



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 2012
Determination Date:	21 May 2012
Trust Payment Date:	23 May 2012

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	F-1+
ANZ Long Term Senior Unsecured Rating	Aa2	AA-
Covered Bond Rating	Aaa	AAA

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

Asset Coverage Test as at 23 May 2012

<u>Calculation of Adjusted Aggregate Receivable Amount</u>		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$7,685,829,477
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$6,390,187,682
		\$6,390,187,682
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:	\$199,816,428
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$6,590,004,110
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$6,590,004,110
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$6,542,720,584
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
	Asset Percentage:	82.70%

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

Summary as at 23 May 2012

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1	23 Nov 2011	USD 1,250,000,000	\$1,231,527,094	1.0150	Semi-Annual	2.40%
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2012-3	13 Feb 2012	CHF 325,000,000	\$332,152,709	0.9785	Annual	1.50%
Series 2012-4	13 Feb 2012	CHF 400,000,000	\$408,588,852	0.9790	Quarterly	3mth CHF Libor + 0.65%
Series 2012-5	23 Mar 2012	AUD 1,000,000,000	\$1,000,000,000	1.0000	Semi-Annual	5.25%
Series 2012-6	23 Mar 2012	AUD 2,000,000,000	\$2,000,000,000	1.0000	Quarterly	3m bbsw +95
Total	-	-	\$6,542,720,584	-	-	-

Bonds	CUSIP	ISIN	Listing	Note Type	Expected Maturity Date	Final Maturity Date
Series 2011-1	(Reg S) 05252FAA8 (144A) 05252EAA1	US05252FAA84 US05252EAA10	Not Listed	Hard Bullet	23 Nov 2016	23 Nov 2016
Series 2012-1	073056632	XS0730566329	LSE	Hard Bullet	24 Jan 2022	24 Jan 2022
Series 2012-2	073112923	XS0731129234	LSE	Hard Bullet	18 Jul 2022	18 Jul 2022
Series 2012-3		CH0143838032	SIX	Hard Bullet	13 Feb 2019	13 Feb 2019
Series 2012-4		CH0142821468	SIX	Hard Bullet	13 Feb 2015	13 Feb 2015
Series 2012-5	074535631	AU3CB0191872	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016
Series 2012-6	074535640	AU3FN0015046	Not Listed	Hard Bullet	23 Mar 2016	23 Mar 2016

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 6,542,720,584	100.00%
Subordinated Demand Loan	\$ 1,382,671,730	21.13%
Senior Demand Loan*	\$ -	-
Total Funding	\$ 7,925,392,315	

*\$15,407,992 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 2012
Current Aggregate Principal Balance (AUD)	\$ 7,726,950,039
Number of Loans (Unconsolidated)	27,635
Number of Loans (Consolidated)	27,635
Average Loan Size (Consolidated)	\$ 279,607
Maximum Loan Balance (Consolidated)	\$ 1,968,277
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.02%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	64.48%
Weighted Average Interest Rate	6.62%
Weighted Average Seasoning (Months)	15.54
Weighted Average Remaining Term (Months)	336.49

Prepayment Information*

	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	11.72%	15.01%	15.23%	0.00%	15.23%
Prepayment History (SMM)	1.03%	1.35%	1.37%	0.00%	1.37%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	2,344	8.48%	\$ 190,071,456	2.46%
> 25.0% up to and including 30.0%	701	2.54%	\$ 101,664,436	1.32%
> 30.0% up to and including 35.0%	828	3.00%	\$ 146,226,337	1.89%
> 35.0% up to and including 40.0%	992	3.59%	\$ 197,660,462	2.56%
> 40.0% up to and including 45.0%	1,041	3.77%	\$ 228,314,336	2.95%
> 45.0% up to and including 50.0%	1,335	4.83%	\$ 315,645,541	4.08%
> 50.0% up to and including 55.0%	1,467	5.31%	\$ 383,796,167	4.97%
> 55.0% up to and including 60.0%	1,774	6.42%	\$ 499,001,506	6.46%
> 60.0% up to and including 65.0%	1,914	6.93%	\$ 552,053,858	7.14%
> 65.0% up to and including 70.0%	2,350	8.50%	\$ 735,715,432	9.52%
> 70.0% up to and including 75.0%	2,830	10.24%	\$ 912,296,715	11.81%
> 75.0% up to and including 80.0%	10,055	36.39%	\$ 3,463,194,804	44.82%
> 80.0% up to and including 85.0%	3	0.01%	\$ 1,262,422	0.02%
> 85.0% up to and including 90.0%	1	0.00%	\$ 46,566	0.00%
> 90.0% up to and including 95.0%				
> 95.0% up to and including 100.0%				
> 100.0%				
Total	27,635	100.00%	\$ 7,726,950,039	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 25.0%	3,154	11.41%	\$ 264,384,693	3.42%
> 25.0% up to and including 30.0%	825	2.99%	\$ 130,602,623	1.69%
> 30.0% up to and including 35.0%	946	3.42%	\$ 175,526,492	2.27%
> 35.0% up to and including 40.0%	1,121	4.06%	\$ 232,840,090	3.01%
> 40.0% up to and including 45.0%	1,186	4.29%	\$ 277,254,693	3.59%
> 45.0% up to and including 50.0%	1,502	5.44%	\$ 372,092,306	4.82%
> 50.0% up to and including 55.0%	1,662	6.01%	\$ 456,151,009	5.90%
> 55.0% up to and including 60.0%	2,047	7.41%	\$ 591,788,662	7.66%
> 60.0% up to and including 65.0%	2,107	7.62%	\$ 646,573,933	8.37%
> 65.0% up to and including 70.0%	2,573	9.31%	\$ 828,757,866	10.73%
> 70.0% up to and including 75.0%	3,152	11.41%	\$ 1,055,937,705	13.67%
> 75.0% up to and including 80.0%	7,360	26.63%	\$ 2,695,039,966	34.88%
> 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	27,635	100.00%	\$ 7,726,950,039	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 25.0%	3,255	11.78%	\$ 275,232,566	3.56%
> 25.0% up to and including 30.0%	860	3.11%	\$ 133,784,395	1.73%
> 30.0% up to and including 35.0%	968	3.50%	\$ 180,540,620	2.34%
> 35.0% up to and including 40.0%	1,103	3.99%	\$ 229,603,403	2.97%
> 40.0% up to and including 45.0%	1,226	4.44%	\$ 285,551,164	3.70%
> 45.0% up to and including 50.0%	1,427	5.16%	\$ 349,015,516	4.52%
> 50.0% up to and including 55.0%	1,684	6.09%	\$ 459,423,516	5.95%
> 55.0% up to and including 60.0%	1,998	7.23%	\$ 583,615,702	7.55%
> 60.0% up to and including 65.0%	2,194	7.94%	\$ 664,254,911	8.60%
> 65.0% up to and including 70.0%	2,603	9.42%	\$ 827,689,182	10.71%
> 70.0% up to and including 75.0%	3,189	11.54%	\$ 1,093,001,896	14.15%
> 75.0% up to and including 80.0%	3,952	14.30%	\$ 1,416,800,542	18.34%
> 80.0% up to and including 85.0%	2,674	9.68%	\$ 1,026,239,970	13.28%
> 85.0% up to and including 90.0%	474	1.72%	\$ 192,294,686	2.49%
> 90.0% up to and including 95.0%	28	0.10%	\$ 9,901,972	0.13%
> 95.0% up to and including 100.0%				
> 100.0%				
Total	27,635	100.00%	\$ 7,726,950,039	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 falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 6.00%	306	1.11%	\$ 82,834,131	1.07%
> 6.00% up to and including 6.25%	515	1.86%	\$ 130,986,400	1.70%
> 6.25% up to and including 6.50%	2,913	10.54%	\$ 1,258,752,572	16.29%
> 6.50% up to and including 6.75%	21,312	77.12%	\$ 5,798,602,434	75.04%
> 6.75% up to and including 7.00%	1,741	6.30%	\$ 382,861,378	4.95%
> 7.00% up to and including 7.25%	40	0.14%	\$ 4,366,679	0.06%
> 7.25% up to and including 7.50%	807	2.92%	\$ 68,447,137	0.89%
> 7.50% up to and including 7.75%	1	0.00%	\$ 99,307	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%				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	419	1.52%	\$ 103,715,191	1.34%
<= 2 Year Fixed	479	1.73%	\$ 120,163,513	1.56%
<= 3 Year Fixed	338	1.22%	\$ 81,294,137	1.05%
<= 4 Year Fixed	2	0.01%	\$ 533,340	0.01%
<= 5 Year Fixed	41	0.15%	\$ 7,841,026	0.10%
> 5 Year Fixed	1	0.00%	\$ 99,307	0.00%
Total Fixed Rate	1,280	4.63%	\$ 313,646,514	4.06%
Total Variable Rate	26,355	95.37%	\$ 7,413,303,525	95.94%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	3,326	12.04%	\$ 203,640,142	2.64%
> \$100,000 up to and including \$200,000	6,235	22.56%	\$ 971,745,169	12.58%
> \$200,000 up to and including \$300,000	8,145	29.47%	\$ 2,045,898,365	26.48%
> \$300,000 up to and including \$400,000	5,066	18.33%	\$ 1,755,604,255	22.72%
> \$400,000 up to and including \$500,000	2,380	8.61%	\$ 1,060,578,538	13.73%
> \$500,000 up to and including \$600,000	1,199	4.34%	\$ 655,115,704	8.48%
> \$600,000 up to and including \$700,000	550	1.99%	\$ 356,237,087	4.61%
> \$700,000 up to and including \$800,000	288	1.04%	\$ 215,696,528	2.79%
> \$800,000 up to and including \$900,000	143	0.52%	\$ 121,839,113	1.58%
> \$900,000 up to and including \$1.00m	116	0.42%	\$ 110,321,006	1.43%
> \$1.00m up to and including \$1.25m	119	0.43%	\$ 131,350,390	1.70%
> \$1.25m up to and including \$1.50m	52	0.19%	\$ 71,277,205	0.92%
> \$1.50m up to and including \$1.75m	9	0.03%	\$ 14,590,774	0.19%
> \$1.75m up to and including \$2.00m	7	0.03%	\$ 13,055,763	0.17%
> \$2.00m				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	6,974	25.24%	\$ 2,147,594,997	27.79%
VIC	9,467	34.26%	\$ 2,688,288,228	34.79%
TAS	849	3.07%	\$ 149,370,091	1.93%
QLD	4,379	15.85%	\$ 1,119,469,293	14.49%
SA	1,966	7.11%	\$ 438,959,983	5.68%
WA	3,835	13.88%	\$ 1,136,945,985	14.71%
NT	165	0.60%	\$ 46,321,463	0.60%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	19,622	71.00%	\$ 6,065,992,545	78.50%
Non Metro	8,013	29.00%	\$ 1,660,957,494	21.50%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	4,858	17.58%	\$ 1,709,859,087	22.13%
NSW / ACT - Non Metro	2,116	7.66%	\$ 437,735,909	5.67%
VIC - Metro	7,469	27.03%	\$ 2,314,750,711	29.96%
VIC - Non Metro	1,998	7.23%	\$ 373,537,517	4.83%
TAS - Metro	438	1.58%	\$ 83,280,110	1.08%
TAS - Non Metro	411	1.49%	\$ 66,089,981	0.86%
QLD - Metro	1,978	7.16%	\$ 556,106,592	7.20%
QLD - Non Metro	2,401	8.69%	\$ 563,362,701	7.29%
SA - Metro	1,422	5.15%	\$ 347,198,489	4.49%
SA - Non Metro	544	1.97%	\$ 91,761,494	1.19%
WA - Metro	3,320	12.01%	\$ 1,015,045,808	13.14%
WA - Non Metro	515	1.86%	\$ 121,900,176	1.58%
NT - Metro	137	0.50%	\$ 39,751,748	0.51%
NT - Non Metro	28	0.10%	\$ 6,569,715	0.09%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Top 20 Postcodes

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	196	0.71%	\$ 54,903,899	0.71%
3977 (Frankston, VIC)	208	0.75%	\$ 48,975,988	0.63%
3029 (Melb North West, VIC)	193	0.70%	\$ 43,292,293	0.56%
6065 (Brand, WA)	137	0.50%	\$ 41,226,171	0.53%
2155 (Seven Hills, NSW)	95	0.34%	\$ 35,329,705	0.46%
6164 (Brand, WA)	119	0.43%	\$ 34,135,402	0.44%
6155 (Tangney, WA)	117	0.42%	\$ 33,862,492	0.44%
3806 (Dandenong, VIC)	119	0.43%	\$ 31,179,514	0.40%
3121 (Moorabbin, VIC)	76	0.28%	\$ 30,871,586	0.40%
3023 (Footscray, VIC)	114	0.41%	\$ 30,745,309	0.40%
6018 (Stirling, WA)	70	0.25%	\$ 30,176,060	0.39%
3805 (Dandenong, VIC)	113	0.41%	\$ 29,059,273	0.38%
4740 (Central QLD, QLD)	96	0.35%	\$ 26,913,926	0.35%
3064 (Melb North West, VIC)	118	0.43%	\$ 26,739,311	0.35%
3037 (Hawthorn, VIC)	106	0.38%	\$ 25,431,304	0.33%
3199 (Frankston, VIC)	98	0.35%	\$ 24,470,683	0.32%
6210 (Brand, WA)	102	0.37%	\$ 24,305,602	0.31%
2026 (Waterloo, NSW)	43	0.16%	\$ 23,904,700	0.31%
3031 (Footscray, VIC)	62	0.22%	\$ 23,818,241	0.31%
6069 (Stirling, WA)	82	0.30%	\$ 23,590,324	0.31%
Total	2,264	8.19%	\$ 642,931,783	8.32%

Mortgage Pool by Top 20 Statistical Subdivisions

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20510 (Western Melbourne, VIC)	1,089	3.94%	\$ 318,257,911	4.12%
20505 (Inner Melbourne, VIC)	772	2.79%	\$ 309,792,964	4.01%
50515 (North Metropolitan, WA)	933	3.38%	\$ 294,696,931	3.81%
20565 (Southern Melbourne, VIC)	655	2.37%	\$ 262,993,661	3.40%
50520 (South West Metropolitan, WA)	816	2.95%	\$ 243,242,844	3.15%
20550 (Eastern Middle Melbourne, VIC)	657	2.38%	\$ 236,454,975	3.06%
10505 (Inner Sydney, NSW)	532	1.93%	\$ 222,946,229	2.89%
20580 (South Eastern Outer Melbourne, VIC)	812	2.94%	\$ 196,570,312	2.54%
10515 (St George-Sutherland, NSW)	527	1.91%	\$ 185,512,840	2.40%
50510 (East Metropolitan, WA)	611	2.21%	\$ 168,146,363	2.18%
10540 (Central Western Sydney, NSW)	534	1.93%	\$ 156,095,761	2.02%
50525 (South East Metropolitan, WA)	540	1.95%	\$ 148,891,190	1.93%
20530 (Northern Middle Melbourne, VIC)	447	1.62%	\$ 148,784,957	1.93%
10555 (Lower Northern Sydney, NSW)	329	1.19%	\$ 147,128,652	1.90%
20545 (Boroondara City, VIC)	275	1.00%	\$ 142,212,654	1.84%
10560 (Central Northern Sydney, NSW)	319	1.15%	\$ 138,264,694	1.79%
10565 (Northern Beaches, NSW)	271	0.98%	\$ 131,999,112	1.71%
50505 (Central Metropolitan, WA)	298	1.08%	\$ 131,126,746	1.70%
20555 (Eastern Outer Melbourne, VIC)	456	1.65%	\$ 120,200,880	1.56%
30507 (Northwest Outer Brisbane, QLD)	402	1.45%	\$ 109,602,632	1.42%
Total	11,275	40.80%	\$ 3,812,922,306	49.35%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	22,365	80.93%	\$ 5,900,160,518	76.36%
Interest Only	5,270	19.07%	\$ 1,826,789,521	23.64%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	27,635	100.00%	\$ 7,726,950,039	100.00%
Low Doc Loans				
No Doc Loans				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	22,365	80.93%	\$ 5,900,160,518	76.36%
> 0 yrs up to and including 1 yrs	519	1.88%	\$ 188,587,484	2.44%
> 1 yrs up to and including 2 yrs	698	2.53%	\$ 241,294,108	3.12%
> 2 yrs up to and including 3 yrs	743	2.69%	\$ 247,255,083	3.20%
> 3 yrs up to and including 4 yrs	1,843	6.67%	\$ 644,006,734	8.33%
> 4 yrs up to and including 5 yrs	713	2.58%	\$ 255,476,238	3.31%
> 5 yrs up to and including 6 yrs	9	0.03%	\$ 3,126,095	0.04%
> 6 yrs up to and including 7 yrs	54	0.20%	\$ 18,734,987	0.24%
> 7 yrs up to and including 8 yrs	155	0.56%	\$ 50,763,582	0.66%
> 8 yrs up to and including 9 yrs	416	1.51%	\$ 135,727,172	1.76%
> 9 yrs up to and including 10 yrs	120	0.43%	\$ 41,818,039	0.54%
> 10 yrs				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	21,657	78.37%	\$ 5,976,509,594	77.35%
Residential Investment (Full Recourse)	5,978	21.63%	\$ 1,750,440,445	22.65%
Residential Investment (Limited Recourse)				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	515	1.86%	\$ 91,149,365	1.18%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	1,153	4.17%	\$ 340,424,029	4.41%
Purchase of established dwelling	8,743	31.64%	\$ 2,762,383,731	35.75%
Purchase of new erected dwelling	650	2.35%	\$ 183,134,067	2.37%
Refinancing existing debt from another lender	4,346	15.73%	\$ 1,176,899,822	15.23%
Refinancing existing debt with ANZ	6,792	24.58%	\$ 1,735,747,290	22.46%
Other	5,436	19.67%	\$ 1,437,211,734	18.60%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	858	3.10%	\$ 230,390,912	2.98%
> 3 up to and including 6 months	6,226	22.53%	\$ 1,543,348,364	19.97%
> 6 up to and including 9 months	2,478	8.97%	\$ 729,323,104	9.44%
> 9 up to and including 12 months	1,394	5.04%	\$ 463,123,307	5.99%
> 12 up to and including 15 months	2,654	9.60%	\$ 751,484,354	9.73%
> 15 up to and including 18 months	4,017	14.54%	\$ 1,161,849,068	15.04%
> 18 up to and including 21 months	3,425	12.39%	\$ 1,002,372,025	12.97%
> 21 up to and including 24 months	2,925	10.58%	\$ 864,991,106	11.19%
> 24 up to and including 27 months	1,036	3.75%	\$ 301,238,581	3.90%
> 27 up to and including 30 months	836	3.03%	\$ 229,838,053	2.97%
> 30 up to and including 33 months	596	2.16%	\$ 153,982,483	1.99%
> 33 up to and including 36 months	486	1.76%	\$ 114,411,081	1.48%
> 36 up to and including 48 months	704	2.55%	\$ 180,597,600	2.34%
> 48 up to and including 60 months				
> 60 up to and including 72 months				
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year				
> 1 up to and including 2 years	1	0.00%	\$ 26,018	0.00%
> 2 up to and including 3 years	11	0.04%	\$ 560,837	0.01%
> 3 up to and including 4 years	23	0.08%	\$ 1,181,811	0.02%
> 4 up to and including 5 years	81	0.29%	\$ 2,818,447	0.04%
> 5 up to and including 6 years	24	0.09%	\$ 1,099,064	0.01%
> 6 up to and including 7 years	53	0.19%	\$ 2,565,751	0.03%
> 7 up to and including 8 years	31	0.11%	\$ 1,724,153	0.02%
> 8 up to and including 9 years	101	0.37%	\$ 7,564,357	0.10%
> 9 up to and including 10 years	261	0.94%	\$ 13,714,491	0.18%
> 10 up to and including 15 years	372	1.35%	\$ 41,723,592	0.54%
> 15 up to and including 20 years	448	1.62%	\$ 72,510,377	0.94%
> 20 up to and including 25 years	1,630	5.90%	\$ 366,152,597	4.74%
> 25 up to and including 30 years	24,599	89.01%	\$ 7,215,308,543	93.38%
> 30 years				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	27,081	98.00%	\$ 7,572,306,676	98.00%
> 0 days up to and including 30 days	483	1.75%	\$ 136,320,269	1.76%
> 30 days up to and including 60 days	59	0.21%	\$ 15,376,582	0.20%
> 60 days up to and including 90 days	12	0.04%	\$ 2,946,512	0.04%
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 months	26,355	95.37%	\$ 7,413,303,525	95.94%
> 0 up to and including 3 months				
> 3 up to and including 6 months	149	0.54%	\$ 35,250,193	0.46%
> 6 up to and including 9 months	260	0.94%	\$ 65,640,093	0.85%
> 9 up to and including 12 months	10	0.04%	\$ 2,824,905	0.04%
> 12 up to and including 15 months				
> 15 up to and including 18 months	108	0.39%	\$ 23,959,917	0.31%
> 18 up to and including 21 months	323	1.17%	\$ 79,925,447	1.03%
> 21 up to and including 24 months	48	0.17%	\$ 16,278,149	0.21%
> 24 up to and including 27 months	1	0.00%	\$ 226,000	0.00%
> 27 up to and including 30 months	194	0.70%	\$ 45,626,169	0.59%
> 30 up to and including 33 months	117	0.42%	\$ 26,860,353	0.35%
> 33 up to and including 36 months	26	0.09%	\$ 8,581,614	0.11%
> 36 up to and including 48 months	2	0.01%	\$ 533,340	0.01%
> 48 up to and including 60 months	41	0.15%	\$ 7,841,026	0.10%
> 60 months	1	0.00%	\$ 99,307	0.00%
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	5,988	21.67%	\$ 1,373,477,125	17.78%
Fortnightly	9,485	34.32%	\$ 2,358,729,046	30.53%
Monthly	12,162	44.01%	\$ 3,994,743,868	51.70%
Other				
Total	27,635	100.00%	\$ 7,726,950,039	100.00%

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