



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	1 October 2012
Determination Date:	18 October 2012
Trust Payment Date:	22 October 2012
Date of Report:	22 October 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.

Issuer:	Australia & New Zealand Banking Group Limited
Trustee / Covered Bond Guarantor:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Bond Trustee:	DB Trustees (Hong Kong) Limited
Servicer:	Australia & New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Limited
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F-1+ (stable)
ANZ Long Term Senior Unsecured Rating	Aa2 (stable)	AA- (stable)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

Asset Coverage Test as at 22 October 2012

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$11,806,743,898
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$10,208,532,952
		\$10,208,532,952
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		\$10,208,532,952
Results of Asset Coverage Test		
Adjusted Aggregate Receivable Amount (AARA):		\$10,208,532,952
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$8,802,804,856
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		Yes
Asset Percentage:		86.00%
Contractual Overcollateralisation:		116.28%
Total Overcollateralisation:		134.85%

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 October 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	3mth BBSW + 0.95%
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3mth HIBOR + 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	3mth USDL + 0.61%
Total	-	-	\$8,802,804,856	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	n/a
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	n/a
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	n/a
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	n/a
Series 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	n/a
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	n/a
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	n/a
Series 2012-8	ANZ	US05252FAB67 US05252EAB92	Not Listed	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	Not Listed	Soft Bullet	06 Oct 2015	06 Oct 2016

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 8,802,804,856	100.00%
Subordinated Demand Loan	\$ 3,065,449,398	34.82%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 11,868,254,254	

*\$1,634,273,851 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	01 Oct 2012
Current Aggregate Principal Balance (AUD)	\$ 11,870,387,150
Number of Loans (Unconsolidated)	42,660
Number of Loans (Consolidated)	42,660
Average Loan Size (Consolidated)	\$ 278,256
Maximum Loan Balance (Consolidated)	\$ 1,986,324
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.80%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.29%
Weighted Average Interest Rate	6.01%
Weighted Average Seasoning (Months)	16.94
Weighted Average Remaining Term (Months)	333.94

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	13.06%	14.69%		15.20%
Prepayment History (SMM)	1.16%	1.32%		1.36%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	8,111	19.01%	\$ 1,039,968,259	8.76%
> 40.0% up to and including 45.0%	1,711	4.01%	\$ 366,595,808	3.09%
> 45.0% up to and including 50.0%	2,099	4.92%	\$ 491,607,951	4.14%
> 50.0% up to and including 55.0%	2,205	5.17%	\$ 564,105,597	4.75%
> 55.0% up to and including 60.0%	2,673	6.27%	\$ 736,317,098	6.20%
> 60.0% up to and including 65.0%	2,853	6.69%	\$ 840,396,234	7.08%
> 65.0% up to and including 70.0%	3,420	8.02%	\$ 1,077,486,111	9.08%
> 70.0% up to and including 75.0%	4,120	9.66%	\$ 1,336,924,219	11.26%
> 75.0% up to and including 80.0%	15,468	36.26%	\$ 5,416,985,873	45.63%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	10,063	23.59%	\$ 1,321,436,769	11.13%
> 40.0% up to and including 45.0%	1,956	4.59%	\$ 447,535,990	3.77%
> 45.0% up to and including 50.0%	2,286	5.36%	\$ 568,288,599	4.79%
> 50.0% up to and including 55.0%	2,491	5.84%	\$ 680,960,477	5.74%
> 55.0% up to and including 60.0%	2,970	6.96%	\$ 857,268,953	7.22%
> 60.0% up to and including 65.0%	3,175	7.44%	\$ 995,425,100	8.39%
> 65.0% up to and including 70.0%	3,699	8.67%	\$ 1,211,586,678	10.21%
> 70.0% up to and including 75.0%	4,610	10.81%	\$ 1,555,726,899	13.11%
> 75.0% up to and including 80.0%	11,410	26.75%	\$ 4,232,157,686	35.65%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	10,433	24.46%	\$ 1,365,481,246	11.50%
> 40.0% up to and including 45.0%	2,003	4.70%	\$ 462,327,218	3.89%
> 45.0% up to and including 50.0%	2,223	5.21%	\$ 541,629,544	4.56%
> 50.0% up to and including 55.0%	2,454	5.75%	\$ 673,394,108	5.67%
> 55.0% up to and including 60.0%	2,862	6.71%	\$ 833,635,437	7.02%
> 60.0% up to and including 65.0%	3,152	7.39%	\$ 985,190,477	8.30%
> 65.0% up to and including 70.0%	3,675	8.61%	\$ 1,192,812,720	10.05%
> 70.0% up to and including 75.0%	4,592	10.76%	\$ 1,566,664,358	13.20%
> 75.0% up to and including 80.0%	6,603	15.48%	\$ 2,394,724,824	20.17%
> 80.0% up to and including 85.0%	3,919	9.19%	\$ 1,542,270,513	12.99%
> 85.0% up to and including 90.0%	716	1.68%	\$ 302,720,358	2.55%
> 90.0% up to and including 95.0%	28	0.07%	\$ 9,536,347	0.08%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%				
> 5.00% up to and including 5.25%	1	0.00%	\$ 157,543	0.00%
> 5.25% up to and including 5.50%	1	0.00%	\$ 256,670	0.00%
> 5.50% up to and including 5.75%	70	0.16%	\$ 39,759,711	0.33%
> 5.75% up to and including 6.00%	16,134	37.82%	\$ 6,020,166,774	50.72%
> 6.00% up to and including 6.25%	22,970	53.84%	\$ 5,273,170,592	44.42%
> 6.25% up to and including 6.50%	2,015	4.72%	\$ 394,192,894	3.32%
> 6.50% up to and including 6.75%	159	0.37%	\$ 24,649,832	0.21%
> 6.75% up to and including 7.00%	1,306	3.06%	\$ 117,303,009	0.99%
> 7.00% up to and including 7.25%	2	0.00%	\$ 539,972	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 190,151	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	824	1.93%	\$ 214,261,357	1.81%
<= 2 Year Fixed	1,373	3.22%	\$ 359,823,742	3.03%
<= 3 Year Fixed	772	1.81%	\$ 200,230,614	1.69%
<= 4 Year Fixed	20	0.05%	\$ 4,130,977	0.03%
<= 5 Year Fixed	62	0.15%	\$ 11,438,005	0.10%
> 5 Year Fixed	2	0.00%	\$ 190,151	0.00%
Total Fixed Rate	3,053	7.16%	\$ 790,074,846	6.66%
Total Variable Rate	39,607	92.84%	\$ 11,080,312,304	93.34%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	5,431	12.73%	\$ 333,052,228	2.81%
> \$100,000 up to and including \$200,000	9,748	22.85%	\$ 1,508,431,977	12.71%
> \$200,000 up to and including \$300,000	12,100	28.36%	\$ 3,039,071,543	25.60%
> \$300,000 up to and including \$400,000	7,972	18.69%	\$ 2,757,679,033	23.23%
> \$400,000 up to and including \$500,000	3,559	8.34%	\$ 1,589,142,842	13.39%
> \$500,000 up to and including \$600,000	1,772	4.15%	\$ 968,358,627	8.16%
> \$600,000 up to and including \$700,000	914	2.14%	\$ 591,797,425	4.99%
> \$700,000 up to and including \$800,000	449	1.05%	\$ 336,807,492	2.84%
> \$800,000 up to and including \$900,000	245	0.57%	\$ 208,521,640	1.76%
> \$900,000 up to and including \$1.00m	174	0.41%	\$ 165,656,879	1.40%
> \$1.00m up to and including \$1.25m	173	0.41%	\$ 191,324,403	1.61%
> \$1.25m up to and including \$1.50m	89	0.21%	\$ 122,417,981	1.03%
> \$1.50m up to and including \$1.75m	23	0.05%	\$ 37,405,639	0.32%
> \$1.75m up to and including \$2.00m	11	0.03%	\$ 20,719,441	0.17%
> \$2.00m				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	10,895	25.54%	\$ 3,379,986,105	28.47%
VIC	14,087	33.02%	\$ 4,003,408,723	33.73%
TAS	1,200	2.81%	\$ 205,529,272	1.73%
QLD	7,279	17.06%	\$ 1,837,022,646	15.48%
SA	3,095	7.26%	\$ 683,058,170	5.75%
WA	5,810	13.62%	\$ 1,678,415,256	14.14%
NT	294	0.69%	\$ 82,966,978	0.70%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	30,179	70.74%	\$ 9,288,611,782	78.25%
Non Metro	12,481	29.26%	\$ 2,581,775,368	21.75%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	7,606	17.83%	\$ 2,698,066,148	22.73%
NSW / ACT - Non Metro	3,289	7.71%	\$ 681,919,957	5.74%
VIC - Metro	11,141	26.12%	\$ 3,454,827,461	29.10%
VIC - Non Metro	2,946	6.91%	\$ 548,581,262	4.62%
TAS - Metro	634	1.49%	\$ 118,447,744	1.00%
TAS - Non Metro	566	1.33%	\$ 87,081,528	0.73%
QLD - Metro	3,261	7.64%	\$ 908,593,544	7.65%
QLD - Non Metro	4,018	9.42%	\$ 928,429,102	7.82%
SA - Metro	2,269	5.32%	\$ 543,801,845	4.58%
SA - Non Metro	826	1.94%	\$ 139,256,325	1.17%
WA - Metro	5,026	11.78%	\$ 1,494,278,799	12.59%
WA - Non Metro	784	1.84%	\$ 184,136,457	1.55%
NT - Metro	242	0.57%	\$ 70,596,241	0.59%
NT - Non Metro	52	0.12%	\$ 12,370,737	0.10%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	334	0.78%	\$ 94,727,865	0.80%
3977 (Frankston, VIC)	316	0.74%	\$ 75,106,749	0.63%
3029 (Melb North West, VIC)	294	0.69%	\$ 67,331,873	0.57%
2155 (Seven Hills, NSW)	161	0.38%	\$ 58,958,748	0.50%
6065 (Brand, WA)	193	0.45%	\$ 56,446,222	0.48%
6164 (Brand, WA)	199	0.47%	\$ 54,509,035	0.46%
3064 (Melb North West, VIC)	212	0.50%	\$ 51,373,263	0.43%
6155 (Tangney, WA)	172	0.40%	\$ 46,253,873	0.39%
2026 (Waterloo, NSW)	78	0.18%	\$ 45,985,611	0.39%
3806 (Dandenong, VIC)	171	0.40%	\$ 45,450,828	0.38%
4740 (Central QLD, QLD)	163	0.38%	\$ 45,395,070	0.38%
6018 (Stirling, WA)	107	0.25%	\$ 45,290,626	0.38%
3023 (Footscray, VIC)	168	0.39%	\$ 45,060,616	0.38%
3121 (Moorabbin, VIC)	105	0.25%	\$ 41,972,419	0.35%
3805 (Dandenong, VIC)	162	0.38%	\$ 38,646,163	0.33%
3195 (Dandenong, VIC)	100	0.23%	\$ 37,425,492	0.32%
3199 (Frankston, VIC)	148	0.35%	\$ 37,326,177	0.31%
2065 (St Leonards, NSW)	71	0.17%	\$ 36,501,852	0.31%
2153 (Seven Hills, NSW)	108	0.25%	\$ 36,493,590	0.31%
3810 (Frankston, VIC)	162	0.38%	\$ 36,474,956	0.31%
Total	3,424	8.03%	\$ 996,731,026	8.40%

*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)	1,615	3.79%	\$ 470,398,401	3.96%
20505 (Inner Melbourne, VIC)	1,121	2.63%	\$ 449,730,274	3.79%
50515 (North Metropolitan, WA)	1,423	3.34%	\$ 434,600,085	3.66%
20565 (Southern Melbourne, VIC)	975	2.29%	\$ 403,931,013	3.40%
50520 (South West Metropolitan, WA)	1,238	2.90%	\$ 360,722,108	3.04%
20550 (Eastern Middle Melbourne, VIC)	977	2.29%	\$ 349,334,039	2.94%
10505 (Inner Sydney, NSW)	836	1.96%	\$ 349,286,005	2.94%
10515 (St George-Sutherland, NSW)	860	2.02%	\$ 313,409,103	2.64%
20580 (South Eastern Outer Melbourne, VIC)	1,223	2.87%	\$ 295,482,043	2.49%
10540 (Central Western Sydney, NSW)	831	1.95%	\$ 250,270,126	2.11%
50510 (East Metropolitan, WA)	923	2.16%	\$ 248,987,535	2.10%
10555 (Lower Northern Sydney, NSW)	508	1.19%	\$ 236,801,911	1.99%
50525 (South East Metropolitan, WA)	846	1.98%	\$ 223,940,400	1.89%
20530 (Northern Middle Melbourne, VIC)	674	1.58%	\$ 220,777,960	1.86%
10560 (Central Northern Sydney, NSW)	476	1.12%	\$ 207,811,809	1.75%
20545 (Boroondara City, VIC)	417	0.98%	\$ 201,909,011	1.70%
10565 (Northern Beaches, NSW)	413	0.97%	\$ 199,409,755	1.68%
50505 (Central Metropolitan, WA)	407	0.95%	\$ 180,837,810	1.52%
20555 (Eastern Outer Melbourne, VIC)	675	1.58%	\$ 179,400,227	1.51%
30507 (Northwest Outer Brisbane, QLD)	637	1.49%	\$ 169,302,206	1.43%
Total	17,075	40.03%	\$ 5,746,341,822	48.41%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	34,107	79.95%	\$ 8,866,427,342	74.69%
Interest Only	8,553	20.05%	\$ 3,003,959,808	25.31%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	42,660	100.00%	\$ 11,870,387,150	100.00%
Low Doc Loans				
No Doc Loans				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	34,107	79.95%	\$ 8,866,427,342	74.69%
Interest Only Loans : > 0 up to and including 1 years	908	2.13%	\$ 320,851,284	2.70%
Interest Only Loans : > 1 up to and including 2 years	1,218	2.86%	\$ 419,795,957	3.54%
Interest Only Loans : > 2 up to and including 3 years	1,797	4.21%	\$ 604,804,105	5.10%
Interest Only Loans : > 3 up to and including 4 years	2,171	5.09%	\$ 787,782,122	6.64%
Interest Only Loans : > 4 up to and including 5 years	1,343	3.15%	\$ 493,785,786	4.16%
Interest Only Loans : > 5 up to and including 6 years	33	0.08%	\$ 11,211,437	0.09%
Interest Only Loans : > 6 up to and including 7 years	103	0.24%	\$ 34,131,645	0.29%
Interest Only Loans : > 7 up to and including 8 years	329	0.77%	\$ 108,106,592	0.91%
Interest Only Loans : > 8 up to and including 9 years	411	0.96%	\$ 143,014,958	1.20%
Interest Only Loans : > 9 up to and including 10 years	240	0.56%	\$ 80,475,921	0.68%
Interest Only Loans : > 10 years				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	32,968	77.28%	\$ 8,998,001,509	75.80%
Residential Investment (Full Recourse)	9,692	22.72%	\$ 2,872,385,641	24.20%
Residential Investment (Limited Recourse)				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	864	2.03%	\$ 163,057,914	1.37%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,763	4.13%	\$ 521,923,791	4.40%
Purchase of established dwelling	11,525	27.02%	\$ 3,576,073,764	30.13%
Purchase of new erected dwelling	894	2.10%	\$ 256,272,606	2.16%
Refinancing existing debt from another lender	7,340	17.21%	\$ 2,096,607,633	17.66%
Refinancing existing debt with ANZ	11,887	27.86%	\$ 3,015,453,794	25.40%
Other	8,387	19.66%	\$ 2,240,997,649	18.88%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	914	2.14%	\$ 226,871,095	1.91%
> 3 up to and including 6 months	3,359	7.87%	\$ 848,251,319	7.15%
> 6 up to and including 9 months	5,714	13.39%	\$ 1,493,495,601	12.58%
> 9 up to and including 12 months	8,245	19.33%	\$ 2,258,089,919	19.02%
> 12 up to and including 15 months	5,151	12.07%	\$ 1,548,116,046	13.04%
> 15 up to and including 18 months	3,145	7.37%	\$ 927,472,971	7.81%
> 18 up to and including 21 months	2,760	6.47%	\$ 781,580,668	6.58%
> 21 up to and including 24 months	4,321	10.13%	\$ 1,236,867,140	10.42%
> 24 up to and including 27 months	3,363	7.88%	\$ 983,274,485	8.28%
> 27 up to and including 30 months	2,116	4.96%	\$ 622,878,956	5.25%
> 30 up to and including 33 months	978	2.29%	\$ 276,054,312	2.33%
> 33 up to and including 36 months	840	1.97%	\$ 229,457,530	1.93%
> 36 up to and including 48 months	1,672	3.92%	\$ 415,043,917	3.50%
> 48 up to and including 60 months	82	0.19%	\$ 22,933,191	0.19%
> 60 up to and including 72 months				
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

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	5	0.01%	\$ 107,663	0.00%
> 2 up to and including 3 years	15	0.04%	\$ 427,827	0.00%
> 3 up to and including 4 years	64	0.15%	\$ 2,530,550	0.02%
> 4 up to and including 5 years	126	0.30%	\$ 4,708,641	0.04%
> 5 up to and including 6 years	47	0.11%	\$ 2,322,481	0.02%
> 6 up to and including 7 years	83	0.19%	\$ 4,475,583	0.04%
> 7 up to and including 8 years	81	0.19%	\$ 5,519,379	0.05%
> 8 up to and including 9 years	183	0.43%	\$ 11,643,615	0.10%
> 9 up to and including 10 years	376	0.88%	\$ 21,147,003	0.18%
> 10 up to and including 15 years	684	1.60%	\$ 79,212,138	0.67%
> 15 up to and including 20 years	811	1.90%	\$ 126,430,422	1.07%
> 20 up to and including 25 years	3,030	7.10%	\$ 681,309,401	5.74%
> 25 up to and including 30 years	37,155	87.10%	\$ 10,930,552,446	92.08%
> 30 years				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	42,011	98.48%	\$ 11,678,025,360	98.38%
> 0 days up to and including 30 days	580	1.36%	\$ 172,885,556	1.46%
> 30 days up to and including 60 days	61	0.14%	\$ 17,864,771	0.15%
> 60 days up to and including 90 days	8	0.02%	\$ 1,611,463	0.01%
> 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	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	39,607	92.84%	\$ 11,080,312,304	93.34%
Fixed Rate Loans : > 0 up to and including 3 months	376	0.88%	\$ 97,691,326	0.82%
Fixed Rate Loans : > 3 up to and including 6 months	223	0.52%	\$ 58,041,270	0.49%
Fixed Rate Loans : > 6 up to and including 9 months	112	0.26%	\$ 30,145,018	0.25%
Fixed Rate Loans : > 9 up to and including 12 months	113	0.26%	\$ 28,383,743	0.24%
Fixed Rate Loans : > 12 up to and including 15 months	389	0.91%	\$ 96,239,352	0.81%
Fixed Rate Loans : > 15 up to and including 18 months	727	1.70%	\$ 196,775,013	1.66%
Fixed Rate Loans : > 18 up to and including 21 months	89	0.21%	\$ 24,510,599	0.21%
Fixed Rate Loans : > 21 up to and including 24 months	168	0.39%	\$ 42,298,778	0.36%
Fixed Rate Loans : > 24 up to and including 27 months	354	0.83%	\$ 91,849,143	0.77%
Fixed Rate Loans : > 27 up to and including 30 months	289	0.68%	\$ 77,436,214	0.65%
Fixed Rate Loans : > 30 up to and including 33 months	117	0.27%	\$ 27,502,526	0.23%
Fixed Rate Loans : > 33 up to and including 36 months	12	0.03%	\$ 3,442,730	0.03%
Fixed Rate Loans : > 36 up to and including 48 months	20	0.05%	\$ 4,130,977	0.03%
Fixed Rate Loans : > 48 up to and including 60 months	62	0.15%	\$ 11,438,005	0.10%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 190,151	0.00%
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,288	21.77%	\$ 2,130,006,606	17.94%
Fortnightly	14,424	33.81%	\$ 3,490,784,305	29.41%
Monthly	18,948	44.42%	\$ 6,249,596,239	52.65%
Other				
Total	42,660	100.00%	\$ 11,870,387,150	100.00%

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