

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	176,538,166.73	6,154,722.99	170,383,443.74	170,383,443.74	54.83%	52.91%	8.00%	14.11%	22/05/2023	4.3327%	670,585.79
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%	7.06%	22/05/2023	4.8627%	59,684.65
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%	2.91%	22/05/2023	5.0127%	36,146.37
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%	1.23%	22/05/2023	5.8627%	17,090.17
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%	0.65%	22/05/2023	6.1127%	6,189.74
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.30%	22/05/2023	8.0627%	4,948.07
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	22/05/2023	9.3127%	4,857.91
Total		350,000,000.00	204,538,166.73	6,154,722.99	198,383,443.74	198,383,443.74							799,502.70

Arrears Information

	12 Monthly Average			Current Month		
	Number of	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:				4	\$1,002,670.36	0.51%
61 days to 90 days:				1	\$410,443.04	0.21%
90+ days:				0	\$0.00	0.00%
Total	0	\$0.00	0.00%	5	\$1,413,113.40	0.72%

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	26.36%	
3 Month Average	34.49%	
12 Month Average	27.69%	
Since Issuance	28.72%	

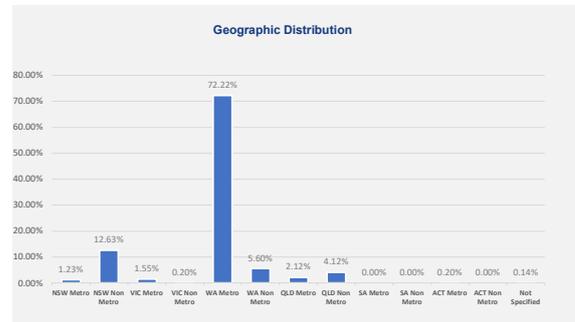
Stratification Report (Collateral Data as at 30 April 2023)

COLLATERAL INFORMATION

Pool Size (\$)	196,808,971.96	Weighted Average Seasoning (months)	79.08
Number of Loans (Unconsolidated)	835	Weighted Average Remaining Term (years)	259.28
Number of Loans (Consolidated)	828	% of Fixed Rate Loans (Value)	11.82%
Average Loan Balance (Unconsolidated)	235,689.37	% of Interest Only Loans (Value)	0.68%
Average Loan Balance (Consolidated)	237,682.00	Weighted Average Current Interest Rate	5.54%
Maximum Loan Balance (\$ (Consolidated))	937,027.17	Weighted Average Current LVR	51.39%
Weighted Average Term to Maturity (months)	338.36	Max Current LVR	99.93%
Maximum Term to Maturity (months)	423.00	Fully Verified Loans	100%

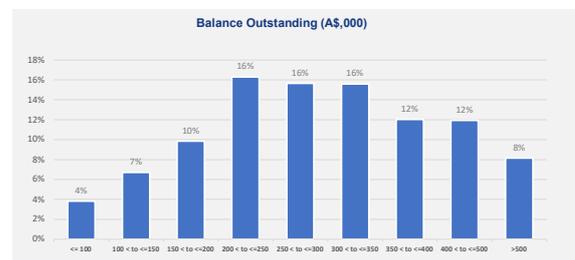
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	6	0.72%	2,424,872	1.23%	9	1%	3,336,308	1%
NSW Non Metro	147	17.60%	24,849,547	12.63%	212	17%	42,534,658	12%
VIC Metro	10	1.20%	3,041,763	1.55%	13	1%	4,057,064	1%
VIC Non Metro	3	0.36%	395,616	0.20%	3	0%	444,467	0%
WA Metro	565	67.66%	142,127,949	72.22%	867	68%	253,693,879	73%
WA Non Metro	61	7.31%	11,021,296	5.60%	98	8%	21,847,002	6%
QLD Metro	11	1.32%	4,175,867	2.12%	20	2%	7,551,897	2%
QLD Non Metro	30	3.59%	8,100,991	4.12%	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	0.12%	385,972	0.20%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.12%	285,099	0.14%	0	0%	0	0%
Total	835	100%	196,808,972	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	130	16%	7,500,485	4%	109	9%	7,867,162	2%
100 < to <=150	104	12%	13,220,074	7%	120	9%	15,315,979	4%
150 < to <=200	109	13%	19,379,520	10%	158	12%	27,889,049	8%
200 < to <=250	143	17%	32,041,458	16%	177	14%	40,047,484	12%
250 < to <=300	111	13%	30,813,931	16%	218	17%	60,013,714	17%
300 < to <=350	95	11%	30,660,392	16%	171	13%	55,282,820	16%
350 < to <=400	63	8%	23,665,883	12%	117	9%	43,782,518	13%
400 < to <=500	54	6%	23,503,925	12%	135	11%	59,322,198	17%
>500	26	3%	16,023,304	8%	62	5%	37,668,440	11%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



LOAN TO VALUE RATIO (CURRENT)

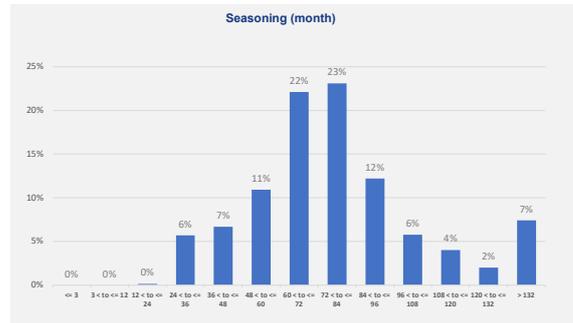
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	366	44%	82,378,489	42%	401	32%	68,452,156	20%
50% < to <=55%	79	9%	18,042,040	9%	81	6%	21,291,081	6%
55% < to <=60%	73	9%	17,896,059	9%	84	7%	23,589,817	7%
60% < to <=65%	60	7%	14,895,648	8%	102	8%	29,702,361	9%
65% < to <=70%	78	9%	19,658,801	10%	123	10%	39,086,718	11%
70% < to <=75%	83	10%	21,684,853	11%	134	11%	44,260,155	13%
75% < to <=80%	61	7%	14,534,079	7%	176	14%	59,878,518	17%
80% < to <=85%	24	3%	6,113,663	3%	101	8%	37,363,922	11%
85% < to <=90%	10	1%	1,540,189	1%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	65,151	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 30 April 2023)

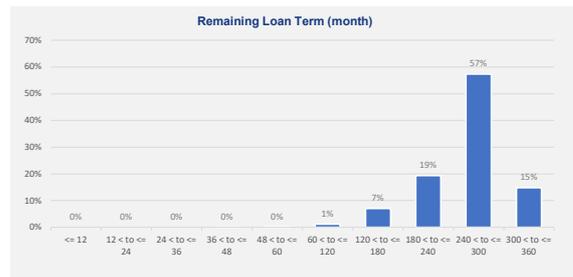
SEASONING (MONTH)

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	1	0%	277,732	0%	65	5%	20,494,960	6%
24 < to <= 36	44	5%	11,198,665	6%	88	7%	26,748,841	8%
36 < to <= 48	55	7%	13,153,886	7%	232	18%	71,374,318	21%
48 < to <= 60	74	9%	21,501,812	11%	284	22%	80,220,205	23%
60 < to <= 72	167	20%	43,527,382	22%	204	16%	57,358,260	17%
72 < to <= 84	183	22%	45,427,835	23%	106	8%	28,116,723	8%
84 < to <= 96	111	13%	23,995,199	12%	56	4%	13,877,070	4%
96 < to <= 108	52	6%	11,348,563	6%	46	4%	10,089,883	3%
108 < to <= 120	38	5%	7,893,835	4%	25	2%	4,643,022	1%
120 < to <= 132	19	2%	3,908,306	2%	21	2%	4,704,357	1%
> 132	91	11%	14,575,757	7%	87	7%	14,395,727	4%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



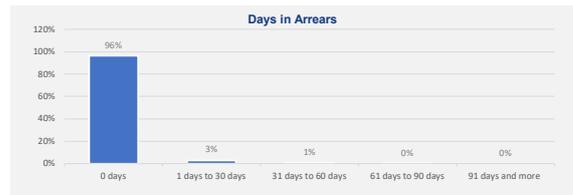
REMAINING LOAN TERM (MONTH)

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%	110,084	0%	0	0%	0	0%
48 < to <= 60	5	1%	276,276	0%	1	0%	161,042	0%
60 < to <= 120	23	3%	2,320,876	1%	19	1%	1,983,505	1%
120 < to <= 180	100	12%	13,849,555	7%	87	7%	14,006,511	4%
180 < to <= 240	189	23%	38,152,591	19%	262	21%	56,576,527	16%
240 < to <= 300	420	50%	112,927,349	57%	430	34%	124,138,065	36%
300 < to <= 360	97	12%	29,172,241	15%	468	37%	150,323,714	43%
Total	835	100%	196,808,972	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	813	97%	189,786,396	96%	1,266	100%	346,977,959	100%
1 days to 30 days	17	2%	5,609,462	3%	1	0%	211,404	0%
31 days to 60 days	4	0%	1,002,670	1%	0	0%	0	0%
61 days to 90 days	1	0%	410,443	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



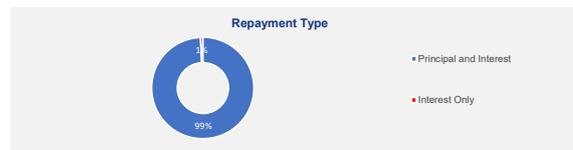
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	749	90%	173,550,180	88%	1,152	91%	312,699,871	90%
Fixed	86	10%	23,258,792	12%	115	9%	34,489,492	10%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



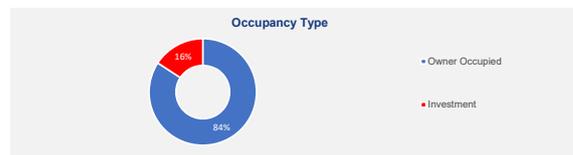
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	831	100%	195,475,469	99%	1,246	98%	340,583,631	98%
Interest Only	4	0%	1,333,503	1%	21	2%	6,605,732	2%
Total	835	100%	196,808,972	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	700	84%	165,752,159	84%	1,066	84%	294,199,739	85%
Investment	135	16%	31,056,813	16%	201	16%	52,989,624	15%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



Documentation Type

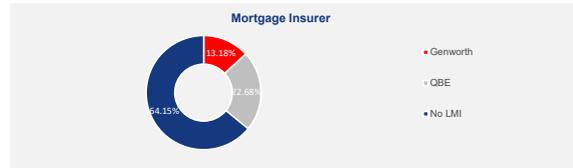
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 30 April 2023)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	98	11.74%	25,936,339	13.18%	167	13.18%	50,483,111	14.54%
QBE	168	20.12%	44,627,685	22.68%	270	21.31%	76,008,425	21.89%
No LMI	569	68.14%	126,244,949	64.15%	830	65.51%	220,697,827	63.57%
Total	835	100%	196,808,972	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	25	2.99%	8,082,417	4.11%
6065	24	2.87%	5,964,113	3.03%
2450	25	2.99%	5,014,613	2.55%
6164	15	1.80%	4,718,498	2.40%
6112	18	2.16%	4,550,328	2.31%
6061	20	2.40%	4,178,089	2.12%
6171	15	1.80%	4,074,715	2.07%
6210	18	2.16%	3,512,607	1.78%
6110	18	2.16%	3,309,049	1.68%
6055	11	1.32%	3,255,330	1.65%
6169	14	1.68%	3,013,055	1.53%
6025	10	1.20%	2,961,459	1.50%
6018	10	1.20%	2,840,506	1.44%
6056	15	1.80%	2,809,490	1.43%
6170	11	1.32%	2,734,271	1.39%
2460	22	2.63%	2,677,270	1.36%
6030	12	1.44%	2,638,755	1.34%
6059	7	0.84%	2,633,057	1.34%
2452	12	1.44%	2,608,834	1.33%
6023	7	0.84%	2,596,928	1.32%
Other	526	62.99%	122,635,588	62.31%
Total	835	100%	196,808,972	100%

