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 | $\begin{array}{\|c\|} \hline \text { Current } \\ \text { Distribution } \\ \text { Date } \\ \hline \end{array}$ | Interest Rate | Coupon <br> Payment Current Month |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A1 | AAA(sf) | 322,000,000.00 | 170,383,443.74 | 9,850,020.56 | 160,533,423.18 | 160,533,423.18 | 52.91\% | 49.86\% | 8.00\% | 14.85\% | 20/06/2023 | 4.5325\% | 613,578.79 |
| 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\% | 7.43\% | 20/06/2023 | 5.0625\% | 56,311.64 |
| B | $\mathrm{AA}(\mathrm{sf})$ | 8,225,000.00 | 8,225,000.00 | 0.00 | 8,225,000.00 | 8,225,000.00 | 100.00\% | 100.00\% | 1.65\% | 3.06\% | 20/06/2023 | 5.2125\% | 34,063.33 |
| 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\% | 1.30\% | 20/06/2023 | 6.0625\% | 16,015.80 |
| 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\% | 0.69\% | 20/06/2023 | 6.3125\% | 5,792.80 |
| E | BB(sf) | 700,000.00 | 700,000.00 | 0.00 | 700,000.00 | 700,000.00 | 100.00\% | 100.00\% | 0.17\% | 0.32\% | 20/06/2023 | 8.2625\% | 4,595.31 |
| F | NR | 595,000.00 | 595,000.00 | 0.00 | 595,000.00 | 595,000.00 | 100.00\% | 100.00\% | 0.00\% | 0.00\% | 20/06/2023 | 9.5125\% | 4,496.94 |
| Total |  | 350,000,000.00 | 198,383,443.74 | 9,850,020.56 | 188,533,423.18 | 188,533,423.18 |  |  |  |  |  |  | 734,854.61 |

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 | \$1,392,829.00 | 0.62\% | 4 | \$1,486,355.84 | 0.79\% |
| 61 days to 90 days: | 1 | \$0.00 | 0.00\% | 0 | \$0.00 | 0.00\% |
| 90+ days: | 0 | \$374,278.57 | 0.17\% | 1 | \$412,752.44 | 0.22\% |
| Total |  | \$1,767,107.57 | 0.79\% | 5 | \$1,899,108.28 | 1.02\% |

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 <br> Rate |  |
| :---: | :---: |
| Calue |  |
| Current Month | $42.36 \%$ |
| Month Average | $34.85 \%$ |
| 12 Month Average | $26.97 \%$ |
| Since Issuance | $28.46 \%$ |

Stratification Report (Collateral Data as at 31 May 2023)

| COLLATERAL INFORMATION |  |  |  |
| :---: | :---: | :---: | :---: |
| Pool Size (\$) | 187,037,126.17 | Weighted Average Seasoning (months) | 79.73 |
| Number of Loans (Unconsolidated) | 800 | Weighted Average Remaining Term (years) | 258.71 |
| Number of Loans (Consolidated) | 793 | \% of Fixed Rate Loans (Value) | 8.57\% |
| Average Loan Balance (Unconsolidated) | 233,796.41 | \% of Interest Only Loans (Value) | 0.41\% |
| Average Loan Balance (Consolidated) | 235,860.18 | Weighted Average Current Interest Rate | 5.81\% |
| Maximum Loan Balance (\$) (Consolidated) | 933,632.35 | Weighted Average Current LVR | 51.92\% |
| Weighted Average Term to Maturity (months) | 338.44 | Max Current LVR | 99.93\% |
| Maximum Term to Maturity (months) | 361.00 | 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 | , | 0.75\% | 2,406,888 | 1.29\% | , | 1\% | 3,336,308 | 1\% |
| NSW Non Metro | 132 | 16.50\% | 21,912,350 | 11.72\% | 212 | 17\% | 42,534,658 | 12\% |
| VIC Metro | 9 | 1.13\% | 2,803,907 | 1.50\% | 13 | 1\% | 4,057,064 | 1\% |
| VIC Non Metro | 3 | 0.38\% | 391,310 | 0.21\% | 3 | 0\% | 444,467 | 0\% |
| WA Metro | 551 | 68.88\% | 136,930,703 | 73.21\% | 867 | 68\% | 253,693,879 | 73\% |
| WA Non Metro | 59 | 7.38\% | 10,776,189 | 5.76\% | 98 | 8\% | 21,847,002 | 6\% |
| QLD Metro | 10 | 1.25\% | 3,870,576 | 2.07\% | 20 | 2\% | 7,551,897 | 2\% |
| QLD Non Metro | 28 | 3.50\% | 7,274,814 | 3.89\% | 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 | 0.13\% | 385,423 | 0.21\% | 1 | 0\% | 390,455 | 0\% |
| ACT Non Metro | 0 | 0.00\% | 0 | 0.00\% | 0 | 0\% | 0 | 0\% |
| Not Specified | 1 | 0.13\% | 284,965 | 0.15\% | 0 | 0\% | 0 | 0\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347, 189,363 | 100\% |



BALANCE OUTSTANDING (A\$,000)

| Loan Balance ( A \$,000) | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | $\begin{aligned} & \text { No. of } \\ & \text { Loans } \end{aligned}$ | \% | Value (AUD) | \% |
| < $=100$ | 128 | 16\% | 7,132,787 | 4\% | 109 | 9\% | 7,867,162 | 2\% |
| $100<$ to <=150 | 103 | 13\% | 13,052,141 | 7\% | 120 | 9\% | 15,315,979 | 4\% |
| $150<$ to < $=200$ | 103 | 13\% | 18,376,590 | 10\% | 158 | 12\% | 27,889,049 | 8\% |
| $200<$ to <=250 | 130 | 16\% | 28,969,970 | 15\% | 177 | 14\% | 40,047,484 | 12\% |
| $250<$ to < $=300$ | 109 | 14\% | 30,171,116 | 16\% | 218 | 17\% | 60,013,714 | 17\% |
| $300<$ to <=350 | 92 | 12\% | 29,668,050 | 16\% | 171 | 13\% | 55,282,820 | 16\% |
| $350<$ to < $=400$ | 60 | 8\% | 22,630,404 | 12\% | 117 | 9\% | 43,782,518 | 13\% |
| $400<$ to < $=500$ | 51 | 6\% | 22,204,824 | 12\% | 135 | 11\% | 59,322,198 | 17\% |
| >500 | 24 | 3\% | 14,831,244 | 8\% | 62 | 5\% | 37,668,440 | 11\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

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) | \% |
| < $=50 \%$ | 348 | 44\% | 74,802,077 | 40\% | 401 | 32\% | 68,452,156 | 20\% |
| 50\% < to < = 55\% | 77 | 10\% | 18,479,762 | 10\% | 81 | 6\% | 21,291,081 | 6\% |
| $55 \%$ < to <=60\% | 72 | 9\% | 16,754,158 | 9\% | 84 | 7\% | 23,589,817 | 7\% |
| 60\% < to < = $65 \%$ | 60 | 8\% | 14,374,881 | 8\% | 102 | 8\% | 29,702,361 | 9\% |
| 65\% < to <=70\% | 73 | 9\% | 18,775,068 | 10\% | 123 | 10\% | 39,086,718 | 11\% |
| $70 \%$ < to < $=75 \%$ | 80 | 10\% | 21,585,579 | 12\% | 134 | 11\% | 44,260,155 | 13\% |
| $75 \%$ < to < $=80 \%$ | 60 | 8\% | 14,758,654 | 8\% | 176 | 14\% | 59,878,518 | 17\% |
| 80\% < to < = 85\% | 21 | 3\% | 5,614,130 | 3\% | 101 | 8\% | 37,363,922 | 11\% |
| $85 \%$ < to < $=90 \%$ |  | 1\% | 1,485,240 | 1\% | 51 | 4\% | 18,138,608 | 5\% |
| $90 \%$ < to < $=95 \%$ | 0 | 0\% | 0 | 0\% | 14 | 1\% | 5,426,027 | 2\% |
| 95\% < to < $=100 \%$ | 1 | 0\% | 407,579 | 0\% | , | 0\% | 0 | 0\% |
| > 100\% | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| Total | 800 | 100\% | 87,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |




Stratification Report (Collateral Data as at 31 May 2023)

| Seasoning (month) | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value <br> (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 < $=36$ | 41 | 5\% | 10,570,229 | 6\% | 88 | 7\% | 26,748,841 | 8\% |
| $36<$ to < $=48$ | 50 | 6\% | 11,774,050 | 6\% | 232 | 18\% | 71,374,318 | 21\% |
| $48<$ to < $=60$ | 73 | 9\% | 20,431,054 | 11\% | 284 | 22\% | 80,220,205 | 23\% |
| 60 <to < 72 | 152 | 19\% | 39,670,077 | 21\% | 204 | 16\% | 57,358,260 | 17\% |
| $72<$ to < $=84$ | 179 | 22\% | 43,718,185 | 23\% | 106 | 8\% | 28,116,723 | 8\% |
| $84<$ to < $=96$ | 107 | 13\% | 23,565,526 | 13\% | 56 | 4\% | 13,877,070 | 4\% |
| $96<$ to < 108 | 57 | 7\% | 12,518,611 | 7\% | 46 | 4\% | 10,089,883 | 3\% |
| $108<$ to < $=120$ | 34 | 4\% | 7,390,562 | 4\% | 25 | 2\% | 4,643,022 | 1\% |
| $120<$ to < $=132$ | 20 | 3\% | 3,675,182 | 2\% | 21 | 2\% | 4,704,357 | 1\% |
| > 132 | 87 | 11\% | 13,723,650 | 7\% | 87 | 7\% | 14,395,727 | 4\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347, 189,363 | 100\% |

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\% | (AUD) | 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\% | 107,559 | 0\% | 0 | 0\% | 0 | 0\% |
| 48 < to < $=60$ | 5 | 1\% | 266,766 | 0\% | 1 | 0\% | 161,042 | 0\% |
| $60<$ to < 120 | 23 | 3\% | 2,288,115 | 1\% | 19 | 1\% | 1,983,505 | 1\% |
| $120<$ to < 180 | 95 | 12\% | 12,741,398 | 7\% | 87 | 7\% | 14,006,511 | 4\% |
| 180 < to < 240 | 181 | 23\% | 35,994,126 | 19\% | 262 | 21\% | 56,576,527 | 16\% |
| $240<$ to < $=300$ | 412 | 52\% | 112,155,402 | 60\% | 430 | 34\% | 124,138,065 | 36\% |
| $300<$ to < $=360$ | 83 | 10\% | 23,483,760 | 13\% | 468 | 37\% | 150,323,714 | 43\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

Arrears

| Days in Arrears | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| 0 days | 787 | 98\% | 182,645,766 | 98\% | 1,266 | 100\% | 346,977,959 | 100\% |
| 1 days to 30 days | 8 | 1\% | 2,492,252 | 1\% | 1 | 0\% | 211,404 | 0\% |
| 31 days to 60 days | 4 | 1\% | 1,486,356 | 1\% | 0 | 0\% | 0 | 0\% |
| 61 days to 90 days | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| 91 days and more | 1 | 0\% | 412,752 | 0\% | 0 | 0\% | 0 | 0\% |


|  |  |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
|  |  | 800 | $100 \%$ | $187,037,126$ | $100 \%$ | 1,267 | $100 \%$ | $347,189,363$ |

LOAN TYPE

| Loan Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| Variable | 741 | 93\% | 171,012,952 | 91\% | 1,152 | 91\% | 312,699,871 | 90\% |
| Fixed | 59 | 7\% | 16,024,175 | 9\% | 115 | 9\% | 34,489,492 | 10\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

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 | 797 | 100\% | 186,264,592 | 100\% | 1,246 | 98\% | 340,583,631 | 98\% |
| Interest Only | 3 | 0\% | 772,534 | 0\% | 21 | 2\% | 6,605,732 | 2\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

Occupancy Type

| Occupancy Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| Owner Occupied | 674 | 84\% | 158,346,403 | 85\% | 1,066 | 84\% | 294,199,739 | 85\% |
| Investment | 126 | 16\% | 28,690,723 | 15\% | 201 | 16\% | 52,989,624 | 15\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347, 189,363 | 100\% |

Documentation Type

| Documentation Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value <br> (AUD) | \% | No. of Loans | \% | Value <br> (AUD) | \% |
| Full Documentation | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |
| Low Documentation | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| Total | 800 | 100\% | 187,037,126 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |






Stratification Report (Collateral Data as at 31 May 2023)

Mortgage Insurer

| Mortgage Insurer | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of | \% | Value | \% | No. of | \% | Value (AUD) | \% |
| Genworth | 92 | 11.50\% | 24,099,151 | 12.88\% | 167 | 13.18\% | 50,483,111 | 14.54\% |
| QBE | 160 | 20.00\% | 42,373,073 | 22.65\% | 270 | 21.31\% | 76,008,425 | 21.89\% |
| No LMI | 548 | 68.50\% | 120,564,902 | 64.46\% | 830 | 65.51\% | 220,697,827 | 63.57\% |
| Total | 800 | 100\% | 187,037, 126 | 100\% | 1,267 | 100\% | 347, 189,363 | 100\% |


| Total | 800 | $100 \%$ | $187,037,126$ | $100 \%$ | 1,267 | $100 \%$ | $347,189,363$ | $100 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

Top 20 Postcodes

| Postcodes | Current |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% |
| 6069 | 25 | 3.13\% | 8,070,492 | 4.31\% |
| 6065 | 24 | 3.00\% | 5,934,062 | 3.17\% |
| 6164 | 15 | 1.88\% | 4,706,441 | 2.52\% |
| 6112 | 17 | 2.13\% | 4,211,584 | 2.25\% |
| 6061 | 20 | 2.50\% | 4,157,532 | 2.22\% |
| 6171 | 15 | 1.88\% | 4,054,816 | 2.17\% |
| 2450 | 19 | 2.38\% | 3,728,208 | 1.99\% |
| 6210 | 18 | 2.25\% | 3,512,998 | 1.88\% |
| 6055 | 11 | 1.38\% | 3,306,342 | 1.77\% |
| 6110 | 17 | 2.13\% | 3,233,049 | 1.73\% |
| 6169 | 14 | 1.75\% | 2,908,025 | 1.55\% |
| 6056 | 15 | 1.88\% | 2,835,796 | 1.52\% |
| 6018 | 10 | 1.25\% | 2,824,425 | 1.51\% |
| 6059 | 7 | 0.88\% | 2,628,175 | 1.41\% |
| 6030 | 12 | 1.50\% | 2,619,748 | 1.40\% |
| 2460 | 21 | 2.63\% | 2,587,409 | 1.38\% |
| 6023 | 7 | 0.88\% | 2,575,314 | 1.38\% |
| 6170 | 11 | 1.38\% | 2,561,469 | 1.37\% |
| 6025 | 9 | 1.13\% | 2,547,576 | 1.36\% |
| 6026 | 9 | 1.13\% | 2,453,915 | 1.31\% |
| Other | 504 | 63.00\% | 115,579,754 | 61.80\% |
| Total | 800 | 100\% | 187,037,126 | 100\% |

Mortgage Insurer

- Genworth
-NBE LMI
-Nortage insurer


