

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
A1	AAA(sf)	322,000,000.00	155,708,007.05	6,830,557.99	148,877,449.06	148,877,449.06	48.36%	46.24%	8.00%	15.83%	21/08/2023	4.8300%	659,348.76
A2	AAA(sf)	14,000,000.00	14,000,000.00	0.00	14,000,000.00	14,000,000.00	100.00%	100.00%	4.00%	7.92%	21/08/2023	5.3600%	65,788.49
B	AA(sf)	8,225,000.00	8,225,000.00	0.00	8,225,000.00	8,225,000.00	100.00%	100.00%	1.65%	3.26%	21/08/2023	5.5100%	39,732.38
C	A(sf)	3,325,000.00	3,325,000.00	0.00	3,325,000.00	3,325,000.00	100.00%	100.00%	0.70%	1.39%	21/08/2023	6.3600%	18,539.84
D	BBB(sf)	1,155,000.00	1,155,000.00	0.00	1,155,000.00	1,155,000.00	100.00%	100.00%	0.37%	0.73%	21/08/2023	6.6100%	6,693.30
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.34%	21/08/2023	8.5600%	5,253.26
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	21/08/2023	9.8100%	5,117.33
Total		350,000,000.00	183,708,007.05	6,830,557.99	176,877,449.06	176,877,449.06							800,473.36

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:	2	\$0.00	0.00%	0	\$0.00	0.00%
61 days to 90 days:	1	\$735,257.73	0.35%	2	\$741,134.17	0.42%
90+ days:	1	\$999,115.11	0.47%	2	\$1,029,837.16	0.59%
Total	4	\$1,734,372.84	0.82%	4	\$1,770,971.33	1.01%

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	32.56%
3 Month Average	32.99%
12 Month Average	27.71%
Since Issuance	28.78%

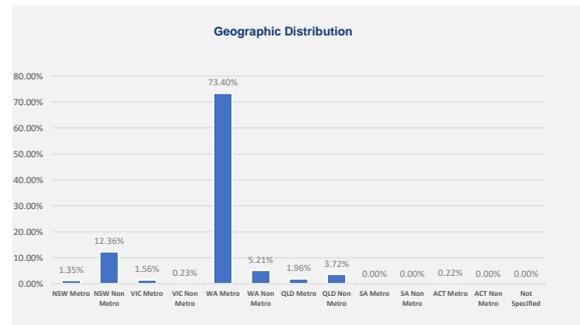
Stratification Report (Collateral Data as at 31 July 2023)

COLLATERAL INFORMATION

Pool Size (\$)	175,473,659.78	Weighted Average Seasoning (months)	81.61
Number of Loans (Unconsolidated)	763	Weighted Average Remaining Term (years)	257.04
Number of Loans (Consolidated)	757	% of Fixed Rate Loans (Value)	8.29%
Average Loan Balance (Unconsolidated)	229,978.58	% of Interest Only Loans (Value)	0.35%
Average Loan Balance (Consolidated)	231,801.40	Weighted Average Current Interest Rate	6.04%
Maximum Loan Balance (\$ (Consolidated)	922,821.24	Weighted Average Current LVR	51.52%
Weighted Average Term to Maturity (months)	338.65	Max Current LVR	99.93%
Maximum Term to Maturity (months)	361.00	Fully Verified Loans	100%

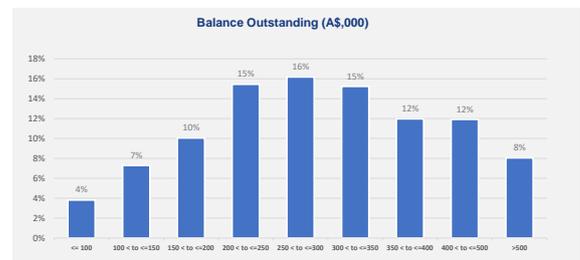
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	6	0.79%	2,366,710	1.35%	9	1%	3,336,308	1%
NSW Non Metro	131	17.17%	21,684,542	12.36%	212	17%	42,534,658	12%
VIC Metro	9	1.18%	2,729,367	1.56%	13	1%	4,057,064	1%
VIC Non Metro	3	0.39%	403,500	0.23%	3	0%	444,467	0%
WA Metro	525	68.81%	128,795,597	73.40%	867	68%	253,693,879	73%
WA Non Metro	53	6.95%	9,136,682	5.21%	98	8%	21,847,002	6%
QLD Metro	9	1.18%	3,440,272	1.96%	20	2%	7,551,897	2%
QLD Non Metro	26	3.41%	6,532,587	3.72%	44	3%	13,333,633	4%
SA Metro	0	0.00%	0	0.00%	0	0%	0	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.13%	384,402	0.22%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	0	0.00%	0	0.00%	0	0%	0	0%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	129	17%	6,708,244	4%	109	9%	7,867,162	2%
100 < to <=150	102	13%	12,805,349	7%	120	9%	15,315,979	4%
150 < to <=200	99	13%	17,649,950	10%	158	12%	27,889,049	8%
200 < to <=250	121	16%	27,097,942	15%	177	14%	40,047,484	12%
250 < to <=300	102	13%	28,397,645	16%	218	17%	60,013,714	17%
300 < to <=350	83	11%	26,731,626	15%	171	13%	55,282,820	16%
350 < to <=400	56	7%	21,015,224	12%	117	9%	43,782,518	13%
400 < to <=500	48	6%	20,929,058	12%	135	11%	59,322,198	17%
>500	23	3%	14,138,621	8%	62	5%	37,668,440	11%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



LOAN TO VALUE RATIO (CURRENT)

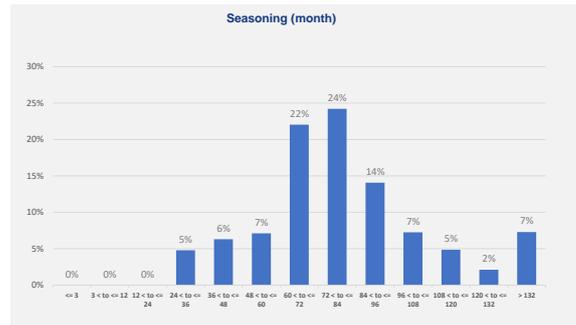
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	331	43%	74,289,141	42%	401	32%	68,452,156	20%
50% < to <=55%	74	10%	16,832,474	10%	81	6%	21,291,081	6%
55% < to <=60%	70	9%	15,208,601	9%	84	7%	23,589,817	7%
60% < to <=65%	57	7%	13,553,260	8%	102	8%	29,702,361	9%
65% < to <=70%	70	9%	16,146,714	9%	123	10%	39,086,718	11%
70% < to <=75%	77	10%	19,521,989	11%	134	11%	44,260,155	13%
75% < to <=80%	55	7%	12,816,691	7%	176	14%	59,878,518	17%
80% < to <=85%	20	3%	4,452,139	3%	101	8%	37,363,922	11%
85% < to <=90%	8	1%	2,195,183	1%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	457,469	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 July 2023)

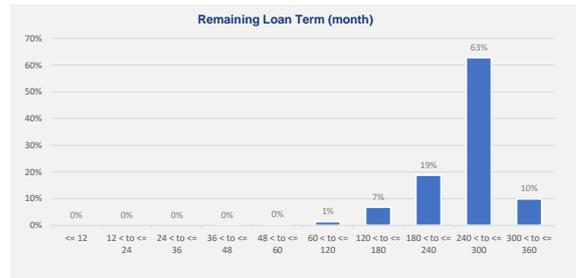
SEASONING (MONTH)

Seasoning (month)	Current				At Issue (as at 31 Aug 2021)			
	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%	53	4%	15,165,998	4%
12 < to <= 24	0	0%	0	0%	65	5%	20,494,960	6%
24 < to <= 36	34	4%	8,401,177	5%	88	7%	26,748,841	8%
36 < to <= 48	46	6%	11,045,797	6%	232	18%	71,374,318	21%
48 < to <= 60	51	7%	12,460,128	7%	284	22%	80,220,205	23%
60 < to <= 72	141	18%	38,661,153	22%	204	16%	57,358,260	17%
72 < to <= 84	179	23%	42,465,851	24%	106	8%	28,116,723	8%
84 < to <= 96	110	14%	24,697,323	14%	56	4%	13,877,070	4%
96 < to <= 108	60	8%	12,738,088	7%	46	4%	10,089,883	3%
108 < to <= 120	37	5%	8,520,208	5%	25	2%	4,643,022	1%
120 < to <= 132	20	3%	3,706,070	2%	21	2%	4,704,357	1%
> 132	85	11%	12,777,865	7%	87	7%	14,395,727	4%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



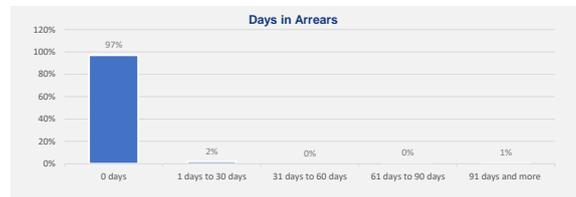
REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Aug 2021)			
	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	1	0%	102,463	0%	0	0%	0	0%
48 < to <= 60	6	1%	303,210	0%	1	0%	161,042	0%
60 < to <= 120	24	3%	2,511,168	1%	19	1%	1,983,505	1%
120 < to <= 180	95	12%	12,053,673	7%	87	7%	14,006,511	4%
180 < to <= 240	166	22%	32,996,184	19%	262	21%	56,576,527	16%
240 < to <= 300	406	53%	110,116,855	63%	430	34%	124,138,065	36%
300 < to <= 360	65	9%	17,390,107	10%	468	37%	150,323,714	43%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	746	98%	170,212,664	97%	1,266	100%	346,977,959	100%
1 days to 30 days	13	2%	3,490,025	2%	1	0%	211,404	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	2	0%	741,134	0%	0	0%	0	0%
91 days and more	2	0%	1,029,837	1%	0	0%	0	0%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



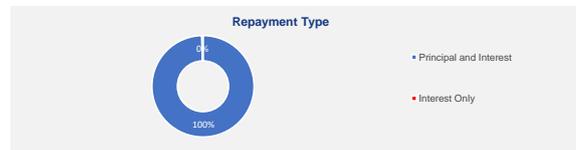
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	710	93%	160,923,008	92%	1,152	91%	312,699,871	90%
Fixed	53	7%	14,550,652	8%	115	9%	34,489,492	10%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



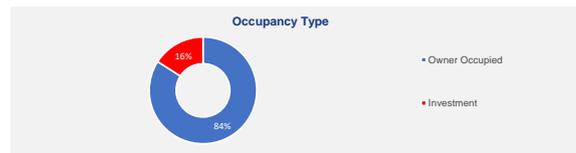
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	761	100%	174,850,851	100%	1,248	98%	340,583,631	98%
Interest Only	2	0%	622,808	0%	21	2%	6,605,732	2%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



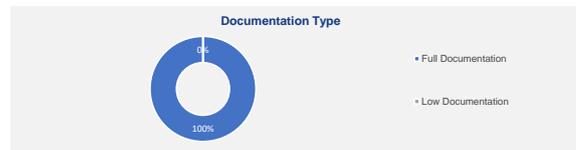
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	640	84%	147,513,356	84%	1,066	84%	294,199,739	85%
Investment	123	16%	27,960,304	16%	201	16%	52,989,624	15%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



Documentation Type

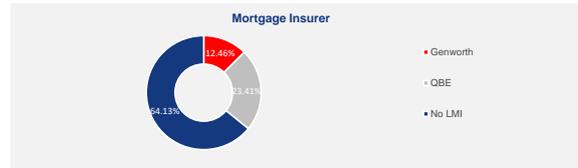
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 July 2023)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	84	11.01%	21,865,597	12.46%	167	13.18%	50,483,111	14.54%
QBE	157	20.58%	41,082,063	23.41%	270	21.31%	76,008,425	21.89%
No LMI	522	68.41%	112,526,000	64.13%	830	65.51%	220,697,827	63.57%
Total	763	100%	175,473,660	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	24	3.15%	7,817,891	4.46%
6065	23	3.01%	5,466,916	3.12%
6164	13	1.70%	3,957,220	2.26%
6112	16	2.10%	3,901,118	2.22%
6171	14	1.83%	3,769,446	2.15%
6061	18	2.36%	3,684,784	2.10%
2450	18	2.36%	3,589,636	2.05%
6210	17	2.23%	3,352,323	1.91%
6055	11	1.44%	3,287,563	1.87%
6110	17	2.23%	3,210,920	1.83%
6018	10	1.31%	2,730,255	1.56%
6169	13	1.70%	2,644,844	1.51%
6170	11	1.44%	2,562,002	1.46%
2460	21	2.75%	2,559,552	1.46%
6023	7	0.92%	2,534,853	1.44%
6030	12	1.57%	2,527,114	1.44%
6025	9	1.18%	2,508,199	1.43%
6066	13	1.70%	2,358,082	1.34%
6069	6	0.79%	2,218,482	1.26%
2452	10	1.31%	2,174,591	1.24%
Other	480	62.91%	108,617,867	61.90%
Total	763	100%	175,473,660	100%

