

## ANZ NZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 October 2012
Determination Date:	15 November 2012
Trust Payment Date:	19 November 2012

Trustee / Covered Bond Guarantor:	ANZ NZ Covered Bond Trust Limited
Security Trustee:	New Zealand Permanent Trustees Limited
Bond Trustee:	Deutsche Trustee Company Limited
Servicer:	ANZ Bank New Zealand Limited
Trust Manager:	ANZ Capel Court Limited
Asset Monitor:	Deloitte Touche Tohmatsu Limited

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1	F1+
ANZ Long Term Senior Unsecured Rating	Aa3	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 15 November 2012	
<b>Calculation of Adjusted Aggregate Housing Loan Amount</b>	
A	The lesser of:
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio
	\$ 4,587,151,639
	\$ 3,715,341,811
	\$ 3,715,341,811
B	Aggregate amount of any proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date:
	\$ -
C	Aggregate principal balance of any Substitution Assets and Authorised Investments as at the Determination Date:
	\$ -
D	Aggregate amount of Housing Loan Principal Receipts collected by the Servicer during the immediately preceding Collection Period and credited, or to be credited on the immediately succeeding Trust Payment Date, to the GIC Account (without double counting any amounts already covered in B above) but excluding any amounts due to be applied on or before the immediately succeeding Trust Payment Date in accordance with the applicable Priority of Payments:
	\$ -
E	Aggregate amount as at the Determination Date of:
(a)	Sale Proceeds credited to the GIC Account (including, without limitation, the amount of any Sale Proceeds standing to the credit of the Pre-Maturity Ledger); and
(b)	remaining Available Principal Receipts credited to the GIC Account under clause 11.4(h) of the Establishment Deed, in each case without double counting any amounts already covered in D above but excluding any amounts due to be applied on or before the immediately succeeding Trust Payment Date in accordance with the applicable Priority of Payments:
	\$ -
Z	Weighted average remaining maturity of all Covered Bonds x NZ Dollar Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds x Negative Carry Factor x (B+C+D+E)/(A+B+C+D+E) if Interest Rate Swap is in effect, otherwise, one:
	\$ -
<b>Adjusted Aggregate Housing Loan Amount:</b>	
(A+B+C+D+E)-Z	\$ 3,715,341,811
<b>Results of Asset Coverage Test</b>	
Adjusted Aggregate Housing Loan Amount:	\$ 3,715,341,811
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$ 3,100,399,401
Adjusted Aggregate Housing Loan Amount >= NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
Asset Percentage:	80.60%
Contractual Overcollateralisation:	124.07%
Total Overcollateralisation:	148.27%

Note: Terms used in this table have the meaning given to them in Schedule 7 of the Establishment Deed and NZ Definitions Schedule. For the purposes of calculating this ACT, Current Principal Balance is as at the end of the Collection Period and pool composition is as at the current Determination Date (pre purchase and repurchase activities).

## Summary as at 19 November 2012

### Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1 Tranche 1	20 Oct 2011	€ 500,000,000	\$ 867,424,242	1.7348	Annual	3.00%
Series 2012-1	27 Feb 2012	CHF 200,000,000	\$ 262,113,579	1.3106	Quarterly	CHF Libor+80bp
Series 2012-2	27 Feb 2012	CHF 300,000,000	\$ 393,170,369	1.3106	Annual	1.50%
Series 2011-1 Tranche 2	07 Mar 2012	€ 250,000,000	\$ 402,400,335	1.6096	Annual	3.00%
Series 2012-3	18 Sep 2012	€ 750,000,000	\$ 1,175,290,876	1.5671	Annual	1.375%
<b>Total</b>			<b>\$ 3,100,399,401</b>			

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1 Tranche 1	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-1	074474845	CH0149182476	SIX	Hard Bullet	27 Feb 2015	N/A
Series 2012-2	074475019	CH0149182450	SIX	Hard Bullet	27 Feb 2018	N/A
Series 2011-1 Tranche 2	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-3	083036052	XS0830360524	LSE	Soft Bullet	05 Oct 2017	05 Oct 2018

### Funding Summary (NZD)

	Nominal Value	%
Intercompany Loan	\$ 3,100,399,401	100.00%
Demand Loan	\$ 1,496,521,543	48.27%
<b>Total Funding</b>	<b>\$ 4,596,920,944</b>	

### Pool Summary

Acquisition Cut off Date	01 Nov 2012
Current Aggregate Principal Balance (NZD)	\$ 4,596,920,944
Number of Loans	32,892
Number of Loans Groups	21,623
Average Loan Group Size	\$ 212,594
Maximum Loan Group Balance	\$ 1,958,655
Weighted Average Current Loan to Value Ratio (LVR)	56.85%
Weighted Average Current Indexed Loan to Value Ratio (LVR)	56.01%
Weighted Average Interest Rate	5.68
Weighted Average Seasoning (Months)	30.64
Weighted Average Remaining Term (Months)	216.59

### Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	6,320	19.22%	\$ 368,009,971	8.01%
> 25.0% up to and including 30.0%	1,773	5.39%	\$ 189,485,120	4.12%
> 30.0% up to and including 35.0%	1,803	5.48%	\$ 213,044,969	4.63%
> 35.0% up to and including 40.0%	2,051	6.24%	\$ 262,598,465	5.71%
> 40.0% up to and including 45.0%	1,973	6.00%	\$ 274,501,660	5.97%
> 45.0% up to and including 50.0%	2,137	6.50%	\$ 318,149,629	6.92%
> 50.0% up to and including 55.0%	2,202	6.69%	\$ 343,068,558	7.46%
> 55.0% up to and including 60.0%	2,236	6.80%	\$ 351,197,542	7.64%
> 60.0% up to and including 65.0%	2,183	6.64%	\$ 351,045,417	7.64%
> 65.0% up to and including 70.0%	2,411	7.33%	\$ 421,007,998	9.16%
> 70.0% up to and including 75.0%	2,403	7.31%	\$ 449,664,509	9.78%
> 75.0% up to and including 80.0%	3,156	9.60%	\$ 626,596,594	13.63%
> 80.0% up to and including 85.0%	1,289	3.92%	\$ 239,354,082	5.21%
> 85.0% up to and including 90.0%	933	2.84%	\$ 185,122,675	4.03%
> 90.0% up to and including 95.0%	3	0.01%	\$ 984,202	0.02%
> 95.0% up to and including 100.0%	5	0.02%	\$ 494,529	0.01%
> 100.0%	14	0.04%	\$ 2,595,024	0.06%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.0%	6,456	19.63%	\$ 386,958,157	8.42%
> 25.0% up to and including 30.0%	1,840	5.59%	\$ 202,446,703	4.40%
> 30.0% up to and including 35.0%	1,836	5.58%	\$ 220,715,989	4.80%
> 35.0% up to and including 40.0%	2,098	6.38%	\$ 269,547,133	5.86%
> 40.0% up to and including 45.0%	1,997	6.07%	\$ 279,814,011	6.09%
> 45.0% up to and including 50.0%	2,167	6.59%	\$ 336,325,513	7.32%
> 50.0% up to and including 55.0%	2,195	6.67%	\$ 334,765,165	7.28%
> 55.0% up to and including 60.0%	2,240	6.81%	\$ 358,756,113	7.80%
> 60.0% up to and including 65.0%	2,251	6.84%	\$ 372,580,970	8.11%
> 65.0% up to and including 70.0%	2,441	7.42%	\$ 435,704,399	9.48%
> 70.0% up to and including 75.0%	2,495	7.59%	\$ 476,576,507	10.37%
> 75.0% up to and including 80.0%	2,589	7.87%	\$ 508,762,015	11.07%
> 80.0% up to and including 85.0%	1,323	4.02%	\$ 238,355,258	5.19%
> 85.0% up to and including 90.0%	818	2.49%	\$ 152,324,523	3.31%
> 90.0% up to and including 95.0%	98	0.30%	\$ 15,612,247	0.34%
> 95.0% up to and including 100.0%	23	0.07%	\$ 3,180,815	0.07%
> 100.0%	25	0.08%	\$ 4,495,425	0.10%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

\* Based on quarterly data using the latest NZ QV House Price Index values available to the Servicer on each Determination Date falling in January, April, July and October.  
For further information please refer to the Covered Bond Trust Definitions Schedule.

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	2,104	6.40%	\$ 380,781,705	8.28%
> 5.00% up to and including 5.50%	8,940	27.18%	\$ 1,473,352,368	32.05%
> 5.50% up to and including 6.00%	16,537	50.28%	\$ 2,007,399,678	43.67%
> 6.00% up to and including 6.50%	2,643	8.04%	\$ 397,169,270	8.64%
> 6.50% up to and including 7.00%	1,510	4.59%	\$ 216,298,761	4.71%
> 7.00% up to and including 7.50%	414	1.26%	\$ 47,601,175	1.04%
> 7.50% up to and including 8.00%	380	1.16%	\$ 38,788,230	0.84%
> 8.00% up to and including 8.50%	42	0.13%	\$ 3,675,860	0.08%
> 8.50% up to and including 9.00%	283	0.86%	\$ 30,173,102	0.66%
> 9.00% up to and including 9.50%	39	0.12%	\$ 1,680,795	0.04%
> 9.50% up to and including 10.00%	0	0.00%	\$ -	0.00%
> 10.00%	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,112	9.46%	\$ 499,106,582	10.86%
<= 2 Year Fixed	4,335	13.18%	\$ 708,455,914	15.41%
<= 3 Year Fixed	3,523	10.71%	\$ 552,362,887	12.02%
<= 4 Year Fixed	1,657	5.04%	\$ 224,105,053	4.88%
<= 5 Year Fixed	923	2.81%	\$ 133,457,511	2.90%
> 5 Year Fixed	227	0.69%	\$ 22,931,712	0.50%
Total Fixed Rate	13,777	41.89%	\$ 2,140,419,659	46.56%
Total Variable Rate	19,115	58.11%	\$ 2,456,501,285	53.44%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Loan Balance**

	Number of Loan Groups	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	5,333	24.66%	\$ 290,694,768	6.32%
> \$100,000 up to and including \$200,000	6,652	30.76%	\$ 1,011,128,195	22.00%
> \$200,000 up to and including \$300,000	5,066	23.43%	\$ 1,252,765,808	27.25%
> \$300,000 up to and including \$400,000	2,454	11.35%	\$ 846,456,198	18.41%
> \$400,000 up to and including \$500,000	1,090	5.04%	\$ 486,986,411	10.59%
> \$500,000 up to and including \$600,000	464	2.15%	\$ 253,843,880	5.52%
> \$600,000 up to and including \$700,000	243	1.12%	\$ 157,348,190	3.42%
> \$700,000 up to and including \$800,000	116	0.54%	\$ 86,618,290	1.88%
> \$800,000 up to and including \$900,000	71	0.33%	\$ 60,263,935	1.31%
> \$900,000 up to and including \$1.00m	41	0.19%	\$ 38,989,871	0.85%
> \$1.00m up to and including \$1.25m	65	0.30%	\$ 71,774,710	1.56%
> \$1.25m up to and including \$1.50m	21	0.10%	\$ 28,371,739	0.62%
> \$1.50m up to and including \$1.75m	5	0.02%	\$ 7,960,112	0.17%
> \$1.75m up to and including \$2.00m	2	0.01%	\$ 3,718,838	0.08%
> \$2.00m	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>21,623</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	10,854	33.00%	\$ 1,910,354,563	41.56%
Bay of Plenty	1,894	5.76%	\$ 226,408,531	4.93%
Canterbury	3,721	11.32%	\$ 454,668,494	9.89%
Gisborne	384	1.17%	\$ 39,013,733	0.85%
Hawke's Bay	1,097	3.34%	\$ 118,478,266	2.58%
Manawatu	1,551	4.72%	\$ 152,403,631	3.32%
Nelson/Marlborough	773	2.35%	\$ 96,606,452	2.10%
Northland	1,019	3.10%	\$ 118,466,012	2.58%
Otago	2,107	6.41%	\$ 228,047,639	4.96%
Southland	123	0.37%	\$ 9,340,242	0.20%
Taranaki	598	1.82%	\$ 66,678,993	1.45%
Waikato	3,511	10.67%	\$ 450,395,020	9.80%
Wellington	5,046	15.34%	\$ 705,747,520	15.35%
West Coast	214	0.65%	\$ 20,311,846	0.44%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	28,950	88.02%	\$ 3,809,324,417	82.87%
Interest Only	3,942	11.98%	\$ 787,596,526	17.13%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	32,892	100.00%	\$ 4,596,920,944	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	0	0.00%	\$ -	0.00%
> 0 yrs up to and including 1 yrs	280	7.10%	\$ 46,448,450	5.90%
> 1 yrs up to and including 2 yrs	284	7.20%	\$ 49,553,481	6.29%
> 2 yrs up to and including 3 yrs	268	6.80%	\$ 47,377,305	6.02%
> 3 yrs up to and including 4 yrs	329	8.35%	\$ 64,911,234	8.24%
> 4 yrs up to and including 5 yrs	437	11.09%	\$ 84,959,068	10.79%
> 5 yrs up to and including 6 yrs	355	9.01%	\$ 71,354,527	9.06%
> 6 yrs up to and including 7 yrs	545	13.83%	\$ 105,365,228	13.38%
> 7 yrs up to and including 8 yrs	485	12.30%	\$ 98,479,741	12.50%
> 8 yrs up to and including 9 yrs	496	12.58%	\$ 107,458,225	13.64%
> 9 yrs up to and including 10 yrs	455	11.54%	\$ 110,417,080	14.02%
> 10 yrs	8	0.20%	\$ 1,272,188	0.16%
<b>Total</b>	<b>3,942</b>	<b>100.00%</b>	<b>\$ 787,596,526</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	27,268	82.90%	\$ 3,624,150,519	78.84%
Residential Investment (Full Recourse)	5,624	17.10%	\$ 972,770,425	21.16%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	29,523	89.76%	\$ 4,121,394,668	89.66%
Unit/ Flat/ Apartment*	3,369	10.24%	\$ 475,526,276	10.34%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

\* Unit/ Flat/ Apartment - refers to properties with more than one title or dwelling recorded against it.

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	0	0.00%	\$ -	0.00%
> 3 up to and including 6 months	1,234	3.75%	\$ 156,789,721	3.41%
> 6 up to and including 9 months	3,811	11.59%	\$ 640,736,843	13.94%
> 9 up to and including 12 months	2,069	6.29%	\$ 344,781,851	7.50%
> 12 up to and including 15 months	2,530	7.69%	\$ 394,526,479	8.58%
> 15 up to and including 18 months	1,730	5.26%	\$ 251,388,466	5.47%
> 18 up to and including 21 months	1,781	5.41%	\$ 279,958,797	6.09%
> 21 up to and including 24 months	1,467	4.46%	\$ 219,656,710	4.78%
> 24 up to and including 27 months	1,448	4.40%	\$ 209,006,306	4.55%
> 27 up to and including 30 months	1,706	5.19%	\$ 239,815,890	5.22%
> 30 up to and including 33 months	1,522	4.63%	\$ 200,176,230	4.35%
> 33 up to and including 36 months	1,398	4.25%	\$ 184,042,010	4.00%
> 36 up to and including 48 months	4,870	14.81%	\$ 663,124,333	14.43%
> 48 up to and including 60 months	2,107	6.41%	\$ 258,560,500	5.62%
> 60 up to and including 72 months	1,703	5.18%	\$ 212,490,191	4.62%
> 72 up to and including 84 months	1,171	3.56%	\$ 134,420,053	2.92%
> 84 up to and including 96 months	895	2.72%	\$ 92,270,848	2.01%
> 96 up to and including 108 months	546	1.66%	\$ 49,453,585	1.08%
> 108 up to and including 120 months	404	1.23%	\$ 32,944,573	0.72%
> 120 months	500	1.52%	\$ 32,777,559	0.71%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</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	826	2.51%	\$ 49,628,930	1.08%
> 1 up to and including 2 years	1,019	3.10%	\$ 62,587,997	1.36%
> 2 up to and including 3 years	992	3.02%	\$ 66,884,652	1.45%
> 3 up to and including 4 years	1,126	3.42%	\$ 94,244,947	2.05%
> 4 up to and including 5 years	1,181	3.59%	\$ 122,523,783	2.67%
> 5 up to and including 6 years	999	3.04%	\$ 111,533,229	2.43%
> 6 up to and including 7 years	1,251	3.80%	\$ 154,482,005	3.36%
> 7 up to and including 8 years	1,295	3.94%	\$ 161,335,866	3.51%
> 8 up to and including 9 years	1,377	4.19%	\$ 183,240,230	3.99%
> 9 up to and including 10 years	1,371	4.17%	\$ 197,487,067	4.30%
> 10 up to and including 15 years	4,279	13.01%	\$ 511,351,810	11.12%
> 15 up to and including 20 years	4,840	14.71%	\$ 682,561,565	14.85%
> 20 up to and including 25 years	5,291	16.09%	\$ 897,296,138	19.52%
> 25 up to and including 30 years	7,045	21.42%	\$ 1,301,762,725	28.32%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	32,765	99.61%	\$ 4,576,878,332	99.56%
> 0 days up to and including 30 days	100	0.30%	\$ 14,878,874	0.32%
> 30 days up to and including 60 days	19	0.06%	\$ 3,318,973	0.07%
> 60 days up to and including 90 days	7	0.02%	\$ 1,551,929	0.03%
> 90 days up to and including 120 days	1	0.00%	\$ 292,835	0.01%
> 120 days up to and including 150 days	0	0.00%	\$ -	0.00%
> 150 days up to and including 180 days	0	0.00%	\$ -	0.00%
> 180 days	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

**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	0	0.00%	\$ -	0.00%
> 0 up to and including 3 months	1,610	11.69%	\$ 233,862,283	10.93%
> 3 up to and including 6 months	1,945	14.12%	\$ 290,483,672	13.57%
> 6 up to and including 9 months	2,126	15.43%	\$ 333,404,546	15.58%
> 9 up to and including 12 months	1,856	13.47%	\$ 271,870,953	12.70%
> 12 up to and including 15 months	801	5.81%	\$ 128,327,900	6.00%
> 15 up to and including 18 months	2,384	17.30%	\$ 398,407,767	18.61%
> 18 up to and including 21 months	943	6.84%	\$ 153,921,142	7.19%
> 21 up to and including 24 months	792	5.75%	\$ 119,385,501	5.58%
> 24 up to and including 27 months	156	1.13%	\$ 22,948,373	1.07%
> 27 up to and including 30 months	476	3.46%	\$ 83,071,246	3.88%
> 30 up to and including 33 months	218	1.58%	\$ 34,556,693	1.61%
> 33 up to and including 36 months	113	0.82%	\$ 15,516,576	0.72%
> 36 up to and including 48 months	270	1.96%	\$ 41,829,858	1.95%
> 48 up to and including 60 months	87	0.63%	\$ 12,833,149	0.60%
> 60 months	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>13,777</b>	<b>100.00%</b>	<b>\$ 2,140,419,659</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	6,675	20.29%	\$ 795,208,573	17.30%
Fortnightly	15,859	48.22%	\$ 2,101,734,807	45.72%
Monthly	10,358	31.49%	\$ 1,699,977,564	36.98%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>32,892</b>	<b>100.00%</b>	<b>\$ 4,596,920,944</b>	<b>100.00%</b>

<p><b>Trust Manager</b>  ANZ Capel Court Limited  ABN 30 004 768 807  Level 10, 100 Queen Street  Melbourne, Victoria, Australia 3000</p> <p><b>Contacts:</b>  Janine Carter  Manager, Debt Capital Markets Services  Global Capital Markets, ANZ  Phone: (613) 86559038  Facsimile: (613) 8542 5283  Email: Janine.Carter@anz.com</p>	<p><b>Servicer</b>  ANZ Bank New Zealand Limited  Lv10, 170 Featherston Street  Wellington, New Zealand, 6011</p> <p>Anthony Bradshaw  Head of Asset &amp; Liability Management  NZ Treasury, ANZ NZ  Phone: (644) 4366801  Facsimile: (644) 4968608  Email: Anthony.Bradshaw@anz.com</p>
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