## Note Classes and Bond Factors

| Note Class | $\begin{gathered} \text { S\&P } \\ \text { Rating } \end{gathered}$ | 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 <br> Rate | Coupon Payment Current Month |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A1 | AAA(sf) | 322,000,000.00 | 276,467,793.03 | 7,271,936.82 | 269,195,856.21 | 269,195,856.21 | 85.86\% | 83.60\% | 8.00\% | 9.42\% | 21/03/2022 | 0.7299\% | 154,800.76 |
| 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\% | 4.71\% | 21/03/2022 | 1.2599\% | 13,530.98 |
| B | AA(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\% | 1.94\% | 21/03/2022 | 1.4099\% | 8,895.89 |
| 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\% | 0.82\% | 21/03/2022 | 2.2599\% | 5,764.29 |
| 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\% | 0.44\% | 21/03/2022 | 2.5099\% | 2,223.84 |
| E | BB(sf) | 700,000.00 | 700,000.00 | 0.00 | 700,000.00 | 700,000.00 | 100.00\% | 100.00\% | 0.17\% | 0.20\% | 21/03/2022 | 4.4599\% | 2,394.91 |
| F | NR | 595,000.00 | 595,000.00 | 0.00 | 595,000.00 | 595,000.00 | 100.00\% | 100.00\% | 0.00\% | 0.00\% | 21/03/2022 | 5.7099\% | 2,606.22 |
| Total |  | 350,000,000.00 | 304,467,793.03 | 7,271,936.82 | 297,195,856.21 | 297,195,856.21 |  |  |  |  |  |  | 190,216.89 |

Stratification Report (Collateral Data as at 28 February 2022)

| COLLATERAL INFORMATION |  |  |  |
| :---: | :---: | :---: | :---: |
| Pool Size (\$) | 294,837,158.94 | Weighted Average Seasoning (months) | 64.62 |
| Number of Loans (Unconsolidated) | 1,119 | Weighted Average Remaining Term (years) | 273.53 |
| Number of Loans (Consolidated) | 1,112 | \% of Fixed Rate Loans (Value) | 10.57\% |
| Average Loan Balance (Unconsolidated) | 263,482.72 | \% of Interest Only Loans (Value) | 1.59\% |
| Average Loan Balance (Consolidated) | 265,141.33 | Weighted Average Current Interest Rate | 2.97\% |
| Maximum Loan Balance (\$) (Consolidated) | 1,453,561.52 | Weighted Average Current LVR | 62.99\% |
| Weighted Average Term to Maturity (months) | 338.15 | Max Current LVR | 93.85\% |
| Maximum Term to Maturity (months) | 425.00 | Fully Verified Loans | 100\% |

## GEOGRAPHICAL DISTRIBUTION

| States | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |
| ---: | :---: | ---: | ---: | ---: | ---: | ---: | ---: |
|  | No. of <br> Value | $\%$ | $\%$ | No. of <br> Loans | $\%$ | Value | (AUD) |

## 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 | 107 | 10\% | 6,987,580 | 2\% | 109 | 9\% | 7,867,162 | 2\% |
| $100<$ to < 150 | 117 | 10\% | 14,876,597 | 5\% | 120 | 9\% | 15,315,979 | 4\% |
| $150<$ to < 200 | 150 | 13\% | 26,428,066 | 9\% | 158 | 12\% | 27,889,049 | 8\% |
| 200 < to <=250 | 166 | 15\% | 37,738,408 | 13\% | 177 | 14\% | 40,047,484 | 12\% |
| $250<$ to <=300 | 182 | 16\% | 49,974,300 | 17\% | 218 | 17\% | 60,013,714 | 17\% |
| $300<$ to <=350 | 139 | 12\% | 44,748,727 | 15\% | 171 | 13\% | 55,282,820 | 16\% |
| $350<$ to < $=400$ | 104 | 9\% | 38,902,809 | 13\% | 117 | 9\% | 43,782,518 | 13\% |
| $400<$ to < $=500$ | 107 | 10\% | 46,845,715 | 16\% | 135 | 11\% | 59,322,198 | 17\% |
| >500 | 47 | 4\% | 28,334,957 | 10\% | 62 | 5\% | 37,668,440 | 11\% |
| Total | 1,119 | 100\% | 294,837,159 | 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\% | 398 | 36\% | 67,997,426 | 23\% | 401 | 32\% | 68,452,156 | 20\% |
| 50\% < to < $=55 \%$ | 68 | 6\% | 16,508,052 | 6\% | 81 | 6\% | 21,291,081 | 6\% |
| $55 \%$ < to <=60\% | 82 | 7\% | 22,360,269 | 8\% | 84 | 7\% | 23,589,817 | 7\% |
| 60\% < to <=65\% | 84 | 8\% | 23,977,810 | 8\% | 102 | 8\% | 29,702,361 | 9\% |
| 65\% < to <=70\% | 107 | 10\% | 33,557,363 | 11\% | 123 | 10\% | 39,086,718 | 11\% |
| $70 \%$ < to < $=75 \%$ | 142 | 13\% | 47,134,620 | 16\% | 134 | 11\% | 44,260,155 | 13\% |
| $75 \%$ < to <=80\% | 126 | 11\% | 43,005,668 | 15\% | 176 | 14\% | 59,878,518 | 17\% |
| 80\% < to < $=85 \%$ | 66 | 6\% | 23,879,008 | 8\% | 101 | 8\% | 37,363,922 | 11\% |
| $85 \%$ < to < $=90 \%$ | 41 | 4\% | 14,967,068 | 5\% | 51 | 4\% | 18,138,608 | 5\% |
| 90\% < to <=95\% | 5 | 0\% | 1,449,876 | 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\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |





Stratification Report (Collateral Data as at 28 February 2022)

SEASONING (MONTH)

| Seasoning (month) | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| <= | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| $3<$ to < 12 | 20 | 2\% | 4,223,167 | 1\% | 53 | 4\% | 15,165,998 | 4\% |
| $12<$ to < 24 | 53 | 5\% | 16,245,850 | 6\% | 65 | 5\% | 20,494,960 | 6\% |
| $24<$ to < $=36$ | 68 | 6\% | 19,301,150 | 7\% | 88 | 7\% | 26,748,841 | 8\% |
| $36<$ to < $=48$ | 128 | 11\% | 39,236,940 | 13\% | 232 | 18\% | 71,374,318 | 21\% |
| $48<$ to < $=60$ | 245 | 22\% | 69,562,177 | 24\% | 284 | 22\% | 80,220,205 | 23\% |
| $60<$ to < 72 | 241 | 22\% | 64,645,639 | 22\% | 204 | 16\% | 57,358,260 | 17\% |
| $72<$ to < $=84$ | 110 | 10\% | 27,345,981 | 9\% | 106 | 8\% | 28,116,723 | 8\% |
| $84<$ to < $=96$ | 72 | 6\% | 19,446,324 | 7\% | 56 | 4\% | 13,877,070 | 4\% |
| $96<$ to <= 108 | 48 | 4\% | 10,356,901 | 4\% | 46 | 4\% | 10,089,883 | 3\% |
| 108 < to < $=120$ | 27 | 2\% | 6,082,763 | 2\% | 25 | 2\% | 4,643,022 | 1\% |
| $120<$ to < $=132$ | 18 | 2\% | 3,023,174 | 1\% | 21 | 2\% | 4,704,357 | 1\% |
| > 132 | 89 | 8\% | 15,367,093 | 5\% | 87 | 7\% | 14,395,727 | 4\% |
| Total | 1,119 | 100\% | 294,837,159 | 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 | \% | $\begin{aligned} & \hline \text { Value } \\ & \text { (AUD) } \\ & \hline \end{aligned}$ | \% | $\begin{aligned} & \text { No. of } \\ & \text { Loans } \end{aligned}$ | \% | $\begin{aligned} & \hline \text { Value } \\ & \text { (AUD) } \\ & \hline \end{aligned}$ | \% |
| < 12 | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 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 | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| 48 <to <= 60 | 1 | 0\% | 145,738 | 0\% |  | 0\% | 161,042 | 0\% |
| $60<$ to < $=120$ | 25 | 2\% | 2,793,823 | 1\% | 19 | 1\% | 1,983,505 | 1\% |
| $120<$ to < 180 | 93 | 8\% | 13,445,824 | 5\% | 87 | 7\% | 14,006,511 | 4\% |
| 180 <to < 240 | 232 | 21\% | 50,271,339 | 17\% | 262 | 21\% | 56,576,527 | 16\% |
| $240<$ to <= 300 | 446 | 40\% | 127,020,962 | 43\% | 430 | 34\% | 124,138,065 | 36\% |
| $300<$ to < $=360$ | 322 | 29\% | 101,159,474 | 34\% | 468 | 37\% | 150,323,714 | 43\% |
| Total | 1,119 | 100\% | 294,837,159 | 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) | \% | $\begin{aligned} & \text { No. of } \\ & \text { Loans } \end{aligned}$ | \% | Value (AUD) | \% |
| 0 days | 1,106 | 99\% | 291,294,835 | 99\% | 1,266 | 100\% | 346,977,959 | 100\% |
| 1 days to 30 days | 13 | 1\% | 3,542,324 | 1\% | 1 | 0\% | 211,404 | 0\% |
| 31 days to 60 days | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| 61 days to 90 days | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| 91 days and more | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

LOAN TYPE

| Loan Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| Variable | 1,013 | 91\% | 263,666,388 | 89\% | 1,152 | 91\% | 312,699,871 | 90\% |
| Periodic | 106 | 9\% | 31,170,771 | 11\% | 115 | 9\% | 34,489,492 | 10\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

PREPAYMENT TYPE

## Documentation Type

| Documentation Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| Full Documentation | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |
| Low Documentation | 0 | 0\% | 0 | 0\% | 0 | 0\% | 0 | 0\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |


| Prepayment Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| Principal and Interest | 1,104 | 99\% | 290,142,750 | 98\% | 1,246 | 98\% | 340,583,631 | 98\% |
| Interest Only | 15 | 1\% | 4,694,409 | 2\% | 21 | 2\% | 6,605,732 | 2\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |

Occupancy Type

| Occupancy Type | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | $\begin{aligned} & \text { Value } \\ & \text { (AUD) } \end{aligned}$ | \% | No. of Loans | \% | Value (AUD) | \% |
| Owner Occupied | 947 | 85\% | 250,741,056 | 85\% | 1,066 | 84\% | 294,199,739 | 85\% |
| Investment | 172 | 15\% | 44,096,103 | 15\% | 201 | 16\% | 52,989,624 | 15\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |





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Stratification Report (Collateral Data as at 28 February 2022)

| Mortgage Insurer |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Mortgage Insurer | Current |  |  |  | At Issue (as at 31 Aug 2021) |  |  |  |
|  | No. of Loans | \% | Value (AUD) | \% | No. of Loans | \% | Value (AUD) | \% |
| Genworth | 147 | 13.14\% | 42,503,285 | 14.42\% | 167 | 13.18\% | 50,483,111 | 14.54\% |
| QBE | 208 | 18.59\% | 65,277,395 | 22.14\% | 270 | 21.31\% | 76,008,425 | 21.89\% |
| No LMI | 764 | 68.28\% | 187,056,479 | 63.44\% | 830 | 65.51\% | 220,697,827 | 63.57\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% | 1,267 | 100\% | 347,189,363 | 100\% |



Top 20 Postcodes

| Postcodes | Current |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | No. of Loans | \% | Value (AUD) | \% |
| 6069 | 30 | 2.68\% | 9,828,458 | 3.33\% |
| 6065 | 31 | 2.77\% | 8,871,931 | 3.01\% |
| 6164 | 24 | 2.14\% | 7,615,205 | 2.58\% |
| 2450 | 34 | 3.04\% | 7,022,568 | 2.38\% |
| 6112 | 23 | 2.06\% | 6,676,833 | 2.26\% |
| 6110 | 26 | 2.32\% | 5,792,066 | 1.96\% |
| 6061 | 25 | 2.23\% | 5,732,373 | 1.94\% |
| 6210 | 24 | 2.14\% | 5,680,496 | 1.93\% |
| 6171 | 18 | 1.61\% | 5,294,284 | 1.80\% |
| 6018 | 14 | 1.25\% | 5,256,437 | 1.78\% |
| 6025 | 16 | 1.43\% | 5,036,812 | 1.71\% |
| 6030 | 18 | 1.61\% | 4,852,853 | 1.65\% |
| 6056 | 21 | 1.88\% | 4,684,787 | 1.59\% |
| 6169 | 17 | 1.52\% | 4,231,751 | 1.44\% |
| 2452 | 20 | 1.79\% | 4,161,374 | 1.41\% |
| 6023 | 9 | 0.80\% | 4,133,408 | 1.40\% |
| 6055 | 13 | 1.16\% | 4,069,747 | 1.38\% |
| 6163 | 15 | 1.34\% | 4,066,441 | 1.38\% |
| 2460 | 27 | 2.41\% | 3,736,911 | 1.27\% |
| 6031 | 13 | 1.16\% | 3,723,056 | 1.26\% |
| Other | 701 | 62.65\% | 184,369,370 | 62.53\% |
| Total | 1,119 | 100\% | 294,837,159 | 100\% |

Geographic Distribution


