

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 September 2022
Determination Date:	17 October 2022
Trust Payment Date:	19 October 2022

Trustee / Covered Bond Guarantor:	ANZNZ Covered Bond Trust Ltd
Security Trustee:	New Zealand Permanent Trustees Ltd
Bond Trustee:	Deutsche Trustee Company Ltd
Covered Bond Paying Agent:	Deutsche Bank AG, London Branch
Servicer:	ANZ Bank New Zealand Ltd
GIC Account Provider:	ANZ Bank New Zealand Ltd
Interest Rate Swap Provider:	ANZ Bank New Zealand Ltd
Contingent Covered Bond Swap Provider:	ANZ Bank New Zealand Ltd
Trust Manager:	Institutional Securitisation Services Limited
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
Has the Amortisation Test been triggered?	No
Amortisation Test satisfied?	N/A
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

For further information on the ANZNZ Covered Bond programme a prospectus is available on the ANZ website:

<https://www.anz.com/debtinvestors/centre/covered-bonds/programmes/anznz-and-anznil-covered-bond-programme/>

Asset Coverage Test as at 17 October 2022

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	\$10,655,439,611	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,589,898,400	
			\$9,589,898,400
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		\$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 \$9,589,898,400

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$9,589,898,400
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$4,047,713,328
Adjusted Aggregate Housing Loan Amount >= NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
Asset Percentage:	90.00%
Legislative Overcollateralisation requirement:	100.00%
Contractual Overcollateralisation minimum:	111.11%
Contractual Overcollateralisation current:	111.11%
Reason for contractual Overcollateralisation:	Ratings
Total Overcollateralisation:	260.79%
Voluntary Overcollateralisation:	149.68%

Note: Terms used in this table have the meaning given to them in the Establishment Deed and the Covered Bond Trust Definitions Schedule. For the purposes of calculating this Asset Coverage Test, 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 19 October 2022

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2016-1 Tranche 1	22 Sep 2016	EUR 1,000,000,000	\$1,551,948,052	0.6444	Annual	0.1250%
Series 2019-1 Tranche 1	17 Jan 2019	EUR 750,000,000	\$1,277,960,000	0.5869	Annual	0.5000%
Series 2022-1 Tranche 1	23 Mar 2022	EUR 750,000,000	\$1,217,805,276	0.6159	Annual	0.8950%
Total	-	-	\$4,047,713,328	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date *
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
Series 2022-1 Tranche 1	-	XS2459053943	LSE	Soft Bullet	23 Mar 2027	23 Mar 2028

* If the Issuer and the Guarantor (if applicable) fail to repay the principal on the Final Maturity Date (or by the end of the applicable grace period), and the Covered Bond Guarantor has insufficient funds to repay the unpaid amount in full, then the obligation of the Covered Bond Guarantor to pay the unpaid amount will be deferred until the Extended Due for Payment Date. For further details please refer to the Covered Bond Prospectus.

Bonds Outstanding by Term

Term	Original Term			Remaining Term		
	Number of Bonds	Principal Balance (NZD Equiv.)	% of Total Outstanding	Number of Bonds	Principal Balance (NZD Equiv.)	% of Total Outstanding
<= 3 years	0	\$0	0.00%	2	\$2,829,908,052	69.91%
>3 & <= 4yrs	0	\$0	0.00%	0	\$0	0.00%
>4 & <= 5yrs	2	\$2,495,765,276	61.66%	1	\$1,217,805,276	30.09%
>5 & <= 7yrs	1	\$1,551,948,052	38.34%	0	\$0	0.00%
>7 & <= 10yrs	0	\$0	0.00%	0	\$0	0.00%
>10 years	0	\$0	0.00%	0	\$0	0.00%
Total	3	\$4,047,713,328	100.00%	3	\$4,047,713,328	100.00%

Bonds Outstanding by Currency of Issuance

Currency	Number of Fixed Rate Bonds	Number of Floating Rate Bonds	Total Number of Bonds	% of Total Number of Bonds	Principal Balance (NZD Equiv.)	% of Total Outstanding
USD	0	0	0	0.00%	\$0	0.00%
EUR	3	0	3	100.00%	\$4,047,713,328	100.00%
AUD	0	0	0	0.00%	\$0	0.00%
NZD	0	0	0	0.00%	\$0	0.00%
CHF	0	0	0	0.00%	\$0	0.00%
GBP	0	0	0	0.00%	\$0	0.00%
Total	3	0	3	100.00%	\$4,047,713,328	100.00%

Hedging Details

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (NZD Equiv)	Exchange Rate
Interest Rate Swap*	11 Feb 2011	11 Feb 2011	100% of the Residential Mortgages within the Cover Pool	NZD 10,556,107,273	\$10,556,107,273	1.0000
Contingent Covered Bond Swap**	22 Sep 2016	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2016-1 Covered Bonds.	Series 2016-1 Tranche 1	EUR 1,000,000,000	\$1,551,948,052	0.6444
Contingent Covered Bond Swap**	17 Jan 2019	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2019-1 Covered Bonds.	Series 2019-1 Tranche 1	EUR 750,000,000	\$1,277,960,000	0.5869
Contingent Covered Bond Swap**	23 Mar 2022	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2022-1 Covered Bonds.	Series 2022-1 Tranche 1	EUR 750,000,000	\$1,217,805,276	0.6159

* Hedges interest flows on the cover pool to a spread over 1 month BKBM to cover the payment obligations of the Trust, including interest payments on the Intercompany Loan and Demand Loan and the expenses of the Trust.

** Where covered bonds are issued in a currency and/or on an interest basis different to the Interest Rate Swap, ANZ will enter into a cross currency swap and at the same time, the Covered Bond Guarantor will enter into a contingent Covered Bond Swap (which becomes effective if a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the relevant series of Covered Bonds).

Ratings Triggers

Rating Trigger Action Relates to:	Rating Trigger Description:	When Moody's Rating falls below:	When Fitch Ratings falls below:
Pre-Maturity Test:	For Hard Bullet Covered Bonds maturing within the next 12 months, Pre-Maturity Ledger must be funded by the NZ\$ equivalent of the Required Redemption Amount. Failure to remedy a breach of the Pre-Maturity Test within the required timeframe will cause an Issuer Event of Default to occur. Is the Pre-Maturity Test triggered?	P-1 N/A due to no Hard-Bullet Covered Bonds outstanding	F1+
Reserve Fund:	An amount equal to the NZ\$ equivalent of three months' interest and expenses must be credited to the Reserve Fund. Has the Reserve Fund Required Amount been triggered? Has ANZ NZ met the Reserve Fund Required Amount requirements?	P-1 No N/A	F1+ Yes Yes
Interest Rate & Contingent Covered Bond Swap Collateralisation:	In compliance with Fitch Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 14 calendar days of a ratings trigger event. In compliance with Moody's Criteria as reflected in ISDA documentation, swaps must be cash-collateralised (one-way CSA) within 30 business days of a ratings trigger event.	N/A P1 / A2	F1 / A N/A
Interest Rate & Contingent Covered Bond Swap Replacement:	In compliance with Fitch Criteria as reflected in ISDA documentation, ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below: In compliance with Moody's Criteria as reflected in ISDA documentation, ANZ must replace itself as a swap counterparty if ANZ's Moody's rating falls below:	N/A P2 / A3	F2 / BBB+ N/A
Trust Bank (GIC) Account:	Minimum required ratings to be a Qualified Institution to provide Trust Accounts: If the Account bank ceases to be a Qualified Institution and does not obtain a guarantee of its obligations from a Qualified Institution within 30 Local Business Days, its appointment as Account Bank will be terminated.	P-1	F1 / A
Servicer:	Servicer to transfer collections to GIC Account within 2 Local Business Days of receipt # Servicer Termination Event occurs	P-1 Baa3	F1 / A BBB-

For so long as ANZ has short term credit ratings of no lower than P-1 from Moody's and F1 from Fitch and a long term credit rating of no lower than A from Fitch, the Servicer will only credit collections to the GIC account on a monthly basis (no later than the Trust Payment Date immediately following the end of the relevant Collection Period)

Funding Summary (NZD)

	%	Nominal Value
Intercompany Loan	100.00%	\$4,047,713,328
Demand Loan	160.79%	\$6,508,393,945
Total Funding		\$10,556,107,273

Additional Disclosure - Article 14 of Directive (EU) 2019 / 216214

Composition of mortgages in the cover pool	100% Residential
Updating of security valuations via Indexation	Quarterly
Value of cover pool assets	Nominal
Currency denomination of cover pool assets	NZD
Cover pool asset ranking	1st Ranking Only
Domicile of all cover pool assets and related securities	New Zealand

Covered Bond Trust Assets

	%	Nominal Value
Residential Mortgages	99.51%	\$10,556,107,273
Cash in GIC Account	0.49%	\$51,532,182
Substitution Assets	0.00%	\$0
Liquid Assets	0.00%	\$0
Total Covered Bond Trust Assets		\$10,607,639,455

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Oct 2022
Current Aggregate Principal Balance (NZD)	\$10,556,107,273
Number of Loans	52,270
Number of Loan Groups	29,568
Average Loan Group Size	357,011
Maximum Loan Group Balance	\$2,726,425
Weighted Average Current Loan to Value Ratio (LVR) *	50.62%
Weighted Average Current Indexed Loan to Value Ratio (LVR) *	38.35%
Weighted Average Interest Rate	3.85%
Weighted Average Seasoning (Months)	53.33
Weighted Average Remaining Term (Months)	222.83

* For information on LVR and valuation method please see section 'Valuation of residential property' in the latest programme prospectus

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 25.00%	11,449	21.90%	\$963,369,337	9.13%
> 25.00% up to and including 30.00%	3,399	6.50%	\$481,802,351	4.56%
> 30.00% up to and including 35.00%	4,106	7.86%	\$650,694,973	6.16%
> 35.00% up to and including 40.00%	4,219	8.07%	\$757,291,089	7.17%
> 40.00% up to and including 45.00%	4,406	8.43%	\$866,457,810	8.21%
> 45.00% up to and including 50.00%	4,602	8.80%	\$1,006,100,864	9.53%
> 50.00% up to and including 55.00%	4,440	8.49%	\$1,030,640,985	9.76%
> 55.00% up to and including 60.00%	4,208	8.05%	\$1,127,765,863	10.68%
> 60.00% up to and including 65.00%	3,754	7.18%	\$1,106,656,761	10.48%
> 65.00% up to and including 70.00%	3,627	6.94%	\$1,167,052,469	11.06%
> 70.00% up to and including 75.00%	2,964	5.67%	\$1,012,971,291	9.60%
> 75.00% up to and including 80.00%	1,020	1.95%	\$367,160,083	3.48%
> 80.00% up to and including 85.00%	71	0.14%	\$17,247,985	0.16%
> 85.00% up to and including 90.00%	5	0.01%	\$895,411	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	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 25.00%	19,140	36.62%	\$2,057,346,655	19.49%
> 25.00% up to and including 30.00%	5,641	10.79%	\$1,010,171,099	9.57%
> 30.00% up to and including 35.00%	5,507	10.54%	\$1,143,580,803	10.83%
> 35.00% up to and including 40.00%	5,175	9.90%	\$1,235,084,400	11.70%
> 40.00% up to and including 45.00%	4,925	9.42%	\$1,319,815,896	12.50%
> 45.00% up to and including 50.00%	4,662	8.92%	\$1,382,623,754	13.10%
> 50.00% up to and including 55.00%	3,611	6.91%	\$1,184,743,118	11.22%
> 55.00% up to and including 60.00%	1,953	3.74%	\$671,826,683	6.36%
> 60.00% up to and including 65.00%	987	1.89%	\$325,334,540	3.08%
> 65.00% up to and including 70.00%	455	0.87%	\$150,422,107	1.42%
> 70.00% up to and including 75.00%	172	0.33%	\$61,130,279	0.58%
> 75.00% up to and including 80.00%	40	0.08%	\$13,527,764	0.13%
> 80.00% up to and including 85.00%	2	0.00%	\$500,174	0.00%
> 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%	0	0.00%	\$0	0.00%
Total	52,270	100.00%	\$10,556,107,273	100.00%

* Indexation is 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 for 'Indexed Valuation'.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 2.00%	0	0.00%	\$0	0.00%
> 2.00% up to and including 2.50%	5,377	10.29%	\$1,131,977,836	10.72%
> 2.50% up to and including 3.00%	10,955	20.96%	\$2,281,933,631	21.62%
> 3.00% up to and including 3.50%	5,769	11.04%	\$1,283,671,926	12.16%
> 3.50% up to and including 4.00%	7,056	13.50%	\$1,537,925,138	14.57%
> 4.00% up to and including 4.50%	5,899	11.29%	\$1,324,159,552	12.54%
> 4.50% up to and including 5.00%	6,859	13.12%	\$1,462,810,135	13.86%
> 5.00% up to and including 5.50%	4,708	9.01%	\$926,222,811	8.77%
> 5.50% up to and including 6.00%	793	1.52%	\$135,345,239	1.28%
> 6.00% up to and including 7.00%	4,854	9.29%	\$472,061,004	4.47%
> 7.00% up to and including 8.00%	0	0.00%	\$0	0.00%
> 8.00%	0	0.00%	\$0	0.00%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
<= 1 Year Fixed	17,761	33.98%	\$4,015,822,556	38.04%
<= 2 Year Fixed	14,386	27.52%	\$2,955,369,911	28.00%
<= 3 Year Fixed	5,879	11.25%	\$1,204,861,758	11.41%
<= 4 Year Fixed	7,784	14.89%	\$1,585,462,699	15.02%
<= 5 Year Fixed	1,381	2.64%	\$261,572,611	2.48%
> 5 Year Fixed	100	0.19%	\$20,221,416	0.19%
Total Fixed Rate	47,291	90.47%	\$10,043,310,951	95.14%
Total Variable Rate	4,979	9.53%	\$512,796,322	4.86%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of	Balance Outstanding	(%) Balance
> \$0 up to and including \$100,000	5,042	17.05%	\$267,429,413	2.53%
> \$100,000 up to and including \$200,000	5,577	18.86%	\$833,816,327	7.90%
> \$200,000 up to and including \$300,000	4,720	15.96%	\$1,173,643,247	11.12%
> \$300,000 up to and including \$400,000	4,143	14.01%	\$1,448,851,936	13.73%
> \$400,000 up to and including \$500,000	3,308	11.19%	\$1,480,032,882	14.02%
> \$500,000 up to and including \$600,000	2,148	7.26%	\$1,174,829,557	11.13%
> \$600,000 up to and including \$700,000	1,409	4.77%	\$911,110,232	8.63%
> \$700,000 up to and including \$800,000	902	3.05%	\$675,329,601	6.40%
> \$800,000 up to and including \$900,000	622	2.10%	\$526,970,197	4.99%
> \$900,000 up to and including \$1.00m	436	1.47%	\$413,879,693	3.92%
> \$1.00m up to and including \$1.25m	640	2.16%	\$708,900,825	6.72%
> \$1.25m up to and including \$1.50m	350	1.18%	\$479,700,845	4.54%
> \$1.50m up to and including \$1.75m	187	0.63%	\$301,541,198	2.86%
> \$1.75m up to and including \$2.00m	73	0.25%	\$135,170,854	1.28%
> \$2.00m	11	0.04%	\$24,900,466	0.24%
Total	29,568	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Auckland	17,251	33.00%	\$4,961,227,781	47.00%
Bay of Plenty	3,151	6.03%	\$529,988,342	5.02%
Canterbury	6,922	13.24%	\$1,110,260,181	10.52%
Gisborne	538	1.03%	\$60,903,874	0.58%
Hawke's Bay	1,559	2.98%	\$226,874,195	2.15%
Manawatu-Wanganui	2,529	4.84%	\$326,526,871	3.09%
Nelson/Marlborough	1,249	2.39%	\$190,514,848	1.80%
Northland	1,269	2.43%	\$165,227,014	1.57%
Otago	2,849	5.45%	\$425,250,579	4.03%
Southland	170	0.33%	\$22,174,550	0.21%
Taranaki	811	1.55%	\$119,144,629	1.13%
Waikato	5,617	10.75%	\$1,008,226,810	9.55%
Wellington	8,061	15.42%	\$1,383,890,219	13.11%
West Coast	294	0.56%	\$25,897,380	0.25%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
P&I	49,738	95.16%	\$9,634,256,232	91.27%
Interest Only	2,532	4.84%	\$921,851,041	8.73%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Low Doc Loans	0	0.00%	\$0	0.00%
Full Doc Loans	52,270	100.00%	\$10,556,107,273	100.00%
No Doc Loans	0	0.00%	\$0	0.00%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
> 0 up to and including 1 years	548	21.64%	\$187,704,528	20.36%
> 1 up to and including 2 years	569	22.47%	\$201,486,406	21.86%
> 2 up to and including 3 years	677	26.74%	\$238,549,247	25.88%
> 3 up to and including 4 years	659	26.03%	\$263,936,945	28.63%
> 4 up to and including 5 years	67	2.65%	\$25,990,539	2.82%
> 5 up to and including 6 years	0	0.00%	\$0	0.00%
> 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	12	0.47%	\$4,183,376	0.45%
Total	2,532	100.00%	\$921,851,041	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Owner Occupied (Full Recourse)	43,659	83.53%	\$8,121,767,173	76.94%
Residential Investment (Full Recourse)	8,611	16.47%	\$2,434,340,100	23.06%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Property Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
House	47,112	90.13%	\$9,458,133,866	89.60%
Unit/ Flat/ Apartment*	5,158	9.87%	\$1,097,973,407	10.40%
Other	0	0.00%	\$0	0.00%
Total	52,270	100.00%	\$10,556,107,273	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	Balance Outstanding	(%) Balance
up to and including 3 months	0	0.00%	\$0	0.00%
> 3 up to and including 6 months	350	0.67%	\$80,464,898	0.76%
> 6 up to and including 9 months	1,209	2.31%	\$257,157,664	2.44%
> 9 up to and including 12 months	1,778	3.40%	\$391,958,590	3.71%
> 12 up to and including 15 months	1,741	3.33%	\$355,319,368	3.37%
> 15 up to and including 18 months	2,053	3.93%	\$458,449,702	4.34%
> 18 up to and including 21 months	1,930	3.69%	\$446,690,502	4.23%
> 21 up to and including 24 months	2,291	4.38%	\$597,375,305	5.66%
> 24 up to and including 27 months	1,535	2.94%	\$330,494,970	3.13%
> 27 up to and including 30 months	914	1.75%	\$199,445,525	1.89%
> 30 up to and including 33 months	1,462	2.80%	\$278,430,769	2.64%
> 33 up to and including 36 months	2,066	3.95%	\$507,968,549	4.81%
> 36 up to and including 48 months	6,409	12.26%	\$1,545,841,504	14.64%
> 48 up to and including 60 months	5,163	9.88%	\$1,137,601,205	10.78%
> 60 up to and including 72 months	4,740	9.07%	\$997,342,262	9.45%
> 72 up to and including 84 months	4,546	8.70%	\$952,203,804	9.02%
> 84 up to and including 96 months	4,622	8.84%	\$869,994,188	8.24%
> 96 up to and including 108 months	3,198	6.12%	\$467,572,566	4.43%
> 108 up to and including 120 months	2,394	4.58%	\$305,280,362	2.89%
> 120 months	3,869	7.40%	\$376,515,540	3.57%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 1 year	1,772	3.39%	\$196,929,081	1.87%
> 1 up to and including 2 years	2,083	3.99%	\$232,956,959	2.21%
> 2 up to and including 3 years	2,275	4.35%	\$288,833,560	2.74%
> 3 up to and including 4 years	2,298	4.40%	\$337,626,213	3.20%
> 4 up to and including 5 years	1,626	3.11%	\$115,208,247	1.09%
> 5 up to and including 6 years	1,526	2.92%	\$109,137,478	1.03%
> 6 up to and including 7 years	1,494	2.86%	\$123,803,861	1.17%
> 7 up to and including 8 years	1,537	2.94%	\$151,599,581	1.44%
> 8 up to and including 9 years	1,693	3.24%	\$172,624,614	1.64%
> 9 up to and including 10 years	1,653	3.16%	\$193,957,111	1.84%
> 10 up to and including 15 years	8,279	15.84%	\$1,304,433,279	12.36%
> 15 up to and including 20 years	8,617	16.49%	\$1,857,608,980	17.60%
> 20 up to and including 25 years	8,995	17.21%	\$2,575,404,143	24.40%
> 25 up to and including 30 years	8,422	16.11%	\$2,895,984,166	27.43%
> 30 years	0	0.00%	\$0	0.00%
Total	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Current (0 days)	52,029	99.54%	\$10,509,236,223	99.56%
> 0 days up to and including 30 days	172	0.33%	\$31,064,254	0.29%
> 30 days up to and including 60 days	49	0.09%	\$10,320,142	0.10%
> 60 days up to and including 90 days	20	0.04%	\$5,486,654	0.05%
> 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	52,270	100.00%	\$10,556,107,273	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
> 0 up to and including 3 months	6,636	14.03%	\$1,412,021,122	14.06%
> 3 up to and including 6 months	6,311	13.35%	\$1,313,084,110	13.07%
> 6 up to and including 9 months	7,580	16.03%	\$1,699,483,295	16.92%
> 9 up to and including 12 months	8,241	17.43%	\$1,763,437,941	17.56%
> 12 up to and including 15 months	3,892	8.23%	\$823,080,040	8.20%
> 15 up to and including 18 months	2,534	5.36%	\$506,997,512	5.05%
> 18 up to and including 21 months	3,241	6.85%	\$692,696,102	6.90%
> 21 up to and including 24 months	3,254	6.88%	\$683,423,869	6.80%
> 24 up to and including 27 months	1,634	3.46%	\$380,327,955	3.79%
> 27 up to and including 30 months	758	1.60%	\$145,816,941	1.45%
> 30 up to and including 33 months	1,015	2.15%	\$203,408,017	2.03%
> 33 up to and including 36 months	601	1.27%	\$104,628,772	1.04%
> 36 up to and including 48 months	1,024	2.17%	\$208,635,916	2.08%
> 48 up to and including 60 months	570	1.21%	\$106,269,361	1.06%
> 60 months	0	0.00%	\$0	0.00%
Total	47,291	100.00%	\$10,043,310,951	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Weekly	13,399	25.63%	\$2,340,280,837	22.17%
Fortnightly	25,931	49.61%	\$4,849,129,378	45.94%
Monthly	12,933	24.74%	\$3,366,096,498	31.89%
Other	7	0.01%	\$600,560	0.01%
Total	52,270	100.00%	\$10,556,107,273	100.00%

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