ANZ Bank New Zealand Limited

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	30 June 2026
Determination Date:	15 July 2026
Trust Payment Date:	17 July 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 July 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	$7,692,817,615	
	(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	$6,928,526,719	
				$6,928,526,719
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	$6,928,526,719

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	$6,928,526,719
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	$1,217,805,276
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:	631.43%
Voluntary Overcollateralisation:	520.32%

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 July 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%
Total	-	-	$1,217,805,276	-	-	-

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

** 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

	Original Term			Remaining Term		
Term	Number of Bonds	Principal Balance (NZD Equiv.)	% of Total Outstanding	Number of Bonds	Principal Balance (NZD Equiv.)	% of Total Outstanding
<= 3 Years	0	$0	.00%	1	$1,217,805,276	100.00%
> 3 Years and <= 4 years	0	$0	.00%	0	$0	.00%
> 4 Years and <= 5 years	1	$1,217,805,276	100.00%	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	1	$1,217,805,276	100.00%	1	$1,217,805,276	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	1	0	1	100.00%	$1,217,805,276	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	1	0	1	100.00%	$1,217,805,276	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 7,689,658,858	$7,689,658,858	1.0000

Hedging Details

Derivative Type	Trade Date	Effective Date	Swap Coverage	Swap Notional Amount	Swap Notional Amount (NZD Equiv.)	Exchange Rate
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

** 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.	P-1	F1+
	Is the Pre-Maturity Test triggered?	N/A due to no Hard-Bullet Covered Bonds outstanding	
Reserve Fund:	An amount equal to the NZ$ equivalent of three months' interest and expenses must be credited to the Reserve Fund.	P1	F1
	Has the Reserve Fund Required Amount been triggered?	No	No
	Has ANZ met the Reserve Fund Required Amount requirements?	N/A	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.	N/a	F1 / A
	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-1 / A2	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:	N/a	F2 / BBB+
	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:	P2 / A3	N/a
Trust Bank (GIC) Account:	Minimum required ratings to be a Qualified Institution to provide Trust Accounts:	P-1	F1/A
	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.		
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	$1,217,805,276	100.00%
Demand Loan	$6,471,836,583	531.43%

Total Funding	$7,689,641,859

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	$7,689,641,859	100.00%
Cash in GIC Account	$16,999	0.00%
Substitution Assets	$0	0.00%
Liquid assets	$0	0.00%
Total Covered Bond Trust Assets	$7,689,658,858	

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Jul 2026
Current Aggregate Principal Balance (NZD)	$7,689,641,859
Number of Loans	37,840
Number of Loan Groups	23,376
Average Loan Group Size	328,955
Maximum Loan Group Balance	$3,288,084
Weighted Average Current Loan to Value Ratio (LVR)	48.34%
Weighted Average Current Indexed Loan to Value Ratio (LVR)	46.05%
Weighted Average Interest Rate	4.87%
Weighted Average Seasoning (Months)	70.31
Weighted Average Remaining Term (Months)	219.76

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%	10,736	28.37%	$969,303,266	12.61%
> 25.00% up to and including 30.00%	2,955	7.81%	$449,919,834	5.85%
> 30.00% up to and including 35.00%	2,951	7.80%	$533,855,665	6.94%
> 35.00% up to and including 40.00%	3,055	8.07%	$599,815,321	7.80%
> 40.00% up to and including 45.00%	3,027	8.00%	$676,339,953	8.80%
> 45.00% up to and including 50.00%	2,880	7.61%	$703,686,216	9.15%
> 50.00% up to and including 55.00%	2,728	7.21%	$727,029,964	9.45%
> 55.00% up to and including 60.00%	2,196	5.80%	$617,900,578	8.04%
> 60.00% up to and including 65.00%	1,811	4.79%	$533,395,865	6.94%
> 65.00% up to and including 70.00%	2,179	5.76%	$706,685,641	9.19%
> 70.00% up to and including 75.00%	2,569	6.79%	$899,475,469	11.70%
> 75.00% up to and including 80.00%	725	1.92%	$263,500,599	3.43%
> 80.00% up to and including 85.00%	20	0.05%	$6,242,847	0.08%
> 85.00% up to and including 90.00%	8	0.02%	$2,490,640	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%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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%	12,906	34.11%	$1,255,139,446	16.32%

> 25.00% up to and including 30.00%	3,123	8.25%	$531,048,143	6.91%
> 30.00% up to and including 35.00%	3,113	8.23%	$602,617,577	7.84%
> 35.00% up to and including 40.00%	2,988	7.90%	$666,136,850	8.66%
> 40.00% up to and including 45.00%	2,784	7.36%	$690,113,603	8.97%
> 45.00% up to and including 50.00%	2,570	6.79%	$677,486,819	8.81%
> 50.00% up to and including 55.00%	2,287	6.04%	$637,817,600	8.29%
> 55.00% up to and including 60.00%	1,763	4.66%	$531,920,785	6.92%
> 60.00% up to and including 65.00%	1,535	4.06%	$455,912,145	5.93%
> 65.00% up to and including 70.00%	1,645	4.35%	$521,126,281	6.78%
> 70.00% up to and including 75.00%	1,666	4.40%	$560,384,131	7.29%
> 75.00% up to and including 80.00%	1,032	2.73%	$388,827,802	5.06%
> 80.00% up to and including 85.00%	366	0.97%	$146,040,154	1.90%
> 85.00% up to and including 90.00%	50	0.13%	$20,687,882	0.27%
> 90.00% up to and including 95.00%	6	0.02%	$1,728,041	0.02%
> 95.00% up to and including 100.00%	4	0.01%	$2,105,714	0.03%
> 100.00%	2	0.01%	$548,885	0.01%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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%	0	0.00%	$0	0.00%
> 3.00% up to and including 3.50%	31	0.08%	$4,836,971	0.06%
> 3.50% up to and including 4.00%	212	0.56%	$40,347,403	0.52%
> 4.00% up to and including 4.50%	11,000	29.07%	$2,458,674,610	31.97%
> 4.50% up to and including 5.00%	17,643	46.63%	$3,865,961,411	50.27%
> 5.00% up to and including 5.50%	2,915	7.70%	$466,149,380	6.06%
> 5.50% up to and including 6.00%	4,038	10.67%	$544,293,392	7.08%
> 6.00% up to and including 7.00%	2,001	5.29%	$309,378,691	4.02%
> 7.00% up to and including 8.00%	0	0.00%	$0	0.00%
> 8.00%	0	0.00%	$0	0.00%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**100.00%**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	12,854	33.97%	$2,879,886,547	37.45%
<= 2 Year Fixed	14,231	37.61%	$2,946,915,623	38.32%
<= 3 Year Fixed	2,667	7.05%	$599,200,175	7.79%
<= 4 Year Fixed	2,896	7.65%	$566,423,146	7.37%
<= 5 Year Fixed	1,285	3.40%	$229,471,039	2.98%
> 5 Year Fixed	453	1.20%	$75,079,282	0.98%
Total Fixed Rate	34,386	90.87%	$7,296,975,813	94.89%
Total Variable Rate	3,454	9.13%	$392,666,046	5.11%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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	4,110	17.58%	$210,052,717	2.73%
> $100,000 up to and including $200,000	4,302	18.40%	$645,926,184	8.40%
> $200,000 up to and including $300,000	4,106	17.57%	$1,023,308,725	13.31%
> $300,000 up to and including $400,000	3,695	15.81%	$1,286,896,385	16.74%
> $400,000 up to and including $500,000	2,676	11.45%	$1,197,316,311	15.57%
> $500,000 up to and including $600,000	1,639	7.01%	$896,074,989	11.65%
> $600,000 up to and including $700,000	1,065	4.56%	$686,299,113	8.92%
> $700,000 up to and including $800,000	593	2.54%	$442,584,675	5.76%
> $800,000 up to and including $900,000	350	1.50%	$296,317,186	3.85%
> $900,000 up to and including $1.00m	261	1.12%	$247,182,203	3.21%
> $1.00m up to and including $1.25m	318	1.36%	$352,347,523	4.58%

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> $1.25m up to and including $1.50m	148	0.63%	$200,869,967	2.61%
> $1.50m up to and including $1.75m	66	0.28%	$105,263,571	1.37%
> $1.75m up to and including $2.00m	23	0.10%	$42,239,692	0.55%
> $2.00m	24	0.10%	$56,962,617	0.74%
Total	**23,376**	**100.00%**	**$7,689,641,859**	**100.00%**

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	10,960	28.96%	$3,047,501,250	39.63%
Bay of Plenty	2,241	5.92%	$407,761,258	5.30%
Canterbury	5,831	15.41%	$1,053,599,664	13.70%
Gisborne	417	1.10%	$53,777,078	0.70%
Hawke's Bay	1,225	3.24%	$189,576,896	2.47%
Manawatu-Wanganui	2,090	5.52%	$306,447,489	3.99%
Nelson/Marlborough	923	2.44%	$160,221,990	2.08%
Northland	1,045	2.76%	$155,971,142	2.03%
Otago	2,306	6.09%	$387,790,730	5.04%
Southland	157	0.41%	$22,052,748	0.29%
Taranaki	740	1.96%	$130,086,536	1.69%
Waikato	4,199	11.10%	$801,467,865	10.42%
Wellington	5,443	14.38%	$946,226,978	12.31%
West Coast	263	0.70%	$27,160,234	0.35%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**100.00%**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	37,785	99.85%	$7,666,578,521	99.70%
Interest Only	55	0.15%	$23,063,338	0.30%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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	37,840	100.00%	$7,689,641,859	100.00%
No Doc Loans	0	0.00%	$0	0.00%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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	45	81.82%	$19,319,840	83.77%
> 1 up to and including 2 years	10	18.18%	$3,743,498	16.23%
> 2 up to and including 3 years	0	0.00%	$0	0.00%
> 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	0	0.00%	$0	0.00%
Total	**55**	**100.00%**	**$23,063,338**	**100.00%**

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	32,744	86.53%	$6,366,501,613	82.79%
Residential Investment (Full Recourse)	5,096	13.47%	$1,323,140,246	17.21%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**100.00%**

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	33,242	87.85%	$6,670,606,323	86.75%
Unit/ Flat/ Apartment*	4,598	12.15%	$1,019,035,536	13.25%
Other	0	0.00%	$0	0.00%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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	8	0.02%	$1,066,690	0.01%
> 12 up to and including 15 months	1,445	3.82%	$377,773,103	4.91%
> 15 up to and including 18 months	1,001	2.65%	$220,820,221	2.87%
> 18 up to and including 21 months	846	2.24%	$184,422,991	2.40%
> 21 up to and including 24 months	708	1.87%	$138,051,230	1.80%
> 24 up to and including 27 months	1,027	2.71%	$272,248,484	3.54%
> 27 up to and including 30 months	764	2.02%	$175,839,351	2.29%
> 30 up to and including 33 months	829	2.19%	$219,597,299	2.86%
> 33 up to and including 36 months	764	2.02%	$191,078,088	2.48%
> 36 up to and including 48 months	3,453	9.13%	$804,144,955	10.46%
> 48 up to and including 60 months	4,377	11.57%	$1,038,878,625	13.51%
> 60 up to and including 72 months	4,170	11.02%	$972,228,381	12.64%
> 72 up to and including 84 months	2,792	7.38%	$569,957,850	7.41%
> 84 up to and including 96 months	2,752	7.27%	$573,352,680	7.46%
> 96 up to and including 108 months	2,430	6.42%	$443,240,614	5.76%
> 108 up to and including 120 months	2,313	6.11%	$427,645,772	5.56%
> 120 months	8,161	21.57%	$1,079,295,523	14.04%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**100.00%**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,116	2.95%	$28,436,471	0.37%
> 1 up to and including 2 years	1,233	3.26%	$32,717,438	0.43%
> 2 up to and including 3 years	1,291	3.41%	$50,387,576	0.66%
> 3 up to and including 4 years	1,303	3.44%	$73,632,689	0.96%
> 4 up to and including 5 years	1,237	3.27%	$82,873,561	1.08%
> 5 up to and including 6 years	1,243	3.28%	$103,702,428	1.35%
> 6 up to and including 7 years	1,260	3.33%	$129,313,343	1.68%
> 7 up to and including 8 years	1,332	3.52%	$149,008,015	1.94%
> 8 up to and including 9 years	1,403	3.71%	$180,352,691	2.35%
> 9 up to and including 10 years	1,295	3.42%	$184,783,207	2.40%
> 10 up to and including 15 years	6,944	18.35%	$1,306,194,668	16.99%
> 15 up to and including 20 years	7,722	20.41%	$1,954,516,992	25.42%
> 20 up to and including 25 years	6,555	17.32%	$2,066,116,548	26.87%
> 25 up to and including 30 years	3,906	10.32%	$1,347,606,232	17.52%
> 30 years	0	0.00%	$0	0.00%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**100.00%**

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	37,648	99.49%	$7,644,251,680	99.41%
> 0 days up to and including 30 days	112	0.30%	$24,906,794	0.32%
> 30 days up to and including 60 days	44	0.12%	$11,911,504	0.15%
> 60 days up to and including 90 days	36	0.10%	$8,571,881	0.11%
> 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%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 150 days up to and including 180 days	0	0.00%	$0	0.00%
> 180 days	0	0.00%	$0	0.00%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**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	5,382	15.65%	$1,103,533,280	15.12%
> 3 up to and including 6 months	6,578	19.13%	$1,396,140,950	19.13%
> 6 up to and including 9 months	5,935	17.26%	$1,214,908,629	16.65%
> 9 up to and including 12 months	6,420	18.67%	$1,431,525,785	19.62%
> 12 up to and including 15 months	1,474	4.29%	$272,648,708	3.74%
> 15 up to and including 18 months	2,582	7.51%	$560,711,853	7.68%
> 18 up to and including 21 months	2,104	6.12%	$467,495,713	6.41%
> 21 up to and including 24 months	1,659	4.82%	$387,665,241	5.31%
> 24 up to and including 27 months	551	1.60%	$106,453,092	1.46%
> 27 up to and including 30 months	601	1.75%	$129,231,164	1.77%
> 30 up to and including 33 months	340	0.99%	$67,684,689	0.93%
> 33 up to and including 36 months	299	0.87%	$60,148,560	0.82%
> 36 up to and including 48 months	182	0.53%	$31,347,050	0.43%
> 48 up to and including 60 months	279	0.81%	$67,481,100	0.92%
> 60 months	0	0.00%	$0	0.00%
Total	**34,386**	**100.00%**	**$7,296,975,813**	**100.00%**

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	11,037	29.17%	$2,062,267,086	26.82%
Fortnightly	19,613	51.83%	$3,849,096,051	50.06%
Monthly	7,185	18.99%	$1,778,123,078	23.12%
Other	5	0.01%	$155,644	0.00%
Total	**37,840**	**100.00%**	**$7,689,641,859**	**100.00%**

	Trust Manager	Servicer
	Institutional Securitisation Services Limited ABN 30 004 768 807 Level 5, 242 Pitt Street Sydney, NSW, Australia 2000	ANZ Bank New Zealand Ltd ANZ Centre, 23-29 Albert Street Auckland, New Zealand 1010
Contacts:	Yvette Tse Manager ANZ Securitisation Trade Services Telephone: 612 8937 8553 Facsimile: 61 2 8937 7107 Email: yvette.tse@anz.com	Sam Forgie Acting Treasurer NZ Treasury, ANZ Bank New Zealand Limited Telephone: +64 2158 8792 Email: Sam.Forgie@anz.com

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