KINGFISHER

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

Kingfisher Trust 2025-1 Investor Report

Reporting Dates	
Determination Date*:	21 Oct 2026
Payment Date*:	26 Oct 2026
Next Payment Date*:	24 Nov 2026
Issue Date:	18 Aug 2025
Record Date*:	22 Oct 2026
Current Collection Period:	
Collection Period Start Date:	01 Sep 2026
Collection Period End Date:	30 Sep 2026
No. of days in the Collection Period:	30
Current Interest Period:	
Interest Period Start Date (inclusive):	24 Sep 2026
Interest Period End Date (exclusive):	26 Oct 2026
No. of days in the Interest Period:	32

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

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

Note Overview

	Bloomberg Ticker	Intex	ISIN	Maturity Date	Rating Agency	Rating
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	KINGF 25-1 Mtge	KFT25001	AU3FN0100319	24 Oct 2056	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0100327	24 Oct 2056	Moody's / Fitch	Aaa(sf)/AAAsf
Class B			AU3FN0100335	24 Oct 2056	Moody's	Aa2(sf)
Class C			AU3FN0100343	24 Oct 2056	Moody's	A2(sf)
Class D			AU3FN0100350	24 Oct 2056	Moody's	Baa2(sf)
Class E			AU3FN0100368	24 Oct 2056	Moody's	Ba2(sf)
Class F			AU3FN0100376	24 Oct 2056	Not rated	Not rated

Interest Summary - Current Interest Period

	Opening Invested Amount	1M BBSW Rate	Margin	Interest Rate	Interest per Certificate	Interest Amount
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	$ 954,907,293.30	4.4833%	0.8200%	5.3033%	$ 32.17	$ 4,439,811.37
Class A2	$ 49,500,000.00	4.4833%	1.1500%	5.6333%	$ 49.39	$ 244,469.79
Class B	$ 37,500,000.00	4.4833%	1.4000%	5.8833%	$ 51.58	$ 193,423.56
Class C	$ 13,500,000.00	4.4833%	1.5500%	6.0333%	$ 52.89	$ 71,407.82
Class D	$ 7,500,000.00	4.4833%	1.8500%	6.3333%	$ 55.52	$ 41,643.62
Class E	$ 9,000,000.00	4.4833%	3.7000%	8.1833%	$ 71.74	$ 64,569.60
Class F	$ 3,000,000.00	4.4833%	5.0000%	9.4833%	$ 83.14	$ 24,942.38
Total	$ 1,074,907,293.30					$ 5,080,268.14

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	$ 954,907,293.30	0.69196181	$ 192.15	$ 26,516,506.91	$ 928,390,786.39	0.67274695
Class A2	$ 49,500,000.00	1.00000000	$ 0.00	$ 0.00	$ 49,500,000.00	1.00000000
Class B	$ 37,500,000.00	1.00000000	$ 0.00	$ 0.00	$ 37,500,000.00	1.00000000
Class C	$ 13,500,000.00	1.00000000	$ 0.00	$ 0.00	$ 13,500,000.00	1.00000000
Class D	$ 7,500,000.00	1.00000000	$ 0.00	$ 0.00	$ 7,500,000.00	1.00000000
Class E	$ 9,000,000.00	1.00000000	$ 0.00	$ 0.00	$ 9,000,000.00	1.00000000
Class F	$ 3,000,000.00	1.00000000	$ 0.00	$ 0.00	$ 3,000,000.00	1.00000000
Total	$ 1,074,907,293.30			$ 26,516,506.91	$ 1,048,390,786.39	

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	$ 954,907,293.30	$ 0.00	$ 954,907,293.30	$ 0.00	$ 0.00	$ 928,390,786.39
Class A2	$ 49,500,000.00	$ 0.00	$ 49,500,000.00	$ 0.00	$ 0.00	$ 49,500,000.00
Class B	$ 37,500,000.00	$ 0.00	$ 37,500,000.00	$ 0.00	$ 0.00	$ 37,500,000.00
Class C	$ 13,500,000.00	$ 0.00	$ 13,500,000.00	$ 0.00	$ 0.00	$ 13,500,000.00
Class D	$ 7,500,000.00	$ 0.00	$ 7,500,000.00	$ 0.00	$ 0.00	$ 7,500,000.00
Class E	$ 9,000,000.00	$ 0.00	$ 9,000,000.00	$ 0.00	$ 0.00	$ 9,000,000.00
Class F	$ 3,000,000.00	$ 0.00	$ 3,000,000.00	$ 0.00	$ 0.00	$ 3,000,000.00
Total	$ 1,074,907,293.30	$ 0.00	$ 1,074,907,293.30	$ 0.00	$ 0.00	$ 1,048,390,786.39

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income

(i)	Finance Charge Collections	$	6,007,975.41	
(ii)	Interest received on Trust Account	$	71.55	
(iii)	Income on Authorised Investments	$	0.00	
(iv)	Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	$	0.00	
(v)	All other amounts in the nature of income not included above	$	534.65	
	Available Income			**$ 6,008,581.61**

Calculation of Total Available Income

(i)	**Available Income**	**$**	**6,008,581.61**
(ii)	Principal Draw	$	0.00
(iii)	Liquidity Draw	$	0.00
	Total Available Income	**$**	**6,008,581.61**

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	$	355,107.78
(iv)	(pari passu and rateably)		
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	$	301,632.91
	(b) Liquidity Facility - Interest and Fees	$	4,711.92
(v)	Reimbursement of Liquidity Draws	$	0.00
(vi)	(pari passu and rateably)		
	(a) Class A1 Note Interest (current & unpaid)	$	4,439,811.37
	(b) Redraw Notes Interest (current & unpaid)	$	0.00
(vii)	Class A2 Note Interest (current & unpaid)	$	244,469.79
(viii)	Class B Note Interest (current & unpaid)	$	193,423.56
(ix)	Class C Note Interest (current & unpaid)	$	71,407.82
(x)	Class D Note Interest (current & unpaid)	$	41,643.62
(xi)	Class E Note Interest (current & unpaid)	$	64,569.60
(xii)	Class F Note Interest (current & unpaid)	$	24,942.38
(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	$	266,859.85
	Total Available Income Applied	**$**	**6,008,581.60**

Facilities Outstanding

Principal Draw		
Opening Principal Draw Outstanding	$	0.00
Principal Draw Current Period	$	0.00
Repayment of Principal Draw Current Period	$	0.00
Closing Principal Draw Outstanding	$	0.00
Liquidity Facility		
Opening Liquidity Facility Limit	$	10,749,072.93
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	$	(265,165.07)
Closing Liquidity Facility Limit	$	10,483,907.86

Total Available Principal

(i)	Principal Collections			$ 29,022,999.25
	Scheduled Principal Collections	$	2,097,019.03	
	Unscheduled Principal Collections	$	26,925,980.22	
(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			$ (2,116,535.85)
	(b) Permitted Further Advances			$ (389,956.49)
	Total Available Principal			**$ 26,516,506.91**

Application of Total Available Principal

(i)	Reimbursement of Redraws and Permitted Further Advances made by the Seller	$	0.00
(ii)	Repayment of Redraw Notes	$	0.00
(iii)	Principal Draw	$	0.00
	Apply Remaining Total Available Principal rateably and pari passu?		**NO**
(iv)	Repayment of the Class A1 Notes	$	26,516,506.91
(v)	Repayment of the Class A2 Notes	$	0.00
(vi)	Repayment of the Class B Notes	$	0.00
(vii)	Repayment of the Class C Notes	$	0.00
(viii)	Repayment of the Class D Notes	$	0.00
(ix)	Repayment of the Class E Notes	$	0.00
(x)	Repayment of the Class F Notes	$	0.00
(xi)	Surplus distribution to the Residual Unitholder	$	0.00
	Total Available Principal Applied	**$**	**26,516,506.91**

Note Summary

Redraw Notes (AUD)		
Opening Unpaid Interest Amount		N/A
Interest on Unpaid Interest Amount		N/A
Interest Amount Due - current period		N/A
Total Interest Amount Paid on Payment Date		N/A
Closing Unpaid Interest Amount		N/A
Initial Invested Amount		N/A
Opening Invested Amount		N/A
Principal Repayment - current period		N/A
Closing Invested Amount		N/A
Opening Carryover Charge offs		N/A
Opening Stated Amount		N/A
Charge offs - current period		N/A
Reimbursement of Charge offs - current period		N/A
Closing Carryover Charge offs		N/A
Closing Stated Amount		N/A
Class A1 Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	4,439,811.37
Total Interest Amount Paid on Payment Date	$	4,439,811.37
Closing Unpaid Interest Amount	$	0.00
Initial Invested Amount	$	1,380,000,000.00
Opening Invested Amount	$	954,907,293.30
Principal Repayment - current period	$	26,516,506.91
Closing Invested Amount	$	928,390,786.39
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	954,907,293.30
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	928,390,786.39
Class A2 Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	244,469.79
Total Interest Amount Paid on Payment Date	$	244,469.79
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
Class B Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	193,423.56
Total Interest Amount Paid on Payment Date	$	193,423.56
Closing Unpaid Interest Amount	$	0.00
Initial Invested Amount	$	37,500,000.00
Opening Invested Amount	$	37,500,000.00
Principal Repayment - current period	$	0.00
Closing Invested Amount	$	37,500,000.00
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	37,500,000.00
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	37,500,000.00

Note Summary (continued…)		
Class C Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	71,407.82
Total Interest Amount Paid on Payment Date	$	71,407.82
Closing Unpaid Interest Amount	$	0.00
Initial Invested Amount	$	13,500,000.00
Opening Invested Amount	$	13,500,000.00
Principal Repayment - current period	$	0.00
Closing Invested Amount	$	13,500,000.00
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	13,500,000.00
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	13,500,000.00
Class D Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	41,643.62
Total Interest Amount Paid on Payment Date	$	41,643.62
Closing Unpaid Interest Amount	$	0.00
Initial Invested Amount	$	7,500,000.00
Opening Invested Amount	$	7,500,000.00
Principal Repayment - current period	$	0.00
Closing Invested Amount	$	7,500,000.00
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	7,500,000.00
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	7,500,000.00
Class E Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	64,569.60
Total Interest Amount Paid on Payment Date	$	64,569.60
Closing Unpaid Interest Amount	$	0.00
Initial Invested Amount	$	9,000,000.00
Opening Invested Amount	$	9,000,000.00
Principal Repayment - current period	$	0.00
Closing Invested Amount	$	9,000,000.00
Opening Carryover Charge offs	$	0.00
Opening Stated Amount	$	9,000,000.00
Charge offs - current period	$	0.00
Reimbursement of Charge offs - current period	$	0.00
Closing Carryover Charge offs	$	0.00
Closing Stated Amount	$	9,000,000.00
Class F Notes (AUD)		
Opening Unpaid Interest Amount	$	0.00
Interest on Unpaid Interest Amount	$	0.00
Interest Amount Due - current period	$	24,942.38
Total Interest Amount Paid on Payment Date	$	24,942.38
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	30 Sep 2026
Current Aggregate Principal Balance (AUD)	$ 1,048,390,786
Total Property Value	$ 2,011,962,728
Number of (Eligible) Security Properties	2,985
Number of (Eligible) Debtors	4,377
Number of Loans (Unconsolidated)	3,115
Number of Loans (Consolidated)	2,823
Average Loan Size (Consolidated)	$ 371,375
Maximum Loan Balance (Consolidated)	$ 2,061,443
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	58.12%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	51.31%
Maximum Consolidated Current Loan To Value Ratio (LVR)	87.41%
Weighted Average Interest Rate	6.40%
Weighted Average Seasoning (Months)	67.44
Weighted Average Remaining Term (Months)	284.17
Maximum Current Remaining Term (Months)	340.00

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)	24.14%	20.09%	21.93%	22.75%	23.34%
Prepayment History (SMM)	2.28%	1.85%	2.04%	2.13%	2.19%

**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	20.23%	$ 133,980,720	12.78%
> 40.00% up to and including 45.00%	246	8.71%	$ 80,607,638	7.69%
> 45.00% up to and including 50.00%	308	10.91%	$ 105,317,560	10.05%
> 50.00% up to and including 55.00%	262	9.28%	$ 107,093,889	10.22%
> 55.00% up to and including 60.00%	196	6.94%	$ 79,789,418	7.61%
> 60.00% up to and including 65.00%	308	10.91%	$ 127,933,852	12.20%
> 65.00% up to and including 70.00%	406	14.38%	$ 161,188,977	15.37%
> 70.00% up to and including 75.00%	244	8.64%	$ 107,639,169	10.27%
> 75.00% up to and including 80.00%	186	6.59%	$ 98,262,429	9.37%
> 80.00% up to and including 85.00%	76	2.69%	$ 36,796,973	3.51%
> 85.00% up to and including 90.00%	20	0.71%	$ 9,780,162	0.93%
> 90.00% up to and including 95.00%	0	0.00%	$ -	0.00%
> 95.00% up to and including 100.00%	0	0.00%	$ -	0.00%
> 100.00%	0	0.00%	$ -	0.00%
Total	**2,823**	**100.00%**	**$ 1,048,390,786**	**100.00%**

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	1,111	39.36%	$ 284,906,655	27.18%
> 40.00% up to and including 45.00%	262	9.28%	$ 95,529,408	9.11%
> 45.00% up to and including 50.00%	259	9.17%	$ 106,277,402	10.14%
> 50.00% up to and including 55.00%	245	8.68%	$ 103,036,655	9.83%
> 55.00% up to and including 60.00%	234	8.29%	$ 104,871,819	10.00%
> 60.00% up to and including 65.00%	241	8.54%	$ 110,779,023	10.57%
> 65.00% up to and including 70.00%	195	6.91%	$ 95,091,272	9.07%
> 70.00% up to and including 75.00%	131	4.64%	$ 63,628,487	6.07%
> 75.00% up to and including 80.00%	90	3.19%	$ 48,594,262	4.64%
> 80.00% up to and including 85.00%	44	1.56%	$ 26,474,056	2.53%
> 85.00% up to and including 90.00%	10	0.35%	$ 8,772,569	0.84%
> 90.00% up to and including 95.00%	1	0.04%	$ 429,180	0.04%
> 95.00% up to and including 100.00%	0	0.00%	$ -	0.00%
> 100.00%	0	0.00%	$ -	0.00%
Total	**2,823**	**100.00%**	**$ 1,048,390,786**	**100.00%**

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

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including $100,000	78	2.76%	$ 4,427,509	0.42%
> $100,000 up to and including $200,000	464	16.44%	$ 71,441,250	6.81%
> $200,000 up to and including $300,000	674	23.88%	$ 170,453,858	16.26%
> $300,000 up to and including $400,000	618	21.89%	$ 215,834,689	20.59%
> $400,000 up to and including $500,000	440	15.59%	$ 195,678,506	18.66%
> $500,000 up to and including $600,000	224	7.93%	$ 121,926,230	11.63%
> $600,000 up to and including $700,000	139	4.92%	$ 89,525,271	8.54%
> $700,000 up to and including $800,000	75	2.66%	$ 55,850,312	5.33%
> $800,000 up to and including $900,000	35	1.24%	$ 29,570,972	2.82%
> $900,000 up to and including $1.00m	15	0.53%	$ 14,263,410	1.36%
> $1.00m up to and including $1.25m	38	1.35%	$ 42,498,159	4.05%
> $1.25m up to and including $1.50m	11	0.39%	$ 15,119,886	1.44%
> $1.50m up to and including $1.75m	4	0.14%	$ 6,357,949	0.61%
> $1.75m up to and including $2.00m	6	0.21%	$ 11,345,729	1.08%
> $2.00m up to and including $2.50m	2	0.07%	$ 4,097,058	0.39%
> $2.50m	0	0.00%	$ -	0.00%
Total	**2,823**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	754	24.21%	$ 297,725,013	28.40%
VIC	1,000	32.10%	$ 355,091,923	33.87%
TAS	102	3.27%	$ 28,290,025	2.70%
QLD	627	20.13%	$ 186,416,900	17.78%
SA	279	8.96%	$ 74,837,399	7.14%
WA	314	10.08%	$ 93,954,161	8.96%
NT	39	1.25%	$ 12,075,364	1.15%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	2,046	65.68%	$ 753,462,560	71.87%
Non Metro	1,069	34.32%	$ 294,928,226	28.13%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	467	14.99%	$ 207,854,851	19.83%
NSW / ACT - Non Metro	287	9.21%	$ 89,870,162	8.57%
VIC - Metro	766	24.59%	$ 291,820,292	27.84%
VIC - Non Metro	234	7.51%	$ 63,271,630	6.04%
TAS - Metro	56	1.80%	$ 16,644,377	1.59%
TAS - Non Metro	46	1.48%	$ 11,645,649	1.11%
QLD - Metro	283	9.09%	$ 92,648,447	8.84%
QLD - Non Metro	344	11.04%	$ 93,768,453	8.94%
SA - Metro	200	6.42%	$ 58,423,271	5.57%
SA - Non Metro	79	2.54%	$ 16,414,129	1.57%
WA - Metro	246	7.90%	$ 77,050,128	7.35%
WA - Non Metro	68	2.18%	$ 16,904,033	1.61%
NT - Metro	28	0.90%	$ 9,021,194	0.86%
NT - Non Metro	11	0.35%	$ 3,054,170	0.29%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	36	1.16%	$ 13,835,240	1.32%
3029 (Hoppers Crossing, VIC)	34	1.09%	$ 12,118,243	1.16%
3064 (Craigieburn, VIC)	28	0.90%	$ 8,438,172	0.80%
3030 (Cocoroc, VIC)	19	0.61%	$ 7,251,831	0.69%
3978 (Cardinia, VIC)	15	0.48%	$ 6,498,398	0.62%
4870 (Aeroglen, QLD)	23	0.74%	$ 5,821,173	0.56%
3175 (Bangholme, VIC)	14	0.45%	$ 5,683,618	0.54%
3000 (Melbourne, VIC)	18	0.58%	$ 5,491,102	0.52%
3336 (Aintree, VIC)	12	0.39%	$ 5,429,534	0.52%
2145 (Constitution Hill, NSW)	12	0.39%	$ 5,070,623	0.48%
2155 (Beaumont Hills, NSW)	10	0.32%	$ 4,914,819	0.47%
3024 (Fieldstone, VIC)	12	0.39%	$ 4,701,241	0.45%
4510 (Beachmere, QLD)	15	0.48%	$ 4,356,989	0.42%
3023 (Burnside, VIC)	11	0.35%	$ 4,259,258	0.41%
3810 (Pakenham, VIC)	15	0.48%	$ 4,232,448	0.40%
3021 (Albanvale, VIC)	13	0.42%	$ 4,197,967	0.40%
3165 (Bentleigh East, VIC)	8	0.26%	$ 4,149,577	0.40%
4209 (Coomera, QLD)	14	0.45%	$ 4,118,421	0.39%
4300 (Augustine Heights, QLD)	13	0.42%	$ 4,094,401	0.39%
2148 (Arndell Park, NSW)	11	0.35%	$ 4,076,398	0.39%
Total	**333**	**10.69%**	**$ 118,739,453**	**11.33%**

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

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	1,854	59.52%	$ 636,831,456	60.65%
Residential Investment (Full Recourse)	1,261	40.48%	$ 412,559,331	39.35%
Residential Investment (Limited Recourse)	0	0.00%	$ -	0.00%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	3,115	100.00%	$ 1,048,390,786	100.00%
Low Doc Loans	0	0.00%	$ -	0.00%
No Doc Loans	0	0.00%	$ -	0.00%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	3,047	97.82%	$ 1,018,722,606	97.17%
Interest Only	68	2.18%	$ 29,668,180	2.83%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	3,047	97.82%	$ 1,018,722,606	97.17%
Interest Only Loans : > 0 up to and including 1 years	18	0.58%	$ 6,946,555	0.66%
Interest Only Loans : > 1 up to and including 2 years	26	0.83%	$ 10,646,948	1.02%
Interest Only Loans : > 2 up to and including 3 years	15	0.48%	$ 8,261,880	0.79%
Interest Only Loans : > 3 up to and including 4 years	3	0.10%	$ 1,069,922	0.10%
Interest Only Loans : > 4 up to and including 5 years	0	0.00%	$ -	0.00%
Interest Only Loans : > 5 up to and including 6 years	0	0.00%	$ -	0.00%
Interest Only Loans : > 6 up to and including 7 years	2	0.06%	$ 584,000	0.06%
Interest Only Loans : > 7 up to and including 8 years	4	0.13%	$ 2,158,875	0.21%
Interest Only Loans : > 8 up to and including 9 years	0	0.00%	$ -	0.00%
Interest Only Loans : > 9 up to and including 10 years	0	0.00%	$ -	0.00%
Interest Only Loans : > 10 years	0	0.00%	$ -	0.00%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	0	0.00%	$ -	0.00%
> 3.00% up to and including 3.25%	0	0.00%	$ -	0.00%
> 3.25% up to and including 3.50%	0	0.00%	$ -	0.00%
> 3.50% up to and including 3.75%	0	0.00%	$ -	0.00%
> 3.75% up to and including 4.00%	0	0.00%	$ -	0.00%
> 4.00% up to and including 4.25%	0	0.00%	$ -	0.00%
> 4.25% up to and including 4.50%	0	0.00%	$ -	0.00%
> 4.50% up to and including 4.75%	0	0.00%	$ -	0.00%
> 4.75% up to and including 5.00%	1	0.03%	$ 914,118	0.09%
> 5.00% up to and including 5.25%	4	0.13%	$ 1,281,020	0.12%
> 5.25% up to and including 5.50%	25	0.80%	$ 9,304,979	0.89%
> 5.50% up to and including 5.75%	17	0.55%	$ 5,995,169	0.57%
> 5.75% up to and including 6.00%	62	1.99%	$ 33,249,742	3.17%
> 6.00% up to and including 6.25%	920	29.53%	$ 357,245,384	34.08%
> 6.25% up to and including 6.50%	1,093	35.09%	$ 351,499,028	33.53%
> 6.50% up to and including 6.75%	561	18.01%	$ 181,853,990	17.35%
> 6.75% up to and including 7.00%	125	4.01%	$ 37,777,331	3.60%
> 7.00% up to and including 7.25%	127	4.08%	$ 28,654,193	2.73%
> 7.25% up to and including 7.50%	48	1.54%	$ 12,138,282	1.16%
> 7.50% up to and including 7.75%	34	1.09%	$ 8,583,699	0.82%
> 7.75% up to and including 8.00%	60	1.93%	$ 12,117,184	1.16%
> 8.00% up to and including 8.25%	13	0.42%	$ 3,003,379	0.29%
> 8.25% up to and including 8.50%	8	0.26%	$ 2,104,740	0.20%
> 8.50%	17	0.55%	$ 2,668,547	0.25%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	35	1.12%	$ 13,033,797	1.24%
<= 2 Year Fixed	43	1.38%	$ 14,560,747	1.39%
<= 3 Year Fixed	6	0.19%	$ 1,680,795	0.16%
<= 4 Year Fixed	1	0.03%	$ 36,857	0.00%
<= 5 Year Fixed	1	0.03%	$ 217,633	0.02%
> 5 Year Fixed	0	0.00%	$ -	0.00%
Total Fixed Rate	86	2.76%	$ 29,529,829	2.82%
Total Variable Rate	3,029	97.24%	$ 1,018,860,958	97.18%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	70	2.25%	$ 21,243,747	2.03%
Business / Commercial / Investment	0	0.00%	$ -	0.00%
Construction of a dwelling (construction completed)	54	1.73%	$ 17,187,441	1.64%
Purchase of established dwelling	854	27.42%	$ 291,310,272	27.79%
Purchase of new erected dwelling	73	2.34%	$ 26,928,420	2.57%
Refinancing existing debt from another lender	1,071	34.38%	$ 392,905,192	37.48%
Refinancing existing debt with ANZ	533	17.11%	$ 164,641,073	15.70%
Other	460	14.77%	$ 134,174,641	12.80%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	5	0.16%	$ 1,584,386	0.15%
> 3 up to and including 6 months	13	0.42%	$ 4,699,817	0.45%
> 6 up to and including 9 months	7	0.22%	$ 2,485,155	0.24%
> 9 up to and including 12 months	7	0.22%	$ 2,325,863	0.22%
> 12 up to and including 15 months	7	0.22%	$ 2,880,423	0.27%
> 15 up to and including 18 months	0	0.00%	$ -	0.00%
> 18 up to and including 21 months	1	0.03%	$ 506,935	0.05%
> 21 up to and including 24 months	12	0.39%	$ 5,510,042	0.53%
> 24 up to and including 27 months	53	1.70%	$ 22,501,685	2.15%
> 27 up to and including 30 months	113	3.63%	$ 48,027,023	4.58%
> 30 up to and including 33 months	88	2.83%	$ 36,924,095	3.52%
> 33 up to and including 36 months	231	7.42%	$ 87,649,893	8.36%
> 36 up to and including 48 months	674	21.64%	$ 263,427,521	25.13%
> 48 up to and including 60 months	415	13.32%	$ 156,157,146	14.89%
> 60 up to and including 72 months	219	7.03%	$ 80,688,318	7.70%
> 72 up to and including 84 months	205	6.58%	$ 62,591,222	5.97%
> 84 up to and including 96 months	115	3.69%	$ 37,187,581	3.55%
> 96 up to and including 108 months	124	3.98%	$ 34,710,020	3.31%
> 108 up to and including 120 months	184	5.91%	$ 49,646,692	4.74%
> 120 months	642	20.61%	$ 148,886,970	14.20%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	1	0.03%	-$ 564	0.00%
> 1 up to and including 2 years	1	0.03%	$ 5,875	0.00%
> 2 up to and including 3 years	0	0.00%	$ -	0.00%
> 3 up to and including 4 years	4	0.13%	$ 350,596	0.03%
> 4 up to and including 5 years	6	0.19%	$ 189,122	0.02%
> 5 up to and including 6 years	2	0.06%	$ 63,123	0.01%
> 6 up to and including 7 years	2	0.06%	$ 212,588	0.02%
> 7 up to and including 8 years	4	0.13%	$ 396,534	0.04%
> 8 up to and including 9 years	11	0.35%	$ 1,388,183	0.13%
> 9 up to and including 10 years	8	0.26%	$ 1,036,631	0.10%
> 10 up to and including 15 years	193	6.20%	$ 38,183,645	3.64%
> 15 up to and including 20 years	618	19.84%	$ 157,098,511	14.98%
> 20 up to and including 25 years	901	28.92%	$ 293,688,614	28.01%
> 25 up to and including 30 years	1,364	43.79%	$ 555,777,928	53.01%
> 30 years	0	0.00%	$ -	0.00%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	3,017	96.85%	$ 1,010,420,424	96.38%
> 0 days up to and including 30 days	64	2.05%	$ 21,773,030	2.08%
> 30 days up to and including 60 days	10	0.32%	$ 4,413,718	0.42%
> 60 days up to and including 90 days	7	0.22%	$ 3,763,191	0.36%
> 90 days up to and including 120 days	5	0.16%	$ 2,326,059	0.22%
> 120 days up to and including 150 days	3	0.10%	$ 996,389	0.10%
> 150 days up to and including 180 days	4	0.13%	$ 1,943,202	0.19%
> 180 days	5	0.16%	$ 2,754,774	0.26%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

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

Aggregate Pool Losses and Insurance Claims

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

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	725	23.27%	$ 215,775,303	20.58%
Fortnightly	884	28.38%	$ 270,582,139	25.81%
Monthly	1,506	48.35%	$ 562,033,345	53.61%
Other	0	0.00%	$ -	0.00%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	470	15.09%	$ 141,281,806	13.48%
QBE Lenders Mortgage Insurance	0	0.00%	$ -	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0	0.00%	$ -	0.00%
Other	0	0.00%	$ -	0.00%
No Lenders Mortgage Insurance	2,645	84.91%	$ 907,108,980	86.52%
Total	**3,115**	**100.00%**	**$ 1,048,390,786**	**100.00%**

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Past performance is not a guide to future performance.

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

Closing Date:	18 Aug 2025
Collection Period End Date (CPED):	30 Sep 2026
Determination Date:	21 Oct 2026

Pool Summary

	At Closing	At CPED
Collection Period End Date	31 Jul 2025	30 Sep 2026
Current Aggregate Principal Balance (AUD)	$ 105,839,030	$ 74,705,347
Total Property Value	$ 198,683,052	$ 154,708,933
Number of (Eligible) Security Properties	315	243
Number of (Eligible) Debtors	436	341
Number of Loans (Unconsolidated)	402	309
Number of Loans (Consolidated)	276	216
Average Loan Size (Consolidated)	$ 383,475	$ 345,858
Maximum Loan Balance (Consolidated)	$ 1,371,895	$ 1,119,128
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	61.87%	58.32%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.60%	50.48%
Maximum Consolidated Current Loan To Value Ratio (LVR)	89.27%	86.50%
Weighted Average Interest Rate	5.87%	6.38%
Weighted Average Seasoning (Months)	57.11	74.16
Weighted Average Remaining Term (Months)	292.38	274.77
Maximum Current Remaining Term (Months)	350.00	335.00

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%	24.54%	9.43%	11.44%
> 40.00% up to and including 45.00%	4.71%	4.17%	3.43%	3.65%
> 45.00% up to and including 50.00%	3.62%	7.41%	3.45%	8.31%
> 50.00% up to and including 55.00%	5.43%	8.80%	6.13%	9.11%
> 55.00% up to and including 60.00%	17.39%	12.96%	18.74%	15.36%
> 60.00% up to and including 65.00%	11.96%	10.65%	11.87%	12.65%
> 65.00% up to and including 70.00%	11.59%	12.96%	15.28%	16.21%
> 70.00% up to and including 75.00%	11.23%	9.72%	12.12%	10.89%
> 75.00% up to and including 80.00%	10.51%	6.94%	14.69%	9.86%
> 80.00% up to and including 85.00%	2.17%	1.39%	3.16%	2.21%
> 85.00% up to and including 90.00%	1.81%	0.46%	1.71%	0.30%
> 90.00% up to and including 95.00%	0.00%	0.00%	0.00%	0.00%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 40.00%	30.43%	41.67%	16.77%	27.58%
> 40.00% up to and including 45.00%	7.97%	6.94%	8.39%	6.35%
> 45.00% up to and including 50.00%	9.42%	8.33%	9.48%	11.95%
> 50.00% up to and including 55.00%	7.25%	10.65%	8.47%	12.97%
> 55.00% up to and including 60.00%	12.32%	10.19%	15.40%	12.17%
> 60.00% up to and including 65.00%	8.33%	8.33%	10.17%	9.91%
> 65.00% up to and including 70.00%	7.25%	3.70%	8.50%	4.16%
> 70.00% up to and including 75.00%	9.06%	5.56%	11.62%	7.94%
> 75.00% up to and including 80.00%	5.43%	2.31%	7.05%	3.33%
> 80.00% up to and including 85.00%	1.81%	1.39%	2.37%	2.07%
> 85.00% up to and including 90.00%	0.72%	0.93%	1.78%	1.57%
> 90.00% up to and including 95.00%	0.00%	0.00%	0.00%	0.00%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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

Mortgage Pool by Consolidated Loan Balance

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including $100,000	10.51%	12.96%	1.67%	2.05%
> $100,000 up to and including $200,000	9.42%	11.57%	3.78%	5.35%
> $200,000 up to and including $300,000	18.48%	18.98%	12.06%	13.68%
> $300,000 up to and including $400,000	22.46%	23.15%	20.29%	23.34%
> $400,000 up to and including $500,000	15.94%	14.35%	18.84%	19.06%
> $500,000 up to and including $600,000	8.70%	9.26%	12.42%	14.91%
> $600,000 up to and including $700,000	4.35%	4.17%	7.30%	7.88%
> $700,000 up to and including $800,000	4.35%	2.31%	8.39%	5.12%
> $800,000 up to and including $900,000	1.45%	1.39%	3.20%	3.38%
> $900,000 up to and including $1.00m	2.54%	1.39%	6.26%	3.72%
> $1.00m up to and including $1.25m	0.72%	0.46%	1.95%	1.50%
> $1.25m up to and including $1.50m	1.09%	0.00%	3.86%	0.00%
> $1.50m up to and including $1.75m	0.00%	0.00%	0.00%	0.00%
> $1.75m up to and including $2.00m	0.00%	0.00%	0.00%	0.00%
> $2.00m up to and including $2.50m	0.00%	0.00%	0.00%	0.00%
> $2.50m	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Geographic Distribution

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT	23.38%	22.33%	25.30%	24.25%
VIC	33.83%	34.30%	36.31%	36.54%
TAS	3.98%	4.85%	2.71%	3.31%
QLD	19.65%	19.74%	16.83%	16.87%
SA	7.46%	7.77%	7.69%	7.52%
WA	9.95%	9.71%	9.74%	10.34%
NT	1.74%	1.29%	1.41%	1.16%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Region

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Metro	67.41%	67.31%	68.30%	67.61%
Non Metro	32.59%	32.69%	31.70%	32.39%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by State and Region

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT - Metro	16.17%	16.83%	17.82%	18.51%
NSW / ACT - Non Metro	7.21%	5.50%	7.48%	5.74%
VIC - Metro	26.62%	26.21%	28.49%	28.12%
VIC - Non Metro	7.21%	8.09%	7.82%	8.42%
TAS - Metro	2.24%	2.59%	1.61%	1.87%
TAS - Non Metro	1.74%	2.27%	1.10%	1.45%
QLD - Metro	9.45%	8.74%	7.45%	6.37%
QLD - Non Metro	10.20%	11.00%	9.38%	10.49%
SA - Metro	5.22%	5.18%	5.72%	5.13%
SA - Non Metro	2.24%	2.59%	1.97%	2.39%
WA - Metro	6.97%	6.80%	6.51%	6.64%
WA - Non Metro	2.99%	2.91%	3.22%	3.70%
NT - Metro	0.75%	0.97%	0.69%	0.96%
NT - Non Metro	1.00%	0.32%	0.72%	0.20%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Occupancy Status

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Owner Occupied (Full Recourse)	65.67%	69.90%	65.75%	71.49%
Residential Investment (Full Recourse)	34.33%	30.10%	34.25%	28.51%
Residential Investment (Limited Recourse)	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Documentation Type

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Full Doc Loans	100.00%	100.00%	100.00%	100.00%
Low Doc Loans	0.00%	0.00%	0.00%	0.00%
No Doc Loans	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Payment Type

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
P&I	95.52%	97.73%	91.64%	95.66%
Interest Only	4.48%	2.27%	8.36%	4.34%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Remaining Interest Only Period

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Amortising Loans	95.52%	97.73%	91.64%	95.66%
Interest Only Loans : > 0 up to and including 1 years	1.49%	0.32%	2.70%	0.51%
Interest Only Loans : > 1 up to and including 2 years	1.00%	0.97%	1.10%	1.55%
Interest Only Loans : > 2 up to and including 3 years	0.50%	0.65%	0.70%	1.27%
Interest Only Loans : > 3 up to and including 4 years	1.00%	0.00%	1.30%	0.00%
Interest Only Loans : > 4 up to and including 5 years	0.25%	0.32%	1.28%	1.01%
Interest Only Loans : > 5 up to and including 6 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 6 up to and including 7 years	0.25%	0.00%	1.30%	0.00%
Interest Only Loans : > 7 up to and including 8 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 8 up to and including 9 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 9 up to and including 10 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 10 years	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Mortgage Loan Interest Rate

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3.00%	2.49%	0.32%	2.19%	0.18%
> 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%	0.32%	0.10%	0.14%
> 3.50% up to and including 3.75%	0.50%	0.00%	0.22%	0.00%
> 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%	0.32%	0.23%	0.31%
> 4.25% up to and including 4.50%	0.00%	0.00%	0.00%	0.00%
> 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%	0.65%	0.00%	1.11%
> 5.25% up to and including 5.50%	1.24%	1.29%	1.38%	1.43%
> 5.50% up to and including 5.75%	26.37%	0.00%	26.77%	0.00%
> 5.75% up to and including 6.00%	35.57%	2.59%	37.19%	2.19%
> 6.00% up to and including 6.25%	12.94%	31.39%	15.19%	31.19%
> 6.25% up to and including 6.50%	5.72%	34.30%	7.24%	37.04%
> 6.50% up to and including 6.75%	8.21%	11.65%	4.88%	13.74%
> 6.75% up to and including 7.00%	1.99%	4.21%	1.26%	4.65%
> 7.00% up to and including 7.25%	1.00%	8.41%	1.27%	4.89%
> 7.25% up to and including 7.50%	1.99%	1.62%	1.16%	0.65%
> 7.50% up to and including 7.75%	0.25%	0.65%	0.05%	0.88%
> 7.75% up to and including 8.00%	0.50%	1.62%	0.13%	1.31%
> 8.00% up to and including 8.25%	0.25%	0.32%	0.17%	0.06%
> 8.25% up to and including 8.50%	0.00%	0.00%	0.00%	0.00%
> 8.50%	0.00%	0.32%	0.00%	0.23%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Interest Option

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
<= 1 Year Fixed	3.73%	2.27%	3.93%	2.26%
<= 2 Year Fixed	1.74%	1.29%	1.38%	0.87%
<= 3 Year Fixed	0.25%	0.32%	0.08%	0.33%
<= 4 Year Fixed	0.00%	0.00%	0.00%	0.00%
<= 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
> 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
Total Fixed Rate	5.72%	3.88%	5.39%	3.47%
Total Variable Rate	94.28%	96.12%	94.61%	96.53%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Loan Purpose

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Alterations to existing dwelling	2.99%	3.56%	1.02%	1.84%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	4.73%	4.85%	5.01%	4.85%
Purchase of established dwelling	27.11%	26.86%	29.20%	31.42%
Purchase of new erected dwelling	4.48%	4.85%	3.89%	4.69%
Refinancing existing debt from another lender	30.10%	27.18%	34.49%	28.33%
Refinancing existing debt with ANZ	14.18%	16.83%	14.69%	17.55%
Other	16.42%	15.86%	11.71%	11.31%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Loan Seasoning

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3 months	0.00%	0.00%	0.00%	0.00%
> 3 up to and including 6 months	0.00%	0.00%	0.00%	0.00%
> 6 up to and including 9 months	0.00%	0.00%	0.00%	0.00%
> 9 up to and including 12 months	1.24%	0.00%	2.00%	0.00%
> 12 up to and including 15 months	1.24%	0.32%	1.60%	0.21%
> 15 up to and including 18 months	1.24%	0.00%	2.73%	0.00%
> 18 up to and including 21 months	4.73%	0.00%	6.76%	0.00%
> 21 up to and including 24 months	8.46%	0.32%	12.14%	0.64%
> 24 up to and including 27 months	2.49%	0.97%	3.54%	1.69%
> 27 up to and including 30 months	4.98%	1.94%	5.30%	3.07%
> 30 up to and including 33 months	2.24%	0.32%	3.67%	1.19%
> 33 up to and including 36 months	1.24%	5.18%	1.61%	7.65%
> 36 up to and including 48 months	9.95%	14.24%	9.91%	18.20%
> 48 up to and including 60 months	9.70%	10.03%	9.59%	11.16%
> 60 up to and including 72 months	9.45%	8.09%	9.76%	6.97%
> 72 up to and including 84 months	5.97%	11.65%	4.14%	13.42%
> 84 up to and including 96 months	9.95%	4.85%	10.10%	3.45%
> 96 up to and including 108 months	8.71%	12.62%	6.79%	13.71%
> 108 up to and including 120 months	11.44%	8.41%	6.43%	6.10%
> 120 months	6.97%	21.04%	3.93%	12.54%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Remaining Tenor

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 1 year	0.00%	0.32%	0.00%	0.01%
> 1 up to and including 2 years	0.50%	1.29%	0.02%	0.03%
> 2 up to and including 3 years	1.24%	0.00%	0.04%	0.00%
> 3 up to and including 4 years	0.00%	0.00%	0.00%	0.00%
> 4 up to and including 5 years	0.50%	0.32%	0.09%	0.03%
> 5 up to and including 6 years	0.25%	0.65%	0.03%	0.11%
> 6 up to and including 7 years	0.50%	0.65%	0.09%	0.14%
> 7 up to and including 8 years	0.25%	0.00%	0.07%	0.00%
> 8 up to and including 9 years	0.00%	0.32%	0.00%	0.05%
> 9 up to and including 10 years	0.25%	0.97%	0.02%	0.20%
> 10 up to and including 15 years	3.73%	6.15%	1.73%	3.15%
> 15 up to and including 20 years	15.17%	22.98%	10.16%	16.84%
> 20 up to and including 25 years	40.30%	39.48%	38.02%	42.27%
> 25 up to and including 30 years	37.31%	26.86%	49.73%	37.19%
> 30 years	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Delinquencies

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Current (0 days)	99.00%	99.35%	98.69%	98.77%
> 0 days up to and including 30 days	1.00%	0.65%	1.31%	1.23%
> 30 days up to and including 60 days	0.00%	0.00%	0.00%	0.00%
> 60 days up to and including 90 days	0.00%	0.00%	0.00%	0.00%
> 90 days up to and including 120 days	0.00%	0.00%	0.00%	0.00%
> 120 days up to and including 150 days	0.00%	0.00%	0.00%	0.00%
> 150 days up to and including 180 days	0.00%	0.00%	0.00%	0.00%
> 180 days	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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

Aggregate Pool Losses and Insurance Claims

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

Mortgage Pool by Payment Frequency

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Weekly	19.65%	22.65%	19.05%	22.73%
Fortnightly	29.10%	29.13%	23.76%	24.93%
Monthly	51.24%	48.22%	57.19%	52.34%
Other	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Mortgage Insurance

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
ANZ Lenders Mortgage Insurance	19.90%	18.12%	18.70%	16.72%
QBE Lenders Mortgage Insurance	0.00%	0.00%	0.00%	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0.00%	0.00%	0.00%	0.00%
Other	0.00%	0.00%	0.00%	0.00%
No Lenders Mortgage Insurance	80.10%	81.88%	81.30%	83.28%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

DISCLAIMER

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

Issue Date: 18 August 2025

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

Each investor or prospective investor that is required to comply with the EU Securitisation Regulation Rules, the UK Securitisation Framework or any similar rules in any other jurisdiction is required to independently assess and determine the sufficiency of the information described in this report and in the Information Memorandum generally for the purposes of complying with such rules. None of the Trustee, ANZ or any other party to the transaction documents makes any representation that the information described in this report or in the Information Memorandum is sufficient in all circumstances for such purposes. Investors and prospective investors who are uncertain as to the requirements which apply to them in respect of their relevant jurisdiction, should seek guidance from their regulator.

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