



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 August 2014
<b>Determination Date:</b>	15 September 2014
<b>Trust Payment Date:</b>	17 September 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	\$7,124,214,132	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,082,181,830	
			\$6,082,181,830
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 \$6,082,181,830

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$6,082,181,830
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:	85.32%
Contractual Overcollateralisation:	117.21 %
Total Overcollateralisation:	184.42 %

*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 September 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	\$3,302,863,657	84.42 %
<b>Total Funding</b>	<b>\$7,215,231,466</b>	

**Pool Summary**

Acquisition Cut off Date	01 Sep 2014
Current Aggregate Principal Balance (NZD)	\$7,215,231,466
Number of Loans	49,342
Number of Loan Groups	32,946
Average Loan Group Size	219,002
Maximum Loan Group Balance	\$1,944,986
Weighted Average Current Loan to Value Ratio (LVR)	56.85 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.54 %
Weighted Average Interest Rate	5.76 %
Weighted Average Seasoning (Months)	26.38
Weighted Average Remaining Term (Months)	250.62

**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%	9,093	18.43 %	\$534,346,058	7.41 %
> 25.00% up to and including 30.00%	2,489	5.04 %	\$269,702,312	3.74 %
> 30.00% up to and including 35.00%	2,620	5.31 %	\$318,947,087	4.42 %
> 35.00% up to and including 40.00%	2,783	5.64 %	\$372,287,031	5.16 %
> 40.00% up to and including 45.00%	2,936	5.95 %	\$419,563,218	5.81 %
> 45.00% up to and including 50.00%	3,188	6.46 %	\$485,932,287	6.73 %
> 50.00% up to and including 55.00%	3,132	6.35 %	\$505,741,380	7.01 %
> 55.00% up to and including 60.00%	3,573	7.24 %	\$588,823,425	8.16 %
> 60.00% up to and including 65.00%	3,694	7.49 %	\$666,760,244	9.24 %
> 65.00% up to and including 70.00%	4,245	8.60 %	\$799,570,104	11.08 %
> 70.00% up to and including 75.00%	4,457	9.03 %	\$847,745,210	11.75 %
> 75.00% up to and including 80.00%	6,001	12.16 %	\$1,193,867,734	16.55 %
> 80.00% up to and including 85.00%	951	1.93 %	\$178,936,639	2.48 %
> 85.00% up to and including 90.00%	174	0.35 %	\$32,012,279	0.44 %
> 90.00% up to and including 95.00%	3	0.01 %	\$571,047	0.01 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	3	0.01 %	\$425,409	0.01 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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%	10,146	20.56 %	\$663,566,073	9.20 %
> 25.00% up to and including 30.00%	2,801	5.68 %	\$321,859,568	4.46 %
> 30.00% up to and including 35.00%	2,745	5.56 %	\$362,661,397	5.03 %
> 35.00% up to and including 40.00%	3,014	6.11 %	\$425,893,069	5.90 %
> 40.00% up to and including 45.00%	3,100	6.28 %	\$461,682,447	6.40 %
> 45.00% up to and including 50.00%	3,434	6.96 %	\$557,564,902	7.73 %
> 50.00% up to and including 55.00%	3,548	7.19 %	\$606,019,949	8.40 %
> 55.00% up to and including 60.00%	3,806	7.71 %	\$675,927,260	9.37 %
> 60.00% up to and including 65.00%	3,919	7.94 %	\$746,744,154	10.35 %
> 65.00% up to and including 70.00%	3,940	7.99 %	\$763,332,174	10.58 %
> 70.00% up to and including 75.00%	3,913	7.93 %	\$735,382,366	10.19 %
> 75.00% up to and including 80.00%	4,136	8.38 %	\$771,258,863	10.69 %
> 80.00% up to and including 85.00%	650	1.32 %	\$97,362,619	1.35 %
> 85.00% up to and including 90.00%	153	0.31 %	\$20,999,399	0.29 %
> 90.00% up to and including 95.00%	21	0.04 %	\$2,800,785	0.04 %
> 95.00% up to and including 100.00%	7	0.01 %	\$1,252,463	0.02 %
> 100.00%	9	0.02 %	\$923,978	0.01 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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%	4,634	9.39 %	\$1,044,475,816	14.48 %
> 5.00% up to and including 5.50%	9,976	20.22 %	\$1,695,444,099	23.50 %
> 5.50% up to and including 6.00%	14,975	30.35 %	\$2,353,992,068	32.63 %
> 6.00% up to and including 6.50%	9,673	19.60 %	\$1,142,861,788	15.84 %
> 6.50% up to and including 7.00%	9,818	19.90 %	\$953,439,892	13.21 %
> 7.00% up to and including 7.50%	162	0.33 %	\$16,652,621	0.23 %
> 7.50% up to and including 8.00%	77	0.16 %	\$5,921,543	0.08 %
> 8.00% up to and including 8.50%	14	0.03 %	\$1,614,437	0.02 %
> 8.50% up to and including 9.00%	13	0.03 %	\$829,203	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>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	8,936	18.11 %	\$1,470,171,876	20.38 %
<= 2 Year Fixed	11,860	24.04 %	\$2,117,948,142	29.35 %
<= 3 Year Fixed	7,995	16.20 %	\$1,256,284,726	17.41 %
<= 4 Year Fixed	5,153	10.44 %	\$836,330,374	11.59 %
<= 5 Year Fixed	1,028	2.08 %	\$158,505,740	2.20 %
> 5 Year Fixed	54	0.11 %	\$5,103,743	0.07 %
Total Fixed Rate	35,026	70.99 %	\$5,844,344,600	81.00 %
Total Variable Rate	14,316	29.01 %	\$1,370,886,866	19.00 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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	8,050	24.43 %	\$427,894,539	5.93 %
> \$100,000 up to and including \$200,000	9,615	29.18 %	\$1,459,314,357	20.23 %
> \$200,000 up to and including \$300,000	7,544	22.90 %	\$1,865,298,609	25.85 %
> \$300,000 up to and including \$400,000	4,077	12.37 %	\$1,409,606,808	19.54 %
> \$400,000 up to and including \$500,000	1,863	5.65 %	\$829,663,780	11.50 %
> \$500,000 up to and including \$600,000	850	2.58 %	\$463,671,773	6.43 %
> \$600,000 up to and including \$700,000	397	1.21 %	\$255,315,507	3.54 %
> \$700,000 up to and including \$800,000	218	0.66 %	\$163,689,213	2.27 %
> \$800,000 up to and including \$900,000	117	0.36 %	\$98,875,982	1.37 %
> \$900,000 up to and including \$1.00m	74	0.22 %	\$70,036,445	0.97 %
> \$1.00m up to and including \$1.25m	95	0.29 %	\$104,780,684	1.45 %
> \$1.25m up to and including \$1.50m	30	0.09 %	\$40,401,880	0.56 %
> \$1.50m up to and including \$1.75m	11	0.03 %	\$17,225,539	0.24 %
> \$1.75m up to and including \$2.00m	5	0.02 %	\$9,456,350	0.13 %
<b>Total</b>	<b>32,946</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	15,870	32.16 %	\$3,078,445,525	42.67 %
Bay of Plenty	2,853	5.78 %	\$345,796,505	4.79 %
Canterbury	6,390	12.95 %	\$853,617,753	11.83 %
Gisborne	474	0.96 %	\$49,326,565	0.68 %
Hawke's Bay	1,636	3.32 %	\$175,467,030	2.43 %
Manawatu-Wanganui	2,563	5.19 %	\$249,946,680	3.46 %
Nelson/Marlborough	1,226	2.48 %	\$155,099,303	2.15 %
Northland	1,416	2.87 %	\$159,800,824	2.21 %
Otago	3,093	6.27 %	\$339,623,611	4.71 %
Southland	129	0.26 %	\$12,596,799	0.17 %
Taranaki	828	1.68 %	\$95,714,797	1.33 %
Waikato	5,169	10.48 %	\$672,296,639	9.32 %
Wellington	7,275	14.74 %	\$990,349,425	13.73 %
West Coast	420	0.85 %	\$37,150,010	0.51 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	47,396	96.06 %	\$6,834,200,300	94.72 %
Interest Only	1,946	3.94 %	\$381,031,166	5.28 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	49,342	100.00 %	\$7,215,231,466	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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	2	0.10 %	\$800,000	0.21 %
> 0 up to and including 1 years	177	9.10 %	\$30,089,001	7.90 %
> 1 up to and including 2 years	180	9.25 %	\$32,276,053	8.47 %
> 2 up to and including 3 years	230	11.82 %	\$47,425,866	12.45 %
> 3 up to and including 4 years	182	9.35 %	\$31,020,965	8.14 %
> 4 up to and including 5 years	276	14.18 %	\$54,037,523	14.18 %
> 5 up to and including 6 years	251	12.90 %	\$49,480,739	12.99 %
> 6 up to and including 7 years	204	10.48 %	\$39,294,674	10.31 %
> 7 up to and including 8 years	242	12.44 %	\$55,714,815	14.62 %
> 8 up to and including 9 years	64	3.29 %	\$12,361,365	3.24 %
> 9 up to and including 10 years	135	6.94 %	\$27,475,918	7.21 %
>10 years	3	0.15 %	\$1,054,247	0.28 %
<b>Total</b>	<b>1,946</b>	<b>100.00 %</b>	<b>\$381,031,166</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	42,075	85.27 %	\$5,910,020,455	81.91 %
Residential Investment (Full Recourse)	7,267	14.73 %	\$1,305,211,011	18.09 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	44,201	89.58 %	\$6,497,951,274	90.06 %
Unit/ Flat/ Apartment*	5,141	10.42 %	\$717,280,193	9.94 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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	1,019	2.07 %	\$91,465,006	1.27 %
> 3 up to and including 6 months	5,149	10.44 %	\$800,726,190	11.10 %
> 6 up to and including 9 months	4,136	8.38 %	\$633,787,338	8.78 %
> 9 up to and including 12 months	4,458	9.03 %	\$682,996,768	9.47 %
> 12 up to and including 15 months	4,597	9.32 %	\$705,850,112	9.78 %
> 15 up to and including 18 months	4,132	8.37 %	\$672,285,002	9.32 %
> 18 up to and including 21 months	3,445	6.98 %	\$560,234,334	7.76 %
> 21 up to and including 24 months	2,561	5.19 %	\$408,716,281	5.66 %
> 24 up to and including 27 months	1,501	3.04 %	\$238,394,373	3.30 %
> 27 up to and including 30 months	2,234	4.53 %	\$355,229,789	4.92 %
> 30 up to and including 33 months	1,296	2.63 %	\$203,652,734	2.82 %
> 33 up to and including 36 months	1,410	2.86 %	\$209,523,447	2.90 %
> 36 up to and including 48 months	3,711	7.52 %	\$504,431,117	6.99 %
> 48 up to and including 60 months	3,373	6.84 %	\$436,943,743	6.06 %
> 60 up to and including 72 months	2,274	4.61 %	\$292,020,840	4.05 %
> 72 up to and including 84 months	1,062	2.15 %	\$123,553,359	1.71 %
> 84 up to and including 96 months	991	2.01 %	\$119,736,699	1.66 %
> 96 up to and including 108 months	694	1.41 %	\$71,371,281	0.99 %
> 108 up to and including 120 months	505	1.02 %	\$47,259,189	0.65 %
> 120 months	794	1.61 %	\$57,053,863	0.79 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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	1,052	2.13 %	\$37,157,667	0.51 %
> 1 up to and including 2 years	1,341	2.72 %	\$52,648,455	0.73 %
> 2 up to and including 3 years	1,395	2.83 %	\$80,084,418	1.11 %
> 3 up to and including 4 years	1,456	2.95 %	\$78,835,541	1.09 %
> 4 up to and including 5 years	1,542	3.13 %	\$114,390,020	1.59 %
> 5 up to and including 6 years	1,279	2.59 %	\$112,358,030	1.56 %
> 6 up to and including 7 years	1,301	2.64 %	\$116,240,863	1.61 %
> 7 up to and including 8 years	1,396	2.83 %	\$149,531,093	2.07 %
> 8 up to and including 9 years	1,494	3.03 %	\$135,939,880	1.88 %
> 9 up to and including 10 years	1,613	3.27 %	\$162,021,050	2.25 %
> 10 up to and including 15 years	6,341	12.85 %	\$793,265,672	10.99 %
> 15 up to and including 20 years	6,898	13.98 %	\$1,042,067,987	14.44 %
> 20 up to and including 25 years	7,623	15.45 %	\$1,324,163,330	18.35 %
> 25 up to and including 30 years	14,611	29.61 %	\$3,016,527,461	41.81 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	49,108	99.53 %	\$7,179,509,820	99.50 %
> 0 days up to and including 30 days	182	0.37 %	\$27,311,738	0.38 %
> 30 days up to and including 60 days	48	0.10 %	\$8,261,078	0.11 %
> 60 days up to and including 90 days	4	0.01 %	\$148,830	0.00 %
> 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>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</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	4,747	13.55 %	\$802,998,402	13.74 %
> 3 up to and including 6 months	4,874	13.92 %	\$867,332,690	14.84 %
> 6 up to and including 9 months	4,147	11.84 %	\$732,318,356	12.53 %
> 9 up to and including 12 months	3,756	10.72 %	\$627,607,854	10.74 %
> 12 up to and including 15 months	2,860	8.17 %	\$481,541,065	8.24 %
> 15 up to and including 18 months	1,816	5.18 %	\$294,239,646	5.03 %
> 18 up to and including 21 months	4,404	12.57 %	\$730,465,355	12.50 %
> 21 up to and including 24 months	3,705	10.58 %	\$554,536,758	9.49 %
> 24 up to and including 27 months	515	1.47 %	\$81,897,764	1.40 %
> 27 up to and including 30 months	730	2.08 %	\$120,263,254	2.06 %
> 30 up to and including 33 months	1,439	4.11 %	\$246,500,554	4.22 %
> 33 up to and including 36 months	777	2.22 %	\$110,018,263	1.88 %
> 36 up to and including 48 months	849	2.42 %	\$133,575,153	2.29 %
> 48 up to and including 60 months	407	1.16 %	\$61,049,485	1.04 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>35,026</b>	<b>100.00 %</b>	<b>\$5,844,344,600</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,242	24.81 %	\$1,600,473,616	22.18 %
Fortnightly	25,601	51.88 %	\$3,666,157,860	50.81 %
Monthly	11,499	23.30 %	\$1,948,599,990	27.01 %
<b>Total</b>	<b>49,342</b>	<b>100.00 %</b>	<b>\$7,215,231,466</b>	<b>100.00 %</b>

