



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2023
<b>Determination Date:</b>	15 February 2023
<b>Trust Payment Date:</b>	17 February 2023

<b>Trustee / Covered Bond Guarantor:</b>	ANZNZ Covered Bond Trust Ltd
<b>Security Trustee:</b>	New Zealand Permanent Trustees Ltd
<b>Bond Trustee:</b>	Deutsche Trustee Company Ltd
<b>Covered Bond Paying Agent:</b>	Deutsche Bank AG, London Branch
<b>Servicer:</b>	ANZ Bank New Zealand Ltd
<b>GIC Account Provider:</b>	ANZ Bank New Zealand Ltd
<b>Interest Rate Swap Provider:</b>	ANZ Bank New Zealand Ltd
<b>Contingent Covered Bond Swap Provider:</b>	ANZ Bank New Zealand Ltd
<b>Trust Manager:</b>	Institutional Securitisation Services Limited
<b>Asset Monitor:</b>	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 February 2023**

**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	\$9,868,064,391	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,881,748,944	
			\$8,881,748,944
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	\$8,881,748,944
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**Results of Asset Coverage Test**

Adjusted Aggregate Housing Loan Amount:	\$8,881,748,944
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:	243.45%
Voluntary Overcollateralisation:	132.34%

*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 17 February 2023**

**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%
<b>Total</b>	-	-	<b>\$4,047,713,328</b>	-	-	-

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%
<b>Total</b>	<b>3</b>	<b>\$4,047,713,328</b>	<b>100.00%</b>	<b>3</b>	<b>\$4,047,713,328</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>100.00%</b>	<b>\$4,047,713,328</b>	<b>100.00%</b>

## 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 9,854,284,803	\$9,854,284,803	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	143.45%	\$5,806,571,475
<b>Total Funding</b>		<b>\$9,854,284,803</b>

### 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	99.39%	\$9,854,284,803
Cash in GIC Account	0.61%	\$60,357,506
Substitution Assets	0.00%	\$0
Liquid Assets	0.00%	\$0
<b>Total Covered Bond Trust Assets</b>		<b>\$9,914,642,309</b>

### Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Feb 2023
Current Aggregate Principal Balance (NZD)	\$9,854,284,803
Number of Loans	49,082
Number of Loan Groups	28,160
Average Loan Group Size	349,939
Maximum Loan Group Balance	\$2,563,067
Weighted Average Current Loan to Value Ratio (LVR) *	49.69%
Weighted Average Current Indexed Loan to Value Ratio (LVR) *	39.41%
Weighted Average Interest Rate	4.31%
Weighted Average Seasoning (Months)	57.30
Weighted Average Remaining Term (Months)	220.73

\* 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%	11,482	23.39%	\$987,852,879	10.02%
> 25.00% up to and including 30.00%	3,337	6.80%	\$474,998,634	4.82%
> 30.00% up to and including 35.00%	3,897	7.94%	\$624,502,971	6.34%
> 35.00% up to and including 40.00%	4,058	8.27%	\$734,349,888	7.45%
> 40.00% up to and including 45.00%	4,157	8.47%	\$839,052,403	8.51%
> 45.00% up to and including 50.00%	4,288	8.74%	\$954,127,098	9.68%
> 50.00% up to and including 55.00%	4,087	8.33%	\$957,023,583	9.71%
> 55.00% up to and including 60.00%	3,844	7.83%	\$1,058,130,274	10.74%
> 60.00% up to and including 65.00%	3,402	6.93%	\$1,025,769,792	10.41%
> 65.00% up to and including 70.00%	3,298	6.72%	\$1,070,655,972	10.86%
> 70.00% up to and including 75.00%	2,459	5.01%	\$846,250,795	8.59%
> 75.00% up to and including 80.00%	716	1.46%	\$267,012,612	2.71%
> 80.00% up to and including 85.00%	52	0.11%	\$13,674,862	0.14%
> 85.00% up to and including 90.00%	5	0.01%	\$883,041	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%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 25.00%	17,717	36.10%	\$1,853,855,367	18.81%
> 25.00% up to and including 30.00%	5,076	10.34%	\$895,733,306	9.09%
> 30.00% up to and including 35.00%	4,971	10.13%	\$998,075,136	10.13%
> 35.00% up to and including 40.00%	4,735	9.65%	\$1,104,455,067	11.21%
> 40.00% up to and including 45.00%	4,489	9.15%	\$1,175,297,021	11.93%
> 45.00% up to and including 50.00%	4,209	8.58%	\$1,205,571,864	12.23%
> 50.00% up to and including 55.00%	3,580	7.29%	\$1,155,730,666	11.73%
> 55.00% up to and including 60.00%	2,206	4.49%	\$752,789,467	7.64%
> 60.00% up to and including 65.00%	1,132	2.31%	\$392,079,703	3.98%
> 65.00% up to and including 70.00%	577	1.18%	\$184,180,665	1.87%
> 70.00% up to and including 75.00%	278	0.57%	\$97,776,261	0.99%
> 75.00% up to and including 80.00%	86	0.18%	\$28,554,233	0.29%
> 80.00% up to and including 85.00%	22	0.04%	\$8,484,525	0.09%
> 85.00% up to and including 90.00%	2	0.00%	\$495,443	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%	\$1,206,079	0.01%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

\* 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%	3,001	6.11%	\$625,289,892	6.35%
> 2.50% up to and including 3.00%	7,972	16.24%	\$1,601,287,491	16.25%
> 3.00% up to and including 3.50%	3,679	7.50%	\$815,898,494	8.28%
> 3.50% up to and including 4.00%	5,820	11.86%	\$1,255,154,034	12.74%
> 4.00% up to and including 4.50%	5,553	11.31%	\$1,223,376,497	12.41%
> 4.50% up to and including 5.00%	7,281	14.83%	\$1,585,726,224	16.09%
> 5.00% up to and including 5.50%	6,784	13.82%	\$1,378,596,513	13.99%
> 5.50% up to and including 6.00%	3,467	7.06%	\$711,054,281	7.22%
> 6.00% up to and including 7.00%	1,881	3.83%	\$362,297,024	3.68%
> 7.00% up to and including 8.00%	3,644	7.42%	\$295,604,354	3.00%
> 8.00%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
<= 1 Year Fixed	16,013	32.62%	\$3,545,891,304	35.98%
<= 2 Year Fixed	12,762	26.00%	\$2,637,107,856	26.76%
<= 3 Year Fixed	7,071	14.41%	\$1,453,193,094	14.75%
<= 4 Year Fixed	7,839	15.97%	\$1,581,331,493	16.05%
<= 5 Year Fixed	1,387	2.83%	\$259,022,334	2.63%
> 5 Year Fixed	98	0.20%	\$19,671,061	0.20%
Total Fixed Rate	45,170	92.03%	\$9,496,217,142	96.37%
Total Variable Rate	3,912	7.97%	\$358,067,661	3.63%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Groups	(%) Number of	Balance Outstanding	(%) Balance
> \$0 up to and including \$100,000	4,952	17.59%	\$259,685,666	2.64%
> \$100,000 up to and including \$200,000	5,396	19.16%	\$803,159,221	8.15%
> \$200,000 up to and including \$300,000	4,532	16.09%	\$1,126,265,962	11.43%
> \$300,000 up to and including \$400,000	3,974	14.11%	\$1,389,254,332	14.10%
> \$400,000 up to and including \$500,000	3,064	10.88%	\$1,370,588,256	13.91%
> \$500,000 up to and including \$600,000	2,014	7.15%	\$1,100,685,105	11.17%
> \$600,000 up to and including \$700,000	1,304	4.63%	\$843,591,554	8.56%
> \$700,000 up to and including \$800,000	793	2.82%	\$594,041,539	6.03%
> \$800,000 up to and including \$900,000	577	2.05%	\$487,486,896	4.95%
> \$900,000 up to and including \$1.00m	410	1.46%	\$388,574,181	3.94%
> \$1.00m up to and including \$1.25m	587	2.08%	\$649,539,939	6.59%
> \$1.25m up to and including \$1.50m	315	1.12%	\$431,358,360	4.38%
> \$1.50m up to and including \$1.75m	169	0.60%	\$271,888,882	2.76%
> \$1.75m up to and including \$2.00m	64	0.23%	\$118,348,761	1.20%
> \$2.00m	9	0.03%	\$19,816,148	0.20%
<b>Total</b>	<b>28,160</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Auckland	16,239	33.09%	\$4,646,465,064	47.15%
Bay of Plenty	2,946	6.00%	\$489,133,853	4.96%
Canterbury	6,490	13.22%	\$1,032,668,290	10.48%
Gisborne	498	1.01%	\$56,240,316	0.57%
Hawke's Bay	1,475	3.01%	\$213,028,511	2.16%
Manawatu-Wanganui	2,363	4.81%	\$304,639,924	3.09%
Nelson/Marlborough	1,139	2.32%	\$172,493,268	1.75%
Northland	1,186	2.42%	\$154,524,778	1.57%
Otago	2,694	5.49%	\$396,631,247	4.02%
Southland	157	0.32%	\$20,473,485	0.21%
Taranaki	753	1.53%	\$109,766,111	1.11%
Waikato	5,293	10.78%	\$944,911,593	9.59%
Wellington	7,570	15.42%	\$1,289,370,210	13.08%
West Coast	279	0.57%	\$23,938,153	0.24%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
P&I	46,819	95.39%	\$9,030,458,039	91.64%
Interest Only	2,263	4.61%	\$823,826,764	8.36%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

**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	49,082	100.00%	\$9,854,284,803	100.00%
No Doc Loans	0	0.00%	\$0	0.00%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
> 0 up to and including 1 years	512	22.63%	\$173,814,483	21.11%
> 1 up to and including 2 years	577	25.51%	\$201,051,539	24.42%
> 2 up to and including 3 years	751	33.20%	\$285,439,999	34.67%
> 3 up to and including 4 years	366	16.18%	\$143,233,027	17.40%
> 4 up to and including 5 years	39	1.72%	\$13,798,373	1.68%
> 5 up to and including 6 years	1	0.04%	\$65,667	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	16	0.71%	\$5,845,273	0.71%
<b>Total</b>	<b>2,262</b>	<b>100.00%</b>	<b>\$823,248,361</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Owner Occupied (Full Recourse)	40,939	83.41%	\$7,564,500,701	76.76%
Residential Investment (Full Recourse)	8,143	16.59%	\$2,289,784,103	23.24%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

### Mortgage Pool by Property Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
House	44,194	90.04%	\$8,818,760,950	89.49%
Unit/ Flat/ Apartment*	4,888	9.96%	\$1,035,523,853	10.51%
Other	0	0.00%	\$0	0.00%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

\* 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	0	0.00%	\$0	0.00%
> 6 up to and including 9 months	0	0.00%	\$0	0.00%
> 9 up to and including 12 months	1,155	2.35%	\$244,970,673	2.49%
> 12 up to and including 15 months	1,394	2.84%	\$316,929,203	3.22%
> 15 up to and including 18 months	1,663	3.39%	\$338,461,331	3.43%
> 18 up to and including 21 months	1,881	3.83%	\$406,054,453	4.12%
> 21 up to and including 24 months	1,964	4.00%	\$444,050,194	4.51%
> 24 up to and including 27 months	1,969	4.01%	\$523,100,797	5.31%
> 27 up to and including 30 months	1,613	3.29%	\$379,436,682	3.85%
> 30 up to and including 33 months	1,176	2.40%	\$236,206,029	2.40%
> 33 up to and including 36 months	1,083	2.21%	\$211,776,114	2.15%
> 36 up to and including 48 months	6,446	13.13%	\$1,547,382,658	15.70%
> 48 up to and including 60 months	5,282	10.76%	\$1,186,308,145	12.04%
> 60 up to and including 72 months	4,475	9.12%	\$944,558,698	9.59%
> 72 up to and including 84 months	4,060	8.27%	\$881,962,530	8.95%
> 84 up to and including 96 months	4,879	9.94%	\$931,994,680	9.46%
> 96 up to and including 108 months	3,266	6.65%	\$504,316,661	5.12%
> 108 up to and including 120 months	2,526	5.15%	\$334,681,278	3.40%
> 120 months	4,250	8.66%	\$422,094,678	4.28%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

### Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 1 year	1,699	3.46%	\$183,819,087	1.87%
> 1 up to and including 2 years	2,056	4.19%	\$231,479,975	2.35%
> 2 up to and including 3 years	2,277	4.64%	\$335,447,958	3.40%
> 3 up to and including 4 years	1,914	3.90%	\$214,820,861	2.18%
> 4 up to and including 5 years	1,510	3.08%	\$100,057,266	1.02%
> 5 up to and including 6 years	1,430	2.91%	\$105,665,963	1.07%
> 6 up to and including 7 years	1,454	2.96%	\$125,734,189	1.28%
> 7 up to and including 8 years	1,524	3.11%	\$152,116,097	1.54%
> 8 up to and including 9 years	1,630	3.32%	\$160,193,617	1.63%
> 9 up to and including 10 years	1,456	2.97%	\$179,320,188	1.82%
> 10 up to and including 15 years	7,979	16.26%	\$1,264,051,017	12.83%
> 15 up to and including 20 years	8,167	16.64%	\$1,767,709,880	17.94%
> 20 up to and including 25 years	8,475	17.27%	\$2,448,668,610	24.85%
> 25 up to and including 30 years	7,511	15.30%	\$2,585,200,095	26.23%
> 30 years	0	0.00%	\$0	0.00%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Current (0 days)	48,764	99.35%	\$9,789,067,676	99.34%
> 0 days up to and including 30 days	199	0.41%	\$40,685,181	0.41%
> 30 days up to and including 60 days	84	0.17%	\$17,814,535	0.18%
> 60 days up to and including 90 days	33	0.07%	\$6,434,142	0.07%
> 90 days up to and including 120 days	2	0.00%	\$283,269	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%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>



**Mortgage Pool by Remaining Term on Fixed Rate Period**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
> 0 up to and including 3 months	6,703	14.84%	\$1,377,706,977	14.51%
> 3 up to and including 6 months	8,028	17.77%	\$1,741,300,829	18.34%
> 6 up to and including 9 months	7,961	17.62%	\$1,677,313,535	17.66%
> 9 up to and including 12 months	6,150	13.62%	\$1,343,025,322	14.14%
> 12 up to and including 15 months	2,856	6.32%	\$567,893,556	5.98%
> 15 up to and including 18 months	4,165	9.22%	\$878,259,693	9.25%
> 18 up to and including 21 months	2,848	6.31%	\$601,908,318	6.34%
> 21 up to and including 24 months	2,181	4.83%	\$490,211,880	5.16%
> 24 up to and including 27 months	866	1.92%	\$172,228,518	1.81%
> 27 up to and including 30 months	966	2.14%	\$183,722,888	1.93%
> 30 up to and including 33 months	484	1.07%	\$84,650,077	0.89%
> 33 up to and including 36 months	552	1.22%	\$111,662,270	1.18%
> 36 up to and including 48 months	1,043	2.31%	\$207,654,075	2.19%
> 48 up to and including 60 months	367	0.81%	\$58,679,202	0.62%
> 60 months	0	0.00%	\$0	0.00%
<b>Total</b>	<b>45,170</b>	<b>100.00%</b>	<b>\$9,496,217,142</b>	<b>100.00%</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Weekly	12,620	25.71%	\$2,203,696,455	22.36%
Fortnightly	24,391	49.69%	\$4,527,858,623	45.95%
Monthly	12,065	24.58%	\$3,122,562,617	31.69%
Other	6	0.01%	\$167,108	0.00%
<b>Total</b>	<b>49,082</b>	<b>100.00%</b>	<b>\$9,854,284,803</b>	<b>100.00%</b>

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