

Kingfisher Trust 2025-1 Investor Report

Reporting Dates	
Determination Date*:	19 Sep 2025
Payment Date*:	24 Sep 2025
Next Payment Date*:	24 Oct 2025
Issue Date:	18 Aug 2025
Record Date*:	22 Sep 2025
Current Collection Period:	
Collection Period Start Date:	01 Jul 2025
Collection Period End Date:	01 Sep 2025
No. of days in the Collection Period:	63
Current Interest Period:	
Interest Period Start Date (inclusive):	18 Aug 2025
Interest Period End Date (exclusive):	24 Sep 2025
No. of days in the Interest Period:	37

*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 25-1 Mtge	KFT25001	AU3FN0100319	24 Oct 2056	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0100327	24 Oct 2056	Moody's / Fitch	Aaa(sf)/AAAsf
Class B			AU3FN0100335	24 Oct 2056	Moody's	Aa2(sf)
Class C			AU3FN0100343	24 Oct 2056	Moody's	A2(sf)
Class D			AU3FN0100350	24 Oct 2056	Moody's	Baa2(sf)
Class E			AU3FN0100368	24 Oct 2056	Moody's	Ba2(sf)
Class F			AU3FN0100376	24 Oct 2056	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	\$ 1,380,000,000.00	3.5697%	0.8200%	4.3897%	\$ 44.50	\$ 6,140,769.37
Class A2	\$ 49,500,000.00	3.5697%	1.1500%	4.7197%	\$ 47.84	\$ 236,825.49
Class B	\$ 37,500,000.00	3.5697%	1.4000%	4.9697%	\$ 50.38	\$ 188,916.68
Class C	\$ 13,500,000.00	3.5697%	1.5500%	5.1197%	\$ 51.90	\$ 70,062.74
Class D	\$ 7,500,000.00	3.5697%	1.8500%	5.4197%	\$ 54.94	\$ 41,204.57
Class E	\$ 9,000,000.00	3.5697%	3.7000%	7.2697%	\$ 73.69	\$ 66,323.56
Class F	\$ 3,000,000.00	3.5697%	5.0000%	8.5697%	\$ 86.87	\$ 26,061.28
Total	\$ 1,500,000,000.00					\$ 6,770,163.69

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	\$ 1,380,000,000.00	1.00000000	\$ 552.86	\$ 76,294,837.94	\$ 1,303,705,162.06	0.94471389
Class A2	\$ 49,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 49,500,000.00	1.00000000
Class B	\$ 37,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 37,500,000.00	1.00000000
Class C	\$ 13,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 13,500,000.00	1.00000000
Class D	\$ 7,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 7,500,000.00	1.00000000
Class E	\$ 9,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 9,000,000.00	1.00000000
Class F	\$ 3,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 3,000,000.00	1.00000000
Total	\$ 1,500,000,000.00			\$ 76,294,837.94	\$ 1,423,705,162.06	

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	\$ 1,380,000,000.00	\$ 0.00	\$ 1,380,000,000.00	\$ 0.00	\$ 0.00	\$ 1,303,705,162.06
Class A2	\$ 49,500,000.00	\$ 0.00	\$ 49,500,000.00	\$ 0.00	\$ 0.00	\$ 49,500,000.00
Class B	\$ 37,500,000.00	\$ 0.00	\$ 37,500,000.00	\$ 0.00	\$ 0.00	\$ 37,500,000.00
Class C	\$ 13,500,000.00	\$ 0.00	\$ 13,500,000.00	\$ 0.00	\$ 0.00	\$ 13,500,000.00
Class D	\$ 7,500,000.00	\$ 0.00	\$ 7,500,000.00	\$ 0.00	\$ 0.00	\$ 7,500,000.00
Class E	\$ 9,000,000.00	\$ 0.00	\$ 9,000,000.00	\$ 0.00	\$ 0.00	\$ 9,000,000.00
Class F	\$ 3,000,000.00	\$ 0.00	\$ 3,000,000.00	\$ 0.00	\$ 0.00	\$ 3,000,000.00
Total	\$ 1,500,000,000.00	\$ 0.00	\$ 1,500,000,000.00	\$ 0.00	\$ 0.00	\$ 1,423,705,162.06

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income

(i)	Finance Charge Collections	\$	0.00
(ii)	Interest received on Trust Account	\$	0.38
(iii)	Income on Authorised Investments	\$	0.00
(iv)	Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	\$	7,834,535.62
(v)	All other amounts in the nature of income not included above	\$	0.00
	Available Income	\$	7,834,536.00

Calculation of Total Available Income

(i)	Available Income	\$	7,834,536.00
(ii)	Principal Draw	\$	142,463.95
(iii)	Liquidity Draw	\$	0.00
	Total Available Income	\$	7,976,999.95

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)	\$	655,812.28
(iii)	Senior Fees and Expenses	\$	543,420.24
(iv)	(pari passu and rateably)		
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	0.00
	(b) Liquidity Facility - Interest and Fees	\$	7,602.74
(v)	Reimbursement of Liquidity Draws	\$	0.00
(vi)	(pari passu and rateably)		
	(a) Class A1 Note Interest (current & unpaid)	\$	6,140,769.37
	(b) Redraw Notes Interest (current & unpaid)	\$	0.00
(vii)	Class A2 Note Interest (current & unpaid)	\$	236,825.49
(viii)	Class B Note Interest (current & unpaid)	\$	188,916.68
(ix)	Class C Note Interest (current & unpaid)	\$	70,062.74
(x)	Class D Note Interest (current & unpaid)	\$	41,204.57
(xi)	Class E Note Interest (current & unpaid)	\$	66,323.56
(xii)	Class F Note Interest (current & unpaid)	\$	26,061.28
(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)	(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
(xvii)	Tax Shortfall payable	\$	0.00
(xviii)	Tax Amount payable	\$	0.00
(xix)	Surplus distributed to the Participation Unitholder	\$	0.00
	Total Available Income Applied	\$	7,976,999.94

Facilities Outstanding

Principal Draw

Opening Principal Draw Outstanding	\$	0.00
Principal Draw Current Period	\$	142,463.95
Repayment of Principal Draw Current Period	\$	0.00
Closing Principal Draw Outstanding	\$	142,463.95

Liquidity Facility

Opening Liquidity Facility Limit	\$	15,000,000.00
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	\$	(762,948.38)
Closing Liquidity Facility Limit	\$	14,237,051.62

Total Available Principal

(i)	Principal Collections	\$	82,457,342.26
	Scheduled Principal Collections	\$	4,989,475.36
	Unscheduled Principal Collections	\$	77,467,866.90
(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	\$	2,229.03
(vii)	Less any amount applied by the Servicer to fund Redraws & Permitted Further Advances during the Collection Period		
	(a) Redraws	\$	(5,230,248.28)
	(b) Permitted Further Advances	\$	(792,021.12)
	Total Available Principal	\$	76,437,301.89

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	\$	142,463.95
	Apply Remaining Total Available Principal rateably and pari passu?		NO
(iv)	Repayment of the Class A1 Notes	\$	76,294,837.94
(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
	Total Available Principal Applied	\$	76,437,301.89

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	\$	6,140,769.37
Total Interest Amount Paid on Payment Date	\$	6,140,769.37
Closing Unpaid Interest Amount	\$	0.00
Initial Invested Amount	\$	1,380,000,000.00
Opening Invested Amount	\$	1,380,000,000.00
Principal Repayment - current period	\$	76,294,837.94
Closing Invested Amount	\$	1,303,705,162.06
Opening Carryover Charge offs	\$	0.00
Opening Stated Amount	\$	1,380,000,000.00
Charge offs - current period	\$	0.00
Reimbursement of Charge offs - current period	\$	0.00
Closing Carryover Charge offs	\$	0.00
Closing Stated Amount	\$	1,303,705,162.06
Class A2 Notes (AUD)		
Opening Unpaid Interest Amount	\$	0.00
Interest on Unpaid Interest Amount	\$	0.00
Interest Amount Due - current period	\$	236,825.49
Total Interest Amount Paid on Payment Date	\$	236,825.49
Closing Unpaid Interest Amount	\$	0.00
Initial Invested Amount	\$	49,500,000.00
Opening Invested Amount	\$	49,500,000.00
Principal Repayment - current period	\$	0.00
Closing Invested Amount	\$	49,500,000.00
Opening Carryover Charge offs	\$	0.00
Opening Stated Amount	\$	49,500,000.00
Charge offs - current period	\$	0.00
Reimbursement of Charge offs - current period	\$	0.00
Closing Carryover Charge offs	\$	0.00
Closing Stated Amount	\$	49,500,000.00
Class B Notes (AUD)		
Opening Unpaid Interest Amount	\$	0.00
Interest on Unpaid Interest Amount	\$	0.00
Interest Amount Due - current period	\$	188,916.68
Total Interest Amount Paid on Payment Date	\$	188,916.68
Closing Unpaid Interest Amount	\$	0.00
Initial Invested Amount	\$	37,500,000.00
Opening Invested Amount	\$	37,500,000.00
Principal Repayment - current period	\$	0.00
Closing Invested Amount	\$	37,500,000.00
Opening Carryover Charge offs	\$	0.00
Opening Stated Amount	\$	37,500,000.00
Charge offs - current period	\$	0.00
Reimbursement of Charge offs - current period	\$	0.00
Closing Carryover Charge offs	\$	0.00
Closing Stated Amount	\$	37,500,000.00

Note Summary (continued...)	
Class C Notes (AUD)	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 70,062.74
Total Interest Amount Paid on Payment Date	\$ 70,062.74
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 13,500,000.00
Opening Invested Amount	\$ 13,500,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 13,500,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 13,500,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 13,500,000.00
Class D Notes (AUD)	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 41,204.57
Total Interest Amount Paid on Payment Date	\$ 41,204.57
Closing Unpaid 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
Class E Notes (AUD)	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 66,323.56
Total Interest Amount Paid on Payment Date	\$ 66,323.56
Closing Unpaid 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
Class F Notes (AUD)	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 26,061.28
Total Interest Amount Paid on Payment Date	\$ 26,061.28
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 3,000,000.00
Opening Invested Amount	\$ 3,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 3,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 3,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 3,000,000.00

Pool Summary

Collection Period End Date	01 Sep 2025
Current Aggregate Principal Balance (AUD)	\$ 1,423,562,698
Total Property Value	\$ 2,569,941,252
Number of (Eligible) Security Properties	3,834
Number of (Eligible) Debtors	5,631
Number of Loans (Unconsolidated)	3,991
Number of Loans (Consolidated)	3,611
Average Loan Size (Consolidated)	\$ 394,229
Maximum Loan Balance (Consolidated)	\$ 2,269,474
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.57%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	54.48%
Maximum Consolidated Current Loan To Value Ratio (LVR)	87.83%
Weighted Average Interest Rate	5.70%
Weighted Average Seasoning (Months)	53.92
Weighted Average Remaining Term (Months)	298.13
Maximum Current Remaining Term (Months)	353.00

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)	25.44%	0.00%	0.00%	0.00%	25.44%
Prepayment History (SMM)	2.42%	0.00%	0.00%	0.00%	2.42%

*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%	557	15.43%	\$ 144,123,437	10.12%
> 40.00% up to and including 45.00%	259	7.17%	\$ 84,833,516	5.96%
> 45.00% up to and including 50.00%	361	10.00%	\$ 126,258,871	8.87%
> 50.00% up to and including 55.00%	403	11.16%	\$ 158,097,637	11.11%
> 55.00% up to and including 60.00%	197	5.46%	\$ 82,459,839	5.79%
> 60.00% up to and including 65.00%	351	9.72%	\$ 155,117,357	10.90%
> 65.00% up to and including 70.00%	560	15.51%	\$ 236,564,103	16.62%
> 70.00% up to and including 75.00%	425	11.77%	\$ 179,713,192	12.62%
> 75.00% up to and including 80.00%	348	9.64%	\$ 163,844,756	12.91%
> 80.00% up to and including 85.00%	73	2.02%	\$ 31,385,505	2.20%
> 85.00% up to and including 90.00%	77	2.13%	\$ 41,164,487	2.89%
> 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	3,611	100.00%	\$ 1,423,562,698	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%	1,060	29.35%	\$ 288,777,050	20.29%
> 40.00% up to and including 45.00%	324	8.97%	\$ 108,467,105	7.62%
> 45.00% up to and including 50.00%	353	9.78%	\$ 143,145,427	10.06%
> 50.00% up to and including 55.00%	335	9.28%	\$ 145,989,554	10.26%
> 55.00% up to and including 60.00%	325	9.00%	\$ 139,769,129	9.82%
> 60.00% up to and including 65.00%	350	9.69%	\$ 162,108,648	11.39%
> 65.00% up to and including 70.00%	391	10.83%	\$ 180,561,315	12.68%
> 70.00% up to and including 75.00%	253	7.01%	\$ 130,880,338	9.19%
> 75.00% up to and including 80.00%	145	4.02%	\$ 79,748,201	5.60%
> 80.00% up to and including 85.00%	61	1.69%	\$ 33,874,130	2.38%
> 85.00% up to and including 90.00%	14	0.39%	\$ 10,241,800	0.72%
> 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	3,611	100.00%	\$ 1,423,562,698	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	38	1.05%	\$ 2,508,324	0.18%
> \$100,000 up to and including \$200,000	524	14.51%	\$ 81,812,313	5.75%
> \$200,000 up to and including \$300,000	834	23.10%	\$ 211,466,840	14.85%
> \$300,000 up to and including \$400,000	794	21.99%	\$ 276,126,409	19.40%
> \$400,000 up to and including \$500,000	599	16.59%	\$ 266,198,468	18.70%
> \$500,000 up to and including \$600,000	341	9.44%	\$ 185,642,197	13.04%
> \$600,000 up to and including \$700,000	201	5.57%	\$ 129,943,480	9.13%
> \$700,000 up to and including \$800,000	108	2.99%	\$ 80,645,404	5.67%
> \$800,000 up to and including \$900,000	58	1.61%	\$ 49,281,080	3.46%
> \$900,000 up to and including \$1.00m	28	0.78%	\$ 26,742,978	1.88%
> \$1.00m up to and including \$1.25m	43	1.19%	\$ 46,854,367	3.29%
> \$1.25m up to and including \$1.50m	27	0.75%	\$ 36,554,887	2.57%
> \$1.50m up to and including \$1.75m	6	0.17%	\$ 9,694,185	0.68%
> \$1.75m up to and including \$2.00m	6	0.17%	\$ 11,449,591	0.80%
> \$2.00m up to and including \$2.50m	4	0.11%	\$ 8,642,173	0.61%
> \$2.50m	0	0.00%	\$ -	0.00%
Total	3,611	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	972	24.35%	\$ 411,036,564	28.87%
VIC	1,256	31.47%	\$ 463,305,767	32.55%
TAS	121	3.03%	\$ 35,708,798	2.51%
QLD	831	20.82%	\$ 264,364,139	18.57%
SA	355	8.90%	\$ 103,516,182	7.27%
WA	406	10.17%	\$ 129,215,219	9.08%
NT	50	1.25%	\$ 16,416,029	1.15%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	2,634	66.00%	\$ 1,025,843,278	72.06%
Non Metro	1,357	34.00%	\$ 397,719,420	27.94%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	610	15.28%	\$ 294,012,455	20.65%
NSW / ACT - Non Metro	362	9.07%	\$ 117,024,109	8.22%
VIC - Metro	951	23.83%	\$ 377,365,879	26.51%
VIC - Non Metro	305	7.64%	\$ 85,939,889	6.04%
TAS - Metro	65	1.63%	\$ 20,325,107	1.43%
TAS - Non Metro	56	1.40%	\$ 15,383,691	1.08%
QLD - Metro	382	9.57%	\$ 130,601,021	9.17%
QLD - Non Metro	449	11.25%	\$ 133,763,118	9.40%
SA - Metro	264	6.61%	\$ 82,507,527	5.80%
SA - Non Metro	91	2.28%	\$ 21,008,655	1.48%
WA - Metro	324	8.12%	\$ 107,723,301	7.57%
WA - Non Metro	82	2.05%	\$ 21,491,918	1.51%
NT - Metro	38	0.95%	\$ 13,307,989	0.93%
NT - Non Metro	12	0.30%	\$ 3,108,040	0.22%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	44	1.10%	\$ 16,728,076	1.18%
3029 (Hoppers Crossing, VIC)	41	1.03%	\$ 14,879,469	1.05%
3064 (Craigieburn, VIC)	45	1.13%	\$ 14,494,548	1.02%
3030 (Cocoroc, VIC)	24	0.60%	\$ 9,149,920	0.64%
4870 (Aeroglen, QLD)	30	0.75%	\$ 7,927,989	0.56%
3978 (Cardinia, VIC)	17	0.43%	\$ 7,766,800	0.55%
2155 (Beaumont Hills, NSW)	13	0.33%	\$ 7,409,365	0.52%
3805 (Fountain Gate, VIC)	18	0.45%	\$ 6,753,253	0.47%
3810 (Pakenham, VIC)	21	0.53%	\$ 6,677,691	0.47%
3000 (Melbourne, VIC)	20	0.50%	\$ 6,339,843	0.45%
2145 (Constitution Hill, NSW)	14	0.35%	\$ 6,313,570	0.44%
2765 (Angus, NSW)	14	0.35%	\$ 6,263,201	0.44%
3175 (Bangholme, VIC)	15	0.38%	\$ 6,075,909	0.43%
3021 (Albanvale, VIC)	17	0.43%	\$ 6,058,217	0.43%
4207 (Alberton, QLD)	17	0.43%	\$ 6,047,083	0.42%
4209 (Coomera, QLD)	19	0.48%	\$ 5,785,667	0.41%
3336 (Aintree, VIC)	12	0.30%	\$ 5,563,072	0.39%
2170 (Casula, NSW)	14	0.35%	\$ 5,484,116	0.39%
3023 (Burnside, VIC)	14	0.35%	\$ 5,474,014	0.38%
3350 (Alfredton, VIC)	18	0.45%	\$ 5,405,855	0.38%
Total	427	10.70%	\$ 156,597,657	11.00%

*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)	2,327	58.31%	\$ 838,267,095	58.89%
Residential Investment (Full Recourse)	1,664	41.69%	\$ 585,295,603	41.11%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	3,991	100.00%	\$ 1,423,562,698	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	3,851	96.49%	\$ 1,362,879,216	95.74%
Interest Only	140	3.51%	\$ 60,683,482	4.26%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	3,851	96.49%	\$ 1,362,879,216	95.74%
Interest Only Loans : > 0 up to and including 1 years	39	0.98%	\$ 15,475,226	1.09%
Interest Only Loans : > 1 up to and including 2 years	31	0.78%	\$ 13,623,658	0.96%
Interest Only Loans : > 2 up to and including 3 years	34	0.85%	\$ 13,817,085	0.97%
Interest Only Loans : > 3 up to and including 4 years	27	0.68%	\$ 13,954,715	0.98%
Interest Only Loans : > 4 up to and including 5 years	3	0.08%	\$ 1,069,922	0.08%
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	2	0.05%	\$ 584,000	0.04%
Interest Only Loans : > 8 up to and including 9 years	4	0.10%	\$ 2,158,875	0.15%
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	3,991	100.00%	\$ 1,423,562,698	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%	4	0.10%	\$ 942,982	0.07%
> 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%	0	0.00%	\$ -	0.00%
> 4.00% up to and including 4.25%	1	0.03%	\$ 936,469	0.07%
> 4.25% up to and including 4.50%	0	0.00%	\$ -	0.00%
> 4.50% up to and including 4.75%	2	0.05%	\$ 1,041,790	0.07%
> 4.75% up to and including 5.00%	2	0.05%	\$ 1,375,464	0.10%
> 5.00% up to and including 5.25%	46	1.15%	\$ 26,604,168	1.87%
> 5.25% up to and including 5.50%	1,102	27.61%	\$ 455,387,863	31.99%
> 5.50% up to and including 5.75%	1,385	34.70%	\$ 482,202,373	33.87%
> 5.75% up to and including 6.00%	786	19.69%	\$ 272,908,038	19.17%
> 6.00% up to and including 6.25%	206	5.16%	\$ 66,839,663	4.70%
> 6.25% up to and including 6.50%	197	4.94%	\$ 53,048,430	3.73%
> 6.50% up to and including 6.75%	78	1.95%	\$ 20,921,113	1.47%
> 6.75% up to and including 7.00%	50	1.25%	\$ 13,753,077	0.97%
> 7.00% up to and including 7.25%	84	2.10%	\$ 17,359,955	1.22%
> 7.25% up to and including 7.50%	15	0.38%	\$ 3,584,289	0.25%
> 7.50% up to and including 7.75%	11	0.28%	\$ 2,687,136	0.19%
> 7.75% up to and including 8.00%	18	0.45%	\$ 3,553,600	0.25%
> 8.00% up to and including 8.25%	0	0.00%	\$ -	0.00%
> 8.25% up to and including 8.50%	4	0.10%	\$ 416,288	0.03%
> 8.50%	0	0.00%	\$ -	0.00%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	35	0.88%	\$ 10,873,846	0.76%
<= 2 Year Fixed	12	0.30%	\$ 3,768,978	0.26%
<= 3 Year Fixed	4	0.10%	\$ 759,524	0.05%
<= 4 Year Fixed	0	0.00%	\$ -	0.00%
<= 5 Year Fixed	1	0.03%	\$ 47,940	0.00%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	52	1.30%	\$ 15,450,289	1.09%
Total Variable Rate	3,939	98.70%	\$ 1,408,112,409	98.91%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	78	1.95%	\$ 23,808,211	1.67%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	69	1.73%	\$ 24,166,491	1.70%
Purchase of established dwelling	1,056	26.46%	\$ 389,169,214	27.34%
Purchase of new erected dwelling	100	2.51%	\$ 37,551,798	2.64%
Refinancing existing debt from another lender	1,499	37.56%	\$ 573,129,526	40.26%
Refinancing existing debt with ANZ	607	15.21%	\$ 192,121,239	13.50%
Other	582	14.58%	\$ 183,616,219	12.90%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	10	0.25%	\$ 4,272,088	0.30%
> 3 up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 up to and including 9 months	5	0.13%	\$ 1,774,816	0.12%
> 9 up to and including 12 months	37	0.93%	\$ 17,399,449	1.22%
> 12 up to and including 15 months	72	1.80%	\$ 28,372,594	1.99%
> 15 up to and including 18 months	192	4.81%	\$ 88,956,757	6.25%
> 18 up to and including 21 months	170	4.26%	\$ 70,569,259	4.96%
> 21 up to and including 24 months	388	9.72%	\$ 153,523,969	10.78%
> 24 up to and including 27 months	229	5.74%	\$ 97,679,432	6.86%
> 27 up to and including 30 months	136	3.41%	\$ 56,608,007	3.98%
> 30 up to and including 33 months	221	5.54%	\$ 91,315,386	6.41%
> 33 up to and including 36 months	206	5.16%	\$ 80,363,390	5.65%
> 36 up to and including 48 months	483	12.10%	\$ 184,088,745	12.93%
> 48 up to and including 60 months	292	7.32%	\$ 113,688,726	7.99%
> 60 up to and including 72 months	249	6.24%	\$ 81,586,064	5.73%
> 72 up to and including 84 months	137	3.43%	\$ 45,382,379	3.19%
> 84 up to and including 96 months	181	4.54%	\$ 54,795,524	3.85%
> 96 up to and including 108 months	229	5.74%	\$ 66,566,289	4.68%
> 108 up to and including 120 months	205	5.14%	\$ 56,138,616	3.94%
> 120 months	549	13.76%	\$ 130,481,208	9.17%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	0	0.00%	\$ -	0.00%
> 1 up to and including 2 years	1	0.03%	\$ 13,343	0.00%
> 2 up to and including 3 years	1	0.03%	\$ 10,829	0.00%
> 3 up to and including 4 years	1	0.03%	\$ 24,686	0.00%
> 4 up to and including 5 years	2	0.05%	\$ 148,197	0.01%
> 5 up to and including 6 years	2	0.05%	\$ 291,272	0.02%
> 6 up to and including 7 years	5	0.13%	\$ 441,731	0.03%
> 7 up to and including 8 years	3	0.08%	\$ 394,597	0.03%
> 8 up to and including 9 years	6	0.15%	\$ 1,037,144	0.07%
> 9 up to and including 10 years	10	0.25%	\$ 1,495,266	0.11%
> 10 up to and including 15 years	175	4.38%	\$ 35,054,666	2.46%
> 15 up to and including 20 years	600	15.03%	\$ 154,495,715	10.85%
> 20 up to and including 25 years	1,066	26.71%	\$ 341,722,804	24.00%
> 25 up to and including 30 years	2,119	53.09%	\$ 888,432,449	62.41%
> 30 years	0	0.00%	\$ -	0.00%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	3,913	98.05%	\$ 1,394,321,713	97.95%
> 0 days up to and including 30 days	70	1.75%	\$ 26,698,712	1.88%
> 30 days up to and including 60 days	7	0.18%	\$ 2,289,721	0.16%
> 60 days up to and including 90 days	1	0.03%	\$ 252,552	0.02%
> 90 days up to and including 120 days	0	0.00%	\$ -	0.00%
> 120 days up to and including 150 days	0	0.00%	\$ -	0.00%
> 150 days up to and including 180 days	0	0.00%	\$ -	0.00%
> 180 days	0	0.00%	\$ -	0.00%
Total	3,991	100.00%	\$ 1,423,562,698	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	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	\$ -

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	856	21.45%	\$ 270,726,594	19.02%
Fortnightly	1,105	27.69%	\$ 360,485,763	25.32%
Monthly	2,030	50.86%	\$ 792,350,342	55.66%
Other	0	0.00%	\$ -	0.00%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	598	14.98%	\$ 189,454,048	13.31%
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	3,393	85.02%	\$ 1,234,108,650	86.69%
Total	3,991	100.00%	\$ 1,423,562,698	100.00%

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(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 2025-1 ("Trust"), nor is it the intention of, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ") nor Institutional Securitisation Services Limited (ABN 30 004 768 807) ("Manager") to create legal relations on the basis of the information contained in it;

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Past performance is not a guide to future performance.

EU/UK Risk Retention Report for Kingfisher Trust 2025-1

Closing Date:	18 Aug 2025
Collection Period End Date (CPED):	01 Sep 2025
Determination Date:	19 Sep 2025

Pool Summary

	At Closing	At CPED
Collection Period End Date	31 Jul 2025	01 Sep 2025
Current Aggregate Principal Balance (AUD)	\$ 105,839,030	\$ 103,993,814
Total Property Value	\$ 198,683,052	\$ 197,582,566
Number of (Eligible) Security Properties	315	311
Number of (Eligible) Debtors	436	428
Number of Loans (Unconsolidated)	402	398
Number of Loans (Consolidated)	276	272
Average Loan Size (Consolidated)	\$ 383,475	\$ 382,330
Maximum Loan Balance (Consolidated)	\$ 1,371,895	\$ 1,351,982
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.87%	61.52%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.60%	54.32%
Maximum Consolidated Current Loan To Value Ratio (LVR)	89.27%	89.16%
Weighted Average Interest Rate	5.87%	5.63%
Weighted Average Seasoning (Months)	57.11	57.98
Weighted Average Remaining Term (Months)	292.38	291.26
Maximum Current Remaining Term (Months)	350.00	349.00

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%	19.57%	20.59%	9.43%	9.98%
> 40.00% up to and including 45.00%	4.71%	5.15%	3.43%	3.69%
> 45.00% up to and including 50.00%	3.62%	3.68%	3.45%	3.59%
> 50.00% up to and including 55.00%	5.43%	5.51%	6.13%	6.08%
> 55.00% up to and including 60.00%	17.39%	16.18%	18.74%	17.77%
> 60.00% up to and including 65.00%	11.96%	11.03%	11.87%	11.19%
> 65.00% up to and including 70.00%	11.59%	12.13%	15.28%	15.75%
> 70.00% up to and including 75.00%	11.23%	11.03%	12.12%	12.08%
> 75.00% up to and including 80.00%	10.51%	10.66%	14.69%	14.92%
> 80.00% up to and including 85.00%	2.17%	2.21%	3.16%	3.21%
> 85.00% up to and including 90.00%	1.81%	1.84%	1.71%	1.74%
> 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%

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%	30.43%	32.35%	16.77%	19.76%
> 40.00% up to and including 45.00%	7.97%	8.09%	8.39%	7.19%
> 45.00% up to and including 50.00%	9.42%	10.29%	9.48%	10.61%
> 50.00% up to and including 55.00%	7.25%	7.35%	8.47%	9.31%
> 55.00% up to and including 60.00%	12.32%	12.50%	15.40%	15.42%
> 60.00% up to and including 65.00%	8.33%	7.35%	10.17%	8.62%
> 65.00% up to and including 70.00%	7.25%	7.35%	8.50%	8.77%
> 70.00% up to and including 75.00%	9.06%	8.82%	11.62%	11.92%
> 75.00% up to and including 80.00%	5.43%	3.31%	7.05%	4.19%
> 80.00% up to and including 85.00%	1.81%	2.21%	2.37%	3.70%
> 85.00% up to and including 90.00%	0.72%	0.37%	1.78%	0.51%
> 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	10.51%	10.66%	1.67%	1.71%
> \$100,000 up to and including \$200,000	9.42%	9.56%	3.78%	3.87%
> \$200,000 up to and including \$300,000	18.48%	18.38%	12.06%	12.01%
> \$300,000 up to and including \$400,000	22.46%	21.69%	20.29%	19.62%
> \$400,000 up to and including \$500,000	15.94%	16.18%	18.84%	19.16%
> \$500,000 up to and including \$600,000	8.70%	8.82%	12.42%	12.60%
> \$600,000 up to and including \$700,000	4.35%	4.78%	7.30%	8.06%
> \$700,000 up to and including \$800,000	4.35%	4.04%	8.39%	7.86%
> \$800,000 up to and including \$900,000	1.45%	1.47%	3.28%	3.25%
> \$900,000 up to and including \$1.00m	2.54%	2.94%	6.26%	7.27%
> \$1.00m up to and including \$1.25m	0.72%	0.74%	1.95%	1.99%
> \$1.25m up to and including \$1.50m	1.09%	0.74%	3.86%	2.60%
> \$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 up to and including \$2.50m	0.00%	0.00%	0.00%	0.00%
> \$2.50m	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	23.38%	23.37%	25.30%	25.37%
VIC	33.83%	33.42%	36.31%	35.77%
TAS	3.98%	4.02%	2.71%	2.74%
QLD	19.65%	20.10%	16.83%	17.07%
SA	7.46%	7.54%	7.69%	7.80%
WA	9.95%	9.80%	9.74%	9.82%
NT	1.74%	1.76%	1.41%	1.43%
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	67.41%	67.34%	68.30%	68.87%
Non Metro	32.59%	32.66%	31.70%	31.13%
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	16.17%	16.33%	17.82%	18.13%
NSW / ACT - Non Metro	7.21%	7.04%	7.48%	7.23%
VIC - Metro	26.62%	26.13%	28.49%	28.25%
VIC - Non Metro	7.21%	7.29%	7.82%	7.52%
TAS - Metro	2.24%	2.26%	1.61%	1.63%
TAS - Non Metro	1.74%	1.76%	1.10%	1.11%
QLD - Metro	9.45%	9.55%	7.45%	7.56%
QLD - Non Metro	10.20%	10.55%	9.38%	9.51%
SA - Metro	5.22%	5.28%	5.72%	5.80%
SA - Non Metro	2.24%	2.26%	1.97%	2.00%
WA - Metro	6.97%	7.04%	6.51%	6.79%
WA - Non Metro	2.99%	2.76%	3.22%	3.03%
NT - Metro	0.75%	0.75%	0.69%	0.71%
NT - Non Metro	1.00%	1.01%	0.72%	0.72%
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)	65.67%	65.33%	65.75%	66.02%
Residential Investment (Full Recourse)	34.33%	34.67%	34.25%	33.98%
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	95.52%	95.73%	91.64%	92.28%
Interest Only	4.48%	4.27%	8.36%	7.72%
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	95.52%	95.73%	91.64%	92.28%
Interest Only Loans : > 0 up to and including 1 years	1.49%	1.76%	2.70%	2.92%
Interest Only Loans : > 1 up to and including 2 years	1.00%	0.50%	1.10%	0.57%
Interest Only Loans : > 2 up to and including 3 years	0.50%	0.50%	0.70%	0.71%
Interest Only Loans : > 3 up to and including 4 years	1.00%	1.01%	1.30%	1.32%
Interest Only Loans : > 4 up to and including 5 years	0.25%	0.25%	1.28%	1.30%
Interest Only Loans : > 5 up to and including 6 years	0.00%	0.25%	0.00%	0.90%
Interest Only Loans : > 6 up to and including 7 years	0.25%	0.00%	1.30%	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%	2.49%	2.51%	2.19%	2.22%
> 3.00% up to and including 3.25%	0.25%	0.25%	0.20%	0.20%
> 3.25% up to and including 3.50%	0.25%	0.25%	0.10%	0.11%
> 3.50% up to and including 3.75%	0.50%	0.50%	0.22%	0.23%
> 3.75% up to and including 4.00%	0.00%	0.00%	0.00%	0.00%
> 4.00% up to and including 4.25%	0.25%	0.25%	0.23%	0.24%
> 4.25% up to and including 4.50%	0.00%	0.25%	0.00%	0.36%
> 4.50% up to and including 4.75%	0.25%	0.00%	0.36%	0.00%
> 4.75% up to and including 5.00%	0.00%	0.00%	0.00%	0.00%
> 5.00% up to and including 5.25%	0.00%	0.75%	0.00%	0.85%
> 5.25% up to and including 5.50%	1.24%	27.64%	1.38%	28.34%
> 5.50% up to and including 5.75%	26.37%	34.42%	26.77%	35.84%
> 5.75% up to and including 6.00%	35.57%	13.07%	37.19%	15.24%
> 6.00% up to and including 6.25%	12.94%	5.53%	15.19%	7.30%
> 6.25% up to and including 6.50%	5.72%	8.29%	7.24%	4.76%
> 6.50% up to and including 6.75%	8.21%	2.26%	4.88%	1.50%
> 6.75% up to and including 7.00%	1.99%	1.01%	1.26%	1.29%
> 7.00% up to and including 7.25%	1.00%	2.01%	1.27%	1.18%
> 7.25% up to and including 7.50%	1.99%	0.25%	1.16%	0.05%
> 7.50% up to and including 7.75%	0.25%	0.50%	0.05%	0.13%
> 7.75% up to and including 8.00%	0.50%	0.25%	0.13%	0.17%
> 8.00% up to and including 8.25%	0.25%	0.00%	0.17%	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%
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	3.73%	4.27%	3.93%	4.56%
<= 2 Year Fixed	1.74%	1.51%	1.38%	1.28%
<= 3 Year Fixed	0.25%	0.25%	0.08%	0.08%
<= 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	5.72%	6.03%	5.39%	5.93%
Total Variable Rate	94.28%	93.97%	94.61%	94.07%
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	2.99%	3.02%	1.02%	1.04%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	4.73%	4.52%	5.01%	4.84%
Purchase of established dwelling	27.11%	27.39%	29.20%	29.82%
Purchase of new erected dwelling	4.48%	4.52%	3.89%	3.94%
Refinancing existing debt from another lender	30.10%	29.40%	34.49%	33.96%
Refinancing existing debt with ANZ	14.18%	14.32%	14.69%	14.51%
Other	16.42%	16.83%	11.71%	11.89%
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%	0.25%	0.00%	0.17%
> 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	1.24%	1.01%	2.00%	1.67%
> 12 up to and including 15 months	1.24%	1.01%	1.60%	0.70%
> 15 up to and including 18 months	1.24%	1.76%	2.73%	4.06%
> 18 up to and including 21 months	4.73%	2.26%	6.76%	3.78%
> 21 up to and including 24 months	8.46%	9.30%	12.14%	12.61%
> 24 up to and including 27 months	2.49%	3.52%	3.54%	4.76%
> 27 up to and including 30 months	4.98%	3.52%	5.30%	4.04%
> 30 up to and including 33 months	2.24%	4.02%	3.67%	4.93%
> 33 up to and including 36 months	1.24%	1.51%	1.61%	2.73%
> 36 up to and including 48 months	9.95%	8.29%	9.91%	9.07%
> 48 up to and including 60 months	9.70%	9.30%	9.59%	8.49%
> 60 up to and including 72 months	9.45%	10.80%	9.76%	11.13%
> 72 up to and including 84 months	5.97%	5.28%	4.14%	3.54%
> 84 up to and including 96 months	9.95%	10.30%	10.10%	10.89%
> 96 up to and including 108 months	8.71%	8.79%	6.79%	6.57%
> 108 up to and including 120 months	11.44%	11.31%	6.43%	6.66%
> 120 months	6.97%	7.79%	3.93%	4.21%
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	0.50%	0.75%	0.02%	0.03%
> 2 up to and including 3 years	1.24%	1.01%	0.04%	0.03%
> 3 up to and including 4 years	0.00%	0.00%	0.00%	0.00%
> 4 up to and including 5 years	0.50%	0.50%	0.09%	0.09%
> 5 up to and including 6 years	0.25%	0.25%	0.03%	0.03%
> 6 up to and including 7 years	0.50%	0.50%	0.09%	0.09%
> 7 up to and including 8 years	0.25%	0.25%	0.07%	0.07%
> 8 up to and including 9 years	0.00%	0.00%	0.00%	0.00%
> 9 up to and including 10 years	0.25%	0.50%	0.02%	0.02%
> 10 up to and including 15 years	3.73%	4.02%	1.73%	1.79%
> 15 up to and including 20 years	15.17%	16.83%	10.16%	11.66%
> 20 up to and including 25 years	40.30%	39.20%	38.02%	37.55%
> 25 up to and including 30 years	37.31%	36.18%	49.73%	48.64%
> 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)	99.00%	97.99%	98.69%	98.17%
> 0 days up to and including 30 days	1.00%	1.51%	1.31%	1.64%
> 30 days up to and including 60 days	0.00%	0.50%	0.00%	0.19%
> 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%	0.00%	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	19.65%	19.85%	19.05%	19.31%
Fortnightly	29.10%	29.65%	23.76%	24.06%
Monthly	51.24%	50.50%	57.19%	56.63%
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	19.90%	19.85%	18.70%	18.72%
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	80.10%	80.15%	81.30%	81.28%
Total	100.00%	100.00%	100.00%	100.00%

DISCLAIMER

EU Securitisation Regulation and UK Securitisation Framework risk retention report for Kingfisher Trust 2025-1

Issue Date: 18 August 2025

ANZ discloses that as contemplated by Article 6(3)(c) of the EU Securitisation Regulation Rules, Article 6(3)(c) of Chapter 2 of the PRA Risk Retention Rules and SECN 5.2.8R(1)(c) of the FCA Risk Retention Rules, each as in effect on the Issue Date, it holds, as at the date of this report, a material net economic interest in the securitisation transaction comprised of an interest in randomly selected exposures, equivalent to not less than 5% of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation transaction.

Each investor or prospective investor that is required to comply with the EU Securitisation Regulation Rules, the UK Securitisation Framework 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 such rules. None of the Trustee, ANZ or any other party to the 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.

"EU Securitisation Regulation", "EU Securitisation Regulation Rules", "FCA Risk Retention Rules", "PRA Risk Retention Rules" and "UK Securitisation Framework" have the meaning given in the information memorandum for this securitisation transaction dated as of the Issue Date ("Information Memorandum").