

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2022
Determination Date:	16 January 2023
Trust Payment Date:	18 January 2023

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 16 January 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	\$9,998,518,140	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,999,153,796	
			\$8,999,153,796
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	\$8,999,153,796
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Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$8,999,153,796
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:	247.13%
Voluntary Overcollateralisation:	136.02%

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 18 January 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%
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 10,002,929,920	\$10,002,929,920	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	147.13%	\$5,955,216,592
Total Funding		\$10,002,929,920

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	99.40%	\$10,002,929,920
Cash in GIC Account	0.60%	\$60,357,506
Substitution Assets	0.00%	\$0
Liquid Assets	0.00%	\$0
Total Covered Bond Trust Assets		\$10,063,287,426

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Jan 2023
Current Aggregate Principal Balance (NZD)	\$10,002,929,920
Number of Loans	49,777
Number of Loan Groups	28,471
Average Loan Group Size	351,337
Maximum Loan Group Balance	\$2,570,719
Weighted Average Current Loan to Value Ratio (LVR) *	49.88%
Weighted Average Current Indexed Loan to Value Ratio (LVR) *	39.52%
Weighted Average Interest Rate	4.21%
Weighted Average Seasoning (Months)	56.29
Weighted Average Remaining Term (Months)	221.35

* 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%	11,471	23.04%	\$985,918,427	9.86%
> 25.00% up to and including 30.00%	3,349	6.73%	\$476,985,957	4.77%
> 30.00% up to and including 35.00%	3,981	8.00%	\$632,736,552	6.33%
> 35.00% up to and including 40.00%	4,080	8.20%	\$737,337,509	7.37%
> 40.00% up to and including 45.00%	4,264	8.57%	\$848,365,034	8.48%
> 45.00% up to and including 50.00%	4,308	8.65%	\$953,538,052	9.53%
> 50.00% up to and including 55.00%	4,126	8.29%	\$974,866,192	9.75%
> 55.00% up to and including 60.00%	3,957	7.95%	\$1,076,404,212	10.76%
> 60.00% up to and including 65.00%	3,462	6.96%	\$1,040,360,996	10.40%
> 65.00% up to and including 70.00%	3,403	6.84%	\$1,097,298,953	10.97%
> 70.00% up to and including 75.00%	2,547	5.12%	\$879,037,964	8.79%
> 75.00% up to and including 80.00%	767	1.54%	\$284,792,868	2.85%
> 80.00% up to and including 85.00%	53	0.11%	\$13,150,806	0.13%
> 85.00% up to and including 90.00%	5	0.01%	\$885,515	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%	4	0.01%	\$1,250,882	0.01%
Total	49,777	100.00%	\$10,002,929,920	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%	17,834	35.83%	\$1,867,026,282	18.66%
> 25.00% up to and including 30.00%	5,181	10.41%	\$912,841,878	9.13%
> 30.00% up to and including 35.00%	5,013	10.07%	\$1,000,633,621	10.00%
> 35.00% up to and including 40.00%	4,774	9.59%	\$1,107,677,411	11.07%
> 40.00% up to and including 45.00%	4,606	9.25%	\$1,203,249,657	12.03%
> 45.00% up to and including 50.00%	4,257	8.55%	\$1,217,247,754	12.17%
> 50.00% up to and including 55.00%	3,677	7.39%	\$1,184,341,212	11.84%
> 55.00% up to and including 60.00%	2,273	4.57%	\$778,289,197	7.78%
> 60.00% up to and including 65.00%	1,172	2.35%	\$400,795,505	4.01%
> 65.00% up to and including 70.00%	583	1.17%	\$188,979,845	1.89%
> 70.00% up to and including 75.00%	295	0.59%	\$103,510,461	1.03%
> 75.00% up to and including 80.00%	84	0.17%	\$27,700,082	0.28%
> 80.00% up to and including 85.00%	20	0.04%	\$7,681,796	0.08%
> 85.00% up to and including 90.00%	2	0.00%	\$496,601	0.00%
> 90.00% up to and including 95.00%	0	0.00%	\$0	0.00%
> 95.00% up to and including 100.00%	4	0.01%	\$1,250,882	0.01%
> 100.00%	2	0.00%	\$1,207,737	0.01%
Total	49,777	100.00%	\$10,002,929,920	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%	3,503	7.04%	\$720,989,105	7.21%
> 2.50% up to and including 3.00%	8,097	16.27%	\$1,628,668,473	16.28%
> 3.00% up to and including 3.50%	4,468	8.98%	\$1,002,135,203	10.02%
> 3.50% up to and including 4.00%	6,207	12.47%	\$1,347,733,808	13.47%
> 4.00% up to and including 4.50%	5,602	11.25%	\$1,236,218,466	12.36%
> 4.50% up to and including 5.00%	7,365	14.80%	\$1,604,449,935	16.04%
> 5.00% up to and including 5.50%	6,881	13.82%	\$1,399,237,099	13.99%
> 5.50% up to and including 6.00%	2,884	5.79%	\$566,072,183	5.66%
> 6.00% up to and including 7.00%	978	1.96%	\$186,105,655	1.86%
> 7.00% up to and including 8.00%	3,792	7.62%	\$311,319,994	3.11%
> 8.00%	0	0.00%	\$0	0.00%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
<= 1 Year Fixed	16,454	33.06%	\$3,669,977,245	36.69%
<= 2 Year Fixed	13,117	26.35%	\$2,695,661,355	26.95%
<= 3 Year Fixed	6,817	13.70%	\$1,400,502,747	14.00%
<= 4 Year Fixed	7,842	15.75%	\$1,583,264,513	15.83%
<= 5 Year Fixed	1,386	2.78%	\$260,303,233	2.60%
> 5 Year Fixed	98	0.20%	\$19,732,168	0.20%
Total Fixed Rate	45,714	91.84%	\$9,629,441,261	96.27%
Total Variable Rate	4,063	8.16%	\$373,488,659	3.73%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of	Balance Outstanding	(%) Balance
> \$0 up to and including \$100,000	4,994	17.54%	\$262,419,806	2.62%
> \$100,000 up to and including \$200,000	5,401	18.97%	\$804,407,882	8.04%
> \$200,000 up to and including \$300,000	4,603	16.17%	\$1,144,330,750	11.44%
> \$300,000 up to and including \$400,000	4,005	14.07%	\$1,400,141,890	14.00%
> \$400,000 up to and including \$500,000	3,108	10.92%	\$1,389,562,855	13.89%
> \$500,000 up to and including \$600,000	2,041	7.17%	\$1,115,625,901	11.15%
> \$600,000 up to and including \$700,000	1,331	4.67%	\$861,323,552	8.61%
> \$700,000 up to and including \$800,000	814	2.86%	\$609,683,117	6.10%
> \$800,000 up to and including \$900,000	593	2.08%	\$501,693,109	5.02%
> \$900,000 up to and including \$1.00m	414	1.45%	\$392,632,028	3.93%
> \$1.00m up to and including \$1.25m	604	2.12%	\$668,616,407	6.68%
> \$1.25m up to and including \$1.50m	313	1.10%	\$428,834,857	4.29%
> \$1.50m up to and including \$1.75m	175	0.61%	\$281,644,574	2.82%
> \$1.75m up to and including \$2.00m	66	0.23%	\$122,049,569	1.22%
> \$2.00m	9	0.03%	\$19,963,624	0.20%
Total	28,471	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Auckland	16,483	33.11%	\$4,716,922,121	47.16%
Bay of Plenty	2,987	6.00%	\$499,366,269	4.99%
Canterbury	6,583	13.22%	\$1,046,513,590	10.46%
Gisborne	507	1.02%	\$56,788,306	0.57%
Hawke's Bay	1,492	3.00%	\$215,903,146	2.16%
Manawatu-Wanganui	2,402	4.83%	\$309,528,689	3.09%
Nelson/Marlborough	1,172	2.35%	\$178,196,862	1.78%
Northland	1,200	2.41%	\$156,595,729	1.57%
Otago	2,730	5.48%	\$401,542,958	4.01%
Southland	158	0.32%	\$20,418,745	0.20%
Taranaki	760	1.53%	\$111,343,177	1.11%
Waikato	5,355	10.76%	\$958,369,122	9.58%
Wellington	7,664	15.40%	\$1,306,854,046	13.06%
West Coast	284	0.57%	\$24,587,160	0.25%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
P&I	47,464	95.35%	\$9,160,813,138	91.58%
Interest Only	2,313	4.65%	\$842,116,782	8.42%
Total	49,777	100.00%	\$10,002,929,920	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	49,777	100.00%	\$10,002,929,920	100.00%
No Doc Loans	0	0.00%	\$0	0.00%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
> 0 up to and including 1 years	525	22.70%	\$178,218,122	21.16%
> 1 up to and including 2 years	575	24.86%	\$201,630,031	23.94%
> 2 up to and including 3 years	749	32.38%	\$277,410,561	32.94%
> 3 up to and including 4 years	413	17.86%	\$165,598,823	19.66%
> 4 up to and including 5 years	39	1.69%	\$13,798,373	1.64%
> 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	11	0.48%	\$5,395,205	0.64%
Total	2,313	100.00%	\$842,116,782	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Owner Occupied (Full Recourse)	41,549	83.47%	\$7,687,256,456	76.85%
Residential Investment (Full Recourse)	8,228	16.53%	\$2,315,673,464	23.15%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Property Type

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
House	44,838	90.08%	\$8,958,558,532	89.56%
Unit/ Flat/ Apartment*	4,939	9.92%	\$1,044,371,388	10.44%
Other	0	0.00%	\$0	0.00%
Total	49,777	100.00%	\$10,002,929,920	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	0	0.00%	\$0	0.00%
> 6 up to and including 9 months	315	0.63%	\$70,382,946	0.70%
> 9 up to and including 12 months	1,196	2.40%	\$256,326,682	2.56%
> 12 up to and including 15 months	1,646	3.31%	\$359,349,002	3.59%
> 15 up to and including 18 months	1,690	3.40%	\$346,379,534	3.46%
> 18 up to and including 21 months	2,010	4.04%	\$448,959,034	4.49%
> 21 up to and including 24 months	1,851	3.72%	\$430,430,211	4.30%
> 24 up to and including 27 months	2,097	4.21%	\$547,181,537	5.47%
> 27 up to and including 30 months	1,507	3.03%	\$323,262,102	3.23%
> 30 up to and including 33 months	867	1.74%	\$188,868,542	1.89%
> 33 up to and including 36 months	1,404	2.82%	\$268,128,778	2.68%
> 36 up to and including 48 months	6,432	12.92%	\$1,559,596,197	15.59%
> 48 up to and including 60 months	5,290	10.63%	\$1,188,320,339	11.88%
> 60 up to and including 72 months	4,501	9.04%	\$945,966,327	9.46%
> 72 up to and including 84 months	4,169	8.38%	\$903,803,101	9.04%
> 84 up to and including 96 months	4,890	9.82%	\$934,050,368	9.34%
> 96 up to and including 108 months	3,209	6.45%	\$486,567,106	4.86%
> 108 up to and including 120 months	2,501	5.02%	\$328,696,172	3.29%
> 120 months	4,202	8.44%	\$416,661,942	4.17%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
up to and including 1 year	1,720	3.46%	\$187,784,625	1.88%
> 1 up to and including 2 years	2,040	4.10%	\$230,497,075	2.30%
> 2 up to and including 3 years	2,289	4.60%	\$328,807,787	3.29%
> 3 up to and including 4 years	2,004	4.03%	\$237,717,979	2.38%
> 4 up to and including 5 years	1,518	3.05%	\$100,419,779	1.00%
> 5 up to and including 6 years	1,452	2.92%	\$106,316,073	1.06%
> 6 up to and including 7 years	1,477	2.97%	\$124,157,798	1.24%
> 7 up to and including 8 years	1,531	3.08%	\$155,883,315	1.56%
> 8 up to and including 9 years	1,623	3.26%	\$159,387,306	1.59%
> 9 up to and including 10 years	1,502	3.02%	\$181,915,303	1.82%
> 10 up to and including 15 years	8,050	16.17%	\$1,271,060,724	12.71%
> 15 up to and including 20 years	8,310	16.69%	\$1,792,643,975	17.92%
> 20 up to and including 25 years	8,549	17.17%	\$2,470,779,741	24.70%
> 25 up to and including 30 years	7,712	15.49%	\$2,655,558,442	26.55%
> 30 years	0	0.00%	\$0	0.00%
Total	49,777	100.00%	\$10,002,929,920	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Current (0 days)	49,428	99.30%	\$9,929,239,835	99.26%
> 0 days up to and including 30 days	246	0.49%	\$51,369,953	0.51%
> 30 days up to and including 60 days	54	0.11%	\$11,658,534	0.12%
> 60 days up to and including 90 days	32	0.06%	\$7,051,334	0.07%
> 90 days up to and including 120 days	17	0.03%	\$3,610,265	0.04%
> 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	49,777	100.00%	\$10,002,929,920	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	6,150	13.45%	\$1,264,067,889	13.13%
> 3 up to and including 6 months	7,679	16.80%	\$1,669,499,164	17.34%
> 6 up to and including 9 months	8,016	17.54%	\$1,699,018,672	17.64%
> 9 up to and including 12 months	7,379	16.14%	\$1,604,979,374	16.67%
> 12 up to and including 15 months	2,545	5.57%	\$504,012,437	5.23%
> 15 up to and including 18 months	3,745	8.19%	\$791,772,958	8.22%
> 18 up to and including 21 months	3,261	7.13%	\$679,074,203	7.05%
> 21 up to and including 24 months	2,579	5.64%	\$581,927,827	6.04%
> 24 up to and including 27 months	736	1.61%	\$141,299,625	1.47%
> 27 up to and including 30 months	1,005	2.20%	\$200,009,300	2.08%
> 30 up to and including 33 months	591	1.29%	\$102,995,664	1.07%
> 33 up to and including 36 months	588	1.29%	\$115,955,631	1.20%
> 36 up to and including 48 months	1,041	2.28%	\$209,750,015	2.18%
> 48 up to and including 60 months	399	0.87%	\$65,078,503	0.68%
> 60 months	0	0.00%	\$0	0.00%
Total	45,714	100.00%	\$9,629,441,261	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of	Balance Outstanding	(%) Balance
Weekly	12,763	25.64%	\$2,233,814,013	22.33%
Fortnightly	24,738	49.70%	\$4,594,947,658	45.94%
Monthly	12,270	24.65%	\$3,174,000,650	31.73%
Other	6	0.01%	\$167,599	0.00%
Total	49,777	100.00%	\$10,002,929,920	100.00%

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