

**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	105,228,224.00	1,058,197.54	104,170,026.46	104,170,026.46	32.68%	32.35%	8.00%	17.02%	21/10/2024	5.0306%	449,594.36
A2	AAA(sf)	14,000,000.00	10,794,003.36	108,546.81	10,685,456.56	10,685,456.56	77.10%	76.32%	4.00%	8.51%	21/10/2024	5.6606%	50,976.85
B	AA(sf)	8,225,000.00	6,341,476.98	63,771.25	6,277,705.73	6,277,705.73	77.10%	76.32%	1.65%	3.51%	21/10/2024	5.7106%	30,756.79
C	A(sf)	3,325,000.00	2,563,575.80	25,779.87	2,537,795.93	2,537,795.93	77.10%	76.32%	0.70%	1.49%	21/10/2024	6.5606%	14,284.29
D	BBB(sf)	1,155,000.00	890,505.28	8,955.11	881,550.17	881,550.17	77.10%	76.32%	0.37%	0.79%	21/10/2024	6.8106%	5,150.99
E	BB(sf)	700,000.00	539,700.17	5,427.34	534,272.83	534,272.83	77.10%	76.32%	0.17%	0.36%	21/10/2024	8.7606%	4,015.64
F	NR	595,000.00	458,745.14	4,613.24	454,131.90	454,131.90	77.10%	76.32%	0.00%	0.00%	21/10/2024	10.0106%	3,900.32
<b>Total</b>		<b>350,000,000.00</b>	<b>126,816,230.72</b>	<b>1,275,291.15</b>	<b>125,540,939.57</b>	<b>125,540,939.57</b>							<b>558,679.25</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	\$431,577.51	0.31%	1	\$441,680.97	0.35%
61 days to 90 days:	2	\$426,560.88	0.30%	1	\$248,335.47	0.20%
90+ days:	2	\$622,158.82	0.44%	3	\$906,755.47	0.73%
<b>Total</b>	<b>6</b>	<b>\$1,480,297.21</b>	<b>1.05%</b>	<b>5</b>	<b>\$1,596,771.91</b>	<b>1.28%</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	4.67%
3 Month Average	12.20%
12 Month Average	18.66%
Since Issuance	25.50%

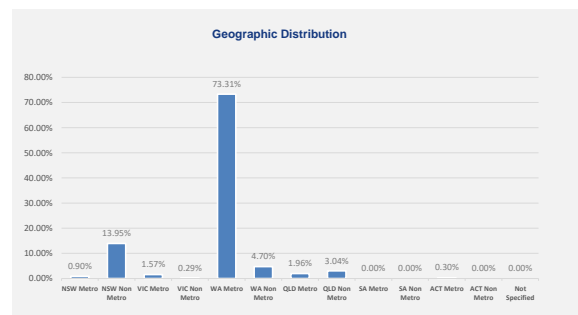
**Stratification Report (Collateral Data as at 30 September 2024)**

**COLLATERAL INFORMATION**

Pool Size (\$)	124,544,582.91	Weighted Average Seasoning (months)	96.02
Number of Loans (Unconsolidated)	608	Weighted Average Remaining Term (years)	20.24
Number of Loans (Consolidated)	606	% of Fixed Rate Loans (Value)	2.75%
Average Loan Balance (Unconsolidated)	204,843.06	% of Interest Only Loans (Value)	0.25%
Average Loan Balance (Consolidated)	205,519.11	Weighted Average Current Interest Rate	6.38%
Maximum Loan Balance (\$ (Consolidated)	850,895.38	Weighted Average Current LVR	52.63%
Weighted Average Term to Maturity (months)	131.00	Max Current LVR	87.92%
Maximum Term to Maturity (months)	319.00	Fully Verified Loans	100%

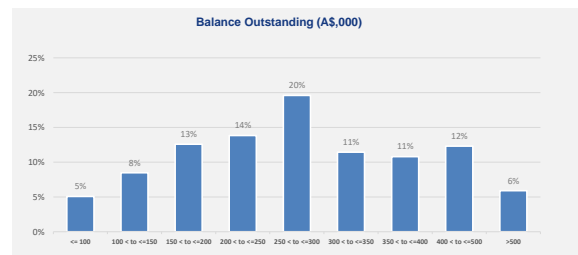
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.66%	1,116,384	0.90%	9	1%	3,336,308	1%
NSW Non Metro	114	18.75%	17,375,308	13.95%	212	17%	42,534,658	12%
VIC Metro	8	1.32%	1,952,892	1.57%	13	1%	4,057,064	1%
VIC Non Metro	3	0.49%	356,020	0.29%	3	0%	444,467	0%
WA Metro	415	68.26%	91,298,262	73.31%	867	68%	253,693,879	73%
WA Non Metro	40	6.58%	5,850,870	4.70%	98	8%	21,847,002	6%
QLD Metro	7	1.15%	2,437,496	1.96%	20	2%	7,551,897	2%
QLD Non Metro	16	2.63%	3,781,057	3.04%	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	0.16%	376,294	0.30%	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>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



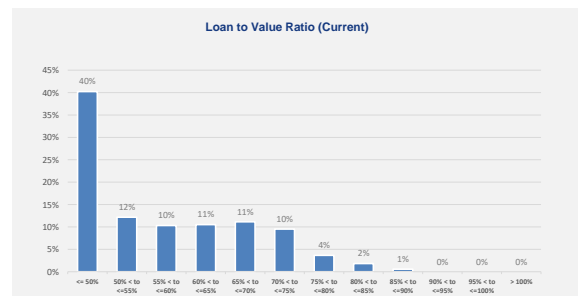
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	140	23%	6,318,278	5%	109	9%	7,867,162	2%
100 < to <=150	87	14%	10,562,400	8%	120	9%	15,315,979	4%
150 < to <=200	89	15%	15,661,502	13%	158	12%	27,889,049	8%
200 < to <=250	77	13%	17,232,731	14%	177	14%	40,047,484	12%
250 < to <=300	88	14%	24,417,304	20%	218	17%	60,013,714	17%
300 < to <=350	44	7%	14,240,710	11%	171	13%	55,282,820	16%
350 < to <=400	36	6%	13,545,031	11%	117	9%	43,782,518	13%
400 < to <=500	35	6%	15,318,354	12%	135	11%	59,322,198	17%
>500	12	2%	7,339,273	6%	62	5%	37,668,440	11%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

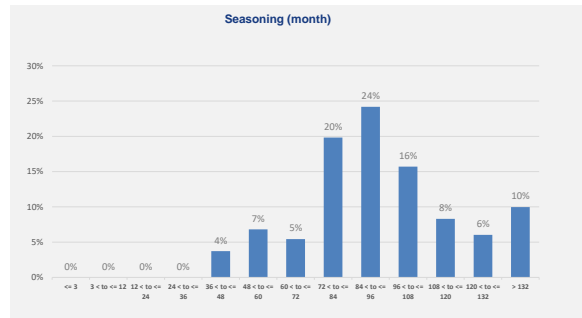
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	351	58%	50,104,345	40%	401	32%	68,452,156	20%
50% < to <=55%	59	10%	15,180,871	12%	81	6%	21,291,081	6%
55% < to <=60%	50	8%	12,846,751	10%	84	7%	23,589,817	7%
60% < to <=65%	42	7%	13,111,628	11%	102	8%	29,702,361	9%
65% < to <=70%	46	8%	13,882,871	11%	123	10%	39,086,718	11%
70% < to <=75%	36	6%	11,858,290	10%	134	11%	44,260,155	13%
75% < to <=80%	14	2%	4,560,571	4%	176	14%	59,878,518	17%
80% < to <=85%	8	1%	2,292,444	2%	101	8%	37,363,922	11%
85% < to <=90%	2	0%	706,813	1%	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>608</b>	<b>100%</b>	<b>124,544,583</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 September 2024)**

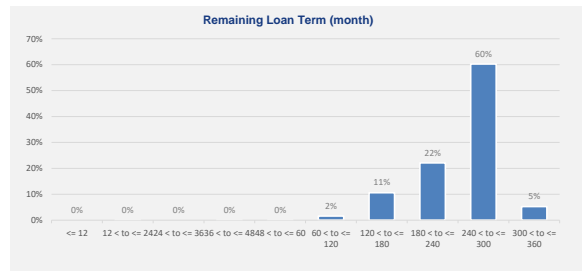
**SEASONING (MONTH)**

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	19	3%	4,639,168	4%	232	18%	71,374,318	21%
48 < to <= 60	41	7%	8,488,856	7%	284	22%	80,220,205	23%
60 < to <= 72	39	6%	6,764,095	5%	204	16%	57,358,260	17%
72 < to <= 84	98	16%	24,696,371	20%	106	8%	28,116,723	8%
84 < to <= 96	138	23%	30,120,283	24%	56	4%	13,877,070	4%
96 < to <= 108	94	15%	19,565,047	16%	46	4%	10,089,883	3%
108 < to <= 120	53	9%	10,340,704	8%	25	2%	4,643,022	1%
120 < to <= 132	35	6%	7,517,268	6%	21	2%	4,704,357	1%
> 132	91	15%	12,412,791	10%	87	7%	14,395,727	4%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



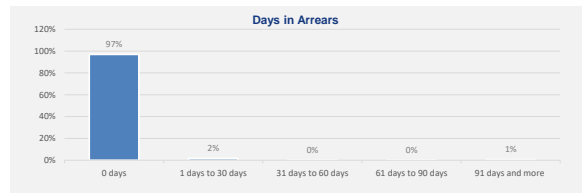
**REMAINING LOAN TERM (MONTH)**

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%	65,570	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	4	1%	136,934	0%	0	0%	0	0%
48 < to <= 60	1	0%	44,745	0%	1	0%	161,042	0%
60 < to <= 120	26	4%	1,964,825	2%	19	1%	1,983,505	1%
120 < to <= 180	105	17%	13,202,333	11%	87	7%	14,006,511	4%
180 < to <= 240	148	24%	27,552,109	22%	262	21%	56,576,527	16%
240 < to <= 300	295	49%	75,025,288	60%	430	34%	124,138,065	36%
300 < to <= 360	28	5%	6,552,779	5%	468	37%	150,323,714	43%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



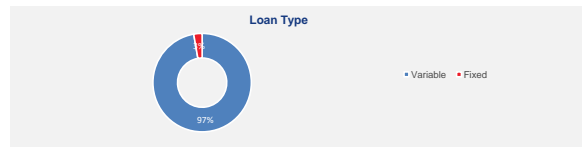
**Arrears**

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	595	98%	120,787,852	97%	1,266	100%	346,977,959	100%
1 days to 30 days	8	1%	2,159,959	2%	1	0%	211,404	0%
31 days to 60 days	1	0%	441,681	0%	0	0%	0	0%
61 days to 90 days	1	0%	248,335	0%	0	0%	0	0%
91 days and more	3	0%	906,755	1%	0	0%	0	0%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



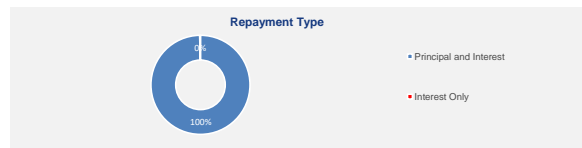
**LOAN TYPE**

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	595	98%	121,119,711	97%	1,152	91%	312,689,871	90%
Fixed	13	2%	3,424,872	3%	115	9%	34,489,492	10%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



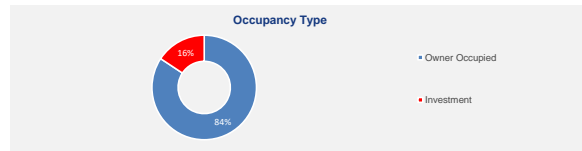
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	607	100%	124,228,575	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	316,008	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



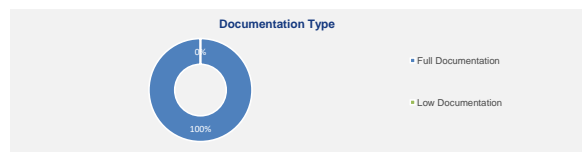
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	512	84%	104,988,034	84%	1,066	84%	294,199,739	85%
Investment	96	16%	19,556,549	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

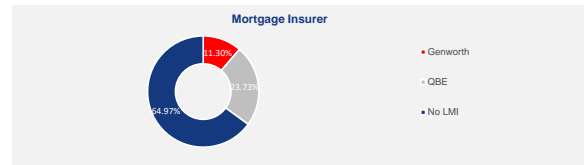
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	608	100%	124,544,583	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Stratification Report (Collateral Data as at 30 September 2024)**

**Mortgage Insurer**

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	59	9.70%	14,071,060	11.30%	167	13.18%	50,483,111	14.54%
QBE	121	19.90%	29,555,640	23.73%	270	21.31%	76,008,425	21.89%
No LMI	428	70.39%	80,917,882	64.97%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</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	18	2.96%	5,376,610	4.32%
6112	15	2.47%	3,688,201	2.96%
6065	16	2.63%	3,337,769	2.68%
6055	11	1.81%	3,088,942	2.48%
6164	10	1.64%	3,062,578	2.46%
2450	15	2.47%	2,755,983	2.21%
6110	16	2.63%	2,735,399	2.20%
6169	12	1.97%	2,470,171	1.98%
6171	10	1.64%	2,419,082	1.94%
6018	10	1.64%	2,399,477	1.93%
6061	13	2.14%	2,376,610	1.91%
6023	7	1.15%	2,208,145	1.77%
2460	19	3.13%	2,177,344	1.75%
6030	11	1.81%	2,126,986	1.71%
6025	7	1.15%	2,014,863	1.62%
6170	9	1.48%	1,956,681	1.57%
6210	12	1.97%	1,901,655	1.53%
6059	5	0.82%	1,861,827	1.49%
6024	6	0.99%	1,649,919	1.32%
2452	7	1.15%	1,560,790	1.25%
Other	379	62.34%	73,375,553	58.92%
<b>Total</b>	<b>608</b>	<b>100%</b>	<b>124,544,583</b>	<b>100%</b>

