

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 March 2024
Determination Date:	15 April 2024
Trust Payment Date:	17 April 2024

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

Ratings Overview	Moody's	Fitch
ANZ Bank New Zealand Limited Short Term Senior Unsecured Rating	P1	F1
ANZ Bank New Zealand Limited Long Term Senior Unsecured Rating	A1	A+
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Has the Amortisation Test been triggered?	No
Amortisation Test satisfied?	N/A
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

For further information on the ANZNZ Covered Bond programme a prospectus is available on the ANZ website:

<https://www.anz.com/debtinvestors/centre/covered-bonds/programmes/anznz-and-anznz-covered-bond-programme/>

Asset Coverage Test as at 15 April 2024

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	\$9,407,765,948
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,468,827,548
		\$8,468,827,548
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

$(A+B+C+D+E)-Z$ \$8,468,827,548

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$8,468,827,548
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$2,099,239,397
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:	441.73 %
Voluntary Overcollateralisation:	330.62 %

Note: Terms used in this table have the meaning given to them in the Establishment Deed and the Covered Bond Trust Definitions Schedule. For the purposes of calculating this Asset Coverage Test, Current Principal Balance is as at the end of the Collection Period and pool composition is as at the current Determination Date (pre purchase and repurchase activities).

Summary as at 17 April 2024

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
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	-	-	\$2,099,239,397	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date *
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 Bond 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	41.99%	2	\$2,099,239,397	100.00%
> 3 Years and <= 4 years	0	\$0	0.00%	0	\$0	0.00%
> 4 Years and <= 5 years	1	\$1,217,805,276	58.01%	0	\$0	0.00%
> 5 Years and <= 7 years	0	\$0	0.00%	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	2	\$2,099,239,397	100.00%	2	\$2,099,239,397	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	2	0	2	100.00%	\$2,099,239,397	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	2	0	2	100.00%	\$2,099,239,397	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 9,272,997,672	\$9,272,997,672	1.0000
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, ANZNZ 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

<u>Rating Trigger Action Relates to:</u>	<u>Rating Trigger Description:</u>	<u>When Moody's Ratings falls below...</u>	<u>When Fitch Ratings falls below...</u>
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 No N/A
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	\$2,099,239,397	100.00 %
Demand Loan	\$7,173,746,276	341.73 %
Total Funding	\$9,272,985,673	

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	\$9,272,985,673	100.00%
Cash in GIC Account	\$11,999	0.00%
Substitution Assets	\$0	0.00%
Liquid assets	\$0	0.00%
Total Covered Bond Trust Assets	\$9,272,997,672	

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Apr 2024
Current Aggregate Principal Balance (NZD)	\$9,272,985,673
Number of Loans	46,210
Number of Loan Groups	27,886
Average Loan Group Size	332,532
Maximum Loan Group Balance	\$2,434,401
Weighted Average Current Loan to Value Ratio (LVR)	46.82 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	41.24 %
Weighted Average Interest Rate	6.02 %
Weighted Average Seasoning (Months)	63.08
Weighted Average Remaining Term (Months)	225.15

* 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%	12,120	26.23 %	\$1,104,134,392	11.91 %
> 25.00% up to and including 30.00%	3,561	7.71 %	\$536,082,097	5.78 %
> 30.00% up to and including 35.00%	3,852	8.34 %	\$660,536,312	7.12 %
> 35.00% up to and including 40.00%	3,990	8.63 %	\$781,866,593	8.43 %
> 40.00% up to and including 45.00%	4,193	9.07 %	\$899,470,898	9.70 %
> 45.00% up to and including 50.00%	3,935	8.52 %	\$928,316,854	10.01 %
> 50.00% up to and including 55.00%	3,845	8.32 %	\$998,251,613	10.77 %
> 55.00% up to and including 60.00%	3,757	8.13 %	\$1,114,575,105	12.02 %
> 60.00% up to and including 65.00%	2,936	6.35 %	\$892,068,308	9.62 %
> 65.00% up to and including 70.00%	2,394	5.18 %	\$787,104,564	8.49 %
> 70.00% up to and including 75.00%	1,233	2.67 %	\$449,155,491	4.84 %
> 75.00% up to and including 80.00%	344	0.74 %	\$104,298,635	1.12 %
> 80.00% up to and including 85.00%	39	0.08 %	\$12,722,848	0.14 %
> 85.00% up to and including 90.00%	11	0.02 %	\$4,401,961	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%	0	0.00 %	\$0	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	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%	16,185	35.02 %	\$1,666,347,071	17.97 %
> 25.00% up to and including 30.00%	4,468	9.67 %	\$768,233,867	8.28 %
> 30.00% up to and including 35.00%	4,279	9.26 %	\$842,519,365	9.09 %
> 35.00% up to and including 40.00%	4,170	9.02 %	\$944,560,864	10.19 %
> 40.00% up to and including 45.00%	4,084	8.84 %	\$1,058,104,641	11.41 %
> 45.00% up to and including 50.00%	3,634	7.86 %	\$995,035,696	10.73 %
> 50.00% up to and including 55.00%	3,308	7.16 %	\$997,457,292	10.76 %
> 55.00% up to and including 60.00%	2,760	5.97 %	\$890,355,936	9.60 %
> 60.00% up to and including 65.00%	1,647	3.56 %	\$537,688,452	5.80 %
> 65.00% up to and including 70.00%	901	1.95 %	\$312,044,179	3.37 %
> 70.00% up to and including 75.00%	440	0.95 %	\$153,751,457	1.66 %
> 75.00% up to and including 80.00%	221	0.48 %	\$68,311,253	0.74 %
> 80.00% up to and including 85.00%	82	0.18 %	\$26,850,829	0.29 %
> 85.00% up to and including 90.00%	22	0.05 %	\$7,904,559	0.09 %
> 90.00% up to and including 95.00%	7	0.02 %	\$3,247,904	0.04 %
> 95.00% up to and including 100.00%	2	0.00 %	\$572,308	0.01 %
> 100.00%	0	0.00 %	\$0	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	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 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%	1	0.00 %	\$332,000	0.00 %
> 2.50% up to and including 3.00%	2,210	4.78 %	\$450,745,781	4.86 %
> 3.00% up to and including 3.50%	1,977	4.28 %	\$428,836,572	4.62 %
> 3.50% up to and including 4.00%	846	1.83 %	\$171,252,551	1.85 %
> 4.00% up to and including 4.50%	922	2.00 %	\$207,693,506	2.24 %
> 4.50% up to and including 5.00%	2,987	6.46 %	\$627,495,912	6.77 %
> 5.00% up to and including 5.50%	3,651	7.90 %	\$725,378,612	7.82 %
> 5.50% up to and including 6.00%	4,119	8.91 %	\$903,129,398	9.74 %
> 6.00% up to and including 7.00%	22,384	48.44 %	\$4,656,496,599	50.22 %
> 7.00% up to and including 8.00%	4,202	9.09 %	\$822,147,724	8.87 %
> 8.00%	2,911	6.30 %	\$279,477,016	3.01 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	4,988	10.79 %	\$1,126,350,498	12.15 %
<= 2 Year Fixed	14,712	31.84 %	\$3,303,229,037	35.62 %
<= 3 Year Fixed	10,914	23.62 %	\$2,139,891,821	23.08 %
<= 4 Year Fixed	9,883	21.39 %	\$1,937,732,080	20.90 %
<= 5 Year Fixed	1,467	3.17 %	\$271,931,172	2.93 %
> 5 Year Fixed	550	1.19 %	\$95,774,260	1.03 %
Total Fixed Rate	42,514	92.00 %	\$8,874,908,869	95.71 %
Total Variable Rate	3,696	8.00 %	\$398,076,803	4.29 %
Total	46,210	100.00 %	\$9,272,985,673	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	5,037	18.06 %	\$267,971,159	2.89 %
> \$100,000 up to and including \$200,000	5,459	19.58 %	\$816,938,884	8.81 %
> \$200,000 up to and including \$300,000	4,883	17.51 %	\$1,214,252,900	13.09 %
> \$300,000 up to and including \$400,000	4,148	14.87 %	\$1,446,006,001	15.59 %
> \$400,000 up to and including \$500,000	2,916	10.46 %	\$1,304,691,176	14.07 %
> \$500,000 up to and including \$600,000	1,821	6.53 %	\$996,137,734	10.74 %
> \$600,000 up to and including \$700,000	1,148	4.12 %	\$742,091,171	8.00 %
> \$700,000 up to and including \$800,000	711	2.55 %	\$531,453,190	5.73 %
> \$800,000 up to and including \$900,000	490	1.76 %	\$413,234,429	4.46 %
> \$900,000 up to and including \$1.00m	348	1.25 %	\$330,065,018	3.56 %
> \$1.00m up to and including \$1.25m	468	1.68 %	\$516,229,276	5.57 %
> \$1.25m up to and including \$1.50m	260	0.93 %	\$355,971,808	3.84 %
> \$1.50m up to and including \$1.75m	128	0.46 %	\$205,557,495	2.22 %
> \$1.75m up to and including \$2.00m	56	0.20 %	\$103,842,310	1.12 %
> \$2.00m	13	0.05 %	\$28,543,121	0.31 %
Total	27,886	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	14,616	31.63 %	\$4,139,375,223	44.64 %
Bay of Plenty	2,727	5.90 %	\$481,192,326	5.19 %
Canterbury	6,340	13.72 %	\$1,025,343,457	11.06 %
Gisborne	491	1.06 %	\$59,121,736	0.64 %
Hawke's Bay	1,468	3.18 %	\$217,474,074	2.35 %
Manawatu-Wanganui	2,355	5.10 %	\$316,568,072	3.41 %
Nelson/Marlborough	1,107	2.40 %	\$169,791,605	1.83 %
Northland	1,160	2.51 %	\$157,954,339	1.70 %
Otago	2,616	5.66 %	\$404,612,526	4.36 %
Southland	172	0.37 %	\$22,909,171	0.25 %
Taranaki	769	1.66 %	\$121,237,945	1.31 %
Waikato	5,133	11.11 %	\$920,704,372	9.93 %
Wellington	6,968	15.08 %	\$1,211,824,739	13.07 %
West Coast	288	0.62 %	\$24,876,088	0.27 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	44,854	97.07 %	\$8,772,306,182	94.60 %
Interest Only	1,356	2.93 %	\$500,679,490	5.40 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Low Doc Loans	0	0.00 %	\$0	0.00 %
Full Doc Loans	46,210	100.00 %	\$9,272,985,673	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	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	445	32.82 %	\$152,295,039	30.42 %
> 1 up to and including 2 years	627	46.24 %	\$239,421,356	47.82 %
> 2 up to and including 3 years	221	16.30 %	\$82,343,959	16.45 %
> 3 up to and including 4 years	52	3.83 %	\$23,607,390	4.72 %
> 4 up to and including 5 years	1	0.07 %	\$65,667	0.01 %
> 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	1	0.07 %	\$50,049	0.01 %
> 9 up to and including 10 years	0	0.00 %	\$0	0.00 %
>10 years	9	0.66 %	\$2,896,031	0.58 %
Total	1,356	100.00 %	\$500,679,490	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	38,939	84.27 %	\$7,246,171,950	78.14 %
Residential Investment (Full Recourse)	7,271	15.73 %	\$2,026,813,723	21.86 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	41,382	89.55 %	\$8,257,877,878	89.05 %
Unit/ Flat/ Apartment*	4,828	10.45 %	\$1,015,107,794	10.95 %
Other	0	0.00 %	\$0	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	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	0	0.00 %	\$0	0.00 %
> 9 up to and including 12 months	0	0.00 %	\$0	0.00 %
> 12 up to and including 15 months	590	1.28 %	\$122,060,668	1.32 %
> 15 up to and including 18 months	1,443	3.12 %	\$303,666,002	3.27 %
> 18 up to and including 21 months	1,196	2.59 %	\$255,785,154	2.76 %
> 21 up to and including 24 months	1,233	2.67 %	\$294,922,151	3.18 %
> 24 up to and including 27 months	1,198	2.59 %	\$278,990,766	3.01 %
> 27 up to and including 30 months	1,833	3.97 %	\$425,600,520	4.59 %
> 30 up to and including 33 months	1,826	3.95 %	\$398,191,318	4.29 %
> 33 up to and including 36 months	2,028	4.39 %	\$467,052,327	5.04 %
> 36 up to and including 48 months	5,577	12.07 %	\$1,309,240,121	14.12 %
> 48 up to and including 60 months	5,375	11.63 %	\$1,214,966,336	13.10 %
> 60 up to and including 72 months	4,277	9.26 %	\$939,188,004	10.13 %
> 72 up to and including 84 months	3,719	8.05 %	\$758,207,914	8.18 %
> 84 up to and including 96 months	3,503	7.58 %	\$742,224,396	8.00 %
> 96 up to and including 108 months	3,892	8.42 %	\$720,721,166	7.77 %
> 108 up to and including 120 months	2,659	5.75 %	\$412,813,053	4.45 %
> 120 months	5,861	12.68 %	\$629,355,777	6.79 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,660	3.59 %	\$164,217,429	1.77 %
> 1 up to and including 2 years	2,021	4.37 %	\$270,129,635	2.91 %
> 2 up to and including 3 years	1,675	3.62 %	\$133,782,627	1.44 %
> 3 up to and including 4 years	1,509	3.27 %	\$92,699,153	1.00 %
> 4 up to and including 5 years	1,351	2.92 %	\$88,202,161	0.95 %
> 5 up to and including 6 years	1,370	2.96 %	\$112,341,624	1.21 %
> 6 up to and including 7 years	1,487	3.22 %	\$132,084,732	1.42 %
> 7 up to and including 8 years	1,468	3.18 %	\$138,443,180	1.49 %
> 8 up to and including 9 years	1,481	3.20 %	\$168,872,740	1.82 %
> 9 up to and including 10 years	1,360	2.94 %	\$185,813,827	2.00 %
> 10 up to and including 15 years	7,386	15.98 %	\$1,187,186,253	12.80 %
> 15 up to and including 20 years	7,622	16.49 %	\$1,662,231,786	17.93 %
> 20 up to and including 25 years	8,368	18.11 %	\$2,451,311,355	26.43 %
> 25 up to and including 30 years	7,452	16.13 %	\$2,485,669,171	26.81 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	45,913	99.36 %	\$9,198,751,112	99.20 %
> 0 days up to and including 30 days	208	0.45 %	\$49,295,020	0.53 %
> 30 days up to and including 60 days	71	0.15 %	\$17,387,996	0.19 %
> 60 days up to and including 90 days	18	0.04 %	\$7,551,545	0.08 %
> 90 days up to and including 120 days	0	0.00 %	\$0	0.00 %
> 120 days up to and including 150 days	0	0.00 %	\$0	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	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	8,394	19.74 %	\$1,856,217,550	20.92 %
> 3 up to and including 6 months	8,995	21.16 %	\$1,958,757,628	22.07 %
> 6 up to and including 9 months	6,979	16.42 %	\$1,597,882,941	18.00 %
> 9 up to and including 12 months	5,484	12.90 %	\$1,122,827,260	12.65 %
> 12 up to and including 15 months	3,588	8.44 %	\$728,228,948	8.21 %
> 15 up to and including 18 months	2,480	5.83 %	\$444,375,766	5.01 %
> 18 up to and including 21 months	2,025	4.76 %	\$367,552,531	4.14 %
> 21 up to and including 24 months	1,024	2.41 %	\$181,629,815	2.05 %
> 24 up to and including 27 months	849	2.00 %	\$156,681,480	1.77 %
> 27 up to and including 30 months	766	1.80 %	\$143,046,114	1.61 %
> 30 up to and including 33 months	608	1.43 %	\$108,402,083	1.22 %
> 33 up to and including 36 months	287	0.68 %	\$45,814,247	0.52 %
> 36 up to and including 48 months	557	1.31 %	\$79,289,282	0.89 %
> 48 up to and including 60 months	477	1.12 %	\$84,203,013	0.95 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	42,513	100.00 %	\$8,874,908,659	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,547	27.15 %	\$2,224,509,879	23.99 %
Fortnightly	23,308	50.44 %	\$4,392,333,555	47.37 %
Monthly	10,350	22.40 %	\$2,655,980,558	28.64 %
Other	5	0.01 %	\$161,681	0.00 %
Total	46,210	100.00 %	\$9,272,985,673	100.00 %

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