

**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	131,319,121.03	4,143,669.24	127,175,451.80	127,175,451.80	40.78%	39.50%	8.00%	17.02%	22/01/2024	5.0338%	597,647.35
A2	AAA(sf)	14,000,000.00	13,470,331.25	425,045.47	13,045,285.78	13,045,285.78	96.22%	93.18%	4.00%	8.51%	22/01/2024	5.5638%	67,759.60
B	AA(sf)	8,225,000.00	7,913,819.61	249,714.21	7,664,105.40	7,664,105.40	96.22%	93.18%	1.65%	3.51%	22/01/2024	5.7138%	40,882.01
C	A(sf)	3,325,000.00	3,199,203.67	100,948.30	3,098,255.37	3,098,255.37	96.22%	93.18%	0.70%	1.49%	22/01/2024	6.5638%	18,985.34
D	BBB(sf)	1,155,000.00	1,111,302.33	35,066.25	1,076,236.08	1,076,236.08	96.22%	93.18%	0.37%	0.79%	22/01/2024	6.8138%	6,846.09
E	BB(sf)	700,000.00	673,516.56	21,252.27	652,264.29	652,264.29	96.22%	93.18%	0.17%	0.36%	22/01/2024	8.7638%	5,336.57
F	NR	595,000.00	572,489.08	18,064.43	554,424.65	554,424.65	96.22%	93.18%	0.00%	0.00%	22/01/2024	10.0138%	5,183.07
<b>Total</b>		<b>350,000,000.00</b>	<b>158,259,783.53</b>	<b>4,993,760.17</b>	<b>153,266,023.36</b>	<b>153,266,023.36</b>							<b>742,640.03</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:	2	\$128,950.57	0.07%	1	\$126,871.99	0.08%
61 days to 90 days:	1	\$234,491.40	0.13%	1	\$234,974.74	0.15%
90+ days:	1	\$681,553.39	0.38%	2	\$689,400.59	0.45%
<b>Total</b>	<b>4</b>	<b>\$1,044,995.36</b>	<b>0.58%</b>	<b>4</b>	<b>\$1,051,247.32</b>	<b>0.69%</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	27.28%
3 Month Average	19.46%
12 Month Average	27.73%
Since Issuance	28.82%

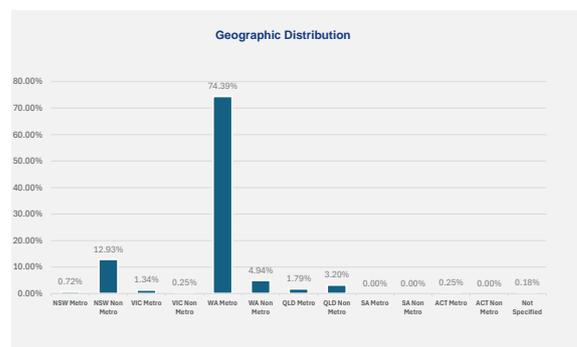
**Stratification Report (Collateral Data as at 31 December 2023)**

**COLLATERAL INFORMATION**

Pool Size (\$)	152,049,626.35	Weighted Average Seasoning (months)	87.05
Number of Loans (Unconsolidated)	695	Weighted Average Remaining Term (years)	250.65
Number of Loans (Consolidated)	688	% of Fixed Rate Loans (Value)	5.38%
Average Loan Balance (Unconsolidated)	218,776.44	% of Interest Only Loans (Value)	0.21%
Average Loan Balance (Consolidated)	221,002.36	Weighted Average Current Interest Rate	6.35%
Maximum Loan Balance (\$ (Consolidated)	896,198.22	Weighted Average Current LVR	54.95%
Weighted Average Term to Maturity (months)	337.70	Max Current LVR	121.98%
Maximum Term to Maturity (months)	360.00	Fully Verified Loans	100%

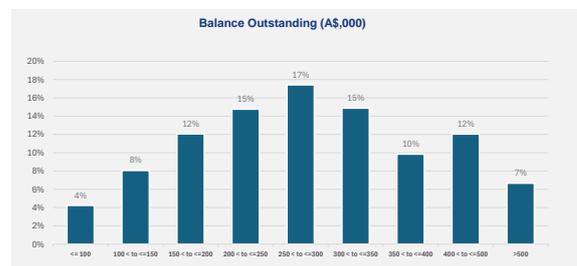
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.58%	1,096,328	0.72%	9	1%	3,336,308	1%
NSW Non Metro	124	17.84%	19,662,454	12.93%	212	17%	42,534,658	12%
VIC Metro	8	1.15%	2,037,436	1.34%	13	1%	4,057,064	1%
VIC Non Metro	3	0.43%	383,223	0.25%	3	0%	444,467	0%
WA Metro	479	68.92%	113,110,067	74.39%	867	68%	253,693,879	73%
WA Non Metro	47	6.76%	7,511,003	4.94%	98	8%	21,847,002	6%
QLD Metro	7	1.01%	2,723,558	1.79%	20	2%	7,551,897	2%
QLD Non Metro	21	3.02%	4,865,723	3.20%	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	0.14%	381,591	0.25%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.14%	278,243	0.18%	0	0%	0	0%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</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	128	18%	6,442,811	4%	109	9%	7,867,162	2%
100 < to <=150	100	14%	12,264,185	8%	120	9%	15,315,979	4%
150 < to <=200	103	15%	18,328,407	12%	158	12%	27,889,049	8%
200 < to <=250	100	14%	22,461,120	15%	177	14%	40,047,484	12%
250 < to <=300	95	14%	26,482,980	17%	218	17%	60,013,714	17%
300 < to <=350	70	10%	22,622,628	15%	171	13%	55,282,820	16%
350 < to <=400	40	6%	14,982,690	10%	117	9%	43,782,518	13%
400 < to <=500	42	6%	18,325,584	12%	135	11%	59,322,198	17%
>500	17	2%	10,139,222	7%	62	5%	37,668,440	11%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

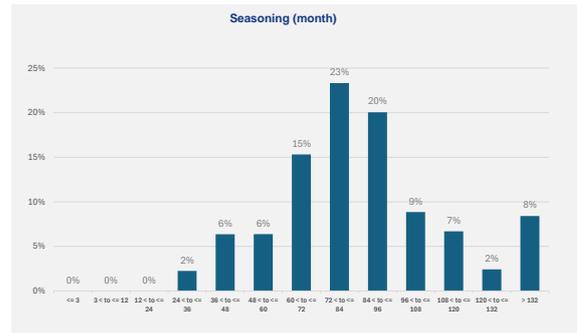
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	354	51%	52,417,566	34%	401	32%	68,452,156	20%
50% < to <=55%	69	10%	17,341,226	11%	81	6%	21,291,081	6%
55% < to <=60%	61	9%	15,943,655	10%	84	7%	23,589,817	7%
60% < to <=65%	53	8%	14,823,618	10%	102	8%	29,702,361	9%
65% < to <=70%	59	8%	18,608,222	12%	123	10%	39,086,718	11%
70% < to <=75%	58	8%	19,029,298	13%	134	11%	44,260,155	13%
75% < to <=80%	24	3%	8,094,601	5%	176	14%	59,878,518	17%
80% < to <=85%	13	2%	4,333,433	3%	101	8%	37,363,922	11%
85% < to <=90%	3	0%	1,012,785	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%	445,221	0%	0	0%	0	0%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</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 December 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	15	2%	3,413,142	2%	88	7%	26,748,841	8%
36 < to <= 48	41	6%	9,662,336	6%	232	18%	71,374,318	21%
48 < to <= 60	44	6%	9,686,957	6%	284	22%	80,220,205	23%
60 < to <= 72	92	13%	23,279,968	15%	204	16%	57,358,260	17%
72 < to <= 84	147	21%	35,447,137	23%	106	8%	28,116,723	8%
84 < to <= 96	141	20%	30,465,895	20%	56	4%	13,877,070	4%
96 < to <= 108	63	9%	13,456,367	9%	46	4%	10,089,883	3%
108 < to <= 120	45	6%	10,163,908	7%	25	2%	4,643,022	1%
120 < to <= 132	22	3%	3,694,066	2%	21	2%	4,704,357	1%
> 132	85	12%	12,779,849	8%	87	7%	14,395,727	4%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



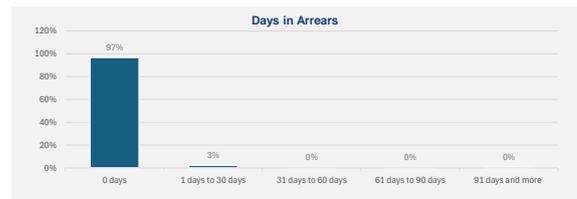
**REMAINING LOAN TERM (MONTH)**

Remaining Loan Term (month)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	0	0%	0	0%	0	0%	0	0%
12 < to <= 24	0	0%	0	0%	0	0%	0	0%
24 < to <= 36	1	0%	89,558	0%	0	0%	0	0%
36 < to <= 48	2	0%	96,489	0%	0	0%	0	0%
48 < to <= 60	3	0%	110,968	0%	1	0%	161,042	0%
60 < to <= 120	23	3%	2,043,318	1%	19	1%	1,983,505	1%
120 < to <= 180	99	14%	12,628,787	8%	87	7%	14,006,511	4%
180 < to <= 240	160	23%	31,853,698	21%	262	21%	56,576,527	16%
240 < to <= 300	361	52%	94,101,926	62%	430	34%	124,138,065	36%
300 < to <= 360	46	7%	11,124,881	7%	468	37%	150,323,714	43%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</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	677	97%	147,160,356	97%	1,266	100%	346,977,959	100%
1 days to 30 days	14	2%	3,838,023	3%	1	0%	211,404	0%
31 days to 60 days	1	0%	126,872	0%	0	0%	0	0%
61 days to 90 days	1	0%	234,975	0%	0	0%	0	0%
91 days and more	2	0%	689,401	0%	0	0%	0	0%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</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	665	96%	143,866,569	95%	1,152	91%	312,699,871	90%
Fixed	30	4%	8,183,058	5%	115	9%	34,489,492	10%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



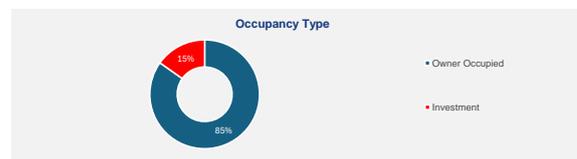
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	694	100%	151,732,523	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	317,103	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



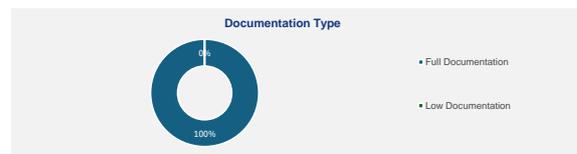
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	584	84%	128,963,504	85%	1,066	84%	294,199,739	85%
Investment	111	16%	23,086,122	15%	201	16%	52,989,624	15%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

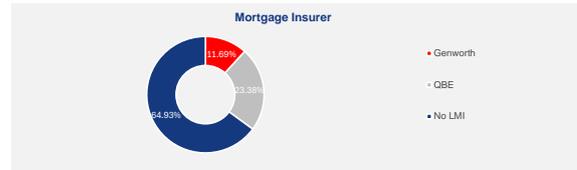
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	695	100%	152,049,626	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Stratification Report (Collateral Data as at 31 December 2023)**

**Mortgage Insurer**

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	73	10.50%	17,776,160	11.69%	167	13.18%	50,483,111	14.54%
OBE	139	20.00%	35,546,955	23.38%	270	21.31%	76,008,425	21.89%
No LMI	483	69.50%	98,726,511	64.93%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</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	20	2.88%	6,122,643	4.03%
6065	20	2.88%	4,747,807	3.12%
6112	16	2.30%	4,080,877	2.68%
6164	12	1.73%	3,639,315	2.39%
6055	11	1.58%	3,215,541	2.11%
6171	13	1.87%	3,168,529	2.08%
6110	17	2.45%	3,113,023	2.05%
2450	16	2.30%	3,016,097	1.98%
6061	14	2.01%	2,785,725	1.83%
6210	14	2.01%	2,762,161	1.82%
6018	10	1.44%	2,719,534	1.79%
6169	13	1.87%	2,585,674	1.70%
6030	12	1.73%	2,499,449	1.64%
6023	7	1.01%	2,438,220	1.60%
2460	20	2.88%	2,254,984	1.48%
6059	6	0.86%	2,188,738	1.44%
6025	8	1.15%	2,173,512	1.43%
2452	9	1.29%	2,127,422	1.40%
6076	8	1.15%	2,059,116	1.35%
6163	11	1.58%	2,001,066	1.32%
Other	438	63.02%	92,350,195	60.74%
<b>Total</b>	<b>695</b>	<b>100%</b>	<b>152,049,626</b>	<b>100%</b>

