

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2017
<b>Determination Date:</b>	15 February 2017
<b>Trust Payment Date:</b>	17 February 2017

<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

**Asset Coverage Test as at 15 February 2017****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	\$10,142,042,355	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,128,493,640	
			\$9,128,493,640
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	Aggregate amount as at the Determination Date of: (a) Sale Proceeds credited to the GIC Account (including, without limitation, the amount of any Sale Proceeds standing to the credit of the Pre-Maturity Ledger); and (b) remaining Available Principal Receipts credited to the GIC Account under clause 11.4(h) of the Establishment Deed, in each case without double counting any amounts already covered in D 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
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	\$9,128,493,640
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**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$9,128,493,640
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$5,074,674,932
Adjusted Aggregate Housing Loan Amount >= NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
Asset Percentage:	90.00%
Contractual Overcollateralisation:	111.11 %
Total Overcollateralisation:	219.99 %

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 2017**

**Bond Issuance**

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-2	27 Feb 2012	CHF 300,000,000	\$393,170,369	1.3106	Annual	1.5000 %
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 %
Series 2016-1 Tranche 1	22 Sep 2016	EUR 1,000,000,000	\$1,551,948,052	1.5519	Annual	0.1250 %
<b>Total</b>	-	-	\$5,074,674,932	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-2	074475019	CH0149182450	SIX	Hard Bullet	27 Feb 2018	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
Series 2016-1 Tranche 1	-	XS1492834806	LSE	Soft Bullet	22 Sep 2023	23 Sep 2024

**Funding Summary (NZD)**

	Nominal Value	%
Intercompany Loan	\$5,074,674,932	100.00 %
Demand Loan	\$6,089,200,542	119.99 %
<b>Total Funding</b>	\$11,163,875,473	

**Pool Summary**

Acquisition Cut off Date	01 Feb 2017
Current Aggregate Principal Balance (NZD)	\$11,163,875,473
Number of Loans	62,234
Number of Loan Groups	40,377
Average Loan Group Size	276,491
Maximum Loan Group Balance	\$1,980,023
Weighted Average Current Loan to Value Ratio (LVR)	54.65 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	48.38 %
Weighted Average Interest Rate	4.79 %
Weighted Average Seasoning (Months)	29.54
Weighted Average Remaining Term (Months)	244.29

**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%	11,991	19.27 %	\$898,767,316	8.05 %
> 25.00% up to and including 30.00%	3,419	5.49 %	\$459,244,597	4.11 %
> 30.00% up to and including 35.00%	3,712	5.96 %	\$553,199,460	4.96 %
> 35.00% up to and including 40.00%	3,965	6.37 %	\$657,061,901	5.89 %
> 40.00% up to and including 45.00%	4,045	6.50 %	\$714,469,730	6.40 %
> 45.00% up to and including 50.00%	4,260	6.85 %	\$796,915,393	7.14 %
> 50.00% up to and including 55.00%	4,593	7.38 %	\$910,541,953	8.16 %
> 55.00% up to and including 60.00%	4,797	7.71 %	\$989,743,858	8.87 %
> 60.00% up to and including 65.00%	4,974	7.99 %	\$1,076,280,080	9.64 %
> 65.00% up to and including 70.00%	5,692	9.15 %	\$1,488,546,383	13.33 %
> 70.00% up to and including 75.00%	5,005	8.04 %	\$1,082,870,206	9.70 %
> 75.00% up to and including 80.00%	5,584	8.97 %	\$1,496,830,385	13.41 %
> 80.00% up to and including 85.00%	158	0.25 %	\$30,162,129	0.27 %
> 85.00% up to and including 90.00%	33	0.05 %	\$7,525,649	0.07 %
> 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 %	\$428,355	0.00 %
> 100.00%	4	0.01 %	\$1,288,080	0.01 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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%	14,656	23.55 %	\$1,264,986,071	11.33 %
> 25.00% up to and including 30.00%	4,079	6.55 %	\$622,854,652	5.58 %
> 30.00% up to and including 35.00%	4,351	6.99 %	\$733,962,336	6.57 %
> 35.00% up to and including 40.00%	4,670	7.50 %	\$823,024,192	7.37 %
> 40.00% up to and including 45.00%	4,716	7.58 %	\$920,103,864	8.24 %
> 45.00% up to and including 50.00%	5,176	8.32 %	\$1,078,961,063	9.66 %
> 50.00% up to and including 55.00%	5,241	8.42 %	\$1,166,360,219	10.45 %
> 55.00% up to and including 60.00%	5,545	8.91 %	\$1,255,265,840	11.24 %
> 60.00% up to and including 65.00%	5,147	8.27 %	\$1,234,907,161	11.06 %
> 65.00% up to and including 70.00%	4,525	7.27 %	\$1,066,669,397	9.55 %
> 70.00% up to and including 75.00%	2,945	4.73 %	\$696,164,108	6.24 %
> 75.00% up to and including 80.00%	1,114	1.79 %	\$285,088,811	2.55 %
> 80.00% up to and including 85.00%	46	0.07 %	\$9,893,625	0.09 %
> 85.00% up to and including 90.00%	12	0.02 %	\$2,564,610	0.02 %
> 90.00% up to and including 95.00%	5	0.01 %	\$1,353,089	0.01 %
> 95.00% up to and including 100.00%	2	0.00 %	\$428,355	0.00 %
> 100.00%	4	0.01 %	\$1,288,080	0.01 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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%	34,585	55.57 %	\$7,165,049,420	64.18 %
> 5.00% up to and including 5.50%	13,737	22.07 %	\$2,131,247,207	19.09 %
> 5.50% up to and including 6.00%	10,153	16.31 %	\$1,310,196,973	11.74 %
> 6.00% up to and including 6.50%	2,629	4.22 %	\$416,197,556	3.73 %
> 6.50% up to and including 7.00%	1,036	1.66 %	\$131,212,557	1.18 %
> 7.00% up to and including 7.50%	93	0.15 %	\$9,966,210	0.09 %
> 7.50% up to and including 8.00%	1	0.00 %	\$5,551	0.00 %
> 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>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	10,811	17.37 %	\$2,389,493,516	21.40 %
<= 2 Year Fixed	11,422	18.35 %	\$2,306,508,240	20.66 %
<= 3 Year Fixed	16,504	26.52 %	\$3,368,965,043	30.18 %
<= 4 Year Fixed	7,121	11.44 %	\$1,324,728,962	11.87 %
<= 5 Year Fixed	1,390	2.23 %	\$236,179,313	2.12 %
> 5 Year Fixed	948	1.52 %	\$174,524,980	1.56 %
Total Fixed Rate	48,196	77.44 %	\$9,800,400,053	87.79 %
Total Variable Rate	14,038	22.56 %	\$1,363,475,420	12.21 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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	8,297	20.55 %	\$440,221,988	3.94 %
> \$100,000 up to and including \$200,000	9,857	24.41 %	\$1,496,950,394	13.41 %
> \$200,000 up to and including \$300,000	8,549	21.17 %	\$2,123,797,538	19.02 %
> \$300,000 up to and including \$400,000	5,161	12.78 %	\$1,792,005,988	16.05 %
> \$400,000 up to and including \$500,000	3,324	8.23 %	\$1,486,938,087	13.32 %
> \$500,000 up to and including \$600,000	1,939	4.80 %	\$1,061,232,962	9.51 %
> \$600,000 up to and including \$700,000	1,123	2.78 %	\$726,761,526	6.51 %
> \$700,000 up to and including \$800,000	680	1.68 %	\$507,257,064	4.54 %
> \$800,000 up to and including \$900,000	454	1.12 %	\$384,967,611	3.45 %
> \$900,000 up to and including \$1.00m	328	0.81 %	\$311,322,814	2.79 %
> \$1.00m up to and including \$1.25m	410	1.02 %	\$453,803,716	4.06 %
> \$1.25m up to and including \$1.50m	159	0.39 %	\$216,536,328	1.94 %
> \$1.50m up to and including \$1.75m	64	0.16 %	\$102,169,264	0.92 %
> \$1.75m up to and including \$2.00m	32	0.08 %	\$59,910,194	0.54 %
<b>Total</b>	<b>40,377</b>	<b>100.00 %</b>	<b>\$11,163,875,473</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	22,467	36.10 %	\$5,840,386,157	52.32 %
Bay of Plenty	3,448	5.54 %	\$454,477,555	4.07 %
Canterbury	8,405	13.51 %	\$1,273,226,777	11.40 %
Gisborne	507	0.81 %	\$51,862,207	0.46 %
Hawke's Bay	1,704	2.74 %	\$197,677,944	1.77 %
Manawatu-Wanganui	3,043	4.89 %	\$292,033,052	2.62 %
Nelson/Marlborough	1,489	2.39 %	\$186,049,340	1.67 %
Northland	1,570	2.52 %	\$184,532,392	1.65 %
Otago	3,524	5.66 %	\$418,010,979	3.74 %
Southland	169	0.27 %	\$16,424,203	0.15 %
Taranaki	913	1.47 %	\$112,469,967	1.01 %
Waikato	6,229	10.01 %	\$914,525,380	8.19 %
Wellington	8,316	13.36 %	\$1,179,795,698	10.57 %
West Coast	450	0.72 %	\$42,403,823	0.38 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	57,682	92.69 %	\$9,788,321,472	87.68 %
Interest Only	4,552	7.31 %	\$1,375,554,001	12.32 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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	62,234	100.00 %	\$11,163,875,473	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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	238	5.23 %	\$49,645,813	3.61 %
> 1 up to and including 2 years	268	5.89 %	\$54,156,275	3.94 %
> 2 up to and including 3 years	246	5.40 %	\$49,680,272	3.61 %
> 3 up to and including 4 years	231	5.07 %	\$54,590,275	3.97 %
> 4 up to and including 5 years	299	6.57 %	\$84,554,099	6.15 %
> 5 up to and including 6 years	176	3.87 %	\$38,973,482	2.83 %
> 6 up to and including 7 years	218	4.79 %	\$48,362,347	3.52 %
> 7 up to and including 8 years	623	13.69 %	\$191,230,100	13.90 %
> 8 up to and including 9 years	1,758	38.62 %	\$629,776,667	45.78 %
> 9 up to and including 10 years	485	10.65 %	\$171,914,696	12.50 %
>10 years	10	0.22 %	\$2,669,977	0.19 %
<b>Total</b>	<b>4,552</b>	<b>100.00 %</b>	<b>\$1,375,554,001</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	51,671	83.03 %	\$8,553,849,770	76.62 %
Residential Investment (Full Recourse)	10,563	16.97 %	\$2,610,025,704	23.38 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	55,597	89.34 %	\$10,023,399,514	89.78 %
Unit/ Flat/ Apartment*	6,637	10.66 %	\$1,140,475,960	10.22 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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	417	0.67 %	\$39,974,968	0.36 %
> 3 up to and including 6 months	2,325	3.74 %	\$462,634,928	4.14 %
> 6 up to and including 9 months	2,675	4.30 %	\$652,083,532	5.84 %
> 9 up to and including 12 months	2,605	4.19 %	\$492,801,521	4.41 %
> 12 up to and including 15 months	4,239	6.81 %	\$861,574,415	7.72 %
> 15 up to and including 18 months	5,944	9.55 %	\$1,321,892,342	11.84 %
> 18 up to and including 21 months	5,587	8.98 %	\$1,244,306,524	11.15 %
> 21 up to and including 24 months	4,647	7.47 %	\$971,373,218	8.70 %
> 24 up to and including 27 months	2,936	4.72 %	\$570,492,050	5.11 %
> 27 up to and including 30 months	2,615	4.20 %	\$477,602,160	4.28 %
> 30 up to and including 33 months	3,228	5.19 %	\$542,129,254	4.86 %
> 33 up to and including 36 months	3,423	5.50 %	\$532,512,637	4.77 %
> 36 up to and including 48 months	9,307	14.95 %	\$1,408,194,842	12.61 %
> 48 up to and including 60 months	4,519	7.26 %	\$673,145,023	6.03 %
> 60 up to and including 72 months	2,212	3.55 %	\$296,629,233	2.66 %
> 72 up to and including 84 months	1,653	2.66 %	\$203,518,984	1.82 %
> 84 up to and including 96 months	1,483	2.38 %	\$174,549,989	1.56 %
> 96 up to and including 108 months	636	1.02 %	\$70,001,526	0.63 %
> 108 up to and including 120 months	537	0.86 %	\$63,213,075	0.57 %
> 120 months	1,246	2.00 %	\$105,245,252	0.94 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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	1,431	2.30 %	\$57,712,841	0.52 %
> 1 up to and including 2 years	1,689	2.71 %	\$80,026,495	0.72 %
> 2 up to and including 3 years	1,758	2.82 %	\$91,410,162	0.82 %
> 3 up to and including 4 years	1,789	2.87 %	\$115,486,359	1.03 %
> 4 up to and including 5 years	1,767	2.84 %	\$158,486,042	1.42 %
> 5 up to and including 6 years	1,465	2.35 %	\$125,834,376	1.13 %
> 6 up to and including 7 years	1,582	2.54 %	\$150,167,288	1.35 %
> 7 up to and including 8 years	2,092	3.36 %	\$314,079,985	2.81 %
> 8 up to and including 9 years	3,459	5.56 %	\$782,694,530	7.01 %
> 9 up to and including 10 years	1,944	3.12 %	\$318,549,527	2.85 %
> 10 up to and including 15 years	7,460	11.99 %	\$1,015,834,197	9.10 %
> 15 up to and including 20 years	8,638	13.88 %	\$1,450,161,991	12.99 %
> 20 up to and including 25 years	8,142	13.08 %	\$1,573,313,879	14.09 %
> 25 up to and including 30 years	19,018	30.56 %	\$4,930,117,799	44.16 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	61,782	99.27 %	\$11,087,447,353	99.32 %
> 0 days up to and including 30 days	295	0.47 %	\$48,896,414	0.44 %
> 30 days up to and including 60 days	98	0.16 %	\$17,096,985	0.15 %
> 60 days up to and including 90 days	58	0.09 %	\$10,253,004	0.09 %
> 90 days up to and including 120 days	1	0.00 %	\$181,717	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>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</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	8,164	16.94 %	\$1,607,108,745	16.40 %
> 3 up to and including 6 months	8,609	17.86 %	\$1,807,350,023	18.44 %
> 6 up to and including 9 months	7,580	15.73 %	\$1,606,519,888	16.39 %
> 9 up to and including 12 months	6,181	12.82 %	\$1,264,897,858	12.91 %
> 12 up to and including 15 months	3,245	6.73 %	\$625,655,752	6.38 %
> 15 up to and including 18 months	4,130	8.57 %	\$869,998,535	8.88 %
> 18 up to and including 21 months	3,508	7.28 %	\$719,220,066	7.34 %
> 21 up to and including 24 months	3,103	6.44 %	\$601,657,886	6.14 %
> 24 up to and including 27 months	622	1.29 %	\$117,223,736	1.20 %
> 27 up to and including 30 months	507	1.05 %	\$96,191,319	0.98 %
> 30 up to and including 33 months	461	0.96 %	\$91,091,128	0.93 %
> 33 up to and including 36 months	534	1.11 %	\$102,925,947	1.05 %
> 36 up to and including 48 months	1,137	2.36 %	\$210,601,867	2.15 %
> 48 up to and including 60 months	415	0.86 %	\$79,957,303	0.82 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>48,196</b>	<b>100.00 %</b>	<b>\$9,800,400,053</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,965	24.05 %	\$2,176,633,201	19.50 %
Fortnightly	30,575	49.13 %	\$5,080,363,926	45.51 %
Monthly	16,692	26.82 %	\$3,906,264,216	34.99 %
Other	2	0.00 %	\$614,130	0.01 %
<b>Total</b>	<b>62,234</b>	<b>100.00 %</b>	<b>\$11,163,875,473</b>	<b>100.00 %</b>

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