

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2014
Determination Date:	15 January 2015
Trust Payment Date:	20 January 2015

Trustee / Covered Bond Guarantor:	ANZNZ Covered Bond Trust Ltd
Security Trustee:	New Zealand Permanent Trustees Ltd
Bond Trustee:	Deutsche Trustee Company Ltd
Servicer:	ANZ Bank New Zealand Ltd
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	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

Asset	Coverage Test as at 15 January 2015		
	Calculation of Adjusted Aggregate Housing Loan Amount		
А	The lesser of:		
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$7,296,983,124	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,229,586,466	
			\$6,229,586,466
В	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
С	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	CE*!^*æc^Áæţ[`}) dve Ávadv@ ÁÖ^c^!{ āj azaāj}ÁÖaac^Áş -K GaDÁUad^ÁU![&^^å-Ási\^áað^á\áţ Ás@ ÁÖOÔÁDE&{`}) dv[a] &{`áāj*ÊÅ, ãx@,`dv[a] azazāj}Êbs@ Ávaţ[`}od;~ a) ^ÅUad^ÁU![&^^å-Ácaaj áāj*Áţ Ás@ Á&I^åaða, Ás@ ÁU/^ÊE azc`láč Ás^á*^!DuÁajá GaDÁ^{{ azājā}*ÁDE;azājaaaih^ÁU!aj &aj adAU^&?aj co ÁsI^áaða;Ákg Ás@ ÁÕOÓÁDE&{`}od;å^!Asjač •^ÁFFÈ Ç@D [-Ás@ ÁÕ-caaajār @, ^}dÖ^^åEaj A*ass@&æc^Á, ãx@,`dva[`à ^Á&{`}daj*Ásaj^Ásaj^Ásaj^Ásaj &{ç^!^åá0jAÖAsaa]co^AaEajÅazss@&æc^Á, ãx@,`dva[`à ^Á&{`}aaj*Ásaj^Ásaj^Ásaj^Ásaj &{ç^!^åá0jAŐAsaa]co^AaEajÅazss@&æc^Ájãa&Z[```}odássa[']aaaj&AjÅjAsaaj/AU!aj!ac´Aj~ Uaca{^}oK		\$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		\$6,229,586,466
	Results of Asset Coverage Test		
	Adjusted Aggregate Housing Loan Amount:		\$6,229,586,466
	NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:		\$3,912,367,809
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	Asset Percentage:		85.32%
	Contractual Overcollateralisation:		117.21 %
	Total Overcollateralisation:		186.70 %

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 20 January 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 %
Total	-	-	\$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	\$3,392,019,617	86.70 %
Total Funding	\$7,304,387,426	

Pool Summary

Acquisition Cut off Date	01 Jan 2015
Current Aggregate Principal Balance (NZD)	\$7,304,387,426
Number of Loans	49,264
Number of Loan Groups	33,181
Average Loan Group Size	220,138
Maximum Loan Group Balance	\$1,973,225
Weighted Average Current Loan to Value Ratio (LVR)	57.11 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	54.11 %
Weighted Average Interest Rate	5.86 %
Weighted Average Seasoning (Months)	27.40
Weighted Average Remaining Term (Months)	254.20

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Mortgage Pool by Current Loan to Value Ratio (LVR)

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%	9,298	18.87 %	\$543,022,583	7.43 %
> 25.00% up to and including 30.00%	2,527	5.13 %	\$273,706,246	3.75 %
> 30.00% up to and including 35.00%	2,484	5.04 %	\$302,129,482	4.14 %
> 35.00% up to and including 40.00%	2,875	5.84 %	\$377,827,463	5.17 %
> 40.00% up to and including 45.00%	2,827	5.74 %	\$411,571,386	5.63 %
> 45.00% up to and including 50.00%	3,147	6.39 %	\$482,232,953	6.60 %
> 50.00% up to and including 55.00%	3,106	6.30 %	\$497,768,394	6.81 %
> 55.00% up to and including 60.00%	3,514	7.13 %	\$586,599,443	8.03 %
> 60.00% up to and including 65.00%	3,543	7.19 %	\$650,186,838	8.90 %
> 65.00% up to and including 70.00%	4,194	8.51 %	\$839,690,979	11.50 %
> 70.00% up to and including 75.00%	4,510	9.15 %	\$857,154,230	11.73 %
> 75.00% up to and including 80.00%	6,327	12.84 %	\$1,317,142,338	18.03 %
> 80.00% up to and including 85.00%	752	1.53 %	\$136,923,868	1.87 %
> 85.00% up to and including 90.00%	143	0.29 %	\$25,433,137	0.35 %
> 90.00% up to and including 95.00%	5	0.01 %	\$881,837	0.01 %
> 95.00% up to and including 100.00%	2	0.00 %	\$378,749	0.01 %
> 100.00%	10	0.02 %	\$1,737,499	0.02 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

(%) Balance (%) Number of Number of Loans Balance Outstanding Outstanding Loans up to and including 25.00% 20.89 % \$665,100,484 9.11 % 10,293 > 25.00% up to and including 30.00% 2,732 5.55 % \$319,926,892 4.38 % > 30.00% up to and including 35.00% \$350,787,887 2,705 5.49 % 4.80 % > 35.00% up to and including 40.00% 3,033 6.16 % \$424,454,835 5.81 % > 40.00% up to and including 45.00% 3,018 6.13 % \$460,260,364 6.30 % > 45.00% up to and including 50.00% \$562,739,727 7.70 % 3,461 7.03 % > 50.00% up to and including 55.00% 3,374 6.85 % \$575,867,560 7.88 % > 55.00% up to and including 60.00% 3,650 7.41 % \$649,050,736 8.89 % > 60.00% up to and including 65.00% 3,681 7.47 % \$711,073,049 9.73 % > 65.00% up to and including 70.00% 3,990 8.10 % \$814,423,062 11.15 % > 70.00% up to and including 75.00% 3,827 7.77 % \$731,974,158 10.02 % > 75.00% up to and including 80.00% 4,642 9.42 % \$910,343,792 12.46 % > 80.00% up to and including 85.00% 684 1.39 % \$104,576,788 1.43 % > 85.00% up to and including 90.00% 133 0.27 % \$17,708,483 0.24 % > 90.00% up to and including 95.00% 12 0.02 % \$1,573,443 0.02 % > 95.00% up to and including 100.00% \$1,908,777 0.03 % 10 0.02 % > 100.00% 19 0.04 % \$2,617,388 0.04 % Total 49,264 100.00 % \$7,304,387,426 100.00 % * 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

* 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%	1,326	2.69 %	\$366,498,796	5.02 %
> 5.00% up to and including 5.50%	7,395	15.01 %	\$1,391,713,263	19.05 %
> 5.50% up to and including 6.00%	20,953	42.53 %	\$3,418,781,468	46.80 %
> 6.00% up to and including 6.50%	10,112	20.53 %	\$1,204,029,089	16.48 %
> 6.50% up to and including 7.00%	9,243	18.76 %	\$901,518,093	12.34 %
> 7.00% up to and including 7.50%	152	0.31 %	\$15,834,554	0.22 %
> 7.50% up to and including 8.00%	72	0.15 %	\$5,321,772	0.07 %
> 8.00% up to and including 8.50%	6	0.01 %	\$385,732	0.01 %
> 8.50% up to and including 9.00%	5	0.01 %	\$304,657	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 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,172	14.56 %	\$1,180,704,981	16.16 %
<= 2 Year Fixed	9,938	20.17 %	\$1,743,235,431	23.87 %
<= 3 Year Fixed	11,757	23.87 %	\$1,980,523,479	27.11 %
<= 4 Year Fixed	5,831	11.84 %	\$970,301,692	13.28 %
<= 5 Year Fixed	1,061	2.15 %	\$162,829,011	2.23 %
> 5 Year Fixed	53	0.11 %	\$4,784,078	0.07 %
Total Fixed Rate	35,812	72.69 %	\$6,042,378,672	82.72 %
Total Variable Rate	13,452	27.31 %	\$1,262,008,754	17.28 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	8,148	24.56 %	\$430,696,560	5.90 %
> \$100,000 up to and including \$200,000	9,402	28.34 %	\$1,423,914,980	19.49 %
> \$200,000 up to and including \$300,000	7,751	23.36 %	\$1,919,059,697	26.27 %
> \$300,000 up to and including \$400,000	4,118	12.41 %	\$1,423,629,224	19.49 %
> \$400,000 up to and including \$500,000	1,931	5.82 %	\$861,144,945	11.79 %
> \$500,000 up to and including \$600,000	887	2.67 %	\$483,123,177	6.61 %
> \$600,000 up to and including \$700,000	394	1.19 %	\$253,853,772	3.48 %
> \$700,000 up to and including \$800,000	234	0.71 %	\$175,814,734	2.41 %
> \$800,000 up to and including \$900,000	100	0.30 %	\$84,492,302	1.16 %
> \$900,000 up to and including \$1.00m	67	0.20 %	\$63,464,460	0.87 %
> \$1.00m up to and including \$1.25m	95	0.29 %	\$104,437,297	1.43 %
> \$1.25m up to and including \$1.50m	35	0.11 %	\$47,909,641	0.66 %
> \$1.50m up to and including \$1.75m	10	0.03 %	\$15,740,412	0.22 %
> \$1.75m up to and including \$2.00m	9	0.03 %	\$17,106,225	0.23 %
Total	33,181	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	15,729	31.93 %	\$3,143,791,134	43.04 %
Bay of Plenty	2,818	5.72 %	\$343,129,614	4.70 %
Canterbury	6,494	13.18 %	\$882,800,614	12.09 %
Gisborne	465	0.94 %	\$47,853,767	0.66 %
Hawke's Bay	1,603	3.25 %	\$171,789,733	2.35 %
Manawatu-Wanganui	2,627	5.33 %	\$251,933,169	3.45 %
Nelson/Marlborough	1,289	2.62 %	\$161,723,136	2.21 %
Northland	1,421	2.88 %	\$158,950,350	2.18 %
Otago	3,105	6.30 %	\$340,725,229	4.66 %
Southland	134	0.27 %	\$12,584,784	0.17 %
Taranaki	848	1.72 %	\$100,947,387	1.38 %
Waikato	5,185	10.52 %	\$680,239,155	9.31 %
Wellington	7,132	14.48 %	\$970,228,389	13.28 %
West Coast	414	0.84 %	\$37,690,965	0.52 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	47,525	96.47 %	\$6,963,189,210	95.33 %
Interest Only	1,739	3.53 %	\$341,198,216	4.67 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	49,264	100.00 %	\$7,304,387,426	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	165	9.49 %	\$28,827,434	8.45 %
> 1 up to and including 2 years	186	10.70 %	\$32,349,895	9.48 %
> 2 up to and including 3 years	205	11.79 %	\$43,633,430	12.79 %
> 3 up to and including 4 years	193	11.10 %	\$35,154,267	10.30 %
> 4 up to and including 5 years	252	14.49 %	\$47,281,387	13.86 %
> 5 up to and including 6 years	178	10.24 %	\$35,611,911	10.44 %
> 6 up to and including 7 years	188	10.81 %	\$39,338,463	11.53 %
> 7 up to and including 8 years	155	8.91 %	\$31,897,656	9.35 %
> 8 up to and including 9 years	57	3.28 %	\$12,486,800	3.66 %
> 9 up to and including 10 years	155	8.91 %	\$33,509,346	9.82 %
>10 years	5	0.29 %	\$1,107,626	0.32 %
Total	1,739	100.00 %	\$341,198,216	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	42,102	85.46 %	\$5,998,753,149	82.13 %
Residential Investment (Full Recourse)	7,162	14.54 %	\$1,305,634,277	17.87 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	44,167	89.65 %	\$6,593,820,975	90.27 %
Unit/ Flat/ Apartment*	5,097	10.35 %	\$710,566,450	9.73 %
Other	0	0.00 %	\$0	0.00 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

* Unit/ Flat/ Apartment - refers to properties with more than one title or dwelling recorded against it.

Mortgage Pool by Loan Seasoning

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up to and including 3 months	638	1.30 %	\$109,893,206	1.50 %
> 3 up to and including 6 months	2,488	5.05 %	\$418,318,100	5.73 %
> 6 up to and including 9 months	4,937	10.02 %	\$790,357,563	10.82 %
> 9 up to and including 12 months	4,449	9.03 %	\$676,494,569	9.26 %
> 12 up to and including 15 months	4,349	8.83 %	\$669,486,790	9.17 %
> 15 up to and including 18 months	4,009	8.14 %	\$594,409,201	8.14 %
> 18 up to and including 21 months	4,191	8.51 %	\$693,581,106	9.50 %
> 21 up to and including 24 months	2,865	5.82 %	\$450,853,689	6.17 %
> 24 up to and including 27 months	2,912	5.91 %	\$461,753,377	6.32 %
> 27 up to and including 30 months	1,400	2.84 %	\$221,069,988	3.03 %
> 30 up to and including 33 months	1,772	3.60 %	\$277,789,340	3.80 %
> 33 up to and including 36 months	1,540	3.13 %	\$228,704,767	3.13 %
> 36 up to and including 48 months	3,979	8.08 %	\$561,544,361	7.69 %
> 48 up to and including 60 months	3,015	6.12 %	\$389,341,441	5.33 %
> 60 up to and including 72 months	2,581	5.24 %	\$328,780,112	4.50 %
> 72 up to and including 84 months	1,105	2.24 %	\$129,305,214	1.77 %
> 84 up to and including 96 months	902	1.83 %	\$108,019,967	1.48 %
> 96 up to and including 108 months	723	1.47 %	\$79,846,695	1.09 %
> 108 up to and including 120 months	560	1.14 %	\$52,622,145	0.72 %
> 120 months	849	1.72 %	\$62,215,794	0.85 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,053	2.14 %	\$34,985,048	0.48 %
> 1 up to and including 2 years	1,312	2.66 %	\$51,903,168	0.71 %
> 2 up to and including 3 years	1,435	2.91 %	\$77,872,494	1.07 %
> 3 up to and including 4 years	1,501	3.05 %	\$84,683,570	1.16 %
> 4 up to and including 5 years	1,411	2.86 %	\$101,058,079	1.38 %
> 5 up to and including 6 years	1,224	2.48 %	\$99,103,234	1.36 %
> 6 up to and including 7 years	1,260	2.56 %	\$114,470,723	1.57 %
> 7 up to and including 8 years	1,281	2.60 %	\$122,552,436	1.68 %
> 8 up to and including 9 years	1,506	3.06 %	\$135,504,977	1.86 %
> 9 up to and including 10 years	1,526	3.10 %	\$157,109,116	2.15 %
> 10 up to and including 15 years	6,311	12.81 %	\$782,358,204	10.71 %
> 15 up to and including 20 years	6,740	13.68 %	\$1,015,138,326	13.90 %
> 20 up to and including 25 years	7,732	15.70 %	\$1,338,677,530	18.33 %
> 25 up to and including 30 years	14,972	30.39 %	\$3,188,970,519	43.66 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	48,910	99.28 %	\$7,248,838,350	99.24 %
> 0 days up to and including 30 days	238	0.48 %	\$36,131,442	0.49 %
> 30 days up to and including 60 days	71	0.14 %	\$11,597,827	0.16 %
> 60 days up to and including 90 days	31	0.06 %	\$6,090,370	0.08 %
> 90 days up to and including 120 days	13	0.03 %	\$1,543,552	0.02 %
> 120 days up to and including 150 days	1	0.00 %	\$185,885	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

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	4,606	12.86 %	\$785,311,564	13.00 %
> 3 up to and including 6 months	4,386	12.25 %	\$778,390,191	12.88 %
> 6 up to and including 9 months	3,974	11.10 %	\$648,472,391	10.73 %
> 9 up to and including 12 months	3,879	10.83 %	\$663,247,561	10.98 %
> 12 up to and including 15 months	2,407	6.72 %	\$392,838,280	6.50 %
> 15 up to and including 18 months	5,516	15.40 %	\$902,837,523	14.94 %
> 18 up to and including 21 months	3,626	10.13 %	\$620,930,421	10.28 %
> 21 up to and including 24 months	2,459	6.87 %	\$435,460,180	7.21 %
> 24 up to and including 27 months	1,208	3.37 %	\$190,058,248	3.15 %
> 27 up to and including 30 months	1,128	3.15 %	\$201,398,685	3.33 %
> 30 up to and including 33 months	961	2.68 %	\$159,533,563	2.64 %
> 33 up to and including 36 months	460	1.28 %	\$77,663,408	1.29 %
> 36 up to and including 48 months	865	2.42 %	\$137,601,403	2.28 %
> 48 up to and including 60 months	337	0.94 %	\$48,635,253	0.80 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	35,812	100.00 %	\$6,042,378,672	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,460	25.29 %	\$1,646,085,977	22.54 %
Fortnightly	25,593	51.95 %	\$3,719,298,524	50.92 %
Monthly	11,211	22.76 %	\$1,939,002,925	26.55 %
Total	49,264	100.00 %	\$7,304,387,426	100.00 %

	Trust Manager	Servicer
	CEÞZÁÔæ)^ ÁÔ[`¦OÃScå CEÓÞÁHEÆEEIÁĨÌÀÆEÏ Š^ç^ ÁFEÆEFEÆÛ`^^}ÁÙd^^c T^ à[`¦}^ÉÄK380[¦ã84ÉRE∙dæ)ãæÁHEE€	OEÞZÁÓæ)∖Á⊳^,ÁZ^æjæ)åÁŠcå OEÞZÁÔ^}d^ÉACHÉGJÁOEjä^¦AÛd^^c OE &∖ æ)åÉÉÞ^,ÁZ^æjæ)åÁF€F€
Contacts:	Ÿç^cc/Á/•^ Ta)a≇^¦ÊÛÔTÁTããå ^ÁU~38A OB⊐ZÂĴÔTÁTãåå ^ÁU~38A V^ ^]@{}^kAĴFGÂJHĬÂÍÍH Øæ34°ā[ā]^KÂĴFÁGÂJHĬÂĴFĒÏ Ò{a∰IÁŜç^cc/Èor^Oa):ÈB{{	O5;co2)}^ÁÓ¦æá•e@eş P^æáÁ;-ÁOE••^cABAŠäaeàðjã:ÁTæ)æ*^{^}c ÞZÁ/¦^æ•`;ÉKOE•ZÁ•Z V^ ^]02,}^KÁÇÎIÁ:DÁ:HÎÎÌ€F Øæa&eð[ð]^KÁÇĨIÁ:DÁEÍG΀CÎ Ò{æákkAC5;co22,}?ĚÓ¦æá•e@eş Oæð):ÈB[{

DISCLAIMER

V[Ác@Ár¢cr}d]^l{accåAs^Aqq K GaĐĂDEZÞZAbglåAs@ÁTa)æ1^lÁs[Á][d]ad;ablae)d[lÁn]l^+^}dvoœenko@sáb[&`{^}dQ[lÁc@Abj-{l{aca]}Árd(`d\lÁn-All^åAs[ÁbjÁc@sáb[&`{^}d0bsábe&&`laec-ÉA/jaea]^Ê

Ü^&a]a}orÁ@(* |åÁ[cÁ^|^Á][}Á©/Á&[}c?)orÁ;-Áo@arÁa[&*{^}dŽai*oA(@;*|åÁ;aà^Áo@āÁ;}Áæ••^••{^}oÁa)åÁça4*aaaa]Áaa)åÁ^^\Áo@āÁ;}Áæåça&Aá[Á>}aaà|^Áo@{Áá {aà^Áaà^&ārā}Á&{}&^}}} \$A\${} &^}

Þ^ǎr@\ÁDE>ZÞZÁ,[¦Áv@ÁTæ)æt^¦Áv&&{] (Á~•)]}•åäqär Á(¦Á;¦Ájæaàqär Ávájā) *Á!{{Éxbaj^Á);-{!{æxaj}}Á;!Á^]!^•^}æxæj}}Ák[}œxaj^à/AjAjÁv@s/Á[& { ^}džv^àr@;ADE>ZÞZÁ,[¦ c@ÁTæ)æt^!Á;æà^•Ávaj^A^]!^•^}æxaj^ŽÉA^&{{{ ^}àæxaj}}Á;!Á;æa!æ)c°ÉAvc]!^••Á;!Áxuj]]a*åÉA^*æaåðj*Áv@Axe&&`!æ&rÉAvæe[}æai/``æ&rÉAvæe[}æai/`}^*•Á;!Á&{}@aka&`!æ&rÉAvæe[}æai/`}**Á;!Á&{{ }0^;}^***Á; c@Áy-{¦{æxi}}Á&{}æxi}^å/AjÁv@s/Au[{ { ^}àæxaj}}Á;!Á;æa!æd;c°ÉAvc]!^••Á;!Áxuj]]a*åÉA^*æåðj*Áv@Axe&&`!æ&rÉAvæe[}æai/`