

**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	139,426,712.00	2,943,973.73	136,482,738.27	136,482,738.27	43.30%	42.39%	8.00%	17.02%	20/10/2023	4.7758%	547,293.77
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%	8.51%	20/10/2023	5.3058%	61,053.04
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%	3.51%	20/10/2023	5.4558%	36,882.70
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%	1.49%	20/10/2023	6.3058%	17,232.97
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%	0.79%	20/10/2023	6.5558%	6,223.52
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.36%	20/10/2023	8.5058%	4,893.75
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/10/2023	9.7558%	4,770.99
<b>Total</b>		<b>350,000,000.00</b>	<b>167,426,712.00</b>	<b>2,943,973.73</b>	<b>164,482,738.27</b>	<b>164,482,738.27</b>							<b>678,350.74</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	\$130,599.49	0.07%	1	\$128,827.72	0.08%
61 days to 90 days:	1	\$234,308.22	0.12%	1	\$235,859.73	0.14%
90+ days:	1	\$1,455,969.01	0.73%	3	\$1,488,448.73	0.91%
<b>Total</b>	<b>4</b>	<b>\$1,820,876.72</b>	<b>0.92%</b>	<b>5</b>	<b>\$1,853,136.18</b>	<b>1.14%</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	13.65%
3 Month Average	31.69%
12 Month Average	28.45%
Since Issuance	29.37%

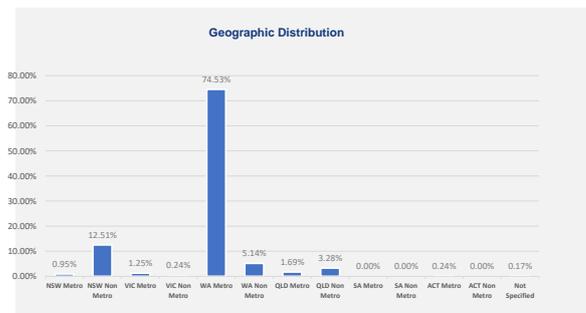
**Stratification Report (Collateral Data as at 30 September 2023)**

**COLLATERAL INFORMATION**

Pool Size (\$)	163,177,319.71	Weighted Average Seasoning (months)	83.73
Number of Loans (Unconsolidated)	727	Weighted Average Remaining Term (years)	253.85
Number of Loans (Consolidated)	721	% of Fixed Rate Loans (Value)	6.75%
Average Loan Balance (Unconsolidated)	224,452.98	% of Interest Only Loans (Value)	0.19%
Average Loan Balance (Consolidated)	226,320.83	Weighted Average Current Interest Rate	6.05%
Maximum Loan Balance (\$ (Consolidated)	911,933.37	Weighted Average Current LVR	55.79%
Weighted Average Term to Maturity (months)	337.58	Max Current LVR	118.61%
Maximum Term to Maturity (months)	360.00	Fully Verified Loans	100%

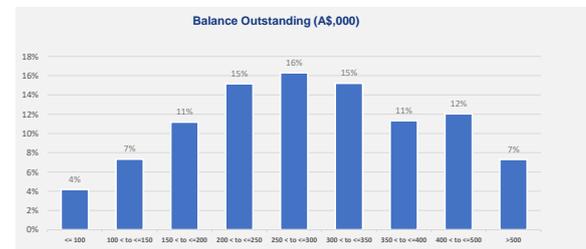
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	5	0.69%	1,549,113	0.95%	9	1%	3,336,308	1%
NSW Non Metro	126	17.33%	20,393,709	12.51%	212	17%	42,534,658	12%
VIC Metro	8	1.10%	2,033,963	1.25%	13	1%	4,057,064	1%
VIC Non Metro	3	0.41%	392,453	0.24%	3	0%	444,467	0%
WA Metro	503	69.19%	121,453,788	74.53%	867	68%	253,693,879	73%
WA Non Metro	51	7.02%	8,380,139	5.14%	98	8%	21,847,002	6%
QLD Metro	7	0.96%	2,755,614	1.69%	20	2%	7,551,897	2%
QLD Non Metro	22	3.03%	5,338,966	3.28%	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%	383,223	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%	279,176	0.17%	0	0%	0	0%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



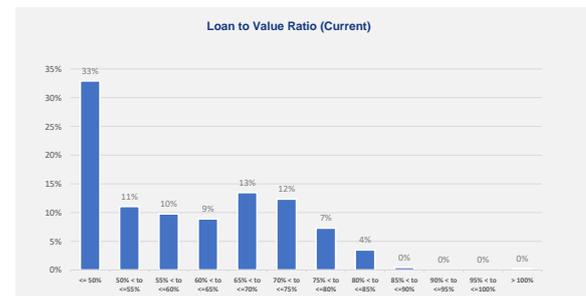
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	133	18%	6,828,786	4%	109	9%	7,867,162	2%
100 < to <=150	96	13%	11,950,742	7%	120	9%	15,315,979	4%
150 < to <=200	102	14%	18,204,131	11%	158	12%	27,889,049	8%
200 < to <=250	110	15%	24,685,492	15%	177	14%	40,047,484	12%
250 < to <=300	95	13%	26,546,711	16%	218	17%	60,013,714	17%
300 < to <=350	77	11%	24,773,328	15%	171	13%	55,282,820	16%
350 < to <=400	49	7%	18,449,044	11%	117	9%	43,782,518	13%
400 < to <=500	45	6%	19,618,972	12%	135	11%	59,322,198	17%
>500	20	3%	11,902,937	7%	62	5%	37,668,440	11%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

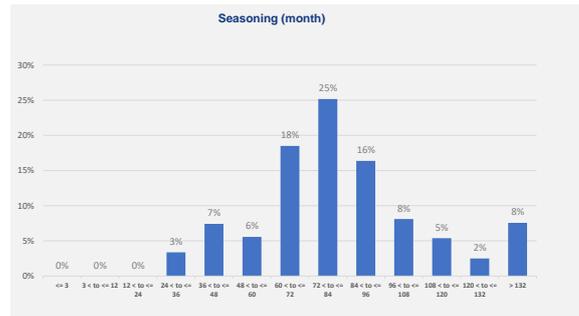
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	357	49%	53,634,247	33%	401	32%	68,452,156	20%
50% < to <=55%	69	9%	18,018,944	11%	81	6%	21,291,081	6%
55% < to <=60%	60	8%	15,915,280	10%	84	7%	23,589,817	7%
60% < to <=65%	53	7%	14,506,785	9%	102	8%	29,702,361	9%
65% < to <=70%	70	10%	21,963,964	13%	123	10%	39,086,718	11%
70% < to <=75%	62	9%	20,131,968	12%	134	11%	44,260,155	13%
75% < to <=80%	36	5%	11,902,119	7%	176	14%	59,878,518	17%
80% < to <=85%	17	2%	5,720,279	4%	101	8%	37,363,922	11%
85% < to <=90%	2	0%	733,647	0%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	0	0%	0	0%	0	0%
> 100%	1	0%	432,911	0%	0	0%	0	0%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</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 2023)**

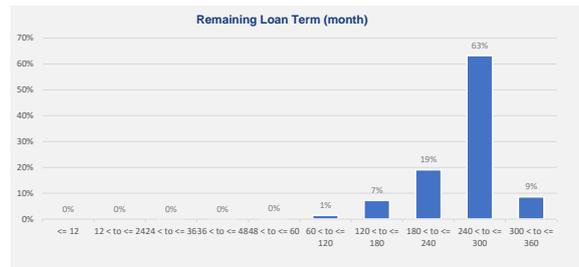
**SEASONING (MONTH)**

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	23	3%	5,506,976	3%	88	7%	26,748,841	8%
36 < to <= 48	50	7%	12,097,346	7%	232	18%	71,374,318	21%
48 < to <= 60	43	6%	9,086,018	6%	284	22%	80,220,205	23%
60 < to <= 72	114	16%	30,147,117	18%	204	16%	57,358,260	17%
72 < to <= 84	172	24%	41,011,328	25%	106	8%	28,116,723	8%
84 < to <= 96	117	16%	26,691,727	16%	56	4%	13,877,070	4%
96 < to <= 108	63	9%	13,219,051	8%	46	4%	10,089,883	3%
108 < to <= 120	38	5%	8,789,846	5%	25	2%	4,643,022	1%
120 < to <= 132	22	3%	4,071,381	2%	21	2%	4,704,357	1%
> 132	85	12%	12,339,351	8%	87	7%	14,395,727	4%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



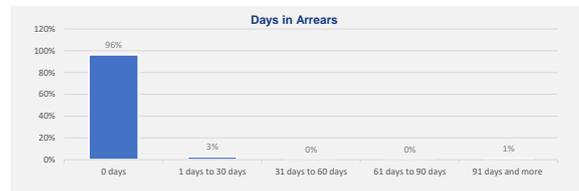
**REMAINING LOAN TERM (MONTH)**

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%	97,325	0%	0	0%	0	0%
36 < to <= 48	1	0%	54,158	0%	0	0%	0	0%
48 < to <= 60	5	1%	231,490	0%	1	0%	161,042	0%
60 < to <= 120	24	3%	2,402,187	1%	19	1%	1,983,505	1%
120 < to <= 180	93	13%	11,832,833	7%	87	7%	14,006,511	4%
180 < to <= 240	159	22%	31,136,036	19%	262	21%	56,576,527	16%
240 < to <= 300	389	54%	103,089,072	63%	430	34%	124,138,065	36%
300 < to <= 360	55	8%	14,117,041	9%	468	37%	150,323,714	43%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</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	708	97%	156,958,276	96%	1,266	100%	346,977,959	100%
1 days to 30 days	14	2%	4,148,730	3%	1	0%	211,404	0%
31 days to 60 days	1	0%	128,828	0%	0	0%	0	0%
61 days to 90 days	1	0%	235,860	0%	0	0%	0	0%
91 days and more	3	0%	1,488,449	1%	0	0%	0	0%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</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	687	94%	151,944,223	93%	1,152	91%	312,699,871	90%
Fixed	40	6%	11,015,919	7%	115	9%	34,489,492	10%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</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	726	100%	162,643,152	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	316,990	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



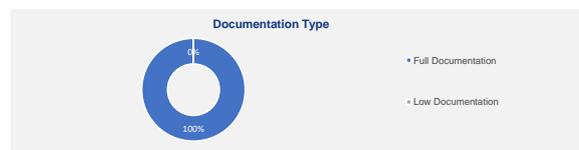
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	614	84%	138,922,981	85%	1,066	84%	294,199,739	85%
Investment	113	16%	24,254,338	15%	201	16%	52,989,624	15%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>163,177,320</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

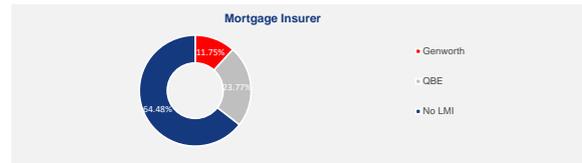
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	727	100%	163,177,320	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>163,177,320</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Stratification Report (Collateral Data as at 30 September 2023)**

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	78	10.73%	19,149,858	11.75%	167	13.18%	50,483,111	14.54%
QBE	149	20.50%	38,729,913	23.77%	270	21.31%	76,008,425	21.89%
No LMI	500	68.78%	105,080,371	64.48%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>162,960,142</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	23	3.16%	7,348,665	4.50%
6065	21	2.89%	5,068,704	3.11%
6112	16	2.20%	3,881,288	2.38%
6164	12	1.65%	3,665,470	2.25%
6210	17	2.34%	3,309,233	2.03%
6055	11	1.51%	3,265,382	2.00%
6171	13	1.79%	3,219,879	1.97%
6110	17	2.34%	3,190,420	1.96%
6061	15	2.06%	2,906,915	1.78%
6018	10	1.38%	2,753,137	1.69%
6169	13	1.79%	2,620,470	1.61%
6170	11	1.51%	2,566,819	1.57%
2460	21	2.89%	2,517,531	1.54%
6030	12	1.65%	2,515,851	1.54%
6023	7	0.96%	2,499,395	1.53%
6025	9	1.24%	2,469,837	1.51%
6056	13	1.79%	2,345,000	1.44%
6059	6	0.83%	2,208,536	1.35%
6163	11	1.51%	2,143,121	1.31%
2452	9	1.24%	2,108,949	1.29%
Other	460	63.27%	100,572,716	61.63%
<b>Total</b>	<b>727</b>	<b>100%</b>	<b>163,177,320</b>	<b>100%</b>

