

## ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2025
Determination Date:	15 January 2026
Trust Payment Date:	20 January 2026

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-anznil-covered-bond-programme/>

## Asset Coverage Test as at 15 January 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	\$8,892,049,613
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$8,010,227,101
		\$8,010,227,101
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	\$8,010,227,101
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### Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$8,010,227,101
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:	424.32 %
Voluntary Overcollateralisation:	313.21 %

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).

**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 8,907,463,635	\$8,907,463,635	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:	<p>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.</p> <p>Is the Pre-Maturity Test triggered?</p>	P-1  N/A due to no Hard-Bullet Covered Bonds outstanding	F1+
Reserve Fund:	<p>An amount equal to the NZ\$ equivalent of three months' interest and expenses must be credited to the Reserve Fund.</p> <p>Has the Reserve Fund Required Amount been triggered?</p> <p>Has ANZ met the Reserve Fund Required Amount requirements?</p>	P1  No  N/A	F1  No  N/A
Interest Rate & Contingent Covered Bond Swap Collateralisation:	<p>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.</p> <p>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.</p>	N/a  P-1 / A2	F1 / A  N/a
Interest Rate & Contingent Covered Bond Swap Replacement:	<p>In compliance with Fitch Criteria as reflected in ISDA documentation, ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below:</p> <p>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:</p>	N/a  P2 / A3	F2 / BBB+  N/a
Trust Bank (GIC) Account:	<p>Minimum required ratings to be a Qualified Institution to provide Trust Accounts:</p> <p>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>	P-1	F1/A
Servicer:	<p>Servicer to transfer collections to GIC Account within 2 Local Business Days of receipt #</p> <p>Servicer Termination Event occurs</p>	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	\$6,808,217,239	324.32 %
<b>Total Funding</b>	<b>\$8,907,456,636</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	\$8,907,456,636	100.00%
Cash in GIC Account	\$6,999	0.00%
Substitution Assets	\$0	0.00%
Liquid assets	\$0	0.00%
<b>Total Covered Bond Trust Assets</b>	<b>\$8,907,463,635</b>	

## Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Jan 2026
Current Aggregate Principal Balance (NZD)	\$8,907,456,636
Number of Loans	42,619
Number of Loan Groups	25,861
Average Loan Group Size	344,436
Maximum Loan Group Balance	\$3,335,492
Weighted Average Current Loan to Value Ratio (LVR)	49.73 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	47.26 %
Weighted Average Interest Rate	5.12 %
Weighted Average Seasoning (Months)	64.23
Weighted Average Remaining Term (Months)	227.75

\* 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%	10,924	25.63 %	\$976,127,095	10.96 %
> 25.00% up to and including 30.00%	3,261	7.65 %	\$498,853,323	5.60 %
> 30.00% up to and including 35.00%	3,308	7.76 %	\$578,969,245	6.50 %
> 35.00% up to and including 40.00%	3,455	8.11 %	\$672,331,775	7.55 %
> 40.00% up to and including 45.00%	3,485	8.18 %	\$791,288,030	8.88 %
> 45.00% up to and including 50.00%	3,312	7.77 %	\$802,395,509	9.01 %
> 50.00% up to and including 55.00%	3,193	7.49 %	\$850,649,837	9.55 %
> 55.00% up to and including 60.00%	2,609	6.12 %	\$746,362,904	8.38 %
> 60.00% up to and including 65.00%	2,230	5.23 %	\$643,573,489	7.23 %
> 65.00% up to and including 70.00%	2,281	5.35 %	\$736,120,354	8.26 %
> 70.00% up to and including 75.00%	3,119	7.32 %	\$1,096,144,254	12.31 %
> 75.00% up to and including 80.00%	1,395	3.27 %	\$499,157,963	5.60 %
> 80.00% up to and including 85.00%	38	0.09 %	\$11,146,600	0.13 %
> 85.00% up to and including 90.00%	7	0.02 %	\$3,451,781	0.04 %
> 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%	2	0.00 %	\$884,478	0.01 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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%	13,467	31.60 %	\$1,318,271,635	14.80 %
> 25.00% up to and including 30.00%	3,525	8.27 %	\$595,272,778	6.68 %
> 30.00% up to and including 35.00%	3,436	8.06 %	\$660,725,173	7.42 %
> 35.00% up to and including 40.00%	3,408	8.00 %	\$751,467,510	8.44 %
> 40.00% up to and including 45.00%	3,185	7.47 %	\$784,292,903	8.80 %
> 45.00% up to and including 50.00%	3,044	7.14 %	\$808,607,537	9.08 %
> 50.00% up to and including 55.00%	2,744	6.44 %	\$779,525,409	8.75 %
> 55.00% up to and including 60.00%	2,130	5.00 %	\$632,519,965	7.10 %
> 60.00% up to and including 65.00%	1,776	4.17 %	\$532,554,640	5.98 %
> 65.00% up to and including 70.00%	1,777	4.17 %	\$567,202,394	6.37 %
> 70.00% up to and including 75.00%	2,160	5.07 %	\$713,020,060	8.00 %
> 75.00% up to and including 80.00%	1,394	3.27 %	\$523,410,034	5.88 %
> 80.00% up to and including 85.00%	477	1.12 %	\$199,266,441	2.24 %
> 85.00% up to and including 90.00%	74	0.17 %	\$33,208,682	0.37 %
> 90.00% up to and including 95.00%	12	0.03 %	\$4,075,413	0.05 %
> 95.00% up to and including 100.00%	6	0.01 %	\$2,595,378	0.03 %
> 100.00%	4	0.01 %	\$1,440,685	0.02 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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%	162	0.38 %	\$45,190,316	0.51 %
> 3.00% up to and including 3.50%	131	0.31 %	\$22,655,555	0.25 %
> 3.50% up to and including 4.00%	302	0.71 %	\$58,637,933	0.66 %
> 4.00% up to and including 4.50%	5,347	12.55 %	\$1,244,463,337	13.97 %
> 4.50% up to and including 5.00%	19,290	45.26 %	\$4,351,465,581	48.85 %
> 5.00% up to and including 5.50%	6,007	14.09 %	\$1,210,922,383	13.59 %
> 5.50% up to and including 6.00%	7,001	16.43 %	\$1,214,786,183	13.64 %
> 6.00% up to and including 7.00%	4,378	10.27 %	\$759,305,142	8.52 %
> 7.00% up to and including 8.00%	1	0.00 %	\$30,206	0.00 %
> 8.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	16,621	39.00 %	\$4,010,640,532	45.03 %
<= 2 Year Fixed	14,865	34.88 %	\$3,057,590,705	34.33 %
<= 3 Year Fixed	945	2.22 %	\$161,813,192	1.82 %
<= 4 Year Fixed	3,601	8.45 %	\$694,697,934	7.80 %
<= 5 Year Fixed	1,605	3.77 %	\$302,815,581	3.40 %
> 5 Year Fixed	486	1.14 %	\$83,974,297	0.94 %
Total Fixed Rate	38,123	89.45 %	\$8,311,532,240	93.31 %
Total Variable Rate	4,496	10.55 %	\$595,924,396	6.69 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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	4,216	16.30 %	\$219,804,816	2.47 %
> \$100,000 up to and including \$200,000	4,523	17.49 %	\$681,331,919	7.65 %
> \$200,000 up to and including \$300,000	4,509	17.44 %	\$1,124,905,943	12.63 %
> \$300,000 up to and including \$400,000	4,073	15.75 %	\$1,420,688,116	15.95 %
> \$400,000 up to and including \$500,000	3,096	11.97 %	\$1,387,265,583	15.57 %
> \$500,000 up to and including \$600,000	1,955	7.56 %	\$1,069,758,521	12.01 %
> \$600,000 up to and including \$700,000	1,269	4.91 %	\$819,456,870	9.20 %
> \$700,000 up to and including \$800,000	741	2.87 %	\$554,553,047	6.23 %
> \$800,000 up to and including \$900,000	445	1.72 %	\$377,219,451	4.23 %
> \$900,000 up to and including \$1.00m	297	1.15 %	\$281,474,079	3.16 %
> \$1.00m up to and including \$1.25m	392	1.52 %	\$434,005,539	4.87 %
> \$1.25m up to and including \$1.50m	201	0.78 %	\$274,025,615	3.08 %
> \$1.50m up to and including \$1.75m	82	0.32 %	\$131,427,199	1.48 %
> \$1.75m up to and including \$2.00m	32	0.12 %	\$59,161,445	0.66 %
> \$2.00m	30	0.12 %	\$72,378,493	0.81 %
<b>Total</b>	<b>25,861</b>	<b>100.00 %</b>	<b>\$8,907,456,636</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	12,376	29.04 %	\$3,555,824,719	39.92 %
Bay of Plenty	2,514	5.90 %	\$469,151,020	5.27 %
Canterbury	6,571	15.42 %	\$1,216,825,425	13.66 %
Gisborne	465	1.09 %	\$59,953,416	0.67 %
Hawke's Bay	1,391	3.26 %	\$220,488,429	2.48 %
Manawatu-Wanganui	2,345	5.50 %	\$352,357,863	3.96 %
Nelson/Marlborough	1,040	2.44 %	\$184,579,460	2.07 %
Northland	1,184	2.78 %	\$182,106,580	2.04 %
Otago	2,599	6.10 %	\$448,374,074	5.03 %
Southland	181	0.42 %	\$27,223,107	0.31 %
Taranaki	818	1.92 %	\$148,423,679	1.67 %
Waikato	4,753	11.15 %	\$929,113,802	10.43 %
Wellington	6,081	14.27 %	\$1,081,967,719	12.15 %
West Coast	301	0.71 %	\$31,067,344	0.35 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	42,411	99.51 %	\$8,831,034,692	99.14 %
Interest Only	208	0.49 %	\$76,421,944	0.86 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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	42,619	100.00 %	\$8,907,456,636	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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	157	75.48 %	\$58,305,040	76.29 %
> 1 up to and including 2 years	36	17.31 %	\$13,485,361	17.65 %
> 2 up to and including 3 years	1	0.48 %	\$65,667	0.09 %
> 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	14	6.73 %	\$4,565,876	5.97 %
<b>Total</b>	<b>208</b>	<b>100.00 %</b>	<b>\$76,421,944</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	36,818	86.39 %	\$7,340,179,494	82.40 %
Residential Investment (Full Recourse)	5,801	13.61 %	\$1,567,277,142	17.60 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	37,537	88.08 %	\$7,749,636,762	87.00 %
Unit/ Flat/ Apartment*	5,082	11.92 %	\$1,157,819,875	13.00 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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	1,545	3.63 %	\$411,431,600	4.62 %
> 9 up to and including 12 months	1,144	2.68 %	\$258,702,184	2.90 %
> 12 up to and including 15 months	945	2.22 %	\$204,232,912	2.29 %
> 15 up to and including 18 months	779	1.83 %	\$155,922,645	1.75 %
> 18 up to and including 21 months	1,169	2.74 %	\$308,461,002	3.46 %
> 21 up to and including 24 months	878	2.06 %	\$208,702,535	2.34 %
> 24 up to and including 27 months	914	2.14 %	\$240,139,585	2.70 %
> 27 up to and including 30 months	846	1.99 %	\$213,933,709	2.40 %
> 30 up to and including 33 months	938	2.20 %	\$257,303,246	2.89 %
> 33 up to and including 36 months	912	2.14 %	\$234,275,165	2.63 %
> 36 up to and including 48 months	4,292	10.07 %	\$1,013,286,172	11.38 %
> 48 up to and including 60 months	5,610	13.16 %	\$1,372,152,503	15.40 %
> 60 up to and including 72 months	3,320	7.79 %	\$730,820,010	8.20 %
> 72 up to and including 84 months	3,469	8.14 %	\$755,945,760	8.49 %
> 84 up to and including 96 months	2,895	6.79 %	\$571,426,752	6.42 %
> 96 up to and including 108 months	2,588	6.07 %	\$479,364,248	5.38 %
> 108 up to and including 120 months	2,317	5.44 %	\$450,994,311	5.06 %
> 120 months	8,058	18.91 %	\$1,040,362,300	11.68 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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	1,248	2.93 %	\$67,073,787	0.75 %
> 1 up to and including 2 years	1,354	3.18 %	\$43,274,706	0.49 %
> 2 up to and including 3 years	1,329	3.12 %	\$47,767,541	0.54 %
> 3 up to and including 4 years	1,414	3.32 %	\$76,686,199	0.86 %
> 4 up to and including 5 years	1,387	3.25 %	\$93,444,054	1.05 %
> 5 up to and including 6 years	1,323	3.10 %	\$107,900,887	1.21 %
> 6 up to and including 7 years	1,314	3.08 %	\$130,451,542	1.46 %
> 7 up to and including 8 years	1,440	3.38 %	\$162,528,960	1.82 %
> 8 up to and including 9 years	1,403	3.29 %	\$178,352,111	2.00 %
> 9 up to and including 10 years	1,462	3.43 %	\$201,445,451	2.26 %
> 10 up to and including 15 years	7,279	17.08 %	\$1,332,282,835	14.96 %
> 15 up to and including 20 years	8,388	19.68 %	\$2,103,578,987	23.62 %
> 20 up to and including 25 years	7,201	16.90 %	\$2,250,471,242	25.27 %
> 25 up to and including 30 years	6,077	14.26 %	\$2,112,198,335	23.71 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	42,323	99.31 %	\$8,829,968,150	99.13 %
> 0 days up to and including 30 days	164	0.38 %	\$36,678,628	0.41 %
> 30 days up to and including 60 days	70	0.16 %	\$19,769,794	0.22 %
> 60 days up to and including 90 days	43	0.10 %	\$14,645,271	0.16 %
> 90 days up to and including 120 days	19	0.04 %	\$6,394,794	0.07 %
> 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>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</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	7,204	18.90 %	\$1,598,334,979	19.23 %
> 3 up to and including 6 months	7,869	20.64 %	\$1,895,747,705	22.81 %
> 6 up to and including 9 months	4,906	12.87 %	\$1,035,105,728	12.45 %
> 9 up to and including 12 months	5,897	15.47 %	\$1,294,600,848	15.58 %
> 12 up to and including 15 months	3,787	9.93 %	\$767,676,949	9.24 %
> 15 up to and including 18 months	3,672	9.63 %	\$779,497,503	9.38 %
> 18 up to and including 21 months	945	2.48 %	\$165,636,465	1.99 %
> 21 up to and including 24 months	1,704	4.47 %	\$346,447,635	4.17 %
> 24 up to and including 27 months	173	0.45 %	\$30,557,808	0.37 %
> 27 up to and including 30 months	276	0.72 %	\$49,430,486	0.59 %
> 30 up to and including 33 months	554	1.45 %	\$108,380,339	1.30 %
> 33 up to and including 36 months	618	1.62 %	\$137,685,852	1.66 %
> 36 up to and including 48 months	288	0.76 %	\$48,595,493	0.58 %
> 48 up to and including 60 months	230	0.60 %	\$53,834,451	0.65 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>38,123</b>	<b>100.00 %</b>	<b>\$8,311,532,240</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,318	28.90 %	\$2,356,498,377	26.46 %
Fortnightly	22,089	51.83 %	\$4,463,688,366	50.11 %
Monthly	8,207	19.26 %	\$2,087,112,679	23.43 %
Other	5	0.01 %	\$157,214	0.00 %
<b>Total</b>	<b>42,619</b>	<b>100.00 %</b>	<b>\$8,907,456,636</b>	<b>100.00 %</b>

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