



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

## Kingfisher Trust 2016-1 Investor Report

Reporting Dates	
Determination Date*:	19 Aug 2020
Payment Date*:	24 Aug 2020
Next Payment Date*:	24 Sep 2020
Issue Date:	01 Dec 2016
Record Date*:	20 Aug 2020
Current Collection Period:	
Collection Period Start Date:	01 Jul 2020
Collection Period End Date:	31 Jul 2020
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	24 Jul 2020
Interest Period End Date (exclusive):	24 Aug 2020
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			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 <Go>	KFT16001	AU3FN0033544	24 Nov 2048	Moody's	Aa2(sf)
Class D			AU3FN0033551	24 Nov 2048	Moody's	A2(sf)
Class E			AU3FN0033569	24 Nov 2048	Moody's	Baa2(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	\$ 667,373,479.31	0.0900%	1.0700%	1.1600%	\$ 3.57	\$ 657,500.01
Class A2	\$ 55,773,141.60	0.0900%	1.6000%	1.6900%	\$ 11.44	\$ 80,053.56
Class B	\$ 38,244,439.94	0.0900%	2.2500%	2.3400%	\$ 15.83	\$ 76,006.90
Class C	\$ 11,154,628.33	0.0900%	2.7500%	2.8400%	\$ 19.22	\$ 26,905.57
Class D	\$ 9,561,109.99	0.0900%	3.7500%	3.8400%	\$ 25.99	\$ 31,182.32
Class E	\$ 6,374,073.34	0.0900%	4.7500%	4.8400%	\$ 32.75	\$ 26,201.81
Class F	\$ 6,374,073.34	0.0900%	6.0000%	6.0900%	\$ 41.21	\$ 32,968.80
Total	\$ 794,854,945.85					\$ 930,818.97

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	N/A
Class A1	\$ 667,373,479.31	0.36270298	\$ 71.58	\$ 13,170,515.15	\$ 654,202,964.16	0.35554509	
Class A2	\$ 55,773,141.60	0.79675917	\$ 157.24	\$ 1,100,674.55	\$ 54,672,467.05	0.78103524	
Class B	\$ 38,244,439.94	0.79675917	\$ 157.24	\$ 754,748.26	\$ 37,489,691.68	0.78103524	
Class C	\$ 11,154,628.33	0.79675917	\$ 157.24	\$ 220,134.91	\$ 10,934,493.42	0.78103524	
Class D	\$ 9,561,109.99	0.79675917	\$ 157.24	\$ 188,687.07	\$ 9,372,422.92	0.78103524	
Class E	\$ 6,374,073.34	0.79675917	\$ 157.24	\$ 125,791.38	\$ 6,248,281.96	0.78103525	
Class F	\$ 6,374,073.34	0.79675917	\$ 157.24	\$ 125,791.38	\$ 6,248,281.96	0.78103525	
Total	\$ 794,854,945.85			\$ 15,686,342.70	\$ 779,168,603.15		

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	N/A
Class A1	\$ 667,373,479.31	\$ 0.00	\$ 667,373,479.31	\$ 0.00	\$ 0.00	\$ 654,202,964.16	
Class A2	\$ 55,773,141.60	\$ 0.00	\$ 55,773,141.60	\$ 0.00	\$ 0.00	\$ 54,672,467.05	
Class B	\$ 38,244,439.94	\$ 0.00	\$ 38,244,439.94	\$ 0.00	\$ 0.00	\$ 37,489,691.68	
Class C	\$ 11,154,628.33	\$ 0.00	\$ 11,154,628.33	\$ 0.00	\$ 0.00	\$ 10,934,493.42	
Class D	\$ 9,561,109.99	\$ 0.00	\$ 9,561,109.99	\$ 0.00	\$ 0.00	\$ 9,372,422.92	
Class E	\$ 6,374,073.34	\$ 0.00	\$ 6,374,073.34	\$ 0.00	\$ 0.00	\$ 6,248,281.96	
Class F	\$ 6,374,073.34	\$ 0.00	\$ 6,374,073.34	\$ 0.00	\$ 0.00	\$ 6,248,281.96	
Total	\$ 794,854,945.85	\$ 0.00	\$ 794,854,945.85	\$ 0.00	\$ 0.00	\$ 779,168,603.15	

**Pre Event of Default Cashflow Waterfall Report**

**Calculation of Total Available Income**

(i) Finance Charge Collections	\$	2,223,069.98	
(ii) Interest received on Trust Account	\$	0.86	
(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	\$	804.00	
<b>Available Income</b>	\$		<b>2,223,874.84</b>

**Calculation of Total Available Income**

(i) <b>Available Income</b>	\$	<b>2,223,874.84</b>	
(ii) Principal Draw	\$	0.00	
(iii) Liquidity Draw	\$	0.00	
<b>Total Available Income</b>	\$		<b>2,223,874.84</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	\$	225,355.42	
(iv) (pari passu and rateably)			
(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	498,042.06	
(b) Liquidity Facility - Interest and Fees	\$	3,375.41	
(v) Reimbursement of Liquidity Draws	\$	0.00	
(vi) (pari passu and rateably)			
(a) Class A1 Note Interest (current & unpaid)	\$	657,500.01	
(b) Redraw Notes Interest (current & unpaid)	\$	0.00	
(vii) Class A2 Note Interest (current & unpaid)	\$	80,053.56	
(viii) Class B Note Senior Interest (current & unpaid)	\$	76,006.90	
(ix) Class C Note Senior Interest (current & unpaid)	\$	26,905.57	
(x) Class D Note Senior Interest (current & unpaid)	\$	31,182.32	
(xi) Class E Note Senior Interest (current & unpaid)	\$	26,201.81	
(xii) Class F Note Senior Interest (current & unpaid)	\$	32,968.80	
(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	\$	566,281.98	
<b>Total Available Income Applied</b>	\$		<b>2,223,874.84</b>

**Facilities Outstanding**

<b>Principal Draw</b>		
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
<b>Liquidity Facility</b>		
Opening Liquidity Facility Limit	\$	7,948,549.46
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	\$	(156,863.43)
Closing Liquidity Facility Limit	\$	7,791,686.03

**Total Available Principal**

(i) <b>Principal Collections</b>	\$	<b>18,332,876.65</b>	
Scheduled Principal Collections	\$	3,576,773.47	
Unscheduled Principal Collections	\$	14,756,103.18	
(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	\$	(2,392,367.40)	
(b) Permitted Further Advances	\$	(254,166.55)	
<b>Total Available Principal</b>	\$		<b>15,686,342.70</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>YES</b>
(iv) Repayment of the Class A1 Notes	\$	13,170,515.15	
(v) Repayment of the Class A2 Notes	\$	1,100,674.55	
(vi) Repayment of the Class B Notes	\$	754,748.26	
(vii) Repayment of the Class C Notes	\$	220,134.91	
(viii) Repayment of the Class D Notes	\$	188,687.07	
(ix) Repayment of the Class E Notes	\$	125,791.38	
(x) Repayment of the Class F Notes	\$	125,791.38	
(xi) Surplus distribution to the Residual Unitholder	\$	0.00	
<b>Total Available Principal Applied</b>	\$		<b>15,686,342.70</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	\$ 657,500.01
Total Interest Amount Paid on Payment Date	\$ 657,500.01
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 1,840,000,000.00
Opening Invested Amount	\$ 667,373,479.31
Principal Repayment - current period	\$ 13,170,515.15
Closing Invested Amount	\$ 654,202,964.16
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 667,373,479.31
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 654,202,964.16
<b>Class A2 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ 0.00
Interest on Unpaid Interest Amount	\$ 0.00
Interest Amount Due - current period	\$ 80,053.56
Total Interest Amount Paid on Payment Date	\$ 80,053.56
Closing Unpaid Interest Amount	\$ 0.00
Initial Invested Amount	\$ 70,000,000.00
Opening Invested Amount	\$ 55,773,141.60
Principal Repayment - current period	\$ 1,100,674.55
Closing Invested Amount	\$ 54,672,467.05
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 55,773,141.60
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 54,672,467.05
<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	\$ 76,006.90
Total Senior Interest Amount Paid on Payment Date	\$ 76,006.90
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	\$ 38,244,439.94
Principal Repayment - current period	\$ 754,748.26
Closing Invested Amount	\$ 37,489,691.68
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 38,244,439.94
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 37,489,691.68

<b>Note Summary (continued...)</b>	
<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	\$ 26,905.57
Total Senior Interest Amount Paid on Payment Date	\$ 26,905.57
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	\$ 11,154,628.33
Principal Repayment - current period	\$ 220,134.91
Closing Invested Amount	\$ 10,934,493.42
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 11,154,628.33
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 10,934,493.42
<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	\$ 31,182.32
Total Senior Interest Amount Paid on Payment Date	\$ 31,182.32
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	\$ 12,000,000.00
Opening Invested Amount	\$ 9,561,109.99
Principal Repayment - current period	\$ 188,687.07
Closing Invested Amount	\$ 9,372,422.92
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 9,561,109.99
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 9,372,422.92
<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	\$ 26,201.81
Total Senior Interest Amount Paid on Payment Date	\$ 26,201.81
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	\$ 6,374,073.34
Principal Repayment - current period	\$ 125,791.38
Closing Invested Amount	\$ 6,248,281.96
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 6,374,073.34
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 6,248,281.96
<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	\$ 32,968.80
Total Senior Interest Amount Paid on Payment Date	\$ 32,968.80
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	\$ 6,374,073.34
Principal Repayment - current period	\$ 125,791.38
Closing Invested Amount	\$ 6,248,281.96
Opening Carryover Charge offs	\$ 0.00
Opening Stated Amount	\$ 6,374,073.34
Charge offs - current period	\$ 0.00
Reimbursement of Charge offs - current period	\$ 0.00
Closing Carryover Charge offs	\$ 0.00
Closing Stated Amount	\$ 6,248,281.96

**Pool Summary**

Collection Period End Date	31 Jul 2020
Current Aggregate Principal Balance (AUD)	\$ 779,168,603
Total Property Value	\$ 2,263,132,545
Number of (Eligible) Security Properties	4,278
Number of (Eligible) Debtors	6,499
Number of Loans (Unconsolidated)	4,487
Number of Loans (Consolidated)	4,142
Average Loan Size (Consolidated)	\$ 188,114
Maximum Loan Balance (Consolidated)	\$ 1,615,857
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	45.55%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	40.15%
Maximum Consolidated Current Loan To Value Ratio (LVR)	138.72%
Weighted Average Interest Rate	3.37%
Weighted Average Seasoning (Months)	89.62
Weighted Average Remaining Term (Months)	250.80
Maximum Current Remaining Term (Months)	302.00

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

Current Aggregate Principal Balance (AUD)	\$ 36,579,864.21
Percentage Deferrals by balance	4.69%
Number of Deferred Loans (Unconsolidated)	168
Number of Deferred Loans (Consolidated)	162
Percentage of Deferred Loans by number (Consolidated)	3.91%
Average Loan Size (Consolidated)	\$ 225,801.63
Maximum Loan Balance (Consolidated)	\$ 635,322.79
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	53.06%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	47.45%
Weighted Average Interest Rate	3.35%
Weighted Average Seasoning (Months)	49.70
Weighted Average Remaining Term (Months)	255.25
Owner Occupier/Investment Loan split by balance	76%/24%
P&I / IO split by balance	97%/3%

*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)	16.90%	19.64%	22.37%	19.54%	18.86%
Prepayment History (SMM)	1.53%	1.81%	2.09%	1.80%	1.73%

*\*CPR is Constant Prepayment Rate, SMM is Single Monthly Mortality*

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

	Number	(%) Number	Balance	(%) Balance
up to and including 40.00%	2,148	51.86%	\$ 285,914,349	36.69%
> 40.00% up to and including 45.00%	366	8.84%	\$ 85,865,131	11.02%
> 45.00% up to and including 50.00%	337	8.14%	\$ 82,688,962	10.61%
> 50.00% up to and including 55.00%	338	8.16%	\$ 87,319,396	11.21%
> 55.00% up to and including 60.00%	264	6.37%	\$ 64,599,575	8.29%
> 60.00% up to and including 65.00%	263	6.35%	\$ 64,440,658	8.27%
> 65.00% up to and including 70.00%	205	4.95%	\$ 51,171,631	6.57%
> 70.00% up to and including 75.00%	130	3.14%	\$ 31,112,356	3.99%
> 75.00% up to and including 80.00%	66	1.59%	\$ 18,458,018	2.37%
> 80.00% up to and including 85.00%	14	0.34%	\$ 4,220,309	0.54%
> 85.00% up to and including 90.00%	10	0.24%	\$ 3,211,754	0.41%
> 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	0.02%	\$ 166,464	0.02%
<b>Total</b>	<b>4,142</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

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

	Number	(%) Number	Balance	(%) Balance
up to and including 40.00%	2,632	63.54%	\$ 411,050,705	52.76%
> 40.00% up to and including 45.00%	353	8.52%	\$ 87,977,654	11.29%
> 45.00% up to and including 50.00%	280	6.76%	\$ 67,107,849	8.61%
> 50.00% up to and including 55.00%	233	5.63%	\$ 55,575,160	7.13%
> 55.00% up to and including 60.00%	179	4.32%	\$ 41,891,882	5.38%
> 60.00% up to and including 65.00%	157	3.79%	\$ 36,832,541	4.73%
> 65.00% up to and including 70.00%	115	2.78%	\$ 28,347,941	3.64%
> 70.00% up to and including 75.00%	63	1.52%	\$ 15,837,682	2.03%
> 75.00% up to and including 80.00%	46	1.11%	\$ 12,446,168	1.60%
> 80.00% up to and including 85.00%	29	0.70%	\$ 7,864,414	1.01%
> 85.00% up to and including 90.00%	20	0.48%	\$ 5,061,157	0.65%
> 90.00% up to and including 95.00%	10	0.24%	\$ 2,325,814	0.30%
> 95.00% up to and including 100.00%	7	0.17%	\$ 2,322,642	0.30%
> 100.00%	18	0.43%	\$ 4,526,983	0.58%
<b>Total</b>	<b>4,142</b>	<b>100.00%</b>	<b>\$ 779,168,603</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	(%) Number	Balance	(%) Balance
up to and including \$100,000	1,154	27.86%	\$ 56,039,950	7.19%
> \$100,000 up to and including \$200,000	1,307	31.55%	\$ 197,933,468	25.40%
> \$200,000 up to and including \$300,000	991	23.93%	\$ 242,690,481	31.15%
> \$300,000 up to and including \$400,000	428	10.33%	\$ 146,736,019	18.83%
> \$400,000 up to and including \$500,000	162	3.91%	\$ 71,731,036	9.21%
> \$500,000 up to and including \$600,000	54	1.30%	\$ 28,909,499	3.71%
> \$600,000 up to and including \$700,000	23	0.56%	\$ 14,961,327	1.92%
> \$700,000 up to and including \$800,000	15	0.36%	\$ 11,211,178	1.44%
> \$800,000 up to and including \$900,000	2	0.05%	\$ 1,700,308	0.22%
> \$900,000 up to and including \$1,000,000	2	0.05%	\$ 1,863,147	0.24%
> \$1,000,000 up to and including \$1,250,000	1	0.02%	\$ 1,046,358	0.13%
> \$1,250,000 up to and including \$1,500,000	2	0.05%	\$ 2,729,976	0.35%
> \$1,500,000 up to and including \$1,750,000	1	0.02%	\$ 1,615,857	0.21%
> \$1,750,000 up to and including \$2,000,000	0	0.00%	\$ -	0.00%
> \$2,000,000	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,142</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number	(%) Number	Balance	(%) Balance
NSW / ACT	1,154	25.72%	\$ 222,805,039	28.60%
VIC	1,449	32.29%	\$ 250,384,758	32.13%
TAS	133	2.96%	\$ 14,213,744	1.82%
QLD	666	14.84%	\$ 108,756,408	13.96%
SA	401	8.94%	\$ 57,241,365	7.35%
WA	642	14.31%	\$ 117,643,531	15.10%
NT	42	0.94%	\$ 8,123,750	1.04%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number	(%) Number	Balance	(%) Balance
Metro	3,260	72.65%	\$ 626,641,762	80.42%
Non Metro	1,227	27.35%	\$ 152,526,841	19.58%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number	(%) Number	Balance	(%) Balance
NSW / ACT - Metro	762	16.98%	\$ 174,305,297	22.37%
NSW / ACT - Non Metro	392	8.74%	\$ 48,499,742	6.22%
VIC - Metro	1,131	25.21%	\$ 212,078,769	27.22%
VIC - Non Metro	318	7.09%	\$ 38,305,989	4.92%
TAS - Metro	82	1.83%	\$ 9,604,222	1.23%
TAS - Non Metro	51	1.14%	\$ 4,609,522	0.59%
QLD - Metro	433	9.65%	\$ 79,866,493	10.25%
QLD - Non Metro	233	5.19%	\$ 28,889,915	3.71%
SA - Metro	295	6.57%	\$ 45,602,838	5.85%
SA - Non Metro	106	2.36%	\$ 11,638,627	1.49%
WA - Metro	527	11.75%	\$ 99,281,728	12.74%
WA - Non Metro	115	2.56%	\$ 18,361,803	2.36%
NT - Metro	30	0.67%	\$ 5,902,415	0.76%
NT - Non Metro	12	0.27%	\$ 2,221,344	0.29%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

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

	Number	(%) Number	Balance	(%) Balance
3029 (Hoppers Crossing, VIC)	31	0.69%	\$ 5,013,842	0.64%
6164 (Atwell, WA)	21	0.47%	\$ 4,088,501	0.52%
2155 (Beaumont Hills, NSW)	14	0.31%	\$ 4,080,254	0.52%
6065 (Ashby, WA)	23	0.51%	\$ 3,929,940	0.50%
2035 (Maroubra, NSW)	12	0.27%	\$ 3,908,345	0.50%
6112 (Armadale, WA)	18	0.40%	\$ 3,749,993	0.48%
6030 (Clarkson, WA)	17	0.38%	\$ 3,722,717	0.48%
3030 (Cocoroc, VIC)	25	0.56%	\$ 3,695,228	0.47%
3977 (Botanic Ridge, VIC)	24	0.53%	\$ 3,546,210	0.46%
3188 (Hampton, VIC)	11	0.25%	\$ 3,475,854	0.45%
3810 (Pakenham, VIC)	23	0.51%	\$ 3,289,189	0.42%
3199 (Frankston, VIC)	18	0.40%	\$ 3,241,621	0.42%
3064 (Craigieburn, VIC)	24	0.53%	\$ 3,216,065	0.41%
6056 (Baskerville, WA)	18	0.40%	\$ 3,202,881	0.41%
4034 (Aspley, QLD)	15	0.33%	\$ 3,171,937	0.41%
3193 (Beaumaris, VIC)	12	0.27%	\$ 2,930,082	0.38%
3930 (Kunyang, VIC)	9	0.20%	\$ 2,847,423	0.37%
3216 (Belmont, VIC)	17	0.38%	\$ 2,840,982	0.36%
2560 (Airds, NSW)	14	0.31%	\$ 2,835,304	0.36%
3037 (Calder Park, VIC)	18	0.40%	\$ 2,827,681	0.36%
<b>Total</b>	<b>364</b>	<b>8.11%</b>	<b>\$ 69,613,950</b>	<b>8.93%</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 Top 20 Statistical Areas (Level 3)**

	Number	(%) Number	Balance	(%) Balance
50403 (Swan, WA)	58	1.29%	\$ 11,258,780	1.44%
50503 (Wanneroo, WA)	61	1.36%	\$ 10,870,156	1.40%
20801 (Bayside, VIC)	36	0.80%	\$ 10,840,782	1.39%
20701 (Boroondara, VIC)	38	0.85%	\$ 10,713,973	1.38%
21402 (Morrington Peninsula, VIC)	52	1.16%	\$ 10,646,320	1.37%
21305 (Wyndham, VIC)	66	1.47%	\$ 10,004,829	1.28%
50502 (Stirling, WA)	44	0.98%	\$ 9,922,363	1.27%
21304 (Melton - Bacchus Marsh, VIC)	60	1.34%	\$ 9,170,595	1.18%
11703 (Sydney Inner City, NSW)	31	0.69%	\$ 8,812,915	1.13%
40304 (Onkaparinga, SA)	58	1.29%	\$ 8,754,439	1.12%
21401 (Frankston, VIC)	54	1.20%	\$ 8,519,955	1.09%
20802 (Glen Eira, VIC)	34	0.76%	\$ 7,986,709	1.03%
20904 (Whittlesea - Wallan, VIC)	50	1.11%	\$ 7,915,632	1.02%
12203 (Warringah, NSW)	32	0.71%	\$ 7,678,877	0.99%
20605 (Port Phillip, VIC)	26	0.58%	\$ 7,651,665	0.98%
50705 (Rockingham, WA)	41	0.91%	\$ 7,622,676	0.98%
20803 (Kingston, VIC)	38	0.85%	\$ 7,560,219	0.97%
50701 (Cockburn, WA)	35	0.78%	\$ 7,219,967	0.93%
21105 (Yarra Ranges, VIC)	41	0.91%	\$ 7,183,756	0.92%
50603 (Canning, WA)	44	0.98%	\$ 6,979,796	0.90%
<b>Total</b>	<b>899</b>	<b>20.04%</b>	<b>\$ 177,314,405</b>	<b>22.76%</b>

**Mortgage Pool by Occupancy Status**

	Number	(%) Number	Balance	(%) Balance
Owner Occupied (Full Recourse)	3,758	83.75%	\$ 646,945,995	83.03%
Residential Investment (Full Recourse)	729	16.25%	\$ 132,222,608	16.97%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number	(%) Number	Balance	(%) Balance
Full Doc Loans	4,487	100.00%	\$ 779,168,603	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number	(%) Number	Balance	(%) Balance
P&I	4,454	99.26%	\$ 769,701,972	98.79%
Interest Only	33	0.74%	\$ 9,466,631	1.21%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	4,454	99.26%	\$ 769,701,972	98.79%
Interest Only Loans : > 0 up to and including 1 years	11	0.25%	\$ 3,718,541	0.48%
Interest Only Loans : > 1 up to and including 2 years	10	0.22%	\$ 2,829,914	0.36%
Interest Only Loans : > 2 up to and including 3 years	4	0.09%	\$ 1,105,512	0.14%
Interest Only Loans : > 3 up to and including 4 years	4	0.09%	\$ 1,134,320	0.15%
Interest Only Loans : > 4 up to and including 5 years	4	0.09%	\$ 678,344	0.09%
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>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number	(%) Number	Balance	(%) Balance
up to and including 3.00%	973	21.68%	\$ 218,718,556	28.07%
> 3.00% up to and including 3.25%	689	15.36%	\$ 140,424,525	18.02%
> 3.25% up to and including 3.50%	378	8.42%	\$ 80,168,157	10.29%
> 3.50% up to and including 3.75%	1,706	38.02%	\$ 235,229,422	30.19%
> 3.75% up to and including 4.00%	303	6.75%	\$ 46,644,004	5.99%
> 4.00% up to and including 4.25%	160	3.57%	\$ 29,457,066	3.78%
> 4.25% up to and including 4.50%	233	5.19%	\$ 22,372,822	2.87%
> 4.50% up to and including 4.75%	16	0.36%	\$ 3,042,159	0.39%
> 4.75% up to and including 5.00%	29	0.65%	\$ 3,111,892	0.40%
> 5.00% up to and including 5.25%	0	0.00%	\$ -	0.00%
> 5.25% up to and including 5.50%	0	0.00%	\$ -	0.00%
> 5.50% up to and including 5.75%	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>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number	(%) Number	Balance	(%) Balance
<= 1 Year Fixed	130	2.90%	\$ 26,612,745	3.42%
<= 2 Year Fixed	96	2.14%	\$ 21,075,652	2.70%
<= 3 Year Fixed	41	0.91%	\$ 8,062,751	1.03%
<= 4 Year Fixed	6	0.13%	\$ 742,401	0.10%
<= 5 Year Fixed	0	0.00%	\$ -	0.00%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	273	6.08%	\$ 56,493,550	7.25%
Total Variable Rate	4,214	93.92%	\$ 722,675,053	92.75%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number	(%) Number	Balance	(%) Balance
Alterations to existing dwelling	121	2.70%	\$ 16,188,068	2.08%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	88	1.96%	\$ 18,651,989	2.39%
Purchase of established dwelling	1,191	26.54%	\$ 230,195,870	29.54%
Purchase of new erected dwelling	112	2.50%	\$ 20,901,073	2.68%
Refinancing existing debt from another lender	525	11.70%	\$ 92,703,427	11.90%
Refinancing existing debt with ANZ	1,749	38.98%	\$ 283,301,009	36.36%
Other	701	15.62%	\$ 117,227,068	15.05%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number	(%) Number	Balance	(%) Balance
up to and including 3 months	1	0.02%	\$ 204,707	0.03%
> 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	0.02%	\$ 90,062	0.01%
> 15 up to and including 18 months	2	0.04%	\$ 340,044	0.04%
> 18 up to and including 21 months	0	0.00%	\$ -	0.00%
> 21 up to and including 24 months	0	0.00%	\$ -	0.00%
> 24 up to and including 27 months	0	0.00%	\$ -	0.00%
> 27 up to and including 30 months	1	0.02%	\$ 331,950	0.04%
> 30 up to and including 33 months	1	0.02%	\$ 359,836	0.05%
> 33 up to and including 36 months	0	0.00%	\$ -	0.00%
> 36 up to and including 48 months	2	0.04%	\$ 493,958	0.06%
> 48 up to and including 60 months	55	1.23%	\$ 13,515,298	1.73%
> 60 up to and including 72 months	280	6.24%	\$ 64,723,927	8.31%
> 72 up to and including 84 months	1,569	34.97%	\$ 272,831,518	35.02%
> 84 up to and including 96 months	938	20.90%	\$ 157,761,976	20.25%
> 96 up to and including 108 months	1,105	24.63%	\$ 173,778,818	22.30%
> 108 up to and including 120 months	293	6.53%	\$ 56,035,284	7.19%
> 120 months	239	5.33%	\$ 38,701,225	4.97%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number	(%) Number	Balance	(%) Balance
up to and including 1 year	5	0.11%	\$ 9,991	0.00%
> 1 up to and including 2 years	13	0.29%	\$ 117,325	0.02%
> 2 up to and including 3 years	14	0.31%	\$ 336,268	0.04%
> 3 up to and including 4 years	32	0.71%	\$ 753,569	0.10%
> 4 up to and including 5 years	25	0.56%	\$ 769,665	0.10%
> 5 up to and including 6 years	27	0.60%	\$ 1,191,424	0.15%
> 6 up to and including 7 years	43	0.96%	\$ 2,966,080	0.38%
> 7 up to and including 8 years	28	0.62%	\$ 2,496,819	0.32%
> 8 up to and including 9 years	38	0.85%	\$ 2,456,454	0.32%
> 9 up to and including 10 years	19	0.42%	\$ 1,261,429	0.16%
> 10 up to and including 15 years	324	7.22%	\$ 34,886,328	4.48%
> 15 up to and including 20 years	1,040	23.18%	\$ 166,211,319	21.33%
> 20 up to and including 25 years	2,872	64.01%	\$ 563,984,944	72.38%
> 25 up to and including 30 years	7	0.16%	\$ 1,726,989	0.22%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	4,417	98.44%	\$ 764,167,704	98.07%
> 0 days up to and including 30 days	23	0.51%	\$ 4,813,718	0.62%
> 30 days up to and including 60 days	13	0.29%	\$ 2,948,278	0.38%
> 60 days up to and including 90 days	7	0.16%	\$ 1,419,506	0.18%
> 90 days up to and including 120 days	3	0.07%	\$ 1,094,046	0.14%
> 120 days up to and including 150 days	3	0.07%	\$ 845,468	0.11%
> 150 days up to and including 180 days	3	0.07%	\$ 540,434	0.07%
> 180 days	18	0.40%	\$ 3,339,448	0.43%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</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 (issued February 2017). Reported delinquencies include accounts that are in the servicerability 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	\$ -
<b>Net Losses</b>	<b>0</b>	<b>\$ -</b>
<b>Cumulative</b>		
Mortgagee in Possession	2	\$ -
Current (gross) loss pre-mortgage insurance	1	\$ 90,314.33
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	\$ -
<b>Net Losses</b>	<b>1</b>	<b>\$ 90,314.33</b>

**Mortgage Pool by Payment Frequency**

	Number	(%) Number	Balance	(%) Balance
Weekly	1,323	29.49%	\$ 203,458,931	26.11%
Fortnightly	1,773	39.51%	\$ 273,263,735	35.07%
Monthly	1,391	31.00%	\$ 302,445,936	38.82%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	Number	(%) Number	Balance	(%) Balance
ANZ Lenders Mortgage Insurance	450	10.03%	\$ 84,960,530	10.90%
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	4,037	89.97%	\$ 694,208,073	89.10%
<b>Total</b>	<b>4,487</b>	<b>100.00%</b>	<b>\$ 779,168,603</b>	<b>100.00%</b>

**Trust Manager**

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**Sponsor**

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This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the notes issued by Perpetual Corporate Trust Limited (ABN 99 000 341 533) ("Trustee") as trustee of the Kingfisher Trust 2016-1 ("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 2016-1

Closing Date:	01 Dec 2016
Collection Period End Date (CPED):	31 Jul 2020
Determination Date:	19 Aug 2020

### Pool Summary

	At Closing	At CPED
Collection Period End Date	01 Dec 2016	31 Jul 2020
Current Aggregate Principal Balance (AUD)	\$ 100,196,541	\$ 32,970,365
Total Property Value	\$ 239,163,275	\$ 93,148,075
Number of (Eligible) Security Properties	364	151
Number of (Eligible) Debtors	576	235
Number of Loans (Unconsolidated)	407	163
Number of Loans (Consolidated)	346	146
Average Loan Size (Consolidated)	\$ 289,585	\$ 225,824
Maximum Loan Balance (Consolidated)	\$ 1,962,595	\$ 1,048,897
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	54.78%	50.31%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	45.82%	43.42%
Maximum Consolidated Current Loan to Value Ratio (LVR)	89.90%	82.26%
Weighted Average Interest Rate	4.45%	3.43%
Weighted Average Seasoning (Months)	44.77	90.83
Weighted Average Remaining Term (Months)	299.01	254.08
Maximum Current Remaining Term (Months)	347.00	301.00

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	(%) Number	(%) Balance	(%) Balance
up to and including 40.00%	50.00%	50.68%	30.92%	32.60%
> 40.00% up to and including 45.00%	2.31%	4.11%	4.05%	4.90%
> 45.00% up to and including 50.00%	3.47%	4.79%	4.68%	4.66%
> 50.00% up to and including 55.00%	6.07%	5.48%	10.02%	9.78%
> 55.00% up to and including 60.00%	4.62%	2.74%	7.50%	6.76%
> 60.00% up to and including 65.00%	2.02%	5.48%	2.20%	6.91%
> 65.00% up to and including 70.00%	3.18%	8.90%	5.43%	12.30%
> 70.00% up to and including 75.00%	5.20%	12.33%	7.53%	15.11%
> 75.00% up to and including 80.00%	13.29%	4.79%	16.56%	5.75%
> 80.00% up to and including 85.00%	5.49%	0.68%	6.60%	1.22%
> 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%
<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	(%) Number	(%) Balance	(%) Balance
up to and including 40.00%	54.91%	57.53%	44.12%	48.57%
> 40.00% up to and including 45.00%	2.60%	5.48%	5.56%	6.66%
> 45.00% up to and including 50.00%	7.51%	7.53%	8.75%	11.81%
> 50.00% up to and including 55.00%	4.34%	6.16%	5.63%	7.74%
> 55.00% up to and including 60.00%	6.65%	6.16%	8.94%	5.96%
> 60.00% up to and including 65.00%	4.05%	6.16%	3.56%	6.71%
> 65.00% up to and including 70.00%	7.51%	3.42%	9.42%	3.66%
> 70.00% up to and including 75.00%	5.49%	0.68%	7.17%	0.16%
> 75.00% up to and including 80.00%	4.34%	1.37%	4.13%	0.97%
> 80.00% up to and including 85.00%	0.87%	2.05%	0.81%	2.65%
> 85.00% up to and including 90.00%	1.73%	1.37%	1.92%	1.43%
> 90.00% up to and including 95.00%	0.00%	0.68%	0.00%	1.14%
> 95.00% up to and including 100.00%	0.00%	0.00%	0.00%	0.00%
> 100.00%	0.00%	1.37%	0.00%	2.54%
<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	(%) Number	(%) Balance	(%) Balance
up to and including \$100,000	17.05%	28.08%	3.49%	6.44%
> \$100,000 up to and including \$200,000	24.86%	27.40%	13.22%	18.38%
> \$200,000 up to and including \$300,000	22.25%	18.49%	19.26%	21.13%
> \$300,000 up to and including \$400,000	15.32%	11.64%	18.11%	18.15%
> \$400,000 up to and including \$500,000	7.80%	7.53%	11.92%	14.57%
> \$500,000 up to and including \$600,000	4.34%	4.11%	8.19%	9.95%
> \$600,000 up to and including \$700,000	3.47%	0.00%	7.66%	0.00%
> \$700,000 up to and including \$800,000	1.45%	0.68%	3.81%	2.27%
> \$800,000 up to and including \$900,000	0.87%	0.00%	2.62%	0.00%
> \$900,000 up to and including \$1.00m	0.29%	0.68%	0.96%	2.75%
> \$1.00m up to and including \$1.25m	1.16%	1.37%	4.67%	6.36%
> \$1.25m up to and including \$1.50m	0.87%	0.00%	4.13%	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	0.29%	0.00%	1.96%	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	(%) Number	(%) Balance	(%) Balance
NSW / ACT	32.68%	34.36%	35.88%	36.25%
VIC	27.03%	21.47%	33.10%	25.97%
TAS	3.69%	3.07%	1.17%	1.30%
QLD	12.29%	14.72%	9.47%	12.49%
SA	9.34%	9.20%	6.50%	6.57%
WA	14.50%	16.56%	13.80%	17.32%
NT	0.49%	0.61%	0.09%	0.10%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	(%) Number	(%) Number	(%) Balance	(%) Balance
Metro	75.18%	70.55%	83.98%	78.57%
Non Metro	24.82%	29.45%	16.02%	21.43%
<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	(%) Number	(%) Balance	(%) Balance
NSW / ACT - Metro	25.55%	26.38%	30.90%	30.04%
NSW / ACT - Non Metro	7.13%	7.98%	4.97%	6.20%
VIC - Metro	21.87%	19.02%	30.67%	25.48%
VIC - Non Metro	5.16%	2.45%	2.43%	0.49%
TAS - Metro	1.72%	1.23%	0.60%	0.54%
TAS - Non Metro	1.97%	1.84%	0.57%	0.76%
QLD - Metro	7.62%	6.75%	5.52%	6.05%
QLD - Non Metro	4.67%	7.98%	3.95%	6.44%
SA - Metro	6.88%	5.52%	4.91%	3.86%
SA - Non Metro	2.46%	3.68%	1.59%	2.71%
WA - Metro	11.55%	11.66%	11.37%	12.58%
WA - Non Metro	2.95%	4.91%	2.43%	4.73%
NT - Metro	0.00%	0.00%	0.00%	0.00%
NT - Non Metro	0.49%	0.61%	0.09%	0.10%
<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	(%) Number	(%) Balance	(%) Balance
Owner Occupied (Full Recourse)	74.94%	72.39%	74.21%	67.32%
Residential Investment (Full Recourse)	25.06%	27.61%	25.79%	32.68%
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	(%) Number	(%) Balance	(%) Balance
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	(%) Number	(%) Balance	(%) Balance
P&I	85.75%	98.77%	74.24%	96.02%
Interest Only	14.25%	1.23%	25.76%	3.98%
<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	85.75%	98.77%	74.24%	96.02%
Interest Only Loans : > 0 up to and including 1 years	5.90%	0.61%	8.09%	2.27%
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%	0.61%	2.56%	1.71%
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%
<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	(%) Number	(%) Balance	(%) Balance
up to and including 3.00%	0.00%	22.70%	0.00%	23.28%
> 3.00% up to and including 3.25%	0.00%	15.34%	0.00%	15.28%
> 3.25% up to and including 3.50%	0.00%	11.66%	0.00%	15.87%
> 3.50% up to and including 3.75%	0.49%	28.22%	0.59%	23.55%
> 3.75% up to and including 4.00%	3.19%	10.43%	6.58%	8.30%
> 4.00% up to and including 4.25%	12.29%	6.13%	19.37%	9.76%
> 4.25% up to and including 4.50%	29.98%	5.52%	31.76%	3.97%
> 4.50% up to and including 4.75%	42.01%	0.00%	33.36%	0.00%
> 4.75% up to and including 5.00%	2.46%	0.00%	2.64%	0.00%
> 5.00% up to and including 5.25%	9.34%	0.00%	5.62%	0.00%
> 5.25% up to and including 5.50%	0.00%	0.00%	0.00%	0.00%
> 5.50% up to and including 5.75%	0.25%	0.00%	0.08%	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	(%) Number	(%) Balance	(%) Balance
<= 1 Year Fixed	2.95%	2.45%	2.86%	5.04%
<= 2 Year Fixed	1.47%	1.23%	1.03%	0.70%
<= 3 Year Fixed	0.49%	0.00%	0.39%	0.00%
<= 4 Year Fixed	0.25%	0.00%	0.39%	0.00%
<= 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
> 5 Year Fixed	0.00%	0.00%	0.00%	0.00%
<b>Total Fixed Rate</b>	<b>5.16%</b>	<b>3.68%</b>	<b>4.67%</b>	<b>5.73%</b>
<b>Total Variable Rate</b>	<b>94.84%</b>	<b>96.32%</b>	<b>95.33%</b>	<b>94.27%</b>
<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	(%) Number	(%) Balance	(%) Balance
Alterations to existing dwelling	3.44%	4.29%	2.22%	2.39%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	2.70%	2.45%	3.73%	2.31%
Purchase of established dwelling	24.32%	25.77%	26.68%	26.26%
Purchase of new erected dwelling	4.42%	5.52%	3.32%	5.35%
Refinancing existing debt from another lender	15.23%	19.63%	14.44%	22.51%
Refinancing existing debt with ANZ	26.78%	23.93%	28.66%	26.30%
Other	23.10%	18.40%	20.95%	14.89%
<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	(%) Number	(%) Balance	(%) Balance
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%	3.07%	17.57%	3.27%
> 60 up to and including 72 months	8.35%	3.07%	11.45%	3.60%
> 72 up to and including 84 months	1.47%	43.56%	2.35%	26.82%
> 84 up to and including 96 months	0.49%	23.93%	0.78%	33.50%
> 96 up to and including 108 months	0.25%	20.25%	0.19%	22.66%
> 108 up to and including 120 months	0.00%	4.29%	0.00%	6.95%
> 120 months	0.00%	1.84%	0.00%	3.19%
<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	(%) Number	(%) Balance	(%) Balance
up to and including 1 year	0.00%	0.00%	0.00%	0.00%
> 1 up to and including 2 years	0.49%	0.00%	0.03%	0.00%
> 2 up to and including 3 years	0.49%	0.61%	0.02%	0.06%
> 3 up to and including 4 years	0.49%	1.23%	0.04%	0.17%
> 4 up to and including 5 years	0.25%	0.61%	0.02%	0.06%
> 5 up to and including 6 years	0.49%	0.61%	0.49%	0.13%
> 6 up to and including 7 years	0.25%	0.61%	0.01%	0.02%
> 7 up to and including 8 years	1.23%	0.00%	0.35%	0.00%
> 8 up to and including 9 years	0.25%	0.00%	0.01%	0.00%
> 9 up to and including 10 years	0.74%	0.61%	0.10%	0.09%
> 10 up to and including 15 years	1.97%	6.13%	0.64%	2.71%
> 15 up to and including 20 years	8.11%	14.11%	5.27%	17.80%
> 20 up to and including 25 years	24.08%	73.62%	29.05%	76.18%
> 25 up to and including 30 years	61.18%	1.84%	63.97%	2.78%
> 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)	97.73%	94.48%	97.70%	92.25%
> 0 days up to and including 30 days	2.21%	1.23%	2.30%	2.45%
> 30 days up to and including 60 days	0.00%	1.84%	0.00%	1.88%
> 60 days up to and including 90 days	0.00%	0.61%	0.00%	0.75%
> 90 days up to and including 120 days	0.00%	1.23%	0.00%	2.50%
> 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%	0.61%	0.00%	0.16%
<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	1	\$ 53,607.86
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	(%) Number	(%) Balance	(%) Balance
Weekly	22.60%	30.67%	15.68%	23.55%
Fortnightly	29.24%	28.83%	20.78%	22.11%
Monthly	48.16%	40.49%	63.54%	54.34%
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	(%) Number	(%) Balance	(%) Balance
ANZ Lenders Mortgage Insurance	12.04%	12.27%	12.95%	14.00%
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%	87.73%	87.05%	86.00%
<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 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.

