



KINGFISHER



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

## Kingfisher Trust 2016-1 Investor Report

Reporting Dates	
Determination Date*:	20 Feb 2019
Payment Date*:	25 Feb 2019
Next Payment Date*:	25 Mar 2019
Issue Date:	01 Dec 2016
Record Date*:	21 Feb 2019
Current Collection Period:	
Collection Period Start Date:	01 Jan 2019
Collection Period End Date:	31 Jan 2019
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	24 January 2019
Interest Period End Date (exclusive):	25 Feb 2019
No. of days in the Interest Period:	32

\*Business Days for banks in Melbourne and Sydney, Australia

Transaction Party List	
Trustee:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Servicer:	Australia and New Zealand Banking Group Limited
Manager:	ANZ Capel Court Ltd
Liquidity Facility Provider:	Australia and New Zealand Banking Group Limited
Bank Account Provider:	Australia and New Zealand Banking Group Limited
Swap Facility Provider:	Australia and 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 Notes	KINGF Mtge <Go>	KFT16001	AU3FN0033510	Moody's / Fitch	Aaa(sf)/AAAsf
Class A2 Notes			AU3FN0033528	Moody's / Fitch	Aaa(sf)/AAAsf
Class B Notes			AU3FN0033536	Moody's	Aa1(sf)
Class C Notes			AU3FN0033544	Moody's	Aa3(sf)
Class D Notes			AU3FN0033551	Moody's	A3(sf)
Class E Notes			AU3FN0033569	Moody's	Baa3(sf)
Class F Notes			AU3FN0033577	Not rated	Not rated

<b>Interest Summary - Current Interest Period</b>						
	<b>Opening Invested Amount</b>	<b>1M BBSW Rate</b>	<b>Margin</b>	<b>Interest Rate</b>	<b>Interest per Certificate</b>	<b>Interest Amount</b>
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1 Notes	\$982,218,653.54	2.0233 %	1.0700 %	3.0933 %	\$14.48	\$2,663,712.40
Class A2 Notes	\$70,000,000.00	2.0233 %	1.6000 %	3.6233 %	\$31.77	\$222,361.42
Class B Notes	\$48,000,000.00	2.0233 %	2.2500 %	4.2733 %	\$37.46	\$179,829.83
Class C Notes	\$14,000,000.00	2.0233 %	2.7500 %	4.7733 %	\$41.85	\$58,587.35
Class D Notes	\$12,000,000.00	2.0233 %	3.7500 %	5.7733 %	\$50.62	\$60,738.28
Class E Notes	\$8,000,000.00	2.0233 %	4.7500 %	6.7733 %	\$59.38	\$47,505.88
Class F Notes	\$8,000,000.00	2.0233 %	6.0000 %	8.0233 %	\$70.34	\$56,273.01
<b>Total</b>	<b>\$1,142,218,653.54</b>					<b>\$3,289,008.17</b>

<b>Principal Summary</b>						
	<b>Opening Invested Amount</b>	<b>Opening Note Factor</b>	<b>Principal per Certificate</b>	<b>Total Principal Amount</b>	<b>Closing Invested Amount</b>	<b>Closing Note Factor</b>
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1 Notes	\$982,218,653.54	0.53381449	\$104.85	\$19,291,916.20	\$962,926,737.34	0.52332975
Class A2 Notes	\$70,000,000.00	1.00000000	\$0.00	\$0.00	\$70,000,000.00	1.00000000
Class B Notes	\$48,000,000.00	1.00000000	\$0.00	\$0.00	\$48,000,000.00	1.00000000
Class C Notes	\$14,000,000.00	1.00000000	\$0.00	\$0.00	\$14,000,000.00	1.00000000
Class D Notes	\$12,000,000.00	1.00000000	\$0.00	\$0.00	\$12,000,000.00	1.00000000
Class E Notes	\$8,000,000.00	1.00000000	\$0.00	\$0.00	\$8,000,000.00	1.00000000
Class F Notes	\$8,000,000.00	1.00000000	\$0.00	\$0.00	\$8,000,000.00	1.00000000
<b>Total</b>	<b>\$1,142,218,653.54</b>			<b>\$19,291,916.20</b>	<b>\$1,122,926,737.34</b>	

<b>Note Charge off Summary</b>						
	<b>Opening Invested Amount</b>	<b>Opening Carryover Charge offs</b>	<b>Opening Stated Amount</b>	<b>Principal Charge offs Current Collection Period</b>	<b>Reimbursement of Carryover Charge offs</b>	<b>Closing Stated Amount</b>
Redraw Notes	N/A	N/A	N/A	N/A	N/A	N/A
Class A1 Notes	\$982,218,653.54	\$0.00	\$982,218,653.54	\$0.00	\$0.00	\$962,926,737.34
Class A2 Notes	\$70,000,000.00	\$0.00	\$70,000,000.00	\$0.00	\$0.00	\$70,000,000.00
Class B Notes	\$48,000,000.00	\$0.00	\$48,000,000.00	\$0.00	\$0.00	\$48,000,000.00
Class C Notes	\$14,000,000.00	\$0.00	\$14,000,000.00	\$0.00	\$0.00	\$14,000,000.00
Class D Notes	\$12,000,000.00	\$0.00	\$12,000,000.00	\$0.00	\$0.00	\$12,000,000.00
Class E Notes	\$8,000,000.00	\$0.00	\$8,000,000.00	\$0.00	\$0.00	\$8,000,000.00
Class F Notes	\$8,000,000.00	\$0.00	\$8,000,000.00	\$0.00	\$0.00	\$8,000,000.00
<b>Total</b>	<b>\$1,142,218,653.54</b>	<b>\$0.00</b>	<b>\$1,142,218,653.54</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,122,926,737.34</b>

## Pre Event of Default Cashflow Waterfall Report

Calculation of Total Available Income		
(i) Finance Charge Collections	\$4,444,124.87	
(ii) Interest received on Trust Account	\$60.11	
(iii) Income on Authorised Investments	\$0.00	
(iv) Net Swap receipt by the Trust (Basis and Fixed Rate Swap)	\$25,257.51	
(v) All other amounts in the nature of income not included above	\$2,004.00	
<b>Available Income</b>		<b>\$4,471,446.49</b>
Calculation of Total Available Income		
(i) <b>Available Income</b>		<b>\$4,471,446.49</b>
(ii) Principal Draw		\$0.00
(iii) Liquidity Draw		\$0.00
<b>Total Available Income</b>		<b>\$4,471,446.49</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		\$426,663.97
(iv) (pari passu and rateably)		
(a) Net Swap due to each Derivative Counterparty excluding break costs & payments to defaulting counterparty		\$0.00
(b) Liquidity Facility - Interest and Fees		\$5,006.99
(v) Reimbursement of Liquidity Draws		\$0.00
(vi) (pari passu and rateably)		
(a) Class A1 Note Interest (current & unpaid)		\$2,663,712.40
(b) Redraw Notes Interest (current & unpaid)		\$0.00
(vii) Class A2 Note Interest (current & unpaid)		\$222,361.42
(viii) Class B Note Senior Interest (current & unpaid)		\$179,829.83
(ix) Class C Note Senior Interest (current & unpaid)		\$58,587.35
(x) Class D Note Senior Interest (current & unpaid)		\$60,738.28
(xi) Class E Note Senior Interest (current & unpaid)		\$47,505.88
(xii) Class F Note Senior Interest (current & unpaid)		\$56,273.01
(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
(xxiv) Surplus distributed to the Participation Unitholder		\$750,766.36
<b>Total Available Income Applied</b>		<b>\$4,471,446.49</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		\$11,422,186.54
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		-\$192,919.17
Closing Liquidity Facility Limit		\$11,229,267.37
<b>Total Available Principal</b>		
(i) Principal Collections		\$22,841,756.77
Scheduled Principal Collections	\$4,120,104.15	
Unscheduled Principal Collections	\$18,721,652.62	
(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		-\$3,190,149.79
(b) Permitted Further Advances		-\$359,690.78
<b>Total Available Principal</b>		<b>\$19,291,916.20</b>
<b>Application of Total Available Principal</b>		
(i) Reimbursement of Redraws and Permitted Further Advances made by the Seller		\$0.00
(ii) Repayment of Redraw Notes		\$0.00
(iii) Principal Draw		\$0.00
<b>Apply Remaining Total Available Principal rateably and pari passu?</b>		<b>NO</b>
(iv) Repayment of the Class A1 Notes		\$19,291,916.20
(v) Repayment of the Class A2 Notes		\$0.00
(vi) Repayment of the Class B Notes		\$0.00
(vii) Repayment of the Class C Notes		\$0.00
(viii) Repayment of the Class D Notes		\$0.00
(ix) Repayment of the Class E Notes		\$0.00
(x) Repayment of the Class F Notes		\$0.00
(xi) Surplus distribution to the Residual Unitholder		\$0.00
<b>Total Available Principal Applied</b>		<b>\$19,291,916.20</b>

**Note Summary****Redraw Notes (AUD)**

Opening Unpaid Interest Amount	N/A
Interest on Unpaid Interest Amount	N/A
Interest Amount Due - current period	N/A
Total Interest Amount Paid on Payment Date	N/A
Closing Unpaid Interest Amount	N/A
Initial Invested Amount	N/A
Principal Repayment - current period	N/A
Closing Invested Amount	N/A
Opening Stated Amount	N/A
Charge offs - current period	N/A
Reimbursement of Charge offs - current period	N/A
Closing Carryover Charge offs	N/A
Closing Stated Amount	N/A

**Class A1 Notes (AUD)**

Opening Unpaid Interest Amount	\$0.00
Interest on Unpaid Interest Amount	\$0.00
Interest Amount Due - current period	\$2,663,712.40
Total Interest Amount Paid on Payment Date	\$2,663,712.40
Closing Unpaid Interest Amount	\$0.00
Initial Invested Amount	\$1,840,000,000.00
Opening Invested Amount	\$982,218,653.54
Principal Repayment - current period	\$19,291,916.20
Closing Invested Amount	\$962,926,737.34
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$982,218,653.54
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$962,926,737.34

**Class A2 Notes (AUD)**

Opening Unpaid Interest Amount	\$0.00
Interest on Unpaid Interest Amount	\$0.00
Interest Amount Due - current period	\$222,361.42
Total Interest Amount Paid on Payment Date	\$222,361.42
Closing Unpaid Interest Amount	\$0.00
Initial Invested Amount	\$70,000,000.00
Opening Invested Amount	\$70,000,000.00
Principal Repayment - current period	\$0.00
Closing Invested Amount	\$70,000,000.00
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$70,000,000.00
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$70,000,000.00

<b>Class B Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$0.00
Interest on Unpaid Senior Interest Amount	\$0.00
Senior Interest Amount Due - current period	\$179,829.83
Total Senior Interest Amount Paid on Payment Date	\$179,829.83
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	\$48,000,000.00
Principal Repayment - current period	\$0.00
Closing Invested Amount	\$48,000,000.00
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$48,000,000.00
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$48,000,000.00
<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	\$58,587.35
Total Senior Interest Amount Paid on Payment Date	\$58,587.35
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	\$14,000,000.00
Principal Repayment - current period	\$0.00
Closing Invested Amount	\$14,000,000.00
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$14,000,000.00
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$14,000,000.00
<b>Class D Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$0.00
Interest on Unpaid Senior Interest Amount	\$0.00
Senior Interest Amount Due - current period	\$60,738.28
Total Senior Interest Amount Paid on Payment Date	\$60,738.28
Closing Unpaid Senior Interest Amount	\$0.00

Opening Unpaid Residual Interest Amount	\$0.00
Interest on Unpaid Residual Interest Amount	\$0.00
Residual Interest Amount Due - current period	\$0.00
Total Residual Interest Amount Paid on Payment Date	\$0.00
Closing Unpaid Residual Interest Amount	\$0.00
Initial Invested Amount	\$12,000,000.00
Opening Invested Amount	\$12,000,000.00
Principal Repayment - current period	\$0.00
Closing Invested Amount	\$12,000,000.00
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$12,000,000.00
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$12,000,000.00
<b>Class 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	\$47,505.88
Total Senior Interest Amount Paid on Payment Date	\$47,505.88
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	\$8,000,000.00
Principal Repayment - current period	\$0.00
Closing Invested Amount	\$8,000,000.00
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$8,000,000.00
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$8,000,000.00
<b>Class F Notes (AUD)</b>	
Opening Unpaid Senior Interest Amount	\$0.00
Interest on Unpaid Senior Interest Amount	\$0.00
Senior Interest Amount Due - current period	\$56,273.01
Total Senior Interest Amount Paid on Payment Date	\$56,273.01
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	\$8,000,000.00
Principal Repayment - current period	\$0.00
Closing Invested Amount	\$8,000,000.00
Opening Carryover Charge offs	\$0.00
Opening Stated Amount	\$8,000,000.00
Charge offs - current period	\$0.00
Reimbursement of Charge offs - current period	\$0.00
Closing Carryover Charge offs	\$0.00
Closing Stated Amount	\$8,000,000.00

<b>Pool Summary</b>	
Collection Period End Date	31 Jan 2019
Current Aggregate Principal Balance (AUD)	\$1,122,926,737.34
Total Property Value	\$2,888,066,750.00
Number of (Eligible) Security Properties	5,480
Number of (Eligible) Debtors	8,348
Number of Loans (Unconsolidated)	5,760
Number of Loans (Consolidated)	5,298
Average Loan Size (Consolidated)	\$211,952.95
Maximum Loan Balance (Consolidated)	\$1,591,664.28
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	48.94 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	41.09 %
Maximum Consolidated Current Loan To Value Ratio (LVR)	143.86 %
Weighted Average Interest Rate	4.51 %
Weighted Average Seasoning (Months)	72.11
Weighted Average Remaining Term (Months)	267.81
Maximum Current Remaining Term (Months)	321.00

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels.

#### Prepayment Information\*

Prepayment History	1 Month	3 Month	6 month	12 Month	Cumulative
Prepayment History (CPR)	14.87 %	15.89 %	16.38 %	15.86 %	19.61 %
Prepayment History (SMM)	1.33 %	1.43 %	1.48 %	1.43 %	1.80 %

\*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%	2,310	43.60 %	\$343,619,427.65	30.60 %
> 40.00% up to and including 45.00%	429	8.10 %	\$104,226,926.20	9.28 %
> 45.00% up to and including 50.00%	476	8.98 %	\$123,585,493.78	11.01 %
> 50.00% up to and including 55.00%	458	8.64 %	\$124,589,762.40	11.10 %
> 55.00% up to and including 60.00%	416	7.85 %	\$110,095,704.19	9.80 %
> 60.00% up to and including 65.00%	369	6.96 %	\$95,762,599.70	8.53 %
> 65.00% up to and including 70.00%	361	6.81 %	\$95,309,084.63	8.49 %
> 70.00% up to and including 75.00%	248	4.68 %	\$63,372,046.65	5.64 %
> 75.00% up to and including 80.00%	143	2.70 %	\$37,139,311.36	3.31 %
> 80.00% up to and including 85.00%	67	1.26 %	\$18,828,774.31	1.68 %
> 85.00% up to and including 90.00%	13	0.25 %	\$3,810,264.78	0.34 %
> 90.00% up to and including 95.00%	6	0.11 %	\$2,190,164.93	0.20 %
> 95.00% up to and including 100.00%	1	0.02 %	\$224,547.26	0.02 %
> 100.00%	1	0.02 %	\$172,629.50	0.02 %
<b>Total</b>	<b>5,298</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</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%	3,171	59.85 %	\$564,436,126.61	50.26 %
> 40.00% up to and including 45.00%	443	8.36 %	\$117,674,707.85	10.48 %
> 45.00% up to and including 50.00%	406	7.66 %	\$106,031,653.93	9.44 %
> 50.00% up to and including 55.00%	360	6.80 %	\$93,683,259.02	8.34 %
> 55.00% up to and including 60.00%	287	5.42 %	\$73,820,361.21	6.57 %
> 60.00% up to and including 65.00%	224	4.23 %	\$56,764,213.98	5.06 %
> 65.00% up to and including 70.00%	181	3.42 %	\$46,524,247.03	4.14 %
> 70.00% up to and including 75.00%	119	2.25 %	\$32,852,422.91	2.93 %
> 75.00% up to and including 80.00%	66	1.25 %	\$19,144,639.83	1.70 %
> 80.00% up to and including 85.00%	25	0.47 %	\$7,269,993.55	0.65 %
> 85.00% up to and including 90.00%	8	0.15 %	\$3,071,279.13	0.27 %
> 90.00% up to and including 95.00%	2	0.04 %	\$523,249.10	0.05 %
> 100.00%	6	0.11 %	\$1,130,583.19	0.10 %
<b>Total</b>	<b>5,298</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

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

### Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	1,179	22.25 %	\$61,215,146.97	5.45 %
> \$100,000 up to and including \$200,000	1,555	29.35 %	\$237,368,921.37	21.14 %
> \$200,000 up to and including \$300,000	1,409	26.59 %	\$345,279,788.99	30.75 %
> \$300,000 up to and including \$400,000	683	12.89 %	\$234,299,799.47	20.87 %
> \$400,000 up to and including \$500,000	288	5.44 %	\$127,689,698.13	11.37 %
> \$500,000 up to and including \$600,000	109	2.06 %	\$59,176,929.36	5.27 %
> \$600,000 up to and including \$700,000	29	0.55 %	\$18,797,128.46	1.67 %
> \$700,000 up to and including \$800,000	28	0.53 %	\$21,081,937.12	1.88 %
> \$800,000 up to and including \$900,000	9	0.17 %	\$7,474,901.64	0.67 %
> \$900,000 up to and including \$1m	1	0.02 %	\$912,891.82	0.08 %
> \$1m up to and including \$1.25m	6	0.11 %	\$6,590,164.11	0.59 %
> \$1.25m up to and including \$1.50m	1	0.02 %	\$1,447,765.62	0.13 %
> \$1.50m up to and including \$1.75m	1	0.02 %	\$1,591,664.28	0.14 %
> \$1.75m up to and including \$2m	0	0.00 %	\$0.00	0.00 %
> \$2m	0	0.00 %	\$0.00	0.00 %
<b>Total</b>	<b>5,298</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT	1,476	25.63 %	\$319,435,650.84	28.45 %
VIC	1,866	32.40 %	\$366,383,358.87	32.63 %
TAS	170	2.95 %	\$20,061,656.30	1.79 %
QLD	858	14.90 %	\$156,329,668.85	13.92 %
SA	531	9.22 %	\$84,950,749.17	7.57 %
WA	810	14.06 %	\$164,955,445.21	14.69 %
NT	49	0.85 %	\$10,810,208.10	0.96 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	4,189	72.73 %	\$902,834,586.15	80.40 %
Non Metro	1,571	27.27 %	\$220,092,151.19	19.60 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW/ACT - Metro	973	16.89 %	\$248,524,509.01	22.13 %
NSW/ACT - Non Metro	503	8.73 %	\$70,911,141.83	6.31 %
VIC - Metro	1,463	25.40 %	\$312,324,502.66	27.81 %
VIC - Non Metro	403	7.00 %	\$54,058,856.21	4.81 %
TAS - Metro	107	1.86 %	\$13,666,437.41	1.22 %
TAS - Non Metro	63	1.09 %	\$6,395,218.89	0.57 %
QLD - Metro	551	9.57 %	\$111,960,055.50	9.97 %
QLD - Non Metro	307	5.33 %	\$44,369,613.35	3.95 %
SA - Metro	390	6.77 %	\$67,998,316.93	6.06 %
SA - Non Metro	141	2.45 %	\$16,952,432.24	1.51 %
WA - Metro	669	11.61 %	\$139,937,666.61	12.46 %
WA - Non Metro	141	2.45 %	\$25,017,778.60	2.23 %
NT - Metro	36	0.63 %	\$8,423,098.03	0.75 %
NT - Non Metro	13	0.23 %	\$2,387,110.07	0.21 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Top 20 Postcodes\*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 Frankston	36	0.63 %	\$6,349,967.67	0.57 %
6065 Brand	29	0.50 %	\$5,950,034.49	0.53 %
3029 Melb North West	34	0.59 %	\$5,872,154.94	0.52 %
6164 Brand	25	0.43 %	\$5,250,390.76	0.47 %
6112 Tangney	25	0.43 %	\$5,165,820.46	0.46 %
3064 Melb North West	30	0.52 %	\$4,748,209.98	0.42 %
2155 Seven Hills	16	0.28 %	\$4,738,342.77	0.42 %
3030 Melb North West	28	0.49 %	\$4,717,075.15	0.42 %
2035 Alexandria	14	0.24 %	\$4,612,449.47	0.41 %
3037 Hawthorn	28	0.49 %	\$4,587,821.90	0.41 %
3188 Dandenong	13	0.23 %	\$4,415,118.50	0.39 %
3810 Frankston	27	0.47 %	\$4,370,854.58	0.39 %
6155 Tangney	21	0.36 %	\$4,287,766.39	0.38 %
2170 Campbelltown	19	0.33 %	\$4,195,673.74	0.37 %
3127 Ferntree Gully	8	0.14 %	\$4,118,034.38	0.37 %
4207 South Subs	20	0.35 %	\$4,078,649.95	0.36 %
3199 Frankston	20	0.35 %	\$4,058,839.57	0.36 %
2756 Nepean	15	0.26 %	\$4,003,594.05	0.36 %
3023 Footscray	23	0.40 %	\$4,003,459.16	0.36 %
6153 Brand	12	0.21 %	\$3,999,838.04	0.36 %
<b>Total</b>	<b>443</b>	<b>7.69 %</b>	<b>\$93,524,095.95</b>	<b>8.33 %</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	164	2.85 %	\$45,008,435.88	4.01 %
50515 North Metropolitan	172	2.99 %	\$38,794,388.73	3.45 %
50520 South West Metropolitan	143	2.48 %	\$30,277,712.71	2.70 %
20550 Eastern Middle Melbourne	106	1.84 %	\$29,891,966.98	2.66 %
20510 Western Melbourne	160	2.78 %	\$29,380,208.26	2.62 %
20505 Inner Melbourne	99	1.72 %	\$27,994,468.55	2.49 %
50525 South East Metropolitan	150	2.60 %	\$26,901,203.51	2.40 %
20580 South Eastern Outer Melbourne	149	2.59 %	\$26,338,209.43	2.35 %
10515 St George-Sutherland	94	1.63 %	\$25,918,350.84	2.31 %
10505 Inner Sydney	88	1.53 %	\$25,765,868.21	2.29 %
40520 Southern Adelaide	135	2.34 %	\$25,252,404.88	2.25 %
50510 East Metropolitan	120	2.08 %	\$23,226,485.35	2.07 %
10560 Central Northern Sydney	79	1.37 %	\$23,164,794.03	2.06 %
30507 Northwest Outer Brisbane	115	2.00 %	\$23,065,901.30	2.05 %
10565 Northern Beaches	72	1.25 %	\$20,772,654.97	1.85 %
20520 Melton-Wyndham	120	2.08 %	\$20,521,184.25	1.83 %
10555 Lower Northern Sydney	54	0.94 %	\$20,289,937.52	1.81 %
40505 Northern Adelaide	122	2.12 %	\$19,625,467.81	1.75 %
10545 Outer Western Sydney	90	1.56 %	\$18,105,481.81	1.61 %
30530 Logan City	81	1.41 %	\$16,661,003.89	1.48 %
<b>Total</b>	<b>2,313</b>	<b>40.16 %</b>	<b>\$516,956,128.91</b>	<b>46.04 %</b>

### Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	4,802	83.37 %	\$927,036,384.85	82.56 %
Residential Investment (Full Recourse)	958	16.63 %	\$195,890,352.49	17.44 %
Residential Investment (Limited Recourse)	0	0.00 %	\$0.00	0.00 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	5,760	100.00 %	\$1,122,926,737.34	100.00 %
Low Doc Loans	0	0.00 %	\$0.00	0.00 %
No Doc Loans	0	0.00 %	\$0.00	0.00 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

**Mortgage Pool by Payment Type**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	5,650	98.09 %	\$1,086,482,696.61	96.75 %
Interest Only	110	1.91 %	\$36,444,040.73	3.25 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

**Mortgage Pool by Remaining Interest Only Period**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	5,650	98.09 %	\$1,086,482,696.61	96.75 %
Interest Only Loans: > 0 up to and including 1 year	61	1.06 %	\$18,590,240.09	1.66 %
Interest Only Loans: > 1 up to and including 2 years	28	0.49 %	\$10,218,287.99	0.91 %
Interest Only Loans: > 2 up to and including 3 years	13	0.23 %	\$5,089,063.74	0.45 %
Interest Only Loans: > 3 up to and including 4 years	6	0.10 %	\$2,007,691.07	0.18 %
Interest Only Loans: > 4 up to and including 5 years	2	0.03 %	\$538,757.84	0.05 %
Interest Only Loans: > 5 up to and including 6 years	0	0.00 %	\$0.00	0.00 %
Interest Only Loans: > 6 up to and including 7 years	0	0.00 %	\$0.00	0.00 %
Interest Only Loans: > 7 up to and including 8 years	0	0.00 %	\$0.00	0.00 %
Interest Only Loans: > 8 up to and including 9 years	0	0.00 %	\$0.00	0.00 %
Interest Only Loans: > 9 up to and including 10 years	0	0.00 %	\$0.00	0.00 %
Interest Only Loans: > 10 years	0	0.00 %	\$0.00	0.00 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</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	0.00 %
> 3.00% up to and including 3.25%	0	0.00 %	\$0.00	0.00 %
> 3.25% up to and including 3.50%	0	0.00 %	\$0.00	0.00 %
> 3.50% up to and including 3.75%	48	0.83 %	\$9,942,690.51	0.89 %
> 3.75% up to and including 4.00%	330	5.73 %	\$97,731,261.04	8.70 %
> 4.00% up to and including 4.25%	953	16.55 %	\$240,863,250.01	21.45 %
> 4.25% up to and including 4.50%	538	9.34 %	\$136,515,030.43	12.16 %
> 4.50% up to and including 4.75%	2,784	48.33 %	\$446,009,544.02	39.72 %
> 4.75% up to and including 5.00%	459	7.97 %	\$87,943,321.75	7.83 %
> 5.00% up to and including 5.25%	242	4.20 %	\$49,406,706.56	4.40 %
> 5.25% up to and including 5.50%	334	5.80 %	\$40,665,597.74	3.62 %
> 5.50% up to and including 5.75%	16	0.28 %	\$5,144,359.23	0.46 %
> 5.75% up to and including 6.00%	54	0.94 %	\$7,654,976.05	0.68 %
> 6.00% up to and including 6.25%	0	0.00 %	\$0.00	0.00 %
> 6.25% up to and including 6.50%	2	0.03 %	\$1,050,000.00	0.09 %
> 6.50% up to and including 6.75%	0	0.00 %	\$0.00	0.00 %
> 6.75% up to and including 7.00%	0	0.00 %	\$0.00	0.00 %
> 7.00% up to and including 7.25%	0	0.00 %	\$0.00	0.00 %
> 7.25% up to and including 7.50%	0	0.00 %	\$0.00	0.00 %
> 7.50% up to and including 7.75%	0	0.00 %	\$0.00	0.00 %
> 7.75% up to and including 8.00%	0	0.00 %	\$0.00	0.00 %
> 8.00% up to and including 8.25%	0	0.00 %	\$0.00	0.00 %
> 8.25% up to and including 8.50%	0	0.00 %	\$0.00	0.00 %
> 8.50%	0	0.00 %	\$0.00	0.00 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

**Mortgage Pool by Interest Option**

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	163	2.83 %	\$35,799,820.53	3.19 %
<= 2 Year Fixed	129	2.24 %	\$26,917,916.20	2.40 %
<= 3 Year Fixed	26	0.45 %	\$5,830,789.09	0.52 %
<= 4 Year Fixed	3	0.05 %	\$321,495.33	0.03 %
<= 5 Year Fixed	6	0.10 %	\$836,982.20	0.07 %
> 5 Year Fixed	0	0.00 %	\$0.00	0.00 %
Total Fixed Rate	327	5.68 %	\$69,707,003.35	6.21 %
Total Variable Rate	5433	94.32 %	\$1,053,219,733.99	93.79 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	155	2.69 %	\$21,900,530.03	1.95 %
	0	0.00 %	\$0.00	0.00 %
Construction of a dwelling	114	1.98 %	\$29,106,996.01	2.59 %
Purchase of established dwelling	1,504	26.11 %	\$324,734,026.30	28.92 %
Purchase of new erected dwelling	142	2.47 %	\$29,161,593.00	2.60 %
Refinancing an existing debt from another lender	688	11.94 %	\$135,423,434.36	12.06 %
Refinancing an existing debt with ANZ	2,234	38.78 %	\$410,028,434.43	36.51 %
Other	923	16.02 %	\$172,571,723.21	15.37 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</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	0.00 %
> 3 up to and including 6 months	0	0.00 %	\$0.00	0.00 %
> 6 up to and including 9 months	0	0.00 %	\$0.00	0.00 %
> 9 up to and including 12 months	0	0.00 %	\$0.00	0.00 %
> 12 up to and including 15 months	0	0.00 %	\$0.00	0.00 %
> 15 up to and including 18 months	0	0.00 %	\$0.00	0.00 %
> 18 up to and including 21 months	0	0.00 %	\$0.00	0.00 %
> 21 up to and including 24 months	0	0.00 %	\$0.00	0.00 %
> 24 up to and including 27 months	0	0.00 %	\$0.00	0.00 %
> 27 up to and including 30 months	0	0.00 %	\$0.00	0.00 %
> 30 up to and including 33 months	0	0.00 %	\$0.00	0.00 %
> 33 up to and including 36 months	0	0.00 %	\$0.00	0.00 %
> 36 up to and including 48 months	232	4.03 %	\$61,470,475.12	5.47 %
> 48 up to and including 60 months	1,187	20.61 %	\$248,996,861.84	22.17 %
> 60 up to and including 72 months	1,819	31.58 %	\$333,174,891.34	29.67 %
> 72 up to and including 84 months	1,297	22.52 %	\$245,399,959.18	21.85 %
> 84 up to and including 96 months	706	12.26 %	\$134,438,306.29	11.97 %
> 96 up to and including 108 months	352	6.11 %	\$74,144,791.69	6.60 %
> 108 up to and including 120 months	98	1.70 %	\$16,232,723.51	1.45 %
> 120 months	69	1.20 %	\$9,068,728.37	0.81 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</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	3	0.05 %	\$16,549.51	0.00 %
> 1 up to and including 2 years	10	0.17 %	\$142,176.40	0.01 %
> 2 up to and including 3 years	19	0.33 %	\$321,333.97	0.03 %
> 3 up to and including 4 years	24	0.42 %	\$594,296.26	0.05 %
> 4 up to and including 5 years	47	0.82 %	\$1,432,522.78	0.13 %
> 5 up to and including 6 years	30	0.52 %	\$1,447,589.02	0.13 %
> 6 up to and including 7 years	29	0.50 %	\$1,798,080.46	0.16 %
> 7 up to and including 8 years	42	0.73 %	\$3,367,389.83	0.30 %
> 8 up to and including 9 years	51	0.89 %	\$4,278,597.63	0.38 %
> 9 up to and including 10 years	35	0.61 %	\$3,009,526.39	0.27 %
> 10 up to and including 15 years	287	4.98 %	\$33,081,203.76	2.95 %
> 15 up to and including 20 years	878	15.24 %	\$142,202,087.70	12.66 %
> 20 up to and including 25 years	3,688	64.03 %	\$780,509,872.83	69.51 %
> 25 up to and including 30 years	617	10.71 %	\$150,725,510.80	13.42 %
> 30 years	0	0.00 %	\$0.00	0.00 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	5,588	97.01 %	\$1,080,296,650.17	96.20 %
> 0 days up to and including 30 days	106	1.84 %	\$27,910,819.57	2.49 %
> 30 days up to and including 60 days	30	0.52 %	\$6,531,058.65	0.58 %
> 60 days up to and including 90 days	10	0.17 %	\$2,117,589.66	0.19 %
> 90 days up to and including 120 days	9	0.16 %	\$1,793,615.55	0.16 %
> 120 days up to and including 150 days	3	0.05 %	\$1,113,444.43	0.10 %
> 150 days up to and including 180 days	4	0.07 %	\$1,117,866.10	0.10 %
> 180 days	10	0.17 %	\$2,045,693.21	0.18 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</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	\$0.00
Current (gross) loss pre-mortgage insurance	0	\$0.00
Claims on Insurers	0	\$0.00
Claims pending	0	\$0.00
Claims paid	0	\$0.00
Claims reduced	0	\$0.00
Claims denied	0	\$0.00
Claims met by excess income	0	\$0.00
Claims met by other means	0	\$0.00
Net Losses	0	\$0.00
<b>Cumulative</b>		
Mortgagee in Possession	0	\$0.00
Current (gross) loss pre-mortgage insurance	0	\$0.00
Claims on Insurers	0	\$0.00
Claims pending	0	\$0.00
Claims paid	0	\$0.00
Claims reduced	0	\$0.00
Claims denied	0	\$0.00
Claims met by excess income	0	\$0.00
Claims met by other means	0	\$0.00
Net Losses	0	\$0.00

### Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Fortnightly	2,242	38.92 %	\$389,378,901.26	34.68 %
Monthly	1,849	32.10 %	\$446,783,339.68	39.79 %
Weekly	1,669	28.98 %	\$286,764,496.40	25.54 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

### Mortgage Pool by Mortgage Insurance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ANZ Lenders Mortgage Insurance	594	10.31 %	\$123,665,010.76	11.01 %
Genworth Mortgage Insurance Company Ltd	0	0.00 %	\$0.00	0.00 %
QBE Lenders Mortgage Insurance	0	0.00 %	\$0.00	0.00 %
Other	0	0.00 %	\$0.00	0.00 %
No Lenders Mortgage Insurance	5,166	89.69 %	\$999,261,726.58	88.99 %
<b>Total</b>	<b>5,760</b>	<b>100.00 %</b>	<b>\$1,122,926,737.34</b>	<b>100.00 %</b>

## Contact Details

### Trust Manager

ANZ Capel Court Ltd  
ABN 30 004 768 807  
5/242 Pitt Street  
Sydney NSW 2000

### Contacts

Veronica Katz  
Manager, SCM Middle Office  
5/242 Pitt Street  
Telephone: 61 2 8937 6952  
Email: veronica.katz@anz.com

### Sponsor

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

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

### DISCLAIMER

This report:

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

(c) and the information set out in it are confidential and are only for the recipient's information. No part of this document or the information set out in it may be disclosed to any person.

(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

<b>Closing Date:</b>	01 Dec 2016
<b>Collection Period End Date (CPED):</b>	31 Jan 2019
<b>Determination Date:</b>	20 Feb 2019

<b>Pool Summary</b>	<b>At Closing</b>	<b>AT CPED</b>
Collection Period End Date	1 Dec 2016	31 Jan 2019
Current Aggregate Principal Balance (AUD)	\$100,196,541.04	\$54,037,012.73
Total Property Value	\$239,163,275.00	\$143,173,975.00
Number of (Eligible) Security Properties	364	216
Number of (Eligible) Debtors	576	342
Number of Loans (Unconsolidated)	407	234
Number of Loans (Consolidated)	346	209
Average Loan Size (Consolidated)	\$289,585.38	\$258,550.30
Maximum Loan Balance (Consolidated)	\$1,962,594.73	\$1,234,952.12
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	54.78 %	52.67 %
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	45.82 %	42.65 %
Maximum Consolidated Current Loan To Value Ratio (LVR)	89.90 %	87.72 %
Weighted Average Interest Rate	4.45 %	4.49 %
Weighted Average Seasoning (Months)	44.77	73.04
Weighted Average Remaining Term (Months)	299.01	271.85
Maximum Current Remaining Term (Months)	347.00	319.00

*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)

	<b>(%) Number of Loans on Closing</b>	<b>(%) Number of Loans on CPED</b>	<b>(%) Balance Outstanding on Closing</b>	<b>(%) Balance Outstanding on CPED</b>
up to and including 40.00%	50.00 %	49.28 %	30.92 %	31.29 %
> 40.00% up to and including 45.00%	2.31 %	1.91 %	4.05 %	3.90 %
> 45.00% up to and including 50.00%	3.47 %	6.22 %	4.68 %	7.85 %
> 50.00% up to and including 55.00%	6.07 %	4.31 %	10.02 %	3.74 %
> 55.00% up to and including 60.00%	4.62 %	3.35 %	7.50 %	7.98 %
> 60.00% up to and including 65.00%	2.02 %	5.26 %	2.20 %	6.01 %
> 65.00% up to and including 70.00%	3.18 %	5.74 %	5.43 %	8.28 %
> 70.00% up to and including 75.00%	5.20 %	10.53 %	7.53 %	13.23 %
> 75.00% up to and including 80.00%	13.29 %	8.61 %	16.56 %	12.33 %
> 80.00% up to and including 85.00%	5.49 %	3.83 %	6.60 %	3.79 %
> 85.00% up to and including 90.00%	4.34 %	0.96 %	4.51 %	1.59 %
> 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 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 %	57.42 %	44.12 %	45.36 %
> 40.00% up to and including 45.00%	2.60 %	3.35 %	5.56 %	5.35 %
> 45.00% up to and including 50.00%	7.51 %	9.09 %	8.75 %	12.43 %
> 50.00% up to and including 55.00%	4.34 %	7.18 %	5.63 %	9.02 %
> 55.00% up to and including 60.00%	6.65 %	6.70 %	8.94 %	8.74 %
> 60.00% up to and including 65.00%	4.05 %	7.18 %	3.56 %	7.19 %
> 65.00% up to and including 70.00%	7.51 %	2.39 %	9.42 %	3.35 %
> 70.00% up to and including 75.00%	5.49 %	0.96 %	7.17 %	1.45 %
> 75.00% up to and including 80.00%	4.34 %	1.91 %	4.13 %	2.34 %
> 80.00% up to and including 85.00%	0.87 %	2.87 %	0.81 %	3.80 %
> 85.00% up to and including 90.00%	1.73 %	0.48 %	1.92 %	0.72 %
> 90.00% up to and including 95.00%	0.00 %	0.48 %	0.00 %	0.26 %
> 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.

**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 %	24.88 %	3.49 %	5.09 %
> \$100,000 up to and including \$200,000	24.86 %	24.40 %	13.22 %	14.32 %
> \$200,000 up to and including \$300,000	22.25 %	16.75 %	19.26 %	16.19 %
> \$300,000 up to and including \$400,000	15.32 %	14.83 %	18.11 %	20.11 %
> \$400,000 up to and including \$500,000	7.80 %	8.61 %	11.92 %	14.62 %
> \$500,000 up to and including \$600,000	4.34 %	5.74 %	8.19 %	12.15 %
> \$600,000 up to and including \$700,000	3.47 %	0.96 %	7.66 %	2.25 %
> \$700,000 up to and including \$800,000	1.45 %	0.48 %	3.81 %	1.39 %
> \$800,000 up to and including \$900,000	0.87 %	0.48 %	2.62 %	1.51 %
> \$900,000 up to and including \$1.00m	0.29 %	0.48 %	0.96 %	1.77 %
> \$1.00m up to and including \$1.25m	1.16 %	2.39 %	4.67 %	10.58 %
> \$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 of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
NSW/ACT	32.68 %	31.20 %	35.88 %	31.48 %
VIC	27.03 %	28.63 %	33.10 %	36.32 %
TAS	3.69 %	4.27 %	1.17 %	1.11 %
QLD	12.29 %	13.25 %	9.47 %	11.60 %
SA	9.34 %	7.69 %	6.50 %	4.87 %
WA	14.50 %	14.10 %	13.80 %	14.50 %
NT	0.49 %	0.85 %	0.09 %	0.12 %
<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 %	71.79 %	83.98 %	81.64 %
Non Metro	24.82 %	28.21 %	16.02 %	18.36 %
<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 %	23.08 %	30.90 %	25.59 %
NSW/ACT - Non Metro	7.13 %	8.12 %	4.97 %	5.88 %
VIC - Metro	21.87 %	25.21 %	30.67 %	35.63 %
VIC - Non Metro	5.16 %	3.42 %	2.43 %	0.69 %
TAS - Metro	1.72 %	2.14 %	0.60 %	0.48 %
TAS - Non Metro	1.97 %	2.14 %	0.57 %	0.62 %
QLD - Metro	7.62 %	6.41 %	5.52 %	5.93 %
QLD - Non Metro	4.67 %	6.84 %	3.95 %	5.67 %
SA - Metro	6.88 %	4.70 %	4.91 %	2.71 %
SA - Non Metro	2.46 %	2.99 %	1.59 %	2.16 %
WA - Metro	11.55 %	10.26 %	11.37 %	11.29 %
WA - Non Metro	2.95 %	3.85 %	2.43 %	3.21 %
NT - Non Metro	0.49 %	0.85 %	0.09 %	0.12 %
NT - Metro	0.00 %	0.00 %	0.00 %	0.00 %
<b>Total</b>	<b>100.00 %</b>	<b>100.00 %</b>	<b>100.00 %</b>	<b>100.00 %</b>

### Mortgage Pool by Occupancy Status

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
Owner Occupied (Full Recourse)	74.94 %	76.07 %	74.21 %	74.75 %
Residential Investment (Full Recourse)	25.06 %	23.93 %	25.79 %	25.25 %
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 %	96.15 %	74.24 %	93.36 %
Interest Only	14.25 %	3.85 %	25.76 %	6.64 %
<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 %	96.15 %	74.24 %	93.36 %
Interest Only Loans: > 0 up to and including 1 year	5.90 %	2.14 %	8.09 %	3.28 %
Interest Only Loans: > 1 up to and including 2 years	4.42 %	0.85 %	11.41 %	1.74 %
Interest Only Loans: > 2 up to and including 3 years	2.21 %	0.43 %	2.56 %	0.58 %
Interest Only Loans: > 3 up to and including 4 years	0.74 %	0.43 %	1.75 %	1.04 %
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 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 %	2.81 %
> 3.75% up to and including 4.00%	3.19 %	7.69 %	6.58 %	9.49 %
> 4.00% up to and including 4.25%	12.29 %	16.67 %	19.37 %	20.76 %
> 4.25% up to and including 4.50%	29.98 %	12.39 %	31.76 %	16.18 %
> 4.50% up to and including 4.75%	42.01 %	40.60 %	33.36 %	29.85 %
> 4.75% up to and including 5.00%	2.46 %	9.40 %	2.64 %	7.85 %
> 5.00% up to and including 5.25%	9.34 %	4.70 %	5.62 %	6.27 %
> 5.25% up to and including 5.50%	0.00 %	6.84 %	0.00 %	6.01 %
> 5.50% up to and including 5.75%	0.25 %	0.43 %	0.08 %	0.77 %
> 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 %	2.99 %	2.86 %	3.17 %
<= 2 Year Fixed	1.47 %	1.71 %	1.03 %	3.16 %
<= 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 %
Total Fixed Rate	5.16 %	4.70 %	4.67 %	6.33 %
Total Variable Rate	94.84 %	95.30 %	95.33 %	93.67 %
<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 %	3.85 %	2.22 %	2.43 %
Business / Commercial / Investment	0.00 %	0.00 %	0.00 %	0.00 %
Construction of a dwelling	2.70 %	2.56 %	3.73 %	2.41 %
Purchase of established dwelling	24.32 %	26.50 %	26.68 %	30.19 %
Purchase of new erected dwelling	4.42 %	5.98 %	3.32 %	5.01 %
Refinancing an existing debt from another lender	15.23 %	15.81 %	14.44 %	18.61 %
Refinancing an existing debt with ANZ	26.78 %	28.21 %	28.66 %	29.37 %
Other	23.10 %	17.09 %	20.95 %	11.99 %
<b>Total</b>	<b>100.00 %</b>	<b>100.00 %</b>	<b>100.00 %</b>	<b>100.00 %</b>

### Mortgage Pool by Loan Seasoning

	(%) Number of Loans on Closing	(%) Number of Loans on CPED	(%) Balance Outstanding on Closing	(%) Balance Outstanding on CPED
up to and including 3 months	0.00 %	0.00 %	0.00 %	0.00 %
> 3 up to and including 6 months	0.00 %	0.00 %	0.00 %	0.00 %
> 6 up to and including 9 months	0.00 %	0.00 %	0.00 %	0.00 %
> 9 up to and including 12 months	0.00 %	0.00 %	0.00 %	0.00 %
> 12 up to and including 15 months	1.72 %	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 %	3.85 %	38.10 %	4.54 %
> 48 up to and including 60 months	17.69 %	29.06 %	17.57 %	18.90 %
> 60 up to and including 72 months	8.35 %	28.21 %	11.45 %	23.10 %
> 72 up to and including 84 months	1.47 %	20.94 %	2.35 %	30.44 %
> 84 up to and including 96 months	0.49 %	14.53 %	0.78 %	17.86 %
> 96 up to and including 108 months	0.25 %	1.71 %	0.19 %	2.67 %
> 108 up to and including 120 months	0.00 %	1.28 %	0.00 %	2.07 %
> 120 months	0.00 %	0.43 %	0.00 %	0.42 %
<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 %	0.43 %	0.03 %	0.01 %
> 2 up to and including 3 years	0.49 %	0.43 %	0.02 %	0.01 %
> 3 up to and including 4 years	0.49 %	1.28 %	0.04 %	0.63 %
> 4 up to and including 5 years	0.25 %	0.43 %	0.02 %	0.08 %
> 5 up to and including 6 years	0.49 %	0.43 %	0.49 %	0.08 %
> 6 up to and including 7 years	0.25 %	0.43 %	0.01 %	0.05 %
> 7 up to and including 8 years	1.23 %	0.43 %	0.35 %	0.10 %
> 8 up to and including 9 years	0.25 %	0.43 %	0.01 %	0.06 %
> 9 up to and including 10 years	0.74 %	0.43 %	0.10 %	0.12 %
> 10 up to and including 15 years	1.97 %	2.99 %	0.64 %	1.59 %
> 15 up to and including 20 years	8.11 %	11.97 %	5.27 %	10.67 %
> 20 up to and including 25 years	24.08 %	64.10 %	29.05 %	71.67 %
> 25 up to and including 30 years	61.18 %	16.24 %	63.97 %	14.92 %
> 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 %	95.73 %	97.70 %	94.70 %
> 0 days up to and including 30 days	2.21 %	0.85 %	2.30 %	1.47 %
> 30 days up to and including 60 days	0.00 %	1.71 %	0.00 %	2.69 %
> 60 days up to and including 90 days	0.00 %	0.43 %	0.00 %	0.15 %
> 90 days up to and including 120 days	0.00 %	0.43 %	0.00 %	0.26 %
> 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 %	0.43 %	0.00 %	0.64 %
> 180 days	0.00 %	0.43 %	0.00 %	0.09 %
<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	\$0.00	\$0.00
Current (gross) loss pre-mortgage insurance	\$0.00	\$0.00
Claims on Insurers	\$0.00	\$0.00
Claims pending	\$0.00	\$0.00
Claims paid	\$0.00	\$0.00
Claims reduced	\$0.00	\$0.00
Claims denied	\$0.00	\$0.00
Claims met by excess income	\$0.00	\$0.00
Claims met by other means	\$0.00	\$0.00
Net Losses	\$0.00	\$0.00
<b>Cumulative</b>		
Mortgagee in Possession	\$0.00	\$0.00
Current (gross) loss pre-mortgage insurance	\$0.00	\$0.00
Claims on Insurers	\$0.00	\$0.00
Claims pending	\$0.00	\$0.00
Claims paid	\$0.00	\$0.00
Claims reduced	\$0.00	\$0.00
Claims denied	\$0.00	\$0.00
Claims met by excess income	\$0.00	\$0.00
Claims met by other means	\$0.00	\$0.00
Net Losses	\$0.00	\$0.00

### 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 %	29.49 %	15.68 %	20.01 %
Fortnightly	29.24 %	29.06 %	20.78 %	20.99 %
Monthly	48.16 %	41.45 %	63.54 %	59.00 %
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 %	13.25 %	12.95 %	14.54 %
Genworth Mortgage Insurance Co	0.00 %	0.00 %	0.00 %	0.00 %
QBE Lenders Mortgage Insurance	0.00 %	0.00 %	0.00 %	0.00 %
Other	0.00 %	0.00 %	0.00 %	0.00 %
No Lenders Mortgage Insurance	87.96 %	86.75 %	87.05 %	85.46 %
<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: 01 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.