

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
A	AAA(sf)	322,000,000.00	252,599,895.54	6,883,828.05	245,716,067.49	245,716,067.49	78.45%	76.31%	8.00%	10.23%	20/02/2025	5.6175%	1,205,161.02
AB	AAA(sf)	14,385,000.00	14,385,000.00	0.00	14,385,000.00	14,385,000.00	100.00%	100.00%	3.89%	4.97%	20/02/2025	5.9175%	72,296.45
B	AA(sf)	4,585,000.00	4,585,000.00	0.00	4,585,000.00	4,585,000.00	100.00%	100.00%	2.58%	3.30%	20/02/2025	6.2175%	24,211.62
C	A(sf)	3,675,000.00	3,675,000.00	0.00	3,675,000.00	3,675,000.00	100.00%	100.00%	1.53%	1.96%	20/02/2025	6.5175%	20,342.64
D	BBB(sf)	2,100,000.00	2,100,000.00	0.00	2,100,000.00	2,100,000.00	100.00%	100.00%	0.93%	1.19%	20/02/2025	6.8175%	12,159.43
E	BB(sf)	1,610,000.00	1,610,000.00	0.00	1,610,000.00	1,610,000.00	100.00%	100.00%	0.47%	0.60%	20/02/2025	9.2675%	12,672.35
F	NR	1,645,000.00	1,645,000.00	0.00	1,645,000.00	1,645,000.00	100.00%	100.00%	0.00%	0.00%	20/02/2025	10.3675%	14,484.68
Total		350,000,000.00	280,599,895.54	6,883,828.05	273,716,067.49	273,716,067.49							1,361,328.19

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:	0	\$23,513.35	0.01%	0	\$0.00	0.00%
61 days to 90 days:	0	\$0.00	0.00%	0	\$0.00	0.00%
90+ days:	0	\$0.00	0.00%	0	\$0.00	0.00%
Total	0	\$23,513.35	0.01%	0	\$0.00	0.00%

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	20.85%
3 Month Average	24.10%
12 Month Average	N/A
Since Issuance	23.96%

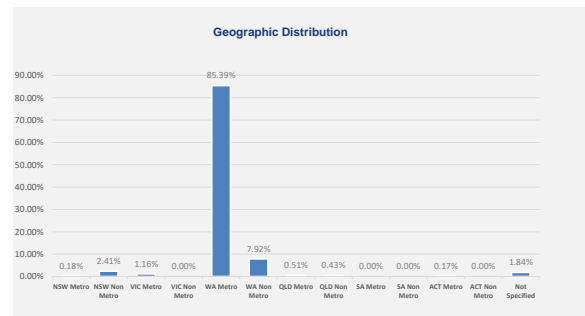
Stratification Report (Collateral Data as at 31 January 2025)

COLLATERAL INFORMATION

Pool Size (\$)	270,938,310.83	Weighted Average Seasoning (months)	45.31
Number of Loans (Unconsolidated)	1,025	Weighted Average Remaining Term (years)	23.38
Number of Loans (Consolidated)	1,025	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	264,330.06	% of Interest Only Loans (Value)	2.48%
Average Loan Balance (Consolidated)	264,330.06	Weighted Average Current Interest Rate	6.37%
Maximum Loan Balance (\$ (Consolidated)	860,811.42	Weighted Average Current LVR	56.13%
Weighted Average Term to Maturity (months)	68.00	Max Current LVR	79.10%
Maximum Term to Maturity (months)	344.00	Fully Verified Loans	100%

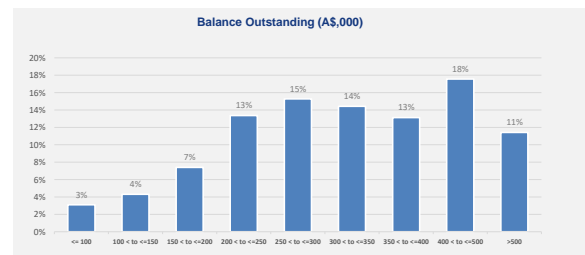
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	2	0.20%	486,070	0.18%	2	0%	488,039	0%
NSW Non Metro	19	1.85%	6,540,541	2.41%	22	2%	7,612,049	2%
VIC Metro	11	1.07%	3,151,620	1.16%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	882	86.05%	231,344,499	85.39%	1,040	86%	302,427,536	87%
WA Non Metro	101	9.85%	21,451,922	7.92%	117	10%	27,065,970	8%
QLD Metro	5	0.49%	1,376,660	0.51%	7	1%	2,215,992	1%
QLD Non Metro	3	0.29%	1,154,364	0.43%	5	0%	2,413,304	1%
SA Metro	0	0.00%	0	0.00%	1	0%	299,680	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.10%	447,080	0.17%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.10%	4,985,555	1.84%	2	0%	597,149	0%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



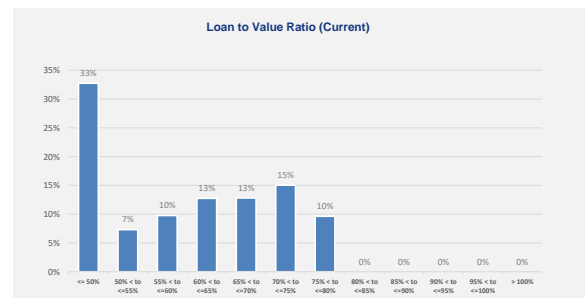
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	133	13%	8,384,413	3%	84	7%	6,848,142	2%
100 < to <=150	91	9%	11,670,389	4%	119	10%	15,010,225	4%
150 < to <=200	114	11%	20,066,190	7%	141	12%	25,053,826	7%
200 < to <=250	160	16%	36,220,332	13%	164	14%	37,266,591	11%
250 < to <=300	151	15%	41,411,868	15%	190	16%	52,414,622	15%
300 < to <=350	121	12%	39,075,676	14%	165	14%	53,370,410	15%
350 < to <=400	95	9%	35,572,277	13%	121	10%	45,097,240	13%
400 < to <=500	108	11%	47,585,746	18%	153	13%	67,677,716	19%
>500	52	5%	30,951,419	11%	73	6%	44,480,809	13%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



LOAN TO VALUE RATIO (CURRENT)

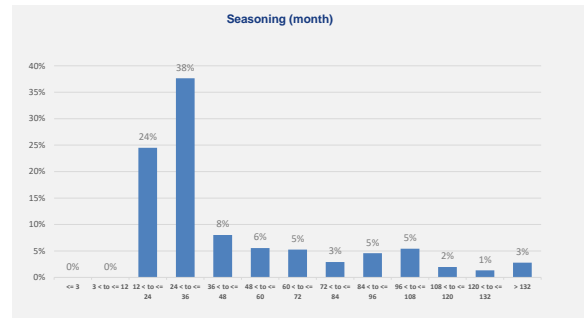
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	492	48%	88,699,102	33%	469	39%	90,562,434	26%
50% < to <=55%	68	7%	19,842,873	7%	64	5%	17,894,854	5%
55% < to <=60%	81	8%	26,425,172	10%	106	9%	31,850,514	9%
60% < to <=65%	103	10%	34,498,604	13%	128	11%	44,090,388	13%
65% < to <=70%	105	10%	34,678,666	13%	158	13%	52,522,853	15%
70% < to <=75%	111	11%	40,731,225	15%	137	11%	52,560,776	15%
75% < to <=80%	65	6%	26,062,668	10%	148	12%	57,737,761	17%
80% < to <=85%	0	0%	0	0%	0	0%	0	0%
85% < to <=90%	0	0%	0	0%	0	0%	0	0%
90% < to <=95%	0	0%	0	0%	0	0%	0	0%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 January 2025)

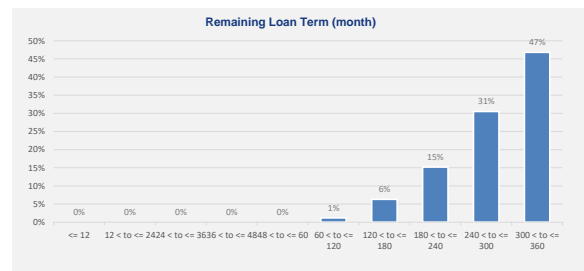
SEASONING (MONTH)

Seasoning (month)	Current				At Issue (as at 31 Mar 2024)			
	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%	167	14%	68,774,440	20%
12 < to <= 24	174	17%	66,367,288	24%	468	39%	142,425,328	41%
24 < to <= 36	371	36%	102,000,756	38%	91	8%	26,215,194	8%
36 < to <= 48	78	8%	21,712,630	8%	79	7%	21,509,032	6%
48 < to <= 60	67	7%	15,055,145	6%	79	7%	18,442,525	5%
60 < to <= 72	66	6%	14,270,008	5%	60	5%	11,819,509	3%
72 < to <= 84	50	5%	7,906,620	3%	74	6%	15,828,560	5%
84 < to <= 96	64	6%	12,392,878	5%	93	8%	19,606,731	6%
96 < to <= 108	80	8%	14,715,057	5%	39	3%	8,436,986	2%
108 < to <= 120	25	2%	5,342,135	2%	15	1%	4,037,581	1%
120 < to <= 132	13	1%	3,631,332	1%	16	1%	4,271,255	1%
> 132	37	4%	7,544,461	3%	29	2%	5,852,439	2%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



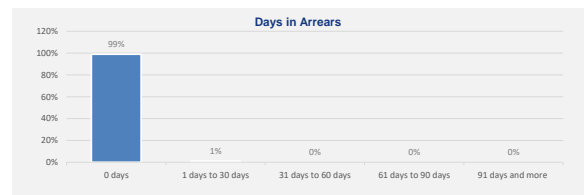
REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Mar 2024)			
	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	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	0	0%	0	0%	0	0%	0	0%
60 < to <= 120	28	3%	3,211,277	1%	28	2%	3,706,470	1%
120 < to <= 180	101	10%	17,092,915	6%	94	8%	16,618,469	5%
180 < to <= 240	184	18%	41,142,043	15%	191	16%	45,844,244	13%
240 < to <= 300	331	32%	82,654,104	31%	376	31%	101,222,999	29%
300 < to <= 360	381	37%	126,837,971	47%	521	43%	179,827,398	52%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



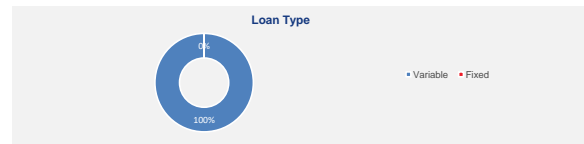
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	1,017	99%	268,100,790	99%	1,210	100%	347,219,580	100%
1 days to 30 days	8	1%	2,837,520	1%	0	0%	0	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



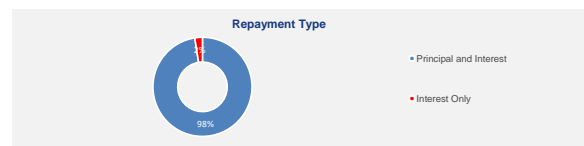
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



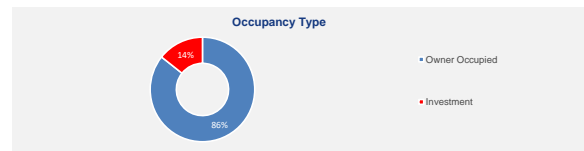
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	1,005	98%	264,212,111	98%	1,182	98%	337,950,366	97%
Interest Only	20	2%	6,726,200	2%	28	2%	9,269,214	3%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



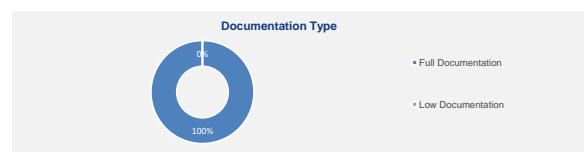
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	890	87%	232,125,229	86%	1,036	86%	294,079,011	85%
Investment	135	13%	38,813,082	14%	174	14%	53,140,569	15%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



Documentation Type

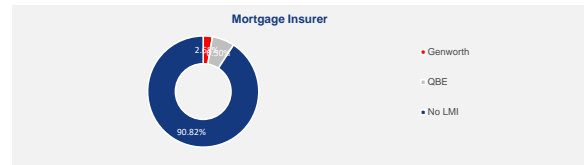
Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 January 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	27	2.63%	7,260,694	2.68%	33	2.73%	9,008,753	2.62%
QBE	65	6.34%	17,622,930	6.50%	78	6.45%	22,630,787	6.52%
No LMI	933	91.02%	246,054,687	90.82%	1,099	90.83%	315,580,040	90.89%
Total	1,025	100%	270,938,311	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	48	4.68%	13,914,008	5.14%
6164	34	3.32%	9,880,419	3.65%
6065	29	2.83%	8,137,783	3.00%
6055	22	2.15%	7,410,316	2.74%
6210	33	3.22%	7,106,730	2.62%
6110	29	2.83%	6,977,111	2.58%
6155	21	2.05%	6,753,483	2.49%
6171	21	2.05%	6,534,290	2.41%
6163	18	1.76%	6,082,636	2.25%
6030	21	2.05%	5,319,903	1.96%
6018	14	1.37%	5,121,402	1.89%
6122	20	1.95%	5,004,523	1.85%
6061	22	2.15%	4,794,009	1.77%
6107	21	2.05%	4,673,699	1.73%
6056	18	1.76%	4,659,819	1.72%
6169	20	1.95%	4,587,538	1.69%
6069	18	1.76%	4,544,805	1.68%
6230	23	2.24%	3,870,120	1.43%
6167	17	1.66%	3,836,714	1.42%
6027	17	1.66%	3,811,069	1.41%
Other	559	54.54%	147,917,934	54.59%
Total	1,025	100%	270,938,311	100%

