



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 March 2016
<b>Determination Date:</b>	15 April 2016
<b>Trust Payment Date:</b>	19 April 2016

<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	\$9,693,203,972	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,385,477,703	
			\$8,385,477,703
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	$\frac{\text{Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio} + \text{Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio}}{\text{Weighted average remaining maturity of all Covered Bonds} \times \text{NZ Dollar Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds} \times \text{Negative Carry Factor} \times (\text{B} + \text{C} + \text{D} + \text{E}) / (\text{A} + \text{B} + \text{C} + \text{D} + \text{E})}$		\$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 \$8,385,477,703

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$8,385,477,703
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:	86.50%
Contractual Overcollateralisation:	115.61 %
Total Overcollateralisation:	201.68 %

*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 April 2016**

**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	\$4,873,254,504	101.68 %
<b>Total Funding</b>	\$9,665,805,961	

**Pool Summary**

Acquisition Cut off Date	01 Apr 2016
Current Aggregate Principal Balance (NZD)	\$9,665,805,961
Number of Loans	55,543
Number of Loan Groups	38,734
Average Loan Group Size	249,543
Maximum Loan Group Balance	\$1,987,631
Weighted Average Current Loan to Value Ratio (LVR)	57.33 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	51.78 %
Weighted Average Interest Rate	5.29 %
Weighted Average Seasoning (Months)	27.13
Weighted Average Remaining Term (Months)	261.49

**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%	9,840	17.72 %	\$654,004,661	6.77 %
> 25.00% up to and including 30.00%	2,740	4.93 %	\$342,515,951	3.54 %
> 30.00% up to and including 35.00%	2,914	5.25 %	\$405,986,858	4.20 %
> 35.00% up to and including 40.00%	3,017	5.43 %	\$456,402,660	4.72 %
> 40.00% up to and including 45.00%	3,182	5.73 %	\$522,418,819	5.40 %
> 45.00% up to and including 50.00%	3,445	6.20 %	\$611,485,446	6.33 %
> 50.00% up to and including 55.00%	3,754	6.76 %	\$706,125,059	7.31 %
> 55.00% up to and including 60.00%	3,965	7.14 %	\$782,443,687	8.09 %
> 60.00% up to and including 65.00%	4,404	7.93 %	\$925,635,937	9.58 %
> 65.00% up to and including 70.00%	5,535	9.97 %	\$1,356,735,238	14.04 %
> 70.00% up to and including 75.00%	5,425	9.77 %	\$1,177,953,428	12.19 %
> 75.00% up to and including 80.00%	6,981	12.57 %	\$1,663,663,020	17.21 %
> 80.00% up to and including 85.00%	306	0.55 %	\$54,291,463	0.56 %
> 85.00% up to and including 90.00%	33	0.06 %	\$5,630,351	0.06 %
> 90.00% up to and including 95.00%	2	0.00 %	\$513,382	0.01 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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%	11,674	21.02 %	\$915,935,822	9.48 %
> 25.00% up to and including 30.00%	3,161	5.69 %	\$440,519,986	4.56 %
> 30.00% up to and including 35.00%	3,354	6.04 %	\$512,253,892	5.30 %
> 35.00% up to and including 40.00%	3,563	6.41 %	\$604,917,327	6.26 %
> 40.00% up to and including 45.00%	3,846	6.92 %	\$701,631,902	7.26 %
> 45.00% up to and including 50.00%	4,068	7.32 %	\$804,524,353	8.32 %
> 50.00% up to and including 55.00%	4,303	7.75 %	\$937,929,226	9.70 %
> 55.00% up to and including 60.00%	4,608	8.30 %	\$1,043,423,941	10.80 %
> 60.00% up to and including 65.00%	4,508	8.12 %	\$1,035,489,857	10.71 %
> 65.00% up to and including 70.00%	4,615	8.31 %	\$1,067,345,082	11.04 %
> 70.00% up to and including 75.00%	4,603	8.29 %	\$952,607,597	9.86 %
> 75.00% up to and including 80.00%	3,017	5.43 %	\$617,840,422	6.39 %
> 80.00% up to and including 85.00%	193	0.35 %	\$27,221,767	0.28 %
> 85.00% up to and including 90.00%	19	0.03 %	\$2,564,508	0.03 %
> 90.00% up to and including 95.00%	7	0.01 %	\$1,239,394	0.01 %
> 95.00% up to and including 100.00%	4	0.01 %	\$360,885	0.00 %
> 100.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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%	15,457	27.83 %	\$3,264,654,734	33.78 %
> 5.00% up to and including 5.50%	14,672	26.42 %	\$2,496,023,636	25.82 %
> 5.50% up to and including 6.00%	19,810	35.67 %	\$3,091,099,168	31.98 %
> 6.00% up to and including 6.50%	4,309	7.76 %	\$652,769,099	6.75 %
> 6.50% up to and including 7.00%	1,157	2.08 %	\$147,441,945	1.53 %
> 7.00% up to and including 7.50%	113	0.20 %	\$12,136,633	0.13 %
> 7.50% up to and including 8.00%	25	0.05 %	\$1,680,745	0.02 %
> 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>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,084	1.95 %	\$231,747,153	2.40 %
<= 2 Year Fixed	8,568	15.43 %	\$1,830,156,391	18.93 %
<= 3 Year Fixed	24,101	43.39 %	\$4,667,579,834	48.29 %
<= 4 Year Fixed	8,004	14.41 %	\$1,462,748,816	15.13 %
<= 5 Year Fixed	1,055	1.90 %	\$169,867,725	1.76 %
> 5 Year Fixed	768	1.38 %	\$139,890,439	1.45 %
Total Fixed Rate	43,580	78.46 %	\$8,501,990,357	87.96 %
Total Variable Rate	11,963	21.54 %	\$1,163,815,604	12.04 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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	8,156	21.06 %	\$430,868,044	4.46 %
> \$100,000 up to and including \$200,000	10,268	26.51 %	\$1,563,488,301	16.18 %
> \$200,000 up to and including \$300,000	8,827	22.79 %	\$2,194,881,949	22.71 %
> \$300,000 up to and including \$400,000	5,216	13.47 %	\$1,809,437,611	18.72 %
> \$400,000 up to and including \$500,000	2,817	7.27 %	\$1,261,448,920	13.05 %
> \$500,000 up to and including \$600,000	1,513	3.91 %	\$828,082,257	8.57 %
> \$600,000 up to and including \$700,000	800	2.07 %	\$517,347,879	5.35 %
> \$700,000 up to and including \$800,000	423	1.09 %	\$316,155,923	3.27 %
> \$800,000 up to and including \$900,000	228	0.59 %	\$192,653,715	1.99 %
> \$900,000 up to and including \$1.00m	184	0.48 %	\$174,749,690	1.81 %
> \$1.00m up to and including \$1.25m	197	0.51 %	\$218,412,093	2.26 %
> \$1.25m up to and including \$1.50m	62	0.16 %	\$85,189,623	0.88 %
> \$1.50m up to and including \$1.75m	27	0.07 %	\$43,463,401	0.45 %
> \$1.75m up to and including \$2.00m	16	0.04 %	\$29,626,555	0.31 %
<b>Total</b>	<b>38,734</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	18,738	33.74 %	\$4,644,249,616	48.05 %
Bay of Plenty	3,264	5.88 %	\$443,267,276	4.59 %
Canterbury	7,341	13.22 %	\$1,121,381,491	11.60 %
Gisborne	481	0.87 %	\$51,689,084	0.53 %
Hawke's Bay	1,657	2.98 %	\$193,743,785	2.00 %
Manawatu-Wanganui	2,972	5.35 %	\$305,884,205	3.16 %
Nelson/Marlborough	1,356	2.44 %	\$178,879,545	1.85 %
Northland	1,462	2.63 %	\$181,748,472	1.88 %
Otago	3,295	5.93 %	\$402,909,227	4.17 %
Southland	158	0.28 %	\$15,955,573	0.17 %
Taranaki	918	1.65 %	\$119,716,603	1.24 %
Waikato	5,885	10.60 %	\$867,299,000	8.97 %
Wellington	7,564	13.62 %	\$1,096,558,065	11.34 %
West Coast	452	0.81 %	\$42,524,016	0.44 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	53,234	95.84 %	\$9,112,977,995	94.28 %
Interest Only	2,309	4.16 %	\$552,827,966	5.72 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Low Doc Loans	0	0.00 %	\$0	0.00 %
Full Doc Loans	55,543	100.00 %	\$9,665,805,961	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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	178	7.71 %	\$36,020,346	6.52 %
> 1 up to and including 2 years	168	7.28 %	\$32,372,422	5.86 %
> 2 up to and including 3 years	192	8.32 %	\$33,176,942	6.00 %
> 3 up to and including 4 years	236	10.22 %	\$44,389,118	8.03 %
> 4 up to and including 5 years	161	6.97 %	\$34,237,246	6.19 %
> 5 up to and including 6 years	178	7.71 %	\$35,545,759	6.43 %
> 6 up to and including 7 years	133	5.76 %	\$29,291,580	5.30 %
> 7 up to and including 8 years	175	7.58 %	\$39,702,258	7.18 %
> 8 up to and including 9 years	418	18.10 %	\$116,571,646	21.09 %
> 9 up to and including 10 years	462	20.01 %	\$149,987,420	27.13 %
>10 years	8	0.35 %	\$1,533,229	0.28 %
<b>Total</b>	<b>2,309</b>	<b>100.00 %</b>	<b>\$552,827,966</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	47,326	85.21 %	\$7,923,248,106	81.97 %
Residential Investment (Full Recourse)	8,217	14.79 %	\$1,742,557,854	18.03 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	49,502	89.12 %	\$8,669,432,731	89.69 %
Unit/ Flat/ Apartment*	6,041	10.88 %	\$996,373,229	10.31 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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	5	0.01 %	\$854,830	0.01 %
> 3 up to and including 6 months	2,857	5.14 %	\$675,010,829	6.98 %
> 6 up to and including 9 months	4,425	7.97 %	\$1,108,950,642	11.47 %
> 9 up to and including 12 months	4,803	8.65 %	\$1,073,651,257	11.11 %
> 12 up to and including 15 months	3,716	6.69 %	\$725,930,013	7.51 %
> 15 up to and including 18 months	3,412	6.14 %	\$662,625,331	6.86 %
> 18 up to and including 21 months	3,274	5.89 %	\$587,852,050	6.08 %
> 21 up to and including 24 months	4,166	7.50 %	\$696,538,065	7.21 %
> 24 up to and including 27 months	3,206	5.77 %	\$488,973,127	5.06 %
> 27 up to and including 30 months	3,167	5.70 %	\$490,008,470	5.07 %
> 30 up to and including 33 months	3,051	5.49 %	\$460,553,468	4.76 %
> 33 up to and including 36 months	2,917	5.25 %	\$471,467,319	4.88 %
> 36 up to and including 48 months	6,120	11.02 %	\$944,340,973	9.77 %
> 48 up to and including 60 months	3,214	5.79 %	\$444,660,298	4.60 %
> 60 up to and including 72 months	2,096	3.77 %	\$272,102,665	2.82 %
> 72 up to and including 84 months	1,927	3.47 %	\$235,656,423	2.44 %
> 84 up to and including 96 months	927	1.67 %	\$106,305,177	1.10 %
> 96 up to and including 108 months	630	1.13 %	\$70,528,638	0.73 %
> 108 up to and including 120 months	565	1.02 %	\$62,861,387	0.65 %
> 120 months	1,065	1.92 %	\$86,934,999	0.90 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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	1,073	1.93 %	\$41,606,547	0.43 %
> 1 up to and including 2 years	1,329	2.39 %	\$51,500,518	0.53 %
> 2 up to and including 3 years	1,365	2.46 %	\$66,966,910	0.69 %
> 3 up to and including 4 years	1,432	2.58 %	\$88,725,152	0.92 %
> 4 up to and including 5 years	1,356	2.44 %	\$96,765,717	1.00 %
> 5 up to and including 6 years	1,186	2.14 %	\$102,658,973	1.06 %
> 6 up to and including 7 years	1,294	2.33 %	\$118,597,752	1.23 %
> 7 up to and including 8 years	1,388	2.50 %	\$139,177,131	1.44 %
> 8 up to and including 9 years	1,816	3.27 %	\$243,059,921	2.51 %
> 9 up to and including 10 years	1,800	3.24 %	\$292,265,672	3.02 %
> 10 up to and including 15 years	6,666	12.00 %	\$899,490,070	9.31 %
> 15 up to and including 20 years	7,618	13.72 %	\$1,249,336,032	12.93 %
> 20 up to and including 25 years	8,261	14.87 %	\$1,564,005,329	16.18 %
> 25 up to and including 30 years	18,959	34.13 %	\$4,711,650,238	48.75 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	55,158	99.31 %	\$9,592,626,537	99.24 %
> 0 days up to and including 30 days	266	0.48 %	\$52,153,983	0.54 %
> 30 days up to and including 60 days	85	0.15 %	\$15,298,669	0.16 %
> 60 days up to and including 90 days	34	0.06 %	\$5,726,771	0.06 %
> 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>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</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	6,805	15.61 %	\$1,200,878,669	14.12 %
> 3 up to and including 6 months	6,616	15.18 %	\$1,295,966,094	15.24 %
> 6 up to and including 9 months	6,083	13.96 %	\$1,238,683,332	14.57 %
> 9 up to and including 12 months	5,759	13.21 %	\$1,101,011,232	12.95 %
> 12 up to and including 15 months	5,195	11.92 %	\$1,096,950,569	12.90 %
> 15 up to and including 18 months	4,226	9.70 %	\$837,400,240	9.85 %
> 18 up to and including 21 months	3,289	7.55 %	\$678,732,277	7.98 %
> 21 up to and including 24 months	2,087	4.79 %	\$379,895,374	4.47 %
> 24 up to and including 27 months	826	1.90 %	\$161,140,958	1.90 %
> 27 up to and including 30 months	612	1.40 %	\$122,454,684	1.44 %
> 30 up to and including 33 months	511	1.17 %	\$108,522,615	1.28 %
> 33 up to and including 36 months	381	0.87 %	\$62,827,803	0.74 %
> 36 up to and including 48 months	573	1.31 %	\$99,941,370	1.18 %
> 48 up to and including 60 months	617	1.42 %	\$117,585,140	1.38 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>43,580</b>	<b>100.00 %</b>	<b>\$8,501,990,357</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,041	25.28 %	\$2,078,051,832	21.50 %
Fortnightly	28,653	51.59 %	\$4,838,478,682	50.06 %
Monthly	12,848	23.13 %	\$2,748,747,555	28.44 %
Other	1	0.00 %	\$527,892	0.01 %
<b>Total</b>	<b>55,543</b>	<b>100.00 %</b>	<b>\$9,665,805,961</b>	<b>100.00 %</b>

