



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	28 February 2014
Determination Date:	20 March 2014
Trust Payment Date:	24 March 2014
Date of Report:	24 March 2014

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

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	Pass

Asset Coverage Test as at 24 March 2014

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$18,831,335,265
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$16,396,320,199
		\$16,396,320,199
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	\$16,396,320,199
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$16,396,320,199
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,168,429,859
	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:	124.25%

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 24 March 2014

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF LIBOR + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m BBSW + 95
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi-Annual	1.00%
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	3m USDL +61
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	3m GBPL + 27
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00%
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Total	-	-	\$15,168,429,859	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1	ANZ	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	N/A
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2012-3	ANZ	CH0143838032	SIX	Hard Bullet	13 Feb 2019	N/A
Series 2012-4	ANZ	CH0142821468	SIX	Hard Bullet	13 Feb 2015	N/A
Series 2012-5	ANZ	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	N/A
Series 2012-6	ANZ	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	N/A
Series 2012-7	ANZ	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	N/A
Series 2012-8	ANZ	US05252FAB67 US05252EAB92	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2012-9	ANZ	US05252FAC41 US05252EAC75	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	XS0882235863	LSX	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	XS0928456218	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	19 Jan 2030
Series 2013-4	ANZ	AUSCB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 15,168,429,859	100.00%
Subordinated Demand Loan*	\$ 3,677,915,194	24.25%
Senior Demand Loan	\$ -	-
Total Funding	\$ 18,846,345,053	

*\$1,411,368,206 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	28 Feb 2014
Current Aggregate Principal Balance (AUD)	\$ 18,846,345,053
Number of Loans (Unconsolidated)	65,659
Number of Loans (Consolidated)	65,659
Average Loan Size (Consolidated)	\$ 287,034
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.81%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	61.17%
Weighted Average Interest Rate	5.11%
Weighted Average Seasoning (Months)	22.07
Weighted Average Remaining Term (Months)	325.28

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)	15.99%	17.32%	17.10%	16.10%
Prepayment History (SMM)	1.44%	1.57%	1.55%	1.45%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	10,300	15.69%	\$ 1,347,582,238	7.15%
> 40.0% up to and including 45.0%	2,575	3.92%	\$ 547,449,612	2.90%
> 45.0% up to and including 50.0%	3,186	4.85%	\$ 748,128,136	3.97%
> 50.0% up to and including 55.0%	3,481	5.30%	\$ 882,794,742	4.68%
> 55.0% up to and including 60.0%	4,384	6.68%	\$ 1,234,153,327	6.55%
> 60.0% up to and including 65.0%	4,572	6.96%	\$ 1,342,131,790	7.12%
> 65.0% up to and including 70.0%	5,391	8.21%	\$ 1,662,843,483	8.82%
> 70.0% up to and including 75.0%	6,600	10.05%	\$ 2,120,195,878	11.25%
> 75.0% up to and including 80.0%	25,069	38.18%	\$ 8,925,292,371	47.36%
> 80.0% up to and including 85.0%	44	0.07%	\$ 15,037,971	0.08%
> 85.0% up to and including 90.0%	41	0.06%	\$ 15,811,725	0.08%
> 90.0% up to and including 95.0%	11	0.02%	\$ 3,003,514	0.02%
> 95.0% up to and including 100.0%	5	0.01%	\$ 1,920,266	0.01%
> 100.0%				
Total	65,659	100.00%	\$ 18,846,345,053	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%	14,635	22.29%	\$ 2,001,750,972	10.62%
> 40.0% up to and including 45.0%	3,144	4.79%	\$ 737,201,074	3.91%
> 45.0% up to and including 50.0%	3,549	5.41%	\$ 909,347,859	4.83%
> 50.0% up to and including 55.0%	4,044	6.16%	\$ 1,110,497,463	5.89%
> 55.0% up to and including 60.0%	4,799	7.31%	\$ 1,437,831,154	7.63%
> 60.0% up to and including 65.0%	5,074	7.73%	\$ 1,604,384,457	8.51%
> 65.0% up to and including 70.0%	5,868	8.94%	\$ 1,924,785,756	10.21%
> 70.0% up to and including 75.0%	8,161	12.43%	\$ 2,812,901,984	14.93%
> 75.0% up to and including 80.0%	16,259	24.76%	\$ 6,256,764,738	33.20%
> 80.0% up to and including 85.0%	99	0.15%	\$ 41,399,070	0.22%
> 85.0% up to and including 90.0%	21	0.03%	\$ 7,144,266	0.04%
> 90.0% up to and including 95.0%	3	0.00%	\$ 1,332,070	0.01%
> 95.0% up to and including 100.0%	3	0.00%	\$ 1,004,189	0.01%
> 100.0%				
Total	65,659	100.00%	\$ 18,846,345,053	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%	16,713	25.45%	\$ 2,448,598,666	12.99%
> 40.0% up to and including 45.0%	3,398	5.18%	\$ 850,650,873	4.51%
> 45.0% up to and including 50.0%	3,848	5.86%	\$ 1,056,807,655	5.61%
> 50.0% up to and including 55.0%	4,380	6.67%	\$ 1,272,707,423	6.75%
> 55.0% up to and including 60.0%	4,918	7.49%	\$ 1,547,091,547	8.21%
> 60.0% up to and including 65.0%	5,509	8.39%	\$ 1,824,677,875	9.68%
> 65.0% up to and including 70.0%	7,013	10.68%	\$ 2,459,712,799	13.05%
> 70.0% up to and including 75.0%	8,520	12.98%	\$ 3,210,795,736	17.04%
> 75.0% up to and including 80.0%	9,575	14.58%	\$ 3,582,769,442	19.01%
> 80.0% up to and including 85.0%	1,539	2.34%	\$ 519,176,937	2.75%
> 85.0% up to and including 90.0%	201	0.31%	\$ 62,764,909	0.33%
> 90.0% up to and including 95.0%	29	0.04%	\$ 7,310,085	0.04%
> 95.0% up to and including 100.0%	16	0.02%	\$ 3,281,104	0.02%
> 100.0%				
Total	65,659	100.00%	\$ 18,846,345,053	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. It is noted that the LVR distribution reported in the table above uses the Property Index updated in December 2013. 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%	18,266	27.82%	\$ 7,289,527,305	38.68%
> 5.00% up to and including 5.25%	38,501	58.64%	\$ 9,683,857,654	51.38%
> 5.25% up to and including 5.50%	4,445	6.77%	\$ 1,016,474,378	5.39%
> 5.50% up to and including 5.75%	308	0.47%	\$ 70,903,856	0.38%
> 5.75% up to and including 6.00%	2,586	3.94%	\$ 382,618,924	2.03%
> 6.00% up to and including 6.25%	818	1.25%	\$ 231,259,171	1.23%
> 6.25% up to and including 6.50%	608	0.93%	\$ 147,277,091	0.78%
> 6.50% up to and including 6.75%	67	0.10%	\$ 14,105,483	0.07%
> 6.75% up to and including 7.00%	51	0.08%	\$ 8,701,682	0.05%
> 7.00% up to and including 7.25%	3	0.00%	\$ 543,690	0.00%
> 7.25% up to and including 7.50%	1	0.00%	\$ 208,747	0.00%
> 7.50% up to and including 7.75%	4	0.01%	\$ 580,872	0.00%
> 7.75% up to and including 8.00%	1	0.00%	\$ 286,200	0.00%
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,517	3.83%	\$ 725,935,494	3.85%
<= 2 Year Fixed	2,423	3.69%	\$ 738,108,839	3.92%
<= 3 Year Fixed	1,100	1.68%	\$ 337,007,261	1.79%
<= 4 Year Fixed	81	0.12%	\$ 19,703,751	0.10%
<= 5 Year Fixed	118	0.18%	\$ 34,533,922	0.18%
> 5 Year Fixed	4	0.01%	\$ 580,872	0.00%
Total Fixed Rate	6,243	9.51%	\$ 1,855,870,140	9.85%
Total Variable Rate	59,416	90.49%	\$ 16,990,474,913	90.15%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,394	11.26%	\$ 419,534,987	2.23%
> \$100,000 up to and including \$200,000	14,369	21.88%	\$ 2,233,701,577	11.85%
> \$200,000 up to and including \$300,000	18,541	28.24%	\$ 4,657,567,125	24.71%
> \$300,000 up to and including \$400,000	13,013	19.82%	\$ 4,489,621,261	23.82%
> \$400,000 up to and including \$500,000	5,902	8.99%	\$ 2,634,000,637	13.98%
> \$500,000 up to and including \$600,000	3,027	4.61%	\$ 1,655,471,606	8.78%
> \$600,000 up to and including \$700,000	1,478	2.25%	\$ 955,278,737	5.07%
> \$700,000 up to and including \$800,000	705	1.07%	\$ 526,438,344	2.79%
> \$800,000 up to and including \$900,000	435	0.66%	\$ 369,400,041	1.96%
> \$900,000 up to and including \$1.00m	317	0.48%	\$ 302,860,836	1.61%
> \$1.00m up to and including \$1.25m	288	0.44%	\$ 319,333,373	1.69%
> \$1.25m up to and including \$1.50m	121	0.18%	\$ 165,767,820	0.88%
> \$1.50m up to and including \$1.75m	44	0.07%	\$ 70,474,502	0.37%
> \$1.75m up to and including \$2.00m	25	0.04%	\$ 46,894,209	0.25%
> \$2.00m				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	16,807	25.60%	\$ 5,359,293,833	28.44%
VIC	21,371	32.55%	\$ 6,292,509,757	33.39%
TAS	1,852	2.82%	\$ 332,612,597	1.76%
QLD	11,321	17.24%	\$ 2,930,563,113	15.55%
SA	5,065	7.71%	\$ 1,152,085,234	6.11%
WA	8,782	13.38%	\$ 2,638,755,267	14.00%
NT	461	0.70%	\$ 140,525,252	0.75%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	46,162	70.31%	\$ 14,602,561,100	77.48%
Non Metro	19,497	29.69%	\$ 4,243,783,953	22.52%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,629	17.71%	\$ 4,221,465,897	22.40%
NSW / ACT - Non Metro	5,178	7.89%	\$ 1,137,827,936	6.04%
VIC - Metro	16,924	25.78%	\$ 5,420,366,803	28.76%
VIC - Non Metro	4,447	6.77%	\$ 872,142,955	4.63%
TAS - Metro	950	1.45%	\$ 187,254,096	0.99%
TAS - Non Metro	902	1.37%	\$ 145,358,501	0.77%
QLD - Metro	4,950	7.54%	\$ 1,392,875,918	7.39%
QLD - Non Metro	6,371	9.70%	\$ 1,537,687,195	8.16%
SA - Metro	3,741	5.70%	\$ 917,078,286	4.87%
SA - Non Metro	1,324	2.02%	\$ 235,006,948	1.25%
WA - Metro	7,585	11.55%	\$ 2,342,474,855	12.43%
WA - Non Metro	1,197	1.82%	\$ 296,280,412	1.57%
NT - Metro	383	0.58%	\$ 121,045,246	0.64%
NT - Non Metro	78	0.12%	\$ 19,480,007	0.10%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	427	0.65%	\$ 121,051,006	0.64%
3977 (Frankston, VIC)	431	0.66%	\$ 109,362,010	0.58%
3029 (Melb North West, VIC)	398	0.61%	\$ 93,485,507	0.50%
6065 (Brand, WA)	310	0.47%	\$ 93,174,886	0.49%
6164 (Brand, WA)	298	0.45%	\$ 85,957,931	0.46%
2155 (Seven Hills, NSW)	224	0.34%	\$ 82,839,406	0.44%
3064 (Melb North West, VIC)	322	0.49%	\$ 76,953,391	0.41%
6155 (Tangney, WA)	246	0.37%	\$ 73,843,428	0.39%
3023 (Footscray, VIC)	272	0.41%	\$ 72,878,360	0.39%
4740 (Central QLD, QLD)	258	0.39%	\$ 71,683,514	0.38%
6018 (Stirling, WA)	166	0.25%	\$ 70,637,091	0.37%
3806 (Dandenong, VIC)	240	0.37%	\$ 65,445,009	0.35%
3121 (Moorabbin, VIC)	175	0.27%	\$ 64,795,486	0.34%
2026 (Waterloo, NSW)	106	0.16%	\$ 63,492,612	0.34%
2153 (Seven Hills, NSW)	173	0.26%	\$ 62,389,845	0.33%
2170 (Campbelltown, NSW)	231	0.35%	\$ 61,482,348	0.33%
6210 (Brand, WA)	227	0.35%	\$ 60,852,508	0.32%
3805 (Dandenong, VIC)	239	0.36%	\$ 60,397,851	0.32%
6112 (Tangney, WA)	216	0.33%	\$ 59,436,085	0.32%
6163 (Brand, WA)	202	0.31%	\$ 59,147,562	0.31%
Total	5,161	7.86%	\$ 1,509,305,838	8.01%

*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)	1,811	2.76%	\$ 727,799,683	3.86%
20510 (Western Melbourne, VIC)	2,359	3.59%	\$ 705,174,564	3.74%
50515 (North Metropolitan, WA)	2,151	3.28%	\$ 673,447,216	3.57%
20565 (Southern Melbourne, VIC)	1,583	2.41%	\$ 643,947,836	3.42%
20550 (Eastern Middle Melbourne, VIC)	1,521	2.32%	\$ 562,879,179	2.99%
50520 (South West Metropolitan, WA)	1,862	2.84%	\$ 554,476,744	2.94%
10505 (Inner Sydney, NSW)	1,206	1.84%	\$ 512,884,894	2.72%
10515 (St George-Sutherland, NSW)	1,298	1.98%	\$ 489,236,852	2.60%
20580 (South Eastern Outer Melbourne, VIC)	1,763	2.69%	\$ 444,685,441	2.36%
10540 (Central Western Sydney, NSW)	1,255	1.91%	\$ 394,259,007	2.09%
50510 (East Metropolitan, WA)	1,395	2.12%	\$ 390,799,236	2.07%
50525 (South East Metropolitan, WA)	1,277	1.94%	\$ 368,277,301	1.95%
20545 (Boroondara City, VIC)	662	1.01%	\$ 351,191,757	1.86%
10555 (Lower Northern Sydney, NSW)	760	1.16%	\$ 342,835,213	1.82%
10560 (Central Northern Sydney, NSW)	745	1.13%	\$ 341,686,537	1.81%
20530 (Northern Middle Melbourne, VIC)	1,012	1.54%	\$ 327,421,718	1.74%
10565 (Northern Beaches, NSW)	672	1.02%	\$ 321,727,890	1.71%
40520 (Southern Adelaide, SA)	1,206	1.84%	\$ 278,172,212	1.48%
50505 (Central Metropolitan, WA)	608	0.93%	\$ 276,645,695	1.47%
20555 (Eastern Outer Melbourne, VIC)	1,001	1.52%	\$ 275,417,042	1.46%
Total	26,147	39.82%	\$ 8,982,966,019	47.66%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	52,035	79.25%	\$ 13,788,226,498	73.16%
Interest Only	13,624	20.75%	\$ 5,058,118,554	26.84%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	65,659	100.00%	\$ 18,846,345,053	100.00%
Low Doc Loans				
No Doc Loans				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	52,035	79.25%	\$ 13,788,226,498	73.16%
Interest Only Loans : > 0 up to and including 1 years	2,199	3.35%	\$ 783,895,966	4.16%
Interest Only Loans : > 1 up to and including 2 years	3,007	4.58%	\$ 1,077,829,623	5.72%
Interest Only Loans : > 2 up to and including 3 years	3,130	4.77%	\$ 1,158,493,136	6.15%
Interest Only Loans : > 3 up to and including 4 years	2,479	3.78%	\$ 975,729,007	5.18%
Interest Only Loans : > 4 up to and including 5 years	1,258	1.92%	\$ 507,873,913	2.69%
Interest Only Loans : > 5 up to and including 6 years	138	0.21%	\$ 45,987,144	0.24%
Interest Only Loans : > 6 up to and including 7 years	370	0.56%	\$ 115,655,464	0.61%
Interest Only Loans : > 7 up to and including 8 years	452	0.69%	\$ 165,391,922	0.88%
Interest Only Loans : > 8 up to and including 9 years	410	0.62%	\$ 155,768,621	0.83%
Interest Only Loans : > 9 up to and including 10 years	181	0.28%	\$ 71,493,758	0.38%
Interest Only Loans : > 10 years				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	49,563	75.49%	\$ 13,796,163,778	73.20%
Residential Investment (Full Recourse)	16,096	24.51%	\$ 5,050,181,275	26.80%
Residential Investment (Limited Recourse)				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,471	2.24%	\$ 315,309,029	1.67%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,655	4.04%	\$ 802,586,465	4.26%
Purchase of established dwelling	15,737	23.97%	\$ 4,880,337,544	25.90%
Purchase of new erected dwelling	1,343	2.05%	\$ 396,451,796	2.10%
Refinancing existing debt from another lender	10,713	16.32%	\$ 3,177,935,353	16.86%
Refinancing existing debt with ANZ	20,923	31.87%	\$ 5,616,786,117	29.80%
Other	12,817	19.52%	\$ 3,656,938,749	19.40%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,916	4.44%	\$ 1,072,790,210	5.69%
> 3 up to and including 6 months	3,739	5.69%	\$ 1,100,433,110	5.84%
> 6 up to and including 9 months	4,073	6.20%	\$ 1,174,662,423	6.23%
> 9 up to and including 12 months	6,102	9.29%	\$ 1,823,133,876	9.67%
> 12 up to and including 15 months	4,676	7.12%	\$ 1,493,396,839	7.92%
> 15 up to and including 18 months	4,983	7.59%	\$ 1,512,005,702	8.02%
> 18 up to and including 21 months	4,815	7.33%	\$ 1,405,977,061	7.46%
> 21 up to and including 24 months	6,090	9.28%	\$ 1,688,430,693	8.96%
> 24 up to and including 27 months	6,864	10.45%	\$ 1,839,673,997	9.76%
> 27 up to and including 30 months	5,001	7.62%	\$ 1,363,209,908	7.23%
> 30 up to and including 33 months	3,239	4.93%	\$ 925,619,070	4.91%
> 33 up to and including 36 months	2,233	3.40%	\$ 587,511,344	3.12%
> 36 up to and including 48 months	8,358	12.73%	\$ 2,230,666,604	11.84%
> 48 up to and including 60 months	2,150	3.27%	\$ 531,131,971	2.82%
> 60 up to and including 72 months	420	0.64%	\$ 97,702,245	0.52%
> 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	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	9	0.01%	\$ 63,933	0.00%
> 1 up to and including 2 years	26	0.04%	\$ 462,964	0.00%
> 2 up to and including 3 years	96	0.15%	\$ 2,090,522	0.01%
> 3 up to and including 4 years	137	0.21%	\$ 3,873,154	0.02%
> 4 up to and including 5 years	118	0.18%	\$ 4,948,633	0.03%
> 5 up to and including 6 years	89	0.14%	\$ 3,993,560	0.02%
> 6 up to and including 7 years	108	0.16%	\$ 6,342,118	0.03%
> 7 up to and including 8 years	299	0.46%	\$ 16,108,903	0.09%
> 8 up to and including 9 years	318	0.48%	\$ 18,615,486	0.10%
> 9 up to and including 10 years	176	0.27%	\$ 16,498,688	0.09%
> 10 up to and including 15 years	1,130	1.72%	\$ 142,470,420	0.76%
> 15 up to and including 20 years	1,913	2.91%	\$ 344,290,421	1.83%
> 20 up to and including 25 years	7,188	10.95%	\$ 1,702,062,080	9.03%
> 25 up to and including 30 years	54,052	82.32%	\$ 16,584,524,173	88.00%
> 30 years				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	64,606	98.40%	\$ 18,531,477,246	98.33%
> 0 days up to and including 30 days	844	1.29%	\$ 249,031,596	1.32%
> 30 days up to and including 60 days	149	0.23%	\$ 47,702,068	0.25%
> 60 days up to and including 90 days	60	0.09%	\$ 18,134,143	0.10%
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	59,416	90.49%	\$ 16,990,474,913	90.15%
Fixed Rate Loans : > 0 up to and including 3 months	674	1.03%	\$ 199,773,739	1.06%
Fixed Rate Loans : > 3 up to and including 6 months	318	0.48%	\$ 91,910,589	0.49%
Fixed Rate Loans : > 6 up to and including 9 months	820	1.25%	\$ 230,998,090	1.23%
Fixed Rate Loans : > 9 up to and including 12 months	705	1.07%	\$ 203,253,077	1.08%
Fixed Rate Loans : > 12 up to and including 15 months	1,117	1.70%	\$ 352,219,285	1.87%
Fixed Rate Loans : > 15 up to and including 18 months	492	0.75%	\$ 143,076,287	0.76%
Fixed Rate Loans : > 18 up to and including 21 months	493	0.75%	\$ 149,972,677	0.80%
Fixed Rate Loans : > 21 up to and including 24 months	321	0.49%	\$ 92,840,590	0.49%
Fixed Rate Loans : > 24 up to and including 27 months	345	0.53%	\$ 108,405,476	0.58%
Fixed Rate Loans : > 27 up to and including 30 months	335	0.51%	\$ 103,553,790	0.55%
Fixed Rate Loans : > 30 up to and including 33 months	332	0.51%	\$ 100,516,104	0.53%
Fixed Rate Loans : > 33 up to and including 36 months	88	0.13%	\$ 24,531,892	0.13%
Fixed Rate Loans : > 36 up to and including 48 months	81	0.12%	\$ 19,703,751	0.10%
Fixed Rate Loans : > 48 up to and including 60 months	118	0.18%	\$ 34,533,922	0.18%
Fixed Rate Loans : > 60 months	4	0.01%	\$ 580,872	0.00%
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,304	21.79%	\$ 3,350,892,411	17.78%
Fortnightly	21,348	32.51%	\$ 5,215,868,396	27.68%
Monthly	30,007	45.70%	\$ 10,279,584,246	54.54%
Other				
Total	65,659	100.00%	\$ 18,846,345,053	100.00%

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