

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	28 February 2021
Determination Date:	15 March 2021
Trust Payment Date:	17 March 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 March 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	\$9,843,336,924
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,859,251,037
		\$8,859,251,037
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

$(A+B+C+D+E)-Z$ \$8,859,251,037

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$8,859,251,037
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:	292.47 %

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 March 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	\$7,645,416,545	192.47 %
Total Funding	\$11,617,621,824	

Pool Summary

Acquisition Cut off Date	01 Mar 2021
Current Aggregate Principal Balance (NZD)	\$11,617,621,824
Number of Loans	55,264
Number of Loan Groups	34,203
Average Loan Group Size	339,667
Maximum Loan Group Balance	\$1,981,264
Weighted Average Current Loan to Value Ratio (LVR)	54.99 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	50.05 %
Weighted Average Interest Rate	3.25 %
Weighted Average Seasoning (Months)	46.39
Weighted Average Remaining Term (Months)	221.68

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%	11,094	20.07 %	\$874,722,717	7.53 %
> 25.00% up to and including 30.00%	3,183	5.76 %	\$453,194,996	3.90 %
> 30.00% up to and including 35.00%	3,469	6.28 %	\$542,196,750	4.67 %
> 35.00% up to and including 40.00%	4,005	7.25 %	\$685,119,472	5.90 %
> 40.00% up to and including 45.00%	3,966	7.18 %	\$735,247,317	6.33 %
> 45.00% up to and including 50.00%	4,228	7.65 %	\$868,233,384	7.47 %
> 50.00% up to and including 55.00%	4,225	7.65 %	\$957,334,759	8.24 %
> 55.00% up to and including 60.00%	4,079	7.38 %	\$1,036,134,633	8.92 %
> 60.00% up to and including 65.00%	4,223	7.64 %	\$1,214,787,662	10.46 %
> 65.00% up to and including 70.00%	4,380	7.93 %	\$1,307,602,728	11.26 %
> 70.00% up to and including 75.00%	4,433	8.02 %	\$1,443,553,426	12.43 %
> 75.00% up to and including 80.00%	3,925	7.10 %	\$1,482,273,292	12.76 %
> 80.00% up to and including 85.00%	39	0.07 %	\$14,140,993	0.12 %
> 85.00% up to and including 90.00%	9	0.02 %	\$2,088,824	0.02 %
> 90.00% up to and including 95.00%	0	0.00 %	\$0	0.00 %
> 95.00% up to and including 100.00%	5	0.01 %	\$761,050	0.01 %
> 100.00%	1	0.00 %	\$229,820	0.00 %
Total	55,264	100.00 %	\$11,617,621,824	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%	14,069	25.46 %	\$1,235,654,274	10.64 %
> 25.00% up to and including 30.00%	4,104	7.43 %	\$623,465,759	5.37 %
> 30.00% up to and including 35.00%	4,355	7.88 %	\$737,155,955	6.35 %
> 35.00% up to and including 40.00%	4,665	8.44 %	\$862,970,469	7.43 %
> 40.00% up to and including 45.00%	4,495	8.13 %	\$935,967,662	8.06 %
> 45.00% up to and including 50.00%	4,383	7.93 %	\$1,018,063,882	8.76 %
> 50.00% up to and including 55.00%	3,764	6.81 %	\$1,017,582,001	8.76 %
> 55.00% up to and including 60.00%	3,798	6.87 %	\$1,117,971,363	9.62 %
> 60.00% up to and including 65.00%	3,508	6.35 %	\$1,115,935,787	9.61 %
> 65.00% up to and including 70.00%	3,329	6.02 %	\$1,135,361,580	9.77 %
> 70.00% up to and including 75.00%	3,286	5.95 %	\$1,253,640,701	10.79 %
> 75.00% up to and including 80.00%	1,455	2.63 %	\$542,346,527	4.67 %
> 80.00% up to and including 85.00%	44	0.08 %	\$19,331,341	0.17 %
> 85.00% up to and including 90.00%	7	0.01 %	\$1,743,552	0.02 %
> 90.00% up to and including 95.00%	1	0.00 %	\$201,150	0.00 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	1	0.00 %	\$229,820	0.00 %
Total	55,264	100.00 %	\$11,617,621,824	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%	9,960	18.02 %	\$2,536,610,039	21.83 %
> 2.50% up to and including 3.00%	10,356	18.74 %	\$2,283,163,650	19.65 %
> 3.00% up to and including 3.50%	13,025	23.57 %	\$2,891,236,758	24.89 %
> 3.50% up to and including 4.00%	12,653	22.90 %	\$2,601,985,488	22.40 %
> 4.00% up to and including 4.50%	7,446	13.47 %	\$972,310,499	8.37 %
> 4.50% up to and including 5.00%	1,132	2.05 %	\$219,952,142	1.89 %
> 5.00% up to and including 5.50%	505	0.91 %	\$89,332,648	0.77 %
> 5.50% up to and including 6.00%	176	0.32 %	\$22,251,307	0.19 %
> 6.00% up to and including 7.00%	11	0.02 %	\$779,293	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	55,264	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	16,875	30.54 %	\$4,214,573,385	36.28 %
<= 2 Year Fixed	12,033	21.77 %	\$2,581,406,717	22.22 %
<= 3 Year Fixed	13,641	24.68 %	\$2,894,789,249	24.92 %
<= 4 Year Fixed	4,575	8.28 %	\$960,292,731	8.27 %
<= 5 Year Fixed	1,018	1.84 %	\$181,235,827	1.56 %
> 5 Year Fixed	97	0.18 %	\$20,727,350	0.18 %
Total Fixed Rate	48,239	87.29 %	\$10,853,025,258	93.42 %
Total Variable Rate	7,025	12.71 %	\$764,596,566	6.58 %
Total	55,264	100.00 %	\$11,617,621,824	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	5,732	16.76 %	\$300,472,134	2.59 %
> \$100,000 up to and including \$200,000	6,614	19.34 %	\$990,235,425	8.52 %
> \$200,000 up to and including \$300,000	5,545	16.21 %	\$1,376,134,262	11.85 %
> \$300,000 up to and including \$400,000	4,815	14.08 %	\$1,694,697,267	14.59 %
> \$400,000 up to and including \$500,000	4,051	11.84 %	\$1,815,262,704	15.63 %
> \$500,000 up to and including \$600,000	2,813	8.22 %	\$1,539,597,708	13.25 %
> \$600,000 up to and including \$700,000	1,663	4.86 %	\$1,074,684,630	9.25 %
> \$700,000 up to and including \$800,000	1,009	2.95 %	\$752,310,185	6.48 %
> \$800,000 up to and including \$900,000	625	1.83 %	\$529,483,380	4.56 %
> \$900,000 up to and including \$1.00m	429	1.25 %	\$407,172,265	3.50 %
> \$1.00m up to and including \$1.25m	557	1.63 %	\$616,429,808	5.31 %
> \$1.25m up to and including \$1.50m	210	0.61 %	\$285,063,778	2.45 %
> \$1.50m up to and including \$1.75m	99	0.29 %	\$159,409,787	1.37 %
> \$1.75m up to and including \$2.00m	41	0.12 %	\$76,668,490	0.66 %
> \$2.00m	0	0.00 %	\$0	0.00 %
Total	34,203	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	19,384	35.08 %	\$5,859,531,182	50.44 %
Bay of Plenty	3,204	5.80 %	\$542,435,034	4.67 %
Canterbury	7,132	12.91 %	\$1,191,462,795	10.26 %
Gisborne	536	0.97 %	\$58,493,215	0.50 %
Hawke's Bay	1,645	2.98 %	\$230,666,799	1.99 %
Manawatu-Wanganui	2,683	4.85 %	\$330,275,689	2.84 %
Nelson/Marlborough	1,275	2.31 %	\$188,944,651	1.63 %
Northland	1,333	2.41 %	\$182,870,937	1.57 %
Otago	2,985	5.40 %	\$437,364,131	3.76 %
Southland	142	0.26 %	\$17,639,362	0.15 %
Taranaki	826	1.49 %	\$124,041,971	1.07 %
Waikato	5,736	10.38 %	\$1,044,029,818	8.99 %
Wellington	8,027	14.52 %	\$1,376,322,854	11.85 %
West Coast	356	0.64 %	\$33,543,388	0.29 %
Total	55,264	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	50,754	91.84 %	\$10,088,509,040	86.84 %
Interest Only	4,510	8.16 %	\$1,529,112,784	13.16 %
Total	55,264	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	55,264	100.00 %	\$11,617,621,824	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
Total	55,264	100.00 %	\$11,617,621,824	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	1,614	35.83 %	\$505,381,565	33.08 %
> 1 up to and including 2 years	661	14.67 %	\$226,680,315	14.84 %
> 2 up to and including 3 years	500	11.10 %	\$173,125,490	11.33 %
> 3 up to and including 4 years	658	14.61 %	\$228,847,187	14.98 %
> 4 up to and including 5 years	786	17.45 %	\$283,857,867	18.58 %
> 5 up to and including 6 years	244	5.42 %	\$97,387,944	6.37 %
> 6 up to and including 7 years	1	0.02 %	\$33,608	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 %	\$118,150	0.01 %
>10 years	40	0.89 %	\$12,249,965	0.80 %
Total	4,505	100.00 %	\$1,527,682,091	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	46,598	84.32 %	\$9,222,520,203	79.38 %
Residential Investment (Full Recourse)	8,666	15.68 %	\$2,395,101,621	20.62 %
Total	55,264	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	49,514	89.60 %	\$10,349,794,107	89.09 %
Unit/ Flat/ Apartment*	5,750	10.40 %	\$1,267,827,718	10.91 %
Other	0	0.00 %	\$0	0.00 %
Total	55,264	100.00 %	\$11,617,621,824	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	792	1.43 %	\$208,967,204	1.80 %
> 3 up to and including 6 months	1,726	3.12 %	\$392,911,864	3.38 %
> 6 up to and including 9 months	1,261	2.28 %	\$248,631,812	2.14 %
> 9 up to and including 12 months	976	1.77 %	\$193,989,966	1.67 %
> 12 up to and including 15 months	1,760	3.18 %	\$379,855,314	3.27 %
> 15 up to and including 18 months	2,380	4.31 %	\$657,089,831	5.66 %
> 18 up to and including 21 months	2,138	3.87 %	\$562,193,620	4.84 %
> 21 up to and including 24 months	2,081	3.77 %	\$560,070,004	4.82 %
> 24 up to and including 27 months	1,890	3.42 %	\$511,799,895	4.41 %
> 27 up to and including 30 months	1,896	3.43 %	\$483,588,191	4.16 %
> 30 up to and including 33 months	1,906	3.45 %	\$502,433,297	4.32 %
> 33 up to and including 36 months	1,963	3.55 %	\$458,857,222	3.95 %
> 36 up to and including 48 months	6,689	12.10 %	\$1,569,692,581	13.51 %
> 48 up to and including 60 months	5,976	10.81 %	\$1,406,297,032	12.10 %
> 60 up to and including 72 months	7,041	12.74 %	\$1,443,207,564	12.42 %
> 72 up to and including 84 months	4,694	8.49 %	\$786,080,092	6.77 %
> 84 up to and including 96 months	3,850	6.97 %	\$552,349,367	4.75 %
> 96 up to and including 108 months	2,129	3.85 %	\$277,474,273	2.39 %
> 108 up to and including 120 months	1,028	1.86 %	\$125,006,803	1.08 %
> 120 months	3,088	5.59 %	\$297,125,894	2.56 %
Total	55,264	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	2,791	5.05 %	\$516,614,367	4.45 %
> 1 up to and including 2 years	2,046	3.70 %	\$252,895,133	2.18 %
> 2 up to and including 3 years	1,916	3.47 %	\$217,349,921	1.87 %
> 3 up to and including 4 years	2,172	3.93 %	\$292,027,211	2.51 %
> 4 up to and including 5 years	2,335	4.23 %	\$369,205,242	3.18 %
> 5 up to and including 6 years	1,623	2.94 %	\$191,517,796	1.65 %
> 6 up to and including 7 years	1,389	2.51 %	\$111,547,551	0.96 %
> 7 up to and including 8 years	1,495	2.71 %	\$138,700,681	1.19 %
> 8 up to and including 9 years	1,558	2.82 %	\$161,898,556	1.39 %
> 9 up to and including 10 years	1,655	2.99 %	\$190,589,453	1.64 %
> 10 up to and including 15 years	7,908	14.31 %	\$1,230,751,233	10.59 %
> 15 up to and including 20 years	8,564	15.50 %	\$1,777,139,360	15.30 %
> 20 up to and including 25 years	9,643	17.45 %	\$2,570,713,218	22.13 %
> 25 up to and including 30 years	10,169	18.40 %	\$3,596,672,102	30.96 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	55,264	100.00 %	\$11,617,621,824	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	55,051	99.61 %	\$11,570,701,512	99.60 %
> 0 days up to and including 30 days	170	0.31 %	\$37,872,822	0.33 %
> 30 days up to and including 60 days	28	0.05 %	\$6,096,216	0.05 %
> 60 days up to and including 90 days	15	0.03 %	\$2,951,274	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	55,264	100.00 %	\$11,617,621,824	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	9,638	19.98 %	\$2,240,589,464	20.65 %
> 3 up to and including 6 months	11,203	23.22 %	\$2,542,875,264	23.43 %
> 6 up to and including 9 months	10,166	21.07 %	\$2,362,560,122	21.77 %
> 9 up to and including 12 months	6,288	13.04 %	\$1,523,240,052	14.04 %
> 12 up to and including 15 months	2,842	5.89 %	\$555,949,404	5.12 %
> 15 up to and including 18 months	3,861	8.00 %	\$836,820,792	7.71 %
> 18 up to and including 21 months	1,231	2.55 %	\$223,957,703	2.06 %
> 21 up to and including 24 months	1,038	2.15 %	\$204,668,754	1.89 %
> 24 up to and including 27 months	272	0.56 %	\$43,896,027	0.40 %
> 27 up to and including 30 months	410	0.85 %	\$76,097,726	0.70 %
> 30 up to and including 33 months	526	1.09 %	\$94,690,375	0.87 %
> 33 up to and including 36 months	451	0.93 %	\$86,828,058	0.80 %
> 36 up to and including 48 months	128	0.27 %	\$25,432,666	0.23 %
> 48 up to and including 60 months	184	0.38 %	\$34,904,391	0.32 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	48,238	100.00 %	\$10,852,510,798	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	13,698	24.79 %	\$2,436,362,774	20.97 %
Fortnightly	26,839	48.57 %	\$5,184,013,181	44.62 %
Monthly	14,724	26.64 %	\$3,997,218,057	34.41 %
Other	3	0.01 %	\$27,813	0.00 %
Total	55,264	100.00 %	\$11,617,621,824	100.00 %

Trust Manager

ANZ Capel Court Ltd
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Servicer

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