



ANZ Capel Court Limited  
 ABN 30 004 768 807  
 Level 5, 242 Pitt Street  
 Sydney NSW 2000

### Kingfisher Trust 2019-1 Investor Report

Reporting Dates	
Determination Date*:	14 Apr 2021
Payment Date*:	19 Apr 2021
Next Payment Date*:	19 May 2021
Issue Date:	19 Jun 2019
Record Date*:	15 Apr 2021
Current Collection Period:	
Collection Period Start Date:	02 Mar 2021
Collection Period End Date:	31 Mar 2021
No. of days in the Collection Period:	30
Current Interest Period:	
Interest Period Start Date (inclusive):	19 Mar 2021
Interest Period End Date (exclusive):	19 Apr 2021
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:	ANZ Capel Court 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			AU3FN0048559	19 May 2050	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0048567	19 May 2050	Moody's / Fitch	Aaa(sf)/AAAsf
Class B	KINGF 19-1 Mtge	KFT19001	AU3FN0048575	19 May 2050	Moody's	Aa2(sf)
Class C			AU3FN0048583	19 May 2050	Moody's	A2(sf)
Class D			AU3FN0048591	19 May 2050	Moody's	Baa2(sf)
Class E			AU3FN0048609	19 May 2050	Moody's	Ba2(sf)
Class F			AU3FN0048617	19 May 2050	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	\$ 821,017,233.36	0.0104%	0.9300%	0.9404%	\$ 4.75	\$ 655,743.09
Class A2	\$ 45,000,000.00	0.0104%	1.6000%	1.6104%	\$ 13.68	\$ 61,548.16
Class B	\$ 42,000,000.00	0.0104%	1.9000%	1.9104%	\$ 16.23	\$ 68,146.32
Class C	\$ 12,000,000.00	0.0104%	2.4000%	2.4104%	\$ 20.47	\$ 24,566.27
Class D	\$ 9,000,000.00	0.0104%	3.2000%	3.2104%	\$ 27.27	\$ 24,539.77
Class E	\$ 7,500,000.00	0.0104%	4.4000%	4.4104%	\$ 37.46	\$ 28,093.64
Class F	\$ 4,500,000.00	0.0104%	5.8000%	5.8104%	\$ 49.35	\$ 22,206.87
Total	\$ 941,017,233.36					\$ 884,844.12

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	\$ 821,017,233.36	0.59494002	\$ 163.98	\$ 22,629,712.90	\$ 798,387,520.46	0.57854168
Class A2	\$ 45,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 45,000,000.00	1.00000000
Class B	\$ 42,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 42,000,000.00	1.00000000
Class C	\$ 12,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 12,000,000.00	1.00000000
Class D	\$ 9,000,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 9,000,000.00	1.00000000
Class E	\$ 7,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 7,500,000.00	1.00000000
Class F	\$ 4,500,000.00	1.00000000	\$ 0.00	\$ 0.00	\$ 4,500,000.00	1.00000000
Total	\$ 941,017,233.36			\$ 22,629,712.90	\$ 918,387,520.46	

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	\$ 821,017,233.36	\$ 0.00	\$ 821,017,233.36	\$ 0.00	\$ 0.00	\$ 798,387,520.46
Class A2	\$ 45,000,000.00	\$ 0.00	\$ 45,000,000.00	\$ 0.00	\$ 0.00	\$ 45,000,000.00
Class B	\$ 42,000,000.00	\$ 0.00	\$ 42,000,000.00	\$ 0.00	\$ 0.00	\$ 42,000,000.00
Class C	\$ 12,000,000.00	\$ 0.00	\$ 12,000,000.00	\$ 0.00	\$ 0.00	\$ 12,000,000.00
Class D	\$ 9,000,000.00	\$ 0.00	\$ 9,000,000.00	\$ 0.00	\$ 0.00	\$ 9,000,000.00
Class E	\$ 7,500,000.00	\$ 0.00	\$ 7,500,000.00	\$ 0.00	\$ 0.00	\$ 7,500,000.00
Class F	\$ 4,500,000.00	\$ 0.00	\$ 4,500,000.00	\$ 0.00	\$ 0.00	\$ 4,500,000.00
Total	\$ 941,017,233.36	\$ 0.00	\$ 941,017,233.36	\$ 0.00	\$ 0.00	\$ 918,387,520.46

**Pre Event of Default Cashflow Waterfall Report**

**Calculation of Total Available Income**

(i)	Finance Charge Collections	\$	2,225,357.19
(ii)	Interest received on Trust Account	\$	6.62
(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	\$	1.72
	<b>Available Income</b>	\$	<b>2,225,365.53</b>

**Calculation of Total Available Income**

(i)	<b>Available Income</b>	\$	<b>2,225,365.53</b>
(ii)	Principal Draw	\$	0.00
(iii)	Liquidity Draw	\$	0.00
	<b>Total Available Income</b>	\$	<b>2,225,365.53</b>

**Application of Total Available Income**

(i)	Payment to Participation Unitholder (first \$1.00)	\$	1.00
(ii)	Accrual Adjustment to the Seller (to the extent not netted)	\$	0.00
(iii)	Senior Fees and Expenses	\$	258,443.35
(iv)	(pari passu and rateably)		
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	391,386.88
	(b) Liquidity Facility - Interest and Fees	\$	3,996.10
(v)	Reimbursement of Liquidity Draws	\$	0.00
(vi)	(pari passu and rateably)		
	(a) Class A1 Note Interest (current & unpaid)	\$	655,743.09
	(b) Redraw Notes Interest (current & unpaid)	\$	0.00
(vii)	Class A2 Note Interest (current & unpaid)	\$	61,548.16
(viii)	Class B Note Senior Interest (current & unpaid)	\$	68,146.32
(ix)	Class C Note Senior Interest (current & unpaid)	\$	24,566.27
(x)	Class D Note Senior Interest (current & unpaid)	\$	24,539.77
(xi)	Class E Note Senior Interest (current & unpaid)	\$	28,093.64
(xii)	Class F Note Senior Interest (current & unpaid)	\$	22,206.87
(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)	Class B Note Residual Interest (current & unpaid)	\$	0.00
(xvii)	Class C Note Residual Interest (current & unpaid)	\$	0.00
(xviii)	Class D Note Residual Interest (current & unpaid)	\$	0.00
(xix)	Class E Note Residual Interest (current & unpaid)	\$	0.00
(xx)	Class F Note Residual Interest (current & unpaid)	\$	0.00
(xxi)	(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
(xxii)	Tax Shortfall payable	\$	0.00
(xxiii)	Tax Amount payable	\$	0.00
(xiv)	Surplus distributed to the Participation Unitholder	\$	686,694.08
	<b>Total Available Income Applied</b>	\$	<b>2,225,365.53</b>

**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	\$	9,410,172.33
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	\$	(226,297.13)
Closing Liquidity Facility Limit	\$	9,183,875.20

**Total Available Principal**

(i)	Principal Collections	\$	26,951,715.35
	Scheduled Principal Collections	\$	3,689,078.48
	Unscheduled Principal Collections	\$	23,262,636.87
(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	\$	(4,048,024.07)
	(b) Permitted Further Advances	\$	(273,978.38)
	<b>Total Available Principal</b>	\$	<b>22,629,712.90</b>

**Application of Total Available Principal**

(i)	Reimbursement of Redraws and Permitted Further Advances made by the Seller	\$	0.00
(ii)	Repayment of Redraw Notes	\$	0.00
(iii)	Principal Draw	\$	0.00
	<b>Apply Remaining Total Available Principal rateably and pari passu?</b>		<b>NO</b>
(iv)	Repayment of the Class A1 Notes	\$	22,629,712.90
(v)	Repayment of the Class A2 Notes	\$	0.00
(vi)	Repayment of the Class B Notes	\$	0.00
(vii)	Repayment of the Class C Notes	\$	0.00
(viii)	Repayment of the Class D Notes	\$	0.00
(ix)	Repayment of the Class E Notes	\$	0.00
(x)	Repayment of the Class F Notes	\$	0.00
(xi)	Surplus distribution to the Residual Unitholder	\$	0.00
	<b>Total Available Principal Applied</b>	\$	<b>22,629,712.90</b>

Note Summary	
<b>Redraw Notes (AUD)</b>	
Opening Unpaid Interest Amount	N/A
Interest on Unpaid Interest Amount	N/A
Interest Amount Due - current period	N/A
Total Interest Amount Paid on Payment Date	N/A
Closing Unpaid Interest Amount	N/A
Initial Invested Amount	N/A
Opening Invested Amount	N/A
Principal Repayment - current period	N/A
Closing Invested Amount	N/A
Opening Carryover Charge offs	N/A
Opening Stated Amount	N/A
Charge offs - current period	N/A
Reimbursement of Charge offs - current period	N/A
Closing Carryover Charge offs	N/A
Closing Stated Amount	N/A
<b>Class A1 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 655,743.09
Total Interest Amount Paid on Payment Date	\$ 655,743.09
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 1,380,000,000.00
Opening Invested Amount	\$ 821,017,233.36
Principal Repayment - current period	\$ 22,629,712.90
Closing Invested Amount	\$ 798,387,520.46
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 821,017,233.36
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 798,387,520.46
<b>Class A2 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 61,548.16
Total Interest Amount Paid on Payment Date	\$ 61,548.16
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 45,000,000.00
Opening Invested Amount	\$ 45,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 45,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 45,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 45,000,000.00
<b>Class B Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 68,146.32
Total Senior Interest Amount Paid on Payment Date	\$ 68,146.32
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 42,000,000.00
Opening Invested Amount	\$ 42,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 42,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 42,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 42,000,000.00

Note Summary (continued...)	
<b>Class C Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 24,566.27
Total Senior Interest Amount Paid on Payment Date	\$ 24,566.27
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual 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
<b>Class D Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 24,539.77
Total Senior Interest Amount Paid on Payment Date	\$ 24,539.77
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 9,000,000.00
Opening Invested Amount	\$ 9,000,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 9,000,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 9,000,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 9,000,000.00
<b>Class E Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 28,093.64
Total Senior Interest Amount Paid on Payment Date	\$ 28,093.64
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 7,500,000.00
Opening Invested Amount	\$ 7,500,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 7,500,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 7,500,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 7,500,000.00
<b>Class F Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 22,206.87
Total Senior Interest Amount Paid on Payment Date	\$ 22,206.87
Closing Unpaid Senior Interest Amount	\$ 0.00
Opening Unpaid Residual Interest Amount	\$ 0.00
Interest on Unpaid Residual Interest Amount	\$ 0.00
Residual Interest Amount Due - current period	\$ 0.00
Total Residual Interest Amount Paid on Payment Date	\$ 0.00
Closing Unpaid Residual Interest Amount	\$ 0.00
Initial Invested Amount	\$ 4,500,000.00
Opening Invested Amount	\$ 4,500,000.00
Principal Repayment - current period	\$ 0.00
Closing Invested Amount	\$ 4,500,000.00
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 4,500,000.00
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 4,500,000.00

**Pool Summary**

Collection Period End Date	31 Mar 2021
Current Aggregate Principal Balance (AUD)	\$ 918,387,520
Total Property Value	\$ 2,343,395,714
Number of (Eligible) Security Properties	4,144
Number of (Eligible) Debtors	6,119
Number of Loans (Unconsolidated)	4,872
Number of Loans (Consolidated)	3,845
Average Loan Size (Consolidated)	\$ 238,852
Maximum Loan Balance (Consolidated)	\$ 1,518,879
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	51.47%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	46.90%
Maximum Consolidated Current Loan To Value Ratio (LVR)	122.95%
Weighted Average Interest Rate	3.14%
Weighted Average Seasoning (Months)	77.98
Weighted Average Remaining Term (Months)	269.50
Maximum Current Remaining Term (Months)	355.00

**Pool Summary - (Subset 1: Loans with LRVs due to Covid-19)**

Current Aggregate Principal Balance (AUD)	\$ 3,405,036.47
Percentage Deferrals by balance	0.37%
Number of Deferred Loans (Unconsolidated)	10
Number of Deferred Loans (Consolidated)	8
Percentage of Deferred Loans by number (Consolidated)	0.21%
Average Loan Size (Consolidated)	\$ 425,629.56
Maximum Loan Balance (Consolidated)	\$ 687,194.79
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	64.61%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	59.89%
Weighted Average Interest Rate	3.09%
Weighted Average Seasoning (Months)	80.16
Weighted Average Remaining Term (Months)	270.00
Owner Occupier/Investment Loan split by balance	65%/35%
P&I / IO split by balance	100%/0%

*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.  
From 02 Nov 2020 onwards, this stratification table only provides an overview of all 'approved' Covid-19 related loan repayment holidays outstanding as at the reporting date.*

**Prepayment Information\***

Prepayment History	1 Month	3 Month	6 Month	12 Month	Cumulative
Prepayment History (CPR)	21.73%	16.24%	17.75%	21.98%	20.30%
Prepayment History (SMM)	2.02%	1.47%	1.62%	2.05%	1.87%

\*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%	1,835	47.72%	\$ 241,510,644	26.30%
> 40.00% up to and including 45.00%	264	6.87%	\$ 69,286,252	7.54%
> 45.00% up to and including 50.00%	326	8.48%	\$ 90,231,032	9.82%
> 50.00% up to and including 55.00%	323	8.40%	\$ 99,288,391	10.81%
> 55.00% up to and including 60.00%	267	6.94%	\$ 91,601,779	9.97%
> 60.00% up to and including 65.00%	258	6.71%	\$ 96,379,360	10.49%
> 65.00% up to and including 70.00%	225	5.85%	\$ 87,330,504	9.51%
> 70.00% up to and including 75.00%	189	4.92%	\$ 79,228,021	8.63%
> 75.00% up to and including 80.00%	94	2.44%	\$ 38,703,130	4.21%
> 80.00% up to and including 85.00%	42	1.09%	\$ 17,411,638	1.90%
> 85.00% up to and including 90.00%	16	0.42%	\$ 5,281,455	0.58%
> 90.00% up to and including 95.00%	5	0.13%	\$ 1,754,172	0.19%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	1	0.03%	\$ 381,141	0.04%
<b>Total</b>	<b>3,845</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	2,183	56.78%	\$ 333,830,865	36.35%
> 40.00% up to and including 45.00%	288	7.49%	\$ 84,956,304	9.25%
> 45.00% up to and including 50.00%	252	6.55%	\$ 82,904,247	9.03%
> 50.00% up to and including 55.00%	286	7.44%	\$ 98,405,527	10.72%
> 55.00% up to and including 60.00%	228	5.93%	\$ 83,250,992	9.06%
> 60.00% up to and including 65.00%	202	5.25%	\$ 78,396,234	8.54%
> 65.00% up to and including 70.00%	164	4.27%	\$ 60,259,874	6.56%
> 70.00% up to and including 75.00%	122	3.17%	\$ 46,933,780	5.11%
> 75.00% up to and including 80.00%	69	1.79%	\$ 29,959,947	3.26%
> 80.00% up to and including 85.00%	30	0.78%	\$ 11,230,869	1.22%
> 85.00% up to and including 90.00%	10	0.26%	\$ 4,631,023	0.50%
> 90.00% up to and including 95.00%	5	0.13%	\$ 1,596,745	0.17%
> 95.00% up to and including 100.00%	1	0.03%	\$ 466,757	0.05%
> 100.00%	5	0.13%	\$ 1,564,357	0.17%
<b>Total</b>	<b>3,845</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

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

**Mortgage Pool by Consolidated Loan Balance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	914	23.77%	\$ 39,136,803	4.26%
> \$100,000 up to and including \$200,000	976	25.38%	\$ 146,349,726	15.94%
> \$200,000 up to and including \$300,000	822	21.38%	\$ 203,640,581	22.17%
> \$300,000 up to and including \$400,000	527	13.71%	\$ 181,147,093	19.72%
> \$400,000 up to and including \$500,000	262	6.81%	\$ 116,376,990	12.67%
> \$500,000 up to and including \$600,000	157	4.08%	\$ 85,287,478	9.29%
> \$600,000 up to and including \$700,000	75	1.95%	\$ 48,844,513	5.32%
> \$700,000 up to and including \$800,000	48	1.25%	\$ 35,541,754	3.87%
> \$800,000 up to and including \$900,000	26	0.68%	\$ 21,756,267	2.37%
> \$900,000 up to and including \$1,000,000	19	0.49%	\$ 17,976,567	1.96%
> \$1,000 up to and including \$1,25m	14	0.36%	\$ 15,528,032	1.69%
> \$1,25m up to and including \$1,50m	4	0.10%	\$ 5,282,839	0.58%
> \$1,50m up to and including \$1,75m	1	0.03%	\$ 1,518,879	0.17%
> \$1,75m up to and including \$2,00m	0	0.00%	\$ -	0.00%
> \$2,00m	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>3,845</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	1,447	29.70%	\$ 316,483,823	34.46%
VIC	1,425	29.25%	\$ 278,514,781	30.33%
TAS	130	2.67%	\$ 17,268,862	1.88%
QLD	857	17.59%	\$ 140,485,364	15.30%
SA	355	7.29%	\$ 49,412,207	5.38%
WA	624	12.81%	\$ 109,904,655	11.97%
NT	34	0.70%	\$ 6,317,828	0.69%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	3,569	73.26%	\$ 735,268,683	80.06%
Non Metro	1,303	26.74%	\$ 183,118,837	19.94%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	1,054	21.63%	\$ 256,009,138	27.88%
NSW / ACT - Non Metro	393	8.07%	\$ 60,474,685	6.58%
VIC - Metro	1,130	23.19%	\$ 239,550,657	26.08%
VIC - Non Metro	295	6.06%	\$ 38,963,924	4.24%
TAS - Metro	72	1.48%	\$ 10,331,898	1.13%
TAS - Non Metro	58	1.19%	\$ 6,936,964	0.76%
QLD - Metro	493	10.12%	\$ 87,493,231	9.53%
QLD - Non Metro	364	7.47%	\$ 52,992,133	5.77%
SA - Metro	243	4.99%	\$ 36,891,450	4.02%
SA - Non Metro	112	2.30%	\$ 12,520,757	1.36%
WA - Metro	555	11.39%	\$ 100,694,919	10.96%
WA - Non Metro	69	1.42%	\$ 9,209,737	1.00%
NT - Metro	22	0.45%	\$ 4,297,190	0.47%
NT - Non Metro	12	0.25%	\$ 2,020,637	0.22%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
2155 (Beaumont Hills, NSW)	26	0.53%	\$ 7,939,166	0.86%
3977 (Botanic Ridge, VIC)	36	0.74%	\$ 7,453,614	0.81%
2099 (Cromer, NSW)	22	0.45%	\$ 7,101,121	0.77%
3029 (Hoppers Crossing, VIC)	30	0.62%	\$ 6,323,735	0.69%
6164 (Atwell, WA)	30	0.62%	\$ 5,432,384	0.59%
3030 (Cocoroc, VIC)	27	0.55%	\$ 4,895,817	0.53%
2100 (Allambie Heights, NSW)	12	0.25%	\$ 4,456,029	0.49%
2567 (Currans Hill, NSW)	18	0.37%	\$ 4,321,877	0.47%
3150 (Brandon Park, VIC)	15	0.31%	\$ 4,280,676	0.47%
2747 (Caddens, NSW)	23	0.47%	\$ 4,193,298	0.46%
2170 (Casula, NSW)	24	0.49%	\$ 4,134,964	0.45%
2138 (Concord West, NSW)	13	0.27%	\$ 4,087,340	0.45%
3064 (Craigieburn, VIC)	26	0.53%	\$ 4,084,996	0.44%
2770 (Bidwill, NSW)	17	0.35%	\$ 3,911,171	0.43%
3187 (Brighton East, VIC)	10	0.21%	\$ 3,777,134	0.41%
3805 (Fountain Gate, VIC)	14	0.29%	\$ 3,743,810	0.41%
3754 (Doreen, VIC)	19	0.39%	\$ 3,727,750	0.41%
2763 (Acacia Gardens, NSW)	15	0.31%	\$ 3,707,191	0.40%
3192 (Cheltenham, VIC)	10	0.21%	\$ 3,548,119	0.39%
2065 (Crows Nest, NSW)	11	0.23%	\$ 3,543,107	0.39%
<b>Total</b>	<b>398</b>	<b>8.17%</b>	<b>\$ 94,663,299</b>	<b>10.31%</b>

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

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	4,040	82.92%	\$ 757,981,218	82.53%
Residential Investment (Full Recourse)	832	17.08%	\$ 160,406,303	17.47%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	4,872	100.00%	\$ 918,387,520	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	4,745	97.39%	\$ 884,131,212	96.27%
Interest Only	127	2.61%	\$ 34,256,308	3.73%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	4,745	97.39%	\$ 884,131,212	96.27%
Interest Only Loans : > 0 up to and including 1 years	77	1.58%	\$ 20,914,577	2.28%
Interest Only Loans : > 1 up to and including 2 years	21	0.43%	\$ 5,698,967	0.62%
Interest Only Loans : > 2 up to and including 3 years	25	0.51%	\$ 6,836,810	0.74%
Interest Only Loans : > 3 up to and including 4 years	1	0.02%	\$ 181,000	0.02%
Interest Only Loans : > 4 up to and including 5 years	3	0.06%	\$ 624,954	0.07%
Interest Only Loans : > 5 up to and including 6 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 6 up to and including 7 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 7 up to and including 8 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 8 up to and including 9 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 9 up to and including 10 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 10 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	1,973	40.50%	\$ 438,552,894	47.75%
> 3.00% up to and including 3.25%	774	15.89%	\$ 158,961,017	17.31%
> 3.25% up to and including 3.50%	481	9.87%	\$ 100,207,751	10.91%
> 3.50% up to and including 3.75%	1,099	22.56%	\$ 143,794,401	15.66%
> 3.75% up to and including 4.00%	213	4.37%	\$ 33,930,058	3.69%
> 4.00% up to and including 4.25%	134	2.75%	\$ 24,544,308	2.67%
> 4.25% up to and including 4.50%	164	3.37%	\$ 11,795,172	1.28%
> 4.50% up to and including 4.75%	11	0.23%	\$ 2,926,311	0.32%
> 4.75% up to and including 5.00%	21	0.43%	\$ 3,641,470	0.40%
> 5.00% up to and including 5.25%	2	0.04%	\$ 34,138	0.00%
> 5.25% up to and including 5.50%	0	0.00%	\$ -	0.00%
> 5.50% up to and including 5.75%	0	0.00%	\$ -	0.00%
> 5.75% up to and including 6.00%	0	0.00%	\$ -	0.00%
> 6.00% up to and including 6.25%	0	0.00%	\$ -	0.00%
> 6.25% up to and including 6.50%	0	0.00%	\$ -	0.00%
> 6.50% up to and including 6.75%	0	0.00%	\$ -	0.00%
> 6.75% up to and including 7.00%	0	0.00%	\$ -	0.00%
> 7.00% up to and including 7.25%	0	0.00%	\$ -	0.00%
> 7.25% up to and including 7.50%	0	0.00%	\$ -	0.00%
> 7.50% up to and including 7.75%	0	0.00%	\$ -	0.00%
> 7.75% up to and including 8.00%	0	0.00%	\$ -	0.00%
> 8.00% up to and including 8.25%	0	0.00%	\$ -	0.00%
> 8.25% up to and including 8.50%	0	0.00%	\$ -	0.00%
> 8.50%	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	175	3.59%	\$ 41,744,503	4.55%
<= 2 Year Fixed	166	3.41%	\$ 44,715,445	4.87%
<= 3 Year Fixed	98	2.01%	\$ 26,528,110	2.89%
<= 4 Year Fixed	1	0.02%	\$ 70,710	0.01%
<= 5 Year Fixed	8	0.16%	\$ 1,810,668	0.20%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	448	9.20%	\$ 114,869,435	12.51%
Total Variable Rate	4,424	90.80%	\$ 803,518,085	87.49%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	142	2.91%	\$ 18,418,797	2.01%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	167	3.43%	\$ 34,844,220	3.79%
Purchase of established dwelling	1,333	27.36%	\$ 265,178,231	28.87%
Purchase of new erected dwelling	173	3.55%	\$ 33,547,892	3.65%
Refinancing existing debt from another lender	960	19.70%	\$ 190,285,482	20.72%
Refinancing existing debt with ANZ	1,300	26.68%	\$ 243,072,218	26.47%
Other	797	16.36%	\$ 133,040,681	14.49%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	6	0.12%	\$ 1,334,490	0.15%
> 3 up to and including 6 months	4	0.08%	\$ 1,088,926	0.12%
> 6 up to and including 9 months	4	0.08%	\$ 495,985	0.05%
> 9 up to and including 12 months	3	0.06%	\$ 1,423,963	0.16%
> 12 up to and including 15 months	0	0.00%	\$ -	0.00%
> 15 up to and including 18 months	1	0.02%	\$ 327,473	0.04%
> 18 up to and including 21 months	0	0.00%	\$ -	0.00%
> 21 up to and including 24 months	4	0.08%	\$ 916,438	0.10%
> 24 up to and including 27 months	0	0.00%	\$ -	0.00%
> 27 up to and including 30 months	0	0.00%	\$ -	0.00%
> 30 up to and including 33 months	0	0.00%	\$ -	0.00%
> 33 up to and including 36 months	5	0.10%	\$ 1,271,489	0.14%
> 36 up to and including 48 months	108	2.22%	\$ 24,303,597	2.65%
> 48 up to and including 60 months	687	14.10%	\$ 146,421,964	15.94%
> 60 up to and including 72 months	1,479	30.36%	\$ 312,824,707	34.06%
> 72 up to and including 84 months	884	18.14%	\$ 166,718,654	18.15%
> 84 up to and including 96 months	562	11.54%	\$ 91,763,181	9.99%
> 96 up to and including 108 months	449	9.22%	\$ 69,884,527	7.61%
> 108 up to and including 120 months	302	6.20%	\$ 45,652,826	4.97%
> 120 months	374	7.68%	\$ 53,959,301	5.88%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	14	0.29%	\$ 68,844	0.01%
> 1 up to and including 2 years	19	0.39%	\$ 206,043	0.02%
> 2 up to and including 3 years	15	0.31%	\$ 242,775	0.03%
> 3 up to and including 4 years	23	0.47%	\$ 533,021	0.06%
> 4 up to and including 5 years	18	0.37%	\$ 564,129	0.06%
> 5 up to and including 6 years	27	0.55%	\$ 902,051	0.10%
> 6 up to and including 7 years	27	0.55%	\$ 757,665	0.08%
> 7 up to and including 8 years	16	0.33%	\$ 673,623	0.07%
> 8 up to and including 9 years	21	0.43%	\$ 1,697,187	0.18%
> 9 up to and including 10 years	24	0.49%	\$ 1,761,793	0.19%
> 10 up to and including 15 years	271	5.56%	\$ 33,078,731	3.60%
> 15 up to and including 20 years	679	13.94%	\$ 111,583,275	12.15%
> 20 up to and including 25 years	3,220	66.09%	\$ 655,226,619	71.35%
> 25 up to and including 30 years	498	10.22%	\$ 111,091,765	12.10%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	4,826	99.06%	\$ 904,124,838	98.45%
> 0 days up to and including 30 days	29	0.60%	\$ 7,163,425	0.78%
> 30 days up to and including 60 days	6	0.12%	\$ 2,229,164	0.24%
> 60 days up to and including 90 days	1	0.02%	\$ 232,317	0.03%
> 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	2	0.04%	\$ 469,241	0.05%
> 180 days	8	0.16%	\$ 4,168,536	0.45%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

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

**Aggregate Pool Losses and Insurance Claims**

	Number of Loans	Balance Outstanding
<b>Current Month</b>		
Mortgagee in Possession	0	\$ -
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	\$ -
<b>Cumulative</b>		
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	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	1,247	25.60%	\$ 209,073,062	22.77%
Fortnightly	1,519	31.18%	\$ 237,852,968	25.90%
Monthly	2,106	43.23%	\$ 471,461,490	51.34%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	515	10.57%	\$ 105,743,598	11.51%
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	4,357	89.43%	\$ 812,643,923	88.49%
<b>Total</b>	<b>4,872</b>	<b>100.00%</b>	<b>\$ 918,387,520</b>	<b>100.00%</b>

**Trust Manager**

ANZ Capel Court Ltd  
 ABN 30 004 768 807  
 Level 5, 242 Pitt Street  
 Sydney, New South Wales, Australia 2000

**Contacts:**

Veronica Katz, Manager, Structured Capital Markets Trade Services  
 Phone: (61 2) 8937 6952  
 Email: veronica.katz@anz.com

**Sponsor**

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

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

**DISCLAIMER**

This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the notes issued by Perpetual Corporate Trust Limited (ABN 99 000 341 533) ("Trustee") as trustee of the Kingfisher Trust 2019-1 ("Trust"), nor is it the intention of, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ("ANZ") nor ANZ Capel Court Limited (the "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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(d) is provided only to investors who have acquired notes issued by the Trustee of the Trust after receiving, reviewing and understanding the offering documents pursuant to which they were issued. Past performance is not a guide to future performance.

ANZ discloses that as contemplated by Article 405 of the Capital Requirements Regulation (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a net economic interest in the securitisation transaction comprised of an interest in randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised exposures in accordance with Article 405 paragraph (1) sub-paragraph (c).

**Article 122a of CRD IV Retention of Interest Report for Kingfisher Trust 2019-1**

Closing Date:	19 Jun 2019
Collection Period End Date (CPED):	31 Mar 2021
Determination Date:	14 Apr 2021

**Pool Summary**

	At Closing	At CPED
Collection Period End Date	31 May 2019	31 Mar 2021
Current Aggregate Principal Balance (AUD)	\$ 77,865,364	\$ 45,984,725
Total Property Value	\$ 170,396,483	\$ 113,026,756
Number of (Eligible) Security Properties	310	206
Number of (Eligible) Debtors	463	315
Number of Loans (Unconsolidated)	331	216
Number of Loans (Consolidated)	285	195
Average Loan Size (Consolidated)	\$ 273,212	\$ 235,819
Maximum Loan Balance (Consolidated)	\$ 996,952	\$ 899,963
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	56.81%	52.83%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	53.29%	49.70%
Maximum Consolidated Current Loan To Value Ratio (LVR)	90.89%	85.68%
Weighted Average Interest Rate	4.37%	3.18%
Weighted Average Seasoning (Months)	55.98	78.29
Weighted Average Remaining Term (Months)	289.11	266.21
Maximum Current Remaining Term (Months)	348.00	326.00

*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%	27.37%	37.95%	18.70%	24.65%
> 40.00% up to and including 45.00%	7.72%	7.69%	6.66%	7.18%
> 45.00% up to and including 50.00%	6.32%	6.67%	6.64%	6.57%
> 50.00% up to and including 55.00%	10.88%	10.26%	10.96%	10.58%
> 55.00% up to and including 60.00%	10.53%	9.23%	10.65%	11.94%
> 60.00% up to and including 65.00%	8.07%	9.74%	8.77%	12.57%
> 65.00% up to and including 70.00%	12.28%	7.18%	13.61%	9.83%
> 70.00% up to and including 75.00%	8.77%	5.64%	11.50%	6.52%
> 75.00% up to and including 80.00%	4.91%	4.10%	8.29%	7.47%
> 80.00% up to and including 85.00%	1.40%	0.51%	1.75%	0.85%
> 85.00% up to and including 90.00%	1.05%	1.03%	1.44%	1.84%
> 90.00% up to and including 95.00%	0.70%	0.00%	1.03%	0.00%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 40.00%	37.54%	49.74%	26.12%	33.84%
> 40.00% up to and including 45.00%	4.91%	6.15%	5.61%	6.70%
> 45.00% up to and including 50.00%	9.47%	7.69%	9.34%	8.96%
> 50.00% up to and including 55.00%	7.72%	5.64%	8.67%	9.06%
> 55.00% up to and including 60.00%	11.93%	8.72%	13.28%	10.81%
> 60.00% up to and including 65.00%	4.91%	5.13%	5.20%	6.63%
> 65.00% up to and including 70.00%	8.77%	6.15%	12.08%	9.95%
> 70.00% up to and including 75.00%	4.56%	3.08%	5.51%	3.94%
> 75.00% up to and including 80.00%	4.91%	3.59%	6.11%	4.45%
> 80.00% up to and including 85.00%	3.51%	1.03%	5.51%	1.83%
> 85.00% up to and including 90.00%	1.75%	1.03%	2.57%	1.40%
> 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%	0.51%	0.00%	0.78%
> 100.00%	0.00%	1.54%	0.00%	1.63%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

**Mortgage Pool by Consolidated Loan Balance**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including \$100,000	13.33%	19.49%	2.33%	3.89%
> \$100,000 up to and including \$200,000	24.91%	29.23%	14.51%	18.70%
> \$200,000 up to and including \$300,000	24.56%	22.05%	22.49%	23.55%
> \$300,000 up to and including \$400,000	17.19%	14.87%	21.53%	22.13%
> \$400,000 up to and including \$500,000	12.28%	9.74%	20.27%	18.37%
> \$500,000 up to and including \$600,000	3.86%	1.54%	7.58%	3.66%
> \$600,000 up to and including \$700,000	1.40%	1.03%	3.33%	2.79%
> \$700,000 up to and including \$800,000	0.70%	1.03%	1.93%	3.17%
> \$800,000 up to and including \$900,000	0.35%	1.03%	1.11%	3.73%
> \$900,000 up to and including \$1,000	1.40%	0.00%	4.92%	0.00%
> \$1,000 up to and including \$1.25m	0.00%	0.00%	0.00%	0.00%
> \$1.25m up to and including \$1.50m	0.00%	0.00%	0.00%	0.00%
> \$1.50m up to and including \$1.75m	0.00%	0.00%	0.00%	0.00%
> \$1.75m up to and including \$2.00m	0.00%	0.00%	0.00%	0.00%
> \$2.00m	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT	28.70%	26.85%	31.80%	29.98%
VIC	29.61%	28.24%	31.71%	27.49%
TAS	3.63%	4.17%	1.70%	1.74%
QLD	15.71%	16.20%	14.78%	15.40%
SA	6.95%	7.87%	6.35%	8.54%
WA	13.60%	13.89%	11.73%	13.78%
NT	1.81%	2.78%	1.93%	3.07%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Metro	74.02%	72.69%	80.96%	81.38%
Non Metro	25.98%	27.31%	19.04%	18.62%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT - Metro	21.45%	20.37%	26.49%	26.00%
NSW / ACT - Non Metro	7.25%	6.48%	5.31%	3.98%
VIC - Metro	25.08%	24.54%	27.99%	24.47%
VIC - Non Metro	4.53%	3.70%	3.72%	3.02%
TAS - Metro	0.30%	0.46%	0.06%	0.10%
TAS - Non Metro	3.32%	3.70%	1.65%	1.64%
QLD - Metro	8.16%	6.94%	8.55%	8.50%
QLD - Non Metro	7.55%	9.26%	6.23%	6.90%
SA - Metro	5.74%	6.02%	5.60%	7.39%
SA - Non Metro	1.21%	1.85%	0.75%	1.14%
WA - Metro	11.48%	11.57%	10.35%	11.83%
WA - Non Metro	2.11%	2.31%	1.38%	1.95%
NT - Metro	1.81%	2.78%	1.93%	3.07%
NT - Non Metro	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Owner Occupied (Full Recourse)	79.76%	84.26%	80.86%	84.07%
Residential Investment (Full Recourse)	20.24%	15.74%	19.14%	15.93%
Residential Investment (Limited Recourse)	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Full Doc Loans	100.00%	100.00%	100.00%	100.00%
Low Doc Loans	0.00%	0.00%	0.00%	0.00%
No Doc Loans	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
P&I	93.66%	97.22%	93.07%	95.06%
Interest Only	6.34%	2.78%	6.93%	4.94%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Amortising Loans	93.66%	97.22%	93.07%	95.06%
Interest Only Loans : > 0 up to and including 1 years	1.51%	1.85%	1.06%	3.13%
Interest Only Loans : > 1 up to and including 2 years	3.63%	0.00%	4.21%	0.00%
Interest Only Loans : > 2 up to and including 3 years	0.91%	0.46%	1.25%	0.69%
Interest Only Loans : > 3 up to and including 4 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 4 up to and including 5 years	0.30%	0.46%	0.41%	1.12%
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	0.00%	0.00%	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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3.00%	0.00%	35.65%	0.00%	38.72%
> 3.00% up to and including 3.25%	0.00%	20.37%	0.00%	23.45%
> 3.25% up to and including 3.50%	0.00%	10.19%	0.00%	11.26%
> 3.50% up to and including 3.75%	0.30%	26.39%	0.26%	20.17%
> 3.75% up to and including 4.00%	12.99%	3.24%	17.77%	4.07%
> 4.00% up to and including 4.25%	26.28%	0.93%	29.70%	0.74%
> 4.25% up to and including 4.50%	12.99%	3.24%	14.74%	1.59%
> 4.50% up to and including 4.75%	34.44%	0.00%	26.30%	0.00%
> 4.75% up to and including 5.00%	6.04%	0.00%	5.08%	0.00%
> 5.00% up to and including 5.25%	3.63%	0.00%	3.64%	0.00%
> 5.25% up to and including 5.50%	2.11%	0.00%	1.28%	0.00%
> 5.50% up to and including 5.75%	1.21%	0.00%	1.22%	0.00%
> 5.75% up to and including 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00% up to and including 6.25%	0.00%	0.00%	0.00%	0.00%
> 6.25% up to and including 6.50%	0.00%	0.00%	0.00%	0.00%
> 6.50% up to and including 6.75%	0.00%	0.00%	0.00%	0.00%
> 6.75% up to and including 7.00%	0.00%	0.00%	0.00%	0.00%
> 7.00% up to and including 7.25%	0.00%	0.00%	0.00%	0.00%
> 7.25% up to and including 7.50%	0.00%	0.00%	0.00%	0.00%
> 7.50% up to and including 7.75%	0.00%	0.00%	0.00%	0.00%
> 7.75% up to and including 8.00%	0.00%	0.00%	0.00%	0.00%
> 8.00% up to and including 8.25%	0.00%	0.00%	0.00%	0.00%
> 8.25% up to and including 8.50%	0.00%	0.00%	0.00%	0.00%
> 8.50%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
<= 1 Year Fixed	3.93%	2.78%	4.03%	4.03%
<= 2 Year Fixed	2.42%	2.78%	3.78%	2.50%
<= 3 Year Fixed	0.00%	0.93%	0.00%	1.61%
<= 4 Year Fixed	0.00%	0.00%	0.00%	0.00%
<= 5 Year Fixed	0.00%	0.46%	0.00%	0.88%
> 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
Total Fixed Rate	6.34%	6.94%	7.81%	9.02%
Total Variable Rate	93.66%	93.06%	92.19%	90.98%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Alterations to existing dwelling	0.91%	0.93%	0.79%	0.72%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	5.14%	6.02%	6.78%	7.86%
Purchase of established dwelling	25.98%	28.70%	28.84%	29.42%
Purchase of new erected dwelling	3.32%	3.24%	3.69%	4.11%
Refinancing existing debt from another lender	15.71%	14.35%	14.81%	13.09%
Refinancing existing debt with ANZ	31.12%	32.41%	29.80%	31.38%
Other	17.82%	14.35%	15.29%	13.42%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3 months	0.00%	0.00%	0.00%	0.00%
> 3 up to and including 6 months	0.00%	0.00%	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	0.00%	0.00%	0.00%	0.00%
> 12 up to and including 15 months	1.21%	0.00%	2.37%	0.00%
> 15 up to and including 18 months	1.51%	0.00%	0.58%	0.00%
> 18 up to and including 21 months	0.91%	0.00%	1.10%	0.00%
> 21 up to and including 24 months	1.21%	0.00%	1.37%	0.00%
> 24 up to and including 27 months	0.30%	0.00%	0.59%	0.00%
> 27 up to and including 30 months	1.21%	0.00%	1.66%	0.00%
> 30 up to and including 33 months	1.51%	0.00%	2.75%	0.00%
> 33 up to and including 36 months	6.04%	1.85%	5.85%	3.76%
> 36 up to and including 48 months	31.42%	2.78%	32.89%	3.85%
> 48 up to and including 60 months	17.82%	13.43%	17.41%	13.90%
> 60 up to and including 72 months	11.48%	26.39%	10.83%	28.66%
> 72 up to and including 84 months	9.37%	17.59%	8.30%	17.01%
> 84 up to and including 96 months	8.16%	10.19%	8.09%	10.08%
> 96 up to and including 108 months	4.53%	11.57%	3.90%	9.39%
> 108 up to and including 120 months	1.81%	8.80%	1.30%	7.88%
> 120 months	1.51%	7.41%	1.01%	5.47%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 1 year	0.00%	0.00%	0.00%	0.00%
> 1 up to and including 2 years	0.00%	0.00%	0.00%	0.00%
> 2 up to and including 3 years	0.30%	0.46%	0.02%	0.01%
> 3 up to and including 4 years	0.00%	0.00%	0.00%	0.00%
> 4 up to and including 5 years	0.60%	0.93%	0.03%	0.01%
> 5 up to and including 6 years	0.60%	0.00%	0.07%	0.00%
> 6 up to and including 7 years	0.91%	0.46%	0.07%	0.08%
> 7 up to and including 8 years	0.60%	0.00%	0.00%	0.00%
> 8 up to and including 9 years	0.60%	0.46%	0.23%	0.07%
> 9 up to and including 10 years	0.60%	0.93%	0.09%	0.52%
> 10 up to and including 15 years	3.22%	6.84%	2.04%	4.57%
> 15 up to and including 20 years	9.06%	18.98%	8.63%	17.00%
> 20 up to and including 25 years	39.27%	59.26%	37.74%	61.69%
> 25 up to and including 30 years	44.71%	11.57%	51.08%	16.03%
> 30 years	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Current (0 days)	98.19%	97.69%	97.95%	97.16%
> 0 days up to and including 30 days	1.81%	0.93%	2.05%	1.71%
> 30 days up to and including 60 days	0.00%	0.93%	0.00%	0.73%
> 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%	0.46%	0.00%	0.40%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

**Aggregate Pool Losses and Insurance Claims**

	Number of Loans	Balance Outstanding
<b>Current Month</b>		
Mortgagee in Possession	0	\$ -
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	\$ -
<b>Cumulative</b>		
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	18.43%	19.91%	17.40%	17.02%
Fortnightly	47.43%	49.54%	44.53%	47.55%
Monthly	34.14%	30.56%	38.07%	35.42%
Other	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
ANZ Lenders Mortgage Insurance	11.78%	11.11%	10.94%	11.11%
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	88.22%	88.89%	89.06%	88.89%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**DISCLAIMER**

European Union Capital Requirements Regulation retention of interest report for Kingfisher Trust 2019-1

Issue Date: 19 June 2019

As at the Closing Date, Australia and New Zealand Banking Group Limited retained an interest in randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised exposures in accordance with Article 405(1)(c) of Regulation (EU) No 575/2013 of the European Parliament and Council (the "Capital Requirements Regulation"). Information about that retained interest as at the Collection Period End Date is set out above. Australia and New Zealand Banking Group Limited has not hedged the exposures.

Each investor or prospective investor that is required to comply with the Capital Requirements Rules and similar requirements (including but not limited to Article 17 of the EU Alternative Investment Fund Managers Directive (Directive 2011/61/EU), as supplemented by Section 5 of Chapter III of Commission Delegated Regulation (EU) No 231/2013 and Article 135(2) of the European Union Solvency II Directive 2009/138/EC) 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 the Capital Requirements and other similar regulations or directives relevant to that investor or prospective investor and none of the Trustee, Australia and New Zealand Banking Group Limited and each other party to a Transaction Document 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.