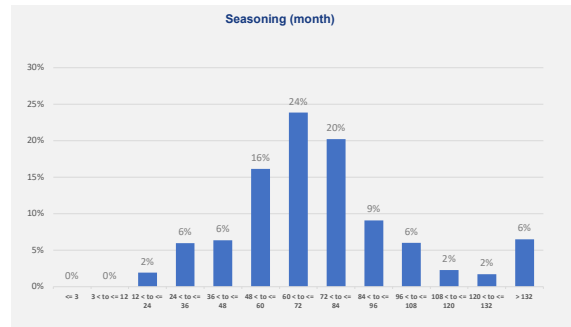


Stratification Report (Collateral Data as at 31 December 2022)

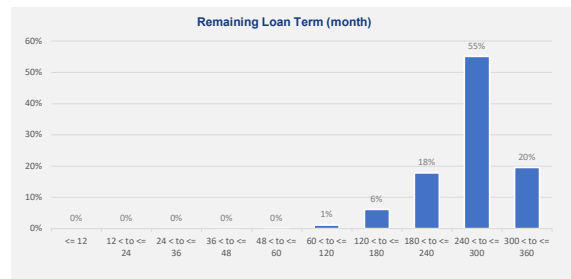
SEASONING (MONTH)

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	19	2%	4,247,751	2%	65	5%	20,494,960	6%
24 < to <= 36	51	6%	13,261,216	6%	88	7%	26,748,841	8%
36 < to <= 48	54	6%	14,108,966	6%	232	18%	71,374,318	21%
48 < to <= 60	125	14%	35,793,574	16%	284	22%	80,220,205	23%
60 < to <= 72	194	21%	52,951,394	24%	204	16%	57,358,260	17%
72 < to <= 84	186	20%	44,821,717	20%	106	8%	28,116,723	8%
84 < to <= 96	85	9%	20,113,534	9%	56	4%	13,877,070	4%
96 < to <= 108	54	6%	13,380,756	6%	46	4%	10,089,883	3%
108 < to <= 120	30	3%	5,081,414	2%	25	2%	4,643,022	1%
120 < to <= 132	19	2%	3,781,668	2%	21	2%	4,704,357	1%
> 132	91	10%	14,340,475	6%	87	7%	14,395,727	4%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



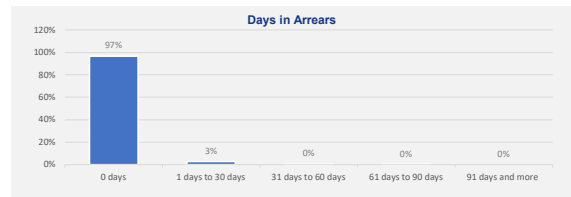
REMAINING LOAN TERM (MONTH)

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%	120,158	0%	0	0%	0	0%
48 < to <= 60	3	0%	209,833	0%	1	0%	161,042	0%
60 < to <= 120	26	3%	2,670,230	1%	19	1%	1,983,505	1%
120 < to <= 180	97	11%	13,594,221	6%	87	7%	14,006,511	4%
180 < to <= 240	195	21%	39,591,668	18%	262	21%	56,576,527	16%
240 < to <= 300	442	49%	122,220,497	55%	430	34%	124,138,065	36%
300 < to <= 360	144	16%	43,475,857	20%	468	37%	150,323,714	43%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



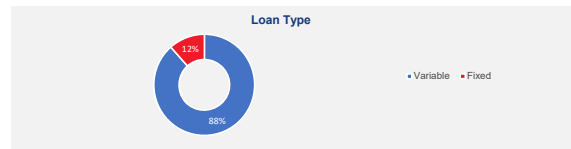
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	885	97%	214,875,058	97%	1,266	100%	346,977,959	100%
1 days to 30 days	19	2%	5,933,134	3%	1	0%	211,404	0%
31 days to 60 days	3	0%	665,842	0%	0	0%	0	0%
61 days to 90 days	1	0%	408,430	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



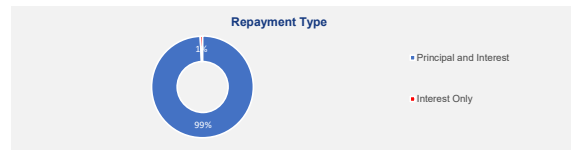
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	817	90%	196,277,942	88%	1,152	91%	312,699,871	90%
Fixed	91	10%	25,604,521	12%	115	9%	34,489,492	10%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



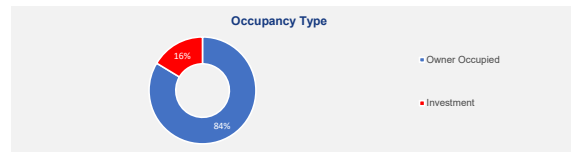
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	903	99%	220,386,289	99%	1,246	98%	340,583,631	98%
Interest Only	5	1%	1,496,175	1%	21	2%	6,605,732	2%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



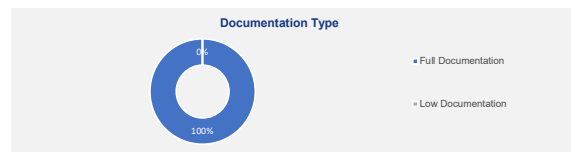
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	758	83%	185,374,114	84%	1,066	84%	294,199,739	85%
Investment	150	17%	36,508,349	16%	201	16%	52,989,624	15%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



Documentation Type

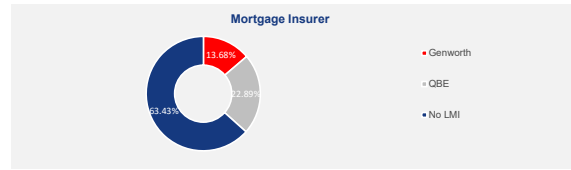
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 December 2022)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	110	12.11%	30,358,995	13.68%	167	13.18%	50,483,111	14.54%
QBE	185	20.37%	50,778,720	22.89%	270	21.31%	76,008,425	21.89%
No LMI	613	67.51%	140,744,748	63.43%	830	65.51%	220,697,827	63.57%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	27	2.97%	8,725,443	3.93%
6065	25	2.75%	6,563,317	2.96%
2450	27	2.97%	5,465,453	2.46%
6112	20	2.20%	5,455,164	2.46%
6164	16	1.76%	5,014,303	2.26%
6061	21	2.31%	4,538,296	2.05%
6110	21	2.31%	4,169,883	1.88%
6171	15	1.65%	4,127,605	1.86%
6018	12	1.32%	3,881,821	1.75%
6055	12	1.32%	3,650,239	1.65%
6025	12	1.32%	3,631,090	1.64%
6210	18	1.98%	3,587,708	1.62%
6030	14	1.54%	3,492,764	1.57%
6023	8	0.88%	3,114,746	1.40%
6169	14	1.54%	3,048,736	1.37%
2452	14	1.54%	2,828,224	1.27%
2460	24	2.64%	2,805,740	1.26%
6170	11	1.21%	2,754,823	1.24%
6059	7	0.77%	2,630,346	1.19%
6056	14	1.54%	2,620,955	1.18%
Other	576	63.44%	139,775,809	63.00%
Total	908	100%	221,882,463	100%

