

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 November 2025
Determination Date:	15 December 2025
Trust Payment Date:	17 December 2025

Trustee / Covered Bond Guarantor:	ANZNZ Covered Bond Trust Limited
Security Trustee:	New Zealand Permanent Trustees Limited
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 December 2025

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	\$9,238,116,820
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,322,785,868
		\$8,322,785,868
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	\$8,322,785,868
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Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$8,322,785,868
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$2,099,239,397
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:	439.70 %
Voluntary Overcollateralisation:	328.59 %

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 December 2025

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 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	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 9,230,421,519	\$9,230,421,519	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

Rating Trigger Action Relates to:	Rating Trigger Description:	When Moody's Ratings 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 met the Reserve Fund Required Amount requirements?	P1 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	\$7,131,176,790	339.70 %
Total Funding	\$9,230,416,187	

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	\$9,230,416,187	100.00%
Cash in GIC Account	\$5,332	0.00%
Substitution Assets	\$0	0.00%
Liquid assets	\$0	0.00%
Total Covered Bond Trust Assets	\$9,230,421,519	

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Dec 2025
Current Aggregate Principal Balance (NZD)	\$9,230,416,187
Number of Loans	43,844
Number of Loan Groups	26,493
Average Loan Group Size	348,410
Maximum Loan Group Balance	\$3,352,280
Weighted Average Current Loan to Value Ratio (LVR)	50.05 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	47.92 %
Weighted Average Interest Rate	5.27 %
Weighted Average Seasoning (Months)	63.07
Weighted Average Remaining Term (Months)	229.91

* 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%	10,994	25.08 %	\$978,962,774	10.61 %
> 25.00% up to and including 30.00%	3,329	7.59 %	\$510,814,356	5.53 %
> 30.00% up to and including 35.00%	3,325	7.58 %	\$572,527,681	6.20 %
> 35.00% up to and including 40.00%	3,581	8.17 %	\$697,683,169	7.56 %
> 40.00% up to and including 45.00%	3,589	8.19 %	\$814,543,214	8.82 %
> 45.00% up to and including 50.00%	3,435	7.83 %	\$837,273,792	9.07 %
> 50.00% up to and including 55.00%	3,306	7.54 %	\$883,160,904	9.57 %
> 55.00% up to and including 60.00%	2,771	6.32 %	\$794,046,965	8.60 %
> 60.00% up to and including 65.00%	2,337	5.33 %	\$673,377,256	7.30 %
> 65.00% up to and including 70.00%	2,336	5.33 %	\$754,813,833	8.18 %
> 70.00% up to and including 75.00%	3,270	7.46 %	\$1,148,881,100	12.45 %
> 75.00% up to and including 80.00%	1,531	3.49 %	\$551,668,798	5.98 %
> 80.00% up to and including 85.00%	36	0.08 %	\$10,970,645	0.12 %
> 85.00% up to and including 90.00%	4	0.01 %	\$1,691,701	0.02 %
> 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	43,844	100.00 %	\$9,230,416,187	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%	13,450	30.68 %	\$1,307,989,262	14.17 %
> 25.00% up to and including 30.00%	3,624	8.27 %	\$607,580,478	6.58 %
> 30.00% up to and including 35.00%	3,456	7.88 %	\$658,610,054	7.14 %
> 35.00% up to and including 40.00%	3,518	8.02 %	\$764,791,216	8.29 %
> 40.00% up to and including 45.00%	3,237	7.38 %	\$803,368,317	8.70 %
> 45.00% up to and including 50.00%	3,205	7.31 %	\$847,091,138	9.18 %
> 50.00% up to and including 55.00%	2,864	6.53 %	\$808,310,537	8.76 %
> 55.00% up to and including 60.00%	2,278	5.20 %	\$677,738,835	7.34 %
> 60.00% up to and including 65.00%	1,868	4.26 %	\$561,968,470	6.09 %
> 65.00% up to and including 70.00%	1,764	4.02 %	\$556,752,114	6.03 %
> 70.00% up to and including 75.00%	2,220	5.06 %	\$727,035,505	7.88 %
> 75.00% up to and including 80.00%	1,688	3.85 %	\$628,978,180	6.81 %
> 80.00% up to and including 85.00%	570	1.30 %	\$236,193,886	2.56 %
> 85.00% up to and including 90.00%	82	0.19 %	\$36,155,212	0.39 %
> 90.00% up to and including 95.00%	12	0.03 %	\$4,694,428	0.05 %
> 95.00% up to and including 100.00%	6	0.01 %	\$2,601,119	0.03 %
> 100.00%	2	0.00 %	\$557,435	0.01 %
Total	43,844	100.00 %	\$9,230,416,187	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%	0	0.00 %	\$0	0.00 %
> 2.50% up to and including 3.00%	177	0.40 %	\$50,563,637	0.55 %
> 3.00% up to and including 3.50%	131	0.30 %	\$22,795,797	0.25 %
> 3.50% up to and including 4.00%	319	0.73 %	\$61,622,688	0.67 %
> 4.00% up to and including 4.50%	2,919	6.66 %	\$656,891,274	7.12 %
> 4.50% up to and including 5.00%	17,608	40.16 %	\$4,049,387,767	43.87 %
> 5.00% up to and including 5.50%	7,546	17.21 %	\$1,591,663,863	17.24 %
> 5.50% up to and including 6.00%	9,386	21.41 %	\$1,743,788,486	18.89 %
> 6.00% up to and including 7.00%	5,756	13.13 %	\$1,053,148,457	11.41 %
> 7.00% up to and including 8.00%	2	0.00 %	\$554,218	0.01 %
> 8.00%	0	0.00 %	\$0	0.00 %
Total	43,844	100.00 %	\$9,230,416,187	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	17,152	39.12 %	\$4,175,099,716	45.23 %
<= 2 Year Fixed	14,281	32.57 %	\$2,920,529,213	31.64 %
<= 3 Year Fixed	1,354	3.09 %	\$241,204,761	2.61 %
<= 4 Year Fixed	3,616	8.25 %	\$684,504,846	7.42 %
<= 5 Year Fixed	1,523	3.47 %	\$277,528,463	3.01 %
> 5 Year Fixed	494	1.13 %	\$85,612,776	0.93 %
Total Fixed Rate	38,420	87.63 %	\$8,384,479,774	90.84 %
Total Variable Rate	5,424	12.37 %	\$845,936,412	9.16 %
Total	43,844	100.00 %	\$9,230,416,187	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	4,238	16.00 %	\$221,605,079	2.40 %
> \$100,000 up to and including \$200,000	4,588	17.32 %	\$691,390,801	7.49 %
> \$200,000 up to and including \$300,000	4,601	17.37 %	\$1,148,639,956	12.44 %
> \$300,000 up to and including \$400,000	4,155	15.68 %	\$1,449,494,730	15.70 %
> \$400,000 up to and including \$500,000	3,202	12.09 %	\$1,434,746,889	15.54 %
> \$500,000 up to and including \$600,000	2,039	7.70 %	\$1,115,213,052	12.08 %
> \$600,000 up to and including \$700,000	1,315	4.96 %	\$849,530,405	9.20 %
> \$700,000 up to and including \$800,000	776	2.93 %	\$580,865,081	6.29 %
> \$800,000 up to and including \$900,000	476	1.80 %	\$403,464,966	4.37 %
> \$900,000 up to and including \$1.00m	321	1.21 %	\$304,090,024	3.29 %
> \$1.00m up to and including \$1.25m	411	1.55 %	\$454,728,311	4.93 %
> \$1.25m up to and including \$1.50m	217	0.82 %	\$296,154,444	3.21 %
> \$1.50m up to and including \$1.75m	91	0.34 %	\$146,319,422	1.59 %
> \$1.75m up to and including \$2.00m	31	0.12 %	\$57,313,593	0.62 %
> \$2.00m	32	0.12 %	\$76,859,433	0.83 %
Total	26,493	100.00 %	\$9,230,416,187	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	12,780	29.15 %	\$3,706,523,175	40.16 %
Bay of Plenty	2,565	5.85 %	\$481,409,282	5.22 %
Canterbury	6,732	15.35 %	\$1,255,541,129	13.60 %
Gisborne	472	1.08 %	\$61,228,570	0.66 %
Hawke's Bay	1,430	3.26 %	\$228,267,772	2.47 %
Manawatu-Wanganui	2,424	5.53 %	\$365,868,382	3.96 %
Nelson/Marlborough	1,067	2.43 %	\$190,492,156	2.06 %
Northland	1,215	2.77 %	\$185,306,285	2.01 %
Otago	2,662	6.07 %	\$463,314,647	5.02 %
Southland	191	0.44 %	\$28,860,826	0.31 %
Taranaki	840	1.92 %	\$150,836,390	1.63 %
Waikato	4,893	11.16 %	\$958,725,054	10.39 %
Wellington	6,252	14.26 %	\$1,120,257,562	12.14 %
West Coast	321	0.73 %	\$33,784,958	0.37 %
Total	43,844	100.00 %	\$9,230,416,187	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	43,593	99.43 %	\$9,136,107,808	98.98 %
Interest Only	251	0.57 %	\$94,308,378	1.02 %
Total	43,844	100.00 %	\$9,230,416,187	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	43,844	100.00 %	\$9,230,416,187	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	43,844	100.00 %	\$9,230,416,187	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	206	82.07 %	\$75,400,064	79.95 %
> 1 up to and including 2 years	41	16.33 %	\$18,078,361	19.17 %
> 2 up to and including 3 years	1	0.40 %	\$65,667	0.07 %
> 3 up to and including 4 years	0	0.00 %	\$0	0.00 %
> 4 up to and including 5 years	0	0.00 %	\$0	0.00 %
> 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	0	0.00 %	\$0	0.00 %
>10 years	3	1.20 %	\$764,286	0.81 %
Total	251	100.00 %	\$94,308,378	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	37,870	86.37 %	\$7,606,451,751	82.41 %
Residential Investment (Full Recourse)	5,974	13.63 %	\$1,623,964,436	17.59 %
Total	43,844	100.00 %	\$9,230,416,187	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	38,621	88.09 %	\$8,039,554,900	87.10 %
Unit/ Flat/ Apartment*	5,223	11.91 %	\$1,190,861,286	12.90 %
Other	0	0.00 %	\$0	0.00 %
Total	43,844	100.00 %	\$9,230,416,187	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	465	1.06 %	\$119,278,837	1.29 %
> 6 up to and including 9 months	1,625	3.71 %	\$421,051,102	4.56 %
> 9 up to and including 12 months	1,032	2.35 %	\$231,068,077	2.50 %
> 12 up to and including 15 months	838	1.91 %	\$173,917,206	1.88 %
> 15 up to and including 18 months	911	2.08 %	\$202,239,186	2.19 %
> 18 up to and including 21 months	1,200	2.74 %	\$318,614,702	3.45 %
> 21 up to and including 24 months	927	2.11 %	\$226,634,858	2.46 %
> 24 up to and including 27 months	901	2.06 %	\$232,671,898	2.52 %
> 27 up to and including 30 months	944	2.15 %	\$252,269,495	2.73 %
> 30 up to and including 33 months	890	2.03 %	\$241,641,223	2.62 %
> 33 up to and including 36 months	1,151	2.63 %	\$289,051,414	3.13 %
> 36 up to and including 48 months	4,455	10.16 %	\$1,061,617,568	11.50 %
> 48 up to and including 60 months	5,827	13.29 %	\$1,439,164,446	15.59 %
> 60 up to and including 72 months	3,261	7.44 %	\$696,886,795	7.55 %
> 72 up to and including 84 months	3,490	7.96 %	\$765,728,672	8.30 %
> 84 up to and including 96 months	2,966	6.76 %	\$585,963,881	6.35 %
> 96 up to and including 108 months	2,598	5.93 %	\$482,356,631	5.23 %
> 108 up to and including 120 months	2,302	5.25 %	\$446,568,583	4.84 %
> 120 months	8,061	18.39 %	\$1,043,691,615	11.31 %
Total	43,844	100.00 %	\$9,230,416,187	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,304	2.97 %	\$84,018,829	0.91 %
> 1 up to and including 2 years	1,346	3.07 %	\$47,020,963	0.51 %
> 2 up to and including 3 years	1,397	3.19 %	\$49,686,101	0.54 %
> 3 up to and including 4 years	1,428	3.26 %	\$76,145,063	0.82 %
> 4 up to and including 5 years	1,420	3.24 %	\$95,630,031	1.04 %
> 5 up to and including 6 years	1,321	3.01 %	\$105,857,610	1.15 %
> 6 up to and including 7 years	1,347	3.07 %	\$134,285,455	1.45 %
> 7 up to and including 8 years	1,427	3.25 %	\$157,450,498	1.71 %
> 8 up to and including 9 years	1,413	3.22 %	\$176,495,045	1.91 %
> 9 up to and including 10 years	1,501	3.42 %	\$204,868,168	2.22 %
> 10 up to and including 15 years	7,307	16.67 %	\$1,330,900,915	14.42 %
> 15 up to and including 20 years	8,476	19.33 %	\$2,127,733,078	23.05 %
> 20 up to and including 25 years	7,441	16.97 %	\$2,292,902,460	24.84 %
> 25 up to and including 30 years	6,716	15.32 %	\$2,347,421,970	25.43 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	43,844	100.00 %	\$9,230,416,187	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	43,587	99.41 %	\$9,158,881,737	99.23 %
> 0 days up to and including 30 days	168	0.38 %	\$44,399,592	0.48 %
> 30 days up to and including 60 days	70	0.16 %	\$22,561,520	0.24 %
> 60 days up to and including 90 days	19	0.04 %	\$4,573,337	0.05 %
> 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	43,844	100.00 %	\$9,230,416,187	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	7,961	20.72 %	\$1,824,233,031	21.76 %
> 3 up to and including 6 months	7,149	18.61 %	\$1,651,299,841	19.69 %
> 6 up to and including 9 months	6,591	17.16 %	\$1,531,162,074	18.26 %
> 9 up to and including 12 months	4,968	12.93 %	\$1,035,604,037	12.35 %
> 12 up to and including 15 months	3,522	9.17 %	\$715,995,451	8.54 %
> 15 up to and including 18 months	4,160	10.83 %	\$879,670,193	10.49 %
> 18 up to and including 21 months	1,092	2.84 %	\$207,386,656	2.47 %
> 21 up to and including 24 months	1,170	3.05 %	\$210,333,888	2.51 %
> 24 up to and including 27 months	197	0.51 %	\$31,882,232	0.38 %
> 27 up to and including 30 months	194	0.50 %	\$29,630,007	0.35 %
> 30 up to and including 33 months	543	1.41 %	\$108,894,618	1.30 %
> 33 up to and including 36 months	439	1.14 %	\$83,910,466	1.00 %
> 36 up to and including 48 months	318	0.83 %	\$54,004,680	0.64 %
> 48 up to and including 60 months	116	0.30 %	\$20,472,599	0.24 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	38,420	100.00 %	\$8,384,479,774	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,630	28.81 %	\$2,433,059,101	26.36 %
Fortnightly	22,739	51.86 %	\$4,621,501,735	50.07 %
Monthly	8,470	19.32 %	\$2,175,696,128	23.57 %
Other	5	0.01 %	\$159,223	0.00 %
Total	43,844	100.00 %	\$9,230,416,187	100.00 %

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