

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 December 2015
<b>Determination Date:</b>	15 January 2016
<b>Trust Payment Date:</b>	19 January 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	\$7,344,967,402
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,354,870,212
		\$6,354,870,212
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	$\frac{\sum_{i=1}^n \left( \frac{P_i}{(1+r)^t} \right) \times \left( \frac{1}{1+r} \right)^t}{\sum_{i=1}^n \left( \frac{P_i}{(1+r)^t} \right)}$ where: P <sub>i</sub> = the principal amount of the Covered Bonds issued on the date of the Determination Date; r = the interest rate of the Covered Bonds issued on the date of the Determination Date; t = the time period from the date of the Determination Date to the date of the next Trust Payment Date.	\$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	\$6,354,870,212
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**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$6,354,870,212
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:	153.32 %

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 January 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 %
Total	-	-	\$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	\$2,555,480,352	53.32 %
<b>Total Funding</b>	<b>\$7,348,031,809</b>	

### Pool Summary

Acquisition Cut off Date	01 Jan 2016
Current Aggregate Principal Balance (NZD)	\$7,348,031,809
Number of Loans	46,050
Number of Loan Groups	31,789
Average Loan Group Size	231,150
Maximum Loan Group Balance	\$1,937,900
Weighted Average Current Loan to Value Ratio (LVR)	57.38 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	53.93 %
Weighted Average Interest Rate	5.49 %
Weighted Average Seasoning (Months)	29.72
Weighted Average Remaining Term (Months)	257.73

**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%	8,331	18.09 %	\$528,597,377	7.19 %
> 25.00% up to and including 30.00%	2,391	5.19 %	\$270,906,088	3.69 %
> 30.00% up to and including 35.00%	2,493	5.41 %	\$316,457,553	4.31 %
> 35.00% up to and including 40.00%	2,622	5.69 %	\$361,589,182	4.92 %
> 40.00% up to and including 45.00%	2,699	5.86 %	\$406,964,007	5.54 %
> 45.00% up to and including 50.00%	2,820	6.12 %	\$451,763,701	6.15 %
> 50.00% up to and including 55.00%	2,997	6.51 %	\$519,409,554	7.07 %
> 55.00% up to and including 60.00%	3,232	7.02 %	\$560,430,417	7.63 %
> 60.00% up to and including 65.00%	3,475	7.55 %	\$658,499,102	8.96 %
> 65.00% up to and including 70.00%	3,965	8.61 %	\$896,782,564	12.20 %
> 70.00% up to and including 75.00%	4,187	9.09 %	\$837,463,770	11.40 %
> 75.00% up to and including 80.00%	6,400	13.90 %	\$1,462,472,897	19.90 %
> 80.00% up to and including 85.00%	376	0.82 %	\$67,559,360	0.92 %
> 85.00% up to and including 90.00%	57	0.12 %	\$8,220,339	0.11 %
> 90.00% up to and including 95.00%	0	0.00 %	\$0	0.00 %
> 95.00% up to and including 100.00%	2	0.00 %	\$337,133	0.00 %
> 100.00%	3	0.01 %	\$578,765	0.01 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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%	9,460	20.54 %	\$677,642,700	9.22 %
> 25.00% up to and including 30.00%	2,503	5.44 %	\$304,825,677	4.15 %
> 30.00% up to and including 35.00%	2,773	6.02 %	\$376,910,232	5.13 %
> 35.00% up to and including 40.00%	2,862	6.21 %	\$434,655,369	5.92 %
> 40.00% up to and including 45.00%	2,974	6.46 %	\$467,848,036	6.37 %
> 45.00% up to and including 50.00%	3,139	6.82 %	\$549,882,328	7.48 %
> 50.00% up to and including 55.00%	3,175	6.89 %	\$582,239,579	7.92 %
> 55.00% up to and including 60.00%	3,268	7.10 %	\$636,655,242	8.66 %
> 60.00% up to and including 65.00%	3,641	7.91 %	\$726,791,307	9.89 %
> 65.00% up to and including 70.00%	3,655	7.94 %	\$834,948,150	11.36 %
> 70.00% up to and including 75.00%	3,845	8.35 %	\$755,177,444	10.28 %
> 75.00% up to and including 80.00%	4,408	9.57 %	\$951,302,319	12.95 %
> 80.00% up to and including 85.00%	283	0.61 %	\$41,112,639	0.56 %
> 85.00% up to and including 90.00%	53	0.12 %	\$6,442,564	0.09 %
> 90.00% up to and including 95.00%	4	0.01 %	\$683,861	0.01 %
> 95.00% up to and including 100.00%	1	0.00 %	\$170,591	0.00 %
> 100.00%	6	0.01 %	\$743,772	0.01 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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%	7,571	16.44 %	\$1,438,923,510	19.58 %
> 5.00% up to and including 5.50%	12,931	28.08 %	\$2,154,975,339	29.33 %
> 5.50% up to and including 6.00%	19,824	43.05 %	\$2,954,046,811	40.20 %
> 6.00% up to and including 6.50%	4,508	9.79 %	\$649,849,959	8.84 %
> 6.50% up to and including 7.00%	1,077	2.34 %	\$136,277,296	1.85 %
> 7.00% up to and including 7.50%	110	0.24 %	\$11,710,263	0.16 %
> 7.50% up to and including 8.00%	29	0.06 %	\$2,248,630	0.03 %
> 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>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,492	3.24 %	\$283,083,434	3.85 %
<= 2 Year Fixed	6,210	13.49 %	\$1,142,999,904	15.56 %
<= 3 Year Fixed	19,566	42.49 %	\$3,554,361,911	48.37 %
<= 4 Year Fixed	6,563	14.25 %	\$1,126,323,815	15.33 %
<= 5 Year Fixed	967	2.10 %	\$153,485,846	2.09 %
> 5 Year Fixed	504	1.09 %	\$86,284,136	1.17 %
Total Fixed Rate	35,302	76.66 %	\$6,346,539,047	86.37 %
Total Variable Rate	10,748	23.34 %	\$1,001,492,762	13.63 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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	7,135	22.44 %	\$391,460,327	5.33 %
> \$100,000 up to and including \$200,000	9,209	28.97 %	\$1,398,139,083	19.03 %
> \$200,000 up to and including \$300,000	7,399	23.28 %	\$1,832,648,120	24.94 %
> \$300,000 up to and including \$400,000	3,926	12.35 %	\$1,356,788,610	18.46 %
> \$400,000 up to and including \$500,000	1,967	6.19 %	\$877,727,240	11.95 %
> \$500,000 up to and including \$600,000	963	3.03 %	\$526,515,180	7.17 %
> \$600,000 up to and including \$700,000	494	1.55 %	\$319,452,810	4.35 %
> \$700,000 up to and including \$800,000	285	0.90 %	\$212,847,490	2.90 %
> \$800,000 up to and including \$900,000	130	0.41 %	\$109,734,529	1.49 %
> \$900,000 up to and including \$1.00m	91	0.29 %	\$86,222,417	1.17 %
> \$1.00m up to and including \$1.25m	120	0.38 %	\$131,796,538	1.79 %
> \$1.25m up to and including \$1.50m	42	0.13 %	\$57,435,979	0.78 %
> \$1.50m up to and including \$1.75m	19	0.06 %	\$30,768,996	0.42 %
> \$1.75m up to and including \$2.00m	9	0.03 %	\$16,494,491	0.22 %
<b>Total</b>	<b>31,789</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	14,169	30.77 %	\$3,210,743,092	43.70 %
Bay of Plenty	2,751	5.97 %	\$355,342,888	4.84 %
Canterbury	6,301	13.68 %	\$917,350,403	12.48 %
Gisborne	458	0.99 %	\$48,215,453	0.66 %
Hawke's Bay	1,501	3.26 %	\$169,217,472	2.30 %
Manawatu-Wanganui	2,641	5.74 %	\$262,505,262	3.57 %
Nelson/Marlborough	1,196	2.60 %	\$151,690,084	2.06 %
Northland	1,295	2.81 %	\$154,147,281	2.10 %
Otago	3,036	6.59 %	\$348,949,736	4.75 %
Southland	139	0.30 %	\$13,482,091	0.18 %
Taranaki	830	1.80 %	\$107,514,294	1.46 %
Waikato	4,888	10.61 %	\$677,068,250	9.21 %
Wellington	6,418	13.94 %	\$892,538,213	12.15 %
West Coast	427	0.93 %	\$39,267,290	0.53 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	44,508	96.65 %	\$7,039,497,185	95.80 %
Interest Only	1,542	3.35 %	\$308,534,624	4.20 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	46,050	100.00 %	\$7,348,031,809	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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	9.34 %	\$22,920,446	7.43 %
> 1 up to and including 2 years	174	11.28 %	\$34,330,895	11.13 %
> 2 up to and including 3 years	149	9.66 %	\$25,355,480	8.22 %
> 3 up to and including 4 years	191	12.39 %	\$35,227,126	11.42 %
> 4 up to and including 5 years	164	10.64 %	\$30,941,506	10.03 %
> 5 up to and including 6 years	156	10.12 %	\$31,635,682	10.25 %
> 6 up to and including 7 years	144	9.34 %	\$31,146,048	10.09 %
> 7 up to and including 8 years	98	6.36 %	\$19,225,902	6.23 %
> 8 up to and including 9 years	154	9.99 %	\$36,383,077	11.79 %
> 9 up to and including 10 years	163	10.57 %	\$40,654,015	13.18 %
>10 years	5	0.32 %	\$714,446	0.23 %
<b>Total</b>	<b>1,542</b>	<b>100.00 %</b>	<b>\$308,534,624</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	39,489	85.75 %	\$6,082,464,916	82.78 %
Residential Investment (Full Recourse)	6,561	14.25 %	\$1,265,566,893	17.22 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	41,209	89.49 %	\$6,605,861,023	89.90 %
Unit/ Flat/ Apartment*	4,841	10.51 %	\$742,170,785	10.10 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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	1,911	4.15 %	\$459,248,073	6.25 %
> 6 up to and including 9 months	3,300	7.17 %	\$727,353,395	9.90 %
> 9 up to and including 12 months	2,881	6.26 %	\$540,651,238	7.36 %
> 12 up to and including 15 months	2,563	5.57 %	\$474,569,647	6.46 %
> 15 up to and including 18 months	2,658	5.77 %	\$458,285,998	6.24 %
> 18 up to and including 21 months	3,820	8.30 %	\$609,451,939	8.29 %
> 21 up to and including 24 months	3,176	6.90 %	\$469,307,136	6.39 %
> 24 up to and including 27 months	3,070	6.67 %	\$465,924,205	6.34 %
> 27 up to and including 30 months	2,977	6.46 %	\$440,866,358	6.00 %
> 30 up to and including 33 months	2,827	6.14 %	\$447,188,802	6.09 %
> 33 up to and including 36 months	1,893	4.11 %	\$282,398,263	3.84 %
> 36 up to and including 48 months	5,303	11.52 %	\$807,855,757	10.99 %
> 48 up to and including 60 months	2,825	6.13 %	\$383,101,694	5.21 %
> 60 up to and including 72 months	2,122	4.61 %	\$266,280,184	3.62 %
> 72 up to and including 84 months	1,789	3.88 %	\$218,115,999	2.97 %
> 84 up to and including 96 months	789	1.71 %	\$88,170,317	1.20 %
> 96 up to and including 108 months	647	1.40 %	\$77,697,403	1.06 %
> 108 up to and including 120 months	513	1.11 %	\$55,529,048	0.76 %
> 120 months	986	2.14 %	\$76,036,353	1.03 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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	974	2.12 %	\$27,931,591	0.38 %
> 1 up to and including 2 years	1,258	2.73 %	\$52,591,510	0.72 %
> 2 up to and including 3 years	1,264	2.74 %	\$55,962,203	0.76 %
> 3 up to and including 4 years	1,257	2.73 %	\$75,873,463	1.03 %
> 4 up to and including 5 years	1,248	2.71 %	\$84,157,931	1.15 %
> 5 up to and including 6 years	1,091	2.37 %	\$91,074,465	1.24 %
> 6 up to and including 7 years	1,179	2.56 %	\$107,506,773	1.46 %
> 7 up to and including 8 years	1,286	2.79 %	\$113,619,955	1.55 %
> 8 up to and including 9 years	1,298	2.82 %	\$135,844,364	1.85 %
> 9 up to and including 10 years	1,426	3.10 %	\$163,888,372	2.23 %
> 10 up to and including 15 years	5,868	12.74 %	\$749,818,754	10.20 %
> 15 up to and including 20 years	6,519	14.16 %	\$1,027,889,478	13.99 %
> 20 up to and including 25 years	6,985	15.17 %	\$1,266,850,801	17.24 %
> 25 up to and including 30 years	14,397	31.26 %	\$3,395,022,149	46.20 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	45,636	99.10 %	\$7,279,360,040	99.07 %
> 0 days up to and including 30 days	259	0.56 %	\$42,371,619	0.58 %
> 30 days up to and including 60 days	86	0.19 %	\$15,001,373	0.20 %
> 60 days up to and including 90 days	62	0.13 %	\$9,942,497	0.14 %
> 90 days up to and including 120 days	6	0.01 %	\$856,280	0.01 %
> 120 days up to and including 150 days	1	0.00 %	\$500,000	0.01 %
> 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>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</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	3,822	10.83 %	\$644,054,843	10.15 %
> 3 up to and including 6 months	6,060	17.17 %	\$1,026,326,950	16.17 %
> 6 up to and including 9 months	5,158	14.61 %	\$911,887,447	14.37 %
> 9 up to and including 12 months	4,473	12.67 %	\$819,100,215	12.91 %
> 12 up to and including 15 months	3,742	10.60 %	\$677,553,083	10.68 %
> 15 up to and including 18 months	4,216	11.94 %	\$855,551,220	13.48 %
> 18 up to and including 21 months	2,989	8.47 %	\$548,295,262	8.64 %
> 21 up to and including 24 months	1,834	5.20 %	\$327,902,081	5.17 %
> 24 up to and including 27 months	728	2.06 %	\$127,302,369	2.01 %
> 27 up to and including 30 months	664	1.88 %	\$128,078,619	2.02 %
> 30 up to and including 33 months	410	1.16 %	\$76,986,602	1.21 %
> 33 up to and including 36 months	269	0.76 %	\$44,553,699	0.70 %
> 36 up to and including 48 months	398	1.13 %	\$59,433,231	0.94 %
> 48 up to and including 60 months	539	1.53 %	\$99,513,426	1.57 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>35,302</b>	<b>100.00 %</b>	<b>\$6,346,539,047</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,213	26.52 %	\$1,696,731,517	23.09 %
Fortnightly	23,849	51.79 %	\$3,722,199,794	50.66 %
Monthly	9,987	21.69 %	\$1,928,570,614	26.25 %
Other	1	0.00 %	\$529,884	0.01 %
<b>Total</b>	<b>46,050</b>	<b>100.00 %</b>	<b>\$7,348,031,809</b>	<b>100.00 %</b>

