



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 July 2013
Determination Date:	20 August 2013
Trust Payment Date:	22 August 2013
Date of Report:	22 August 2013

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at Collection Period End Date.

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 August 2013

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$15,927,277,226
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$13,901,715,419
		\$13,901,715,419
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	\$13,901,715,419
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$13,901,715,419
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$11,759,733,935
	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:	135.88%

Note: (a) 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 2013

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF LIBOR + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m BBSW + 95
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi-Annual	1.00%
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	3m USDL +61
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	3m GBPL + 27
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13%
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%
Total	-	-	\$11,759,733,935	-	-	-

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

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 11,759,733,935	100.00%
Subordinated Demand Loan*	\$ 4,219,249,302	35.88%
Senior Demand Loan	\$ -	-
Total Funding	\$ 15,978,983,237	

*\$2,462,047,682 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 2013
Current Aggregate Principal Balance (AUD)	\$ 15,978,983,237
Number of Loans (Unconsolidated)	55,129
Number of Loans (Consolidated)	55,129
Average Loan Size (Consolidated)	\$ 289,847
Maximum Loan Balance (Consolidated)	\$ 1,962,599
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.30%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.02%
Weighted Average Interest Rate	5.36%
Weighted Average Seasoning (Months)	20.57
Weighted Average Remaining Term (Months)	330.12

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)	17.70%	17.99%	16.06%	15.76%
Prepayment History (SMM)	1.61%	1.64%	1.45%	1.42%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	9,011	16.35%	\$ 1,163,211,317	7.28%
> 40.0% up to and including 45.0%	2,073	3.76%	\$ 446,124,983	2.79%
> 45.0% up to and including 50.0%	2,610	4.73%	\$ 627,488,390	3.93%
> 50.0% up to and including 55.0%	2,795	5.07%	\$ 725,937,488	4.54%
> 55.0% up to and including 60.0%	3,499	6.35%	\$ 988,532,264	6.19%
> 60.0% up to and including 65.0%	3,717	6.74%	\$ 1,103,312,185	6.90%
> 65.0% up to and including 70.0%	4,368	7.92%	\$ 1,379,315,417	8.63%
> 70.0% up to and including 75.0%	5,379	9.76%	\$ 1,763,194,254	11.03%
> 75.0% up to and including 80.0%	21,677	39.32%	\$ 7,781,866,938	48.70%
> 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	55,129	100.00%	\$ 15,978,983,237	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%	12,279	22.27%	\$ 1,646,392,231	10.30%
> 40.0% up to and including 45.0%	2,532	4.59%	\$ 600,247,541	3.76%
> 45.0% up to and including 50.0%	2,885	5.23%	\$ 746,294,358	4.67%
> 50.0% up to and including 55.0%	3,268	5.93%	\$ 912,430,255	5.71%
> 55.0% up to and including 60.0%	3,832	6.95%	\$ 1,151,931,437	7.21%
> 60.0% up to and including 65.0%	4,131	7.49%	\$ 1,333,077,321	8.34%
> 65.0% up to and including 70.0%	4,745	8.61%	\$ 1,578,883,190	9.88%
> 70.0% up to and including 75.0%	6,395	11.60%	\$ 2,220,481,324	13.90%
> 75.0% up to and including 80.0%	15,062	27.32%	\$ 5,789,245,580	36.23%
> 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	55,129	100.00%	\$ 15,978,983,237	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%	13,003	23.59%	\$ 1,756,834,455	10.99%
> 40.0% up to and including 45.0%	2,668	4.84%	\$ 650,400,055	4.07%
> 45.0% up to and including 50.0%	2,878	5.22%	\$ 747,034,633	4.68%
> 50.0% up to and including 55.0%	3,327	6.03%	\$ 956,090,206	5.98%
> 55.0% up to and including 60.0%	3,684	6.68%	\$ 1,117,437,198	6.99%
> 60.0% up to and including 65.0%	4,161	7.55%	\$ 1,354,439,705	8.48%
> 65.0% up to and including 70.0%	4,864	8.82%	\$ 1,634,834,212	10.23%
> 70.0% up to and including 75.0%	6,622	12.01%	\$ 2,341,751,181	14.66%
> 75.0% up to and including 80.0%	9,435	17.11%	\$ 3,598,335,145	22.52%
> 80.0% up to and including 85.0%	3,950	7.17%	\$ 1,583,640,328	9.91%
> 85.0% up to and including 90.0%	531	0.96%	\$ 236,054,147	1.48%
> 90.0% up to and including 95.0%	6	0.01%	\$ 2,131,973	0.01%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	55,129	100.00%	\$ 15,978,983,237	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%	460	0.83%	\$ 157,719,998	0.99%
> 5.00% up to and including 5.25%	14,026	25.44%	\$ 5,765,977,562	36.08%
> 5.25% up to and including 5.50%	32,496	58.95%	\$ 8,304,807,104	51.97%
> 5.50% up to and including 5.75%	3,280	5.95%	\$ 722,469,195	4.52%
> 5.75% up to and including 6.00%	1,524	2.76%	\$ 414,231,861	2.59%
> 6.00% up to and including 6.25%	2,451	4.45%	\$ 400,930,193	2.51%
> 6.25% up to and including 6.50%	732	1.33%	\$ 181,564,675	1.14%
> 6.50% up to and including 6.75%	95	0.17%	\$ 20,059,051	0.13%
> 6.75% up to and including 7.00%	60	0.11%	\$ 10,553,785	0.07%
> 7.00% up to and including 7.25%	2	0.00%	\$ 434,112	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%				
> 7.75% up to and including 8.00%	3	0.01%	\$ 235,704	0.00%
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,217	4.02%	\$ 620,990,109	3.89%
<= 2 Year Fixed	1,782	3.23%	\$ 505,721,352	3.16%
<= 3 Year Fixed	543	0.98%	\$ 161,590,136	1.01%
<= 4 Year Fixed	91	0.17%	\$ 18,228,323	0.11%
<= 5 Year Fixed	50	0.09%	\$ 13,186,163	0.08%
> 5 Year Fixed	3	0.01%	\$ 235,704	0.00%
Total Fixed Rate	4,686	8.50%	\$ 1,319,951,787	8.26%
Total Variable Rate	50,443	91.50%	\$ 14,659,031,450	91.74%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	6,620	12.01%	\$ 390,830,699	2.45%
> \$100,000 up to and including \$200,000	11,204	20.32%	\$ 1,727,724,374	10.81%
> \$200,000 up to and including \$300,000	15,640	28.37%	\$ 3,941,695,999	24.67%
> \$300,000 up to and including \$400,000	10,997	19.95%	\$ 3,794,663,316	23.75%
> \$400,000 up to and including \$500,000	5,079	9.21%	\$ 2,268,667,776	14.20%
> \$500,000 up to and including \$600,000	2,584	4.69%	\$ 1,412,213,099	8.84%
> \$600,000 up to and including \$700,000	1,273	2.31%	\$ 824,085,200	5.16%
> \$700,000 up to and including \$800,000	652	1.18%	\$ 487,462,088	3.05%
> \$800,000 up to and including \$900,000	373	0.68%	\$ 317,421,412	1.99%
> \$900,000 up to and including \$1.00m	268	0.49%	\$ 255,843,751	1.60%
> \$1.00m up to and including \$1.25m	252	0.46%	\$ 280,633,446	1.76%
> \$1.25m up to and including \$1.50m	122	0.22%	\$ 167,466,163	1.05%
> \$1.50m up to and including \$1.75m	42	0.08%	\$ 67,444,834	0.42%
> \$1.75m up to and including \$2.00m	23	0.04%	\$ 42,831,080	0.27%
> \$2.00m				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	14,318	25.97%	\$ 4,609,474,627	28.85%
VIC	18,049	32.74%	\$ 5,397,359,350	33.78%
TAS	1,490	2.70%	\$ 262,567,038	1.64%
QLD	9,418	17.08%	\$ 2,444,909,551	15.30%
SA	4,130	7.49%	\$ 942,701,363	5.90%
WA	7,366	13.36%	\$ 2,218,086,108	13.88%
NT	358	0.65%	\$ 103,885,200	0.65%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	39,240	71.18%	\$ 12,545,830,717	78.51%
Non Metro	15,889	28.82%	\$ 3,433,152,520	21.49%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	10,119	18.36%	\$ 3,684,545,127	23.06%
NSW / ACT - Non Metro	4,199	7.62%	\$ 924,929,500	5.79%
VIC - Metro	14,409	26.14%	\$ 4,698,565,235	29.40%
VIC - Non Metro	3,640	6.60%	\$ 698,794,115	4.37%
TAS - Metro	767	1.39%	\$ 148,064,398	0.93%
TAS - Non Metro	723	1.31%	\$ 114,502,640	0.72%
QLD - Metro	4,215	7.65%	\$ 1,199,480,124	7.51%
QLD - Non Metro	5,203	9.44%	\$ 1,245,429,426	7.79%
SA - Metro	3,065	5.56%	\$ 754,810,142	4.72%
SA - Non Metro	1,065	1.93%	\$ 187,891,221	1.18%
WA - Metro	6,363	11.54%	\$ 1,970,350,985	12.33%
WA - Non Metro	1,003	1.82%	\$ 247,735,123	1.55%
NT - Metro	302	0.55%	\$ 90,014,705	0.56%
NT - Non Metro	56	0.10%	\$ 13,870,495	0.09%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	395	0.72%	\$ 115,487,767	0.72%
3977 (Frankston, VIC)	374	0.68%	\$ 93,018,360	0.58%
3029 (Melb North West, VIC)	354	0.64%	\$ 84,154,495	0.53%
2155 (Seven Hills, NSW)	202	0.37%	\$ 76,476,804	0.48%
6065 (Brand, WA)	244	0.44%	\$ 74,290,108	0.46%
6164 (Brand, WA)	253	0.46%	\$ 72,035,378	0.45%
3023 (Footscray, VIC)	236	0.43%	\$ 64,833,059	0.41%
6155 (Tangney, WA)	220	0.40%	\$ 63,530,506	0.40%
6018 (Stirling, WA)	147	0.27%	\$ 63,296,137	0.40%
3064 (Melb North West, VIC)	249	0.45%	\$ 60,053,884	0.38%
3806 (Dandenong, VIC)	210	0.38%	\$ 59,410,980	0.37%
4740 (Central QLD, QLD)	210	0.38%	\$ 59,223,115	0.37%
3121 (Moorabbin, VIC)	146	0.26%	\$ 57,535,143	0.36%
2153 (Seven Hills, NSW)	160	0.29%	\$ 57,112,923	0.36%
2026 (Waterloo, NSW)	94	0.17%	\$ 56,042,859	0.35%
3150 (Mulgrave, VIC)	134	0.24%	\$ 52,778,960	0.33%
3204 (Dandenong, VIC)	118	0.21%	\$ 52,213,446	0.33%
6027 (Curtin, WA)	167	0.30%	\$ 50,192,279	0.31%
3000 (Melbourne City, VIC)	145	0.26%	\$ 49,662,718	0.31%
3805 (Dandenong, VIC)	196	0.36%	\$ 49,396,344	0.31%
Total	4,254	7.72%	\$ 1,310,745,263	8.20%

*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)	1,582	2.87%	\$ 648,184,579	4.06%
20510 (Western Melbourne, VIC)	2,037	3.69%	\$ 619,626,855	3.88%
20565 (Southern Melbourne, VIC)	1,371	2.49%	\$ 575,453,649	3.60%
50515 (North Metropolitan, WA)	1,805	3.27%	\$ 567,769,530	3.55%
20550 (Eastern Middle Melbourne, VIC)	1,308	2.37%	\$ 489,518,948	3.06%
10505 (Inner Sydney, NSW)	1,063	1.93%	\$ 460,177,924	2.88%
50520 (South West Metropolitan, WA)	1,550	2.81%	\$ 459,676,621	2.88%
10515 (St George-Sutherland, NSW)	1,100	2.00%	\$ 407,365,974	2.55%
20580 (South Eastern Outer Melbourne, VIC)	1,460	2.65%	\$ 370,822,239	2.32%
10540 (Central Western Sydney, NSW)	1,110	2.01%	\$ 343,316,396	2.15%
10555 (Lower Northern Sydney, NSW)	714	1.30%	\$ 330,850,775	2.07%
50510 (East Metropolitan, WA)	1,178	2.14%	\$ 330,273,238	2.07%
50525 (South East Metropolitan, WA)	1,080	1.96%	\$ 314,281,733	1.97%
20545 (Boroondara City, VIC)	583	1.06%	\$ 308,535,775	1.93%
10560 (Central Northern Sydney, NSW)	654	1.19%	\$ 296,757,527	1.86%
20530 (Northern Middle Melbourne, VIC)	868	1.57%	\$ 292,266,729	1.83%
10565 (Northern Beaches, NSW)	573	1.04%	\$ 280,627,790	1.76%
50505 (Central Metropolitan, WA)	523	0.95%	\$ 241,074,067	1.51%
30507 (Northwest Outer Brisbane, QLD)	834	1.51%	\$ 232,774,744	1.46%
20555 (Eastern Outer Melbourne, VIC)	841	1.53%	\$ 230,233,998	1.44%
Total	22,234	40.33%	\$ 7,799,589,092	48.81%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	43,305	78.55%	\$ 11,584,781,121	72.50%
Interest Only	11,824	21.45%	\$ 4,394,202,116	27.50%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	55,129	100.00%	\$ 15,978,983,237	100.00%
Low Doc Loans				
No Doc Loans				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	43,305	78.55%	\$ 11,584,781,121	72.50%
Interest Only Loans : > 0 up to and including 1 years	1,704	3.09%	\$ 614,772,581	3.85%
Interest Only Loans : > 1 up to and including 2 years	2,171	3.94%	\$ 761,799,412	4.77%
Interest Only Loans : > 2 up to and including 3 years	2,151	3.90%	\$ 790,088,545	4.94%
Interest Only Loans : > 3 up to and including 4 years	3,067	5.56%	\$ 1,155,375,773	7.23%
Interest Only Loans : > 4 up to and including 5 years	1,269	2.30%	\$ 547,210,898	3.42%
Interest Only Loans : > 5 up to and including 6 years	111	0.20%	\$ 40,178,739	0.25%
Interest Only Loans : > 6 up to and including 7 years	241	0.44%	\$ 81,615,791	0.51%
Interest Only Loans : > 7 up to and including 8 years	390	0.71%	\$ 129,216,307	0.81%
Interest Only Loans : > 8 up to and including 9 years	502	0.91%	\$ 182,900,112	1.14%
Interest Only Loans : > 9 up to and including 10 years	218	0.40%	\$ 91,043,959	0.57%
Interest Only Loans : > 10 years				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	41,533	75.34%	\$ 11,722,645,044	73.36%
Residential Investment (Full Recourse)	13,596	24.66%	\$ 4,256,338,194	26.64%
Residential Investment (Limited Recourse)				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,077	1.95%	\$ 210,160,573	1.32%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,176	3.95%	\$ 658,612,448	4.12%
Purchase of established dwelling	14,533	26.36%	\$ 4,588,522,447	28.72%
Purchase of new erected dwelling	1,204	2.18%	\$ 362,241,903	2.27%
Refinancing existing debt from another lender	9,792	17.76%	\$ 2,946,881,623	18.44%
Refinancing existing debt with ANZ	15,455	28.03%	\$ 4,109,125,785	25.72%
Other	10,892	19.76%	\$ 3,103,438,458	19.42%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	664	1.20%	\$ 193,075,644	1.21%
> 3 up to and including 6 months	2,814	5.10%	\$ 819,690,436	5.13%
> 6 up to and including 9 months	4,442	8.06%	\$ 1,509,286,181	9.45%
> 9 up to and including 12 months	4,877	8.85%	\$ 1,588,781,842	9.94%
> 12 up to and including 15 months	5,218	9.47%	\$ 1,545,411,272	9.67%
> 15 up to and including 18 months	7,409	13.44%	\$ 2,103,903,722	13.17%
> 18 up to and including 21 months	7,544	13.68%	\$ 2,073,768,797	12.98%
> 21 up to and including 24 months	4,874	8.84%	\$ 1,407,494,777	8.81%
> 24 up to and including 27 months	3,019	5.48%	\$ 887,633,069	5.56%
> 27 up to and including 30 months	2,432	4.41%	\$ 658,974,607	4.12%
> 30 up to and including 33 months	3,208	5.82%	\$ 874,945,953	5.48%
> 33 up to and including 36 months	2,817	5.11%	\$ 781,089,168	4.89%
> 36 up to and including 48 months	4,601	8.35%	\$ 1,248,241,669	7.81%
> 48 up to and including 60 months	1,210	2.19%	\$ 286,686,100	1.79%
> 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	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1	0.00%	\$ 11,055	0.00%
> 1 up to and including 2 years	13	0.02%	\$ 214,138	0.00%
> 2 up to and including 3 years	45	0.08%	\$ 1,366,703	0.01%
> 3 up to and including 4 years	107	0.19%	\$ 3,193,075	0.02%
> 4 up to and including 5 years	96	0.17%	\$ 3,913,130	0.02%
> 5 up to and including 6 years	86	0.16%	\$ 4,748,029	0.03%
> 6 up to and including 7 years	87	0.16%	\$ 5,128,957	0.03%
> 7 up to and including 8 years	145	0.26%	\$ 8,948,439	0.06%
> 8 up to and including 9 years	353	0.64%	\$ 19,712,128	0.12%
> 9 up to and including 10 years	181	0.33%	\$ 13,082,939	0.08%
> 10 up to and including 15 years	858	1.56%	\$ 99,069,926	0.62%
> 15 up to and including 20 years	1,285	2.33%	\$ 220,965,361	1.38%
> 20 up to and including 25 years	4,463	8.10%	\$ 1,036,259,220	6.49%
> 25 up to and including 30 years	47,409	86.00%	\$ 14,562,370,135	91.13%
> 30 years				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	54,304	98.50%	\$ 15,730,448,061	98.44%
> 0 days up to and including 30 days	655	1.19%	\$ 199,124,075	1.25%
> 30 days up to and including 60 days	106	0.19%	\$ 31,162,926	0.20%
> 60 days up to and including 90 days	64	0.12%	\$ 18,248,175	0.11%
> 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	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	50,443	91.50%	\$ 14,659,031,450	91.74%
Fixed Rate Loans : > 0 up to and including 3 months	340	0.62%	\$ 90,068,351	0.56%
Fixed Rate Loans : > 3 up to and including 6 months	699	1.27%	\$ 195,275,658	1.22%
Fixed Rate Loans : > 6 up to and including 9 months	1,067	1.94%	\$ 305,402,737	1.91%
Fixed Rate Loans : > 9 up to and including 12 months	111	0.20%	\$ 30,243,363	0.19%
Fixed Rate Loans : > 12 up to and including 15 months	377	0.68%	\$ 97,294,986	0.61%
Fixed Rate Loans : > 15 up to and including 18 months	285	0.52%	\$ 79,194,356	0.50%
Fixed Rate Loans : > 18 up to and including 21 months	911	1.65%	\$ 273,466,839	1.71%
Fixed Rate Loans : > 21 up to and including 24 months	209	0.38%	\$ 55,765,171	0.35%
Fixed Rate Loans : > 24 up to and including 27 months	227	0.41%	\$ 65,851,923	0.41%
Fixed Rate Loans : > 27 up to and including 30 months	167	0.30%	\$ 51,876,317	0.32%
Fixed Rate Loans : > 30 up to and including 33 months	94	0.17%	\$ 24,700,569	0.15%
Fixed Rate Loans : > 33 up to and including 36 months	55	0.10%	\$ 19,161,328	0.12%
Fixed Rate Loans : > 36 up to and including 48 months	91	0.17%	\$ 18,228,323	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	50	0.09%	\$ 13,186,163	0.08%
Fixed Rate Loans : > 60 months	3	0.01%	\$ 235,704	0.00%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,590	21.02%	\$ 2,728,953,229	17.08%
Fortnightly	17,928	32.52%	\$ 4,425,178,042	27.69%
Monthly	25,611	46.46%	\$ 8,824,851,966	55.23%
Other				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Trust Manager

ANZ Capel Court Limited
 ABN 30 004 768 807
 Level 10, 100 Queen Street
 Melbourne, Victoria, Australia 3000

Contacts:

Kamlesh Dyal
 Associate Director, Debt Capital Markets Services
 Global Capital Markets, ANZ
 Phone: (61 3) 8655 9092
 Facsimile: (61 3) 8542 5283
 Email: dyalk@anz.com

Issuer

Australia & New Zealand Banking Group Limited
 ABN 11 005 357 522
 Level 9, 833 Collins Street
 Melbourne, Victoria, Australia 3000

David Goode
 Head of Debt Investor Relations
 Group Treasury, ANZ
 Phone: (61 3) 8654 5357
 Facsimile: (61 3) 9273 1687
 Email: David.Goode@anz.com

DISCLAIMER

This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the Covered Bonds, nor is it the intention of, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ") nor ANZ Capel Court Limited (the "Manager") to create legal relations on the basis of the information contained in it;

(b) does not purport to contain all relevant information and any statement as to any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed.

(c) and the information set out in it are confidential and are only for the recipient's information. No part of this document or the information set out in it may be disclosed to any person.

(d) is provided only to investors who have acquired Covered Bonds issued by ANZ under its ANZ Residential Covered Bond Programme after receiving, reviewing and understanding the offering documents pursuant to which they were issued. Past performance is not a guide to future performance.

To the extent permitted by law:

(a) ANZ and the Manager do not warrant or represent that this document (or the information set out or referred to in this document) is accurate, reliable, complete or contemporary; and

(b) ANZ and the Manager expressly disclaim all and any responsibility for and shall not be liable in any way whatsoever (whether in negligence or otherwise) for any loss or damage which may be suffered by any person relying upon this document (or any information, conclusions or omissions contained in this document).

Recipients should not rely upon the contents of this document, but should make their own assessment and evaluation and seek their own advice to enable them to make any decision concerning their own risk.

Neither ANZ nor the Manager accept responsibility for or liability arising from, any information or representation contained in this document. Neither ANZ nor the Manager makes any representation, recommendation or warranty, express or implied, regarding the accuracy, adequacy, reasonableness or completeness of the information contained in this document.