

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	30 June 2023
<b>Determination Date:</b>	17 July 2023
<b>Trust Payment Date:</b>	19 July 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 17 July 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	\$11,229,901,291	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$10,108,505,359	
			\$10,108,505,359
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

$(A+B+C+D+E)-Z$  \$10,108,505,359

### Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$10,108,505,359
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$4,929,147,449
Adjusted Aggregate Housing Loan Amount $\geq$ 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:	227.58 %
Voluntary Overcollateralisation:	116.47 %

*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 July 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 %
Series 2023-1 Tranche 1	17 Jul 2023	EUR 500,000,000	\$881,434,121	0.5673	Annual	3.9510 %
Total	-	-	\$4,929,147,449	-	-	-

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
Series 2023-1 Tranche 1	-	XS2646222633	LSE	Soft Bullet	17 Jul 2026	17 Jul 2027

\* Non-payment of the principal on the maturity date is an Issuer Event of Default. To the extent the Covered Bond Guarantor has insufficient funds to repay in full Covered Bonds on the maturity date, the unpaid amount of Covered Bonds will be deferred and shall be due and payable 12 months later (or earlier if the Covered Bond Guarantor has sufficient funds). For further details please refer to the Covered Bond Prospectus.

### Bond 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	1	\$881,434,121	17.88%	3	\$3,711,342,173	75.29%
> 3 Years and <= 4 years	0	\$0	0.00%	1	\$1,217,805,276	24.71%
> 4 Years and <= 5 years	2	\$2,495,765,276	50.63%	0	\$0	0.00%
> 5 Years and <= 7 years	1	\$1,551,948,052	31.49%	0	\$0	0.00%
> 7 Years and <= 10 years	0	\$0	0.00%	0	\$0	0.00%
> 10 Years and <= 12 years	0	\$0	0.00%	0	\$0	0.00%
> 12 years	0	\$0	0.00%	0	\$0	0.00%
Total	4	\$4,929,147,449	100.00%	4	\$4,929,147,449	100.00%

**Bond Outstanding by Currency of Issuance**

Currency	Number of Fixed Rate Bond	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	4	0	4	100.00%	\$4,929,147,449	100.00%
AUD	0	0	0	0.00%	\$0	0.00%
NOK	0	0	0	0.00%	\$0	0.00%
CHF	0	0	0	0.00%	\$0	0.00%
HKD	0	0	0	0.00%	\$0	0.00%
GBP	0	0	0	0.00%	\$0	0.00%
Total	4	0	4	100.00%	\$4,929,147,449	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 11,292,374,786	\$11,292,374,786	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
Contingent Covered Bond Swap**	17 Jul 2023	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2023-1 Covered Bonds.	Series 2023-1 Tranche 1	EUR 500,000,000	\$881,434,121	0.5673

\* 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, ANZNB 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**

<b>Rating Trigger Action Relates to:</b>	<b>Rating Trigger Description:</b>	<b>When Moody's Ratings falls below...</b>	<b>When Fitch Ratings falls below...</b>
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 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  P-1 / 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	\$4,929,147,449	100.00 %
Demand Loan	\$6,288,427,227	127.58 %
<b>Total Funding</b>	<b>\$11,217,574,676</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	\$11,217,574,676	99.34%
Cash in GIC Account	\$74,800,110	0.66%
Substitution Assets	\$0	0.00%
Liquid assets	\$0	0.00%
<b>Total Covered Bond Trust Assets</b>	<b>\$11,292,374,786</b>	

**Residential Mortgage Pool Summary**

Acquisition Cut off Date	01 Jul 2023
Current Aggregate Principal Balance (NZD)	\$11,217,574,676
Number of Loans	54,539
Number of Loan Groups	31,748
Average Loan Group Size	353,332
Maximum Loan Group Balance	\$2,520,430
Weighted Average Current Loan to Value Ratio (LVR)	48.93 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	41.59 %
Weighted Average Interest Rate	5.03 %
Weighted Average Seasoning (Months)	53.89
Weighted Average Remaining Term (Months)	230.00

\* 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 Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	12,329	22.61 %	\$1,071,406,228	9.55 %
> 25.00% up to and including 30.00%	3,830	7.02 %	\$572,941,146	5.11 %
> 30.00% up to and including 35.00%	4,385	8.04 %	\$720,453,231	6.42 %
> 35.00% up to and including 40.00%	4,592	8.42 %	\$885,136,887	7.89 %
> 40.00% up to and including 45.00%	4,844	8.88 %	\$1,020,650,464	9.10 %
> 45.00% up to and including 50.00%	4,826	8.85 %	\$1,110,093,075	9.90 %
> 50.00% up to and including 55.00%	4,806	8.81 %	\$1,225,756,526	10.93 %
> 55.00% up to and including 60.00%	4,896	8.98 %	\$1,403,678,333	12.51 %
> 60.00% up to and including 65.00%	4,021	7.37 %	\$1,228,774,498	10.95 %
> 65.00% up to and including 70.00%	3,252	5.96 %	\$1,036,118,769	9.24 %
> 70.00% up to and including 75.00%	2,009	3.68 %	\$694,056,742	6.19 %
> 75.00% up to and including 80.00%	628	1.15 %	\$215,919,983	1.92 %
> 80.00% up to and including 85.00%	99	0.18 %	\$25,555,168	0.23 %
> 85.00% up to and including 90.00%	17	0.03 %	\$5,990,766	0.05 %
> 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%	5	0.01 %	\$1,042,859	0.01 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**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%	17,699	32.45 %	\$1,821,594,824	16.24 %
> 25.00% up to and including 30.00%	5,265	9.65 %	\$922,496,553	8.22 %
> 30.00% up to and including 35.00%	5,266	9.66 %	\$1,032,454,257	9.20 %
> 35.00% up to and including 40.00%	5,128	9.40 %	\$1,172,398,805	10.45 %
> 40.00% up to and including 45.00%	4,962	9.10 %	\$1,302,249,398	11.61 %
> 45.00% up to and including 50.00%	4,751	8.71 %	\$1,331,861,711	11.87 %
> 50.00% up to and including 55.00%	4,270	7.83 %	\$1,299,569,076	11.59 %
> 55.00% up to and including 60.00%	3,335	6.11 %	\$1,086,280,157	9.68 %
> 60.00% up to and including 65.00%	2,024	3.71 %	\$653,576,120	5.83 %
> 65.00% up to and including 70.00%	978	1.79 %	\$319,018,920	2.84 %
> 70.00% up to and including 75.00%	570	1.05 %	\$181,544,534	1.62 %
> 75.00% up to and including 80.00%	197	0.36 %	\$62,842,617	0.56 %
> 80.00% up to and including 85.00%	56	0.10 %	\$18,347,890	0.16 %
> 85.00% up to and including 90.00%	27	0.05 %	\$9,598,172	0.09 %
> 90.00% up to and including 95.00%	4	0.01 %	\$1,760,639	0.02 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	7	0.01 %	\$1,981,003	0.02 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</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 Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 2.00%	0	0.00 %	\$0	0.00 %
> 2.00% up to and including 2.50%	870	1.60 %	\$185,296,812	1.65 %
> 2.50% up to and including 3.00%	7,175	13.16 %	\$1,477,976,272	13.18 %
> 3.00% up to and including 3.50%	2,890	5.30 %	\$647,116,920	5.77 %
> 3.50% up to and including 4.00%	1,867	3.42 %	\$403,124,894	3.59 %
> 4.00% up to and including 4.50%	3,914	7.18 %	\$862,415,759	7.69 %
> 4.50% up to and including 5.00%	7,690	14.10 %	\$1,720,283,540	15.34 %
> 5.00% up to and including 5.50%	7,790	14.28 %	\$1,629,203,090	14.52 %
> 5.50% up to and including 6.00%	5,890	10.80 %	\$1,342,212,821	11.97 %
> 6.00% up to and including 7.00%	12,700	23.29 %	\$2,616,612,365	23.33 %
> 7.00% up to and including 8.00%	818	1.50 %	\$86,923,694	0.77 %
> 8.00%	2,935	5.38 %	\$246,408,510	2.20 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	12,273	22.50 %	\$2,664,150,223	23.75 %
<= 2 Year Fixed	15,990	29.32 %	\$3,558,027,788	31.72 %
<= 3 Year Fixed	10,722	19.66 %	\$2,222,620,132	19.81 %
<= 4 Year Fixed	9,871	18.10 %	\$2,027,159,148	18.07 %
<= 5 Year Fixed	1,576	2.89 %	\$302,822,748	2.70 %
> 5 Year Fixed	166	0.30 %	\$26,085,937	0.23 %
Total Fixed Rate	50,598	92.77 %	\$10,800,865,975	96.29 %
Total Variable Rate	3,941	7.23 %	\$416,708,701	3.71 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Consolidated Loan Balance**

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	5,125	16.14 %	\$277,899,861	2.48 %
> \$100,000 up to and including \$200,000	6,010	18.93 %	\$898,643,805	8.01 %
> \$200,000 up to and including \$300,000	5,383	16.96 %	\$1,339,528,892	11.94 %
> \$300,000 up to and including \$400,000	4,755	14.98 %	\$1,660,084,965	14.80 %
> \$400,000 up to and including \$500,000	3,515	11.07 %	\$1,573,368,675	14.03 %
> \$500,000 up to and including \$600,000	2,266	7.14 %	\$1,239,368,718	11.05 %
> \$600,000 up to and including \$700,000	1,441	4.54 %	\$930,277,138	8.29 %
> \$700,000 up to and including \$800,000	912	2.87 %	\$682,460,572	6.08 %
> \$800,000 up to and including \$900,000	642	2.02 %	\$542,728,255	4.84 %
> \$900,000 up to and including \$1.00m	447	1.41 %	\$424,434,156	3.78 %
> \$1.00m up to and including \$1.25m	632	1.99 %	\$700,903,193	6.25 %
> \$1.25m up to and including \$1.50m	349	1.10 %	\$479,413,282	4.27 %
> \$1.50m up to and including \$1.75m	170	0.54 %	\$273,963,259	2.44 %
> \$1.75m up to and including \$2.00m	77	0.24 %	\$142,094,858	1.27 %
> \$2.00m	24	0.08 %	\$52,405,047	0.47 %
<b>Total</b>	<b>31,748</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	17,185	31.51 %	\$5,008,936,694	44.65 %
Bay of Plenty	3,284	6.02 %	\$584,420,083	5.21 %
Canterbury	7,510	13.77 %	\$1,240,760,387	11.06 %
Gisborne	562	1.03 %	\$67,944,960	0.61 %
Hawke's Bay	1,688	3.10 %	\$262,109,598	2.34 %
Manawatu-Wanganui	2,809	5.15 %	\$388,745,641	3.47 %
Nelson/Marlborough	1,304	2.39 %	\$204,145,321	1.82 %
Northland	1,363	2.50 %	\$188,732,656	1.68 %
Otago	3,098	5.68 %	\$482,247,037	4.30 %
Southland	202	0.37 %	\$27,716,135	0.25 %
Taranaki	901	1.65 %	\$142,712,957	1.27 %
Waikato	6,001	11.00 %	\$1,110,949,383	9.90 %
Wellington	8,296	15.21 %	\$1,478,658,719	13.18 %
West Coast	336	0.62 %	\$29,495,106	0.26 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	52,590	96.43 %	\$10,493,171,132	93.54 %
Interest Only	1,949	3.57 %	\$724,403,543	6.46 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>



**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	54,539	100.00 %	\$11,217,574,676	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	453	23.24 %	\$162,322,351	22.41 %
> 1 up to and including 2 years	614	31.50 %	\$213,769,534	29.51 %
> 2 up to and including 3 years	688	35.30 %	\$268,519,302	37.07 %
> 3 up to and including 4 years	154	7.90 %	\$64,621,460	8.92 %
> 4 up to and including 5 years	30	1.54 %	\$13,402,640	1.85 %
> 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	1	0.05 %	\$32,622	0.00 %
>10 years	9	0.46 %	\$1,735,634	0.24 %
<b>Total</b>	<b>1,949</b>	<b>100.00 %</b>	<b>\$724,403,543</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	45,904	84.17 %	\$8,751,822,376	78.02 %
Residential Investment (Full Recourse)	8,635	15.83 %	\$2,465,752,299	21.98 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	48,886	89.63 %	\$9,990,453,262	89.06 %
Unit/ Flat/ Apartment*	5,653	10.37 %	\$1,227,121,413	10.94 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</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 Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	0	0.00 %	\$0	0.00 %
> 3 up to and including 6 months	707	1.30 %	\$144,671,800	1.29 %
> 6 up to and including 9 months	1,707	3.13 %	\$367,463,590	3.28 %
> 9 up to and including 12 months	1,430	2.62 %	\$298,614,296	2.66 %
> 12 up to and including 15 months	1,410	2.59 %	\$339,620,735	3.03 %
> 15 up to and including 18 months	1,430	2.62 %	\$330,661,431	2.95 %
> 18 up to and including 21 months	2,195	4.02 %	\$520,271,857	4.64 %
> 21 up to and including 24 months	2,216	4.06 %	\$494,298,932	4.41 %
> 24 up to and including 27 months	2,343	4.30 %	\$554,784,392	4.95 %
> 27 up to and including 30 months	1,975	3.62 %	\$473,004,681	4.22 %
> 30 up to and including 33 months	2,269	4.16 %	\$602,958,892	5.38 %
> 33 up to and including 36 months	1,613	2.96 %	\$363,758,651	3.24 %
> 36 up to and including 48 months	5,769	10.58 %	\$1,310,306,610	11.68 %
> 48 up to and including 60 months	5,350	9.81 %	\$1,253,410,439	11.17 %
> 60 up to and including 72 months	4,503	8.26 %	\$948,066,318	8.45 %
> 72 up to and including 84 months	4,289	7.86 %	\$904,798,634	8.07 %
> 84 up to and including 96 months	4,284	7.85 %	\$839,107,230	7.48 %
> 96 up to and including 108 months	3,454	6.33 %	\$600,769,247	5.36 %
> 108 up to and including 120 months	2,760	5.06 %	\$377,572,427	3.37 %
> 120 months	4,835	8.87 %	\$493,434,514	4.40 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,708	3.13 %	\$172,336,590	1.54 %
> 1 up to and including 2 years	2,162	3.96 %	\$246,288,795	2.20 %
> 2 up to and including 3 years	2,315	4.24 %	\$323,839,552	2.89 %
> 3 up to and including 4 years	1,800	3.30 %	\$143,115,897	1.28 %
> 4 up to and including 5 years	1,691	3.10 %	\$111,804,023	1.00 %
> 5 up to and including 6 years	1,514	2.78 %	\$115,011,657	1.03 %
> 6 up to and including 7 years	1,573	2.88 %	\$140,740,655	1.25 %
> 7 up to and including 8 years	1,656	3.04 %	\$161,099,625	1.44 %
> 8 up to and including 9 years	1,747	3.20 %	\$182,564,664	1.63 %
> 9 up to and including 10 years	1,681	3.08 %	\$212,092,341	1.89 %
> 10 up to and including 15 years	8,421	15.44 %	\$1,352,398,963	12.06 %
> 15 up to and including 20 years	8,831	16.19 %	\$1,934,929,107	17.25 %
> 20 up to and including 25 years	9,330	17.11 %	\$2,692,965,348	24.01 %
> 25 up to and including 30 years	10,110	18.54 %	\$3,428,387,458	30.56 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	54,197	99.37 %	\$11,130,537,643	99.22 %
> 0 days up to and including 30 days	244	0.45 %	\$61,144,217	0.55 %
> 30 days up to and including 60 days	63	0.12 %	\$16,925,665	0.15 %
> 60 days up to and including 90 days	35	0.06 %	\$8,967,151	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 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

**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	9,229	18.24 %	\$1,939,320,290	17.96 %
> 3 up to and including 6 months	9,485	18.75 %	\$2,066,546,774	19.13 %
> 6 up to and including 9 months	5,544	10.96 %	\$1,158,861,038	10.73 %
> 9 up to and including 12 months	7,197	14.22 %	\$1,625,766,489	15.05 %
> 12 up to and including 15 months	4,977	9.84 %	\$1,087,431,868	10.07 %
> 15 up to and including 18 months	5,288	10.45 %	\$1,224,718,409	11.34 %
> 18 up to and including 21 months	2,145	4.24 %	\$421,365,157	3.90 %
> 21 up to and including 24 months	2,363	4.67 %	\$456,637,536	4.23 %
> 24 up to and including 27 months	816	1.61 %	\$145,806,697	1.35 %
> 27 up to and including 30 months	919	1.82 %	\$183,609,528	1.70 %
> 30 up to and including 33 months	513	1.01 %	\$97,779,304	0.91 %
> 33 up to and including 36 months	896	1.77 %	\$178,414,713	1.65 %
> 36 up to and including 48 months	950	1.88 %	\$177,523,971	1.64 %
> 48 up to and including 60 months	275	0.54 %	\$37,042,922	0.34 %
> 60 months	1	0.00 %	\$41,279	0.00 %
<b>Total</b>	<b>50,598</b>	<b>100.00 %</b>	<b>\$10,800,865,975</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,524	26.63 %	\$2,631,745,524	23.46 %
Fortnightly	27,595	50.60 %	\$5,325,377,684	47.47 %
Monthly	12,415	22.76 %	\$3,260,287,586	29.06 %
Other	5	0.01 %	\$163,882	0.00 %
<b>Total</b>	<b>54,539</b>	<b>100.00 %</b>	<b>\$11,217,574,676</b>	<b>100.00 %</b>

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