

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 July 2014
<b>Determination Date:</b>	20 August 2014
<b>Trust Payment Date:</b>	22 August 2014
<b>Date of Report:</b>	22 August 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 the Collection Period End Date.*

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

## Asset Coverage Test as at 22 August 2014

### Calculation of Adjusted Aggregate Receivable Amount

A The lower of:		
(i) Aggregate LVR Adjusted Receivable Amount	\$20,567,460,629	
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,927,525,580	
		\$17,927,525,580
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	\$17,927,525,580
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### Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$17,927,525,580
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,360,627,836
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:	134.15 %

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 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	LIBOR CHF 3 Month + 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	BBSW 3 Month + 0.95 %
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	HIBOR HKD 3 Month + 0.85 %
Series 2012-8	11 Sep 2012	USD 1,500,000,000	\$1,471,309,465	1.0195	Semi Annual	1.00 %
Series 2012-9	11 Sep 2012	USD 750,000,000	\$735,654,733	1.0195	Quarterly	LIBOR (USD) 3 Month + 0.61 %
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	LIBOR GBP 3 Month + 0.27 %
Series 2013-2	13 May 2013	EUR 1,000,000,000	\$1,286,523,437	0.7773	Annual	1.13 %
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77 %
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi Annual	5.00 %
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38 %
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50 %
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13 %
Total	-	-	\$15,360,627,836	-	-	-

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 -	LSE	Soft Bullet	04 Feb 2016	04 Feb 2017
Series 2013-2	ANZ	XS0928456218 -	LSE	Soft Bullet	13 May 2020	13 May 2021
Series 2013-3	ANZ	XS0953107025 -	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AUSCB0212322 -	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2013-5	ANZ	XS0968449057 -	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	XS1014018045 -	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	TBA -	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027

#### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$15,360,627,836	100.00 %
Subordinated Demand Loan*	\$5,245,645,948	34.15 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$20,606,273,784</b>	

\*\$2,950,446,086 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 2014
Current Aggregate Principal Balance (AUD)	\$20,606,273,784
Number of Loans (Unconsolidated)	74,574
Number of Loans (Consolidated)	68,307
Average Loan Size (Consolidated)	\$301,671
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.41 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.32 %
Weighted Average Interest Rate	5.10 %
Weighted Average Seasoning (Months)	42.64
Weighted Average Remaining Term (Months)	321.65

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)	17.21%	17.97%	17.57%	15.93%
Prepayment History (SMM)	1.56%	1.64%	1.60%	1.44%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	14,853	19.92 %	\$2,079,920,658	10.09 %
> 40.00% up to and including 45.00%	3,312	4.44 %	\$768,202,787	3.73 %
> 45.00% up to and including 50.00%	3,755	5.04 %	\$942,945,878	4.58 %
> 50.00% up to and including 55.00%	4,003	5.37 %	\$1,068,095,960	5.18 %
> 55.00% up to and including 60.00%	4,657	6.24 %	\$1,332,684,031	6.47 %
> 60.00% up to and including 65.00%	4,713	6.32 %	\$1,385,998,576	6.73 %
> 65.00% up to and including 70.00%	5,493	7.37 %	\$1,663,688,333	8.07 %
> 70.00% up to and including 75.00%	6,558	8.79 %	\$2,049,418,725	9.95 %
> 75.00% up to and including 80.00%	24,334	32.63 %	\$8,391,877,585	40.72 %
> 80.00% up to and including 85.00%	953	1.28 %	\$302,987,826	1.47 %
> 85.00% up to and including 90.00%	1,909	2.56 %	\$608,443,459	2.95 %
> 90.00% up to and including 95.00%	28	0.04 %	\$9,300,397	0.05 %
> 95.00% up to and including 100.00%	6	0.01 %	\$2,709,569	0.01 %
> 100.00%				
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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 40.00%	14,003	20.50 %	\$2,008,817,749	9.75 %
> 40.00% up to and including 45.00%	3,375	4.94 %	\$856,443,423	4.16 %
> 45.00% up to and including 50.00%	3,710	5.43 %	\$1,022,397,021	4.96 %
> 50.00% up to and including 55.00%	4,303	6.30 %	\$1,290,238,074	6.26 %
> 55.00% up to and including 60.00%	4,920	7.20 %	\$1,571,882,361	7.63 %
> 60.00% up to and including 65.00%	5,148	7.54 %	\$1,695,988,416	8.23 %
> 65.00% up to and including 70.00%	6,247	9.15 %	\$2,128,074,239	10.33 %
> 70.00% up to and including 75.00%	8,553	12.52 %	\$3,040,707,086	14.76 %
> 75.00% up to and including 80.00%	15,184	22.23 %	\$5,966,208,936	28.95 %
> 80.00% up to and including 85.00%	1,460	2.14 %	\$518,105,864	2.51 %
> 85.00% up to and including 90.00%	1,390	2.03 %	\$501,700,367	2.43 %
> 90.00% up to and including 95.00%	14	0.02 %	\$5,710,248	0.03 %
> 95.00% up to and including 100.00%				0
> 100.00%				0
<b>Total</b>	<b>68,307</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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 40.00%	17,159	25.12 %	\$2,762,056,352	13.40 %
> 40.00% up to and including 45.00%	3,775	5.53 %	\$1,034,625,357	5.02 %
> 45.00% up to and including 50.00%	4,295	6.29 %	\$1,299,698,467	6.31 %
> 50.00% up to and including 55.00%	4,777	6.99 %	\$1,555,766,034	7.55 %
> 55.00% up to and including 60.00%	5,409	7.92 %	\$1,804,211,977	8.76 %
> 60.00% up to and including 65.00%	6,097	8.93 %	\$2,186,546,320	10.61 %
> 65.00% up to and including 70.00%	7,345	10.75 %	\$2,681,235,551	13.01 %
> 70.00% up to and including 75.00%	8,700	12.74 %	\$3,252,288,847	15.78 %
> 75.00% up to and including 80.00%	8,179	11.97 %	\$3,155,744,983	15.31 %
> 80.00% up to and including 85.00%	1,777	2.60 %	\$606,608,930	2.94 %
> 85.00% up to and including 90.00%	727	1.06 %	\$247,117,816	1.20 %
> 90.00% up to and including 95.00%	65	0.10 %	\$19,785,486	0.10 %
> 95.00% up to and including 100.00%	2	0.00 %	\$587,664	0.00 %
<b>Total</b>	<b>68,307</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

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

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	21,146	28.36 %	\$7,969,364,971	38.67 %
> 5.00% up to and including 5.25%	42,961	57.61 %	\$10,579,823,417	51.34 %
> 5.25% up to and including 5.50%	5,630	7.55 %	\$1,249,082,752	6.06 %
> 5.50% up to and including 5.75%	491	0.66 %	\$111,208,104	0.54 %
> 5.75% up to and including 6.00%	3,296	4.42 %	\$440,094,446	2.14 %
> 6.00% up to and including 6.25%	375	0.50 %	\$100,330,436	0.49 %
> 6.25% up to and including 6.50%	530	0.71 %	\$129,447,892	0.63 %
> 6.50% up to and including 6.75%	85	0.11 %	\$17,618,050	0.09 %
> 6.75% up to and including 7.00%	51	0.07 %	\$7,925,648	0.04 %
> 7.00% up to and including 7.25%	3	0.00 %	\$682,027	0.00 %
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	5	0.01 %	\$402,736	0.00 %
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00 %	\$293,305	0.00 %
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,345	5.83 %	\$1,266,217,857	6.14 %
<= 2 Year Fixed	3,080	4.13 %	\$889,797,449	4.32 %
<= 3 Year Fixed	1,163	1.56 %	\$337,134,561	1.64 %
<= 4 Year Fixed	189	0.25 %	\$49,553,172	0.24 %
<= 5 Year Fixed	159	0.21 %	\$41,561,916	0.20 %
> 5 Year Fixed	3	0.00 %	\$311,022	0.00 %
Total Fixed Rate	8,939	11.99 %	\$2,584,575,976	12.54 %
Total Variable Rate	65,635	88.01 %	\$18,021,697,808	87.46 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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	7,165	10.49 %	\$395,566,738	1.92 %
> \$100,000 up to and including \$200,000	13,860	20.29 %	\$2,157,249,119	10.47 %
> \$200,000 up to and including \$300,000	19,231	28.15 %	\$4,838,694,253	23.48 %
> \$300,000 up to and including \$400,000	13,516	19.79 %	\$4,667,611,005	22.65 %
> \$400,000 up to and including \$500,000	6,538	9.57 %	\$2,915,912,794	14.15 %
> \$500,000 up to and including \$600,000	3,352	4.91 %	\$1,834,586,524	8.90 %
> \$600,000 up to and including \$700,000	1,876	2.75 %	\$1,211,281,970	5.88 %
> \$700,000 up to and including \$800,000	1,003	1.47 %	\$748,684,105	3.63 %
> \$800,000 up to and including \$900,000	629	0.92 %	\$533,675,427	2.59 %
> \$900,000 up to and including \$1.00m	413	0.60 %	\$394,027,772	1.91 %
> \$1.00m up to and including \$1.25m	449	0.66 %	\$497,880,233	2.42 %
> \$1.25m up to and including \$1.50m	180	0.26 %	\$246,968,703	1.20 %
> \$1.50m up to and including \$1.75m	55	0.08 %	\$89,059,378	0.43 %
> \$1.75m up to and including \$2.00m	40	0.06 %	\$75,075,763	0.36 %
> \$2.00m				0
<b>Total</b>	<b>68,307</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	18,744	25.13 %	\$5,654,423,008	27.44 %
VIC	23,530	31.55 %	\$6,654,981,832	32.30 %
TAS	2,296	3.08 %	\$420,486,003	2.04 %
QLD	13,469	18.06 %	\$3,434,688,485	16.67 %
SA	6,101	8.18 %	\$1,359,710,960	6.60 %
WA	9,860	13.22 %	\$2,910,869,135	14.13 %
NT	574	0.77 %	\$171,114,361	0.83 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	51,435	68.97 %	\$15,601,151,544	75.71 %
Non Metro	23,139	31.03 %	\$5,005,122,240	24.29 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>



### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	12,394	16.62 %	\$4,278,578,706	20.76 %
NSW/ACT - Non Metro	6,350	8.52 %	\$1,375,844,302	6.68 %
VIC - Metro	18,648	25.01 %	\$5,714,992,586	27.73 %
VIC - Non Metro	4,882	6.55 %	\$939,989,246	4.56 %
TAS - Metro	1,134	1.52 %	\$224,677,568	1.09 %
TAS - Non Metro	1,162	1.56 %	\$195,808,435	0.95 %
QLD - Metro	6,049	8.11 %	\$1,651,582,357	8.01 %
QLD - Non Metro	7,420	9.95 %	\$1,783,106,128	8.65 %
SA - Metro	4,396	5.89 %	\$1,061,304,501	5.15 %
SA - Non Metro	1,705	2.29 %	\$298,406,459	1.45 %
WA - Metro	8,445	11.32 %	\$2,554,412,933	12.40 %
WA - Non Metro	1,415	1.90 %	\$356,456,202	1.73 %
NT - Metro	369	0.49 %	\$115,602,893	0.56 %
NT - Non Metro	205	0.27 %	\$55,511,468	0.27 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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)	458	0.61 %	\$129,996,603	0.63 %
3977 (Frankston, VIC)	455	0.61 %	\$115,620,562	0.56 %
3029 (Melb North West, VIC)	457	0.61 %	\$107,278,588	0.52 %
6164 (Brand, WA)	349	0.47 %	\$99,700,574	0.48 %
6065 (Brand, WA)	327	0.44 %	\$94,849,792	0.46 %
4740 (Central QLD, QLD)	326	0.44 %	\$93,061,972	0.45 %
3064 (Melb North West, VIC)	349	0.47 %	\$85,286,896	0.41 %
3023 (Footscray, VIC)	316	0.42 %	\$84,306,652	0.41 %
6155 (Tangney, WA)	269	0.36 %	\$80,692,406	0.39 %
6210 (Brand, WA)	296	0.40 %	\$79,157,259	0.38 %
4680 (Central QLD, QLD)	243	0.33 %	\$75,048,338	0.36 %
2155 (Seven Hills, NSW)	204	0.27 %	\$72,988,501	0.35 %
6018 (Stirling, WA)	176	0.24 %	\$72,836,177	0.35 %
3806 (Dandenong, VIC)	248	0.33 %	\$69,023,218	0.33 %
3805 (Dandenong, VIC)	272	0.36 %	\$67,939,527	0.33 %
6112 (Tangney, WA)	244	0.33 %	\$66,785,482	0.32 %
2170 (Campbelltown, NSW)	239	0.32 %	\$64,409,241	0.31 %
3810 (Frankston, VIC)	262	0.35 %	\$63,397,129	0.31 %
3121 (Moorabbin, VIC)	175	0.23 %	\$62,454,937	0.30 %
3037 (Hawthorn, VIC)	243	0.33 %	\$62,238,359	0.30 %
<b>Total</b>	<b>5,908</b>	<b>7.92 %</b>	<b>\$1,647,072,214</b>	<b>7.99 %</b>

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

### Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
50515 (North Metropolitan, WA)	2,507	3.36 %	\$779,220,401	3.78 %
20505 (Inner Melbourne, VIC)	1,753	2.35 %	\$678,255,062	3.29 %
20565 (Southern Melbourne, VIC)	1,735	2.33 %	\$670,910,312	3.26 %
20550 (Eastern Middle Melbourne, VIC)	1,488	2.00 %	\$545,207,176	2.65 %
50525 (South East Metropolitan, WA)	1,869	2.51 %	\$536,231,210	2.60 %
50520 (South West Metropolitan, WA)	1,792	2.40 %	\$522,876,289	2.54 %
20520 (Melton-Wyndham, VIC)	1,920	2.57 %	\$484,248,722	2.35 %
10505 (Inner Sydney, NSW)	1,156	1.55 %	\$465,666,815	2.26 %
20510 (Western Melbourne, VIC)	1,479	1.98 %	\$445,944,078	2.16 %
10515 (St George-Sutherland, NSW)	1,221	1.64 %	\$425,334,533	2.06 %
10560 (Central Northern Sydney, NSW)	965	1.29 %	\$403,162,970	1.96 %
40520 (Southern Adelaide, SA)	1,547	2.07 %	\$368,169,384	1.79 %
50510 (East Metropolitan, WA)	1,283	1.72 %	\$357,715,700	1.74 %
10555 (Lower Northern Sydney, NSW)	829	1.11 %	\$348,178,007	1.69 %
20555 (Eastern Outer Melbourne, VIC)	1,250	1.68 %	\$344,040,995	1.67 %
20580 (South Eastern Outer Melbourne, VIC)	1,319	1.77 %	\$330,419,511	1.60 %
10565 (Northern Beaches, NSW)	712	0.95 %	\$324,440,085	1.57 %
10540 (Central Western Sydney, NSW)	1,037	1.39 %	\$312,669,306	1.52 %
20530 (Northern Middle Melbourne, VIC)	954	1.28 %	\$302,895,337	1.47 %
10553 (Blacktown, NSW)	996	1.34 %	\$287,179,367	1.39 %
<b>Total</b>	<b>27,812</b>	<b>37.29 %</b>	<b>\$8,932,765,261</b>	<b>43.35 %</b>

### Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	59,194	79.38 %	\$15,070,385,976	73.13 %
Interest Only	15,380	20.62 %	\$5,535,887,809	26.87 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	74,574	100.00 %	\$20,606,273,784	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	59,194	79.38 %	\$15,070,385,976	73.13 %
Interest Only Loans: > 0 yrs up to and including 1 yr	3,226	4.33 %	\$1,144,455,067	5.55 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	3,056	4.10 %	\$1,077,830,521	5.23 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	3,425	4.59 %	\$1,258,267,503	6.11 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,765	3.71 %	\$1,008,707,459	4.90 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,318	1.77 %	\$482,711,094	2.34 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	194	0.26 %	\$69,665,438	0.34 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	288	0.39 %	\$96,912,970	0.47 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	477	0.64 %	\$171,108,439	0.83 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	449	0.60 %	\$160,104,549	0.78 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	182	0.24 %	\$66,124,769	0.32 %
Interest Only Loans: > 10 yrs				
Interest Only Loans: >10 yrs				
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	56,429	75.67 %	\$15,173,637,006	73.64 %
Residential Investment (Full Recourse)	18,145	24.33 %	\$5,432,636,778	26.36 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,742	2.34 %	\$350,763,758	1.70 %
Construction of a dwelling (completed)	2,917	3.91 %	\$882,670,266	4.28 %
Purchase of established dwelling	17,192	23.05 %	\$5,036,943,578	24.44 %
Purchase of new erected dwelling	1,591	2.13 %	\$443,803,958	2.15 %
Refinancing an existing debt from another lender	11,427	15.32 %	\$3,228,661,840	15.67 %
Refinancing an existing debt with ANZ	25,152	33.73 %	\$6,621,110,010	32.13 %
Other	14,553	19.51 %	\$4,042,320,374	19.62 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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				
> 3 up to and including 6 months	1,263	1.69 %	\$377,491,814	1.83 %
> 6 up to and including 9 months	3,910	5.24 %	\$1,273,675,456	6.18 %
> 9 up to and including 12 months	2,085	2.80 %	\$593,795,830	2.88 %
> 12 up to and including 15 months	2,953	3.96 %	\$796,644,438	3.87 %
> 15 up to and including 18 months	4,898	6.57 %	\$1,394,537,977	6.77 %
> 18 up to and including 21 months	4,301	5.77 %	\$1,349,765,871	6.55 %
> 21 up to and including 24 months	3,905	5.24 %	\$1,195,463,934	5.80 %
> 24 up to and including 27 months	3,690	4.95 %	\$1,082,662,754	5.25 %
> 27 up to and including 30 months	4,876	6.54 %	\$1,382,666,539	6.71 %
> 30 up to and including 33 months	5,344	7.17 %	\$1,523,327,796	7.39 %
> 33 up to and including 36 months	3,767	5.05 %	\$1,128,290,475	5.48 %
> 36 up to and including 48 months	9,871	13.24 %	\$2,785,891,123	13.52 %
> 48 up to and including 60 months	6,413	8.60 %	\$1,773,480,189	8.61 %
> 60 up to and including 72 months	3,557	4.77 %	\$921,707,906	4.47 %
> 72 up to and including 84 months	2,630	3.53 %	\$688,607,577	3.34 %
> 84 up to and including 96 months	2,119	2.84 %	\$526,775,760	2.56 %
> 96 up to and including 108 months	1,742	2.34 %	\$408,024,773	1.98 %
> 108 up to and including 120 months	1,454	1.95 %	\$320,679,174	1.56 %
> 120 months	5,796	7.77 %	\$1,082,784,398	5.25 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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	18	0.02 %	\$68,425	0.00 %
> 1 up to and including 2 years	60	0.08 %	\$1,402,549	0.01 %
> 2 up to and including 3 years	142	0.19 %	\$2,291,416	0.01 %
> 3 up to and including 4 years	200	0.27 %	\$5,047,477	0.02 %
> 4 up to and including 5 years	171	0.23 %	\$6,070,802	0.03 %
> 5 up to and including 6 years	118	0.16 %	\$4,810,094	0.02 %
> 6 up to and including 7 years	141	0.19 %	\$7,330,035	0.04 %
> 7 up to and including 8 years	384	0.51 %	\$17,938,618	0.09 %
> 8 up to and including 9 years	474	0.64 %	\$23,074,104	0.11 %
> 9 up to and including 10 years	240	0.32 %	\$18,774,453	0.09 %
> 10 up to and including 15 years	1,369	1.84 %	\$164,833,271	0.80 %
> 15 up to and including 20 years	2,563	3.44 %	\$455,997,796	2.21 %
> 20 up to and including 25 years	9,621	12.90 %	\$2,287,928,291	11.10 %
> 25 up to and including 30 years	59,073	79.21 %	\$17,610,706,453	85.46 %
> 30 years				
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	73,465	98.51 %	\$20,269,145,932	98.36 %
> 0 days up to and including 30 days	945	1.27 %	\$286,839,269	1.39 %
> 30 days up to and including 60 days	132	0.18 %	\$40,913,474	0.20 %
> 60 days up to and including 90 days	32	0.04 %	\$9,375,109	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>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</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	65,635	88.01 %	\$18,021,697,808	87.46 %
Fixed Rate Loans: > 0 up to and including 3 months	631	0.85 %	\$180,492,602	0.88 %
Fixed Rate Loans: > 3 up to and including 6 months	968	1.30 %	\$275,336,017	1.34 %
Fixed Rate Loans: > 6 up to and including 9 months	2,005	2.69 %	\$600,093,636	2.91 %
Fixed Rate Loans: > 9 up to and including 12 months	741	0.99 %	\$210,295,602	1.02 %
Fixed Rate Loans: > 12 up to and including 15 months	722	0.97 %	\$209,823,501	1.02 %
Fixed Rate Loans: > 15 up to and including 18 months	924	1.24 %	\$274,073,338	1.33 %
Fixed Rate Loans: > 18 up to and including 21 months	674	0.90 %	\$185,952,707	0.90 %
Fixed Rate Loans: > 21 up to and including 24 months	760	1.02 %	\$219,947,904	1.07 %
Fixed Rate Loans: > 24 up to and including 27 months	520	0.70 %	\$154,127,041	0.75 %
Fixed Rate Loans: > 27 up to and including 30 months	430	0.58 %	\$124,319,768	0.60 %
Fixed Rate Loans: > 30 up to and including 33 months	173	0.23 %	\$47,906,233	0.23 %
Fixed Rate Loans: > 33 up to and including 36 months	40	0.05 %	\$10,781,519	0.05 %
Fixed Rate Loans: > 36 up to and including 48 months	189	0.25 %	\$49,553,172	0.24 %
Fixed Rate Loans: > 48 up to and including 60 months	159	0.21 %	\$41,561,916	0.20 %
Fixed Rate Loans: > 60 months	3	0.00 %	\$311,022	0.00 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,716	22.42 %	\$3,825,012,572	18.56 %
Fortnightly	24,211	32.47 %	\$5,708,261,852	27.70 %
Monthly	33,647	45.12 %	\$11,072,999,360	53.74 %
<b>Total</b>	<b>74,574</b>	<b>100.00 %</b>	<b>\$20,606,273,784</b>	<b>100.00 %</b>

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