

**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	99,195,834.29	2,444,172.41	96,751,661.88	96,751,661.88	30.81%	30.05%	8.00%	17.02%	20/01/2025	5.0449%	425,025.34
A2	AAA(sf)	14,000,000.00	10,175,218.48	250,716.06	9,924,502.42	9,924,502.42	72.68%	70.89%	4.00%	8.51%	20/01/2025	5.7249%	48,178.10
B	AA(sf)	8,225,000.00	5,977,940.85	147,295.68	5,830,645.17	5,830,645.17	72.68%	70.89%	1.65%	3.51%	20/01/2025	5.7249%	29,066.20
C	A(sf)	3,325,000.00	2,416,614.39	59,545.06	2,357,069.32	2,357,069.32	72.68%	70.89%	0.70%	1.49%	20/01/2025	6.5749%	13,494.77
D	BBB(sf)	1,155,000.00	839,455.52	20,684.07	818,771.45	818,771.45	72.68%	70.89%	0.37%	0.79%	20/01/2025	6.8249%	4,865.90
E	BB(sf)	700,000.00	508,760.92	12,535.80	496,225.12	496,225.12	72.68%	70.89%	0.17%	0.36%	20/01/2025	8.7749%	3,791.62
F	NR	595,000.00	432,446.79	10,655.43	421,791.35	421,791.35	72.68%	70.89%	0.00%	0.00%	20/01/2025	10.0249%	3,681.98
<b>Total</b>		<b>350,000,000.00</b>	<b>119,546,271.24</b>	<b>2,945,604.52</b>	<b>116,600,666.72</b>	<b>116,600,666.72</b>							<b>528,103.91</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	\$426,535.42	0.32%	2	\$542,653.98	0.47%
61 days to 90 days:	1	\$348,338.41	0.26%	0	\$0.00	0.00%
90+ days:	3	\$669,027.68	0.51%	2	\$713,921.53	0.62%
<b>Total</b>	<b>6</b>	<b>\$1,443,901.50</b>	<b>1.10%</b>	<b>4</b>	<b>\$1,256,575.51</b>	<b>1.09%</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	20.22%
3 Month Average	20.04%
12 Month Average	18.79%
Since Issuance	25.32%

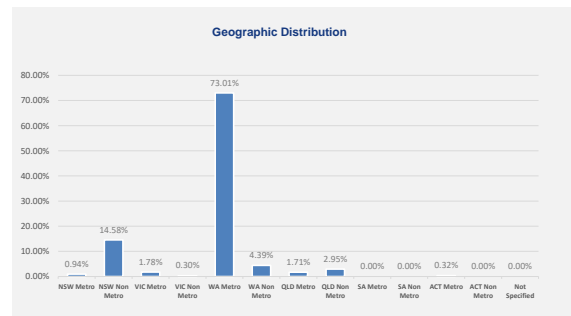
**Stratification Report (Collateral Data as at 31 December 2024)**

**COLLATERAL INFORMATION**

Pool Size (\$)	115,675,264.60	Weighted Average Seasoning (months)	98.91
Number of Loans (Unconsolidated)	579	Weighted Average Remaining Term (years)	20.01
Number of Loans (Consolidated)	577	% of Fixed Rate Loans (Value)	2.44%
Average Loan Balance (Unconsolidated)	199,784.57	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	200,477.06	Weighted Average Current Interest Rate	6.37%
Maximum Loan Balance (\$ (Consolidated)	836,200.97	Weighted Average Current LVR	51.90%
Weighted Average Term to Maturity (months)	128.00	Max Current LVR	85.89%
Maximum Term to Maturity (months)	316.00	Fully Verified Loans	100%

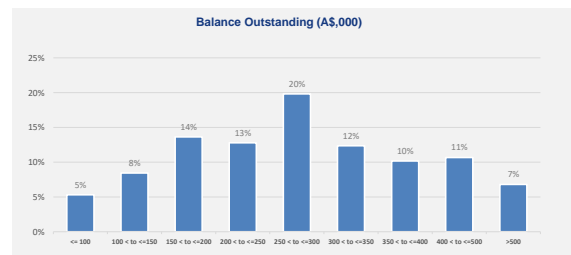
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.69%	1,089,222	0.94%	9	1%	3,336,308	1%
NSW Non Metro	110	19.00%	16,861,788	14.58%	212	17%	42,534,658	12%
VIC Metro	8	1.38%	2,063,815	1.78%	13	1%	4,057,064	1%
VIC Non Metro	3	0.52%	351,527	0.30%	3	0%	444,467	0%
WA Metro	396	68.39%	84,457,937	73.01%	867	68%	253,693,879	73%
WA Non Metro	36	6.22%	5,083,576	4.39%	98	8%	21,847,002	6%
QLD Metro	6	1.04%	1,982,656	1.71%	20	2%	7,551,897	2%
QLD Non Metro	15	2.59%	3,410,232	2.95%	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	0.17%	374,511	0.32%	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>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



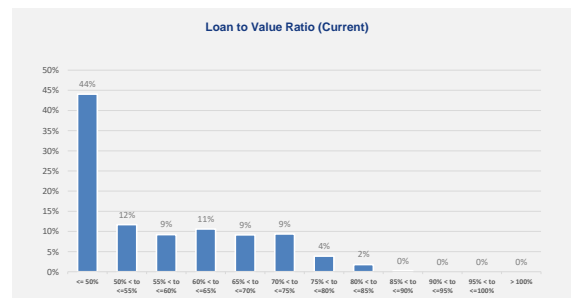
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	144	25%	6,135,356	5%	109	9%	7,867,162	2%
100 < to <=150	80	14%	9,773,593	8%	120	9%	15,315,979	4%
150 < to <=200	90	16%	15,778,240	14%	158	12%	27,889,049	8%
200 < to <=250	66	11%	14,795,718	13%	177	14%	40,047,484	12%
250 < to <=300	83	14%	22,914,090	20%	218	17%	60,013,714	17%
300 < to <=350	44	8%	14,307,095	12%	171	13%	55,282,820	16%
350 < to <=400	31	5%	11,773,265	10%	117	9%	43,782,518	13%
400 < to <=500	28	5%	12,337,400	11%	135	11%	59,322,198	17%
>500	13	2%	7,860,508	7%	62	5%	37,668,440	11%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

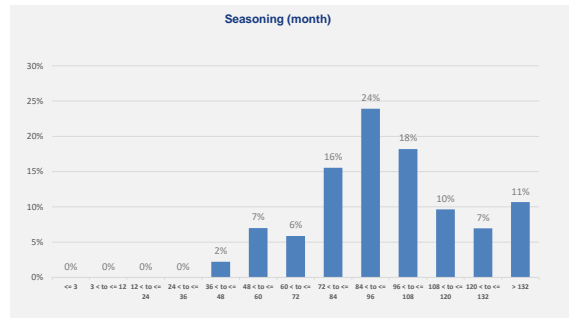
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	354	61%	50,965,707	44%	401	32%	68,452,156	20%
50% < to <=55%	57	10%	13,510,945	12%	81	6%	21,291,081	6%
55% < to <=60%	40	7%	10,669,230	9%	84	7%	23,589,817	7%
60% < to <=65%	39	7%	12,283,131	11%	102	8%	29,702,361	9%
65% < to <=70%	35	6%	10,569,985	9%	123	10%	39,086,718	11%
70% < to <=75%	32	6%	10,845,148	9%	134	11%	44,260,155	13%
75% < to <=80%	14	2%	4,474,758	4%	176	14%	59,878,518	17%
80% < to <=85%	7	1%	2,068,643	2%	101	8%	37,363,922	11%
85% < to <=90%	1	0%	287,717	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>579</b>	<b>100%</b>	<b>115,675,265</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 December 2024)**

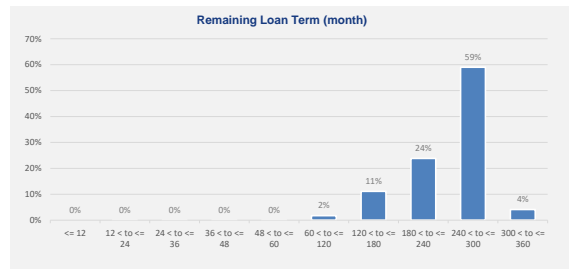
**SEASONING (MONTH)**

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	12	2%	2,560,976	2%	232	18%	71,374,318	21%
48 < to <= 60	37	6%	8,100,542	7%	284	22%	80,220,205	23%
60 < to <= 72	37	6%	6,786,728	6%	204	16%	57,358,260	17%
72 < to <= 84	78	13%	17,982,550	16%	106	8%	28,116,723	8%
84 < to <= 96	123	21%	27,652,509	24%	56	4%	13,877,070	4%
96 < to <= 108	107	18%	21,042,994	18%	46	4%	10,089,883	3%
108 < to <= 120	53	9%	11,162,432	10%	25	2%	4,643,022	1%
120 < to <= 132	38	7%	8,042,946	7%	21	2%	4,704,357	1%
> 132	94	16%	12,343,587	11%	87	7%	14,395,727	4%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



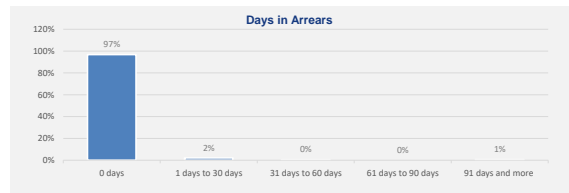
**REMAINING LOAN TERM (MONTH)**

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%	57,319	0%	0	0%	0	0%
24 < to <= 36	1	0%	37,205	0%	0	0%	0	0%
36 < to <= 48	3	1%	90,753	0%	0	0%	0	0%
48 < to <= 60	2	0%	43,051	0%	1	0%	161,042	0%
60 < to <= 120	28	5%	2,040,356	2%	19	1%	1,983,505	1%
120 < to <= 180	108	19%	12,854,406	11%	87	7%	14,006,511	4%
180 < to <= 240	145	25%	27,545,970	24%	262	21%	56,576,527	16%
240 < to <= 300	271	47%	68,245,134	59%	430	34%	124,138,065	36%
300 < to <= 360	20	3%	4,761,071	4%	468	37%	150,323,714	43%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



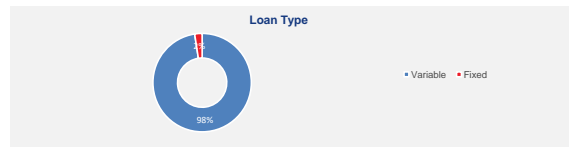
**Arrears**

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	565	98%	111,934,192	97%	1,266	100%	346,977,959	100%
1 days to 30 days	10	2%	2,484,497	2%	1	0%	211,404	0%
31 days to 60 days	2	0%	542,654	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	2	0%	713,922	1%	0	0%	0	0%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



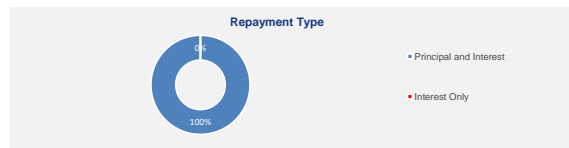
**LOAN TYPE**

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	568	98%	112,858,402	98%	1,152	91%	312,689,871	90%
Fixed	11	2%	2,816,862	2%	115	9%	34,489,492	10%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



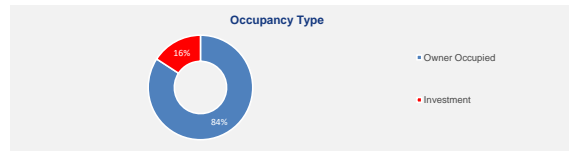
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	579	100%	115,675,265	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



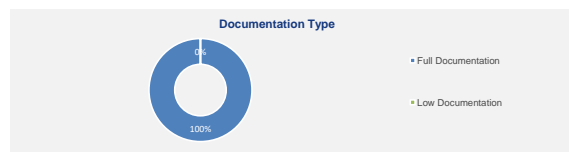
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	489	84%	97,369,795	84%	1,066	84%	294,199,739	85%
Investment	90	16%	18,305,470	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

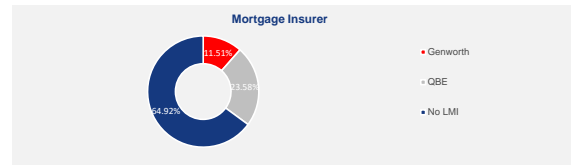
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	579	100%	115,675,265	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Stratification Report (Collateral Data as at 31 December 2024)**

**Mortgage Insurer**

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	57	9.84%	13,310,983	11.51%	167	13.18%	50,483,111	14.54%
QBE	113	19.52%	27,271,088	23.58%	270	21.31%	76,008,425	21.89%
No LMI	409	70.64%	75,093,194	64.92%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</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	2.94%	4,849,259	4.19%
6112	15	2.59%	3,638,007	3.15%
6065	15	2.59%	3,207,366	2.77%
6164	10	1.73%	3,035,036	2.62%
2450	14	2.42%	2,729,372	2.36%
6110	16	2.76%	2,676,015	2.31%
6169	12	2.07%	2,452,640	2.12%
6018	10	1.73%	2,348,639	2.03%
6055	10	1.73%	2,266,710	1.96%
6023	6	1.04%	2,163,599	1.87%
2460	19	3.28%	2,123,996	1.84%
6061	12	2.07%	2,114,673	1.83%
6171	9	1.55%	2,087,176	1.80%
6170	9	1.55%	1,870,592	1.62%
6059	5	0.86%	1,847,901	1.60%
6210	12	2.07%	1,843,095	1.59%
6025	6	1.04%	1,796,231	1.55%
6030	9	1.55%	1,639,566	1.42%
6024	6	1.04%	1,621,402	1.40%
2452	7	1.21%	1,571,750	1.36%
Other	360	62.18%	67,792,239	58.61%
<b>Total</b>	<b>579</b>	<b>100%</b>	<b>115,675,265</b>	<b>100%</b>

