



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

Kingfisher Trust 2016-1 Investor Report

Reporting Dates	
Determination Date*:	21 Dec 2022
Payment Date*:	28 Dec 2022
Next Payment Date*:	24 Jan 2023
Issue Date:	01 Dec 2016
Record Date*:	22 Dec 2022
Current Collection Period:	
Collection Period Start Date:	01 Nov 2022
Collection Period End Date:	30 Nov 2022
No. of days in the Collection Period:	30
Current Interest Period:	
Interest Period Start Date (inclusive):	24 Nov 2022
Interest Period End Date (exclusive):	28 Dec 2022
No. of days in the Interest Period:	34

*Business Days for banks in Melbourne and Sydney, Australia

Transaction Party List	
Trustee:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Servicer:	Australia & 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			AU3FN0033510	24 Nov 2048	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0033528	24 Nov 2048	Moody's / Fitch	Aaa(sf)/AAAsf
Class B			AU3FN0033536	24 Nov 2048	Moody's	Aa1(sf)
Class C	KINGF Mtge <G>	KFT16001	AU3FN0033544	24 Nov 2048	Moody's	Aa2(sf)
Class D			AU3FN0033551	24 Nov 2048	Moody's	A1(sf)
Class E			AU3FN0033569	24 Nov 2048	Moody's	Baa1(sf)
Class F			AU3FN0033577	24 Nov 2048	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	\$ 383,261,327.78	2.9300%	1.0700%	4.0000%	\$ 7.76	\$ 1,428,042.21
Class A2	\$ 32,029,574.06	2.9300%	1.6000%	4.5300%	\$ 19.31	\$ 135,156.03
Class B	\$ 21,963,136.50	2.9300%	2.2500%	5.1800%	\$ 22.08	\$ 105,976.65
Class C	\$ 6,405,914.84	2.9300%	2.7500%	5.6800%	\$ 24.21	\$ 33,893.43
Class D	\$ 5,490,784.13	2.9300%	3.7500%	6.6800%	\$ 28.47	\$ 34,166.22
Class E	\$ 3,660,522.74	2.9300%	4.7500%	7.6800%	\$ 32.73	\$ 26,187.28
Class F	\$ 3,660,522.76	2.9300%	6.0000%	8.9300%	\$ 38.06	\$ 30,449.53
Total	\$ 456,471,782.81					\$ 1,793,871.35

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	\$ 383,261,327.78	0.20829420	\$ 38.79	\$ 7,136,468.54	\$ 376,124,859.24	0.20441568
Class A2	\$ 32,029,574.06	0.45756534	\$ 85.20	\$ 596,402.59	\$ 31,433,171.47	0.44904531
Class B	\$ 21,963,136.50	0.45756534	\$ 85.20	\$ 408,961.77	\$ 21,554,174.73	0.44904531
Class C	\$ 6,405,914.84	0.45756535	\$ 85.20	\$ 119,280.52	\$ 6,286,634.32	0.44904531
Class D	\$ 5,490,784.13	0.45756534	\$ 85.20	\$ 102,240.44	\$ 5,388,543.69	0.44904531
Class E	\$ 3,660,522.74	0.45756534	\$ 85.20	\$ 68,160.30	\$ 3,592,362.44	0.44904531
Class F	\$ 3,660,522.76	0.45756535	\$ 85.20	\$ 68,160.30	\$ 3,592,362.46	0.44904531
Total	\$ 456,471,782.81			\$ 8,499,674.46	\$ 447,972,108.35	

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	\$ 383,261,327.78	\$ 0.00	\$ 383,261,327.78	\$ 0.00	\$ 0.00	\$ 376,124,859.24
Class A2	\$ 32,029,574.06	\$ 0.00	\$ 32,029,574.06	\$ 0.00	\$ 0.00	\$ 31,433,171.47
Class B	\$ 21,963,136.50	\$ 0.00	\$ 21,963,136.50	\$ 0.00	\$ 0.00	\$ 21,554,174.73
Class C	\$ 6,405,914.84	\$ 0.00	\$ 6,405,914.84	\$ 0.00	\$ 0.00	\$ 6,286,634.32
Class D	\$ 5,490,784.13	\$ 0.00	\$ 5,490,784.13	\$ 0.00	\$ 0.00	\$ 5,388,543.69
Class E	\$ 3,660,522.74	\$ 0.00	\$ 3,660,522.74	\$ 0.00	\$ 0.00	\$ 3,592,362.44
Class F	\$ 3,660,522.76	\$ 0.00	\$ 3,660,522.76	\$ 0.00	\$ 0.00	\$ 3,592,362.46
Total	\$ 456,471,782.81	\$ 0.00	\$ 456,471,782.81	\$ 0.00	\$ 0.00	\$ 447,972,108.35

Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income		
(i)	Finance Charge Collections	\$ 2,132,715.14
(ii)	Interest received on Trust Account	\$ 10.62
(iii)	Income on Authorised Investments	\$ 0.00
(iv)	Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	\$ 156,574.11
(v)	All other amounts in the nature of income not included above	\$ 719.16
	Available Income	\$ 2,290,019.03
Calculation of Total Available Income		
(i)	Available Income	\$ 2,290,019.03
(ii)	Principal Draw	\$ 0.00
(iii)	Liquidity Draw	\$ 0.00
	Total Available Income	\$ 2,290,019.03
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	\$ 220,985.56
(iv)	(pari passu and rateably)	
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$ 0.00
	(b) Liquidity Facility - Interest and Fees	\$ 2,126.03
(v)	Reimbursement of Liquidity Draws	\$ 0.00
(vi)	(pari passu and rateably)	
	(a) Class A1 Note Interest (current & unpaid)	\$ 1,428,042.21
	(b) Redraw Notes Interest (current & unpaid)	\$ 0.00
(vii)	Class A2 Note Interest (current & unpaid)	\$ 135,156.03
(viii)	Class B Note Senior Interest (current & unpaid)	\$ 105,976.65
(ix)	Class C Note Senior Interest (current & unpaid)	\$ 33,893.43
(x)	Class D Note Senior Interest (current & unpaid)	\$ 34,166.22
(xi)	Class E Note Senior Interest (current & unpaid)	\$ 26,187.28
(xii)	Class F Note Senior Interest (current & unpaid)	\$ 30,449.53
(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)	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	\$ 273,035.09
	Total Available Income Applied	\$ 2,290,019.03
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	\$ 4,564,717.83
	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	\$ (84,996.75)
	Closing Liquidity Facility Limit	\$ 4,479,721.08
Total Available Principal		
(i)	Principal Collections	\$ 12,054,419.53
	Scheduled Principal Collections	\$ 2,593,510.31
	Unscheduled Principal Collections	\$ 9,460,909.22
(ii)	Total Available Income to be applied towards repayment of Principal Draws	\$ 0.00
(iii)	Total Available Income to be applied towards reimbursement of losses for the immediately preceding Collection Period	\$ 0.00
(iv)	Total Available Income to be applied towards reimbursement of Carryover Charge offs	\$ 0.00
(v)	Surplus Proceeds from Redraw Notes	\$ 0.00
(vi)	Surplus Proceeds upon Issuance of Notes on the Closing Date	\$ 0.00
(vii)	Less any amount applied by the Servicer to fund Redraws & Permitted Further Advances during the Collection Period	
	(a) Redraws	\$ (2,290,346.79)
	(b) Permitted Further Advances	\$ (1,264,398.28)
	Total Available Principal	\$ 8,499,674.46
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?	YES
(iv)	Repayment of the Class A1 Notes	\$ 7,136,468.54
(v)	Repayment of the Class A2 Notes	\$ 596,402.59
(vi)	Repayment of the Class B Notes	\$ 408,961.77
(vii)	Repayment of the Class C Notes	\$ 119,280.52
(viii)	Repayment of the Class D Notes	\$ 102,240.44
(ix)	Repayment of the Class E Notes	\$ 68,160.30
(x)	Repayment of the Class F Notes	\$ 68,160.30
(xi)	Surplus distribution to the Residual Unitholder	\$ 0.00
	Total Available Principal Applied	\$ 8,499,674.46

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	\$ 1,428,042.21
Total Interest Amount Paid on Payment Date	\$ 1,428,042.21
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 1,840,000,000.00
Opening Invested Amount	\$ 383,261,327.78
Principal Repayment - current period	\$ 7,136,468.54
Closing Invested Amount	\$ 376,124,859.24
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 383,261,327.78
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 376,124,859.24
Class A2 Notes (AUD)	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 135,156.03
Total Interest Amount Paid on Payment Date	\$ 135,156.03
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 70,000,000.00
Opening Invested Amount	\$ 32,029,574.06
Principal Repayment - current period	\$ 596,402.59
Closing Invested Amount	\$ 31,433,171.47
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 32,029,574.06
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 31,433,171.47
Class B Notes (AUD)	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 105,976.65
Total Senior Interest Amount Paid on Payment Date	\$ 105,976.65
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	\$ 48,000,000.00
Opening Invested Amount	\$ 21,963,136.50
Principal Repayment - current period	\$ 408,961.77
Closing Invested Amount	\$ 21,554,174.73
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 21,963,136.50
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 21,554,174.73

Note Summary (continued...)	
Class C Notes (AUD)	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 33,893.43
Total Senior Interest Amount Paid on Payment Date	\$ 33,893.43
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	\$ 14,000,000.00
Opening Invested Amount	\$ 6,405,914.84
Principal Repayment - current period	\$ 119,280.52
Closing Invested Amount	\$ 6,286,634.32
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 6,405,914.84
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 6,286,634.32
Class D Notes (AUD)	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 34,166.22
Total Senior Interest Amount Paid on Payment Date	\$ 34,166.22
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	\$ 5,490,784.13
Principal Repayment - current period	\$ 102,240.44
Closing Invested Amount	\$ 5,388,543.69
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 5,490,784.13
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 5,388,543.69
Class E Notes (AUD)	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 26,187.28
Total Senior Interest Amount Paid on Payment Date	\$ 26,187.28
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	\$ 8,000,000.00
Opening Invested Amount	\$ 3,660,522.74
Principal Repayment - current period	\$ 68,160.30
Closing Invested Amount	\$ 3,592,362.44
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 3,660,522.74
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 3,592,362.44
Class F Notes (AUD)	
Opening Unpaid Senior Interest Amount	\$ 0.00
Interest on Unpaid Senior Interest Amount	\$ 0.00
Senior Interest Amount Due - current period	\$ 30,449.53
Total Senior Interest Amount Paid on Payment Date	\$ 30,449.53
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	\$ 8,000,000.00
Opening Invested Amount	\$ 3,660,522.76
Principal Repayment - current period	\$ 68,160.30
Closing Invested Amount	\$ 3,592,362.46
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 3,660,522.76
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 3,592,362.46

Pool Summary

Collection Period End Date	30 Nov 2022
Current Aggregate Principal Balance (AUD)	\$ 447,972,108
Total Property Value	\$ 1,586,367,912
Number of (Eligible) Security Properties	2,946
Number of (Eligible) Debtors	4,469
Number of Loans (Unconsolidated)	3,093
Number of Loans (Consolidated)	2,868
Average Loan Size (Consolidated)	\$ 156,197
Maximum Loan Balance (Consolidated)	\$ 1,006,222
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	40.40%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	31.65%
Maximum Consolidated Current Loan To Value Ratio (LVR)	121.53%
Weighted Average Interest Rate	5.61%
Weighted Average Seasoning (Months)	116.91
Weighted Average Remaining Term (Months)	224.54
Maximum Current Remaining Term (Months)	279.00

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)	14.54%	14.02%	16.68%	15.55%	17.80%
Prepayment History (SMM)	1.30%	1.25%	1.51%	1.40%	1.62%

*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%	1,832	63.88%	\$ 214,641,026	47.91%
> 40.00% up to and including 45.00%	229	7.98%	\$ 50,339,441	11.24%
> 45.00% up to and including 50.00%	215	7.50%	\$ 48,774,628	10.89%
> 50.00% up to and including 55.00%	176	6.14%	\$ 38,973,403	8.25%
> 55.00% up to and including 60.00%	164	5.72%	\$ 37,960,176	8.47%
> 60.00% up to and including 65.00%	123	4.29%	\$ 26,937,787	6.01%
> 65.00% up to and including 70.00%	76	2.65%	\$ 17,770,049	3.97%
> 70.00% up to and including 75.00%	41	1.43%	\$ 11,261,642	2.51%
> 75.00% up to and including 80.00%	8	0.28%	\$ 2,297,761	0.51%
> 80.00% up to and including 85.00%	1	0.03%	\$ 456,343	0.10%
> 85.00% up to and including 90.00%	2	0.07%	\$ 414,021	0.09%
> 90.00% up to and including 95.00%	0	0.00%	\$ -	0.00%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	1	0.03%	\$ 145,833	0.03%
Total	2,868	100.00%	\$ 447,972,108	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%	2,348	81.87%	\$ 326,015,073	72.78%
> 40.00% up to and including 45.00%	174	6.07%	\$ 39,472,437	8.81%
> 45.00% up to and including 50.00%	117	4.08%	\$ 26,817,891	5.99%
> 50.00% up to and including 55.00%	82	2.86%	\$ 18,875,881	4.21%
> 55.00% up to and including 60.00%	67	2.34%	\$ 14,497,145	3.24%
> 60.00% up to and including 65.00%	33	1.15%	\$ 8,489,093	1.90%
> 65.00% up to and including 70.00%	22	0.77%	\$ 6,337,438	1.41%
> 70.00% up to and including 75.00%	14	0.49%	\$ 3,942,246	0.88%
> 75.00% up to and including 80.00%	5	0.17%	\$ 1,783,624	0.40%
> 80.00% up to and including 85.00%	0	0.00%	\$ -	0.00%
> 85.00% up to and including 90.00%	0	0.00%	\$ -	0.00%
> 90.00% up to and including 95.00%	1	0.03%	\$ 259,611	0.06%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	5	0.17%	\$ 1,481,670	0.33%
Total	2,868	100.00%	\$ 447,972,108	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	1,026	35.77%	\$ 45,389,051	10.13%
> \$100,000 up to and including \$200,000	943	32.88%	\$ 139,422,377	31.12%
> \$200,000 up to and including \$300,000	595	20.75%	\$ 143,543,160	32.04%
> \$300,000 up to and including \$400,000	205	7.15%	\$ 69,323,172	15.47%
> \$400,000 up to and including \$500,000	62	2.16%	\$ 27,059,414	6.04%
> \$500,000 up to and including \$600,000	18	0.63%	\$ 9,619,305	2.15%
> \$600,000 up to and including \$700,000	11	0.38%	\$ 7,123,897	1.59%
> \$700,000 up to and including \$800,000	5	0.17%	\$ 3,643,881	0.81%
> \$800,000 up to and including \$900,000	1	0.03%	\$ 864,293	0.19%
> \$900,000 up to and including \$1.00m	1	0.03%	\$ 977,335	0.22%
> \$1.00m up to and including \$1.25m	1	0.03%	\$ 1,006,222	0.22%
> \$1.25m up to and including \$1.50m	0	0.00%	\$ -	0.00%
> \$1.50m up to and including \$1.75m	0	0.00%	\$ -	0.00%
> \$1.75m up to and including \$2.00m	0	0.00%	\$ -	0.00%
> \$2.00m	0	0.00%	\$ -	0.00%
Total	2,868	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	797	25.77%	\$ 125,979,651	28.12%
VIC	992	32.07%	\$ 141,448,886	31.58%
TAS	90	2.91%	\$ 8,121,515	1.81%
QLD	447	14.45%	\$ 62,869,472	14.03%
SA	280	9.05%	\$ 34,468,808	7.69%
WA	458	14.81%	\$ 71,188,081	15.89%
NT	29	0.94%	\$ 3,895,796	0.87%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	2,222	71.84%	\$ 257,169,845	79.73%
Non Metro	871	28.16%	\$ 90,802,264	20.27%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	516	16.68%	\$ 97,782,724	21.83%
NSW / ACT - Non Metro	281	9.09%	\$ 28,196,827	6.29%
VIC - Metro	768	24.83%	\$ 117,721,320	26.28%
VIC - Non Metro	224	7.24%	\$ 23,727,566	5.30%
TAS - Metro	51	1.65%	\$ 5,266,403	1.18%
TAS - Non Metro	39	1.26%	\$ 2,855,112	0.64%
QLD - Metro	291	9.41%	\$ 46,425,936	10.36%
QLD - Non Metro	156	5.04%	\$ 16,443,536	3.67%
SA - Metro	202	6.53%	\$ 27,009,481	6.03%
SA - Non Metro	78	2.52%	\$ 7,459,327	1.67%
WA - Metro	372	12.03%	\$ 60,107,946	13.42%
WA - Non Metro	86	2.78%	\$ 11,080,135	2.47%
NT - Metro	22	0.71%	\$ 2,856,035	0.64%
NT - Non Metro	7	0.23%	\$ 1,039,761	0.23%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3029 (Hoppers Crossing, VIC)	21	0.68%	\$ 2,949,404	0.66%
2035 (Maroubra, NSW)	9	0.29%	\$ 2,820,179	0.63%
6065 (Ashby, WA)	17	0.55%	\$ 2,799,027	0.62%
2155 (Beaumont Hills, NSW)	12	0.39%	\$ 2,629,276	0.59%
6030 (Clarkson, WA)	13	0.42%	\$ 2,390,186	0.53%
3030 (Cocoroc, VIC)	18	0.58%	\$ 2,346,139	0.52%
4034 (Aspley, QLD)	12	0.39%	\$ 2,244,748	0.50%
3977 (Botanic Ridge, VIC)	17	0.55%	\$ 2,154,708	0.48%
6112 (Armadale, WA)	15	0.48%	\$ 2,109,734	0.47%
6164 (Atwell, WA)	14	0.45%	\$ 2,058,742	0.46%
3064 (Craigieburn, VIC)	14	0.45%	\$ 2,024,882	0.45%
3510 (Pakenham, VIC)	17	0.55%	\$ 2,008,892	0.45%
6060 (Joondanna, WA)	9	0.29%	\$ 2,001,555	0.45%
6210 (Coodanup, WA)	13	0.42%	\$ 1,915,957	0.43%
3930 (Kunyang, VIC)	6	0.19%	\$ 1,866,939	0.42%
3127 (Mont Albert, VIC)	5	0.16%	\$ 1,854,240	0.41%
3037 (Calder Park, VIC)	12	0.39%	\$ 1,852,392	0.41%
2560 (Airds, NSW)	10	0.32%	\$ 1,828,702	0.41%
6055 (Brabham, WA)	9	0.29%	\$ 1,790,466	0.40%
3201 (Carrum Downs, VIC)	12	0.39%	\$ 1,753,052	0.39%
Total	255	8.24%	\$ 43,399,318	9.69%

*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 Top 20 Statistical Areas (Level 3)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
21402 (Mornington Peninsula, VIC)	33	1.23%	\$ 7,482,696	1.67%
50503 (Wanneroo, WA)	45	1.45%	\$ 7,179,629	1.60%
50502 (Stirling, WA)	30	0.97%	\$ 6,535,230	1.46%
21305 (Wyndham, VIC)	45	1.45%	\$ 6,027,665	1.35%
40304 (Onkaparinga, SA)	46	1.49%	\$ 5,943,651	1.33%
21304 (Melton - Bacchus Marsh, VIC)	42	1.36%	\$ 5,574,918	1.24%
12203 (Warringah, NSW)	25	0.81%	\$ 5,463,865	1.22%
50403 (Swan, WA)	29	0.94%	\$ 5,433,837	1.21%
21105 (Yarra Ranges, VIC)	35	1.13%	\$ 5,313,753	1.19%
20701 (Boroondara, VIC)	25	0.81%	\$ 5,300,096	1.18%
20801 (Bayside, VIC)	26	0.84%	\$ 4,918,084	1.10%
11802 (Eastern Suburbs - South, NSW)	18	0.58%	\$ 4,884,031	1.09%
20904 (Whittlesea - Wallan, VIC)	36	1.16%	\$ 4,776,973	1.07%
21401 (Frankston, VIC)	34	1.10%	\$ 4,667,791	1.04%
50603 (Canning, WA)	34	1.10%	\$ 4,510,531	1.01%
20803 (Kingston, VIC)	25	0.81%	\$ 4,355,089	0.97%
50701 (Cockburn, WA)	26	0.84%	\$ 4,295,150	0.96%
11703 (Sydney Inner City, NSW)	19	0.61%	\$ 4,189,779	0.94%
11904 (Kogarah - Rockdale, NSW)	21	0.68%	\$ 4,072,229	0.91%
21203 (Casey - South, VIC)	27	0.87%	\$ 3,978,862	0.89%
Total	626	20.24%	\$ 104,903,858	23.42%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	2,587	83.64%	\$ 369,112,580	82.40%
Residential Investment (Full Recourse)	506	16.36%	\$ 78,859,529	17.60%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	3,093	100.00%	\$ 447,972,108	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	3,084	99.71%	\$ 445,657,582	99.48%
Interest Only	9	0.29%	\$ 2,314,526	0.52%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	3,084	99.71%	\$ 445,657,582	99.48%
Interest Only Loans : > 0 up to and including 1 years	3	0.10%	\$ 1,168,758	0.26%
Interest Only Loans : > 1 up to and including 2 years	4	0.13%	\$ 949,896	0.21%
Interest Only Loans : > 2 up to and including 3 years	2	0.06%	\$ 195,872	0.04%
Interest Only Loans : > 3 up to and including 4 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 4 up to and including 5 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 5 up to and including 6 years	0	0.00%	\$ -	0.00%
Interest Only Loans : > 6 up to and including 7 years	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%
Total	3,093	100.00%	\$ 447,972,108	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%	116	3.75%	\$ 21,172,854	4.73%
> 3.00% up to and including 3.25%	7	0.23%	\$ 1,030,265	0.23%
> 3.25% up to and including 3.50%	9	0.29%	\$ 1,417,863	0.32%
> 3.50% up to and including 3.75%	1	0.03%	\$ 38,997	0.01%
> 3.75% up to and including 4.00%	10	0.32%	\$ 1,372,448	0.31%
> 4.00% up to and including 4.25%	0	0.00%	\$ -	0.00%
> 4.25% up to and including 4.50%	4	0.13%	\$ 616,999	0.14%
> 4.50% up to and including 4.75%	41	1.33%	\$ 7,729,252	1.73%
> 4.75% up to and including 5.00%	365	11.80%	\$ 56,934,055	12.71%
> 5.00% up to and including 5.25%	203	6.56%	\$ 34,096,979	7.61%
> 5.25% up to and including 5.50%	143	4.62%	\$ 32,032,410	7.15%
> 5.50% up to and including 5.75%	710	22.96%	\$ 100,266,366	22.39%
> 5.75% up to and including 6.00%	252	8.15%	\$ 43,355,988	9.68%
> 6.00% up to and including 6.25%	163	5.27%	\$ 29,787,748	6.65%
> 6.25% up to and including 6.50%	762	24.64%	\$ 85,677,797	19.13%
> 6.50% up to and including 6.75%	107	3.46%	\$ 12,254,054	2.74%
> 6.75% up to and including 7.00%	74	2.39%	\$ 10,495,642	2.34%
> 7.00% up to and including 7.25%	102	3.30%	\$ 7,310,653	1.63%
> 7.25% up to and including 7.50%	1	0.03%	\$ 98,171	0.02%
> 7.50% up to and including 7.75%	23	0.74%	\$ 2,263,569	0.51%
> 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%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	106	3.43%	\$ 18,398,453	4.11%
<= 2 Year Fixed	53	1.71%	\$ 9,612,595	2.15%
<= 3 Year Fixed	10	0.32%	\$ 1,437,621	0.32%
<= 4 Year Fixed	4	0.13%	\$ 627,141	0.14%
<= 5 Year Fixed	1	0.03%	\$ 138,084	0.03%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	174	5.63%	\$ 30,213,894	6.74%
Total Variable Rate	2,919	94.37%	\$ 417,758,214	93.26%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	82	2.65%	\$ 9,959,905	2.22%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	62	2.00%	\$ 10,640,921	2.38%
Purchase of established dwelling	803	25.96%	\$ 122,662,751	27.38%
Purchase of new erected dwelling	78	2.52%	\$ 11,619,528	2.59%
Refinancing existing debt from another lender	363	11.74%	\$ 54,740,827	12.22%
Refinancing existing debt with ANZ	1,238	40.03%	\$ 171,955,266	38.39%
Other	467	15.10%	\$ 66,392,911	14.82%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	0	0.00%	\$ -	0.00%
> 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	0	0.00%	\$ -	0.00%
> 12 up to and including 15 months	1	0.03%	\$ 194,379	0.04%
> 15 up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 up to and including 21 months	1	0.03%	\$ 306,359	0.07%
> 21 up to and including 24 months	2	0.06%	\$ 295,812	0.07%
> 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	2	0.06%	\$ 424,807	0.09%
> 33 up to and including 36 months	0	0.00%	\$ -	0.00%
> 36 up to and including 48 months	4	0.13%	\$ 574,825	0.13%
> 48 up to and including 60 months	4	0.13%	\$ 1,076,476	0.24%
> 60 up to and including 72 months	1	0.03%	\$ 285,212	0.06%
> 72 up to and including 84 months	1	0.03%	\$ 86,114	0.02%
> 84 up to and including 96 months	161	5.21%	\$ 31,764,719	7.09%
> 96 up to and including 108 months	829	26.80%	\$ 124,199,522	27.72%
> 108 up to and including 120 months	827	26.74%	\$ 118,231,305	26.39%
> 120 months	1,260	40.74%	\$ 170,532,578	38.07%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	3	0.10%	\$ 15,536	0.00%
> 1 up to and including 2 years	15	0.48%	\$ 100,159	0.02%
> 2 up to and including 3 years	17	0.55%	\$ 228,349	0.05%
> 3 up to and including 4 years	15	0.48%	\$ 465,757	0.10%
> 4 up to and including 5 years	25	0.81%	\$ 1,039,989	0.23%
> 5 up to and including 6 years	17	0.55%	\$ 844,569	0.19%
> 6 up to and including 7 years	25	0.81%	\$ 1,159,547	0.26%
> 7 up to and including 8 years	18	0.58%	\$ 1,194,767	0.27%
> 8 up to and including 9 years	15	0.48%	\$ 1,152,138	0.26%
> 9 up to and including 10 years	42	1.36%	\$ 3,250,915	0.73%
> 10 up to and including 15 years	403	13.03%	\$ 41,637,652	9.29%
> 15 up to and including 20 years	1,378	44.55%	\$ 210,926,533	47.08%
> 20 up to and including 25 years	1,120	36.21%	\$ 185,956,199	41.51%
> 25 up to and including 30 years	0	0.00%	\$ -	0.00%
> 30 years	0	0.00%	\$ -	0.00%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	3,032	98.03%	\$ 437,064,981	97.57%
> 0 days up to and including 30 days	36	1.16%	\$ 6,372,828	1.42%
> 30 days up to and including 60 days	8	0.26%	\$ 1,462,941	0.33%
> 60 days up to and including 90 days	2	0.06%	\$ 546,287	0.12%
> 90 days up to and including 120 days	2	0.06%	\$ 202,274	0.05%
> 120 days up to and including 150 days	4	0.13%	\$ 728,619	0.16%
> 150 days up to and including 180 days	0	0.00%	\$ -	0.00%
> 180 days	9	0.29%	\$ 1,594,178	0.36%
Total	3,093	100.00%	\$ 447,972,108	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	1	\$ 90,314.33
Claims on Insurers	1	\$ 27,584.57
Claims pending	0	\$ -
Claims paid	1	\$ 27,584.57
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	1	\$ 90,314.33
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	936	30.26%	\$ 120,355,409	26.87%
Fortnightly	1,235	39.93%	\$ 161,762,416	36.11%
Monthly	922	29.81%	\$ 165,854,283	37.02%
Other	0	0.00%	\$ -	0.00%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	285	9.21%	\$ 43,851,416	9.79%
QBE Lenders Mortgage Insurance	0	0.00%	\$ -	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0	0.00%	\$ -	0.00%
Other	0	0.00%	\$ -	0.00%
No Lenders Mortgage Insurance	2,808	90.79%	\$ 404,120,692	90.21%
Total	3,093	100.00%	\$ 447,972,108	100.00%

Trust Manager

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(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 2016-1 ("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 (the "Manager") to create legal relations on the basis of the information contained in it;

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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 2016-1

Closing Date:	01 Dec 2016
Collection Period End Date (CPED):	30 Nov 2022
Determination Date:	21 Dec 2022

Pool Summary

	At Closing	At CPED
Collection Period End Date	01 Dec 2016	30 Nov 2022
Current Aggregate Principal Balance (AUD)	\$ 100,196,541	\$ 18,694,542
Total Property Value	\$ 239,163,275	\$ 61,394,775
Number of (Eligible) Security Properties	364	98
Number of (Eligible) Debtors	576	153
Number of Loans (Unconsolidated)	407	105
Number of Loans (Consolidated)	346	94
Average Loan Size (Consolidated)	\$ 289,585	\$ 198,878
Maximum Loan Balance (Consolidated)	\$ 1,982,595	\$ 702,396
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	54.78%	45.58%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	45.82%	33.53%
Maximum Consolidated Current Loan To Value Ratio (LVR)	89.90%	70.65%
Weighted Average Interest Rate	4.45%	5.42%
Weighted Average Seasoning (Months)	44.77	118.91
Weighted Average Remaining Term (Months)	299.01	224.32
Maximum Current Remaining Term (Months)	347.00	260.00

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%	50.00%	57.45%	30.92%	41.16%
> 40.00% up to and including 45.00%	2.31%	5.32%	4.05%	5.21%
> 45.00% up to and including 50.00%	3.47%	4.26%	4.68%	5.06%
> 50.00% up to and including 55.00%	6.07%	3.19%	10.02%	8.35%
> 55.00% up to and including 60.00%	4.62%	8.51%	7.50%	11.44%
> 60.00% up to and including 65.00%	2.02%	5.32%	2.20%	8.05%
> 65.00% up to and including 70.00%	3.18%	13.83%	5.43%	16.55%
> 70.00% up to and including 75.00%	5.20%	2.13%	7.53%	4.18%
> 75.00% up to and including 80.00%	13.29%	0.00%	16.56%	0.00%
> 80.00% up to and including 85.00%	5.49%	0.00%	6.60%	0.00%
> 85.00% up to and including 90.00%	4.34%	0.00%	4.51%	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%

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%	54.91%	74.47%	44.12%	65.46%
> 40.00% up to and including 45.00%	2.60%	10.64%	5.56%	12.23%
> 45.00% up to and including 50.00%	7.51%	4.26%	8.75%	8.73%
> 50.00% up to and including 55.00%	4.34%	3.19%	5.63%	4.64%
> 55.00% up to and including 60.00%	6.65%	1.06%	8.94%	1.82%
> 60.00% up to and including 65.00%	4.05%	1.06%	3.56%	0.66%
> 65.00% up to and including 70.00%	7.51%	4.26%	9.42%	5.57%
> 70.00% up to and including 75.00%	5.49%	1.06%	7.17%	0.89%
> 75.00% up to and including 80.00%	4.34%	0.00%	4.13%	0.00%
> 80.00% up to and including 85.00%	0.87%	0.00%	0.81%	0.00%
> 85.00% up to and including 90.00%	1.73%	0.00%	1.92%	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	17.05%	31.91%	3.49%	6.70%
> \$100,000 up to and including \$200,000	24.86%	23.40%	13.22%	17.37%
> \$200,000 up to and including \$300,000	22.25%	21.28%	19.26%	26.79%
> \$300,000 up to and including \$400,000	15.32%	13.83%	18.11%	23.88%
> \$400,000 up to and including \$500,000	7.80%	4.26%	11.92%	9.35%
> \$500,000 up to and including \$600,000	4.34%	3.19%	8.19%	8.68%
> \$600,000 up to and including \$700,000	3.47%	1.06%	7.66%	3.47%
> \$700,000 up to and including \$800,000	1.45%	1.06%	3.81%	3.76%
> \$800,000 up to and including \$900,000	0.87%	0.00%	2.62%	0.00%
> \$900,000 up to and including \$1,000,000	0.29%	0.00%	0.96%	0.00%
> \$1,000,000 up to and including \$1,250,000	1.16%	0.00%	4.67%	0.00%
> \$1,250,000 up to and including \$1,500,000	0.87%	0.00%	4.13%	0.00%
> \$1,500,000 up to and including \$1,750,000	0.00%	0.00%	0.00%	0.00%
> \$1,750,000 up to and including \$2,000,000	0.29%	0.00%	1.96%	0.00%
> \$2,000,000	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	32.68%	35.24%	35.88%	36.64%
VIC	27.03%	23.81%	33.10%	32.57%
TAS	3.69%	4.76%	1.17%	1.97%
QLD	12.29%	14.29%	9.47%	8.87%
SA	9.34%	7.62%	6.50%	6.39%
WA	14.50%	14.29%	13.80%	13.56%
NT	0.49%	0.00%	0.09%	0.00%
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	75.18%	71.43%	83.98%	82.94%
Non Metro	24.82%	28.57%	16.02%	17.06%
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	25.55%	27.62%	30.90%	30.89%
NSW / ACT - Non Metro	7.13%	7.62%	4.97%	5.75%
VIC - Metro	21.87%	20.95%	30.67%	32.28%
VIC - Non Metro	5.16%	2.86%	2.43%	0.29%
TAS - Metro	1.72%	1.90%	0.60%	1.02%
TAS - Non Metro	1.97%	2.86%	0.57%	0.95%
QLD - Metro	7.62%	6.67%	5.52%	4.37%
QLD - Non Metro	4.67%	7.62%	3.95%	4.50%
SA - Metro	6.88%	3.81%	4.91%	2.83%
SA - Non Metro	2.46%	3.81%	1.59%	3.56%
WA - Metro	11.56%	10.48%	11.37%	11.55%
WA - Non Metro	2.95%	3.81%	2.43%	2.01%
NT - Metro	0.00%	0.00%	0.00%	0.00%
NT - Non Metro	0.49%	0.00%	0.09%	0.00%
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)	74.94%	70.48%	74.21%	61.42%
Residential Investment (Full Recourse)	25.06%	29.52%	25.79%	38.58%
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	85.75%	99.05%	74.24%	97.08%
Interest Only	14.25%	0.95%	25.76%	2.92%
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	85.75%	99.05%	74.24%	97.08%
Interest Only Loans : > 0 up to and including 1 years	5.90%	0.00%	8.09%	0.00%
Interest Only Loans : > 1 up to and including 2 years	4.42%	0.00%	11.41%	0.00%
Interest Only Loans : > 2 up to and including 3 years	2.21%	0.95%	2.56%	2.92%
Interest Only Loans : > 3 up to and including 4 years	0.74%	0.00%	1.75%	0.00%
Interest Only Loans : > 4 up to and including 5 years	0.98%	0.00%	1.96%	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	0.00%	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%
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%	8.57%	0.00%	9.49%
> 3.00% up to and including 3.25%	0.00%	0.95%	0.00%	0.19%
> 3.25% up to and including 3.50%	0.00%	0.00%	0.00%	0.00%
> 3.50% up to and including 3.75%	0.49%	0.00%	0.59%	0.00%
> 3.75% up to and including 4.00%	3.19%	0.00%	6.58%	0.00%
> 4.00% up to and including 4.25%	12.29%	0.00%	19.37%	0.00%
> 4.25% up to and including 4.50%	29.98%	0.00%	31.76%	0.00%
> 4.50% up to and including 4.75%	42.01%	0.95%	33.36%	1.44%
> 4.75% up to and including 5.00%	2.46%	11.43%	2.64%	11.14%
> 5.00% up to and including 5.25%	9.34%	4.76%	5.62%	4.01%
> 5.25% up to and including 5.50%	0.00%	5.71%	0.00%	8.60%
> 5.50% up to and including 5.75%	0.25%	20.00%	0.08%	18.32%
> 5.75% up to and including 6.00%	0.00%	10.48%	0.00%	17.76%
> 6.00% up to and including 6.25%	0.00%	10.48%	0.00%	15.00%
> 6.25% up to and including 6.50%	0.00%	14.29%	0.00%	6.79%
> 6.50% up to and including 6.75%	0.00%	7.62%	0.00%	4.59%
> 6.75% up to and including 7.00%	0.00%	1.90%	0.00%	1.89%
> 7.00% up to and including 7.25%	0.00%	2.86%	0.00%	0.78%
> 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%
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	2.95%	3.81%	2.86%	4.90%
<= 2 Year Fixed	1.47%	2.86%	1.03%	2.62%
<= 3 Year Fixed	0.49%	0.95%	0.39%	0.67%
<= 4 Year Fixed	0.25%	1.90%	0.39%	1.49%
<= 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
> 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
Total Fixed Rate	5.16%	9.52%	4.67%	9.68%
Total Variable Rate	94.84%	90.48%	95.33%	90.32%
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	3.44%	5.71%	2.22%	3.45%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	2.70%	0.00%	3.73%	0.00%
Purchase of established dwelling	24.32%	26.67%	26.68%	22.93%
Purchase of new erected dwelling	4.42%	4.76%	3.32%	4.42%
Refinancing existing debt from another lender	15.23%	16.19%	14.44%	16.80%
Refinancing existing debt with ANZ	26.78%	30.48%	28.66%	38.53%
Other	23.10%	16.19%	20.95%	13.86%
Total	100.00%	100.00%	100.00%	100.00%

Mortgage Pool by Loan Seasoning

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3 months	0.00%	0.00%	0.00%	0.00%
> 3 up to and including 6 months	0.00%	0.00%	0.00%	0.00%
> 6 up to and including 9 months	0.00%	0.00%	0.00%	0.00%
> 9 up to and including 12 months	0.00%	0.00%	0.00%	0.00%
> 12 up to and including 15 months	1.72%	0.00%	2.36%	0.00%
> 15 up to and including 18 months	1.97%	0.00%	1.66%	0.00%
> 18 up to and including 21 months	1.23%	0.00%	1.19%	0.00%
> 21 up to and including 24 months	1.72%	0.00%	1.97%	0.00%
> 24 up to and including 27 months	0.74%	0.00%	0.55%	0.00%
> 27 up to and including 30 months	14.00%	0.00%	8.70%	0.00%
> 30 up to and including 33 months	12.53%	0.00%	9.61%	0.00%
> 33 up to and including 36 months	7.13%	0.00%	3.52%	0.00%
> 36 up to and including 48 months	30.71%	0.00%	38.10%	0.00%
> 48 up to and including 60 months	17.69%	0.00%	17.57%	0.00%
> 60 up to and including 72 months	8.35%	0.00%	11.45%	0.00%
> 72 up to and including 84 months	1.47%	0.00%	2.35%	0.00%
> 84 up to and including 96 months	0.49%	2.86%	0.78%	3.93%
> 96 up to and including 108 months	0.25%	33.33%	0.19%	22.09%
> 108 up to and including 120 months	0.00%	31.43%	0.00%	31.19%
> 120 months	0.00%	32.38%	0.00%	42.79%
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%	0.95%	0.00%	0.01%
> 1 up to and including 2 years	0.49%	0.95%	0.03%	0.08%
> 2 up to and including 3 years	0.49%	0.00%	0.02%	0.00%
> 3 up to and including 4 years	0.49%	0.95%	0.04%	0.11%
> 4 up to and including 5 years	0.25%	0.95%	0.02%	0.05%
> 5 up to and including 6 years	0.49%	0.00%	0.49%	0.00%
> 6 up to and including 7 years	0.25%	0.95%	0.01%	0.08%
> 7 up to and including 8 years	1.23%	0.95%	0.35%	0.23%
> 8 up to and including 9 years	0.25%	0.00%	0.01%	0.00%
> 9 up to and including 10 years	0.74%	0.95%	0.10%	0.71%
> 10 up to and including 15 years	1.97%	14.29%	0.64%	16.17%
> 15 up to and including 20 years	8.11%	34.29%	5.27%	50.96%
> 20 up to and including 25 years	24.08%	44.76%	29.05%	31.60%
> 25 up to and including 30 years	61.18%	0.00%	63.97%	0.00%
> 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)	97.79%	100.00%	97.70%	100.00%
> 0 days up to and including 30 days	2.21%	0.00%	2.30%	0.00%
> 30 days up to and including 60 days	0.00%	0.00%	0.00%	0.00%
> 60 days up to and including 90 days	0.00%	0.00%	0.00%	0.00%
> 90 days up to and including 120 days	0.00%	0.00%	0.00%	0.00%
> 120 days up to and including 150 days	0.00%	0.00%	0.00%	0.00%
> 150 days up to and including 180 days	0.00%	0.00%	0.00%	0.00%
> 180 days	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

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

Aggregate Pool Losses and Insurance Claims

	Number of Loans	Balance Outstanding
Current Month		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -
Cumulative		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	1	\$ 11,605.43
Claims on Insurers	1	\$ 144,938.71
Claims pending	0	\$ -
Claims paid	1	\$ 144,938.71
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	1	\$ 11,605.43
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	22.60%	26.67%	15.68%	17.62%
Fortnightly	29.24%	30.48%	20.78%	19.26%
Monthly	48.16%	42.86%	63.54%	63.11%
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	12.04%	9.52%	12.95%	10.06%
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	87.96%	90.48%	87.05%	89.94%
Total	100.00%	100.00%	100.00%	100.00%

DISCLAIMER

European Union Capital Requirements Regulation retention of interest report for Kingsfisher Trust 2016-1

Issue Date: 1 December 2016

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.