



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2016
<b>Determination Date:</b>	15 February 2016
<b>Trust Payment Date:</b>	17 February 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	\$7,219,865,893
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,246,152,954
		\$6,246,152,954
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 \$6,246,152,954

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$6,246,152,954
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:	212.09 %

*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 February 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	\$5,371,745,604	112.09 %
<b>Total Funding</b>	\$10,164,297,060	

**Pool Summary**

Acquisition Cut off Date	01 Feb 2016
Current Aggregate Principal Balance (NZD)	\$10,164,297,060
Number of Loans	58,364
Number of Loan Groups	40,374
Average Loan Group Size	251,754
Maximum Loan Group Balance	\$2,003,009
Weighted Average Current Loan to Value Ratio (LVR)	58.00 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	52.16 %
Weighted Average Interest Rate	5.35 %
Weighted Average Seasoning (Months)	25.34
Weighted Average Remaining Term (Months)	263.55

**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%	9,965	17.07 %	\$645,744,193	6.35 %
> 25.00% up to and including 30.00%	2,735	4.69 %	\$336,808,346	3.31 %
> 30.00% up to and including 35.00%	2,960	5.07 %	\$405,442,368	3.99 %
> 35.00% up to and including 40.00%	3,220	5.52 %	\$486,042,243	4.78 %
> 40.00% up to and including 45.00%	3,221	5.52 %	\$527,333,899	5.19 %
> 45.00% up to and including 50.00%	3,585	6.14 %	\$627,717,181	6.18 %
> 50.00% up to and including 55.00%	3,827	6.56 %	\$726,277,633	7.15 %
> 55.00% up to and including 60.00%	4,198	7.19 %	\$818,316,233	8.05 %
> 60.00% up to and including 65.00%	4,626	7.93 %	\$957,198,203	9.42 %
> 65.00% up to and including 70.00%	5,740	9.83 %	\$1,408,042,702	13.85 %
> 70.00% up to and including 75.00%	5,927	10.16 %	\$1,268,617,814	12.48 %
> 75.00% up to and including 80.00%	7,956	13.63 %	\$1,885,305,764	18.55 %
> 80.00% up to and including 85.00%	354	0.61 %	\$63,847,703	0.63 %
> 85.00% up to and including 90.00%	47	0.08 %	\$7,213,499	0.07 %
> 90.00% up to and including 95.00%	2	0.00 %	\$260,519	0.00 %
> 95.00% up to and including 100.00%	1	0.00 %	\$128,761	0.00 %
> 100.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</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%	11,929	20.44 %	\$924,016,761	9.09 %
> 25.00% up to and including 30.00%	3,206	5.49 %	\$441,705,413	4.35 %
> 30.00% up to and including 35.00%	3,514	6.02 %	\$543,236,048	5.34 %
> 35.00% up to and including 40.00%	3,778	6.47 %	\$638,727,699	6.28 %
> 40.00% up to and including 45.00%	3,961	6.79 %	\$721,341,316	7.10 %
> 45.00% up to and including 50.00%	4,238	7.26 %	\$842,025,987	8.28 %
> 50.00% up to and including 55.00%	4,536	7.77 %	\$979,299,536	9.63 %
> 55.00% up to and including 60.00%	4,828	8.27 %	\$1,085,690,559	10.68 %
> 60.00% up to and including 65.00%	4,800	8.22 %	\$1,105,380,182	10.88 %
> 65.00% up to and including 70.00%	4,946	8.47 %	\$1,126,070,056	11.08 %
> 70.00% up to and including 75.00%	4,931	8.45 %	\$1,021,623,540	10.05 %
> 75.00% up to and including 80.00%	3,457	5.92 %	\$701,098,516	6.90 %
> 80.00% up to and including 85.00%	203	0.35 %	\$29,616,521	0.29 %
> 85.00% up to and including 90.00%	23	0.04 %	\$2,725,007	0.03 %
> 90.00% up to and including 95.00%	8	0.01 %	\$1,092,805	0.01 %
> 95.00% up to and including 100.00%	3	0.01 %	\$282,103	0.00 %
> 100.00%	3	0.01 %	\$365,012	0.00 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</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%	13,896	23.81 %	\$3,030,941,546	29.82 %
> 5.00% up to and including 5.50%	16,114	27.61 %	\$2,801,740,533	27.56 %
> 5.50% up to and including 6.00%	22,009	37.71 %	\$3,417,829,896	33.63 %
> 6.00% up to and including 6.50%	4,997	8.56 %	\$745,243,712	7.33 %
> 6.50% up to and including 7.00%	1,202	2.06 %	\$154,342,658	1.52 %
> 7.00% up to and including 7.50%	116	0.20 %	\$12,243,234	0.12 %
> 7.50% up to and including 8.00%	30	0.05 %	\$1,955,481	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>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,477	2.53 %	\$326,038,765	3.21 %
<= 2 Year Fixed	9,114	15.62 %	\$1,928,996,085	18.98 %
<= 3 Year Fixed	25,194	43.17 %	\$4,872,799,584	47.94 %
<= 4 Year Fixed	8,354	14.31 %	\$1,530,764,637	15.06 %
<= 5 Year Fixed	1,090	1.87 %	\$174,518,172	1.72 %
> 5 Year Fixed	765	1.31 %	\$140,753,838	1.38 %
Total Fixed Rate	45,994	78.81 %	\$8,973,871,081	88.29 %
Total Variable Rate	12,370	21.19 %	\$1,190,425,979	11.71 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</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	8,364	20.72 %	\$444,426,018	4.37 %
> \$100,000 up to and including \$200,000	10,642	26.36 %	\$1,623,956,296	15.98 %
> \$200,000 up to and including \$300,000	9,239	22.88 %	\$2,297,620,477	22.60 %
> \$300,000 up to and including \$400,000	5,470	13.55 %	\$1,897,605,693	18.67 %
> \$400,000 up to and including \$500,000	2,991	7.41 %	\$1,338,436,700	13.17 %
> \$500,000 up to and including \$600,000	1,607	3.98 %	\$879,852,119	8.66 %
> \$600,000 up to and including \$700,000	841	2.08 %	\$544,489,507	5.36 %
> \$700,000 up to and including \$800,000	468	1.16 %	\$350,178,381	3.45 %
> \$800,000 up to and including \$900,000	231	0.57 %	\$195,398,408	1.92 %
> \$900,000 up to and including \$1.00m	193	0.48 %	\$183,196,215	1.80 %
> \$1.00m up to and including \$1.25m	212	0.53 %	\$234,601,077	2.31 %
> \$1.25m up to and including \$1.50m	69	0.17 %	\$94,284,603	0.93 %
> \$1.50m up to and including \$1.75m	29	0.07 %	\$46,778,231	0.46 %
> \$1.75m up to and including \$2.00m	17	0.04 %	\$31,470,327	0.31 %
> \$2.00m	1	0.00 %	\$2,003,009	0.02 %
<b>Total</b>	<b>40,374</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	19,699	33.75 %	\$4,876,293,702	47.97 %
Bay of Plenty	3,432	5.88 %	\$469,900,222	4.62 %
Canterbury	7,705	13.20 %	\$1,179,053,891	11.60 %
Gisborne	512	0.88 %	\$54,079,111	0.53 %
Hawke's Bay	1,735	2.97 %	\$203,475,354	2.00 %
Manawatu-Wanganui	3,091	5.30 %	\$317,630,471	3.12 %
Nelson/Marlborough	1,441	2.47 %	\$189,210,363	1.86 %
Northland	1,536	2.63 %	\$191,652,792	1.89 %
Otago	3,476	5.96 %	\$425,699,930	4.19 %
Southland	159	0.27 %	\$16,084,971	0.16 %
Taranaki	946	1.62 %	\$124,101,457	1.22 %
Waikato	6,220	10.66 %	\$919,565,950	9.05 %
Wellington	7,936	13.60 %	\$1,153,319,425	11.35 %
West Coast	476	0.82 %	\$44,229,420	0.44 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	55,875	95.74 %	\$9,570,452,781	94.16 %
Interest Only	2,489	4.26 %	\$593,844,279	5.84 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	58,364	100.00 %	\$10,164,297,060	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 0 yrs	2	0.08 %	\$456,969	0.08 %
> 0 up to and including 1 years	189	7.59 %	\$35,321,552	5.95 %
> 1 up to and including 2 years	193	7.75 %	\$38,109,533	6.42 %
> 2 up to and including 3 years	180	7.23 %	\$32,482,518	5.47 %
> 3 up to and including 4 years	244	9.80 %	\$45,195,173	7.61 %
> 4 up to and including 5 years	186	7.47 %	\$38,763,567	6.53 %
> 5 up to and including 6 years	169	6.79 %	\$35,122,599	5.91 %
> 6 up to and including 7 years	165	6.63 %	\$34,631,821	5.83 %
> 7 up to and including 8 years	160	6.43 %	\$35,120,174	5.91 %
> 8 up to and including 9 years	401	16.11 %	\$108,756,780	18.31 %
> 9 up to and including 10 years	578	23.22 %	\$183,706,325	30.94 %
>10 years	22	0.88 %	\$6,177,267	1.04 %
<b>Total</b>	<b>2,489</b>	<b>100.00 %</b>	<b>\$593,844,279</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	49,745	85.23 %	\$8,329,874,473	81.95 %
Residential Investment (Full Recourse)	8,619	14.77 %	\$1,834,422,587	18.05 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	52,047	89.18 %	\$9,121,542,491	89.74 %
Unit/ Flat/ Apartment*	6,317	10.82 %	\$1,042,754,569	10.26 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</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	1,405	2.41 %	\$333,110,167	3.28 %
> 3 up to and including 6 months	4,445	7.62 %	\$1,130,615,059	11.12 %
> 6 up to and including 9 months	4,760	8.16 %	\$1,083,194,171	10.66 %
> 9 up to and including 12 months	4,652	7.97 %	\$952,664,555	9.37 %
> 12 up to and including 15 months	3,414	5.85 %	\$664,384,883	6.54 %
> 15 up to and including 18 months	3,307	5.67 %	\$613,385,924	6.03 %
> 18 up to and including 21 months	4,269	7.31 %	\$726,799,198	7.15 %
> 21 up to and including 24 months	4,248	7.28 %	\$671,079,569	6.60 %
> 24 up to and including 27 months	3,067	5.25 %	\$483,890,463	4.76 %
> 27 up to and including 30 months	3,063	5.25 %	\$464,444,558	4.57 %
> 30 up to and including 33 months	3,286	5.63 %	\$510,710,236	5.02 %
> 33 up to and including 36 months	2,472	4.24 %	\$393,038,327	3.87 %
> 36 up to and including 48 months	5,861	10.04 %	\$902,331,971	8.88 %
> 48 up to and including 60 months	2,938	5.03 %	\$406,661,258	4.00 %
> 60 up to and including 72 months	2,155	3.69 %	\$274,026,219	2.70 %
> 72 up to and including 84 months	1,938	3.32 %	\$236,367,168	2.33 %
> 84 up to and including 96 months	816	1.40 %	\$93,582,047	0.92 %
> 96 up to and including 108 months	680	1.17 %	\$80,332,959	0.79 %
> 108 up to and including 120 months	558	0.96 %	\$61,460,169	0.60 %
> 120 months	1,030	1.76 %	\$82,218,158	0.81 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</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	1,101	1.89 %	\$41,742,254	0.41 %
> 1 up to and including 2 years	1,391	2.38 %	\$58,457,270	0.58 %
> 2 up to and including 3 years	1,410	2.42 %	\$66,844,827	0.66 %
> 3 up to and including 4 years	1,481	2.54 %	\$91,708,288	0.90 %
> 4 up to and including 5 years	1,461	2.50 %	\$103,578,974	1.02 %
> 5 up to and including 6 years	1,227	2.10 %	\$104,781,063	1.03 %
> 6 up to and including 7 years	1,325	2.27 %	\$123,575,404	1.22 %
> 7 up to and including 8 years	1,441	2.47 %	\$139,247,886	1.37 %
> 8 up to and including 9 years	1,754	3.01 %	\$229,082,087	2.25 %
> 9 up to and including 10 years	2,115	3.62 %	\$341,244,986	3.36 %
> 10 up to and including 15 years	6,839	11.72 %	\$919,365,605	9.05 %
> 15 up to and including 20 years	7,846	13.44 %	\$1,285,320,742	12.65 %
> 20 up to and including 25 years	8,636	14.80 %	\$1,634,738,791	16.08 %
> 25 up to and including 30 years	20,337	34.85 %	\$5,024,608,884	49.43 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	57,912	99.23 %	\$10,085,939,172	99.23 %
> 0 days up to and including 30 days	329	0.56 %	\$57,605,208	0.57 %
> 30 days up to and including 60 days	92	0.16 %	\$14,775,026	0.15 %
> 60 days up to and including 90 days	31	0.05 %	\$5,977,654	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>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</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	5,437	11.82 %	\$982,731,593	10.95 %
> 3 up to and including 6 months	7,254	15.77 %	\$1,320,083,795	14.71 %
> 6 up to and including 9 months	6,631	14.42 %	\$1,339,490,249	14.93 %
> 9 up to and including 12 months	5,490	11.94 %	\$1,103,075,009	12.29 %
> 12 up to and including 15 months	5,469	11.89 %	\$1,071,706,143	11.94 %
> 15 up to and including 18 months	5,173	11.25 %	\$1,057,155,158	11.78 %
> 18 up to and including 21 months	3,740	8.13 %	\$772,772,090	8.61 %
> 21 up to and including 24 months	2,772	6.03 %	\$556,835,550	6.21 %
> 24 up to and including 27 months	914	1.99 %	\$171,678,754	1.91 %
> 27 up to and including 30 months	823	1.79 %	\$167,590,321	1.87 %
> 30 up to and including 33 months	513	1.12 %	\$101,338,867	1.13 %
> 33 up to and including 36 months	453	0.98 %	\$91,976,231	1.02 %
> 36 up to and including 48 months	532	1.16 %	\$86,100,851	0.96 %
> 48 up to and including 60 months	793	1.72 %	\$151,336,471	1.69 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>45,994</b>	<b>100.00 %</b>	<b>\$8,973,871,081</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,722	25.22 %	\$2,178,142,606	21.43 %
Fortnightly	30,119	51.61 %	\$5,091,010,938	50.09 %
Monthly	13,522	23.17 %	\$2,894,611,450	28.48 %
Other	1	0.00 %	\$532,066	0.01 %
<b>Total</b>	<b>58,364</b>	<b>100.00 %</b>	<b>\$10,164,297,060</b>	<b>100.00 %</b>



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