

**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                | 96,751,661.88                 | 2,065,434.89                      | 94,686,226.99                 | 94,686,226.99               | 30.05%                                   | 29.41%                                  | 8.00%                  | 17.02%                | 20/02/2025                | 5.0375%       | 413,944.70                   |
| A2           | AAA(sf)    | 14,000,000.00                 | 9,924,502.42                  | 211,866.27                        | 9,712,636.15                  | 9,712,636.15                | 70.89%                                   | 69.38%                                  | 4.00%                  | 8.51%                 | 20/02/2025                | 5.5675%       | 46,928.62                    |
| B            | AA(sf)     | 8,225,000.00                  | 5,830,645.17                  | 124,471.43                        | 5,706,173.74                  | 5,706,173.74                | 70.89%                                   | 69.38%                                  | 1.65%                  | 3.51%                 | 20/02/2025                | 5.7175%       | 28,313.38                    |
| C            | A(sf)      | 3,325,000.00                  | 2,357,069.32                  | 50,318.24                         | 2,306,751.09                  | 2,306,751.09                | 70.89%                                   | 69.38%                                  | 0.70%                  | 1.49%                 | 20/02/2025                | 6.5675%       | 13,147.44                    |
| D            | BBB(sf)    | 1,155,000.00                  | 818,771.45                    | 17,478.97                         | 801,292.48                    | 801,292.48                  | 70.89%                                   | 69.38%                                  | 0.37%                  | 0.79%                 | 20/02/2025                | 6.8175%       | 4,740.85                     |
| E            | BB(sf)     | 700,000.00                    | 496,225.12                    | 10,593.31                         | 485,631.81                    | 485,631.81                  | 70.89%                                   | 69.38%                                  | 0.17%                  | 0.36%                 | 20/02/2025                | 8.7675%       | 3,695.08                     |
| F            | NR         | 595,000.00                    | 421,791.35                    | 9,004.32                          | 412,787.04                    | 412,787.04                  | 70.89%                                   | 69.38%                                  | 0.00%                  | 0.00%                 | 20/02/2025                | 10.0175%      | 3,588.61                     |
| <b>Total</b> |            | <b>350,000,000.00</b>         | <b>116,600,666.72</b>         | <b>2,489,167.43</b>               | <b>114,111,499.29</b>         | <b>114,111,499.29</b>       |  |   |                        |                       |                           |               | <b>514,358.61</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                  | \$410,433.67          | 0.32%            | 1               | \$441,178.82          | 0.39%            |
| 61 days to 90 days: | 1                  | \$326,918.67          | 0.25%            | 2               | \$315,328.28          | 0.28%            |
| 90+ days:           | 3                  | \$689,670.68          | 0.54%            | 2               | \$718,569.67          | 0.63%            |
| <b>Total</b>        | <b>5</b>           | <b>\$1,427,023.01</b> | <b>1.11%</b>     | <b>5</b>        | <b>\$1,475,076.77</b> | <b>1.30%</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       | 16.77% |
| 3 Month Average     | 17.28% |
| 12 Month Average    | 19.35% |
| Since Issuance      | 25.19% |

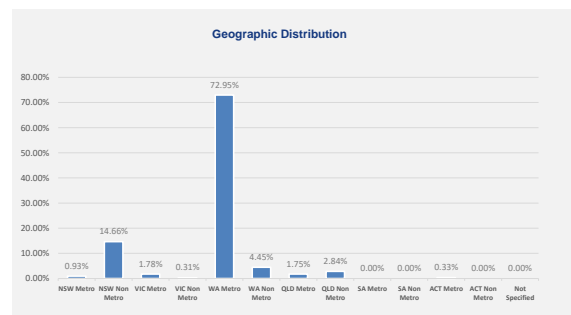
**Stratification Report (Collateral Data as at 31 January 2025)**

**COLLATERAL INFORMATION**

|  |                |   |        |
|--|----------------|---|--------|
| Pool Size (\$)                             | 113,205,852.47 | Weighted Average Seasoning (months)     | 99.59  |
| Number of Loans (Unconsolidated)           | 569            | Weighted Average Remaining Term (years) | 19.96  |
| Number of Loans (Consolidated)             | 567            | % of Fixed Rate Loans (Value)           | 2.48%  |
| Average Loan Balance (Unconsolidated)      | 198,955.80     | % of Interest Only Loans (Value)        | 0.00%  |
| Average Loan Balance (Consolidated)        | 199,657.59     | Weighted Average Current Interest Rate  | 6.37%  |
| Maximum Loan Balance (\$ (Consolidated)    | 831,319.17     | Weighted Average Current LVR            | 51.73% |
| Weighted Average Term to Maturity (months) | 127.00         | Max Current LVR                         | 84.83% |
| Maximum Term to Maturity (months)          | 315.00         | Fully Verified Loans                    | 100%   |

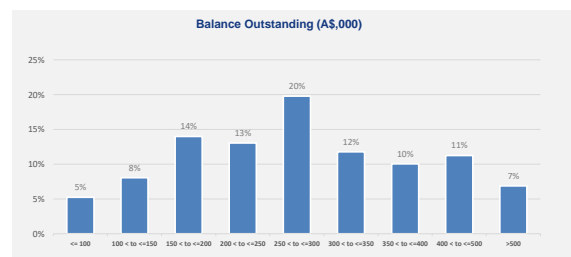
**GEOGRAPHICAL DISTRIBUTION**

| States        | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|---------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|               | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| NSW Metro     | 4            | 0.70%       | 1,054,436          | 0.93%       | 9                            | 1%          | 3,336,308          | 1%          |
| NSW Non Metro | 109          | 19.16%      | 16,594,626         | 14.66%      | 212                          | 17%         | 42,534,658         | 12%         |
| VIC Metro     | 8            | 1.41%       | 2,019,872          | 1.78%       | 13                           | 1%          | 4,057,064          | 1%          |
| VIC Non Metro | 3            | 0.53%       | 350,645            | 0.31%       | 3                            | 0%          | 444,467            | 0%          |
| WA Metro      | 387          | 68.01%      | 82,584,529         | 72.95%      | 867                          | 68%         | 253,693,879        | 73%         |
| WA Non Metro  | 36           | 6.33%       | 5,037,836          | 4.45%       | 98                           | 8%          | 21,847,002         | 6%          |
| QLD Metro     | 6            | 1.05%       | 1,977,000          | 1.75%       | 20                           | 2%          | 7,551,897          | 2%          |
| QLD Non Metro | 15           | 2.64%       | 3,212,992          | 2.84%       | 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            | 0.18%       | 373,917            | 0.33%       | 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>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



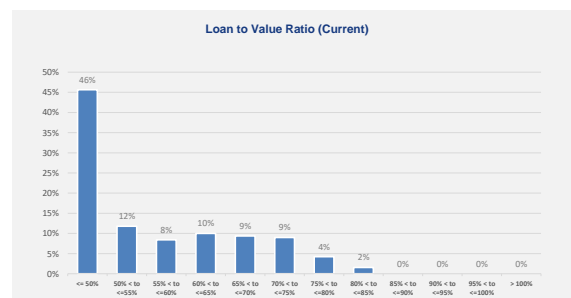
**BALANCE OUTSTANDING (A\$,000)**

| Loan Balance (A\$,000) | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                        | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| <= 100                 | 143          | 25%         | 5,937,508          | 5%          | 109                          | 9%          | 7,867,162          | 2%          |
| 100 < to <=150         | 75           | 13%         | 9,106,978          | 8%          | 120                          | 9%          | 15,315,979         | 4%          |
| 150 < to <=200         | 91           | 16%         | 15,817,971         | 14%         | 158                          | 12%         | 27,889,049         | 8%          |
| 200 < to <=250         | 66           | 12%         | 14,763,939         | 13%         | 177                          | 14%         | 40,047,484         | 12%         |
| 250 < to <=300         | 81           | 14%         | 22,383,336         | 20%         | 218                          | 17%         | 60,013,714         | 17%         |
| 300 < to <=350         | 41           | 7%          | 13,319,115         | 12%         | 171                          | 13%         | 55,282,820         | 16%         |
| 350 < to <=400         | 30           | 5%          | 11,368,762         | 10%         | 117                          | 9%          | 43,782,518         | 13%         |
| 400 < to <=500         | 29           | 5%          | 12,720,914         | 11%         | 135                          | 11%         | 59,322,198         | 17%         |
| >500                   | 13           | 2%          | 7,787,330          | 7%          | 62                           | 5%          | 37,668,440         | 11%         |
| <b>Total</b>           | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**LOAN TO VALUE RATIO (CURRENT)**

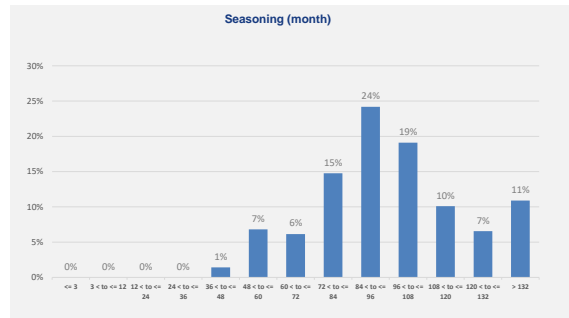
| LVR (Current)   | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|-----------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                 | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| <= 50%          | 355          | 62%         | 51,684,780         | 46%         | 401                          | 32%         | 68,452,156         | 20%         |
| 50% < to <=55%  | 57           | 10%         | 13,353,945         | 12%         | 81                           | 6%          | 21,291,081         | 6%          |
| 55% < to <=60%  | 35           | 6%          | 9,529,630          | 8%          | 84                           | 7%          | 23,589,817         | 7%          |
| 60% < to <=65%  | 36           | 6%          | 11,327,340         | 10%         | 102                          | 8%          | 29,702,361         | 9%          |
| 65% < to <=70%  | 35           | 6%          | 10,602,302         | 9%          | 123                          | 10%         | 39,086,718         | 11%         |
| 70% < to <=75%  | 30           | 5%          | 10,174,574         | 9%          | 134                          | 11%         | 44,260,155         | 13%         |
| 75% < to <=80%  | 15           | 3%          | 4,774,582          | 4%          | 176                          | 14%         | 59,878,518         | 17%         |
| 80% < to <=85%  | 6            | 1%          | 1,758,699          | 2%          | 101                          | 8%          | 37,363,922         | 11%         |
| 85% < to <=90%  | 0            | 0%          | 0                  | 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%          | 0            | 0%          | 0                  | 0%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>    | <b>569</b>   | <b>100%</b> | <b>113,205,852</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 January 2025)**

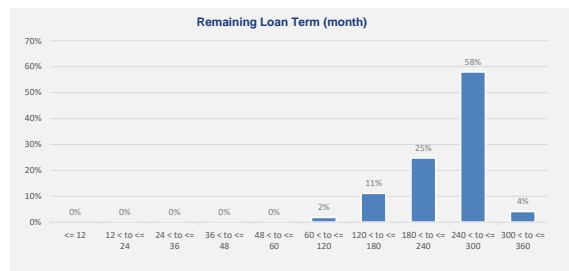
**SEASONING (MONTH)**

| 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     | 0            | 0%          | 0                  | 0%          | 88                           | 7%          | 26,748,841         | 8%          |
| 36 < to <= 48     | 10           | 2%          | 1,604,986          | 1%          | 232                          | 18%         | 71,374,318         | 21%         |
| 48 < to <= 60     | 31           | 5%          | 7,710,321          | 7%          | 284                          | 22%         | 80,220,205         | 23%         |
| 60 < to <= 72     | 42           | 7%          | 6,956,107          | 6%          | 204                          | 16%         | 57,358,260         | 17%         |
| 72 < to <= 84     | 72           | 13%         | 16,710,114         | 15%         | 106                          | 8%          | 28,116,723         | 8%          |
| 84 < to <= 96     | 117          | 21%         | 27,387,380         | 24%         | 56                           | 4%          | 13,877,070         | 4%          |
| 96 < to <= 108    | 114          | 20%         | 21,629,730         | 19%         | 46                           | 4%          | 10,089,883         | 3%          |
| 108 < to <= 120   | 53           | 9%          | 11,437,130         | 10%         | 25                           | 2%          | 4,643,022          | 1%          |
| 120 < to <= 132   | 37           | 7%          | 7,426,462          | 7%          | 21                           | 2%          | 4,704,357          | 1%          |
| > 132             | 93           | 16%         | 12,343,623         | 11%         | 87                           | 7%          | 14,395,727         | 4%          |
| <b>Total</b>      | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



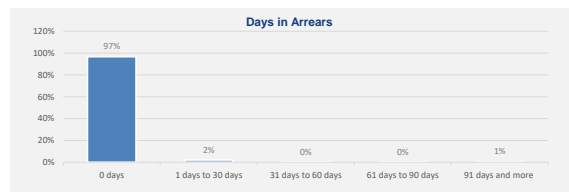
**REMAINING LOAN TERM (MONTH)**

| 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               | 1            | 0%          | 54,543             | 0%          | 0                            | 0%          | 0                  | 0%          |
| 24 < to <= 36               | 2            | 0%          | 67,294             | 0%          | 0                            | 0%          | 0                  | 0%          |
| 36 < to <= 48               | 2            | 0%          | 54,783             | 0%          | 0                            | 0%          | 0                  | 0%          |
| 48 < to <= 60               | 2            | 0%          | 42,016             | 0%          | 1                            | 0%          | 161,042            | 0%          |
| 60 < to <= 120              | 29           | 5%          | 2,072,638          | 2%          | 19                           | 1%          | 1,983,505          | 1%          |
| 120 < to <= 180             | 106          | 19%         | 12,603,018         | 11%         | 87                           | 7%          | 14,006,511         | 4%          |
| 180 < to <= 240             | 145          | 25%         | 28,057,440         | 25%         | 262                          | 21%         | 56,576,527         | 16%         |
| 240 < to <= 300             | 263          | 46%         | 65,617,159         | 58%         | 430                          | 34%         | 124,138,065        | 36%         |
| 300 < to <= 360             | 19           | 3%          | 4,636,961          | 4%          | 468                          | 37%         | 150,323,714        | 43%         |
| <b>Total</b>                | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



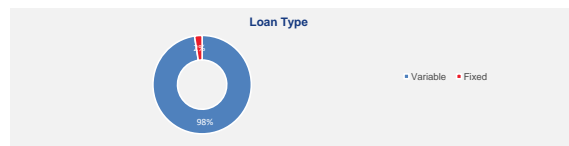
**Arrears**

| Days in Arrears    | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                    | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| 0 days             | 566          | 98%         | 109,425,378        | 97%         | 1,266                        | 100%        | 346,977,959        | 100%        |
| 1 days to 30 days  | 8            | 1%          | 2,305,398          | 2%          | 1                            | 0%          | 211,404            | 0%          |
| 31 days to 60 days | 1            | 0%          | 441,179            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 61 days to 90 days | 2            | 0%          | 315,328            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 91 days and more   | 2            | 0%          | 718,570            | 1%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>       | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



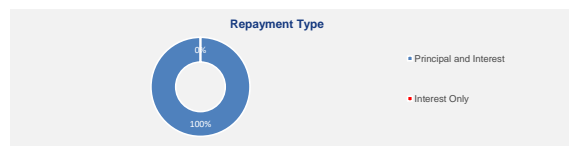
**LOAN TYPE**

| Loan Type    | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|              | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Variable     | 558          | 98%         | 110,402,879        | 98%         | 1,152                        | 91%         | 312,689,871        | 90%         |
| Fixed        | 11           | 2%          | 2,802,974          | 2%          | 115                          | 9%          | 34,489,492         | 10%         |
| <b>Total</b> | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



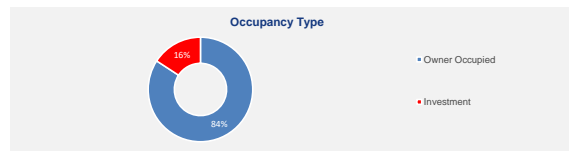
**REPAYMENT TYPE**

| Repayment Type         | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                        | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Principal and Interest | 569          | 100%        | 113,205,852        | 100%        | 1,246                        | 98%         | 340,583,631        | 98%         |
| Interest Only          | 0            | 0%          | 0                  | 0%          | 21                           | 2%          | 6,605,732          | 2%          |
| <b>Total</b>           | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



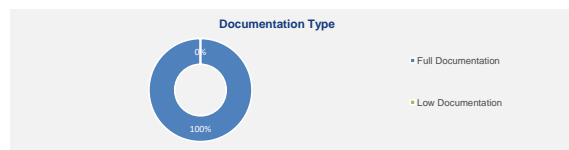
**Occupancy Type**

| Occupancy Type | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|----------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Owner Occupied | 480          | 84%         | 95,307,837         | 84%         | 1,066                        | 84%         | 294,199,739        | 85%         |
| Investment     | 89           | 16%         | 17,898,015         | 16%         | 201                          | 16%         | 52,989,624         | 15%         |
| <b>Total</b>   | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



**Documentation Type**

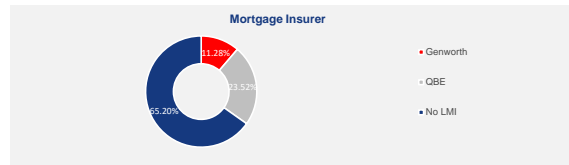
| Documentation Type | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                    | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Full Documentation | 569          | 100%        | 113,205,852        | 100%        | 1,267                        | 100%        | 347,189,363        | 100%        |
| Low Documentation  | 0            | 0%          | 0                  | 0%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>       | <b>569</b>   | <b>100%</b> | <b>113,205,852</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 January 2025)**

**Mortgage Insurer**

| Mortgage Insurer | Current      |             |                    |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                  | No. of Loans | %           | Value (AUD)        | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Genworth         | 54           | 9.49%       | 12,771,010         | 11.28%      | 167                          | 13.18%      | 50,483,111         | 14.54%      |
| QBE              | 111          | 19.51%      | 26,626,059         | 23.52%      | 270                          | 21.31%      | 76,008,425         | 21.89%      |
| No LMI           | 404          | 71.00%      | 73,808,783         | 65.20%      | 830                          | 65.51%      | 220,697,827        | 63.57%      |
| <b>Total</b>     | <b>569</b>   | <b>100%</b> | <b>113,205,852</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         | 17           | 2.99%       | 4,805,527          | 4.24%       |
| 6112         | 15           | 2.64%       | 3,625,431          | 3.20%       |
| 6065         | 15           | 2.64%       | 3,197,015          | 2.82%       |
| 6164         | 9            | 1.58%       | 2,890,984          | 2.55%       |
| 2450         | 14           | 2.46%       | 2,717,608          | 2.40%       |
| 6169         | 12           | 2.11%       | 2,438,447          | 2.15%       |
| 6110         | 16           | 2.81%       | 2,399,514          | 2.12%       |
| 6018         | 10           | 1.76%       | 2,336,113          | 2.06%       |
| 6055         | 9            | 1.58%       | 2,254,346          | 1.99%       |
| 6023         | 6            | 1.05%       | 2,145,090          | 1.89%       |
| 6061         | 12           | 2.11%       | 2,106,928          | 1.86%       |
| 2460         | 19           | 3.34%       | 2,068,403          | 1.83%       |
| 6170         | 9            | 1.58%       | 1,846,075          | 1.63%       |
| 6059         | 5            | 0.88%       | 1,846,024          | 1.63%       |
| 6210         | 12           | 2.11%       | 1,826,057          | 1.61%       |
| 6171         | 8            | 1.41%       | 1,806,184          | 1.60%       |
| 6025         | 6            | 1.05%       | 1,799,896          | 1.59%       |
| 6030         | 9            | 1.58%       | 1,635,906          | 1.45%       |
| 6024         | 6            | 1.05%       | 1,597,332          | 1.41%       |
| 2452         | 7            | 1.23%       | 1,590,699          | 1.41%       |
| Other        | 353          | 62.04%      | 66,272,274         | 58.54%      |
| <b>Total</b> | <b>569</b>   | <b>100%</b> | <b>113,205,852</b> | <b>100%</b> |

