



ANZ Capel Court Limited  
 ABN 30 004 768 807  
 Level 10, 100 Queen Street  
 Melbourne VIC 3000

## Kingfisher Trust 2016-1 Investor Report

Reporting Dates	
Determination Date*:	19 Jan 2017
Payment Date*:	24 Jan 2017
Next Payment Date*:	24 Feb 2017
Issue Date:	01 Dec 2016
Record Date*:	19 Jan 2017
Current Collection Period:	
Collection Period Start Date:	01 Nov 2016
Collection Period End Date:	03 Jan 2017
No. of days in the Collection Period:	64
Current Interest Period:	
Interest Period Start Date (inclusive):	01 Dec 2016
Interest Period End Date (exclusive):	24 Jan 2017
No. of days in the Interest Period:	54

\*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:	Rating Agency:	Rating:
Redraw Notes	N/A	N/A	N/A	N/A	N/A
Class A1	KINGF 16-1 Mige <Go>	KFT16001	AU3FN0033510	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2			AU3FN0033528	Moody's / Fitch	Aaa(sf)/AAAsf
Class B			AU3FN0033536	Moody's	Aa2(sf)
Class C			AU3FN0033544	Moody's	A2(sf)
Class D			AU3FN0033551	Moody's	Baa2(sf)
Class E			AU3FN0033569	Moody's	Ba2(sf)
Class F	AU3FN0033577		Not rated	Not rated	

Interest Summary - Current Interest Period						
	Opening Invested Amount	1M BBSW Rate	Margin	Interest Rate	Interest per Certificate	Interest Amount
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 1,840,000,000.00	1.6888%	1.0700%	2.7588%	\$ 40.82	\$ 7,509,982.68
Class A2	\$ 70,000,000.00	1.6888%	1.6000%	3.2888%	\$ 48.66	\$ 340,593.53
Class B	\$ 48,000,000.00	1.6888%	2.2500%	3.9388%	\$ 58.27	\$ 279,708.76
Class C	\$ 14,000,000.00	1.6888%	2.7500%	4.4388%	\$ 65.67	\$ 91,937.88
Class D	\$ 12,000,000.00	1.6888%	3.7500%	5.4388%	\$ 80.46	\$ 96,557.33
Class E	\$ 8,000,000.00	1.6888%	4.7500%	6.4388%	\$ 95.26	\$ 76,207.17
Class F	\$ 8,000,000.00	1.6888%	6.0000%	7.6888%	\$ 113.75	\$ 91,001.69
Total	\$ 2,000,000,000.00					\$ 8,485,989.04

Principal Summary						
	Opening Invested Amount	Opening Note Factor	Principal per Certificate	Total Principal Amount	Closing Invested Amount	Closing Note Factor
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 1,840,000,000.00	1.00000000	\$ 701.35	\$ 129,048,947.30	\$ 1,710,951,052.70	0.92986470
Class A2	\$ 70,000,000.00	1.00000000	\$ -	\$ -	\$ 70,000,000.00	1.00000000
Class B	\$ 48,000,000.00	1.00000000	\$ -	\$ -	\$ 48,000,000.00	1.00000000
Class C	\$ 14,000,000.00	1.00000000	\$ -	\$ -	\$ 14,000,000.00	1.00000000
Class D	\$ 12,000,000.00	1.00000000	\$ -	\$ -	\$ 12,000,000.00	1.00000000
Class E	\$ 8,000,000.00	1.00000000	\$ -	\$ -	\$ 8,000,000.00	1.00000000
Class F	\$ 8,000,000.00	1.00000000	\$ -	\$ -	\$ 8,000,000.00	1.00000000
Total	\$ 2,000,000,000.00			\$ 129,048,947.30	\$ 1,870,951,052.70	

Note Charge off Summary						
	Opening Invested Amount	Opening Carryover Charge offs	Opening Stated Amount	Principal Charge offs Current Collection Period	Reimbursement of Carryover Charge offs	Closing Stated Amount
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1	\$ 1,840,000,000.00	\$ -	\$ 1,840,000,000.00	\$ -	\$ -	\$ 1,710,951,052.70
Class A2	\$ 70,000,000.00	\$ -	\$ 70,000,000.00	\$ -	\$ -	\$ 70,000,000.00
Class B	\$ 48,000,000.00	\$ -	\$ 48,000,000.00	\$ -	\$ -	\$ 48,000,000.00
Class C	\$ 14,000,000.00	\$ -	\$ 14,000,000.00	\$ -	\$ -	\$ 14,000,000.00
Class D	\$ 12,000,000.00	\$ -	\$ 12,000,000.00	\$ -	\$ -	\$ 12,000,000.00
Class E	\$ 8,000,000.00	\$ -	\$ 8,000,000.00	\$ -	\$ -	\$ 8,000,000.00
Class F	\$ 8,000,000.00	\$ -	\$ 8,000,000.00	\$ -	\$ -	\$ 8,000,000.00
Total	\$ 2,000,000,000.00	\$ -	\$ 2,000,000,000.00	\$ -	\$ -	\$ 1,870,951,052.70

**Pre Event of Default Cashflow Waterfall Report**

**Calculation of Total Available Income**

(i)	Finance Charge Collections	\$	1,776,835.27
(ii)	Interest received on Trust Account	\$	0.13
(iii)	Income on Authorised Investments	\$	-
(iv)	Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	\$	10,259,809.05
(v)	All other amounts in the nature of income not included above	\$	-
	<b>Available Income</b>	\$	<b>12,036,644.45</b>

**Calculation of Total Available Income**

(i)	<b>Available Income</b>	\$	<b>12,036,644.45</b>
(ii)	Principal Draw	\$	-
(iii)	Liquidity Draw	\$	-
	<b>Total Available Income</b>	\$	<b>12,036,644.45</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)	\$	-
(iii)	Senior Fees and Expenses	\$	943,429.58
(iv)	(pari passu and rateably)		
	(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty	\$	-
	(b) Liquidity Facility - Interest and Fees	\$	15,616.44
(v)	Reimbursement of Liquidity Draws	\$	-
(vi)	(pari passu and rateably)		
	(a) Class A1 Note Interest (current & unpaid)	\$	7,509,982.68
	(b) Redraw Notes Interest (current & unpaid)	\$	-
(vii)	Class A2 Note Interest (current & unpaid)	\$	340,593.53
(viii)	Class B Note Senior Interest (current & unpaid)	\$	279,708.76
(ix)	Class C Note Senior Interest (current & unpaid)	\$	91,937.88
(x)	Class D Note Senior Interest (current & unpaid)	\$	96,557.33
(xi)	Class E Note Senior Interest (current & unpaid)	\$	76,207.17
(xii)	Class F Note Senior Interest (current & unpaid)	\$	91,001.69
(xiii)	Repayment of Principal Draw	\$	-
(xiv)	Reimbursement of Losses in the immediately preceding Collection Period	\$	-
(xv)	Reinstatement of Carryover Charge-offs	\$	-
(xvi)	Class B Note Residual Interest (current & unpaid)	\$	-
(xvii)	Class C Note Residual Interest (current & unpaid)	\$	-
(xviii)	Class D Note Residual Interest (current & unpaid)	\$	-
(xix)	Class E Note Residual Interest (current & unpaid)	\$	-
(xx)	Class F Note Residual Interest (current & unpaid)	\$	-
(xxi)	(pari passu and rateably)		
	(a) Any other amounts payable to the Derivative Counterparty	\$	-
	(b) Any other amounts payable to the Liquidity Facility Provider	\$	-
(xxii)	Tax Shortfall payable	\$	-
(xxiii)	Tax Amount payable	\$	-
(xiv)	Surplus distributed to the Participation Unitholder	\$	2,591,608.39
	<b>Total Available Income Applied</b>	\$	<b>12,036,644.45</b>

**Facilities Outstanding**

<b>Principal Draw</b>			
	Opening Principal Draw Outstanding	\$	-
	Principal Draw Current Period	\$	-
	Repayment of Principal Draw Current Period	\$	-
	Closing Principal Draw Outstanding	\$	-
<b>Liquidity Facility</b>			
	Liquidity Facility Limit	\$	20,000,000.00
	Opening Liquidity Facility Balance Outstanding	\$	-
	Liquidity Facility Draw Current Period	\$	-
	Repayment of Liquidity Facility Current Period	\$	-
	Closing Liquidity Facility Balance Outstanding	\$	-

**Total Available Principal**

(i)	Principal Collections	\$	143,258,095.78
(ii)	Total Available Income to be applied towards repayment of Principal Draws	\$	-
(iii)	Total Available Income to be applied towards reimbursement of losses for the immediately preceding Collection Period	\$	-
(iv)	Total Available Income to be applied towards reimbursement of Carryover Charge offs	\$	-
(v)	Surplus Proceeds from Redraw Notes	\$	-
(vi)	Surplus Proceeds upon Issuance of Notes on the Closing Date	\$	4,926.53
(vii)	Less any amount applied by the Servicer to fund Redraws & Permitted Further Advances during the Collection Period		
	(a) Redraws	-\$	11,467,668.44
	(b) Permitted Further Advances	-\$	2,746,406.57
	<b>Total Available Principal</b>	\$	<b>129,048,947.30</b>

**Application of Total Available Principal**

(i)	Reimbursement of Redraws and Permitted Further Advances made by the Seller	\$	-
(ii)	Repayment of Redraw Notes	\$	-
(iii)	Principal Draw	\$	-
	<b>Apply Remaining Total Available Principal rateably and pari passu?</b>		<b>NO</b>
(iv)	Repayment of the Class A1 Notes	\$	129,048,947.30
(v)	Repayment of the Class A2 Notes	\$	-
(vi)	Repayment of the Class B Notes	\$	-
(vii)	Repayment of the Class C Notes	\$	-
(viii)	Repayment of the Class D Notes	\$	-
(ix)	Repayment of the Class E Notes	\$	-
(x)	Repayment of the Class F Notes	\$	-
(xi)	Surplus distribution to the Residual Unitholder	\$	-
	<b>Total Available Principal Applied</b>	\$	<b>129,048,947.30</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	\$ -
Interest on Unpaid Interest Amount	\$ -
Interest Amount Due - current period	\$ 7,509,982.68
Total Interest Amount Paid on Payment Date	\$ 7,509,982.68
Closing Unpaid Interest Amount	\$ -
Initial Invested Amount	\$ 1,840,000,000.00
Opening Invested Amount	\$ 1,840,000,000.00
Principal Repayment - current period	\$ 129,048,947.30
Closing Invested Amount	\$ 1,710,951,052.70
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 1,840,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 1,710,951,052.70
<b>Class A2 Notes (AUD)</b>	
Opening Unpaid Interest Amount	\$ -
Interest on Unpaid Interest Amount	\$ -
Interest Amount Due - current period	\$ 340,593.53
Total Interest Amount Paid on Payment Date	\$ 340,593.53
Closing Unpaid Interest Amount	\$ -
Initial Invested Amount	\$ 70,000,000.00
Opening Invested Amount	\$ 70,000,000.00
Principal Repayment - current period	\$ -
Closing Invested Amount	\$ 70,000,000.00
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 70,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 70,000,000.00
<b>Class B Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ -
Interest on Unpaid Senior Interest Amount	\$ -
Senior Interest Amount Due - current period	\$ 279,708.76
Total Senior Interest Amount Paid on Payment Date	\$ 279,708.76
Closing Unpaid Senior Interest Amount	\$ -
Opening Unpaid Residual Interest Amount	\$ -
Interest on Unpaid Residual Interest Amount	\$ -
Residual Interest Amount Due - current period	\$ -
Total Residual Interest Amount Paid on Payment Date	\$ -
Closing Unpaid Residual Interest Amount	\$ -
Initial Invested Amount	\$ 48,000,000.00
Opening Invested Amount	\$ 48,000,000.00
Principal Repayment - current period	\$ -
Closing Invested Amount	\$ 48,000,000.00
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 48,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 48,000,000.00

<b>Note Summary (continued...)</b>	
<b>Class C Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ -
Interest on Unpaid Senior Interest Amount	\$ -
Senior Interest Amount Due - current period	\$ 91,937.88
Total Senior Interest Amount Paid on Payment Date	\$ 91,937.88
Closing Unpaid Senior Interest Amount	\$ -
Opening Unpaid Residual Interest Amount	\$ -
Interest on Unpaid Residual Interest Amount	\$ -
Residual Interest Amount Due - current period	\$ -
Total Residual Interest Amount Paid on Payment Date	\$ -
Closing Unpaid Residual Interest Amount	\$ -
Initial Invested Amount	\$ 14,000,000.00
Opening Invested Amount	\$ 14,000,000.00
Principal Repayment - current period	\$ -
Closing Invested Amount	\$ 14,000,000.00
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 14,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 14,000,000.00
<b>Class D Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ -
Interest on Unpaid Senior Interest Amount	\$ -
Senior Interest Amount Due - current period	\$ 96,557.33
Total Senior Interest Amount Paid on Payment Date	\$ 96,557.33
Closing Unpaid Senior Interest Amount	\$ -
Opening Unpaid Residual Interest Amount	\$ -
Interest on Unpaid Residual Interest Amount	\$ -
Residual Interest Amount Due - current period	\$ -
Total Residual Interest Amount Paid on Payment Date	\$ -
Closing Unpaid Residual Interest Amount	\$ -
Initial Invested Amount	\$ 12,000,000.00
Opening Invested Amount	\$ 12,000,000.00
Principal Repayment - current period	\$ -
Closing Invested Amount	\$ 12,000,000.00
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 12,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 12,000,000.00
<b>Class E Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ -
Interest on Unpaid Senior Interest Amount	\$ -
Senior Interest Amount Due - current period	\$ 76,207.17
Total Senior Interest Amount Paid on Payment Date	\$ 76,207.17
Closing Unpaid Senior Interest Amount	\$ -
Opening Unpaid Residual Interest Amount	\$ -
Interest on Unpaid Residual Interest Amount	\$ -
Residual Interest Amount Due - current period	\$ -
Total Residual Interest Amount Paid on Payment Date	\$ -
Closing Unpaid Residual Interest Amount	\$ -
Initial Invested Amount	\$ 8,000,000.00
Opening Invested Amount	\$ 8,000,000.00
Principal Repayment - current period	\$ -
Closing Invested Amount	\$ 8,000,000.00
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 8,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 8,000,000.00
<b>Class F Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$ -
Interest on Unpaid Senior Interest Amount	\$ -
Senior Interest Amount Due - current period	\$ 91,001.69
Total Senior Interest Amount Paid on Payment Date	\$ 91,001.69
Closing Unpaid Senior Interest Amount	\$ -
Opening Unpaid Residual Interest Amount	\$ -
Interest on Unpaid Residual Interest Amount	\$ -
Residual Interest Amount Due - current period	\$ -
Total Residual Interest Amount Paid on Payment Date	\$ -
Closing Unpaid Residual Interest Amount	\$ -
Initial Invested Amount	\$ 8,000,000.00
Opening Invested Amount	\$ 8,000,000.00
Principal Repayment - current period	\$ -
Closing Invested Amount	\$ 8,000,000.00
Opening Carryover Charge offs	\$ -
Opening Stated Amount	\$ 8,000,000.00
Charge offs - current period	\$ -
Reimbursement of Charge offs - current period	\$ -
Closing Carryover Charge offs	\$ -
Closing Stated Amount	\$ 8,000,000.00

**Pool Summary**

Collection Period End Date	03 Jan 2017
Current Aggregate Principal Balance (AUD)	\$ 1,870,951,053
Total Property Value	\$ 4,205,122,598
Number of (Eligible) Security Properties	12,343
Number of (Eligible) Debtors	8,080
Number of Loans (Unconsolidated)	8,518
Number of Loans (Consolidated)	7,779
Average Loan Size (Consolidated)	\$ 240,513
Maximum Loan Balance (Consolidated)	\$ 1,761,783
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	53.31%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	46.06%
Maximum Consolidated Current Loan To Value Ratio (LVR)	93.03%
Weighted Average Interest Rate	4.49%
Weighted Average Seasoning (Months)	47.20
Weighted Average Remaining Term (Months)	292.66
Maximum Current Remaining Term (Months)	345.79

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)	30.92%	N/A	N/A	N/A	30.92%
Prepayment History (SMM)	3.04%	N/A	N/A	N/A	3.04%

\*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%	2,604	33.47%	\$ 407,591,056	21.79%
> 40.00% up to and including 45.00%	631	8.11%	\$ 169,277,772	9.05%
> 45.00% up to and including 50.00%	635	8.16%	\$ 180,346,478	9.64%
> 50.00% up to and including 55.00%	722	9.28%	\$ 210,847,095	11.27%
> 55.00% up to and including 60.00%	705	9.06%	\$ 214,914,549	11.49%
> 60.00% up to and including 65.00%	625	8.03%	\$ 169,814,494	9.08%
> 65.00% up to and including 70.00%	590	7.58%	\$ 169,317,072	9.05%
> 70.00% up to and including 75.00%	558	7.17%	\$ 154,360,657	8.25%
> 75.00% up to and including 80.00%	447	5.75%	\$ 122,572,799	6.55%
> 80.00% up to and including 85.00%	167	2.15%	\$ 42,954,405	2.30%
> 85.00% up to and including 90.00%	80	1.03%	\$ 24,246,787	1.30%
> 90.00% up to and including 95.00%	15	0.19%	\$ 4,707,889	0.25%
> 95.00% up to and including 100.00%	0	0.00%	\$ -	0.00%
> 100.00%	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>7,779</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	3,615	46.47%	\$ 710,604,360	37.98%
> 40.00% up to and including 45.00%	665	8.55%	\$ 188,258,527	10.06%
> 45.00% up to and including 50.00%	668	8.59%	\$ 188,629,978	10.08%
> 50.00% up to and including 55.00%	664	8.54%	\$ 187,650,942	10.03%
> 55.00% up to and including 60.00%	595	7.65%	\$ 166,359,737	8.89%
> 60.00% up to and including 65.00%	503	6.47%	\$ 138,988,979	7.43%
> 65.00% up to and including 70.00%	408	5.24%	\$ 109,362,072	5.85%
> 70.00% up to and including 75.00%	371	4.77%	\$ 99,973,699	5.34%
> 75.00% up to and including 80.00%	211	2.71%	\$ 58,297,220	3.12%
> 80.00% up to and including 85.00%	62	0.80%	\$ 17,430,040	0.93%
> 85.00% up to and including 90.00%	12	0.15%	\$ 4,303,901	0.23%
> 90.00% up to and including 95.00%	2	0.03%	\$ 478,416	0.03%
> 95.00% up to and including 100.00%	3	0.04%	\$ 613,180	0.03%
> 100.00%	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>7,779</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</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. For the first Interest Period, indexation has been applied during the month of December 2016.

**Mortgage Pool by Consolidated Loan Balance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	1,279	16.44%	\$ 72,054,771	3.85%
> \$100,000 up to and including \$200,000	2,086	26.82%	\$ 316,872,326	16.94%
> \$200,000 up to and including \$300,000	2,203	28.32%	\$ 545,449,892	29.15%
> \$300,000 up to and including \$400,000	1,300	16.71%	\$ 449,352,859	24.02%
> \$400,000 up to and including \$500,000	495	6.36%	\$ 221,419,655	11.83%
> \$500,000 up to and including \$600,000	245	3.15%	\$ 134,112,293	7.17%
> \$600,000 up to and including \$700,000	73	0.94%	\$ 47,298,570	2.53%
> \$700,000 up to and including \$800,000	46	0.59%	\$ 34,143,665	1.82%
> \$800,000 up to and including \$900,000	28	0.36%	\$ 23,493,605	1.26%
> \$900,000 up to and including \$1.00m	7	0.09%	\$ 6,682,593	0.36%
> \$1.00m up to and including \$1.25m	15	0.19%	\$ 16,630,527	0.89%
> \$1.25m up to and including \$1.50m	0	0.00%	\$ -	0.00%
> \$1.50m up to and including \$1.75m	1	0.01%	\$ 1,678,514	0.09%
> \$1.75m up to and including \$2.00m	1	0.01%	\$ 1,761,783	0.09%
> \$2.00m	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>7,779</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	2,215	28.00%	\$ 541,121,865	28.92%
VIC	2,869	33.68%	\$ 632,532,282	33.81%
TAS	227	2.66%	\$ 31,505,005	1.68%
QLD	1,280	15.03%	\$ 260,213,454	13.91%
SA	785	9.22%	\$ 140,219,939	7.49%
WA	1,080	12.68%	\$ 249,874,142	13.36%
NT	62	0.73%	\$ 15,484,366	0.83%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	6,269	73.60%	\$ 1,514,853,525	80.97%
Non Metro	2,249	26.40%	\$ 356,097,527	19.03%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	1,476	17.33%	\$ 424,559,198	22.69%
NSW / ACT - Non Metro	739	8.68%	\$ 116,562,666	6.23%
VIC - Metro	2,271	26.66%	\$ 540,694,076	28.90%
VIC - Non Metro	598	7.02%	\$ 91,838,206	4.91%
TAS - Metro	136	1.60%	\$ 20,326,665	1.09%
TAS - Non Metro	91	1.07%	\$ 11,178,340	0.60%
QLD - Metro	845	9.92%	\$ 187,934,813	10.04%
QLD - Non Metro	435	5.11%	\$ 72,278,641	3.86%
SA - Metro	592	6.95%	\$ 114,245,530	6.11%
SA - Non Metro	193	2.27%	\$ 25,974,410	1.39%
WA - Metro	908	10.66%	\$ 215,988,173	11.54%
WA - Non Metro	172	2.02%	\$ 33,885,968	1.81%
NT - Metro	41	0.48%	\$ 11,105,070	0.59%
NT - Non Metro	21	0.25%	\$ 4,379,296	0.23%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

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

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Frankston, VIC)	69	0.81%	\$ 14,438,064	0.77%
3029 (Melb North West, VIC)	56	0.66%	\$ 11,238,887	0.60%
3037 (Hawthorn, VIC)	41	0.48%	\$ 8,516,653	0.46%
3810 (Frankston, VIC)	45	0.53%	\$ 8,374,102	0.45%
3030 (Melb North West, VIC)	47	0.55%	\$ 8,347,966	0.45%
3023 (Footscray, VIC)	38	0.45%	\$ 8,092,392	0.43%
6065 (Brand, WA)	37	0.43%	\$ 7,929,094	0.42%
3805 (Dandenong, VIC)	40	0.47%	\$ 7,622,590	0.41%
2155 (Seven Hills, NSW)	24	0.28%	\$ 7,611,876	0.41%
3064 (Melb North West, VIC)	41	0.48%	\$ 7,538,446	0.40%
6155 (Tangney, WA)	31	0.36%	\$ 7,485,872	0.40%
6210 (Brand, WA)	36	0.42%	\$ 7,210,799	0.39%
6112 (Tangney, WA)	33	0.39%	\$ 7,096,521	0.38%
3199 (Frankston, VIC)	34	0.40%	\$ 6,953,943	0.37%
3193 (Dandenong, VIC)	17	0.20%	\$ 6,842,628	0.37%
6164 (Brand, WA)	29	0.34%	\$ 6,607,871	0.35%
2170 (Campbelltown, NSW)	29	0.34%	\$ 6,578,817	0.35%
6018 (Stirling, WA)	20	0.23%	\$ 6,340,516	0.34%
2075 (Pymble, NSW)	13	0.15%	\$ 6,290,638	0.34%
2035 (Alexandria, NSW)	16	0.19%	\$ 6,219,006	0.33%
<b>Total</b>	<b>696</b>	<b>8.17%</b>	<b>\$ 157,336,679</b>	<b>8.41%</b>

\*It is possible for certain postcodes to correspond to multiple suburbs. The name assigned to a certain postcode will be based on the "Barcode Sort Plan Area Name" assigned under the Australia Post Barcode Sort Plan.

**Mortgage Pool by Top 20 Statistical Subdivisions**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
20565 (Southern Melbourne, VIC)	248	2.91%	\$ 74,303,118	3.97%
50515 (North Metropolitan, WA)	245	2.88%	\$ 60,060,339	3.21%
20510 (Western Melbourne, VIC)	250	2.93%	\$ 57,732,071	3.09%
20580 (South Eastern Outer Melbourne, VIC)	259	3.04%	\$ 51,687,899	2.76%
20550 (Eastern Middle Melbourne, VIC)	145	1.70%	\$ 44,462,199	2.38%
50525 (South East Metropolitan, WA)	208	2.44%	\$ 44,460,141	2.38%
20505 (Inner Melbourne, VIC)	146	1.71%	\$ 44,041,014	2.35%
50520 (South West Metropolitan, WA)	182	2.14%	\$ 43,862,328	2.34%
10515 (St George-Sutherland, NSW)	143	1.68%	\$ 43,157,956	2.31%
10505 (Inner Sydney, NSW)	123	1.44%	\$ 41,930,632	2.24%
10560 (Central Northern Sydney, NSW)	123	1.44%	\$ 41,118,941	2.20%
20520 (Melton-Wyndham, VIC)	198	2.32%	\$ 38,553,338	2.06%
40520 (Southern Adelaide, SA)	188	2.21%	\$ 37,388,876	2.00%
30507 (Northwest Outer Brisbane, QLD)	170	2.00%	\$ 36,490,063	1.95%
10565 (Northern Beaches, NSW)	101	1.19%	\$ 34,527,153	1.85%
50510 (East Metropolitan, WA)	157	1.84%	\$ 34,377,731	1.84%
40505 (Northern Adelaide, SA)	187	2.20%	\$ 32,268,499	1.72%
10555 (Lower Northern Sydney, NSW)	81	0.95%	\$ 31,333,337	1.67%
10545 (Outer Western Sydney, NSW)	129	1.51%	\$ 29,729,276	1.59%
10553 (Blacktown, NSW)	113	1.33%	\$ 27,677,897	1.48%
<b>Total</b>	<b>3,396</b>	<b>39.87%</b>	<b>\$ 849,162,357</b>	<b>45.39%</b>

**Mortgage Pool by Occupancy Status**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	7,007	82.26%	\$ 1,523,622,452	81.44%
Residential Investment (Full Recourse)	1,511	17.74%	\$ 347,328,601	18.56%
Residential Investment (Limited Recourse)	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	8,518	100.00%	\$ 1,870,951,053	100.00%
Low Doc Loans	0	0.00%	\$ -	0.00%
No Doc Loans	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	7,839	92.03%	\$ 1,665,082,655	89.00%
Interest Only	679	7.97%	\$ 205,868,398	11.00%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	7,839	92.03%	\$ 1,665,082,655	89.00%
Interest Only Loans : > 0 up to and including 1 years	248	2.91%	\$ 78,010,430	4.17%
Interest Only Loans : > 1 up to and including 2 years	235	2.76%	\$ 64,552,950	3.45%
Interest Only Loans : > 2 up to and including 3 years	144	1.69%	\$ 42,966,786	2.30%
Interest Only Loans : > 3 up to and including 4 years	38	0.45%	\$ 14,729,392	0.79%
Interest Only Loans : > 4 up to and including 5 years	14	0.16%	\$ 5,608,840	0.30%
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>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	0	0.00%	\$ -	0.00%
> 3.00% up to and including 3.25%	0	0.00%	\$ -	0.00%
> 3.25% up to and including 3.50%	0	0.00%	\$ -	0.00%
> 3.50% up to and including 3.75%	56	0.66%	\$ 13,483,841	0.72%
> 3.75% up to and including 4.00%	346	4.06%	\$ 114,537,144	6.12%
> 4.00% up to and including 4.25%	720	8.45%	\$ 232,710,473	12.44%
> 4.25% up to and including 4.50%	1,885	22.13%	\$ 514,037,579	27.47%
> 4.50% up to and including 4.75%	4,358	51.16%	\$ 788,471,527	42.14%
> 4.75% up to and including 5.00%	492	5.78%	\$ 114,821,060	6.14%
> 5.00% up to and including 5.25%	513	6.02%	\$ 64,069,254	3.42%
> 5.25% up to and including 5.50%	15	0.18%	\$ 2,142,919	0.11%
> 5.50% up to and including 5.75%	80	0.94%	\$ 16,702,947	0.89%
> 5.75% up to and including 6.00%	46	0.54%	\$ 8,846,564	0.47%
> 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%	2	0.02%	\$ 427,293	0.02%
> 6.75% up to and including 7.00%	5	0.06%	\$ 700,453	0.04%
> 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>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	216	2.54%	\$ 46,895,179	2.51%
<= 2 Year Fixed	158	1.85%	\$ 33,546,965	1.79%
<= 3 Year Fixed	94	1.10%	\$ 22,016,879	1.18%
<= 4 Year Fixed	27	0.32%	\$ 7,503,787	0.40%
<= 5 Year Fixed	5	0.06%	\$ 1,161,978	0.06%
> 5 Year Fixed	0	0.00%	\$ -	0.00%
Total Fixed Rate	500	5.87%	\$ 111,124,788	5.94%
Total Variable Rate	8,018	94.13%	\$ 1,759,826,264	94.06%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	219	2.57%	\$ 35,853,668	1.92%
Business / Commercial / Investment	0	0.00%	\$ -	0.00%
Construction of a dwelling (construction completed)	169	1.98%	\$ 50,201,952	2.68%
Purchase of established dwelling	2,175	25.53%	\$ 528,792,753	28.26%
Purchase of new erected dwelling	197	2.31%	\$ 46,297,236	2.47%
Refinancing existing debt from another lender	1,159	13.61%	\$ 257,302,803	13.75%
Refinancing existing debt with ANZ	3,206	37.64%	\$ 659,980,170	35.28%
Other	1,393	16.35%	\$ 292,522,471	15.63%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	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	12	0.14%	\$ 3,167,397	0.17%
> 15 up to and including 18 months	120	1.41%	\$ 37,032,901	1.98%
> 18 up to and including 21 months	126	1.48%	\$ 35,304,324	1.89%
> 21 up to and including 24 months	103	1.21%	\$ 28,838,558	1.54%
> 24 up to and including 27 months	131	1.54%	\$ 35,947,407	1.92%
> 27 up to and including 30 months	195	2.29%	\$ 49,278,117	2.63%
> 30 up to and including 33 months	599	7.03%	\$ 130,696,321	6.99%
> 33 up to and including 36 months	983	11.54%	\$ 214,292,053	11.45%
> 36 up to and including 48 months	2,676	31.42%	\$ 549,874,539	29.39%
> 48 up to and including 60 months	1,882	22.09%	\$ 410,882,046	21.96%
> 60 up to and including 72 months	954	11.20%	\$ 211,677,542	11.31%
> 72 up to and including 84 months	506	5.94%	\$ 122,232,171	6.53%
> 84 up to and including 96 months	133	1.56%	\$ 26,702,194	1.43%
> 96 up to and including 108 months	54	0.63%	\$ 9,407,967	0.50%
> 108 up to and including 120 months	14	0.16%	\$ 2,494,406	0.13%
> 120 months	30	0.35%	\$ 3,123,110	0.17%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Remaining Tenor**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	4	0.05%	\$ 12,823	0.00%
> 1 up to and including 2 years	11	0.13%	\$ 51,512	0.00%
> 2 up to and including 3 years	18	0.21%	\$ 289,256	0.02%
> 3 up to and including 4 years	21	0.25%	\$ 497,467	0.03%
> 4 up to and including 5 years	24	0.28%	\$ 858,389	0.05%
> 5 up to and including 6 years	36	0.42%	\$ 1,159,008	0.06%
> 6 up to and including 7 years	59	0.69%	\$ 2,665,395	0.14%
> 7 up to and including 8 years	54	0.63%	\$ 3,156,671	0.17%
> 8 up to and including 9 years	37	0.43%	\$ 3,188,273	0.17%
> 9 up to and including 10 years	64	0.75%	\$ 6,242,814	0.33%
> 10 up to and including 15 years	226	2.65%	\$ 25,841,070	1.38%
> 15 up to and including 20 years	806	9.46%	\$ 129,757,792	6.94%
> 20 up to and including 25 years	2,750	32.28%	\$ 641,367,741	34.28%
> 25 up to and including 30 years	4,408	51.75%	\$ 1,055,862,843	56.43%
> 30 years	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Delinquencies**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	8,321	97.69%	\$ 1,820,854,107	97.32%
> 0 days up to and including 30 days	163	1.91%	\$ 40,640,328	2.17%
> 30 days up to and including 60 days	27	0.32%	\$ 7,356,355	0.39%
> 60 days up to and including 90 days	7	0.08%	\$ 2,100,262	0.11%
> 90 days up to and including 120 days	0	0.00%	\$ -	0.00%
> 120 days up to and including 150 days	0	0.00%	\$ -	0.00%
> 150 days up to and including 180 days	0	0.00%	\$ -	0.00%
> 180 days	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Aggregate Pool Losses and Insurance Claims**

	Number of Loans	Balance Outstanding
<b>Current Month</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -
<b>Cumulative</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -

**Mortgage Pool by Payment Frequency**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	2,323	27.27%	\$ 436,380,880	23.32%
Fortnightly	3,190	37.45%	\$ 625,888,941	33.45%
Monthly	3,005	35.28%	\$ 808,681,231	43.22%
Other	0	0.00%	\$ -	0.00%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	942	11.06%	\$ 222,072,740	11.87%
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	7,576	88.94%	\$ 1,648,878,312	88.13%
<b>Total</b>	<b>8,518</b>	<b>100.00%</b>	<b>\$ 1,870,951,053</b>	<b>100.00%</b>

<b>Trust Manager</b> ANZ Capel Court Ltd ABN 30 004 768 807 Level 10, 100 Queen Street Melbourne, Victoria, Australia 3000	<b>Sponsor</b> Australia and New Zealand Banking Group Limited ABN 11 005 357 522 Level 9, 833 Collins Street Melbourne, Victoria, Australia 3000
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**DISCLAIMER**

This report:

(a) is for information purposes only, is not intended as an offer or solicitation of any financial instrument or product or a recommendation to continue to hold the notes issued by Perpetual Corporate Trust Limited (ABN 99 000 341 533) ("Trustee") as trustee of the Kingfisher Trust 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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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):	03 Jan 2017
Determination Date:	19 Jan 2017

### Pool Summary

	At Closing	At CPED
Collection Period End Date	01 Dec 2016	03 Jan 2017
Current Aggregate Principal Balance (AUD)	\$ 100,196,541	\$ 95,347,840
Total Property Value	\$ 239,163,275	\$ 229,440,125
Number of (Eligible) Security Properties	576	552
Number of (Eligible) Debtors	364	347
Number of Loans (Unconsolidated)	407	390
Number of Loans (Consolidated)	346	332
Average Loan Size (Consolidated)	\$ 289,585	\$ 287,192
Maximum Loan Balance (Consolidated)	\$ 1,962,595	\$ 1,962,595
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	54.78%	54.77%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	45.82%	45.45%
Maximum Consolidated Current Loan To Value Ratio (LVR)	89.90%	89.92%
Weighted Average Interest Rate	4.45%	4.45%
Weighted Average Seasoning (Months)	44.77	46.95
Weighted Average Remaining Term (Months)	299.01	296.56
Maximum Current Remaining Term (Months)	347.00	358.60

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%	49.10%	30.92%	29.28%
> 40.00% up to and including 45.00%	2.31%	2.11%	4.05%	3.57%
> 45.00% up to and including 50.00%	3.47%	4.22%	4.68%	6.94%
> 50.00% up to and including 55.00%	6.07%	6.63%	10.02%	10.35%
> 55.00% up to and including 60.00%	4.62%	4.52%	7.50%	7.38%
> 60.00% up to and including 65.00%	2.02%	2.41%	2.20%	2.43%
> 65.00% up to and including 70.00%	3.18%	3.31%	5.43%	4.85%
> 70.00% up to and including 75.00%	5.20%	5.12%	7.53%	7.78%
> 75.00% up to and including 80.00%	13.29%	14.16%	16.56%	17.28%
> 80.00% up to and including 85.00%	5.49%	4.52%	6.60%	5.88%
> 85.00% up to and including 90.00%	4.34%	3.92%	4.51%	4.25%
> 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	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 40.00%	54.91%	55.12%	44.12%	44.60%
> 40.00% up to and including 45.00%	2.60%	2.41%	5.56%	5.90%
> 45.00% up to and including 50.00%	7.51%	6.63%	8.75%	7.57%
> 50.00% up to and including 55.00%	4.34%	5.72%	5.63%	7.56%
> 55.00% up to and including 60.00%	6.65%	6.63%	8.94%	8.19%
> 60.00% up to and including 65.00%	4.05%	5.72%	3.56%	4.93%
> 65.00% up to and including 70.00%	7.51%	5.72%	9.42%	7.30%
> 70.00% up to and including 75.00%	5.49%	5.72%	7.17%	7.42%
> 75.00% up to and including 80.00%	4.34%	3.01%	4.13%	2.60%
> 80.00% up to and including 85.00%	0.87%	1.51%	0.81%	1.90%
> 85.00% up to and including 90.00%	1.73%	1.51%	1.92%	1.71%
> 90.00% up to and including 95.00%	0.00%	0.30%	0.00%	0.31%
> 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>

\* 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. For the first Interest Period, indexation has been applied during the month of December 2016.

### 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%	18.67%	3.49%	3.76%
> \$100,000 up to and including \$200,000	24.86%	24.10%	13.22%	12.89%
> \$200,000 up to and including \$300,000	22.25%	22.29%	19.26%	19.60%
> \$300,000 up to and including \$400,000	15.32%	13.86%	18.11%	16.53%
> \$400,000 up to and including \$500,000	7.80%	8.13%	11.92%	12.53%
> \$500,000 up to and including \$600,000	4.34%	5.12%	8.19%	9.80%
> \$600,000 up to and including \$700,000	3.47%	3.01%	7.66%	6.76%
> \$700,000 up to and including \$800,000	1.45%	1.51%	3.81%	3.99%
> \$800,000 up to and including \$900,000	0.87%	0.60%	2.62%	1.81%
> \$900,000 up to and including \$1.00m	0.29%	0.00%	0.96%	0.00%
> \$1.00m up to and including \$1.25m	1.16%	1.51%	4.67%	5.95%
> \$1.25m up to and including \$1.50m	0.87%	0.90%	4.13%	4.33%
> \$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%	0.30%	1.96%	2.06%
> \$2.00m	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Geographic Distribution**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT	32.68%	33.08%	35.88%	35.08%
VIC	27.03%	26.92%	33.10%	33.61%
TAS	3.69%	3.85%	1.17%	1.20%
QLD	12.29%	12.56%	9.47%	9.82%
SA	9.34%	8.21%	6.50%	5.96%
WA	14.50%	14.87%	13.80%	14.26%
NT	0.49%	0.51%	0.09%	0.08%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Region**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Metro	75.18%	74.62%	83.98%	83.99%
Non Metro	24.82%	25.38%	16.02%	16.01%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by State and Region**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW / ACT - Metro	25.55%	25.64%	30.90%	30.00%
NSW / ACT - Non Metro	7.13%	7.44%	4.97%	5.08%
VIC - Metro	21.87%	22.05%	30.67%	31.72%
VIC - Non Metro	5.16%	4.87%	2.43%	1.89%
TAS - Metro	1.72%	1.79%	0.60%	0.62%
TAS - Non Metro	1.97%	2.05%	0.57%	0.57%
QLD - Metro	7.62%	7.69%	5.52%	5.70%
QLD - Non Metro	4.67%	4.87%	3.95%	4.12%
SA - Metro	6.88%	5.64%	4.91%	4.28%
SA - Non Metro	2.46%	2.56%	1.59%	1.68%
WA - Metro	11.55%	11.79%	11.37%	11.68%
WA - Non Metro	2.95%	3.08%	2.43%	2.58%
NT - Metro	0.00%	0.00%	0.00%	0.00%
NT - Non Metro	0.49%	0.51%	0.09%	0.08%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Occupancy Status**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Owner Occupied (Full Recourse)	74.94%	74.87%	74.21%	74.36%
Residential Investment (Full Recourse)	25.06%	25.13%	25.79%	25.64%
Residential Investment (Limited Recourse)	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Documentation Type**

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

**Mortgage Pool by Payment Type**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
P&I	85.75%	86.67%	74.24%	75.71%
Interest Only	14.25%	13.33%	25.76%	24.29%
<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%	86.67%	74.24%	75.71%
Interest Only Loans : > 0 up to and including 1 years	5.90%	6.67%	8.09%	12.40%
Interest Only Loans : > 1 up to and including 2 years	4.42%	2.82%	11.41%	6.19%
Interest Only Loans : > 2 up to and including 3 years	2.21%	2.31%	2.56%	2.69%
Interest Only Loans : > 3 up to and including 4 years	0.74%	0.51%	1.75%	0.90%
Interest Only Loans : > 4 up to and including 5 years	0.98%	1.03%	1.96%	2.12%
Interest Only Loans : > 5 up to and including 6 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 6 up to and including 7 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 7 up to and including 8 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 8 up to and including 9 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 9 up to and including 10 years	0.00%	0.00%	0.00%	0.00%
Interest Only Loans : > 10 years	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Loan Interest Rate**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3.00%	0.00%	0.00%	0.00%	0.00%
> 3.00% up to and including 3.25%	0.00%	0.00%	0.00%	0.00%
> 3.25% up to and including 3.50%	0.00%	0.00%	0.00%	0.00%
> 3.50% up to and including 3.75%	0.49%	1.28%	0.59%	1.07%
> 3.75% up to and including 4.00%	3.19%	4.62%	6.58%	8.78%
> 4.00% up to and including 4.25%	12.29%	12.05%	19.37%	18.19%
> 4.25% up to and including 4.50%	29.98%	28.97%	31.76%	30.71%
> 4.50% up to and including 4.75%	42.01%	38.46%	33.36%	29.90%
> 4.75% up to and including 5.00%	2.46%	6.15%	2.64%	6.69%
> 5.00% up to and including 5.25%	9.34%	8.21%	5.62%	4.58%
> 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%	0.26%	0.08%	0.08%
> 5.75% up to and including 6.00%	0.00%	0.00%	0.00%	0.00%
> 6.00% up to and including 6.25%	0.00%	0.00%	0.00%	0.00%
> 6.25% up to and including 6.50%	0.00%	0.00%	0.00%	0.00%
> 6.50% up to and including 6.75%	0.00%	0.00%	0.00%	0.00%
> 6.75% up to and including 7.00%	0.00%	0.00%	0.00%	0.00%
> 7.00% up to and including 7.25%	0.00%	0.00%	0.00%	0.00%
> 7.25% up to and including 7.50%	0.00%	0.00%	0.00%	0.00%
> 7.50% up to and including 7.75%	0.00%	0.00%	0.00%	0.00%
> 7.75% up to and including 8.00%	0.00%	0.00%	0.00%	0.00%
> 8.00% up to and including 8.25%	0.00%	0.00%	0.00%	0.00%
> 8.25% up to and including 8.50%	0.00%	0.00%	0.00%	0.00%
> 8.50%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Interest Option**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
<= 1 Year Fixed	2.95%	2.31%	2.86%	2.35%
<= 2 Year Fixed	1.47%	2.31%	1.03%	1.52%
<= 3 Year Fixed	0.49%	0.77%	0.39%	0.82%
<= 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%
Total Fixed Rate	5.16%	5.38%	4.67%	4.68%
Total Variable Rate	94.84%	94.62%	95.33%	95.32%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Loan Purpose**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Alterations to existing dwelling	3.44%	3.33%	2.22%	2.21%
Business / Commercial / Investment	0.00%	0.00%	0.00%	0.00%
Construction of a dwelling (construction completed)	2.70%	2.82%	3.73%	3.91%
Purchase of established dwelling	24.32%	25.38%	26.68%	27.31%
Purchase of new erected dwelling	4.42%	4.62%	3.32%	3.48%
Refinancing existing debt from another lender	15.23%	15.13%	14.44%	14.62%
Refinancing existing debt with ANZ	26.78%	26.15%	28.66%	27.75%
Other	23.10%	22.56%	20.95%	20.72%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Loan Seasoning**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3 months	0.00%	0.26%	0.00%	0.31%
> 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%	2.31%	1.66%	2.93%
> 18 up to and including 21 months	1.23%	1.79%	1.19%	1.47%
> 21 up to and including 24 months	1.72%	1.03%	1.97%	1.08%
> 24 up to and including 27 months	0.74%	1.54%	0.55%	1.86%
> 27 up to and including 30 months	14.00%	0.77%	8.70%	0.53%
> 30 up to and including 33 months	12.53%	15.13%	9.61%	9.94%
> 33 up to and including 36 months	7.13%	11.79%	3.52%	8.37%
> 36 up to and including 48 months	30.71%	30.77%	38.10%	28.17%
> 48 up to and including 60 months	17.69%	18.46%	17.57%	23.65%
> 60 up to and including 72 months	8.35%	12.82%	11.45%	16.29%
> 72 up to and including 84 months	1.47%	2.05%	2.35%	3.74%
> 84 up to and including 96 months	0.49%	0.77%	0.78%	1.21%
> 96 up to and including 108 months	0.25%	0.51%	0.19%	0.45%
> 108 up to and including 120 months	0.00%	0.00%	0.00%	0.00%
> 120 months	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 Remaining Tenor**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 1 year	0.00%	0.00%	0.00%	0.00%
> 1 up to and including 2 years	0.49%	0.51%	0.03%	0.03%
> 2 up to and including 3 years	0.49%	0.51%	0.02%	0.02%
> 3 up to and including 4 years	0.49%	0.51%	0.04%	0.04%
> 4 up to and including 5 years	0.25%	0.26%	0.02%	0.02%
> 5 up to and including 6 years	0.49%	0.51%	0.49%	0.50%
> 6 up to and including 7 years	0.25%	0.26%	0.01%	0.01%
> 7 up to and including 8 years	1.23%	1.03%	0.35%	0.33%
> 8 up to and including 9 years	0.25%	0.26%	0.01%	0.01%
> 9 up to and including 10 years	0.74%	0.77%	0.10%	0.12%
> 10 up to and including 15 years	1.97%	2.31%	0.64%	1.00%
> 15 up to and including 20 years	8.11%	8.46%	5.27%	5.36%
> 20 up to and including 25 years	24.08%	26.41%	29.05%	32.95%
> 25 up to and including 30 years	61.18%	58.21%	63.97%	59.63%
> 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)	97.79%	97.18%	97.70%	95.93%
> 0 days up to and including 30 days	2.21%	2.31%	2.30%	3.28%
> 30 days up to and including 60 days	0.00%	0.26%	0.00%	0.22%
> 60 days up to and including 90 days	0.00%	0.26%	0.00%	0.57%
> 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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Aggregate Pool Losses and Insurance Claims**

	Number of Loans	Balance Outstanding
<b>Current Month</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -
<b>Cumulative</b>		
Mortgagee in Possession	0	\$ -
Current (gross) loss pre-mortgage insurance	0	\$ -
Claims on Insurers	0	\$ -
Claims pending	0	\$ -
Claims paid	0	\$ -
Claims reduced	0	\$ -
Claims denied	0	\$ -
Claims met by excess income	0	\$ -
Claims met by other means	0	\$ -
Net Losses	0	\$ -

**Mortgage Pool by Payment Frequency**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Weekly	22.60%	22.05%	15.68%	15.15%
Fortnightly	29.24%	29.74%	20.78%	21.14%
Monthly	48.16%	48.21%	63.54%	63.72%
Other	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Pool by Mortgage Insurance**

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
ANZ Lenders Mortgage Insurance	12.04%	11.54%	12.95%	12.54%
QBE Lenders Mortgage Insurance	0.00%	0.00%	0.00%	0.00%
Genworth Mortgage Insurance Company Pty Ltd	0.00%	0.00%	0.00%	0.00%
Other	0.00%	0.00%	0.00%	0.00%
No Lenders Mortgage Insurance	87.96%	88.46%	87.05%	87.46%
<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.

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.