



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

## Kingfisher Trust 2019-1 Investor Report

Reporting Dates	
Determination Date*:	14 Oct 2020
Payment Date*:	19 Oct 2020
Next Payment Date*:	19 Nov 2020
Issue Date:	19 Jun 2019
Record Date*:	15 Oct 2020
Current Collection Period:	
Collection Period Start Date:	01 Sep 2020
Collection Period End Date:	30 Sep 2020
No. of days in the Collection Period:	30
Current Interest Period:	
Interest Period Start Date (inclusive):	21 Sep 2020
Interest Period End Date (exclusive):	19 Oct 2020
No. of days in the Interest Period:	28

\*Business Days for banks in Melbourne and Sydney, Australia

Transaction Party List	
Trustee:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Servicer:	Australia & New Zealand Banking Group Limited
Manager:	ANZ Capel Court Limited
Liquidity Facility Provider:	Australia & New Zealand Banking Group Limited
Bank Account Provider:	Australia & New Zealand Banking Group Limited
Swap Facility Provider:	Australia & New Zealand Banking Group Limited

Note Overview						
	Bloomberg Ticker	Intex	ISIN	Maturity Date	Rating Agency	Rating
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1			AU3FN0048559	19 May 2050	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0048567	19 May 2050	Moody's / Fitch	Aaa(sf)/AAAsf
Class B	KINGF 19-1 Mtge	KFT19001	AU3FN0048575	19 May 2050	Moody's	Aa2(sf)
Class C			AU3FN0048583	19 May 2050	Moody's	A2(sf)
Class D			AU3FN0048591	19 May 2050	Moody's	Baa2(sf)
Class E			AU3FN0048609	19 May 2050	Moody's	Ba2(sf)
Class F			AU3FN0048617	19 May 2050	Not rated	Not rated

Interest Summary - Current Interest Period						
	Opening Invested Amount	1M BBSW Rate	Margin	Interest Rate	Interest per Certificate	Interest Amount
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 937,658,911.84	0.0900%	0.9300%	1.0200%	\$ 5.32	\$ 733,685.99
Class A2	\$ 45,000,000.00	0.0900%	1.6000%	1.6900%	\$ 12.96	\$ 58,339.73
Class B	\$ 42,000,000.00	0.0900%	1.9000%	1.9900%	\$ 15.27	\$ 64,116.16
Class C	\$ 12,000,000.00	0.0900%	2.4000%	2.4900%	\$ 19.10	\$ 22,921.64
Class D	\$ 9,000,000.00	0.0900%	3.2000%	3.2900%	\$ 25.24	\$ 22,714.52
Class E	\$ 7,500,000.00	0.0900%	4.4000%	4.4900%	\$ 34.44	\$ 25,832.88
Class F	\$ 4,500,000.00	0.0900%	5.8000%	5.8900%	\$ 45.18	\$ 20,332.60
Total	\$ 1,057,658,911.84					\$ 947,943.52

Principal Summary						
	Opening Invested Amount	Opening Note Factor	Principal per Certificate	Total Principal Amount	Closing Invested Amount	Closing Note Factor
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 937,658,911.84	0.67946298	\$ 164.14	\$ 22,650,667.25	\$ 915,008,244.59	0.66304945
Class A2	\$ 45,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 45,000,000.00	1.00000000
Class B	\$ 42,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 42,000,000.00	1.00000000
Class C	\$ 12,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 12,000,000.00	1.00000000
Class D	\$ 9,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 9,000,000.00	1.00000000
Class E	\$ 7,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 7,500,000.00	1.00000000
Class F	\$ 4,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 4,500,000.00	1.00000000
Total	\$ 1,057,658,911.84			\$ 22,650,667.25	\$ 1,035,008,244.59	

Note Charge off Summary						
	Opening Invested Amount	Opening Carryover Charge offs	Opening Stated Amount	Principal Charge offs Current Collection Period	Reimbursement of Carryover Charge offs	Closing Stated Amount
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 937,658,911.84	\$ 0.00	\$ 937,658,911.84	\$ 0.00	\$ 0.00	\$ 915,008,244.59
Class A2	\$ 45,000,000.00	\$ 0.00	\$ 45,000,000.00	\$ 0.00	\$ 0.00	\$ 45,000,000.00
Class B	\$ 42,000,000.00	\$ 0.00	\$ 42,000,000.00	\$ 0.00	\$ 0.00	\$ 42,000,000.00
Class C	\$ 12,000,000.00	\$ 0.00	\$ 12,000,000.00	\$ 0.00	\$ 0.00	\$ 12,000,000.00
Class D	\$ 9,000,000.00	\$ 0.00	\$ 9,000,000.00	\$ 0.00	\$ 0.00	\$ 9,000,000.00
Class E	\$ 7,500,000.00	\$ 0.00	\$ 7,500,000.00	\$ 0.00	\$ 0.00	\$ 7,500,000.00
Class F	\$ 4,500,000.00	\$ 0.00	\$ 4,500,000.00	\$ 0.00	\$ 0.00	\$ 4,500,000.00
Total	\$ 1,057,658,911.84	\$ 0.00	\$ 1,057,658,911.84	\$ 0.00	\$ 0.00	\$ 1,035,008,244.59

**Pre Event of Default Cashflow Waterfall Report**

**Calculation of Total Available Income**

(i) Finance Charge Collections	\$	2,967,825.06
(ii) Interest received on Trust Account	\$	8.61
(iii) Income on Authorised Investments	\$	0.00
(iv) Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	\$	0.00
(v) All other amounts in the nature of income not included above	\$	2.00
<b>Available Income</b>	\$	<b>2,967,835.67</b>

**Calculation of Total Available Income**

(i) <b>Available Income</b>	\$	<b>2,967,835.67</b>
(ii) Principal Draw	\$	0.00
(iii) Liquidity Draw	\$	0.00
<b>Total Available Income</b>	\$	<b>2,967,835.67</b>

**Application of Total Available Income**

(i) Payment to Participation Unitholder (first \$1.00)	\$	1.00
(ii) Accrual Adjustment to the Seller (to the extent not netted)	\$	0.00
(iii) Senior Fees and Expenses	\$	262,326.63
(iv) (pari passu and rateably)		
(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	1,061,947.09
(b) Liquidity Facility - Interest and Fees	\$	4,056.77
(v) Reimbursement of Liquidity Draws	\$	0.00
(vi) (pari passu and rateably)		
(a) Class A1 Note Interest (current & unpaid)	\$	733,685.99
(b) Redraw Notes Interest (current & unpaid)	\$	0.00
(vii) Class A2 Note Interest (current & unpaid)	\$	58,339.73
(viii) Class B Note Senior Interest (current & unpaid)	\$	64,116.16
(ix) Class C Note Senior Interest (current & unpaid)	\$	22,921.64
(x) Class D Note Senior Interest (current & unpaid)	\$	22,714.52
(xi) Class E Note Senior Interest (current & unpaid)	\$	25,832.88
(xii) Class F Note Senior Interest (current & unpaid)	\$	20,332.60
(xiii) Repayment of Principal Draw	\$	0.00
(xiv) Reimbursement of Losses in the immediately preceding Collection Period	\$	0.00
(xv) Reinstatement of Carryover Charge-offs	\$	0.00
(xvi) Class B Note Residual Interest (current & unpaid)	\$	0.00
(xvii) Class C Note Residual Interest (current & unpaid)	\$	0.00
(xviii) Class D Note Residual Interest (current & unpaid)	\$	0.00
(xix) Class E Note Residual Interest (current & unpaid)	\$	0.00
(xx) Class F Note Residual Interest (current & unpaid)	\$	0.00
(xxi) (pari passu and rateably)		
(a) Any other amounts payable to the Derivative Counterparty	\$	0.00
(b) Any other amounts payable to the Liquidity Facility Provider	\$	0.00
(xxii) Tax Shortfall payable	\$	0.00
(xxiii) Tax Amount payable	\$	0.00
(xiv) Surplus distributed to the Participation Unitholder	\$	691,560.66
<b>Total Available Income Applied</b>	\$	<b>2,967,835.67</b>

**Facilities Outstanding**

<b>Principal Draw</b>	
Opening Principal Draw Outstanding	\$ 0.00
Principal Draw Current Period	\$ 0.00
Repayment of Principal Draw Current Period	\$ 0.00
Closing Principal Draw Outstanding	\$ 0.00
<b>Liquidity Facility</b>	
Opening Liquidity Facility Limit	\$ 10,576,589.12
Liquidity Facility Drawn from Prior Period(s)	\$ 0.00
Liquidity Facility Draw Current Period	\$ 0.00
Repayment of Liquidity Facility Current Period	\$ 0.00
Closing Liquidity Facility Drawn Balance	\$ 0.00
Reduction in Liquidity Facility Limit	\$ (226,506.67)
Closing Liquidity Facility Limit	\$ 10,350,082.45

**Total Available Principal**

(i) Principal Collections	\$	26,294,639.18
Scheduled Principal Collections	\$	3,588,224.99
Unscheduled Principal Collections	\$	22,706,414.19
(ii) Total Available Income to be applied towards repayment of Principal Draws	\$	0.00
(iii) Total Available Income to be applied towards reimbursement of losses for the immediately preceding Collection Period	\$	0.00
(iv) Total Available Income to be applied towards reimbursement of Carryover Charge offs	\$	0.00
(v) Surplus Proceeds from Redraw Notes	\$	0.00
(vi) Surplus Proceeds upon Issuance of Notes on the Closing Date	\$	0.00
(vii) Less any amount applied by the Servicer to fund Redraws & Permitted Further Advances during the Collection Period		
(a) Redraws	\$	(2,838,868.39)
(b) Permitted Further Advances	\$	(805,103.54)
<b>Total Available Principal</b>	\$	<b>22,650,667.25</b>

**Application of Total Available Principal**

(i) Reimbursement of Redraws and Permitted Further Advances made by the Seller	\$	0.00
(ii) Repayment of Redraw Notes	\$	0.00
(iii) Principal Draw	\$	0.00
<b>Apply Remaining Total Available Principal rateably and pari passu?</b>		<b>NO</b>
(iv) Repayment of the Class A1 Notes	\$	22,650,667.25
(v) Repayment of the Class A2 Notes	\$	0.00
(vi) Repayment of the Class B Notes	\$	0.00
(vii) Repayment of the Class C Notes	\$	0.00
(viii) Repayment of the Class D Notes	\$	0.00
(ix) Repayment of the Class E Notes	\$	0.00
(x) Repayment of the Class F Notes	\$	0.00
(xi) Surplus distribution to the Residual Unitholder	\$	0.00
<b>Total Available Principal Applied</b>	\$	<b>22,650,667.25</b>

Note Summary	
<b>Redraw Notes (AUD)</b>	
Opening Unpaid Interest Amount	N/A
Interest on Unpaid Interest Amount	N/A
Interest Amount Due - current period	N/A
Total Interest Amount Paid on Payment Date	N/A
Closing Unpaid Interest Amount	N/A
Initial Invested Amount	N/A
Opening Invested Amount	N/A
Principal Repayment - current period	N/A
Closing Invested Amount	N/A
Opening Carryover Charge offs	N/A
Opening Stated Amount	N/A
Charge offs - current period	N/A
Reimbursement of Charge offs - current period	N/A
Closing Carryover Charge offs	N/A
Closing Stated Amount	N/A
<b>Class A1 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 733,685.99
Total Interest Amount Paid on Payment Date	\$ 733,685.99
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 1,380,000,000.00
Opening Invested Amount	\$ 937,658,911.84
Principal Repayment - current period	\$ 22,650,667.25
Closing Invested Amount	\$ 915,008,244.59
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 937,658,911.84
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 915,008,244.59
<b>Class A2 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 58,339.73
Total Interest Amount Paid on Payment Date	\$ 58,339.73
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 45,000,000.00
Opening Invested Amount	\$ 45,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 45,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 45,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 45,000,000.00
<b>Class B Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 64,116.16
Total Senior Interest Amount Paid on Payment Date	\$ 64,116.16
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 42,000,000.00
Opening Invested Amount	\$ 42,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 42,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 42,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 42,000,000.00

<b>Note Summary (continued...)</b>	
<b>Class C Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 22,921.64
Total Senior Interest Amount Paid on Payment Date	\$ 22,921.64
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 12,000,000.00
Opening Invested Amount	\$ 12,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 12,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 12,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 12,000,000.00
<b>Class D Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 22,714.52
Total Senior Interest Amount Paid on Payment Date	\$ 22,714.52
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 9,000,000.00
Opening Invested Amount	\$ 9,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 9,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 9,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 9,000,000.00
<b>Class E Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 25,832.88
Total Senior Interest Amount Paid on Payment Date	\$ 25,832.88
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 7,500,000.00
Opening Invested Amount	\$ 7,500,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 7,500,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 7,500,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 7,500,000.00
<b>Class F Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 20,332.60
Total Senior Interest Amount Paid on Payment Date	\$ 20,332.60
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 4,500,000.00
Opening Invested Amount	\$ 4,500,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 4,500,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 4,500,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 4,500,000.00

**Pool Summary**

Collection Period End Date	30 Sep 2020
Current Aggregate Principal Balance (AUD)	\$ 1,035,008,245
Total Property Value	\$ 2,553,713,837
Number of (Eligible) Security Properties	4,529
Number of (Eligible) Debtors	6,681
Number of Loans (Unconsolidated)	5,354
Number of Loans (Consolidated)	4,195
Average Loan Size (Consolidated)	\$ 246,724
Maximum Loan Balance (Consolidated)	\$ 1,559,250
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	52.70%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	48.80%
Maximum Consolidated Current Loan To Value Ratio (LVR)	126.22%
Weighted Average Interest Rate	3.26%
Weighted Average Seasoning (Months)	72.00
Weighted Average Remaining Term (Months)	275.24
Maximum Current Remaining Term (Months)	331.00

**Pool Summary - (Subset 1: Loans with LRHs due to Covid-19)**

Current Aggregate Principal Balance (AUD)	\$ 85,350,481.06
Percentage Deferrals by balance	8.25%
Number of Deferred Loans (Unconsolidated)	355
Number of Deferred Loans (Consolidated)	259
Percentage of Deferred Loans by number (Consolidated)	6.17%
Average Loan Size (Consolidated)	\$ 329,538.54
Maximum Loan Balance (Consolidated)	\$ 1,283,329.14
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	58.28%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.59%
Weighted Average Interest Rate	3.25%
Weighted Average Seasoning (Months)	65.27
Weighted Average Remaining Term (Months)	282.12
Owner Occupier/Investment Loan split by balance	77%/23%
P&I / IO split by balance	88%/12%

*Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.*

**Prepayment Information\***

Prepayment History	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	19.67%	18.37%	25.99%	22.31%	21.24%
Prepayment History (SMM)	1.81%	1.68%	2.48%	2.08%	1.97%

*\*CPR is Constant Prepayment Rate, SMM is Single Monthly Mortality*

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

	Number	(%) Number	Balance	(%) Balance
up to and including 40.00%	1,884	44.91%	\$ 247,057,180	23.87%
> 40.00% up to and including 45.00%	314	7.49%	\$ 81,688,990	7.89%
> 45.00% up to and including 50.00%	321	7.65%	\$ 89,229,577	8.62%
> 50.00% up to and including 55.00%	359	8.56%	\$ 113,163,260	10.93%
> 55.00% up to and including 60.00%	319	7.60%	\$ 106,527,114	10.29%
> 60.00% up to and including 65.00%	278	6.63%	\$ 104,415,323	10.09%
> 65.00% up to and including 70.00%	266	6.34%	\$ 102,870,340	9.94%
> 70.00% up to and including 75.00%	244	5.82%	\$ 103,442,291	9.99%
> 75.00% up to and including 80.00%	125	2.98%	\$ 52,060,991	5.03%
> 80.00% up to and including 85.00%	59	1.41%	\$ 25,126,856	2.43%
> 85.00% up to and including 90.00%	18	0.43%	\$ 6,723,510	0.65%
> 90.00% up to and including 95.00%	7	0.17%	\$ 2,311,542	0.22%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	1	0.02%	\$ 391,270	0.04%
<b>Total</b>	<b>4,195</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

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

	Number	(%) Number	Balance	(%) Balance
up to and including 40.00%	2,221	52.94%	\$ 343,053,685	33.15%
> 40.00% up to and including 45.00%	312	7.44%	\$ 90,172,913	8.71%
> 45.00% up to and including 50.00%	322	7.68%	\$ 99,529,856	9.62%
> 50.00% up to and including 55.00%	291	6.94%	\$ 103,842,850	10.03%
> 55.00% up to and including 60.00%	256	6.10%	\$ 91,338,040	8.82%
> 60.00% up to and including 65.00%	234	5.58%	\$ 89,551,072	8.65%
> 65.00% up to and including 70.00%	209	4.98%	\$ 82,149,536	7.94%
> 70.00% up to and including 75.00%	162	3.86%	\$ 62,008,431	5.99%
> 75.00% up to and including 80.00%	87	2.07%	\$ 35,710,142	3.45%
> 80.00% up to and including 85.00%	45	1.07%	\$ 16,773,464	1.62%
> 85.00% up to and including 90.00%	29	0.69%	\$ 10,950,993	1.05%
> 90.00% up to and including 95.00%	15	0.36%	\$ 5,773,777	0.56%
> 95.00% up to and including 100.00%	6	0.14%	\$ 2,174,969	0.21%
> 100.00%	6	0.14%	\$ 2,068,516	0.20%
<b>Total</b>	<b>4,195</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

*\* Unless otherwise stated, LVRs reported in the table above will be based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December.*

**Mortgage Pool by Consolidated Loan Balance**

	Number	(%) Number	Balance	(%) Balance
up to and including \$100,000	967	23.05%	\$ 42,873,521	4.14%
> \$100,000 up to and including \$200,000	1,031	24.58%	\$ 156,121,829	15.08%
> \$200,000 up to and including \$300,000	894	21.31%	\$ 221,910,941	21.44%
> \$300,000 up to and including \$400,000	598	14.26%	\$ 206,027,659	19.91%
> \$400,000 up to and including \$500,000	293	6.98%	\$ 130,134,505	12.57%
> \$500,000 up to and including \$600,000	188	4.48%	\$ 102,540,968	9.91%
> \$600,000 up to and including \$700,000	93	2.22%	\$ 60,474,324	5.84%
> \$700,000 up to and including \$800,000	55	1.31%	\$ 40,758,787	3.94%
> \$800,000 up to and including \$900,000	31	0.74%	\$ 25,957,298	2.51%
> \$900,000 up to and including \$1,000	19	0.45%	\$ 17,918,697	1.73%
> \$1,000 up to and including \$1,250	20	0.48%	\$ 22,061,180	2.13%
> \$1,250 up to and including \$1,500	5	0.12%	\$ 6,669,285	0.64%
> \$1,500 up to and including \$1,750	1	0.02%	\$ 1,559,250	0.15%
> \$1,750 up to and including \$2,000	0	0.00%	\$ -	0.00%
> \$2,000	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,195</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number	(%) Number	Balance	(%) Balance
NSW / ACT	1,602	29.92%	\$ 358,796,094	34.67%
VIC	1,562	29.17%	\$ 315,143,008	30.45%
TAS	140	2.61%	\$ 18,740,221	1.81%
QLD	941	17.58%	\$ 157,800,857	15.25%
SA	390	7.28%	\$ 56,748,762	5.48%
WA	685	12.79%	\$ 121,293,054	11.72%
NT	34	0.64%	\$ 6,486,249	0.63%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number	(%) Number	Balance	(%) Balance
Metro	3,910	73.03%	\$ 824,498,662	79.66%
Non Metro	1,444	26.97%	\$ 210,509,583	20.34%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number	(%) Number	Balance	(%) Balance
NSW / ACT - Metro	1,163	21.72%	\$ 288,668,033	27.89%
NSW / ACT - Non Metro	439	8.20%	\$ 70,128,061	6.78%
VIC - Metro	1,241	23.18%	\$ 270,785,847	26.16%
VIC - Non Metro	321	6.00%	\$ 44,357,161	4.29%
TAS - Metro	77	1.44%	\$ 10,932,344	1.06%
TAS - Non Metro	63	1.18%	\$ 7,807,877	0.75%
QLD - Metro	531	9.92%	\$ 96,704,569	9.34%
QLD - Non Metro	410	7.66%	\$ 61,096,288	5.90%
SA - Metro	268	5.01%	\$ 42,458,100	4.10%
SA - Non Metro	122	2.28%	\$ 14,290,663	1.38%
WA - Metro	608	11.36%	\$ 110,538,207	10.68%
WA - Non Metro	77	1.44%	\$ 10,754,847	1.04%
NT - Metro	22	0.41%	\$ 4,411,562	0.43%
NT - Non Metro	12	0.22%	\$ 2,074,687	0.20%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Top 20 Postcodes\***

	Number	(%) Number	Balance	(%) Balance
2155 (Beaumont Hills, NSW)	28	0.52%	\$ 9,752,904	0.94%
3977 (Botanic Ridge, VIC)	39	0.73%	\$ 7,880,404	0.76%
2099 (Cromer, NSW)	23	0.43%	\$ 7,650,517	0.74%
3029 (Hoppers Crossing, VIC)	32	0.60%	\$ 6,988,890	0.68%
6164 (Atwell, WA)	33	0.62%	\$ 6,090,866	0.59%
3030 (Cocoroc, VIC)	30	0.56%	\$ 6,002,027	0.58%
3150 (Brandon Park, VIC)	18	0.34%	\$ 5,614,059	0.54%
2100 (Alambie Heights, NSW)	12	0.22%	\$ 4,563,381	0.44%
2747 (Caddens, NSW)	23	0.43%	\$ 4,406,614	0.43%
3754 (Doreen, VIC)	23	0.43%	\$ 4,380,150	0.42%
3064 (Craigieburn, VIC)	28	0.52%	\$ 4,352,925	0.42%
2567 (Currans Hill, NSW)	18	0.34%	\$ 4,352,270	0.42%
2170 (Casula, NSW)	24	0.45%	\$ 4,271,045	0.41%
2153 (Baulkham Hills, NSW)	14	0.26%	\$ 4,261,369	0.41%
2138 (Concord West, NSW)	13	0.24%	\$ 4,144,543	0.40%
2145 (Constitution Hill, NSW)	21	0.39%	\$ 4,114,921	0.40%
3187 (Brighton East, VIC)	11	0.21%	\$ 4,095,300	0.40%
2770 (Bidwill, NSW)	17	0.32%	\$ 3,965,827	0.39%
3805 (Fountain Gate, VIC)	15	0.28%	\$ 3,928,159	0.38%
3192 (Cheltenham, VIC)	12	0.22%	\$ 3,892,119	0.38%
<b>Total</b>	<b>434</b>	<b>8.11%</b>	<b>\$ 104,728,289</b>	<b>10.12%</b>

\*The suburb name assigned to a certain postcode is the first locality name (sorted in alphabetical ascending order) included in the Australia Post postcode list.

**Mortgage Pool by Occupancy Status**

	Number	(%) Number	Balance	(%) Balance
Owner Occupied (Full Recourse)	4,439	82.91%	\$ 854,699,191	82.58%
Residential Investment (Full Recourse)	915	17.09%	\$ 180,309,054	17.42%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number	(%) Number	Balance	(%) Balance
Full Doc Loans	5,354	100.00%	\$ 1,035,008,245	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number	(%) Number	Balance	(%) Balance
P&I	5,123	95.69%	\$ 970,029,496	93.72%
Interest Only	231	4.31%	\$ 64,978,748	6.28%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	5,123	95.69%	\$ 970,029,496	93.72%
Interest Only Loans : > 0 up to and including 1 years	150	2.80%	\$ 44,629,363	4.31%
Interest Only Loans : > 1 up to and including 2 years	42	0.78%	\$ 11,390,695	1.10%
Interest Only Loans : > 2 up to and including 3 years	23	0.43%	\$ 5,486,045	0.53%
Interest Only Loans : > 3 up to and including 4 years	13	0.24%	\$ 2,847,691	0.28%
Interest Only Loans : > 4 up to and including 5 years	3	0.06%	\$ 624,954	0.06%
Interest Only Loans : > 5 up to and including 6 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 6 up to and including 7 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 7 up to and including 8 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 8 up to and including 9 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 9 up to and including 10 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 10 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number	(%) Number	Balance	(%) Balance
up to and including 3.00%	1,736	32.42%	\$ 393,898,080	38.06%
> 3.00% up to and including 3.25%	957	17.87%	\$ 201,778,431	19.50%
> 3.25% up to and including 3.50%	558	10.42%	\$ 123,929,454	11.97%
> 3.50% up to and including 3.75%	1,356	25.33%	\$ 188,469,100	18.21%
> 3.75% up to and including 4.00%	295	5.51%	\$ 53,963,432	5.21%
> 4.00% up to and including 4.25%	169	3.16%	\$ 31,202,486	3.01%
> 4.25% up to and including 4.50%	197	3.68%	\$ 18,735,895	1.81%
> 4.50% up to and including 4.75%	49	0.92%	\$ 14,408,985	1.39%
> 4.75% up to and including 5.00%	35	0.65%	\$ 8,584,243	0.83%
> 5.00% up to and including 5.25%	2	0.04%	\$ 38,138	0.00%
> 5.25% up to and including 5.50%	0	0.00%	\$ -	0.00%
> 5.50% up to and including 5.75%	0	0.00%	\$ -	0.00%
> 5.75% up to and including 6.00%	0	0.00%	\$ -	0.00%
> 6.00% up to and including 6.25%	0	0.00%	\$ -	0.00%
> 6.25% up to and including 6.50%	0	0.00%	\$ -	0.00%
> 6.50% up to and including 6.75%	0	0.00%	\$ -	0.00%
> 6.75% up to and including 7.00%	0	0.00%	\$ -	0.00%
> 7.00% up to and including 7.25%	0	0.00%	\$ -	0.00%
> 7.25% up to and including 7.50%	0	0.00%	\$ -	0.00%
> 7.50% up to and including 7.75%	0	0.00%	\$ -	0.00%
> 7.75% up to and including 8.00%	0	0.00%	\$ -	0.00%
> 8.00% up to and including 8.25%	0	0.00%	\$ -	0.00%
> 8.25% up to and including 8.50%	0	0.00%	\$ -	0.00%
> 8.50%	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number	(%) Number	Balance	(%) Balance
<= 1 Year Fixed	162	3.03%	\$ 42,636,255	4.12%
<= 2 Year Fixed	159	2.97%	\$ 40,472,779	3.91%
<= 3 Year Fixed	83	1.55%	\$ 21,557,770	2.08%
<= 4 Year Fixed	1	0.02%	\$ 489,772	0.05%
<= 5 Year Fixed	6	0.11%	\$ 921,577	0.09%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	411	7.68%	\$ 106,078,152	10.25%
Total Variable Rate	4,943	92.32%	\$ 928,930,092	89.75%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number	(%) Number	Balance	(%) Balance
Alterations to existing dwelling	159	2.97%	\$ 21,577,684	2.08%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	187	3.49%	\$ 40,209,639	3.88%
Purchase of established dwelling	1,472	27.49%	\$ 299,642,762	28.95%
Purchase of new erected dwelling	204	3.81%	\$ 40,276,279	3.89%
Refinancing existing debt from another lender	1,048	19.57%	\$ 216,426,688	20.91%
Refinancing existing debt with ANZ	1,385	25.87%	\$ 263,378,852	25.45%
Other	899	16.79%	\$ 153,496,341	14.83%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number	(%) Number	Balance	(%) Balance
up to and including 3 months	5	0.09%	\$ 1,166,640	0.11%
> 3 up to and including 6 months	2	0.04%	\$ 1,185,356	0.11%
> 6 up to and including 9 months	0	0.00%	\$ -	0.00%
> 9 up to and including 12 months	1	0.02%	\$ 327,485	0.03%
> 12 up to and including 15 months	0	0.00%	\$ -	0.00%
> 15 up to and including 18 months	4	0.07%	\$ 918,185	0.09%
> 18 up to and including 21 months	0	0.00%	\$ -	0.00%
> 21 up to and including 24 months	0	0.00%	\$ -	0.00%
> 24 up to and including 27 months	2	0.04%	\$ 562,626	0.05%
> 27 up to and including 30 months	7	0.13%	\$ 1,635,209	0.16%
> 30 up to and including 33 months	7	0.13%	\$ 2,034,810	0.20%
> 33 up to and including 36 months	45	0.84%	\$ 11,120,673	1.07%
> 36 up to and including 48 months	152	2.84%	\$ 35,801,747	3.46%
> 48 up to and including 60 months	1,508	28.17%	\$ 331,988,803	32.08%
> 60 up to and including 72 months	1,345	25.12%	\$ 273,127,355	26.39%
> 72 up to and including 84 months	730	13.63%	\$ 132,506,097	12.80%
> 84 up to and including 96 months	573	10.70%	\$ 95,435,208	9.22%
> 96 up to and including 108 months	446	8.33%	\$ 67,913,980	6.56%
> 108 up to and including 120 months	214	4.00%	\$ 32,622,343	3.15%
> 120 months	313	5.85%	\$ 46,661,830	4.51%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number	(%) Number	Balance	(%) Balance
up to and including 1 year	8	0.15%	\$ 556,068	0.05%
> 1 up to and including 2 years	22	0.41%	\$ 270,733	0.03%
> 2 up to and including 3 years	19	0.35%	\$ 209,489	0.02%
> 3 up to and including 4 years	30	0.56%	\$ 751,109	0.07%
> 4 up to and including 5 years	22	0.41%	\$ 646,194	0.06%
> 5 up to and including 6 years	28	0.52%	\$ 1,039,982	0.10%
> 6 up to and including 7 years	29	0.54%	\$ 897,602	0.09%
> 7 up to and including 8 years	31	0.58%	\$ 1,269,275	0.12%
> 8 up to and including 9 years	21	0.39%	\$ 1,741,975	0.17%
> 9 up to and including 10 years	18	0.34%	\$ 1,246,777	0.12%
> 10 up to and including 15 years	261	4.87%	\$ 31,909,740	3.08%
> 15 up to and including 20 years	664	12.40%	\$ 112,899,769	10.91%
> 20 up to and including 25 years	3,039	56.76%	\$ 610,801,209	59.01%
> 25 up to and including 30 years	1,162	21.70%	\$ 270,768,324	26.16%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	5,291	98.82%	\$ 1,016,255,413	98.19%
> 0 days up to and including 30 days	35	0.65%	\$ 8,637,854	0.83%
> 30 days up to and including 60 days	7	0.13%	\$ 2,103,148	0.20%
> 60 days up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days up to and including 120 days	2	0.04%	\$ 366,782	0.04%
> 120 days up to and including 150 days	4	0.07%	\$ 1,455,136	0.14%
> 150 days up to and including 180 days	1	0.02%	\$ 385,305	0.04%
> 180 days	14	0.26%	\$ 5,804,606	0.56%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

*Delinquency statistics have been prepared in accordance with APRA's view of sound practice for the reporting of delinquent loans, including the treatment of loans with hardship as described in APRA Prudential Practice Guide APG 223 (issued February 2017). Reported delinquencies include accounts that are in the servicerability hold out period (i.e. loans in hardship which have commenced making their required monthly payments continue to be reported as delinquent until the customer has maintained full repayments for a period of at least 6 months).*

**Aggregate Pool Losses and Insurance Claims**

	Number of Loans	Balance Outstanding
<b>Current Month</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
<b>Net Losses</b>	<b>0</b>	<b>\$ -</b>
<b>Cumulative</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
<b>Net Losses</b>	<b>0</b>	<b>\$ -</b>

**Mortgage Pool by Payment Frequency**

	Number	(%) Number	Balance	(%) Balance
Weekly	1,339	25.01%	\$ 231,429,713	22.36%
Fortnightly	1,674	31.27%	\$ 268,960,610	25.99%
Monthly	2,341	43.72%	\$ 534,617,922	51.65%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	Number	(%) Number	Balance	(%) Balance
ANZ Lenders Mortgage Insurance	550	10.27%	\$ 115,591,883	11.17%
QBE Lenders Mortgage Insurance	0	0.00%	\$ -	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0	0.00%	\$ -	0.00%
Other	0	0.00%	\$ -	0.00%
No Lenders Mortgage Insurance	4,804	89.73%	\$ 919,416,362	88.83%
<b>Total</b>	<b>5,354</b>	<b>100.00%</b>	<b>\$ 1,035,008,245</b>	<b>100.00%</b>

**Trust Manager**

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

**Sponsor**

Australia and New Zealand Banking Group Limited  
 ABN 11 005 357 522  
 Level 9, 833 Collins Street  
 Melbourne, Victoria, Australia 3000

**Contacts:**

Veronica Katz, Manager, Structured Capital Markets Trade Services  
 Phone: (61 2) 8937 6952  
 Email: veronica.katz@anz.com

John Needham, Head of Capital and Structured Funding, Group Treasury  
 Phone: (61 2) 8037 0670  
 Email: john.needham@anz.com

**DISCLAIMER**

This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the notes issued by Perpetual Corporate Trust Limited (ABN 99 000 341 533) ("Trustee") as trustee of the Kingfisher Trust 2019-1 ("Trust"), nor is it the intention of, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ") nor ANZ Capel Court Limited (the "Manager") to create legal relations on the basis of the information contained in it;

(b) does not purport to contain all relevant information and any statement as to any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed.

(c) and the information set out in it are confidential and are only for the recipient's information. No part of this document or the information set out in it may be disclosed to any person.

(d) is provided only to investors who have acquired notes issued by the Trustee of the Trust after receiving, reviewing and understanding the offering documents pursuant to which they were issued. Past performance is not a guide to future performance.

ANZ discloses that as contemplated by Article 405 of the Capital Requirements Regulation (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a net economic interest in the securitisation transaction comprised of an interest in randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised exposures in accordance with Article 405 paragraph (1) sub-paragraph (c).



## Article 122a of CRD IV Retention of Interest Report for Kingfisher Trust 2019-1

Closing Date:	19 Jun 2019
Collection Period End Date (CPED):	30 Sep 2020
Determination Date:	14 Oct 2020

### Pool Summary

	At Closing	At CPED
Collection Period End Date	31 May 2019	30 Sep 2020
Current Aggregate Principal Balance (AUD)	\$ 77,865,364	\$ 51,733,886
Total Property Value	\$ 170,396,483	\$ 124,728,994
Number of (Eligible) Security Properties	310	226
Number of (Eligible) Debtors	463	341
Number of Loans (Unconsolidated)	331	238
Number of Loans (Consolidated)	285	212
Average Loan Size (Consolidated)	\$ 273,212	\$ 244,028
Maximum Loan Balance (Consolidated)	\$ 996,952	\$ 921,029
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	56.81%	53.37%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.29%	51.41%
Maximum Consolidated Current Loan to Value Ratio (LVR)	90.89%	87.02%
Weighted Average Interest Rate	4.37%	3.25%
Weighted Average Seasoning (Months)	55.98	71.60
Weighted Average Remaining Term (Months)	289.11	273.22
Maximum Current Remaining Term (Months)	348.00	332.00

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

### Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)

	(%) Number	(%) Number	(%) Balance	(%) Balance
up to and including 40.00%	27.37%	37.74%	18.70%	25.77%
> 40.00% up to and including 45.00%	7.72%	6.60%	6.66%	6.78%
> 45.00% up to and including 50.00%	6.32%	7.08%	6.64%	5.79%
> 50.00% up to and including 55.00%	10.88%	8.02%	10.96%	8.60%
> 55.00% up to and including 60.00%	10.53%	7.55%	10.65%	9.38%
> 60.00% up to and including 65.00%	8.07%	12.74%	8.77%	15.25%
> 65.00% up to and including 70.00%	12.28%	6.60%	13.61%	8.47%
> 70.00% up to and including 75.00%	8.77%	8.02%	11.50%	10.09%
> 75.00% up to and including 80.00%	4.91%	3.77%	8.29%	6.68%
> 80.00% up to and including 85.00%	1.40%	0.47%	1.75%	0.75%
> 85.00% up to and including 90.00%	1.05%	1.42%	1.44%	2.43%
> 90.00% up to and including 95.00%	0.70%	0.00%	1.03%	0.00%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

### Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)\*

	(%) Number	(%) Number	(%) Balance	(%) Balance
up to and including 40.00%	37.54%	42.92%	26.12%	29.32%
> 40.00% up to and including 45.00%	4.91%	8.49%	5.61%	8.28%
> 45.00% up to and including 50.00%	9.47%	8.02%	9.34%	9.62%
> 50.00% up to and including 55.00%	7.72%	8.02%	8.67%	9.33%
> 55.00% up to and including 60.00%	11.93%	8.02%	13.28%	11.20%
> 60.00% up to and including 65.00%	4.91%	6.13%	5.20%	6.93%
> 65.00% up to and including 70.00%	8.77%	7.08%	12.08%	9.68%
> 70.00% up to and including 75.00%	4.56%	3.30%	5.51%	5.06%
> 75.00% up to and including 80.00%	4.91%	1.42%	6.11%	2.48%
> 80.00% up to and including 85.00%	3.51%	2.36%	5.51%	2.08%
> 85.00% up to and including 90.00%	1.75%	1.42%	2.57%	2.25%
> 90.00% up to and including 95.00%	0.00%	0.94%	0.00%	1.28%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	0.00%	1.89%	2.48%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

\*Unless otherwise stated, LVRs reported in the table above will be based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December.

### Mortgage Pool by Consolidated Loan Balance

	(%) Number	(%) Number	(%) Balance	(%) Balance
up to and including \$100,000	13.33%	16.51%	2.33%	3.08%
> \$100,000 up to and including \$200,000	24.91%	31.13%	14.51%	19.79%
> \$200,000 up to and including \$300,000	24.56%	22.64%	22.49%	23.46%
> \$300,000 up to and including \$400,000	17.19%	13.21%	21.53%	19.11%
> \$400,000 up to and including \$500,000	12.28%	11.79%	20.27%	21.35%
> \$500,000 up to and including \$600,000	3.86%	1.42%	7.58%	3.16%
> \$600,000 up to and including \$700,000	1.40%	1.42%	3.33%	3.70%
> \$700,000 up to and including \$800,000	0.70%	0.47%	1.93%	1.39%
> \$800,000 up to and including \$900,000	0.35%	0.94%	1.11%	3.19%
> \$900,000 up to and including \$1.00m	1.40%	0.47%	4.92%	1.78%
> \$1.00m up to and including \$1.25m	0.00%	0.00%	0.00%	0.00%
> \$1.25m up to and including \$1.50m	0.00%	0.00%	0.00%	0.00%
> \$1.50m up to and including \$1.75m	0.00%	0.00%	0.00%	0.00%
> \$1.75m up to and including \$2.00m	0.00%	0.00%	0.00%	0.00%
> \$2.00m	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	(%) Number	(%) Number	(%) Balance	(%) Balance
NSW / ACT	28.70%	26.47%	31.80%	28.92%
VIC	29.61%	27.73%	31.71%	28.50%
TAS	3.63%	4.20%	1.70%	1.93%
QLD	15.71%	18.07%	14.78%	16.30%
SA	6.95%	7.56%	6.35%	7.94%
WA	13.60%	13.45%	11.73%	13.60%
NT	1.81%	2.52%	1.93%	2.79%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	(%) Number	(%) Number	(%) Balance	(%) Balance
Metro	74.02%	71.85%	80.96%	79.79%
Non Metro	25.98%	28.15%	19.04%	20.21%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	(%) Number	(%) Number	(%) Balance	(%) Balance
NSW / ACT - Metro	21.45%	20.17%	26.49%	25.02%
NSW / ACT - Non Metro	7.25%	6.30%	5.31%	3.90%
VIC - Metro	25.08%	23.11%	27.99%	24.49%
VIC - Non Metro	4.53%	4.62%	3.72%	4.02%
TAS - Metro	0.30%	0.42%	0.06%	0.11%
TAS - Non Metro	3.32%	3.78%	1.65%	1.82%
QLD - Metro	8.16%	8.40%	8.55%	8.65%
QLD - Non Metro	7.55%	9.66%	6.23%	7.65%
SA - Metro	5.74%	5.88%	5.60%	6.89%
SA - Non Metro	1.21%	1.68%	0.75%	1.05%
WA - Metro	11.48%	11.34%	10.35%	11.83%
WA - Non Metro	2.11%	2.10%	1.38%	1.77%
NT - Metro	1.81%	2.52%	1.93%	2.79%
NT - Non Metro	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	(%) Number	(%) Number	(%) Balance	(%) Balance
Owner Occupied (Full Recourse)	79.76%	84.45%	80.86%	84.57%
Residential Investment (Full Recourse)	20.24%	15.55%	19.14%	15.43%
Residential Investment (Limited Recourse)	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	(%) Number	(%) Number	(%) Balance	(%) Balance
Full Doc Loans	100.00%	100.00%	100.00%	100.00%
Low Doc Loans	0.00%	0.00%	0.00%	0.00%
No Doc Loans	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	(%) Number	(%) Number	(%) Balance	(%) Balance
P&I	93.66%	96.64%	93.07%	94.31%
Interest Only	6.34%	3.36%	6.93%	5.69%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Amortising Loans	93.66%	96.64%	93.07%	94.31%
Interest Only Loans : > 0 up to and including 1 years	1.51%	2.10%	1.06%	3.11%
Interest Only Loans : > 1 up to and including 2 years	3.63%	0.42%	4.21%	0.97%
Interest Only Loans : > 2 up to and including 3 years	0.91%	0.00%	1.25%	0.00%
Interest Only Loans : > 3 up to and including 4 years	0.00%	0.42%	0.00%	0.62%
Interest Only Loans : > 4 up to and including 5 years	0.30%	0.42%	0.41%	1.00%
Interest Only Loans : > 5 up to and including 6 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 6 up to and including 7 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 7 up to and including 8 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 8 up to and including 9 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 9 up to and including 10 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 10 years	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	(%) Number	(%) Number	(%) Balance	(%) Balance
up to and including 3.00%	0.00%	29.83%	0.00%	32.69%
> 3.00% up to and including 3.25%	0.00%	23.53%	0.00%	26.00%
> 3.25% up to and including 3.50%	0.00%	9.66%	0.00%	10.04%
> 3.50% up to and including 3.75%	0.30%	27.73%	0.26%	21.76%
> 3.75% up to and including 4.00%	12.99%	5.04%	17.77%	6.44%
> 4.00% up to and including 4.25%	26.28%	1.26%	29.70%	1.64%
> 4.25% up to and including 4.50%	12.99%	2.94%	14.74%	1.44%
> 4.50% up to and including 4.75%	34.44%	0.00%	26.30%	0.00%
> 4.75% up to and including 5.00%	6.04%	0.00%	5.08%	0.00%
> 5.00% up to and including 5.25%	3.63%	0.00%	3.64%	0.00%
> 5.25% up to and including 5.50%	2.11%	0.00%	1.28%	0.00%
> 5.50% up to and including 5.75%	1.21%	0.00%	1.22%	0.00%
> 5.75% up to and including 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00% up to and including 6.25%	0.00%	0.00%	0.00%	0.00%
> 6.25% up to and including 6.50%	0.00%	0.00%	0.00%	0.00%
> 6.50% up to and including 6.75%	0.00%	0.00%	0.00%	0.00%
> 6.75% up to and including 7.00%	0.00%	0.00%	0.00%	0.00%
> 7.00% up to and including 7.25%	0.00%	0.00%	0.00%	0.00%
> 7.25% up to and including 7.50%	0.00%	0.00%	0.00%	0.00%
> 7.50% up to and including 7.75%	0.00%	0.00%	0.00%	0.00%
> 7.75% up to and including 8.00%	0.00%	0.00%	0.00%	0.00%
> 8.00% up to and including 8.25%	0.00%	0.00%	0.00%	0.00%
> 8.25% up to and including 8.50%	0.00%	0.00%	0.00%	0.00%
> 8.50%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	(%) Number	(%) Number	(%) Balance	(%) Balance
<= 1 Year Fixed	3.93%	1.68%	4.03%	3.01%
<= 2 Year Fixed	2.42%	2.52%	3.78%	2.22%
<= 3 Year Fixed	0.00%	0.00%	0.00%	0.00%
<= 4 Year Fixed	0.00%	0.00%	0.00%	0.00%
<= 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
> 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
Total Fixed Rate	6.34%	4.20%	7.81%	5.23%
Total Variable Rate	93.66%	95.80%	92.19%	94.77%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	(%) Number	(%) Number	(%) Balance	(%) Balance
Alterations to existing dwelling	0.91%	0.84%	0.79%	0.65%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	5.14%	5.88%	6.78%	7.84%
Purchase of established dwelling	25.98%	28.99%	28.84%	30.69%
Purchase of new erected dwelling	3.32%	4.20%	3.69%	4.68%
Refinancing existing debt from another lender	15.71%	14.29%	14.81%	13.09%
Refinancing existing debt with ANZ	31.12%	32.35%	29.80%	30.40%
Other	17.82%	13.45%	15.29%	12.64%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	(%) Number	(%) Number	(%) Balance	(%) Balance
up to and including 3 months	0.00%	0.00%	0.00%	0.00%
> 3 up to and including 6 months	0.00%	0.00%	0.00%	0.00%
> 6 up to and including 9 months	0.00%	0.00%	0.00%	0.00%
> 9 up to and including 12 months	0.00%	0.00%	0.00%	0.00%
> 12 up to and including 15 months	1.21%	0.00%	2.37%	0.00%
> 15 up to and including 18 months	1.51%	0.00%	0.58%	0.00%
> 18 up to and including 21 months	0.91%	0.00%	1.10%	0.00%
> 21 up to and including 24 months	1.21%	0.00%	1.37%	0.00%
> 24 up to and including 27 months	0.30%	0.00%	0.59%	0.00%
> 27 up to and including 30 months	1.21%	1.68%	1.66%	3.41%
> 30 up to and including 33 months	1.51%	0.00%	2.75%	0.00%
> 33 up to and including 36 months	6.04%	3.36%	5.85%	2.44%
> 36 up to and including 48 months	31.42%	3.36%	32.89%	4.66%
> 48 up to and including 60 months	17.82%	24.79%	17.41%	26.26%
> 60 up to and including 72 months	11.48%	22.27%	10.83%	23.88%
> 72 up to and including 84 months	9.37%	13.03%	8.30%	11.73%
> 84 up to and including 96 months	8.16%	11.34%	8.09%	12.19%
> 96 up to and including 108 months	4.53%	11.76%	3.90%	9.66%
> 108 up to and including 120 months	1.81%	2.52%	1.30%	1.50%
> 120 months	1.51%	5.88%	1.01%	4.27%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	(%) Number	(%) Number	(%) Balance	(%) Balance
up to and including 1 year	0.00%	0.00%	0.00%	0.00%
> 1 up to and including 2 years	0.00%	0.00%	0.00%	0.00%
> 2 up to and including 3 years	0.30%	0.00%	0.02%	0.00%
> 3 up to and including 4 years	0.00%	0.42%	0.00%	0.02%
> 4 up to and including 5 years	0.60%	0.00%	0.03%	0.00%
> 5 up to and including 6 years	0.60%	0.84%	0.07%	0.01%
> 6 up to and including 7 years	0.91%	0.00%	0.07%	0.00%
> 7 up to and including 8 years	0.00%	0.84%	0.00%	0.08%
> 8 up to and including 9 years	0.60%	0.00%	0.23%	0.00%
> 9 up to and including 10 years	0.60%	1.26%	0.09%	0.59%
> 10 up to and including 15 years	3.32%	5.88%	2.04%	4.35%
> 15 up to and including 20 years	9.06%	15.55%	8.63%	13.76%
> 20 up to and including 25 years	39.27%	52.94%	37.74%	54.18%
> 25 up to and including 30 years	44.71%	22.27%	51.08%	27.01%
> 30 years	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Current (0 days)	98.19%	98.32%	97.95%	97.66%
> 0 days up to and including 30 days	1.81%	1.26%	2.05%	1.98%
> 30 days up to and including 60 days	0.00%	0.00%	0.00%	0.00%
> 60 days up to and including 90 days	0.00%	0.00%	0.00%	0.00%
> 90 days up to and including 120 days	0.00%	0.00%	0.00%	0.00%
> 120 days up to and including 150 days	0.00%	0.00%	0.00%	0.00%
> 150 days up to and including 180 days	0.00%	0.00%	0.00%	0.00%
> 180 days	0.00%	0.42%	0.00%	0.36%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

*Delinquency statistics have been prepared in accordance with APRA's view of sound practice for the reporting of delinquent loans, including the treatment of loans with hardship as described in APRA Prudential Practice Guide APG 223 (dated February 2017). Reported delinquencies include accounts that are in the serviceability hold out period (i.e. loans in hardship which have commenced making their required monthly payments continue to be reported as delinquent until the customer has maintained full repayments for a period of at least 6 months).*

**Aggregate Pool Losses and Insurance Claims**

	Number of Loans	Balance Outstanding
<b>Current Month</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -
<b>Cumulative</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -

**Mortgage Pool by Payment Frequency**

	(%) Number	(%) Number	(%) Balance	(%) Balance
Weekly	18.43%	19.33%	17.40%	17.51%
Fortnightly	47.43%	47.90%	44.53%	45.84%
Monthly	34.14%	32.77%	38.07%	36.65%
Other	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	(%) Number	(%) Number	(%) Balance	(%) Balance
ANZ Lenders Mortgage Insurance	11.78%	11.76%	10.94%	11.46%
QBE Lenders Mortgage Insurance	0.00%	0.00%	0.00%	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0.00%	0.00%	0.00%	0.00%
Other	0.00%	0.00%	0.00%	0.00%
No Lenders Mortgage Insurance	88.22%	88.24%	89.06%	88.54%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**DISCLAIMER**

European Union Capital Requirements Regulation retention of interest report for Kingfisher Trust 2019-1

Issue Date: 19 June 2019

As at the Closing Date, Australia and New Zealand Banking Group Limited retained an interest in randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised exposures in accordance with Article 405(1)(c) of Regulation (EU) No 575/2013 of the European Parliament and Council (the "Capital Requirements Regulation"). Information about that retained interest as at the Collection Period End Date is set out above. Australia and New Zealand Banking Group Limited has not hedged the exposures.

Each investor or prospective investor that is required to comply with the Capital Requirements Rules and similar requirements (including but not limited to Article 17 of the EU Alternative Investment Fund Managers Directive (Directive 2011/61/EU), as supplemented by Section 5 of Chapter III of Commission Delegated Regulation (EU) No 231/2013 and Article 135(2) of the European Union Solvency II Directive 2009/138/EC) is required to independently assess and determine the sufficiency of the information described in this report and in the Information Memorandum generally for the purposes of complying with the Capital Requirements and other similar regulations or directives relevant to that investor or prospective investor and none of the Trustee, Australia and New Zealand Banking Group Limited and each other party to a Transaction Document makes any representation that the information described in this report or in the Information Memorandum is sufficient in all circumstances for such purposes. Investors and prospective investors who are uncertain as to the requirements which apply to them in respect of their relevant jurisdiction, should seek guidance from their regulator.

