

**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                | 74,902,241.97                 | 1,976,673.52                      | 72,925,568.45                 | 72,925,568.45               | 23.26%                                   | 22.65%                                  | 8.00%                  | 17.02%                | 20/02/2026                | 4.2938%       | 273,152.68                   |
| A2           | AAA(sf)    | 14,000,000.00                 | 7,683,252.84                  | 202,761.39                        | 7,480,491.45                  | 7,480,491.45                | 54.88%                                   | 53.43%                                  | 4.00%                  | 8.51%                 | 20/02/2026                | 4.8238%       | 31,477.72                    |
| B            | AA(sf)     | 8,225,000.00                  | 4,513,911.04                  | 119,122.31                        | 4,394,788.73                  | 4,394,788.73                | 54.88%                                   | 53.43%                                  | 1.65%                  | 3.51%                 | 20/02/2026                | 4.9738%       | 19,068.22                    |
| C            | A(sf)      | 3,325,000.00                  | 1,824,772.55                  | 48,155.83                         | 1,776,616.72                  | 1,776,616.72                | 54.88%                                   | 53.43%                                  | 0.70%                  | 1.49%                 | 20/02/2026                | 5.8238%       | 9,025.76                     |
| D            | BBB(sf)    | 1,155,000.00                  | 633,868.36                    | 16,727.81                         | 617,140.55                    | 617,140.55                  | 54.88%                                   | 53.43%                                  | 0.37%                  | 0.79%                 | 20/02/2026                | 6.0738%       | 3,269.85                     |
| E            | BB(sf)     | 700,000.00                    | 384,162.64                    | 10,138.07                         | 374,024.57                    | 374,024.57                  | 54.88%                                   | 53.43%                                  | 0.17%                  | 0.36%                 | 20/02/2026                | 8.0238%       | 2,617.97                     |
| F            | NR         | 595,000.00                    | 326,538.25                    | 8,617.36                          | 317,920.89                    | 317,920.89                  | 54.88%                                   | 53.43%                                  | 0.00%                  | 0.00%                 | 20/02/2026                | 9.2738%       | 2,571.94                     |
| <b>Total</b> |            | <b>350,000,000.00</b>         | <b>90,268,747.65</b>          | <b>2,362,196.29</b>               | <b>87,886,551.36</b>          | <b>87,886,551.36</b>        |  |   |                        |                       |                           |               | <b>341,184.14</b>            |

**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                  | \$276,849.86        | 0.28%            | 1               | \$426,800.40          | 0.49%            |
| 61 days to 90 days: | 1                  | \$85,378.20         | 0.09%            | 2               | \$104,576.35          | 0.12%            |
| 90+ days:           | 2                  | \$522,528.10        | 0.53%            | 3               | \$711,222.69          | 0.82%            |
| <b>Total</b>        | <b>4</b>           | <b>\$884,756.16</b> | <b>0.89%</b>     | <b>6</b>        | <b>\$1,242,599.44</b> | <b>1.43%</b>     |

**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       | 21.54% |
| 3 Month Average     | 18.20% |
| 12 Month Average    | 17.27% |
| Since Issuance      | 24.19% |

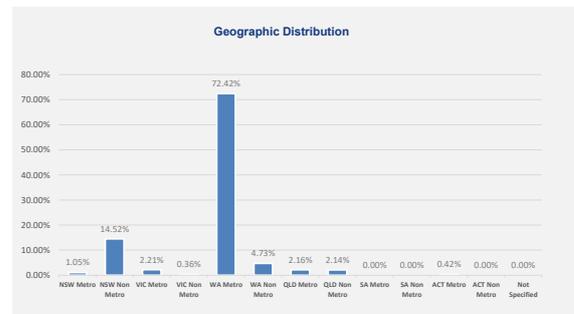
**Stratification Report (Collateral Data as at 31 January 2026)**

**COLLATERAL INFORMATION**

|  |               |   |        |
|--|---------------|---|--------|
| Pool Size (\$)                             | 87,189,039.05 | Weighted Average Seasoning (months)     | 112.13 |
| Number of Loans (Unconsolidated)           | 483           | Weighted Average Remaining Term (years) | 18.96  |
| Number of Loans (Consolidated)             | 481           | % of Fixed Rate Loans (Value)           | 0.44%  |
| Average Loan Balance (Unconsolidated)      | 180,515.61    | % of Interest Only Loans (Value)        | 0.00%  |
| Average Loan Balance (Consolidated)        | 181,266.19    | Weighted Average Current Interest Rate  | 5.64%  |
| Maximum Loan Balance (\$ (Consolidated)    | 776,833.55    | Weighted Average Current LVR            | 47.81% |
| Weighted Average Term to Maturity (months) | 115.00        | Max Current LVR                         | 89.71% |
| Maximum Term to Maturity (months)          | 303.00        | Fully Verified Loans                    | 100%   |

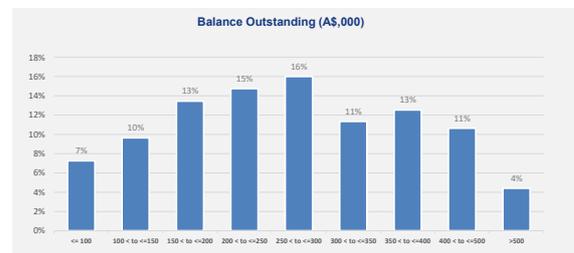
**GEOGRAPHICAL DISTRIBUTION**

| States        | Current      |             |                   |             | At issue (as at 31 Aug 2021) |             |                    |             |
|---------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|               | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| NSW Metro     | 3            | 0.62%       | 912,174           | 1.05%       | 9                            | 1%          | 3,336,308          | 1%          |
| NSW Non Metro | 93           | 19.25%      | 12,660,496        | 14.52%      | 212                          | 17%         | 42,534,658         | 12%         |
| VIC Metro     | 6            | 1.24%       | 1,926,814         | 2.21%       | 13                           | 1%          | 4,057,064          | 1%          |
| VIC Non Metro | 3            | 0.62%       | 310,690           | 0.36%       | 3                            | 0%          | 444,467            | 0%          |
| WA Metro      | 330          | 68.32%      | 63,138,838        | 72.42%      | 867                          | 68%         | 253,693,879        | 73%         |
| WA Non Metro  | 30           | 6.21%       | 4,124,796         | 4.73%       | 98                           | 8%          | 21,847,002         | 6%          |
| QLD Metro     | 6            | 1.24%       | 1,883,737         | 2.16%       | 20                           | 2%          | 7,551,897          | 2%          |
| QLD Non Metro | 11           | 2.28%       | 1,866,116         | 2.14%       | 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            | 0.21%       | 365,379           | 0.42%       | 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%          |
| <b>Total</b>  | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**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                 | 153          | 32%         | 6,330,981         | 7%          | 109                          | 9%          | 7,867,162          | 2%          |
| 100 < to <=150         | 67           | 14%         | 8,407,333         | 10%         | 120                          | 9%          | 15,315,979         | 4%          |
| 150 < to <=200         | 68           | 14%         | 11,724,520        | 13%         | 158                          | 12%         | 27,889,049         | 8%          |
| 200 < to <=250         | 57           | 12%         | 12,852,712        | 15%         | 177                          | 14%         | 40,047,484         | 12%         |
| 250 < to <=300         | 51           | 11%         | 13,949,660        | 16%         | 218                          | 17%         | 60,013,714         | 17%         |
| 300 < to <=350         | 31           | 6%          | 9,881,677         | 11%         | 171                          | 13%         | 55,282,820         | 16%         |
| 350 < to <=400         | 29           | 6%          | 10,926,422        | 13%         | 117                          | 9%          | 43,782,518         | 13%         |
| 400 < to <=500         | 21           | 4%          | 9,274,123         | 11%         | 135                          | 11%         | 59,322,198         | 17%         |
| >500                   | 6            | 1%          | 3,841,612         | 4%          | 62                           | 5%          | 37,668,440         | 11%         |
| <b>Total</b>           | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**LOAN TO VALUE RATIO (CURRENT)**

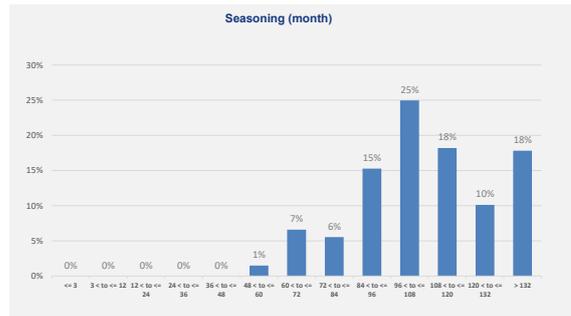
| LVR (Current)   | Current      |             |                   |             | At issue (as at 31 Aug 2021) |             |                    |             |
|-----------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                 | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| <= 50%          | 347          | 72%         | 46,709,428        | 54%         | 401                          | 32%         | 68,452,156         | 20%         |
| 50% < to <=55%  | 35           | 7%          | 10,045,290        | 12%         | 81                           | 6%          | 21,291,081         | 6%          |
| 55% < to <=60%  | 29           | 6%          | 8,286,124         | 10%         | 84                           | 7%          | 23,589,817         | 7%          |
| 60% < to <=65%  | 28           | 6%          | 8,048,691         | 9%          | 102                          | 8%          | 29,702,361         | 9%          |
| 65% < to <=70%  | 22           | 5%          | 6,801,082         | 8%          | 123                          | 10%         | 39,086,718         | 11%         |
| 70% < to <=75%  | 13           | 3%          | 4,400,006         | 5%          | 134                          | 11%         | 44,260,155         | 13%         |
| 75% < to <=80%  | 5            | 1%          | 1,685,672         | 2%          | 176                          | 14%         | 59,878,518         | 17%         |
| 80% < to <=85%  | 3            | 1%          | 910,729           | 1%          | 101                          | 8%          | 37,363,922         | 11%         |
| 85% < to <=90%  | 1            | 0%          | 302,018           | 0%          | 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%          | 0            | 0%          | 0                 | 0%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>    | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**Stratification Report (Collateral Data as at 31 January 2026)**

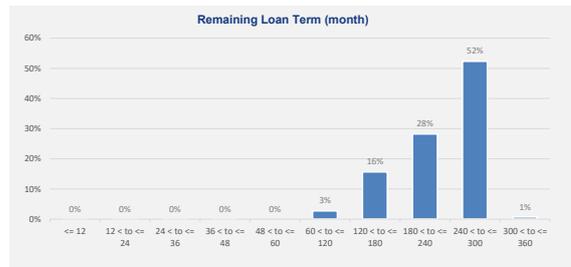
**SEASONING (MONTH)**

| 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     | 0            | 0%          | 0                 | 0%          | 88                           | 7%          | 26,748,841         | 8%          |
| 36 < to <= 48     | 0            | 0%          | 0                 | 0%          | 232                          | 18%         | 71,374,318         | 21%         |
| 48 < to <= 60     | 9            | 2%          | 1,302,426         | 1%          | 284                          | 22%         | 80,220,205         | 23%         |
| 60 < to <= 72     | 27           | 6%          | 5,744,175         | 7%          | 204                          | 16%         | 57,358,260         | 17%         |
| 72 < to <= 84     | 33           | 7%          | 4,835,240         | 6%          | 106                          | 8%          | 28,116,723         | 8%          |
| 84 < to <= 96     | 63           | 13%         | 13,319,618        | 15%         | 56                           | 4%          | 13,877,070         | 4%          |
| 96 < to <= 108    | 101          | 21%         | 21,764,749        | 25%         | 46                           | 4%          | 10,089,883         | 3%          |
| 108 < to <= 120   | 89           | 18%         | 15,865,477        | 18%         | 25                           | 2%          | 4,643,022          | 1%          |
| 120 < to <= 132   | 45           | 9%          | 8,819,130         | 10%         | 21                           | 2%          | 4,704,357          | 1%          |
| > 132             | 116          | 24%         | 15,538,224        | 18%         | 87                           | 7%          | 14,395,727         | 4%          |
| <b>Total</b>      | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**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                       | 1            | 0%          | 19,771            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 12 < to <= 24               | 2            | 0%          | 46,843            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 24 < to <= 36               | 1            | 0%          | 27,504            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 36 < to <= 48               | 2            | 0%          | 33,601            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 48 < to <= 60               | 0            | 0%          | 0                 | 0%          | 1                            | 0%          | 161,042            | 0%          |
| 60 < to <= 120              | 34           | 7%          | 2,418,408         | 3%          | 19                           | 1%          | 1,983,505          | 1%          |
| 120 < to <= 180             | 111          | 23%         | 13,691,528        | 16%         | 87                           | 7%          | 14,006,511         | 4%          |
| 180 < to <= 240             | 138          | 29%         | 24,638,729        | 28%         | 262                          | 21%         | 56,576,527         | 16%         |
| 240 < to <= 300             | 190          | 39%         | 45,660,864        | 52%         | 430                          | 34%         | 124,138,065        | 36%         |
| 300 < to <= 360             | 4            | 1%          | 651,791           | 1%          | 468                          | 37%         | 150,323,714        | 43%         |
| <b>Total</b>                | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**Arrears**

| Days in Arrears    | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                    | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| 0 days             | 472          | 98%         | 84,646,507        | 97%         | 1,266                        | 100%        | 346,977,959        | 100%        |
| 1 days to 30 days  | 5            | 1%          | 1,299,932         | 1%          | 1                            | 0%          | 211,404            | 0%          |
| 31 days to 60 days | 1            | 0%          | 426,800           | 0%          | 0                            | 0%          | 0                  | 0%          |
| 61 days to 90 days | 2            | 0%          | 104,576           | 0%          | 0                            | 0%          | 0                  | 0%          |
| 91 days and more   | 3            | 1%          | 711,223           | 1%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>       | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**LOAN TYPE**

| Loan Type    | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|              | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Variable     | 481          | 100%        | 86,804,934        | 100%        | 1,152                        | 91%         | 312,699,871        | 90%         |
| Fixed        | 2            | 0%          | 384,105           | 0%          | 115                          | 9%          | 34,489,492         | 10%         |
| <b>Total</b> | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



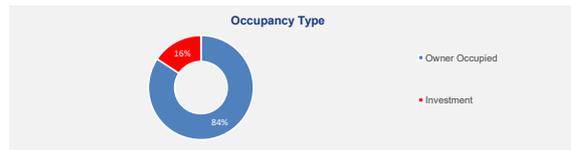
**REPAYMENT TYPE**

| Repayment Type         | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                        | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Principal and Interest | 483          | 100%        | 87,189,039        | 100%        | 1,246                        | 98%         | 340,583,631        | 98%         |
| Interest Only          | 0            | 0%          | 0                 | 0%          | 21                           | 2%          | 6,605,732          | 2%          |
| <b>Total</b>           | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



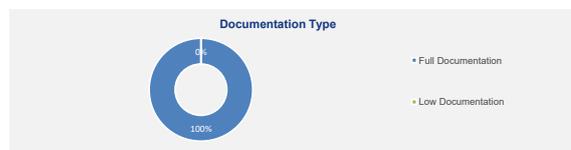
**Occupancy Type**

| Occupancy Type | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|----------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Owner Occupied | 410          | 85%         | 73,473,372        | 84%         | 1,066                        | 84%         | 294,199,739        | 85%         |
| Investment     | 73           | 15%         | 13,715,667        | 16%         | 201                          | 16%         | 52,989,624         | 15%         |
| <b>Total</b>   | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**Documentation Type**

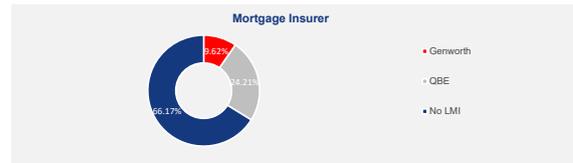
| Documentation Type | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                    | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Full Documentation | 483          | 100%        | 87,189,039        | 100%        | 1,267                        | 100%        | 347,189,363        | 100%        |
| Low Documentation  | 0            | 0%          | 0                 | 0%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>       | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**Stratification Report (Collateral Data as at 31 January 2026)**

**Mortgage Insurer**

| Mortgage Insurer | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                  | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Genworth         | 39           | 8.07%       | 8,388,516         | 9.62%       | 167                          | 13.18%      | 50,483,111         | 14.54%      |
| QBE              | 95           | 19.67%      | 21,105,592        | 24.21%      | 270                          | 21.31%      | 76,008,425         | 21.89%      |
| No LMI           | 349          | 72.26%      | 57,694,931        | 66.17%      | 830                          | 65.51%      | 220,697,827        | 63.57%      |
| <b>Total</b>     | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**Top 20 Postcodes**

| Postcodes    | Current      |             |                   |             |
|--------------|--------------|-------------|-------------------|-------------|
|              | No. of Loans | %           | Value (AUD)       | %           |
| 6069         | 15           | 3.11%       | 4,159,789         | 4.77%       |
| 6065         | 15           | 3.11%       | 3,055,544         | 3.50%       |
| 6164         | 8            | 1.66%       | 2,408,497         | 2.76%       |
| 6055         | 8            | 1.66%       | 2,023,554         | 2.32%       |
| 6169         | 10           | 2.07%       | 2,015,814         | 2.31%       |
| 6023         | 5            | 1.04%       | 2,001,952         | 2.30%       |
| 6112         | 9            | 1.86%       | 1,815,898         | 2.08%       |
| 2450         | 11           | 2.28%       | 1,815,770         | 2.08%       |
| 6018         | 9            | 1.86%       | 1,780,524         | 2.04%       |
| 6170         | 17           | 3.52%       | 1,757,049         | 2.02%       |
| 2460         | 8            | 1.66%       | 1,704,031         | 1.95%       |
| 6025         | 6            | 1.24%       | 1,678,770         | 1.93%       |
| 6110         | 13           | 2.69%       | 1,603,533         | 1.84%       |
| 6024         | 6            | 1.24%       | 1,454,484         | 1.67%       |
| 6061         | 9            | 1.86%       | 1,417,558         | 1.63%       |
| 6030         | 8            | 1.66%       | 1,417,159         | 1.63%       |
| 6059         | 4            | 0.83%       | 1,370,876         | 1.57%       |
| 6210         | 11           | 2.28%       | 1,320,065         | 1.51%       |
| 6027         | 5            | 1.04%       | 1,281,955         | 1.47%       |
| 6171         | 6            | 1.24%       | 1,163,004         | 1.33%       |
| Other        | 300          | 62.11%      | 49,943,212        | 57.28%      |
| <b>Total</b> | <b>483</b>   | <b>100%</b> | <b>87,189,039</b> | <b>100%</b> |

