



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

## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 October 2012
<b>Determination Date:</b>	20 November 2012
<b>Trust Payment Date:</b>	22 November 2012
<b>Date of Report:</b>	22 November 2012

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

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

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

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

Asset Coverage Test as at 22 November 2012	
<b>Calculation of Adjusted Aggregate Receivable Amount</b>	
A	The lower of:
	(i) Aggregate LVR Adjusted Receivable Amount
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount
	\$12,192,590,245
	\$10,539,327,782
	\$10,539,327,782
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):
	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:
	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:
	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:
	\$0
Z	Negative carry adjustment:
	\$0
<b>Adjusted Aggregate Receivable Amount</b>	
	(A+B+C+D+E)-Z
	\$10,539,327,782
<b>Results of Asset Coverage Test</b>	
	Adjusted Aggregate Receivable Amount (AARA):
	\$10,539,327,782
	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:
	139.22%

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 November 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%
<b>Total</b>	-	-	<b>\$8,802,804,856</b>	-	-	-

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	\$ 3,450,571,742	39.20%
Senior Demand Loan*	\$ -	-
<b>Total Funding</b>	<b>\$ 12,253,376,598</b>	

\*\$2,018,939,901 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 Oct 2012
Current Aggregate Principal Balance (AUD)	\$ 12,255,032,301
Number of Loans (Unconsolidated)	43,686
Number of Loans (Consolidated)	43,686
Average Loan Size (Consolidated)	\$ 280,525
Maximum Loan Balance (Consolidated)	\$ 1,986,324
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.95%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.42%
Weighted Average Interest Rate	5.82%
Weighted Average Seasoning (Months)	17.35
Weighted Average Remaining Term (Months)	333.64

### Prepayment Information\*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	14.57%	14.48%	15.14%	15.14%
Prepayment History (SMM)	1.30%	1.30%	1.36%	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%	8,130	18.61%	\$ 1,045,720,836	8.53%
> 40.0% up to and including 45.0%	1,734	3.97%	\$ 371,108,190	3.03%
> 45.0% up to and including 50.0%	2,142	4.90%	\$ 500,036,139	4.08%
> 50.0% up to and including 55.0%	2,255	5.16%	\$ 578,272,488	4.72%
> 55.0% up to and including 60.0%	2,753	6.30%	\$ 766,410,141	6.25%
> 60.0% up to and including 65.0%	2,891	6.62%	\$ 854,068,375	6.97%
> 65.0% up to and including 70.0%	3,450	7.90%	\$ 1,094,689,719	8.93%
> 70.0% up to and including 75.0%	4,190	9.59%	\$ 1,360,640,260	11.10%
> 75.0% up to and including 80.0%	16,141	36.95%	\$ 5,684,086,154	46.38%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</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 40.0%	10,194	23.33%	\$ 1,344,145,081	10.97%
> 40.0% up to and including 45.0%	1,989	4.55%	\$ 453,710,750	3.70%
> 45.0% up to and including 50.0%	2,377	5.44%	\$ 592,085,448	4.83%
> 50.0% up to and including 55.0%	2,543	5.82%	\$ 693,871,311	5.66%
> 55.0% up to and including 60.0%	3,058	7.00%	\$ 899,942,481	7.34%
> 60.0% up to and including 65.0%	3,218	7.37%	\$ 1,006,769,882	8.22%
> 65.0% up to and including 70.0%	3,707	8.49%	\$ 1,223,605,853	9.98%
> 70.0% up to and including 75.0%	4,733	10.83%	\$ 1,607,444,383	13.12%
> 75.0% up to and including 80.0%	11,867	27.16%	\$ 4,433,457,113	36.18%
> 80.0% up to and including 85.0%				
> 85.0% up to and including 90.0%				
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</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 40.0%	10,586	24.23%	\$ 1,391,630,513	11.36%
> 40.0% up to and including 45.0%	2,012	4.61%	\$ 464,080,041	3.79%
> 45.0% up to and including 50.0%	2,329	5.33%	\$ 569,376,055	4.65%
> 50.0% up to and including 55.0%	2,522	5.77%	\$ 696,396,215	5.68%
> 55.0% up to and including 60.0%	2,896	6.63%	\$ 850,240,217	6.94%
> 60.0% up to and including 65.0%	3,230	7.39%	\$ 1,012,749,381	8.26%
> 65.0% up to and including 70.0%	3,680	8.42%	\$ 1,201,108,015	9.80%
> 70.0% up to and including 75.0%	4,708	10.78%	\$ 1,612,976,133	13.16%
> 75.0% up to and including 80.0%	7,074	16.19%	\$ 2,595,402,635	21.18%
> 80.0% up to and including 85.0%	3,932	9.00%	\$ 1,557,458,881	12.71%
> 85.0% up to and including 90.0%	689	1.58%	\$ 294,217,882	2.40%
> 90.0% up to and including 95.0%	28	0.06%	\$ 9,396,333	0.08%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

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

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	2	0.00%	\$ 342,842	0.00%
> 5.00% up to and including 5.25%	1	0.00%	\$ 256,210	0.00%
> 5.25% up to and including 5.50%	18	0.04%	\$ 5,132,247	0.04%
> 5.50% up to and including 5.75%	11,672	26.72%	\$ 4,707,350,221	38.41%
> 5.75% up to and including 6.00%	27,301	62.49%	\$ 6,684,107,069	54.54%
> 6.00% up to and including 6.25%	2,539	5.81%	\$ 555,613,574	4.53%
> 6.25% up to and including 6.50%	724	1.66%	\$ 162,991,046	1.33%
> 6.50% up to and including 6.75%	1,365	3.12%	\$ 127,863,050	1.04%
> 6.75% up to and including 7.00%	60	0.14%	\$ 10,648,017	0.09%
> 7.00% up to and including 7.25%	2	0.00%	\$ 539,675	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 188,350	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	827	1.89%	\$ 215,444,514	1.76%
<= 2 Year Fixed	1,522	3.48%	\$ 406,174,235	3.31%
<= 3 Year Fixed	676	1.55%	\$ 177,733,074	1.45%
<= 4 Year Fixed	24	0.05%	\$ 5,013,427	0.04%
<= 5 Year Fixed	59	0.14%	\$ 11,220,432	0.09%
> 5 Year Fixed	2	0.00%	\$ 188,350	0.00%
Total Fixed Rate	3,110	7.12%	\$ 815,774,032	6.66%
Total Variable Rate	40,576	92.88%	\$ 11,439,258,269	93.34%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</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	5,470	12.52%	\$ 333,172,110	2.72%
> \$100,000 up to and including \$200,000	9,954	22.79%	\$ 1,540,731,756	12.57%
> \$200,000 up to and including \$300,000	12,372	28.32%	\$ 3,107,949,104	25.36%
> \$300,000 up to and including \$400,000	8,163	18.69%	\$ 2,823,897,405	23.04%
> \$400,000 up to and including \$500,000	3,629	8.31%	\$ 1,621,665,517	13.23%
> \$500,000 up to and including \$600,000	1,852	4.24%	\$ 1,011,843,025	8.26%
> \$600,000 up to and including \$700,000	967	2.21%	\$ 626,052,004	5.11%
> \$700,000 up to and including \$800,000	506	1.16%	\$ 379,620,291	3.10%
> \$800,000 up to and including \$900,000	265	0.61%	\$ 225,628,939	1.84%
> \$900,000 up to and including \$1.00m	181	0.41%	\$ 172,305,956	1.41%
> \$1.00m up to and including \$1.25m	190	0.43%	\$ 210,078,339	1.71%
> \$1.25m up to and including \$1.50m	95	0.22%	\$ 130,731,472	1.07%
> \$1.50m up to and including \$1.75m	29	0.07%	\$ 46,931,096	0.38%
> \$1.75m up to and including \$2.00m	13	0.03%	\$ 24,425,286	0.20%
> \$2.00m				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	11,263	25.78%	\$ 3,536,798,161	28.86%
VIC	14,323	32.79%	\$ 4,105,770,201	33.50%
TAS	1,210	2.77%	\$ 206,738,050	1.69%
QLD	7,456	17.07%	\$ 1,885,210,445	15.38%
SA	3,166	7.25%	\$ 700,625,929	5.72%
WA	5,969	13.66%	\$ 1,734,832,854	14.16%
NT	299	0.68%	\$ 85,056,661	0.69%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	30,919	70.78%	\$ 9,601,917,571	78.35%
Non Metro	12,767	29.22%	\$ 2,653,114,730	21.65%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	7,901	18.09%	\$ 2,833,644,719	23.12%
NSW / ACT - Non Metro	3,362	7.70%	\$ 703,153,442	5.74%
VIC - Metro	11,316	25.90%	\$ 3,545,408,216	28.93%
VIC - Non Metro	3,007	6.88%	\$ 560,361,984	4.57%
TAS - Metro	633	1.45%	\$ 117,822,541	0.96%
TAS - Non Metro	577	1.32%	\$ 88,915,510	0.73%
QLD - Metro	3,332	7.63%	\$ 929,552,528	7.59%
QLD - Non Metro	4,124	9.44%	\$ 955,657,917	7.80%
SA - Metro	2,320	5.31%	\$ 555,599,958	4.53%
SA - Non Metro	846	1.94%	\$ 145,025,970	1.18%
WA - Metro	5,172	11.84%	\$ 1,547,749,537	12.63%
WA - Non Metro	797	1.82%	\$ 187,083,316	1.53%
NT - Metro	245	0.56%	\$ 72,140,070	0.59%
NT - Non Metro	54	0.12%	\$ 12,916,590	0.11%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</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)	331	0.76%	\$ 94,073,890	0.77%
3977 (Frankston, VIC)	308	0.71%	\$ 72,867,020	0.59%
3029 (Melb North West, VIC)	299	0.68%	\$ 68,666,406	0.56%
2155 (Seven Hills, NSW)	163	0.37%	\$ 60,590,718	0.49%
6065 (Brand, WA)	203	0.46%	\$ 59,295,395	0.48%
6164 (Brand, WA)	199	0.46%	\$ 54,898,197	0.45%
2026 (Waterloo, NSW)	81	0.19%	\$ 50,101,736	0.41%
3064 (Melb North West, VIC)	206	0.47%	\$ 50,008,297	0.41%
4740 (Central QLD, QLD)	170	0.39%	\$ 47,531,949	0.39%
6155 (Tangney, WA)	176	0.40%	\$ 47,471,393	0.39%
3121 (Moorabbin, VIC)	114	0.26%	\$ 46,439,823	0.38%
3806 (Dandenong, VIC)	172	0.39%	\$ 45,339,765	0.37%
3023 (Footscray, VIC)	169	0.39%	\$ 45,318,109	0.37%
6018 (Stirling, WA)	108	0.25%	\$ 45,308,890	0.37%
2153 (Seven Hills, NSW)	119	0.27%	\$ 41,200,209	0.34%
3805 (Dandenong, VIC)	162	0.37%	\$ 38,888,648	0.32%
6027 (Curtin, WA)	127	0.29%	\$ 38,625,856	0.32%
3195 (Dandenong, VIC)	102	0.23%	\$ 38,084,159	0.31%
3199 (Frankston, VIC)	149	0.34%	\$ 37,669,058	0.31%
2065 (St Leonards, NSW)	73	0.17%	\$ 37,266,003	0.30%
<b>Total</b>	<b>3,431</b>	<b>7.85%</b>	<b>\$ 1,019,645,518</b>	<b>8.32%</b>

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

**Mortgage Pool by Top 20 Statistical Subdivisions**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20505 (Inner Melbourne, VIC)	1,180	2.70%	\$ 479,326,597	3.91%
20510 (Western Melbourne, VIC)	1,623	3.72%	\$ 475,901,105	3.88%
50515 (North Metropolitan, WA)	1,473	3.37%	\$ 451,126,892	3.68%
20565 (Southern Melbourne, VIC)	996	2.28%	\$ 416,159,333	3.40%
10505 (Inner Sydney, NSW)	884	2.02%	\$ 377,275,522	3.08%
50520 (South West Metropolitan, WA)	1,271	2.91%	\$ 371,862,865	3.03%
20550 (Eastern Middle Melbourne, VIC)	1,004	2.30%	\$ 363,137,101	2.96%
10515 (St George-Sutherland, NSW)	878	2.01%	\$ 321,052,870	2.62%
20580 (South Eastern Outer Melbourne, VIC)	1,225	2.80%	\$ 296,153,497	2.42%
10540 (Central Western Sydney, NSW)	870	1.99%	\$ 263,893,713	2.15%
50510 (East Metropolitan, WA)	946	2.17%	\$ 256,181,138	2.09%
10555 (Lower Northern Sydney, NSW)	535	1.22%	\$ 248,600,200	2.03%
50525 (South East Metropolitan, WA)	873	2.00%	\$ 235,566,343	1.92%
20530 (Northern Middle Melbourne, VIC)	682	1.56%	\$ 223,593,174	1.82%
10560 (Central Northern Sydney, NSW)	502	1.15%	\$ 221,929,441	1.81%
20545 (Boroondara City, VIC)	429	0.98%	\$ 212,117,087	1.73%
10565 (Northern Beaches, NSW)	434	0.99%	\$ 211,747,649	1.73%
50505 (Central Metropolitan, WA)	417	0.95%	\$ 186,867,694	1.52%
20555 (Eastern Outer Melbourne, VIC)	676	1.55%	\$ 179,990,916	1.47%
30507 (Northwest Outer Brisbane, QLD)	644	1.47%	\$ 171,332,634	1.40%
<b>Total</b>	<b>17,542</b>	<b>40.15%</b>	<b>\$ 5,963,815,772</b>	<b>48.66%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	34,841	79.75%	\$ 9,103,522,767	74.28%
Interest Only	8,845	20.25%	\$ 3,151,509,534	25.72%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	43,686	100.00%	\$ 12,255,032,301	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	34,841	79.75%	\$ 9,103,522,767	74.28%
Interest Only Loans : > 0 up to and including 1 years	961	2.20%	\$ 339,601,504	2.77%
Interest Only Loans : > 1 up to and including 2 years	1,276	2.92%	\$ 447,199,539	3.65%
Interest Only Loans : > 2 up to and including 3 years	1,907	4.37%	\$ 655,824,790	5.35%
Interest Only Loans : > 3 up to and including 4 years	2,234	5.11%	\$ 812,006,458	6.63%
Interest Only Loans : > 4 up to and including 5 years	1,295	2.96%	\$ 496,216,850	4.05%
Interest Only Loans : > 5 up to and including 6 years	40	0.09%	\$ 13,038,705	0.11%
Interest Only Loans : > 6 up to and including 7 years	107	0.24%	\$ 35,579,956	0.29%
Interest Only Loans : > 7 up to and including 8 years	362	0.83%	\$ 119,071,029	0.97%
Interest Only Loans : > 8 up to and including 9 years	413	0.95%	\$ 143,442,698	1.17%
Interest Only Loans : > 9 up to and including 10 years	250	0.57%	\$ 89,528,006	0.73%
Interest Only Loans : > 10 years				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

#### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	33,658	77.05%	\$ 9,249,491,445	75.48%
Residential Investment (Full Recourse)	10,028	22.95%	\$ 3,005,540,856	24.52%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

#### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	869	1.99%	\$ 164,380,852	1.34%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,745	3.99%	\$ 512,935,788	4.19%
Purchase of established dwelling	11,868	27.17%	\$ 3,708,224,789	30.26%
Purchase of new erected dwelling	908	2.08%	\$ 265,104,445	2.16%
Refinancing existing debt from another lender	7,599	17.39%	\$ 2,192,725,085	17.89%
Refinancing existing debt with ANZ	12,116	27.73%	\$ 3,084,960,532	25.17%
Other	8,581	19.64%	\$ 2,326,700,810	18.99%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</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	1,174	2.69%	\$ 300,153,727	2.45%
> 3 up to and including 6 months	2,349	5.38%	\$ 652,630,515	5.33%
> 6 up to and including 9 months	5,938	13.59%	\$ 1,617,616,982	13.20%
> 9 up to and including 12 months	8,340	19.09%	\$ 2,265,245,856	18.48%
> 12 up to and including 15 months	5,513	12.62%	\$ 1,604,474,770	13.09%
> 15 up to and including 18 months	3,417	7.82%	\$ 1,033,847,362	8.44%
> 18 up to and including 21 months	2,897	6.63%	\$ 818,620,701	6.68%
> 21 up to and including 24 months	3,869	8.86%	\$ 1,102,817,791	9.00%
> 24 up to and including 27 months	3,362	7.70%	\$ 971,270,092	7.93%
> 27 up to and including 30 months	2,921	6.69%	\$ 848,228,078	6.92%
> 30 up to and including 33 months	1,063	2.43%	\$ 306,821,842	2.50%
> 33 up to and including 36 months	870	1.99%	\$ 237,598,807	1.94%
> 36 up to and including 48 months	1,818	4.16%	\$ 455,253,051	3.71%
> 48 up to and including 60 months	155	0.35%	\$ 40,452,727	0.33%
> 60 up to and including 72 months				
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

#### Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year				
> 1 up to and including 2 years	7	0.02%	\$ 147,169	0.00%
> 2 up to and including 3 years	19	0.04%	\$ 573,982	0.00%
> 3 up to and including 4 years	76	0.17%	\$ 2,794,053	0.02%
> 4 up to and including 5 years	111	0.25%	\$ 4,059,949	0.03%
> 5 up to and including 6 years	55	0.13%	\$ 2,750,064	0.02%
> 6 up to and including 7 years	82	0.19%	\$ 4,482,227	0.04%
> 7 up to and including 8 years	83	0.19%	\$ 6,042,699	0.05%
> 8 up to and including 9 years	223	0.51%	\$ 13,904,610	0.11%
> 9 up to and including 10 years	331	0.76%	\$ 18,792,022	0.15%
> 10 up to and including 15 years	693	1.59%	\$ 80,332,242	0.66%
> 15 up to and including 20 years	838	1.92%	\$ 132,327,649	1.08%
> 20 up to and including 25 years	3,136	7.18%	\$ 707,430,589	5.77%
> 25 up to and including 30 years	38,032	87.06%	\$ 11,281,395,044	92.06%
> 30 years				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

#### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	43,144	98.76%	\$ 12,097,010,198	98.71%
> 0 days up to and including 30 days	476	1.09%	\$ 139,140,968	1.14%
> 30 days up to and including 60 days	54	0.12%	\$ 15,646,095	0.13%
> 60 days up to and including 90 days	12	0.03%	\$ 3,235,040	0.03%
> 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>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</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	40,576	92.88%	\$ 11,439,258,269	93.34%
Fixed Rate Loans : > 0 up to and including 3 months	331	0.76%	\$ 88,190,710	0.72%
Fixed Rate Loans : > 3 up to and including 6 months	210	0.48%	\$ 55,850,073	0.46%
Fixed Rate Loans : > 6 up to and including 9 months	64	0.15%	\$ 17,702,514	0.14%
Fixed Rate Loans : > 9 up to and including 12 months	222	0.51%	\$ 53,701,218	0.44%
Fixed Rate Loans : > 12 up to and including 15 months	547	1.25%	\$ 144,207,283	1.18%
Fixed Rate Loans : > 15 up to and including 18 months	603	1.38%	\$ 167,523,468	1.37%
Fixed Rate Loans : > 18 up to and including 21 months	35	0.08%	\$ 8,955,623	0.07%
Fixed Rate Loans : > 21 up to and including 24 months	337	0.77%	\$ 85,487,861	0.70%
Fixed Rate Loans : > 24 up to and including 27 months	225	0.52%	\$ 60,037,908	0.49%
Fixed Rate Loans : > 27 up to and including 30 months	305	0.70%	\$ 83,303,704	0.68%
Fixed Rate Loans : > 30 up to and including 33 months	110	0.25%	\$ 25,184,944	0.21%
Fixed Rate Loans : > 33 up to and including 36 months	36	0.08%	\$ 9,206,518	0.08%
Fixed Rate Loans : > 36 up to and including 48 months	24	0.05%	\$ 5,013,427	0.04%
Fixed Rate Loans : > 48 up to and including 60 months	59	0.14%	\$ 11,220,432	0.09%
Fixed Rate Loans : > 60 months	2	0.00%	\$ 188,350	0.00%
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

#### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,500	21.75%	\$ 2,184,762,035	17.83%
Fortnightly	14,679	33.60%	\$ 3,564,054,473	29.08%
Monthly	19,507	44.65%	\$ 6,506,215,793	53.09%
Other				
<b>Total</b>	<b>43,686</b>	<b>100.00%</b>	<b>\$ 12,255,032,301</b>	<b>100.00%</b>

<p><b>Trust Manager</b> ANZ Capel Court Limited ABN 30 004 768 807 Level 10, 100 Queen Street Melbourne, Victoria, Australia 3000</p> <p><b>Contacts:</b> 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</p>	<p><b>Issuer</b> Australia &amp; New Zealand Banking Group Limited ABN 11 005 357 522 Level 9, 833 Collins Street Melbourne, Victoria, Australia 3000</p> <p>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</p>
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