

## ANZNZ Covered Bond Trust - Monthly Investor Report

|                                    |                  |
|------------------------------------|------------------|
| <b>Collection Period End Date:</b> | 31 October 2021  |
| <b>Determination Date:</b>         | 15 November 2021 |
| <b>Trust Payment Date:</b>         | 17 November 2021 |

|  |                                    |
|--|------------------------------------|
| <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  | A1      | A+    |
| 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                       | N/A  |

## Asset Coverage Test as at 15 November 2021

### 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   | \$10,799,990,709 |
| (2) | Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio   | \$9,720,076,337  |
|     |   | \$9,720,076,337  |
| 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:<br>(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<br>(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

$(A+B+C+D+E)-Z$  \$9,720,076,337

### Results of Asset Coverage Test

|  |                 |
|--|-----------------|
| Adjusted Aggregate Housing Loan Amount:  | \$9,720,076,337 |
| NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:   | \$3,972,205,279 |
| Adjusted Aggregate Housing Loan Amount $\geq$ NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds? | TRUE            |
| Asset Percentage:  | 90.00%          |
| Contractual Overcollateralisation:   | 111.11%         |
| Total Overcollateralisation:   | 271.22%         |

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 November 2021

### Bond Issuance

| Bonds                   | Issue Date  | Principal Balance | Principal Balance (NZD Equiv.) | Exchange Rate | Coupon Frequency | Coupon Rate |
|-------------------------|-------------|-------------------|--------------------------------|---------------|------------------|-------------|
| 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 %    |
| Series 2019-1 Tranche 1 | 17 Jan 2019 | EUR 750,000,000   | \$1,277,960,000                | 1.7039        | Annual           | 0.5000 %    |
| Total                   | -           | -                 | \$3,972,205,279                | -             | -                | -           |

| Bonds                   | Common Code | ISIN         | Listing | Note Type   | Final Maturity Date | Extended Due for Payment Date |
|-------------------------|-------------|--------------|---------|-------------|---------------------|-------------------------------|
| 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                   |
| Series 2019-1 Tranche 1 | -           | XS1935204641 | LSE     | Soft Bullet | 17 Jan 2024         | 17 Jan 2025                   |

### Funding Summary (NZD)

|                      | Nominal Value           | %        |
|----------------------|-------------------------|----------|
| Intercompany Loan    | \$3,972,205,279         | 100.00 % |
| Demand Loan          | \$6,801,081,901         | 171.22 % |
| <b>Total Funding</b> | <b>\$10,773,287,180</b> |          |

### Pool Summary

|  |                  |
|--|------------------|
| Acquisition Cut off Date                                   | 01 Nov 2021      |
| Current Aggregate Principal Balance (NZD)                  | \$10,773,287,180 |
| Number of Loans  | 52,917           |
| Number of Loan Groups                                      | 30,483           |
| Average Loan Group Size                                    | 353,420          |
| Maximum Loan Group Balance                                 | \$1,996,430      |
| Weighted Average Current Loan to Value Ratio (LVR)         | 52.59 %          |
| Weighted Average Current Indexed Loan to Value Ratio (LVR) | 39.86 %          |
| Weighted Average Interest Rate                             | 2.80 %           |
| Weighted Average Seasoning (Months)                        | 49.84            |
| Weighted Average Remaining Term (Months)                   | 219.22           |

**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%           | 11,270          | 21.30 %             | \$923,711,672           | 8.57 %                  |
| > 25.00% up to and including 30.00%  | 3,218           | 6.08 %              | \$456,223,849           | 4.23 %                  |
| > 30.00% up to and including 35.00%  | 3,732           | 7.05 %              | \$601,137,674           | 5.58 %                  |
| > 35.00% up to and including 40.00%  | 4,172           | 7.88 %              | \$719,292,647           | 6.68 %                  |
| > 40.00% up to and including 45.00%  | 4,131           | 7.81 %              | \$785,246,014           | 7.29 %                  |
| > 45.00% up to and including 50.00%  | 4,307           | 8.14 %              | \$905,789,793           | 8.41 %                  |
| > 50.00% up to and including 55.00%  | 4,227           | 7.99 %              | \$964,151,662           | 8.95 %                  |
| > 55.00% up to and including 60.00%  | 4,231           | 8.00 %              | \$1,076,386,719         | 9.99 %                  |
| > 60.00% up to and including 65.00%  | 3,853           | 7.28 %              | \$1,094,603,043         | 10.16 %                 |
| > 65.00% up to and including 70.00%  | 3,678           | 6.95 %              | \$1,133,566,068         | 10.52 %                 |
| > 70.00% up to and including 75.00%  | 3,705           | 7.00 %              | \$1,218,796,161         | 11.31 %                 |
| > 75.00% up to and including 80.00%  | 2,371           | 4.48 %              | \$886,894,754           | 8.23 %                  |
| > 80.00% up to and including 85.00%  | 17              | 0.03 %              | \$5,847,765             | 0.05 %                  |
| > 85.00% up to and including 90.00%  | 1               | 0.00 %              | \$361,710               | 0.00 %                  |
| > 90.00% up to and including 95.00%  | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| > 95.00% up to and including 100.00% | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| > 100.00%                            | 4               | 0.01 %              | \$1,277,651             | 0.01 %                  |
| <b>Total</b>                         | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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%           | 18,429          | 34.83 %             | \$2,032,045,366         | 18.86 %                 |
| > 25.00% up to and including 30.00%  | 5,499           | 10.39 %             | \$1,022,637,673         | 9.49 %                  |
| > 30.00% up to and including 35.00%  | 5,423           | 10.25 %             | \$1,104,647,054         | 10.25 %                 |
| > 35.00% up to and including 40.00%  | 4,993           | 9.44 %              | \$1,091,552,183         | 10.13 %                 |
| > 40.00% up to and including 45.00%  | 4,419           | 8.35 %              | \$1,104,541,207         | 10.25 %                 |
| > 45.00% up to and including 50.00%  | 4,265           | 8.06 %              | \$1,198,044,661         | 11.12 %                 |
| > 50.00% up to and including 55.00%  | 3,744           | 7.08 %              | \$1,122,936,461         | 10.42 %                 |
| > 55.00% up to and including 60.00%  | 3,337           | 6.31 %              | \$1,125,922,909         | 10.45 %                 |
| > 60.00% up to and including 65.00%  | 2,007           | 3.79 %              | \$711,824,365           | 6.61 %                  |
| > 65.00% up to and including 70.00%  | 540             | 1.02 %              | \$176,952,394           | 1.64 %                  |
| > 70.00% up to and including 75.00%  | 186             | 0.35 %              | \$57,798,093            | 0.54 %                  |
| > 75.00% up to and including 80.00%  | 69              | 0.13 %              | \$22,934,285            | 0.21 %                  |
| > 80.00% up to and including 85.00%  | 3               | 0.01 %              | \$753,307               | 0.01 %                  |
| > 85.00% up to and including 90.00%  | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| > 90.00% up to and including 95.00%  | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| > 95.00% up to and including 100.00% | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| > 100.00%                            | 3               | 0.01 %              | \$697,221               | 0.01 %                  |
| <b>Total</b>                         | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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 2.00%         | 29              | 0.05 %              | \$8,035,538             | 0.07 %                  |
| > 2.00% up to and including 2.50% | 24,298          | 45.92 %             | \$5,717,905,436         | 53.07 %                 |
| > 2.50% up to and including 3.00% | 12,124          | 22.91 %             | \$2,397,590,270         | 22.25 %                 |
| > 3.00% up to and including 3.50% | 5,141           | 9.72 %              | \$1,020,006,921         | 9.47 %                  |
| > 3.50% up to and including 4.00% | 4,743           | 8.96 %              | \$852,877,942           | 7.92 %                  |
| > 4.00% up to and including 4.50% | 2,790           | 5.27 %              | \$314,812,978           | 2.92 %                  |
| > 4.50% up to and including 5.00% | 3,306           | 6.25 %              | \$384,922,764           | 3.57 %                  |
| > 5.00% up to and including 5.50% | 327             | 0.62 %              | \$58,750,315            | 0.55 %                  |
| > 5.50% up to and including 6.00% | 147             | 0.28 %              | \$17,956,477            | 0.17 %                  |
| > 6.00% up to and including 7.00% | 12              | 0.02 %              | \$428,538               | 0.00 %                  |
| > 7.00% up to and including 8.00% | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| > 8.00%                           | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| <b>Total</b>                      | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</b> | <b>100.00 %</b>         |

**Mortgage Pool by Interest Option**

|                     | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---------------------|-----------------|---------------------|-------------------------|-------------------------|
| <= 1 Year Fixed     | 20,544          | 38.82 %             | \$4,917,623,207         | 45.65 %                 |
| <= 2 Year Fixed     | 13,983          | 26.42 %             | \$2,758,312,773         | 25.60 %                 |
| <= 3 Year Fixed     | 4,534           | 8.57 %              | \$881,772,661           | 8.18 %                  |
| <= 4 Year Fixed     | 6,470           | 12.23 %             | \$1,332,600,812         | 12.37 %                 |
| <= 5 Year Fixed     | 1,170           | 2.21 %              | \$221,804,232           | 2.06 %                  |
| > 5 Year Fixed      | 97              | 0.18 %              | \$21,065,407            | 0.20 %                  |
| Total Fixed Rate    | 46,798          | 88.44 %             | \$10,133,179,092        | 94.06 %                 |
| Total Variable Rate | 6,119           | 11.56 %             | \$640,108,088           | 5.94 %                  |
| <b>Total</b>        | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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       | 5,197            | 17.05 %              | \$272,623,997           | 2.53 %                  |
| > \$100,000 up to and including \$200,000 | 5,745            | 18.85 %              | \$857,997,386           | 7.96 %                  |
| > \$200,000 up to and including \$300,000 | 4,823            | 15.82 %              | \$1,196,265,053         | 11.10 %                 |
| > \$300,000 up to and including \$400,000 | 4,165            | 13.66 %              | \$1,460,122,490         | 13.55 %                 |
| > \$400,000 up to and including \$500,000 | 3,482            | 11.42 %              | \$1,560,474,455         | 14.48 %                 |
| > \$500,000 up to and including \$600,000 | 2,359            | 7.74 %               | \$1,290,909,607         | 11.98 %                 |
| > \$600,000 up to and including \$700,000 | 1,507            | 4.94 %               | \$975,660,532           | 9.06 %                  |
| > \$700,000 up to and including \$800,000 | 927              | 3.04 %               | \$692,487,456           | 6.43 %                  |
| > \$800,000 up to and including \$900,000 | 669              | 2.19 %               | \$566,644,537           | 5.26 %                  |
| > \$900,000 up to and including \$1.00m   | 466              | 1.53 %               | \$442,096,516           | 4.10 %                  |
| > \$1.00m up to and including \$1.25m     | 648              | 2.13 %               | \$718,248,831           | 6.67 %                  |
| > \$1.25m up to and including \$1.50m     | 291              | 0.95 %               | \$397,011,905           | 3.69 %                  |
| > \$1.50m up to and including \$1.75m     | 147              | 0.48 %               | \$236,177,469           | 2.19 %                  |
| > \$1.75m up to and including \$2.00m     | 57               | 0.19 %               | \$106,566,945           | 0.99 %                  |
| > \$2.00m                                 | 0                | 0.00 %               | \$0                     | 0.00 %                  |
| <b>Total</b>                              | <b>30,483</b>    | <b>100.00 %</b>      | <b>\$10,773,287,180</b> | <b>100.00 %</b>         |

**Mortgage Pool by Geographic Distribution**

|                    | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--------------------|-----------------|---------------------|-------------------------|-------------------------|
| Auckland           | 19,145          | 36.18 %             | \$5,558,064,279         | 51.59 %                 |
| Bay of Plenty      | 3,037           | 5.74 %              | \$502,539,419           | 4.66 %                  |
| Canterbury         | 6,675           | 12.61 %             | \$1,069,281,940         | 9.93 %                  |
| Gisborne           | 493             | 0.93 %              | \$49,939,090            | 0.46 %                  |
| Hawke's Bay        | 1,559           | 2.95 %              | \$212,467,507           | 1.97 %                  |
| Manawatu-Wanganui  | 2,526           | 4.77 %              | \$300,619,897           | 2.79 %                  |
| Nelson/Marlborough | 1,224           | 2.31 %              | \$177,625,087           | 1.65 %                  |
| Northland          | 1,258           | 2.38 %              | \$164,489,051           | 1.53 %                  |
| Otago              | 2,806           | 5.30 %              | \$402,391,815           | 3.74 %                  |
| Southland          | 156             | 0.29 %              | \$19,010,621            | 0.18 %                  |
| Taranaki           | 783             | 1.48 %              | \$109,397,478           | 1.02 %                  |
| Waikato            | 4,925           | 9.31 %              | \$820,438,927           | 7.62 %                  |
| Wellington         | 8,006           | 15.13 %             | \$1,357,374,145         | 12.60 %                 |
| West Coast         | 324             | 0.61 %              | \$29,647,924            | 0.28 %                  |
| <b>Total</b>       | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</b> | <b>100.00 %</b>         |

**Mortgage Pool by Payment Type**

|               | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---------------|-----------------|---------------------|-------------------------|-------------------------|
| P&I           | 49,570          | 93.68 %             | \$9,591,163,700         | 89.03 %                 |
| Interest Only | 3,347           | 6.32 %              | \$1,182,123,480         | 10.97 %                 |
| <b>Total</b>  | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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 | 52,917          | 100.00 %            | \$10,773,287,180        | 100.00 %                |
| No Doc Loans   | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| <b>Total</b>   | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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  | 697             | 20.82 %             | \$223,427,620          | 18.90 %                 |
| > 1 up to and including 2 years  | 629             | 18.79 %             | \$213,054,051          | 18.02 %                 |
| > 2 up to and including 3 years  | 628             | 18.76 %             | \$220,662,392          | 18.67 %                 |
| > 3 up to and including 4 years  | 782             | 23.36 %             | \$285,021,942          | 24.11 %                 |
| > 4 up to and including 5 years  | 591             | 17.66 %             | \$232,467,279          | 19.67 %                 |
| > 5 up to and including 6 years  | 1               | 0.03 %              | \$493,348              | 0.04 %                  |
| > 6 up to and including 7 years  | 0               | 0.00 %              | \$0                    | 0.00 %                  |
| > 7 up to and including 8 years  | 0               | 0.00 %              | \$0                    | 0.00 %                  |
| > 8 up to and including 9 years  | 0               | 0.00 %              | \$0                    | 0.00 %                  |
| > 9 up to and including 10 years | 0               | 0.00 %              | \$0                    | 0.00 %                  |
| >10 years                        | 19              | 0.57 %              | \$6,996,848            | 0.59 %                  |
| <b>Total</b>                     | <b>3,347</b>    | <b>100.00 %</b>     | <b>\$1,182,123,480</b> | <b>100.00 %</b>         |

**Mortgage Pool by Occupancy Status**

|  | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--|-----------------|---------------------|-------------------------|-------------------------|
| Owner Occupied (Full Recourse)         | 43,924          | 83.01 %             | \$8,230,357,085         | 76.40 %                 |
| Residential Investment (Full Recourse) | 8,993           | 16.99 %             | \$2,542,930,095         | 23.60 %                 |
| <b>Total</b>                           | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</b> | <b>100.00 %</b>         |

**Mortgage Pool by Property Type**

|                        | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|------------------------|-----------------|---------------------|-------------------------|-------------------------|
| House                  | 47,426          | 89.62 %             | \$9,603,976,880         | 89.15 %                 |
| Unit/ Flat/ Apartment* | 5,491           | 10.38 %             | \$1,169,310,299         | 10.85 %                 |
| Other                  | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| <b>Total</b>           | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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     | 1,413           | 2.67 %              | \$279,044,297           | 2.59 %                  |
| > 6 up to and including 9 months     | 1,738           | 3.28 %              | \$373,664,415           | 3.47 %                  |
| > 9 up to and including 12 months    | 2,059           | 3.89 %              | \$527,729,545           | 4.90 %                  |
| > 12 up to and including 15 months   | 1,692           | 3.20 %              | \$381,832,478           | 3.54 %                  |
| > 15 up to and including 18 months   | 1,218           | 2.30 %              | \$240,164,645           | 2.23 %                  |
| > 18 up to and including 21 months   | 1,244           | 2.35 %              | \$234,453,578           | 2.18 %                  |
| > 21 up to and including 24 months   | 1,984           | 3.75 %              | \$479,361,878           | 4.45 %                  |
| > 24 up to and including 27 months   | 2,011           | 3.80 %              | \$511,593,623           | 4.75 %                  |
| > 27 up to and including 30 months   | 1,896           | 3.58 %              | \$482,306,202           | 4.48 %                  |
| > 30 up to and including 33 months   | 1,727           | 3.26 %              | \$443,620,689           | 4.12 %                  |
| > 33 up to and including 36 months   | 1,809           | 3.42 %              | \$457,953,924           | 4.25 %                  |
| > 36 up to and including 48 months   | 6,196           | 11.71 %             | \$1,438,413,051         | 13.35 %                 |
| > 48 up to and including 60 months   | 5,466           | 10.33 %             | \$1,203,633,231         | 11.17 %                 |
| > 60 up to and including 72 months   | 5,063           | 9.57 %              | \$1,123,670,199         | 10.43 %                 |
| > 72 up to and including 84 months   | 5,662           | 10.70 %             | \$1,103,218,301         | 10.24 %                 |
| > 84 up to and including 96 months   | 3,901           | 7.37 %              | \$594,652,005           | 5.52 %                  |
| > 96 up to and including 108 months  | 3,031           | 5.73 %              | \$404,974,445           | 3.76 %                  |
| > 108 up to and including 120 months | 1,431           | 2.70 %              | \$178,607,968           | 1.66 %                  |
| > 120 months                         | 3,376           | 6.38 %              | \$314,392,705           | 2.92 %                  |
| <b>Total</b>                         | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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        | 1,964           | 3.71 %              | \$233,248,131           | 2.17 %                  |
| > 1 up to and including 2 years   | 2,094           | 3.96 %              | \$240,643,141           | 2.23 %                  |
| > 2 up to and including 3 years   | 2,181           | 4.12 %              | \$270,609,176           | 2.51 %                  |
| > 3 up to and including 4 years   | 2,405           | 4.54 %              | \$355,843,433           | 3.30 %                  |
| > 4 up to and including 5 years   | 2,160           | 4.08 %              | \$321,332,070           | 2.98 %                  |
| > 5 up to and including 6 years   | 1,456           | 2.75 %              | \$99,966,891            | 0.93 %                  |
| > 6 up to and including 7 years   | 1,560           | 2.95 %              | \$124,812,687           | 1.16 %                  |
| > 7 up to and including 8 years   | 1,531           | 2.89 %              | \$144,152,381           | 1.34 %                  |
| > 8 up to and including 9 years   | 1,608           | 3.04 %              | \$177,686,648           | 1.65 %                  |
| > 9 up to and including 10 years  | 1,711           | 3.23 %              | \$196,834,501           | 1.83 %                  |
| > 10 up to and including 15 years | 8,201           | 15.50 %             | \$1,297,394,460         | 12.04 %                 |
| > 15 up to and including 20 years | 8,825           | 16.68 %             | \$1,879,755,592         | 17.45 %                 |
| > 20 up to and including 25 years | 8,893           | 16.81 %             | \$2,504,906,018         | 23.25 %                 |
| > 25 up to and including 30 years | 8,328           | 15.74 %             | \$2,926,102,051         | 27.16 %                 |
| > 30 years                        | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| <b>Total</b>                      | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</b> | <b>100.00 %</b>         |

**Mortgage Pool by Delinquencies**

|   | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|---|-----------------|---------------------|-------------------------|-------------------------|
| Current (0 days)                        | 52,732          | 99.65 %             | \$10,727,495,099        | 99.57 %                 |
| > 0 days up to and including 30 days    | 123             | 0.23 %              | \$33,869,750            | 0.31 %                  |
| > 30 days up to and including 60 days   | 41              | 0.08 %              | \$8,696,542             | 0.08 %                  |
| > 60 days up to and including 90 days   | 21              | 0.04 %              | \$3,225,789             | 0.03 %                  |
| > 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>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</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   | 7,640           | 16.33 %             | \$1,745,629,293         | 17.23 %                 |
| > 3 up to and including 6 months   | 7,201           | 15.39 %             | \$1,520,091,574         | 15.00 %                 |
| > 6 up to and including 9 months   | 10,856          | 23.20 %             | \$2,500,707,481         | 24.68 %                 |
| > 9 up to and including 12 months  | 6,792           | 14.51 %             | \$1,463,185,032         | 14.44 %                 |
| > 12 up to and including 15 months | 1,867           | 3.99 %              | \$360,435,648           | 3.56 %                  |
| > 15 up to and including 18 months | 2,472           | 5.28 %              | \$505,568,592           | 4.99 %                  |
| > 18 up to and including 21 months | 2,261           | 4.83 %              | \$445,618,481           | 4.40 %                  |
| > 21 up to and including 24 months | 2,971           | 6.35 %              | \$622,860,092           | 6.15 %                  |
| > 24 up to and including 27 months | 512             | 1.09 %              | \$97,316,399            | 0.96 %                  |
| > 27 up to and including 30 months | 952             | 2.03 %              | \$190,834,423           | 1.88 %                  |
| > 30 up to and including 33 months | 1,202           | 2.57 %              | \$238,014,496           | 2.35 %                  |
| > 33 up to and including 36 months | 1,167           | 2.49 %              | \$264,014,980           | 2.61 %                  |
| > 36 up to and including 48 months | 385             | 0.82 %              | \$68,229,679            | 0.67 %                  |
| > 48 up to and including 60 months | 520             | 1.11 %              | \$110,672,921           | 1.09 %                  |
| > 60 months                        | 0               | 0.00 %              | \$0                     | 0.00 %                  |
| <b>Total</b>                       | <b>46,798</b>   | <b>100.00 %</b>     | <b>\$10,133,179,092</b> | <b>100.00 %</b>         |

**Mortgage Pool by Payment Frequency**

|              | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|--------------|-----------------|---------------------|-------------------------|-------------------------|
| Weekly       | 13,193          | 24.93 %             | \$2,267,481,349         | 21.05 %                 |
| Fortnightly  | 25,795          | 48.75 %             | \$4,814,485,365         | 44.69 %                 |
| Monthly      | 13,927          | 26.32 %             | \$3,691,295,728         | 34.26 %                 |
| Other        | 2               | 0.00 %              | \$24,738                | 0.00 %                  |
| <b>Total</b> | <b>52,917</b>   | <b>100.00 %</b>     | <b>\$10,773,287,180</b> | <b>100.00 %</b>         |

**Trust Manager**

ANZ Capel Court Ltd  
ABN 30 004 768 807  
Level 5, 242 Pitt Street  
Sydney, NSW, Australia 2000

**Servicer**

ANZ Bank New Zealand Ltd  
ANZ Centre, 23-29 Albert Street  
Auckland, New Zealand 1010

**Contacts:**

Yvette Tse  
Manager, SCM Trade Services  
ANZ SCM Trade Services  
Telephone: 612 8937 8553  
Facsimile: 61 2 8937 7107  
Email: yvette.tse@anz.com

Dave Sutich  
Senior Manager Assets & Securitisation  
NZ Treasury, ANZ NZ  
Telephone: 644 4366732  
Email: Dave.Sutich@anz.com

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