

# ANZ Residential Covered Bond Trust - Monthly Investor Report

Determination Date:       20 August 22         Tuster Payment Date:       22 August 22         Wate: Information Date:       22 August 22         Wate: Information Date:       22 August 22         Wate: Information Date:       24 August 22         Wate: Information Date:       24 August 22         Date of Report:       Australia & New Zealand Banking Group Limit         Security Trustee / Covered Bond Guarantor:       Perpetual Corporate Trust Limit         Security Trustee:       0B Trustees / Room Construction         Security Trustee:       0B Trustee / Covered Bond Guarantor:         Security Trustee       0B Trustee / Room Construction         Security Trustee / Covered Bond Guarantor:       CP / Limit         Security Trustee / Room Conscured Raing       Australia & New Zealand Banking Group Limit         All Sond Time Security Resonance / Raing       Australia & New Zealand Banking Group Limit         All Sond Time Security Resonance / Raing       Australia & New Zealand Banking Group Limit         All Sond Time Security Resonance / Raing       Australia & New Zealand Banking Group Limit         Australia Resonance / Raing       Australia Resonance / Raing         Covered Bond Guarantor Event & Banking Group Limit       Australia Resonance / Raing         Australia Resonance / Raing       Australia Resonance / Raing         <				
Trust Payment Date:     22 August 22       Date of Report:     22 August 22       Wate in the investor flaport, the ACT and State above are calculated based on Pool Composition as all the Trust Payment Date 4 Later Balancias are all Collector Police Corporate Trust Links       Issuer:     Australia & New Zealand Banking Group Linking Society Trustes:       Bord Trustee:     Perpetual Corporate Trust Linking Society Trustes:       Bord Trustee:     BT Trustases (Hong Kong) Linking Society Trustes:       Azest Monitor:     ANZ Capel Court Linking Corporate Trust Linking Society Trustes:       Azest Monitor:     ANZ Capel Court Linking Corporate Trust Corporate Trust Linking Corporate Trust Linking Corporate Trust Corporate Trust Corporate Trust Corporate Trust Corporate Trust Corporate Trust Linking Corporate Trust Cor				31 July 2013
Date of Report:         22 August 20           Task: In the investor Report, the ACT and Bark tables are calculated based on Pool Composition as at the Trust Payment Date & Laam Baanses and Collection Pool Composition as at the Trust Payment Date & Laam Baanses and Collection Pool Composition as at the Trust Payment Date & Laam Baanses and Collection Pool Composition as at the Trust Payment Date & Laam Baanses and Collection Pool Pool Pool Pool Pool Pool Pool Po				-
Note: In this financial region. De ACT and State tables are calculated based on Ped Composition as at the Trust Propent Date & Loan Education and Composition as at the Trust Propent Date & Loan Education and Composition as at the Trust Propent Date & Loan Education and Composition as at the Trust Properties.           Insure:         Australia & New Zoaland Banking Group Limit Bond Trustee:         Perpetual Corporate Trust Limit Provider:           Bord Trustee:         DB Trustees (Hong Kong) Limit Bond Trustee:         Provider:           Asset Manager:         Australia & New Zoaland Banking Group Limit Asset Monitor:         AVZ Capel Court Limit AVZ Capel Court Limit AVX Courted Bond Guarantor Event of Default Interest Res Structure at the trust of Default Interest Res Structure at Test Asset Coverage Test as at 22 August 2013         Pass Asset Coverage Test as at 22 August 2013           Asset Coverage Test as at 22 August 2013         S15.927.277.226 S13.301.715.41         S13.301.715.41           Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (heid in GIC Account):         S13.301.715.41           Aggregate Receivable Amount (I) Aggregate Receivable Amount Allowing of Investments:         Aggregate Receivable Amount (ArtB-CtD-E)-Z         S13.301.715.41 <th></th> <th></th> <th></th> <th>22 August 2013 22 August 2013</th>				22 August 2013 22 August 2013
Trustee / Covered Bond Guarantor:       Perpetual Corporate Trust Limit P.T. Limit Bond Trustee:       DB Trustees (Hong Kong) Limit Bond Trustees:         Bond Trustee:       DB Trustees (Hong Kong) Limit Bond Trustees:       DB Trustees (Hong Kong) Limit Australia & New Zealen Annong Group Limit Ave Z capel Court Limit Asset Monitor:       ANZ Capel Court Limit Ave Z capel Court Limit Ave Z capel Court Limit Ave Z capel Court Limit Asset Monitor:       Mod Z capel Court Limit Ave Z capel Court Ave Z capel Court Limit Ave Z capel Court Ave Z capel Ave Z capel Court Ave Z capel Court Ave Z capel Ave Z			Balances as at Collection Period End	
Truste / Coverad Bond Guarantor:     Perpetual Corporate Trust Limit P.T. Limit Bond Trustes:       Bond Trustes:     DB Trustes:       Bond Trustes:     DB Trustes:       Australia & New Zealand Anno, Limit Asset Monitor:     ANZ Capit Court Limit ANZ Capit Court Limit Anz Capit Court Limit Anz Stort Time Senot Unscored Rating ANZ Stort Time Senot Unscored Rating ANZ Stort Time Senot Unscored Rating ANZ Stort Time Senot Unscored Rating Covered Bond Rating     Most Y       Compliance Tests     Pass Most Coverage Test Most Coverage Test Adjusted Aggregate Receivable Amount (Art=Ac+Dr=E)-Z     S13,901,715,419       Page Sen Coverage Test Most Coverage Test Adjusted Aggregate Receivable Amount (Art=Ac+Dr=E)-Z     S13,901,715,419       Page Most Coverage Test Adjusted Aggregate Receivable Amount (Art=Ac+Dr=E)-Z     S13,901,715,419       Aggregate Receivable Amount (Art=Ac+Dr=E)-Z     S13,901,715,715,719       Page Mos				
Trustee / Covered Bond Guarantor:       Perptual Corporate Trust Limit Bond Trustee:       DB Trustees (Hong Kong) Limit Bond Trustee:         Bond Trustee:       DB Trustees (Hong Kong) Limit Bond Trustee:       Australia & New Zealand Banking Group. Limit Ave Zeapel Court. Limit Ave Zeapel Ave Zeather Ave Zeather Ave Zeapel Court. Limit Ave Zeapel Ave Zeather Ave Zeapel Ave Zeather Ave Zeapel Court. Limit Ave Zeapel Ave Zeather Ave Zeather Ave Zeather Ave Zeapel Ave Zeather Ave Zeat	Issuer:		Australia & New Zealand Ba	nkina Group Limited
Security Trustee: DB Trustees DB Trustees (Hong Kong) Limit Bond Trustees: DB Trustees (Hong Kong) Limit Servicer: Australia & New Zealand Banking Group Limit Australia & New Zealand Banking Group Limit Asset Monitor: ANZ Capel Court Limit Asset Monitor: ANZ Capel Court Limit Asset Monitor: ANZ Capel Court Limit AnZ Long Time Senior Unsecured Rating ANZ Long Time Senior Unsecured Rating Covered Bond Rating AnX Coverage Test Sum Even to Default No Covered Bond Guaranto: Event of Default Interest Rate Schröffal Test No A No Coverage Test as at 22 August 2013 Asset Coverage Test as at 22 August 2013 Aggregate Anset Procentage Adjusted Receivable Amount (i) Aggregate Asset Procentage Adjusted Receivable Amount (i) Aggregate Asset Procentage Adjusted Receivable Amount (i) Aggregate Asset Procentage Adjusted Receivable Amount (i) Aggregate Receivable Principal Receivable Amount (i) Aggregate Receivable Amount (i) Aggregate Receivable Amount (i) Aggregate Receivable Amount (i) Asset Coverage Test Adjusted Aggregate Receivable Amount (i) Asset Coverage Test Adjusted Aggregate Receivable Amount (ARA): AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: S11,780,715,7 AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: S11,780,715,7				
Service:         Australia & New Zealand Banking Group Limit           Asset Montor:         ANZ Capel Court Limit           Asset Montor:         KPI           Ratings Overview         Moody's           ARZ Short Term Senior Unsecured Rating         P1 (table)           ARZ Capel Court Limit         Arg (table)           ARZ Cong Term Senior Unsecured Rating         Arg (table)           ARZ Coper Term Senior Unsecured Rating         Arg (table)           Arg (table)         Arg (table)	Security	/ Trustee:		P.T. Limited
Trust Wanager:       ANZ Capel Court Limit         Asset Monitor:       KPI         Ratings Overview       Mody's       Fitch.         ANZ Stort Time Seried Unsecured Rating       All (stable)       All (stable)         ANZ Stort Time Seried Unsecured Rating       All (stable)       All (stable)         All carge Term Seried Unsecured Rating       All (stable)       All (stable)         Compliance Tests       No       No         Asset Coverage Test       No       No         Issuer Event of Default       No       No         Vietd Shortfall Test       No       No         Pre-Maturity Test       No       No         Asset Coverage Test as at 22 August 2013       Sti5.927.277.226         (i) Aggregate Asset Percentage Adjusted Receivable Amount       \$15.927.277.226         (ii) Aggregate Asset Percentage Adjusted Receivable Amount       \$13.901.715.41         A       The lower of:       \$13.901.715.41         (i) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13.901.715.41         Station Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have a been applied fited in GLC Account;       \$13.901.715.41         C Aggregate Receivable Principal Receipts standing to the credit of GL Account and not applied in accoutance with the Cashinov Allocation Memobiology:				
Asset Monitor:         KPH           Ratings Overview         Moody's         Fitch           ANZ Stort Term Senic Unsecured Rating         A2 (stable)         AA (stable)           ANZ Long Term Senic Unsecured Rating         A2 (stable)         AA           Occored Bond Rating         A2 (stable)         AA           Sub Covered Bond Rating         Aaa         AAA           Compliance Tests         Pass           Asset Coverage Test         No           Covered Bond Guarantor Event of Default         No           Interest Rate ShortPall Test         No           Pre-Maurity Test         No           Asset Coverage Test as at 22 August 2013         No           Calculation of Adjusted Aggregate Receivable Amount         \$15.927.277.226           (i) Aggregate Asset Percentage Adjusted Receivable Balance Amount         \$15.927.277.226           (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount         \$15.927.277.226           (ii) Aggregate Annount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):         \$13.901.715.419           C         Aggregate Annount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):         \$13.901.715.419           C         Aggregate Receivable Amount				
Catings Overview         Moody's         Flich           AN2 Short Term Senior Unsecured Rating         A2 (stable)         A4 (stable			ANZ	•
ANZ Shart Tem Senior Unsecured Rating       P1 (stable)       F-1+ (stable)         AZ Long Tem Senior Unsecured Rating       AA         Covered Bond Rating       AA         Compliance Tests       AAA         Assel Coverage Test       Pass         Issuer Event of Default       No         Interest Rate Shortfall Test       No         Pre-Maturity Test       No         Assel Coverage Test issuer Event of Default       No         Interest Rate Shortfall Test       No         Pre-Maturity Test       NA         Assel Coverage Test as at 22 August 2013       Sti5.927.277.226         Calculation of Adjusted Aggregate Receivable Amount       \$15.927.277.226         (ii) Aggregate LVR Adjusted Receivable Amount       \$13.901.715.419         Sil.3001.715.4       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):       Sil.301.715.419         C       Aggregate Receivable Principal Receivable Principal Receipts theld in the account via Supplemental Deed 16.4:       Z         Negative carry adjustment:       Adjusted Aggregate Receivable Amount (ARRA):       \$13.901.715.4         Adjusted Aggregate Receivable Amount (ARRA):       \$13.901.715.4         Alguisted Aggregate Receivable Amount (ARRA):       \$13.901.7	Asset M	onto:		KF WIG
ANZ Shart Tem Senior Unsecured Rating       P1 (stable)       F-1+ (stable)         AZ Long Tem Senior Unsecured Rating       AA         Covered Bond Rating       AA         Compliance Tests       AAA         Assel Coverage Test       Pass         Issuer Event of Default       No         Interest Rate Shortfall Test       No         Pre-Maturity Test       No         Assel Coverage Test issuer Event of Default       No         Interest Rate Shortfall Test       No         Pre-Maturity Test       NA         Assel Coverage Test as at 22 August 2013       Sti5.927.277.226         Calculation of Adjusted Aggregate Receivable Amount       \$15.927.277.226         (ii) Aggregate LVR Adjusted Receivable Amount       \$13.901.715.419         Sil.3001.715.4       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):       Sil.301.715.419         C       Aggregate Receivable Principal Receivable Principal Receipts theld in the account via Supplemental Deed 16.4:       Z         Negative carry adjustment:       Adjusted Aggregate Receivable Amount (ARRA):       \$13.901.715.4         Adjusted Aggregate Receivable Amount (ARRA):       \$13.901.715.4         Alguisted Aggregate Receivable Amount (ARRA):       \$13.901.7				
ANZ Long Term Senior Unsecured Rating       Aa2 (stable)       AA. (stable)         Covered Bond Rating       Aa2 (stable)       AA. (stable)         Compliance Tests       Pass         Asset Coverage Test       No         Issuer Event of Default       No         Covered Bond Guarator: Event of Default       No         Covered Bond Guarator: Event of Default       No         Interest Rate Shortfall Test       NA         Yield Shortfall Test       NA         No (Aggregate LVR Adjusted Aggregate Receivable Amount       \$15,927,277,226         (i) Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which       \$13,901,715,419         S13,901,715,4       B       Aggregate Receivable Principal Receivable Amount       \$13,901,715,419         C       Aggregate Receivable Principal R				
Covered Bond Rating     Aaa     AAA       Compliance Tests     Pass       Asset Coverage Test     Pass       Issure Event of Default     No       Covered Bond Guarantor Event of Default     No       Interest Rate Shortfall Test     NA       Yield Shortfall Test     No       Reset Coverage Test as at 22 August 2013     No       Asset Coverage Test as at 22 August 2013     Sti5.927.277.226       Stagregate Accel Augusted Receivable Amount     \$15.927.277.226       (ii) Aggregate LVR Adjusted Receivable Amount     \$13.901.715.419       B     have not been applied (held in GIC Account):     \$13.901.715.4       C     Aggregate Anount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):     \$13.901.715.4       C     Aggregate Receivable Principal Receivable Balance of any Substitution Assets and Authorised Investments:     \$13.901.715.4       D     Aggregate Receivable Principal Receivable Principal Receipts sheld in the GIC Account via Supplemental Deed 16.4:     Z       Z     Negative carry adjustment:     Adjusted Aggregate Receivable Amount (ARRA):       Adjusted Aggregate Receivable Amount (ARRA):     \$13.901.715.4       Augusted Aggregate Receivable Amount (ARRA):     \$13.901.715.4			. ,	. ,
Asset Coverage Test Issuer Event of Default     Pass No       Essuer Event of Default     No       Covered Bond Guarantor Event of Default     No       Interest Rate Shortfall Test     NA       Pre-Maturity Test     NA       Asset Coverage Test as at 22 August 2013     NA       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     NA       Asset Coverage Test As at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Aggregate LVR Adjusted Receivable Amount (i) Aggregate Asset Percentage Adjusted Receivable Amount (ii) Aggregate Asset Percentage Adjusted Receivable Amount (ii) Aggregate Asset Percentage Adjusted Receivable Amount and to an Advances which have not been applied (held in GIC Account):     Statutity Test       C     Aggregate Principal Balance of any Substitution Assets and Authorised Investments:     Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology.       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: <td< td=""><td></td><td></td><td></td><td></td></td<>				
Asset Coverage Test Issuer Event of Default     Pass No       Essuer Event of Default     No       Covered Bond Guarantor Event of Default     No       Interest Rate Shortfall Test     NA       Pre-Maturity Test     NA       Asset Coverage Test as at 22 August 2013     NA       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     NA       Asset Coverage Test As at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Asset Coverage Test as at 22 August 2013     Statutity Test       Aggregate LVR Adjusted Receivable Amount (i) Aggregate Asset Percentage Adjusted Receivable Amount (ii) Aggregate Asset Percentage Adjusted Receivable Amount (ii) Aggregate Asset Percentage Adjusted Receivable Amount and to an Advances which have not been applied (held in GIC Account):     Statutity Test       C     Aggregate Principal Balance of any Substitution Assets and Authorised Investments:     Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology.       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: <td< td=""><td></td><td></td><td></td><td></td></td<>				
Issuer Event of Default Covered Bond Guarantor Event of Default Interest Rate Shortfall Test Yield Shortfall Test Yield Shortfall Test Yield Shortfall Test Xield Shortfall Test				
Covered Bond Guarantor Event of Default       No         Interest Rate Shortfall Test       N/A         Videl Shortfall Test       N/A         Pre-Maturity Test       N/A         Asset Coverage Test as at 22 August 2013       Image: Coverage Test as at 22 August 2013         Asset Coverage Test as at 22 August 2013       Image: Coverage Test as at 22 August 2013         Asset Coverage Test as at 22 August 2013       Image: Coverage Test as at 22 August 2013         Agregate LVR Adjusted Receivable Amount       \$15,927,277,226         (i) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419         S13,901,715,419       \$13,901,715,419         S13,901,715,419       \$13,901,715,419         Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in CIG CAccount):       S13,901,715,419         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:       D         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in account via Supplemental Deed 16.4:       Z         Z       Negative carry adjustment:       Adjusted Aggregate Receivable Amount       \$13,901,715,4         Adjusted Aggregate Receivable Amount (ARRA):       \$13,901,715,4       \$13,901,715,4         Adjusted Aggregate Receivable Amount (ARRA):		-		
Interest Rate Shortfall Test Yield Shortfall Test       N/A N/A         Pre-Maturity Test       N/A         Asset Coverage Test as at 22 August 2013       Image: Control of Adjusted Aggregate Receivable Amount         A       The lower of: (i) Aggregate LVR Adjusted Receivable Amount (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$15,927,277,228 \$13,901,715,419         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):       \$13,901,715,419         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments: D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test Adjusted Aggregate Receivable Amount (AARA): AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$13,901,715,4				
Pre-Maturity Test       NA         Asset Coverage Test as at 22 August 2013       Calculation of Adjusted Aggregate Receivable Amount       Image: Calculation of Adjusted Aggregate Receivable Amount         A       The lower of:       (i) Aggregate LVR Adjusted Receivable Amount       \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419       \$13,901,715,419         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):       S13,901,715,419       \$13,901,715,419         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:       D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:       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:       Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount       (A+B+C+D+E)-Z       \$13,901,715,4       \$13,901,715,4         Results of Asset Coverage Test       Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,6				
Asset Coverage Test as at 22 August 2013         Calculation of Adjusted Aggregate Receivable Amount         A         The lower of:         (i) Aggregate LVR Adjusted Receivable Amount         \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount         \$13,901,715,419	Yield Sho	rtfall Test		N/A
Calculation of Adjusted Aggregate Receivable Amount         A       The lower of:         (i) Aggregate LVR Adjusted Receivable Amount       \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419         B       have not been applied (held in GIC Account):       \$13,901,715,419         C       Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):       \$13,901,715,419         C       Aggregate Receivable Principal Balance of any Substitution Assets and Authorised Investments:       \$13,901,715,419         D       accordance with the Cashflow Allocation Methodology:       \$13,901,715,419         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:       \$13,901,715,419         Z       Negative carry adjustment:       \$13,901,715,419         Adjusted Aggregate Receivable Amount       \$13,901,715,419         (A+B+C+D+E)-Z       \$13,901,715,419         Results of Asset Coverage Test       \$13,901,715,419         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,419         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,619	Pre-Matu	rity Test		N/A
Calculation of Adjusted Aggregate Receivable Amount         A       The lower of:         (i) Aggregate LVR Adjusted Receivable Amount       \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419         B       have not been applied (held in GIC Account):       \$13,901,715,419         C       Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):       \$13,901,715,419         C       Aggregate Receivable Principal Balance of any Substitution Assets and Authorised Investments:       \$13,901,715,419         D       accordance with the Cashflow Allocation Methodology:       \$13,901,715,419         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:       \$13,901,715,419         Z       Negative carry adjustment:       \$13,901,715,419         Adjusted Aggregate Receivable Amount       \$13,901,715,419         (A+B+C+D+E)-Z       \$13,901,715,419         Results of Asset Coverage Test       \$13,901,715,419         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,419         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,619	Assot (	Coverage Test as at 22 August 2013		
A       The lower of:       (i) Aggregate LVR Adjusted Receivable Amount       \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419       \$13,901,715,419         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):       \$13,901,715,419         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:       \$15,927,277,226         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:       \$16,000,000         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:       \$13,901,715,419         Z       Negative carry adjustment:       \$13,901,715,419         Adjusted Aggregate Receivable Amount       \$13,901,715,419         Adjusted Aggregate Receivable Amount       \$13,901,715,419         Adjusted Aggregate Receivable Amount       \$13,901,715,419         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,419         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,619	ASSEL	Soverage Test as at 22 August 2015		
A       (i) Aggregate LVR Adjusted Receivable Amount       \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419         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):       \$13,901,715,4         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:       D         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:       E         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:       Z         Z       Negative carry adjustment:		Calculation of Adjusted Aggregate Receivable Amount		
A       (i) Aggregate LVR Adjusted Receivable Amount       \$15,927,277,226         (ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419         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):       \$13,901,715,4         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:       D         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:       E         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:       Z         Z       Negative carry adjustment:		The lower of:		
(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount       \$13,901,715,419         S13,901,715,419       \$13,901,715,419         Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):       \$13,901,715,419         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:       \$13,901,715,419         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:       \$13,901,715,419         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:       \$13,901,715,419         Z       Negative carry adjustment:       \$13,901,715,419         Adjusted Aggregate Receivable Amount       \$13,901,715,419         (A+B+C+D+E)-Z       \$13,901,715,419         Results of Asset Coverage Test       \$13,901,715,419         Adjusted Aggregate Receivable Amount (ARA):       \$13,901,715,419         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,91	A			
\$13,901,715,4         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):       Image: Comparison of				
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):         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test       Adjusted Aggregate Receivable Amount (AARA):         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4		(II) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$13,901,715,419	\$13 901 715 419
B       have not been applied (held in GIC Account):         C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount       (A+B+C+D+E)-Z         Results of Asset Coverage Test       \$13,901,715,4         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5				¢10,001,110,110
C       Aggregate Principal Balance of any Substitution Assets and Authorised Investments:         D       Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test       Adjusted Aggregate Receivable Amount (AARA):         Adjusted to the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5	в		ı	\$0
Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount       (A+B+C+D+E)-Z         \$13,901,715,4       \$13,901,715,4         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5		nave not been applied (neid in GIC Account):		
D       accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount       (A+B+C+D+E)-Z         §13,901,715,4       Results of Asset Coverage Test         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5	С	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:		\$0
b       accordance with the Cashflow Allocation Methodology:         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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test       Adjusted Aggregate Receivable Amount (AARA):         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5		Assessed Device the Drive is a Device standing to the second to COO Assessed and and second is dis		
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:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount       (A+B+C+D+E)-Z         \$13,901,715,4         Results of Asset Coverage Test         Adjusted Aggregate Receivable Amount (AARA):         \$13,901,715,4         UD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	D			\$0
E       GIC Account via Supplemental Deed 16.4:         Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5				
Z       Negative carry adjustment:         Adjusted Aggregate Receivable Amount         (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,9	Е		e	\$0
Adjusted Aggregate Receivable Amount         (A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5		GIC Account via Supplemental Deed 16.4.		
(A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test          Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5	Z	Negative carry adjustment:		\$0
(A+B+C+D+E)-Z       \$13,901,715,4         Results of Asset Coverage Test          Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5				
Results of Asset Coverage Test         Adjusted Aggregate Receivable Amount (AARA):         \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:         \$11,759,733,9		Adjusted Aggregate Receivable Amount		
Results of Asset Coverage Test         Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5				
Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5		(A+B+C+D+E)-Z		\$13,901,715,419
Adjusted Aggregate Receivable Amount (AARA):       \$13,901,715,4         AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:       \$11,759,733,5				
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: \$11,759,733,		Results of Asset Coverage Test		
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: \$11,759,733,		Adjusted Aggregate Receivable Amount (AARA):		\$13,901,715,419
				\$44 7F0 700 00F
ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the		AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$11,759,733,935
		ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the		Yes
Covered Bonds?		Covered Bonds?		
Asset Percentage: 87.0	1	Asset Percentage		87.00%
				114.94%
				135.88%
Note: (a) Terms used in this table have the meaning river to them in Schedule 2 of the Sunnlemental Dead dated November 2011 hebuean among others: the Covered Rood Quarantor, the Trust				

Note: (a) 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).

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
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	3m USDL +61
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	3m GBPL + 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%
Total	-	-	\$11,759,733,935	-	-	-

Summary as at 22 August 2013

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	LSX	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	19 Jan 2030
Series 2013-4	ANZ	AUSCB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024

Funding Summary (AUD)			
		Nominal Value	%
Intercompany Loan	\$	11,759,733,935	100.00%
Subordinated Demand Loan*	\$	4,219,249,302	35.88%
Senior Demand Loan	\$	-	
Total Funding	\$	15,978,983,237	
*\$2,462,047,682 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore tr	ransfer	able into the senior demand	loan at ANZ's discretion.

Pool Summary		
Portfolio Cut-off Date		31 Jul 2013
Current Aggregate Principal Balance (AUD)	\$	15,978,983,237
Number of Loans (Unconsolidated)		55,129
Number of Loans (Consolidated)		55,129
Average Loan Size (Consolidated)	\$	289,847
Maximum Loan Balance (Consolidated)	\$	1,962,599
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		64.30%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		64.02%
Weighted Average Interest Rate		5.36%
Weighted Average Seasoning (Months)		20.5
Weighted Average Remaining Term (Months)		330.1
Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratifi item levels.	ication tables due to rounding of values	at the individual line

item levels.

Prepayment Information*							
	1 Month	3 Month	12 Month	Cumulative			
Prepayment History (CPR)	17.70%	17.99%	16.06%	15.76%			
Prepayment History (SMM)	1.61%	1.64%	1.45%	1.42%			

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

	Number of Loans	(%) Number		Balance Outstanding	(%) Balance
		of Loans			Outstanding
up to and including 40.0%	9,011	16.35%	\$	1,163,211,317	7.28%
> 40.0% up to and including 45.0%	2,073	3.76%	\$	446,124,983	2.79%
> 45.0% up to and including 50.0%	2,610	4.73%	\$	627,488,390	3.93%
> 50.0% up to and including 55.0%	2,795	5.07%	\$	725,937,488	4.54%
> 55.0% up to and including 60.0%	3,499	6.35%	\$	988,532,264	6.19%
60.0% up to and including 65.0%	3,717	6.74%	\$	1,103,312,185	6.90%
> 65.0% up to and including 70.0%	4,368	7.92%	\$	1,379,315,417	8.63%
> 70.0% up to and including 75.0%	5,379	9.76%	\$	1,763,194,254	11.03%
• 75.0% up to and including 80.0%	21,677	39.32%	\$	7,781,866,938	48.70%
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%					
Fotal	55,129	100.00%	\$	15,978,983,237	100.00%

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%	12,279	22.27%	\$ 1,646,392,231	10.30%
> 40.0% up to and including 45.0%	2,532	4.59%	\$ 600,247,541	3.76%
> 45.0% up to and including 50.0%	2,885	5.23%	\$ 746,294,358	4.67%
> 50.0% up to and including 55.0%	3,268	5.93%	\$ 912,430,255	5.71%
> 55.0% up to and including 60.0%	3,832	6.95%	\$ 1,151,931,437	7.21%
> 60.0% up to and including 65.0%	4,131	7.49%	\$ 1,333,077,321	8.34%
> 65.0% up to and including 70.0%	4,745	8.61%	\$ 1,578,883,190	9.88%
> 70.0% up to and including 75.0%	6,395	11.60%	\$ 2,220,481,324	13.90%
> 75.0% up to and including 80.0%	15,062	27.32%	\$ 5,789,245,580	36.23%
> 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%				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)\*

	Number of Loans		Balance Outstanding	(%) Balance Outstanding	
up to and including 40.0%	13,003	23.59%	\$ 1,756,834,455	10.99%	
> 40.0% up to and including 45.0%	2,668	4.84%	\$ 650,400,055	4.07%	
> 45.0% up to and including 50.0%	2,878	5.22%	\$ 747,034,633	4.68%	
> 50.0% up to and including 55.0%	3,327	6.03%	\$ 956,090,206	5.98%	
> 55.0% up to and including 60.0%	3,684	6.68%	\$ 1,117,437,198	6.99%	
> 60.0% up to and including 65.0%	4,161	7.55%	\$ 1,354,439,705	8.48%	
> 65.0% up to and including 70.0%	4,864	8.82%	\$ 1,634,834,212	10.23%	
> 70.0% up to and including 75.0%	6,622	12.01%	\$ 2,341,751,181	14.66%	
> 75.0% up to and including 80.0%	9,435	17.11%	\$ 3,598,335,145	22.52%	
> 80.0% up to and including 85.0%	3,950	7.17%	\$ 1,583,640,328	9.91%	
> 85.0% up to and including 90.0%	531	0.96%	\$ 236,054,147	1.48%	
> 90.0% up to and including 95.0%	6	0.01%	\$ 2,131,973	0.01%	
> 95.0% up to and including 100.0%					
> 100.0%					
Total	55,129	100.00%	\$ 15,978,983,237	100.00%	

 Ota
 35,129
 100,00%
 \$15,976,965,237
 100,00%

 \* 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 failing 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.

	Number of Loans	(%) Number of Loans	Balance Outstanding		(%) Balance Outstanding
up to and including 5.00%	460	0.83%	\$	157,719,998	0.99%
5.00% up to and including 5.25%	14,026	25.44%	\$	5,765,977,562	36.08%
5.25% up to and including 5.50%	32,496	58.95%	\$	8,304,807,104	51.97%
5.50% up to and including 5.75%	3,280	5.95%	\$	722,469,195	4.52%
5.75% up to and including 6.00%	1,524	2.76%	\$	414,231,861	2.59%
6.00% up to and including 6.25%	2,451	4.45%	\$	400,930,193	2.51%
6.25% up to and including 6.50%	732	1.33%	\$	181,564,675	1.14%
6.50% up to and including 6.75%	95	0.17%	\$	20,059,051	0.13%
6.75% up to and including 7.00%	60	0.11%	\$	10,553,785	0.07%
7.00% up to and including 7.25%	2	0.00%	\$	434,112	0.00%
7.25% up to and including 7.50%					
7.50% up to and including 7.75%	3	0.01%	\$	235,704	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%					
otal	55,129	100.00%	\$	15,978,983,237	100.00%

	Number of Loans	(%) Number of Loans	Balance Outstanding		(%) Balance Outstanding
<= 1 Year Fixed	2,217	4.02%	\$	620,990,109	3.89%
<= 2 Year Fixed	1,782	3.23%	\$	505,721,352	3.16%
<= 3 Year Fixed	543	0.98%	\$	161,590,136	1.01%
<= 4 Year Fixed	91	0.17%	\$	18,228,323	0.11%
<= 5 Year Fixed	50	0.09%	\$	13,186,163	0.08%
> 5 Year Fixed	3	0.01%	\$	235,704	0.00%
Total Fixed Rate	4,686	8.50%	\$	1,319,951,787	8.26%
Total Variable Rate	50,443	91.50%	\$	14,659,031,450	91.74%
Total	55,129	100.00%	\$	15,978,983,237	100.00%

	Number of Loans	(%) Number of Loans	Balance Outstanding		(%) Balance Outstanding
up to and including \$100,000	6,620	12.01%	\$	390,830,699	2.45%
\$100,000 up to and including \$200,000	11,204	20.32%	\$	1,727,724,374	10.81%
\$200,000 up to and including \$300,000	15,640	28.37%	\$	3,941,695,999	24.67%
\$300,000 up to and including \$400,000	10,997	19.95%	\$	3,794,663,316	23.75%
\$400,000 up to and including \$500,000	5,079	9.21%	\$	2,268,667,776	14.20%
\$500,000 up to and including \$600,000	2,584	4.69%	\$	1,412,213,099	8.84%
\$600,000 up to and including \$700,000	1,273	2.31%	\$	824,085,200	5.16%
\$700,000 up to and including \$800,000	652	1.18%	\$	487,462,088	3.05%
\$800,000 up to and including \$900,000	373	0.68%	\$	317,421,412	1.99%
\$900,000 up to and including \$1.00m	268	0.49%	\$	255,843,751	1.60%
\$1.00m up to and including \$1.25m	252	0.46%	\$	280,633,446	1.76%
\$1.25m up to and including \$1.50m	122	0.22%	\$	167,466,163	1.05%
\$1.50m up to and including \$1.75m	42	0.08%	\$	67,444,834	0.42%
\$1.75m up to and including \$2.00m	23	0.04%	\$	42,831,080	0.27%
> \$2.00m					
Fotal	55,129	100.00%	\$	15,978,983,237	100.00%

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	14,318	25.97%	\$ 4,609,474,627	28.85%
/IC	18,049	32.74%	\$ 5,397,359,350	33.78%
AS	1,490	2.70%	\$ 262,567,038	1.64%
2LD	9,418	17.08%	\$ 2,444,909,551	15.30%
A	4,130	7.49%	\$ 942,701,363	5.90%
VA	7,366	13.36%	\$ 2,218,086,108	13.88%
NT	358	0.65%	\$ 103,885,200	0.65%
Fotal	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	39,240	71.18%	\$ 12,545,830,717	78.51%
Non Metro	15,889	28.82%	\$ 3,433,152,520	21.49%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by State and Region (%) Number of Loans Balance Outstanding (%) Balance Outstanding Number of Loans NSW / ACT - Metro 10.119 18.36% \$ 3.684.545.127 23.06% NSW / ACT - Metro NSW / ACT - Non Metro VIC - Metro VIC - Non Metro TAS - Metro 3,684,545,127 924,929,500 4,698,565,235 698,794,115 148,064,398 4,199 14,409 5.79% 29.40% 7.62% \$ \$ 3,640 767 6.60% 1.39% 4.37% 0.93% TAS - Metro TAS - Non Metro QLD - Metro QLD - Non Metro SA - Non Metro WA - Non Metro WA - Non Metro NT - Metro NT - Non Metro Total 0.93% 0.72% 7.51% 7.79% 4.72% 1.18% 12.33% 1.55% 0.56% 0.09% 723 4,215 1.31% 7.65% 114,502,640 1,199,480,124 7.65% 9.44% 5.56% 1.93% 11.54% 1,199,460,124 1,245,429,426 754,810,142 187,891,221 1,970,350,985 5,203 3,065 1,065 6,363 247,735,123 90,014,705 1.82% 0.55% 1,003 302 56 55,129 13,870,495 15,978,983,237 0.10% 0.09% \$ \$ 100.00% 100.00%

	Number	(%) Number	Balance	(%) Balance
	of Loans	of Loans	Outstanding	Outstanding
3030 (Melb North West, VIC)	395	0.72%	\$ 115,487,767	0.72%
3977 (Frankston, VIC)	374	0.68%	\$ 93,018,360	0.58%
3029 (Melb North West, VIC)	354	0.64%	\$ 84,154,495	0.53%
2155 (Seven Hills, NSW)	202	0.37%	\$ 76,476,804	0.48%
6065 (Brand, WA)	244	0.44%	\$ 74,290,108	0.46%
6164 (Brand, WA)	253	0.46%	\$ 72,035,378	0.45%
8023 (Footscray, VIC)	236	0.43%	\$ 64,833,059	0.41%
6155 (Tangney, WA)	220	0.40%	\$ 63,530,506	0.40%
6018 (Stirling, WA)	147	0.27%	\$ 63,296,137	0.40%
8064 (Melb North West, VIC)	249	0.45%	\$ 60,053,884	0.38%
3806 (Dandenong, VIC)	210	0.38%	\$ 59,410,980	0.37%
1740 (Central QLD, QLD)	210	0.38%	\$ 59,223,115	0.37%
3121 (Moorabbin, VIC)	146	0.26%	\$ 57,535,143	0.36%
2153 (Seven Hills, NSW)	160	0.29%	\$ 57,112,923	0.36%
2026 (Waterloo, NSW)	94	0.17%	\$ 56,042,859	0.35%
3150 (Mulgrave, VIC)	134	0.24%	\$ 52,778,960	0.33%
3204 (Dandenong, VIC)	118	0.21%	\$ 52,213,446	0.33%
6027 (Curtin, WA)	167	0.30%	\$ 50,192,279	0.31%
8000 (Melbourne City, VIC)	145	0.26%	\$ 49,662,718	0.31%
3805 (Dandenong, VIC)	196	0.36%	\$ 49,396,344	0.31%
Fotal	4,254	7.72%	\$ 1,310,745,263	8.20%

### Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20505 (Inner Melbourne, VIC)	1,582	2.87%	\$ 648,184,579	4.06%
20510 (Western Melbourne, VIC)	2,037	3.69%	\$ 619,626,855	3.88%
20565 (Southern Melbourne, VIC)	1,371	2.49%	\$ 575,453,649	3.60%
50515 (North Metropolitan, WA)	1,805	3.27%	\$ 567,769,530	3.55%
20550 (Eastern Middle Melbourne, VIC)	1,308	2.37%	\$ 489,518,948	3.06%
10505 (Inner Sydney, NSW)	1,063	1.93%	\$ 460,177,924	2.88%
50520 (South West Metropolitan, WA)	1,550	2.81%	\$ 459,676,621	2.88%
10515 (St George-Sutherland, NSW)	1,100	2.00%	\$ 407,365,974	2.55%
20580 (South Eastern Outer Melbourne, VIC)	1,460	2.65%	\$ 370,822,239	2.32%
10540 (Central Western Sydney, NSW)	1,110	2.01%	\$ 343,316,396	2.15%
10555 (Lower Northern Sydney, NSW)	714	1.30%	\$ 330,850,775	2.07%
50510 (East Metropolitan, WA)	1,178	2.14%	\$ 330,273,238	2.07%
50525 (South East Metropolitan, WA)	1,080	1.96%	\$ 314,281,733	1.97%
20545 (Boroondara City, VIC)	583	1.06%	\$ 308,535,775	1.93%
10560 (Central Northern Sydney, NSW)	654	1.19%	\$ 296,757,527	1.86%
20530 (Northern Middle Melbourne, VIC)	868	1.57%	\$ 292,266,729	1.83%
10565 (Northern Beaches, NSW)	573	1.04%	\$ 280,627,790	1.76%
50505 (Central Metropolitan, WA)	523	0.95%	\$ 241,074,067	1.51%
30507 (Northwest Outer Brisbane, QLD)	834	1.51%	\$ 232,774,744	1.46%
20555 (Eastern Outer Melbourne, VIC)	841	1.53%	\$ 230,233,998	1.44%
Total	22,234	40.33%	\$ 7,799,589,092	48.81%

Mortgage Pool by Payment Type				
	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	43,305	78.55%	\$ 11,584,781,121	72.50%
Interest Only	11,824	21.45%	\$ 4,394,202,116	27.50%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Documentation Type									
	Number of Loans	(%) Number of Loans		Balance Outstanding	(%) Balance Outstanding				
Full Doc Loans	55,129	100.00%	\$	15,978,983,237	100.00%				
Low Doc Loans									
No Doc Loans									
Total	55,129	100.00%	\$	15,978,983,237	100.00%				

## Mortgage Pool by Remaining Interest Only Period

	Number (%) Number of Loans of Loans		Balance Outstanding	(%) Balance Outstanding	
Amortising Loans	43,305	78.55%	\$ 11,584,781,121	72.50%	
nterest Only Loans : > 0 up to and including 1 years	1,704	3.09%	\$ 614,772,581	3.85%	
interest Only Loans : > 1 up to and including 2 years	2,171	3.94%	\$ 761,799,412	4.77%	
nterest Only Loans : > 2 up to and including 3 years	2,151	3.90%	\$ 790,088,545	4.94%	
nterest Only Loans : > 3 up to and including 4 years	3,067	5.56%	\$ 1,155,375,773	7.23%	
nterest Only Loans : > 4 up to and including 5 years	1,269	2.30%	\$ 547,210,898	3.42%	
nterest Only Loans : > 5 up to and including 6 years	111	0.20%	\$ 40,178,739	0.25%	
nterest Only Loans : > 6 up to and including 7 years	241	0.44%	\$ 81,615,791	0.51%	
nterest Only Loans : > 7 up to and including 8 years	390	0.71%	\$ 129,216,307	0.81%	
nterest Only Loans : > 8 up to and including 9 years	502	0.91%	\$ 182,900,112	1.14%	
nterest Only Loans : > 9 up to and including 10 years	218	0.40%	\$ 91,043,959	0.57%	
nterest Only Loans : > 10 years					
Total	55,129	100.00%	\$ 15,978,983,237	100.00%	

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	41,533	75.34%	\$ 11,722,645,044	73.36%
Residential Investment (Full Recourse)	13,596	24.66%	\$ 4,256,338,194	26.64%
Residential Investment (Limited Recourse)				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,077	1.95%	\$ 210,160,573	1.32%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,176	3.95%	\$ 658,612,448	4.12%
Purchase of established dwelling	14,533	26.36%	\$ 4,588,522,447	28.72%
Purchase of new erected dwelling	1,204	2.18%	\$ 362,241,903	2.27%
Refinancing existing debt from another lender	9,792	17.76%	\$ 2,946,881,623	18.44%
Refinancing existing debt with ANZ	15,455	28.03%	\$ 4,109,125,785	25.72%
Other	10,892	19.76%	\$ 3,103,438,458	19.42%
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

	Number	(%) Number	Balance		(%) Balance	
	of Loans	of Loans		Outstanding	Outstanding	
up to and including 3 months	664	1.20%	\$	193,075,644	1.21%	
3 up to and including 6 months	2,814	5.10%	\$	819,690,436	5.13%	
6 up to and including 9 months	4,442	8.06%	\$	1,509,286,181	9.45%	
9 up to and including 12 months	4,877	8.85%	\$	1,588,781,842	9.94%	
12 up to and including 15 months	5,218	9.47%	\$	1,545,411,272	9.67%	
15 up to and including 18 months	7,409	13.44%	\$	2,103,903,722	13.17%	
18 up to and including 21 months	7,544	13.68%	\$	2,073,768,797	12.98%	
21 up to and including 24 months	4,874	8.84%	\$	1,407,494,777	8.81%	
24 up to and including 27 months	3,019	5.48%	\$	887,633,069	5.56%	
27 up to and including 30 months	2,432	4.41%	\$	658,974,607	4.12%	
> 30 up to and including 33 months	3,208	5.82%	\$	874,945,953	5.48%	
33 up to and including 36 months	2,817	5.11%	\$	781,089,168	4.89%	
36 up to and including 48 months	4,601	8.35%	\$	1,248,241,669	7.81%	
48 up to and including 60 months	1,210	2.19%	\$	286,686,100	1.79%	
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						
<ul> <li>108 up to and including 120 months</li> </ul>						
120 months						
Fotal	55,129	100.00%	\$	15,978,983,237	100.00%	

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ip to and including 1 year	1	0.00%	\$ 11,055	0.00%
1 up to and including 2 years	13	0.02%	\$ 214,138	0.00%
• 2 up to and including 3 years	45	0.08%	\$ 1,366,703	0.01%
3 up to and including 4 years	107	0.19%	\$ 3,193,075	0.02%
4 up to and including 5 years	96	0.17%	\$ 3,913,130	0.02%
5 up to and including 6 years	86	0.16%	\$ 4,748,029	0.03%
6 up to and including 7 years	87	0.16%	\$ 5,128,957	0.03%
7 up to and including 8 years	145	0.26%	\$ 8,948,439	0.06%
8 up to and including 9 years	353	0.64%	\$ 19,712,128	0.12%
9 up to and including 10 years	181	0.33%	\$ 13,082,939	0.08%
10 up to and including 15 years	858	1.56%	\$ 99,069,926	0.62%
15 up to and including 20 years	1,285	2.33%	\$ 220,965,361	1.38%
20 up to and including 25 years	4,463	8.10%	\$ 1,036,259,220	6.49%
25 up to and including 30 years	47,409	86.00%	\$ 14,562,370,135	91.13%
> 30 years				
otal	55,129	100.00%	\$ 15,978,983,237	100.00%

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	54,304	98.50%	\$ 15,730,448,061	98.44%
> 0 days up to and including 30 days	655	1.19%	\$ 199,124,075	1.25%
> 30 days up to and including 60 days	106	0.19%	\$ 31,162,926	0.20%
> 60 days up to and including 90 days	64	0.12%	\$ 18,248,175	0.11%
> 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				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans 50,443	(%) Number of Loans	Balance Outstanding		(%) Balance Outstanding
Variable Rate Loans		91.50%	\$	14,659,031,450	91.74%
Fixed Rate Loans : > 0 up to and including 3 months	340	0.62%	\$	90,068,351	0.56%
Fixed Rate Loans : > 3 up to and including 6 months	699	1.27%	\$	195,275,658	1.22%
Fixed Rate Loans : > 6 up to and including 9 months	1,067	1.94%	\$	305,402,737	1.91%
Fixed Rate Loans : > 9 up to and including 12 months	111	0.20%	\$	30,243,363	0.19%
Fixed Rate Loans : > 12 up to and including 15 months	377	0.68%	\$	97,294,986	0.61%
Fixed Rate Loans : > 15 up to and including 18 months	285	0.52%	\$	79,194,356	0.50%
Fixed Rate Loans : > 18 up to and including 21 months	911	1.65%	\$	273,466,839	1.71%
Fixed Rate Loans : > 21 up to and including 24 months	209	0.38%	\$	55,765,171	0.35%
Fixed Rate Loans : > 24 up to and including 27 months	227	0.41%	\$	65,851,923	0.41%
Fixed Rate Loans : > 27 up to and including 30 months	167	0.30%	\$	51,876,317	0.32%
Fixed Rate Loans : > 30 up to and including 33 months	94	0.17%	\$	24,700,569	0.15%
Fixed Rate Loans : > 33 up to and including 36 months	55	0.10%	\$	19,161,328	0.12%
Fixed Rate Loans : > 36 up to and including 48 months	91	0.17%	\$	18,228,323	0.11%
Fixed Rate Loans : > 48 up to and including 60 months	50	0.09%	\$	13,186,163	0.08%
Fixed Rate Loans : > 60 months	3	0.01%	\$	235,704	0.00%
Total	55,129	100.00%	\$	15,978,983,237	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,590	21.02%	\$ 2,728,953,229	17.08%
Fortnightly	17,928	32.52%	\$ 4,425,178,042	27.69%
Monthly	25,611	46.46%	\$ 8,824,851,966	55.23%
Other				
Total	55,129	100.00%	\$ 15,978,983,237	100.00%

### Trust Manager

Contacts: Kamlesh Dyall

ANZ Capel Court Limited ABN 30 004 768 807 Level 10, 100 Queen Street Melbourne, Victoria, Australia 3000

Global Capital Markets, ANZ

Facsimile: (61 3) 8542 5283 Email: dyallk@anz.com

Phone: (61 3) 8655 9092

Associate Director, Debt Capital Markets Services

# Issuer

Australia & New Zealand Banking Group Limited ABN 11 005 357 522 Level 9, 833 Collins Street Melbourne, Victoria, Australia 3000

David Goode Head of Debt Investor Relations Group Treasury, ANZ Phone: (61 3) 8654 5357

Phone: (61 3) 8654 5357 Facsimile: (61 3) 9273 1687 Email: David.Goode@anz.com

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