



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	30 November 2013
<b>Determination Date:</b>	16 December 2013
<b>Trust Payment Date:</b>	18 December 2013

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

Ratings Overview	Moody's	Fitch
ANZ Bank New Zealand Limited Short Term Senior Unsecured Rating	P1	F1+
ANZ Bank New Zealand Limited 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

**Calculation of Adjusted Aggregate Housing Loan Amount**

A	The lesser of:		
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$5,278,046,654	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$4,284,093,503	
			\$4,284,093,503
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:		\$0
C	Aggregate principal balance of any Substitution Assets and Authorised Investments as at the Determination Date:		\$0
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:		\$0
E	Current Principal Balance of the Covered Bonds as at the end of the Collection Period and pool composition is as at the current Determination Date (pre purchase and repurchase activities)		\$0
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:		\$0

**Adjusted Aggregate Receivable Amount**

(A+B+C+D+E)-Z \$4,284,093,503

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$4,284,093,503
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$3,912,367,809
Asset Coverage Ratio (NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds / Adjusted Aggregate Housing Loan Amount):	TRUE
Asset Percentage:	81.00%
Contractual Overcollateralisation:	123.46 %
Total Overcollateralisation:	161.12 %

*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 18 December 2013**

**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	EUR 500,000,000	\$867,424,242	1.7348	Annual	3.0000 %
Series 2012-1	27 Feb 2012	CHF 200,000,000	\$262,113,579	1.3106	Quarterly	LIBOR CHF 3 Month + 0.80 %
Series 2012-2	27 Feb 2012	CHF 300,000,000	\$393,170,369	1.3106	Annual	1.5000 %
Series 2011-1 Tranche 2	07 Mar 2012	EUR 250,000,000	\$402,400,335	1.6096	Annual	3.0000 %
Series 2012-3 Tranche 1	18 Sep 2012	EUR 750,000,000	\$1,175,290,876	1.5671	Annual	1.3750 %
Series 2013-1 Tranche 1	24 Sep 2013	EUR 500,000,000	\$811,968,408	1.6239	Annual	1.5000 %
<b>Total</b>	-	-	\$3,912,367,809	-	-	-

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 Tranche 1	083036052	XS0830360524	LSE	Soft Bullet	05 Oct 2017	05 Oct 2018
Series 2013-1 Tranche 1	083036052	XS0973586059	LSE	Soft Bullet	02 Oct 2018	02 Oct 2019

**Funding Summary (NZD)**

	Nominal Value	%
Intercompany Loan	\$3,912,367,809	100.00 %
Demand Loan	\$2,391,370,750	61.12 %
<b>Total Funding</b>	<b>\$6,303,738,559</b>	

**Pool Summary**

Acquisition Cut off Date	01 Dec 2013
Current Aggregate Principal Balance (NZD)	\$6,303,738,559
Number of Loans	43,196
Number of Loan Groups	29,442
Average Loan Group Size	214,107
Maximum Loan Group Balance	\$1,971,024
Weighted Average Current Loan to Value Ratio (LVR)	56.58 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.03 %
Weighted Average Interest Rate	5.37 %
Weighted Average Seasoning (Months)	27.18
Weighted Average Remaining Term (Months)	240.75

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	8,325	19.27 %	\$502,722,471	7.97 %
> 25.00% up to and including 30.00%	2,166	5.01 %	\$242,358,332	3.84 %
> 30.00% up to and including 35.00%	2,384	5.52 %	\$291,393,322	4.62 %
> 35.00% up to and including 40.00%	2,393	5.54 %	\$322,862,736	5.12 %
> 40.00% up to and including 45.00%	2,684	6.21 %	\$389,153,675	6.17 %
> 45.00% up to and including 50.00%	2,830	6.55 %	\$438,542,894	6.96 %
> 50.00% up to and including 55.00%	2,864	6.63 %	\$463,824,249	7.36 %
> 55.00% up to and including 60.00%	2,929	6.78 %	\$487,984,778	7.74 %
> 60.00% up to and including 65.00%	3,063	7.09 %	\$535,779,390	8.50 %
> 65.00% up to and including 70.00%	3,460	8.01 %	\$636,976,019	10.10 %
> 70.00% up to and including 75.00%	3,521	8.15 %	\$683,165,764	10.84 %
> 75.00% up to and including 80.00%	4,624	10.70 %	\$930,196,810	14.76 %
> 80.00% up to and including 85.00%	1,603	3.71 %	\$311,491,597	4.94 %
> 85.00% up to and including 90.00%	341	0.79 %	\$65,745,071	1.04 %
> 90.00% up to and including 95.00%	3	0.01 %	\$488,016	0.01 %
> 95.00% up to and including 100.00%	2	0.00 %	\$586,466	0.01 %
> 100.00%	4	0.01 %	\$466,970	0.01 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</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 25.00%	9,253	21.42 %	\$627,485,915	9.95 %
> 25.00% up to and including 30.00%	2,489	5.76 %	\$290,705,331	4.61 %
> 30.00% up to and including 35.00%	2,579	5.97 %	\$345,755,920	5.48 %
> 35.00% up to and including 40.00%	2,708	6.27 %	\$379,403,132	6.02 %
> 40.00% up to and including 45.00%	2,834	6.56 %	\$434,446,146	6.89 %
> 45.00% up to and including 50.00%	2,921	6.76 %	\$482,556,971	7.66 %
> 50.00% up to and including 55.00%	3,082	7.13 %	\$508,726,816	8.07 %
> 55.00% up to and including 60.00%	3,165	7.33 %	\$566,455,569	8.99 %
> 60.00% up to and including 65.00%	3,332	7.71 %	\$629,525,906	9.99 %
> 65.00% up to and including 70.00%	3,353	7.76 %	\$643,659,424	10.21 %
> 70.00% up to and including 75.00%	3,156	7.31 %	\$606,260,254	9.62 %
> 75.00% up to and including 80.00%	2,845	6.59 %	\$543,078,301	8.62 %
> 80.00% up to and including 85.00%	1,181	2.73 %	\$200,985,470	3.19 %
> 85.00% up to and including 90.00%	203	0.47 %	\$30,472,372	0.48 %
> 90.00% up to and including 95.00%	38	0.09 %	\$6,012,644	0.10 %
> 95.00% up to and including 100.00%	10	0.02 %	\$1,770,134	0.03 %
> 100.00%	47	0.11 %	\$6,438,254	0.10 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</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%	9,695	22.44 %	\$1,834,492,715	29.10 %
> 5.00% up to and including 5.50%	15,437	35.74 %	\$2,336,598,423	37.07 %
> 5.50% up to and including 6.00%	16,020	37.09 %	\$1,862,164,333	29.54 %
> 6.00% up to and including 6.50%	1,058	2.45 %	\$151,780,630	2.41 %
> 6.50% up to and including 7.00%	695	1.61 %	\$91,488,584	1.45 %
> 7.00% up to and including 7.50%	141	0.33 %	\$14,330,561	0.23 %
> 7.50% up to and including 8.00%	100	0.23 %	\$8,772,708	0.14 %
> 8.00% up to and including 8.50%	34	0.08 %	\$3,010,404	0.05 %
> 8.50% up to and including 9.00%	15	0.03 %	\$1,085,750	0.02 %
> 9.00% up to and including 9.50%	1	0.00 %	\$14,450	0.00 %
> 9.50% up to and including 10.00%	0	0.00 %	\$0	0.00 %
> 10.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	9,001	20.84 %	\$1,417,986,488	22.49 %
<= 2 Year Fixed	10,444	24.18 %	\$1,933,710,731	30.68 %
<= 3 Year Fixed	1,619	3.75 %	\$269,918,699	4.28 %
<= 4 Year Fixed	2,300	5.32 %	\$361,627,652	5.74 %
<= 5 Year Fixed	1,131	2.62 %	\$173,188,255	2.75 %
> 5 Year Fixed	57	0.13 %	\$6,334,254	0.10 %
Total Fixed Rate	24,552	56.84 %	\$4,162,766,078	66.04 %
Total Variable Rate	18,644	43.16 %	\$2,140,972,481	33.96 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	7,268	24.69 %	\$385,801,312	6.12 %
> \$100,000 up to and including \$200,000	8,737	29.68 %	\$1,328,718,284	21.08 %
> \$200,000 up to and including \$300,000	6,913	23.48 %	\$1,707,725,542	27.09 %
> \$300,000 up to and including \$400,000	3,523	11.97 %	\$1,218,605,060	19.33 %
> \$400,000 up to and including \$500,000	1,558	5.29 %	\$694,242,714	11.01 %
> \$500,000 up to and including \$600,000	715	2.43 %	\$391,153,951	6.21 %
> \$600,000 up to and including \$700,000	321	1.09 %	\$205,968,990	3.27 %
> \$700,000 up to and including \$800,000	163	0.55 %	\$122,259,341	1.94 %
> \$800,000 up to and including \$900,000	87	0.30 %	\$73,700,479	1.17 %
> \$900,000 up to and including \$1.00m	55	0.19 %	\$52,006,019	0.83 %
> \$1.00m up to and including \$1.25m	72	0.24 %	\$79,872,901	1.27 %
> \$1.25m up to and including \$1.50m	19	0.06 %	\$25,446,700	0.40 %
> \$1.50m up to and including \$1.75m	8	0.03 %	\$12,514,416	0.20 %
> \$1.75m up to and including \$2.00m	3	0.01 %	\$5,722,849	0.09 %
<b>Total</b>	<b>29,442</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	14,348	33.22 %	\$2,687,000,321	42.63 %
Bay of Plenty	2,438	5.64 %	\$299,047,906	4.74 %
Canterbury	5,210	12.06 %	\$687,847,653	10.91 %
Gisborne	415	0.96 %	\$43,181,845	0.69 %
Hawke's Bay	1,466	3.39 %	\$160,361,579	2.54 %
Manawatu-Wanganui	2,194	5.08 %	\$218,831,414	3.47 %
Nelson/Marlborough	1,069	2.47 %	\$139,388,709	2.21 %
Northland	1,265	2.93 %	\$150,597,769	2.39 %
Otago	2,704	6.26 %	\$301,972,022	4.79 %
Southland	127	0.29 %	\$12,558,157	0.20 %
Taranaki	720	1.67 %	\$84,195,879	1.34 %
Waikato	4,521	10.47 %	\$590,354,822	9.37 %
Wellington	6,381	14.77 %	\$896,008,733	14.21 %
West Coast	338	0.78 %	\$32,391,750	0.51 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	40,699	94.22 %	\$5,814,909,354	92.25 %
Interest Only	2,497	5.78 %	\$488,829,205	7.75 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	43,196	100.00 %	\$6,303,738,559	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	233	9.33 %	\$38,693,825	7.92 %
> 1 up to and including 2 years	213	8.53 %	\$36,149,109	7.40 %
> 2 up to and including 3 years	206	8.25 %	\$40,128,029	8.21 %
> 3 up to and including 4 years	282	11.29 %	\$56,203,599	11.50 %
> 4 up to and including 5 years	255	10.21 %	\$47,183,880	9.65 %
> 5 up to and including 6 years	352	14.10 %	\$66,764,901	13.66 %
> 6 up to and including 7 years	292	11.69 %	\$58,771,894	12.02 %
> 7 up to and including 8 years	304	12.17 %	\$66,351,183	13.57 %
> 8 up to and including 9 years	287	11.49 %	\$65,045,414	13.31 %
> 9 up to and including 10 years	69	2.76 %	\$12,354,614	2.53 %
>10 years	4	0.16 %	\$1,182,756	0.24 %
<b>Total</b>	<b>2,497</b>	<b>100.00 %</b>	<b>\$488,829,205</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	36,634	84.81 %	\$5,148,032,176	81.67 %
Residential Investment (Full Recourse)	6,562	15.19 %	\$1,155,706,382	18.33 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	38,677	89.54 %	\$5,662,672,126	89.83 %
Unit/ Flat/ Apartment*	4,519	10.46 %	\$641,066,433	10.17 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</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	1,177	2.72 %	\$126,830,566	2.01 %
> 3 up to and including 6 months	4,372	10.12 %	\$664,675,854	10.54 %
> 6 up to and including 9 months	4,423	10.24 %	\$719,575,725	11.42 %
> 9 up to and including 12 months	4,094	9.48 %	\$667,476,330	10.59 %
> 12 up to and including 15 months	3,004	6.95 %	\$488,593,761	7.75 %
> 15 up to and including 18 months	2,015	4.66 %	\$331,099,732	5.25 %
> 18 up to and including 21 months	3,092	7.16 %	\$508,258,721	8.06 %
> 21 up to and including 24 months	1,769	4.10 %	\$284,439,227	4.51 %
> 24 up to and including 27 months	1,778	4.12 %	\$272,928,545	4.33 %
> 27 up to and including 30 months	1,438	3.33 %	\$203,388,791	3.23 %
> 30 up to and including 33 months	1,276	2.95 %	\$189,488,649	3.01 %
> 33 up to and including 36 months	1,128	2.61 %	\$167,519,469	2.66 %
> 36 up to and including 48 months	4,361	10.10 %	\$578,534,353	9.18 %
> 48 up to and including 60 months	3,648	8.45 %	\$488,876,720	7.76 %
> 60 up to and including 72 months	1,519	3.52 %	\$184,606,427	2.93 %
> 72 up to and including 84 months	1,291	2.99 %	\$158,014,297	2.51 %
> 84 up to and including 96 months	950	2.20 %	\$108,911,943	1.73 %
> 96 up to and including 108 months	708	1.64 %	\$70,658,181	1.12 %
> 108 up to and including 120 months	456	1.06 %	\$40,959,934	0.65 %
> 120 months	697	1.61 %	\$48,901,335	0.78 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 0	1	0.00 %	\$361	0.00 %
up to and including 1 year	966	2.24 %	\$43,823,692	0.70 %
> 1 up to and including 2 years	1,150	2.66 %	\$52,056,555	0.83 %
> 2 up to and including 3 years	1,225	2.84 %	\$68,616,791	1.09 %
> 3 up to and including 4 years	1,307	3.03 %	\$97,221,835	1.54 %
> 4 up to and including 5 years	1,352	3.13 %	\$100,522,902	1.59 %
> 5 up to and including 6 years	1,232	2.85 %	\$122,565,041	1.94 %
> 6 up to and including 7 years	1,288	2.98 %	\$131,880,775	2.09 %
> 7 up to and including 8 years	1,305	3.02 %	\$146,554,182	2.32 %
> 8 up to and including 9 years	1,422	3.29 %	\$168,796,284	2.68 %
> 9 up to and including 10 years	1,535	3.55 %	\$149,126,530	2.37 %
> 10 up to and including 15 years	5,743	13.30 %	\$724,876,285	11.50 %
> 15 up to and including 20 years	6,312	14.61 %	\$971,320,113	15.41 %
> 20 up to and including 25 years	6,834	15.82 %	\$1,205,680,140	19.13 %
> 25 up to and including 30 years	11,524	26.68 %	\$2,320,697,072	36.81 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	43,048	99.66 %	\$6,278,611,168	99.60 %
> 0 days up to and including 30 days	128	0.30 %	\$20,309,989	0.32 %
> 30 days up to and including 60 days	16	0.04 %	\$4,324,812	0.07 %
> 60 days up to and including 90 days	4	0.01 %	\$492,590	0.01 %
> 90 days up to and including 120 days	0	0.00 %	\$0	0.00 %
> 120 days up to and including 150 days	0	0.00 %	\$0	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	2,950	12.02 %	\$475,193,461	11.42 %
> 3 up to and including 6 months	4,977	20.27 %	\$805,080,390	19.34 %
> 6 up to and including 9 months	4,137	16.85 %	\$664,074,951	15.95 %
> 9 up to and including 12 months	3,179	12.95 %	\$539,804,809	12.97 %
> 12 up to and including 15 months	1,992	8.11 %	\$381,362,112	9.16 %
> 15 up to and including 18 months	2,272	9.25 %	\$431,987,275	10.38 %
> 18 up to and including 21 months	1,852	7.54 %	\$345,392,195	8.30 %
> 21 up to and including 24 months	787	3.21 %	\$118,574,149	2.85 %
> 24 up to and including 27 months	261	1.06 %	\$40,456,578	0.97 %
> 27 up to and including 30 months	464	1.89 %	\$84,766,711	2.04 %
> 30 up to and including 33 months	610	2.48 %	\$103,926,163	2.50 %
> 33 up to and including 36 months	235	0.96 %	\$35,469,007	0.85 %
> 36 up to and including 48 months	398	1.62 %	\$63,017,883	1.51 %
> 48 up to and including 60 months	438	1.78 %	\$73,660,396	1.77 %
<b>Total</b>	<b>24,552</b>	<b>100.00 %</b>	<b>\$4,162,766,078</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,854	22.81 %	\$1,269,436,896	20.14 %
Fortnightly	22,217	51.43 %	\$3,174,960,265	50.37 %
Monthly	11,125	25.75 %	\$1,859,341,398	29.50 %
<b>Total</b>	<b>43,196</b>	<b>100.00 %</b>	<b>\$6,303,738,559</b>	<b>100.00 %</b>

