



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	30 November 2014
<b>Determination Date:</b>	15 December 2014
<b>Trust Payment Date:</b>	17 December 2014

<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>	KPMG

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	Pass

**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	\$7,031,522,881
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,003,195,151
		\$6,003,195,151
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	$\frac{\text{Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio} + \text{Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio}}{\text{Weighted average remaining maturity of all Covered Bonds} \times \text{NZ Dollar Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds} \times \text{Negative Carry Factor} \times (\text{B} + \text{C} + \text{D} + \text{E}) / (\text{A} + \text{B} + \text{C} + \text{D} + \text{E})}$	\$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 \$6,003,195,151

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$6,003,195,151
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$3,912,367,809
$\frac{\text{Adjusted Aggregate Housing Loan Amount}}{\text{NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds}}$	TRUE
Asset Percentage:	85.32%
Contractual Overcollateralisation:	117.21 %
Total Overcollateralisation:	192.84 %

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 December 2014**

**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	\$3,632,087,242	92.84 %
<b>Total Funding</b>	<b>\$7,544,455,050</b>	

**Pool Summary**

Acquisition Cut off Date	01 Dec 2014
Current Aggregate Principal Balance (NZD)	\$7,544,455,050
Number of Loans	50,680
Number of Loan Groups	33,989
Average Loan Group Size	221,968
Maximum Loan Group Balance	\$1,976,891
Weighted Average Current Loan to Value Ratio (LVR)	57.46 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	54.34 %
Weighted Average Interest Rate	5.84 %
Weighted Average Seasoning (Months)	26.40
Weighted Average Remaining Term (Months)	255.30

**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%	9,339	18.43 %	\$539,603,014	7.15 %
> 25.00% up to and including 30.00%	2,529	4.99 %	\$276,776,509	3.67 %
> 30.00% up to and including 35.00%	2,554	5.04 %	\$305,903,006	4.05 %
> 35.00% up to and including 40.00%	2,895	5.71 %	\$379,995,044	5.04 %
> 40.00% up to and including 45.00%	2,908	5.74 %	\$421,778,873	5.59 %
> 45.00% up to and including 50.00%	3,185	6.28 %	\$487,417,674	6.46 %
> 50.00% up to and including 55.00%	3,224	6.36 %	\$515,257,316	6.83 %
> 55.00% up to and including 60.00%	3,637	7.18 %	\$609,004,178	8.07 %
> 60.00% up to and including 65.00%	3,663	7.23 %	\$674,487,363	8.94 %
> 65.00% up to and including 70.00%	4,391	8.66 %	\$874,212,345	11.59 %
> 70.00% up to and including 75.00%	4,710	9.29 %	\$894,607,440	11.86 %
> 75.00% up to and including 80.00%	6,714	13.25 %	\$1,391,878,600	18.45 %
> 80.00% up to and including 85.00%	779	1.54 %	\$146,497,469	1.94 %
> 85.00% up to and including 90.00%	147	0.29 %	\$26,148,484	0.35 %
> 90.00% up to and including 95.00%	1	0.00 %	\$115,726	0.00 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	4	0.01 %	\$772,007	0.01 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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%	10,354	20.43 %	\$667,577,573	8.85 %
> 25.00% up to and including 30.00%	2,818	5.56 %	\$327,858,120	4.35 %
> 30.00% up to and including 35.00%	2,755	5.44 %	\$356,819,028	4.73 %
> 35.00% up to and including 40.00%	3,047	6.01 %	\$428,094,064	5.67 %
> 40.00% up to and including 45.00%	3,129	6.17 %	\$473,569,597	6.28 %
> 45.00% up to and including 50.00%	3,512	6.93 %	\$572,321,411	7.59 %
> 50.00% up to and including 55.00%	3,500	6.91 %	\$597,171,579	7.92 %
> 55.00% up to and including 60.00%	3,818	7.53 %	\$684,821,262	9.08 %
> 60.00% up to and including 65.00%	3,826	7.55 %	\$742,666,900	9.84 %
> 65.00% up to and including 70.00%	4,176	8.24 %	\$848,574,882	11.25 %
> 70.00% up to and including 75.00%	3,980	7.85 %	\$756,063,564	10.02 %
> 75.00% up to and including 80.00%	4,843	9.56 %	\$949,810,830	12.59 %
> 80.00% up to and including 85.00%	758	1.50 %	\$116,102,916	1.54 %
> 85.00% up to and including 90.00%	131	0.26 %	\$18,077,015	0.24 %
> 90.00% up to and including 95.00%	12	0.02 %	\$1,574,853	0.02 %
> 95.00% up to and including 100.00%	8	0.02 %	\$1,697,186	0.02 %
> 100.00%	13	0.03 %	\$1,654,269	0.02 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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%	2,479	4.89 %	\$601,362,043	7.97 %
> 5.00% up to and including 5.50%	7,933	15.65 %	\$1,466,290,747	19.44 %
> 5.50% up to and including 6.00%	20,107	39.67 %	\$3,287,453,667	43.57 %
> 6.00% up to and including 6.50%	10,341	20.40 %	\$1,230,708,477	16.31 %
> 6.50% up to and including 7.00%	9,581	18.90 %	\$936,444,956	12.41 %
> 7.00% up to and including 7.50%	155	0.31 %	\$16,068,905	0.21 %
> 7.50% up to and including 8.00%	72	0.14 %	\$5,354,864	0.07 %
> 8.00% up to and including 8.50%	6	0.01 %	\$386,800	0.01 %
> 8.50% up to and including 9.00%	6	0.01 %	\$384,592	0.01 %
> 9.00% up to and including 9.50%	0	0.00 %	\$0	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>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,898	15.58 %	\$1,306,062,397	17.31 %
<= 2 Year Fixed	10,613	20.94 %	\$1,888,103,210	25.03 %
<= 3 Year Fixed	11,302	22.30 %	\$1,904,287,930	25.24 %
<= 4 Year Fixed	5,814	11.47 %	\$969,383,216	12.85 %
<= 5 Year Fixed	1,055	2.08 %	\$162,114,116	2.15 %
> 5 Year Fixed	53	0.10 %	\$4,816,180	0.06 %
Total Fixed Rate	36,735	72.48 %	\$6,234,767,048	82.64 %
Total Variable Rate	13,945	27.52 %	\$1,309,688,002	17.36 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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	8,243	24.25 %	\$436,398,615	5.78 %
> \$100,000 up to and including \$200,000	9,591	28.22 %	\$1,453,670,486	19.27 %
> \$200,000 up to and including \$300,000	7,927	23.32 %	\$1,962,963,304	26.02 %
> \$300,000 up to and including \$400,000	4,296	12.64 %	\$1,485,778,693	19.69 %
> \$400,000 up to and including \$500,000	2,013	5.92 %	\$898,421,256	11.91 %
> \$500,000 up to and including \$600,000	926	2.72 %	\$504,742,677	6.69 %
> \$600,000 up to and including \$700,000	410	1.21 %	\$264,287,100	3.50 %
> \$700,000 up to and including \$800,000	246	0.72 %	\$184,810,149	2.45 %
> \$800,000 up to and including \$900,000	109	0.32 %	\$92,020,490	1.22 %
> \$900,000 up to and including \$1.00m	72	0.21 %	\$68,092,539	0.90 %
> \$1.00m up to and including \$1.25m	101	0.30 %	\$111,028,828	1.47 %
> \$1.25m up to and including \$1.50m	36	0.11 %	\$49,315,359	0.65 %
> \$1.50m up to and including \$1.75m	10	0.03 %	\$15,785,727	0.21 %
> \$1.75m up to and including \$2.00m	9	0.03 %	\$17,139,826	0.23 %
<b>Total</b>	<b>33,989</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	16,279	32.12 %	\$3,270,976,901	43.36 %
Bay of Plenty	2,874	5.67 %	\$352,664,422	4.67 %
Canterbury	6,682	13.18 %	\$905,866,147	12.01 %
Gisborne	476	0.94 %	\$48,650,982	0.64 %
Hawke's Bay	1,645	3.25 %	\$177,919,647	2.36 %
Manawatu-Wanganui	2,695	5.32 %	\$258,187,384	3.42 %
Nelson/Marlborough	1,322	2.61 %	\$167,626,768	2.22 %
Northland	1,458	2.88 %	\$163,278,757	2.16 %
Otago	3,181	6.28 %	\$348,711,560	4.62 %
Southland	139	0.27 %	\$13,384,417	0.18 %
Taranaki	860	1.70 %	\$102,478,617	1.36 %
Waikato	5,320	10.50 %	\$697,865,283	9.25 %
Wellington	7,327	14.46 %	\$998,710,204	13.24 %
West Coast	422	0.83 %	\$38,133,962	0.51 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	48,916	96.52 %	\$7,198,404,263	95.41 %
Interest Only	1,764	3.48 %	\$346,050,787	4.59 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	50,680	100.00 %	\$7,544,455,050	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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	166	9.41 %	\$28,185,183	8.14 %
> 1 up to and including 2 years	180	10.20 %	\$32,044,958	9.26 %
> 2 up to and including 3 years	214	12.13 %	\$45,056,404	13.02 %
> 3 up to and including 4 years	186	10.54 %	\$32,336,345	9.34 %
> 4 up to and including 5 years	249	14.12 %	\$47,403,951	13.70 %
> 5 up to and including 6 years	188	10.66 %	\$36,808,008	10.64 %
> 6 up to and including 7 years	193	10.94 %	\$40,590,548	11.73 %
> 7 up to and including 8 years	173	9.81 %	\$37,947,099	10.97 %
> 8 up to and including 9 years	61	3.46 %	\$11,966,500	3.46 %
> 9 up to and including 10 years	150	8.50 %	\$33,166,434	9.58 %
>10 years	4	0.23 %	\$545,358	0.16 %
<b>Total</b>	<b>1,764</b>	<b>100.00 %</b>	<b>\$346,050,787</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	43,323	85.48 %	\$6,201,932,896	82.21 %
Residential Investment (Full Recourse)	7,357	14.52 %	\$1,342,522,154	17.79 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	45,437	89.65 %	\$6,808,903,134	90.25 %
Unit/ Flat/ Apartment*	5,243	10.35 %	\$735,551,916	9.75 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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	1,268	2.50 %	\$217,870,431	2.89 %
> 3 up to and including 6 months	3,438	6.78 %	\$549,047,526	7.28 %
> 6 up to and including 9 months	5,426	10.71 %	\$859,746,262	11.40 %
> 9 up to and including 12 months	4,131	8.15 %	\$642,136,447	8.51 %
> 12 up to and including 15 months	4,121	8.13 %	\$621,508,604	8.24 %
> 15 up to and including 18 months	4,474	8.83 %	\$695,796,270	9.22 %
> 18 up to and including 21 months	4,067	8.02 %	\$665,640,553	8.82 %
> 21 up to and including 24 months	3,225	6.36 %	\$531,851,709	7.05 %
> 24 up to and including 27 months	2,164	4.27 %	\$333,232,728	4.42 %
> 27 up to and including 30 months	1,449	2.86 %	\$225,461,606	2.99 %
> 30 up to and including 33 months	2,013	3.97 %	\$315,520,536	4.18 %
> 33 up to and including 36 months	1,217	2.40 %	\$184,916,499	2.45 %
> 36 up to and including 48 months	3,989	7.87 %	\$562,134,601	7.45 %
> 48 up to and including 60 months	3,084	6.09 %	\$390,732,457	5.18 %
> 60 up to and including 72 months	2,494	4.92 %	\$322,284,558	4.27 %
> 72 up to and including 84 months	1,097	2.16 %	\$124,678,235	1.65 %
> 84 up to and including 96 months	935	1.84 %	\$114,215,313	1.51 %
> 96 up to and including 108 months	701	1.38 %	\$76,198,301	1.01 %
> 108 up to and including 120 months	546	1.08 %	\$50,405,251	0.67 %
> 120 months	841	1.66 %	\$61,077,164	0.81 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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	1,074	2.12 %	\$34,942,907	0.46 %
> 1 up to and including 2 years	1,351	2.67 %	\$52,050,114	0.69 %
> 2 up to and including 3 years	1,453	2.87 %	\$78,870,888	1.05 %
> 3 up to and including 4 years	1,523	3.01 %	\$82,563,477	1.09 %
> 4 up to and including 5 years	1,473	2.91 %	\$103,521,759	1.37 %
> 5 up to and including 6 years	1,254	2.47 %	\$101,918,640	1.35 %
> 6 up to and including 7 years	1,293	2.55 %	\$116,901,583	1.55 %
> 7 up to and including 8 years	1,302	2.57 %	\$129,978,635	1.72 %
> 8 up to and including 9 years	1,533	3.02 %	\$138,935,855	1.84 %
> 9 up to and including 10 years	1,616	3.19 %	\$164,446,802	2.18 %
> 10 up to and including 15 years	6,429	12.69 %	\$798,346,395	10.58 %
> 15 up to and including 20 years	6,923	13.66 %	\$1,046,514,944	13.87 %
> 20 up to and including 25 years	7,885	15.56 %	\$1,372,016,737	18.19 %
> 25 up to and including 30 years	15,571	30.72 %	\$3,323,446,313	44.05 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	50,372	99.39 %	\$7,495,926,515	99.36 %
> 0 days up to and including 30 days	230	0.45 %	\$36,324,482	0.48 %
> 30 days up to and including 60 days	51	0.10 %	\$8,395,833	0.11 %
> 60 days up to and including 90 days	26	0.05 %	\$3,623,646	0.05 %
> 90 days up to and including 120 days	1	0.00 %	\$184,575	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>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</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	4,929	13.42 %	\$873,744,050	14.01 %
> 3 up to and including 6 months	4,582	12.47 %	\$791,917,178	12.70 %
> 6 up to and including 9 months	3,991	10.86 %	\$685,608,561	11.00 %
> 9 up to and including 12 months	4,224	11.50 %	\$705,238,522	11.31 %
> 12 up to and including 15 months	1,904	5.18 %	\$308,645,615	4.95 %
> 15 up to and including 18 months	4,537	12.35 %	\$753,955,664	12.09 %
> 18 up to and including 21 months	4,836	13.16 %	\$802,150,916	12.87 %
> 21 up to and including 24 months	2,631	7.16 %	\$469,584,176	7.53 %
> 24 up to and including 27 months	751	2.04 %	\$122,252,921	1.96 %
> 27 up to and including 30 months	1,467	3.99 %	\$250,145,145	4.01 %
> 30 up to and including 33 months	1,149	3.13 %	\$192,018,356	3.08 %
> 33 up to and including 36 months	494	1.34 %	\$86,715,133	1.39 %
> 36 up to and including 48 months	878	2.39 %	\$140,176,449	2.25 %
> 48 up to and including 60 months	362	0.99 %	\$52,614,362	0.84 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>36,735</b>	<b>100.00 %</b>	<b>\$6,234,767,048</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,795	25.25 %	\$1,690,491,168	22.41 %
Fortnightly	26,369	52.03 %	\$3,850,560,803	51.04 %
Monthly	11,516	22.72 %	\$2,003,403,079	26.55 %
<b>Total</b>	<b>50,680</b>	<b>100.00 %</b>	<b>\$7,544,455,050</b>	<b>100.00 %</b>

