KINGFISHER

Institutional Securitisation Services Ltd
ABN 30 004 768 807
Level 5, 242 Pitt Street
Sydney NSW 2000

Kingfisher Trust 2019-1 Investor Report

Reporting Dates	
Determination Date*:	14 Aug 2026
Payment Date*:	19 Aug 2026
Next Payment Date*:	21 Sep 2026
Issue Date:	19 Jun 2019
Record Date*:	15 Aug 2026
Current Collection Period:	
Collection Period Start Date:	01 Jul 2026
Collection Period End Date:	31 Jul 2026
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	20 Jul 2026
Interest Period End Date (exclusive):	19 Aug 2026
No. of days in the Interest Period:	30

*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:	Institutional Securitisation Services 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	KINGF 19-1 Mtge	KFT19001	AU3FN0048559	19 May 2050	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0048567	19 May 2050	Moody's / Fitch	Aaa(sf)/AAAsf
Class B			AU3FN0048575	19 May 2050	Moody's	Aa1(sf)
Class C			AU3FN0048583	19 May 2050	Moody's	Aa2(sf)
Class D			AU3FN0048591	19 May 2050	Moody's	A2(sf)
Class E			AU3FN0048609	19 May 2050	Moody's	Baa3(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	$ 229,557,966.67	4.3125%	0.9300%	5.2425%	$ 7.17	$ 989,143.27
Class A2	$ 16,591,959.22	4.3125%	1.6000%	5.9125%	$ 17.92	$ 80,630.10
Class B	$ 15,485,828.61	4.3125%	1.9000%	6.2125%	$ 18.83	$ 79,073.19
Class C	$ 4,424,522.47	4.3125%	2.4000%	6.7125%	$ 20.34	$ 24,410.64
Class D	$ 3,318,391.84	4.3125%	3.2000%	7.5125%	$ 22.77	$ 20,489.93
Class E	$ 2,765,326.57	4.3125%	4.4000%	8.7125%	$ 26.40	$ 19,802.39
Class F	$ 1,659,195.95	4.3125%	5.8000%	10.1125%	$ 30.65	$ 13,790.65
Total	$ 273,803,191.33					$ 1,227,340.17

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	$ 229,557,966.67	0.16634635	$ 32.02	$ 4,418,911.30	$ 225,139,055.37	0.16314424
Class A2	$ 16,591,959.22	0.36871020	$ 70.98	$ 319,389.46	$ 16,272,569.76	0.36161266
Class B	$ 15,485,828.61	0.36871021	$ 70.98	$ 298,096.83	$ 15,187,731.78	0.36161266
Class C	$ 4,424,522.47	0.36871021	$ 70.98	$ 85,170.52	$ 4,339,351.95	0.36161266
Class D	$ 3,318,391.84	0.36871020	$ 70.98	$ 63,877.89	$ 3,254,513.95	0.36161266
Class E	$ 2,765,326.57	0.36871021	$ 70.98	$ 53,231.58	$ 2,712,094.99	0.36161267
Class F	$ 1,659,195.95	0.36871021	$ 70.98	$ 31,938.95	$ 1,627,257.00	0.36161267
Total	$ 273,803,191.33			$ 5,270,616.53	$ 268,532,574.80	

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	$ 229,557,966.67	$ 0.00	$ 229,557,966.67	$ 0.00	$ 0.00	$ 225,139,055.37
Class A2	$ 16,591,959.22	$ 0.00	$ 16,591,959.22	$ 0.00	$ 0.00	$ 16,272,569.76
Class B	$ 15,485,828.61	$ 0.00	$ 15,485,828.61	$ 0.00	$ 0.00	$ 15,187,731.78
Class C	$ 4,424,522.47	$ 0.00	$ 4,424,522.47	$ 0.00	$ 0.00	$ 4,339,351.95
Class D	$ 3,318,391.84	$ 0.00	$ 3,318,391.84	$ 0.00	$ 0.00	$ 3,254,513.95
Class E	$ 2,765,326.57	$ 0.00	$ 2,765,326.57	$ 0.00	$ 0.00	$ 2,712,094.99
Class F	$ 1,659,195.95	$ 0.00	$ 1,659,195.95	$ 0.00	$ 0.00	$ 1,627,257.00
Total	$ 273,803,191.33	$ 0.00	$ 273,803,191.33	$ 0.00	$ 0.00	$ 268,532,574.80

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income

(i)	Finance Charge Collections	$	1,518,948.01		
(ii)	Interest received on Trust Account	$	12.81		
(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	$	410.01		
	Available Income			**$**	**1,519,370.83**

Calculation of Total Available Income

(i)	**Available Income**	**$**	**1,519,370.83**
(ii)	Principal Draw	$	0.00
(iii)	Liquidity Draw	$	0.00
	Total Available Income	**$**	**1,519,370.83**

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	$	91,682.02
(iv)	(pari passu and rateably)		
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	$	35,002.57
	(b) Liquidity Facility - Interest and Fees	$	1,125.22
(v)	Reimbursement of Liquidity Draws	$	0.00
(vi)	(pari passu and rateably)		
	(a) Class A1 Note Interest (current & unpaid)	$	989,143.27
	(b) Redraw Notes Interest (current & unpaid)	$	0.00
(vii)	Class A2 Note Interest (current & unpaid)	$	80,630.10
(viii)	Class B Note Senior Interest (current & unpaid)	$	79,073.19
(ix)	Class C Note Senior Interest (current & unpaid)	$	24,410.64
(x)	Class D Note Senior Interest (current & unpaid)	$	20,489.93
(xi)	Class E Note Senior Interest (current & unpaid)	$	19,802.39
(xii)	Class F Note Senior Interest (current & unpaid)	$	13,790.65
(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	$	164,219.85
	Total Available Income Applied	**$**	**1,519,370.83**

Facilities Outstanding

Principal Draw		
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
Liquidity Facility		
Opening Liquidity Facility Limit	$	2,738,031.91
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	$	(52,706.16)
Closing Liquidity Facility Limit	$	2,685,325.75

Total Available Principal

(i)	Principal Collections			$	6,672,285.65
	Scheduled Principal Collections	$	1,607,668.61		
	Unscheduled Principal Collections	$	5,064,617.04		
(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			$	(1,203,423.26)
	(b) Permitted Further Advances			$	(198,245.85)
	Total Available Principal			**$**	**5,270,616.54**

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
	Apply Remaining Total Available Principal rateably and pari passu?		**YES**
(iv)	Repayment of the Class A1 Notes	$	4,418,911.30
(v)	Repayment of the Class A2 Notes	$	319,389.46
(vi)	Repayment of the Class B Notes	$	298,096.83
(vii)	Repayment of the Class C Notes	$	85,170.52
(viii)	Repayment of the Class D Notes	$	63,877.89
(ix)	Repayment of the Class E Notes	$	53,231.58
(x)	Repayment of the Class F Notes	$	31,938.95
(xi)	Surplus distribution to the Residual Unitholder	$	0.01
	Total Available Principal Applied	**$**	**5,270,616.54**

Note Summary	
Redraw Notes (AUD)	
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
Class A1 Notes (AUD)	
Opening Unpaid Interest Amount	$ 0.00
Interest on Unpaid Interest Amount	$ 0.00
Interest Amount Due - current period	$ 989,143.27
Total Interest Amount Paid on Payment Date	$ 989,143.27
Closing Unpaid Interest Amount	$ 0.00
Initial Invested Amount	$ 1,380,000,000.00
Opening Invested Amount	$ 229,557,966.67
Principal Repayment - current period	$ 4,418,911.30
Closing Invested Amount	$ 225,139,055.37
Opening Carryover Charge offs	$ 0.00
Opening Stated Amount	$ 229,557,966.67
Charge offs - current period	$ 0.00
Reimbursement of Charge offs - current period	$ 0.00
Closing Carryover Charge offs	$ 0.00
Closing Stated Amount	$ 225,139,055.37
Class A2 Notes (AUD)	
Opening Unpaid Interest Amount	$ 0.00
Interest on Unpaid Interest Amount	$ 0.00
Interest Amount Due - current period	$ 80,630.10
Total Interest Amount Paid on Payment Date	$ 80,630.10
Closing Unpaid Interest Amount	$ 0.00
Initial Invested Amount	$ 45,000,000.00
Opening Invested Amount	$ 16,591,959.22
Principal Repayment - current period	$ 319,389.46
Closing Invested Amount	$ 16,272,569.76
Opening Carryover Charge offs	$ 0.00
Opening Stated Amount	$ 16,591,959.22
Charge offs - current period	$ 0.00
Reimbursement of Charge offs - current period	$ 0.00
Closing Carryover Charge offs	$ 0.00
Closing Stated Amount	$ 16,272,569.76
Class B Notes (AUD)	
Opening Unpaid Senior Interest Amount	$ 0.00
Interest on Unpaid Senior Interest Amount	$ 0.00
Senior Interest Amount Due - current period	$ 79,073.19
Total Senior Interest Amount Paid on Payment Date	$ 79,073.19
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	$ 15,485,828.61
Principal Repayment - current period	$ 298,096.83
Closing Invested Amount	$ 15,187,731.78
Opening Carryover Charge offs	$ 0.00
Opening Stated Amount	$ 15,485,828.61
Charge offs - current period	$ 0.00
Reimbursement of Charge offs - current period	$ 0.00
Closing Carryover Charge offs	$ 0.00
Closing Stated Amount	$ 15,187,731.78

Note Summary (continued…)		
Class C Notes (AUD)		
Opening Unpaid Senior Interest Amount	$	0.00
Interest on Unpaid Senior Interest Amount	$	0.00
Senior Interest Amount Due - current period	$	24,410.64
Total Senior Interest Amount Paid on Payment Date	$	24,410.64
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	$	4,424,522.47
Principal Repayment - current period	$	85,170.52
Closing Invested Amount	$	4,339,351.95
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	4,424,522.47
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	4,339,351.95
Class D Notes (AUD)		
Opening Unpaid Senior Interest Amount	$	0.00
Interest on Unpaid Senior Interest Amount	$	0.00
Senior Interest Amount Due - current period	$	20,489.93
Total Senior Interest Amount Paid on Payment Date	$	20,489.93
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	$	3,318,391.84
Principal Repayment - current period	$	63,877.89
Closing Invested Amount	$	3,254,513.95
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	3,318,391.84
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	3,254,513.95
Class E Notes (AUD)		
Opening Unpaid Senior Interest Amount	$	0.00
Interest on Unpaid Senior Interest Amount	$	0.00
Senior Interest Amount Due - current period	$	19,802.39
Total Senior Interest Amount Paid on Payment Date	$	19,802.39
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	$	2,765,326.57
Principal Repayment - current period	$	53,231.58
Closing Invested Amount	$	2,712,094.99
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	2,765,326.57
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	2,712,094.99
Class F Notes (AUD)		
Opening Unpaid Senior Interest Amount	$	0.00
Interest on Unpaid Senior Interest Amount	$	0.00
Senior Interest Amount Due - current period	$	13,790.65
Total Senior Interest Amount Paid on Payment Date	$	13,790.65
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	$	1,659,195.95
Principal Repayment - current period	$	31,938.95
Closing Invested Amount	$	1,627,257.00
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	1,659,195.95
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	1,627,257.00

Pool Summary

Collection Period End Date	31 Jul 2026
Current Aggregate Principal Balance (AUD)	$ 268,532,575
Total Property Value	$ 1,057,032,006
Number of (Eligible) Security Properties	1,701
Number of (Eligible) Debtors	2,574
Number of Loans (Unconsolidated)	1,908
Number of Loans (Consolidated)	1,625
Average Loan Size (Consolidated)	$ 165,251
Maximum Loan Balance (Consolidated)	$ 1,174,742
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	38.59%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	26.94%
Maximum Consolidated Current Loan To Value Ratio (LVR)	90.75%
Weighted Average Interest Rate	6.64%
Weighted Average Seasoning (Months)	141.55
Weighted Average Remaining Term (Months)	207.31
Maximum Current Remaining Term (Months)	260.00

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.

Prepayment Information*

Prepayment History	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	15.01%	11.68%	10.90%	13.24%	16.98%
Prepayment History (SMM)	1.35%	1.03%	0.96%	1.18%	1.54%

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

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	1,195	73.54%	$ 142,334,123	53.00%
> 40.00% up to and including 45.00%	117	7.20%	$ 29,395,237	10.95%
> 45.00% up to and including 50.00%	94	5.78%	$ 25,522,259	9.50%
> 50.00% up to and including 55.00%	76	4.68%	$ 23,383,232	8.71%
> 55.00% up to and including 60.00%	58	3.57%	$ 18,347,310	6.83%
> 60.00% up to and including 65.00%	47	2.89%	$ 15,352,448	5.72%
> 65.00% up to and including 70.00%	19	1.17%	$ 7,811,281	2.91%
> 70.00% up to and including 75.00%	13	0.80%	$ 3,959,812	1.47%
> 75.00% up to and including 80.00%	2	0.12%	$ 722,185	0.27%
> 80.00% up to and including 85.00%	3	0.18%	$ 1,155,676	0.43%
> 85.00% up to and including 90.00%	0	0.00%	$ -	0.00%
> 90.00% up to and including 95.00%	1	0.06%	$ 549,011	0.20%
> 95.00% up to and including 100.00%	0	0.00%	$ -	0.00%
> 100.00%	0	0.00%	$ -	0.00%
Total	**1,625**	**100.00%**	**$ 268,532,575**	**100.00%**

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	1,498	92.18%	$ 224,725,801	83.69%
> 40.00% up to and including 45.00%	42	2.58%	$ 13,349,396	4.97%
> 45.00% up to and including 50.00%	34	2.09%	$ 10,853,514	4.04%
> 50.00% up to and including 55.00%	24	1.48%	$ 9,728,307	3.62%
> 55.00% up to and including 60.00%	19	1.17%	$ 6,123,599	2.28%
> 60.00% up to and including 65.00%	3	0.18%	$ 1,099,347	0.41%
> 65.00% up to and including 70.00%	3	0.18%	$ 1,644,333	0.61%
> 70.00% up to and including 75.00%	0	0.00%	$ -	0.00%
> 75.00% up to and including 80.00%	1	0.06%	$ 459,267	0.17%
> 80.00% up to and including 85.00%	1	0.06%	$ 549,011	0.20%
> 85.00% up to and including 90.00%	0	0.00%	$ -	0.00%
> 90.00% up to and including 95.00%	0	0.00%	$ -	0.00%
> 95.00% up to and including 100.00%	0	0.00%	$ -	0.00%
> 100.00%	0	0.00%	$ -	0.00%
Total	**1,625**	**100.00%**	**$ 268,532,575**	**100.00%**

** 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 of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including $100,000	645	39.69%	$ 26,679,811	9.94%
> $100,000 up to and including $200,000	454	27.94%	$ 66,429,628	24.74%
> $200,000 up to and including $300,000	269	16.55%	$ 65,568,629	24.42%
> $300,000 up to and including $400,000	147	9.05%	$ 50,776,184	18.91%
> $400,000 up to and including $500,000	64	3.94%	$ 28,417,049	10.58%
> $500,000 up to and including $600,000	20	1.23%	$ 10,986,560	4.09%
> $600,000 up to and including $700,000	10	0.62%	$ 6,336,014	2.36%
> $700,000 up to and including $800,000	10	0.62%	$ 7,598,630	2.83%
> $800,000 up to and including $900,000	2	0.12%	$ 1,690,775	0.63%
> $900,000 up to and including $1.00m	2	0.12%	$ 1,866,155	0.69%
> $1.00m up to and including $1.25m	2	0.12%	$ 2,183,140	0.81%
> $1.25m up to and including $1.50m	0	0.00%	$ -	0.00%
> $1.50m up to and including $1.75m	0	0.00%	$ -	0.00%
> $1.75m up to and including $2.00m	0	0.00%	$ -	0.00%
> $2.00m	0	0.00%	$ -	0.00%
Total	**1,625**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	573	30.03%	$ 94,923,564	35.35%
VIC	618	32.39%	$ 89,952,317	33.50%
TAS	47	2.46%	$ 4,499,169	1.68%
QLD	286	14.99%	$ 35,559,752	13.24%
SA	139	7.29%	$ 15,078,121	5.62%
WA	231	12.11%	$ 26,886,312	10.01%
NT	14	0.73%	$ 1,633,340	0.61%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	1,418	74.32%	$ 215,033,039	80.08%
Non Metro	490	25.68%	$ 53,499,536	19.92%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	433	22.69%	$ 77,608,878	28.90%
NSW / ACT - Non Metro	140	7.34%	$ 17,314,686	6.45%
VIC - Metro	492	25.79%	$ 76,753,818	28.58%
VIC - Non Metro	126	6.60%	$ 13,198,499	4.92%
TAS - Metro	30	1.57%	$ 2,858,160	1.06%
TAS - Non Metro	17	0.89%	$ 1,641,009	0.61%
QLD - Metro	157	8.23%	$ 21,994,058	8.19%
QLD - Non Metro	129	6.76%	$ 13,565,693	5.05%
SA - Metro	96	5.03%	$ 10,831,460	4.03%
SA - Non Metro	43	2.25%	$ 4,246,661	1.58%
WA - Metro	203	10.64%	$ 24,123,391	8.98%
WA - Non Metro	28	1.47%	$ 2,762,920	1.03%
NT - Metro	7	0.37%	$ 863,272	0.32%
NT - Non Metro	7	0.37%	$ 770,068	0.29%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3030 (Cocoroc, VIC)	13	0.68%	$ 2,038,360	0.76%
2099 (Cromer, NSW)	8	0.42%	$ 2,008,314	0.75%
3187 (Brighton East, VIC)	6	0.31%	$ 1,958,993	0.73%
2100 (Allambie Heights, NSW)	6	0.31%	$ 1,957,217	0.73%
3977 (Botanic Ridge, VIC)	12	0.63%	$ 1,942,816	0.72%
3032 (Ascot Vale, VIC)	7	0.37%	$ 1,683,584	0.63%
3064 (Craigieburn, VIC)	13	0.68%	$ 1,658,131	0.62%
2155 (Beaumont Hills, NSW)	6	0.31%	$ 1,618,373	0.60%
6164 (Atwell, WA)	15	0.79%	$ 1,614,603	0.60%
2077 (Asquith, NSW)	9	0.47%	$ 1,531,862	0.57%
6155 (Canning Vale, WA)	8	0.42%	$ 1,466,409	0.55%
3044 (Pascoe Vale, VIC)	2	0.10%	$ 1,441,305	0.54%
3031 (Flemington, VIC)	6	0.31%	$ 1,420,112	0.53%
2153 (Baulkham Hills, NSW)	8	0.42%	$ 1,408,036	0.52%
3029 (Hoppers Crossing, VIC)	12	0.63%	$ 1,372,236	0.51%
3121 (Burnley, VIC)	8	0.42%	$ 1,345,961	0.50%
2529 (Blackbutt, NSW)	7	0.37%	$ 1,338,410	0.50%
3216 (Belmont, VIC)	8	0.42%	$ 1,309,455	0.49%
2046 (Abbotsford, NSW)	5	0.26%	$ 1,308,865	0.49%
3011 (Footscray, VIC)	6	0.31%	$ 1,297,715	0.48%
Total	**165**	**8.65%**	**$ 31,720,757**	**11.81%**

**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 of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	1,588	83.23%	$ 220,497,808	82.11%
Residential Investment (Full Recourse)	320	16.77%	$ 48,034,767	17.89%
Residential Investment (Limited Recourse)	0	0.00%	$ -	0.00%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	1,908	100.00%	$ 268,532,575	100.00%
Low Doc Loans	0	0.00%	$ -	0.00%
No Doc Loans	0	0.00%	$ -	0.00%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	1,905	99.84%	$ 267,442,316	99.59%
Interest Only	3	0.16%	$ 1,090,259	0.41%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	1,905	99.84%	$ 267,442,316	99.59%
Interest Only Loans : > 0 up to and including 1 years	1	0.05%	$ 252,774	0.09%
Interest Only Loans : > 1 up to and including 2 years	2	0.10%	$ 837,484	0.31%
Interest Only Loans : > 2 up to and including 3 years	0	0.00%	$ -	0.00%
Interest Only Loans : > 3 up to and including 4 years	0	0.00%	$ -	0.00%
Interest Only Loans : > 4 up to and including 5 years	0	0.00%	$ -	0.00%
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%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	1	0.05%	$ 142,265	0.05%
> 3.00% up to and including 3.25%	0	0.00%	$ -	0.00%
> 3.25% up to and including 3.50%	0	0.00%	$ -	0.00%
> 3.50% up to and including 3.75%	0	0.00%	$ -	0.00%
> 3.75% up to and including 4.00%	1	0.05%	$ 63,347	0.02%
> 4.00% up to and including 4.25%	2	0.10%	$ 301,097	0.11%
> 4.25% up to and including 4.50%	1	0.05%	$ 122,679	0.05%
> 4.50% up to and including 4.75%	0	0.00%	$ -	0.00%
> 4.75% up to and including 5.00%	1	0.05%	$ 220,458	0.08%
> 5.00% up to and including 5.25%	8	0.42%	$ 1,655,117	0.62%
> 5.25% up to and including 5.50%	7	0.37%	$ 979,217	0.36%
> 5.50% up to and including 5.75%	2	0.10%	$ 403,915	0.15%
> 5.75% up to and including 6.00%	21	1.10%	$ 3,997,488	1.49%
> 6.00% up to and including 6.25%	294	15.41%	$ 62,632,602	23.32%
> 6.25% up to and including 6.50%	567	29.72%	$ 85,526,211	31.85%
> 6.50% up to and including 6.75%	300	15.72%	$ 38,304,059	14.26%
> 6.75% up to and including 7.00%	63	3.30%	$ 9,880,174	3.68%
> 7.00% up to and including 7.25%	268	14.05%	$ 26,080,823	9.71%
> 7.25% up to and including 7.50%	81	4.25%	$ 10,033,732	3.74%
> 7.50% up to and including 7.75%	42	2.20%	$ 6,503,484	2.42%
> 7.75% up to and including 8.00%	183	9.59%	$ 15,434,726	5.75%
> 8.00% up to and including 8.25%	26	1.36%	$ 3,391,521	1.26%
> 8.25% up to and including 8.50%	18	0.94%	$ 2,081,564	0.78%
> 8.50%	22	1.15%	$ 778,096	0.29%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	19	1.00%	$ 2,466,275	0.92%
<= 2 Year Fixed	15	0.79%	$ 2,966,729	1.10%
<= 3 Year Fixed	1	0.05%	$ 40,145	0.01%
<= 4 Year Fixed	1	0.05%	$ 171,142	0.06%
<= 5 Year Fixed	1	0.05%	$ 236,934	0.09%
> 5 Year Fixed	0	0.00%	$ -	0.00%
Total Fixed Rate	37	1.94%	$ 5,881,225	2.19%
Total Variable Rate	1,871	98.06%	$ 262,651,350	97.81%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	59	3.09%	$ 7,121,178	2.65%
Business / Commercial / Investment	0	0.00%	$ -	0.00%
Construction of a dwelling (construction completed)	65	3.41%	$ 7,408,784	2.76%
Purchase of established dwelling	500	26.21%	$ 69,973,741	26.06%
Purchase of new erected dwelling	70	3.67%	$ 9,585,582	3.57%
Refinancing existing debt from another lender	368	19.29%	$ 55,015,788	20.49%
Refinancing existing debt with ANZ	565	29.61%	$ 81,252,491	30.26%
Other	281	14.73%	$ 38,175,011	14.22%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	1	0.05%	$ 252,774	0.09%
> 3 up to and including 6 months	0	0.00%	$ -	0.00%
> 6 up to and including 9 months	0	0.00%	$ -	0.00%
> 9 up to and including 12 months	0	0.00%	$ -	0.00%
> 12 up to and including 15 months	2	0.10%	$ 188,901	0.07%
> 15 up to and including 18 months	0	0.00%	$ -	0.00%
> 18 up to and including 21 months	0	0.00%	$ -	0.00%
> 21 up to and including 24 months	1	0.05%	$ 103,138	0.04%
> 24 up to and including 27 months	0	0.00%	$ -	0.00%
> 27 up to and including 30 months	1	0.05%	$ 40,327	0.02%
> 30 up to and including 33 months	0	0.00%	$ -	0.00%
> 33 up to and including 36 months	0	0.00%	$ -	0.00%
> 36 up to and including 48 months	0	0.00%	$ -	0.00%
> 48 up to and including 60 months	1	0.05%	$ 215,798	0.08%
> 60 up to and including 72 months	2	0.10%	$ 449,465	0.17%
> 72 up to and including 84 months	5	0.26%	$ 1,191,591	0.44%
> 84 up to and including 96 months	2	0.10%	$ 405,903	0.15%
> 96 up to and including 108 months	17	0.89%	$ 3,222,846	1.20%
> 108 up to and including 120 months	58	3.04%	$ 11,961,614	4.45%
> 120 months	1,818	95.28%	$ 250,500,218	93.28%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	3	0.16%	$ 7,230	0.00%
> 1 up to and including 2 years	2	0.10%	$ 31,097	0.01%
> 2 up to and including 3 years	6	0.31%	$ 99,596	0.04%
> 3 up to and including 4 years	5	0.26%	$ 122,070	0.05%
> 4 up to and including 5 years	11	0.58%	$ 386,246	0.14%
> 5 up to and including 6 years	16	0.84%	$ 662,921	0.25%
> 6 up to and including 7 years	27	1.42%	$ 1,233,153	0.46%
> 7 up to and including 8 years	30	1.57%	$ 2,265,220	0.84%
> 8 up to and including 9 years	28	1.47%	$ 2,078,798	0.77%
> 9 up to and including 10 years	37	1.94%	$ 2,480,516	0.92%
> 10 up to and including 15 years	327	17.14%	$ 38,308,564	14.27%
> 15 up to and including 20 years	1,366	71.59%	$ 210,537,701	78.40%
> 20 up to and including 25 years	50	2.62%	$ 10,319,460	3.84%
> 25 up to and including 30 years	0	0.00%	$ -	0.00%
> 30 years	0	0.00%	$ -	0.00%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	1,878	98.43%	$ 261,402,955	97.34%
> 0 days up to and including 30 days	16	0.84%	$ 3,631,522	1.35%
> 30 days up to and including 60 days	5	0.26%	$ 1,374,931	0.51%
> 60 days up to and including 90 days	0	0.00%	$ -	0.00%
> 90 days up to and including 120 days	0	0.00%	$ -	0.00%
> 120 days up to and including 150 days	1	0.05%	$ 457,626	0.17%
> 150 days up to and including 180 days	2	0.10%	$ 85,036	0.03%
> 180 days	6	0.31%	$ 1,580,504	0.59%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

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
Current Month		
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	$ -
Losses met by excess income	0	$ -
Losses met by other means	0	$ -
Net Losses	0	$ -
Cumulative		
Mortgagee in Possession	0	$ -
Current (gross) loss pre-mortgage insurance	1	$ 40,564.36
Claims on Insurers	1	$ 10,474.87
Claims pending	0	$ -
Claims paid	1	$ 10,474.87
Claims reduced	0	$ -
Claims denied	0	$ -
Losses met by excess income	1	$ 30,089.49
Losses met by other means	0	$ -
Net Losses	0	$ -

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	516	27.04%	$ 64,597,589	24.06%
Fortnightly	629	32.97%	$ 73,156,187	27.24%
Monthly	763	39.99%	$ 130,778,799	48.70%
Other	0	0.00%	$ -	0.00%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	140	7.34%	$ 22,821,088	8.50%
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	1,768	92.66%	$ 245,711,487	91.50%
Total	**1,908**	**100.00%**	**$ 268,532,575**	**100.00%**

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

Closing Date:	19 Jun 2019
Collection Period End Date (CPED):	31 Jul 2026
Determination Date:	14 Aug 2026

Pool Summary

	At Closing	At CPED
Collection Period End Date	31 May 2019	31 Jul 2026
Current Aggregate Principal Balance (AUD)	$ 77,865,364	$ 12,752,967
Total Property Value	$ 170,396,483	$ 47,183,534
Number of (Eligible) Security Properties	310	75
Number of (Eligible) Debtors	463	119
Number of Loans (Unconsolidated)	331	77
Number of Loans (Consolidated)	285	72
Average Loan Size (Consolidated)	$ 273,212	$ 177,125
Maximum Loan Balance (Consolidated)	$ 996,952	$ 811,665
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	56.81%	43.26%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.29%	31.22%
Maximum Consolidated Current Loan To Value Ratio (LVR)	90.89%	66.71%
Weighted Average Interest Rate	4.37%	6.55%
Weighted Average Seasoning (Months)	55.98	135.05
Weighted Average Remaining Term (Months)	289.11	209.49
Maximum Current Remaining Term (Months)	348.00	260.00

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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 40.00%	27.37%	59.72%	18.70%	39.01%
> 40.00% up to and including 45.00%	7.72%	5.56%	6.66%	7.47%
> 45.00% up to and including 50.00%	6.32%	8.33%	6.64%	9.38%
> 50.00% up to and including 55.00%	10.88%	8.33%	10.96%	15.07%
> 55.00% up to and including 60.00%	10.53%	9.72%	10.65%	16.43%
> 60.00% up to and including 65.00%	8.07%	5.56%	8.77%	8.22%
> 65.00% up to and including 70.00%	12.28%	2.78%	13.61%	4.42%
> 70.00% up to and including 75.00%	8.77%	0.00%	11.50%	0.00%
> 75.00% up to and including 80.00%	4.91%	0.00%	8.29%	0.00%
> 80.00% up to and including 85.00%	1.40%	0.00%	1.75%	0.00%
> 85.00% up to and including 90.00%	1.05%	0.00%	1.44%	0.00%
> 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%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 40.00%	37.54%	83.33%	26.12%	72.81%
> 40.00% up to and including 45.00%	4.91%	4.17%	5.61%	7.22%
> 45.00% up to and including 50.00%	9.47%	0.00%	9.34%	0.00%
> 50.00% up to and including 55.00%	7.72%	6.94%	8.67%	9.81%
> 55.00% up to and including 60.00%	11.93%	5.56%	13.28%	10.15%
> 60.00% up to and including 65.00%	4.91%	0.00%	5.20%	0.00%
> 65.00% up to and including 70.00%	8.77%	0.00%	12.08%	0.00%
> 70.00% up to and including 75.00%	4.56%	0.00%	5.51%	0.00%
> 75.00% up to and including 80.00%	4.91%	0.00%	6.11%	0.00%
> 80.00% up to and including 85.00%	3.51%	0.00%	5.51%	0.00%
> 85.00% up to and including 90.00%	1.75%	0.00%	2.57%	0.00%
> 90.00% up to and including 95.00%	0.00%	0.00%	0.00%	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%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

** 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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including $100,000	13.33%	43.06%	2.33%	10.18%
> $100,000 up to and including $200,000	24.91%	16.67%	14.51%	12.95%
> $200,000 up to and including $300,000	24.56%	16.67%	22.49%	22.39%
> $300,000 up to and including $400,000	17.19%	16.67%	21.53%	31.70%
> $400,000 up to and including $500,000	12.28%	2.78%	20.27%	6.93%
> $500,000 up to and including $600,000	3.86%	1.39%	7.58%	4.12%
> $600,000 up to and including $700,000	1.40%	1.39%	3.33%	5.36%
> $700,000 up to and including $800,000	0.70%	0.00%	1.93%	0.00%
> $800,000 up to and including $900,000	0.35%	1.39%	1.11%	6.36%
> $900,000 up to and including $1.00m	1.40%	0.00%	4.92%	0.00%
> $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%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Geographic Distribution

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT	28.70%	31.17%	31.80%	37.89%
VIC	29.61%	29.87%	31.71%	30.72%
TAS	3.63%	5.19%	1.70%	3.17%
QLD	15.71%	12.99%	14.78%	7.99%
SA	6.95%	7.79%	6.35%	10.82%
WA	13.60%	10.39%	11.73%	7.02%
NT	1.81%	2.60%	1.93%	2.39%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Region

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Metro	74.02%	75.32%	80.96%	81.51%
Non Metro	25.98%	24.68%	19.04%	18.49%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by State and Region

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT - Metro	21.45%	25.97%	26.49%	33.91%
NSW / ACT - Non Metro	7.25%	5.19%	5.31%	3.98%
VIC - Metro	25.08%	25.97%	27.99%	24.19%
VIC - Non Metro	4.53%	3.90%	3.72%	6.53%
TAS - Metro	0.30%	0.00%	0.06%	0.00%
TAS - Non Metro	3.32%	5.19%	1.65%	3.17%
QLD - Metro	8.16%	6.49%	8.55%	4.07%
QLD - Non Metro	7.55%	6.49%	6.23%	3.92%
SA - Metro	5.74%	6.49%	5.60%	10.82%
SA - Non Metro	1.21%	1.30%	0.75%	0.00%
WA - Metro	11.48%	7.79%	10.35%	6.13%
WA - Non Metro	2.11%	2.60%	1.38%	0.89%
NT - Metro	1.81%	2.60%	1.93%	2.39%
NT - Non Metro	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Occupancy Status

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Owner Occupied (Full Recourse)	79.76%	88.31%	80.86%	85.17%
Residential Investment (Full Recourse)	20.24%	11.69%	19.14%	14.83%
Residential Investment (Limited Recourse)	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Documentation Type

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
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%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Payment Type

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
P&I	93.66%	100.00%	93.07%	100.00%
Interest Only	6.34%	0.00%	6.93%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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%	100.00%	93.07%	100.00%
Interest Only Loans : > 0 up to and including 1 years	1.51%	0.00%	1.06%	0.00%
Interest Only Loans : > 1 up to and including 2 years	3.63%	0.00%	4.21%	0.00%
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%	0.00%	0.00%	0.00%
Interest Only Loans : > 4 up to and including 5 years	0.30%	0.00%	0.41%	0.00%
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%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Mortgage Loan Interest Rate

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3.00%	0.00%	0.00%	0.00%	0.00%
> 3.00% up to and including 3.25%	0.00%	0.00%	0.00%	0.00%
> 3.25% up to and including 3.50%	0.00%	0.00%	0.00%	0.00%
> 3.50% up to and including 3.75%	0.30%	0.00%	0.26%	0.00%
> 3.75% up to and including 4.00%	12.99%	0.00%	17.77%	0.00%
> 4.00% up to and including 4.25%	26.28%	0.00%	29.70%	0.00%
> 4.25% up to and including 4.50%	12.99%	0.00%	14.74%	0.00%
> 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%	2.60%	0.00%	6.64%
> 6.00% up to and including 6.25%	0.00%	12.99%	0.00%	26.07%
> 6.25% up to and including 6.50%	0.00%	31.17%	0.00%	33.40%
> 6.50% up to and including 6.75%	0.00%	18.18%	0.00%	14.14%
> 6.75% up to and including 7.00%	0.00%	2.60%	0.00%	0.50%
> 7.00% up to and including 7.25%	0.00%	12.99%	0.00%	8.12%
> 7.25% up to and including 7.50%	0.00%	3.90%	0.00%	3.02%
> 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%	14.29%	0.00%	8.11%
> 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%	1.30%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Interest Option

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
<= 1 Year Fixed	3.93%	0.00%	4.03%	0.00%
<= 2 Year Fixed	2.42%	1.30%	3.78%	2.52%
<= 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%	1.30%	7.81%	2.52%
Total Variable Rate	93.66%	98.70%	92.19%	97.48%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Loan Purpose

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Alterations to existing dwelling	0.91%	0.00%	0.79%	0.00%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	5.14%	7.79%	6.78%	11.95%
Purchase of established dwelling	25.98%	29.87%	28.84%	30.84%
Purchase of new erected dwelling	3.32%	2.60%	3.69%	3.00%
Refinancing existing debt from another lender	15.71%	15.58%	14.81%	12.54%
Refinancing existing debt with ANZ	31.12%	28.57%	29.80%	22.83%
Other	17.82%	15.58%	15.29%	18.83%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Loan Seasoning

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
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%	0.00%	1.66%	0.00%
> 30 up to and including 33 months	1.51%	0.00%	2.75%	0.00%
> 33 up to and including 36 months	6.04%	0.00%	5.85%	0.00%
> 36 up to and including 48 months	31.42%	0.00%	32.89%	0.00%
> 48 up to and including 60 months	17.82%	0.00%	17.41%	0.00%
> 60 up to and including 72 months	11.48%	0.00%	10.83%	0.00%
> 72 up to and including 84 months	9.37%	0.00%	8.30%	0.00%
> 84 up to and including 96 months	8.16%	0.00%	8.09%	0.00%
> 96 up to and including 108 months	4.53%	3.90%	3.90%	9.85%
> 108 up to and including 120 months	1.81%	2.60%	1.30%	7.94%
> 120 months	1.51%	93.51%	1.01%	82.21%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Remaining Tenor

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
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%	0.00%	0.00%	0.00%
> 4 up to and including 5 years	0.60%	0.00%	0.03%	0.00%
> 5 up to and including 6 years	0.60%	0.00%	0.07%	0.00%
> 6 up to and including 7 years	0.91%	2.60%	0.07%	0.38%
> 7 up to and including 8 years	0.00%	2.60%	0.00%	1.50%
> 8 up to and including 9 years	0.60%	3.90%	0.23%	1.01%
> 9 up to and including 10 years	0.60%	2.60%	0.09%	1.82%
> 10 up to and including 15 years	3.32%	23.38%	2.04%	14.27%
> 15 up to and including 20 years	9.06%	59.74%	8.63%	64.57%
> 20 up to and including 25 years	39.27%	5.19%	37.74%	16.45%
> 25 up to and including 30 years	44.71%	0.00%	51.08%	0.00%
> 30 years	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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%	93.51%	97.95%	89.19%
> 0 days up to and including 30 days	1.81%	5.19%	2.05%	8.79%
> 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%	1.30%	0.00%	2.02%
> 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%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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
Current Month		
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	$ -
Cumulative		
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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Weekly	18.43%	15.58%	17.40%	12.22%
Fortnightly	47.43%	57.14%	44.53%	49.74%
Monthly	34.14%	27.27%	38.07%	38.04%
Other	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Mortgage Insurance

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
ANZ Lenders Mortgage Insurance	11.78%	7.79%	10.94%	8.84%
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%	92.21%	89.06%	91.16%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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 6(3)(c) of the EU Securitisation Regulation, as in effect on the Closing Date (including as it applied in the United Kingdom as at the Closing Date). 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 EU Securitisation Regulation (including as it applied in the United Kingdom as at the Closing Date) or any similar rules in any other jurisdiction 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 EU Securitisation Regulation (including as it applied in the United Kingdom as at the Closing Date) 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 Documents 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.