

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 July 2021
Determination Date:	16 August 2021
Trust Payment Date:	18 August 2021

Trustee / Covered Bond Guarantor:	ANZNZ Covered Bond Trust Ltd
Security Trustee:	New Zealand Permanent Trustees Ltd
Bond Trustee:	Deutsche Trustee Company Ltd
Servicer:	ANZ Bank New Zealand Ltd
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	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 16 August 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	\$10,016,711,218	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,018,683,047	
			\$9,018,683,047
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	\$9,018,683,047
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Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$9,018,683,047
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$3,972,205,279
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:	249.11 %

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 18 August 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	\$5,922,931,338	149.11 %
Total Funding	\$9,895,136,617	

Pool Summary

Acquisition Cut off Date	01 Aug 2021
Current Aggregate Principal Balance (NZD)	\$9,895,136,617
Number of Loans	48,038
Number of Loan Groups	30,485
Average Loan Group Size	324,590
Maximum Loan Group Balance	\$1,980,000
Weighted Average Current Loan to Value Ratio (LVR)	52.54 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	41.70 %
Weighted Average Interest Rate	2.91 %
Weighted Average Seasoning (Months)	51.47
Weighted Average Remaining Term (Months)	220.72

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%	11,272	23.46 %	\$928,029,026	9.38 %
> 25.00% up to and including 30.00%	3,012	6.27 %	\$455,495,450	4.60 %
> 30.00% up to and including 35.00%	3,362	7.00 %	\$546,161,844	5.52 %
> 35.00% up to and including 40.00%	3,628	7.55 %	\$626,806,001	6.33 %
> 40.00% up to and including 45.00%	3,662	7.62 %	\$702,302,685	7.10 %
> 45.00% up to and including 50.00%	3,649	7.60 %	\$784,155,799	7.92 %
> 50.00% up to and including 55.00%	3,658	7.61 %	\$851,958,720	8.61 %
> 55.00% up to and including 60.00%	3,469	7.22 %	\$919,574,121	9.29 %
> 60.00% up to and including 65.00%	3,261	6.79 %	\$994,259,235	10.05 %
> 65.00% up to and including 70.00%	3,318	6.91 %	\$1,016,687,625	10.27 %
> 70.00% up to and including 75.00%	3,440	7.16 %	\$1,157,168,788	11.69 %
> 75.00% up to and including 80.00%	2,284	4.75 %	\$904,575,158	9.14 %
> 80.00% up to and including 85.00%	17	0.04 %	\$6,906,490	0.07 %
> 85.00% up to and including 90.00%	6	0.01 %	\$1,055,675	0.01 %
> 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%	0	0.00 %	\$0	0.00 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

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%	16,803	34.98 %	\$1,685,364,180	17.03 %
> 25.00% up to and including 30.00%	4,604	9.58 %	\$795,172,438	8.04 %
> 30.00% up to and including 35.00%	4,759	9.91 %	\$906,177,171	9.16 %
> 35.00% up to and including 40.00%	4,295	8.94 %	\$946,936,368	9.57 %
> 40.00% up to and including 45.00%	3,981	8.29 %	\$1,008,357,122	10.19 %
> 45.00% up to and including 50.00%	3,671	7.64 %	\$1,068,496,911	10.80 %
> 50.00% up to and including 55.00%	3,444	7.17 %	\$1,088,300,535	11.00 %
> 55.00% up to and including 60.00%	2,951	6.14 %	\$1,048,020,216	10.59 %
> 60.00% up to and including 65.00%	2,550	5.31 %	\$980,293,693	9.91 %
> 65.00% up to and including 70.00%	853	1.78 %	\$322,112,259	3.26 %
> 70.00% up to and including 75.00%	100	0.21 %	\$40,215,245	0.41 %
> 75.00% up to and including 80.00%	6	0.01 %	\$1,713,997	0.02 %
> 80.00% up to and including 85.00%	5	0.01 %	\$1,980,799	0.02 %
> 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%	16	0.03 %	\$1,995,681	0.02 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

* 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%	3	0.01 %	\$624,413	0.01 %
> 2.00% up to and including 2.50%	19,846	41.31 %	\$4,817,903,817	48.69 %
> 2.50% up to and including 3.00%	8,378	17.44 %	\$1,662,702,573	16.80 %
> 3.00% up to and including 3.50%	6,404	13.33 %	\$1,287,163,689	13.01 %
> 3.50% up to and including 4.00%	6,761	14.07 %	\$1,295,409,891	13.09 %
> 4.00% up to and including 4.50%	5,793	12.06 %	\$689,086,532	6.96 %
> 4.50% up to and including 5.00%	321	0.67 %	\$58,636,306	0.59 %
> 5.00% up to and including 5.50%	369	0.77 %	\$63,534,098	0.64 %
> 5.50% up to and including 6.00%	153	0.32 %	\$19,365,448	0.20 %
> 6.00% up to and including 7.00%	10	0.02 %	\$709,851	0.01 %
> 7.00% up to and including 8.00%	0	0.00 %	\$0	0.00 %
> 8.00%	0	0.00 %	\$0	0.00 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	17,461	36.35 %	\$4,342,532,614	43.89 %
<= 2 Year Fixed	11,136	23.18 %	\$2,211,685,735	22.35 %
<= 3 Year Fixed	7,304	15.20 %	\$1,466,240,369	14.82 %
<= 4 Year Fixed	5,009	10.43 %	\$1,023,714,448	10.35 %
<= 5 Year Fixed	1,021	2.13 %	\$182,045,851	1.84 %
> 5 Year Fixed	90	0.19 %	\$19,669,256	0.20 %
Total Fixed Rate	42,021	87.47 %	\$9,245,888,274	93.44 %
Total Variable Rate	6,017	12.53 %	\$649,248,343	6.56 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	5,619	18.43 %	\$290,885,432	2.94 %
> \$100,000 up to and including \$200,000	6,111	20.05 %	\$915,201,539	9.25 %
> \$200,000 up to and including \$300,000	4,950	16.24 %	\$1,227,493,861	12.41 %
> \$300,000 up to and including \$400,000	4,240	13.91 %	\$1,490,267,425	15.06 %
> \$400,000 up to and including \$500,000	3,511	11.52 %	\$1,572,361,040	15.89 %
> \$500,000 up to and including \$600,000	2,295	7.53 %	\$1,255,185,383	12.68 %
> \$600,000 up to and including \$700,000	1,393	4.57 %	\$900,629,353	9.10 %
> \$700,000 up to and including \$800,000	804	2.64 %	\$599,353,989	6.06 %
> \$800,000 up to and including \$900,000	494	1.62 %	\$417,399,743	4.22 %
> \$900,000 up to and including \$1.00m	362	1.19 %	\$342,648,460	3.46 %
> \$1.00m up to and including \$1.25m	435	1.43 %	\$481,160,378	4.86 %
> \$1.25m up to and including \$1.50m	163	0.53 %	\$221,418,153	2.24 %
> \$1.50m up to and including \$1.75m	76	0.25 %	\$121,496,012	1.23 %
> \$1.75m up to and including \$2.00m	32	0.10 %	\$59,635,849	0.60 %
> \$2.00m	0	0.00 %	\$0	0.00 %
Total	30,485	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	16,735	34.84 %	\$4,971,685,984	50.24 %
Bay of Plenty	2,816	5.86 %	\$467,175,212	4.72 %
Canterbury	6,224	12.96 %	\$1,021,201,183	10.32 %
Gisborne	469	0.98 %	\$51,246,260	0.52 %
Hawke's Bay	1,442	3.00 %	\$199,671,087	2.02 %
Manawatu-Wanganui	2,331	4.85 %	\$281,115,212	2.84 %
Nelson/Marlborough	1,126	2.34 %	\$162,848,866	1.65 %
Northland	1,166	2.43 %	\$156,876,025	1.59 %
Otago	2,554	5.32 %	\$370,336,398	3.74 %
Southland	133	0.28 %	\$16,379,947	0.17 %
Taranaki	717	1.49 %	\$103,264,409	1.04 %
Waikato	5,001	10.41 %	\$886,438,393	8.96 %
Wellington	7,032	14.64 %	\$1,180,283,636	11.93 %
West Coast	292	0.61 %	\$26,614,004	0.27 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	45,174	94.04 %	\$8,895,371,644	89.90 %
Interest Only	2,864	5.96 %	\$999,764,973	10.10 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

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	48,038	100.00 %	\$9,895,136,617	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	731	25.53 %	\$240,632,773	24.07 %
> 1 up to and including 2 years	477	16.66 %	\$166,910,600	16.70 %
> 2 up to and including 3 years	454	15.86 %	\$154,905,643	15.49 %
> 3 up to and including 4 years	595	20.78 %	\$209,094,598	20.92 %
> 4 up to and including 5 years	534	18.65 %	\$200,060,118	20.01 %
> 5 up to and including 6 years	35	1.22 %	\$16,084,891	1.61 %
> 6 up to and including 7 years	1	0.03 %	\$63,810	0.01 %
> 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	1	0.03 %	\$297,000	0.03 %
>10 years	35	1.22 %	\$11,666,706	1.17 %
Total	2,863	100.00 %	\$999,716,138	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	40,441	84.19 %	\$7,841,689,335	79.25 %
Residential Investment (Full Recourse)	7,597	15.81 %	\$2,053,447,282	20.75 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	43,024	89.56 %	\$8,811,531,152	89.05 %
Unit/ Flat/ Apartment*	5,014	10.44 %	\$1,083,605,465	10.95 %
Other	0	0.00 %	\$0	0.00 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

* 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	0	0.00 %	\$0	0.00 %
> 6 up to and including 9 months	1,265	2.63 %	\$321,122,238	3.25 %
> 9 up to and including 12 months	1,410	2.94 %	\$324,205,081	3.28 %
> 12 up to and including 15 months	937	1.95 %	\$185,256,422	1.87 %
> 15 up to and including 18 months	1,002	2.09 %	\$184,959,862	1.87 %
> 18 up to and including 21 months	1,802	3.75 %	\$449,072,670	4.54 %
> 21 up to and including 24 months	1,988	4.14 %	\$528,822,316	5.34 %
> 24 up to and including 27 months	1,783	3.71 %	\$470,757,577	4.76 %
> 27 up to and including 30 months	1,684	3.51 %	\$443,517,459	4.48 %
> 30 up to and including 33 months	1,717	3.57 %	\$451,673,895	4.56 %
> 33 up to and including 36 months	1,467	3.05 %	\$378,422,126	3.82 %
> 36 up to and including 48 months	5,946	12.38 %	\$1,381,813,133	13.96 %
> 48 up to and including 60 months	5,615	11.69 %	\$1,277,883,283	12.91 %
> 60 up to and including 72 months	5,561	11.58 %	\$1,194,095,545	12.07 %
> 72 up to and including 84 months	4,919	10.24 %	\$932,610,602	9.42 %
> 84 up to and including 96 months	3,923	8.17 %	\$574,300,743	5.80 %
> 96 up to and including 108 months	2,690	5.60 %	\$355,227,877	3.59 %
> 108 up to and including 120 months	1,265	2.63 %	\$153,657,635	1.55 %
> 120 months	3,064	6.38 %	\$287,738,152	2.91 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,858	3.87 %	\$250,003,195	2.53 %
> 1 up to and including 2 years	1,777	3.70 %	\$191,755,149	1.94 %
> 2 up to and including 3 years	1,769	3.68 %	\$198,182,820	2.00 %
> 3 up to and including 4 years	2,063	4.29 %	\$273,920,183	2.77 %
> 4 up to and including 5 years	1,894	3.94 %	\$279,458,388	2.82 %
> 5 up to and including 6 years	1,354	2.82 %	\$109,708,706	1.11 %
> 6 up to and including 7 years	1,367	2.85 %	\$111,350,390	1.13 %
> 7 up to and including 8 years	1,389	2.89 %	\$134,391,355	1.36 %
> 8 up to and including 9 years	1,453	3.02 %	\$157,870,786	1.60 %
> 9 up to and including 10 years	1,467	3.05 %	\$178,057,190	1.80 %
> 10 up to and including 15 years	7,557	15.73 %	\$1,205,551,807	12.18 %
> 15 up to and including 20 years	8,169	17.01 %	\$1,746,097,650	17.65 %
> 20 up to and including 25 years	8,437	17.56 %	\$2,363,374,432	23.88 %
> 25 up to and including 30 years	7,484	15.58 %	\$2,695,414,565	27.24 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	47,849	99.61 %	\$9,854,249,122	99.59 %
> 0 days up to and including 30 days	138	0.29 %	\$30,216,152	0.31 %
> 30 days up to and including 60 days	29	0.06 %	\$7,561,784	0.08 %
> 60 days up to and including 90 days	22	0.05 %	\$3,109,558	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 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

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	9,857	23.46 %	\$2,222,682,679	24.04 %
> 3 up to and including 6 months	6,979	16.61 %	\$1,613,995,108	17.46 %
> 6 up to and including 9 months	5,798	13.80 %	\$1,237,096,820	13.38 %
> 9 up to and including 12 months	9,599	22.84 %	\$2,272,241,876	24.58 %
> 12 up to and including 15 months	1,837	4.37 %	\$335,510,837	3.63 %
> 15 up to and including 18 months	1,612	3.84 %	\$318,459,636	3.44 %
> 18 up to and including 21 months	1,397	3.32 %	\$278,390,733	3.01 %
> 21 up to and including 24 months	1,806	4.30 %	\$364,974,339	3.95 %
> 24 up to and including 27 months	515	1.23 %	\$91,892,801	0.99 %
> 27 up to and including 30 months	455	1.08 %	\$83,953,219	0.91 %
> 30 up to and including 33 months	688	1.64 %	\$137,572,086	1.49 %
> 33 up to and including 36 months	911	2.17 %	\$178,499,727	1.93 %
> 36 up to and including 48 months	226	0.54 %	\$44,810,826	0.48 %
> 48 up to and including 60 months	341	0.81 %	\$65,807,586	0.71 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	42,021	100.00 %	\$9,245,888,274	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,243	25.49 %	\$2,165,571,145	21.89 %
Fortnightly	23,623	49.18 %	\$4,495,574,519	45.43 %
Monthly	12,170	25.33 %	\$3,233,966,052	32.68 %
Other	2	0.00 %	\$24,902	0.00 %
Total	48,038	100.00 %	\$9,895,136,617	100.00 %

Trust Manager

ANZ Capel Court Ltd
ABN 30 004 768 807
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Servicer

ANZ Bank New Zealand Ltd
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