

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 March 2022
Determination Date:	19 April 2022
Trust Payment Date:	21 April 2022

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 19 April 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	\$9,626,496,963	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,663,595,717	
			\$8,663,595,717
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

$(A+B+C+D+E)-Z$ \$8,663,595,717

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$8,663,595,717
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%
Contractual Overcollateralisation:	111.11 %
Total Overcollateralisation:	237.84 %

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 21 April 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	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 %
Series 2022-1 Tranche 1	23 Mar 2022	EUR 750,000,000	\$1,217,805,276	1.6237	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

Funding Summary (NZD)

	Nominal Value	%
Intercompany Loan	\$4,047,713,328	100.00 %
Demand Loan	\$5,579,333,159	137.84 %
Total Funding	\$9,627,046,487	

Pool Summary

Acquisition Cut off Date	01 Apr 2022
Current Aggregate Principal Balance (NZD)	\$9,627,046,487
Number of Loans	47,981
Number of Loan Groups	28,214
Average Loan Group Size	341,215
Maximum Loan Group Balance	\$1,994,950
Weighted Average Current Loan to Value Ratio (LVR)	50.61 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	38.13 %
Weighted Average Interest Rate	2.99 %
Weighted Average Seasoning (Months)	54.99
Weighted Average Remaining Term (Months)	216.54

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%	11,521	24.01 %	\$995,746,097	10.34 %
> 25.00% up to and including 30.00%	3,160	6.59 %	\$467,998,306	4.86 %
> 30.00% up to and including 35.00%	3,633	7.57 %	\$591,945,112	6.15 %
> 35.00% up to and including 40.00%	3,823	7.97 %	\$677,033,493	7.03 %
> 40.00% up to and including 45.00%	3,945	8.22 %	\$774,160,265	8.04 %
> 45.00% up to and including 50.00%	3,874	8.07 %	\$843,628,294	8.76 %
> 50.00% up to and including 55.00%	3,748	7.81 %	\$888,528,415	9.23 %
> 55.00% up to and including 60.00%	3,543	7.38 %	\$900,332,892	9.35 %
> 60.00% up to and including 65.00%	3,253	6.78 %	\$958,743,120	9.96 %
> 65.00% up to and including 70.00%	3,051	6.36 %	\$956,848,557	9.94 %
> 70.00% up to and including 75.00%	2,942	6.13 %	\$999,835,107	10.39 %
> 75.00% up to and including 80.00%	1,467	3.06 %	\$565,639,284	5.88 %
> 80.00% up to and including 85.00%	14	0.03 %	\$4,344,069	0.05 %
> 85.00% up to and including 90.00%	5	0.01 %	\$913,976	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%	2	0.00 %	\$1,349,500	0.01 %
Total	47,981	100.00 %	\$9,627,046,487	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%	18,529	38.62 %	\$1,991,137,041	20.68 %
> 25.00% up to and including 30.00%	5,070	10.57 %	\$903,940,831	9.39 %
> 30.00% up to and including 35.00%	5,032	10.49 %	\$1,031,779,187	10.72 %
> 35.00% up to and including 40.00%	4,465	9.31 %	\$1,048,611,372	10.89 %
> 40.00% up to and including 45.00%	4,233	8.82 %	\$1,137,480,205	11.82 %
> 45.00% up to and including 50.00%	3,860	8.04 %	\$1,167,757,428	12.13 %
> 50.00% up to and including 55.00%	3,438	7.17 %	\$1,125,679,658	11.69 %
> 55.00% up to and including 60.00%	2,248	4.69 %	\$834,138,685	8.66 %
> 60.00% up to and including 65.00%	738	1.54 %	\$264,187,944	2.74 %
> 65.00% up to and including 70.00%	260	0.54 %	\$81,880,120	0.85 %
> 70.00% up to and including 75.00%	88	0.18 %	\$35,994,182	0.37 %
> 75.00% up to and including 80.00%	20	0.04 %	\$4,459,833	0.05 %
> 80.00% up to and including 85.00%	0	0.00 %	\$0	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	47,981	100.00 %	\$9,627,046,487	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 %	\$1,083,845	0.01 %
> 2.00% up to and including 2.50%	16,503	34.39 %	\$3,748,564,748	38.94 %
> 2.50% up to and including 3.00%	12,432	25.91 %	\$2,504,657,684	26.02 %
> 3.00% up to and including 3.50%	4,908	10.23 %	\$1,080,260,772	11.22 %
> 3.50% up to and including 4.00%	6,269	13.07 %	\$1,270,194,669	13.19 %
> 4.00% up to and including 4.50%	2,469	5.15 %	\$423,450,345	4.40 %
> 4.50% up to and including 5.00%	2,322	4.84 %	\$256,085,956	2.66 %
> 5.00% up to and including 5.50%	2,954	6.16 %	\$329,410,727	3.42 %
> 5.50% up to and including 6.00%	109	0.23 %	\$12,927,660	0.13 %
> 6.00% up to and including 7.00%	12	0.03 %	\$410,082	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	47,981	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	18,069	37.66 %	\$4,191,603,973	43.54 %
<= 2 Year Fixed	14,831	30.91 %	\$2,939,694,918	30.54 %
<= 3 Year Fixed	1,931	4.02 %	\$353,614,148	3.67 %
<= 4 Year Fixed	6,845	14.27 %	\$1,400,205,853	14.54 %
<= 5 Year Fixed	1,076	2.24 %	\$203,317,921	2.11 %
> 5 Year Fixed	91	0.19 %	\$19,153,645	0.20 %
Total Fixed Rate	42,843	89.29 %	\$9,107,590,458	94.60 %
Total Variable Rate	5,138	10.71 %	\$519,456,029	5.40 %
Total	47,981	100.00 %	\$9,627,046,487	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	5,153	18.26 %	\$267,508,662	2.78 %
> \$100,000 up to and including \$200,000	5,446	19.30 %	\$812,001,035	8.43 %
> \$200,000 up to and including \$300,000	4,469	15.84 %	\$1,106,510,501	11.49 %
> \$300,000 up to and including \$400,000	3,845	13.63 %	\$1,345,148,675	13.97 %
> \$400,000 up to and including \$500,000	3,155	11.18 %	\$1,413,194,898	14.68 %
> \$500,000 up to and including \$600,000	2,064	7.32 %	\$1,128,842,000	11.73 %
> \$600,000 up to and including \$700,000	1,353	4.80 %	\$875,711,630	9.10 %
> \$700,000 up to and including \$800,000	823	2.92 %	\$616,660,215	6.41 %
> \$800,000 up to and including \$900,000	566	2.01 %	\$479,509,854	4.98 %
> \$900,000 up to and including \$1.00m	391	1.39 %	\$371,351,864	3.86 %
> \$1.00m up to and including \$1.25m	531	1.88 %	\$587,500,820	6.10 %
> \$1.25m up to and including \$1.50m	248	0.88 %	\$337,940,114	3.51 %
> \$1.50m up to and including \$1.75m	122	0.43 %	\$195,947,722	2.04 %
> \$1.75m up to and including \$2.00m	48	0.17 %	\$89,218,497	0.93 %
> \$2.00m	0	0.00 %	\$0	0.00 %
Total	28,214	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	16,870	35.16 %	\$4,854,152,694	50.42 %
Bay of Plenty	2,804	5.84 %	\$454,221,126	4.72 %
Canterbury	6,145	12.81 %	\$969,339,490	10.07 %
Gisborne	461	0.96 %	\$44,374,040	0.46 %
Hawke's Bay	1,423	2.97 %	\$191,152,594	1.99 %
Manawatu-Wanganui	2,240	4.67 %	\$263,853,440	2.74 %
Nelson/Marlborough	1,128	2.35 %	\$161,515,199	1.68 %
Northland	1,125	2.34 %	\$142,726,715	1.48 %
Otago	2,482	5.17 %	\$360,628,702	3.75 %
Southland	145	0.30 %	\$16,497,818	0.17 %
Taranaki	704	1.47 %	\$99,028,697	1.03 %
Waikato	4,991	10.40 %	\$851,324,869	8.84 %
Wellington	7,199	15.00 %	\$1,195,215,327	12.42 %
West Coast	264	0.55 %	\$23,015,775	0.24 %
Total	47,981	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	45,258	94.32 %	\$8,657,625,108	89.93 %
Interest Only	2,723	5.68 %	\$969,421,378	10.07 %
Total	47,981	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	47,981	100.00 %	\$9,627,046,487	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
Total	47,981	100.00 %	\$9,627,046,487	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	549	20.16 %	\$189,181,230	19.51 %
> 1 up to and including 2 years	515	18.91 %	\$172,620,867	17.81 %
> 2 up to and including 3 years	635	23.32 %	\$220,112,743	22.71 %
> 3 up to and including 4 years	777	28.53 %	\$292,957,079	30.22 %
> 4 up to and including 5 years	228	8.37 %	\$88,526,246	9.13 %
> 5 up to and including 6 years	1	0.04 %	\$120,033	0.01 %
> 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	18	0.66 %	\$5,903,181	0.61 %
Total	2,723	100.00 %	\$969,421,378	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	39,813	82.98 %	\$7,355,527,955	76.40 %
Residential Investment (Full Recourse)	8,168	17.02 %	\$2,271,518,532	23.60 %
Total	47,981	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	43,125	89.88 %	\$8,606,600,395	89.40 %
Unit/ Flat/ Apartment*	4,847	10.10 %	\$1,018,654,613	10.58 %
Other	9	0.02 %	\$1,791,479	0.02 %
Total	47,981	100.00 %	\$9,627,046,487	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	323	0.67 %	\$56,610,243	0.59 %
> 9 up to and including 12 months	1,566	3.26 %	\$336,821,131	3.50 %
> 12 up to and including 15 months	1,422	2.96 %	\$305,187,987	3.17 %
> 15 up to and including 18 months	1,948	4.06 %	\$484,162,543	5.03 %
> 18 up to and including 21 months	1,442	3.01 %	\$297,918,919	3.09 %
> 21 up to and including 24 months	807	1.68 %	\$166,747,121	1.73 %
> 24 up to and including 27 months	1,343	2.80 %	\$244,500,566	2.54 %
> 27 up to and including 30 months	2,018	4.21 %	\$509,370,082	5.29 %
> 30 up to and including 33 months	1,734	3.61 %	\$429,325,625	4.46 %
> 33 up to and including 36 months	1,682	3.51 %	\$446,441,714	4.64 %
> 36 up to and including 48 months	5,890	12.28 %	\$1,408,947,563	14.64 %
> 48 up to and including 60 months	5,272	10.99 %	\$1,161,642,728	12.07 %
> 60 up to and including 72 months	4,745	9.89 %	\$1,087,228,203	11.29 %
> 72 up to and including 84 months	5,414	11.28 %	\$1,063,874,727	11.05 %
> 84 up to and including 96 months	3,817	7.96 %	\$626,965,795	6.51 %
> 96 up to and including 108 months	3,191	6.65 %	\$437,927,110	4.55 %
> 108 up to and including 120 months	1,803	3.76 %	\$224,332,266	2.33 %
> 120 months	3,564	7.43 %	\$339,042,164	3.52 %
Total	47,981	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,818	3.79 %	\$198,620,421	2.06 %
> 1 up to and including 2 years	1,870	3.90 %	\$199,024,620	2.07 %
> 2 up to and including 3 years	2,135	4.45 %	\$270,617,404	2.81 %
> 3 up to and including 4 years	2,316	4.83 %	\$362,296,907	3.76 %
> 4 up to and including 5 years	1,695	3.53 %	\$172,953,415	1.80 %
> 5 up to and including 6 years	1,381	2.88 %	\$93,740,386	0.97 %
> 6 up to and including 7 years	1,425	2.97 %	\$121,412,829	1.26 %
> 7 up to and including 8 years	1,455	3.03 %	\$144,106,503	1.50 %
> 8 up to and including 9 years	1,571	3.27 %	\$163,128,407	1.69 %
> 9 up to and including 10 years	1,495	3.12 %	\$175,228,829	1.82 %
> 10 up to and including 15 years	7,678	16.00 %	\$1,221,391,154	12.69 %
> 15 up to and including 20 years	8,161	17.01 %	\$1,758,752,773	18.27 %
> 20 up to and including 25 years	8,254	17.20 %	\$2,368,539,984	24.60 %
> 25 up to and including 30 years	6,727	14.02 %	\$2,377,232,855	24.69 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	47,981	100.00 %	\$9,627,046,487	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	47,765	99.55 %	\$9,586,963,366	99.58 %
> 0 days up to and including 30 days	154	0.32 %	\$28,028,832	0.29 %
> 30 days up to and including 60 days	50	0.10 %	\$9,194,092	0.10 %
> 60 days up to and including 90 days	11	0.02 %	\$2,671,741	0.03 %
> 90 days up to and including 120 days	1	0.00 %	\$188,456	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	47,981	100.00 %	\$9,627,046,487	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	9,487	22.14 %	\$2,124,261,686	23.32 %
> 3 up to and including 6 months	7,663	17.89 %	\$1,627,278,912	17.87 %
> 6 up to and including 9 months	5,724	13.36 %	\$1,244,195,395	13.66 %
> 9 up to and including 12 months	5,135	11.99 %	\$1,085,948,061	11.92 %
> 12 up to and including 15 months	2,440	5.70 %	\$494,337,855	5.43 %
> 15 up to and including 18 months	3,367	7.86 %	\$681,545,946	7.48 %
> 18 up to and including 21 months	2,424	5.66 %	\$514,330,870	5.65 %
> 21 up to and including 24 months	1,549	3.62 %	\$292,287,652	3.21 %
> 24 up to and including 27 months	1,108	2.59 %	\$223,119,780	2.45 %
> 27 up to and including 30 months	1,209	2.82 %	\$255,667,199	2.81 %
> 30 up to and including 33 months	1,111	2.59 %	\$251,811,393	2.76 %
> 33 up to and including 36 months	480	1.12 %	\$86,562,645	0.95 %
> 36 up to and including 48 months	574	1.34 %	\$108,527,225	1.19 %
> 48 up to and including 60 months	572	1.34 %	\$117,715,838	1.29 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	42,843	100.00 %	\$9,107,590,458	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,068	25.15 %	\$2,048,608,868	21.28 %
Fortnightly	23,488	48.95 %	\$4,315,420,087	44.83 %
Monthly	12,424	25.89 %	\$3,263,012,214	33.89 %
Other	1	0.00 %	\$5,317	0.00 %
Total	47,981	100.00 %	\$9,627,046,487	100.00 %

Trust Manager

ANZ Capel Court Ltd
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Servicer

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