

Kingfisher Trust 2026-1 Investor Report

Reporting Dates	
Determination Date*:	19 Aug 2026
Payment Date*:	24 Aug 2026
Next Payment Date*:	24 Sep 2026
Issue Date:	04 Jun 2026
Record Date*:	20 Aug 2026
Current Collection Period:	
Collection Period Start Date:	01 May 2026
Collection Period End Date:	31 Jul 2026
No. of days in the Collection Period:	92
Current Interest Period:	
Interest Period Start Date (inclusive):	24 Jul 2026
Interest Period End Date (exclusive):	24 Aug 2026
No. of days in the Interest Period:	31

*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			AU3FN0110185	26 Mar 2057	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0110193	26 Mar 2057	Moody's / Fitch	Aaa(sf)/AAAsf
Class B			AU3FN0110201	26 Mar 2057	Moody's	Aa2(sf)
Class C			AU3FN0110219	26 Mar 2057	Moody's	A2(sf)
Class D			AU3FN0110227	26 Mar 2057	Moody's	Baa2(sf)
Class E			AU3FN0110235	26 Mar 2057	Moody's	Ba2(sf)
Class F			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	\$ 1,305,137,065.89	4.3450%	0.9300%	5.2750%	\$ 42.37	\$ 5,847,192.84
Class A2	\$ 37,500,000.00	4.3450%	1.1500%	5.4950%	\$ 46.67	\$ 175,011.99
Class B	\$ 48,000,000.00	4.3450%	1.4500%	5.7950%	\$ 49.22	\$ 236,245.48
Class C	\$ 12,000,000.00	4.3450%	1.8000%	6.1450%	\$ 52.19	\$ 62,628.49
Class D	\$ 10,500,000.00	4.3450%	2.1000%	6.4450%	\$ 54.74	\$ 57,475.27
Class E	\$ 9,000,000.00	4.3450%	3.9000%	8.2450%	\$ 70.03	\$ 63,023.42
Class F	\$ 3,000,000.00	4.3450%	5.2500%	9.5950%	\$ 81.49	\$ 24,447.53
Total	\$ 1,425,137,065.89					\$ 6,466,025.02

Principal Summary						
	Opening Invested Amount	Opening Note Factor	Principal per Certificate	Total Principal Amount	Closing Invested Amount	Closing Note Factor
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 1,305,137,065.89	0.94575150	\$ 241.83	\$ 33,372,330.01	\$ 1,271,764,735.88	0.92156865
Class A2	\$ 37,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 37,500,000.00	1.00000000
Class B	\$ 48,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 48,000,000.00	1.00000000
Class C	\$ 12,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 12,000,000.00	1.00000000
Class D	\$ 10,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 10,500,000.00	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	\$ 1,425,137,065.89			\$ 33,372,330.01	\$ 1,391,764,735.88	

Note Charge off Summary						
	Opening Invested Amount	Opening Carryover Charge offs	Opening Stated Amount	Principal Charge offs Current Collection Period	Reimbursement of Carryover Charge offs	Closing Stated Amount
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 1,305,137,065.89	\$ 0.00	\$ 1,305,137,065.89	\$ 0.00	\$ 0.00	\$ 1,271,764,735.88
Class A2	\$ 37,500,000.00	\$ 0.00	\$ 37,500,000.00	\$ 0.00	\$ 0.00	\$ 37,500,000.00
Class B	\$ 48,000,000.00	\$ 0.00	\$ 48,000,000.00	\$ 0.00	\$ 0.00	\$ 48,000,000.00
Class C	\$ 12,000,000.00	\$ 0.00	\$ 12,000,000.00	\$ 0.00	\$ 0.00	\$ 12,000,000.00
Class D	\$ 10,500,000.00	\$ 0.00	\$ 10,500,000.00	\$ 0.00	\$ 0.00	\$ 10,500,000.00
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	\$ 1,425,137,065.89	\$ 0.00	\$ 1,425,137,065.89	\$ 0.00	\$ 0.00	\$ 1,391,764,735.88

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income

(i)	Finance Charge Collections	\$	7,745,964.30	
(ii)	Interest received on Trust Account	\$	0.69	
(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	\$	0.00	
	Available Income			\$ 7,745,964.99

Calculation of Total Available Income

(i)	Available Income	\$	7,745,964.99	
(ii)	Principal Draw	\$	0.00	
(iii)	Liquidity Draw	\$	0.00	
	Total Available Income	\$	7,745,964.99	

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	\$	391,269.30	
(iv)	(pari passu and rateably)			
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	440,153.65	
	(b) Liquidity Facility - Interest and Fees	\$	6,051.95	
(v)	Reimbursement of Liquidity Draws	\$	0.00	
(vi)	(pari passu and rateably)			
	(a) Class A1 Note Interest (current & unpaid)	\$	5,847,192.84	
	(b) Redraw Notes Interest (current & unpaid)	\$	0.00	
(vii)	Class A2 Note Interest (current & unpaid)	\$	175,011.99	
(viii)	Class B Note Interest (current & unpaid)	\$	236,245.48	
(ix)	Class C Note Interest (current & unpaid)	\$	62,628.49	
(x)	Class D Note Interest (current & unpaid)	\$	57,475.27	
(xi)	Class E Note Interest (current & unpaid)	\$	63,023.42	
(xii)	Class F Note Interest (current & unpaid)	\$	24,447.53	
(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	\$	442,464.06	
	Total Available Income Applied	\$	7,745,964.98	

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	\$	14,251,370.66
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	\$	(333,723.30)
Closing Liquidity Facility Limit	\$	13,917,647.36

Total Available Principal

(i)	Principal Collections	\$	35,581,885.33	
	Scheduled Principal Collections	\$	4,561,079.92	
	Unscheduled Principal Collections	\$	31,020,805.41	
(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	\$	(4,141,065.75)	
	(b) Permitted Further Advances	\$	(1,241,035.12)	
	Total Available Principal	\$	33,372,330.01	

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	\$	33,372,330.01	
(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	\$	33,372,330.01	

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	\$	5,847,192.84
Total Interest Amount Paid on Payment Date	\$	5,847,192.84
Closing Unpaid Interest Amount	\$	0.00
Initial Invested Amount	\$	1,380,000,000.00
Opening Invested Amount	\$	1,305,137,065.89
Principal Repayment - current period	\$	33,372,330.01
Closing Invested Amount	\$	1,271,764,735.88
Opening Carryover Charge offs	\$	0.00
Opening Stated Amount	\$	1,305,137,065.89
Charge offs - current period	\$	0.00
Reimbursement of Charge offs - current period	\$	0.00
Closing Carryover Charge offs	\$	0.00
Closing Stated Amount	\$	1,271,764,735.88
Class A2 Notes (AUD)		
Opening Unpaid Interest Amount	\$	0.00
Interest on Unpaid Interest Amount	\$	0.00
Interest Amount Due - current period	\$	175,011.99
Total Interest Amount Paid on Payment Date	\$	175,011.99
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	\$	236,245.48
Total Interest Amount Paid on Payment Date	\$	236,245.48
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	\$	62,628.49
Total Interest Amount Paid on Payment Date	\$	62,628.49
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	\$	57,475.27
Total Interest Amount Paid on Payment Date	\$	57,475.27
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	\$	63,023.42
Total Interest Amount Paid on Payment Date	\$	63,023.42
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	\$	24,447.53
Total Interest Amount Paid on Payment Date	\$	24,447.53
Closing Unpaid Interest Amount	\$	0.00
Initial Invested Amount	\$	3,000,000.00
Opening Invested Amount	\$	3,000,000.00
Principal Repayment - current period	\$	0.00
Closing Invested Amount	\$	3,000,000.00
Opening Carryover Charge offs	\$	0.00
Opening Stated Amount	\$	3,000,000.00
Charge offs - current period	\$	0.00
Reimbursement of Charge offs - current period	\$	0.00
Closing Carryover Charge offs	\$	0.00
Closing Stated Amount	\$	3,000,000.00

Pool Summary

Collection Period End Date	31 Jul 2026
Current Aggregate Principal Balance (AUD)	\$ 1,391,764,736
Total Property Value	\$ 2,447,257,772
Number of (Eligible) Security Properties	3,611
Number of (Eligible) Debtors	5,263
Number of Loans (Unconsolidated)	3,657
Number of Loans (Consolidated)	3,474
Average Loan Size (Consolidated)	\$ 400,623
Maximum Loan Balance (Consolidated)	\$ 2,210,414
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.33%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	54.61%
Maximum Consolidated Current Loan To Value Ratio (LVR)	90.66%
Weighted Average Interest Rate	6.43%
Weighted Average Seasoning (Months)	50.23
Weighted Average Remaining Term (Months)	303.49
Maximum Current Remaining Term (Months)	350.00

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)	23.29%	0.00%	0.00%	0.00%	24.88%
Prepayment History (SMM)	2.19%	0.00%	0.00%	0.00%	2.36%

*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%	513	14.77%	\$ 118,184,198	8.49%
> 40.00% up to and including 45.00%	195	5.61%	\$ 67,256,178	4.83%
> 45.00% up to and including 50.00%	358	10.31%	\$ 139,329,111	10.01%
> 50.00% up to and including 55.00%	333	9.59%	\$ 127,872,522	9.19%
> 55.00% up to and including 60.00%	263	7.57%	\$ 90,945,970	6.53%
> 60.00% up to and including 65.00%	348	10.02%	\$ 135,408,745	9.73%
> 65.00% up to and including 70.00%	487	14.02%	\$ 209,859,463	15.08%
> 70.00% up to and including 75.00%	469	13.50%	\$ 200,437,300	14.40%
> 75.00% up to and including 80.00%	419	12.06%	\$ 245,711,622	17.65%
> 80.00% up to and including 85.00%	45	1.30%	\$ 26,892,852	1.93%
> 85.00% up to and including 90.00%	43	1.24%	\$ 29,286,557	2.10%
> 90.00% up to and including 95.00%	1	0.03%	\$ 580,217	0.04%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	0	0.00%	\$ -	0.00%
Total	3,474	100.00%	\$ 1,391,764,736	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%	1,078	31.03%	\$ 272,306,503	19.57%
> 40.00% up to and including 45.00%	350	10.07%	\$ 127,545,775	9.16%
> 45.00% up to and including 50.00%	343	9.87%	\$ 142,052,686	10.21%
> 50.00% up to and including 55.00%	285	8.20%	\$ 120,837,416	8.68%
> 55.00% up to and including 60.00%	330	9.50%	\$ 139,126,069	10.00%
> 60.00% up to and including 65.00%	348	10.02%	\$ 165,155,005	11.87%
> 65.00% up to and including 70.00%	301	8.66%	\$ 148,377,369	10.66%
> 70.00% up to and including 75.00%	273	7.86%	\$ 159,844,057	11.48%
> 75.00% up to and including 80.00%	114	3.28%	\$ 74,966,941	5.39%
> 80.00% up to and including 85.00%	40	1.15%	\$ 32,366,905	2.33%
> 85.00% up to and including 90.00%	11	0.32%	\$ 7,659,025	0.55%
> 90.00% up to and including 95.00%	1	0.03%	\$ 1,526,984	0.11%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	0	0.00%	\$ -	0.00%
Total	3,474	100.00%	\$ 1,391,764,736	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	220	6.33%	\$ 13,651,694	0.98%
> \$100,000 up to and including \$200,000	459	13.21%	\$ 71,162,060	5.11%
> \$200,000 up to and including \$300,000	679	19.55%	\$ 173,293,285	12.45%
> \$300,000 up to and including \$400,000	744	21.42%	\$ 259,740,964	18.66%
> \$400,000 up to and including \$500,000	516	14.85%	\$ 231,117,435	16.61%
> \$500,000 up to and including \$600,000	331	9.53%	\$ 181,224,967	13.02%
> \$600,000 up to and including \$700,000	186	5.35%	\$ 120,240,681	8.64%
> \$700,000 up to and including \$800,000	109	3.14%	\$ 81,587,267	5.86%
> \$800,000 up to and including \$900,000	55	1.58%	\$ 46,808,835	3.36%
> \$900,000 up to and including \$1.00m	57	1.64%	\$ 53,841,159	3.87%
> \$1.00m up to and including \$1.25m	59	1.70%	\$ 66,264,753	4.76%
> \$1.25m up to and including \$1.50m	30	0.86%	\$ 40,724,343	2.93%
> \$1.50m up to and including \$1.75m	15	0.43%	\$ 24,057,971	1.73%
> \$1.75m up to and including \$2.00m	7	0.20%	\$ 13,111,687	0.94%
> \$2.00m	7	0.20%	\$ 14,937,635	1.07%
Total	3,474	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	836	22.86%	\$ 391,865,790	28.16%
VIC	1,016	27.78%	\$ 405,351,634	29.13%
TAS	191	5.22%	\$ 55,190,665	3.97%
QLD	803	21.96%	\$ 286,392,282	20.58%
SA	361	9.87%	\$ 105,242,007	7.56%
WA	377	10.31%	\$ 123,631,927	8.88%
NT	73	2.00%	\$ 24,090,432	1.73%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	1,845	50.45%	\$ 830,370,733	59.66%
Non Metro	1,812	49.55%	\$ 561,394,003	40.34%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	442	12.09%	\$ 249,467,121	17.92%
NSW / ACT - Non Metro	394	10.77%	\$ 142,398,669	10.23%
VIC - Metro	612	16.74%	\$ 279,201,915	20.06%
VIC - Non Metro	404	11.05%	\$ 126,149,719	9.06%
TAS - Metro	72	1.97%	\$ 25,770,528	1.85%
TAS - Non Metro	119	3.25%	\$ 29,420,137	2.11%
QLD - Metro	273	7.47%	\$ 117,791,437	8.46%
QLD - Non Metro	530	14.49%	\$ 168,600,845	12.11%
SA - Metro	162	4.43%	\$ 56,950,330	4.09%
SA - Non Metro	199	5.44%	\$ 48,291,676	3.47%
WA - Metro	240	6.56%	\$ 85,914,515	6.17%
WA - Non Metro	137	3.75%	\$ 37,717,412	2.71%
NT - Metro	44	1.20%	\$ 15,274,887	1.10%
NT - Non Metro	29	0.79%	\$ 8,815,545	0.63%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3064 (Craigieburn, VIC)	31	0.85%	\$ 13,230,165	0.95%
3029 (Hoppers Crossing, VIC)	29	0.79%	\$ 11,327,452	0.81%
3977 (Botanic Ridge, VIC)	24	0.66%	\$ 10,701,627	0.77%
4870 (Aeroglen, QLD)	28	0.77%	\$ 8,628,437	0.62%
2170 (Casula, NSW)	14	0.38%	\$ 6,406,867	0.46%
4209 (Coomera, QLD)	14	0.38%	\$ 6,293,394	0.45%
2153 (Baulkham Hills, NSW)	7	0.19%	\$ 6,220,933	0.45%
2570 (Belimbla Park, NSW)	10	0.27%	\$ 5,926,956	0.43%
3030 (Cocoroc, VIC)	12	0.33%	\$ 5,863,026	0.42%
4217 (Benowa, QLD)	10	0.27%	\$ 5,654,299	0.41%
4207 (Alberton, QLD)	15	0.41%	\$ 5,426,651	0.39%
3500 (Mildura, VIC)	20	0.55%	\$ 5,260,217	0.38%
4077 (Doolandella, QLD)	17	0.46%	\$ 5,206,379	0.37%
4101 (Highgate Hill, QLD)	8	0.22%	\$ 5,205,147	0.37%
3020 (Albion, VIC)	11	0.30%	\$ 5,148,033	0.37%
2179 (Austral, NSW)	12	0.33%	\$ 5,068,477	0.36%
6330 (Albany, WA)	17	0.46%	\$ 5,064,513	0.36%
2117 (Dundas, NSW)	5	0.14%	\$ 4,884,424	0.35%
4109 (Macgregor, QLD)	6	0.16%	\$ 4,849,964	0.35%
2250 (Bucketty, NSW)	8	0.22%	\$ 4,779,383	0.34%
Total	298	8.15%	\$ 131,146,345	9.42%

*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)	2,227	60.90%	\$ 826,051,457	59.35%
Residential Investment (Full Recourse)	1,430	39.10%	\$ 565,713,279	40.65%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	3,657	100.00%	\$ 1,391,764,736	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	3,385	92.56%	\$ 1,244,525,007	89.42%
Interest Only	272	7.44%	\$ 147,239,728	10.58%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	3,385	92.56%	\$ 1,244,525,007	89.42%
Interest Only Loans : > 0 up to and including 1 years	50	1.37%	\$ 27,322,037	1.96%
Interest Only Loans : > 1 up to and including 2 years	34	0.93%	\$ 18,011,683	1.29%
Interest Only Loans : > 2 up to and including 3 years	84	2.30%	\$ 49,061,839	3.53%
Interest Only Loans : > 3 up to and including 4 years	49	1.34%	\$ 23,538,209	1.69%
Interest Only Loans : > 4 up to and including 5 years	4	0.11%	\$ 1,292,000	0.09%
Interest Only Loans : > 5 up to and including 6 years	3	0.08%	\$ 1,388,730	0.10%
Interest Only Loans : > 6 up to and including 7 years	6	0.16%	\$ 2,842,907	0.21%
Interest Only Loans : > 7 up to and including 8 years	19	0.52%	\$ 10,225,727	0.73%
Interest Only Loans : > 8 up to and including 9 years	22	0.60%	\$ 12,943,628	0.93%
Interest Only Loans : > 9 up to and including 10 years	1	0.03%	\$ 512,969	0.04%
Interest Only Loans : > 10 years	0	0.00%	\$ -	0.00%
Total	3,657	100.00%	\$ 1,391,764,736	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%	0	0.00%	\$ -	0.00%
> 5.00% up to and including 5.25%	0	0.00%	\$ -	0.00%
> 5.25% up to and including 5.50%	0	0.00%	\$ -	0.00%
> 5.50% up to and including 5.75%	30	0.82%	\$ 10,805,052	0.78%
> 5.75% up to and including 6.00%	51	1.39%	\$ 22,799,801	1.64%
> 6.00% up to and including 6.25%	1,098	30.02%	\$ 499,713,596	35.91%
> 6.25% up to and including 6.50%	1,152	31.50%	\$ 422,500,794	30.36%
> 6.50% up to and including 6.75%	741	20.26%	\$ 283,325,461	20.36%
> 6.75% up to and including 7.00%	154	4.21%	\$ 53,542,584	3.85%
> 7.00% up to and including 7.25%	200	5.47%	\$ 47,735,176	3.43%
> 7.25% up to and including 7.50%	66	1.80%	\$ 17,842,969	1.28%
> 7.50% up to and including 7.75%	32	0.88%	\$ 8,592,875	0.62%
> 7.75% up to and including 8.00%	87	2.38%	\$ 15,801,405	1.14%
> 8.00% up to and including 8.25%	8	0.22%	\$ 2,620,250	0.19%
> 8.25% up to and including 8.50%	18	0.49%	\$ 4,046,363	0.29%
> 8.50%	20	0.55%	\$ 2,438,411	0.18%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	56	1.53%	\$ 23,693,629	1.70%
<= 2 Year Fixed	16	0.44%	\$ 3,476,136	0.25%
<= 3 Year Fixed	0	0.00%	\$ -	0.00%
<= 4 Year Fixed	3	0.08%	\$ 608,273	0.04%
<= 5 Year Fixed	0	0.00%	\$ -	0.00%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	75	2.05%	\$ 27,778,037	2.00%
Total Variable Rate	3,582	97.95%	\$ 1,363,986,699	98.00%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	72	1.97%	\$ 23,904,122	1.72%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	84	2.30%	\$ 32,751,403	2.35%
Purchase of established dwelling	992	27.13%	\$ 400,250,147	28.76%
Purchase of new erected dwelling	72	1.97%	\$ 27,544,888	1.98%
Refinancing existing debt from another lender	1,335	36.51%	\$ 546,995,673	39.30%
Refinancing existing debt with ANZ	532	14.55%	\$ 170,734,055	12.27%
Other	570	15.59%	\$ 189,584,449	13.62%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	11	0.30%	\$ 5,579,391	0.40%
> 3 up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 up to and including 9 months	0	0.00%	\$ -	0.00%
> 9 up to and including 12 months	5	0.14%	\$ 2,528,776	0.18%
> 12 up to and including 15 months	100	2.73%	\$ 48,980,250	3.52%
> 15 up to and including 18 months	161	4.40%	\$ 79,117,457	5.68%
> 18 up to and including 21 months	269	7.36%	\$ 129,079,865	9.27%
> 21 up to and including 24 months	287	7.85%	\$ 127,205,427	9.14%
> 24 up to and including 27 months	223	6.10%	\$ 113,578,654	8.16%
> 27 up to and including 30 months	170	4.65%	\$ 78,398,332	5.63%
> 30 up to and including 33 months	181	4.95%	\$ 85,481,645	6.14%
> 33 up to and including 36 months	217	5.93%	\$ 94,665,221	6.80%
> 36 up to and including 48 months	459	12.55%	\$ 184,996,222	13.29%
> 48 up to and including 60 months	281	7.68%	\$ 109,976,041	7.90%
> 60 up to and including 72 months	199	5.44%	\$ 63,294,840	4.55%
> 72 up to and including 84 months	116	3.17%	\$ 38,441,993	2.76%
> 84 up to and including 96 months	92	2.52%	\$ 25,779,280	1.85%
> 96 up to and including 108 months	96	2.63%	\$ 25,738,645	1.85%
> 108 up to and including 120 months	127	3.47%	\$ 38,230,842	2.75%
> 120 months	663	18.13%	\$ 140,691,856	10.11%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	0	0.00%	\$ -	0.00%
> 1 up to and including 2 years	2	0.05%	\$ 118,746	0.01%
> 2 up to and including 3 years	1	0.03%	\$ 28,716	0.00%
> 3 up to and including 4 years	4	0.11%	\$ 60,859	0.00%
> 4 up to and including 5 years	3	0.08%	\$ 227,080	0.02%
> 5 up to and including 6 years	4	0.11%	\$ 247,290	0.02%
> 6 up to and including 7 years	5	0.14%	\$ 305,270	0.02%
> 7 up to and including 8 years	4	0.11%	\$ 418,316	0.03%
> 8 up to and including 9 years	12	0.33%	\$ 1,534,775	0.11%
> 9 up to and including 10 years	15	0.41%	\$ 1,109,133	0.08%
> 10 up to and including 15 years	175	4.79%	\$ 28,828,368	2.07%
> 15 up to and including 20 years	616	16.84%	\$ 150,433,706	10.81%
> 20 up to and including 25 years	706	19.31%	\$ 230,800,164	16.58%
> 25 up to and including 30 years	2,110	57.70%	\$ 977,652,314	70.25%
> 30 years	0	0.00%	\$ -	0.00%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	3,491	95.46%	\$ 1,329,598,948	95.53%
> 0 days up to and including 30 days	134	3.66%	\$ 51,316,190	3.69%
> 30 days up to and including 60 days	27	0.74%	\$ 9,299,584	0.67%
> 60 days up to and including 90 days	5	0.14%	\$ 1,550,014	0.11%
> 90 days up to and including 120 days	0	0.00%	\$ -	0.00%
> 120 days up to and including 150 days	0	0.00%	\$ -	0.00%
> 150 days up to and including 180 days	0	0.00%	\$ -	0.00%
> 180 days	0	0.00%	\$ -	0.00%
Total	3,657	100.00%	\$ 1,391,764,736	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	763	20.86%	\$ 249,588,375	17.93%
Fortnightly	973	26.61%	\$ 303,182,382	21.78%
Monthly	1,921	52.53%	\$ 838,993,979	60.28%
Other	0	0.00%	\$ -	0.00%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	442	12.09%	\$ 127,556,692	9.17%
QBE Lenders Mortgage Insurance	0	0.00%	\$ -	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0	0.00%	\$ -	0.00%
Other	0	0.00%	\$ -	0.00%
No Lenders Mortgage Insurance	3,215	87.91%	\$ 1,264,208,044	90.83%
Total	3,657	100.00%	\$ 1,391,764,736	100.00%

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This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the notes issued by Perpetual Corporate Trust Limited (ABN 99 000 341 533) ("Trustee") as trustee of the Kingfisher Trust 2026-1 ("Trust"), nor is it the intention of, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ") nor Institutional Securitisation Services Limited (ABN 30 004 768 807) ("Manager") to create legal relations on the basis of the information contained in it;

(b) does not purport to contain all relevant information and any statement as to any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed;

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Past performance is not a guide to future performance.

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

Closing Date:	04 Jun 2026
Collection Period End Date (CPED):	31 Jul 2026
Determination Date:	19 Aug 2026

Pool Summary

	At Closing	At CPED
Collection Period End Date	30 Apr 2026	31 Jul 2026
Current Aggregate Principal Balance (AUD)	\$ 78,128,036	\$ 72,216,924
Total Property Value	\$ 151,451,068	\$ 141,034,441
Number of (Eligible) Security Properties	226	213
Number of (Eligible) Debtors	322	303
Number of Loans (Unconsolidated)	230	216
Number of Loans (Consolidated)	212	200
Average Loan Size (Consolidated)	\$ 368,528	\$ 361,085
Maximum Loan Balance (Consolidated)	\$ 1,492,000	\$ 1,492,000
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	62.84%	62.56%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	55.80%	55.22%
Maximum Consolidated Current Loan To Value Ratio (LVR)	86.82%	86.42%
Weighted Average Interest Rate	6.17%	6.41%
Weighted Average Seasoning (Months)	47.63	50.26
Weighted Average Remaining Term (Months)	304.93	301.73
Maximum Current Remaining Term (Months)	350.00	347.00

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%	22.50%	8.83%	9.83%
> 40.00% up to and including 45.00%	6.13%	6.00%	5.11%	5.32%
> 45.00% up to and including 50.00%	7.55%	7.00%	7.51%	7.86%
> 50.00% up to and including 55.00%	8.96%	8.50%	8.91%	7.71%
> 55.00% up to and including 60.00%	4.25%	5.00%	4.23%	6.22%
> 60.00% up to and including 65.00%	8.02%	8.50%	9.47%	8.25%
> 65.00% up to and including 70.00%	13.68%	12.00%	14.83%	13.98%
> 70.00% up to and including 75.00%	11.79%	12.00%	14.94%	14.83%
> 75.00% up to and including 80.00%	16.51%	16.00%	23.85%	23.49%
> 80.00% up to and including 85.00%	0.94%	1.00%	0.48%	0.52%
> 85.00% up to and including 90.00%	1.42%	1.50%	1.84%	1.98%
> 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%	29.50%	14.42%	15.47%
> 40.00% up to and including 45.00%	12.74%	11.50%	11.13%	9.13%
> 45.00% up to and including 50.00%	7.08%	9.50%	6.34%	10.91%
> 50.00% up to and including 55.00%	7.55%	6.50%	10.35%	8.38%
> 55.00% up to and including 60.00%	11.79%	13.00%	13.17%	15.70%
> 60.00% up to and including 65.00%	10.38%	10.00%	12.07%	11.77%
> 65.00% up to and including 70.00%	9.91%	8.00%	12.09%	10.43%
> 70.00% up to and including 75.00%	10.38%	8.00%	16.54%	12.60%
> 75.00% up to and including 80.00%	1.89%	3.50%	2.53%	4.76%
> 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%	17.00%	1.56%	1.81%
> \$100,000 up to and including \$200,000	11.32%	11.50%	4.62%	4.94%
> \$200,000 up to and including \$300,000	15.09%	14.50%	10.47%	10.20%
> \$300,000 up to and including \$400,000	13.68%	14.50%	12.89%	14.03%
> \$400,000 up to and including \$500,000	17.45%	15.50%	21.35%	19.38%
> \$500,000 up to and including \$600,000	13.68%	14.00%	20.31%	21.08%
> \$600,000 up to and including \$700,000	4.25%	5.00%	7.49%	9.00%
> \$700,000 up to and including \$800,000	4.25%	4.00%	8.32%	7.90%
> \$800,000 up to and including \$900,000	2.83%	2.00%	6.72%	4.90%
> \$900,000 up to and including \$1.00m	0.47%	0.50%	1.22%	1.31%
> \$1.00m up to and including \$1.25m	0.94%	1.00%	3.13%	3.37%
> \$1.25m up to and including \$1.50m	0.47%	0.50%	1.91%	2.07%
> \$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%	25.93%	28.19%	27.58%
VIC	32.17%	32.41%	31.54%	31.77%
TAS	3.48%	3.70%	2.32%	2.49%
QLD	19.57%	19.44%	20.67%	20.07%
SA	9.57%	9.72%	5.70%	5.55%
WA	5.65%	6.02%	8.24%	8.93%
NT	2.61%	2.78%	3.35%	3.61%
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%	51.39%	64.22%	63.63%
Non Metro	47.83%	48.61%	35.78%	36.37%
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%	12.96%	16.40%	16.19%
NSW / ACT - Non Metro	13.48%	12.96%	11.79%	11.39%
VIC - Metro	19.13%	18.98%	21.61%	21.49%
VIC - Non Metro	13.04%	13.43%	9.93%	10.28%
TAS - Metro	1.74%	1.85%	1.03%	1.11%
TAS - Non Metro	1.74%	1.85%	1.28%	1.38%
QLD - Metro	7.39%	6.94%	10.97%	10.08%
QLD - Non Metro	12.17%	12.50%	9.69%	9.99%
SA - Metro	4.78%	4.63%	3.86%	3.57%
SA - Non Metro	4.78%	5.09%	1.85%	1.98%
WA - Metro	3.91%	4.17%	7.56%	8.17%
WA - Non Metro	1.74%	1.85%	0.68%	0.75%
NT - Metro	1.74%	1.85%	2.79%	3.00%
NT - Non Metro	0.87%	0.93%	0.57%	0.61%
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%	57.41%	57.20%	58.43%
Residential Investment (Full Recourse)	43.04%	42.59%	42.80%	41.57%
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%	92.13%	85.71%	87.43%
Interest Only	9.13%	7.87%	14.29%	12.57%
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%	92.13%	85.71%	87.43%
Interest Only Loans : > 0 up to and including 1 years	3.48%	3.24%	4.74%	4.67%
Interest Only Loans : > 1 up to and including 2 years	0.87%	0.93%	2.81%	2.51%
Interest Only Loans : > 2 up to and including 3 years	1.74%	0.93%	3.52%	2.20%
Interest Only Loans : > 3 up to and including 4 years	2.17%	2.31%	2.93%	3.19%
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%	0.93%	1.34%	1.09%
> 5.50% up to and including 5.75%	3.48%	1.85%	3.17%	1.48%
> 5.75% up to and including 6.00%	20.87%	1.39%	30.34%	3.23%
> 6.00% up to and including 6.25%	41.74%	21.30%	38.59%	29.84%
> 6.25% up to and including 6.50%	15.65%	43.06%	14.47%	39.90%
> 6.50% up to and including 6.75%	4.78%	13.89%	5.26%	11.44%
> 6.75% up to and including 7.00%	3.48%	5.09%	1.90%	5.67%
> 7.00% up to and including 7.25%	2.61%	3.24%	2.71%	2.02%
> 7.25% up to and including 7.50%	1.30%	2.78%	0.51%	2.93%
> 7.50% up to and including 7.75%	3.48%	1.39%	1.27%	0.54%
> 7.75% up to and including 8.00%	0.00%	3.70%	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%	2.78%	3.02%	2.10%
<= 2 Year Fixed	0.87%	1.39%	2.42%	2.79%
<= 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%	4.17%	5.44%	4.89%
Total Variable Rate	95.22%	95.83%	94.56%	95.11%
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%	3.24%	1.17%	1.63%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	2.61%	2.31%	2.97%	2.73%
Purchase of established dwelling	26.96%	26.85%	25.83%	25.00%
Purchase of new erected dwelling	3.04%	3.24%	1.89%	2.02%
Refinancing existing debt from another lender	28.70%	28.24%	36.42%	36.42%
Refinancing existing debt with ANZ	20.43%	20.83%	21.44%	22.59%
Other	15.65%	15.28%	10.29%	9.61%
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%	0.46%	0.00%	0.58%
> 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%	0.00%	1.58%	0.00%
> 12 up to and including 15 months	3.91%	1.85%	4.98%	1.71%
> 15 up to and including 18 months	12.17%	4.17%	14.52%	5.38%
> 18 up to and including 21 months	6.09%	11.57%	7.06%	14.20%
> 21 up to and including 24 months	7.83%	5.56%	11.49%	6.75%
> 24 up to and including 27 months	5.65%	7.87%	6.81%	11.87%
> 27 up to and including 30 months	3.48%	5.56%	4.60%	6.65%
> 30 up to and including 33 months	4.35%	3.24%	3.26%	3.80%
> 33 up to and including 36 months	3.04%	4.63%	3.59%	3.52%
> 36 up to and including 48 months	10.43%	12.04%	10.45%	11.89%
> 48 up to and including 60 months	7.83%	6.94%	8.48%	8.47%
> 60 up to and including 72 months	5.22%	6.94%	4.05%	5.56%
> 72 up to and including 84 months	4.35%	5.09%	2.75%	3.25%
> 84 up to and including 96 months	3.04%	2.31%	2.12%	1.73%
> 96 up to and including 108 months	2.17%	2.78%	2.00%	2.39%
> 108 up to and including 120 months	2.17%	2.78%	1.48%	1.86%
> 120 months	16.52%	16.20%	10.78%	10.40%
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%	0.32%
> 7 up to and including 8 years	0.43%	0.46%	0.11%	0.12%
> 8 up to and including 9 years	0.87%	0.93%	0.05%	0.06%
> 9 up to and including 10 years	0.00%	0.00%	0.00%	0.00%
> 10 up to and including 15 years	3.48%	4.17%	0.82%	1.00%
> 15 up to and including 20 years	17.39%	18.06%	13.66%	13.78%
> 20 up to and including 25 years	18.70%	20.37%	14.87%	17.45%
> 25 up to and including 30 years	57.39%	54.63%	70.06%	67.19%
> 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)	97.39%	96.76%	96.84%	95.65%
> 0 days up to and including 30 days	2.61%	2.31%	3.16%	2.41%
> 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%	0.93%	0.00%	1.94%
> 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	23.04%	24.07%	18.52%	19.80%
Fortnightly	29.13%	28.70%	24.33%	24.44%
Monthly	47.83%	47.22%	57.15%	55.76%
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	6.96%	7.41%	5.15%	5.54%
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	93.04%	92.59%	94.85%	94.46%
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: 04 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").