

## ANZNZ Covered Bond Trust - Monthly Investor Report

<b>Collection Period End Date:</b>	31 January 2020
<b>Determination Date:</b>	17 February 2020
<b>Trust Payment Date:</b>	19 February 2020

<b>Trustee / Covered Bond Guarantor:</b>	ANZNZ Covered Bond Trust Ltd
<b>Security Trustee:</b>	New Zealand Permanent Trustees Ltd
<b>Bond Trustee:</b>	Deutsche Trustee Company Ltd
<b>Servicer:</b>	ANZ Bank New Zealand Ltd
<b>Trust Manager:</b>	ANZ Capel Court Ltd
<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	AA-
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

## Asset Coverage Test as at 17 February 2020

### 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	\$10,265,553,544	
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$9,240,319,832	
			\$9,240,319,832
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

$(A+B+C+D+E)-Z$  \$9,240,319,832

### Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount:	\$9,240,319,832
NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$3,972,205,279
Adjusted Aggregate Housing Loan Amount >= NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	TRUE
Asset Percentage:	90.00%
Contractual Overcollateralisation:	111.11 %
Total Overcollateralisation:	256.93 %

*Note: Terms used in this table have the meaning given to them in Schedule 7 of the Establishment Deed and NZ Definitions Schedule. For the purposes of calculating this ACT, 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 19 February 2020**

**Bond Issuance**

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2015-1 Tranche 1	27 Jan 2015	EUR 750,000,000	\$1,142,297,227	1.5231	Annual	0.6250 %
Series 2016-1 Tranche 1	22 Sep 2016	EUR 1,000,000,000	\$1,551,948,052	1.5519	Annual	0.1250 %
Series 2019-1 Tranche 1	17 Jan 2019	EUR 750,000,000	\$1,277,960,000	1.7039	Annual	0.5000 %
Total	-	-	\$3,972,205,279	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2015-1 Tranche 1	117152677	XS1171526772	LSE	Soft Bullet	27 Jan 2022	27 Jan 2023
Series 2016-1 Tranche 1	-	XS1492834806	LSE	Soft Bullet	22 Sep 2023	23 Sep 2024
Series 2019-1 Tranche 1	-	XS1935204641	LSE	Soft Bullet	17 Jan 2024	17 Jan 2025

**Funding Summary (NZD)**

	Nominal Value	%
Intercompany Loan	\$3,972,205,279	100.00 %
Demand Loan	\$6,233,439,603	156.93 %
<b>Total Funding</b>	<b>\$10,205,644,882</b>	

**Pool Summary**

Acquisition Cut off Date	01 Feb 2020
Current Aggregate Principal Balance (NZD)	\$10,205,644,882
Number of Loans	49,956
Number of Loan Groups	31,381
Average Loan Group Size	325,217
Maximum Loan Group Balance	\$1,969,174
Weighted Average Current Loan to Value Ratio (LVR)	54.19 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	49.91 %
Weighted Average Interest Rate	4.08 %
Weighted Average Seasoning (Months)	45.25
Weighted Average Remaining Term (Months)	231.36

**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%	9,889	19.80 %	\$803,849,779	7.88 %
> 25.00% up to and including 30.00%	3,014	6.03 %	\$429,975,146	4.21 %
> 30.00% up to and including 35.00%	3,188	6.38 %	\$499,828,217	4.90 %
> 35.00% up to and including 40.00%	3,528	7.06 %	\$610,321,461	5.98 %
> 40.00% up to and including 45.00%	3,849	7.70 %	\$695,118,275	6.81 %
> 45.00% up to and including 50.00%	3,912	7.83 %	\$767,556,197	7.52 %
> 50.00% up to and including 55.00%	4,040	8.09 %	\$871,135,663	8.54 %
> 55.00% up to and including 60.00%	4,058	8.12 %	\$977,613,855	9.58 %
> 60.00% up to and including 65.00%	3,764	7.53 %	\$1,030,977,383	10.10 %
> 65.00% up to and including 70.00%	3,969	7.94 %	\$1,158,163,887	11.35 %
> 70.00% up to and including 75.00%	3,620	7.25 %	\$1,114,858,257	10.92 %
> 75.00% up to and including 80.00%	3,064	6.13 %	\$1,229,979,078	12.05 %
> 80.00% up to and including 85.00%	38	0.08 %	\$11,012,252	0.11 %
> 85.00% up to and including 90.00%	16	0.03 %	\$3,381,583	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%	7	0.01 %	\$1,873,849	0.02 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</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%	12,454	24.93 %	\$1,110,511,488	10.88 %
> 25.00% up to and including 30.00%	3,656	7.32 %	\$555,108,437	5.44 %
> 30.00% up to and including 35.00%	3,984	7.98 %	\$655,676,771	6.42 %
> 35.00% up to and including 40.00%	4,286	8.58 %	\$788,568,510	7.73 %
> 40.00% up to and including 45.00%	4,448	8.90 %	\$858,644,123	8.41 %
> 45.00% up to and including 50.00%	4,320	8.65 %	\$920,737,534	9.02 %
> 50.00% up to and including 55.00%	3,798	7.60 %	\$931,506,707	9.13 %
> 55.00% up to and including 60.00%	3,366	6.74 %	\$952,184,903	9.33 %
> 60.00% up to and including 65.00%	2,960	5.93 %	\$915,954,558	8.97 %
> 65.00% up to and including 70.00%	2,554	5.11 %	\$840,221,096	8.23 %
> 70.00% up to and including 75.00%	2,089	4.18 %	\$760,303,160	7.45 %
> 75.00% up to and including 80.00%	1,964	3.93 %	\$889,716,207	8.72 %
> 80.00% up to and including 85.00%	60	0.12 %	\$22,654,879	0.22 %
> 85.00% up to and including 90.00%	9	0.02 %	\$1,427,877	0.01 %
> 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%	8	0.02 %	\$2,428,632	0.02 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

\* 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.

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 4.00%	25,243	50.53 %	\$5,952,938,594	58.33 %
> 4.00% up to and including 4.50%	11,051	22.12 %	\$2,361,746,221	23.14 %
> 4.50% up to and including 5.00%	7,966	15.95 %	\$1,179,726,474	11.56 %
> 5.00% up to and including 5.50%	5,141	10.29 %	\$633,858,429	6.21 %
> 5.50% up to and including 6.00%	538	1.08 %	\$76,749,732	0.75 %
> 6.00% up to and including 6.50%	17	0.03 %	\$625,432	0.01 %
> 6.50% up to and including 7.00%	0	0.00 %	\$0	0.00 %
> 7.00% up to and including 7.50%	0	0.00 %	\$0	0.00 %
> 7.50% up to and including 8.00%	0	0.00 %	\$0	0.00 %
> 8.00% up to and including 8.50%	0	0.00 %	\$0	0.00 %
> 8.50% up to and including 9.00%	0	0.00 %	\$0	0.00 %
> 9.00%	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	1,880	3.76 %	\$423,865,796	4.15 %
<= 2 Year Fixed	14,123	28.27 %	\$3,424,884,398	33.56 %
<= 3 Year Fixed	18,295	36.62 %	\$3,973,293,961	38.93 %
<= 4 Year Fixed	6,276	12.56 %	\$1,286,642,678	12.61 %
<= 5 Year Fixed	934	1.87 %	\$175,151,555	1.72 %
> 5 Year Fixed	776	1.55 %	\$131,207,092	1.29 %
Total Fixed Rate	42,284	84.64 %	\$9,415,045,480	92.25 %
Total Variable Rate	7,672	15.36 %	\$790,599,402	7.75 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</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	5,499	17.52 %	\$295,013,816	2.89 %
> \$100,000 up to and including \$200,000	6,817	21.72 %	\$1,027,158,843	10.06 %
> \$200,000 up to and including \$300,000	5,733	18.27 %	\$1,417,614,501	13.89 %
> \$300,000 up to and including \$400,000	3,642	11.61 %	\$1,264,360,419	12.39 %
> \$400,000 up to and including \$500,000	2,916	9.29 %	\$1,317,898,483	12.91 %
> \$500,000 up to and including \$600,000	2,608	8.31 %	\$1,426,584,314	13.98 %
> \$600,000 up to and including \$700,000	1,543	4.92 %	\$997,377,923	9.77 %
> \$700,000 up to and including \$800,000	910	2.90 %	\$677,917,117	6.64 %
> \$800,000 up to and including \$900,000	556	1.77 %	\$470,217,108	4.61 %
> \$900,000 up to and including \$1.00m	401	1.28 %	\$380,170,813	3.73 %
> \$1.00m up to and including \$1.25m	477	1.52 %	\$527,669,762	5.17 %
> \$1.25m up to and including \$1.50m	188	0.60 %	\$253,413,762	2.48 %
> \$1.50m up to and including \$1.75m	70	0.22 %	\$111,698,675	1.09 %
> \$1.75m up to and including \$2.00m	21	0.07 %	\$38,549,348	0.38 %
> \$2.00m	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>31,381</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	18,658	37.35 %	\$5,522,398,350	54.11 %
Bay of Plenty	2,785	5.57 %	\$432,835,135	4.24 %
Canterbury	6,512	13.04 %	\$1,032,358,012	10.12 %
Gisborne	440	0.88 %	\$43,021,106	0.42 %
Hawke's Bay	1,379	2.76 %	\$173,289,523	1.70 %
Manawatu-Wanganui	2,227	4.46 %	\$238,903,851	2.34 %
Nelson/Marlborough	1,052	2.11 %	\$145,334,788	1.42 %
Northland	1,165	2.33 %	\$147,783,893	1.45 %
Otago	2,630	5.26 %	\$359,575,688	3.52 %
Southland	111	0.22 %	\$12,340,467	0.12 %
Taranaki	697	1.40 %	\$97,353,461	0.95 %
Waikato	4,912	9.83 %	\$841,078,308	8.24 %
Wellington	7,066	14.14 %	\$1,130,407,071	11.08 %
West Coast	322	0.64 %	\$28,965,228	0.28 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	46,427	92.94 %	\$8,976,830,265	87.96 %
Interest Only	3,529	7.06 %	\$1,228,814,617	12.04 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	49,956	100.00 %	\$10,205,644,882	100.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</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	416	11.79 %	\$122,248,145	9.95 %
> 1 up to and including 2 years	456	12.92 %	\$155,961,512	12.69 %
> 2 up to and including 3 years	481	13.63 %	\$174,590,459	14.21 %
> 3 up to and including 4 years	510	14.45 %	\$178,404,457	14.52 %
> 4 up to and including 5 years	479	13.57 %	\$156,284,511	12.72 %
> 5 up to and including 6 years	810	22.95 %	\$295,274,282	24.03 %
> 6 up to and including 7 years	369	10.46 %	\$143,712,560	11.70 %
> 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	8	0.23 %	\$2,338,691	0.19 %
>10 yrs	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>3,529</b>	<b>100.00 %</b>	<b>\$1,228,814,617</b>	<b>100.00 %</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	41,777	83.63 %	\$8,019,716,920	78.58 %
Residential Investment (Full Recourse)	8,179	16.37 %	\$2,185,927,962	21.42 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Mortgage Pool by Property Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	44,989	90.06 %	\$9,172,675,848	89.88 %
Unit/ Flat/ Apartment*	4,967	9.94 %	\$1,032,969,034	10.12 %
Other	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</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	678	1.36 %	\$201,261,624	1.97 %
> 9 up to and including 12 months	1,483	2.97 %	\$380,097,400	3.72 %
> 12 up to and including 15 months	1,585	3.17 %	\$409,616,139	4.01 %
> 15 up to and including 18 months	1,589	3.18 %	\$416,654,323	4.08 %
> 18 up to and including 21 months	2,160	4.32 %	\$535,570,056	5.25 %
> 21 up to and including 24 months	2,150	4.30 %	\$503,738,039	4.94 %
> 24 up to and including 27 months	1,903	3.81 %	\$459,770,129	4.51 %
> 27 up to and including 30 months	1,649	3.30 %	\$402,429,131	3.94 %
> 30 up to and including 33 months	2,137	4.28 %	\$511,301,534	5.01 %
> 33 up to and including 36 months	2,119	4.24 %	\$510,197,011	5.00 %
> 36 up to and including 48 months	7,069	14.15 %	\$1,690,010,614	16.56 %
> 48 up to and including 60 months	8,914	17.84 %	\$1,858,764,677	18.21 %
> 60 up to and including 72 months	5,595	11.20 %	\$932,574,298	9.14 %
> 72 up to and including 84 months	4,370	8.75 %	\$624,586,494	6.12 %
> 84 up to and including 96 months	2,336	4.68 %	\$319,593,652	3.13 %
> 96 up to and including 108 months	1,131	2.26 %	\$136,335,300	1.34 %
> 108 up to and including 120 months	930	1.86 %	\$101,838,402	1.00 %
> 120 months	2,158	4.32 %	\$211,306,058	2.07 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</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	1,426	2.85 %	\$130,134,817	1.28 %
> 1 up to and including 2 years	1,628	3.26 %	\$177,303,588	1.74 %
> 2 up to and including 3 years	1,723	3.45 %	\$212,425,859	2.08 %
> 3 up to and including 4 years	1,756	3.52 %	\$233,840,702	2.29 %
> 4 up to and including 5 years	1,684	3.37 %	\$226,157,559	2.22 %
> 5 up to and including 6 years	2,030	4.06 %	\$381,693,123	3.74 %
> 6 up to and including 7 years	1,600	3.20 %	\$241,206,340	2.36 %
> 7 up to and including 8 years	1,312	2.63 %	\$116,307,908	1.14 %
> 8 up to and including 9 years	1,375	2.75 %	\$135,330,721	1.33 %
> 9 up to and including 10 years	1,332	2.67 %	\$156,254,937	1.53 %
> 10 up to and including 15 years	6,716	13.44 %	\$969,866,964	9.50 %
> 15 up to and including 20 years	7,508	15.03 %	\$1,391,898,579	13.64 %
> 20 up to and including 25 years	8,547	17.11 %	\$1,974,660,905	19.35 %
> 25 up to and including 30 years	11,319	22.66 %	\$3,858,562,883	37.81 %
> 30 years	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	49,575	99.24 %	\$10,131,480,398	99.27 %
> 0 days up to and including 30 days	245	0.49 %	\$47,555,205	0.47 %
> 30 days up to and including 60 days	107	0.21 %	\$21,907,867	0.21 %
> 60 days up to and including 90 days	29	0.06 %	\$4,701,412	0.05 %
> 90 days up to and including 120 days	0	0.00 %	\$0	0.00 %
> 120 days up to and including 150 days	0	0.00 %	\$0	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</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	6,963	16.47 %	\$1,512,274,186	16.06 %
> 3 up to and including 6 months	7,130	16.86 %	\$1,647,607,910	17.50 %
> 6 up to and including 9 months	5,381	12.73 %	\$1,247,934,448	13.25 %
> 9 up to and including 12 months	4,855	11.48 %	\$1,165,065,901	12.37 %
> 12 up to and including 15 months	4,238	10.02 %	\$949,418,051	10.08 %
> 15 up to and including 18 months	5,643	13.35 %	\$1,263,237,106	13.42 %
> 18 up to and including 21 months	2,906	6.87 %	\$588,272,054	6.25 %
> 21 up to and including 24 months	2,359	5.58 %	\$462,351,287	4.91 %
> 24 up to and including 27 months	703	1.66 %	\$134,681,287	1.43 %
> 27 up to and including 30 months	1,432	3.39 %	\$330,015,544	3.51 %
> 30 up to and including 33 months	295	0.70 %	\$51,553,912	0.55 %
> 33 up to and including 36 months	193	0.46 %	\$31,779,811	0.34 %
> 36 up to and including 48 months	129	0.31 %	\$20,320,526	0.22 %
> 48 up to and including 60 months	57	0.13 %	\$10,533,458	0.11 %
> 60 months	0	0.00 %	\$0	0.00 %
<b>Total</b>	<b>42,284</b>	<b>100.00 %</b>	<b>\$9,415,045,480</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	12,171	24.36 %	\$2,049,247,701	20.08 %
Fortnightly	24,342	48.73 %	\$4,572,295,550	44.80 %
Monthly	13,441	26.91 %	\$3,584,069,616	35.12 %
Other	2	0.00 %	\$32,015	0.00 %
<b>Total</b>	<b>49,956</b>	<b>100.00 %</b>	<b>\$10,205,644,882</b>	<b>100.00 %</b>

**Trust Manager**

ANZ Capel Court Ltd  
ABN 30 004 768 807  
Level 5, 242 Pitt Street  
Sydney, NSW, Australia 2000

**Servicer**

ANZ Bank New Zealand Ltd  
ANZ Centre, 23-29 Albert Street  
Auckland, New Zealand 1010

**Contacts:**

Yvette Tse  
Manager, SCM Trade Services  
ANZ SCM Trade Services  
Telephone: 612 8937 8553  
Facsimile: 61 2 8937 7107  
Email: yvette.tse@anz.com

Dave Sutich  
Senior Manager Assets & Securitisation  
NZ Treasury, ANZ NZ  
Telephone: 644 4366732  
Email: Dave.Sutich@anz.com

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