

**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	220,975,255.08	7,029,257.31	213,945,997.77	213,945,997.77	68.63%	66.44%	8.00%	11.57%	20/10/2022	3.2196%	584,755.01
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%	5.79%	20/10/2022	3.7496%	43,146.08
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%	2.39%	20/10/2022	3.8996%	26,362.36
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%	1.01%	20/10/2022	4.7496%	12,980.07
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%	0.54%	20/10/2022	4.9996%	4,746.20
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.25%	20/10/2022	6.9496%	3,998.40
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/10/2022	8.1996%	4,009.94
<b>Total</b>		<b>350,000,000.00</b>	<b>248,975,255.08</b>	<b>7,029,257.31</b>	<b>241,945,997.77</b>	<b>241,945,997.77</b>							<b>679,998.06</b>

**Arrears Information**

	12 Monthly Average			Current Month		
	Number	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:				0	\$0.00	0.00%
61 days to 90 days:				1	\$409,445.94	0.17%
90+ days:				0	\$0.00	0.00%
<b>Total</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>1</b>	<b>\$409,445.94</b>	<b>0.17%</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	25.27%
3 Month Average	25.27%
12 Month Average	
Since Issuance	26.37%

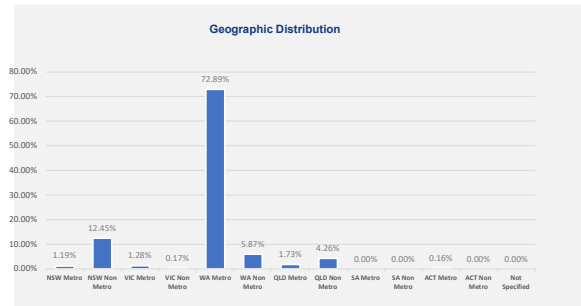
**Stratification Report (Collateral Data as at 30 September 2022)**

**COLLATERAL INFORMATION**

Pool Size (\$)	240,025,791.44	Weighted Average Seasoning (months)	71.81
Number of Loans (Unconsolidated)	960	Weighted Average Remaining Term (years)	267.12
Number of Loans (Consolidated)	954	% of Fixed Rate Loans (Value)	11.25%
Average Loan Balance (Unconsolidated)	250,026.87	% of Interest Only Loans (Value)	1.16%
Average Loan Balance (Consolidated)	251,599.36	Weighted Average Current Interest Rate	4.67%
Maximum Loan Balance (\$) (Consolidated)	1,442,626.87	Weighted Average Current LVR	60.00%
Weighted Average Term to Maturity (months)	338.93	Max Current LVR	97.26%
Maximum Term to Maturity (months)	425.00	Fully Verified Loans	100%

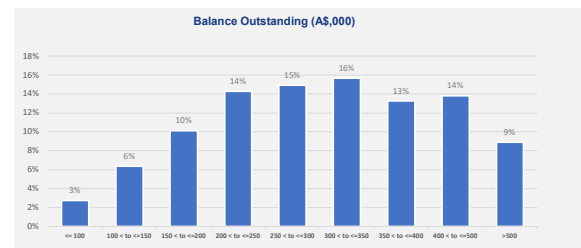
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	8	0.83%	2,857,670	1.19%	9	1%	3,336,308	1%
NSW Non Metro	168	17.50%	29,875,338	12.45%	212	17%	42,634,658	12%
VIC Metro	10	1.04%	3,072,675	1.28%	13	1%	4,057,064	1%
VIC Non Metro	3	0.31%	417,650	0.17%	3	0%	444,467	0%
WA Metro	653	68.02%	174,958,547	72.89%	867	68%	253,693,879	73%
WA Non Metro	71	7.40%	14,092,175	5.87%	98	8%	21,847,002	6%
QLD Metro	11	1.15%	4,147,738	1.73%	20	2%	7,551,897	2%
QLD Non Metro	35	3.65%	10,213,784	4.26%	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	0.10%	390,215	0.16%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	0	0.00%	0	0.00%	0	0%	0	0%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



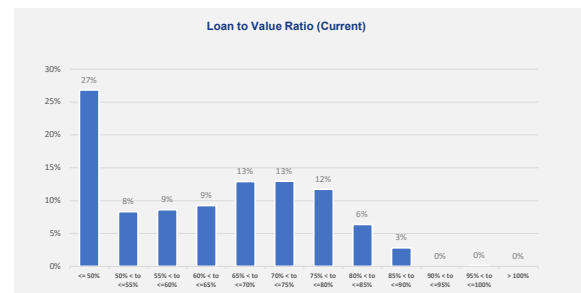
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	109	11%	6,548,989	3%	109	9%	7,867,162	2%
100 < to <=150	121	13%	15,235,265	6%	120	9%	15,315,979	4%
150 < to <=200	136	14%	24,241,517	10%	158	12%	27,889,049	8%
200 < to <=250	151	16%	34,288,291	14%	177	14%	40,047,484	12%
250 < to <=300	130	14%	35,794,892	15%	218	17%	60,013,714	17%
300 < to <=350	117	12%	37,589,667	16%	171	13%	55,282,820	16%
350 < to <=400	85	9%	31,818,019	13%	117	9%	43,782,518	13%
400 < to <=500	76	8%	33,147,622	14%	135	11%	59,322,198	17%
>500	35	4%	21,361,529	9%	62	5%	37,668,440	11%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

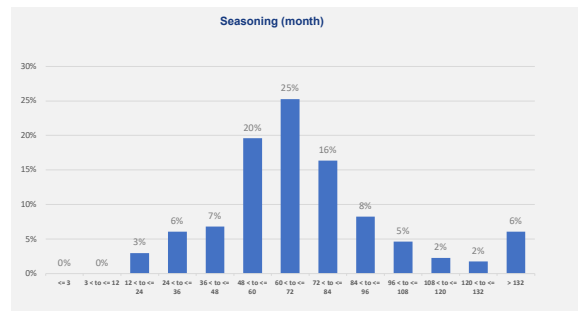
LVR (Current)	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	390	41%	64,386,468	27%	401	32%	68,452,156	20%
50% < to <=55%	76	8%	20,002,222	8%	81	6%	21,291,081	6%
55% < to <=60%	77	8%	20,695,021	9%	84	7%	23,589,817	7%
60% < to <=65%	79	8%	22,183,939	9%	102	8%	29,702,361	9%
65% < to <=70%	97	10%	31,013,247	13%	123	10%	39,086,718	11%
70% < to <=75%	95	10%	31,078,444	13%	134	11%	44,260,155	13%
75% < to <=80%	82	9%	28,167,238	12%	176	14%	59,878,518	17%
80% < to <=85%	43	4%	15,356,648	6%	101	8%	37,363,922	11%
85% < to <=90%	20	2%	6,816,742	3%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	325,823	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</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 30 September 2022)**

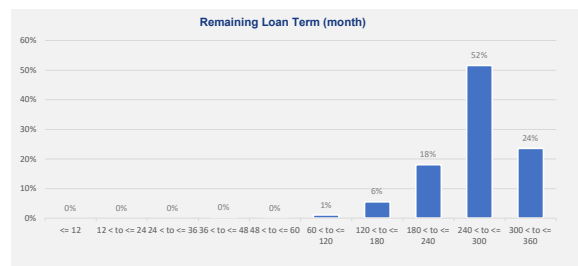
**SEASONING (MONTH)**

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	29	3%	7,043,935	3%	65	5%	20,494,960	6%
24 < to <= 36	55	6%	14,538,077	6%	88	7%	26,748,841	8%
36 < to <= 48	62	6%	16,386,690	7%	232	18%	71,374,318	21%
48 < to <= 60	164	17%	47,093,159	20%	284	22%	80,220,205	23%
60 < to <= 72	224	23%	60,650,658	25%	204	16%	57,358,260	17%
72 < to <= 84	158	16%	39,286,512	16%	106	8%	28,116,723	8%
84 < to <= 96	83	9%	13,769,566	6%	56	4%	13,877,070	4%
96 < to <= 108	45	5%	11,070,881	5%	46	4%	10,089,883	3%
108 < to <= 120	29	3%	5,382,504	2%	25	2%	4,643,022	1%
120 < to <= 132	23	2%	4,204,165	2%	21	2%	4,704,357	1%
> 132	88	9%	14,600,543	6%	87	7%	14,395,727	4%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



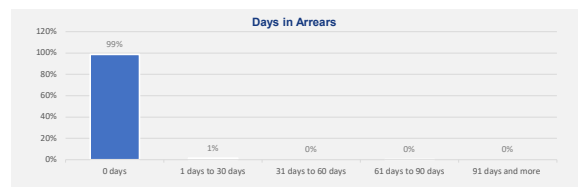
**REMAINING LOAN TERM (MONTH)**

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	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	1	0%	127,647	0%	0	0%	0	0%
48 < to <= 60	1	0%	61,758	0%	1	0%	161,042	0%
60 < to <= 72	24	3%	2,631,168	1%	19	1%	1,963,505	1%
72 < to <= 84	95	10%	13,352,566	6%	87	7%	14,006,511	4%
84 < to <= 96	211	22%	43,437,070	18%	262	21%	56,576,527	16%
96 < to <= 108	445	46%	123,958,502	52%	430	34%	124,138,065	36%
108 < to <= 120	183	19%	56,457,080	24%	468	37%	150,323,714	43%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



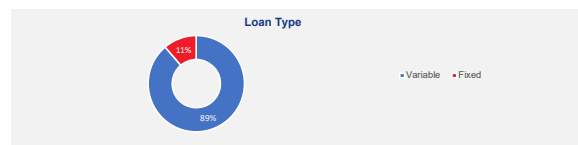
**Arrears**

Days in Arrears	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	946	99%	236,479,468	99%	1,266	100%	346,977,959	100%
1 days to 30 days	13	1%	3,136,878	1%	1	0%	211,404	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	1	0%	409,446	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



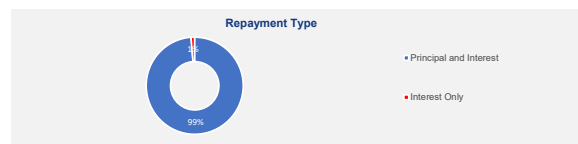
**LOAN TYPE**

Loan Type	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	869	91%	213,034,294	89%	1,152	91%	312,699,871	90%
Fixed	91	9%	26,991,497	11%	115	9%	34,489,492	10%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



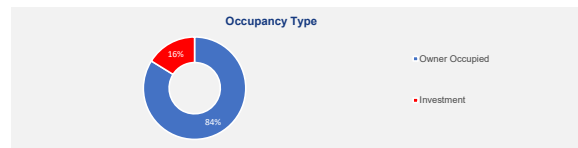
**REPAYMENT TYPE**

Repayment Type	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	951	99%	237,248,604	99%	1,246	98%	340,583,631	98%
Interest Only	9	1%	2,777,188	1%	21	2%	6,605,732	2%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



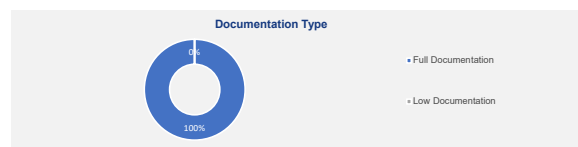
**Occupancy Type**

Occupancy Type	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	804	84%	201,376,550	84%	1,066	84%	294,199,739	85%
Investment	156	16%	38,649,242	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

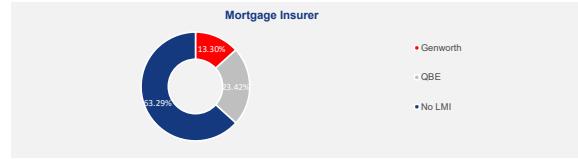
Documentation Type	Current				At issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	960	100%	240,025,791	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Stratification Report (Collateral Data as at 30 September 2022)**

**Mortgage Insurer**

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	116	12.08%	31,917,065	13.30%	167	13.18%	50,483,111	14.54%
QBE	198	20.63%	56,204,423	23.42%	270	21.31%	76,008,425	21.89%
No LMI	646	67.29%	151,904,303	63.29%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</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	27	2.81%	8,534,984	3.56%
6065	28	2.92%	7,646,125	3.19%
6112	22	2.29%	5,939,493	2.47%
2450	28	2.92%	5,933,067	2.47%
6164	19	1.98%	5,813,187	2.42%
6110	24	2.50%	5,074,459	2.11%
6171	17	1.77%	4,741,655	1.98%
6061	21	2.19%	4,589,440	1.91%
6055	13	1.35%	4,117,874	1.72%
6018	12	1.25%	4,104,870	1.71%
6210	19	1.98%	4,090,859	1.70%
6025	12	1.25%	3,694,509	1.54%
6030	8	0.83%	3,581,612	1.49%
6023	14	1.46%	3,510,948	1.46%
6063	12	1.25%	3,244,276	1.35%
6056	16	1.67%	3,243,263	1.35%
2460	25	2.60%	3,199,461	1.33%
6026	11	1.15%	3,184,622	1.33%
6169	14	1.46%	3,080,961	1.28%
2452	14	1.46%	2,844,387	1.19%
Other	604	62.92%	149,855,739	62.43%
<b>Total</b>	<b>960</b>	<b>100%</b>	<b>240,025,791</b>	<b>100%</b>

