



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2014
<b>Determination Date:</b>	17 February 2014
<b>Trust Payment Date:</b>	19 February 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>	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	\$6,006,535,055
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$4,875,887,904
		\$4,875,887,904
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	\$4,875,887,904
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**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$4,875,887,904
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:	151.59 %

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 February 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	\$2,018,569,769	51.59 %
<b>Total Funding</b>	<b>\$5,930,937,578</b>	

**Pool Summary**

Acquisition Cut off Date	01 Feb 2014
Current Aggregate Principal Balance (NZD)	\$5,930,937,578
Number of Loans	40,886
Number of Loan Groups	28,081
Average Loan Group Size	211,208
Maximum Loan Group Balance	\$1,962,765
Weighted Average Current Loan to Value Ratio (LVR)	55.91 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	52.54 %
Weighted Average Interest Rate	5.37 %
Weighted Average Seasoning (Months)	29.04
Weighted Average Remaining Term (Months)	239.14

**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%	8,118	19.86 %	\$493,600,100	8.32 %
> 25.00% up to and including 30.00%	2,127	5.20 %	\$238,930,824	4.03 %
> 30.00% up to and including 35.00%	2,389	5.84 %	\$294,444,635	4.96 %
> 35.00% up to and including 40.00%	2,271	5.55 %	\$306,054,728	5.16 %
> 40.00% up to and including 45.00%	2,582	6.32 %	\$376,538,925	6.35 %
> 45.00% up to and including 50.00%	2,757	6.74 %	\$420,968,826	7.10 %
> 50.00% up to and including 55.00%	2,663	6.51 %	\$440,267,759	7.42 %
> 55.00% up to and including 60.00%	2,725	6.66 %	\$452,472,870	7.63 %
> 60.00% up to and including 65.00%	2,914	7.13 %	\$521,868,670	8.80 %
> 65.00% up to and including 70.00%	3,243	7.93 %	\$597,860,596	10.08 %
> 70.00% up to and including 75.00%	3,316	8.11 %	\$637,100,819	10.74 %
> 75.00% up to and including 80.00%	4,112	10.06 %	\$822,887,378	13.87 %
> 80.00% up to and including 85.00%	1,376	3.37 %	\$270,168,305	4.56 %
> 85.00% up to and including 90.00%	282	0.69 %	\$56,586,601	0.95 %
> 90.00% up to and including 95.00%	2	0.00 %	\$294,204	0.00 %
> 95.00% up to and including 100.00%	2	0.00 %	\$216,968	0.00 %
> 100.00%	7	0.02 %	\$675,369	0.01 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</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%	9,030	22.09 %	\$611,599,575	10.31 %
> 25.00% up to and including 30.00%	2,423	5.93 %	\$285,778,113	4.82 %
> 30.00% up to and including 35.00%	2,484	6.08 %	\$329,737,888	5.56 %
> 35.00% up to and including 40.00%	2,608	6.38 %	\$369,800,309	6.24 %
> 40.00% up to and including 45.00%	2,671	6.53 %	\$412,296,319	6.95 %
> 45.00% up to and including 50.00%	2,814	6.88 %	\$460,595,542	7.77 %
> 50.00% up to and including 55.00%	2,872	7.02 %	\$472,547,173	7.97 %
> 55.00% up to and including 60.00%	2,982	7.29 %	\$535,282,084	9.03 %
> 60.00% up to and including 65.00%	3,126	7.65 %	\$599,106,445	10.10 %
> 65.00% up to and including 70.00%	3,082	7.54 %	\$593,505,047	10.01 %
> 70.00% up to and including 75.00%	2,926	7.16 %	\$555,861,926	9.37 %
> 75.00% up to and including 80.00%	2,591	6.34 %	\$491,741,285	8.29 %
> 80.00% up to and including 85.00%	1,011	2.47 %	\$173,342,735	2.92 %
> 85.00% up to and including 90.00%	184	0.45 %	\$27,247,594	0.46 %
> 90.00% up to and including 95.00%	25	0.06 %	\$3,838,564	0.06 %
> 95.00% up to and including 100.00%	12	0.03 %	\$2,143,128	0.04 %
> 100.00%	45	0.11 %	\$6,513,852	0.11 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</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%	9,006	22.03 %	\$1,689,661,505	28.49 %
> 5.00% up to and including 5.50%	14,797	36.19 %	\$2,215,171,687	37.35 %
> 5.50% up to and including 6.00%	14,948	36.56 %	\$1,741,861,209	29.37 %
> 6.00% up to and including 6.50%	1,194	2.92 %	\$171,397,118	2.89 %
> 6.50% up to and including 7.00%	670	1.64 %	\$87,817,554	1.48 %
> 7.00% up to and including 7.50%	127	0.31 %	\$12,620,140	0.21 %
> 7.50% up to and including 8.00%	96	0.23 %	\$8,494,153	0.14 %
> 8.00% up to and including 8.50%	32	0.08 %	\$2,833,257	0.05 %
> 8.50% up to and including 9.00%	15	0.04 %	\$1,066,506	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>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	8,690	21.25 %	\$1,349,607,674	22.76 %
<= 2 Year Fixed	10,508	25.70 %	\$1,916,152,829	32.31 %
<= 3 Year Fixed	1,342	3.28 %	\$220,724,338	3.72 %
<= 4 Year Fixed	2,361	5.77 %	\$370,634,525	6.25 %
<= 5 Year Fixed	1,100	2.69 %	\$167,923,343	2.83 %
> 5 Year Fixed	56	0.14 %	\$5,851,658	0.10 %
Total Fixed Rate	24,057	58.84 %	\$4,030,894,367	67.96 %
Total Variable Rate	16,829	41.16 %	\$1,900,043,211	32.04 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	8,392	20.53 %	\$375,756,738	6.34 %
> \$100,000 up to and including \$200,000	11,457	28.02 %	\$1,273,476,670	21.47 %
> \$200,000 up to and including \$300,000	9,694	23.71 %	\$1,602,835,330	27.02 %
> \$300,000 up to and including \$400,000	5,561	13.60 %	\$1,141,449,764	19.25 %
> \$400,000 up to and including \$500,000	2,707	6.62 %	\$644,367,749	10.86 %
> \$500,000 up to and including \$600,000	1,453	3.55 %	\$371,975,009	6.27 %
> \$600,000 up to and including \$700,000	642	1.57 %	\$184,497,150	3.11 %
> \$700,000 up to and including \$800,000	360	0.88 %	\$109,633,804	1.85 %
> \$800,000 up to and including \$900,000	194	0.47 %	\$66,691,409	1.12 %
> \$900,000 up to and including \$1.00m	149	0.36 %	\$50,054,049	0.84 %
> \$1.00m up to and including \$1.25m	202	0.49 %	\$75,361,762	1.27 %
> \$1.25m up to and including \$1.50m	47	0.11 %	\$19,774,624	0.33 %
> \$1.50m up to and including \$1.75m	21	0.05 %	\$9,366,389	0.16 %
> \$1.75m up to and including \$2.00m	7	0.02 %	\$5,697,132	0.10 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	13,650	33.39 %	\$2,542,426,341	42.87 %
Bay of Plenty	2,323	5.68 %	\$282,421,224	4.76 %
Canterbury	4,903	11.99 %	\$640,520,253	10.80 %
Gisborne	402	0.98 %	\$41,723,103	0.70 %
Hawke's Bay	1,381	3.38 %	\$150,693,550	2.54 %
Manawatu-Wanganui	2,065	5.05 %	\$204,690,044	3.45 %
Nelson/Marlborough	1,019	2.49 %	\$132,409,384	2.23 %
Northland	1,192	2.92 %	\$140,253,064	2.36 %
Otago	2,556	6.25 %	\$285,215,197	4.81 %
Southland	121	0.30 %	\$11,556,579	0.19 %
Taranaki	680	1.66 %	\$78,343,418	1.32 %
Waikato	4,250	10.39 %	\$554,108,921	9.34 %
Wellington	6,025	14.74 %	\$836,274,679	14.10 %
West Coast	319	0.78 %	\$30,301,820	0.51 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	38,550	94.29 %	\$5,477,020,360	92.35 %
Interest Only	2,336	5.71 %	\$453,917,218	7.65 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	40,886	100.00 %	\$5,930,937,578	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</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	213	9.12 %	\$33,876,737	7.46 %
> 1 up to and including 2 years	197	8.43 %	\$33,640,762	7.41 %
> 2 up to and including 3 years	221	9.46 %	\$40,533,359	8.93 %
> 3 up to and including 4 years	262	11.22 %	\$53,229,477	11.73 %
> 4 up to and including 5 years	246	10.53 %	\$46,771,908	10.30 %
> 5 up to and including 6 years	349	14.94 %	\$67,391,588	14.85 %
> 6 up to and including 7 years	256	10.96 %	\$52,207,636	11.50 %
> 7 up to and including 8 years	298	12.76 %	\$66,176,440	14.58 %
> 8 up to and including 9 years	224	9.59 %	\$46,289,657	10.20 %
> 9 up to and including 10 years	66	2.83 %	\$12,598,998	2.78 %
>10 years	4	0.17 %	\$1,200,657	0.26 %
<b>Total</b>	<b>2,336</b>	<b>100.00 %</b>	<b>\$453,917,218</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	34,666	84.79 %	\$4,839,438,465	81.60 %
Residential Investment (Full Recourse)	6,220	15.21 %	\$1,091,499,113	18.40 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	36,616	89.56 %	\$5,329,120,397	89.85 %
Unit/ Flat/ Apartment*	4,270	10.44 %	\$601,817,181	10.15 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</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	0.00 %
> 3 up to and including 6 months	2,498	6.11 %	\$332,570,057	5.61 %
> 6 up to and including 9 months	4,310	10.54 %	\$661,713,741	11.16 %
> 9 up to and including 12 months	4,002	9.79 %	\$642,800,833	10.84 %
> 12 up to and including 15 months	4,041	9.88 %	\$673,486,438	11.36 %
> 15 up to and including 18 months	2,071	5.07 %	\$331,087,045	5.58 %
> 18 up to and including 21 months	2,151	5.26 %	\$344,795,665	5.81 %
> 21 up to and including 24 months	2,840	6.95 %	\$452,992,027	7.64 %
> 24 up to and including 27 months	1,434	3.51 %	\$234,613,981	3.96 %
> 27 up to and including 30 months	1,714	4.19 %	\$250,854,008	4.23 %
> 30 up to and including 33 months	1,153	2.82 %	\$157,373,145	2.65 %
> 33 up to and including 36 months	1,187	2.90 %	\$178,196,510	3.00 %
> 36 up to and including 48 months	4,138	10.12 %	\$562,385,536	9.48 %
> 48 up to and including 60 months	3,800	9.29 %	\$498,886,242	8.41 %
> 60 up to and including 72 months	1,468	3.59 %	\$185,047,309	3.12 %
> 72 up to and including 84 months	1,229	3.01 %	\$148,503,589	2.50 %
> 84 up to and including 96 months	999	2.44 %	\$114,662,279	1.93 %
> 96 up to and including 108 months	680	1.66 %	\$68,816,525	1.16 %
> 108 up to and including 120 months	448	1.10 %	\$40,085,952	0.68 %
> 120 months	723	1.77 %	\$52,066,694	0.88 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</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	945	2.31 %	\$38,847,414	0.65 %
> 1 up to and including 2 years	1,111	2.72 %	\$49,312,805	0.83 %
> 2 up to and including 3 years	1,167	2.85 %	\$67,947,126	1.15 %
> 3 up to and including 4 years	1,308	3.20 %	\$93,630,862	1.58 %
> 4 up to and including 5 years	1,227	3.00 %	\$97,027,675	1.64 %
> 5 up to and including 6 years	1,236	3.02 %	\$122,706,348	2.07 %
> 6 up to and including 7 years	1,200	2.93 %	\$121,363,618	2.05 %
> 7 up to and including 8 years	1,244	3.04 %	\$142,818,526	2.41 %
> 8 up to and including 9 years	1,383	3.38 %	\$151,438,052	2.55 %
> 9 up to and including 10 years	1,410	3.45 %	\$137,932,801	2.33 %
> 10 up to and including 15 years	5,518	13.50 %	\$697,201,540	11.76 %
> 15 up to and including 20 years	5,952	14.56 %	\$912,617,797	15.39 %
> 20 up to and including 25 years	6,451	15.78 %	\$1,128,745,863	19.03 %
> 25 up to and including 30 years	10,734	26.25 %	\$2,169,347,150	36.58 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	40,643	99.41 %	\$5,894,801,398	99.39 %
> 0 days up to and including 30 days	212	0.52 %	\$30,290,902	0.51 %
> 30 days up to and including 60 days	29	0.07 %	\$5,416,401	0.09 %
> 60 days up to and including 90 days	2	0.00 %	\$428,876	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>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</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	4,288	17.82 %	\$678,361,460	16.83 %
> 3 up to and including 6 months	4,693	19.51 %	\$742,322,653	18.42 %
> 6 up to and including 9 months	3,130	13.01 %	\$494,510,084	12.27 %
> 9 up to and including 12 months	3,311	13.76 %	\$607,200,419	15.06 %
> 12 up to and including 15 months	2,259	9.39 %	\$423,104,339	10.50 %
> 15 up to and including 18 months	2,249	9.35 %	\$414,238,687	10.28 %
> 18 up to and including 21 months	1,006	4.18 %	\$163,747,695	4.06 %
> 21 up to and including 24 months	688	2.86 %	\$104,051,608	2.58 %
> 24 up to and including 27 months	425	1.77 %	\$70,902,980	1.76 %
> 27 up to and including 30 months	561	2.33 %	\$97,666,035	2.42 %
> 30 up to and including 33 months	379	1.58 %	\$61,231,470	1.52 %
> 33 up to and including 36 months	223	0.93 %	\$35,865,082	0.89 %
> 36 up to and including 48 months	434	1.80 %	\$69,778,329	1.73 %
> 48 up to and including 60 months	411	1.71 %	\$67,913,526	1.68 %
<b>Total</b>	<b>24,057</b>	<b>100.00 %</b>	<b>\$4,030,894,367</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	9,406	23.01 %	\$1,207,437,014	20.36 %
Fortnightly	21,036	51.45 %	\$2,987,069,773	50.36 %
Monthly	10,444	25.54 %	\$1,736,430,792	29.28 %
<b>Total</b>	<b>40,886</b>	<b>100.00 %</b>	<b>\$5,930,937,578</b>	<b>100.00 %</b>

**Trust Manager**

OE ZAO aq \ A O i o Sca  
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T ^ j a i ^ i ^ A E X a d i a a E O e d a p a A e e e

**Servicer**

OE ZAO aq \ A ^ , A Z ^ a p a a A S c a  
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**Contacts:**

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