

**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	109,573,189.68	2,080,363.59	107,492,826.09	107,492,826.09	34.03%	33.38%	8.00%	17.02%	20/08/2024	5.0375%	438,555.43
A2	AAA(sf)	14,000,000.00	11,239,697.23	213,397.61	11,026,299.62	11,026,299.62	80.28%	78.76%	4.00%	8.51%	20/08/2024	5.6675%	49,718.72
B	AA(sf)	8,225,000.00	6,603,322.12	125,371.10	6,477,951.03	6,477,951.03	80.28%	78.76%	1.65%	3.51%	20/08/2024	5.7175%	29,996.72
C	A(sf)	3,325,000.00	2,669,428.09	50,681.93	2,618,746.16	2,618,746.16	80.28%	78.76%	0.70%	1.49%	20/08/2024	6.5675%	13,929.11
D	BBB(sf)	1,155,000.00	927,275.02	17,605.30	909,669.72	909,669.72	80.28%	78.76%	0.37%	0.79%	20/08/2024	6.8175%	5,022.72
E	BB(sf)	700,000.00	561,984.86	10,669.88	551,314.98	551,314.98	80.28%	78.76%	0.17%	0.36%	20/08/2024	8.7675%	3,914.76
F	NR	595,000.00	477,687.13	9,069.40	468,617.73	468,617.73	80.28%	78.76%	0.00%	0.00%	20/08/2024	10.0175%	3,801.96
<b>Total</b>		<b>350,000,000.00</b>	<b>132,052,584.14</b>	<b>2,507,158.81</b>	<b>129,545,425.33</b>	<b>129,545,425.33</b>							<b>544,939.43</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	\$341,216.39	0.23%	1	\$195,552.20	0.15%
61 days to 90 days:	1	\$414,791.84	0.28%	1	\$200,768.54	0.16%
90+ days:	3	\$794,913.26	0.54%	3	\$910,006.83	0.71%
<b>Total</b>	<b>6</b>	<b>\$1,550,921.48</b>	<b>1.05%</b>	<b>5</b>	<b>\$1,306,327.57</b>	<b>1.02%</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	14.56%
3 Month Average	22.79%
12 Month Average	22.17%
Since Issuance	26.12%

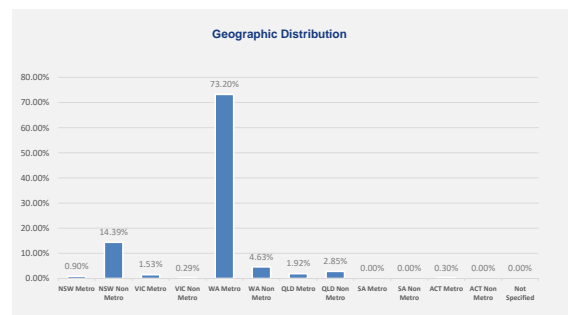
**Stratification Report (Collateral Data as at 31 July 2024)**

**COLLATERAL INFORMATION**

Pool Size (\$)	128,517,287.03	Weighted Average Seasoning (months)	93.99
Number of Loans (Unconsolidated)	622	Weighted Average Remaining Term (years)	20.37
Number of Loans (Consolidated)	620	% of Fixed Rate Loans (Value)	3.56%
Average Loan Balance (Unconsolidated)	206,619.43	% of Interest Only Loans (Value)	0.25%
Average Loan Balance (Consolidated)	207,285.95	Weighted Average Current Interest Rate	6.37%
Maximum Loan Balance (\$ (Consolidated)	860,618.60	Weighted Average Current LVR	52.95%
Weighted Average Term to Maturity (months)	133.00	Max Current LVR	88.40%
Maximum Term to Maturity (months)	321.00	Fully Verified Loans	100%

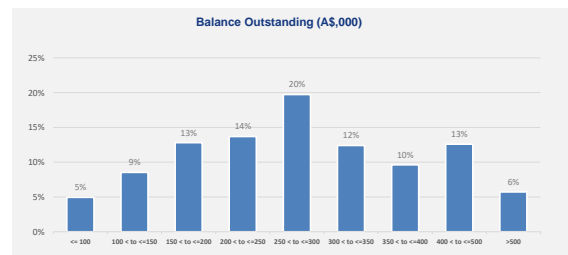
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.64%	1,145,598	0.90%	9	1%	3,336,308	1%
NSW Non Metro	117	18.81%	18,368,313	14.39%	212	17%	42,534,658	12%
VIC Metro	8	1.29%	1,955,181	1.53%	13	1%	4,057,064	1%
VIC Non Metro	3	0.48%	368,436	0.29%	3	0%	444,467	0%
WA Metro	426	68.49%	93,460,792	73.20%	867	68%	253,693,879	73%
WA Non Metro	40	6.43%	5,912,092	4.63%	98	8%	21,847,002	6%
QLD Metro	7	1.13%	2,450,874	1.92%	20	2%	7,551,897	2%
QLD Non Metro	16	2.57%	3,638,366	2.85%	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%	377,490	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>622</b>	<b>100%</b>	<b>127,677,143</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



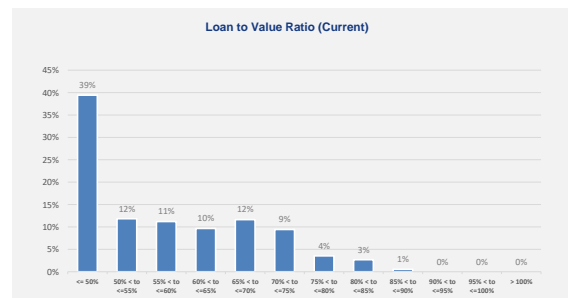
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	138	22%	6,343,893	5%	109	9%	7,867,162	2%
100 < to <=150	90	14%	10,977,065	9%	120	9%	15,315,979	4%
150 < to <=200	93	15%	16,448,869	13%	158	12%	27,889,049	8%
200 < to <=250	79	13%	17,601,730	14%	177	14%	40,047,484	12%
250 < to <=300	91	15%	25,351,364	20%	218	17%	60,013,714	17%
300 < to <=350	49	8%	15,923,770	12%	171	13%	55,282,820	16%
350 < to <=400	33	5%	12,355,810	10%	117	9%	43,782,518	13%
400 < to <=500	37	6%	16,162,397	13%	135	11%	59,322,198	17%
>500	12	2%	7,352,389	6%	62	5%	37,668,440	11%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**LOAN TO VALUE RATIO (CURRENT)**

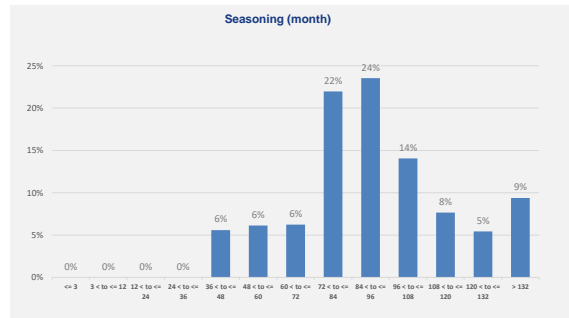
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	353	57%	50,667,287	39%	401	32%	68,452,156	20%
50% < to <=55%	60	10%	15,202,945	12%	81	6%	21,291,081	6%
55% < to <=60%	56	9%	14,393,630	11%	84	7%	23,589,817	7%
60% < to <=65%	41	7%	12,427,814	10%	102	8%	29,702,361	9%
65% < to <=70%	48	8%	14,961,580	12%	123	10%	39,086,718	11%
70% < to <=75%	37	6%	12,135,803	9%	134	11%	44,260,155	13%
75% < to <=80%	14	2%	4,571,937	4%	176	14%	59,878,518	17%
80% < to <=85%	11	2%	3,446,829	3%	101	8%	37,363,922	11%
85% < to <=90%	2	0%	709,461	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>622</b>	<b>100%</b>	<b>128,517,287</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 July 2024)**

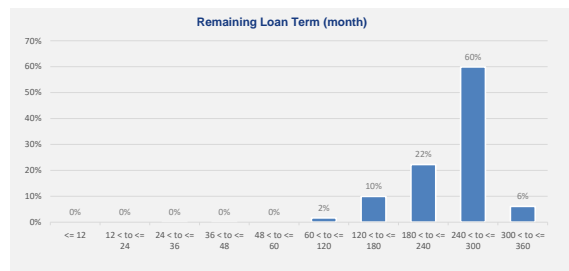
**SEASONING (MONTH)**

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	29	5%	7,183,356	6%	232	18%	71,374,318	21%
48 < to <= 60	38	6%	7,888,351	6%	284	22%	80,220,205	23%
60 < to <= 72	41	7%	8,007,965	6%	204	16%	57,358,260	17%
72 < to <= 84	113	18%	28,230,592	22%	106	8%	28,116,723	8%
84 < to <= 96	144	23%	30,256,735	24%	56	4%	13,877,070	4%
96 < to <= 108	87	14%	18,071,513	14%	46	4%	10,089,883	3%
108 < to <= 120	50	8%	9,840,805	8%	25	2%	4,643,022	1%
120 < to <= 132	34	5%	6,978,312	5%	21	2%	4,704,357	1%
> 132	86	14%	12,059,657	9%	87	7%	14,395,727	4%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



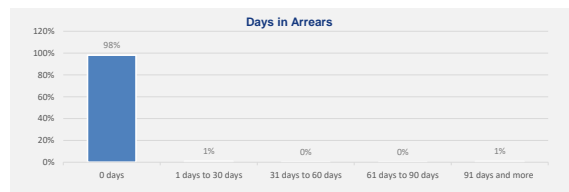
**REMAINING LOAN TERM (MONTH)**

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	1	0%	71,000	0%	0	0%	0	0%
36 < to <= 48	4	1%	150,910	0%	0	0%	0	0%
48 < to <= 60	0	0%	0	0%	1	0%	161,042	0%
60 < to <= 120	27	4%	2,132,575	2%	19	1%	1,983,505	1%
120 < to <= 180	100	16%	12,761,611	10%	87	7%	14,006,511	4%
180 < to <= 240	151	24%	28,596,991	22%	262	21%	56,576,527	16%
240 < to <= 300	307	49%	76,957,841	60%	430	34%	124,138,065	36%
300 < to <= 360	32	5%	7,846,359	6%	468	37%	150,323,714	43%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



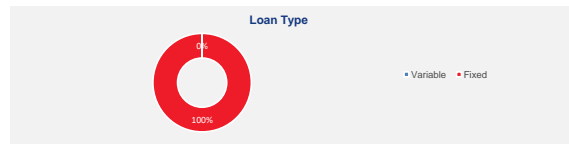
**Arrears**

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	614	99%	126,080,547	98%	1,266	100%	346,977,959	100%
1 days to 30 days	3	0%	1,130,413	1%	1	0%	211,404	0%
31 days to 60 days	1	0%	195,552	0%	0	0%	0	0%
61 days to 90 days	1	0%	200,769	0%	0	0%	0	0%
91 days and more	3	0%	910,007	1%	0	0%	0	0%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



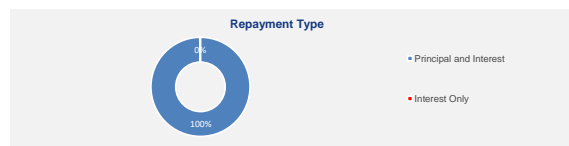
**LOAN TYPE**

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	604	97%	0	0%	1,152	91%	312,689,871	90%
Fixed	18	3%	4,573,004	100%	115	9%	34,489,492	10%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>4,573,004</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



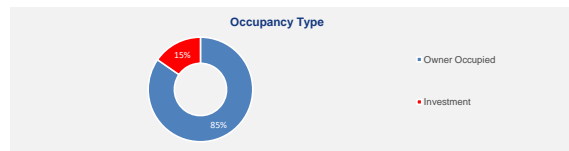
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	621	100%	128,201,287	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	316,000	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



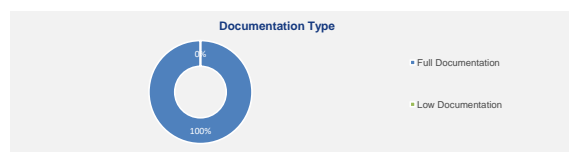
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	524	84%	108,769,919	85%	1,066	84%	294,199,739	85%
Investment	98	16%	19,747,368	15%	201	16%	52,989,624	15%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**Documentation Type**

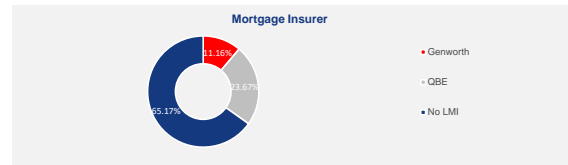
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	622	100%	128,517,287	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



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

**Mortgage Insurer**

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	60	9.65%	14,344,365	11.16%	167	13.18%	50,483,111	14.54%
QBE	125	20.10%	30,418,798	23.67%	270	21.31%	76,008,425	21.89%
No LMI	437	70.26%	83,754,124	65.17%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</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	2.89%	5,375,322	4.18%
6112	15	2.41%	3,749,864	2.92%
6065	17	2.73%	3,531,744	2.75%
6055	11	1.77%	3,117,086	2.43%
6164	10	1.61%	3,075,067	2.39%
2450	16	2.57%	2,914,375	2.27%
6110	16	2.57%	2,759,922	2.15%
6018	10	1.61%	2,495,304	1.94%
6169	12	1.93%	2,490,303	1.94%
6171	10	1.61%	2,450,305	1.91%
6061	13	2.09%	2,396,334	1.86%
6023	7	1.13%	2,258,203	1.76%
2460	19	3.05%	2,185,606	1.70%
6025	8	1.29%	2,156,342	1.68%
6030	11	1.77%	2,131,339	1.66%
6170	9	1.45%	1,959,683	1.52%
6210	12	1.93%	1,941,887	1.51%
2452	8	1.29%	1,903,665	1.48%
6059	5	0.80%	1,872,461	1.46%
6024	6	0.96%	1,665,435	1.30%
Other	389	62.54%	76,087,039	59.20%
<b>Total</b>	<b>622</b>	<b>100%</b>	<b>128,517,287</b>	<b>100%</b>

