



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	30 June 2016
<b>Determination Date:</b>	15 July 2016
<b>Trust Payment Date:</b>	19 July 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	\$10,871,857,127
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,405,231,954
		\$9,405,231,954
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	$\frac{\text{Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio} + \text{Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio}}{2}$	\$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 \$9,405,231,954

**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$9,405,231,954
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:	225.84 %

*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 July 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	\$6,031,118,327	125.84 %
<b>Total Funding</b>	<b>\$10,823,669,783</b>	

**Pool Summary**

Acquisition Cut off Date	01 Jul 2016
Current Aggregate Principal Balance (NZD)	\$10,823,669,783
Number of Loans	60,418
Number of Loan Groups	43,234
Average Loan Group Size	250,351
Maximum Loan Group Balance	\$1,983,181
Weighted Average Current Loan to Value Ratio (LVR)	54.92 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	50.22 %
Weighted Average Interest Rate	5.11 %
Weighted Average Seasoning (Months)	27.34
Weighted Average Remaining Term (Months)	254.08

**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%	12,610	20.87 %	\$971,728,272	8.98 %
> 25.00% up to and including 30.00%	3,331	5.51 %	\$464,630,104	4.29 %
> 30.00% up to and including 35.00%	3,530	5.84 %	\$546,206,091	5.05 %
> 35.00% up to and including 40.00%	3,542	5.86 %	\$591,579,872	5.47 %
> 40.00% up to and including 45.00%	3,654	6.05 %	\$657,601,097	6.08 %
> 45.00% up to and including 50.00%	3,843	6.36 %	\$720,364,715	6.66 %
> 50.00% up to and including 55.00%	3,980	6.59 %	\$785,722,926	7.26 %
> 55.00% up to and including 60.00%	4,206	6.96 %	\$871,432,436	8.05 %
> 60.00% up to and including 65.00%	4,494	7.44 %	\$982,826,806	9.08 %
> 65.00% up to and including 70.00%	5,372	8.89 %	\$1,363,230,782	12.59 %
> 70.00% up to and including 75.00%	4,908	8.12 %	\$1,113,921,065	10.29 %
> 75.00% up to and including 80.00%	6,665	11.03 %	\$1,703,505,398	15.74 %
> 80.00% up to and including 85.00%	229	0.38 %	\$42,295,037	0.39 %
> 85.00% up to and including 90.00%	50	0.08 %	\$8,098,973	0.07 %
> 90.00% up to and including 95.00%	2	0.00 %	\$199,222	0.00 %
> 95.00% up to and including 100.00%	2	0.00 %	\$326,987	0.00 %
> 100.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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%	14,484	23.97 %	\$1,263,600,730	11.67 %
> 25.00% up to and including 30.00%	3,710	6.14 %	\$556,192,823	5.14 %
> 30.00% up to and including 35.00%	3,978	6.58 %	\$672,825,714	6.22 %
> 35.00% up to and including 40.00%	3,967	6.57 %	\$709,867,577	6.56 %
> 40.00% up to and including 45.00%	4,164	6.89 %	\$798,484,216	7.38 %
> 45.00% up to and including 50.00%	4,265	7.06 %	\$878,140,779	8.11 %
> 50.00% up to and including 55.00%	4,485	7.42 %	\$993,892,760	9.18 %
> 55.00% up to and including 60.00%	4,629	7.66 %	\$1,073,979,664	9.92 %
> 60.00% up to and including 65.00%	4,470	7.40 %	\$1,060,053,349	9.79 %
> 65.00% up to and including 70.00%	4,587	7.59 %	\$1,109,709,013	10.25 %
> 70.00% up to and including 75.00%	4,388	7.26 %	\$980,499,610	9.06 %
> 75.00% up to and including 80.00%	3,086	5.11 %	\$695,698,354	6.43 %
> 80.00% up to and including 85.00%	172	0.28 %	\$25,698,831	0.24 %
> 85.00% up to and including 90.00%	25	0.04 %	\$3,956,047	0.04 %
> 90.00% up to and including 95.00%	8	0.01 %	\$1,070,318	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>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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%	23,360	38.66 %	\$4,901,912,344	45.29 %
> 5.00% up to and including 5.50%	14,349	23.75 %	\$2,437,090,349	22.52 %
> 5.50% up to and including 6.00%	17,112	28.32 %	\$2,670,478,667	24.67 %
> 6.00% up to and including 6.50%	4,254	7.04 %	\$647,083,677	5.98 %
> 6.50% up to and including 7.00%	1,208	2.00 %	\$153,323,801	1.42 %
> 7.00% up to and including 7.50%	114	0.19 %	\$12,381,200	0.11 %
> 7.50% up to and including 8.00%	21	0.03 %	\$1,399,746	0.01 %
> 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>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	3,129	5.18 %	\$653,856,071	6.04 %
<= 2 Year Fixed	10,583	17.52 %	\$2,224,121,382	20.55 %
<= 3 Year Fixed	22,844	37.81 %	\$4,661,442,510	43.07 %
<= 4 Year Fixed	8,591	14.22 %	\$1,578,943,983	14.59 %
<= 5 Year Fixed	1,175	1.94 %	\$191,221,731	1.77 %
> 5 Year Fixed	908	1.50 %	\$166,660,982	1.54 %
Total Fixed Rate	47,230	78.17 %	\$9,476,246,659	87.55 %
Total Variable Rate	13,188	21.83 %	\$1,347,423,124	12.45 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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	9,482	21.93 %	\$499,726,090	4.62 %
> \$100,000 up to and including \$200,000	11,348	26.25 %	\$1,731,175,736	15.99 %
> \$200,000 up to and including \$300,000	9,517	22.01 %	\$2,370,843,681	21.90 %
> \$300,000 up to and including \$400,000	5,763	13.33 %	\$2,000,645,682	18.48 %
> \$400,000 up to and including \$500,000	3,121	7.22 %	\$1,398,002,309	12.92 %
> \$500,000 up to and including \$600,000	1,721	3.98 %	\$942,396,001	8.71 %
> \$600,000 up to and including \$700,000	910	2.10 %	\$588,786,762	5.44 %
> \$700,000 up to and including \$800,000	491	1.14 %	\$367,273,709	3.39 %
> \$800,000 up to and including \$900,000	279	0.65 %	\$236,832,697	2.19 %
> \$900,000 up to and including \$1.00m	219	0.51 %	\$208,117,328	1.92 %
> \$1.00m up to and including \$1.25m	245	0.57 %	\$271,927,636	2.51 %
> \$1.25m up to and including \$1.50m	83	0.19 %	\$114,211,386	1.06 %
> \$1.50m up to and including \$1.75m	36	0.08 %	\$58,051,222	0.54 %
> \$1.75m up to and including \$2.00m	19	0.04 %	\$35,679,545	0.33 %
<b>Total</b>	<b>43,234</b>	<b>100.00 %</b>	<b>\$10,823,669,783</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	21,458	35.52 %	\$5,448,605,318	50.34 %
Bay of Plenty	3,398	5.62 %	\$467,680,760	4.32 %
Canterbury	7,969	13.19 %	\$1,232,807,717	11.39 %
Gisborne	475	0.79 %	\$52,280,353	0.48 %
Hawke's Bay	1,703	2.82 %	\$202,414,136	1.87 %
Manawatu-Wanganui	3,021	5.00 %	\$310,375,964	2.87 %
Nelson/Marlborough	1,445	2.39 %	\$190,166,095	1.76 %
Northland	1,497	2.48 %	\$188,576,868	1.74 %
Otago	3,456	5.72 %	\$425,348,868	3.93 %
Southland	159	0.26 %	\$16,273,852	0.15 %
Taranaki	937	1.55 %	\$122,882,056	1.14 %
Waikato	6,159	10.19 %	\$919,720,033	8.50 %
Wellington	8,271	13.69 %	\$1,200,989,363	11.10 %
West Coast	470	0.78 %	\$45,548,401	0.42 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	57,044	94.42 %	\$9,860,174,632	91.10 %
Interest Only	3,374	5.58 %	\$963,495,152	8.90 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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	60,418	100.00 %	\$10,823,669,783	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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	233	6.91 %	\$48,603,729	5.04 %
> 1 up to and including 2 years	174	5.16 %	\$33,243,285	3.45 %
> 2 up to and including 3 years	221	6.55 %	\$40,314,933	4.18 %
> 3 up to and including 4 years	246	7.29 %	\$51,465,329	5.34 %
> 4 up to and including 5 years	189	5.60 %	\$39,697,096	4.12 %
> 5 up to and including 6 years	184	5.45 %	\$41,469,434	4.30 %
> 6 up to and including 7 years	143	4.24 %	\$34,808,167	3.61 %
> 7 up to and including 8 years	338	10.02 %	\$90,033,069	9.34 %
> 8 up to and including 9 years	881	26.11 %	\$298,047,328	30.93 %
> 9 up to and including 10 years	747	22.14 %	\$280,533,806	29.12 %
>10 years	18	0.53 %	\$5,278,975	0.55 %
<b>Total</b>	<b>3,374</b>	<b>100.00 %</b>	<b>\$963,495,152</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	50,978	84.38 %	\$8,682,958,957	80.22 %
Residential Investment (Full Recourse)	9,440	15.62 %	\$2,140,710,827	19.78 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	53,759	88.98 %	\$9,685,005,928	89.48 %
Unit/ Flat/ Apartment*	6,659	11.02 %	\$1,138,663,855	10.52 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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	0.00 %	\$69,055	0.00 %
> 3 up to and including 6 months	1,299	2.15 %	\$310,318,168	2.87 %
> 6 up to and including 9 months	4,351	7.20 %	\$1,001,400,560	9.25 %
> 9 up to and including 12 months	5,422	8.97 %	\$1,331,592,478	12.30 %
> 12 up to and including 15 months	5,506	9.11 %	\$1,249,843,975	11.55 %
> 15 up to and including 18 months	4,208	6.96 %	\$839,690,114	7.76 %
> 18 up to and including 21 months	3,928	6.50 %	\$773,379,606	7.15 %
> 21 up to and including 24 months	3,554	5.88 %	\$637,733,827	5.89 %
> 24 up to and including 27 months	3,946	6.53 %	\$658,277,035	6.08 %
> 27 up to and including 30 months	3,395	5.62 %	\$510,046,656	4.71 %
> 30 up to and including 33 months	3,203	5.30 %	\$498,695,481	4.61 %
> 33 up to and including 36 months	3,079	5.10 %	\$463,405,645	4.28 %
> 36 up to and including 48 months	7,540	12.48 %	\$1,181,646,567	10.92 %
> 48 up to and including 60 months	3,567	5.90 %	\$515,329,016	4.76 %
> 60 up to and including 72 months	2,054	3.40 %	\$263,744,817	2.44 %
> 72 up to and including 84 months	1,852	3.07 %	\$224,035,369	2.07 %
> 84 up to and including 96 months	1,151	1.91 %	\$136,298,185	1.26 %
> 96 up to and including 108 months	646	1.07 %	\$69,695,022	0.64 %
> 108 up to and including 120 months	567	0.94 %	\$63,614,599	0.59 %
> 120 months	1,149	1.90 %	\$94,853,608	0.88 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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	1,204	1.99 %	\$55,400,222	0.51 %
> 1 up to and including 2 years	1,408	2.33 %	\$55,227,435	0.51 %
> 2 up to and including 3 years	1,489	2.46 %	\$78,274,234	0.72 %
> 3 up to and including 4 years	1,592	2.63 %	\$107,052,918	0.99 %
> 4 up to and including 5 years	1,432	2.37 %	\$109,973,338	1.02 %
> 5 up to and including 6 years	1,327	2.20 %	\$122,378,046	1.13 %
> 6 up to and including 7 years	1,422	2.35 %	\$135,874,054	1.26 %
> 7 up to and including 8 years	1,664	2.75 %	\$204,126,957	1.89 %
> 8 up to and including 9 years	2,392	3.96 %	\$439,621,582	4.06 %
> 9 up to and including 10 years	2,120	3.51 %	\$432,704,480	4.00 %
> 10 up to and including 15 years	7,178	11.88 %	\$988,731,115	9.13 %
> 15 up to and including 20 years	8,283	13.71 %	\$1,390,735,266	12.85 %
> 20 up to and including 25 years	8,624	14.27 %	\$1,648,459,632	15.23 %
> 25 up to and including 30 years	20,283	33.57 %	\$5,055,110,505	46.70 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	60,062	99.41 %	\$10,760,288,063	99.41 %
> 0 days up to and including 30 days	259	0.43 %	\$45,365,939	0.42 %
> 30 days up to and including 60 days	69	0.11 %	\$13,310,764	0.12 %
> 60 days up to and including 90 days	28	0.05 %	\$4,705,018	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>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</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	7,365	15.59 %	\$1,451,118,280	15.31 %
> 3 up to and including 6 months	7,349	15.56 %	\$1,507,469,475	15.91 %
> 6 up to and including 9 months	6,546	13.86 %	\$1,277,698,893	13.48 %
> 9 up to and including 12 months	7,875	16.67 %	\$1,679,243,333	17.72 %
> 12 up to and including 15 months	4,703	9.96 %	\$932,656,591	9.84 %
> 15 up to and including 18 months	4,043	8.56 %	\$846,970,404	8.94 %
> 18 up to and including 21 months	2,839	6.01 %	\$564,881,806	5.96 %
> 21 up to and including 24 months	2,934	6.21 %	\$527,552,984	5.57 %
> 24 up to and including 27 months	668	1.41 %	\$136,152,429	1.44 %
> 27 up to and including 30 months	655	1.39 %	\$142,178,736	1.50 %
> 30 up to and including 33 months	538	1.14 %	\$98,949,684	1.04 %
> 33 up to and including 36 months	372	0.79 %	\$60,417,638	0.64 %
> 36 up to and including 48 months	879	1.86 %	\$169,005,119	1.78 %
> 48 up to and including 60 months	464	0.98 %	\$81,951,289	0.86 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>47,230</b>	<b>100.00 %</b>	<b>\$9,476,246,659</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,683	24.30 %	\$2,199,605,997	20.32 %
Fortnightly	30,464	50.42 %	\$5,199,173,784	48.04 %
Monthly	15,270	25.27 %	\$3,424,364,056	31.64 %
Other	1	0.00 %	\$525,946	0.00 %
<b>Total</b>	<b>60,418</b>	<b>100.00 %</b>	<b>\$10,823,669,783</b>	<b>100.00 %</b>



