

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 August 2022
Determination Date:	15 September 2022
Trust Payment Date:	19 September 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-anznz-covered-bond-programme/>

Asset Coverage Test as at 15 September 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	\$10,853,532,051	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,768,262,248	
			\$9,768,262,248
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 \$9,768,262,248

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$9,768,262,248
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:	267.73%
Voluntary Overcollateralisation:	156.62%

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 September 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	\$10,837,143,817	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	167.73%	\$6,789,430,489
Total Funding		\$10,837,143,817

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	99.56%	\$10,837,143,817
Cash in GIC Account	0.44%	\$47,973,730
Substitution Assets	0.00%	\$0
Liquid Assets	0.00%	\$0
Total Covered Bond Trust Assets		\$10,885,117,547

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Sep 2022
Current Aggregate Principal Balance (NZD)	\$10,837,143,817
Number of Loans	53,483
Number of Loan Groups	30,026
Average Loan Group Size	360,925
Maximum Loan Group Balance	\$2,807,870
Weighted Average Current Loan to Value Ratio (LVR) *	51.02%
Weighted Average Current Indexed Loan to Value Ratio (LVR) *	38.58%
Weighted Average Interest Rate	3.72%
Weighted Average Seasoning (Months)	52.28
Weighted Average Remaining Term (Months)	223.39

* 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%	11,377	21.27%	\$946,202,644	8.73%
> 25.00% up to and including 30.00%	3,390	6.34%	\$484,372,817	4.47%
> 30.00% up to and including 35.00%	4,130	7.72%	\$655,313,458	6.05%
> 35.00% up to and including 40.00%	4,297	8.03%	\$767,790,397	7.08%
> 40.00% up to and including 45.00%	4,452	8.32%	\$868,463,575	8.01%
> 45.00% up to and including 50.00%	4,667	8.73%	\$1,020,060,975	9.41%
> 50.00% up to and including 55.00%	4,669	8.73%	\$1,077,766,674	9.95%
> 55.00% up to and including 60.00%	4,431	8.28%	\$1,170,096,037	10.80%
> 60.00% up to and including 65.00%	3,889	7.27%	\$1,134,375,400	10.47%
> 65.00% up to and including 70.00%	3,764	7.04%	\$1,207,621,593	11.14%
> 70.00% up to and including 75.00%	3,187	5.96%	\$1,073,079,968	9.90%
> 75.00% up to and including 80.00%	1,141	2.13%	\$410,644,269	3.79%
> 80.00% up to and including 85.00%	80	0.15%	\$18,761,482	0.17%
> 85.00% up to and including 90.00%	5	0.01%	\$898,430	0.01%
> 90.00% up to and including 95.00%	0	0.00%	\$0	0.00%
> 95.00% up to and including 100.00%	2	0.00%	\$1,337,595	0.01%
> 100.00%	2	0.00%	\$358,501	0.00%
Total	53,483	100.00%	\$10,837,143,817	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%	19,224	35.94%	\$2,065,659,832	19.06%
> 25.00% up to and including 30.00%	5,672	10.61%	\$1,014,160,744	9.36%
> 30.00% up to and including 35.00%	5,684	10.63%	\$1,176,827,139	10.86%
> 35.00% up to and including 40.00%	5,321	9.95%	\$1,264,972,060	11.67%
> 40.00% up to and including 45.00%	5,115	9.56%	\$1,353,746,821	12.49%
> 45.00% up to and including 50.00%	4,858	9.08%	\$1,437,016,263	13.26%
> 50.00% up to and including 55.00%	3,815	7.13%	\$1,244,759,859	11.49%
> 55.00% up to and including 60.00%	2,087	3.90%	\$711,916,686	6.57%
> 60.00% up to and including 65.00%	1,005	1.88%	\$332,920,334	3.07%
> 65.00% up to and including 70.00%	445	0.83%	\$146,542,714	1.35%
> 70.00% up to and including 75.00%	200	0.37%	\$71,256,259	0.66%
> 75.00% up to and including 80.00%	51	0.10%	\$16,039,439	0.15%
> 80.00% up to and including 85.00%	4	0.01%	\$967,165	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%	2	0.00%	\$358,501	0.00%
Total	53,483	100.00%	\$10,837,143,817	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%	6,936	12.97%	\$1,493,026,725	13.78%
> 2.50% up to and including 3.00%	11,825	22.11%	\$2,445,052,267	22.56%
> 3.00% up to and including 3.50%	5,849	10.94%	\$1,307,591,184	12.07%
> 3.50% up to and including 4.00%	7,455	13.94%	\$1,641,040,266	15.14%
> 4.00% up to and including 4.50%	5,933	11.09%	\$1,321,475,135	12.19%
> 4.50% up to and including 5.00%	5,971	11.16%	\$1,263,072,658	11.66%
> 5.00% up to and including 5.50%	3,849	7.20%	\$749,905,981	6.92%
> 5.50% up to and including 6.00%	2,212	4.14%	\$254,845,612	2.35%
> 6.00% up to and including 7.00%	3,453	6.46%	\$361,133,989	3.33%
> 7.00% up to and including 8.00%	0	0.00%	\$0	0.00%
> 8.00%	0	0.00%	\$0	0.00%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
<= 1 Year Fixed	18,352	34.31%	\$4,156,220,394	38.35%
<= 2 Year Fixed	14,979	28.01%	\$3,073,721,624	28.36%
<= 3 Year Fixed	5,530	10.34%	\$1,136,241,250	10.48%
<= 4 Year Fixed	7,896	14.76%	\$1,616,117,822	14.91%
<= 5 Year Fixed	1,400	2.62%	\$267,240,805	2.47%
> 5 Year Fixed	101	0.19%	\$20,428,603	0.19%
Total Fixed Rate	48,258	90.23%	\$10,269,970,497	94.77%
Total Variable Rate	5,225	9.77%	\$567,173,320	5.23%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of	Balance Outstanding	(%) Balance
> \$0 up to and including \$100,000	4,995	16.64%	\$265,216,789	2.45%
> \$100,000 up to and including \$200,000	5,610	18.68%	\$838,237,573	7.73%
> \$200,000 up to and including \$300,000	4,792	15.96%	\$1,190,816,769	10.99%
> \$300,000 up to and including \$400,000	4,205	14.00%	\$1,471,183,233	13.58%
> \$400,000 up to and including \$500,000	3,405	11.34%	\$1,523,628,380	14.06%
> \$500,000 up to and including \$600,000	2,229	7.42%	\$1,218,578,773	11.24%
> \$600,000 up to and including \$700,000	1,456	4.85%	\$941,820,545	8.69%
> \$700,000 up to and including \$800,000	916	3.05%	\$685,879,672	6.33%
> \$800,000 up to and including \$900,000	653	2.17%	\$553,002,835	5.10%
> \$900,000 up to and including \$1.00m	454	1.51%	\$430,898,133	3.98%
> \$1.00m up to and including \$1.25m	668	2.22%	\$741,096,567	6.84%
> \$1.25m up to and including \$1.50m	356	1.19%	\$487,582,714	4.50%
> \$1.50m up to and including \$1.75m	197	0.66%	\$317,074,403	2.93%
> \$1.75m up to and including \$2.00m	78	0.26%	\$144,360,462	1.33%
> \$2.00m	12	0.04%	\$27,766,969	0.26%
Total	30,026	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Auckland	17,647	33.00%	\$5,082,732,953	46.90%
Bay of Plenty	3,220	6.02%	\$544,447,861	5.02%
Canterbury	7,090	13.26%	\$1,145,751,625	10.57%
Gisborne	553	1.03%	\$62,111,178	0.57%
Hawke's Bay	1,588	2.97%	\$231,450,546	2.14%
Manawatu-Wanganui	2,590	4.84%	\$334,934,594	3.09%
Nelson/Marlborough	1,278	2.39%	\$195,437,320	1.80%
Northland	1,293	2.42%	\$169,485,960	1.56%
Otago	2,931	5.48%	\$442,021,378	4.08%
Southland	175	0.33%	\$22,815,641	0.21%
Taranaki	831	1.55%	\$122,916,339	1.13%
Waikato	5,767	10.78%	\$1,038,041,759	9.58%
Wellington	8,223	15.37%	\$1,418,208,928	13.09%
West Coast	297	0.56%	\$26,787,736	0.25%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
P&I	50,841	95.06%	\$9,881,326,412	91.18%
Interest Only	2,642	4.94%	\$955,817,405	8.82%
Total	53,483	100.00%	\$10,837,143,817	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	53,483	100.00%	\$10,837,143,817	100.00%
No Doc Loans	0	0.00%	\$0	0.00%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
> 0 up to and including 1 years	574	21.73%	\$192,081,065	20.11%
> 1 up to and including 2 years	585	22.15%	\$212,326,678	22.22%
> 2 up to and including 3 years	660	24.99%	\$226,459,296	23.70%
> 3 up to and including 4 years	719	27.22%	\$286,855,486	30.03%
> 4 up to and including 5 years	92	3.48%	\$35,413,213	3.71%
> 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	11	0.42%	\$2,250,597	0.24%
Total	2,641	100.00%	\$955,386,335	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Owner Occupied (Full Recourse)	44,663	83.51%	\$8,341,526,152	76.97%
Residential Investment (Full Recourse)	8,820	16.49%	\$2,495,617,665	23.03%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Property Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
House	48,176	90.08%	\$9,707,824,025	89.58%
Unit/ Flat/ Apartment*	5,307	9.92%	\$1,129,319,793	10.42%
Other	0	0.00%	\$0	0.00%
Total	53,483	100.00%	\$10,837,143,817	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	804	1.50%	\$172,356,769	1.59%
> 6 up to and including 9 months	1,344	2.51%	\$301,613,533	2.78%
> 9 up to and including 12 months	1,874	3.50%	\$396,450,990	3.66%
> 12 up to and including 15 months	1,864	3.49%	\$382,403,175	3.53%
> 15 up to and including 18 months	2,238	4.18%	\$514,270,886	4.75%
> 18 up to and including 21 months	2,005	3.75%	\$512,322,028	4.73%
> 21 up to and including 24 months	2,081	3.89%	\$511,581,451	4.72%
> 24 up to and including 27 months	1,431	2.68%	\$289,919,975	2.68%
> 27 up to and including 30 months	1,019	1.91%	\$218,290,995	2.01%
> 30 up to and including 33 months	1,682	3.14%	\$351,844,862	3.25%
> 33 up to and including 36 months	2,071	3.87%	\$514,751,587	4.75%
> 36 up to and including 48 months	6,393	11.95%	\$1,545,017,240	14.26%
> 48 up to and including 60 months	5,281	9.87%	\$1,152,228,287	10.63%
> 60 up to and including 72 months	4,827	9.03%	\$1,024,480,333	9.45%
> 72 up to and including 84 months	4,758	8.90%	\$1,000,089,909	9.23%
> 84 up to and including 96 months	4,394	8.22%	\$811,004,219	7.48%
> 96 up to and including 108 months	3,217	6.01%	\$465,931,191	4.30%
> 108 up to and including 120 months	2,362	4.42%	\$299,454,652	2.76%
> 120 months	3,838	7.18%	\$373,131,735	3.44%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 1 year	1,823	3.41%	\$201,528,605	1.86%
> 1 up to and including 2 years	2,101	3.93%	\$243,572,362	2.25%
> 2 up to and including 3 years	2,266	4.24%	\$277,958,686	2.56%
> 3 up to and including 4 years	2,361	4.41%	\$359,487,789	3.32%
> 4 up to and including 5 years	1,699	3.18%	\$129,572,171	1.20%
> 5 up to and including 6 years	1,546	2.89%	\$108,734,458	1.00%
> 6 up to and including 7 years	1,521	2.84%	\$127,160,121	1.17%
> 7 up to and including 8 years	1,576	2.95%	\$157,635,173	1.45%
> 8 up to and including 9 years	1,681	3.14%	\$173,340,739	1.60%
> 9 up to and including 10 years	1,732	3.24%	\$199,566,653	1.84%
> 10 up to and including 15 years	8,404	15.71%	\$1,328,985,193	12.26%
> 15 up to and including 20 years	8,807	16.47%	\$1,895,041,610	17.49%
> 20 up to and including 25 years	9,145	17.10%	\$2,619,347,889	24.17%
> 25 up to and including 30 years	8,821	16.49%	\$3,015,212,368	27.82%
> 30 years	0	0.00%	\$0	0.00%
Total	53,483	100.00%	\$10,837,143,817	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Current (0 days)	53,272	99.61%	\$10,789,704,415	99.56%
> 0 days up to and including 30 days	133	0.25%	\$25,958,648	0.24%
> 30 days up to and including 60 days	51	0.10%	\$13,339,857	0.12%
> 60 days up to and including 90 days	27	0.05%	\$8,140,897	0.08%
> 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	53,483	100.00%	\$10,837,143,817	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	7,045	14.60%	\$1,457,139,418	14.19%
> 3 up to and including 6 months	6,089	12.62%	\$1,312,059,503	12.78%
> 6 up to and including 9 months	7,355	15.24%	\$1,622,877,635	15.80%
> 9 up to and including 12 months	8,206	17.00%	\$1,775,906,948	17.29%
> 12 up to and including 15 months	4,046	8.38%	\$848,875,530	8.27%
> 15 up to and including 18 months	2,858	5.92%	\$610,605,177	5.95%
> 18 up to and including 21 months	3,066	6.35%	\$645,553,597	6.29%
> 21 up to and including 24 months	3,514	7.28%	\$728,957,229	7.10%
> 24 up to and including 27 months	1,717	3.56%	\$398,616,984	3.88%
> 27 up to and including 30 months	877	1.82%	\$186,369,526	1.81%
> 30 up to and including 33 months	989	2.05%	\$200,998,364	1.96%
> 33 up to and including 36 months	824	1.71%	\$151,788,940	1.48%
> 36 up to and including 48 months	1,038	2.15%	\$210,522,691	2.05%
> 48 up to and including 60 months	634	1.31%	\$119,698,955	1.17%
> 60 months	0	0.00%	\$0	0.00%
Total	48,258	100.00%	\$10,269,970,497	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Weekly	13,702	25.62%	\$2,399,935,754	22.15%
Fortnightly	26,509	49.57%	\$4,977,805,517	45.93%
Monthly	13,266	24.80%	\$3,459,231,187	31.92%
Other	6	0.01%	\$171,359	0.00%
Total	53,483	100.00%	\$10,837,143,817	100.00%

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