

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	191,405,921.82	6,541,590.89	184,864,330.93	184,864,330.93	56.44%	57.41%	8.00%	13.15%	20/03/2023	4.0300%	591,732.72
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%	6.58%	20/03/2023	4.5600%	48,973.15
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%	2.71%	20/03/2023	4.7100%	29,718.16
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%	1.15%	20/03/2023	5.5600%	14,181.81
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%	0.61%	20/03/2023	5.8100%	5,147.82
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.28%	20/03/2023	7.7600%	4,167.01
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/03/2023	9.0100%	4,112.51
Total		350,000,000.00	219,405,921.82	6,541,590.89	212,864,330.93	212,864,330.93							698,033.18

Arrears Information

	12 Month 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	\$641,481.20	0.30%	1	\$407,001.39	0.19%
61 days to 90 days:	1	\$85,848.23	0.04%	1	\$85,848.23	0.04%
90+ days:	0	\$0.00	0.00%	4	\$1,134,330.82	0.54%
Total						

Aggregate Pool Losses and Insurance Claims

	No. of claims	Gross claims (\$)	Gross Payment (\$)	LMI Loss (\$)	LMI Loss covered by excess spread
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	26.30%
3 Month Average	20.64%
12 Month Average	25.03%
Since Issuance	26.45%

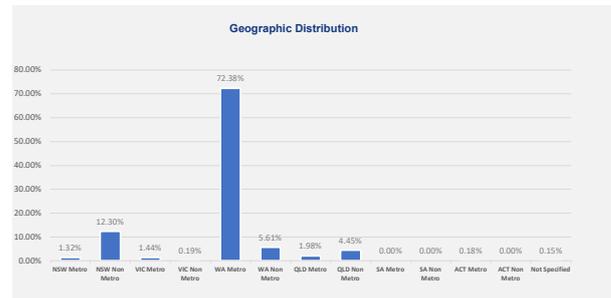
Stratification Report (Collateral Data as at 28 February 2023)

COLLATERAL INFORMATION

Pool Size (\$)	211,174,931.48	Weighted Average Seasoning (months)	76.65
Number of Loans (Unconsolidated)	874	Weighted Average Remaining Term (years)	262.04
Number of Loans (Consolidated)	866	% of Fixed Rate Loans (Value)	11.58%
Average Loan Balance (Unconsolidated)	241,618.91	% of Interest Only Loans (Value)	0.63%
Average Loan Balance (Consolidated)	243,850.96	Weighted Average Current Interest Rate	5.37%
Maximum Loan Balance (\$ (Consolidated))	1,431,847.19	Weighted Average Current LVR	58.47%
Weighted Average Term to Maturity (months)	338.69	Max Current LVR	96.76%
Maximum Term to Maturity (months)	423.00	Fully Verified Loans	100%

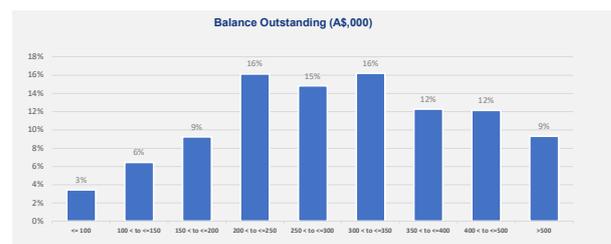
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	7	0.80%	2,783,614	1.32%	9	1%	3,336,308	1%
NSW Non Metro	152	17.39%	25,982,183	12.30%	212	17%	42,534,658	12%
VIC Metro	10	1.14%	3,046,485	1.44%	13	1%	4,057,064	1%
VIC Non Metro	3	0.34%	400,470	0.19%	3	0%	444,467	0%
WA Metro	593	67.85%	152,838,902	72.38%	867	68%	253,693,879	73%
WA Non Metro	63	7.21%	11,851,634	5.61%	98	8%	21,847,002	6%
QLD Metro	11	1.26%	4,173,564	1.98%	20	2%	7,551,897	2%
QLD Non Metro	33	3.78%	9,397,864	4.45%	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%	387,111	0.18%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.11%	313,125	0.15%	0	0%	0	0%
Total	874	100%	211,174,931	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	126	14%	7,253,658	3%	109	9%	7,867,162	2%
100 < to <=150	107	12%	13,597,939	6%	120	9%	15,315,979	4%
150 < to <=200	111	13%	19,560,748	9%	158	12%	27,889,049	8%
200 < to <=250	151	17%	34,062,734	16%	177	14%	40,047,484	12%
250 < to <=300	113	13%	31,299,266	15%	218	17%	60,013,714	17%
300 < to <=350	106	12%	34,185,310	16%	171	13%	55,282,620	16%
350 < to <=400	69	8%	25,934,492	12%	117	9%	43,782,518	13%
400 < to <=500	59	7%	25,644,453	12%	135	11%	59,322,198	17%
>500	32	4%	19,636,341	9%	62	5%	37,668,440	11%
Total	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%



LOAN TO VALUE RATIO (CURRENT)

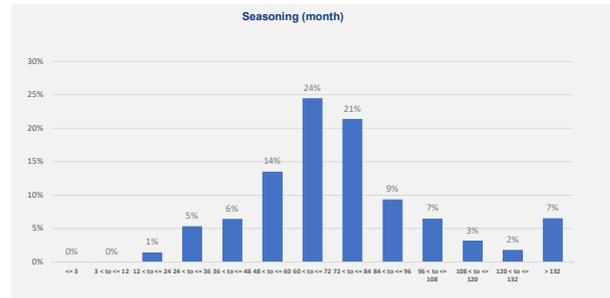
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	373	43%	58,215,107	28%	401	32%	68,452,156	20%
50% < to <=55%	82	9%	22,239,594	11%	81	6%	21,291,081	6%
55% < to <=60%	77	9%	21,677,897	10%	84	7%	23,589,817	7%
60% < to <=65%	69	8%	19,383,535	9%	102	8%	29,702,361	9%
65% < to <=70%	84	10%	26,565,752	13%	123	10%	39,086,718	11%
70% < to <=75%	87	10%	28,225,268	13%	134	11%	44,260,155	13%
75% < to <=80%	59	7%	19,406,081	9%	176	14%	59,878,518	17%
80% < to <=85%	28	3%	10,035,942	5%	101	8%	37,363,922	11%
85% < to <=90%	13	1%	4,759,455	2%	51	4%	18,138,608	5%
90% < to <=95%	1	0%	313,125	0%	14	1%	5,426,227	2%
95% < to <=100%	1	0%	353,176	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 28 February 2023)

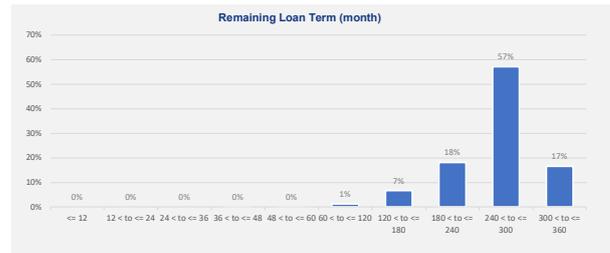
SEASONING (MONTH)

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	15	2%	2,984,495	1%	65	5%	20,494,960	6%
24 < to <= 36	43	5%	11,278,883	5%	88	7%	26,748,841	8%
36 < to <= 48	55	6%	13,617,336	6%	232	18%	71,374,318	21%
48 < to <= 60	95	11%	28,544,311	14%	284	22%	80,220,205	23%
60 < to <= 72	192	22%	51,674,468	24%	204	16%	57,358,260	17%
72 < to <= 84	187	21%	45,132,994	21%	106	8%	28,116,723	8%
84 < to <= 96	88	10%	19,754,096	9%	56	4%	13,877,070	4%
96 < to <= 108	57	7%	13,774,562	7%	46	4%	10,089,883	3%
108 < to <= 120	34	4%	6,768,148	3%	25	2%	4,643,022	1%
120 < to <= 132	20	2%	3,835,010	2%	21	2%	4,704,357	1%
> 132	88	10%	13,810,628	7%	87	7%	14,395,727	4%
Total	874	100%	211,174,931	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%	115,115	0%	1	0%	0	0%
48 < to <= 60	5	1%	273,932	0%	1	0%	161,042	0%
60 < to <= 120	25	3%	2,548,701	1%	19	1%	1,983,505	1%
120 < to <= 180	100	11%	14,007,272	7%	87	7%	14,006,511	4%
180 < to <= 240	188	22%	38,494,447	18%	262	21%	56,576,527	16%
240 < to <= 300	441	50%	120,757,584	57%	430	34%	124,138,065	36%
300 < to <= 360	114	13%	34,977,881	17%	468	37%	150,323,714	43%
Total	874	100%	211,174,931	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	858	98%	206,486,915	98%	1,266	100%	346,977,959	100%
1 days to 30 days	12	1%	3,553,686	2%	1	0%	211,404	0%
31 days to 60 days	2	0%	641,481	0%	0	0%	0	0%
61 days to 90 days	1	0%	407,001	0%	0	0%	0	0%
91 days and more	1	0%	85,848	0%	0	0%	0	0%
Total	874	100%	211,174,931	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	784	90%	186,720,214	88%	1,152	91%	312,699,871	90%
Fixed	90	10%	24,454,718	12%	115	9%	34,489,492	10%
Total	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%



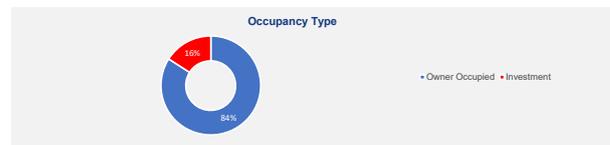
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	870	100%	209,841,644	99%	1,246	98%	340,563,631	98%
Interest Only	4	0%	1,333,288	1%	21	2%	6,605,732	2%
Total	874	100%	211,174,931	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	732	84%	177,354,414	84%	1,066	84%	294,199,739	85%
Investment	142	16%	33,820,517	16%	201	16%	52,989,624	15%
Total	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%



Documentation Type

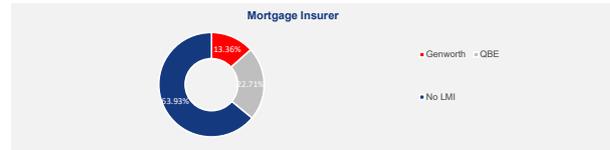
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 28 February 2023)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	103	11.78%	28,210,336	13.36%	167	13.18%	50,483,111	14.54%
QBE	176	20.14%	47,964,562	22.71%	270	21.31%	76,008,425	21.89%
No LMI	595	68.08%	135,000,033	63.93%	830	65.51%	220,697,827	63.57%
Total	874	100%	211,174,931	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	26	2.97%	8,404,345	3.98%
6065	25	2.86%	6,525,775	3.09%
2450	26	2.97%	5,428,076	2.57%
6164	15	1.72%	4,736,041	2.24%
6112	18	2.06%	4,615,075	2.19%
6061	21	2.40%	4,497,963	2.13%
6171	15	1.72%	4,091,986	1.94%
6110	19	2.17%	3,675,124	1.74%
6018	12	1.37%	3,669,207	1.74%
6025	12	1.37%	3,605,745	1.71%
6055	12	1.37%	3,593,927	1.70%
6210	18	2.06%	3,547,663	1.68%
6030	13	1.49%	3,160,729	1.50%
6169	14	1.60%	3,031,557	1.44%
6056	15	1.72%	2,815,077	1.33%
2460	23	2.63%	2,771,415	1.31%
6170	11	1.26%	2,735,267	1.30%
2452	12	1.37%	2,717,860	1.29%
6023	7	0.80%	2,659,818	1.26%
6059	7	0.80%	2,648,850	1.25%
Other	553	63.27%	132,243,430	62.62%
Total	874	100%	211,174,931	100%

