



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	30 April 2015
<b>Determination Date:</b>	15 May 2015
<b>Trust Payment Date:</b>	19 May 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	\$6,362,939,634
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$5,492,527,549
		\$5,492,527,549
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	$\frac{\text{Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio} + \text{Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio}}{2}$	\$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 \$5,492,527,549

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$5,492,527,549
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$4,792,551,457
$\frac{\text{Adjusted Aggregate Housing Loan Amount}}{\text{NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds}}$	TRUE
Asset Percentage:	86.28%
Contractual Overcollateralisation:	115.90 %
Total Overcollateralisation:	132.33 %

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 May 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	\$1,549,439,709	32.33 %
<b>Total Funding</b>	\$6,341,991,166	

**Pool Summary**

Acquisition Cut off Date	01 May 2015
Current Aggregate Principal Balance (NZD)	\$6,341,991,166
Number of Loans	43,277
Number of Loan Groups	29,751
Average Loan Group Size	213,169
Maximum Loan Group Balance	\$1,958,654
Weighted Average Current Loan to Value Ratio (LVR)	55.87 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	51.57 %
Weighted Average Interest Rate	5.89 %
Weighted Average Seasoning (Months)	31.28
Weighted Average Remaining Term (Months)	249.36

**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%	8,783	20.29 %	\$521,010,184	8.22 %
> 25.00% up to and including 30.00%	2,318	5.36 %	\$253,469,556	4.00 %
> 30.00% up to and including 35.00%	2,366	5.47 %	\$286,586,490	4.52 %
> 35.00% up to and including 40.00%	2,594	5.99 %	\$349,562,977	5.51 %
> 40.00% up to and including 45.00%	2,467	5.70 %	\$361,285,206	5.70 %
> 45.00% up to and including 50.00%	2,822	6.52 %	\$433,516,708	6.84 %
> 50.00% up to and including 55.00%	2,821	6.52 %	\$462,650,165	7.30 %
> 55.00% up to and including 60.00%	3,029	7.00 %	\$511,430,678	8.06 %
> 60.00% up to and including 65.00%	3,211	7.42 %	\$589,171,562	9.29 %
> 65.00% up to and including 70.00%	3,579	8.27 %	\$717,888,415	11.32 %
> 70.00% up to and including 75.00%	3,821	8.83 %	\$725,139,677	11.43 %
> 75.00% up to and including 80.00%	4,750	10.98 %	\$1,005,476,108	15.85 %
> 80.00% up to and including 85.00%	601	1.39 %	\$105,749,106	1.67 %
> 85.00% up to and including 90.00%	111	0.26 %	\$18,403,442	0.29 %
> 90.00% up to and including 95.00%	2	0.00 %	\$259,262	0.00 %
> 95.00% up to and including 100.00%	2	0.00 %	\$391,631	0.01 %
> 100.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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%	10,004	23.12 %	\$675,582,816	10.65 %
> 25.00% up to and including 30.00%	2,527	5.84 %	\$301,911,282	4.76 %
> 30.00% up to and including 35.00%	2,635	6.09 %	\$353,345,374	5.57 %
> 35.00% up to and including 40.00%	2,851	6.59 %	\$414,103,623	6.53 %
> 40.00% up to and including 45.00%	2,796	6.46 %	\$447,380,756	7.05 %
> 45.00% up to and including 50.00%	3,139	7.25 %	\$520,100,817	8.20 %
> 50.00% up to and including 55.00%	3,034	7.01 %	\$536,658,589	8.46 %
> 55.00% up to and including 60.00%	3,145	7.27 %	\$588,387,282	9.28 %
> 60.00% up to and including 65.00%	3,397	7.85 %	\$689,280,505	10.87 %
> 65.00% up to and including 70.00%	3,143	7.26 %	\$613,972,753	9.68 %
> 70.00% up to and including 75.00%	3,371	7.79 %	\$646,562,817	10.19 %
> 75.00% up to and including 80.00%	2,708	6.26 %	\$480,887,776	7.58 %
> 80.00% up to and including 85.00%	412	0.95 %	\$59,548,911	0.94 %
> 85.00% up to and including 90.00%	89	0.21 %	\$10,864,348	0.17 %
> 90.00% up to and including 95.00%	14	0.03 %	\$2,052,623	0.03 %
> 95.00% up to and including 100.00%	4	0.01 %	\$557,795	0.01 %
> 100.00%	8	0.02 %	\$793,099	0.01 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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%	619	1.43 %	\$162,662,512	2.56 %
> 5.00% up to and including 5.50%	6,156	14.22 %	\$1,168,591,260	18.43 %
> 5.50% up to and including 6.00%	19,487	45.03 %	\$3,152,125,924	49.70 %
> 6.00% up to and including 6.50%	8,966	20.72 %	\$1,067,096,903	16.83 %
> 6.50% up to and including 7.00%	7,848	18.13 %	\$773,083,543	12.19 %
> 7.00% up to and including 7.50%	135	0.31 %	\$13,711,985	0.22 %
> 7.50% up to and including 8.00%	62	0.14 %	\$4,600,070	0.07 %
> 8.00% up to and including 8.50%	4	0.01 %	\$118,967	0.00 %
> 8.50% up to and including 9.00%	0	0.00 %	\$0	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>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,764	11.01 %	\$769,930,323	12.14 %
<= 2 Year Fixed	7,687	17.76 %	\$1,300,988,725	20.51 %
<= 3 Year Fixed	12,701	29.35 %	\$2,104,867,158	33.19 %
<= 4 Year Fixed	5,671	13.10 %	\$931,217,005	14.68 %
<= 5 Year Fixed	996	2.30 %	\$150,121,886	2.37 %
> 5 Year Fixed	120	0.28 %	\$14,640,737	0.23 %
Total Fixed Rate	31,939	73.80 %	\$5,271,765,833	83.12 %
Total Variable Rate	11,338	26.20 %	\$1,070,225,332	16.88 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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	7,653	25.72 %	\$401,429,271	6.33 %
> \$100,000 up to and including \$200,000	8,574	28.82 %	\$1,298,647,154	20.48 %
> \$200,000 up to and including \$300,000	6,905	23.21 %	\$1,707,292,933	26.92 %
> \$300,000 up to and including \$400,000	3,556	11.95 %	\$1,229,051,397	19.38 %
> \$400,000 up to and including \$500,000	1,597	5.37 %	\$712,583,698	11.24 %
> \$500,000 up to and including \$600,000	713	2.40 %	\$388,322,404	6.12 %
> \$600,000 up to and including \$700,000	319	1.07 %	\$205,863,740	3.25 %
> \$700,000 up to and including \$800,000	191	0.64 %	\$143,061,198	2.26 %
> \$800,000 up to and including \$900,000	75	0.25 %	\$63,227,111	1.00 %
> \$900,000 up to and including \$1.00m	49	0.16 %	\$46,221,058	0.73 %
> \$1.00m up to and including \$1.25m	80	0.27 %	\$88,136,855	1.39 %
> \$1.25m up to and including \$1.50m	24	0.08 %	\$33,031,776	0.52 %
> \$1.50m up to and including \$1.75m	11	0.04 %	\$17,371,116	0.27 %
> \$1.75m up to and including \$2.00m	4	0.01 %	\$7,751,456	0.12 %
<b>Total</b>	<b>29,751</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	13,595	31.41 %	\$2,682,185,009	42.29 %
Bay of Plenty	2,514	5.81 %	\$305,177,379	4.81 %
Canterbury	5,703	13.18 %	\$771,584,561	12.17 %
Gisborne	420	0.97 %	\$42,605,124	0.67 %
Hawke's Bay	1,423	3.29 %	\$153,862,240	2.43 %
Manawatu-Wanganui	2,359	5.45 %	\$225,699,284	3.56 %
Nelson/Marlborough	1,131	2.61 %	\$141,302,341	2.23 %
Northland	1,260	2.91 %	\$141,356,726	2.23 %
Otago	2,758	6.37 %	\$300,123,351	4.73 %
Southland	117	0.27 %	\$10,917,456	0.17 %
Taranaki	750	1.73 %	\$89,530,901	1.41 %
Waikato	4,566	10.55 %	\$595,095,832	9.38 %
Wellington	6,314	14.59 %	\$849,111,808	13.39 %
West Coast	367	0.85 %	\$33,439,155	0.53 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	41,708	96.37 %	\$6,034,163,794	95.15 %
Interest Only	1,569	3.63 %	\$307,827,372	4.85 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	43,277	100.00 %	\$6,341,991,166	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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	141	8.99 %	\$25,709,217	8.35 %
> 1 up to and including 2 years	191	12.17 %	\$35,252,574	11.45 %
> 2 up to and including 3 years	152	9.69 %	\$28,051,509	9.11 %
> 3 up to and including 4 years	205	13.07 %	\$36,751,613	11.94 %
> 4 up to and including 5 years	229	14.60 %	\$45,086,923	14.65 %
> 5 up to and including 6 years	150	9.56 %	\$29,802,218	9.68 %
> 6 up to and including 7 years	215	13.70 %	\$46,114,520	14.98 %
> 7 up to and including 8 years	64	4.08 %	\$12,216,067	3.97 %
> 8 up to and including 9 years	75	4.78 %	\$14,517,431	4.72 %
> 9 up to and including 10 years	140	8.92 %	\$32,994,271	10.72 %
>10 years	7	0.45 %	\$1,331,030	0.43 %
<b>Total</b>	<b>1,569</b>	<b>100.00 %</b>	<b>\$307,827,372</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	37,040	85.59 %	\$5,225,825,036	82.40 %
Residential Investment (Full Recourse)	6,237	14.41 %	\$1,116,166,130	17.60 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	38,782	89.61 %	\$5,721,931,361	90.22 %
Unit/ Flat/ Apartment*	4,495	10.39 %	\$620,059,805	9.78 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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	25	0.06 %	\$3,194,710	0.05 %
> 6 up to and including 9 months	1,872	4.33 %	\$328,618,198	5.18 %
> 9 up to and including 12 months	3,943	9.11 %	\$628,073,888	9.90 %
> 12 up to and including 15 months	4,407	10.18 %	\$676,566,996	10.67 %
> 15 up to and including 18 months	3,538	8.18 %	\$549,344,141	8.66 %
> 18 up to and including 21 months	3,525	8.15 %	\$525,448,373	8.29 %
> 21 up to and including 24 months	3,926	9.07 %	\$612,206,622	9.65 %
> 24 up to and including 27 months	2,688	6.21 %	\$420,939,675	6.64 %
> 27 up to and including 30 months	2,703	6.25 %	\$419,909,718	6.62 %
> 30 up to and including 33 months	1,272	2.94 %	\$189,567,847	2.99 %
> 33 up to and including 36 months	1,375	3.18 %	\$211,897,925	3.34 %
> 36 up to and including 48 months	4,427	10.23 %	\$633,501,115	9.99 %
> 48 up to and including 60 months	2,812	6.50 %	\$374,673,726	5.91 %
> 60 up to and including 72 months	2,450	5.66 %	\$311,638,161	4.91 %
> 72 up to and including 84 months	1,343	3.10 %	\$160,478,450	2.53 %
> 84 up to and including 96 months	817	1.89 %	\$91,785,959	1.45 %
> 96 up to and including 108 months	732	1.69 %	\$86,175,346	1.36 %
> 108 up to and including 120 months	535	1.24 %	\$53,585,542	0.84 %
> 120 months	887	2.05 %	\$64,384,774	1.02 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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	967	2.23 %	\$31,563,657	0.50 %
> 1 up to and including 2 years	1,184	2.74 %	\$51,751,445	0.82 %
> 2 up to and including 3 years	1,252	2.89 %	\$58,291,809	0.92 %
> 3 up to and including 4 years	1,318	3.05 %	\$79,014,354	1.25 %
> 4 up to and including 5 years	1,247	2.88 %	\$93,902,915	1.48 %
> 5 up to and including 6 years	1,147	2.65 %	\$90,734,912	1.43 %
> 6 up to and including 7 years	1,208	2.79 %	\$118,834,847	1.87 %
> 7 up to and including 8 years	1,176	2.72 %	\$100,639,301	1.59 %
> 8 up to and including 9 years	1,370	3.17 %	\$126,005,429	1.99 %
> 9 up to and including 10 years	1,254	2.90 %	\$136,933,774	2.16 %
> 10 up to and including 15 years	5,725	13.23 %	\$707,720,058	11.16 %
> 15 up to and including 20 years	5,984	13.83 %	\$900,708,215	14.20 %
> 20 up to and including 25 years	6,863	15.86 %	\$1,179,671,728	18.60 %
> 25 up to and including 30 years	12,582	29.07 %	\$2,666,218,724	42.04 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	42,954	99.25 %	\$6,284,525,068	99.09 %
> 0 days up to and including 30 days	235	0.54 %	\$40,978,265	0.65 %
> 30 days up to and including 60 days	64	0.15 %	\$10,826,333	0.17 %
> 60 days up to and including 90 days	24	0.06 %	\$5,661,499	0.09 %
> 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>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</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	4,076	12.76 %	\$692,710,538	13.14 %
> 3 up to and including 6 months	4,126	12.92 %	\$670,015,908	12.71 %
> 6 up to and including 9 months	2,982	9.34 %	\$501,309,259	9.51 %
> 9 up to and including 12 months	4,060	12.71 %	\$659,179,822	12.50 %
> 12 up to and including 15 months	5,072	15.88 %	\$817,157,067	15.50 %
> 15 up to and including 18 months	3,068	9.61 %	\$519,860,747	9.86 %
> 18 up to and including 21 months	1,973	6.18 %	\$338,678,206	6.42 %
> 21 up to and including 24 months	3,030	9.49 %	\$499,391,826	9.47 %
> 24 up to and including 27 months	1,145	3.58 %	\$190,559,215	3.61 %
> 27 up to and including 30 months	620	1.94 %	\$109,346,745	2.07 %
> 30 up to and including 33 months	406	1.27 %	\$60,961,842	1.16 %
> 33 up to and including 36 months	468	1.47 %	\$73,122,634	1.39 %
> 36 up to and including 48 months	696	2.18 %	\$108,920,062	2.07 %
> 48 up to and including 60 months	215	0.67 %	\$30,438,721	0.58 %
> 60 months	2	0.01 %	\$113,241	0.00 %
<b>Total</b>	<b>31,939</b>	<b>100.00 %</b>	<b>\$5,271,765,833</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	10,976	25.36 %	\$1,430,948,907	22.56 %
Fortnightly	22,472	51.93 %	\$3,236,590,944	51.03 %
Monthly	9,829	22.71 %	\$1,674,451,315	26.40 %
<b>Total</b>	<b>43,277</b>	<b>100.00 %</b>	<b>\$6,341,991,166</b>	<b>100.00 %</b>

