

**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	148,877,449.06	9,450,737.06	139,426,712.00	139,426,712.00	46.24%	43.30%	8.00%	16.72%	20/09/2023	4.7738%	584,146.16
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%	8.36%	20/09/2023	5.3038%	61,030.03
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%	3.46%	20/09/2023	5.4538%	36,869.18
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%	1.46%	20/09/2023	6.3038%	17,227.51
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%	0.77%	20/09/2023	6.5538%	6,221.62
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%	20/09/2023	8.5038%	4,892.60
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/09/2023	9.7538%	4,770.01
<b>Total</b>		<b>350,000,000.00</b>	<b>176,877,449.06</b>	<b>9,450,737.06</b>	<b>167,426,712.00</b>	<b>167,426,712.00</b>							<b>715,157.11</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	\$234,314.84	0.11%	1	\$234,236.15	0.14%
61 days to 90 days:	1	\$0.00	0.00%	0	\$0.00	0.00%
90+ days:	1	\$1,450,684.45	0.71%	3	\$1,484,853.21	0.89%
<b>Total</b>	<b>4</b>	<b>\$1,684,979.29</b>	<b>0.82%</b>	<b>4</b>	<b>\$1,719,089.36</b>	<b>1.03%</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	44.87%
3 Month Average	33.93%
12 Month Average	29.28%
Since Issuance	29.79%

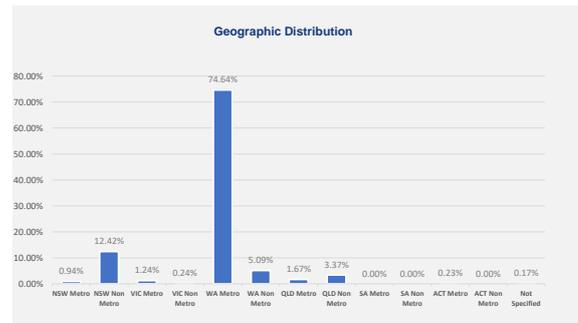
**Stratification Report (Collateral Data as at 31 August 2023)**

**COLLATERAL INFORMATION**

Pool Size (\$)	166,097,928.57	Weighted Average Seasoning (months)	82.89
Number of Loans (Unconsolidated)	739	Weighted Average Remaining Term (years)	255.17
Number of Loans (Consolidated)	733	% of Fixed Rate Loans (Value)	7.46%
Average Loan Balance (Unconsolidated)	224,760.39	% of Interest Only Loans (Value)	0.19%
Average Loan Balance (Consolidated)	226,600.18	Weighted Average Current Interest Rate	6.05%
Maximum Loan Balance (\$ (Consolidated)	917,359.58	Weighted Average Current LVR	55.96%
Weighted Average Term to Maturity (months)	338.06	Max Current LVR	114.82%
Maximum Term to Maturity (months)	361.00	Fully Verified Loans	100%

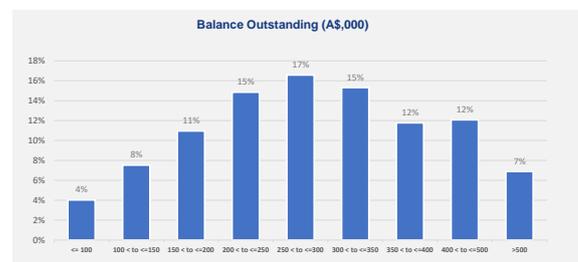
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	5	0.68%	1,558,787	0.94%	9	1%	3,336,308	1%
NSW Non Metro	128	17.32%	20,622,538	12.42%	212	17%	42,534,658	12%
VIC Metro	8	1.08%	2,054,100	1.24%	13	1%	4,057,064	1%
VIC Non Metro	3	0.41%	397,466	0.24%	3	0%	444,467	0%
WA Metro	512	69.28%	123,969,162	74.64%	867	68%	253,693,879	73%
WA Non Metro	51	6.90%	8,457,011	5.09%	98	8%	21,847,002	6%
QLD Metro	7	0.95%	2,768,103	1.67%	20	2%	7,551,897	2%
QLD Non Metro	23	3.11%	5,602,928	3.37%	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%	383,846	0.23%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.14%	283,986	0.17%	0	0%	0	0%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</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	132	18%	6,700,633	4%	109	9%	7,867,162	2%
100 < to <=150	100	14%	12,498,280	8%	120	9%	15,315,979	4%
150 < to <=200	102	14%	18,204,037	11%	158	12%	27,889,049	8%
200 < to <=250	110	15%	24,682,923	15%	177	14%	40,047,484	12%
250 < to <=300	99	13%	27,528,669	17%	218	17%	60,013,714	17%
300 < to <=350	79	11%	25,427,993	15%	171	13%	55,282,820	16%
350 < to <=400	52	7%	19,566,446	12%	117	9%	43,782,518	13%
400 < to <=500	46	6%	20,055,418	12%	135	11%	59,322,198	17%
>500	19	3%	11,433,530	7%	62	5%	37,668,440	11%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

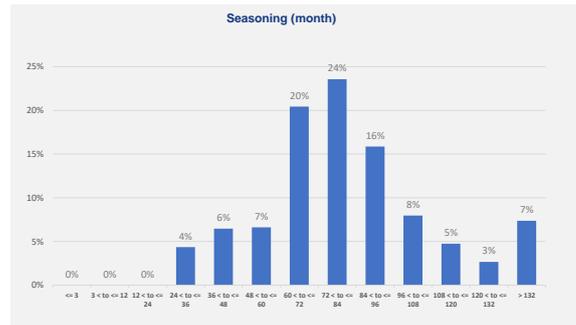
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	358	48%	53,998,451	33%	401	32%	68,452,156	20%
50% < to <=55%	74	10%	19,497,892	12%	81	6%	21,291,081	6%
55% < to <=60%	60	8%	15,837,224	10%	84	7%	23,589,817	7%
60% < to <=65%	54	7%	14,676,825	9%	102	8%	29,702,361	9%
65% < to <=70%	69	9%	21,197,126	13%	123	10%	39,086,718	11%
70% < to <=75%	65	9%	21,096,936	13%	134	11%	44,260,155	13%
75% < to <=80%	36	5%	11,897,262	7%	176	14%	59,878,518	17%
80% < to <=85%	20	3%	6,742,850	4%	101	8%	37,363,922	11%
85% < to <=90%	2	0%	734,284	0%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	1	0%	419,078	0%	0	0%	0	0%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</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 31 August 2023)**

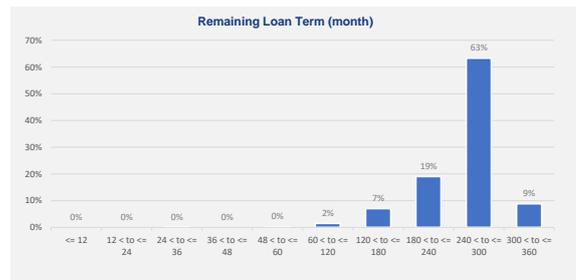
**SEASONING (MONTH)**

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	30	4%	7,221,164	4%	88	7%	26,748,841	8%
36 < to <= 48	45	6%	10,732,946	6%	232	18%	71,374,318	21%
48 < to <= 60	47	6%	10,974,261	7%	284	22%	80,220,205	23%
60 < to <= 72	129	17%	33,930,171	20%	204	16%	57,358,260	17%
72 < to <= 84	168	23%	39,118,362	24%	106	8%	28,116,723	8%
84 < to <= 96	117	16%	26,351,741	16%	56	4%	13,877,070	4%
96 < to <= 108	62	8%	13,234,676	8%	46	4%	10,089,883	3%
108 < to <= 120	34	5%	7,878,055	5%	25	2%	4,643,022	1%
120 < to <= 132	23	3%	4,422,326	3%	21	2%	4,704,357	1%
> 132	84	11%	12,234,228	7%	87	7%	14,395,727	4%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</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%	99,909	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	6	1%	295,846	0%	1	0%	161,042	0%
60 < to <= 120	25	3%	2,529,997	2%	19	1%	1,983,505	1%
120 < to <= 180	93	13%	11,690,125	7%	87	7%	14,006,511	4%
180 < to <= 240	162	22%	31,613,179	19%	262	21%	56,576,527	16%
240 < to <= 300	395	53%	105,184,515	63%	430	34%	124,138,065	36%
300 < to <= 360	57	8%	14,684,359	9%	468	37%	150,323,714	43%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</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	726	98%	162,100,794	98%	1,266	100%	346,977,959	100%
1 days to 30 days	9	1%	2,278,046	1%	1	0%	211,404	0%
31 days to 60 days	1	0%	234,236	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	3	0%	1,484,853	1%	0	0%	0	0%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



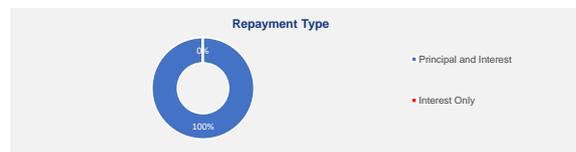
**LOAN TYPE**

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	694	94%	153,701,980	93%	1,152	91%	312,699,871	90%
Fixed	45	6%	12,395,949	7%	115	9%	34,489,492	10%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



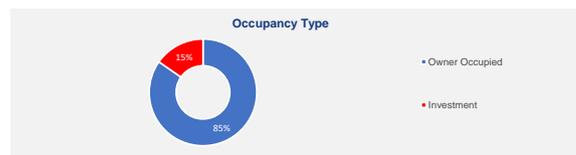
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	738	100%	165,780,809	100%	1,248	98%	340,583,631	98%
Interest Only	1	0%	317,120	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



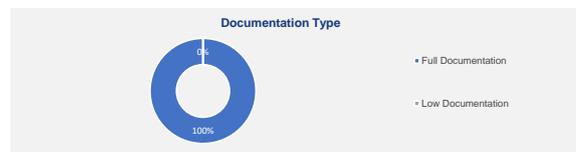
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	622	84%	140,691,071	85%	1,066	84%	294,199,739	85%
Investment	117	16%	25,406,857	15%	201	16%	52,989,624	15%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

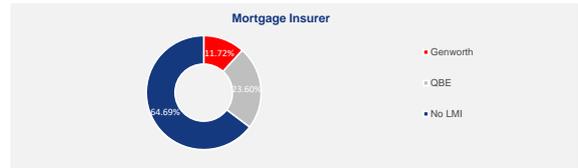
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	739	100%	166,097,929	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Stratification Report (Collateral Data as at 31 August 2023)**

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	79	10.69%	19,465,108	11.72%	167	13.18%	50,483,111	14.54%
QBE	150	20.30%	39,191,854	23.60%	270	21.31%	76,008,425	21.89%
No LMI	510	69.01%	107,440,966	64.69%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</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	3.11%	7,423,817	4.47%
6065	21	2.84%	5,068,877	3.05%
6164	13	1.76%	3,922,663	2.36%
6112	16	2.17%	3,891,396	2.34%
6171	14	1.89%	3,606,423	2.17%
6061	17	2.30%	3,459,324	2.08%
6210	17	2.30%	3,331,506	2.01%
6055	11	1.49%	3,288,930	1.98%
6110	17	2.30%	3,195,846	1.92%
2450	17	2.30%	3,164,326	1.91%
6018	10	1.35%	2,705,087	1.63%
6169	13	1.76%	2,631,441	1.58%
6170	11	1.49%	2,572,540	1.55%
2460	21	2.84%	2,548,119	1.53%
6030	12	1.62%	2,522,161	1.52%
6023	7	0.95%	2,516,626	1.52%
6025	9	1.22%	2,480,137	1.49%
6066	13	1.76%	2,354,426	1.42%
6069	6	0.81%	2,215,124	1.33%
2452	10	1.35%	2,180,063	1.31%
Other	461	62.38%	101,019,096	60.82%
<b>Total</b>	<b>739</b>	<b>100%</b>	<b>166,097,929</b>	<b>100%</b>

