



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>	30 November 2011
<b>Determination Date:</b>	20 December 2011
<b>Trust Payment Date:</b>	22 December 2011

<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

<b>Ratings Overview</b>	<b>Moody's</b>	<b>Fitch</b>
ANZ Short Term Senior Unsecured Rating	P-1	F-1+
ANZ Long Term Senior Unsecured Rating	Aa2	AA-
Covered Bond Rating	Aaa	AAA

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

<b>Asset Coverage Test as at 22 December 2011</b>		
<b>Calculation of Adjusted Aggregate Receivable Amount</b>		
A	The lower of Aggregate LVR Adjusted Receivable Amount and Asset Percentage Adjusted Receivable Balance Amount:	\$2,898,507,346
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:	\$82,105,008
Z	Negative carry adjustment:	\$0
<b>Adjusted Aggregate Receivable Amount</b>		
(A+B+C+D+E)-Z		\$2,980,612,354
<b>Results of Asset Coverage Test</b>		
Adjusted Aggregate Receivable Amount (AARA):		\$2,980,612,354
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$1,231,527,094
ACT is Satisfied, ie. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		TRUE
Asset Percentage:		84.60%

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 December 2011

### 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%

Bonds	CUSIP	ISIN	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2011-1	(Reg S) 05252FAA8 (144A) 05252EAA1	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 1,231,527,094	100.00%
Subordinated Demand Loan	\$ 2,287,053,272	185.71%
Senior Demand Loan*	\$ -	-
<b>Total Funding</b>	<b>\$ 3,518,580,365</b>	

\*\$2,058,479,698 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	30 Nov 2011
Current Aggregate Principal Balance (AUD)	\$ 3,426,131,614
Number of Borrowers	11,580
Number of Loans (Unconsolidated)	11,580
Number of Loans (Consolidated)	11,580
Average Loan Size (Consolidated)	\$ 295,866
Maximum Loan Balance (Consolidated)	\$ 1,500,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	67.31%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	67.03%
Weighted Average Interest Rate	6.82%
Weighted Average Seasoning (Months)	16.45
Weighted Average Remaining Term (Months)	338.43

### Prepayment Information\*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	15.27%	-	-	-	-
Prepayment History (SMM)	1.37%	-	-	-	-

\*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 25.0%	479	4.14%	\$ 38,417,503	1.12%
> 25.0% up to and including 30.0%	196	1.69%	\$ 25,784,482	0.75%
> 30.0% up to and including 35.0%	263	2.27%	\$ 47,678,606	1.39%
> 35.0% up to and including 40.0%	298	2.57%	\$ 53,255,765	1.55%
> 40.0% up to and including 45.0%	303	2.62%	\$ 62,521,594	1.82%
> 45.0% up to and including 50.0%	431	3.72%	\$ 99,269,904	2.90%
> 50.0% up to and including 55.0%	465	4.02%	\$ 114,381,271	3.34%
> 55.0% up to and including 60.0%	682	5.89%	\$ 182,448,986	5.33%
> 60.0% up to and including 65.0%	778	6.72%	\$ 224,015,488	6.54%
> 65.0% up to and including 70.0%	1,048	9.05%	\$ 322,033,242	9.40%
> 70.0% up to and including 75.0%	1,349	11.65%	\$ 436,929,445	12.75%
> 75.0% up to and including 80.0%	5,288	45.66%	\$ 1,819,395,327	53.10%
> 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>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</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 25.0%	801	6.92%	\$ 67,739,970	1.98%
> 25.0% up to and including 30.0%	246	2.12%	\$ 36,366,202	1.06%
> 30.0% up to and including 35.0%	323	2.79%	\$ 61,849,382	1.81%
> 35.0% up to and including 40.0%	350	3.02%	\$ 67,044,072	1.96%
> 40.0% up to and including 45.0%	383	3.31%	\$ 84,312,160	2.46%
> 45.0% up to and including 50.0%	516	4.46%	\$ 124,145,522	3.62%
> 50.0% up to and including 55.0%	551	4.76%	\$ 143,050,967	4.18%
> 55.0% up to and including 60.0%	813	7.02%	\$ 225,037,793	6.57%
> 60.0% up to and including 65.0%	940	8.12%	\$ 292,836,188	8.55%
> 65.0% up to and including 70.0%	1,154	9.97%	\$ 367,093,934	10.71%
> 70.0% up to and including 75.0%	1,507	13.01%	\$ 504,065,175	14.71%
> 75.0% up to and including 80.0%	3,986	34.42%	\$ 1,448,710,974	42.28%
> 80.0% up to and including 85.0%	10	0.09%	\$ 3,879,277	0.11%
> 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>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</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 25.0%	807	6.97%	\$ 68,219,124	1.99%
> 25.0% up to and including 30.0%	259	2.24%	\$ 38,574,544	1.13%
> 30.0% up to and including 35.0%	328	2.83%	\$ 62,668,269	1.83%
> 35.0% up to and including 40.0%	358	3.09%	\$ 69,381,852	2.03%
> 40.0% up to and including 45.0%	401	3.46%	\$ 88,130,844	2.57%
> 45.0% up to and including 50.0%	500	4.32%	\$ 119,459,210	3.49%
> 50.0% up to and including 55.0%	651	5.62%	\$ 171,279,789	5.00%
> 55.0% up to and including 60.0%	821	7.09%	\$ 231,921,431	6.77%
> 60.0% up to and including 65.0%	1,057	9.13%	\$ 322,427,836	9.41%
> 65.0% up to and including 70.0%	1,294	11.17%	\$ 417,075,987	12.17%
> 70.0% up to and including 75.0%	1,704	14.72%	\$ 581,232,124	16.96%
> 75.0% up to and including 80.0%	2,000	17.27%	\$ 720,034,313	21.02%
> 80.0% up to and including 85.0%	1,228	10.60%	\$ 471,293,789	13.76%
> 85.0% up to and including 90.0%	165	1.42%	\$ 62,939,620	1.84%
> 90.0% up to and including 95.0%	7	0.06%	\$ 1,492,884	0.04%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

\* Based on quarterly data provided by RP Data using the hedonic index values. 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 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%	22	0.19%	\$ 11,033,906	0.32%
> 6.50% up to and including 6.75%	1,730	14.94%	\$ 818,704,401	23.90%
> 6.75% up to and including 7.00%	9,131	78.85%	\$ 2,484,208,052	72.51%
> 7.00% up to and including 7.25%	453	3.91%	\$ 84,023,421	2.45%
> 7.25% up to and including 7.50%	13	0.11%	\$ 1,588,769	0.05%
> 7.50% up to and including 7.75%	231	1.99%	\$ 26,573,065	0.78%
> 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>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed				
<= 2 Year Fixed				
<= 3 Year Fixed				
<= 4 Year Fixed				
<= 5 Year Fixed				
> 5 Year Fixed				
Total Fixed Rate	0	0.00%	\$ -	0.00%
Total Variable Rate	11,580	100.00%	\$ 3,426,131,614	100.00%
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</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	932	8.05%	\$ 60,675,286	1.77%
> \$100,000 up to and including \$200,000	2,467	21.30%	\$ 389,459,857	11.37%
> \$200,000 up to and including \$300,000	3,579	30.91%	\$ 900,928,165	26.30%
> \$300,000 up to and including \$400,000	2,364	20.41%	\$ 818,085,220	23.88%
> \$400,000 up to and including \$500,000	1,121	9.68%	\$ 500,427,156	14.61%
> \$500,000 up to and including \$600,000	547	4.72%	\$ 298,856,279	8.72%
> \$600,000 up to and including \$700,000	238	2.06%	\$ 154,122,304	4.50%
> \$700,000 up to and including \$800,000	125	1.08%	\$ 93,449,446	2.73%
> \$800,000 up to and including \$900,000	59	0.51%	\$ 50,110,085	1.46%
> \$900,000 up to and including \$1.00m	61	0.53%	\$ 58,031,047	1.69%
> \$1.00m up to and including \$1.25m	64	0.55%	\$ 70,296,766	2.05%
> \$1.25m up to and including \$1.50m	23	0.20%	\$ 31,690,002	0.92%
> \$1.50m up to and including \$1.75m				
> \$1.75m up to and including \$2.00m				
> \$2.00m				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	3,023	26.11%	\$ 972,545,163	28.39%
VIC	3,967	34.26%	\$ 1,184,451,159	34.57%
TAS	317	2.74%	\$ 60,502,430	1.77%
QLD	1,535	13.26%	\$ 420,884,689	12.28%
SA	918	7.93%	\$ 218,847,868	6.39%
WA	1,750	15.11%	\$ 546,836,202	15.96%
NT	70	0.60%	\$ 22,064,103	0.64%
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</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)	109	0.94%	\$ 30,405,300	0.89%
6065 (Brand, WA)	71	0.61%	\$ 22,974,494	0.67%
3029 (Melb North West, VIC)	101	0.87%	\$ 22,917,476	0.67%
3977 (Frankston, VIC)	86	0.74%	\$ 20,177,590	0.59%
2155 (Seven Hills, NSW)	45	0.39%	\$ 17,185,357	0.50%
6155 (Tangney, WA)	50	0.43%	\$ 16,656,336	0.49%
3121 (Moorabbin, VIC)	37	0.32%	\$ 16,141,004	0.47%
6164 (Brand, WA)	53	0.46%	\$ 16,015,520	0.47%
3064 (Melb North West, VIC)	59	0.51%	\$ 14,791,754	0.43%
3805 (Dandenong, VIC)	53	0.46%	\$ 14,344,898	0.42%
6027 (Curtin, WA)	42	0.36%	\$ 13,513,706	0.39%
3023 (Footscray, VIC)	49	0.42%	\$ 13,412,913	0.39%
6112 (Tangney, WA)	47	0.41%	\$ 13,184,229	0.38%
3806 (Dandenong, VIC)	44	0.38%	\$ 12,982,787	0.38%
6018 (Stirling, WA)	26	0.22%	\$ 12,684,576	0.37%
6210 (Brand, WA)	46	0.40%	\$ 12,539,519	0.37%
3199 (Frankston, VIC)	49	0.42%	\$ 12,422,452	0.36%
3181 (Moorabbin, VIC)	27	0.23%	\$ 11,997,251	0.35%
6030 (Curtin, WA)	33	0.28%	\$ 11,623,497	0.34%
4740 (Central QLD, QLD)	41	0.35%	\$ 11,583,070	0.34%
<b>Total</b>	<b>1,068</b>	<b>9.22%</b>	<b>\$ 317,553,728</b>	<b>9.27%</b>

**Mortgage Pool by Top 20 Statistical Subdivisions**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	499	4.31%	\$ 156,667,688	4.57%
50515 (North Metropolitan, WA)	446	3.85%	\$ 152,984,361	4.47%
20505 (Inner Melbourne, VIC)	317	2.74%	\$ 135,396,104	3.95%
50520 (South West Metropolitan, WA)	348	3.01%	\$ 111,029,763	3.24%
20565 (Southern Melbourne, VIC)	251	2.17%	\$ 105,397,958	3.08%
10505 (Inner Sydney, NSW)	231	1.99%	\$ 102,922,179	3.00%
20550 (Eastern Middle Melbourne, VIC)	247	2.13%	\$ 99,276,394	2.90%
20580 (South Eastern Outer Melbourne, VIC)	363	3.13%	\$ 92,419,238	2.70%
50525 (South East Metropolitan, WA)	281	2.43%	\$ 82,129,635	2.40%
50510 (East Metropolitan, WA)	267	2.31%	\$ 80,068,714	2.34%
10515 (St George-Sutherland, NSW)	212	1.83%	\$ 78,087,367	2.28%
10540 (Central Western Sydney, NSW)	225	1.94%	\$ 66,312,212	1.94%
10555 (Lower Northern Sydney, NSW)	132	1.14%	\$ 64,212,558	1.87%
20555 (Eastern Outer Melbourne, VIC)	212	1.83%	\$ 60,086,534	1.75%
20530 (Northern Middle Melbourne, VIC)	171	1.48%	\$ 58,181,409	1.70%
10560 (Central Northern Sydney, NSW)	124	1.07%	\$ 55,415,624	1.62%
10565 (Northern Beaches, NSW)	101	0.87%	\$ 53,600,464	1.56%
40520 (Southern Adelaide, SA)	220	1.90%	\$ 52,822,399	1.54%
10553 (Blacktown, NSW)	152	1.31%	\$ 47,385,940	1.38%
50505 (Central Metropolitan, WA)	113	0.98%	\$ 47,066,084	1.37%
<b>Total</b>	<b>4,912</b>	<b>42.42%</b>	<b>\$ 1,701,462,626</b>	<b>49.66%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	9,201	79.46%	\$ 2,560,907,981	74.75%
Interest Only	2,379	20.54%	\$ 865,223,633	25.25%
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	11,580	100.00%	\$ 3,426,131,614	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	9,201	79.46%	\$ 2,560,907,981	74.75%
> 0 yrs up to and including 1 yrs	209	1.80%	\$ 81,739,559	2.39%
> 1 yrs up to and including 2 yrs	289	2.50%	\$ 109,356,160	3.19%
> 2 yrs up to and including 3 yrs	235	2.03%	\$ 80,513,900	2.35%
> 3 yrs up to and including 4 yrs	1,049	9.06%	\$ 377,199,508	11.01%
> 4 yrs up to and including 5 yrs	215	1.86%	\$ 82,822,074	2.42%
> 5 yrs up to and including 6 yrs	5	0.04%	\$ 1,844,135	0.05%
> 6 yrs up to and including 7 yrs	29	0.25%	\$ 9,385,954	0.27%
> 7 yrs up to and including 8 yrs	58	0.50%	\$ 20,423,555	0.60%
> 8 yrs up to and including 9 yrs	254	2.19%	\$ 89,859,165	2.62%
> 9 yrs up to and including 10 yrs	36	0.31%	\$ 12,079,623	0.35%
> 10 yrs				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	8,794	75.94%	\$ 2,546,586,704	74.33%
Residential Investment (Full Recourse)	2,786	24.06%	\$ 879,544,910	25.67%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	165	1.42%	\$ 34,200,031	1.00%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	507	4.38%	\$ 146,312,904	4.27%
Purchase of established dwelling	3,619	31.25%	\$ 1,161,407,937	33.90%
Purchase of new erected dwelling	270	2.33%	\$ 78,193,449	2.28%
Refinancing existing debt from another lender	2,188	18.89%	\$ 582,509,312	17.00%
Refinancing existing debt with ANZ	2,350	20.29%	\$ 666,907,840	19.47%
Other	2,481	21.42%	\$ 756,600,141	22.08%
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</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	90	0.78%	\$ 31,148,477	0.91%
> 3 up to and including 6 months	192	1.66%	\$ 57,990,757	1.69%
> 6 up to and including 9 months	749	6.47%	\$ 223,419,768	6.52%
> 9 up to and including 12 months	2,451	21.17%	\$ 741,279,271	21.64%
> 12 up to and including 15 months	2,785	24.05%	\$ 838,153,046	24.46%
> 15 up to and including 18 months	2,001	17.28%	\$ 616,748,625	18.00%
> 18 up to and including 21 months	971	8.39%	\$ 286,149,589	8.35%
> 21 up to and including 24 months	686	5.92%	\$ 200,278,315	5.85%
> 24 up to and including 27 months	483	4.17%	\$ 136,916,601	4.00%
> 27 up to and including 30 months	345	2.98%	\$ 87,309,688	2.55%
> 30 up to and including 33 months	321	2.77%	\$ 81,552,594	2.38%
> 33 up to and including 36 months	262	2.26%	\$ 62,244,184	1.82%
> 36 up to and including 48 months	244	2.11%	\$ 62,940,700	1.84%
> 48 up to and including 60 months				
> 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>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</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				
> 2 up to and including 3 years	2	0.02%	\$ 57,847	0.00%
> 3 up to and including 4 years	6	0.05%	\$ 287,870	0.01%
> 4 up to and including 5 years	4	0.03%	\$ 481,485	0.01%
> 5 up to and including 6 years	10	0.09%	\$ 1,075,592	0.03%
> 6 up to and including 7 years	2	0.02%	\$ 79,877	0.00%
> 7 up to and including 8 years	7	0.06%	\$ 464,824	0.01%
> 8 up to and including 9 years	32	0.28%	\$ 2,537,315	0.07%
> 9 up to and including 10 years	21	0.18%	\$ 1,800,644	0.05%
> 10 up to and including 15 years	76	0.66%	\$ 9,245,459	0.27%
> 15 up to and including 20 years	138	1.19%	\$ 25,131,839	0.73%
> 20 up to and including 25 years	462	3.99%	\$ 117,676,618	3.43%
> 25 up to and including 30 years	10,820	93.44%	\$ 3,267,292,243	95.36%
> 30 years				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	11,351	98.02%	\$ 3,358,861,508	98.04%
> 0 days up to and including 30 days	217	1.87%	\$ 64,480,815	1.88%
> 30 days up to and including 60 days	12	0.10%	\$ 2,789,291	0.08%
> 60 days up to and including 90 days				
> 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>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Term on Fixed Rate Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 months	11,580	100.00%	\$ 3,426,131,614	100.00%
> 0 up to and including 3 months				
> 3 up to and including 6 months				
> 6 up to and including 9 months				
> 9 up to and including 12 months				
> 12 up to and including 15 months				
> 15 up to and including 18 months				
> 18 up to and including 21 months				
> 21 up to and including 24 months				
> 24 up to and including 27 months				
> 27 up to and including 30 months				
> 30 up to and including 33 months				
> 33 up to and including 36 months				
> 36 up to and including 48 months				
> 48 up to and including 60 months				
> 60 months				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	2,422	20.92%	\$ 593,029,109	17.31%
Fortnightly	3,879	33.50%	\$ 1,021,895,330	29.83%
Monthly	5,279	45.59%	\$ 1,811,207,175	52.86%
Other				
<b>Total</b>	<b>11,580</b>	<b>100.00%</b>	<b>\$ 3,426,131,614</b>	<b>100.00%</b>

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