

**Kingfisher Trust 2025-1 Investor Report**

**Reporting Dates**

|   |             |
|---|-------------|
| Determination Date*:                    | 21 Jan 2026 |
| Payment Date*:                          | 27 Jan 2026 |
| Next Payment Date*:                     | 24 Feb 2026 |
| Issue Date:                             | 18 Aug 2025 |
| Record Date*:                           | 22 Jan 2026 |
| Current Collection Period:              |             |
| Collection Period Start Date:           | 02 Dec 2025 |
| Collection Period End Date:             | 31 Dec 2025 |
| No. of days in the Collection Period:   | 30          |
| Current Interest Period:                |             |
| Interest Period Start Date (inclusive): | 24 Dec 2025 |
| Interest Period End Date (exclusive):   | 27 Jan 2026 |
| No. of days in the Interest Period:     | 34          |

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

**Transaction Party List**

|                              |   |
|------------------------------|---|
| Trustee:                     | Perpetual Corporate Trust Limited               |
| Security Trustee:            | P.T. Limited                                    |
| Servicer:                    | Australia and New Zealand Banking Group Limited |
| Manager:                     | Institutional Securitisation Services Limited   |
| Liquidity Facility Provider: | Australia and New Zealand Banking Group Limited |
| Bank Account Provider:       | Australia and New Zealand Banking Group Limited |
| Swap Facility Provider:      | Australia and 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 Notes |                   |          | AU3FN0100319 | 24 Oct 2056   | Moody's / Fitch | Aaa(sf)/AAAsf |
| Class A2 Notes |                   |          | AU3FN0100327 | 24 Oct 2056   | Moody's / Fitch | Aaa(sf)/AAAsf |
| Class B Notes  |                   |          | AU3FN0100335 | 24 Oct 2056   | Moody's         | Aa2(sf)       |
| Class C Notes  | KINGF 2025-1 Mtge | KFT25001 | AU3FN0100343 | 24 Oct 2056   | Moody's         | A2(sf)        |
| Class D Notes  |                   |          | AU3FN0100350 | 24 Oct 2056   | Moody's         | Baa2(sf)      |
| Class E Notes  |                   |          | AU3FN0100368 | 24 Oct 2056   | Moody's         | Ba2(sf)       |
| Class F Notes  |                   |          | 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 Notes | \$1,198,272,948.81      | 3.5475%      | 0.8200% | 4.3675%       | \$35.33                  | \$4,875,001.14  |
| Class A2 Notes | \$49,500,000.00         | 3.5475%      | 1.1500% | 4.6975%       | \$43.76                  | \$216,599.79    |
| Class B Notes  | \$37,500,000.00         | 3.5475%      | 1.4000% | 4.9475%       | \$46.09                  | \$172,823.63    |
| Class C Notes  | \$13,500,000.00         | 3.5475%      | 1.5500% | 5.0975%       | \$47.48                  | \$64,102.81     |
| Class D Notes  | \$7,500,000.00          | 3.5475%      | 1.8500% | 5.3975%       | \$50.28                  | \$37,708.56     |
| Class E Notes  | \$9,000,000.00          | 3.5475%      | 3.7000% | 7.2475%       | \$67.51                  | \$60,759.86     |
| Class F Notes  | \$3,000,000.00          | 3.5475%      | 5.0000% | 8.5475%       | \$79.62                  | \$23,886.16     |
| Total          | \$1,318,272,948.81      |              |         |               |                          | \$5,450,881.95  |

**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 Notes | \$1,198,272,948.81      | 0.86831373          | \$240.56                  | \$33,197,937.25        | \$1,165,075,011.56      | 0.84425725          |
| Class A2 Notes | \$49,500,000.00         | 1.00000000          | \$0.00                    | \$0.00                 | \$49,500,000.00         | 1.00000000          |
| Class B Notes  | \$37,500,000.00         | 1.00000000          | \$0.00                    | \$0.00                 | \$37,500,000.00         | 1.00000000          |
| Class C Notes  | \$13,500,000.00         | 1.00000000          | \$0.00                    | \$0.00                 | \$13,500,000.00         | 1.00000000          |
| Class D Notes  | \$7,500,000.00          | 1.00000000          | \$0.00                    | \$0.00                 | \$7,500,000.00          | 1.00000000          |
| Class E Notes  | \$9,000,000.00          | 1.00000000          | \$0.00                    | \$0.00                 | \$9,000,000.00          | 1.00000000          |
| Class F Notes  | \$3,000,000.00          | 1.00000000          | \$0.00                    | \$0.00                 | \$3,000,000.00          | 1.00000000          |
| Total          | \$1,318,272,948.81      |                     |                           | \$33,197,937.25        | \$1,285,075,011.56      |                     |

**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 Notes | \$1,198,272,948.81      | \$0.00                        | \$1,198,272,948.81    | \$0.00  | \$0.00                                 | \$1,165,075,011.56    |
| Class A2 Notes | \$49,500,000.00         | \$0.00                        | \$49,500,000.00       | \$0.00  | \$0.00                                 | \$49,500,000.00       |
| Class B Notes  | \$37,500,000.00         | \$0.00                        | \$37,500,000.00       | \$0.00  | \$0.00                                 | \$37,500,000.00       |
| Class C Notes  | \$13,500,000.00         | \$0.00                        | \$13,500,000.00       | \$0.00  | \$0.00                                 | \$13,500,000.00       |
| Class D Notes  | \$7,500,000.00          | \$0.00                        | \$7,500,000.00        | \$0.00  | \$0.00                                 | \$7,500,000.00        |
| Class E Notes  | \$9,000,000.00          | \$0.00                        | \$9,000,000.00        | \$0.00  | \$0.00                                 | \$9,000,000.00        |
| Class F Notes  | \$3,000,000.00          | \$0.00                        | \$3,000,000.00        | \$0.00  | \$0.00                                 | \$3,000,000.00        |
| Total          | \$1,318,272,948.81      | \$0.00                        | \$1,318,272,948.81    | \$0.00  | \$0.00                                 | \$1,285,075,011.56    |

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income

|                         |  |                       |
|-------------------------|--|-----------------------|
| (i)                     | Finance Charge Collections                                   | \$6,115,858.00        |
| (ii)                    | Interest received on Trust Account                           | \$26.95               |
| (iii)                   | Income on Authorised Investments                             | \$0.00                |
| (iv)                    | Net Swap receipt by the Trust (Basis and Fixed Rate Swap)    | \$193,383.39          |
| (v)                     | All other amounts in the nature of income not included above | \$0.00                |
| <b>Available Income</b> |  | <b>\$6,309,268.34</b> |

Calculation of Total Available Income

|       |                               |                       |
|-------|-------------------------------|-----------------------|
| (i)   | <b>Available Income</b>       | <b>\$6,309,268.34</b> |
| (ii)  | Principal Draw                | \$0.00                |
| (iii) | Liquidity Draw                | \$0.00                |
|       | <b>Total Available Income</b> | <b>\$6,309,268.34</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   | \$424,175.53          |
| (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   | \$6,139.90            |
| (v)     | Reimbursement of Liquidity Draws   | \$0.00                |
| (vi)    | (pari passu and rateably)  |                       |
|         | (a) Class A1 Note Interest (current & unpaid)  | \$4,875,001.14        |
|         | (b) Redraw Notes Interest (current & unpaid)   | \$0.00                |
| (vii)   | Class A2 Note Interest (current & unpaid)  | \$216,599.79          |
| (viii)  | Class B Note Interest (current & unpaid)   | \$172,823.63          |
| (ix)    | Class C Note Interest (current & unpaid)   | \$64,102.81           |
| (x)     | Class D Note Interest (current & unpaid)   | \$37,708.56           |
| (xi)    | Class E Note Interest (current & unpaid)   | \$60,759.86           |
| (xii)   | Class F Note Interest (current & unpaid)   | \$23,886.16           |
| (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  | \$428,069.96          |
|         | <b>Total Available Income Applied</b>  | <b>\$6,309,268.34</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               | \$13,182,729.49 |
| 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          | \$(331,979.37)  |
| Closing Liquidity Facility Limit               | \$12,850,750.12 |

Total Available Principal

|       |  |                        |
|-------|--|------------------------|
| (i)   | Principal Collections  | \$36,183,958.56        |
|       | Scheduled Principal Collections  | \$2,847,679.08         |
|       | Unscheduled Principal Collections  | \$33,336,279.48        |
| (ii)  | Total Available Income to be applied towards repayment of Principal Draws  | \$0.00                 |
| (iii) | Total Available Income to be applied towards reimbursement of losses for the immediately preceding Collection Period | \$0.00                 |
| (iv)  | Total Available Income to be applied towards reimbursement of Carryover Charge offs                                  | \$0.00                 |
| (v)   | Surplus Proceeds from Redraw Notes   | \$0.00                 |
| (vi)  | Surplus Proceeds upon Issuance of Notes on the Closing Date  | \$0.00                 |
| (vii) | Less any amount applied by the Servicer to fund Redraws & Permitted Further Advances during the Collection Period    |                        |
|       | (a) Redraws  | \$(2,188,678.41)       |
|       | (b) Permitted Further Advances   | \$(797,342.90)         |
|       | <b>Total Available Principal</b>   | <b>\$33,197,937.25</b> |

Application of Total Available Principal

|        |  |                        |
|--------|--|------------------------|
| (i)    | Reimbursement of Redraws and Permitted Further Advances made by the Seller | \$0.00                 |
| (ii)   | Repayment of Redraw Notes  | \$0.00                 |
| (iii)  | Principal Draw   | \$0.00                 |
|        | <b>Apply Remaining Total Available Principal rateably and pari passu?</b>  | <b>NO</b>              |
| (iv)   | Repayment of the Class A1 Notes  | \$33,197,937.25        |
| (v)    | Repayment of the Class A2 Notes  | \$0.00                 |
| (vi)   | Repayment of the Class B Notes   | \$0.00                 |
| (vii)  | Repayment of the Class C Notes   | \$0.00                 |
| (viii) | Repayment of the Class D Notes   | \$0.00                 |
| (ix)   | Repayment of the Class E Notes   | \$0.00                 |
| (x)    | Repayment of the Class F Notes   | \$0.00                 |
| (xi)   | Surplus distribution to the Residual Unitholder                            | \$0.00                 |
|        | <b>Total Available Principal Applied</b>                                   | <b>\$33,197,937.25</b> |

| <b>Note Summary</b>                           |                    |
|---|--------------------|
| <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          | \$4,875,001.14     |
| Total Interest Amount Paid on Payment Date    | \$4,875,001.14     |
| Closing Unpaid Interest Amount                | \$0.00             |
| Initial Invested Amount                       | \$1,380,000,000.00 |
| Opening Invested Amount                       | \$1,198,272,948.81 |
| Principal Repayment - current period          | \$33,197,937.25    |
| Closing Invested Amount                       | \$1,165,075,011.56 |
| Opening Carryover Charge offs                 | \$0.00             |
| Opening Stated Amount                         | \$1,198,272,948.81 |
| Charge offs - current period                  | \$0.00             |
| Reimbursement of Charge offs - current period | \$0.00             |
| Closing Carryover Charge offs                 | \$0.00             |
| Closing Stated Amount                         | \$1,165,075,011.56 |
| <b>Class A2 Notes (AUD)</b>                   |                    |
| Opening Unpaid Interest Amount                | \$0.00             |
| Interest on Unpaid Interest Amount            | \$0.00             |
| Interest Amount Due - current period          | \$216,599.79       |
| Total Interest Amount Paid on Payment Date    | \$216,599.79       |
| 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    |
| <b>Class B Notes (AUD)</b>                    |                    |
| Opening Unpaid Interest Amount                | \$0.00             |
| Interest on Unpaid Interest Amount            | \$0.00             |
| Interest Amount Due - current period          | \$172,823.63       |
| Total Interest Amount Paid on Payment Date    | \$172,823.63       |
| 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    |

| <b>Note Summary (continued...)</b>            |                 |
|---|-----------------|
| <b>Class C Notes (AUD)</b>                    |                 |
| Opening Unpaid Interest Amount                | \$0.00          |
| Interest on Unpaid Interest Amount            | \$0.00          |
| Interest Amount Due - current period          | \$64,102.81     |
| Total Interest Amount Paid on Payment Date    | \$64,102.81     |
| 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 |
| <b>Class D Notes (AUD)</b>                    |                 |
| Opening Unpaid Interest Amount                | \$0.00          |
| Interest on Unpaid Interest Amount            | \$0.00          |
| Interest Amount Due - current period          | \$37,708.56     |
| Total Interest Amount Paid on Payment Date    | \$37,708.56     |
| 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  |
| <b>Class E Notes (AUD)</b>                    |                 |
| Opening Unpaid Interest Amount                | \$0.00          |
| Interest on Unpaid Interest Amount            | \$0.00          |
| Interest Amount Due - current period          | \$60,759.86     |
| Total Interest Amount Paid on Payment Date    | \$60,759.86     |
| 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  |
| <b>Class F Notes (AUD)</b>                    |                 |
| Opening Unpaid Interest Amount                | \$0.00          |
| Interest on Unpaid Interest Amount            | \$0.00          |
| Interest Amount Due - current period          | \$23,886.16     |
| Total Interest Amount Paid on Payment Date    | \$23,886.16     |
| 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  | 31 Dec 2025        |
| Current Aggregate Principal Balance (AUD)                               | \$1,285,075,011.56 |
| Total Property Value  | \$2,370,060,586.00 |
| Number of (Eligible) Security Properties                                | 3,528              |
| Number of (Eligible) Debtors  | 5,169              |
| Number of Loans (Unconsolidated)  | 3,671              |
| Number of Loans (Consolidated)  | 3,322              |
| Average Loan Size (Consolidated)  | \$386,837.75       |
| Maximum Loan Balance (Consolidated)                                     | \$2,196,577.57     |
| Weighted Average Consolidated Current Loan to Value Ratio (LVR)         | 59.73%             |
| Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR) | 52.53%             |
| Maximum Consolidated Current Loan To Value Ratio (LVR)                  | 87.47%             |
| Weighted Average Interest Rate  | 5.69%              |
| Weighted Average Seasoning (Months)                                     | 58.13              |
| Weighted Average Remaining Term (Months)                                | 293.71             |
| Maximum Current Remaining Term (Months)                                 | 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.

**Prepayment Information\***

| Prepayment History       | 1 Month | 3 Month | 6 month | 12 Month | Cumulative |
|--------------------------|---------|---------|---------|----------|------------|
| Prepayment History (CPR) | 24.43%  | 25.10%  | 0.00%   | 0.00%    | 25.39%     |
| Prepayment History (SMM) | 2.31%   | 2.38%   | 0.00%   | 0.00%    | 2.41%      |

\*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%           | 571             | 17.19%              | \$141,937,557.02          | 11.05%                  |
| > 40.00% up to and including 45.00%  | 254             | 7.65%               | \$83,681,829.52           | 6.51%                   |
| > 45.00% up to and including 50.00%  | 347             | 10.45%              | \$120,201,845.30          | 9.35%                   |
| > 50.00% up to and including 55.00%  | 345             | 10.39%              | \$137,536,070.20          | 10.70%                  |
| > 55.00% up to and including 60.00%  | 196             | 5.90%               | \$81,112,049.55           | 6.31%                   |
| > 60.00% up to and including 65.00%  | 342             | 10.30%              | \$149,692,529.66          | 11.65%                  |
| > 65.00% up to and including 70.00%  | 525             | 15.80%              | \$213,862,087.04          | 16.64%                  |
| > 70.00% up to and including 75.00%  | 309             | 9.30%               | \$132,054,959.47          | 10.28%                  |
| > 75.00% up to and including 80.00%  | 307             | 9.24%               | \$163,179,288.45          | 12.70%                  |
| > 80.00% up to and including 85.00%  | 59              | 1.78%               | \$26,216,757.39           | 2.04%                   |
| > 85.00% up to and including 90.00%  | 67              | 2.02%               | \$35,600,037.96           | 2.77%                   |
| > 90.00% up to and including 95.00%  | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 95.00% up to and including 100.00% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 100.00%                            | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>                         | <b>3,322</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</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%           | 1,098           | 33.05%              | \$291,598,990.18          | 22.69%                  |
| > 40.00% up to and including 45.00%  | 345             | 10.39%              | \$123,805,648.87          | 9.63%                   |
| > 45.00% up to and including 50.00%  | 325             | 9.78%               | \$134,863,041.88          | 10.49%                  |
| > 50.00% up to and including 55.00%  | 274             | 8.25%               | \$120,183,713.13          | 9.35%                   |
| > 55.00% up to and including 60.00%  | 312             | 9.39%               | \$137,585,336.61          | 10.71%                  |
| > 60.00% up to and including 65.00%  | 334             | 10.05%              | \$157,172,591.86          | 12.23%                  |
| > 65.00% up to and including 70.00%  | 290             | 8.73%               | \$135,126,506.36          | 10.52%                  |
| > 70.00% up to and including 75.00%  | 213             | 6.41%               | \$112,439,946.42          | 8.75%                   |
| > 75.00% up to and including 80.00%  | 86              | 2.59%               | \$46,553,317.59           | 3.62%                   |
| > 80.00% up to and including 85.00%  | 42              | 1.26%               | \$23,096,280.87           | 1.80%                   |
| > 85.00% up to and including 90.00%  | 3               | 0.09%               | \$2,649,637.79            | 0.21%                   |
| > 90.00% up to and including 95.00%  | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 95.00% up to and including 100.00% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 100.00%                            | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>                         | <b>3,322</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</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                   | 47              | 1.41%               | \$2,728,918.93            | 0.21%                   |
| > \$100,000.00 up to and including \$200,000.00 | 503             | 15.14%              | \$77,673,783.88           | 6.04%                   |
| > \$200,000.00 up to and including \$300,000.00 | 780             | 23.48%              | \$196,772,356.99          | 15.31%                  |
| > \$300,000.00 up to and including \$400,000.00 | 741             | 22.31%              | \$257,852,487.36          | 20.07%                  |
| > \$400,000.00 up to and including \$500,000.00 | 524             | 15.77%              | \$232,647,006.78          | 18.10%                  |
| > \$500,000.00 up to and including \$600,000.00 | 305             | 9.18%               | \$165,452,262.48          | 12.87%                  |
| > \$600,000.00 up to and including \$700,000.00 | 174             | 5.24%               | \$112,374,251.28          | 8.74%                   |
| > \$700,000.00 up to and including \$800,000.00 | 95              | 2.86%               | \$70,879,082.46           | 5.52%                   |
| > \$800,000.00 up to and including \$900,000.00 | 48              | 1.44%               | \$40,731,143.03           | 3.17%                   |
| > \$900,000 up to and including \$1.00m         | 27              | 0.81%               | \$25,830,098.17           | 2.01%                   |
| > \$1.00m up to and including \$1.25m           | 43              | 1.29%               | \$47,674,153.96           | 3.71%                   |
| > \$1.25m up to and including \$1.50m           | 20              | 0.60%               | \$27,008,571.81           | 2.10%                   |
| > \$1.50m up to and including \$1.75m           | 5               | 0.15%               | \$7,910,708.31            | 0.62%                   |
| > \$1.75m up to and including \$2.00m           | 7               | 0.21%               | \$13,249,752.96           | 1.03%                   |
| > \$2.00m                                       | 3               | 0.09%               | \$6,290,433.16            | 0.49%                   |
| <b>Total</b>                                    | <b>3,322</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Geographic Distribution**

|              | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|--------------|-----------------|---------------------|---------------------------|-------------------------|
| NSW/ACT      | 887             | 24.16%              | \$365,996,429.34          | 28.48%                  |
| VIC          | 1,163           | 31.68%              | \$423,941,541.44          | 32.99%                  |
| TAS          | 116             | 3.16%               | \$33,106,389.88           | 2.58%                   |
| QLD          | 761             | 20.73%              | \$236,724,160.13          | 18.42%                  |
| SA           | 325             | 8.85%               | \$93,678,170.74           | 7.29%                   |
| WA           | 376             | 10.24%              | \$117,953,993.84          | 9.18%                   |
| NT           | 43              | 1.17%               | \$13,674,326.19           | 1.06%                   |
| <b>Total</b> | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Region**

|              | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|--------------|-----------------|---------------------|---------------------------|-------------------------|
| Metro        | 2,416           | 65.81%              | \$922,310,999.50          | 71.77%                  |
| Non Metro    | 1,255           | 34.19%              | \$362,764,012.06          | 28.23%                  |
| <b>Total</b> | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by State and Region**

|                     | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|---------------------|-----------------|---------------------|---------------------------|-------------------------|
| NSW/ACT - Metro     | 558             | 15.20%              | \$259,950,878.32          | 20.23%                  |
| NSW/ACT - Non Metro | 329             | 8.96%               | \$106,045,551.02          | 8.25%                   |
| VIC - Metro         | 881             | 24.00%              | \$345,280,615.76          | 26.87%                  |
| VIC - Non Metro     | 282             | 7.68%               | \$78,660,925.68           | 6.12%                   |
| TAS - Metro         | 63              | 1.72%               | \$19,275,544.29           | 1.50%                   |
| TAS - Non Metro     | 53              | 1.44%               | \$13,830,845.59           | 1.08%                   |
| QLD - Metro         | 348             | 9.48%               | \$115,779,588.30          | 9.01%                   |
| QLD - Non Metro     | 413             | 11.25%              | \$120,944,571.83          | 9.41%                   |
| SA - Metro          | 238             | 6.48%               | \$73,664,123.46           | 5.73%                   |
| SA - Non Metro      | 87              | 2.37%               | \$20,014,047.28           | 1.56%                   |
| WA - Metro          | 297             | 8.09%               | \$97,645,612.99           | 7.60%                   |
| WA - Non Metro      | 79              | 2.15%               | \$20,308,380.85           | 1.58%                   |
| NT - Metro          | 31              | 0.84%               | \$10,714,636.38           | 0.83%                   |
| NT - Non Metro      | 12              | 0.33%               | \$2,959,689.81            | 0.23%                   |
| <b>Total</b>        | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

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

|                               | Number of Loans | (%) Number of Loans | Balance Outstanding     | (%) Balance Outstanding |
|-------------------------------|-----------------|---------------------|-------------------------|-------------------------|
| 3977 (Botanic Ridge, VIC)     | 39              | 1.06%               | \$14,814,551.68         | 1.15%                   |
| 3029 (Hoppers Crossing, VIC)  | 39              | 1.06%               | \$14,157,337.98         | 1.10%                   |
| 3064 (Craigieburn, VIC)       | 41              | 1.12%               | \$12,867,320.74         | 1.00%                   |
| 3030 (Cocroc, VIC)            | 22              | 0.60%               | \$7,965,734.57          | 0.62%                   |
| 4870 (Aeroglen, QLD)          | 27              | 0.74%               | \$7,083,220.06          | 0.55%                   |
| 2155 (Beaumont Hills, NSW)    | 13              | 0.35%               | \$6,822,476.98          | 0.53%                   |
| 3978 (Cardinia, VIC)          | 15              | 0.41%               | \$6,641,111.26          | 0.52%                   |
| 3805 (Fountain Gate, VIC)     | 17              | 0.46%               | \$6,349,423.29          | 0.49%                   |
| 3810 (Pakenham, VIC)          | 20              | 0.54%               | \$6,182,963.23          | 0.48%                   |
| 3175 (Bangholme, VIC)         | 15              | 0.41%               | \$6,026,737.13          | 0.47%                   |
| 3000 (Melbourne, VIC)         | 19              | 0.52%               | \$5,845,161.76          | 0.45%                   |
| 2145 (Constitution Hill, NSW) | 13              | 0.35%               | \$5,682,642.91          | 0.44%                   |
| 3021 (Albanvale, VIC)         | 16              | 0.44%               | \$5,620,709.13          | 0.44%                   |
| 3336 (Aintrie, VIC)           | 12              | 0.33%               | \$5,512,434.10          | 0.43%                   |
| 4209 (Coomera, QLD)           | 18              | 0.49%               | \$5,445,917.71          | 0.42%                   |
| 3023 (Burnside, VIC)          | 13              | 0.35%               | \$5,038,825.27          | 0.39%                   |
| 3350 (Alfreton, VIC)          | 17              | 0.46%               | \$4,943,635.83          | 0.38%                   |
| 4207 (Alberton, QLD)          | 15              | 0.41%               | \$4,928,711.38          | 0.38%                   |
| 2099 (Cromer, NSW)            | 7               | 0.19%               | \$4,905,906.42          | 0.38%                   |
| 2170 (Casula, NSW)            | 13              | 0.35%               | \$4,880,809.62          | 0.38%                   |
| <b>Total</b>                  | <b>391</b>      | <b>10.65%</b>       | <b>\$141,715,631.05</b> | <b>11.03%</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)            | 2,151           | 58.59%              | \$759,001,883.33          | 59.06%                  |
| Residential Investment (Full Recourse)    | 1,520           | 41.41%              | \$526,073,128.23          | 40.94%                  |
| Residential Investment (Limited Recourse) | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>                              | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Documentation Type**

|                | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|----------------|-----------------|---------------------|---------------------------|-------------------------|
| Full Doc Loans | 3,671           | 100.00%             | \$1,285,075,011.56        | 100.00%                 |
| Low Doc Loans  | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| No Doc Loans   | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>   | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Payment Type**

|               | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|---------------|-----------------|---------------------|---------------------------|-------------------------|
| P&I           | 3,559           | 96.95%              | \$1,236,327,903.43        | 96.21%                  |
| Interest Only | 112             | 3.05%               | \$48,747,108.13           | 3.79%                   |
| <b>Total</b>  | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Remaining Interest Only Period**

|   | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|---|-----------------|---------------------|---------------------------|-------------------------|
| Amortising Loans                                      | 3,559           | 96.95%              | \$1,236,327,903.43        | 96.21%                  |
| Interest Only Loans: > 0 up to and including 1 year   | 35              | 0.95%               | \$14,805,395.83           | 1.15%                   |
| Interest Only Loans: > 1 up to and including 2 years  | 26              | 0.71%               | \$9,368,839.16            | 0.73%                   |
| Interest Only Loans: > 2 up to and including 3 years  | 28              | 0.76%               | \$12,947,399.67           | 1.01%                   |
| Interest Only Loans: > 3 up to and including 4 years  | 15              | 0.41%               | \$8,108,161.35            | 0.63%                   |
| Interest Only Loans: > 4 up to and including 5 years  | 2               | 0.05%               | \$774,437.47              | 0.06%                   |
| Interest Only Loans: > 5 up to and including 6 years  | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| Interest Only Loans: > 6 up to and including 7 years  | 1               | 0.03%               | \$276,000.00              | 0.02%                   |
| Interest Only Loans: > 7 up to and including 8 years  | 3               | 0.08%               | \$1,306,674.65            | 0.10%                   |
| Interest Only Loans: > 8 up to and including 9 years  | 2               | 0.05%               | \$1,160,000.00            | 0.09%                   |
| Interest Only Loans: > 9 up to and including 10 years | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| Interest Only Loans: > 10 years                       | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>  | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</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%         | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 3.00% up to and including 3.25% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 3.25% up to and including 3.50% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 3.50% up to and including 3.75% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 3.75% up to and including 4.00% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 4.00% up to and including 4.25% | 1               | 0.03%               | \$928,625.10              | 0.07%                   |
| > 4.25% up to and including 4.50% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 4.50% up to and including 4.75% | 2               | 0.05%               | \$1,032,044.72            | 0.08%                   |
| > 4.75% up to and including 5.00% | 2               | 0.05%               | \$1,365,370.59            | 0.11%                   |
| > 5.00% up to and including 5.25% | 45              | 1.23%               | \$25,695,358.89           | 2.00%                   |
| > 5.25% up to and including 5.50% | 1,050           | 28.60%              | \$421,619,685.50          | 32.81%                  |
| > 5.50% up to and including 5.75% | 1,293           | 35.22%              | \$442,909,783.63          | 34.47%                  |
| > 5.75% up to and including 6.00% | 704             | 19.18%              | \$239,909,364.75          | 18.67%                  |
| > 6.00% up to and including 6.25% | 166             | 4.52%               | \$52,722,803.35           | 4.10%                   |
| > 6.25% up to and including 6.50% | 175             | 4.77%               | \$43,879,785.03           | 3.41%                   |
| > 6.50% up to and including 6.75% | 66              | 1.80%               | \$17,259,305.42           | 1.34%                   |
| > 6.75% up to and including 7.00% | 42              | 1.14%               | \$11,510,341.16           | 0.90%                   |
| > 7.00% up to and including 7.25% | 79              | 2.15%               | \$16,345,648.90           | 1.27%                   |
| > 7.25% up to and including 7.50% | 16              | 0.44%               | \$3,825,951.64            | 0.30%                   |
| > 7.50% up to and including 7.75% | 9               | 0.25%               | \$2,267,956.41            | 0.18%                   |
| > 7.75% up to and including 8.00% | 17              | 0.46%               | \$3,392,083.84            | 0.26%                   |
| > 8.00% up to and including 8.25% | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 8.25% up to and including 8.50% | 4               | 0.11%               | \$410,902.63              | 0.03%                   |
| > 8.50%                           | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>                      | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Interest Option**

|                            | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|----------------------------|-----------------|---------------------|---------------------------|-------------------------|
| <= 1 Year Fixed            | 26              | 0.71%               | \$8,455,704.95            | 0.66%                   |
| <= 2 Year Fixed            | 13              | 0.35%               | \$3,717,592.11            | 0.29%                   |
| <= 3 Year Fixed            | 4               | 0.11%               | \$1,054,659.49            | 0.08%                   |
| <= 4 Year Fixed            | 1               | 0.03%               | \$44,508.00               | 0.00%                   |
| <= 5 Year Fixed            | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 5 Year Fixed             | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total Fixed Rate</b>    | <b>44</b>       | <b>1.20%</b>        | <b>\$13,272,464.55</b>    | <b>1.03%</b>            |
| <b>Total Variable Rate</b> | <b>3,627</b>    | <b>98.80%</b>       | <b>\$1,271,802,547.01</b> | <b>98.97%</b>           |
| <b>Total</b>               | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Loan Purpose**

|   | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|---|-----------------|---------------------|---------------------------|-------------------------|
| Alterations to existing dwelling              | 77              | 2.10%               | \$22,753,522.53           | 1.77%                   |
| Business / Commercial / Investment            | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| Construction of a dwelling                    | 64              | 1.74%               | \$22,107,561.10           | 1.72%                   |
| Purchase of established dwelling              | 989             | 26.94%              | \$358,048,845.43          | 27.86%                  |
| Purchase of new erected dwelling              | 90              | 2.45%               | \$33,758,882.16           | 2.63%                   |
| Refinancing existing debt from another lender | 1,349           | 36.75%              | \$508,745,733.89          | 39.59%                  |
| Refinancing existing debt with ANZ            | 571             | 15.55%              | \$175,943,725.79          | 13.69%                  |
| Other   | 531             | 14.46%              | \$163,716,740.66          | 12.74%                  |
| <b>Total</b>                                  | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</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         | 12              | 0.33%               | \$3,687,052.43            | 0.29%                   |
| > 3 up to and including 6 months     | 10              | 0.27%               | \$4,242,461.62            | 0.33%                   |
| > 6 up to and including 9 months     | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 9 up to and including 12 months    | 1               | 0.03%               | \$514,444.53              | 0.04%                   |
| > 12 up to and including 15 months   | 17              | 0.46%               | \$7,294,520.43            | 0.57%                   |
| > 15 up to and including 18 months   | 67              | 1.83%               | \$29,703,710.70           | 2.31%                   |
| > 18 up to and including 21 months   | 139             | 3.79%               | \$61,127,154.72           | 4.76%                   |
| > 21 up to and including 24 months   | 103             | 2.81%               | \$45,095,480.90           | 3.51%                   |
| > 24 up to and including 27 months   | 284             | 7.74%               | \$109,751,688.01          | 8.54%                   |
| > 27 up to and including 30 months   | 348             | 9.48%               | \$144,650,520.96          | 11.26%                  |
| > 30 up to and including 33 months   | 98              | 2.67%               | \$41,543,974.93           | 3.23%                   |
| > 33 up to and including 36 months   | 182             | 4.96%               | \$71,996,466.93           | 5.60%                   |
| > 36 up to and including 48 months   | 527             | 14.36%              | \$207,699,668.09          | 16.16%                  |
| > 48 up to and including 60 months   | 373             | 10.16%              | \$141,048,497.82          | 10.98%                  |
| > 60 up to and including 72 months   | 241             | 6.56%               | \$77,024,429.55           | 5.99%                   |
| > 72 up to and including 84 months   | 124             | 3.38%               | \$41,258,692.62           | 3.21%                   |
| > 84 up to and including 96 months   | 162             | 4.41%               | \$49,518,576.89           | 3.85%                   |
| > 96 up to and including 108 months  | 203             | 5.53%               | \$56,530,671.97           | 4.40%                   |
| > 108 up to and including 120 months | 206             | 5.61%               | \$59,981,159.96           | 4.67%                   |
| > 120 months                         | 574             | 15.64%              | \$132,405,838.50          | 10.30%                  |
| <b>Total</b>                         | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</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        | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 1 up to and including 2 years   | 2               | 0.05%               | \$20,552.97               | 0.00%                   |
| > 2 up to and including 3 years   | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| > 3 up to and including 4 years   | 2               | 0.05%               | \$136,999.79              | 0.01%                   |
| > 4 up to and including 5 years   | 4               | 0.11%               | \$333,629.14              | 0.03%                   |
| > 5 up to and including 6 years   | 2               | 0.05%               | \$30,291.02               | 0.00%                   |
| > 6 up to and including 7 years   | 4               | 0.11%               | \$404,891.74              | 0.03%                   |
| > 7 up to and including 8 years   | 4               | 0.11%               | \$579,884.90              | 0.05%                   |
| > 8 up to and including 9 years   | 7               | 0.19%               | \$1,106,652.56            | 0.09%                   |
| > 9 up to and including 10 years  | 11              | 0.30%               | \$1,406,676.84            | 0.11%                   |
| > 10 up to and including 15 years | 186             | 5.07%               | \$37,291,504.28           | 2.90%                   |
| > 15 up to and including 20 years | 605             | 16.48%              | \$152,819,218.59          | 11.89%                  |
| > 20 up to and including 25 years | 983             | 26.78%              | \$314,937,548.39          | 24.51%                  |
| > 25 up to and including 30 years | 1,861           | 50.69%              | \$776,007,161.34          | 60.39%                  |
| > 30 years                        | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| <b>Total</b>                      | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Delinquencies**

|   | Number       | (%) Number     | Balance                   | (%) Balance    |
|---|--------------|----------------|---------------------------|----------------|
| Current (0 days)                        | 3,566        | 97.14%         | \$1,240,608,068.69        | 96.54%         |
| > 0 days up to and including 30 days    | 87           | 2.37%          | \$36,427,455.31           | 2.83%          |
| > 30 days up to and including 60 days   | 9            | 0.25%          | \$5,049,099.20            | 0.39%          |
| > 60 days up to and including 90 days   | 4            | 0.11%          | \$1,772,260.46            | 0.14%          |
| > 90 days up to and including 120 days  | 4            | 0.11%          | \$960,633.66              | 0.07%          |
| > 120 days up to and including 150 days | 0            | 0.00%          | \$0.00                    | 0.00%          |
| > 150 days up to and including 180 days | 0            | 0.00%          | \$0.00                    | 0.00%          |
| > 180 days                              | 1            | 0.03%          | \$257,494.24              | 0.02%          |
| <b>Total</b>                            | <b>3,671</b> | <b>100.00%</b> | <b>\$1,285,075,011.56</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               | \$0.00              |
| Current (gross) loss pre-mortgage insurance | 0               | \$0.00              |
| Claims on Insurers                          | 0               | \$0.00              |
| Claims pending                              | 0               | \$0.00              |
| Claims paid                                 | 0               | \$0.00              |
| Claims reduced                              | 0               | \$0.00              |
| Claims denied                               | 0               | \$0.00              |
| Losses met by excess income                 | 0               | \$0.00              |
| Losses met by other means                   | 0               | \$0.00              |
| Net Losses                                  | 0               | \$0.00              |
| <b>Cumulative</b>                           |                 |                     |
| Mortgagee in Possession                     | 0               | \$0.00              |
| (Gross) Loss pre-mortgage insurance         | 0               | \$0.00              |
| Claims on Insurers                          | 0               | \$0.00              |
| Claims pending                              | 0               | \$0.00              |
| Claims paid                                 | 0               | \$0.00              |
| Claims reduced                              | 0               | \$0.00              |
| Claims denied                               | 0               | \$0.00              |
| Losses met by excess income                 | 0               | \$0.00              |
| Losses met by other means                   | 0               | \$0.00              |
| Net Losses                                  | 0               | \$0.00              |

**Mortgage Pool by Payment Frequency**

|              | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|--------------|-----------------|---------------------|---------------------------|-------------------------|
| Weekly       | 807             | 21.98%              | \$251,268,472.50          | 19.55%                  |
| Fortnightly  | 1,032           | 28.11%              | \$330,769,793.88          | 25.74%                  |
| Monthly      | 1,832           | 49.90%              | \$703,036,745.18          | 54.71%                  |
| <b>Total</b> | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Mortgage Pool by Mortgage Insurance**

|   | Number of Loans | (%) Number of Loans | Balance Outstanding       | (%) Balance Outstanding |
|---|-----------------|---------------------|---------------------------|-------------------------|
| ANZ Lenders Mortgage Insurance          | 547             | 14.90%              | \$168,443,891.98          | 13.11%                  |
| Genworth Mortgage Insurance Company Ltd | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| QBE Lenders Mortgage Insurance          | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| Other                                   | 0               | 0.00%               | \$0.00                    | 0.00%                   |
| No Lenders Mortgage Insurance           | 3,124           | 85.10%              | \$1,116,631,119.58        | 86.89%                  |
| <b>Total</b>                            | <b>3,671</b>    | <b>100.00%</b>      | <b>\$1,285,075,011.56</b> | <b>100.00%</b>          |

**Trust Manager**

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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 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;
- (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) 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; and
- (d) contains information that is confidential and that is only for the recipient's information. No part of this document or the information set out in it may be disclosed to any other person.

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): | 31 Dec 2025 |
| Determination Date:                | 21 Jan 2026 |

### Pool Summary

| Pool Summary  | At Closing       | AT CPED          |
|---|------------------|------------------|
| Collection Period End Date  | 31 Jul 2025      | 31 Dec 2025      |
| Current Aggregate Principal Balance (AUD)                               | \$105,839,029.61 | \$92,712,014.26  |
| Total Property Value  | \$198,683,052.00 | \$182,797,914.00 |
| Number of (Eligible) Security Properties                                | 315              | 287              |
| Number of (Eligible) Debtors  | 436              | 394              |
| Number of Loans (Unconsolidated)  | 402              | 366              |
| Number of Loans (Consolidated)  | 276              | 251              |
| Average Loan Size (Consolidated)  | \$383,474.74     | \$369,370.57     |
| Maximum Loan Balance (Consolidated)                                     | \$1,371,895.29   | \$1,351,981.90   |
| Weighted Average Consolidated Current Loan to Value Ratio (LVR)         | 61.87%           | 60.40%           |
| Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR) | 55.60%           | 52.43%           |
| Maximum Consolidated Current Loan To Value Ratio (LVR)                  | 89.27%           | 87.40%           |
| Weighted Average Interest Rate  | 5.87%            | 5.62%            |
| Weighted Average Seasoning (Months)                                     | 57.11            | 63.62            |
| Weighted Average Remaining Term (Months)                                | 292.38           | 286.21           |
| Maximum Current Remaining Term (Months)                                 | 350.00           | 345.00           |

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%                         | 22.71%                      | 9.43%                              | 10.86%                          |
| > 40.00% up to and including 45.00%  | 4.71%                          | 3.98%                       | 3.43%                              | 3.07%                           |
| > 45.00% up to and including 50.00%  | 3.62%                          | 5.18%                       | 3.45%                              | 4.78%                           |
| > 50.00% up to and including 55.00%  | 5.43%                          | 7.57%                       | 6.13%                              | 9.29%                           |
| > 55.00% up to and including 60.00%  | 17.39%                         | 13.94%                      | 18.74%                             | 14.64%                          |
| > 60.00% up to and including 65.00%  | 11.96%                         | 11.55%                      | 11.87%                             | 12.50%                          |
| > 65.00% up to and including 70.00%  | 11.59%                         | 11.55%                      | 15.28%                             | 14.48%                          |
| > 70.00% up to and including 75.00%  | 11.23%                         | 10.36%                      | 12.12%                             | 12.36%                          |
| > 75.00% up to and including 80.00%  | 10.51%                         | 10.76%                      | 14.69%                             | 15.59%                          |
| > 80.00% up to and including 85.00%  | 2.17%                          | 1.20%                       | 3.16%                              | 1.49%                           |
| > 85.00% up to and including 90.00%  | 1.81%                          | 1.20%                       | 1.71%                              | 0.95%                           |
| > 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%                           |
| <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%           | 30.43%                         | 37.05%                      | 16.77%                             | 23.48%                          |
| > 40.00% up to and including 45.00%  | 7.97%                          | 7.97%                       | 8.39%                              | 7.62%                           |
| > 45.00% up to and including 50.00%  | 9.42%                          | 7.57%                       | 9.48%                              | 8.57%                           |
| > 50.00% up to and including 55.00%  | 7.25%                          | 11.95%                      | 8.47%                              | 15.39%                          |
| > 55.00% up to and including 60.00%  | 12.32%                         | 10.36%                      | 15.40%                             | 12.79%                          |
| > 60.00% up to and including 65.00%  | 8.33%                          | 5.98%                       | 10.17%                             | 6.37%                           |
| > 65.00% up to and including 70.00%  | 7.25%                          | 8.76%                       | 8.50%                              | 10.59%                          |
| > 70.00% up to and including 75.00%  | 9.06%                          | 5.58%                       | 11.62%                             | 8.18%                           |
| > 75.00% up to and including 80.00%  | 5.43%                          | 3.59%                       | 7.05%                              | 4.56%                           |
| > 80.00% up to and including 85.00%  | 1.81%                          | 0.40%                       | 2.37%                              | 0.41%                           |
| > 85.00% up to and including 90.00%  | 0.72%                          | 0.80%                       | 1.78%                              | 2.03%                           |
| > 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%                           |
| <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               | 10.51%                         | 11.95%                      | 1.67%                              | 1.83%                           |
| > \$100,000 up to and including \$200,000   | 9.42%                          | 9.16%                       | 3.78%                              | 3.86%                           |
| > \$200,000 up to and including \$300,000   | 18.48%                         | 19.52%                      | 12.06%                             | 13.18%                          |
| > \$300,000 up to and including \$400,000   | 22.46%                         | 21.91%                      | 20.29%                             | 20.62%                          |
| > \$400,000 up to and including \$500,000   | 15.94%                         | 15.54%                      | 18.84%                             | 19.08%                          |
| > \$500,000 up to and including \$600,000   | 8.70%                          | 9.16%                       | 12.42%                             | 13.62%                          |
| > \$600,000 up to and including \$700,000   | 4.35%                          | 4.38%                       | 7.30%                              | 7.72%                           |
| > \$700,000 up to and including \$800,000   | 4.35%                          | 3.59%                       | 8.39%                              | 7.30%                           |
| > \$800,000 up to and including \$900,000   | 1.45%                          | 1.20%                       | 3.20%                              | 2.79%                           |
| > \$900,000 up to and including \$1,000,000 | 2.54%                          | 1.99%                       | 6.26%                              | 5.07%                           |
| > \$1,000 up to and including \$1,250       | 0.72%                          | 1.20%                       | 1.95%                              | 3.46%                           |
| > \$1.25m up to and including \$1.50m       | 1.09%                          | 0.40%                       | 3.86%                              | 1.46%                           |
| > \$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      | 23.38%                         | 22.68%                      | 25.30%                             | 23.84%                          |
| VIC          | 33.83%                         | 34.43%                      | 36.31%                             | 38.27%                          |
| TAS          | 3.98%                          | 4.10%                       | 2.71%                              | 2.68%                           |
| QLD          | 19.65%                         | 19.67%                      | 16.83%                             | 16.29%                          |
| SA           | 7.46%                          | 7.10%                       | 7.69%                              | 7.04%                           |
| WA           | 9.95%                          | 10.11%                      | 9.74%                              | 10.32%                          |
| NT           | 1.74%                          | 1.91%                       | 1.41%                              | 1.56%                           |
| <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        | 67.41%                         | 67.49%                      | 68.30%                             | 69.21%                          |
| Non Metro    | 32.59%                         | 32.51%                      | 31.70%                             | 30.79%                          |
| <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     | 16.17%                         | 16.39%                      | 17.82%                             | 18.26%                          |
| NSW/ACT - Non Metro | 7.21%                          | 6.28%                       | 7.48%                              | 5.58%                           |
| VIC - Metro         | 26.62%                         | 27.05%                      | 28.49%                             | 30.30%                          |
| VIC - Non Metro     | 7.21%                          | 7.38%                       | 7.82%                              | 7.97%                           |
| TAS - Metro         | 2.24%                          | 2.19%                       | 1.61%                              | 1.48%                           |
| TAS - Non Metro     | 1.74%                          | 1.91%                       | 1.10%                              | 1.21%                           |
| QLD - Metro         | 9.45%                          | 8.74%                       | 7.45%                              | 6.35%                           |
| QLD - Non Metro     | 10.20%                         | 10.93%                      | 9.38%                              | 9.94%                           |
| SA - Metro          | 5.22%                          | 4.92%                       | 5.72%                              | 5.07%                           |
| SA - Non Metro      | 2.24%                          | 2.19%                       | 1.97%                              | 1.97%                           |
| WA - Metro          | 6.97%                          | 7.38%                       | 6.51%                              | 6.96%                           |
| WA - Non Metro      | 2.99%                          | 2.73%                       | 3.22%                              | 3.36%                           |
| NT - Metro          | 0.75%                          | 0.82%                       | 0.69%                              | 0.79%                           |
| NT - Non Metro      | 1.00%                          | 1.09%                       | 0.72%                              | 0.77%                           |
| <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)            | 65.67%                         | 0.00%                       | 65.75%                             | 0.00%                           |
| Residential Investment (Full Recourse)    | 34.33%                         | 0.00%                       | 34.25%                             | 0.00%                           |
| Residential Investment (Limited Recourse) | 0.00%                          | 0.00%                       | 0.00%                              | 0.00%                           |
| <b>Total</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           | 95.52%                         | 96.17%                      | 91.64%                             | 92.57%                          |
| Interest Only | 4.48%                          | 3.83%                       | 8.36%                              | 7.43%                           |
| <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                                      | 95.52%                         | 96.17%                      | 91.64%                             | 92.57%                          |
| Interest Only Loans: > 0 up to and including 1 year   | 1.49%                          | 1.37%                       | 2.70%                              | 2.20%                           |
| Interest Only Loans: > 1 up to and including 2 years  | 1.00%                          | 0.27%                       | 1.10%                              | 0.41%                           |
| Interest Only Loans: > 2 up to and including 3 years  | 0.50%                          | 1.37%                       | 0.70%                              | 1.32%                           |
| Interest Only Loans: > 3 up to and including 4 years  | 1.00%                          | 0.55%                       | 1.30%                              | 2.41%                           |
| Interest Only Loans: > 4 up to and including 5 years  | 0.25%                          | 0.00%                       | 1.28%                              | 0.00%                           |
| Interest Only Loans: > 5 up to and including 6 years  | 0.00%                          | 0.27%                       | 0.00%                              | 1.08%                           |
| 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%                           |
| <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%         | 2.49%                          | 2.46%                       | 2.19%                              | 2.36%                           |
| > 3.00% up to and including 3.25% | 0.25%                          | 0.00%                       | 0.20%                              | 0.00%                           |
| > 3.25% up to and including 3.50% | 0.25%                          | 0.27%                       | 0.10%                              | 0.12%                           |
| > 3.50% up to and including 3.75% | 0.50%                          | 0.27%                       | 0.22%                              | 0.01%                           |
| > 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%                          | 0.27%                       | 0.23%                              | 0.26%                           |
| > 4.25% up to and including 4.50% | 0.00%                          | 0.27%                       | 0.00%                              | 0.40%                           |
| > 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%                          | 0.82%                       | 0.00%                              | 0.96%                           |
| > 5.25% up to and including 5.50% | 1.24%                          | 30.05%                      | 1.38%                              | 29.52%                          |
| > 5.50% up to and including 5.75% | 26.37%                         | 33.88%                      | 26.77%                             | 36.38%                          |
| > 5.75% up to and including 6.00% | 35.57%                         | 13.66%                      | 37.19%                             | 15.48%                          |
| > 6.00% up to and including 6.25% | 12.94%                         | 4.92%                       | 15.19%                             | 6.74%                           |
| > 6.25% up to and including 6.50% | 5.72%                          | 8.20%                       | 7.24%                              | 4.57%                           |
| > 6.50% up to and including 6.75% | 8.21%                          | 1.64%                       | 4.88%                              | 0.73%                           |
| > 6.75% up to and including 7.00% | 1.99%                          | 0.82%                       | 1.26%                              | 0.94%                           |
| > 7.00% up to and including 7.25% | 1.00%                          | 1.64%                       | 1.27%                              | 1.18%                           |
| > 7.25% up to and including 7.50% | 1.99%                          | 0.27%                       | 1.16%                              | 0.07%                           |
| > 7.50% up to and including 7.75% | 0.25%                          | 0.00%                       | 0.05%                              | 0.00%                           |
| > 7.75% up to and including 8.00% | 0.50%                          | 0.55%                       | 0.13%                              | 0.28%                           |
| > 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%                           |
| <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            | 3.73%                          | 4.37%                       | 3.93%                              | 4.90%                           |
| <= 2 Year Fixed            | 1.74%                          | 0.82%                       | 1.38%                              | 0.78%                           |
| <= 3 Year Fixed            | 0.25%                          | 0.27%                       | 0.08%                              | 0.09%                           |
| <= 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%                           |
| <b>Total Fixed Rate</b>    | <b>5.72%</b>                   | <b>5.46%</b>                | <b>5.39%</b>                       | <b>5.77%</b>                    |
| <b>Total Variable Rate</b> | <b>94.28%</b>                  | <b>94.54%</b>               | <b>94.61%</b>                      | <b>94.23%</b>                   |
| <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            | 2.99%                          | 3.01%                       | 1.02%                              | 1.10%                           |
| Business / Commercial / Investment          | 0.00%                          | 0.00%                       | 0.00%                              | 0.00%                           |
| Construction of a dwelling                  | 4.73%                          | 4.37%                       | 5.01%                              | 4.59%                           |
| Purchase of established dwelling            | 27.11%                         | 26.23%                      | 29.20%                             | 29.55%                          |
| Purchase of new erected dwelling            | 4.48%                          | 4.64%                       | 3.89%                              | 4.28%                           |
| Refinancing existing debt from other lender | 30.10%                         | 29.23%                      | 34.49%                             | 32.47%                          |
| Refinancing existing debt with ANZ          | 14.18%                         | 15.03%                      | 14.69%                             | 15.13%                          |
| Other                                       | 16.42%                         | 17.49%                      | 11.71%                             | 12.89%                          |
| <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%                          | 0.27%                       | 0.00%                              | 0.19%                           |
| > 6 up to and including 9 months     | 0.00%                          | 0.00%                       | 0.00%                              | 0.00%                           |
| > 9 up to and including 12 months    | 1.24%                          | 0.00%                       | 2.00%                              | 0.00%                           |
| > 12 up to and including 15 months   | 1.24%                          | 0.27%                       | 1.60%                              | 0.52%                           |
| > 15 up to and including 18 months   | 1.24%                          | 1.37%                       | 2.73%                              | 2.06%                           |
| > 18 up to and including 21 months   | 4.73%                          | 1.91%                       | 6.76%                              | 3.29%                           |
| > 21 up to and including 24 months   | 8.46%                          | 0.27%                       | 12.14%                             | 0.96%                           |
| > 24 up to and including 27 months   | 2.49%                          | 6.01%                       | 3.54%                              | 7.89%                           |
| > 27 up to and including 30 months   | 4.98%                          | 6.28%                       | 5.30%                              | 9.90%                           |
| > 30 up to and including 33 months   | 2.24%                          | 1.91%                       | 3.67%                              | 2.18%                           |
| > 33 up to and including 36 months   | 1.24%                          | 5.19%                       | 1.61%                              | 5.75%                           |
| > 36 up to and including 48 months   | 9.95%                          | 8.20%                       | 9.91%                              | 11.15%                          |
| > 48 up to and including 60 months   | 9.70%                          | 6.56%                       | 9.59%                              | 5.66%                           |
| > 60 up to and including 72 months   | 9.45%                          | 16.39%                      | 9.76%                              | 16.04%                          |
| > 72 up to and including 84 months   | 5.97%                          | 2.19%                       | 4.14%                              | 2.37%                           |
| > 84 up to and including 96 months   | 9.95%                          | 10.38%                      | 10.10%                             | 9.84%                           |
| > 96 up to and including 108 months  | 8.71%                          | 10.66%                      | 6.79%                              | 8.47%                           |
| > 108 up to and including 120 months | 11.44%                         | 10.93%                      | 6.43%                              | 6.98%                           |
| > 120 months                         | 6.97%                          | 11.20%                      | 3.93%                              | 6.75%                           |
| <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   | 0.50%                          | 0.82%                       | 0.02%                              | 0.03%                           |
| > 2 up to and including 3 years   | 1.24%                          | 1.09%                       | 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%                          | 0.00%                       | 0.09%                              | 0.00%                           |
| > 5 up to and including 6 years   | 0.25%                          | 0.27%                       | 0.03%                              | 0.03%                           |
| > 6 up to and including 7 years   | 0.50%                          | 0.82%                       | 0.09%                              | 0.16%                           |
| > 7 up to and including 8 years   | 0.25%                          | 0.27%                       | 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%                          | 0.55%                       | 0.02%                              | 0.03%                           |
| > 10 up to and including 15 years | 3.73%                          | 4.64%                       | 1.73%                              | 2.07%                           |
| > 15 up to and including 20 years | 15.17%                         | 18.31%                      | 10.16%                             | 12.90%                          |
| > 20 up to and including 25 years | 40.30%                         | 42.08%                      | 38.02%                             | 41.61%                          |
| > 25 up to and including 30 years | 37.31%                         | 31.15%                      | 49.73%                             | 43.07%                          |
| > 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)                        | 99.00%                         | 98.09%                      | 98.69%                             | 98.34%                          |
| > 0 days up to and including 30 days    | 1.00%                          | 1.37%                       | 1.31%                              | 1.47%                           |
| > 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%                          | 0.27%                       | 0.00%                              | 0.09%                           |
| > 120 days up to and including 150 days | 0.00%                          | 0.27%                       | 0.00%                              | 0.10%                           |
| > 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%                           |
| <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 servicerability hold out period (i.e. loans in hardship which have commenced making their required monthly payments continue to be reported as delinquent until the customer has maintained full repayments for a period of at least 6 months).*

**Aggregate Pool Losses and Insurance Claims**

|   | Number of Loans | Balance Outstanding |
|---|-----------------|---------------------|
| <b>Current Month</b>                        |                 |                     |
| Mortgagee in Possession                     | 0.00            | \$0.00              |
| Current (gross) loss pre-mortgage insurance | 0.00            | \$0.00              |
| Claims on Insurers                          | 0.00            | \$0.00              |
| Claims pending                              | 0.00            | \$0.00              |
| Claims paid                                 | 0.00            | \$0.00              |
| Claims reduced                              | 0.00            | \$0.00              |
| Claims denied                               | 0.00            | \$0.00              |
| Losses met by excess income                 | 0.00            | \$0.00              |
| Losses met by other means                   | 0.00            | \$0.00              |
| Net Losses                                  | 0.00            | \$0.00              |
| <b>Cumulative</b>                           |                 |                     |
| Mortgagee in Possession                     | 0.00            | \$0.00              |
| (Gross) Loss pre-mortgage insurance         | 0.00            | \$0.00              |
| Claims on Insurers                          | 0.00            | \$0.00              |
| Claims pending                              | 0.00            | \$0.00              |
| Claims paid                                 | 0.00            | \$0.00              |
| Claims reduced                              | 0.00            | \$0.00              |
| Claims denied                               | 0.00            | \$0.00              |
| Losses met by excess income                 | 0.00            | \$0.00              |
| Losses met by other means                   | 0.00            | \$0.00              |
| Net Losses                                  | 0.00            | \$0.00              |

**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%                         | 20.77%                      | 19.05%                             | 20.33%                          |
| Fortnightly  | 29.10%                         | 29.78%                      | 23.76%                             | 23.84%                          |
| Monthly      | 51.24%                         | 49.45%                      | 57.19%                             | 55.83%                          |
| 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 | 19.90%                         | 18.03%                      | 18.70%                             | 16.91%                          |
| No Lenders Mortgage Insurance  | 80.10%                         | 81.97%                      | 81.30%                             | 83.09%                          |
| QBE Lenders Mortgage Insurance | 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>                  |

**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").