

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	261,605,932.20	9,006,036.66	252,599,895.54	252,599,895.54	81.24%	78.45%	8.00%	9.98%	20/01/2025	5.6249%	1,249,773.25
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%	4.85%	20/01/2025	5.9249%	72,386.86
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%	3.22%	20/01/2025	6.2249%	24,240.45
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%	1.91%	20/01/2025	6.5249%	20,365.73
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%	1.16%	20/01/2025	6.8249%	12,172.63
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%	0.59%	20/01/2025	9.2749%	12,682.47
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%	20/01/2025	10.3749%	14,495.01
Total		350,000,000.00	289,605,932.20	9,006,036.66	280,599,895.54	280,599,895.54							1,406,116.41

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:	0	\$23,513.35	0.01%	0	\$0.00	0.00%
61 days to 90 days:	0	\$0.00	0.00%	0	\$0.00	0.00%
90+ days:	0	\$0.00	0.00%	0	\$0.00	0.00%
Total	0	\$23,513.35	0.01%	0	\$0.00	0.00%

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	27.15%
3 Month Average	28.45%
12 Month Average	N/A
Since Issuance	24.28%

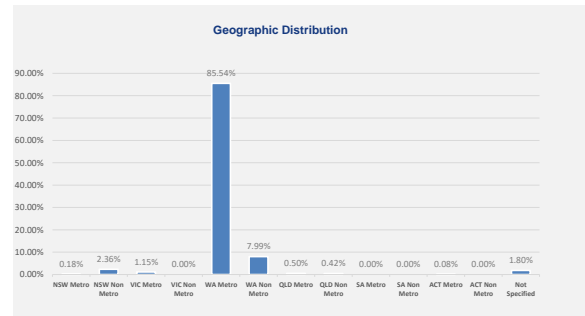
Stratification Report (Collateral Data as at 31 December 2024)

COLLATERAL INFORMATION

Pool Size (\$)	277,822,138.88	Weighted Average Seasoning (months)	44.34
Number of Loans (Unconsolidated)	1,040	Weighted Average Remaining Term (years)	23.47
Number of Loans (Consolidated)	1,040	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	267,136.67	% of Interest Only Loans (Value)	2.42%
Average Loan Balance (Consolidated)	267,136.67	Weighted Average Current Interest Rate	6.37%
Maximum Loan Balance (\$ (Consolidated)	864,747.30	Weighted Average Current LVR	56.44%
Weighted Average Term to Maturity (months)	69.00	Max Current LVR	79.10%
Maximum Term to Maturity (months)	345.00	Fully Verified Loans	100%

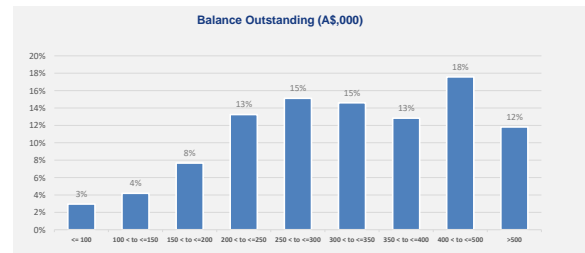
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	2	0.19%	486,243	0.18%	2	0%	488,039	0%
NSW Non Metro	19	1.83%	6,560,570	2.36%	22	2%	7,612,049	2%
VIC Metro	11	1.06%	3,183,111	1.15%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	896	86.15%	237,639,221	85.54%	1,040	86%	302,427,536	87%
WA Non Metro	102	9.81%	22,189,463	7.99%	117	10%	27,065,970	8%
QLD Metro	5	0.48%	1,375,760	0.50%	7	1%	2,215,992	1%
QLD Non Metro	3	0.29%	1,155,862	0.42%	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	0.10%	223,997	0.08%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.10%	5,007,912	1.80%	2	0%	597,149	0%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



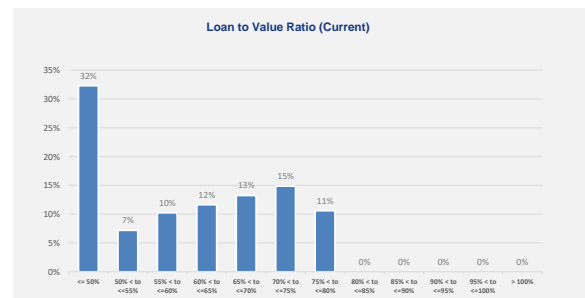
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	126	12%	8,191,972	3%	84	7%	6,848,142	2%
100 < to <=150	91	9%	11,644,016	4%	119	10%	15,010,225	4%
150 < to <=200	121	12%	21,292,952	8%	141	12%	25,053,826	7%
200 < to <=250	162	16%	36,797,137	13%	164	14%	37,266,591	11%
250 < to <=300	153	15%	41,995,632	15%	190	16%	52,414,622	15%
300 < to <=350	126	12%	40,567,615	15%	165	14%	53,370,410	15%
350 < to <=400	95	9%	35,643,226	13%	121	10%	45,097,240	13%
400 < to <=500	111	11%	48,852,668	18%	153	13%	67,677,716	19%
>500	55	5%	32,836,922	12%	73	6%	44,480,809	13%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



LOAN TO VALUE RATIO (CURRENT)

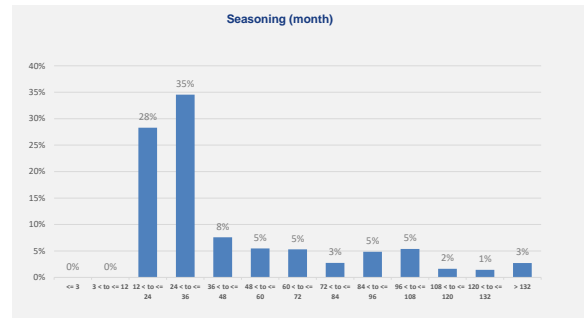
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	490	47%	89,676,117	32%	469	39%	90,562,434	26%
50% < to <=55%	69	7%	19,964,361	7%	64	5%	17,894,854	5%
55% < to <=60%	88	8%	28,438,218	10%	106	9%	31,850,514	9%
60% < to <=65%	96	9%	32,291,303	12%	128	11%	44,090,388	13%
65% < to <=70%	112	11%	36,783,829	13%	158	13%	52,522,853	15%
70% < to <=75%	112	11%	41,243,713	15%	137	11%	52,560,776	15%
75% < to <=80%	73	7%	29,424,598	11%	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	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 December 2024)

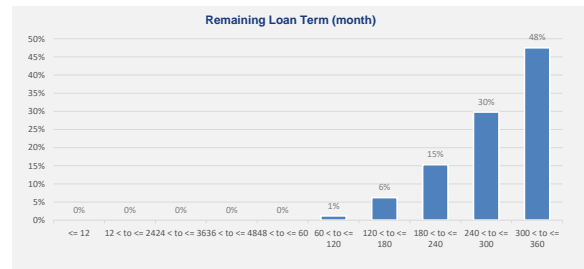
SEASONING (MONTH)

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	213	20%	78,660,000	28%	468	39%	142,425,328	41%
24 < to <= 36	347	33%	95,962,421	35%	91	8%	26,215,194	8%
36 < to <= 48	77	7%	21,063,796	8%	79	7%	21,509,032	6%
48 < to <= 60	66	6%	15,209,396	5%	79	7%	18,442,525	5%
60 < to <= 72	70	7%	14,761,464	5%	60	5%	11,819,509	3%
72 < to <= 84	47	5%	7,603,919	3%	74	6%	15,828,560	5%
84 < to <= 96	68	7%	13,499,174	5%	93	8%	19,606,731	6%
96 < to <= 108	79	8%	14,930,783	5%	39	3%	8,436,986	2%
108 < to <= 120	22	2%	4,553,489	2%	15	1%	4,037,581	1%
120 < to <= 132	15	1%	4,014,689	1%	16	1%	4,271,255	1%
> 132	36	3%	7,563,007	3%	29	2%	5,852,439	2%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



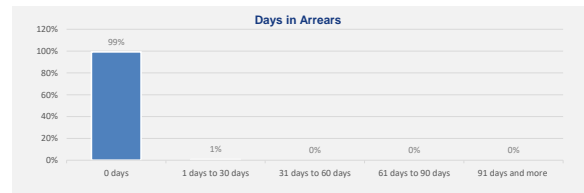
REMAINING LOAN TERM (MONTH)

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	0	0%	0	0%	0	0%	0	0%
60 < to <= 120	28	3%	3,284,547	1%	28	2%	3,706,470	1%
120 < to <= 180	100	10%	17,248,868	6%	94	8%	16,618,469	5%
180 < to <= 240	189	18%	42,528,034	15%	191	16%	45,844,244	13%
240 < to <= 300	326	31%	82,791,289	30%	376	31%	101,222,999	29%
300 < to <= 360	397	38%	131,969,401	48%	521	43%	179,827,398	52%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



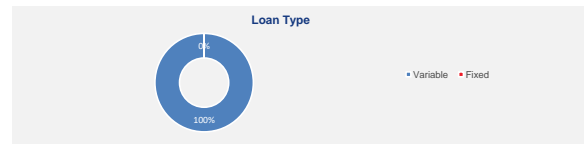
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	1,032	99%	275,678,836	99%	1,210	100%	347,219,580	100%
1 days to 30 days	8	1%	2,143,303	1%	0	0%	0	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



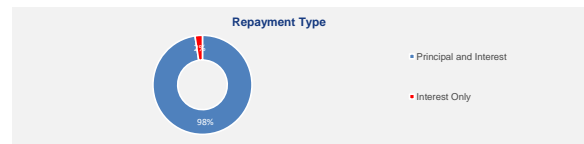
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



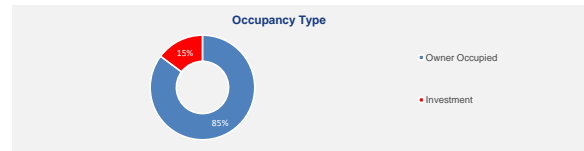
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	1,020	98%	271,095,477	98%	1,182	98%	337,950,366	97%
Interest Only	20	2%	6,726,662	2%	28	2%	9,269,214	3%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



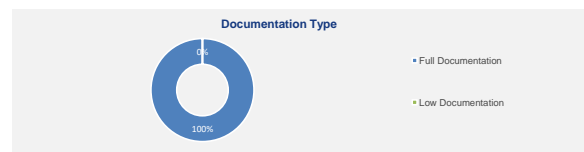
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	900	87%	236,710,543	85%	1,036	86%	294,079,011	85%
Investment	140	13%	41,111,596	15%	174	14%	53,140,569	15%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



Documentation Type

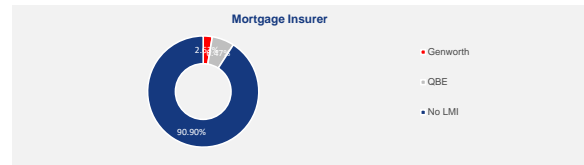
Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 December 2024)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	27	2.60%	7,307,257	2.63%	33	2.73%	9,008,753	2.62%
QBE	66	6.35%	17,970,475	6.47%	78	6.45%	22,630,787	6.52%
No LMI	947	91.06%	252,544,407	90.90%	1,099	90.83%	315,580,040	90.89%
Total	1,040	100%	277,822,139	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	48	4.62%	13,973,538	5.03%
6164	34	3.27%	10,103,301	3.64%
6065	30	2.88%	8,504,941	3.06%
6055	22	2.12%	7,441,923	2.68%
6210	33	3.17%	7,066,601	2.54%
6110	29	2.79%	7,012,970	2.52%
6171	22	2.12%	6,971,232	2.51%
6155	21	2.02%	6,771,887	2.44%
6163	19	1.83%	6,726,699	2.42%
6030	21	2.02%	5,371,613	1.93%
6018	14	1.35%	5,155,406	1.86%
6107	22	2.12%	5,044,664	1.82%
6122	20	1.92%	5,036,617	1.81%
6061	22	2.12%	4,834,209	1.74%
6056	18	1.73%	4,704,318	1.69%
6169	20	1.92%	4,611,666	1.66%
6069	18	1.73%	4,555,550	1.64%
6026	14	1.35%	4,341,173	1.56%
6230	24	2.31%	4,340,307	1.56%
6167	17	1.63%	3,853,333	1.39%
Other	572	55.00%	151,400,191	54.50%
Total	1,040	100%	277,822,139	100%

