



## ANZ Residential Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2014
<b>Determination Date:</b>	20 February 2014
<b>Trust Payment Date:</b>	24 February 2014
<b>Date of Report:</b>	24 February 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 the Collection Period End Date.*

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

<b>Ratings Overview</b>	<b>Moody's</b>	<b>Fitch</b>
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

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

## Asset Coverage Test as at 24 February 2014

### Calculation of Adjusted Aggregate Receivable Amount

A	The lower of:		
	(i) Aggregate LVR Adjusted Receivable Amount	\$18,145,196,491	
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,799,271,171	
			\$15,799,271,171
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	\$15,799,271,171
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### Results of Asset Coverage Test

Adjusted Aggregate Receivable Amount (AARA):	\$15,799,271,171
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$15,168,429,859
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:	119.72 %

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

## Summary as at 24 February 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	LIBOR CHF 3 Month + 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	BBSW 3 Month + 0.95 %
Series 2012-7	12 Jun 2012	HKD 400,000,000	\$53,120,073	7.5301	Quarterly	HIBOR HKD 3 Month + 0.85 %
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	LIBOR (USD) 3 Month + 0.61 %
Series 2013-1	04 Feb 2013	GBP 500,000,000	\$758,206,897	0.6595	Quarterly	LIBOR GBP 3 Month + 0.27 %
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 %
Total	-	-	\$15,168,429,859	-	-	-

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

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
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 US0525EAC75	ASX	Soft Bullet	06 Oct 2015	06 Oct 2016
Series 2013-1	ANZ	XS0882235863 -	LSE	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	22 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

### Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$15,168,429,859	100.00 %
Subordinated Demand Loan*	\$2,991,651,942	19.72 %
Senior Demand Loan	\$ -	-
<b>Total Funding</b>	<b>\$18,160,081,801</b>	

\*\$725,104,956 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	31 Jan 2014
Current Aggregate Principal Balance (AUD)	\$18,160,081,801
Number of Loans (Unconsolidated)	63,685
Number of Loans (Consolidated)	63,685
Average Loan Size (Consolidated)	\$285,155
Maximum Loan Balance (Consolidated)	\$2,000,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	63.66 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	60.90 %
Weighted Average Interest Rate	5.11 %
Weighted Average Seasoning (Months)	22.30
Weighted Average Remaining Term (Months)	325.23

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)	16.53%	18.17%	16.98%	16.10%
Prepayment History (SMM)	1.49%	1.66%	1.54%	1.45%

\*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 40.00%	10,136	15.92 %	\$1,318,558,645	7.26 %
> 40.00% up to and including 45.00%	2,496	3.92 %	\$527,722,923	2.91 %
> 45.00% up to and including 50.00%	3,120	4.90 %	\$734,751,217	4.05 %
> 50.00% up to and including 55.00%	3,378	5.30 %	\$857,920,014	4.72 %
> 55.00% up to and including 60.00%	4,254	6.68 %	\$1,197,681,557	6.60 %
> 60.00% up to and including 65.00%	4,426	6.95 %	\$1,293,242,527	7.12 %
> 65.00% up to and including 70.00%	5,242	8.23 %	\$1,614,038,438	8.89 %
> 70.00% up to and including 75.00%	6,399	10.05 %	\$2,050,892,950	11.29 %
> 75.00% up to and including 80.00%	24,157	37.93 %	\$8,536,751,741	47.01 %
> 80.00% up to and including 85.00%	34	0.05 %	\$11,817,510	0.07 %
> 85.00% up to and including 90.00%	32	0.05 %	\$13,272,849	0.07 %
> 90.00% up to and including 95.00%	8	0.01 %	\$2,113,913	0.01 %
> 95.00% up to and including 100.00%	3	0.00 %	\$1,317,518	0.01 %
> 100.00%				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	14,328	22.50 %	\$1,945,023,798	10.71 %
> 40.00% up to and including 45.00%	3,036	4.77 %	\$715,738,539	3.94 %
> 45.00% up to and including 50.00%	3,450	5.42 %	\$882,416,287	4.86 %
> 50.00% up to and including 55.00%	3,933	6.18 %	\$1,081,883,936	5.96 %
> 55.00% up to and including 60.00%	4,686	7.36 %	\$1,404,767,025	7.74 %
> 60.00% up to and including 65.00%	4,921	7.73 %	\$1,553,304,614	8.55 %
> 65.00% up to and including 70.00%	5,681	8.92 %	\$1,856,026,288	10.22 %
> 70.00% up to and including 75.00%	7,930	12.45 %	\$2,726,729,945	15.01 %
> 75.00% up to and including 80.00%	15,626	24.54 %	\$5,955,879,563	32.80 %
> 80.00% up to and including 85.00%	74	0.12 %	\$30,959,503	0.17 %
> 85.00% up to and including 90.00%	17	0.03 %	\$6,112,139	0.03 %
> 90.00% up to and including 95.00%	2	0.00 %	\$840,181	0.00 %
> 95.00% up to and including 100.00%	1	0.00 %	\$399,982	0.00 %
> 100.00%				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	16,353	25.68 %	\$2,382,842,327	13.12 %
> 40.00% up to and including 45.00%	3,334	5.24 %	\$833,412,322	4.59 %
> 45.00% up to and including 50.00%	3,741	5.87 %	\$1,036,779,526	5.71 %
> 50.00% up to and including 55.00%	4,243	6.66 %	\$1,233,560,431	6.79 %
> 55.00% up to and including 60.00%	4,834	7.59 %	\$1,525,325,742	8.40 %
> 60.00% up to and including 65.00%	5,336	8.38 %	\$1,766,959,949	9.73 %
> 65.00% up to and including 70.00%	6,912	10.85 %	\$2,425,299,735	13.36 %
> 70.00% up to and including 75.00%	8,432	13.24 %	\$3,179,833,429	17.51 %
> 75.00% up to and including 80.00%	8,712	13.68 %	\$3,185,587,499	17.54 %
> 80.00% up to and including 85.00%	1,550	2.43 %	\$519,954,635	2.86 %
> 85.00% up to and including 90.00%	198	0.31 %	\$61,417,672	0.34 %
> 90.00% up to and including 95.00%	27	0.04 %	\$6,488,394	0.04 %
> 95.00% up to and including 100.00%	13	0.02 %	\$2,620,139	0.01 %
> 100.00%				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

\* 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%	17,150	26.93 %	\$6,793,235,113	37.41 %
> 5.00% up to and including 5.25%	37,547	58.96 %	\$9,451,825,549	52.05 %
> 5.25% up to and including 5.50%	4,218	6.62 %	\$965,966,609	5.32 %
> 5.50% up to and including 5.75%	290	0.46 %	\$62,836,839	0.35 %
> 5.75% up to and including 6.00%	2,914	4.58 %	\$479,316,736	2.64 %
> 6.00% up to and including 6.25%	826	1.30 %	\$233,808,008	1.29 %
> 6.25% up to and including 6.50%	611	0.96 %	\$148,101,108	0.82 %
> 6.50% up to and including 6.75%	67	0.11 %	\$14,120,613	0.08 %
> 6.75% up to and including 7.00%	53	0.08 %	\$9,248,415	0.05 %
> 7.00% up to and including 7.25%	3	0.00 %	\$544,972	0.00 %
> 7.25% up to and including 7.50%	1	0.00 %	\$209,320	0.00 %
> 7.50% up to and including 7.75%	4	0.01 %	\$582,318	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%				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,389	3.75 %	\$664,781,712	3.66 %
<= 2 Year Fixed	2,513	3.95 %	\$743,763,803	4.10 %
<= 3 Year Fixed	897	1.41 %	\$260,378,332	1.43 %
<= 4 Year Fixed	83	0.13 %	\$20,083,548	0.11 %
<= 5 Year Fixed	98	0.15 %	\$26,007,247	0.14 %
> 5 Year Fixed	4	0.01 %	\$582,318	0.00 %
Total Fixed Rate	5,984	9.40 %	\$1,715,596,960	9.45 %
Total Variable Rate	57,701	90.60 %	\$16,444,484,841	90.55 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	7,332	11.51 %	\$416,031,160	2.29 %
> \$100,000 up to and including \$200,000	13,795	21.66 %	\$2,138,633,168	11.78 %
> \$200,000 up to and including \$300,000	18,334	28.79 %	\$4,611,977,065	25.40 %
> \$300,000 up to and including \$400,000	12,512	19.65 %	\$4,316,550,752	23.77 %
> \$400,000 up to and including \$500,000	5,673	8.91 %	\$2,530,474,495	13.93 %
> \$500,000 up to and including \$600,000	2,804	4.40 %	\$1,531,697,271	8.43 %
> \$600,000 up to and including \$700,000	1,392	2.19 %	\$900,308,539	4.96 %
> \$700,000 up to and including \$800,000	690	1.08 %	\$515,831,744	2.84 %
> \$800,000 up to and including \$900,000	427	0.67 %	\$362,670,900	2.00 %
> \$900,000 up to and including \$1.00m	273	0.43 %	\$260,619,990	1.44 %
> \$1.00m up to and including \$1.25m	262	0.41 %	\$290,817,845	1.60 %
> \$1.25m up to and including \$1.50m	122	0.19 %	\$166,797,564	0.92 %
> \$1.50m up to and including \$1.75m	43	0.07 %	\$68,980,891	0.38 %
> \$1.75m up to and including \$2.00m	26	0.04 %	\$48,690,419	0.27 %
> \$2.00m				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	16,186	25.42 %	\$5,103,224,498	28.10 %
VIC	20,734	32.56 %	\$6,077,347,945	33.47 %
TAS	1,795	2.82 %	\$321,066,829	1.77 %
QLD	10,970	17.23 %	\$2,824,638,391	15.55 %
SA	4,966	7.80 %	\$1,130,082,396	6.22 %
WA	8,583	13.48 %	\$2,567,775,571	14.14 %
NT	451	0.71 %	\$135,946,171	0.75 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,779	70.31 %	\$14,066,301,498	77.46 %
Non Metro	18,906	29.69 %	\$4,093,780,303	22.54 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>



### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	11,186	17.56 %	\$4,010,647,815	22.08 %
NSW/ACT - Non Metro	5,000	7.85 %	\$1,092,576,683	6.02 %
VIC - Metro	16,428	25.80 %	\$5,236,171,158	28.83 %
VIC - Non Metro	4,306	6.76 %	\$841,176,787	4.63 %
TAS - Metro	927	1.46 %	\$181,855,651	1.00 %
TAS - Non Metro	868	1.36 %	\$139,211,178	0.77 %
QLD - Metro	4,798	7.53 %	\$1,346,804,914	7.42 %
QLD - Non Metro	6,172	9.69 %	\$1,477,833,478	8.14 %
SA - Metro	3,661	5.75 %	\$898,303,776	4.95 %
SA - Non Metro	1,305	2.05 %	\$231,778,620	1.28 %
WA - Metro	7,402	11.62 %	\$2,274,934,777	12.53 %
WA - Non Metro	1,181	1.85 %	\$292,840,794	1.61 %
NT - Metro	377	0.59 %	\$117,583,407	0.65 %
NT - Non Metro	74	0.12 %	\$18,362,764	0.10 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Top 20 Postcodes\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Melb North West, VIC)	423	0.66 %	\$120,759,519	0.66 %
3977 (Frankston, VIC)	416	0.65 %	\$105,116,225	0.58 %
3029 (Melb North West, VIC)	391	0.61 %	\$92,384,603	0.51 %
6065 (Brand, WA)	306	0.48 %	\$91,514,645	0.50 %
6164 (Brand, WA)	299	0.47 %	\$85,448,598	0.47 %
2155 (Seven Hills, NSW)	217	0.34 %	\$79,330,943	0.44 %
3064 (Melb North West, VIC)	313	0.49 %	\$74,742,631	0.41 %
6018 (Stirling, WA)	171	0.27 %	\$73,066,557	0.40 %
3023 (Footscray, VIC)	267	0.42 %	\$71,495,630	0.39 %
6155 (Tangney, WA)	239	0.38 %	\$71,302,466	0.39 %
4740 (Central QLD, QLD)	247	0.39 %	\$68,659,332	0.38 %
2026 (Waterloo, NSW)	106	0.17 %	\$63,493,354	0.35 %
3121 (Moorabbin, VIC)	170	0.27 %	\$63,020,988	0.35 %
3806 (Dandenong, VIC)	232	0.36 %	\$62,690,347	0.35 %
2153 (Seven Hills, NSW)	168	0.26 %	\$60,100,321	0.33 %
6112 (Tangney, WA)	215	0.34 %	\$59,359,595	0.33 %
3805 (Dandenong, VIC)	231	0.36 %	\$58,165,722	0.32 %
6210 (Brand, WA)	217	0.34 %	\$58,014,731	0.32 %
3195 (Dandenong, VIC)	159	0.25 %	\$57,470,459	0.32 %
6163 (Brand, WA)	193	0.30 %	\$56,882,862	0.31 %
<b>Total</b>	<b>4,980</b>	<b>7.82 %</b>	<b>\$1,473,019,527</b>	<b>8.11 %</b>

\* One postcode can correspond to multiple suburbs. The name assigned to a postcode in this table is based on its Barcode Sort Plan Area Name 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)	1,741	2.73 %	\$695,672,593	3.83 %
20510 (Western Melbourne, VIC)	2,296	3.61 %	\$684,776,348	3.77 %
50515 (North Metropolitan, WA)	2,115	3.32 %	\$658,624,865	3.63 %
20565 (Southern Melbourne, VIC)	1,547	2.43 %	\$625,637,366	3.45 %
20550 (Eastern Middle Melbourne, VIC)	1,466	2.30 %	\$536,349,657	2.95 %
50520 (South West Metropolitan, WA)	1,809	2.84 %	\$536,218,852	2.95 %
10505 (Inner Sydney, NSW)	1,152	1.81 %	\$488,674,198	2.69 %
10515 (St George-Sutherland, NSW)	1,231	1.93 %	\$454,245,152	2.50 %
20580 (South Eastern Outer Melbourne, VIC)	1,698	2.67 %	\$427,662,083	2.35 %
50510 (East Metropolitan, WA)	1,369	2.15 %	\$382,528,860	2.11 %
10540 (Central Western Sydney, NSW)	1,194	1.87 %	\$367,148,845	2.02 %
50525 (South East Metropolitan, WA)	1,241	1.95 %	\$357,151,574	1.97 %
20545 (Boroondara City, VIC)	643	1.01 %	\$340,547,480	1.88 %
10555 (Lower Northern Sydney, NSW)	733	1.15 %	\$329,174,982	1.81 %
20530 (Northern Middle Melbourne, VIC)	998	1.57 %	\$322,220,329	1.77 %
10560 (Central Northern Sydney, NSW)	712	1.12 %	\$320,580,554	1.77 %
10565 (Northern Beaches, NSW)	647	1.02 %	\$303,701,258	1.67 %
40520 (Southern Adelaide, SA)	1,170	1.84 %	\$270,295,722	1.49 %
20555 (Eastern Outer Melbourne, VIC)	971	1.52 %	\$265,881,661	1.46 %
50505 (Central Metropolitan, WA)	589	0.92 %	\$265,118,260	1.46 %
<b>Total</b>	<b>25,322</b>	<b>39.76 %</b>	<b>\$8,632,210,641</b>	<b>47.53 %</b>

### Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	50,419	79.17 %	\$13,303,454,815	73.26 %
Interest Only	13,266	20.83 %	\$4,856,626,986	26.74 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	63,685	100.00 %	\$18,160,081,801	100.00 %
Low Doc Loans				
No Doc Loans				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	50,419	79.17 %	\$13,303,454,815	73.26 %
Interest Only Loans: > 0 yrs up to and including 1 yr	2,104	3.30 %	\$736,411,173	4.06 %
Interest Only Loans: > 1 yrs up to and including 2 yrs	2,946	4.63 %	\$1,050,534,391	5.78 %
Interest Only Loans: > 2 yrs up to and including 3 yrs	2,915	4.58 %	\$1,054,747,909	5.81 %
Interest Only Loans: > 3 yrs up to and including 4 yrs	2,603	4.09 %	\$1,028,265,165	5.66 %
Interest Only Loans: > 4 yrs up to and including 5 yrs	1,155	1.81 %	\$437,934,774	2.41 %
Interest Only Loans: > 5 yrs up to and including 6 yrs	141	0.22 %	\$48,675,786	0.27 %
Interest Only Loans: > 6 yrs up to and including 7 yrs	365	0.57 %	\$115,131,699	0.63 %
Interest Only Loans: > 7 yrs up to and including 8 yrs	443	0.70 %	\$159,811,761	0.88 %
Interest Only Loans: > 8 yrs up to and including 9 yrs	433	0.68 %	\$164,354,866	0.91 %
Interest Only Loans: > 9 yrs up to and including 10 yrs	161	0.25 %	\$60,759,464	0.33 %
Interest Only Loans: > 10 yrs				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	48,112	75.55 %	\$13,348,160,947	73.50 %
Residential Investment (Full Recourse)	15,573	24.45 %	\$4,811,920,854	26.50 %
Residential Investment (Limited Recourse)				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,418	2.23 %	\$304,188,162	1.68 %
Construction of a dwelling (completed)	2,643	4.15 %	\$805,519,172	4.44 %
Purchase of established dwelling	15,186	23.85 %	\$4,676,974,495	25.75 %
Purchase of new erected dwelling	1,278	2.01 %	\$375,646,488	2.07 %
Refinancing an existing debt from another lender	10,395	16.32 %	\$3,061,030,020	16.86 %
Refinancing an existing debt with ANZ	20,385	32.01 %	\$5,471,097,416	30.13 %
Other	12,380	19.44 %	\$3,465,626,048	19.08 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1,648	2.59 %	\$527,759,974	2.91 %
> 3 up to and including 6 months	3,690	5.79 %	\$1,064,183,831	5.86 %
> 6 up to and including 9 months	4,487	7.05 %	\$1,323,907,077	7.29 %
> 9 up to and including 12 months	5,444	8.55 %	\$1,660,238,121	9.14 %
> 12 up to and including 15 months	4,965	7.80 %	\$1,589,327,677	8.75 %
> 15 up to and including 18 months	4,832	7.59 %	\$1,493,458,026	8.22 %
> 18 up to and including 21 months	4,910	7.71 %	\$1,401,175,116	7.72 %
> 21 up to and including 24 months	6,981	10.96 %	\$1,922,512,705	10.59 %
> 24 up to and including 27 months	6,947	10.91 %	\$1,848,657,671	10.18 %
> 27 up to and including 30 months	4,362	6.85 %	\$1,223,223,294	6.74 %
> 30 up to and including 33 months	2,699	4.24 %	\$768,907,899	4.23 %
> 33 up to and including 36 months	2,192	3.44 %	\$576,406,159	3.17 %
> 36 up to and including 48 months	8,180	12.84 %	\$2,193,559,164	12.08 %
> 48 up to and including 60 months	2,008	3.15 %	\$486,353,959	2.68 %
> 60 up to and including 72 months	340	0.53 %	\$80,411,128	0.44 %
> 72 up to and including 84 months				
> 84 up to and including 96 months				
> 96 up to and including 108 months				
> 108 up to and including 120 months				
> 120 months				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	10	0.02 %	\$58,495	0.00 %
> 1 up to and including 2 years	24	0.04 %	\$388,346	0.00 %
> 2 up to and including 3 years	92	0.14 %	\$2,029,086	0.01 %
> 3 up to and including 4 years	143	0.22 %	\$4,046,682	0.02 %
> 4 up to and including 5 years	117	0.18 %	\$5,077,220	0.03 %
> 5 up to and including 6 years	93	0.15 %	\$4,232,002	0.02 %
> 6 up to and including 7 years	116	0.18 %	\$6,502,401	0.04 %
> 7 up to and including 8 years	271	0.43 %	\$14,973,437	0.08 %
> 8 up to and including 9 years	321	0.50 %	\$18,457,498	0.10 %
> 9 up to and including 10 years	184	0.29 %	\$15,569,376	0.09 %
> 10 up to and including 15 years	1,088	1.71 %	\$135,886,486	0.75 %
> 15 up to and including 20 years	1,808	2.84 %	\$322,151,779	1.77 %
> 20 up to and including 25 years	6,781	10.65 %	\$1,608,766,253	8.86 %
> 25 up to and including 30 years	52,637	82.65 %	\$16,021,942,740	88.23 %
> 30 years				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	62,597	98.29 %	\$17,832,179,299	98.19 %
> 0 days up to and including 30 days	885	1.39 %	\$267,529,069	1.47 %
> 30 days up to and including 60 days	136	0.21 %	\$40,295,241	0.22 %
> 60 days up to and including 90 days	67	0.11 %	\$20,078,192	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				
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	57,701	90.60 %	\$16,444,484,841	90.55 %
Fixed Rate Loans: > 0 up to and including 3 months	1,104	1.73 %	\$313,116,469	1.72 %
Fixed Rate Loans: > 3 up to and including 6 months	219	0.34 %	\$61,361,722	0.34 %
Fixed Rate Loans: > 6 up to and including 9 months	648	1.02 %	\$177,935,266	0.98 %
Fixed Rate Loans: > 9 up to and including 12 months	418	0.66 %	\$112,368,256	0.62 %
Fixed Rate Loans: > 12 up to and including 15 months	1,390	2.18 %	\$426,831,603	2.35 %
Fixed Rate Loans: > 15 up to and including 18 months	395	0.62 %	\$105,488,941	0.58 %
Fixed Rate Loans: > 18 up to and including 21 months	403	0.63 %	\$115,951,169	0.64 %
Fixed Rate Loans: > 21 up to and including 24 months	325	0.51 %	\$95,492,091	0.53 %
Fixed Rate Loans: > 24 up to and including 27 months	230	0.36 %	\$65,945,560	0.36 %
Fixed Rate Loans: > 27 up to and including 30 months	294	0.46 %	\$89,049,894	0.49 %
Fixed Rate Loans: > 30 up to and including 33 months	283	0.44 %	\$80,276,432	0.44 %
Fixed Rate Loans: > 33 up to and including 36 months	90	0.14 %	\$25,106,446	0.14 %
Fixed Rate Loans: > 36 up to and including 48 months	83	0.13 %	\$20,083,548	0.11 %
Fixed Rate Loans: > 48 up to and including 60 months	98	0.15 %	\$26,007,247	0.14 %
Fixed Rate Loans: > 60 months	4	0.01 %	\$582,318	0.00 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,858	21.76 %	\$3,239,850,768	17.84 %
Fortnightly	20,847	32.73 %	\$5,097,001,392	28.07 %
Monthly	28,980	45.51 %	\$9,823,229,641	54.09 %
<b>Total</b>	<b>63,685</b>	<b>100.00 %</b>	<b>\$18,160,081,801</b>	<b>100.00 %</b>

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