



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 January 2012
<b>Determination Date:</b>	20 February 2012
<b>Trust Payment Date:</b>	22 February 2012

<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	P1	F-1+ (RWN)
ANZ Long Term Senior Unsecured Rating	Aa2	AA- (RWN)
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	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

<b>Asset Coverage Test as at 22 February 2012</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:	\$4,419,214,767
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		\$4,419,214,767
<b>Results of Asset Coverage Test</b>		
Adjusted Aggregate Receivable Amount (AARA):		\$4,419,214,767
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$3,542,720,584
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?		TRUE
Asset Percentage:		83.60%

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 February 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%
<b>Total</b>	-	-	\$3,542,720,584	-	-	-

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
Series 2012-1	073056632	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-2	073112923	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022
Series 2012-3		CH0143838032	SWX	Hard Bullet	13 Feb 2019	13 Feb 2019
Series 2012-4		CH0142821468	SWX	Hard Bullet	13 Feb 2015	13 Feb 2015

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 3,542,720,584	100.00%
Subordinated Demand Loan	\$ 1,742,565,045	49.19%
Senior Demand Loan*	\$ -	-
<b>Total Funding</b>	<b>\$ 5,285,285,629</b>	

\*\$1,048,268,154 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 Jan 2012
Current Aggregate Principal Balance (AUD)	\$ 5,286,142,065
Number of Loans (Unconsolidated)	18,456
Number of Loans (Consolidated)	18,456
Average Loan Size (Consolidated)	\$ 286,419
Maximum Loan Balance (Consolidated)	\$ 1,500,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	66.13%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	65.97%
Weighted Average Interest Rate	6.55%
Weighted Average Seasoning (Months)	16.84
Weighted Average Remaining Term (Months)	337.46

### Prepayment Information\*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	12.55%	15.45%	-	-	-
Prepayment History (SMM)	1.11%	1.39%	-	-	-

\*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%	1,189	6.44%	\$ 98,041,711	1.85%
> 25.0% up to and including 30.0%	396	2.15%	\$ 53,197,458	1.01%
> 30.0% up to and including 35.0%	466	2.52%	\$ 79,542,920	1.50%
> 35.0% up to and including 40.0%	532	2.88%	\$ 100,415,824	1.90%
> 40.0% up to and including 45.0%	571	3.09%	\$ 120,742,242	2.28%
> 45.0% up to and including 50.0%	733	3.97%	\$ 166,660,525	3.15%
> 50.0% up to and including 55.0%	798	4.32%	\$ 198,814,675	3.76%
> 55.0% up to and including 60.0%	1,033	5.60%	\$ 282,957,701	5.35%
> 60.0% up to and including 65.0%	1,221	6.62%	\$ 351,841,527	6.66%
> 65.0% up to and including 70.0%	1,572	8.52%	\$ 486,731,619	9.21%
> 70.0% up to and including 75.0%	2,019	10.94%	\$ 643,096,860	12.17%
> 75.0% up to and including 80.0%	7,924	42.93%	\$ 2,703,108,976	51.14%
> 80.0% up to and including 85.0%	2	0.01%	\$ 990,027	0.02%
> 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>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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%	1,725	9.35%	\$ 145,389,822	2.75%
> 25.0% up to and including 30.0%	458	2.48%	\$ 68,093,645	1.29%
> 30.0% up to and including 35.0%	568	3.08%	\$ 103,586,706	1.96%
> 35.0% up to and including 40.0%	626	3.39%	\$ 126,970,734	2.40%
> 40.0% up to and including 45.0%	677	3.67%	\$ 149,850,887	2.83%
> 45.0% up to and including 50.0%	833	4.51%	\$ 201,825,723	3.82%
> 50.0% up to and including 55.0%	953	5.16%	\$ 252,115,179	4.77%
> 55.0% up to and including 60.0%	1,229	6.66%	\$ 347,083,001	6.57%
> 60.0% up to and including 65.0%	1,438	7.79%	\$ 441,538,509	8.35%
> 65.0% up to and including 70.0%	1,777	9.63%	\$ 567,721,247	10.74%
> 70.0% up to and including 75.0%	2,286	12.39%	\$ 753,706,332	14.26%
> 75.0% up to and including 80.0%	5,864	31.77%	\$ 2,119,858,585	40.10%
> 80.0% up to and including 85.0%	22	0.12%	\$ 8,401,695	0.16%
> 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>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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%	1,760	9.54%	\$ 149,242,018	2.82%
> 25.0% up to and including 30.0%	515	2.79%	\$ 75,982,271	1.44%
> 30.0% up to and including 35.0%	548	2.97%	\$ 103,403,986	1.96%
> 35.0% up to and including 40.0%	635	3.44%	\$ 128,488,409	2.43%
> 40.0% up to and including 45.0%	710	3.85%	\$ 157,809,599	2.99%
> 45.0% up to and including 50.0%	836	4.53%	\$ 200,450,642	3.79%
> 50.0% up to and including 55.0%	1,035	5.61%	\$ 276,381,613	5.23%
> 55.0% up to and including 60.0%	1,247	6.76%	\$ 355,794,254	6.73%
> 60.0% up to and including 65.0%	1,544	8.37%	\$ 469,822,618	8.89%
> 65.0% up to and including 70.0%	1,904	10.32%	\$ 615,518,040	11.64%
> 70.0% up to and including 75.0%	2,550	13.82%	\$ 862,259,889	16.31%
> 75.0% up to and including 80.0%	3,069	16.63%	\$ 1,094,642,989	20.71%
> 80.0% up to and including 85.0%	1,854	10.05%	\$ 707,692,716	13.39%
> 85.0% up to and including 90.0%	238	1.29%	\$ 86,190,844	1.63%
> 90.0% up to and including 95.0%	11	0.06%	\$ 2,462,178	0.05%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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%	8	0.04%	\$ 3,182,033	0.06%
> 6.00% up to and including 6.25%	42	0.23%	\$ 19,543,283	0.37%
> 6.25% up to and including 6.50%	3,723	20.17%	\$ 1,554,253,468	29.40%
> 6.50% up to and including 6.75%	13,570	73.53%	\$ 3,546,485,840	67.09%
> 6.75% up to and including 7.00%	637	3.45%	\$ 115,966,670	2.19%
> 7.00% up to and including 7.25%	23	0.12%	\$ 2,330,339	0.04%
> 7.25% up to and including 7.50%	453	2.45%	\$ 44,380,433	0.84%
> 7.50% up to and including 7.75%				
> 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>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	52	0.28%	\$ 12,392,835	0.23%
<= 2 Year Fixed	49	0.27%	\$ 11,291,059	0.21%
<= 3 Year Fixed	93	0.50%	\$ 18,606,892	0.35%
<= 4 Year Fixed	1	0.01%	\$ 331,840	0.01%
<= 5 Year Fixed	7	0.04%	\$ 1,511,920	0.03%
> 5 Year Fixed				
Total Fixed Rate	202	1.09%	\$ 44,134,545	0.83%
Total Variable Rate	18,254	98.91%	\$ 5,242,007,520	99.17%
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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	1,844	9.99%	\$ 115,741,898	2.19%
> \$100,000 up to and including \$200,000	4,073	22.07%	\$ 636,316,014	12.04%
> \$200,000 up to and including \$300,000	5,561	30.13%	\$ 1,398,883,109	26.46%
> \$300,000 up to and including \$400,000	3,602	19.52%	\$ 1,247,155,948	23.59%
> \$400,000 up to and including \$500,000	1,696	9.19%	\$ 755,749,144	14.30%
> \$500,000 up to and including \$600,000	822	4.45%	\$ 448,412,686	8.48%
> \$600,000 up to and including \$700,000	355	1.92%	\$ 230,462,898	4.36%
> \$700,000 up to and including \$800,000	195	1.06%	\$ 145,358,381	2.75%
> \$800,000 up to and including \$900,000	105	0.57%	\$ 89,327,053	1.69%
> \$900,000 up to and including \$1.00m	85	0.46%	\$ 80,831,718	1.53%
> \$1.00m up to and including \$1.25m	88	0.48%	\$ 96,670,322	1.83%
> \$1.25m up to and including \$1.50m	30	0.16%	\$ 41,232,893	0.78%
> \$1.50m up to and including \$1.75m				
> \$1.75m up to and including \$2.00m				
> \$2.00m				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	4,406	23.87%	\$ 1,400,789,682	26.50%
VIC	6,694	36.27%	\$ 1,927,371,485	36.46%
TAS	534	2.89%	\$ 95,743,659	1.81%
QLD	2,760	14.95%	\$ 735,732,942	13.92%
SA	1,280	6.94%	\$ 292,268,197	5.53%
WA	2,677	14.50%	\$ 803,836,795	15.21%
NT	105	0.57%	\$ 30,399,304	0.58%
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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)	157	0.85%	\$ 43,110,476	0.82%
3029 (Melb North West, VIC)	152	0.82%	\$ 33,704,776	0.64%
3977 (Frankston, VIC)	143	0.77%	\$ 33,255,462	0.63%
6065 (Brand, WA)	103	0.56%	\$ 32,334,115	0.61%
6155 (Tangney, WA)	78	0.42%	\$ 24,088,672	0.46%
3121 (Moorabbin, VIC)	58	0.31%	\$ 23,841,924	0.45%
3023 (Footscray, VIC)	83	0.45%	\$ 23,122,829	0.44%
3806 (Dandenong, VIC)	82	0.44%	\$ 22,537,534	0.43%
2155 (Seven Hills, NSW)	60	0.33%	\$ 22,446,575	0.42%
3805 (Dandenong, VIC)	82	0.44%	\$ 21,502,574	0.41%
6164 (Brand, WA)	75	0.41%	\$ 21,403,584	0.40%
3064 (Melb North West, VIC)	86	0.47%	\$ 20,099,732	0.38%
3150 (Mulgrave, VIC)	48	0.26%	\$ 19,529,917	0.37%
3199 (Frankston, VIC)	77	0.42%	\$ 19,473,561	0.37%
3037 (Hawthorn, VIC)	81	0.44%	\$ 19,431,038	0.37%
6069 (Stirling, WA)	62	0.34%	\$ 17,992,146	0.34%
6030 (Curtin, WA)	55	0.30%	\$ 17,705,184	0.33%
3032 (Footscray, VIC)	47	0.25%	\$ 17,587,097	0.33%
3195 (Dandenong, VIC)	50	0.27%	\$ 17,560,367	0.33%
6210 (Brand, WA)	67	0.36%	\$ 17,354,172	0.33%
<b>Total</b>	<b>1,646</b>	<b>8.92%</b>	<b>\$ 468,081,736</b>	<b>8.85%</b>

**Mortgage Pool by Top 20 Statistical Subdivisions**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	829	4.49%	\$ 244,531,649	4.63%
20505 (Inner Melbourne, VIC)	560	3.03%	\$ 226,556,260	4.29%
50515 (North Metropolitan, WA)	661	3.58%	\$ 216,073,764	4.09%
20565 (Southern Melbourne, VIC)	448	2.43%	\$ 185,438,747	3.51%
20550 (Eastern Middle Melbourne, VIC)	460	2.49%	\$ 169,874,384	3.21%
50520 (South West Metropolitan, WA)	528	2.86%	\$ 160,251,721	3.03%
10505 (Inner Sydney, NSW)	332	1.80%	\$ 147,059,280	2.78%
20580 (South Eastern Outer Melbourne, VIC)	591	3.20%	\$ 146,187,843	2.77%
50510 (East Metropolitan, WA)	436	2.36%	\$ 122,665,363	2.32%
10515 (St George-Sutherland, NSW)	318	1.72%	\$ 116,962,058	2.21%
50525 (South East Metropolitan, WA)	401	2.17%	\$ 113,661,126	2.15%
20530 (Northern Middle Melbourne, VIC)	313	1.70%	\$ 104,594,787	1.98%
10540 (Central Western Sydney, NSW)	337	1.83%	\$ 102,054,733	1.93%
10555 (Lower Northern Sydney, NSW)	206	1.12%	\$ 97,517,663	1.84%
20555 (Eastern Outer Melbourne, VIC)	340	1.84%	\$ 92,428,054	1.75%
10565 (Northern Beaches, NSW)	160	0.87%	\$ 82,330,787	1.56%
20545 (Boroondara City, VIC)	164	0.89%	\$ 81,567,439	1.54%
10560 (Central Northern Sydney, NSW)	175	0.95%	\$ 80,790,065	1.53%
30507 (Northwest Outer Brisbane, QLD)	274	1.48%	\$ 78,564,521	1.49%
50505 (Central Metropolitan, WA)	189	1.02%	\$ 77,983,553	1.48%
<b>Total</b>	<b>7,722</b>	<b>41.84%</b>	<b>\$ 2,647,093,797</b>	<b>50.08%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	14,508	78.61%	\$ 3,912,375,313	74.01%
Interest Only	3,948	21.39%	\$ 1,373,766,752	25.99%
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	18,456	100.00%	\$ 5,286,142,065	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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	14,508	78.61%	\$ 3,912,375,313	74.01%
> 0 yrs up to and including 1 yrs	329	1.78%	\$ 125,830,533	2.38%
> 1 yrs up to and including 2 yrs	460	2.49%	\$ 161,308,745	3.05%
> 2 yrs up to and including 3 yrs	400	2.17%	\$ 128,190,564	2.43%
> 3 yrs up to and including 4 yrs	1,800	9.75%	\$ 627,289,728	11.87%
> 4 yrs up to and including 5 yrs	337	1.83%	\$ 124,391,426	2.35%
> 5 yrs up to and including 6 yrs	7	0.04%	\$ 2,308,699	0.04%
> 6 yrs up to and including 7 yrs	40	0.22%	\$ 13,108,126	0.25%
> 7 yrs up to and including 8 yrs	104	0.56%	\$ 34,688,851	0.66%
> 8 yrs up to and including 9 yrs	412	2.23%	\$ 136,220,059	2.58%
> 9 yrs up to and including 10 yrs	59	0.32%	\$ 20,430,020	0.39%
> 10 yrs				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	13,940	75.53%	\$ 3,917,585,691	74.11%
Residential Investment (Full Recourse)	4,516	24.47%	\$ 1,368,556,373	25.89%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	293	1.59%	\$ 55,748,276	1.05%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	700	3.79%	\$ 199,939,657	3.78%
Purchase of established dwelling	5,705	30.91%	\$ 1,782,596,622	33.72%
Purchase of new erected dwelling	408	2.21%	\$ 115,586,031	2.19%
Refinancing existing debt from another lender	3,292	17.84%	\$ 884,007,970	16.72%
Refinancing existing debt with ANZ	4,028	21.82%	\$ 1,100,873,117	20.83%
Other	4,030	21.84%	\$ 1,147,390,391	21.71%
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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	286	1.55%	\$ 80,584,828	1.52%
> 3 up to and including 6 months	1,662	9.01%	\$ 384,166,623	7.27%
> 6 up to and including 9 months	509	2.76%	\$ 156,044,143	2.95%
> 9 up to and including 12 months	1,760	9.54%	\$ 561,543,102	10.62%
> 12 up to and including 15 months	4,005	21.70%	\$ 1,172,767,879	22.19%
> 15 up to and including 18 months	3,601	19.51%	\$ 1,055,346,125	19.96%
> 18 up to and including 21 months	3,123	16.92%	\$ 926,744,334	17.53%
> 21 up to and including 24 months	1,095	5.93%	\$ 318,193,249	6.02%
> 24 up to and including 27 months	872	4.72%	\$ 241,061,001	4.56%
> 27 up to and including 30 months	467	2.53%	\$ 121,726,237	2.30%
> 30 up to and including 33 months	367	1.99%	\$ 92,805,137	1.76%
> 33 up to and including 36 months	302	1.64%	\$ 71,795,565	1.36%
> 36 up to and including 48 months	407	2.21%	\$ 103,363,842	1.96%
> 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>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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	1	0.01%	\$ 30,679	0.00%
> 2 up to and including 3 years	5	0.03%	\$ 157,093	0.00%
> 3 up to and including 4 years	10	0.05%	\$ 721,388	0.01%
> 4 up to and including 5 years	22	0.12%	\$ 684,646	0.01%
> 5 up to and including 6 years	18	0.10%	\$ 1,285,406	0.02%
> 6 up to and including 7 years	17	0.09%	\$ 733,062	0.01%
> 7 up to and including 8 years	12	0.07%	\$ 617,251	0.01%
> 8 up to and including 9 years	69	0.37%	\$ 5,081,459	0.10%
> 9 up to and including 10 years	94	0.51%	\$ 4,432,817	0.08%
> 10 up to and including 15 years	156	0.85%	\$ 16,390,612	0.31%
> 15 up to and including 20 years	217	1.18%	\$ 38,150,141	0.72%
> 20 up to and including 25 years	835	4.52%	\$ 195,296,851	3.69%
> 25 up to and including 30 years	17,000	92.11%	\$ 5,022,560,661	95.01%
> 30 years				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	17,991	97.48%	\$ 5,147,311,047	97.37%
> 0 days up to and including 30 days	432	2.34%	\$ 127,220,023	2.41%
> 30 days up to and including 60 days	29	0.16%	\$ 9,570,799	0.18%
> 60 days up to and including 90 days	4	0.02%	\$ 2,040,196	0.04%
> 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>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</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	18,254	98.91%	\$ 5,242,007,520	99.17%
> 0 up to and including 3 months				
> 3 up to and including 6 months	1	0.01%	\$ 376,197	0.01%
> 6 up to and including 9 months	47	0.25%	\$ 10,998,772	0.21%
> 9 up to and including 12 months	4	0.02%	\$ 1,017,866	0.02%
> 12 up to and including 15 months				
> 15 up to and including 18 months				
> 18 up to and including 21 months	41	0.22%	\$ 8,109,026	0.15%
> 21 up to and including 24 months	8	0.04%	\$ 3,182,033	0.06%
> 24 up to and including 27 months				
> 27 up to and including 30 months	1	0.01%	\$ 33,643	0.00%
> 30 up to and including 33 months	91	0.49%	\$ 18,541,242	0.35%
> 33 up to and including 36 months	1	0.01%	\$ 32,006	0.00%
> 36 up to and including 48 months	1	0.01%	\$ 331,840	0.01%
> 48 up to and including 60 months	7	0.04%	\$ 1,511,920	0.03%
> 60 months				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	3,814	20.67%	\$ 906,313,690	17.15%
Fortnightly	6,082	32.95%	\$ 1,554,743,464	29.41%
Monthly	8,560	46.38%	\$ 2,825,084,911	53.44%
Other				
<b>Total</b>	<b>18,456</b>	<b>100.00%</b>	<b>\$ 5,286,142,065</b>	<b>100.00%</b>

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