

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 August 2026
Determination Date:	15 September 2026
Trust Payment Date:	17 September 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 September 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	\$7,354,840,323
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$6,625,126,018
		\$6,625,126,018
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

$(A + B + C + D + E) - Z$	\$6,625,126,018
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Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$6,625,126,018
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$2,681,541,264
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:	366.40 %
Voluntary Overcollateralisation:	255.29 %

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 September 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 2026-1 Tranche 1	03 Sep 2026	EUR 750,000,000	\$1,463,735,988	0.5124	Annual	3.2110 %
Total	-	-	\$2,681,541,264	-	-	-

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 2026-1 Tranche 1	-	XS3486705224	LSE	Soft Bullet	03 Sep 2029	03 Sep 2030

* 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	\$1,463,735,988	54.59%	2	\$2,681,541,264	100.00%
> 3 Years and <= 4 years	0	\$0	.00%	0	\$0	.00%
> 4 Years and <= 5 years	1	\$1,217,805,276	45.41%	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	\$2,681,541,264	100.00%	2	\$2,681,541,264	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%	\$2,681,541,264	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%	\$2,681,541,264	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 9,825,141,811	\$9,825,141,811	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**	25 Aug 2026	The date on which a Notice to Pay is served by the Bond Trustee on the Covered Bond Guarantor in relation to the Series 2026-1 Covered Bonds.	Series 2026-1 Tranche 1	EUR 750,000,000	\$1,463,735,988	0.5124

* 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	\$2,681,541,264	100.00 %
Demand Loan	\$7,143,580,215	266.40 %
Total Funding	\$9,825,121,479	

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	\$9,825,121,479	100.00%
Cash in GIC Account	\$20,332	0.00%
Substitution Assets	\$0	0.00%
Liquid assets	\$0	0.00%
Total Covered Bond Trust Assets	\$9,825,141,811	

Residential Mortgage Pool Summary

Acquisition Cut off Date	01 Sep 2026
Current Aggregate Principal Balance (NZD)	\$9,825,121,479
Number of Loans	48,533
Number of Loan Groups	29,039
Average Loan Group Size	338,342
Maximum Loan Group Balance	\$3,822,764
Weighted Average Current Loan to Value Ratio (LVR)	50.43 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	49.11 %
Weighted Average Interest Rate	4.83 %
Weighted Average Seasoning (Months)	59.35
Weighted Average Remaining Term (Months)	229.80

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%	13,267	27.34 %	\$1,087,862,953	11.07 %
> 25.00% up to and including 30.00%	3,301	6.80 %	\$494,289,070	5.03 %
> 30.00% up to and including 35.00%	3,431	7.07 %	\$593,994,797	6.05 %
> 35.00% up to and including 40.00%	3,550	7.31 %	\$693,719,865	7.06 %
> 40.00% up to and including 45.00%	3,743	7.71 %	\$805,665,854	8.20 %
> 45.00% up to and including 50.00%	3,461	7.13 %	\$814,590,982	8.29 %
> 50.00% up to and including 55.00%	3,449	7.11 %	\$915,976,487	9.32 %
> 55.00% up to and including 60.00%	3,094	6.38 %	\$829,173,956	8.44 %
> 60.00% up to and including 65.00%	2,663	5.49 %	\$773,008,085	7.87 %
> 65.00% up to and including 70.00%	3,237	6.67 %	\$1,046,343,354	10.65 %

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%	3,816	7.86 %	\$1,284,829,437	13.08 %
> 75.00% up to and including 80.00%	1,484	3.06 %	\$474,325,377	4.83 %
> 80.00% up to and including 85.00%	15	0.03 %	\$4,891,753	0.05 %
> 85.00% up to and including 90.00%	8	0.02 %	\$2,106,859	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%	14	0.03 %	\$4,342,651	0.04 %
Total	48,533	100.00 %	\$9,825,121,479	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%	15,358	31.64 %	\$1,364,198,520	13.88 %
> 25.00% up to and including 30.00%	3,396	7.00 %	\$566,380,663	5.76 %
> 30.00% up to and including 35.00%	3,646	7.51 %	\$668,267,682	6.80 %
> 35.00% up to and including 40.00%	3,491	7.19 %	\$746,380,680	7.60 %
> 40.00% up to and including 45.00%	3,463	7.14 %	\$812,400,748	8.27 %
> 45.00% up to and including 50.00%	3,067	6.32 %	\$777,152,565	7.91 %
> 50.00% up to and including 55.00%	3,091	6.37 %	\$814,548,764	8.29 %
> 55.00% up to and including 60.00%	2,589	5.33 %	\$715,200,046	7.28 %
> 60.00% up to and including 65.00%	2,364	4.87 %	\$693,592,335	7.06 %
> 65.00% up to and including 70.00%	2,504	5.16 %	\$769,707,216	7.83 %
> 70.00% up to and including 75.00%	2,721	5.61 %	\$869,100,369	8.85 %
> 75.00% up to and including 80.00%	2,153	4.44 %	\$747,812,482	7.61 %
> 80.00% up to and including 85.00%	609	1.25 %	\$247,212,127	2.52 %
> 85.00% up to and including 90.00%	48	0.10 %	\$21,858,244	0.22 %
> 90.00% up to and including 95.00%	9	0.02 %	\$3,221,637	0.03 %
> 95.00% up to and including 100.00%	8	0.02 %	\$3,198,320	0.03 %
> 100.00%	16	0.03 %	\$4,889,080	0.05 %
Total	48,533	100.00 %	\$9,825,121,479	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%	0	0.00 %	\$0	0.00 %
> 3.50% up to and including 4.00%	126	0.26 %	\$25,513,220	0.26 %
> 4.00% up to and including 4.50%	14,841	30.58 %	\$3,208,958,346	32.66 %
> 4.50% up to and including 5.00%	23,457	48.33 %	\$5,133,298,035	52.25 %
> 5.00% up to and including 5.50%	3,630	7.48 %	\$627,221,124	6.38 %
> 5.50% up to and including 6.00%	2,620	5.40 %	\$335,456,710	3.41 %
> 6.00% up to and including 7.00%	3,859	7.95 %	\$494,674,044	5.03 %
> 7.00% up to and including 8.00%	0	0.00 %	\$0	0.00 %
> 8.00%	0	0.00 %	\$0	0.00 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	16,778	34.57 %	\$3,645,041,462	37.10 %
<= 2 Year Fixed	17,288	35.62 %	\$3,565,434,667	36.29 %
<= 3 Year Fixed	4,756	9.80 %	\$1,110,533,094	11.30 %
<= 4 Year Fixed	3,627	7.47 %	\$723,434,871	7.36 %
<= 5 Year Fixed	1,384	2.85 %	\$251,853,976	2.56 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 5 Year Fixed	490	1.01 %	\$79,796,475	0.81 %
Total Fixed Rate	44,323	91.33 %	\$9,376,094,545	95.43 %
Total Variable Rate	4,210	8.67 %	\$449,026,934	4.57 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	5,633	19.40 %	\$272,414,529	2.77 %
> \$100,000 up to and including \$200,000	4,876	16.79 %	\$732,578,149	7.46 %
> \$200,000 up to and including \$300,000	4,720	16.25 %	\$1,180,288,723	12.01 %
> \$300,000 up to and including \$400,000	4,331	14.91 %	\$1,512,281,436	15.39 %
> \$400,000 up to and including \$500,000	3,383	11.65 %	\$1,515,236,164	15.42 %
> \$500,000 up to and including \$600,000	2,136	7.36 %	\$1,169,632,009	11.90 %
> \$600,000 up to and including \$700,000	1,396	4.81 %	\$901,124,052	9.17 %
> \$700,000 up to and including \$800,000	803	2.77 %	\$599,729,757	6.10 %
> \$800,000 up to and including \$900,000	541	1.86 %	\$458,924,121	4.67 %
> \$900,000 up to and including \$1.00m	379	1.31 %	\$358,895,412	3.65 %
> \$1.00m up to and including \$1.25m	438	1.51 %	\$484,445,076	4.93 %
> \$1.25m up to and including \$1.50m	212	0.73 %	\$287,714,711	2.93 %
> \$1.50m up to and including \$1.75m	106	0.37 %	\$169,647,684	1.73 %
> \$1.75m up to and including \$2.00m	45	0.15 %	\$83,168,660	0.85 %
> \$2.00m	40	0.14 %	\$99,040,996	1.01 %
Total	29,039	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	13,431	27.67 %	\$3,745,719,946	38.12 %
Bay of Plenty	3,003	6.19 %	\$546,453,440	5.56 %
Canterbury	7,653	15.77 %	\$1,372,098,050	13.97 %
Gisborne	559	1.15 %	\$78,299,713	0.80 %
Hawke's Bay	1,577	3.25 %	\$248,704,013	2.53 %
Manawatu-Wanganui	2,777	5.72 %	\$402,916,031	4.10 %
Nelson/Marlborough	1,182	2.44 %	\$203,093,071	2.07 %
Northland	1,363	2.81 %	\$206,464,966	2.10 %
Otago	3,089	6.36 %	\$524,111,638	5.33 %
Southland	233	0.48 %	\$30,783,435	0.31 %
Taranaki	985	2.03 %	\$167,702,668	1.71 %
Waikato	5,426	11.18 %	\$1,042,830,091	10.61 %
Wellington	6,866	14.15 %	\$1,211,699,012	12.33 %
West Coast	389	0.80 %	\$44,245,405	0.45 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	48,493	99.92 %	\$9,807,338,812	99.82 %
Interest Only	40	0.08 %	\$17,782,668	0.18 %
Total	48,533	100.00 %	\$9,825,121,479	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	48,533	100.00 %	\$9,825,121,479	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	48,533	100.00 %	\$9,825,121,479	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	33	82.50 %	\$15,294,170	86.01 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 1 up to and including 2 years	7	17.50 %	\$2,488,498	13.99 %
> 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	40	100.00 %	\$17,782,668	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	42,305	87.17 %	\$8,179,836,861	83.25 %
Residential Investment (Full Recourse)	6,228	12.83 %	\$1,645,284,618	16.75 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	42,531	87.63 %	\$8,527,894,862	86.80 %
Unit/ Flat/ Apartment*	6,002	12.37 %	\$1,297,226,617	13.20 %
Other	0	0.00 %	\$0	0.00 %
Total	48,533	100.00 %	\$9,825,121,479	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	1,132	2.33 %	\$312,982,421	3.19 %
> 3 up to and including 6 months	1,884	3.88 %	\$482,870,282	4.91 %
> 6 up to and including 9 months	1,499	3.09 %	\$306,024,827	3.11 %
> 9 up to and including 12 months	1,267	2.61 %	\$223,724,779	2.28 %
> 12 up to and including 15 months	1,524	3.14 %	\$301,632,184	3.07 %
> 15 up to and including 18 months	2,108	4.34 %	\$490,355,749	4.99 %
> 18 up to and including 21 months	1,426	2.94 %	\$283,108,586	2.88 %
> 21 up to and including 24 months	1,152	2.37 %	\$231,066,073	2.35 %
> 24 up to and including 27 months	1,134	2.34 %	\$234,010,124	2.38 %
> 27 up to and including 30 months	1,249	2.57 %	\$309,333,183	3.15 %
> 30 up to and including 33 months	964	1.99 %	\$209,734,151	2.13 %
> 33 up to and including 36 months	999	2.06 %	\$243,306,692	2.48 %
> 36 up to and including 48 months	4,057	8.36 %	\$884,514,444	9.00 %
> 48 up to and including 60 months	4,459	9.19 %	\$1,033,928,249	10.52 %
> 60 up to and including 72 months	4,694	9.67 %	\$1,113,394,627	11.33 %
> 72 up to and including 84 months	2,809	5.79 %	\$561,328,143	5.71 %
> 84 up to and including 96 months	2,895	5.97 %	\$595,507,502	6.06 %
> 96 up to and including 108 months	2,450	5.05 %	\$443,960,374	4.52 %
> 108 up to and including 120 months	2,324	4.79 %	\$416,210,047	4.24 %
> 120 months	8,507	17.53 %	\$1,148,129,042	11.69 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1,438	2.96 %	\$26,879,605	0.27 %
> 1 up to and including 2 years	1,749	3.60 %	\$41,625,618	0.42 %
> 2 up to and including 3 years	1,692	3.49 %	\$62,524,489	0.64 %
> 3 up to and including 4 years	1,694	3.49 %	\$87,541,967	0.89 %
> 4 up to and including 5 years	1,663	3.43 %	\$103,448,711	1.05 %
> 5 up to and including 6 years	1,534	3.16 %	\$125,016,080	1.27 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 6 up to and including 7 years	1,576	3.25 %	\$150,664,924	1.53 %
> 7 up to and including 8 years	1,587	3.27 %	\$178,053,393	1.81 %
> 8 up to and including 9 years	1,666	3.43 %	\$203,326,372	2.07 %
> 9 up to and including 10 years	1,703	3.51 %	\$228,761,400	2.33 %
> 10 up to and including 15 years	8,191	16.88 %	\$1,528,615,455	15.56 %
> 15 up to and including 20 years	9,286	19.13 %	\$2,339,846,753	23.81 %
> 20 up to and including 25 years	7,947	16.37 %	\$2,470,416,807	25.14 %
> 25 up to and including 30 years	6,807	14.03 %	\$2,278,399,905	23.19 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	48,344	99.61 %	\$9,774,323,447	99.48 %
> 0 days up to and including 30 days	117	0.24 %	\$29,636,575	0.30 %
> 30 days up to and including 60 days	53	0.11 %	\$16,930,003	0.17 %
> 60 days up to and including 90 days	19	0.04 %	\$4,231,454	0.04 %
> 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	48,533	100.00 %	\$9,825,121,479	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	6,617	14.93 %	\$1,298,032,888	13.84 %
> 3 up to and including 6 months	8,695	19.62 %	\$1,759,296,189	18.76 %
> 6 up to and including 9 months	7,832	17.67 %	\$1,643,371,824	17.53 %
> 9 up to and including 12 months	6,562	14.80 %	\$1,443,711,070	15.40 %
> 12 up to and including 15 months	2,610	5.89 %	\$530,582,918	5.66 %
> 15 up to and including 18 months	3,921	8.85 %	\$883,389,577	9.42 %
> 18 up to and including 21 months	2,909	6.56 %	\$693,385,107	7.40 %
> 21 up to and including 24 months	2,158	4.87 %	\$485,871,152	5.18 %
> 24 up to and including 27 months	504	1.14 %	\$91,083,949	0.97 %
> 27 up to and including 30 months	827	1.87 %	\$180,341,742	1.92 %
> 30 up to and including 33 months	632	1.43 %	\$145,872,135	1.56 %
> 33 up to and including 36 months	371	0.84 %	\$77,617,000	0.83 %
> 36 up to and including 48 months	254	0.57 %	\$43,065,483	0.46 %
> 48 up to and including 60 months	431	0.97 %	\$100,473,511	1.07 %
> 60 months	0	0.00 %	\$0	0.00 %
Total	44,323	100.00 %	\$9,376,094,545	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	14,452	29.78 %	\$2,693,791,508	27.42 %
Fortnightly	25,402	52.34 %	\$4,973,329,296	50.62 %
Monthly	8,674	17.87 %	\$2,157,843,768	21.96 %
Other	5	0.01 %	\$156,907	0.00 %
Total	48,533	100.00 %	\$9,825,121,479	100.00 %

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