

## ANZ NZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	30 September 2012
<b>Determination Date:</b>	15 October 2012
<b>Trust Payment Date:</b>	17 October 2012

<b>Trustee / Covered Bond Guarantor:</b>	ANZ NZ Covered Bond Trust Limited
<b>Security Trustee:</b>	New Zealand Permanent Trustees Limited
<b>Bond Trustee:</b>	Deutsche Trustee Company Limited
<b>Servicer:</b>	ANZ National Bank Limited
<b>Trust Manager:</b>	ANZ Capel Court Limited
<b>Asset Monitor:</b>	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 October 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	\$ 4,777,322,983
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$ 3,870,145,157
		\$ 3,870,145,157
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	\$ 3,870,145,157
<b>Results of Asset Coverage Test</b>		
	Adjusted Aggregate Housing Loan Amount:	\$ 3,870,145,157
	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:	153.50%

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 17 October 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	\$ 1,658,717,854	53.50%
<b>Total Funding</b>	<b>\$ 4,759,117,254</b>	

### Pool Summary

Acquisition Cut off Date	01 Oct 2012
Current Aggregate Principal Balance (NZD)	\$ 4,759,117,254
Number of Loans	33,920
Number of Loans Groups	22,211
Average Loan Group Size	\$ 214,268
Maximum Loan Group Balance	\$ 1,960,141
Weighted Average Current Loan to Value Ratio (LVR)	57.11%
Weighted Average Current Indexed Loan to Value Ratio (LVR)	56.24%
Weighted Average Interest Rate	5.72%
Weighted Average Seasoning (Months)	29.63
Weighted Average Remaining Term (Months)	217.63

### 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%	6,371	18.78%	\$ 368,783,520	7.75%
> 25.0% up to and including 30.0%	1,802	5.31%	\$ 193,183,277	4.06%
> 30.0% up to and including 35.0%	1,835	5.41%	\$ 214,487,656	4.51%
> 35.0% up to and including 40.0%	2,098	6.19%	\$ 269,742,588	5.67%
> 40.0% up to and including 45.0%	2,034	6.00%	\$ 286,828,408	6.03%
> 45.0% up to and including 50.0%	2,265	6.68%	\$ 329,790,220	6.93%
> 50.0% up to and including 55.0%	2,276	6.71%	\$ 356,543,230	7.49%
> 55.0% up to and including 60.0%	2,324	6.85%	\$ 362,068,013	7.61%
> 60.0% up to and including 65.0%	2,265	6.68%	\$ 367,195,474	7.72%
> 65.0% up to and including 70.0%	2,473	7.29%	\$ 432,069,545	9.08%
> 70.0% up to and including 75.0%	2,488	7.33%	\$ 469,188,401	9.86%
> 75.0% up to and including 80.0%	3,298	9.72%	\$ 653,773,196	13.74%
> 80.0% up to and including 85.0%	1,394	4.11%	\$ 258,009,569	5.42%
> 85.0% up to and including 90.0%	975	2.87%	\$ 194,285,766	4.08%
> 90.0% up to and including 95.0%	6	0.02%	\$ 847,853	0.02%
> 95.0% up to and including 100.0%	1	0.00%	\$ 148,980	0.00%
> 100.0%	15	0.04%	\$ 2,171,559	0.05%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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%	6,500	19.16%	\$ 387,118,353	8.13%
> 25.0% up to and including 30.0%	1,883	5.55%	\$ 207,165,574	4.35%
> 30.0% up to and including 35.0%	1,855	5.47%	\$ 220,138,998	4.63%
> 35.0% up to and including 40.0%	2,189	6.45%	\$ 284,046,619	5.97%
> 40.0% up to and including 45.0%	2,068	6.10%	\$ 290,818,370	6.11%
> 45.0% up to and including 50.0%	2,245	6.62%	\$ 344,513,787	7.24%
> 50.0% up to and including 55.0%	2,305	6.80%	\$ 355,100,409	7.46%
> 55.0% up to and including 60.0%	2,322	6.85%	\$ 367,487,111	7.72%
> 60.0% up to and including 65.0%	2,339	6.90%	\$ 388,398,990	8.16%
> 65.0% up to and including 70.0%	2,483	7.32%	\$ 448,788,909	9.43%
> 70.0% up to and including 75.0%	2,592	7.64%	\$ 494,879,497	10.40%
> 75.0% up to and including 80.0%	2,729	8.05%	\$ 534,077,177	11.22%
> 80.0% up to and including 85.0%	1,385	4.08%	\$ 251,911,084	5.29%
> 85.0% up to and including 90.0%	871	2.57%	\$ 161,315,190	3.39%
> 90.0% up to and including 95.0%	106	0.31%	\$ 15,830,987	0.33%
> 95.0% up to and including 100.0%	21	0.06%	\$ 3,303,799	0.07%
> 100.0%	27	0.08%	\$ 4,222,399	0.09%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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%	1,270	3.74%	\$ 254,048,674	5.34%
> 5.00% up to and including 5.50%	9,492	27.98%	\$ 1,581,703,900	33.24%
> 5.50% up to and including 6.00%	17,336	51.11%	\$ 2,113,436,626	44.41%
> 6.00% up to and including 6.50%	2,779	8.19%	\$ 421,189,123	8.85%
> 6.50% up to and including 7.00%	1,776	5.24%	\$ 253,595,459	5.33%
> 7.00% up to and including 7.50%	455	1.34%	\$ 52,465,078	1.10%
> 7.50% up to and including 8.00%	408	1.20%	\$ 43,269,850	0.91%
> 8.00% up to and including 8.50%	44	0.13%	\$ 4,378,248	0.09%
> 8.50% up to and including 9.00%	319	0.94%	\$ 33,234,780	0.70%
> 9.00% up to and including 9.50%	41	0.12%	\$ 1,795,517	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>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,427	7.16%	\$ 398,608,591	8.38%
<= 2 Year Fixed	4,642	13.69%	\$ 760,607,466	15.98%
<= 3 Year Fixed	3,855	11.36%	\$ 603,413,906	12.68%
<= 4 Year Fixed	1,742	5.14%	\$ 236,780,334	4.98%
<= 5 Year Fixed	945	2.79%	\$ 136,665,069	2.87%
> 5 Year Fixed	260	0.77%	\$ 25,443,476	0.53%
<b>Total Fixed Rate</b>	<b>13,871</b>	<b>40.89%</b>	<b>\$ 2,161,518,842</b>	<b>45.42%</b>
<b>Total Variable Rate</b>	<b>20,049</b>	<b>59.11%</b>	<b>\$ 2,597,598,413</b>	<b>54.58%</b>
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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	5,396	24.29%	\$ 293,443,496	6.17%
> \$100,000 up to and including \$200,000	6,826	30.73%	\$ 1,038,701,519	21.83%
> \$200,000 up to and including \$300,000	5,210	23.46%	\$ 1,288,810,124	27.08%
> \$300,000 up to and including \$400,000	2,569	11.57%	\$ 885,932,487	18.62%
> \$400,000 up to and including \$500,000	1,132	5.10%	\$ 505,962,250	10.63%
> \$500,000 up to and including \$600,000	483	2.17%	\$ 264,382,502	5.56%
> \$600,000 up to and including \$700,000	253	1.14%	\$ 164,115,469	3.45%
> \$700,000 up to and including \$800,000	123	0.55%	\$ 91,911,606	1.93%
> \$800,000 up to and including \$900,000	75	0.34%	\$ 63,566,027	1.34%
> \$900,000 up to and including \$1.00m	44	0.20%	\$ 41,766,638	0.88%
> \$1.00m up to and including \$1.25m	68	0.31%	\$ 74,639,752	1.57%
> \$1.25m up to and including \$1.50m	23	0.10%	\$ 31,023,195	0.65%
> \$1.50m up to and including \$1.75m	7	0.03%	\$ 11,141,400	0.23%
> \$1.75m up to and including \$2.00m	2	0.01%	\$ 3,720,789	0.08%
> \$2.00m	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>22,211</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	11,306	33.33%	\$ 1,995,790,158	41.94%
Bay of Plenty	1,935	5.70%	\$ 231,228,925	4.86%
Canterbury	3,821	11.26%	\$ 470,797,484	9.89%
Gisborne	389	1.15%	\$ 39,387,215	0.83%
Hawke's Bay	1,128	3.33%	\$ 121,311,245	2.55%
Manawatu	1,596	4.71%	\$ 157,665,413	3.31%
Nelson/Marlborough	789	2.33%	\$ 99,141,361	2.08%
Northland	1,041	3.07%	\$ 120,247,073	2.53%
Otago	2,176	6.42%	\$ 234,731,088	4.93%
Southland	129	0.38%	\$ 10,272,232	0.22%
Taranaki	607	1.79%	\$ 68,197,427	1.43%
Waikato	3,622	10.68%	\$ 465,191,074	9.77%
Wellington	5,157	15.20%	\$ 724,000,456	15.21%
West Coast	224	0.66%	\$ 21,156,104	0.44%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	29,828	87.94%	\$ 3,937,035,559	82.73%
Interest Only	4,092	12.06%	\$ 822,081,696	17.27%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	33,920	100.00%	\$ 4,759,117,254	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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	296	7.23%	\$ 50,613,285	6.16%
> 1 yrs up to and including 2 yrs	278	6.79%	\$ 48,139,784	5.86%
> 2 yrs up to and including 3 yrs	261	6.38%	\$ 46,949,531	5.71%
> 3 yrs up to and including 4 yrs	342	8.36%	\$ 67,789,764	8.25%
> 4 yrs up to and including 5 yrs	438	10.70%	\$ 85,863,461	10.44%
> 5 yrs up to and including 6 yrs	363	8.87%	\$ 72,662,615	8.84%
> 6 yrs up to and including 7 yrs	549	13.42%	\$ 105,575,121	12.84%
> 7 yrs up to and including 8 yrs	525	12.83%	\$ 106,804,413	12.99%
> 8 yrs up to and including 9 yrs	523	12.78%	\$ 112,998,735	13.75%
> 9 yrs up to and including 10 yrs	512	12.51%	\$ 123,805,404	15.06%
> 10 yrs	5	0.12%	\$ 879,583	0.11%
<b>Total</b>	<b>4,092</b>	<b>100.00%</b>	<b>\$ 822,081,696</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	28,145	82.97%	\$ 3,751,333,911	78.82%
Residential Investment (Full Recourse)	5,775	17.03%	\$ 1,007,783,343	21.18%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	30,422	89.69%	\$ 4,263,009,388	89.58%
Unit/ Flat/ Apartment*	3,498	10.31%	\$ 496,107,867	10.42%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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	253	0.75%	\$ 28,787,149	0.60%
> 3 up to and including 6 months	2,309	6.81%	\$ 358,180,669	7.53%
> 6 up to and including 9 months	3,161	9.32%	\$ 526,129,061	11.06%
> 9 up to and including 12 months	2,418	7.13%	\$ 394,766,053	8.29%
> 12 up to and including 15 months	2,404	7.09%	\$ 371,812,345	7.81%
> 15 up to and including 18 months	1,751	5.16%	\$ 258,199,812	5.43%
> 18 up to and including 21 months	1,781	5.25%	\$ 279,227,617	5.87%
> 21 up to and including 24 months	1,488	4.39%	\$ 219,753,126	4.62%
> 24 up to and including 27 months	1,651	4.87%	\$ 233,516,031	4.91%
> 27 up to and including 30 months	1,657	4.89%	\$ 234,974,494	4.94%
> 30 up to and including 33 months	1,485	4.38%	\$ 199,281,918	4.19%
> 33 up to and including 36 months	1,476	4.35%	\$ 196,231,517	4.12%
> 36 up to and including 48 months	4,750	14.00%	\$ 645,605,980	13.57%
> 48 up to and including 60 months	2,114	6.23%	\$ 257,635,264	5.41%
> 60 up to and including 72 months	1,728	5.09%	\$ 214,537,638	4.51%
> 72 up to and including 84 months	1,194	3.52%	\$ 137,975,636	2.90%
> 84 up to and including 96 months	877	2.59%	\$ 90,407,346	1.90%
> 96 up to and including 108 months	543	1.60%	\$ 49,041,584	1.03%
> 108 up to and including 120 months	392	1.16%	\$ 31,232,988	0.66%
> 120 months	488	1.44%	\$ 31,821,027	0.67%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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	878	2.59%	\$ 54,154,768	1.14%
> 1 up to and including 2 years	1,021	3.01%	\$ 61,197,636	1.29%
> 2 up to and including 3 years	999	2.95%	\$ 67,021,266	1.41%
> 3 up to and including 4 years	1,166	3.44%	\$ 98,017,504	2.06%
> 4 up to and including 5 years	1,205	3.55%	\$ 124,148,039	2.61%
> 5 up to and including 6 years	1,013	2.99%	\$ 114,325,902	2.40%
> 6 up to and including 7 years	1,260	3.71%	\$ 154,923,821	3.26%
> 7 up to and including 8 years	1,354	3.99%	\$ 170,456,193	3.58%
> 8 up to and including 9 years	1,400	4.13%	\$ 188,573,935	3.96%
> 9 up to and including 10 years	1,471	4.34%	\$ 211,508,547	4.44%
> 10 up to and including 15 years	4,356	12.84%	\$ 524,252,530	11.02%
> 15 up to and including 20 years	4,975	14.67%	\$ 703,315,861	14.78%
> 20 up to and including 25 years	5,450	16.07%	\$ 926,868,544	19.48%
> 25 up to and including 30 years	7,372	21.73%	\$ 1,360,352,709	28.58%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	33,785	99.60%	\$ 4,737,772,066	99.55%
> 0 days up to and including 30 days	117	0.34%	\$ 19,355,830	0.41%
> 30 days up to and including 60 days	13	0.04%	\$ 1,468,178	0.03%
> 60 days up to and including 90 days	5	0.01%	\$ 521,181	0.01%
> 90 days up to and including 120 days	0	0.00%	\$ -	0.00%
> 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>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</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	2,065	14.89%	\$ 306,120,313	14.16%
> 3 up to and including 6 months	1,870	13.48%	\$ 277,735,089	12.85%
> 6 up to and including 9 months	2,123	15.31%	\$ 334,092,075	15.46%
> 9 up to and including 12 months	1,561	11.25%	\$ 231,712,471	10.72%
> 12 up to and including 15 months	687	4.95%	\$ 105,109,599	4.86%
> 15 up to and including 18 months	2,128	15.34%	\$ 349,081,650	16.15%
> 18 up to and including 21 months	1,346	9.70%	\$ 231,290,842	10.70%
> 21 up to and including 24 months	714	5.15%	\$ 104,872,725	4.85%
> 24 up to and including 27 months	169	1.22%	\$ 28,171,610	1.30%
> 27 up to and including 30 months	333	2.40%	\$ 51,325,432	2.37%
> 30 up to and including 33 months	345	2.49%	\$ 61,932,434	2.87%
> 33 up to and including 36 months	165	1.19%	\$ 23,959,587	1.11%
> 36 up to and including 48 months	279	2.01%	\$ 43,717,056	2.02%
> 48 up to and including 60 months	86	0.62%	\$ 12,397,960	0.57%
> 60 months	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>13,871</b>	<b>100.00%</b>	<b>\$ 2,161,518,842</b>	<b>100.00%</b>

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	6,879	20.28%	\$ 821,376,379	17.26%
Fortnightly	16,337	48.16%	\$ 2,173,483,319	45.67%
Monthly	10,704	31.56%	\$ 1,764,257,556	37.07%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>33,920</b>	<b>100.00%</b>	<b>\$ 4,759,117,254</b>	<b>100.00%</b>

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