

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	136,482,738.27	2,147,450.59	134,335,287.68	134,335,287.68	42.39%	41.72%	8.00%	17.02%	20/11/2023	4.7925%	555,531.49
A2	AAA(sf)	14,000,000.00	14,000,000.00	220,279.20	13,779,720.80	13,779,720.80	100.00%	98.43%	4.00%	8.51%	20/11/2023	5.3225%	63,286.71
B	AA(sf)	8,225,000.00	8,225,000.00	129,414.03	8,095,585.97	8,095,585.97	100.00%	98.43%	1.65%	3.51%	20/11/2023	5.4725%	38,228.79
C	A(sf)	3,325,000.00	3,325,000.00	52,316.31	3,272,683.69	3,272,683.69	100.00%	98.43%	0.70%	1.49%	20/11/2023	6.3225%	17,854.57
D	BBB(sf)	1,155,000.00	1,155,000.00	18,173.03	1,136,826.97	1,136,826.97	100.00%	98.43%	0.37%	0.79%	20/11/2023	6.5725%	6,447.35
E	BB(sf)	700,000.00	700,000.00	11,013.96	688,986.04	688,986.04	100.00%	98.43%	0.17%	0.36%	20/11/2023	8.5225%	5,066.80
F	NR	595,000.00	595,000.00	9,361.87	585,638.13	585,638.13	100.00%	98.43%	0.00%	0.00%	20/11/2023	9.7725%	4,938.46
Total		350,000,000.00	164,482,738.27	2,588,008.99	161,894,729.28	161,894,729.28							691,354.17

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:	3	\$515,448.81	0.27%	2	\$515,836.30	0.32%
61 days to 90 days:	1	\$234,376.16	0.12%	1	\$235,576.72	0.15%
90+ days:	1	\$1,052,746.89	0.55%	2	\$1,086,072.46	0.68%
Total	4	\$1,802,572.85	0.94%	5	\$1,837,485.48	1.14%

Aggregate Pool Losses and Insurance Claims

	No. of claims	Gross claims (\$)	Gross Payment (\$)	LMI Loss (\$)	LMI Loss covered by excess
Current Month	0	\$0.00	\$0.00	\$0.00	\$0.00
Since Issuance	0	\$0.00	\$0.00	\$0.00	\$0.00

Prepayment History

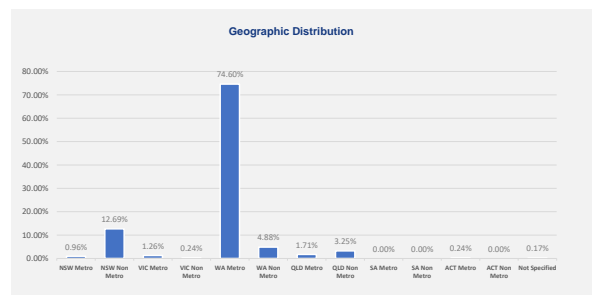
Constant Prepayment Rate	Value
Current Month	11.61%
3 Month Average	25.25%
12 Month Average	27.44%
Since Issuance	28.89%

Stratification Report (Collateral Data as at 31 October 2023)

COLLATERAL INFORMATION			
Pool Size (\$)		160,609,850.48	
Number of Loans (Unconsolidated)		718	Weighted Average Seasoning (months)
Number of Loans (Consolidated)		711	Weighted Average Remaining Term (years)
Average Loan Balance (Unconsolidated)		223,690.80	% of Fixed Rate Loans (Value)
Average Loan Balance (Consolidated)		225,892.90	% of Interest Only Loans (Value)
Maximum Loan Balance (\$ (Consolidated))		906,611.78	Weighted Average Current Interest Rate
Weighted Average Term to Maturity (months)		337.83	Weighted Average Current LVR
Maximum Term to Maturity (months)		360.00	Max Current LVR
			Fully Verified Loans
			84.84
			253.00
			6.02%
			0.20%
			6.08%
			55.56%
			120.02%
			100%

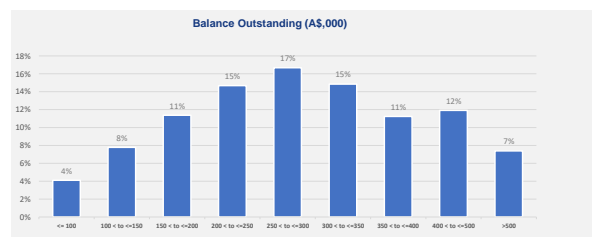
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	5	0.70%	1,536,640	0.96%	9	1%	3,336,308	1%
NSW Non Metro	126	17.55%	20,388,011	12.69%	212	17%	42,534,658	12%
VIC Metro	8	1.11%	2,031,443	1.26%	13	1%	4,057,064	1%
VIC Non Metro	3	0.42%	390,549	0.24%	3	0%	444,467	0%
WA Metro	497	69.22%	119,812,286	74.60%	867	68%	253,693,879	73%
WA Non Metro	48	6.69%	7,831,353	4.88%	98	8%	21,847,002	6%
QLD Metro	7	0.97%	2,744,569	1.71%	20	2%	7,551,897	2%
QLD Non Metro	22	3.06%	5,217,346	3.25%	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%	382,654	0.24%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.14%	275,000	0.17%	0	0%	0	0%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



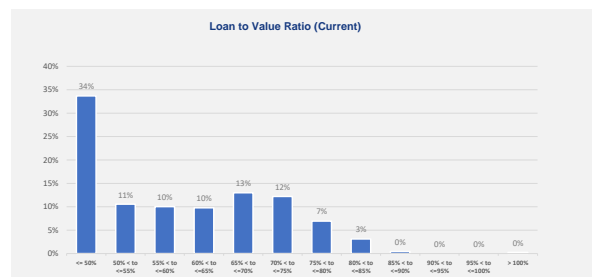
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current		At Issue (as at 31 Aug 2021)	
	No. of Loans	%	Value (AUD)	%
<= 100	128	18%	6,587,179	4%
100 < to <=150	101	14%	12,506,725	8%
150 < to <=200	102	14%	18,257,639	11%
200 < to <=250	105	15%	23,569,956	15%
250 < to <=300	96	13%	26,787,010	17%
300 < to <=350	74	10%	23,853,993	15%
350 < to <=400	48	7%	18,046,164	11%
400 < to <=500	44	6%	19,135,705	12%
>500	20	3%	11,865,480	7%
Total	718	100%	160,609,850	100%



LOAN TO VALUE RATIO (CURRENT)

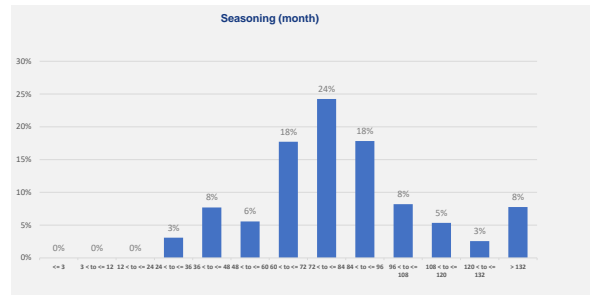
LVR (Current)	Current		At Issue (as at 31 Aug 2021)	
	No. of Loans	%	Value (AUD)	%
<= 50%	357	50%	54,097,320	34%
50% < to <=55%	66	9%	16,944,544	11%
55% < to <=60%	61	8%	16,105,222	10%
60% < to <=65%	56	8%	15,713,727	10%
65% < to <=70%	66	9%	20,588,449	13%
70% < to <=75%	61	8%	19,589,665	12%
75% < to <=80%	33	5%	11,134,049	7%
80% < to <=85%	15	2%	4,996,219	3%
85% < to <=90%	2	0%	732,575	0%
90% < to <=95%	0	0%	0	0%
95% < to <=100%	0	0%	0	0%
> 100%	1	0%	438,082	0%
Total	718	100%	160,609,850	100%



Stratification Report (Collateral Data as at 31 October 2023)

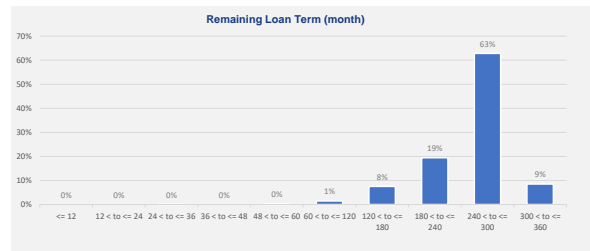
SEASONING (MONTH)

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	20	3%	4,971,144	3%	88	7%	26,748,841	8%
36 < to <= 48	51	7%	12,369,379	8%	232	18%	71,374,318	21%
48 < to <= 60	42	6%	8,933,799	6%	284	22%	80,220,205	23%
60 < to <= 72	108	15%	28,461,519	18%	204	16%	57,358,260	17%
72 < to <= 84	165	23%	38,926,775	24%	106	8%	28,116,723	8%
84 < to <= 96	125	17%	28,649,396	18%	56	4%	13,877,070	4%
96 < to <= 108	61	8%	13,156,106	8%	46	4%	10,089,883	3%
108 < to <= 120	40	6%	8,580,546	5%	25	2%	4,643,022	1%
120 < to <= 132	21	3%	4,100,761	3%	21	2%	4,704,357	1%
> 132	85	12%	12,460,425	8%	87	7%	14,395,727	4%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



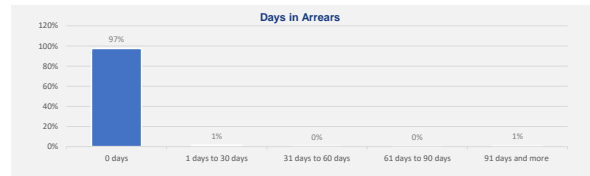
REMAINING LOAN TERM (MONTH)

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	1	0%	94,745	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	5	1%	225,954	0%	1	0%	161,042	0%
60 < to <= 120	24	3%	2,358,960	1%	19	1%	1,983,505	1%
120 < to <= 180	95	13%	12,088,329	8%	87	7%	14,006,511	4%
180 < to <= 240	160	22%	31,245,560	19%	262	21%	56,576,527	16%
240 < to <= 300	380	53%	100,894,257	63%	430	34%	124,138,065	36%
300 < to <= 360	53	7%	13,702,146	9%	468	37%	150,323,714	43%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



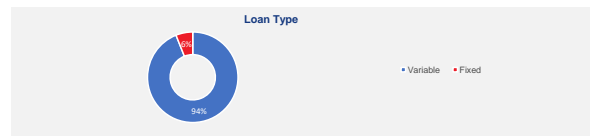
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	704	98%	156,550,746	97%	1,266	100%	346,977,959	100%
1 days to 30 days	9	1%	2,221,619	1%	1	0%	211,404	0%
31 days to 60 days	2	0%	515,836	0%	0	0%	0	0%
61 days to 90 days	1	0%	235,577	0%	0	0%	0	0%
91 days and more	2	0%	1,086,072	1%	0	0%	0	0%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



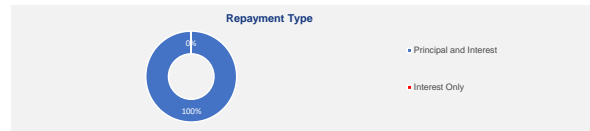
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	684	95%	150,935,150	94%	1,152	91%	312,699,871	90%
Fixed	34	5%	9,674,701	6%	115	9%	34,489,492	10%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



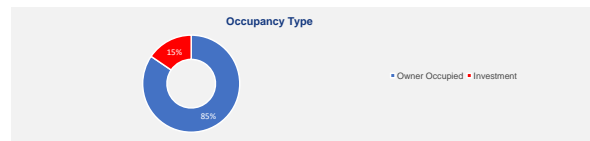
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	717	100%	160,292,793	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	317,057	0%	21	2%	6,605,732	2%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



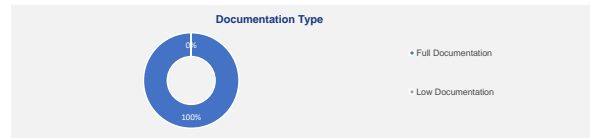
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	603	84%	135,745,192	85%	1,066	84%	294,199,739	85%
Investment	115	16%	24,864,658	15%	201	16%	52,989,624	15%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



Documentation Type

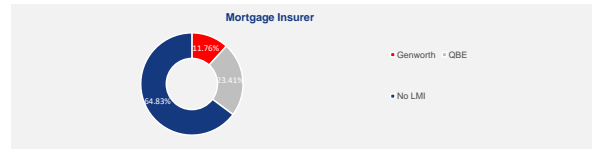
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 31 October 2023)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	76	10.58%	18,886,929	11.76%	167	13.18%	50,483,111	14.54%
OBE	146	20.33%	37,595,041	23.41%	270	21.31%	76,008,425	21.89%
No LMI	496	69.08%	104,127,880	64.83%	830	65.51%	220,697,827	63.57%
Total	718	100%	160,609,850	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	23	3.20%	7,365,607	4.59%
6065	21	2.92%	5,051,315	3.15%
6112	16	2.23%	4,106,485	2.56%
6164	12	1.67%	3,652,991	2.27%
6055	11	1.53%	3,247,609	2.02%
6171	13	1.81%	3,200,945	1.99%
6110	17	2.37%	3,158,949	1.97%
2450	17	2.37%	3,100,477	1.93%
6210	15	2.09%	2,977,788	1.85%
6061	15	2.09%	2,905,741	1.81%
6018	10	1.39%	2,746,395	1.71%
6169	13	1.81%	2,610,913	1.63%
6170	11	1.53%	2,557,537	1.59%
6030	12	1.67%	2,510,244	1.56%
6023	7	0.97%	2,479,620	1.54%
2460	20	2.79%	2,422,475	1.51%
6056	13	1.81%	2,339,569	1.46%
6059	6	0.84%	2,200,669	1.37%
6025	8	1.11%	2,196,334	1.37%
6163	11	1.53%	2,135,217	1.33%
Other	447	62.26%	97,642,972	60.80%
Total	718	100%	160,609,850	100%

