



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2015
<b>Determination Date:</b>	16 February 2015
<b>Trust Payment Date:</b>	18 February 2015

<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	\$7,136,409,870
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,103,336,089
		\$6,103,336,089
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	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
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 \$6,103,336,089

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$6,103,336,089
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$5,054,665,036
Asset Percentage:	85.47%
Contractual Overcollateralisation:	117.00 %
Total Overcollateralisation:	140.34 %

*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 February 2015**

**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 %
Series 2015-1 Tranche 1	27 Jan 2015	EUR 750,000,000	\$1,142,297,227	1.5231	Annual	0.6250 %
<b>Total</b>	-	-	\$5,054,665,036	-	-	-

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
Series 2015-1 Tranche 1	117152677	XS1171526772	LSE	Soft Bullet	27 Jan 2022	27 Jan 2023

**Funding Summary (NZD)**

	Nominal Value	%
Intercompany Loan	\$5,054,665,036	100.00 %
Demand Loan	\$2,038,866,464	40.34 %
<b>Total Funding</b>	<b>\$7,093,531,500</b>	

**Pool Summary**

Acquisition Cut off Date	01 Feb 2015
Current Aggregate Principal Balance (NZD)	\$7,093,531,500
Number of Loans	48,025
Number of Loan Groups	32,479
Average Loan Group Size	218,404
Maximum Loan Group Balance	\$1,969,859
Weighted Average Current Loan to Value Ratio (LVR)	56.81 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.33 %
Weighted Average Interest Rate	5.88 %
Weighted Average Seasoning (Months)	28.40
Weighted Average Remaining Term (Months)	252.97

**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%	9,242	19.24 %	\$542,106,661	7.64 %
> 25.00% up to and including 30.00%	2,442	5.08 %	\$264,373,688	3.73 %
> 30.00% up to and including 35.00%	2,479	5.16 %	\$303,392,236	4.28 %
> 35.00% up to and including 40.00%	2,902	6.04 %	\$379,005,533	5.34 %
> 40.00% up to and including 45.00%	2,714	5.65 %	\$399,000,064	5.62 %
> 45.00% up to and including 50.00%	3,032	6.31 %	\$467,530,811	6.59 %
> 50.00% up to and including 55.00%	3,082	6.42 %	\$498,018,557	7.02 %
> 55.00% up to and including 60.00%	3,391	7.06 %	\$566,403,250	7.98 %
> 60.00% up to and including 65.00%	3,508	7.30 %	\$640,129,103	9.02 %
> 65.00% up to and including 70.00%	4,057	8.45 %	\$813,778,769	11.47 %
> 70.00% up to and including 75.00%	4,353	9.06 %	\$820,849,964	11.57 %
> 75.00% up to and including 80.00%	5,977	12.45 %	\$1,245,090,026	17.55 %
> 80.00% up to and including 85.00%	701	1.46 %	\$128,010,564	1.80 %
> 85.00% up to and including 90.00%	133	0.28 %	\$23,724,654	0.33 %
> 90.00% up to and including 95.00%	3	0.01 %	\$259,462	0.00 %
> 95.00% up to and including 100.00%	7	0.01 %	\$1,802,010	0.03 %
> 100.00%	2	0.00 %	\$56,148	0.00 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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%	10,291	21.43 %	\$675,239,914	9.52 %
> 25.00% up to and including 30.00%	2,723	5.67 %	\$319,053,712	4.50 %
> 30.00% up to and including 35.00%	2,741	5.71 %	\$359,463,151	5.07 %
> 35.00% up to and including 40.00%	3,053	6.36 %	\$428,137,756	6.04 %
> 40.00% up to and including 45.00%	2,917	6.07 %	\$454,370,225	6.41 %
> 45.00% up to and including 50.00%	3,450	7.18 %	\$563,602,265	7.95 %
> 50.00% up to and including 55.00%	3,248	6.76 %	\$571,568,703	8.06 %
> 55.00% up to and including 60.00%	3,614	7.53 %	\$656,828,592	9.26 %
> 60.00% up to and including 65.00%	3,656	7.61 %	\$706,369,321	9.96 %
> 65.00% up to and including 70.00%	3,795	7.90 %	\$759,581,538	10.71 %
> 70.00% up to and including 75.00%	3,856	8.03 %	\$741,065,771	10.45 %
> 75.00% up to and including 80.00%	3,918	8.16 %	\$739,867,762	10.43 %
> 80.00% up to and including 85.00%	610	1.27 %	\$97,161,778	1.37 %
> 85.00% up to and including 90.00%	119	0.25 %	\$16,064,124	0.23 %
> 90.00% up to and including 95.00%	14	0.03 %	\$1,792,564	0.03 %
> 95.00% up to and including 100.00%	9	0.02 %	\$2,429,921	0.03 %
> 100.00%	11	0.02 %	\$934,403	0.01 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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%	1,038	2.16 %	\$284,038,236	4.00 %
> 5.00% up to and including 5.50%	6,587	13.72 %	\$1,272,622,708	17.94 %
> 5.50% up to and including 6.00%	21,263	44.27 %	\$3,460,553,302	48.78 %
> 6.00% up to and including 6.50%	9,926	20.67 %	\$1,182,427,325	16.67 %
> 6.50% up to and including 7.00%	8,987	18.71 %	\$872,911,455	12.31 %
> 7.00% up to and including 7.50%	146	0.30 %	\$15,176,116	0.21 %
> 7.50% up to and including 8.00%	70	0.15 %	\$5,209,927	0.07 %
> 8.00% up to and including 8.50%	6	0.01 %	\$384,796	0.01 %
> 8.50% up to and including 9.00%	2	0.00 %	\$207,634	0.00 %
> 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>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,675	13.90 %	\$1,091,585,595	15.39 %
<= 2 Year Fixed	9,340	19.45 %	\$1,627,217,870	22.94 %
<= 3 Year Fixed	12,013	25.01 %	\$2,021,654,877	28.50 %
<= 4 Year Fixed	5,831	12.14 %	\$964,040,597	13.59 %
<= 5 Year Fixed	1,046	2.18 %	\$160,179,153	2.26 %
> 5 Year Fixed	51	0.11 %	\$4,516,147	0.06 %
Total Fixed Rate	34,956	72.79 %	\$5,869,194,240	82.74 %
Total Variable Rate	13,069	27.21 %	\$1,224,337,260	17.26 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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	8,066	24.83 %	\$424,310,642	5.98 %
> \$100,000 up to and including \$200,000	9,239	28.45 %	\$1,398,790,231	19.72 %
> \$200,000 up to and including \$300,000	7,581	23.34 %	\$1,876,020,171	26.45 %
> \$300,000 up to and including \$400,000	3,988	12.28 %	\$1,378,672,911	19.44 %
> \$400,000 up to and including \$500,000	1,857	5.72 %	\$828,299,804	11.68 %
> \$500,000 up to and including \$600,000	849	2.61 %	\$462,406,058	6.52 %
> \$600,000 up to and including \$700,000	380	1.17 %	\$244,864,121	3.45 %
> \$700,000 up to and including \$800,000	221	0.68 %	\$166,027,321	2.34 %
> \$800,000 up to and including \$900,000	94	0.29 %	\$79,352,627	1.12 %
> \$900,000 up to and including \$1.00m	60	0.18 %	\$56,721,040	0.80 %
> \$1.00m up to and including \$1.25m	94	0.29 %	\$103,271,130	1.46 %
> \$1.25m up to and including \$1.50m	31	0.10 %	\$42,500,508	0.60 %
> \$1.50m up to and including \$1.75m	12	0.04 %	\$18,942,253	0.27 %
> \$1.75m up to and including \$2.00m	7	0.02 %	\$13,352,681	0.19 %
<b>Total</b>	<b>32,479</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	15,255	31.76 %	\$3,038,444,784	42.83 %
Bay of Plenty	2,759	5.74 %	\$336,182,618	4.74 %
Canterbury	6,334	13.19 %	\$858,139,573	12.10 %
Gisborne	456	0.95 %	\$46,740,092	0.66 %
Hawke's Bay	1,575	3.28 %	\$168,562,098	2.38 %
Manawatu-Wanganui	2,571	5.35 %	\$245,498,208	3.46 %
Nelson/Marlborough	1,255	2.61 %	\$157,594,466	2.22 %
Northland	1,391	2.90 %	\$155,996,748	2.20 %
Otago	3,033	6.32 %	\$332,413,196	4.69 %
Southland	127	0.26 %	\$11,956,479	0.17 %
Taranaki	829	1.73 %	\$97,930,387	1.38 %
Waikato	5,063	10.54 %	\$663,620,246	9.36 %
Wellington	6,969	14.51 %	\$943,423,156	13.30 %
West Coast	408	0.85 %	\$37,029,450	0.52 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	46,326	96.46 %	\$6,759,503,719	95.29 %
Interest Only	1,699	3.54 %	\$334,027,780	4.71 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	48,025	100.00 %	\$7,093,531,500	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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	154	9.06 %	\$27,234,425	8.15 %
> 1 up to and including 2 years	192	11.30 %	\$33,013,728	9.88 %
> 2 up to and including 3 years	191	11.24 %	\$40,090,669	12.00 %
> 3 up to and including 4 years	191	11.24 %	\$35,706,492	10.69 %
> 4 up to and including 5 years	263	15.48 %	\$49,117,703	14.70 %
> 5 up to and including 6 years	162	9.54 %	\$33,192,220	9.94 %
> 6 up to and including 7 years	188	11.07 %	\$40,078,174	12.00 %
> 7 up to and including 8 years	151	8.89 %	\$30,213,164	9.05 %
> 8 up to and including 9 years	59	3.47 %	\$12,962,744	3.88 %
> 9 up to and including 10 years	147	8.65 %	\$32,323,260	9.68 %
>10 years	1	0.06 %	\$95,201	0.03 %
<b>Total</b>	<b>1,699</b>	<b>100.00 %</b>	<b>\$334,027,780</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	41,060	85.50 %	\$5,829,349,940	82.18 %
Residential Investment (Full Recourse)	6,965	14.50 %	\$1,264,181,560	17.82 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	43,054	89.65 %	\$6,403,240,598	90.27 %
Unit/ Flat/ Apartment*	4,971	10.35 %	\$690,290,901	9.73 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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	1,986	4.14 %	\$342,531,995	4.83 %
> 6 up to and including 9 months	4,049	8.43 %	\$648,735,847	9.15 %
> 9 up to and including 12 months	5,176	10.78 %	\$802,478,394	11.31 %
> 12 up to and including 15 months	3,836	7.99 %	\$591,461,753	8.34 %
> 15 up to and including 18 months	3,817	7.95 %	\$568,797,043	8.02 %
> 18 up to and including 21 months	4,290	8.93 %	\$675,265,569	9.52 %
> 21 up to and including 24 months	3,355	6.99 %	\$544,622,123	7.68 %
> 24 up to and including 27 months	2,970	6.18 %	\$468,095,772	6.60 %
> 27 up to and including 30 months	1,474	3.07 %	\$222,476,577	3.14 %
> 30 up to and including 33 months	1,507	3.14 %	\$233,112,502	3.29 %
> 33 up to and including 36 months	1,892	3.94 %	\$287,120,476	4.05 %
> 36 up to and including 48 months	3,951	8.23 %	\$561,040,501	7.91 %
> 48 up to and including 60 months	2,962	6.17 %	\$382,697,489	5.40 %
> 60 up to and including 72 months	2,650	5.52 %	\$335,264,206	4.73 %
> 72 up to and including 84 months	1,081	2.25 %	\$128,904,389	1.82 %
> 84 up to and including 96 months	888	1.85 %	\$104,669,114	1.48 %
> 96 up to and including 108 months	735	1.53 %	\$82,348,768	1.16 %
> 108 up to and including 120 months	547	1.14 %	\$51,395,342	0.72 %
> 120 months	859	1.79 %	\$62,513,639	0.88 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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	2.19 %	\$33,473,671	0.47 %
> 1 up to and including 2 years	1,286	2.68 %	\$51,741,662	0.73 %
> 2 up to and including 3 years	1,423	2.96 %	\$74,361,454	1.05 %
> 3 up to and including 4 years	1,455	3.03 %	\$83,497,160	1.18 %
> 4 up to and including 5 years	1,410	2.94 %	\$102,076,935	1.44 %
> 5 up to and including 6 years	1,175	2.45 %	\$95,418,925	1.35 %
> 6 up to and including 7 years	1,222	2.54 %	\$112,304,550	1.58 %
> 7 up to and including 8 years	1,278	2.66 %	\$123,346,227	1.74 %
> 8 up to and including 9 years	1,468	3.06 %	\$131,549,654	1.85 %
> 9 up to and including 10 years	1,482	3.09 %	\$152,747,657	2.15 %
> 10 up to and including 15 years	6,203	12.92 %	\$766,172,758	10.80 %
> 15 up to and including 20 years	6,575	13.69 %	\$989,860,203	13.95 %
> 20 up to and including 25 years	7,593	15.81 %	\$1,309,383,054	18.46 %
> 25 up to and including 30 years	14,403	29.99 %	\$3,067,597,590	43.24 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	47,680	99.28 %	\$7,036,440,268	99.20 %
> 0 days up to and including 30 days	248	0.52 %	\$40,958,957	0.58 %
> 30 days up to and including 60 days	63	0.13 %	\$11,000,323	0.16 %
> 60 days up to and including 90 days	32	0.07 %	\$4,946,492	0.07 %
> 90 days up to and including 120 days	2	0.00 %	\$185,459	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>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</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	4,599	13.16 %	\$790,966,140	13.48 %
> 3 up to and including 6 months	4,390	12.56 %	\$760,692,935	12.96 %
> 6 up to and including 9 months	4,038	11.55 %	\$658,492,436	11.22 %
> 9 up to and including 12 months	3,237	9.26 %	\$545,141,942	9.29 %
> 12 up to and including 15 months	3,311	9.47 %	\$540,759,875	9.21 %
> 15 up to and including 18 months	5,269	15.07 %	\$866,322,041	14.76 %
> 18 up to and including 21 months	3,227	9.23 %	\$557,739,786	9.50 %
> 21 up to and including 24 months	2,078	5.94 %	\$362,401,665	6.17 %
> 24 up to and including 27 months	1,401	4.01 %	\$231,430,191	3.94 %
> 27 up to and including 30 months	1,232	3.52 %	\$204,565,905	3.49 %
> 30 up to and including 33 months	609	1.74 %	\$109,536,299	1.87 %
> 33 up to and including 36 months	419	1.20 %	\$63,982,651	1.09 %
> 36 up to and including 48 months	840	2.40 %	\$133,187,743	2.27 %
> 48 up to and including 60 months	306	0.88 %	\$43,974,630	0.75 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>34,956</b>	<b>100.00 %</b>	<b>\$5,869,194,240</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,147	25.29 %	\$1,592,979,985	22.46 %
Fortnightly	24,986	52.03 %	\$3,620,226,984	51.04 %
Monthly	10,892	22.68 %	\$1,880,324,530	26.51 %
<b>Total</b>	<b>48,025</b>	<b>100.00 %</b>	<b>\$7,093,531,500</b>	<b>100.00 %</b>

