



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 August 2015
<b>Determination Date:</b>	15 September 2015
<b>Trust Payment Date:</b>	17 September 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	\$6,334,781,460	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$5,481,366,611	
			\$5,481,366,611
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 \$5,481,366,611

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$5,481,366,611
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$4,792,551,457
Asset Coverage Ratio (NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds / Adjusted Aggregate Housing Loan Amount):	TRUE
Asset Percentage:	86.50%
Contractual Overcollateralisation:	115.61 %
Total Overcollateralisation:	155.47 %

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 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	\$2,658,236,428	55.47 %
<b>Total Funding</b>	<b>\$7,450,787,884</b>	

**Pool Summary**

Acquisition Cut off Date	01 Sep 2015
Current Aggregate Principal Balance (NZD)	\$7,450,787,884
Number of Loans	48,842
Number of Loan Groups	32,574
Average Loan Group Size	228,734
Maximum Loan Group Balance	\$1,948,035
Weighted Average Current Loan to Value Ratio (LVR)	57.58 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.36 %
Weighted Average Interest Rate	5.73 %
Weighted Average Seasoning (Months)	28.90
Weighted Average Remaining Term (Months)	254.72

**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%	8,491	17.38 %	\$508,096,380	6.82 %
> 25.00% up to and including 30.00%	2,374	4.86 %	\$248,827,038	3.34 %
> 30.00% up to and including 35.00%	2,647	5.42 %	\$321,579,821	4.32 %
> 35.00% up to and including 40.00%	2,773	5.68 %	\$370,112,364	4.97 %
> 40.00% up to and including 45.00%	2,786	5.70 %	\$406,053,544	5.45 %
> 45.00% up to and including 50.00%	3,112	6.37 %	\$485,537,048	6.52 %
> 50.00% up to and including 55.00%	3,271	6.70 %	\$533,499,068	7.16 %
> 55.00% up to and including 60.00%	3,475	7.11 %	\$582,493,939	7.82 %
> 60.00% up to and including 65.00%	3,768	7.71 %	\$689,451,547	9.25 %
> 65.00% up to and including 70.00%	4,309	8.82 %	\$890,718,602	11.95 %
> 70.00% up to and including 75.00%	4,437	9.08 %	\$859,941,979	11.54 %
> 75.00% up to and including 80.00%	6,809	13.94 %	\$1,451,843,337	19.49 %
> 80.00% up to and including 85.00%	503	1.03 %	\$89,227,897	1.20 %
> 85.00% up to and including 90.00%	84	0.17 %	\$12,581,306	0.17 %
> 90.00% up to and including 95.00%	1	0.00 %	\$319,073	0.00 %
> 95.00% up to and including 100.00%	1	0.00 %	\$263,623	0.00 %
> 100.00%	1	0.00 %	\$241,318	0.00 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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%	9,820	20.11 %	\$676,113,198	9.07 %
> 25.00% up to and including 30.00%	2,612	5.35 %	\$308,772,322	4.14 %
> 30.00% up to and including 35.00%	2,910	5.96 %	\$383,701,800	5.15 %
> 35.00% up to and including 40.00%	3,111	6.37 %	\$457,508,566	6.14 %
> 40.00% up to and including 45.00%	3,206	6.56 %	\$499,920,256	6.71 %
> 45.00% up to and including 50.00%	3,507	7.18 %	\$595,149,013	7.99 %
> 50.00% up to and including 55.00%	3,524	7.22 %	\$628,823,818	8.44 %
> 55.00% up to and including 60.00%	3,563	7.29 %	\$672,652,849	9.03 %
> 60.00% up to and including 65.00%	3,898	7.98 %	\$771,310,321	10.35 %
> 65.00% up to and including 70.00%	4,036	8.26 %	\$827,471,970	11.11 %
> 70.00% up to and including 75.00%	4,007	8.20 %	\$766,080,026	10.28 %
> 75.00% up to and including 80.00%	4,216	8.63 %	\$803,059,666	10.78 %
> 80.00% up to and including 85.00%	359	0.74 %	\$51,087,933	0.69 %
> 85.00% up to and including 90.00%	56	0.11 %	\$6,471,636	0.09 %
> 90.00% up to and including 95.00%	10	0.02 %	\$1,643,350	0.02 %
> 95.00% up to and including 100.00%	1	0.00 %	\$255,136	0.00 %
> 100.00%	6	0.01 %	\$766,023	0.01 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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%	2,148	4.40 %	\$360,979,629	4.84 %
> 5.00% up to and including 5.50%	9,767	20.00 %	\$1,953,991,211	26.23 %
> 5.50% up to and including 6.00%	24,248	49.65 %	\$3,677,862,350	49.36 %
> 6.00% up to and including 6.50%	11,349	23.24 %	\$1,291,776,565	17.34 %
> 6.50% up to and including 7.00%	1,162	2.38 %	\$149,710,216	2.01 %
> 7.00% up to and including 7.50%	124	0.25 %	\$13,047,704	0.18 %
> 7.50% up to and including 8.00%	44	0.09 %	\$3,420,211	0.05 %
> 8.00% up to and including 8.50%	0	0.00 %	\$0	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>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,958	8.10 %	\$672,551,601	9.03 %
<= 2 Year Fixed	6,815	13.95 %	\$1,133,559,188	15.21 %
<= 3 Year Fixed	18,213	37.29 %	\$3,221,002,683	43.23 %
<= 4 Year Fixed	6,692	13.70 %	\$1,140,538,430	15.31 %
<= 5 Year Fixed	1,049	2.15 %	\$166,891,545	2.24 %
> 5 Year Fixed	378	0.77 %	\$61,192,916	0.82 %
Total Fixed Rate	37,105	75.97 %	\$6,395,736,363	85.84 %
Total Variable Rate	11,737	24.03 %	\$1,055,051,521	14.16 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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	7,399	22.71 %	\$404,740,993	5.43 %
> \$100,000 up to and including \$200,000	9,453	29.02 %	\$1,436,370,944	19.28 %
> \$200,000 up to and including \$300,000	7,604	23.34 %	\$1,885,480,002	25.31 %
> \$300,000 up to and including \$400,000	4,084	12.54 %	\$1,411,111,450	18.94 %
> \$400,000 up to and including \$500,000	1,939	5.95 %	\$865,571,486	11.62 %
> \$500,000 up to and including \$600,000	953	2.93 %	\$520,036,528	6.98 %
> \$600,000 up to and including \$700,000	461	1.42 %	\$297,658,137	3.99 %
> \$700,000 up to and including \$800,000	283	0.87 %	\$211,915,879	2.84 %
> \$800,000 up to and including \$900,000	121	0.37 %	\$102,231,365	1.37 %
> \$900,000 up to and including \$1.00m	86	0.26 %	\$81,623,463	1.10 %
> \$1.00m up to and including \$1.25m	128	0.39 %	\$140,722,300	1.89 %
> \$1.25m up to and including \$1.50m	39	0.12 %	\$52,979,023	0.71 %
> \$1.50m up to and including \$1.75m	17	0.05 %	\$27,288,892	0.37 %
> \$1.75m up to and including \$2.00m	7	0.02 %	\$13,057,424	0.18 %
<b>Total</b>	<b>32,574</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	15,072	30.86 %	\$3,189,887,708	42.81 %
Bay of Plenty	2,887	5.91 %	\$362,212,460	4.86 %
Canterbury	6,620	13.55 %	\$930,207,250	12.48 %
Gisborne	474	0.97 %	\$48,834,338	0.66 %
Hawke's Bay	1,567	3.21 %	\$171,238,384	2.30 %
Manawatu-Wanganui	2,784	5.70 %	\$269,636,939	3.62 %
Nelson/Marlborough	1,275	2.61 %	\$158,758,997	2.13 %
Northland	1,404	2.87 %	\$162,133,506	2.18 %
Otago	3,201	6.55 %	\$357,456,421	4.80 %
Southland	129	0.26 %	\$12,169,194	0.16 %
Taranaki	862	1.76 %	\$107,815,306	1.45 %
Waikato	5,100	10.44 %	\$682,457,519	9.16 %
Wellington	7,025	14.38 %	\$957,942,098	12.86 %
West Coast	442	0.90 %	\$40,037,764	0.54 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	46,978	96.18 %	\$7,079,502,062	95.02 %
Interest Only	1,864	3.82 %	\$371,285,822	4.98 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	48,842	100.00 %	\$7,450,787,884	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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	160	8.58 %	\$26,178,822	7.05 %
> 1 up to and including 2 years	214	11.48 %	\$42,021,385	11.32 %
> 2 up to and including 3 years	145	7.78 %	\$24,382,284	6.57 %
> 3 up to and including 4 years	222	11.91 %	\$41,012,095	11.05 %
> 4 up to and including 5 years	225	12.07 %	\$41,795,185	11.26 %
> 5 up to and including 6 years	141	7.56 %	\$25,684,667	6.92 %
> 6 up to and including 7 years	176	9.44 %	\$40,640,549	10.95 %
> 7 up to and including 8 years	129	6.92 %	\$26,508,360	7.14 %
> 8 up to and including 9 years	170	9.12 %	\$37,140,479	10.00 %
> 9 up to and including 10 years	277	14.86 %	\$64,888,695	17.48 %
>10 years	5	0.27 %	\$1,033,301	0.28 %
<b>Total</b>	<b>1,864</b>	<b>100.00 %</b>	<b>\$371,285,822</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	41,844	85.67 %	\$6,137,488,931	82.37 %
Residential Investment (Full Recourse)	6,998	14.33 %	\$1,313,298,953	17.63 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	43,636	89.34 %	\$6,703,136,648	89.97 %
Unit/ Flat/ Apartment*	5,206	10.66 %	\$747,651,236	10.03 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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	587	1.20 %	\$43,487,438	0.58 %
> 3 up to and including 6 months	3,394	6.95 %	\$679,708,024	9.12 %
> 6 up to and including 9 months	2,631	5.39 %	\$489,589,767	6.57 %
> 9 up to and including 12 months	2,787	5.71 %	\$491,387,325	6.60 %
> 12 up to and including 15 months	3,419	7.00 %	\$559,075,273	7.50 %
> 15 up to and including 18 months	4,529	9.27 %	\$716,670,084	9.62 %
> 18 up to and including 21 months	3,187	6.53 %	\$483,716,075	6.49 %
> 21 up to and including 24 months	3,399	6.96 %	\$510,526,840	6.85 %
> 24 up to and including 27 months	3,529	7.23 %	\$536,484,933	7.20 %
> 27 up to and including 30 months	3,092	6.33 %	\$488,771,895	6.56 %
> 30 up to and including 33 months	2,258	4.62 %	\$352,950,980	4.74 %
> 33 up to and including 36 months	1,718	3.52 %	\$257,475,337	3.46 %
> 36 up to and including 48 months	4,579	9.38 %	\$680,649,216	9.14 %
> 48 up to and including 60 months	2,673	5.47 %	\$351,076,027	4.71 %
> 60 up to and including 72 months	2,419	4.95 %	\$306,952,372	4.12 %
> 72 up to and including 84 months	1,668	3.42 %	\$204,712,144	2.75 %
> 84 up to and including 96 months	785	1.61 %	\$86,911,511	1.17 %
> 96 up to and including 108 months	714	1.46 %	\$84,648,347	1.14 %
> 108 up to and including 120 months	529	1.08 %	\$54,117,623	0.73 %
> 120 months	945	1.93 %	\$71,876,672	0.96 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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	1,023	2.09 %	\$31,578,449	0.42 %
> 1 up to and including 2 years	1,354	2.77 %	\$60,630,873	0.81 %
> 2 up to and including 3 years	1,393	2.85 %	\$58,381,969	0.78 %
> 3 up to and including 4 years	1,419	2.91 %	\$84,190,852	1.13 %
> 4 up to and including 5 years	1,431	2.93 %	\$97,508,945	1.31 %
> 5 up to and including 6 years	1,177	2.41 %	\$87,710,468	1.18 %
> 6 up to and including 7 years	1,260	2.58 %	\$120,979,429	1.62 %
> 7 up to and including 8 years	1,402	2.87 %	\$128,076,514	1.72 %
> 8 up to and including 9 years	1,457	2.98 %	\$145,472,459	1.95 %
> 9 up to and including 10 years	1,638	3.35 %	\$198,033,824	2.66 %
> 10 up to and including 15 years	6,183	12.66 %	\$769,580,052	10.33 %
> 15 up to and including 20 years	6,687	13.69 %	\$1,027,438,880	13.79 %
> 20 up to and including 25 years	7,432	15.22 %	\$1,304,348,387	17.51 %
> 25 up to and including 30 years	14,986	30.68 %	\$3,336,856,782	44.79 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	48,507	99.31 %	\$7,394,691,130	99.25 %
> 0 days up to and including 30 days	231	0.47 %	\$38,771,192	0.52 %
> 30 days up to and including 60 days	81	0.17 %	\$14,257,058	0.19 %
> 60 days up to and including 90 days	23	0.05 %	\$3,068,504	0.04 %
> 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>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</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	4,464	12.03 %	\$737,513,891	11.53 %
> 3 up to and including 6 months	3,671	9.89 %	\$613,569,004	9.59 %
> 6 up to and including 9 months	5,428	14.63 %	\$910,519,327	14.24 %
> 9 up to and including 12 months	5,974	16.10 %	\$957,440,030	14.97 %
> 12 up to and including 15 months	3,245	8.75 %	\$591,922,503	9.25 %
> 15 up to and including 18 months	3,242	8.74 %	\$605,877,072	9.47 %
> 18 up to and including 21 months	4,819	12.99 %	\$923,954,947	14.45 %
> 21 up to and including 24 months	2,715	7.32 %	\$432,103,352	6.76 %
> 24 up to and including 27 months	690	1.86 %	\$126,626,029	1.98 %
> 27 up to and including 30 months	743	2.00 %	\$134,905,616	2.11 %
> 30 up to and including 33 months	707	1.91 %	\$131,671,151	2.06 %
> 33 up to and including 36 months	425	1.15 %	\$69,059,836	1.08 %
> 36 up to and including 48 months	506	1.36 %	\$73,935,393	1.16 %
> 48 up to and including 60 months	476	1.28 %	\$86,638,214	1.35 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>37,105</b>	<b>100.00 %</b>	<b>\$6,395,736,363</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,728	26.06 %	\$1,692,866,049	22.72 %
Fortnightly	25,264	51.73 %	\$3,782,589,584	50.77 %
Monthly	10,850	22.21 %	\$1,975,332,251	26.51 %
<b>Total</b>	<b>48,842</b>	<b>100.00 %</b>	<b>\$7,450,787,884</b>	<b>100.00 %</b>

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