

**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	207,067,727.00	6,353,096.93	200,714,630.07	200,714,630.07	64.31%	62.33%	8.00%	12.24%	20/12/2022	3.6180%	595,231.78
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%	6.12%	20/12/2022	4.1460%	46,139.40
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%	2.52%	20/12/2022	4.2980%	28,987.14
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%	1.07%	20/12/2022	5.1480%	13,599.89
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%	0.57%	20/12/2022	5.3980%	4,953.59
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.26%	20/12/2022	7.3480%	4,086.70
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/12/2022	8.5980%	4,064.62
<b>Total</b>		<b>350,000,000.00</b>	<b>235,067,727.00</b>	<b>6,353,096.93</b>	<b>228,714,630.07</b>	<b>228,714,630.07</b>							<b>696,163.12</b>

**Arrears Information**

	12 Monthly Average			Current Month		
	Number of	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:				3	\$685,511.11	0.30%
61 days to 90 days:				0	\$0.00	0.00%
90+ days:				0	\$0.00	0.00%
<b>Total</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>3</b>	<b>\$685,511.11</b>	<b>0.30%</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**

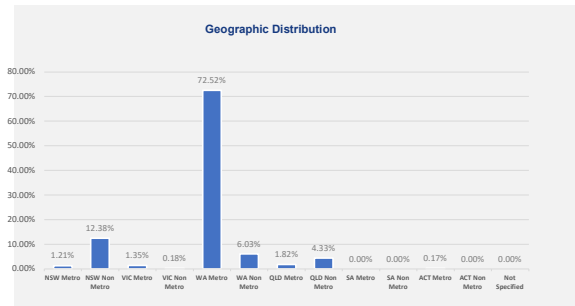
Constant Prepayment	
Rate	Value
Current Month	23.94%
3 Month Average	25.00%
12 Month Average	25.41%
Since Issuance	26.71%

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

COLLATERAL INFORMATION			
Pool Size (\$)	226,899,434.59	Weighted Average Seasoning (months)	73.83
Number of Loans (Unconsolidated)	922	Weighted Average Remaining Term (years)	265.13
Number of Loans (Consolidated)	915	% of Fixed Rate Loans (Value)	11.63%
Average Loan Balance (Unconsolidated)	246,094.83	% of Interest Only Loans (Value)	0.93%
Average Loan Balance (Consolidated)	247,977.52	Weighted Average Current Interest Rate	5.01%
Maximum Loan Balance (\$) (Consolidated)	1,439,240.83	Weighted Average Current LVR	59.43%
Weighted Average Term to Maturity (months)	338.96	Max Current LVR	119.18%
Maximum Term to Maturity (months)	423.00	Fully Verified Loans	100%

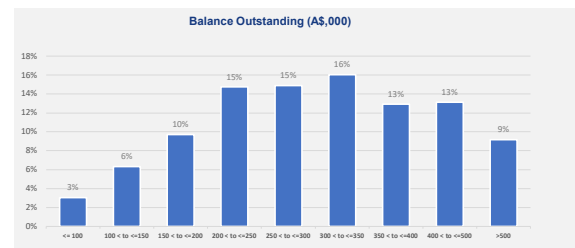
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	7	0.76%	2,749,269	1.21%	9	1%	3,336,308	1%
NSW Non Metro	162	17.57%	28,085,704	12.38%	212	17%	42,534,658	12%
VIC Metro	10	1.08%	3,062,950	1.35%	13	1%	4,057,064	1%
VIC Non Metro	3	0.33%	409,528	0.18%	3	0%	444,467	0%
WA Metro	625	67.79%	164,553,094	72.52%	867	68%	253,693,879	73%
WA Non Metro	69	7.48%	13,689,226	6.03%	98	8%	21,847,002	6%
QLD Metro	11	1.19%	4,129,966	1.82%	20	2%	7,551,897	2%
QLD Non Metro	34	3.69%	9,830,696	4.33%	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	0.11%	389,001	0.17%	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>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



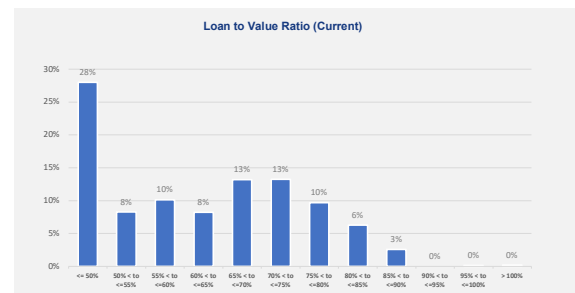
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	119	13%	6,883,580	3%	109	9%	7,867,162	2%
100 < to <=150	114	12%	14,375,418	6%	120	9%	15,315,979	4%
150 < to <=200	124	13%	22,027,882	10%	158	12%	27,889,049	8%
200 < to <=250	148	16%	33,504,637	15%	177	14%	40,047,484	12%
250 < to <=300	123	13%	33,805,782	15%	218	17%	60,013,714	17%
300 < to <=350	113	12%	36,411,302	16%	171	13%	55,282,820	16%
350 < to <=400	78	8%	29,325,730	13%	117	9%	43,782,518	13%
400 < to <=500	69	7%	29,800,024	13%	135	11%	59,322,198	17%
>500	34	4%	20,765,080	9%	62	5%	37,668,440	11%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

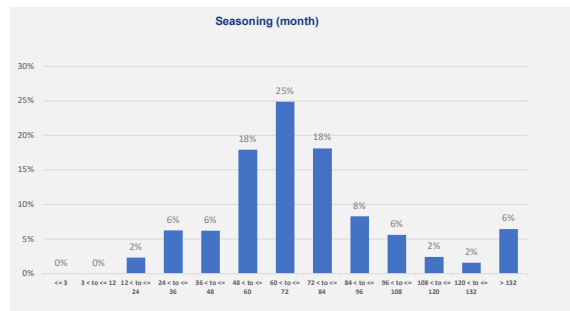
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	390	42%	63,616,196	28%	401	32%	68,452,156	20%
50% < to <=55%	72	8%	18,770,072	8%	81	6%	21,291,081	6%
55% < to <=60%	79	9%	22,976,417	10%	84	7%	23,589,817	7%
60% < to <=65%	69	7%	18,700,259	8%	102	8%	29,702,361	9%
65% < to <=70%	96	10%	29,974,931	13%	123	10%	39,086,718	11%
70% < to <=75%	92	10%	30,059,093	13%	134	11%	44,260,155	13%
75% < to <=80%	66	7%	22,049,627	10%	176	14%	59,878,518	17%
80% < to <=85%	39	4%	14,240,119	6%	101	8%	37,363,922	11%
85% < to <=90%	17	2%	5,846,774	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%	330,952	0%	0	0%	0	0%
> 100%	1	0%	434,996	0%	0	0%	0	0%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</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 November 2022)**

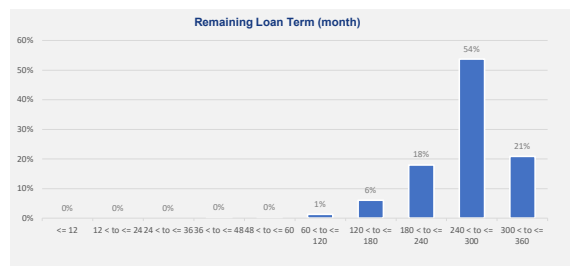
**SEASONING (MONTH)**

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	23	2%	5,208,798	2%	65	5%	20,494,960	6%
24 < to <= 36	53	6%	14,140,546	6%	88	7%	26,748,841	8%
36 < to <= 48	54	6%	14,076,073	6%	232	18%	71,374,318	21%
48 < to <= 60	138	15%	40,709,390	18%	284	22%	80,220,205	23%
60 < to <= 72	215	23%	56,488,851	25%	204	16%	57,358,280	17%
72 < to <= 84	167	18%	41,174,563	18%	106	8%	28,116,723	8%
84 < to <= 96	82	9%	18,809,505	8%	56	4%	13,877,070	4%
96 < to <= 108	51	6%	12,737,817	6%	46	4%	10,089,883	3%
108 < to <= 120	30	3%	5,426,294	2%	25	2%	4,643,022	1%
120 < to <= 132	18	2%	3,519,805	2%	21	2%	4,704,357	1%
> 132	91	10%	14,610,793	6%	87	7%	14,395,727	4%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



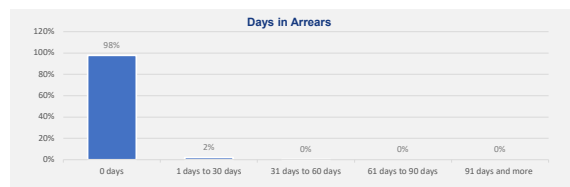
**REMAINING LOAN TERM (MONTH)**

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%	122,651	0%	0	0%	0	0%
48 < to <= 60	2	0%	112,766	0%	1	0%	161,042	0%
60 < to <= 72	27	3%	2,805,890	1%	19	1%	1,983,505	1%
72 < to <= 84	95	10%	13,672,287	6%	87	7%	14,006,511	4%
84 < to <= 96	200	22%	40,843,484	18%	262	21%	56,576,527	16%
96 < to <= 108	442	48%	122,086,753	54%	430	34%	124,138,065	36%
108 < to <= 120	155	17%	47,255,605	21%	468	37%	150,323,714	43%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



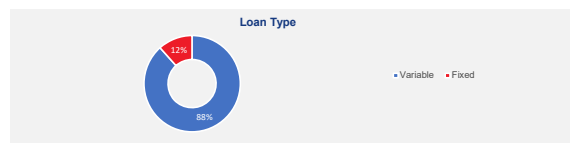
**Arrears**

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	905	98%	221,649,684	98%	1,266	100%	346,977,959	100%
1 days to 30 days	14	2%	4,564,239	2%	1	0%	211,404	0%
31 days to 60 days	3	0%	685,511	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%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



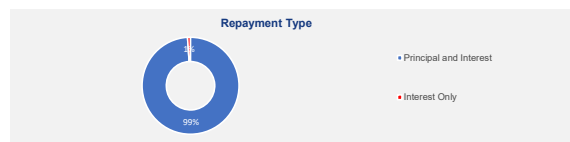
**LOAN TYPE**

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	830	90%	200,511,198	88%	1,152	91%	312,699,871	90%
Fixed	92	10%	26,388,236	12%	115	9%	34,489,492	10%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



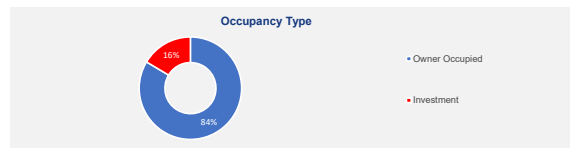
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	915	99%	224,793,950	99%	1,246	98%	340,583,631	98%
Interest Only	7	1%	2,105,484	1%	21	2%	6,605,732	2%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



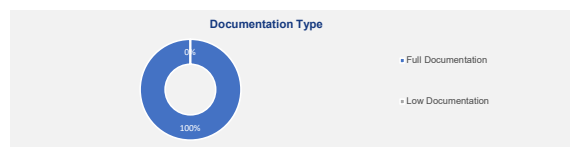
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	771	84%	189,678,327	84%	1,066	84%	294,199,739	85%
Investment	151	16%	37,221,107	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

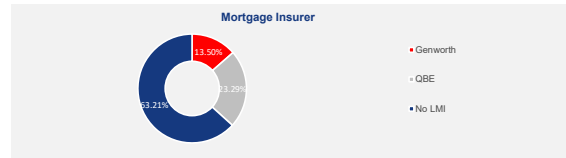
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	922	100%	226,899,435	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



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

**Mortgage Insurer**

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	111	12.04%	30,642,450	13.50%	167	13.18%	50,483,111	14.54%
QBE	190	20.61%	52,841,249	23.29%	270	21.31%	76,008,425	21.89%
No LMI	621	67.35%	143,415,736	63.21%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</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	2.93%	8,711,358	3.84%
6065	26	2.82%	7,021,033	3.09%
6112	21	2.28%	5,636,752	2.48%
2450	27	2.93%	5,477,177	2.41%
6164	16	1.74%	5,025,564	2.21%
6061	21	2.28%	4,558,389	2.01%
6171	16	1.74%	4,527,813	2.00%
6110	22	2.39%	4,425,641	1.95%
6018	12	1.30%	3,980,605	1.75%
6210	18	1.95%	3,909,666	1.72%
6055	12	1.30%	3,666,141	1.62%
6025	12	1.30%	3,645,654	1.61%
6030	14	1.52%	3,502,178	1.54%
6023	8	0.87%	3,134,982	1.38%
6169	14	1.52%	3,055,117	1.35%
2452	14	1.52%	2,842,696	1.25%
6026	10	1.08%	2,834,770	1.25%
6056	15	1.63%	2,833,699	1.24%
2460	24	2.60%	2,810,852	1.24%
6170	11	1.19%	2,766,831	1.22%
Other	582	63.12%	142,542,518	62.82%
<b>Total</b>	<b>922</b>	<b>100%</b>	<b>226,899,435</b>	<b>100%</b>

