



ANZ Bank New Zealand Limited

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2026
<b>Determination Date:</b>	16 February 2026
<b>Trust Payment Date:</b>	18 February 2026

<b>Trustee / Covered Bond Guarantor:</b>	ANZNZ Covered Bond Trust Limited
<b>Security Trustee:</b>	New Zealand Permanent Trustees Limited
<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 16 February 2026

### 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	\$8,688,639,580	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$7,826,536,674	
			\$7,826,536,674
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		\$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 \$7,826,536,674

### Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$7,826,536,674
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:	413.24 %
Voluntary Overcollateralisation:	302.13 %

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 February 2026

### 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 %

**Bond Issuance**

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
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	.00%	0	\$0	.00%
> 4 Years and <= 5 years	1	\$1,217,805,276	58.01%	0	\$0	.00%
> 5 Years and <= 7 years	0	\$0	.00%	0	\$0	.00%
> 7 Years and <= 10 years	0	\$0	.00%	0	\$0	.00%
> 10 Years and <= 12 years	0	\$0	.00%	0	\$0	.00%
> 12 years	0	\$0	.00%	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	.00%	\$0	.00%
EUR	2	0	2	100.00%	\$2,099,239,397	100.00%
AUD	0	0	0	.00%	\$0	.00%
NOK	0	0	0	.00%	\$0	.00%
CHF	0	0	0	.00%	\$0	.00%
HKD	0	0	0	.00%	\$0	.00%
GBP	0	0	0	.00%	\$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 8,674,978,835	\$8,674,978,835	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, 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 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 #	P-1	F1/A
	Servicer Termination Event occurs	Baa3	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	\$6,575,730,773	313.24 %
<b>Total Funding</b>	<b>\$8,674,970,170</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	\$8,674,970,170	100.00%
Cash in GIC Account	\$8,666	0.00%
Substitution Assets	\$0	0.00%
Liquid assets	\$0	0.00%
<b>Total Covered Bond Trust Assets</b>	<b>\$8,674,978,835</b>	

### Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Feb 2026
Current Aggregate Principal Balance (NZD)	\$8,674,970,170
Number of Loans	41,739
Number of Loan Groups	25,417
Average Loan Group Size	341,306
Maximum Loan Group Balance	\$3,329,691
Weighted Average Current Loan to Value Ratio (LVR)	49.51 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	47.04 %
Weighted Average Interest Rate	5.06 %
Weighted Average Seasoning (Months)	65.23
Weighted Average Remaining Term (Months)	226.35

### 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%	10,893	26.10 %	\$976,600,374	11.26 %
> 25.00% up to and including 30.00%	3,219	7.71 %	\$489,943,567	5.65 %
> 30.00% up to and including 35.00%	3,184	7.63 %	\$560,596,800	6.46 %
> 35.00% up to and including 40.00%	3,385	8.11 %	\$657,205,120	7.58 %
> 40.00% up to and including 45.00%	3,398	8.14 %	\$769,390,519	8.87 %
> 45.00% up to and including 50.00%	3,293	7.89 %	\$793,359,036	9.15 %
> 50.00% up to and including 55.00%	3,084	7.39 %	\$822,987,502	9.49 %
> 55.00% up to and including 60.00%	2,538	6.08 %	\$721,112,731	8.31 %
> 60.00% up to and including 65.00%	2,141	5.13 %	\$621,998,257	7.17 %
> 65.00% up to and including 70.00%	2,285	5.47 %	\$739,163,306	8.52 %

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 70.00% up to and including 75.00%	3,030	7.26 %	\$1,057,000,235	12.18 %
> 75.00% up to and including 80.00%	1,253	3.00 %	\$452,927,329	5.22 %
> 80.00% up to and including 85.00%	31	0.07 %	\$10,059,655	0.12 %
> 85.00% up to and including 90.00%	5	0.01 %	\$2,625,742	0.03 %
> 90.00% up to and including 95.00%	0	0.00 %	\$0	0.00 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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%	13,397	32.10 %	\$1,308,159,486	15.08 %
> 25.00% up to and including 30.00%	3,441	8.24 %	\$586,366,521	6.76 %
> 30.00% up to and including 35.00%	3,327	7.97 %	\$642,741,787	7.41 %
> 35.00% up to and including 40.00%	3,381	8.10 %	\$739,153,724	8.52 %
> 40.00% up to and including 45.00%	3,080	7.38 %	\$759,768,343	8.76 %
> 45.00% up to and including 50.00%	3,005	7.20 %	\$800,731,725	9.23 %
> 50.00% up to and including 55.00%	2,655	6.36 %	\$744,459,166	8.58 %
> 55.00% up to and including 60.00%	2,051	4.91 %	\$613,876,668	7.08 %
> 60.00% up to and including 65.00%	1,714	4.11 %	\$515,340,002	5.94 %
> 65.00% up to and including 70.00%	1,748	4.19 %	\$554,467,837	6.39 %
> 70.00% up to and including 75.00%	2,116	5.07 %	\$691,060,276	7.97 %
> 75.00% up to and including 80.00%	1,302	3.12 %	\$499,618,103	5.76 %
> 80.00% up to and including 85.00%	440	1.05 %	\$183,338,234	2.11 %
> 85.00% up to and including 90.00%	62	0.15 %	\$28,677,371	0.33 %
> 90.00% up to and including 95.00%	13	0.03 %	\$4,528,479	0.05 %
> 95.00% up to and including 100.00%	5	0.01 %	\$2,127,403	0.02 %
> 100.00%	2	0.00 %	\$555,047	0.01 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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%	0	0.00 %	\$0	0.00 %
> 2.50% up to and including 3.00%	152	0.36 %	\$43,312,933	0.50 %
> 3.00% up to and including 3.50%	127	0.30 %	\$20,839,207	0.24 %
> 3.50% up to and including 4.00%	280	0.67 %	\$55,801,547	0.64 %
> 4.00% up to and including 4.50%	6,370	15.26 %	\$1,456,098,442	16.79 %
> 4.50% up to and including 5.00%	18,945	45.39 %	\$4,333,526,994	49.95 %
> 5.00% up to and including 5.50%	5,887	14.10 %	\$1,154,100,962	13.30 %
> 5.50% up to and including 6.00%	6,586	15.78 %	\$1,052,038,234	12.13 %
> 6.00% up to and including 7.00%	3,391	8.12 %	\$559,222,544	6.45 %
> 7.00% up to and including 8.00%	1	0.00 %	\$29,307	0.00 %
> 8.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	16,252	38.94 %	\$3,884,272,960	44.78 %
<= 2 Year Fixed	14,953	35.83 %	\$3,073,191,998	35.43 %
<= 3 Year Fixed	669	1.60 %	\$109,517,727	1.26 %
<= 4 Year Fixed	3,513	8.42 %	\$677,595,480	7.81 %
<= 5 Year Fixed	1,604	3.84 %	\$305,369,394	3.52 %

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 5 Year Fixed	480	1.15 %	\$82,494,081	0.95 %
Total Fixed Rate	37,471	89.77 %	\$8,132,441,640	93.75 %
Total Variable Rate	4,268	10.23 %	\$542,528,530	6.25 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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	4,195	16.50 %	\$216,667,271	2.50 %
> \$100,000 up to and including \$200,000	4,494	17.68 %	\$675,859,029	7.79 %
> \$200,000 up to and including \$300,000	4,469	17.58 %	\$1,115,098,228	12.85 %
> \$300,000 up to and including \$400,000	3,991	15.70 %	\$1,392,570,120	16.05 %
> \$400,000 up to and including \$500,000	3,009	11.84 %	\$1,347,911,781	15.54 %
> \$500,000 up to and including \$600,000	1,901	7.48 %	\$1,040,352,322	11.99 %
> \$600,000 up to and including \$700,000	1,225	4.82 %	\$791,009,401	9.12 %
> \$700,000 up to and including \$800,000	715	2.81 %	\$535,036,302	6.17 %
> \$800,000 up to and including \$900,000	422	1.66 %	\$357,718,868	4.12 %
> \$900,000 up to and including \$1.00m	290	1.14 %	\$274,839,834	3.17 %
> \$1.00m up to and including \$1.25m	381	1.50 %	\$421,590,859	4.86 %
> \$1.25m up to and including \$1.50m	189	0.74 %	\$257,624,455	2.97 %
> \$1.50m up to and including \$1.75m	78	0.31 %	\$124,958,646	1.44 %
> \$1.75m up to and including \$2.00m	29	0.11 %	\$53,626,403	0.62 %
> \$2.00m	29	0.11 %	\$70,106,651	0.81 %
<b>Total</b>	<b>25,417</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	12,065	28.91 %	\$3,444,404,609	39.71 %
Bay of Plenty	2,464	5.90 %	\$459,328,431	5.29 %
Canterbury	6,454	15.46 %	\$1,189,015,047	13.71 %
Gisborne	458	1.10 %	\$58,734,089	0.68 %
Hawke's Bay	1,370	3.28 %	\$216,788,488	2.50 %
Manawatu-Wanganui	2,306	5.52 %	\$346,509,947	3.99 %
Nelson/Marlborough	1,010	2.42 %	\$178,862,505	2.06 %
Northland	1,166	2.79 %	\$178,218,878	2.05 %
Otago	2,551	6.11 %	\$438,969,567	5.06 %
Southland	175	0.42 %	\$26,236,377	0.30 %
Taranaki	807	1.93 %	\$144,881,504	1.67 %
Waikato	4,659	11.16 %	\$907,417,718	10.46 %
Wellington	5,959	14.28 %	\$1,055,587,314	12.17 %
West Coast	295	0.71 %	\$30,015,696	0.35 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	41,568	99.59 %	\$8,611,907,687	99.27 %
Interest Only	171	0.41 %	\$63,062,483	0.73 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

**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	41,739	100.00 %	\$8,674,970,170	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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	128	74.85 %	\$46,897,583	74.37 %

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 1 up to and including 2 years	36	21.05 %	\$13,485,361	21.38 %
> 2 up to and including 3 years	1	0.58 %	\$65,667	0.10 %
> 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	1	0.58 %	\$129,288	0.21 %
> 9 up to and including 10 years	0	0.00 %	\$0	0.00 %
>10 years	5	2.92 %	\$2,484,584	3.94 %
<b>Total</b>	<b>171</b>	<b>100.00 %</b>	<b>\$63,062,483</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	36,074	86.43 %	\$7,158,453,979	82.52 %
Residential Investment (Full Recourse)	5,665	13.57 %	\$1,516,516,191	17.48 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	36,755	88.06 %	\$7,543,489,829	86.96 %
Unit/ Flat/ Apartment*	4,984	11.94 %	\$1,131,480,341	13.04 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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	0	0.00 %	\$0	0.00 %
> 6 up to and including 9 months	1,003	2.40 %	\$263,286,535	3.04 %
> 9 up to and including 12 months	1,394	3.34 %	\$342,342,572	3.95 %
> 12 up to and including 15 months	890	2.13 %	\$194,569,222	2.24 %
> 15 up to and including 18 months	796	1.91 %	\$168,698,380	1.94 %
> 18 up to and including 21 months	1,025	2.46 %	\$249,920,970	2.88 %
> 21 up to and including 24 months	1,006	2.41 %	\$247,965,261	2.86 %
> 24 up to and including 27 months	862	2.07 %	\$219,444,372	2.53 %
> 27 up to and including 30 months	813	1.95 %	\$205,373,166	2.37 %
> 30 up to and including 33 months	925	2.22 %	\$249,071,976	2.87 %
> 33 up to and including 36 months	898	2.15 %	\$236,072,149	2.72 %
> 36 up to and including 48 months	4,166	9.98 %	\$966,329,080	11.14 %
> 48 up to and including 60 months	5,448	13.05 %	\$1,331,345,273	15.35 %
> 60 up to and including 72 months	3,316	7.94 %	\$743,415,912	8.57 %
> 72 up to and including 84 months	3,431	8.22 %	\$738,538,034	8.51 %
> 84 up to and including 96 months	2,869	6.87 %	\$565,469,765	6.52 %
> 96 up to and including 108 months	2,540	6.09 %	\$467,434,523	5.39 %
> 108 up to and including 120 months	2,238	5.36 %	\$436,261,106	5.03 %
> 120 months	8,119	19.45 %	\$1,049,431,873	12.10 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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	1,243	2.98 %	\$56,078,441	0.65 %
> 1 up to and including 2 years	1,322	3.17 %	\$42,299,060	0.49 %
> 2 up to and including 3 years	1,310	3.14 %	\$47,015,711	0.54 %
> 3 up to and including 4 years	1,390	3.33 %	\$75,841,945	0.87 %
> 4 up to and including 5 years	1,372	3.29 %	\$91,928,182	1.06 %
> 5 up to and including 6 years	1,319	3.16 %	\$107,281,071	1.24 %

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 6 up to and including 7 years	1,303	3.12 %	\$131,257,985	1.51 %
> 7 up to and including 8 years	1,377	3.30 %	\$156,223,382	1.80 %
> 8 up to and including 9 years	1,443	3.46 %	\$183,328,545	2.11 %
> 9 up to and including 10 years	1,422	3.41 %	\$198,354,207	2.29 %
> 10 up to and including 15 years	7,254	17.38 %	\$1,331,061,345	15.34 %
> 15 up to and including 20 years	8,278	19.83 %	\$2,077,700,402	23.95 %
> 20 up to and including 25 years	7,019	16.82 %	\$2,198,112,800	25.34 %
> 25 up to and including 30 years	5,687	13.63 %	\$1,978,487,094	22.81 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	41,488	99.40 %	\$8,607,515,555	99.22 %
> 0 days up to and including 30 days	152	0.36 %	\$42,102,604	0.49 %
> 30 days up to and including 60 days	83	0.20 %	\$19,543,810	0.23 %
> 60 days up to and including 90 days	16	0.04 %	\$5,808,201	0.07 %
> 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>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</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	7,317	19.53 %	\$1,659,558,739	20.41 %
> 3 up to and including 6 months	7,529	20.09 %	\$1,772,358,397	21.79 %
> 6 up to and including 9 months	4,802	12.82 %	\$1,000,959,677	12.31 %
> 9 up to and including 12 months	5,649	15.08 %	\$1,212,903,067	14.91 %
> 12 up to and including 15 months	4,316	11.52 %	\$897,610,339	11.04 %
> 15 up to and including 18 months	2,749	7.34 %	\$560,972,651	6.90 %
> 18 up to and including 21 months	997	2.66 %	\$175,593,529	2.16 %
> 21 up to and including 24 months	1,889	5.04 %	\$402,071,967	4.94 %
> 24 up to and including 27 months	179	0.48 %	\$30,243,160	0.37 %
> 27 up to and including 30 months	428	1.14 %	\$81,713,082	1.00 %
> 30 up to and including 33 months	483	1.29 %	\$92,157,672	1.13 %
> 33 up to and including 36 months	602	1.61 %	\$138,637,047	1.70 %
> 36 up to and including 48 months	261	0.70 %	\$44,145,741	0.54 %
> 48 up to and including 60 months	270	0.72 %	\$63,516,572	0.78 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>37,471</b>	<b>100.00 %</b>	<b>\$8,132,441,640</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,090	28.97 %	\$2,302,298,556	26.54 %
Fortnightly	21,656	51.88 %	\$4,346,278,413	50.10 %
Monthly	7,988	19.14 %	\$2,026,235,348	23.36 %
Other	5	0.01 %	\$157,853	0.00 %
<b>Total</b>	<b>41,739</b>	<b>100.00 %</b>	<b>\$8,674,970,170</b>	<b>100.00 %</b>

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