



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 April 2014
Determination Date:	20 May 2014
Trust Payment Date:	22 May 2014
Date of Report:	22 May 2014

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

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

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

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

Asset Coverage Test as at 22 May 2014		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,536,106,866
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$17,004,046,936
		\$17,004,046,936
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
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$17,004,046,936
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$17,004,046,936
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,360,627,836
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
	Asset Percentage:	87.00%
	Contractual Overcollateralisation:	114.94%
	Total Overcollateralisation:	127.24%

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 May 2014

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%
Series 2013-5	04 Sep 2013	EUR 1,000,000,000	\$1,492,170,022	0.6702	Annual	1.38%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Total	-	-	\$15,360,627,836	-	-	-

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
Series 2013-5	ANZ	XS0968449057	LSE	Soft Bullet	04 Sep 2018	04 Sep 2019
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	N/A	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 15,360,627,836	100.00%
Subordinated Demand Loan*	\$ 4,184,303,696	27.24%
Senior Demand Loan	\$ -	-
Total Funding	\$ 19,544,931,532	

*\$1,888,992,303 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	30 Apr 2014
Current Aggregate Principal Balance (AUD)	\$ 19,544,931,532
Number of Loans (Unconsolidated)	67,679
Number of Loans (Consolidated)	67,679
Average Loan Size (Consolidated)	\$ 288,789
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.94%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.92%
Weighted Average Interest Rate	5.09%
Weighted Average Seasoning (Months)	22.23
Weighted Average Remaining Term (Months)	325.10

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	17.59%	17.20%	17.38%	15.72%
Prepayment History (SMM)	1.60%	1.56%	1.58%	1.42%

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

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	10,391	15.35%	\$ 1,362,955,680	6.97%
> 40.0% up to and including 45.0%	2,618	3.87%	\$ 556,985,842	2.85%
> 45.0% up to and including 50.0%	3,283	4.85%	\$ 773,292,921	3.96%
> 50.0% up to and including 55.0%	3,572	5.28%	\$ 911,757,196	4.66%
> 55.0% up to and including 60.0%	4,458	6.59%	\$ 1,261,073,181	6.45%
> 60.0% up to and including 65.0%	4,721	6.98%	\$ 1,395,367,629	7.14%
> 65.0% up to and including 70.0%	5,548	8.20%	\$ 1,711,628,903	8.76%
> 70.0% up to and including 75.0%	6,811	10.06%	\$ 2,187,706,108	11.19%
> 75.0% up to and including 80.0%	26,134	38.61%	\$ 9,334,035,442	47.76%
> 80.0% up to and including 85.0%	67	0.10%	\$ 22,735,310	0.12%
> 85.0% up to and including 90.0%	50	0.07%	\$ 17,743,547	0.09%
> 90.0% up to and including 95.0%	17	0.03%	\$ 5,673,703	0.03%
> 95.0% up to and including 100.0%	5	0.01%	\$ 2,767,167	0.01%
> 100.0%	4	0.01%	\$ 1,208,903	0.01%
Total	67,679	100.00%	\$ 19,544,931,532	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%	14,966	22.11%	\$ 2,048,653,430	10.48%
> 40.0% up to and including 45.0%	3,232	4.78%	\$ 763,128,277	3.90%
> 45.0% up to and including 50.0%	3,641	5.38%	\$ 937,591,914	4.80%
> 50.0% up to and including 55.0%	4,190	6.19%	\$ 1,154,239,275	5.91%
> 55.0% up to and including 60.0%	4,885	7.22%	\$ 1,482,640,603	7.59%
> 60.0% up to and including 65.0%	5,177	7.65%	\$ 1,649,515,013	8.44%
> 65.0% up to and including 70.0%	6,109	9.03%	\$ 2,004,991,061	10.26%
> 70.0% up to and including 75.0%	8,398	12.41%	\$ 2,897,957,445	14.83%
> 75.0% up to and including 80.0%	16,923	25.00%	\$ 6,542,361,479	33.47%
> 80.0% up to and including 85.0%	115	0.17%	\$ 48,036,730	0.25%
> 85.0% up to and including 90.0%	33	0.05%	\$ 10,997,886	0.06%
> 90.0% up to and including 95.0%	4	0.01%	\$ 1,810,897	0.01%
> 95.0% up to and including 100.0%	5	0.01%	\$ 2,527,525	0.01%
> 100.0%	1	0.00%	\$ 480,000	0.00%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.0%	17,879	26.42%	\$ 2,708,304,652	13.86%
> 40.0% up to and including 45.0%	3,632	5.37%	\$ 939,080,889	4.80%
> 45.0% up to and including 50.0%	4,242	6.27%	\$ 1,202,163,241	6.15%
> 50.0% up to and including 55.0%	4,804	7.10%	\$ 1,450,877,160	7.42%
> 55.0% up to and including 60.0%	5,427	8.02%	\$ 1,740,453,409	8.90%
> 60.0% up to and including 65.0%	6,275	9.27%	\$ 2,181,718,475	11.16%
> 65.0% up to and including 70.0%	7,430	10.98%	\$ 2,627,348,066	13.44%
> 70.0% up to and including 75.0%	8,046	11.89%	\$ 2,930,707,376	14.99%
> 75.0% up to and including 80.0%	9,002	13.30%	\$ 3,466,753,125	17.74%
> 80.0% up to and including 85.0%	780	1.15%	\$ 251,049,673	1.28%
> 85.0% up to and including 90.0%	112	0.17%	\$ 34,718,604	0.18%
> 90.0% up to and including 95.0%	41	0.06%	\$ 9,031,028	0.05%
> 95.0% up to and including 100.0%	7	0.01%	\$ 2,000,924	0.01%
> 100.0%	2	0.00%	\$ 724,911	0.00%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

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

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	19,830	29.30%	\$ 7,915,837,198	40.50%
> 5.00% up to and including 5.25%	39,347	58.14%	\$ 9,879,078,487	50.55%
> 5.25% up to and including 5.50%	4,586	6.78%	\$ 1,052,262,034	5.38%
> 5.50% up to and including 5.75%	320	0.47%	\$ 74,694,751	0.38%
> 5.75% up to and including 6.00%	2,556	3.78%	\$ 361,345,935	1.85%
> 6.00% up to and including 6.25%	375	0.55%	\$ 105,600,419	0.54%
> 6.25% up to and including 6.50%	543	0.80%	\$ 132,250,575	0.68%
> 6.50% up to and including 6.75%	67	0.10%	\$ 14,212,467	0.07%
> 6.75% up to and including 7.00%	47	0.07%	\$ 8,182,526	0.04%
> 7.00% up to and including 7.25%	2	0.00%	\$ 397,756	0.00%
> 7.25% up to and including 7.50%	1	0.00%	\$ 207,457	0.00%
> 7.50% up to and including 7.75%	4	0.01%	\$ 575,727	0.00%
> 7.75% up to and including 8.00%	1	0.00%	\$ 286,200	0.00%
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,317	4.90%	\$ 997,435,257	5.10%
<= 2 Year Fixed	2,024	2.99%	\$ 607,173,605	3.11%
<= 3 Year Fixed	1,253	1.85%	\$ 387,610,288	1.98%
<= 4 Year Fixed	102	0.15%	\$ 25,949,032	0.13%
<= 5 Year Fixed	122	0.18%	\$ 36,212,020	0.19%
> 5 Year Fixed	3	0.00%	\$ 499,067	0.00%
Total Fixed Rate	6,821	10.08%	\$ 2,054,879,268	10.51%
Total Variable Rate	60,858	89.92%	\$ 17,490,052,264	89.49%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,563	11.17%	\$ 426,573,769	2.18%
> \$100,000 up to and including \$200,000	14,371	21.23%	\$ 2,232,785,585	11.42%
> \$200,000 up to and including \$300,000	19,499	28.81%	\$ 4,912,799,249	25.14%
> \$300,000 up to and including \$400,000	13,376	19.76%	\$ 4,618,876,507	23.63%
> \$400,000 up to and including \$500,000	6,221	9.19%	\$ 2,780,976,940	14.23%
> \$500,000 up to and including \$600,000	3,079	4.55%	\$ 1,684,282,346	8.62%
> \$600,000 up to and including \$700,000	1,567	2.32%	\$ 1,015,047,695	5.19%
> \$700,000 up to and including \$800,000	722	1.07%	\$ 539,765,654	2.76%
> \$800,000 up to and including \$900,000	469	0.69%	\$ 397,613,268	2.03%
> \$900,000 up to and including \$1.00m	312	0.46%	\$ 298,080,602	1.53%
> \$1.00m up to and including \$1.25m	297	0.44%	\$ 329,382,744	1.69%
> \$1.25m up to and including \$1.50m	116	0.17%	\$ 159,437,552	0.82%
> \$1.50m up to and including \$1.75m	52	0.08%	\$ 83,882,623	0.43%
> \$1.75m up to and including \$2.00m	35	0.05%	\$ 65,426,998	0.33%
> \$2.00m				
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,417	25.73%	\$ 5,589,227,624	28.60%
VIC	22,010	32.52%	\$ 6,518,700,622	33.35%
TAS	1,901	2.81%	\$ 342,773,030	1.75%
QLD	11,642	17.20%	\$ 3,024,489,590	15.47%
SA	5,190	7.67%	\$ 1,187,984,119	6.08%
WA	9,037	13.35%	\$ 2,735,966,227	14.00%
NT	482	0.71%	\$ 145,790,320	0.75%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	47,612	70.35%	\$ 15,141,962,205	77.47%
Non Metro	20,067	29.65%	\$ 4,402,969,327	22.53%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	12,050	17.80%	\$ 4,396,678,118	22.50%
NSW / ACT - Non Metro	5,367	7.93%	\$ 1,192,549,505	6.10%
VIC - Metro	17,451	25.78%	\$ 5,618,908,971	28.75%
VIC - Non Metro	4,559	6.74%	\$ 899,791,650	4.60%
TAS - Metro	988	1.46%	\$ 195,876,869	1.00%
TAS - Non Metro	913	1.35%	\$ 146,896,162	0.75%
QLD - Metro	5,086	7.51%	\$ 1,432,997,011	7.33%
QLD - Non Metro	6,556	9.69%	\$ 1,591,492,579	8.14%
SA - Metro	3,834	5.66%	\$ 944,162,649	4.83%
SA - Non Metro	1,356	2.00%	\$ 243,821,470	1.25%
WA - Metro	7,797	11.52%	\$ 2,426,197,178	12.41%
WA - Non Metro	1,240	1.83%	\$ 309,769,049	1.58%
NT - Metro	406	0.60%	\$ 127,141,408	0.65%
NT - Non Metro	76	0.11%	\$ 18,648,912	0.10%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	442	0.65%	\$ 125,254,788	0.64%
3977 (Frankston, VIC)	440	0.65%	\$ 110,678,256	0.57%
3029 (Melb North West, VIC)	414	0.61%	\$ 97,707,270	0.50%
6065 (Brand, WA)	322	0.48%	\$ 97,480,289	0.50%
6164 (Brand, WA)	306	0.45%	\$ 88,203,769	0.45%
2155 (Seven Hills, NSW)	227	0.34%	\$ 84,385,138	0.43%
6155 (Tangney, WA)	260	0.38%	\$ 79,096,877	0.40%
3064 (Melb North West, VIC)	324	0.48%	\$ 77,783,352	0.40%
3023 (Footscray, VIC)	285	0.42%	\$ 76,871,184	0.39%
4740 (Central QLD, QLD)	268	0.40%	\$ 74,828,112	0.38%
6018 (Stirling, WA)	167	0.25%	\$ 73,000,448	0.37%
3806 (Dandenong, VIC)	250	0.37%	\$ 69,534,173	0.36%
2153 (Seven Hills, NSW)	185	0.27%	\$ 67,801,282	0.35%
3121 (Moorabbin, VIC)	178	0.26%	\$ 66,290,767	0.34%
2170 (Campbelltown, NSW)	236	0.35%	\$ 64,538,165	0.33%
6112 (Tangney, WA)	231	0.34%	\$ 63,635,550	0.33%
6210 (Brand, WA)	234	0.35%	\$ 63,055,342	0.32%
3805 (Dandenong, VIC)	247	0.36%	\$ 62,085,197	0.32%
3150 (Mulgrave, VIC)	161	0.24%	\$ 61,989,466	0.32%
2026 (Waterloo, NSW)	104	0.15%	\$ 60,528,895	0.31%
Total	5,281	7.80%	\$ 1,564,748,320	8.01%

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

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20505 (Inner Melbourne, VIC)	1,871	2.76%	\$ 757,794,485	3.88%
20510 (Western Melbourne, VIC)	2,449	3.62%	\$ 733,592,175	3.75%
50515 (North Metropolitan, WA)	2,221	3.28%	\$ 699,735,407	3.58%
20565 (Southern Melbourne, VIC)	1,641	2.42%	\$ 672,289,407	3.44%
20550 (Eastern Middle Melbourne, VIC)	1,556	2.30%	\$ 582,593,995	2.98%
50520 (South West Metropolitan, WA)	1,894	2.80%	\$ 562,960,816	2.88%
10505 (Inner Sydney, NSW)	1,250	1.85%	\$ 534,725,401	2.74%
10515 (St George-Sutherland, NSW)	1,327	1.96%	\$ 502,664,431	2.57%
20580 (South Eastern Outer Melbourne, VIC)	1,797	2.66%	\$ 454,092,353	2.32%
10540 (Central Western Sydney, NSW)	1,306	1.93%	\$ 417,328,485	2.14%
50510 (East Metropolitan, WA)	1,429	2.11%	\$ 405,896,232	2.08%
50525 (South East Metropolitan, WA)	1,329	1.96%	\$ 390,194,606	2.00%
20545 (Boroondara City, VIC)	670	0.99%	\$ 355,622,116	1.82%
10560 (Central Northern Sydney, NSW)	775	1.15%	\$ 354,772,416	1.82%
10555 (Lower Northern Sydney, NSW)	788	1.16%	\$ 353,118,858	1.81%
20530 (Northern Middle Melbourne, VIC)	1,036	1.53%	\$ 337,188,190	1.73%
10565 (Northern Beaches, NSW)	695	1.03%	\$ 333,635,185	1.71%
40520 (Southern Adelaide, SA)	1,234	1.82%	\$ 286,623,107	1.47%
50505 (Central Metropolitan, WA)	620	0.92%	\$ 284,881,438	1.46%
20555 (Eastern Outer Melbourne, VIC)	1,021	1.51%	\$ 281,911,053	1.44%
Total	26,909	39.76%	\$ 9,301,620,155	47.59%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	53,637	79.25%	\$ 14,291,133,195	73.12%
Interest Only	14,042	20.75%	\$ 5,253,798,337	26.88%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	67,679	100.00%	\$ 19,544,931,532	100.00%
Low Doc Loans				
No Doc Loans				
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	53,637	79.25%	\$ 14,291,133,195	73.12%
Interest Only Loans : > 0 up to and including 1 years	2,591	3.83%	\$ 938,870,290	4.80%
Interest Only Loans : > 1 up to and including 2 years	2,854	4.22%	\$ 1,019,830,470	5.22%
Interest Only Loans : > 2 up to and including 3 years	3,277	4.84%	\$ 1,223,159,122	6.26%
Interest Only Loans : > 3 up to and including 4 years	2,493	3.68%	\$ 977,639,630	5.00%
Interest Only Loans : > 4 up to and including 5 years	1,246	1.84%	\$ 533,022,578	2.73%
Interest Only Loans : > 5 up to and including 6 years	160	0.24%	\$ 53,557,387	0.27%
Interest Only Loans : > 6 up to and including 7 years	377	0.56%	\$ 117,332,753	0.60%
Interest Only Loans : > 7 up to and including 8 years	463	0.68%	\$ 167,451,529	0.86%
Interest Only Loans : > 8 up to and including 9 years	397	0.59%	\$ 150,451,835	0.77%
Interest Only Loans : > 9 up to and including 10 years	180	0.27%	\$ 71,388,047	0.37%
Interest Only Loans : > 10 years	4	0.01%	\$ 1,094,696	0.01%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,768	75.01%	\$ 14,189,799,481	72.60%
Residential Investment (Full Recourse)	16,911	24.99%	\$ 5,355,132,051	27.40%
Residential Investment (Limited Recourse)				
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,478	2.18%	\$ 316,279,851	1.62%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,654	3.92%	\$ 800,747,257	4.10%
Purchase of established dwelling	16,331	24.13%	\$ 5,088,853,801	26.04%
Purchase of new erected dwelling	1,418	2.10%	\$ 420,737,083	2.15%
Refinancing existing debt from another lender	11,159	16.49%	\$ 3,327,570,459	17.03%
Refinancing existing debt with ANZ	21,237	31.38%	\$ 5,720,961,694	29.27%
Other	13,402	19.80%	\$ 3,869,781,387	19.80%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	3,336	4.93%	\$ 1,196,332,184	6.12%
> 3 up to and including 6 months	5,524	8.16%	\$ 1,834,784,490	9.39%
> 6 up to and including 9 months	3,893	5.75%	\$ 1,132,688,604	5.80%
> 9 up to and including 12 months	4,709	6.96%	\$ 1,386,120,277	7.09%
> 12 up to and including 15 months	5,048	7.46%	\$ 1,517,467,822	7.76%
> 15 up to and including 18 months	4,709	6.96%	\$ 1,470,398,936	7.52%
> 18 up to and including 21 months	4,548	6.72%	\$ 1,382,945,875	7.08%
> 21 up to and including 24 months	4,620	6.83%	\$ 1,300,595,512	6.65%
> 24 up to and including 27 months	6,294	9.30%	\$ 1,706,385,346	8.73%
> 27 up to and including 30 months	6,370	9.41%	\$ 1,671,589,244	8.55%
> 30 up to and including 33 months	4,082	6.03%	\$ 1,127,564,955	5.77%
> 33 up to and including 36 months	2,517	3.72%	\$ 705,258,035	3.61%
> 36 up to and including 48 months	9,049	13.37%	\$ 2,381,232,498	12.18%
> 48 up to and including 60 months	2,389	3.53%	\$ 595,710,517	3.05%
> 60 up to and including 72 months	591	0.87%	\$ 135,857,238	0.70%
> 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				
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	12	0.02%	\$ 70,756	0.00%
> 1 up to and including 2 years	30	0.04%	\$ 512,078	0.00%
> 2 up to and including 3 years	103	0.15%	\$ 2,252,215	0.01%
> 3 up to and including 4 years	141	0.21%	\$ 4,067,957	0.02%
> 4 up to and including 5 years	110	0.16%	\$ 4,826,588	0.02%
> 5 up to and including 6 years	92	0.14%	\$ 4,378,917	0.02%
> 6 up to and including 7 years	109	0.16%	\$ 6,674,785	0.03%
> 7 up to and including 8 years	324	0.48%	\$ 16,496,582	0.08%
> 8 up to and including 9 years	308	0.46%	\$ 19,385,699	0.10%
> 9 up to and including 10 years	170	0.25%	\$ 16,410,631	0.08%
> 10 up to and including 15 years	1,144	1.69%	\$ 144,874,955	0.74%
> 15 up to and including 20 years	2,036	3.01%	\$ 370,419,880	1.90%
> 20 up to and including 25 years	7,552	11.16%	\$ 1,798,513,917	9.20%
> 25 up to and including 30 years	55,546	82.07%	\$ 17,155,303,591	87.77%
> 30 years	2	0.00%	\$ 742,982	0.00%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	66,558	98.34%	\$ 19,208,602,188	98.28%
> 0 days up to and including 30 days	895	1.32%	\$ 265,625,830	1.36%
> 30 days up to and including 60 days	144	0.21%	\$ 44,260,912	0.23%
> 60 days up to and including 90 days	82	0.12%	\$ 26,442,602	0.14%
> 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	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	60,858	89.92%	\$ 17,490,052,264	89.49%
Fixed Rate Loans : > 0 up to and including 3 months	251	0.37%	\$ 73,406,400	0.38%
Fixed Rate Loans : > 3 up to and including 6 months	720	1.06%	\$ 206,100,413	1.05%
Fixed Rate Loans : > 6 up to and including 9 months	774	1.14%	\$ 230,609,250	1.18%
Fixed Rate Loans : > 9 up to and including 12 months	1,572	2.32%	\$ 487,319,194	2.49%
Fixed Rate Loans : > 12 up to and including 15 months	464	0.69%	\$ 135,915,202	0.70%
Fixed Rate Loans : > 15 up to and including 18 months	524	0.77%	\$ 160,530,291	0.82%
Fixed Rate Loans : > 18 up to and including 21 months	627	0.93%	\$ 193,424,322	0.99%
Fixed Rate Loans : > 21 up to and including 24 months	409	0.60%	\$ 117,303,790	0.60%
Fixed Rate Loans : > 24 up to and including 27 months	475	0.70%	\$ 152,956,557	0.78%
Fixed Rate Loans : > 27 up to and including 30 months	395	0.58%	\$ 120,644,071	0.62%
Fixed Rate Loans : > 30 up to and including 33 months	277	0.41%	\$ 83,161,859	0.43%
Fixed Rate Loans : > 33 up to and including 36 months	106	0.16%	\$ 30,847,802	0.16%
Fixed Rate Loans : > 36 up to and including 48 months	102	0.15%	\$ 25,949,032	0.13%
Fixed Rate Loans : > 48 up to and including 60 months	122	0.18%	\$ 36,212,020	0.19%
Fixed Rate Loans : > 60 months	3	0.00%	\$ 499,067	0.00%
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,660	21.66%	\$ 3,447,027,085	17.64%
Fortnightly	21,904	32.36%	\$ 5,368,243,956	27.47%
Monthly	31,115	45.97%	\$ 10,729,660,491	54.90%
Other				
Total	67,679	100.00%	\$ 19,544,931,532	100.00%

Trust Manager

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

Contacts:

Kamlesh Dyall
Associate Director, Structured Capital Markets Middle Office
Global Capital Markets, ANZ
Phone: (61 3) 8655 9092
Facsimile: (61 3) 8542 5283
Email: kamlesh.dyall@anz.com

Issuer

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

John Needham
Head of Capital and Structured Funding
Group Treasury, ANZ
Phone: (61 2) 8037 0670
Facsimile: (61 3) 8654 5373
Email: john.needham@anz.com

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