to and including 24 months	3,369	8.84%	\$ 979,295,473	9.38%
> 24 up to and including 27 months	2,967	7.78%	\$ 869,314,788	8.33%
> 27 up to and including 30 months	1,029	2.70%	\$ 290,663,149	2.78%
> 30 up to and including 33 months	880	2.31%	\$ 240,089,041	2.30%
> 33 up to and including 36 months	664	1.74%	\$ 169,892,454	1.63%
> 36 up to and including 48 months	1,320	3.46%	\$ 320,639,369	3.07%
> 48 up to and including 60 months				
> 60 up to and including 72 months				
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</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	3	0.01%	\$ 82,272	0.00%
> 2 up to and including 3 years	16	0.04%	\$ 656,950	0.01%
> 3 up to and including 4 years	40	0.10%	\$ 1,885,492	0.02%
> 4 up to and including 5 years	112	0.29%	\$ 3,946,692	0.04%
> 5 up to and including 6 years	38	0.10%	\$ 1,874,717	0.02%
> 6 up to and including 7 years	73	0.19%	\$ 3,655,639	0.04%
> 7 up to and including 8 years	59	0.15%	\$ 3,349,259	0.03%
> 8 up to and including 9 years	135	0.35%	\$ 9,495,299	0.09%
> 9 up to and including 10 years	362	0.95%	\$ 21,157,398	0.20%
> 10 up to and including 15 years	574	1.51%	\$ 67,421,556	0.65%
> 15 up to and including 20 years	701	1.84%	\$ 112,366,817	1.08%
> 20 up to and including 25 years	2,506	6.57%	\$ 564,660,958	5.41%
> 25 up to and including 30 years	33,508	87.89%	\$ 9,648,049,001	92.43%
> 30 years				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	37,506	98.37%	\$ 10,259,714,523	98.29%
> 0 days up to and including 30 days	551	1.45%	\$ 157,690,784	1.51%
> 30 days up to and including 60 days	50	0.13%	\$ 16,034,024	0.15%
> 60 days up to and including 90 days	20	0.05%	\$ 5,162,719	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				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</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	35,414	92.88%	\$ 9,751,448,132	93.42%
Fixed Rate Loans : > 0 up to and including 3 months	173	0.45%	\$ 41,818,922	0.40%
Fixed Rate Loans : > 3 up to and including 6 months	301	0.79%	\$ 76,587,195	0.73%
Fixed Rate Loans : > 6 up to and including 9 months	205	0.54%	\$ 52,665,118	0.50%
Fixed Rate Loans : > 9 up to and including 12 months	5	0.01%	\$ 1,319,320	0.01%
Fixed Rate Loans : > 12 up to and including 15 months	141	0.37%	\$ 32,823,582	0.31%
Fixed Rate Loans : > 15 up to and including 18 months	450	1.18%	\$ 111,646,204	1.07%
Fixed Rate Loans : > 18 up to and including 21 months	603	1.58%	\$ 164,378,489	1.57%
Fixed Rate Loans : > 21 up to and including 24 months	3	0.01%	\$ 851,699	0.01%
Fixed Rate Loans : > 24 up to and including 27 months	287	0.75%	\$ 70,640,980	0.68%
Fixed Rate Loans : > 27 up to and including 30 months	166	0.44%	\$ 40,098,991	0.38%
Fixed Rate Loans : > 30 up to and including 33 months	301	0.79%	\$ 79,494,889	0.76%
Fixed Rate Loans : > 33 up to and including 36 months	4	0.01%	\$ 996,464	0.01%
Fixed Rate Loans : > 36 up to and including 48 months	6	0.02%	\$ 1,123,341	0.01%
Fixed Rate Loans : > 48 up to and including 60 months	66	0.17%	\$ 12,514,891	0.12%
Fixed Rate Loans : > 60 months	2	0.01%	\$ 193,832	0.00%
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	8,489	22.27%	\$ 1,944,579,548	18.63%
Fortnightly	13,126	34.43%	\$ 3,201,681,567	30.67%
Monthly	16,512	43.31%	\$ 5,292,340,934	50.70%
Other				
<b>Total</b>	<b>38,127</b>	<b>100.00%</b>	<b>\$ 10,438,602,049</b>	<b>100.00%</b>

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