



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>	2 July 2012
<b>Determination Date:</b>	20 July 2012
<b>Trust Payment Date:</b>	24 July 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

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1	F-1+
ANZ Long Term Senior Unsecured Rating	Aa2	AA-
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 24 July 2012

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$9,969,430,058
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$8,279,878,709
		\$8,279,878,709
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	\$8,279,878,709
<b>Results of Asset Coverage Test</b>		
	Adjusted Aggregate Receivable Amount (AARA):	\$8,279,878,709
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$6,595,840,658
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
	Asset Percentage:	82.70%

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

## Summary as at 24 July 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	3m BBSW + 95
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	3m HIBOR + 85
Total	-	-	\$6,595,840,658	-	-	-

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	SIX	Hard Bullet	13 Feb 2019	13 Feb 2019
Series 2012-4		CH0142821468	SIX	Hard Bullet	13 Feb 2015	13 Feb 2015
Series 2012-5	074535631	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-6	074535640	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-7	079115037	XS0791150377	Not Listed	Hard Bullet	12 Jun 2015	12 Jun 2015

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 6,595,840,658	100.00%
Subordinated Demand Loan	\$ 3,413,905,703	51.76%
Senior Demand Loan*	\$ -	-
<b>Total Funding</b>	<b>\$ 10,009,746,360</b>	

\*\$2,035,874,479 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	02 Jul 2012
Current Aggregate Principal Balance (AUD)	\$ 10,011,945,234
Number of Loans (Unconsolidated)	36,136
Number of Loans (Consolidated)	36,136
Average Loan Size (Consolidated)	\$ 277,063
Maximum Loan Balance (Consolidated)	\$ 1,994,191
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.08%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.43%
Weighted Average Interest Rate	6.02%
Weighted Average Seasoning (Months)	15.02
Weighted Average Remaining Term (Months)	335.85

### Prepayment Information\*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	16.14%	14.49%	14.89%	0.00%	15.39%
Prepayment History (SMM)	1.46%	1.30%	1.33%	0.00%	1.38%

\*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%	2,949	8.16%	\$ 240,584,318	2.40%
> 25.0% up to and including 30.0%	944	2.61%	\$ 135,090,675	1.35%
> 30.0% up to and including 35.0%	1,132	3.13%	\$ 195,010,586	1.95%
> 35.0% up to and including 40.0%	1,370	3.79%	\$ 272,954,035	2.73%
> 40.0% up to and including 45.0%	1,434	3.97%	\$ 308,549,296	3.08%
> 45.0% up to and including 50.0%	1,807	5.00%	\$ 424,333,733	4.24%
> 50.0% up to and including 55.0%	1,928	5.34%	\$ 492,731,436	4.92%
> 55.0% up to and including 60.0%	2,375	6.57%	\$ 653,950,683	6.53%
> 60.0% up to and including 65.0%	2,350	6.50%	\$ 686,743,747	6.86%
> 65.0% up to and including 70.0%	2,878	7.96%	\$ 907,947,900	9.07%
> 70.0% up to and including 75.0%	3,700	10.24%	\$ 1,193,930,279	11.93%
> 75.0% up to and including 80.0%	13,269	36.72%	\$ 4,500,118,544	44.95%
> 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>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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%	3,918	10.84%	\$ 329,444,286	3.29%
> 25.0% up to and including 30.0%	1,148	3.18%	\$ 177,271,131	1.77%
> 30.0% up to and including 35.0%	1,240	3.43%	\$ 226,213,810	2.26%
> 35.0% up to and including 40.0%	1,534	4.25%	\$ 317,667,506	3.17%
> 40.0% up to and including 45.0%	1,637	4.53%	\$ 370,384,599	3.70%
> 45.0% up to and including 50.0%	2,000	5.53%	\$ 493,299,186	4.93%
> 50.0% up to and including 55.0%	2,147	5.94%	\$ 571,815,885	5.71%
> 55.0% up to and including 60.0%	2,628	7.27%	\$ 752,265,364	7.51%
> 60.0% up to and including 65.0%	2,591	7.17%	\$ 800,723,730	8.00%
> 65.0% up to and including 70.0%	3,163	8.75%	\$ 1,033,975,213	10.33%
> 70.0% up to and including 75.0%	4,157	11.50%	\$ 1,384,712,046	13.83%
> 75.0% up to and including 80.0%	9,973	27.60%	\$ 3,554,172,478	35.50%
> 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>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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%	4,110	11.37%	\$ 348,323,812	3.48%
> 25.0% up to and including 30.0%	1,164	3.22%	\$ 178,881,268	1.79%
> 30.0% up to and including 35.0%	1,299	3.59%	\$ 236,898,794	2.37%
> 35.0% up to and including 40.0%	1,505	4.16%	\$ 314,781,359	3.14%
> 40.0% up to and including 45.0%	1,692	4.68%	\$ 387,996,544	3.88%
> 45.0% up to and including 50.0%	1,908	5.28%	\$ 458,773,445	4.58%
> 50.0% up to and including 55.0%	2,206	6.10%	\$ 592,181,140	5.91%
> 55.0% up to and including 60.0%	2,478	6.86%	\$ 714,343,775	7.13%
> 60.0% up to and including 65.0%	2,636	7.29%	\$ 809,972,258	8.09%
> 65.0% up to and including 70.0%	3,191	8.83%	\$ 1,028,266,197	10.27%
> 70.0% up to and including 75.0%	4,154	11.50%	\$ 1,405,691,809	14.04%
> 75.0% up to and including 80.0%	6,214	17.20%	\$ 2,173,734,865	21.71%
> 80.0% up to and including 85.0%	3,062	8.47%	\$ 1,157,821,416	11.56%
> 85.0% up to and including 90.0%	488	1.35%	\$ 194,339,369	1.94%
> 90.0% up to and including 95.0%	29	0.08%	\$ 9,939,183	0.10%
> 95.0% up to and including 100.0%				
> 100.0%				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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 6.00%	12,821	35.48%	\$ 4,749,562,062	47.44%
> 6.00% up to and including 6.25%	20,309	56.20%	\$ 4,794,877,766	47.89%
> 6.25% up to and including 6.50%	1,759	4.87%	\$ 346,358,945	3.46%
> 6.50% up to and including 6.75%	144	0.40%	\$ 23,281,393	0.23%
> 6.75% up to and including 7.00%	1,099	3.04%	\$ 97,128,433	0.97%
> 7.00% up to and including 7.25%	2	0.01%	\$ 541,879	0.01%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.01%	\$ 194,755	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>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	671	1.86%	\$ 170,137,115	1.70%
<= 2 Year Fixed	1,179	3.26%	\$ 305,796,068	3.05%
<= 3 Year Fixed	728	2.01%	\$ 184,628,817	1.84%
<= 4 Year Fixed	5	0.01%	\$ 884,094	0.01%
<= 5 Year Fixed	65	0.18%	\$ 12,441,258	0.12%
> 5 Year Fixed	2	0.01%	\$ 194,755	0.00%
Total Fixed Rate	2,650	7.33%	\$ 674,082,106	6.73%
Total Variable Rate	33,486	92.67%	\$ 9,337,863,128	93.27%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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	4,172	11.55%	\$ 252,694,951	2.52%
> \$100,000 up to and including \$200,000	8,259	22.86%	\$ 1,293,792,321	12.92%
> \$200,000 up to and including \$300,000	10,973	30.37%	\$ 2,756,517,978	27.53%
> \$300,000 up to and including \$400,000	6,691	18.52%	\$ 2,317,909,125	23.15%
> \$400,000 up to and including \$500,000	3,042	8.42%	\$ 1,356,206,710	13.55%
> \$500,000 up to and including \$600,000	1,480	4.10%	\$ 809,058,623	8.08%
> \$600,000 up to and including \$700,000	649	1.80%	\$ 420,650,556	4.20%
> \$700,000 up to and including \$800,000	357	0.99%	\$ 267,628,184	2.67%
> \$800,000 up to and including \$900,000	165	0.46%	\$ 140,350,540	1.40%
> \$900,000 up to and including \$1.00m	132	0.37%	\$ 125,829,829	1.26%
> \$1.00m up to and including \$1.25m	131	0.36%	\$ 144,923,621	1.45%
> \$1.25m up to and including \$1.50m	59	0.16%	\$ 81,333,378	0.81%
> \$1.50m up to and including \$1.75m	16	0.04%	\$ 26,052,669	0.26%
> \$1.75m up to and including \$2.00m	10	0.03%	\$ 18,996,750	0.19%
> \$2.00m				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	9,197	25.45%	\$ 2,803,118,560	28.00%
VIC	12,060	33.37%	\$ 3,406,734,611	34.03%
TAS	1,043	2.89%	\$ 182,564,355	1.82%
QLD	6,105	16.89%	\$ 1,541,145,656	15.39%
SA	2,595	7.18%	\$ 578,171,311	5.77%
WA	4,891	13.53%	\$ 1,431,807,964	14.30%
NT	245	0.68%	\$ 68,402,777	0.68%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	25,466	70.47%	\$ 7,793,236,645	77.84%
Non Metro	10,670	29.53%	\$ 2,218,708,590	22.16%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	6,397	17.70%	\$ 2,217,528,808	22.15%
NSW / ACT - Non Metro	2,800	7.75%	\$ 585,589,752	5.85%
VIC - Metro	9,483	26.24%	\$ 2,923,959,012	29.20%
VIC - Non Metro	2,577	7.13%	\$ 482,775,599	4.82%
TAS - Metro	550	1.52%	\$ 104,142,566	1.04%
TAS - Non Metro	493	1.36%	\$ 78,421,789	0.78%
QLD - Metro	2,710	7.50%	\$ 754,818,370	7.54%
QLD - Non Metro	3,395	9.40%	\$ 786,327,286	7.85%
SA - Metro	1,898	5.25%	\$ 461,157,824	4.61%
SA - Non Metro	697	1.93%	\$ 117,013,487	1.17%
WA - Metro	4,229	11.70%	\$ 1,273,882,307	12.72%
WA - Non Metro	662	1.83%	\$ 157,925,657	1.58%
NT - Metro	199	0.55%	\$ 57,747,757	0.58%
NT - Non Metro	46	0.13%	\$ 10,655,020	0.11%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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)	267	0.74%	\$ 77,569,814	0.77%
3977 (Frankston, VIC)	274	0.76%	\$ 64,771,226	0.65%
3029 (Melb North West, VIC)	257	0.71%	\$ 59,399,445	0.59%
6065 (Brand, WA)	165	0.46%	\$ 49,714,789	0.50%
2155 (Seven Hills, NSW)	129	0.36%	\$ 48,126,218	0.48%
6164 (Brand, WA)	167	0.46%	\$ 47,579,624	0.48%
6155 (Tangney, WA)	152	0.42%	\$ 42,204,166	0.42%
3064 (Melb North West, VIC)	171	0.47%	\$ 41,323,253	0.41%
3806 (Dandenong, VIC)	143	0.40%	\$ 38,108,619	0.38%
3023 (Footscray, VIC)	140	0.39%	\$ 37,402,203	0.37%
6018 (Stirling, WA)	86	0.24%	\$ 36,539,026	0.36%
3805 (Dandenong, VIC)	138	0.38%	\$ 34,495,639	0.34%
4740 (Central QLD, QLD)	126	0.35%	\$ 34,446,994	0.34%
3121 (Moorabbin, VIC)	82	0.23%	\$ 32,277,643	0.32%
3810 (Frankston, VIC)	142	0.39%	\$ 32,251,976	0.32%
3199 (Frankston, VIC)	126	0.35%	\$ 30,987,665	0.31%
3195 (Dandenong, VIC)	85	0.24%	\$ 30,877,478	0.31%
3037 (Hawthorn, VIC)	126	0.35%	\$ 30,556,862	0.31%
4870 (North QLD, QLD)	135	0.37%	\$ 30,406,949	0.30%
2026 (Waterloo, NSW)	56	0.15%	\$ 30,344,028	0.30%
<b>Total</b>	<b>2,967</b>	<b>8.21%</b>	<b>\$ 829,383,616</b>	<b>8.28%</b>

**Mortgage Pool by Top 20 Statistical Subdivisions**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	1,384	3.83%	\$ 406,118,233	4.06%
50515 (North Metropolitan, WA)	1,184	3.28%	\$ 366,102,314	3.66%
20505 (Inner Melbourne, VIC)	931	2.58%	\$ 365,845,540	3.65%
20565 (Southern Melbourne, VIC)	819	2.27%	\$ 331,246,113	3.31%
50520 (South West Metropolitan, WA)	1,047	2.90%	\$ 308,963,805	3.09%
20550 (Eastern Middle Melbourne, VIC)	817	2.26%	\$ 288,380,104	2.88%
10505 (Inner Sydney, NSW)	693	1.92%	\$ 281,649,385	2.81%
10515 (St George-Sutherland, NSW)	726	2.01%	\$ 254,292,967	2.54%
20580 (South Eastern Outer Melbourne, VIC)	1,045	2.89%	\$ 253,409,288	2.53%
50510 (East Metropolitan, WA)	801	2.22%	\$ 220,148,426	2.20%
10540 (Central Western Sydney, NSW)	703	1.95%	\$ 207,703,832	2.07%
20530 (Northern Middle Melbourne, VIC)	584	1.62%	\$ 193,501,168	1.93%
50525 (South East Metropolitan, WA)	702	1.94%	\$ 192,197,354	1.92%
10555 (Lower Northern Sydney, NSW)	421	1.17%	\$ 187,337,936	1.87%
10560 (Central Northern Sydney, NSW)	406	1.12%	\$ 174,550,833	1.74%
20545 (Boroondara City, VIC)	342	0.95%	\$ 171,653,718	1.71%
10565 (Northern Beaches, NSW)	345	0.95%	\$ 163,140,339	1.63%
20555 (Eastern Outer Melbourne, VIC)	588	1.63%	\$ 157,535,245	1.57%
50505 (Central Metropolitan, WA)	343	0.95%	\$ 149,282,462	1.49%
30507 (Northwest Outer Brisbane, QLD)	536	1.48%	\$ 143,919,795	1.44%
<b>Total</b>	<b>14,417</b>	<b>39.90%</b>	<b>\$ 4,816,978,856</b>	<b>48.11%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	29,437	81.46%	\$ 7,715,841,171	77.07%
Interest Only	6,699	18.54%	\$ 2,296,104,063	22.93%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	36,136	100.00%	\$ 10,011,945,234	100.00%
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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	29,437	81.46%	\$ 7,715,841,171	77.07%
> 0 yrs up to and including 1 yrs	682	1.89%	\$ 239,288,345	2.39%
> 1 yrs up to and including 2 yrs	939	2.60%	\$ 321,868,461	3.21%
> 2 yrs up to and including 3 yrs	1,271	3.52%	\$ 422,483,077	4.22%
> 3 yrs up to and including 4 yrs	1,661	4.60%	\$ 583,126,986	5.82%
> 4 yrs up to and including 5 yrs	1,251	3.46%	\$ 433,106,810	4.33%
> 5 yrs up to and including 6 yrs	9	0.02%	\$ 4,017,600	0.04%
> 6 yrs up to and including 7 yrs	80	0.22%	\$ 24,235,431	0.24%
> 7 yrs up to and including 8 yrs	234	0.65%	\$ 79,280,906	0.79%
> 8 yrs up to and including 9 yrs	361	1.00%	\$ 118,295,298	1.18%
> 9 yrs up to and including 10 yrs	211	0.58%	\$ 70,401,149	0.70%
> 10 yrs				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	28,324	78.38%	\$ 7,746,112,091	77.37%
Residential Investment (Full Recourse)	7,812	21.62%	\$ 2,265,833,143	22.63%
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	679	1.88%	\$ 123,321,421	1.23%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,356	3.75%	\$ 392,447,024	3.92%
Purchase of established dwelling	10,316	28.55%	\$ 3,167,113,450	31.63%
Purchase of new erected dwelling	781	2.16%	\$ 218,435,612	2.18%
Refinancing existing debt from another lender	6,376	17.64%	\$ 1,811,039,400	18.09%
Refinancing existing debt with ANZ	9,933	27.49%	\$ 2,565,721,335	25.63%
Other	6,695	18.53%	\$ 1,733,866,992	17.32%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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	2,056	5.69%	\$ 520,690,441	5.20%
> 3 up to and including 6 months	5,568	15.41%	\$ 1,388,773,460	13.87%
> 6 up to and including 9 months	6,891	19.07%	\$ 1,833,540,561	18.31%
> 9 up to and including 12 months	3,609	9.99%	\$ 1,114,585,254	11.13%
> 12 up to and including 15 months	2,301	6.37%	\$ 696,628,730	6.96%
> 15 up to and including 18 months	2,631	7.28%	\$ 749,892,516	7.49%
> 18 up to and including 21 months	4,235	11.72%	\$ 1,217,989,656	12.17%
> 21 up to and including 24 months	3,258	9.02%	\$ 955,961,190	9.55%
> 24 up to and including 27 months	2,196	6.08%	\$ 639,476,548	6.39%
> 27 up to and including 30 months	926	2.56%	\$ 259,543,722	2.59%
> 30 up to and including 33 months	816	2.26%	\$ 222,417,559	2.22%
> 33 up to and including 36 months	590	1.63%	\$ 144,835,603	1.45%
> 36 up to and including 48 months	1,059	2.93%	\$ 267,609,995	2.67%
> 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>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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	0.00%	\$ 22,725	0.00%
> 2 up to and including 3 years	17	0.05%	\$ 728,453	0.01%
> 3 up to and including 4 years	37	0.10%	\$ 1,754,275	0.02%
> 4 up to and including 5 years	114	0.32%	\$ 4,062,805	0.04%
> 5 up to and including 6 years	34	0.09%	\$ 1,762,854	0.02%
> 6 up to and including 7 years	74	0.20%	\$ 3,677,777	0.04%
> 7 up to and including 8 years	56	0.15%	\$ 3,206,742	0.03%
> 8 up to and including 9 years	95	0.26%	\$ 7,051,988	0.07%
> 9 up to and including 10 years	383	1.06%	\$ 22,127,783	0.22%
> 10 up to and including 15 years	532	1.47%	\$ 63,918,845	0.64%
> 15 up to and including 20 years	647	1.79%	\$ 105,769,250	1.06%
> 20 up to and including 25 years	2,377	6.58%	\$ 537,700,134	5.37%
> 25 up to and including 30 years	31,769	87.92%	\$ 9,260,161,603	92.49%
> 30 years				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	35,472	98.16%	\$ 9,824,604,225	98.13%
> 0 days up to and including 30 days	599	1.66%	\$ 169,036,877	1.69%
> 30 days up to and including 60 days	56	0.15%	\$ 15,816,407	0.16%
> 60 days up to and including 90 days	9	0.02%	\$ 2,487,724	0.02%
> 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>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</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	33,486	92.67%	\$ 9,337,863,128	93.27%
> 0 up to and including 3 months	58	0.16%	\$ 14,404,352	0.14%
> 3 up to and including 6 months	354	0.98%	\$ 88,465,504	0.88%
> 6 up to and including 9 months	223	0.62%	\$ 58,164,428	0.58%
> 9 up to and including 12 months	36	0.10%	\$ 9,102,830	0.09%
> 12 up to and including 15 months	56	0.15%	\$ 13,412,374	0.13%
> 15 up to and including 18 months	359	0.99%	\$ 86,246,320	0.86%
> 18 up to and including 21 months	728	2.01%	\$ 195,710,494	1.95%
> 21 up to and including 24 months	36	0.10%	\$ 10,426,879	0.10%
> 24 up to and including 27 months	125	0.35%	\$ 30,832,068	0.31%
> 27 up to and including 30 months	289	0.80%	\$ 71,556,685	0.71%
> 30 up to and including 33 months	290	0.80%	\$ 76,334,633	0.76%
> 33 up to and including 36 months	24	0.07%	\$ 5,905,430	0.06%
> 36 up to and including 48 months	5	0.01%	\$ 884,094	0.01%
> 48 up to and including 60 months	65	0.18%	\$ 12,441,258	0.12%
> 60 months	2	0.01%	\$ 194,755	0.00%
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	8,057	22.30%	\$ 1,858,477,215	18.56%
Fortnightly	12,460	34.48%	\$ 3,087,543,131	30.84%
Monthly	15,619	43.22%	\$ 5,065,924,889	50.60%
Other				
<b>Total</b>	<b>36,136</b>	<b>100.00%</b>	<b>\$ 10,011,945,234</b>	<b>100.00%</b>

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