



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

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 September 2014
Determination Date:	20 October 2014
Trust Payment Date:	22 October 2014
Date of Report:	22 October 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 October 2014

Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$19,474,832,187
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$16,974,011,962
		\$16,974,011,962
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:	\$1,096,012,679
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$18,070,024,640
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$18,070,024,640
	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:	127.01%

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 October 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	TBA	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*	\$ 5,245,645,948	34.15%
Senior Demand Loan	\$ -	-
Total Funding	\$ 20,606,273,784	

*\$2,950,467,926 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 Sep 2014
Current Aggregate Principal Balance (AUD)	\$ 19,510,261,106
Number of Loans (Unconsolidated)	71,254
Number of Loans (Consolidated)	65,374
Average Loan Size (Consolidated)	\$ 298,441
Maximum Loan Balance (Consolidated)	\$ 2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.11%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.34%
Weighted Average Interest Rate	5.10%
Weighted Average Seasoning (Months)	25.44
Weighted Average Remaining Term (Months)	319.77

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)	16.70%	17.08%	17.45%	15.99%
Prepayment History (SMM)	1.51%	1.55%	1.59%	1.44%

*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%	14,174	19.89%	\$ 1,961,785,069	10.06%
> 40.0% up to and including 45.0%	3,199	4.49%	\$ 735,552,467	3.77%
> 45.0% up to and including 50.0%	3,609	5.06%	\$ 892,865,176	4.58%
> 50.0% up to and including 55.0%	3,838	5.39%	\$ 1,013,693,899	5.20%
> 55.0% up to and including 60.0%	4,485	6.29%	\$ 1,271,220,603	6.52%
> 60.0% up to and including 65.0%	4,513	6.33%	\$ 1,306,724,567	6.70%
> 65.0% up to and including 70.0%	5,244	7.36%	\$ 1,581,829,821	8.11%
> 70.0% up to and including 75.0%	6,309	8.85%	\$ 1,962,221,105	10.06%
> 75.0% up to and including 80.0%	23,070	32.38%	\$ 7,890,513,838	40.44%
> 80.0% up to and including 85.0%	923	1.30%	\$ 289,789,582	1.49%
> 85.0% up to and including 90.0%	1,836	2.58%	\$ 584,529,910	3.00%
> 90.0% up to and including 95.0%	38	0.05%	\$ 13,212,168	0.07%
> 95.0% up to and including 100.0%	16	0.02%	\$ 6,322,902	0.03%
> 100.0%				
Total	71,254	100.00%	\$ 19,510,261,106	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%	13,750	21.03%	\$ 1,951,264,684	10.00%
> 40.0% up to and including 45.0%	3,278	5.01%	\$ 819,009,129	4.20%
> 45.0% up to and including 50.0%	3,622	5.54%	\$ 991,234,648	5.08%
> 50.0% up to and including 55.0%	4,162	6.37%	\$ 1,245,484,414	6.38%
> 55.0% up to and including 60.0%	4,772	7.30%	\$ 1,508,869,084	7.73%
> 60.0% up to and including 65.0%	4,976	7.61%	\$ 1,635,616,301	8.38%
> 65.0% up to and including 70.0%	6,005	9.19%	\$ 2,043,574,051	10.47%
> 70.0% up to and including 75.0%	8,272	12.65%	\$ 2,927,019,958	15.00%
> 75.0% up to and including 80.0%	13,857	21.20%	\$ 5,431,561,151	27.84%
> 80.0% up to and including 85.0%	1,419	2.17%	\$ 502,045,308	2.57%
> 85.0% up to and including 90.0%	1,237	1.89%	\$ 444,857,859	2.28%
> 90.0% up to and including 95.0%	23	0.04%	\$ 9,047,669	0.05%
> 95.0% up to and including 100.0%	1	0.00%	\$ 676,851	0.00%
> 100.0%				
Total	65,374	100.00%	\$ 19,510,261,106	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%	17,142	26.22%	\$ 2,797,699,018	14.34%
> 40.0% up to and including 45.0%	3,819	5.84%	\$ 1,066,901,458	5.47%
> 45.0% up to and including 50.0%	4,214	6.45%	\$ 1,284,006,952	6.58%
> 50.0% up to and including 55.0%	4,774	7.30%	\$ 1,566,781,125	8.03%
> 55.0% up to and including 60.0%	5,331	8.15%	\$ 1,808,849,248	9.27%
> 60.0% up to and including 65.0%	6,039	9.24%	\$ 2,196,935,465	11.26%
> 65.0% up to and including 70.0%	6,864	10.50%	\$ 2,490,124,702	12.76%
> 70.0% up to and including 75.0%	7,959	12.17%	\$ 2,930,661,593	15.02%
> 75.0% up to and including 80.0%	6,893	10.54%	\$ 2,572,556,678	13.19%
> 80.0% up to and including 85.0%	1,601	2.45%	\$ 551,092,265	2.82%
> 85.0% up to and including 90.0%	661	1.01%	\$ 220,170,809	1.13%
> 90.0% up to and including 95.0%	61	0.09%	\$ 19,743,590	0.10%
> 95.0% up to and including 100.0%	16	0.02%	\$ 4,738,202	0.02%
> 100.0%				
Total	65,374	100.00%	\$ 19,510,261,106	100.00%

*Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by AP. Data using the historic 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%	20,258	28.43%	\$ 7,570,429,216	38.80%
> 5.00% up to and including 5.25%	40,986	57.52%	\$ 9,982,711,694	51.17%
> 5.25% up to and including 5.50%	5,411	7.59%	\$ 1,193,139,050	6.12%
> 5.50% up to and including 5.75%	472	0.66%	\$ 106,797,796	0.55%
> 5.75% up to and including 6.00%	3,207	4.50%	\$ 433,570,030	2.22%
> 6.00% up to and including 6.25%	363	0.51%	\$ 96,427,135	0.49%
> 6.25% up to and including 6.50%	449	0.63%	\$ 107,121,880	0.55%
> 6.50% up to and including 6.75%	52	0.07%	\$ 11,644,593	0.06%
> 6.75% up to and including 7.00%	48	0.07%	\$ 7,328,426	0.04%
> 7.00% up to and including 7.25%	2	0.00%	\$ 400,518	0.00%
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	5	0.01%	\$ 397,789	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%	1	0.00%	\$ 292,978	0.00%
> 8.25% up to and including 8.50%				
> 8.50%				
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,442	6.23%	\$ 1,290,560,419	6.61%
<= 2 Year Fixed	2,793	3.92%	\$ 807,261,124	4.14%
<= 3 Year Fixed	856	1.20%	\$ 242,805,227	1.24%
<= 4 Year Fixed	205	0.29%	\$ 53,978,334	0.28%
<= 5 Year Fixed	167	0.23%	\$ 44,893,558	0.23%
> 5 Year Fixed	3	0.00%	\$ 308,788	0.00%
Total Fixed Rate	8,466	11.88%	\$ 2,439,807,448	12.51%
Total Variable Rate	62,788	88.12%	\$ 17,070,453,657	87.49%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,120	10.89%	\$ 388,490,618	1.99%
> \$100,000 up to and including \$200,000	13,386	20.48%	\$ 2,081,650,262	10.67%
> \$200,000 up to and including \$300,000	18,443	28.21%	\$ 4,637,877,542	23.77%
> \$300,000 up to and including \$400,000	12,793	19.57%	\$ 4,416,158,677	22.64%
> \$400,000 up to and including \$500,000	6,189	9.47%	\$ 2,762,077,625	14.16%
> \$500,000 up to and including \$600,000	3,141	4.80%	\$ 1,720,539,533	8.82%
> \$600,000 up to and including \$700,000	1,751	2.68%	\$ 1,130,561,587	5.79%
> \$700,000 up to and including \$800,000	948	1.45%	\$ 708,183,002	3.63%
> \$800,000 up to and including \$900,000	571	0.87%	\$ 484,763,398	2.48%
> \$900,000 up to and including \$1.00m	375	0.57%	\$ 357,307,677	1.83%
> \$1.00m up to and including \$1.25m	410	0.63%	\$ 454,657,060	2.33%
> \$1.25m up to and including \$1.50m	165	0.25%	\$ 226,634,199	1.16%
> \$1.50m up to and including \$1.75m	48	0.07%	\$ 77,515,812	0.40%
> \$1.75m up to and including \$2.00m	34	0.05%	\$ 63,844,114	0.33%
> \$2.00m				
Total	65,374	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	17,902	25.12%	\$ 5,338,101,825	27.36%
VIC	22,458	31.52%	\$ 6,302,980,199	32.31%
TAS	2,203	3.09%	\$ 399,349,826	2.05%
QLD	12,902	18.11%	\$ 3,265,120,369	16.74%
SA	5,860	8.22%	\$ 1,292,638,020	6.63%
WA	9,387	13.17%	\$ 2,752,364,885	14.11%
NT	542	0.76%	\$ 159,705,983	0.82%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	49,097	68.90%	\$ 14,751,815,407	75.61%
Non Metro	22,157	31.10%	\$ 4,758,445,699	24.39%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	11,802	16.56%	\$ 4,026,177,798	20.64%
NSW / ACT - Non Metro	6,100	8.56%	\$ 1,311,924,027	6.72%
VIC - Metro	17,798	24.98%	\$ 5,413,010,027	27.74%
VIC - Non Metro	4,660	6.54%	\$ 889,970,172	4.56%
TAS - Metro	1,087	1.53%	\$ 212,949,873	1.09%
TAS - Non Metro	1,116	1.57%	\$ 186,399,953	0.96%
QLD - Metro	5,808	8.15%	\$ 1,570,351,015	8.05%
QLD - Non Metro	7,094	9.96%	\$ 1,694,769,354	8.69%
SA - Metro	4,215	5.92%	\$ 1,006,500,343	5.16%
SA - Non Metro	1,645	2.31%	\$ 286,137,677	1.47%
WA - Metro	8,038	11.28%	\$ 2,415,301,399	12.38%
WA - Non Metro	1,349	1.89%	\$ 337,063,486	1.73%
NT - Metro	349	0.49%	\$ 107,524,953	0.55%
NT - Non Metro	193	0.27%	\$ 52,181,030	0.27%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	436	0.61%	\$ 124,388,198	0.64%
3977 (Frankston, VIC)	432	0.61%	\$ 108,963,149	0.56%
3029 (Melb North West, VIC)	439	0.62%	\$ 101,643,858	0.52%
6164 (Brand, WA)	324	0.45%	\$ 91,639,310	0.47%
6065 (Brand, WA)	314	0.44%	\$ 90,094,805	0.46%
4740 (Central QLD, QLD)	317	0.44%	\$ 89,818,433	0.46%
3064 (Melb North West, VIC)	332	0.47%	\$ 80,638,353	0.41%
3023 (Footscray, VIC)	299	0.42%	\$ 79,328,514	0.41%
6155 (Tangney, WA)	252	0.35%	\$ 75,796,537	0.39%
6210 (Brand, WA)	282	0.40%	\$ 74,814,691	0.38%
4680 (Central QLD, QLD)	238	0.33%	\$ 73,936,300	0.38%
6018 (Stirling, WA)	174	0.24%	\$ 70,613,686	0.36%
2155 (Seven Hills, NSW)	190	0.27%	\$ 67,403,444	0.35%
3806 (Dandenong, VIC)	236	0.33%	\$ 65,220,384	0.33%
3805 (Dandenong, VIC)	258	0.36%	\$ 64,343,221	0.33%
6112 (Tangney, WA)	235	0.33%	\$ 63,850,364	0.33%
3754 (Melb North West, VIC)	221	0.31%	\$ 61,471,948	0.32%
3121 (Moorabbin, VIC)	167	0.23%	\$ 60,350,486	0.31%
6027 (Curtin, WA)	197	0.28%	\$ 59,245,415	0.30%
3150 (Mulgrave, VIC)	164	0.23%	\$ 59,006,851	0.30%
Total	5,507	7.73%	\$ 1,562,567,944	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
50515 (North Metropolitan, WA)	2,389	3.35%	\$ 738,783,745	3.79%
20505 (Inner Melbourne, VIC)	1,689	2.37%	\$ 649,677,236	3.33%
20565 (Southern Melbourne, VIC)	1,658	2.33%	\$ 635,296,955	3.26%
20550 (Eastern Middle Melbourne, VIC)	1,415	1.99%	\$ 512,997,076	2.63%
50525 (South East Metropolitan, WA)	1,770	2.48%	\$ 506,978,493	2.60%
50520 (South West Metropolitan, WA)	1,704	2.39%	\$ 492,744,648	2.53%
20520 (Melton-Wyndham, VIC)	1,837	2.58%	\$ 461,348,975	2.36%
10505 (Inner Sydney, NSW)	1,099	1.54%	\$ 435,277,165	2.23%
20510 (Western Melbourne, VIC)	1,400	1.96%	\$ 418,961,944	2.15%
10515 (St George-Sutherland, NSW)	1,168	1.64%	\$ 402,962,308	2.07%
10560 (Central Northern Sydney, NSW)	910	1.28%	\$ 370,104,308	1.90%
40520 (Southern Adelaide, SA)	1,483	2.08%	\$ 346,989,283	1.78%
50510 (East Metropolitan, WA)	1,226	1.72%	\$ 338,802,249	1.74%
10555 (Lower Northern Sydney, NSW)	792	1.11%	\$ 330,878,126	1.70%
20555 (Eastern Outer Melbourne, VIC)	1,185	1.66%	\$ 323,117,056	1.66%
20580 (South Eastern Outer Melbourne, VIC)	1,256	1.76%	\$ 312,348,056	1.60%
10565 (Northern Beaches, NSW)	677	0.95%	\$ 304,875,776	1.56%
10540 (Central Western Sydney, NSW)	993	1.39%	\$ 295,527,438	1.51%
20530 (Northern Middle Melbourne, VIC)	926	1.30%	\$ 289,388,498	1.48%
10553 (Blacktown, NSW)	940	1.32%	\$ 267,980,753	1.37%
Total	26,517	37.21%	\$ 8,435,040,087	43.23%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	56,768	79.67%	\$ 14,316,545,037	73.38%
Interest Only	14,486	20.33%	\$ 5,193,716,069	26.62%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	71,254	100.00%	\$ 19,510,261,106	100.00%
Low Doc Loans				
No Doc Loans				
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	56,768	79.67%	\$ 14,316,545,037	73.38%
Interest Only Loans : > 0 up to and including 1 years	3,356	4.71%	\$ 1,176,097,412	6.03%
Interest Only Loans : > 1 up to and including 2 years	2,946	4.13%	\$ 1,047,771,344	5.37%
Interest Only Loans : > 2 up to and including 3 years	3,199	4.49%	\$ 1,175,506,908	6.03%
Interest Only Loans : > 3 up to and including 4 years	2,432	3.41%	\$ 868,997,597	4.45%
Interest Only Loans : > 4 up to and including 5 years	1,038	1.46%	\$ 388,609,364	1.99%
Interest Only Loans : > 5 up to and including 6 years	218	0.31%	\$ 75,745,973	0.39%
Interest Only Loans : > 6 up to and including 7 years	286	0.40%	\$ 98,587,829	0.51%
Interest Only Loans : > 7 up to and including 8 years	478	0.67%	\$ 171,389,384	0.88%
Interest Only Loans : > 8 up to and including 9 years	394	0.55%	\$ 142,445,788	0.73%
Interest Only Loans : > 9 up to and including 10 years	139	0.20%	\$ 48,564,469	0.25%
Interest Only Loans : > 10 years				
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	53,945	75.71%	\$ 14,361,491,819	73.61%
Residential Investment (Full Recourse)	17,309	24.29%	\$ 5,148,769,286	26.39%
Residential Investment (Limited Recourse)				
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,678	2.35%	\$ 335,735,701	1.72%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,797	3.93%	\$ 835,765,438	4.28%
Purchase of established dwelling	16,512	23.17%	\$ 4,782,317,384	24.51%
Purchase of new erected dwelling	1,530	2.15%	\$ 418,356,851	2.14%
Refinancing existing debt from another lender	10,848	15.22%	\$ 3,037,677,760	15.57%
Refinancing existing debt with ANZ	24,013	33.70%	\$ 6,265,200,489	32.11%
Other	13,876	19.47%	\$ 3,835,207,482	19.66%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,075	1.51%	\$ 326,044,844	1.67%
> 3 up to and including 6 months	426	0.60%	\$ 124,232,659	0.64%
> 6 up to and including 9 months	3,604	5.06%	\$ 1,107,022,418	5.67%
> 9 up to and including 12 months	5,858	8.22%	\$ 1,757,260,134	9.01%
> 12 up to and including 15 months	5,047	7.08%	\$ 1,355,616,109	6.95%
> 15 up to and including 18 months	6,492	9.11%	\$ 1,780,263,500	9.12%
> 18 up to and including 21 months	6,194	8.69%	\$ 1,727,886,697	8.86%
> 21 up to and including 24 months	6,306	8.85%	\$ 1,789,811,169	9.17%
> 24 up to and including 27 months	5,526	7.76%	\$ 1,492,497,440	7.65%
> 27 up to and including 30 months	4,677	6.56%	\$ 1,234,687,387	6.33%
> 30 up to and including 33 months	6,211	8.72%	\$ 1,626,460,237	8.34%
> 33 up to and including 36 months	5,651	7.93%	\$ 1,489,714,979	7.64%
> 36 up to and including 48 months	8,937	12.54%	\$ 2,365,235,967	12.12%
> 48 up to and including 60 months	4,224	5.93%	\$ 1,104,919,253	5.66%
> 60 up to and including 72 months	988	1.39%	\$ 219,527,403	1.13%
> 72 up to and including 84 months	38	0.05%	\$ 9,080,909	0.05%
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	16	0.02%	\$ 62,176	0.00%
> 1 up to and including 2 years	59	0.08%	\$ 893,318	0.00%
> 2 up to and including 3 years	153	0.21%	\$ 2,534,285	0.01%
> 3 up to and including 4 years	188	0.26%	\$ 4,324,018	0.02%
> 4 up to and including 5 years	151	0.21%	\$ 5,882,075	0.03%
> 5 up to and including 6 years	100	0.14%	\$ 4,149,592	0.02%
> 6 up to and including 7 years	156	0.22%	\$ 7,909,440	0.04%
> 7 up to and including 8 years	404	0.57%	\$ 18,689,270	0.10%
> 8 up to and including 9 years	424	0.60%	\$ 20,954,402	0.11%
> 9 up to and including 10 years	208	0.29%	\$ 17,410,154	0.09%
> 10 up to and including 15 years	1,326	1.86%	\$ 157,645,722	0.81%
> 15 up to and including 20 years	2,555	3.59%	\$ 452,380,662	2.32%
> 20 up to and including 25 years	9,703	13.62%	\$ 2,295,270,911	11.76%
> 25 up to and including 30 years	55,807	78.32%	\$ 16,521,208,997	84.68%
> 30 years	4	0.01%	\$ 946,084	0.00%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	70,070	98.34%	\$ 19,167,842,766	98.24%
> 0 days up to and including 30 days	1,046	1.47%	\$ 300,511,449	1.54%
> 30 days up to and including 60 days	105	0.15%	\$ 32,357,225	0.17%
> 60 days up to and including 90 days	33	0.05%	\$ 9,549,666	0.05%
> 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	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	62,788	88.12%	\$ 17,070,453,657	87.49%
Fixed Rate Loans : > 0 up to and including 3 months	972	1.36%	\$ 274,637,804	1.41%
Fixed Rate Loans : > 3 up to and including 6 months	1,338	1.88%	\$ 394,778,839	2.02%
Fixed Rate Loans : > 6 up to and including 9 months	1,172	1.64%	\$ 343,385,501	1.76%
Fixed Rate Loans : > 9 up to and including 12 months	960	1.35%	\$ 277,758,274	1.42%
Fixed Rate Loans : > 12 up to and including 15 months	838	1.18%	\$ 246,091,879	1.26%
Fixed Rate Loans : > 15 up to and including 18 months	731	1.03%	\$ 206,324,252	1.06%
Fixed Rate Loans : > 18 up to and including 21 months	657	0.92%	\$ 189,434,330	0.97%
Fixed Rate Loans : > 21 up to and including 24 months	567	0.80%	\$ 165,410,662	0.85%
Fixed Rate Loans : > 24 up to and including 27 months	514	0.72%	\$ 148,484,299	0.76%
Fixed Rate Loans : > 27 up to and including 30 months	238	0.33%	\$ 68,449,500	0.35%
Fixed Rate Loans : > 30 up to and including 33 months	48	0.07%	\$ 12,239,841	0.06%
Fixed Rate Loans : > 33 up to and including 36 months	56	0.08%	\$ 13,631,587	0.07%
Fixed Rate Loans : > 36 up to and including 48 months	205	0.29%	\$ 53,978,334	0.28%
Fixed Rate Loans : > 48 up to and including 60 months	167	0.23%	\$ 44,893,558	0.23%
Fixed Rate Loans : > 60 months	3	0.00%	\$ 308,788	0.00%
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	16,093	22.59%	\$ 3,658,522,297	18.75%
Fortnightly	23,239	32.61%	\$ 5,428,661,181	27.82%
Monthly	31,922	44.80%	\$ 10,423,077,628	53.42%
Other				
Total	71,254	100.00%	\$ 19,510,261,106	100.00%

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