KINGFISHER

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

Kingfisher Trust 2026-1 Investor Report

Reporting Dates	
Determination Date*:	21 Jul 2026
Payment Date*:	24 Jul 2026
Next Payment Date*:	24 Aug 2026
Issue Date:	04 Jun 2026
Record Date*:	22 Jul 2026
Current Collection Period:	
Collection Period Start Date:	01 May 2026
Collection Period End Date:	30 Jun 2026
No. of days in the Collection Period:	61
Current Interest Period:	
Interest Period Start Date (inclusive):	04 Jun 2026
Interest Period End Date (exclusive):	24 Jul 2026
No. of days in the Interest Period:	50

**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			AU3FN0110185	26 Mar 2057	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2 Notes			AU3FN0110193	26 Mar 2057	Moody's / Fitch	Aaa(sf)/AAAsf
Class B Notes			AU3FN0110201	26 Mar 2057	Moody's	Aa2(sf)
Class C Notes	KINGF 2026-1 Mtge	KFT26001	AU3FN0110219	26 Mar 2057	Moody's	A2(sf)
Class D Notes			AU3FN0110227	26 Mar 2057	Moody's	Baa2(sf)
Class E Notes			AU3FN0110235	26 Mar 2057	Moody's	Ba2(sf)
Class F Notes			AU3FN0110243	26 Mar 2057	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	$1,380,000,000.00	4.3469%	0.9300%	5.2769%	$72.29	$9,975,509.59
Class A2 Notes	$37,500,000.00	4.3469%	1.1500%	5.4969%	$75.30	$282,375.00
Class B Notes	$48,000,000.00	4.3469%	1.4500%	5.7969%	$79.41	$381,166.03
Class C Notes	$12,000,000.00	4.3469%	1.8000%	6.1469%	$84.20	$101,044.93
Class D Notes	$10,500,000.00	4.3469%	2.1000%	6.4469%	$88.31	$92,729.38
Class E Notes	$9,000,000.00	4.3469%	3.9000%	8.2469%	$112.97	$101,674.11
Class F Notes	$3,000,000.00	4.3469%	5.2500%	9.5969%	$131.46	$39,439.32
Total	$1,500,000,000.00					$10,973,938.36

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	$1,380,000,000.00	1.00000000	$542.49	$74,862,934.11	$1,305,137,065.89	0.94575150
Class A2 Notes	$37,500,000.00	1.00000000	$0.00	$0.00	$37,500,000.00	1.00000000
Class B Notes	$48,000,000.00	1.00000000	$0.00	$0.00	$48,000,000.00	1.00000000
Class C Notes	$12,000,000.00	1.00000000	$0.00	$0.00	$12,000,000.00	1.00000000
Class D Notes	$10,500,000.00	1.00000000	$0.00	$0.00	$10,500,000.00	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	$1,500,000,000.00			$74,862,934.11	$1,425,137,065.89	

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	$1,380,000,000.00	$0.00	$1,380,000,000.00	$0.00	$0.00	$1,305,137,065.89
Class A2 Notes	$37,500,000.00	$0.00	$37,500,000.00	$0.00	$0.00	$37,500,000.00
Class B Notes	$48,000,000.00	$0.00	$48,000,000.00	$0.00	$0.00	$48,000,000.00
Class C Notes	$12,000,000.00	$0.00	$12,000,000.00	$0.00	$0.00	$12,000,000.00
Class D Notes	$10,500,000.00	$0.00	$10,500,000.00	$0.00	$0.00	$10,500,000.00
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	$1,500,000,000.00	$0.00	$1,500,000,000.00	$0.00	$0.00	$1,425,137,065.89

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income			
(i)	Finance Charge Collections	$2,460,254.19	
(ii)	Interest received on Trust Account	$0.14	
(iii)	Income on Authorised Investments	$0.00	
(iv)	Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	$9,938,362.86	
(v)	All other amounts in the nature of income not included above	$0.00	
	Available Income		**$12,398,617.19**

Calculation of Total Available Income		
(i)	**Available Income**	**$12,398,617.19**
(ii)	Principal Draw	$0.00
(iii)	Liquidity Draw	$0.00
	Total Available Income	**$12,398,617.19**

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	$717,091.04
(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	$10,273.97
(v)	Reimbursement of Liquidity Draws	$0.00
(vi)	(pari passu and rateably)	
	(a) Class A1 Note Interest (current & unpaid)	$9,975,509.59
	(b) Redraw Notes Interest (current & unpaid)	$0.00
(vii)	Class A2 Note Interest (current & unpaid)	$282,375.00
(viii)	Class B Note Interest (current & unpaid)	$381,166.03
(ix)	Class C Note Interest (current & unpaid)	$101,044.93
(x)	Class D Note Interest (current & unpaid)	$92,729.38
(xi)	Class E Note Interest (current & unpaid)	$101,674.11
(xii)	Class F Note Interest (current & unpaid)	$39,439.32
(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	$697,312.82
	Total Available Income Applied	**$12,398,617.19**

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	$15,000,000.00
Liquidity Facility Drawn from Prior Period(s)	$0.00
Liquidity Facility Draw Current Period	$0.00
Repayment of Liquidity Facility Current Period	$0.00
Closing Liquidity Facility Drawn Balance	$0.00
Reduction in Liquidity Facility Limit	$(748,629.34)
Closing Liquidity Facility Limit	$14,251,370.66

Total Available Principal			
(i)	Principal Collections		$81,598,244.25
	Scheduled Principal Collections	$4,396,160.91	
	Unscheduled Principal Collections	$77,202,083.34	
(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		$1,131.98
(vii)	Less any amount applied by the Servicer to fund Redraws & Permitted Further Advances during the Collection Period		
	(a) Redraws		$(5,634,421.22)
	(b) Permitted Further Advances		$(1,102,020.90)
	Total Available Principal		**$74,862,934.11**

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	$74,862,934.11
(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	**$74,862,934.11**

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	$9,975,509.59
Total Interest Amount Paid on Payment Date	$9,975,509.59
Closing Unpaid Interest Amount	$0.00
Initial Invested Amount	$1,380,000,000.00
Opening Invested Amount	$1,380,000,000.00
Principal Repayment - current period	$74,862,934.11
Closing Invested Amount	$1,305,137,065.89
Opening Carryover Charge offs	$0.00
Opening Stated Amount	$1,380,000,000.00
Charge offs - current period	$0.00
Reimbursement of Charge offs - current period	$0.00
Closing Carryover Charge offs	$0.00
Closing Stated Amount	$1,305,137,065.89
Class A2 Notes (AUD)	
Opening Unpaid Interest Amount	$0.00
Interest on Unpaid Interest Amount	$0.00
Interest Amount Due - current period	$282,375.00
Total Interest Amount Paid on Payment Date	$282,375.00
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
Class B Notes (AUD)	
Opening Unpaid Interest Amount	$0.00
Interest on Unpaid Interest Amount	$0.00
Interest Amount Due - current period	$381,166.03
Total Interest Amount Paid on Payment Date	$381,166.03
Closing Unpaid Interest Amount	$0.00
Initial Invested Amount	$48,000,000.00
Opening Invested Amount	$48,000,000.00
Principal Repayment - current period	$0.00
Closing Invested Amount	$48,000,000.00
Opening Carryover Charge offs	$0.00
Opening Stated Amount	$48,000,000.00
Charge offs - current period	$0.00
Reimbursement of Charge offs - current period	$0.00
Closing Carryover Charge offs	$0.00
Closing Stated Amount	$48,000,000.00

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	$101,044.93
Total Interest Amount Paid on Payment Date	$101,044.93
Closing Unpaid Interest Amount	$0.00
Initial Invested Amount	$12,000,000.00
Opening Invested Amount	$12,000,000.00
Principal Repayment - current period	$0.00
Closing Invested Amount	$12,000,000.00
Opening Carryover Charge offs	$0.00
Opening Stated Amount	$12,000,000.00
Charge offs - current period	$0.00
Reimbursement of Charge offs - current period	$0.00
Closing Carryover Charge offs	$0.00
Closing Stated Amount	$12,000,000.00
Class D Notes (AUD)	
Opening Unpaid Interest Amount	$0.00
Interest on Unpaid Interest Amount	$0.00
Interest Amount Due - current period	$92,729.38
Total Interest Amount Paid on Payment Date	$92,729.38
Closing Unpaid Interest Amount	$0.00
Initial Invested Amount	$10,500,000.00
Opening Invested Amount	$10,500,000.00
Principal Repayment - current period	$0.00
Closing Invested Amount	$10,500,000.00
Opening Carryover Charge offs	$0.00
Opening Stated Amount	$10,500,000.00
Charge offs - current period	$0.00
Reimbursement of Charge offs - current period	$0.00
Closing Carryover Charge offs	$0.00
Closing Stated Amount	$10,500,000.00
Class E Notes (AUD)	
Opening Unpaid Interest Amount	$0.00
Interest on Unpaid Interest Amount	$0.00
Interest Amount Due - current period	$101,674.11
Total Interest Amount Paid on Payment Date	$101,674.11
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	$39,439.32
Total Interest Amount Paid on Payment Date	$39,439.32
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 Jun 2026
Current Aggregate Principal Balance (AUD)	$1,425,137,065.89
Total Property Value	$2,493,940,733.00
Number of (Eligible) Security Properties	3,684
Number of (Eligible) Debtors	5,361
Number of Loans (Unconsolidated)	3,734
Number of Loans (Consolidated)	3,542
Average Loan Size (Consolidated)	$402,353.77
Maximum Loan Balance (Consolidated)	$2,217,949.72
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.55%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	54.59%
Maximum Consolidated Current Loan To Value Ratio (LVR)	90.43%
Weighted Average Interest Rate	6.43%
Weighted Average Seasoning (Months)	48.97
Weighted Average Remaining Term (Months)	304.76
Maximum Current Remaining Term (Months)	351.00

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

Prepayment Information*

Prepayment History	1 Month	3 Month	6 month	12 Month	Cumulative
Prepayment History (CPR)	25.12%	0.00%	0.00%	0.00%	25.12%
Prepayment History (SMM)	2.38%	0.00%	0.00%	0.00%	2.38%

**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%	512	14.46%	$116,706,756.41	8.19%
> 40.00% up to and including 45.00%	191	5.39%	$66,460,301.39	4.66%
> 45.00% up to and including 50.00%	367	10.36%	$142,959,499.34	10.03%
> 50.00% up to and including 55.00%	350	9.88%	$134,207,483.64	9.42%
> 55.00% up to and including 60.00%	265	7.48%	$93,448,227.50	6.56%
> 60.00% up to and including 65.00%	348	9.82%	$136,212,080.76	9.56%
> 65.00% up to and including 70.00%	487	13.75%	$210,989,046.93	14.80%
> 70.00% up to and including 75.00%	492	13.89%	$210,343,699.61	14.76%
> 75.00% up to and including 80.00%	434	12.25%	$253,130,083.98	17.76%
> 80.00% up to and including 85.00%	50	1.41%	$29,539,931.24	2.07%
> 85.00% up to and including 90.00%	43	1.21%	$29,507,500.13	2.07%
> 90.00% up to and including 95.00%	3	0.08%	$1,632,454.96	0.11%
> 95.00% up to and including 100.00%	0	0.00%	$0.00	0.00%
> 100.00%	0	0.00%	$0.00	0.00%
Total	**3,542**	**100.00%**	**$1,425,137,065.89**	**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%	1,089	30.75%	$276,734,134.86	19.42%
> 40.00% up to and including 45.00%	358	10.11%	$129,464,691.53	9.08%
> 45.00% up to and including 50.00%	348	9.82%	$145,680,933.90	10.22%
> 50.00% up to and including 55.00%	306	8.64%	$130,785,688.62	9.18%
> 55.00% up to and including 60.00%	351	9.91%	$147,595,222.79	10.36%
> 60.00% up to and including 65.00%	341	9.63%	$164,755,840.80	11.56%
> 65.00% up to and including 70.00%	324	9.15%	$161,834,018.73	11.36%
> 70.00% up to and including 75.00%	253	7.14%	$148,950,421.27	10.45%
> 75.00% up to and including 80.00%	123	3.47%	$81,601,334.31	5.73%
> 80.00% up to and including 85.00%	37	1.04%	$28,097,970.90	1.97%
> 85.00% up to and including 90.00%	11	0.31%	$8,109,823.76	0.57%
> 90.00% up to and including 95.00%	1	0.03%	$1,526,984.42	0.11%
> 95.00% up to and including 100.00%	0	0.00%	$0.00	0.00%
> 100.00%	0	0.00%	$0.00	0.00%
Total	**3,542**	**100.00%**	**$1,425,137,065.89**	**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	223	6.30%	$13,924,370.63	0.98%
> $100,000.00 up to and including $200,000.00	457	12.90%	$70,896,984.32	4.97%
> $200,000.00 up to and including $300,000.00	690	19.48%	$176,248,110.28	12.37%
> $300,000.00 up to and including $400,000.00	763	21.54%	$266,675,808.87	18.71%
> $400,000.00 up to and including $500,000.00	525	14.82%	$235,208,925.69	16.50%
> $500,000.00 up to and including $600,000.00	344	9.71%	$188,161,173.00	13.20%
> $600,000.00 up to and including $700,000.00	190	5.36%	$122,798,836.93	8.62%
> $700,000.00 up to and including $800,000.00	113	3.19%	$84,620,780.67	5.94%
> $800,000.00 up to and including $900,000.00	61	1.72%	$52,000,254.41	3.65%
> $900,000 up to and including $1.00m	55	1.55%	$51,941,042.46	3.64%
> $1.00m up to and including $1.25m	61	1.72%	$68,384,957.49	4.80%
> $1.25m up to and including $1.50m	31	0.88%	$42,082,907.99	2.95%
> $1.50m up to and including $1.75m	15	0.42%	$24,098,518.44	1.69%
> $1.75m up to and including $2.00m	7	0.20%	$13,138,936.44	0.92%
> $2.00m	7	0.20%	$14,955,458.27	1.05%
Total	**3,542**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	857	22.95%	$403,036,163.24	28.28%
VIC	1,040	27.85%	$415,926,621.97	29.19%
TAS	191	5.12%	$55,495,347.14	3.89%
QLD	818	21.91%	$291,615,735.34	20.46%
SA	367	9.83%	$107,352,999.60	7.53%
WA	387	10.36%	$127,318,190.91	8.93%
NT	74	1.98%	$24,392,007.69	1.71%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	1,890	50.62%	$850,645,639.91	59.69%
Non Metro	1,844	49.38%	$574,491,425.98	40.31%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	449	12.02%	$253,425,748.46	17.78%
NSW/ACT - Non Metro	408	10.93%	$149,610,414.78	10.50%
VIC - Metro	631	16.90%	$287,819,052.25	20.20%
VIC - Non Metro	409	10.95%	$128,107,569.72	8.99%
TAS - Metro	72	1.93%	$25,816,774.08	1.81%
TAS - Non Metro	119	3.19%	$29,678,573.06	2.08%
QLD - Metro	281	7.53%	$120,881,055.28	8.48%
QLD - Non Metro	537	14.38%	$170,734,680.06	11.98%
SA - Metro	166	4.45%	$58,779,303.42	4.12%
SA - Non Metro	201	5.38%	$48,573,696.18	3.41%
WA - Metro	246	6.59%	$88,390,608.96	6.20%
WA - Non Metro	141	3.78%	$38,927,581.95	2.73%
NT - Metro	45	1.21%	$15,533,097.46	1.09%
NT - Non Metro	29	0.78%	$8,858,910.23	0.62%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3064 (Craigieburn, VIC)	33	0.88%	$14,047,693.43	0.99%
3029 (Hoppers Crossing, VIC)	30	0.80%	$12,135,571.14	0.85%
3977 (Botanic Ridge, VIC)	24	0.64%	$10,717,973.42	0.75%
4870 (Aeroglen, QLD)	28	0.75%	$8,603,771.70	0.60%
4209 (Coomera, QLD)	15	0.40%	$6,647,999.86	0.47%
2170 (Casula, NSW)	14	0.37%	$6,412,260.62	0.45%
2153 (Baulkham Hills, NSW)	7	0.19%	$6,227,468.35	0.44%
2570 (Belimbla Park, NSW)	10	0.27%	$5,943,502.68	0.42%
3030 (Cocoroc, VIC)	12	0.32%	$5,871,356.44	0.41%
4217 (Benowa, QLD)	10	0.27%	$5,661,078.04	0.40%
6330 (Albany, WA)	18	0.48%	$5,447,079.11	0.38%
4207 (Alberton, QLD)	15	0.40%	$5,436,689.82	0.38%
3500 (Mildura, VIC)	21	0.56%	$5,313,905.07	0.37%
4077 (Doolandella, QLD)	17	0.46%	$5,211,324.12	0.37%
4101 (Highgate Hill, QLD)	8	0.21%	$5,210,089.26	0.37%
3020 (Albion, VIC)	11	0.29%	$5,155,870.08	0.36%
2179 (Austral, NSW)	12	0.32%	$5,075,949.22	0.36%
3021 (Albanvale, VIC)	12	0.32%	$5,014,899.49	0.35%
3754 (Doreen, VIC)	16	0.43%	$4,928,090.72	0.35%
2117 (Dundas, NSW)	5	0.13%	$4,908,980.60	0.34%
Total	**318**	**8.52%**	**$133,971,553.17**	**9.40%**

**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)	2,262	60.58%	$842,418,892.97	59.11%
Residential Investment (Full Recourse)	1,472	39.42%	$582,718,172.92	40.89%
Residential Investment (Limited Recourse)	0	0.00%	$0.00	0.00%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	3,734	100.00%	$1,425,137,065.89	100.00%
Low Doc Loans	0	0.00%	$0.00	0.00%
No Doc Loans	0	0.00%	$0.00	0.00%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	3,450	92.39%	$1,271,467,518.71	89.22%
Interest Only	284	7.61%	$153,669,547.18	10.78%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	3,450	92.39%	$1,271,467,518.71	89.22%
Interest Only Loans: > 0 up to and including 1 year	54	1.45%	$29,440,831.15	2.07%
Interest Only Loans: > 1 up to and including 2 years	35	0.94%	$20,128,435.01	1.41%
Interest Only Loans: > 2 up to and including 3 years	76	2.04%	$43,573,140.40	3.06%
Interest Only Loans: > 3 up to and including 4 years	63	1.69%	$31,099,672.28	2.18%
Interest Only Loans: > 4 up to and including 5 years	4	0.11%	$1,292,000.00	0.09%
Interest Only Loans: > 5 up to and including 6 years	2	0.05%	$964,129.59	0.07%
Interest Only Loans: > 6 up to and including 7 years	7	0.19%	$3,487,606.80	0.24%
Interest Only Loans: > 7 up to and including 8 years	17	0.46%	$7,535,527.04	0.53%
Interest Only Loans: > 8 up to and including 9 years	25	0.67%	$15,635,236.11	1.10%
Interest Only Loans: > 9 up to and including 10 years	1	0.03%	$512,968.80	0.04%
Interest Only Loans: > 10 years	0	0.00%	$0.00	0.00%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**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	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%	0	0.00%	$0.00	0.00%
> 4.25% up to and including 4.50%	0	0.00%	$0.00	0.00%
> 4.50% up to and including 4.75%	0	0.00%	$0.00	0.00%
> 4.75% up to and including 5.00%	0	0.00%	$0.00	0.00%
> 5.00% up to and including 5.25%	0	0.00%	$0.00	0.00%
> 5.25% up to and including 5.50%	0	0.00%	$0.00	0.00%
> 5.50% up to and including 5.75%	30	0.80%	$10,823,410.88	0.76%
> 5.75% up to and including 6.00%	47	1.26%	$21,144,457.10	1.48%
> 6.00% up to and including 6.25%	1,116	29.89%	$509,045,523.28	35.72%
> 6.25% up to and including 6.50%	1,182	31.66%	$435,874,532.17	30.58%
> 6.50% up to and including 6.75%	767	20.54%	$292,580,461.98	20.53%
> 6.75% up to and including 7.00%	157	4.20%	$55,991,726.74	3.93%
> 7.00% up to and including 7.25%	201	5.38%	$47,661,467.12	3.34%
> 7.25% up to and including 7.50%	67	1.79%	$18,102,281.64	1.27%
> 7.50% up to and including 7.75%	33	0.88%	$8,961,655.88	0.63%
> 7.75% up to and including 8.00%	86	2.30%	$15,649,486.21	1.10%
> 8.00% up to and including 8.25%	8	0.21%	$2,624,539.58	0.18%
> 8.25% up to and including 8.50%	18	0.48%	$4,062,630.18	0.29%
> 8.50%	22	0.59%	$2,614,893.13	0.18%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	61	1.63%	$25,083,731.26	1.76%
<= 2 Year Fixed	15	0.40%	$3,285,796.85	0.23%
<= 3 Year Fixed	0	0.00%	$0.00	0.00%
<= 4 Year Fixed	3	0.08%	$609,126.42	0.04%
<= 5 Year Fixed	0	0.00%	$0.00	0.00%
> 5 Year Fixed	0	0.00%	$0.00	0.00%
Total Fixed Rate	79	2.12%	$28,978,654.53	2.03%
Total Variable Rate	3655	97.88%	$1,396,158,411.36	97.97%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	72	1.93%	$23,926,266.64	1.68%
Business / Commercial / Investment	0	0.00%	$0.00	0.00%
Construction of a dwelling	88	2.36%	$35,075,758.52	2.46%
Purchase of established dwelling	1,003	26.86%	$407,122,685.75	28.57%
Purchase of new erected dwelling	73	1.96%	$28,837,780.88	2.02%
Refinancing existing debt from another lender	1,380	36.96%	$565,134,404.96	39.65%
Refinancing existing debt with ANZ	538	14.41%	$173,184,000.20	12.15%
Other	580	15.53%	$191,856,168.94	13.46%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	10	0.27%	$4,472,547.09	0.31%
> 3 up to and including 6 months	0	0.00%	$0.00	0.00%
> 6 up to and including 9 months	0	0.00%	$0.00	0.00%
> 9 up to and including 12 months	30	0.80%	$14,891,451.80	1.04%
> 12 up to and including 15 months	138	3.70%	$69,304,754.81	4.86%
> 15 up to and including 18 months	153	4.10%	$72,000,194.02	5.05%
> 18 up to and including 21 months	323	8.65%	$150,640,315.37	10.57%
> 21 up to and including 24 months	282	7.55%	$134,815,914.98	9.46%
> 24 up to and including 27 months	237	6.35%	$111,007,067.76	7.79%
> 27 up to and including 30 months	127	3.40%	$60,826,932.03	4.27%
> 30 up to and including 33 months	209	5.60%	$100,331,672.16	7.04%
> 33 up to and including 36 months	218	5.84%	$92,172,843.88	6.47%
> 36 up to and including 48 months	460	12.32%	$184,630,120.11	12.96%
> 48 up to and including 60 months	255	6.83%	$98,075,138.64	6.88%
> 60 up to and including 72 months	207	5.54%	$65,860,837.22	4.62%
> 72 up to and including 84 months	108	2.89%	$35,094,806.55	2.46%
> 84 up to and including 96 months	90	2.41%	$25,037,483.46	1.76%
> 96 up to and including 108 months	104	2.79%	$28,471,355.77	2.00%
> 108 up to and including 120 months	132	3.54%	$38,362,793.44	2.69%
> 120 months	651	17.43%	$139,140,836.80	9.76%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	0	0.00%	$0.00	0.00%
> 1 up to and including 2 years	2	0.05%	$126,630.70	0.01%
> 2 up to and including 3 years	0	0.00%	$0.00	0.00%
> 3 up to and including 4 years	5	0.13%	$92,049.82	0.01%
> 4 up to and including 5 years	3	0.08%	$232,293.07	0.02%
> 5 up to and including 6 years	4	0.11%	$250,417.18	0.02%
> 6 up to and including 7 years	5	0.13%	$307,927.62	0.02%
> 7 up to and including 8 years	5	0.13%	$460,563.85	0.03%
> 8 up to and including 9 years	11	0.29%	$1,513,825.73	0.11%
> 9 up to and including 10 years	15	0.40%	$1,108,731.36	0.08%
> 10 up to and including 15 years	169	4.53%	$27,634,571.42	1.94%
> 15 up to and including 20 years	620	16.60%	$151,024,949.44	10.60%
> 20 up to and including 25 years	706	18.91%	$230,671,919.39	16.19%
> 25 up to and including 30 years	2,189	58.62%	$1,011,713,186.31	70.99%
> 30 years	0	0.00%	$0.00	0.00%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Mortgage Pool by Delinquencies

	Number	(%) Number	Balance	(%) Balance
Current (0 days)	3,560	95.34%	$1,350,744,837.14	94.78%
> 0 days up to and including 30 days	159	4.26%	$68,442,629.53	4.80%
> 30 days up to and including 60 days	15	0.40%	$5,949,599.22	0.42%
> 60 days up to and including 90 days	0	0.00%	$0.00	0.00%
> 90 days up to and including 120 days	0	0.00%	$0.00	0.00%
> 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	0	0.00%	$0.00	0.00%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**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 Outstandin
Current Month		
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
Cumulative		
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	773	20.70%	$253,793,047.53	17.81%
Fortnightly	989	26.49%	$309,231,865.77	21.70%
Monthly	1,972	52.81%	$862,112,152.59	60.49%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	100.00%

Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	451	12.08%	$131,641,068.47	9.24%
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	3,283	87.92%	$1,293,495,997.42	90.76%
Total	**3,734**	**100.00%**	**$1,425,137,065.89**	**100.00%**

Trust Manager

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

Sponsor

Australia and New Zealand Banking Group Limited
ABN 11 005 357 522
Level 9, 833 Collins Street
Melbourne VIC 3000

Contacts

Neil Boncodin, Manager
Phone: 61 2 8037 1641
Email: neil.boncodin@anz.com

John Needham, Head of Capital and Structured Funding, Group Treasury
Phone: 61 2 8037 0670
Email: john.needham@anz.com

EU/UK Risk Retention Report for Kingfisher Trust 2026-1

Closing Date:	04 Jun 2026
Collection Period End Date (CPED):	30 Jun 2026
Determination Date:	21 Jul 2026

Pool Summary

Pool Summary	At Closing	AT CPED
Collection Period End Date	30 Apr 2026	30 Jun 2026
Current Aggregate Principal Balance (AUD)	$78,128,035.66	$72,678,263.61
Total Property Value	$151,451,068.00	$142,985,166.00
Number of (Eligible) Security Properties	226	214
Number of (Eligible) Debtors	322	304
Number of Loans (Unconsolidated)	230	217
Number of Loans (Consolidated)	212	201
Average Loan Size (Consolidated)	$368,528.47	$361,583.40
Maximum Loan Balance (Consolidated)	$1,492,000.00	$1,492,000.00
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.84%	62.54%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.80%	54.95%
Maximum Consolidated Current Loan To Value Ratio (LVR)	86.82%	86.61%
Weighted Average Interest Rate	6.17%	6.41%
Weighted Average Seasoning (Months)	47.63	49.36
Weighted Average Remaining Term (Months)	304.93	302.88
Maximum Current Remaining Term (Months)	350.00	348.00

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%	20.75%	22.89%	8.83%	10.26%
> 40.00% up to and including 45.00%	6.13%	5.47%	5.11%	4.77%
> 45.00% up to and including 50.00%	7.55%	6.97%	7.51%	7.78%
> 50.00% up to and including 55.00%	8.96%	8.46%	8.91%	7.67%
> 55.00% up to and including 60.00%	4.25%	4.98%	4.23%	6.19%
> 60.00% up to and including 65.00%	8.02%	7.96%	9.47%	7.65%
> 65.00% up to and including 70.00%	13.68%	12.94%	14.83%	15.06%
> 70.00% up to and including 75.00%	11.79%	11.44%	14.94%	13.85%
> 75.00% up to and including 80.00%	16.51%	16.42%	23.85%	24.27%
> 80.00% up to and including 85.00%	0.94%	1.00%	0.48%	0.51%
> 85.00% up to and including 90.00%	1.42%	1.49%	1.84%	1.97%
> 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%	27.36%	29.85%	14.42%	15.88%
> 40.00% up to and including 45.00%	12.74%	11.94%	11.13%	9.85%
> 45.00% up to and including 50.00%	7.08%	8.96%	6.34%	10.16%
> 50.00% up to and including 55.00%	7.55%	5.97%	10.35%	7.71%
> 55.00% up to and including 60.00%	11.79%	13.43%	13.17%	16.21%
> 60.00% up to and including 65.00%	10.38%	9.95%	12.07%	11.71%
> 65.00% up to and including 70.00%	9.91%	8.46%	12.09%	10.74%
> 70.00% up to and including 75.00%	10.38%	7.46%	16.54%	12.17%
> 75.00% up to and including 80.00%	1.89%	3.48%	2.53%	4.74%
> 80.00% up to and including 85.00%	0.94%	0.50%	1.37%	0.85%
> 85.00% up to and including 90.00%	0.00%	0.00%	0.00%	0.00%
> 90.00% up to and including 95.00%	0.00%	0.00%	0.00%	0.00%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

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

Mortgage Pool by Consolidated Loan Balance

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including $100,000	15.57%	16.42%	1.56%	1.67%
> $100,000 up to and including $200,000	11.32%	11.94%	4.62%	5.07%
> $200,000 up to and including $300,000	15.09%	14.43%	10.47%	10.17%
> $300,000 up to and including $400,000	13.68%	13.93%	12.89%	13.34%
> $400,000 up to and including $500,000	17.45%	16.42%	21.35%	20.38%
> $500,000 up to and including $600,000	13.68%	13.93%	20.31%	20.99%
> $600,000 up to and including $700,000	4.25%	4.98%	7.49%	8.95%
> $700,000 up to and including $800,000	4.25%	3.98%	8.32%	7.86%
> $800,000 up to and including $900,000	2.83%	1.99%	6.72%	4.86%
> $900,000 up to and including $1.00m	0.47%	0.50%	1.22%	1.30%
> $1.00m up to and including $1.25m	0.94%	1.00%	3.13%	3.35%
> $1.25m up to and including $1.50m	0.47%	0.50%	1.91%	2.05%
> $1.50m up to and including $1.75m	0.00%	0.00%	0.00%	0.00%
> $1.75m up to and including $2.00m	0.00%	0.00%	0.00%	0.00%
> $2.00m	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Geographic Distribution

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW/ACT	26.96%	26.27%	28.19%	27.93%
VIC	32.17%	32.26%	31.54%	31.62%
TAS	3.48%	3.69%	2.32%	2.48%
QLD	19.57%	19.35%	20.67%	19.98%
SA	9.57%	9.68%	5.70%	5.52%
WA	5.65%	5.99%	8.24%	8.88%
NT	2.61%	2.76%	3.35%	3.59%
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	52.17%	51.61%	64.22%	63.78%
Non Metro	47.83%	48.39%	35.78%	36.22%
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	13.48%	13.36%	16.40%	16.59%
NSW/ACT - Non Metro	13.48%	12.90%	11.79%	11.33%
VIC - Metro	19.13%	18.89%	21.61%	21.38%
VIC - Non Metro	13.04%	13.36%	9.93%	10.24%
TAS - Metro	1.74%	1.84%	1.03%	1.11%
TAS - Non Metro	1.74%	1.84%	1.28%	1.37%
QLD - Metro	7.39%	6.91%	10.97%	10.03%
QLD - Non Metro	12.17%	12.44%	9.69%	9.95%
SA - Metro	4.78%	4.61%	3.86%	3.55%
SA - Non Metro	4.78%	5.07%	1.85%	1.97%
WA - Metro	3.91%	4.15%	7.56%	8.13%
WA - Non Metro	1.74%	1.84%	0.68%	0.75%
NT - Metro	1.74%	1.84%	2.79%	2.99%
NT - Non Metro	0.87%	0.92%	0.57%	0.60%
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)	56.96%	57.14%	57.20%	58.16%
Residential Investment (Full Recourse)	43.04%	42.86%	42.80%	41.84%
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	90.87%	92.17%	85.71%	87.51%
Interest Only	9.13%	7.83%	14.29%	12.49%
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	90.87%	92.17%	85.71%	87.51%
Interest Only Loans: > 0 up to and including 1 year	3.48%	3.23%	4.74%	4.64%
Interest Only Loans: > 1 up to and including 2 years	0.87%	0.92%	2.81%	2.49%
Interest Only Loans: > 2 up to and including 3 years	1.74%	0.92%	3.52%	2.19%
Interest Only Loans: > 3 up to and including 4 years	2.17%	2.30%	2.93%	3.17%
Interest Only Loans: > 4 up to and including 5 years	0.43%	0.00%	0.29%	0.00%
Interest Only Loans: > 5 up to and including 6 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans: > 6 up to and including 7 years	0.43%	0.46%	0.00%	0.00%
Interest Only Loans: > 7 up to and including 8 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans: > 8 up to and including 9 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans: > 9 up to and including 10 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans: > 10 years	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Mortgage Loan Interest Rate

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3.00%	0.00%	0.00%	0.00%	0.00%
> 3.00% up to and including 3.25%	0.00%	0.00%	0.00%	0.00%
> 3.25% up to and including 3.50%	0.00%	0.00%	0.00%	0.00%
> 3.50% up to and including 3.75%	0.43%	0.46%	0.07%	0.07%
> 3.75% up to and including 4.00%	0.00%	0.00%	0.00%	0.00%
> 4.00% up to and including 4.25%	0.00%	0.00%	0.00%	0.00%
> 4.25% up to and including 4.50%	0.00%	0.00%	0.00%	0.00%
> 4.50% up to and including 4.75%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%
> 5.25% up to and including 5.50%	1.30%	1.38%	1.34%	1.44%
> 5.50% up to and including 5.75%	3.48%	1.84%	3.17%	1.48%
> 5.75% up to and including 6.00%	20.87%	1.38%	30.34%	3.21%
> 6.00% up to and including 6.25%	41.74%	21.20%	38.59%	29.70%
> 6.25% up to and including 6.50%	15.65%	42.86%	14.47%	39.83%
> 6.50% up to and including 6.75%	4.78%	13.82%	5.26%	11.38%
> 6.75% up to and including 7.00%	3.48%	5.07%	1.90%	5.64%
> 7.00% up to and including 7.25%	2.61%	3.23%	2.71%	2.01%
> 7.25% up to and including 7.50%	1.30%	2.76%	0.51%	2.91%
> 7.50% up to and including 7.75%	3.48%	1.38%	1.27%	0.54%
> 7.75% up to and including 8.00%	0.00%	3.69%	0.00%	1.36%
> 8.00% up to and including 8.25%	0.43%	0.00%	0.28%	0.00%
> 8.25% up to and including 8.50%	0.43%	0.46%	0.11%	0.30%
> 8.50%	0.00%	0.46%	0.00%	0.12%
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	3.91%	2.76%	3.02%	2.09%
<= 2 Year Fixed	0.87%	1.38%	2.42%	2.78%
<= 3 Year Fixed	0.00%	0.00%	0.00%	0.00%
<= 4 Year Fixed	0.00%	0.00%	0.00%	0.00%
<= 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
> 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
Total Fixed Rate	4.78%	4.15%	5.44%	4.86%
Total Variable Rate	95.22%	95.85%	94.56%	95.14%
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	2.61%	3.23%	1.17%	1.63%
Construction of a dwelling	2.61%	2.30%	2.97%	2.72%
Purchase of established dwelling	26.96%	26.73%	25.83%	24.88%
Purchase of new erected dwelling	3.04%	3.23%	1.89%	2.02%
Refincing existing debt from other lender	28.70%	28.57%	36.42%	36.71%
Refincing existing debt with ANZ	20.43%	20.74%	21.44%	22.47%
Other	15.65%	15.21%	10.29%	9.57%
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	1.74%	0.46%	1.58%	0.32%
> 12 up to and including 15 months	3.91%	3.23%	4.98%	3.52%
> 15 up to and including 18 months	12.17%	4.61%	14.52%	5.32%
> 18 up to and including 21 months	6.09%	12.90%	7.06%	16.69%
> 21 up to and including 24 months	7.83%	4.61%	11.49%	5.89%
> 24 up to and including 27 months	5.65%	8.76%	6.81%	13.12%
> 27 up to and including 30 months	3.48%	2.76%	4.60%	2.45%
> 30 up to and including 33 months	4.35%	3.23%	3.26%	3.87%
> 33 up to and including 36 months	3.04%	5.53%	3.59%	4.50%
> 36 up to and including 48 months	10.43%	11.98%	10.45%	11.96%
> 48 up to and including 60 months	7.83%	6.91%	8.48%	8.60%
> 60 up to and including 72 months	5.22%	5.99%	4.05%	4.23%
> 72 up to and including 84 months	4.35%	5.07%	2.75%	3.24%
> 84 up to and including 96 months	3.04%	2.76%	2.12%	1.86%
> 96 up to and including 108 months	2.17%	2.30%	2.00%	2.24%
> 108 up to and including 120 months	2.17%	2.76%	1.48%	1.85%
> 120 months	16.52%	16.13%	10.78%	10.34%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Mortgage Pool by Remaining Tenor

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 1 year	0.00%	0.00%	0.00%	0.00%
> 1 up to and including 2 years	0.43%	0.46%	0.01%	0.00%
> 2 up to and including 3 years	0.43%	0.00%	0.02%	0.00%
> 3 up to and including 4 years	0.00%	0.00%	0.00%	0.00%
> 4 up to and including 5 years	0.00%	0.00%	0.00%	0.00%
> 5 up to and including 6 years	0.43%	0.46%	0.08%	0.08%
> 6 up to and including 7 years	0.43%	0.46%	0.31%	0.33%
> 7 up to and including 8 years	0.43%	0.46%	0.11%	0.12%
> 8 up to and including 9 years	0.87%	0.92%	0.05%	0.05%
> 9 up to and including 10 years	0.00%	0.00%	0.00%	0.00%
> 10 up to and including 15 years	3.48%	3.69%	0.82%	1.00%
> 15 up to and including 20 years	17.39%	17.97%	13.66%	13.49%
> 20 up to and including 25 years	18.70%	19.82%	14.87%	16.47%
> 25 up to and including 30 years	57.39%	55.76%	70.06%	68.46%
> 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)	97.39%	98.16%	96.84%	96.75%
> 0 days up to and including 30 days	2.61%	0.92%	3.16%	1.33%
> 30 days up to and including 60 days	0.00%	0.92%	0.00%	1.92%
> 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	0.00	$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
Cumulative		
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	23.04%	23.96%	18.52%	19.72%
Fortnightly	29.13%	28.57%	24.33%	24.33%
Monthly	47.83%	47.47%	57.15%	55.95%
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	6.96%	7.37%	5.15%	5.52%
No Lenders Mortgage Insurance	93.04%	92.63%	94.85%	94.48%
QBE Lenders Mortgage Insurance	0.00%	0.00%	0.00%	0.00%
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**

DISCLAIMER

EU Securitisation Regulation and UK Securitisation Framework risk retention report for Kingfisher Trust 2026-1

Issue Date: 4 June 2026

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").