

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 January 2021
Determination Date:	15 February 2021
Trust Payment Date:	17 February 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 15 February 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	\$10,115,138,728	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,105,444,007	
			\$9,105,444,007
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

$(A+B+C+D+E)-Z$ \$9,105,444,007

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$9,105,444,007
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:	252.99 %

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 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	\$6,077,170,257	152.99 %
Total Funding	\$10,049,375,536	

Pool Summary

Acquisition Cut off Date	01 Feb 2021
Current Aggregate Principal Balance (NZD)	\$10,049,375,536
Number of Loans	47,540
Number of Loan Groups	30,994
Average Loan Group Size	324,236
Maximum Loan Group Balance	\$1,981,584
Weighted Average Current Loan to Value Ratio (LVR)	52.97 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	47.58 %
Weighted Average Interest Rate	3.35 %
Weighted Average Seasoning (Months)	50.63
Weighted Average Remaining Term (Months)	214.86

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%	10,939	23.01 %	\$907,097,796	9.03 %
> 25.00% up to and including 30.00%	3,042	6.40 %	\$462,489,646	4.60 %
> 30.00% up to and including 35.00%	3,216	6.76 %	\$533,453,235	5.31 %
> 35.00% up to and including 40.00%	3,671	7.72 %	\$647,288,288	6.44 %
> 40.00% up to and including 45.00%	3,481	7.32 %	\$669,541,639	6.66 %
> 45.00% up to and including 50.00%	3,566	7.50 %	\$757,427,264	7.54 %
> 50.00% up to and including 55.00%	3,612	7.60 %	\$845,824,635	8.42 %
> 55.00% up to and including 60.00%	3,382	7.11 %	\$904,237,998	9.00 %
> 60.00% up to and including 65.00%	3,584	7.54 %	\$1,097,425,858	10.92 %
> 65.00% up to and including 70.00%	3,476	7.31 %	\$1,095,697,180	10.90 %
> 70.00% up to and including 75.00%	3,348	7.04 %	\$1,179,439,740	11.74 %
> 75.00% up to and including 80.00%	2,183	4.59 %	\$935,207,619	9.31 %
> 80.00% up to and including 85.00%	32	0.07 %	\$12,020,041	0.12 %
> 85.00% up to and including 90.00%	7	0.01 %	\$1,524,596	0.02 %
> 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%	1	0.00 %	\$700,000	0.01 %
Total	47,540	100.00 %	\$10,049,375,536	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%	13,890	29.22 %	\$1,277,952,521	12.72 %
> 25.00% up to and including 30.00%	3,959	8.33 %	\$628,476,537	6.25 %
> 30.00% up to and including 35.00%	3,989	8.39 %	\$712,820,155	7.09 %
> 35.00% up to and including 40.00%	4,241	8.92 %	\$816,467,182	8.12 %
> 40.00% up to and including 45.00%	3,998	8.41 %	\$862,976,828	8.59 %
> 45.00% up to and including 50.00%	3,543	7.45 %	\$879,951,201	8.76 %
> 50.00% up to and including 55.00%	3,177	6.68 %	\$904,636,964	9.00 %
> 55.00% up to and including 60.00%	3,028	6.37 %	\$974,183,056	9.69 %
> 60.00% up to and including 65.00%	2,712	5.70 %	\$947,618,753	9.43 %
> 65.00% up to and including 70.00%	2,461	5.18 %	\$924,807,710	9.20 %
> 70.00% up to and including 75.00%	2,260	4.75 %	\$987,511,156	9.83 %
> 75.00% up to and including 80.00%	264	0.56 %	\$125,522,654	1.25 %
> 80.00% up to and including 85.00%	12	0.03 %	\$4,879,094	0.05 %
> 85.00% up to and including 90.00%	5	0.01 %	\$871,725	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%	1	0.00 %	\$700,000	0.01 %
Total	47,540	100.00 %	\$10,049,375,536	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%	0	0.00 %	\$0	0.00 %
> 2.00% up to and including 2.50%	6,196	13.03 %	\$1,601,492,492	15.94 %
> 2.50% up to and including 3.00%	8,022	16.87 %	\$1,826,025,957	18.17 %
> 3.00% up to and including 3.50%	12,230	25.73 %	\$2,749,002,510	27.35 %
> 3.50% up to and including 4.00%	12,034	25.31 %	\$2,553,889,942	25.41 %
> 4.00% up to and including 4.50%	7,141	15.02 %	\$970,344,521	9.66 %
> 4.50% up to and including 5.00%	1,222	2.57 %	\$235,934,013	2.35 %
> 5.00% up to and including 5.50%	511	1.07 %	\$89,567,004	0.89 %
> 5.50% up to and including 6.00%	174	0.37 %	\$22,698,411	0.23 %
> 6.00% up to and including 7.00%	10	0.02 %	\$420,684	0.00 %
> 7.00% up to and including 8.00%	0	0.00 %	\$0	0.00 %
> 8.00%	0	0.00 %	\$0	0.00 %
Total	47,540	100.00 %	\$10,049,375,536	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	12,449	26.19 %	\$3,147,851,597	31.32 %
<= 2 Year Fixed	10,446	21.97 %	\$2,269,418,552	22.58 %
<= 3 Year Fixed	13,022	27.39 %	\$2,824,358,243	28.10 %
<= 4 Year Fixed	4,351	9.15 %	\$917,982,491	9.13 %
<= 5 Year Fixed	934	1.96 %	\$166,804,346	1.66 %
> 5 Year Fixed	117	0.25 %	\$23,899,512	0.24 %
Total Fixed Rate	41,319	86.91 %	\$9,350,314,741	93.04 %
Total Variable Rate	6,221	13.09 %	\$699,060,794	6.96 %
Total	47,540	100.00 %	\$10,049,375,536	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	5,699	18.39 %	\$296,174,959	2.95 %
> \$100,000 up to and including \$200,000	6,283	20.27 %	\$939,868,244	9.35 %
> \$200,000 up to and including \$300,000	4,982	16.07 %	\$1,231,196,463	12.25 %
> \$300,000 up to and including \$400,000	4,214	13.60 %	\$1,486,336,107	14.79 %
> \$400,000 up to and including \$500,000	3,579	11.55 %	\$1,605,380,812	15.97 %
> \$500,000 up to and including \$600,000	2,425	7.82 %	\$1,325,590,906	13.19 %
> \$600,000 up to and including \$700,000	1,432	4.62 %	\$925,015,391	9.20 %
> \$700,000 up to and including \$800,000	838	2.70 %	\$625,505,844	6.22 %
> \$800,000 up to and including \$900,000	485	1.56 %	\$410,872,401	4.09 %
> \$900,000 up to and including \$1.00m	360	1.16 %	\$341,390,481	3.40 %
> \$1.00m up to and including \$1.25m	447	1.44 %	\$494,374,827	4.92 %
> \$1.25m up to and including \$1.50m	160	0.52 %	\$216,189,946	2.15 %
> \$1.50m up to and including \$1.75m	65	0.21 %	\$105,188,566	1.05 %
> \$1.75m up to and including \$2.00m	25	0.08 %	\$46,290,589	0.46 %
> \$2.00m	0	0.00 %	\$0	0.00 %
Total	30,994	100.00 %	\$10,049,375,536	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	17,498	36.81 %	\$5,263,547,202	52.38 %
Bay of Plenty	2,729	5.74 %	\$457,860,959	4.56 %
Canterbury	6,081	12.79 %	\$1,017,203,901	10.12 %
Gisborne	433	0.91 %	\$43,870,272	0.44 %
Hawke's Bay	1,361	2.86 %	\$185,855,470	1.85 %
Manawatu-Wanganui	2,136	4.49 %	\$251,013,077	2.50 %
Nelson/Marlborough	1,036	2.18 %	\$153,289,128	1.53 %
Northland	1,086	2.28 %	\$148,741,673	1.48 %
Otago	2,427	5.11 %	\$343,640,603	3.42 %
Southland	103	0.22 %	\$11,687,044	0.12 %
Taranaki	660	1.39 %	\$99,366,946	0.99 %
Waikato	4,800	10.10 %	\$873,882,053	8.70 %
Wellington	6,908	14.53 %	\$1,172,840,611	11.67 %
West Coast	282	0.59 %	\$26,576,597	0.26 %
Total	47,540	100.00 %	\$10,049,375,536	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	43,258	90.99 %	\$8,619,610,048	85.77 %
Interest Only	4,282	9.01 %	\$1,429,765,487	14.23 %
Total	47,540	100.00 %	\$10,049,375,536	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	47,540	100.00 %	\$10,049,375,536	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	47,540	100.00 %	\$10,049,375,536	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	1,619	37.82 %	\$500,249,168	35.00 %
> 1 up to and including 2 years	582	13.59 %	\$190,675,527	13.34 %
> 2 up to and including 3 years	498	11.63 %	\$175,725,265	12.29 %
> 3 up to and including 4 years	602	14.06 %	\$208,108,706	14.56 %
> 4 up to and including 5 years	667	15.58 %	\$236,044,256	16.51 %
> 5 up to and including 6 years	276	6.45 %	\$107,221,393	7.50 %
> 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	1	0.02 %	\$446,189	0.03 %
>10 years	36	0.84 %	\$11,003,019	0.77 %
Total	4,281	100.00 %	\$1,429,473,523	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	39,805	83.73 %	\$7,947,897,314	79.09 %
Residential Investment (Full Recourse)	7,735	16.27 %	\$2,101,478,221	20.91 %
Total	47,540	100.00 %	\$10,049,375,536	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	42,649	89.71 %	\$8,985,509,315	89.41 %
Unit/ Flat/ Apartment*	4,891	10.29 %	\$1,063,866,220	10.59 %
Other	0	0.00 %	\$0	0.00 %
Total	47,540	100.00 %	\$10,049,375,536	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	86	0.18 %	\$12,392,886	0.12 %
> 9 up to and including 12 months	579	1.22 %	\$78,506,829	0.78 %
> 12 up to and including 15 months	1,350	2.84 %	\$364,287,861	3.62 %
> 15 up to and including 18 months	1,724	3.63 %	\$523,125,563	5.21 %
> 18 up to and including 21 months	1,745	3.67 %	\$506,883,932	5.04 %
> 21 up to and including 24 months	1,787	3.76 %	\$485,974,941	4.84 %
> 24 up to and including 27 months	1,743	3.67 %	\$474,408,919	4.72 %
> 27 up to and including 30 months	1,555	3.27 %	\$422,174,291	4.20 %
> 30 up to and including 33 months	1,935	4.07 %	\$499,812,265	4.97 %
> 33 up to and including 36 months	1,794	3.77 %	\$431,243,077	4.29 %
> 36 up to and including 48 months	6,377	13.41 %	\$1,515,390,924	15.08 %
> 48 up to and including 60 months	5,743	12.08 %	\$1,358,574,985	13.52 %
> 60 up to and including 72 months	7,013	14.75 %	\$1,447,775,564	14.41 %
> 72 up to and including 84 months	4,600	9.68 %	\$753,887,272	7.50 %
> 84 up to and including 96 months	3,680	7.74 %	\$523,326,926	5.21 %
> 96 up to and including 108 months	1,959	4.12 %	\$257,293,225	2.56 %
> 108 up to and including 120 months	943	1.98 %	\$112,000,414	1.11 %
> 120 months	2,927	6.16 %	\$282,315,663	2.81 %
Total	47,540	100.00 %	\$10,049,375,536	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	2,673	5.62 %	\$508,544,554	5.06 %
> 1 up to and including 2 years	1,746	3.67 %	\$213,008,890	2.12 %
> 2 up to and including 3 years	1,713	3.60 %	\$215,817,029	2.15 %
> 3 up to and including 4 years	1,860	3.91 %	\$264,520,009	2.63 %
> 4 up to and including 5 years	1,897	3.99 %	\$310,182,473	3.09 %
> 5 up to and including 6 years	1,500	3.16 %	\$193,541,994	1.93 %
> 6 up to and including 7 years	1,211	2.55 %	\$100,812,797	1.00 %
> 7 up to and including 8 years	1,354	2.85 %	\$126,168,026	1.26 %
> 8 up to and including 9 years	1,378	2.90 %	\$148,234,438	1.48 %
> 9 up to and including 10 years	1,433	3.01 %	\$174,877,664	1.74 %
> 10 up to and including 15 years	6,965	14.65 %	\$1,100,868,124	10.95 %
> 15 up to and including 20 years	7,506	15.79 %	\$1,554,159,509	15.47 %
> 20 up to and including 25 years	8,668	18.23 %	\$2,327,793,576	23.16 %
> 25 up to and including 30 years	7,636	16.06 %	\$2,810,846,454	27.97 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	47,540	100.00 %	\$10,049,375,536	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	47,357	99.62 %	\$10,014,737,735	99.66 %
> 0 days up to and including 30 days	131	0.28 %	\$24,160,384	0.24 %
> 30 days up to and including 60 days	42	0.09 %	\$8,088,037	0.08 %
> 60 days up to and including 90 days	10	0.02 %	\$2,389,380	0.02 %
> 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	47,540	100.00 %	\$10,049,375,536	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	7,486	18.12 %	\$1,700,422,855	18.19 %
> 3 up to and including 6 months	9,954	24.09 %	\$2,364,262,758	25.29 %
> 6 up to and including 9 months	8,889	21.51 %	\$2,079,018,244	22.23 %
> 9 up to and including 12 months	5,889	14.25 %	\$1,386,702,454	14.83 %
> 12 up to and including 15 months	1,905	4.61 %	\$346,578,622	3.71 %
> 15 up to and including 18 months	3,745	9.06 %	\$839,547,324	8.98 %
> 18 up to and including 21 months	1,162	2.81 %	\$222,732,702	2.38 %
> 21 up to and including 24 months	788	1.91 %	\$147,274,419	1.58 %
> 24 up to and including 27 months	282	0.68 %	\$44,255,020	0.47 %
> 27 up to and including 30 months	211	0.51 %	\$36,354,934	0.39 %
> 30 up to and including 33 months	395	0.96 %	\$71,364,356	0.76 %
> 33 up to and including 36 months	370	0.90 %	\$64,437,153	0.69 %
> 36 up to and including 48 months	101	0.24 %	\$21,168,608	0.23 %
> 48 up to and including 60 months	142	0.34 %	\$26,195,291	0.28 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	41,319	100.00 %	\$9,350,314,741	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,448	24.08 %	\$2,043,089,192	20.33 %
Fortnightly	22,809	47.98 %	\$4,400,589,786	43.79 %
Monthly	13,281	27.94 %	\$3,605,668,120	35.88 %
Other	2	0.00 %	\$28,438	0.00 %
Total	47,540	100.00 %	\$10,049,375,536	100.00 %

Trust Manager

ANZ Capel Court Ltd
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