

Note Classes and Bond Factors

Note Class	S&P Rating	Initial Invested Amount (A\$)	Opening Invested Amount (A\$)	Principal Repayment Current Month	Closing Invested Amount (A\$)	Closing Stated Amount (A\$)	Note Factor (Previous Distribution Date)	Note Factor (Current Distribution Date)	Original Subordination	Current Subordination	Current Distribution Date	Interest Rate	Coupon Payment Current Month
A	AAA(sf)	322,000,000.00	177,175,990.77	3,397,884.08	173,778,106.69	173,778,106.69	55.02%	53.97%	8.00%	13.88%	20/02/2026	4.8738%	733,400.84
AB	AAA(sf)	14,385,000.00	14,385,000.00	0.00	14,385,000.00	14,385,000.00	100.00%	100.00%	3.89%	6.75%	20/02/2026	5.1738%	63,210.37
B	AA(sf)	4,585,000.00	4,585,000.00	0.00	4,585,000.00	4,585,000.00	100.00%	100.00%	2.58%	4.48%	20/02/2026	5.4738%	21,315.58
C	A(sf)	3,675,000.00	3,675,000.00	0.00	3,675,000.00	3,675,000.00	100.00%	100.00%	1.53%	2.65%	20/02/2026	5.7738%	18,021.37
D	BBB(sf)	2,100,000.00	2,100,000.00	0.00	2,100,000.00	2,100,000.00	100.00%	100.00%	0.93%	1.61%	20/02/2026	6.0738%	10,833.00
E	BB(sf)	1,610,000.00	1,610,000.00	0.00	1,610,000.00	1,610,000.00	100.00%	100.00%	0.47%	0.82%	20/02/2026	8.5238%	11,655.42
F	NR	1,645,000.00	1,645,000.00	0.00	1,645,000.00	1,645,000.00	100.00%	100.00%	0.00%	0.00%	20/02/2026	9.6238%	13,445.64
Total		350,000,000.00	205,175,990.77	3,397,884.08	201,778,106.69	201,778,106.69							871,882.22

Arrears Information

	12 Monthly Average			Current Month		
	Number of Loans	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:	1	\$271,158.94	0.12%	1	\$310,339.38	0.16%
61 days to 90 days:	0	\$133,622.41	0.06%	0	\$0.00	0.00%
90+ days:	0	\$58,602.33	0.03%	1	\$247,961.95	0.12%
Total	1	\$463,383.68	0.20%	2	\$558,301.33	0.28%

Aggregate Pool Losses and Insurance Claims

	No. of claims	Gross claims (\$)	Gross Payment (\$)	LMI Loss (\$)	LMI Loss covered by
Current Month	0	\$0.00	\$0.00	\$0.00	\$0.00
Since Issuance	0	\$0.00	\$0.00	\$0.00	\$0.00

Prepayment History

Constant Prepayment Rate	Value
Current Month	11.81%
3 Month Average	16.20%
12 Month Average	21.43%
Since Issuance	23.06%

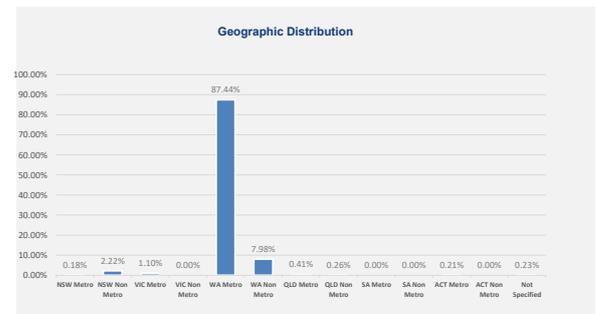
Stratification Report (Collateral Data as at 31 January 2026)

COLLATERAL INFORMATION

Pool Size (\$)	200,056,028.57	Weighted Average Seasoning (months)	59.20
Number of Loans (Unconsolidated)	833	Weighted Average Remaining Term (years)	22.38
Number of Loans (Consolidated)	833	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	240,163.30	% of Interest Only Loans (Value)	1.51%
Average Loan Balance (Consolidated)	240,163.30	Weighted Average Current Interest Rate	5.58%
Maximum Loan Balance (\$ (Consolidated)	831,348.95	Weighted Average Current LVR	52.13%
Weighted Average Term to Maturity (months)	56.00	Max Current LVR	78.88%
Maximum Term to Maturity (months)	332.00	Fully Verified Loans	100%

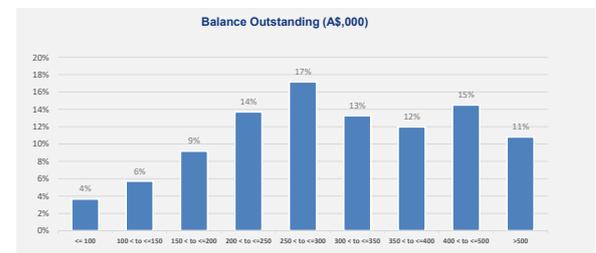
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.12%	355,668	0.18%	2	0%	488,039	0%
NSW Non Metro	16	1.92%	4,433,764	2.22%	22	2%	7,612,049	2%
VIC Metro	9	1.08%	2,191,551	1.10%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	718	86.19%	174,922,101	87.44%	1,040	86%	302,427,536	87%
WA Non Metro	83	9.96%	15,956,919	7.98%	117	10%	27,065,970	8%
QLD Metro	3	0.36%	819,738	0.41%	7	1%	2,215,992	1%
QLD Non Metro	1	0.12%	513,889	0.26%	5	0%	2,413,304	1%
SA Metro	0	0.00%	0	0.00%	1	0%	299,680	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.12%	410,793	0.21%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.12%	451,606	0.23%	2	0%	597,149	0%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	143	17%	7,320,757	4%	84	7%	6,848,142	2%
100 < to <=150	92	11%	11,458,175	6%	119	10%	15,010,225	4%
150 < to <=200	105	13%	18,362,476	9%	141	12%	25,053,826	7%
200 < to <=250	121	15%	27,428,174	14%	164	14%	37,266,591	11%
250 < to <=300	125	15%	34,334,040	17%	190	16%	52,414,622	15%
300 < to <=350	82	10%	26,541,222	13%	165	14%	53,370,410	15%
350 < to <=400	64	8%	23,963,372	12%	121	10%	45,097,240	13%
400 < to <=500	65	8%	29,013,858	15%	153	13%	67,677,716	19%
>500	36	4%	21,633,953	11%	73	6%	44,480,809	13%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



LOAN TO VALUE RATIO (CURRENT)

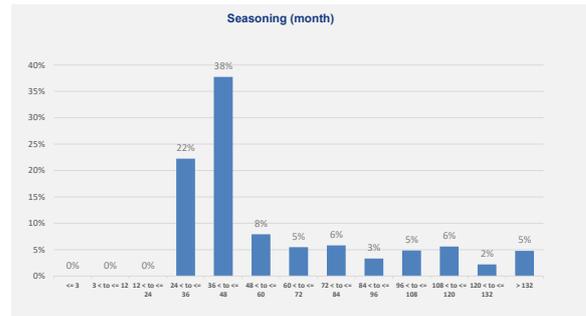
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	475	57%	82,816,367	41%	469	39%	90,562,434	26%
50% < to <=55%	69	8%	20,300,065	10%	64	5%	17,894,854	5%
55% < to <=60%	62	7%	19,868,522	10%	106	9%	31,850,514	9%
60% < to <=65%	73	9%	22,938,576	11%	128	11%	44,090,388	13%
65% < to <=70%	64	8%	21,452,999	11%	158	13%	52,522,853	15%
70% < to <=75%	73	9%	25,624,390	13%	137	11%	52,560,776	15%
75% < to <=80%	17	2%	7,055,108	4%	148	12%	57,737,761	17%
80% < to <=85%	0	0%	0	0%	0	0%	0	0%
85% < to <=90%	0	0%	0	0%	0	0%	0	0%
90% < to <=95%	0	0%	0	0%	0	0%	0	0%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 January 2026)

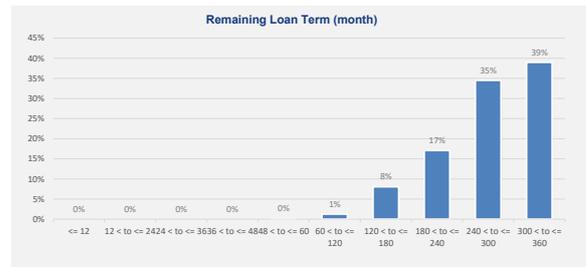
SEASONING (MONTH)

Seasoning (month)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 3	0	0%	0	0%	0	0%	0	0%
3 < to <= 12	0	0%	0	0%	167	14%	68,774,440	20%
12 < to <= 24	0	0%	0	0%	468	39%	142,425,328	41%
24 < to <= 36	122	15%	44,539,042	22%	91	8%	26,215,194	8%
36 < to <= 48	301	36%	75,505,136	38%	79	7%	21,509,032	6%
48 < to <= 60	64	8%	15,872,878	8%	79	7%	18,442,525	5%
60 < to <= 72	55	7%	10,956,311	5%	60	5%	11,819,509	3%
72 < to <= 84	59	7%	11,620,565	6%	74	6%	15,828,560	5%
84 < to <= 96	43	5%	6,671,812	3%	93	8%	19,606,731	6%
96 < to <= 108	55	7%	9,696,203	5%	39	3%	8,436,986	2%
108 < to <= 120	65	8%	11,209,388	6%	15	1%	4,037,581	1%
120 < to <= 132	22	3%	4,410,362	2%	16	1%	4,271,255	1%
> 132	47	6%	9,574,331	5%	29	2%	5,852,439	2%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	0	0%	0	0%	0	0%	0	0%
12 < to <= 24	0	0%	0	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	5	1%	278,695	0%	0	0%	0	0%
60 < to <= 120	26	3%	2,490,302	1%	28	2%	3,706,470	1%
120 < to <= 180	107	13%	16,113,073	8%	94	8%	16,618,469	5%
180 < to <= 240	161	19%	34,132,085	17%	191	16%	45,844,244	13%
240 < to <= 300	293	35%	69,052,936	35%	376	31%	101,222,999	29%
300 < to <= 360	241	29%	77,988,937	39%	521	43%	179,827,398	52%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	828	99%	198,332,775	99%	1,210	100%	347,219,580	100%
1 days to 30 days	3	0%	1,164,952	1%	0	0%	0	0%
31 days to 60 days	1	0%	310,339	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	1	0%	247,962	0%	0	0%	0	0%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



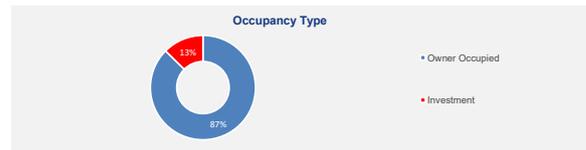
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	824	99%	197,036,291	98%	1,182	98%	337,950,366	97%
Interest Only	9	1%	3,019,738	2%	28	2%	9,269,214	3%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



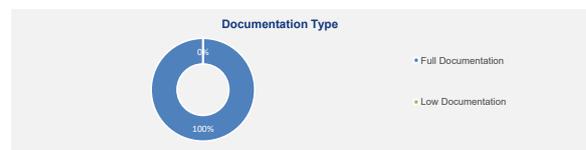
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	737	88%	174,880,878	87%	1,036	86%	294,079,011	85%
Investment	96	12%	25,175,151	13%	174	14%	53,140,569	15%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



Documentation Type

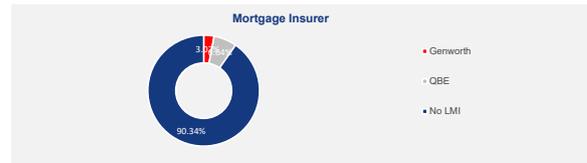
Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 January 2026)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	25	3.00%	6,043,181	3.02%	33	2.73%	9,008,753	2.62%
QBE	53	6.36%	13,290,701	6.64%	78	6.45%	22,630,787	6.52%
No LMI	755	90.64%	180,722,146	90.34%	1,099	90.83%	315,580,040	90.89%
Total	833	100%	200,056,029	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	37	4.44%	10,377,041	5.19%
6164	30	3.60%	7,887,760	3.94%
6210	30	3.60%	6,270,611	3.13%
6065	23	2.76%	5,897,772	2.95%
6155	19	2.28%	5,598,138	2.80%
6110	23	2.76%	4,707,252	2.35%
6055	15	1.80%	4,604,546	2.30%
6171	15	1.80%	4,515,575	2.26%
6056	15	1.80%	3,976,679	1.99%
6061	20	2.40%	3,829,813	1.91%
6069	15	1.80%	3,733,549	1.87%
6163	13	1.56%	3,733,230	1.87%
6018	12	1.44%	3,707,255	1.85%
6122	16	1.92%	3,646,965	1.82%
6030	17	2.04%	3,343,627	1.67%
6230	19	2.28%	3,262,915	1.63%
6107	17	2.04%	3,220,821	1.61%
6167	14	1.68%	3,148,646	1.57%
6169	14	1.68%	3,123,714	1.56%
6026	11	1.32%	2,971,305	1.49%
Other	458	54.98%	108,498,812	54.23%
Total	833	100%	200,056,029	100%

