

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	195,657,523.10	4,251,601.28	191,405,921.82	191,405,921.82	60.76%	59.44%	8.00%	12.76%	20/02/2023	3.8142%	633,824.24
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%	6.38%	20/02/2023	4.3442%	51,654.32
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%	2.63%	20/02/2023	4.4942%	31,394.76
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%	1.12%	20/02/2023	5.3442%	15,091.87
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%	0.59%	20/02/2023	5.5942%	5,487.68
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.27%	20/02/2023	7.5442%	4,485.18
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/02/2023	8.7942%	4,444.08
Total		350,000,000.00	223,657,523.10	4,251,601.28	219,405,921.82	219,405,921.82							746,382.13

Arrears Information

	12 Monthly Average			Current Month		
	Number of	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:				2	\$642,044.09	0.29%
61 days to 90 days:				1	\$406,507.64	0.19%
90+ days:				1	\$85,449.44	0.04%
Total	0	\$0.00	0.00%	4	\$1,134,001.17	0.52%

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	15.93%
3 Month Average	19.81%
12 Month Average	24.60%
Since Issuance	26.05%

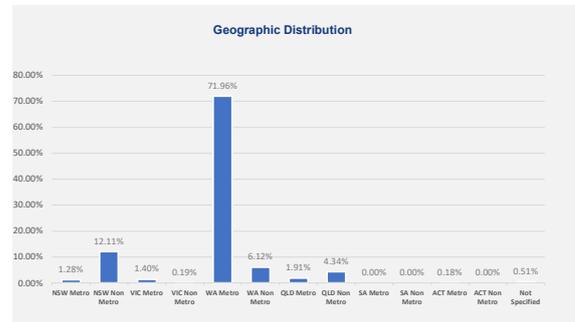
Stratification Report (Collateral Data as at 31 January 2023)

COLLATERAL INFORMATION

Pool Size (\$)	217,664,604.98	Weighted Average Seasoning (months)	75.58
Number of Loans (Unconsolidated)	894	Weighted Average Remaining Term (years)	263.20
Number of Loans (Consolidated)	886	% of Fixed Rate Loans (Value)	11.51%
Average Loan Balance (Unconsolidated)	243,472.71	% of Interest Only Loans (Value)	0.61%
Average Loan Balance (Consolidated)	245,671.11	Weighted Average Current Interest Rate	5.20%
Maximum Loan Balance (\$ (Consolidated))	1,434,137.97	Weighted Average Current LVR	58.81%
Weighted Average Term to Maturity (months)	338.77	Max Current LVR	97.40%
Maximum Term to Maturity (months)	423.00	Fully Verified Loans	100%

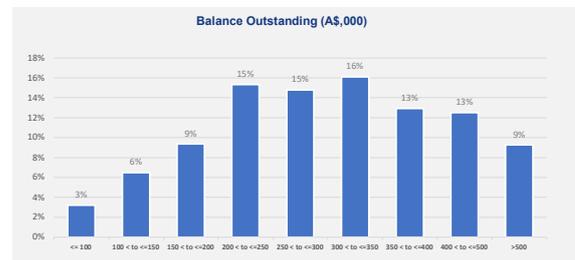
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	7	0.78%	2,793,107	1.28%	9	1%	3,336,308	1%
NSW Non Metro	154	17.23%	26,366,748	12.11%	212	17%	42,534,658	12%
VIC Metro	10	1.12%	3,050,921	1.40%	13	1%	4,057,064	1%
VIC Non Metro	3	0.34%	403,672	0.19%	3	0%	444,467	0%
WA Metro	603	67.45%	156,634,435	71.96%	867	68%	253,693,879	73%
WA Non Metro	67	7.49%	13,316,454	6.12%	98	8%	21,847,002	6%
QLD Metro	11	1.23%	4,158,454	1.91%	20	2%	7,551,897	2%
QLD Non Metro	33	3.69%	9,453,508	4.34%	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	0.11%	387,883	0.18%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	5	0.56%	1,099,422	0.51%	0	0%	0	0%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



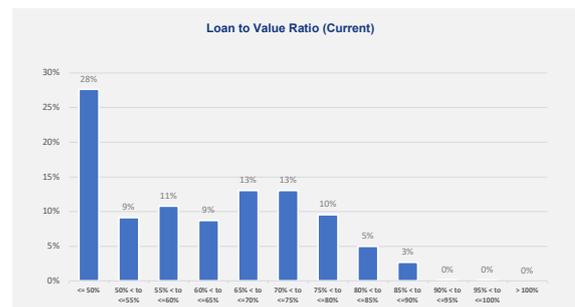
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	123	14%	7,018,541	3%	109	9%	7,867,162	2%
100 < to <=150	111	12%	14,083,985	6%	120	9%	15,315,979	4%
150 < to <=200	115	13%	20,371,133	9%	158	12%	27,889,049	8%
200 < to <=250	148	17%	33,347,523	15%	177	14%	40,047,484	12%
250 < to <=300	117	13%	32,207,436	15%	218	17%	60,013,714	17%
300 < to <=350	109	12%	35,072,850	16%	171	13%	55,282,820	16%
350 < to <=400	75	8%	28,132,432	13%	117	9%	43,782,518	13%
400 < to <=500	63	7%	27,242,520	13%	135	11%	59,322,198	17%
>500	33	4%	20,188,186	9%	62	5%	37,668,440	11%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



LOAN TO VALUE RATIO (CURRENT)

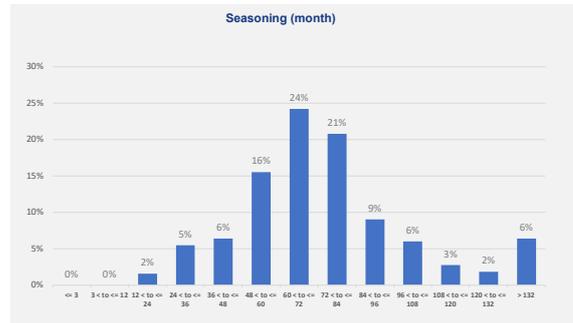
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	380	43%	60,196,224	28%	401	32%	68,452,156	20%
50% < to <=55%	75	8%	19,905,227	9%	81	6%	21,291,081	6%
55% < to <=60%	81	9%	23,474,808	11%	84	7%	23,589,817	7%
60% < to <=65%	69	8%	18,994,573	9%	102	8%	29,702,361	9%
65% < to <=70%	89	10%	28,449,641	13%	123	10%	39,086,718	11%
70% < to <=75%	88	10%	28,385,333	13%	134	11%	44,260,155	13%
75% < to <=80%	63	7%	20,825,736	10%	176	14%	59,878,518	17%
80% < to <=85%	31	3%	10,908,208	5%	101	8%	37,363,922	11%
85% < to <=90%	16	2%	5,860,428	3%	51	4%	18,138,608	5%
90% < to <=95%	1	0%	338,144	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	326,283	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 January 2023)

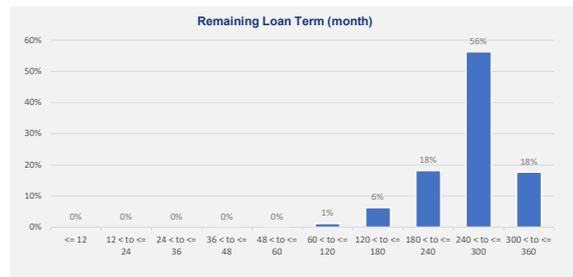
SEASONING (MONTH)

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	17	2%	3,434,594	2%	65	5%	20,494,960	6%
24 < to <= 36	44	5%	11,906,085	5%	88	7%	26,748,841	8%
36 < to <= 48	57	6%	13,901,344	6%	232	18%	71,374,318	21%
48 < to <= 60	116	13%	33,816,968	16%	284	22%	80,220,205	23%
60 < to <= 72	190	21%	52,655,540	24%	204	16%	57,358,260	17%
72 < to <= 84	192	21%	45,232,028	21%	106	8%	28,116,723	8%
84 < to <= 96	83	9%	19,673,046	9%	56	4%	13,877,070	4%
96 < to <= 108	56	6%	13,113,397	6%	46	4%	10,089,883	3%
108 < to <= 120	30	3%	5,991,795	3%	25	2%	4,643,022	1%
120 < to <= 132	21	2%	3,966,548	2%	21	2%	4,704,357	1%
> 132	88	10%	13,973,260	6%	87	7%	14,395,727	4%
Total	894	100%	217,664,605	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%	117,665	0%	0	0%	0	0%
48 < to <= 60	4	0%	252,148	0%	1	0%	161,042	0%
60 < to <= 120	26	3%	2,746,534	1%	19	1%	1,983,505	1%
120 < to <= 180	99	11%	13,794,997	6%	87	7%	14,006,511	4%
180 < to <= 240	193	22%	39,563,746	18%	262	21%	56,576,527	16%
240 < to <= 300	445	50%	122,627,683	56%	430	34%	124,138,065	36%
300 < to <= 360	126	14%	38,561,832	18%	468	37%	150,323,714	43%
Total	894	100%	217,664,605	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	877	98%	213,053,251	98%	1,266	100%	346,977,959	100%
1 days to 30 days	13	1%	3,477,353	2%	1	0%	211,404	0%
31 days to 60 days	2	0%	642,044	0%	0	0%	0	0%
61 days to 90 days	1	0%	406,508	0%	0	0%	0	0%
91 days and more	1	0%	85,449	0%	0	0%	0	0%
Total	894	100%	217,664,605	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	803	90%	192,615,585	88%	1,152	91%	312,699,871	90%
Fixed	91	10%	25,049,020	12%	115	9%	34,489,492	10%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



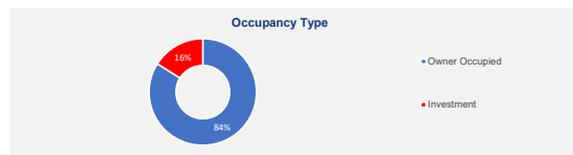
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	890	100%	216,330,724	99%	1,246	98%	340,583,631	98%
Interest Only	4	0%	1,333,881	1%	21	2%	6,605,732	2%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



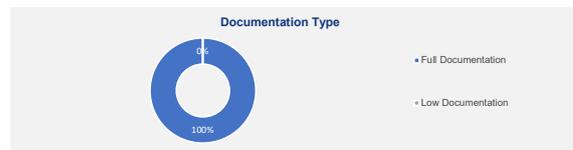
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	748	84%	182,628,548	84%	1,066	84%	294,199,739	85%
Investment	146	16%	35,036,057	16%	201	16%	52,989,624	15%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



Documentation Type

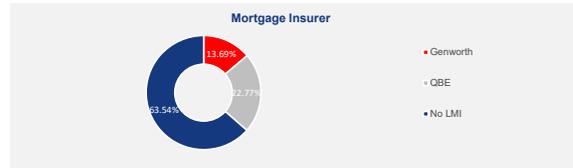
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 January 2023)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	108	12.08%	29,796,018	13.69%	167	13.18%	50,483,111	14.54%
QBE	180	20.13%	49,554,254	22.77%	270	21.31%	76,008,425	21.89%
No LMI	606	67.79%	138,314,333	63.54%	830	65.51%	220,697,827	63.57%
Total	894	100%	217,664,605	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	26	2.91%	8,412,247	3.86%
6065	25	2.80%	6,556,019	3.01%
2450	26	2.91%	5,448,618	2.50%
6112	20	2.24%	5,432,689	2.50%
6164	16	1.79%	5,010,058	2.30%
6061	21	2.35%	4,520,963	2.08%
6110	21	2.35%	4,252,498	1.95%
6171	15	1.68%	4,111,726	1.89%
6018	12	1.34%	3,692,955	1.70%
6025	12	1.34%	3,609,563	1.66%
6210	18	2.01%	3,574,463	1.64%
6055	12	1.34%	3,556,020	1.63%
6030	13	1.45%	3,164,923	1.45%
6023	8	0.89%	3,091,259	1.42%
6169	14	1.57%	3,042,568	1.40%
2460	24	2.68%	2,788,910	1.28%
6170	11	1.23%	2,745,020	1.26%
2452	12	1.34%	2,716,710	1.25%
6059	7	0.78%	2,623,321	1.21%
6056	14	1.57%	2,622,606	1.20%
Other	567	63.42%	136,691,470	62.80%
Total	894	100%	217,664,605	100%

