



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 Jan 2021
Payment Date*:	19 Jan 2021
Next Payment Date*:	19 Feb 2021
Issue Date:	19 Jun 2019
Record Date*:	15 Jan 2021
Current Collection Period:	
Collection Period Start Date:	01 Dec 2020
Collection Period End Date:	31 Dec 2020
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	21 Dec 2020
Interest Period End Date (exclusive):	19 Jan 2021
No. of days in the Interest Period:	29

\*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			AU3FN0048575	19 May 2050	Moody's	Aa2(sf)
Class C	KINGF 19-1 Mtge	KFT19001	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	\$ 878,998,054.86	0.0100%	0.9300%	0.9400%	\$ 4.76	\$ 656,479.10
Class A2	\$ 45,000,000.00	0.0100%	1.6000%	1.6100%	\$ 12.79	\$ 57,563.01
Class B	\$ 42,000,000.00	0.0100%	1.9000%	1.9100%	\$ 15.18	\$ 63,736.44
Class C	\$ 12,000,000.00	0.0100%	2.4000%	2.4100%	\$ 19.15	\$ 22,977.53
Class D	\$ 9,000,000.00	0.0100%	3.2000%	3.2100%	\$ 25.50	\$ 22,953.70
Class E	\$ 7,500,000.00	0.0100%	4.4000%	4.4100%	\$ 35.04	\$ 26,278.77
Class F	\$ 4,500,000.00	0.0100%	5.8000%	5.8100%	\$ 46.16	\$ 20,772.74
Total	\$ 998,998,054.86					\$ 870,761.29

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	\$ 878,998,054.86	0.63695511	\$ 204.58	\$ 28,231,399.04	\$ 850,766,655.82	0.61649758
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	\$ 998,998,054.86			\$ 28,231,399.04	\$ 970,766,655.82	

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	\$ 878,998,054.86	\$ 0.00	\$ 878,998,054.86	\$ 0.00	\$ 0.00	\$ 850,766,655.82
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	\$ 998,998,054.86	\$ 0.00	\$ 998,998,054.86	\$ 0.00	\$ 0.00	\$ 970,766,655.82

**Pre Event of Default Cashflow Waterfall Report**

Calculation of Total Available Income			
(i)	Finance Charge Collections	\$	2,638,438.87
(ii)	Interest received on Trust Account	\$	3.83
(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	\$	2,153.96
	<b>Available Income</b>	\$	<b>2,640,596.66</b>

Calculation of Total Available Income			
(i)	<b>Available Income</b>	\$	<b>2,640,596.66</b>
(ii)	Principal Draw	\$	0.00
(iii)	Liquidity Draw	\$	0.00
	<b>Total Available Income</b>	\$	<b>2,640,596.66</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	\$	262,970.88
(iv)	(pari passu and rateably)		
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	827,330.19
	(b) Liquidity Facility - Interest and Fees	\$	3,968.62
(v)	Reimbursement of Liquidity Draws	\$	0.00
(vi)	(pari passu and rateably)		
	(a) Class A1 Note Interest (current & unpaid)	\$	656,479.10
	(b) Redraw Notes Interest (current & unpaid)	\$	0.00
(vii)	Class A2 Note Interest (current & unpaid)	\$	57,563.01
(viii)	Class B Note Senior Interest (current & unpaid)	\$	63,736.44
(ix)	Class C Note Senior Interest (current & unpaid)	\$	22,977.53
(x)	Class D Note Senior Interest (current & unpaid)	\$	22,953.70
(xi)	Class E Note Senior Interest (current & unpaid)	\$	26,278.77
(xii)	Class F Note Senior Interest (current & unpaid)	\$	20,772.74
(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	\$	675,564.68
	<b>Total Available Income Applied</b>	\$	<b>2,640,596.66</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	\$	9,989,980.55
	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	\$	(282,313.99)
	Closing Liquidity Facility Limit	\$	9,707,666.56

Total Available Principal			
(i)	Principal Collections	\$	32,121,179.54
	Scheduled Principal Collections	\$	3,597,669.58
	Unscheduled Principal Collections	\$	28,523,509.96
(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	\$	(3,109,134.86)
	(b) Permitted Further Advances	\$	(780,645.64)
	<b>Total Available Principal</b>	\$	<b>28,231,399.04</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	\$	28,231,399.04
(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>28,231,399.04</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	\$ 656,479.10
Total Interest Amount Paid on Payment Date	\$ 656,479.10
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 1,380,000,000.00
Opening Invested Amount	\$ 878,998,054.86
Principal Repayment - current period	\$ 28,231,399.04
Closing Invested Amount	\$ 850,766,655.82
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 878,998,054.86
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 850,766,655.82
<b>Class A2 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 57,563.01
Total Interest Amount Paid on Payment Date	\$ 57,563.01
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	\$ 63,736.44
Total Senior Interest Amount Paid on Payment Date	\$ 63,736.44
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	\$ 22,977.53
Total Senior Interest Amount Paid on Payment Date	\$ 22,977.53
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	\$ 22,953.70
Total Senior Interest Amount Paid on Payment Date	\$ 22,953.70
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	\$ 26,278.77
Total Senior Interest Amount Paid on Payment Date	\$ 26,278.77
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	\$ 20,772.74
Total Senior Interest Amount Paid on Payment Date	\$ 20,772.74
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	31 Dec 2020
Current Aggregate Principal Balance (AUD)	\$ 970,766,656
Total Property Value	\$ 2,440,022,387
Number of (Eligible) Security Properties	4,321
Number of (Eligible) Debtors	6,370
Number of Loans (Unconsolidated)	5,102
Number of Loans (Consolidated)	4,008
Average Loan Size (Consolidated)	\$ 242,207
Maximum Loan Balance (Consolidated)	\$ 1,539,149
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	51.97%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	48.43%
Maximum Consolidated Current Loan To Value Ratio (LVR)	124.68%
Weighted Average Interest Rate	3.19%
Weighted Average Seasoning (Months)	75.00
Weighted Average Remaining Term (Months)	272.41
Maximum Current Remaining Term (Months)	358.00

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

Current Aggregate Principal Balance (AUD)	\$ 15,092,305.12
Percentage Deferrals by balance	1.55%
Number of Deferred Loans (Unconsolidated)	57
Number of Deferred Loans (Consolidated)	46
Percentage of Deferred Loans by number (Consolidated)	1.15%
Average Loan Size (Consolidated)	\$ 328,093.59
Maximum Loan Balance (Consolidated)	\$ 1,271,662.73
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.96%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.50%
Weighted Average Interest Rate	3.20%
Weighted Average Seasoning (Months)	67.37
Weighted Average Remaining Term (Months)	285.16
Owner Occupier/Investment Loan split by balance	82%/18%
P&I / IO split by balance	98%/2%

*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. From 02 Nov 2020 onwards, this stratification table only provides an overview of all 'approved' Covid-19 related loan repayment holidays outstanding as at the reporting date.*

**Prepayment Information\***

Prepayment History	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	25.94%	19.23%	18.80%	22.10%	20.93%
Prepayment History (SMM)	2.47%	1.76%	1.72%	2.06%	1.94%

\*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%	1,878	46.86%	\$ 249,409,920	25.69%
> 40.00% up to and including 45.00%	272	6.79%	\$ 71,328,541	7.35%
> 45.00% up to and including 50.00%	309	7.71%	\$ 86,536,118	8.91%
> 50.00% up to and including 55.00%	353	8.81%	\$ 109,041,341	11.23%
> 55.00% up to and including 60.00%	289	7.21%	\$ 96,642,836	9.96%
> 60.00% up to and including 65.00%	266	6.64%	\$ 102,015,619	10.51%
> 65.00% up to and including 70.00%	244	6.09%	\$ 93,752,430	9.66%
> 70.00% up to and including 75.00%	212	5.29%	\$ 86,615,963	8.92%
> 75.00% up to and including 80.00%	113	2.82%	\$ 46,859,438	4.83%
> 80.00% up to and including 85.00%	49	1.22%	\$ 20,643,727	2.13%
> 85.00% up to and including 90.00%	16	0.40%	\$ 5,423,059	0.56%
> 90.00% up to and including 95.00%	6	0.15%	\$ 2,111,163	0.22%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	1	0.02%	\$ 386,501	0.04%
<b>Total</b>	<b>4,008</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**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%	2,164	53.99%	\$ 330,610,341	34.06%
> 40.00% up to and including 45.00%	295	7.36%	\$ 81,762,008	8.42%
> 45.00% up to and including 50.00%	287	7.16%	\$ 87,501,692	9.01%
> 50.00% up to and including 55.00%	284	7.09%	\$ 100,826,738	10.39%
> 55.00% up to and including 60.00%	245	6.11%	\$ 86,732,373	8.93%
> 60.00% up to and including 65.00%	227	5.66%	\$ 88,408,110	9.11%
> 65.00% up to and including 70.00%	178	4.44%	\$ 67,522,782	6.96%
> 70.00% up to and including 75.00%	142	3.54%	\$ 53,444,381	5.51%
> 75.00% up to and including 80.00%	99	2.47%	\$ 40,747,744	4.20%
> 80.00% up to and including 85.00%	43	1.07%	\$ 15,948,296	1.64%
> 85.00% up to and including 90.00%	24	0.60%	\$ 9,559,821	0.98%
> 90.00% up to and including 95.00%	10	0.25%	\$ 4,161,012	0.43%
> 95.00% up to and including 100.00%	4	0.10%	\$ 1,491,579	0.15%
> 100.00%	6	0.15%	\$ 2,049,781	0.21%
<b>Total</b>	<b>4,008</b>	<b>100.00%</b>	<b>\$ 970,766,656</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 of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	936	23.35%	\$ 40,994,838	4.22%
> \$100,000 up to and including \$200,000	1,011	25.22%	\$ 151,783,482	15.64%
> \$200,000 up to and including \$300,000	844	21.06%	\$ 209,364,128	21.57%
> \$300,000 up to and including \$400,000	571	14.25%	\$ 196,675,177	20.26%
> \$400,000 up to and including \$500,000	273	6.81%	\$ 121,565,047	12.52%
> \$500,000 up to and including \$600,000	174	4.34%	\$ 94,872,213	9.77%
> \$600,000 up to and including \$700,000	80	2.00%	\$ 52,177,684	5.37%
> \$700,000 up to and including \$800,000	51	1.27%	\$ 37,713,419	3.88%
> \$800,000 up to and including \$900,000	31	0.77%	\$ 26,034,201	2.68%
> \$900,000 up to and including \$1.00m	18	0.45%	\$ 17,100,917	1.76%
> \$1.00m up to and including \$1.25m	14	0.35%	\$ 15,636,178	1.61%
> \$1.25m up to and including \$1.50m	4	0.10%	\$ 5,310,223	0.55%
> \$1.50m up to and including \$1.75m	1	0.02%	\$ 1,539,149	0.16%
> \$1.75m up to and including \$2.00m	0	0.00%	\$ -	0.00%
> \$2.00m	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,008</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	1,524	29.87%	\$ 335,944,811	34.61%
VIC	1,482	29.05%	\$ 291,942,459	30.07%
TAS	133	2.61%	\$ 17,841,356	1.84%
QLD	906	17.76%	\$ 150,242,709	15.48%
SA	369	7.23%	\$ 51,770,701	5.33%
WA	654	12.82%	\$ 116,638,830	12.02%
NT	34	0.67%	\$ 6,385,790	0.66%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	3,734	73.19%	\$ 774,338,347	79.77%
Non Metro	1,368	26.81%	\$ 196,428,309	20.23%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	1,109	21.74%	\$ 270,615,727	27.88%
NSW / ACT - Non Metro	415	8.13%	\$ 65,329,084	6.73%
VIC - Metro	1,179	23.11%	\$ 251,133,556	25.87%
VIC - Non Metro	303	5.94%	\$ 40,808,903	4.20%
TAS - Metro	73	1.43%	\$ 10,597,706	1.09%
TAS - Non Metro	60	1.18%	\$ 7,243,650	0.75%
QLD - Metro	517	10.13%	\$ 92,853,205	9.56%
QLD - Non Metro	389	7.62%	\$ 57,389,504	5.91%
SA - Metro	251	4.92%	\$ 38,391,350	3.95%
SA - Non Metro	118	2.31%	\$ 13,379,351	1.38%
WA - Metro	583	11.43%	\$ 106,412,580	10.96%
WA - Non Metro	71	1.39%	\$ 10,226,250	1.05%
NT - Metro	22	0.43%	\$ 4,334,222	0.45%
NT - Non Metro	12	0.24%	\$ 2,051,568	0.21%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2155 (Beaumont Hills, NSW)	26	0.51%	\$ 7,962,710	0.82%
3977 (Botanic Ridge, VIC)	36	0.71%	\$ 7,488,956	0.77%
2099 (Cromer, NSW)	23	0.45%	\$ 7,197,281	0.74%
3029 (Hoppers Crossing, VIC)	30	0.59%	\$ 6,389,666	0.66%
6164 (Atwell, WA)	32	0.63%	\$ 5,951,342	0.61%
3030 (Cocoroc, VIC)	29	0.57%	\$ 5,421,939	0.56%
3150 (Brandon Park, VIC)	16	0.31%	\$ 4,613,024	0.48%
2100 (Allambie Heights, NSW)	12	0.24%	\$ 4,511,564	0.46%
2567 (Currans Hill, NSW)	18	0.35%	\$ 4,363,039	0.45%
3064 (Craigieburn, VIC)	27	0.53%	\$ 4,289,030	0.44%
2747 (Caddens, NSW)	23	0.45%	\$ 4,280,562	0.44%
2153 (Baulkham Hills, NSW)	14	0.27%	\$ 4,213,562	0.43%
2170 (Casula, NSW)	24	0.47%	\$ 4,202,173	0.43%
2138 (Concord West, NSW)	13	0.25%	\$ 4,117,260	0.42%
3754 (Doreen, VIC)	21	0.41%	\$ 4,016,649	0.41%
2770 (Bidwill, NSW)	17	0.33%	\$ 3,946,170	0.41%
2145 (Constitution Hill, NSW)	19	0.37%	\$ 3,863,022	0.40%
3805 (Fountain Gate, VIC)	15	0.29%	\$ 3,847,877	0.40%
3187 (Brighton East, VIC)	11	0.22%	\$ 3,795,236	0.39%
2763 (Acacia Gardens, NSW)	15	0.29%	\$ 3,735,271	0.38%
<b>Total</b>	<b>421</b>	<b>8.25%</b>	<b>\$ 98,206,332</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 of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	4,225	82.81%	\$ 801,599,578	82.57%
Residential Investment (Full Recourse)	877	17.19%	\$ 169,167,078	17.43%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	5,102	100.00%	\$ 970,766,656	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	4,936	96.75%	\$ 926,212,913	95.41%
Interest Only	166	3.25%	\$ 44,553,743	4.59%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	4,936	96.75%	\$ 926,212,913	95.41%
Interest Only Loans : > 0 up to and including 1 years	104	2.04%	\$ 29,301,050	3.02%
Interest Only Loans : > 1 up to and including 2 years	33	0.65%	\$ 8,199,944	0.84%
Interest Only Loans : > 2 up to and including 3 years	20	0.39%	\$ 5,622,437	0.58%
Interest Only Loans : > 3 up to and including 4 years	6	0.12%	\$ 805,358	0.08%
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>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	1,904	37.32%	\$ 426,115,001	43.89%
> 3.00% up to and including 3.25%	858	16.82%	\$ 179,292,406	18.47%
> 3.25% up to and including 3.50%	510	10.00%	\$ 107,764,359	11.10%
> 3.50% up to and including 3.75%	1,203	23.58%	\$ 159,909,465	16.47%
> 3.75% up to and including 4.00%	249	4.88%	\$ 42,900,219	4.42%
> 4.00% up to and including 4.25%	152	2.98%	\$ 28,526,989	2.94%
> 4.25% up to and including 4.50%	177	3.47%	\$ 14,200,402	1.46%
> 4.50% up to and including 4.75%	21	0.41%	\$ 5,973,503	0.62%
> 4.75% up to and including 5.00%	26	0.51%	\$ 6,049,174	0.62%
> 5.00% up to and including 5.25%	2	0.04%	\$ 35,138	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>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	147	2.88%	\$ 35,595,284	3.67%
<= 2 Year Fixed	173	3.39%	\$ 45,562,913	4.69%
<= 3 Year Fixed	89	1.74%	\$ 22,828,317	2.35%
<= 4 Year Fixed	1	0.02%	\$ 486,586	0.05%
<= 5 Year Fixed	7	0.14%	\$ 1,261,779	0.13%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	417	8.17%	\$ 105,734,879	10.89%
Total Variable Rate	4,685	91.83%	\$ 865,031,777	89.11%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	150	2.94%	\$ 20,498,381	2.11%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	174	3.41%	\$ 36,716,317	3.78%
Purchase of established dwelling	1,400	27.44%	\$ 281,889,919	29.04%
Purchase of new erected dwelling	182	3.57%	\$ 36,129,635	3.72%
Refinancing existing debt from another lender	1,004	19.68%	\$ 202,027,226	20.81%
Refinancing existing debt with ANZ	1,345	26.36%	\$ 251,746,967	25.93%
Other	847	16.60%	\$ 141,758,211	14.60%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	5	0.10%	\$ 1,492,488	0.15%
> 3 up to and including 6 months	3	0.06%	\$ 358,614	0.04%
> 6 up to and including 9 months	4	0.08%	\$ 1,565,050	0.16%
> 9 up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 up to and including 15 months	1	0.02%	\$ 328,033	0.03%
> 15 up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 up to and including 21 months	4	0.08%	\$ 920,328	0.09%
> 21 up to and including 24 months	0	0.00%	\$ -	0.00%
> 24 up to and including 27 months	0	0.00%	\$ -	0.00%
> 27 up to and including 30 months	0	0.00%	\$ -	0.00%
> 30 up to and including 33 months	5	0.10%	\$ 1,281,336	0.13%
> 33 up to and including 36 months	6	0.12%	\$ 1,704,330	0.18%
> 36 up to and including 48 months	140	2.74%	\$ 32,710,203	3.37%
> 48 up to and including 60 months	1,042	20.42%	\$ 223,582,289	23.03%
> 60 up to and including 72 months	1,475	28.91%	\$ 307,241,492	31.65%
> 72 up to and including 84 months	801	15.70%	\$ 146,733,726	15.12%
> 84 up to and including 96 months	560	10.98%	\$ 92,326,060	9.51%
> 96 up to and including 108 months	462	9.06%	\$ 73,821,420	7.60%
> 108 up to and including 120 months	244	4.78%	\$ 36,177,028	3.73%
> 120 months	350	6.86%	\$ 50,524,258	5.20%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	12	0.24%	\$ 59,289	0.01%
> 1 up to and including 2 years	21	0.41%	\$ 236,182	0.02%
> 2 up to and including 3 years	11	0.22%	\$ 159,568	0.02%
> 3 up to and including 4 years	27	0.53%	\$ 671,290	0.07%
> 4 up to and including 5 years	23	0.45%	\$ 693,878	0.07%
> 5 up to and including 6 years	27	0.53%	\$ 957,897	0.10%
> 6 up to and including 7 years	23	0.45%	\$ 706,936	0.07%
> 7 up to and including 8 years	26	0.51%	\$ 1,128,418	0.12%
> 8 up to and including 9 years	22	0.43%	\$ 1,768,918	0.18%
> 9 up to and including 10 years	21	0.41%	\$ 1,556,950	0.16%
> 10 up to and including 15 years	262	5.14%	\$ 31,927,309	3.29%
> 15 up to and including 20 years	685	13.43%	\$ 113,430,744	11.68%
> 20 up to and including 25 years	3,111	60.98%	\$ 627,879,746	64.68%
> 25 up to and including 30 years	831	16.29%	\$ 189,589,532	19.53%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	5,058	99.14%	\$ 958,630,893	98.75%
> 0 days up to and including 30 days	24	0.47%	\$ 5,421,692	0.56%
> 30 days up to and including 60 days	1	0.02%	\$ 301,055	0.03%
> 60 days up to and including 90 days	3	0.06%	\$ 522,469	0.05%
> 90 days up to and including 120 days	3	0.06%	\$ 694,113	0.07%
> 120 days up to and including 150 days	1	0.02%	\$ 172,158	0.02%
> 150 days up to and including 180 days	1	0.02%	\$ 383,042	0.04%
> 180 days	11	0.22%	\$ 4,641,236	0.48%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</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 of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	1,286	25.21%	\$ 218,396,962	22.50%
Fortnightly	1,601	31.38%	\$ 254,364,600	26.20%
Monthly	2,215	43.41%	\$ 498,005,095	51.30%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	532	10.43%	\$ 110,088,108	11.34%
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	4,570	89.57%	\$ 860,678,548	88.66%
<b>Total</b>	<b>5,102</b>	<b>100.00%</b>	<b>\$ 970,766,656</b>	<b>100.00%</b>

<b>Trust Manager</b> ANZ Capel Court Ltd ABN 30 004 768 807 Level 5, 242 Pitt Street Sydney, New South Wales, Australia 2000	<b>Sponsor</b> Australia and New Zealand Banking Group Limited ABN 11 005 357 522 Level 9, 833 Collins Street Melbourne, Victoria, Australia 3000
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**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):	31 Dec 2020
Determination Date:	14 Jan 2021

**Pool Summary**

	At Closing	At CPED
Collection Period End Date	31 May 2019	31 Dec 2020
Current Aggregate Principal Balance (AUD)	\$ 77,865,364	\$ 49,347,305
Total Property Value	\$ 170,396,483	\$ 119,552,394
Number of (Eligible) Security Properties	310	216
Number of (Eligible) Debtors	463	327
Number of Loans (Unconsolidated)	331	229
Number of Loans (Consolidated)	285	203
Average Loan Size (Consolidated)	\$ 273,212	\$ 243,090
Maximum Loan Balance (Consolidated)	\$ 996,952	\$ 910,757
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	56.81%	52.78%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.29%	50.90%
Maximum Consolidated Current Loan To Value Ratio (LVR)	90.89%	86.35%
Weighted Average Interest Rate	4.37%	3.19%
Weighted Average Seasoning (Months)	55.98	75.27
Weighted Average Remaining Term (Months)	289.11	269.47
Maximum Current Remaining Term (Months)	348.00	329.00

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%	38.42%	18.70%	25.95%
> 40.00% up to and including 45.00%	7.72%	6.90%	6.66%	6.63%
> 45.00% up to and including 50.00%	6.32%	6.40%	6.64%	5.83%
> 50.00% up to and including 55.00%	10.88%	9.85%	10.96%	10.37%
> 55.00% up to and including 60.00%	10.53%	7.39%	10.65%	9.70%
> 60.00% up to and including 65.00%	8.07%	12.32%	8.77%	15.30%
> 65.00% up to and including 70.00%	12.28%	5.91%	13.61%	7.83%
> 70.00% up to and including 75.00%	8.77%	7.88%	11.50%	9.58%
> 75.00% up to and including 80.00%	4.91%	3.45%	8.29%	6.26%
> 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%	1.48%	1.44%	2.53%
> 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 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%	44.83%	26.12%	31.30%
> 40.00% up to and including 45.00%	4.91%	7.88%	5.61%	7.31%
> 45.00% up to and including 50.00%	9.47%	6.40%	9.34%	7.68%
> 50.00% up to and including 55.00%	7.72%	7.88%	8.67%	9.40%
> 55.00% up to and including 60.00%	11.93%	7.88%	13.28%	11.10%
> 60.00% up to and including 65.00%	4.91%	5.91%	5.20%	7.09%
> 65.00% up to and including 70.00%	8.77%	6.90%	12.08%	10.30%
> 70.00% up to and including 75.00%	4.56%	3.45%	5.51%	4.56%
> 75.00% up to and including 80.00%	4.91%	2.46%	6.11%	3.11%
> 80.00% up to and including 85.00%	3.51%	1.97%	5.51%	2.06%
> 85.00% up to and including 90.00%	1.75%	1.97%	2.57%	2.89%
> 90.00% up to and including 95.00%	0.00%	0.99%	0.00%	1.32%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	1.48%	0.00%	1.88%
<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 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%	17.24%	2.33%	3.55%
> \$100,000 up to and including \$200,000	24.91%	30.05%	14.51%	18.75%
> \$200,000 up to and including \$300,000	24.56%	23.65%	22.49%	24.75%
> \$300,000 up to and including \$400,000	17.19%	13.30%	21.53%	19.55%
> \$400,000 up to and including \$500,000	12.28%	10.34%	20.27%	18.76%
> \$500,000 up to and including \$600,000	3.86%	1.97%	7.58%	4.29%
> \$600,000 up to and including \$700,000	1.40%	1.48%	3.33%	3.84%
> \$700,000 up to and including \$800,000	0.70%	0.99%	1.93%	3.00%
> \$800,000 up to and including \$900,000	0.35%	0.49%	1.11%	1.67%
> \$900,000 up to and including \$1.00m	1.40%	0.49%	4.92%	1.85%
> \$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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT	28.70%	26.64%	31.80%	29.93%
VIC	29.61%	27.51%	31.71%	27.35%
TAS	3.63%	3.93%	1.70%	1.68%
QLD	15.71%	17.90%	14.78%	16.07%
SA	6.95%	7.42%	6.35%	7.99%
WA	13.60%	13.97%	11.73%	14.10%
NT	1.81%	2.62%	1.93%	2.89%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**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%	73.80%	80.96%	81.39%
Non Metro	25.98%	26.20%	19.04%	18.61%
<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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT - Metro	21.45%	20.52%	26.49%	25.90%
NSW / ACT - Non Metro	7.25%	6.11%	5.31%	4.04%
VIC - Metro	25.08%	24.02%	27.99%	24.49%
VIC - Non Metro	4.53%	3.49%	3.72%	2.87%
TAS - Metro	0.30%	0.44%	0.06%	0.11%
TAS - Non Metro	3.32%	3.49%	1.65%	1.57%
QLD - Metro	8.16%	8.73%	8.55%	8.85%
QLD - Non Metro	7.55%	9.17%	6.23%	7.22%
SA - Metro	5.74%	5.68%	5.60%	6.91%
SA - Non Metro	1.21%	1.75%	0.75%	1.08%
WA - Metro	11.48%	11.79%	10.35%	12.26%
WA - Non Metro	2.11%	2.18%	1.38%	1.84%
NT - Metro	1.81%	2.62%	1.93%	2.89%
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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Owner Occupied (Full Recourse)	79.76%	84.28%	80.86%	84.60%
Residential Investment (Full Recourse)	20.24%	15.72%	19.14%	15.40%
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 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%
<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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
P&I	93.66%	97.38%	93.07%	95.40%
Interest Only	6.34%	2.62%	6.93%	4.60%
<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%	97.38%	93.07%	95.40%
Interest Only Loans : > 0 up to and including 1 years	1.51%	1.31%	1.06%	1.90%
Interest Only Loans : > 1 up to and including 2 years	3.63%	0.44%	4.21%	1.01%
Interest Only Loans : > 2 up to and including 3 years	0.91%	0.44%	1.25%	0.65%
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%	0.44%	0.41%	1.04%
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 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%	34.50%	0.00%	37.30%
> 3.00% up to and including 3.25%	0.00%	22.27%	0.00%	24.98%
> 3.25% up to and including 3.50%	0.00%	9.61%	0.00%	10.57%
> 3.50% up to and including 3.75%	0.30%	26.20%	0.26%	20.29%
> 3.75% up to and including 4.00%	12.99%	3.49%	17.77%	4.66%
> 4.00% up to and including 4.25%	26.28%	0.87%	29.70%	0.70%
> 4.25% up to and including 4.50%	12.99%	3.06%	14.74%	1.49%
> 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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
<= 1 Year Fixed	3.93%	2.62%	4.03%	3.78%
<= 2 Year Fixed	2.42%	2.62%	3.78%	2.35%
<= 3 Year Fixed	0.00%	0.87%	0.00%	1.52%
<= 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%	6.11%	7.81%	7.65%
Total Variable Rate	93.66%	93.89%	92.19%	92.35%
<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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Alterations to existing dwelling	0.91%	0.87%	0.79%	0.68%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	5.14%	6.11%	6.78%	7.96%
Purchase of established dwelling	25.98%	28.38%	28.84%	29.57%
Purchase of new erected dwelling	3.32%	3.06%	3.69%	3.87%
Refinancing existing debt from another lender	15.71%	14.41%	14.81%	13.12%
Refinancing existing debt with ANZ	31.12%	33.19%	29.80%	31.81%
Other	17.82%	13.97%	15.29%	12.99%
<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 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%	1.75%	2.75%	3.54%
> 33 up to and including 36 months	6.04%	0.00%	5.85%	0.00%
> 36 up to and including 48 months	31.42%	6.11%	32.89%	5.98%
> 48 up to and including 60 months	17.82%	18.34%	17.41%	19.36%
> 60 up to and including 72 months	11.48%	24.02%	10.83%	26.12%
> 72 up to and including 84 months	9.37%	15.28%	8.30%	14.24%
> 84 up to and including 96 months	8.16%	11.79%	8.09%	12.16%
> 96 up to and including 108 months	4.53%	10.48%	3.90%	9.47%
> 108 up to and including 120 months	1.81%	5.24%	1.30%	3.87%
> 120 months	1.51%	6.99%	1.01%	5.26%
<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 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%	0.44%	0.02%	0.02%
> 3 up to and including 4 years	0.00%	0.00%	0.00%	0.00%
> 4 up to and including 5 years	0.60%	0.44%	0.03%	0.01%
> 5 up to and including 6 years	0.60%	0.44%	0.07%	0.00%
> 6 up to and including 7 years	0.91%	0.00%	0.07%	0.00%
> 7 up to and including 8 years	0.00%	0.44%	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%	1.31%	0.09%	0.59%
> 10 up to and including 15 years	3.32%	6.11%	2.04%	4.44%
> 15 up to and including 20 years	9.06%	17.90%	8.63%	15.85%
> 20 up to and including 25 years	39.27%	56.33%	37.74%	60.04%
> 25 up to and including 30 years	44.71%	16.59%	51.08%	18.97%
> 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%	98.69%	97.95%	98.52%
> 0 days up to and including 30 days	1.81%	0.87%	2.05%	1.10%
> 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%	0.44%	0.00%	0.38%
<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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Weekly	18.43%	19.65%	17.40%	17.57%
Fortnightly	47.43%	47.60%	44.53%	46.72%
Monthly	34.14%	32.75%	38.07%	35.71%
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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
ANZ Lenders Mortgage Insurance	11.78%	11.79%	10.94%	11.52%
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%	88.21%	89.06%	88.48%
<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.