

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	127,175,451.80	1,857,033.99	125,318,417.81	125,318,417.81	39.50%	38.92%	8.00%	17.02%	20/02/2024	5.0239%	507,632.49
A2	AAA(sf)	14,000,000.00	13,045,285.78	190,489.11	12,854,796.67	12,854,796.67	93.18%	91.82%	4.00%	8.51%	20/02/2024	5.5538%	57,564.77
B	AA(sf)	8,225,000.00	7,664,105.40	111,912.35	7,552,193.05	7,552,193.05	93.18%	91.82%	1.65%	3.51%	20/02/2024	5.7038%	34,732.70
C	A(sf)	3,325,000.00	3,098,255.37	45,241.16	3,053,014.21	3,053,014.21	93.18%	91.82%	0.70%	1.49%	20/02/2024	6.5539%	16,133.26
D	BBB(sf)	1,155,000.00	1,076,236.08	15,715.35	1,060,520.73	1,060,520.73	93.18%	91.82%	0.37%	0.79%	20/02/2024	6.8039%	5,817.96
E	BB(sf)	700,000.00	652,264.29	9,524.46	642,739.83	642,739.83	93.18%	91.82%	0.17%	0.36%	20/02/2024	8.7539%	4,536.60
F	NR	595,000.00	554,424.65	8,095.79	546,328.86	546,328.86	93.18%	91.82%	0.00%	0.00%	20/02/2024	10.0039%	4,406.74
Total		350,000,000.00	153,266,023.36	2,238,012.22	151,028,011.15	151,028,011.15							630,824.52

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:	3	\$629,240.86	0.36%	3	\$634,399.83	0.42%
61 days to 90 days:	2	\$578,794.26	0.33%	2	\$572,365.19	0.38%
90+ days:	1	\$466,050.85	0.27%	2	\$470,853.64	0.31%
Total	6	\$1,674,085.96	0.95%	7	\$1,677,618.66	1.12%

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	10.19%
3 Month Average	19.07%
12 Month Average	27.39%
Since Issuance	28.37%

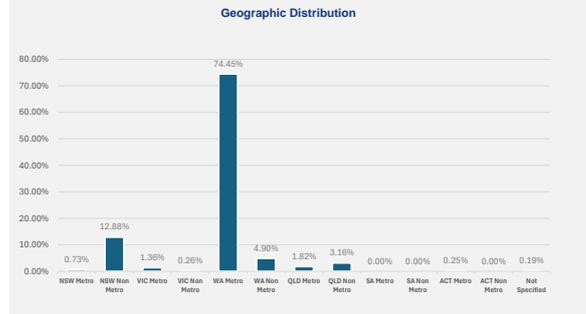
Stratification Report (Collateral Data as at 31 January 2024)

COLLATERAL INFORMATION

Pool Size (\$)	149,829,376.13	Weighted Average Seasoning (months)	87.86
Number of Loans (Unconsolidated)	687	Weighted Average Remaining Term (years)	249.63
Number of Loans (Consolidated)	680	% of Fixed Rate Loans (Value)	3.89%
Average Loan Balance (Unconsolidated)	218,092.25	% of Interest Only Loans (Value)	0.21%
Average Loan Balance (Consolidated)	220,337.32	Weighted Average Current Interest Rate	6.39%
Maximum Loan Balance (\$) (Unconsolidated)	891,080.61	Weighted Average Current LVR	54.87%
Maximum Loan Balance (\$) (Consolidated)	337.49	Max Current LVR	122.54%
Weighted Average Term to Maturity (months)	360.00	Fully Verified Loans	100%

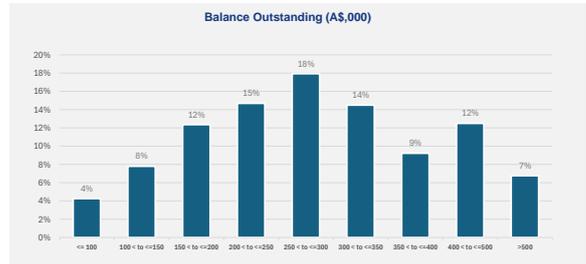
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.58%	1,089,477	0.73%	9	1%	3,336,308	1%
NSW Non Metro	122	17.76%	19,283,459	12.88%	212	17%	42,534,658	12%
VIC Metro	8	1.16%	2,039,994	1.36%	13	1%	4,057,064	1%
VIC Non Metro	3	0.44%	383,007	0.26%	3	0%	444,467	0%
WA Metro	475	69.14%	111,459,045	74.45%	867	68%	253,693,879	73%
WA Non Metro	46	6.70%	7,338,546	4.90%	98	8%	21,847,002	6%
QLD Metro	7	1.02%	2,717,418	1.82%	20	2%	7,551,897	2%
QLD Non Metro	20	2.91%	4,731,858	3.16%	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	0.15%	381,054	0.25%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.15%	277,862	0.19%	0	0%	0	0%
Total	687	100%	149,701,718	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	19%	6,379,036	4%	109	9%	7,867,162	2%
100 < to <=150	96	14%	11,675,209	8%	120	9%	15,315,979	4%
150 < to <=200	104	15%	18,489,703	12%	158	12%	27,889,409	8%
200 < to <=250	98	14%	21,988,193	15%	177	14%	40,047,484	12%
250 < to <=300	96	14%	26,843,083	18%	218	17%	60,013,714	17%
300 < to <=350	67	10%	21,704,535	14%	171	13%	55,282,820	16%
350 < to <=400	37	5%	13,806,823	9%	117	9%	43,782,518	13%
400 < to <=500	43	6%	18,696,631	12%	135	11%	59,322,198	17%
>500	17	2%	10,118,506	7%	62	5%	37,668,440	11%
Total	687	100%	149,701,718	100%	1,267	100%	347,189,363	100%



LOAN TO VALUE RATIO (CURRENT)

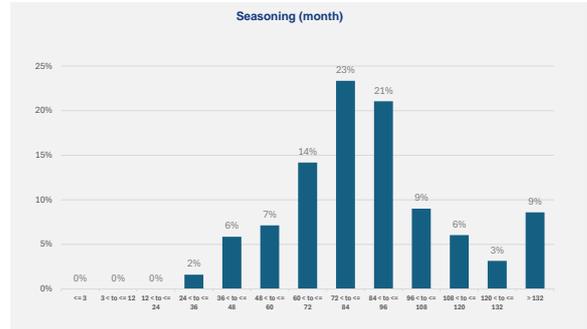
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	355	52%	52,322,456	35%	401	32%	68,452,156	20%
50% < to <=55%	67	10%	17,088,559	11%	81	6%	21,291,081	6%
55% < to <=60%	56	8%	14,496,893	10%	84	7%	23,589,817	7%
60% < to <=65%	55	8%	15,968,624	11%	102	8%	29,702,361	9%
65% < to <=70%	58	8%	18,061,778	12%	123	10%	39,086,718	11%
70% < to <=75%	56	8%	18,266,556	12%	134	11%	44,260,155	13%
75% < to <=80%	22	3%	7,513,174	5%	176	14%	59,878,518	17%
80% < to <=85%	14	2%	4,523,633	3%	101	8%	37,363,922	11%
85% < to <=90%	3	0%	1,012,759	1%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	1	0%	447,287	0%	0	0%	0	0%
Total	687	100%	149,701,718	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 January 2024)

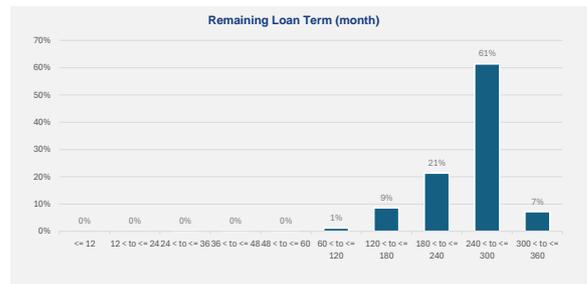
SEASONING (MONTH)

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	13	2%	2,406,882	2%	88	7%	26,748,841	8%
36 < to <= 48	34	5%	8,780,293	6%	232	18%	71,374,318	21%
48 < to <= 60	50	7%	10,678,437	7%	284	22%	80,220,205	23%
60 < to <= 72	84	12%	21,237,246	14%	204	16%	57,358,260	17%
72 < to <= 84	144	21%	34,946,993	23%	106	8%	28,116,723	8%
84 < to <= 96	149	22%	31,510,147	21%	56	4%	13,877,070	4%
96 < to <= 108	61	9%	13,496,966	9%	46	4%	10,089,883	3%
108 < to <= 120	43	6%	9,054,810	6%	25	2%	4,643,022	1%
120 < to <= 132	23	3%	4,712,760	3%	21	2%	4,704,357	1%
> 132	86	13%	12,877,184	9%	87	7%	14,395,727	4%
Total	687	100%	149,701,718	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	1	0%	86,958	0%	0	0%	0	0%
36 < to <= 48	3	0%	130,405	0%	0	0%	0	0%
48 < to <= 60	2	0%	67,702	0%	1	0%	161,042	0%
60 < to <= 120	23	3%	1,830,587	1%	19	1%	1,983,505	1%
120 < to <= 180	99	14%	12,893,151	9%	87	7%	14,006,511	4%
180 < to <= 240	161	23%	31,999,861	21%	262	21%	56,576,527	16%
240 < to <= 300	353	51%	91,877,134	61%	430	34%	124,138,065	36%
300 < to <= 360	45	7%	10,815,920	7%	468	37%	150,323,714	43%
Total	687	100%	149,701,718	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	672	98%	145,573,006	97%	1,266	100%	346,977,959	100%
1 days to 30 days	8	1%	2,451,094	2%	1	0%	211,404	0%
31 days to 60 days	3	0%	634,400	0%	0	0%	0	0%
61 days to 90 days	2	0%	572,365	0%	0	0%	0	0%
91 days and more	2	0%	470,854	0%	0	0%	0	0%
Total	687	100%	149,701,718	100%	1,267	100%	347,189,363	100%



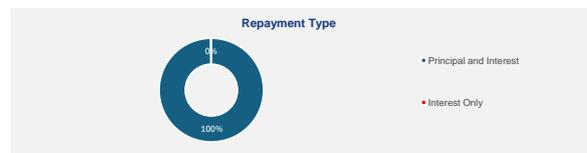
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	665	97%	143,867,313	96%	1,152	91%	312,699,871	90%
Fixed	22	3%	5,834,405	4%	115	9%	34,489,492	10%
Total	687	100%	149,701,718	100%	1,267	100%	347,189,363	100%



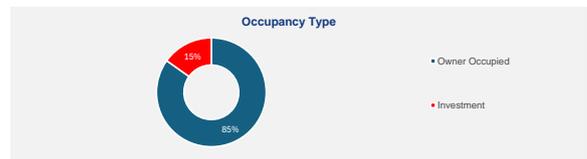
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	686	100%	149,384,711	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	317,007	0%	21	2%	6,605,732	2%
Total	687	100%	149,701,718	100%	1,267	100%	347,189,363	100%



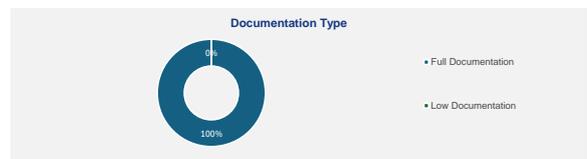
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	577	84%	127,153,946	85%	1,066	84%	294,199,739	85%
Investment	110	16%	22,675,430	15%	201	16%	52,989,624	15%
Total	687	100%	149,829,376	100%	1,267	100%	347,189,363	100%



Documentation Type

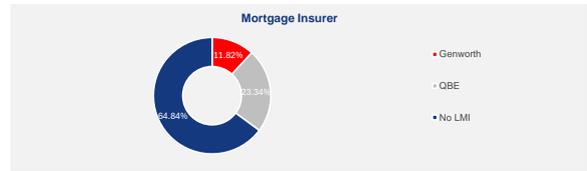
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	687	100%	149,829,376	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	687	100%	149,829,376	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 January 2024)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	72	10.48%	17,693,738	11.82%	167	13.18%	50,483,111	14.54%
QBE	138	20.09%	34,947,633	23.34%	270	21.31%	76,008,425	21.89%
No LMI	477	69.43%	97,060,348	64.84%	830	65.51%	220,697,827	63.57%
Total	687	100%	149,701,718	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	20	2.91%	6,119,207	4.08%
6065	20	2.91%	4,701,894	3.14%
6112	16	2.33%	4,066,104	2.71%
6164	12	1.75%	3,628,650	2.42%
6055	11	1.60%	3,212,570	2.14%
6171	13	1.89%	3,163,052	2.11%
6110	17	2.47%	3,099,630	2.07%
6061	14	2.04%	2,753,369	1.84%
6210	14	2.04%	2,743,639	1.83%
6018	10	1.46%	2,714,296	1.81%
6169	13	1.89%	2,582,470	1.72%
6030	12	1.75%	2,502,428	1.67%
6023	7	1.02%	2,416,877	1.61%
2460	20	2.91%	2,242,285	1.50%
6059	6	0.87%	2,184,021	1.46%
6025	8	1.16%	2,165,616	1.45%
2452	9	1.31%	2,132,127	1.42%
6076	8	1.16%	2,047,612	1.37%
6163	11	1.60%	1,994,248	1.33%
6170	9	1.31%	1,984,367	1.32%
Other	437	63.61%	91,374,912	60.99%
Total	687	100%	149,829,376	100%

