



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	28 February 2015
<b>Determination Date:</b>	16 March 2015
<b>Trust Payment Date:</b>	18 March 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	\$6,945,576,319	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$5,940,141,746	
			\$5,940,141,746
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 \$5,940,141,746

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$5,940,141,746
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$4,792,551,457
Asset Coverage Ratio (Numerator/Denominator):	TRUE
Asset Percentage:	85.47%
Contractual Overcollateralisation:	117.00 %
Total Overcollateralisation:	144.64 %

*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 March 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 2012-2	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>	-	-	\$4,792,551,457	-	-	-

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 2012-2	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	\$4,792,551,457	100.00 %
Demand Loan	\$2,139,371,359	44.64 %
<b>Total Funding</b>	\$6,931,922,816	

**Pool Summary**

Acquisition Cut off Date	01 Mar 2015
Current Aggregate Principal Balance (NZD)	\$6,931,922,816
Number of Loans	46,952
Number of Loan Groups	31,856
Average Loan Group Size	217,602
Maximum Loan Group Balance	\$1,974,332
Weighted Average Current Loan to Value Ratio (LVR)	56.51 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.17 %
Weighted Average Interest Rate	5.89 %
Weighted Average Seasoning (Months)	29.30
Weighted Average Remaining Term (Months)	252.02

**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%	9,149	19.49 %	\$542,146,148	7.82 %
> 25.00% up to and including 30.00%	2,416	5.15 %	\$264,015,090	3.81 %
> 30.00% up to and including 35.00%	2,470	5.26 %	\$303,947,495	4.38 %
> 35.00% up to and including 40.00%	2,805	5.97 %	\$370,905,838	5.35 %
> 40.00% up to and including 45.00%	2,691	5.73 %	\$398,126,965	5.74 %
> 45.00% up to and including 50.00%	3,015	6.42 %	\$462,433,972	6.67 %
> 50.00% up to and including 55.00%	3,041	6.48 %	\$494,638,622	7.14 %
> 55.00% up to and including 60.00%	3,295	7.02 %	\$553,031,446	7.98 %
> 60.00% up to and including 65.00%	3,402	7.25 %	\$618,064,293	8.92 %
> 65.00% up to and including 70.00%	3,949	8.41 %	\$793,642,995	11.45 %
> 70.00% up to and including 75.00%	4,265	9.08 %	\$804,444,566	11.60 %
> 75.00% up to and including 80.00%	5,619	11.97 %	\$1,176,693,305	16.97 %
> 80.00% up to and including 85.00%	697	1.48 %	\$126,429,073	1.82 %
> 85.00% up to and including 90.00%	134	0.29 %	\$22,294,045	0.32 %
> 90.00% up to and including 95.00%	1	0.00 %	\$146,096	0.00 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	3	0.01 %	\$962,865	0.01 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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%	10,188	21.70 %	\$672,100,943	9.70 %
> 25.00% up to and including 30.00%	2,647	5.64 %	\$313,822,305	4.53 %
> 30.00% up to and including 35.00%	2,660	5.67 %	\$349,419,052	5.04 %
> 35.00% up to and including 40.00%	3,040	6.47 %	\$429,095,575	6.19 %
> 40.00% up to and including 45.00%	2,870	6.11 %	\$449,445,245	6.48 %
> 45.00% up to and including 50.00%	3,378	7.19 %	\$550,525,216	7.94 %
> 50.00% up to and including 55.00%	3,195	6.80 %	\$560,678,171	8.09 %
> 55.00% up to and including 60.00%	3,476	7.40 %	\$632,352,854	9.12 %
> 60.00% up to and including 65.00%	3,560	7.58 %	\$683,001,968	9.85 %
> 65.00% up to and including 70.00%	3,701	7.88 %	\$738,067,165	10.65 %
> 70.00% up to and including 75.00%	3,748	7.98 %	\$725,224,484	10.46 %
> 75.00% up to and including 80.00%	3,744	7.97 %	\$711,899,757	10.27 %
> 80.00% up to and including 85.00%	598	1.27 %	\$96,112,090	1.39 %
> 85.00% up to and including 90.00%	124	0.26 %	\$16,413,852	0.24 %
> 90.00% up to and including 95.00%	8	0.02 %	\$1,065,221	0.02 %
> 95.00% up to and including 100.00%	4	0.01 %	\$938,430	0.01 %
> 100.00%	11	0.02 %	\$1,760,488	0.03 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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%	877	1.87 %	\$238,983,661	3.45 %
> 5.00% up to and including 5.50%	6,193	13.19 %	\$1,210,225,243	17.46 %
> 5.50% up to and including 6.00%	21,265	45.29 %	\$3,450,180,673	49.77 %
> 6.00% up to and including 6.50%	9,699	20.66 %	\$1,156,639,873	16.69 %
> 6.50% up to and including 7.00%	8,699	18.53 %	\$855,569,332	12.34 %
> 7.00% up to and including 7.50%	144	0.31 %	\$14,753,017	0.21 %
> 7.50% up to and including 8.00%	68	0.14 %	\$5,167,105	0.07 %
> 8.00% up to and including 8.50%	6	0.01 %	\$385,539	0.01 %
> 8.50% up to and including 9.00%	1	0.00 %	\$18,372	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>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	6,273	13.36 %	\$1,022,192,446	14.75 %
<= 2 Year Fixed	8,705	18.54 %	\$1,508,110,253	21.76 %
<= 3 Year Fixed	12,391	26.39 %	\$2,078,482,373	29.98 %
<= 4 Year Fixed	5,816	12.39 %	\$961,811,099	13.88 %
<= 5 Year Fixed	1,048	2.23 %	\$159,917,201	2.31 %
> 5 Year Fixed	50	0.11 %	\$4,488,909	0.06 %
Total Fixed Rate	34,283	73.02 %	\$5,735,002,279	82.73 %
Total Variable Rate	12,669	26.98 %	\$1,196,920,536	17.27 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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	7,955	24.97 %	\$419,466,540	6.05 %
> \$100,000 up to and including \$200,000	9,070	28.47 %	\$1,372,650,208	19.80 %
> \$200,000 up to and including \$300,000	7,437	23.35 %	\$1,839,352,818	26.53 %
> \$300,000 up to and including \$400,000	3,917	12.30 %	\$1,354,042,842	19.53 %
> \$400,000 up to and including \$500,000	1,784	5.60 %	\$795,978,787	11.48 %
> \$500,000 up to and including \$600,000	821	2.58 %	\$447,247,297	6.45 %
> \$600,000 up to and including \$700,000	364	1.14 %	\$234,813,054	3.39 %
> \$700,000 up to and including \$800,000	224	0.70 %	\$168,162,401	2.43 %
> \$800,000 up to and including \$900,000	90	0.28 %	\$75,948,134	1.10 %
> \$900,000 up to and including \$1.00m	56	0.18 %	\$52,893,058	0.76 %
> \$1.00m up to and including \$1.25m	90	0.28 %	\$99,214,999	1.43 %
> \$1.25m up to and including \$1.50m	29	0.09 %	\$39,859,465	0.58 %
> \$1.50m up to and including \$1.75m	12	0.04 %	\$18,940,327	0.27 %
> \$1.75m up to and including \$2.00m	7	0.02 %	\$13,352,885	0.19 %
<b>Total</b>	<b>31,856</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	14,879	31.69 %	\$2,959,648,256	42.70 %
Bay of Plenty	2,709	5.77 %	\$331,089,265	4.78 %
Canterbury	6,191	13.19 %	\$838,408,105	12.09 %
Gisborne	450	0.96 %	\$46,165,856	0.67 %
Hawke's Bay	1,529	3.26 %	\$163,607,135	2.36 %
Manawatu-Wanganui	2,519	5.37 %	\$241,180,891	3.48 %
Nelson/Marlborough	1,235	2.63 %	\$153,728,249	2.22 %
Northland	1,348	2.87 %	\$151,961,162	2.19 %
Otago	2,976	6.34 %	\$326,003,855	4.70 %
Southland	124	0.26 %	\$11,970,461	0.17 %
Taranaki	816	1.74 %	\$96,654,518	1.39 %
Waikato	4,953	10.55 %	\$649,103,700	9.36 %
Wellington	6,821	14.53 %	\$925,619,550	13.35 %
West Coast	402	0.86 %	\$36,781,813	0.53 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	45,275	96.43 %	\$6,600,761,807	95.22 %
Interest Only	1,677	3.57 %	\$331,161,009	4.78 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	46,952	100.00 %	\$6,931,922,816	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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	144	8.59 %	\$26,060,186	7.87 %
> 1 up to and including 2 years	203	12.10 %	\$36,668,842	11.07 %
> 2 up to and including 3 years	184	10.97 %	\$37,746,869	11.40 %
> 3 up to and including 4 years	187	11.15 %	\$34,951,333	10.55 %
> 4 up to and including 5 years	268	15.98 %	\$51,556,661	15.57 %
> 5 up to and including 6 years	150	8.94 %	\$29,160,680	8.81 %
> 6 up to and including 7 years	204	12.16 %	\$42,992,936	12.98 %
> 7 up to and including 8 years	123	7.33 %	\$25,312,886	7.64 %
> 8 up to and including 9 years	74	4.41 %	\$15,320,443	4.63 %
> 9 up to and including 10 years	139	8.29 %	\$31,200,300	9.42 %
>10 years	1	0.06 %	\$189,872	0.06 %
<b>Total</b>	<b>1,677</b>	<b>100.00 %</b>	<b>\$331,161,009</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	40,123	85.46 %	\$5,695,660,217	82.17 %
Residential Investment (Full Recourse)	6,829	14.54 %	\$1,236,262,599	17.83 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	42,069	89.60 %	\$6,255,433,187	90.24 %
Unit/ Flat/ Apartment*	4,883	10.40 %	\$676,489,629	9.76 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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	1,184	2.52 %	\$207,506,219	2.99 %
> 6 up to and including 9 months	3,274	6.97 %	\$527,380,691	7.61 %
> 9 up to and including 12 months	5,331	11.35 %	\$856,703,230	12.36 %
> 12 up to and including 15 months	3,655	7.78 %	\$546,193,456	7.88 %
> 15 up to and including 18 months	3,866	8.23 %	\$580,584,588	8.38 %
> 18 up to and including 21 months	4,283	9.12 %	\$668,648,492	9.65 %
> 21 up to and including 24 months	3,664	7.80 %	\$596,253,751	8.60 %
> 24 up to and including 27 months	2,636	5.61 %	\$409,879,107	5.91 %
> 27 up to and including 30 months	1,977	4.21 %	\$296,535,612	4.28 %
> 30 up to and including 33 months	1,340	2.85 %	\$208,710,370	3.01 %
> 33 up to and including 36 months	1,929	4.11 %	\$299,842,979	4.33 %
> 36 up to and including 48 months	4,090	8.71 %	\$581,473,551	8.39 %
> 48 up to and including 60 months	2,892	6.16 %	\$375,995,389	5.42 %
> 60 up to and including 72 months	2,667	5.68 %	\$340,162,985	4.91 %
> 72 up to and including 84 months	1,130	2.41 %	\$133,488,177	1.93 %
> 84 up to and including 96 months	873	1.86 %	\$102,832,571	1.48 %
> 96 up to and including 108 months	741	1.58 %	\$84,230,705	1.22 %
> 108 up to and including 120 months	547	1.17 %	\$52,337,437	0.76 %
> 120 months	873	1.86 %	\$63,163,506	0.91 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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	1,015	2.16 %	\$31,961,538	0.46 %
> 1 up to and including 2 years	1,282	2.73 %	\$55,172,522	0.80 %
> 2 up to and including 3 years	1,394	2.97 %	\$70,928,228	1.02 %
> 3 up to and including 4 years	1,395	2.97 %	\$80,658,090	1.16 %
> 4 up to and including 5 years	1,409	3.00 %	\$104,562,298	1.51 %
> 5 up to and including 6 years	1,161	2.47 %	\$92,078,359	1.33 %
> 6 up to and including 7 years	1,209	2.57 %	\$114,445,640	1.65 %
> 7 up to and including 8 years	1,254	2.67 %	\$118,369,192	1.71 %
> 8 up to and including 9 years	1,472	3.14 %	\$134,193,160	1.94 %
> 9 up to and including 10 years	1,403	2.99 %	\$145,778,879	2.10 %
> 10 up to and including 15 years	6,112	13.02 %	\$755,119,531	10.89 %
> 15 up to and including 20 years	6,416	13.67 %	\$964,145,529	13.91 %
> 20 up to and including 25 years	7,445	15.86 %	\$1,281,926,247	18.49 %
> 25 up to and including 30 years	13,985	29.79 %	\$2,982,583,604	43.03 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	46,613	99.28 %	\$6,872,945,160	99.15 %
> 0 days up to and including 30 days	253	0.54 %	\$43,927,894	0.63 %
> 30 days up to and including 60 days	68	0.14 %	\$11,782,518	0.17 %
> 60 days up to and including 90 days	18	0.04 %	\$3,267,244	0.05 %
> 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>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</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	4,375	12.76 %	\$745,020,117	12.99 %
> 3 up to and including 6 months	4,297	12.53 %	\$729,439,671	12.72 %
> 6 up to and including 9 months	4,004	11.68 %	\$662,916,526	11.56 %
> 9 up to and including 12 months	3,159	9.21 %	\$526,704,077	9.18 %
> 12 up to and including 15 months	4,258	12.42 %	\$693,447,633	12.09 %
> 15 up to and including 18 months	4,813	14.04 %	\$792,767,030	13.82 %
> 18 up to and including 21 months	2,638	7.69 %	\$466,133,296	8.13 %
> 21 up to and including 24 months	2,141	6.25 %	\$361,050,787	6.30 %
> 24 up to and including 27 months	1,447	4.22 %	\$246,765,747	4.30 %
> 27 up to and including 30 months	1,140	3.33 %	\$189,729,553	3.31 %
> 30 up to and including 33 months	481	1.40 %	\$84,925,873	1.48 %
> 33 up to and including 36 months	430	1.25 %	\$67,206,915	1.17 %
> 36 up to and including 48 months	811	2.37 %	\$127,524,888	2.22 %
> 48 up to and including 60 months	289	0.84 %	\$41,370,165	0.72 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>34,283</b>	<b>100.00 %</b>	<b>\$5,735,002,279</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,887	25.32 %	\$1,560,043,692	22.51 %
Fortnightly	24,446	52.07 %	\$3,539,936,178	51.07 %
Monthly	10,619	22.62 %	\$1,831,942,946	26.43 %
<b>Total</b>	<b>46,952</b>	<b>100.00 %</b>	<b>\$6,931,922,816</b>	<b>100.00 %</b>

