

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 | 213,945,997.77 | 6,878,270.77 | 207,067,727.00 | 207,067,727.00 | 66.44% | 64.31% | 8.00% | 11.91% | 21/11/2022 | 3.4891% | 654,447.33 |
| 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% | 5.96% | 21/11/2022 | 4.0191% | 49,330.32 |
| 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% | 2.46% | 21/11/2022 | 4.1691% | 30,063.21 |
| 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% | 1.04% | 21/11/2022 | 5.0191% | 14,631.02 |
| 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% | 0.55% | 21/11/2022 | 5.2691% | 5,335.51 |
| E | BB(sf) | 700,000.00 | 700,000.00 | 0.00 | 700,000.00 | 700,000.00 | 100.00% | 100.00% | 0.17% | 0.25% | 21/11/2022 | 7.2191% | 4,430.35 |
| F | NR | 595,000.00 | 595,000.00 | 0.00 | 595,000.00 | 595,000.00 | 100.00% | 100.00% | 0.00% | 0.00% | 21/11/2022 | 8.4691% | 4,417.85 |
| Total | | 350,000,000.00 | 241,945,997.77 | 6,878,270.77 | 235,067,727.00 | 235,067,727.00 | | | | | | | 762,655.59 |

Arrears Information

| | 12 Monthly Average | | | Current Month | | |
|---------------------|--------------------|----------------|------------------|-----------------|---------------------|------------------|
| | Number of | Value of Loans | % of Total Value | Number of Loans | Value of Loans | % of Total Value |
| 31 days to 60 days: | | | | 1 | \$84,947.43 | 0.04% |
| 61 days to 90 days: | | | | 0 | \$0.00 | 0.00% |
| 90+ days: | | | | 1 | \$411,311.92 | 0.18% |
| Total | 0 | \$0.00 | 0.00% | 2 | \$496,259.35 | 0.21% |

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 | 25.48% | |
| 3 Month Average | 26.49% | |
| 12 Month Average | 26.40% | |
| Since Issuance | 26.58% | |

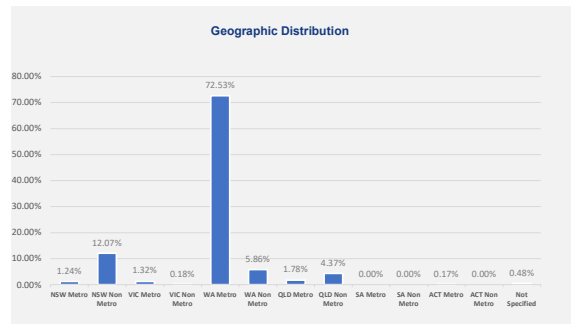
Stratification Report (Collateral Data as at 31 October 2022)

COLLATERAL INFORMATION

| | | | |
|--|----------------|---|---------|
| Pool Size (\$) | 233,202,110.12 | Weighted Average Seasoning (months) | 72.86 |
| Number of Loans (Unconsolidated) | 941 | Weighted Average Remaining Term (years) | 266.36 |
| Number of Loans (Consolidated) | 934 | % of Fixed Rate Loans (Value) | 11.31% |
| Average Loan Balance (Unconsolidated) | 247,823.71 | % of Interest Only Loans (Value) | 1.19% |
| Average Loan Balance (Consolidated) | 249,681.06 | Weighted Average Current Interest Rate | 4.84% |
| Maximum Loan Balance (\$ (Consolidated)) | 1,441,181.77 | Weighted Average Current LVR | 59.76% |
| Weighted Average Term to Maturity (months) | 339.22 | Max Current LVR | 126.13% |
| Maximum Term to Maturity (months) | 423.00 | Fully Verified Loans | 100% |

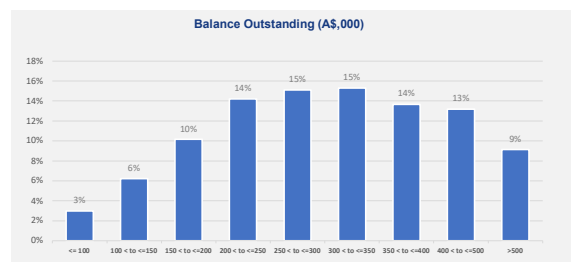
GEOGRAPHICAL DISTRIBUTION

| States | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|---------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| NSW Metro | 8 | 0.85% | 2,888,782 | 1.24% | 9 | 1% | 3,336,308 | 1% |
| NSW Non Metro | 163 | 17.32% | 28,155,733 | 12.07% | 212 | 17% | 42,534,658 | 12% |
| VIC Metro | 10 | 1.06% | 3,066,804 | 1.32% | 13 | 1% | 4,057,064 | 1% |
| VIC Non Metro | 3 | 0.32% | 414,326 | 0.18% | 3 | 0% | 444,467 | 0% |
| WA Metro | 637 | 67.69% | 169,150,966 | 72.53% | 867 | 68% | 253,693,879 | 73% |
| WA Non Metro | 68 | 7.23% | 13,676,388 | 5.86% | 98 | 8% | 21,847,002 | 6% |
| QLD Metro | 11 | 1.17% | 4,142,422 | 1.78% | 20 | 2% | 7,551,897 | 2% |
| QLD Non Metro | 35 | 3.72% | 10,197,452 | 4.37% | 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 | 0.11% | 389,618 | 0.17% | 1 | 0% | 390,455 | 0% |
| ACT Non Metro | 0 | 0.00% | 0 | 0.00% | 0 | 0% | 0 | 0% |
| Not Specified | 5 | 0.53% | 1,119,620 | 0.48% | 0 | 0% | 0 | 0% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



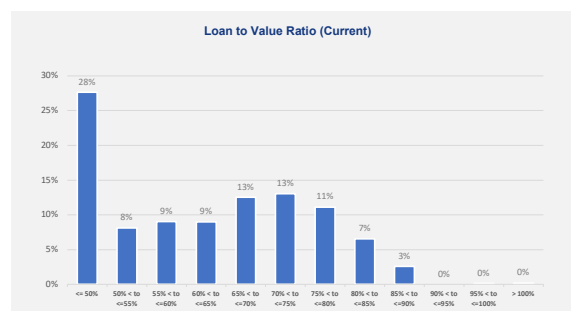
BALANCE OUTSTANDING (A\$,000)

| Loan Balance (A\$,000) | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|------------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| <= 100 | 117 | 12% | 6,965,083 | 3% | 109 | 9% | 7,867,162 | 2% |
| 100 < to <=150 | 115 | 12% | 14,510,406 | 6% | 120 | 9% | 15,315,979 | 4% |
| 150 < to <=200 | 133 | 14% | 23,696,935 | 10% | 158 | 12% | 27,889,049 | 8% |
| 200 < to <=250 | 146 | 16% | 33,114,612 | 14% | 177 | 14% | 40,047,484 | 12% |
| 250 < to <=300 | 128 | 14% | 35,211,009 | 15% | 218 | 17% | 60,013,714 | 17% |
| 300 < to <=350 | 111 | 12% | 35,709,833 | 15% | 171 | 13% | 55,282,820 | 16% |
| 350 < to <=400 | 85 | 9% | 31,890,436 | 14% | 117 | 9% | 43,782,518 | 13% |
| 400 < to <=500 | 71 | 8% | 30,767,061 | 13% | 135 | 11% | 59,322,198 | 17% |
| >500 | 35 | 4% | 21,336,735 | 9% | 62 | 5% | 37,668,440 | 11% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



LOAN TO VALUE RATIO (CURRENT)

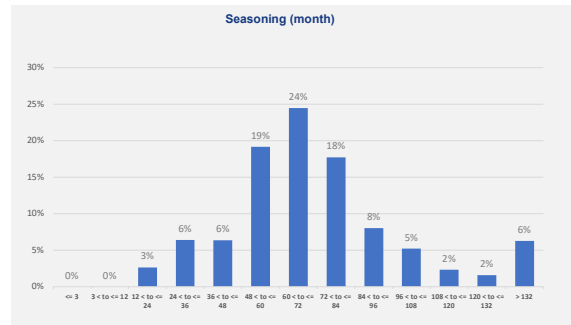
| LVR (Current) | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|-----------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| <= 50% | 393 | 42% | 64,492,685 | 28% | 401 | 32% | 68,452,156 | 20% |
| 50% < to <=55% | 73 | 8% | 18,933,601 | 8% | 81 | 6% | 21,291,081 | 6% |
| 55% < to <=60% | 76 | 8% | 21,089,770 | 9% | 84 | 7% | 23,589,817 | 7% |
| 60% < to <=65% | 75 | 8% | 20,916,510 | 9% | 102 | 8% | 29,702,361 | 9% |
| 65% < to <=70% | 93 | 10% | 29,244,022 | 13% | 123 | 10% | 39,086,718 | 11% |
| 70% < to <=75% | 93 | 10% | 30,488,226 | 13% | 134 | 11% | 44,260,155 | 13% |
| 75% < to <=80% | 76 | 8% | 25,953,293 | 11% | 176 | 14% | 59,878,518 | 17% |
| 80% < to <=85% | 42 | 4% | 15,317,687 | 7% | 101 | 8% | 37,363,922 | 11% |
| 85% < to <=90% | 18 | 2% | 5,980,447 | 3% | 51 | 4% | 18,138,608 | 5% |
| 90% < to <=95% | 0 | 0% | 0 | 0% | 14 | 1% | 5,426,027 | 2% |
| 95% < to <=100% | 1 | 0% | 325,493 | 0% | 0 | 0% | 0 | 0% |
| > 100% | 1 | 0% | 460,376 | 0% | 0 | 0% | 0 | 0% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



Stratification Report (Collateral Data as at 31 October 2022)

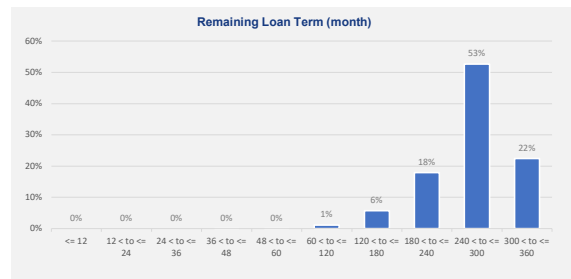
SEASONING (MONTH)

| 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 | 26 | 3% | 6,062,174 | 3% | 65 | 5% | 20,494,960 | 6% |
| 24 < to <= 36 | 56 | 6% | 14,886,782 | 6% | 88 | 7% | 26,748,841 | 8% |
| 36 < to <= 48 | 56 | 6% | 14,782,438 | 6% | 232 | 18% | 71,374,318 | 21% |
| 48 < to <= 60 | 153 | 16% | 44,635,776 | 19% | 284 | 22% | 80,220,205 | 23% |
| 60 < to <= 72 | 216 | 23% | 57,068,217 | 24% | 204 | 16% | 57,358,260 | 17% |
| 72 < to <= 84 | 167 | 18% | 41,346,992 | 18% | 106 | 8% | 28,116,723 | 8% |
| 84 < to <= 96 | 80 | 9% | 18,636,237 | 8% | 56 | 4% | 13,877,070 | 4% |
| 96 < to <= 108 | 49 | 5% | 12,136,322 | 5% | 46 | 4% | 10,089,883 | 3% |
| 108 < to <= 120 | 28 | 3% | 5,376,663 | 2% | 25 | 2% | 4,643,022 | 1% |
| 120 < to <= 132 | 20 | 2% | 3,697,760 | 2% | 21 | 2% | 4,704,357 | 1% |
| > 132 | 90 | 10% | 14,572,750 | 6% | 87 | 7% | 14,395,727 | 4% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



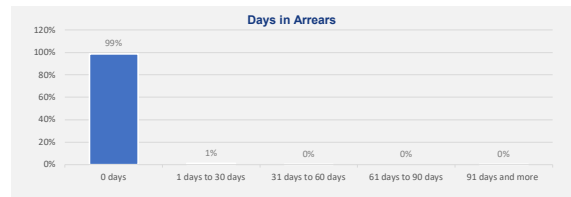
REMAINING LOAN TERM (MONTH)

| 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 | 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 | 1 | 0% | 125,165 | 0% | 0 | 0% | 0 | 0% |
| 48 < to <= 60 | 1 | 0% | 61,808 | 0% | 1 | 0% | 161,042 | 0% |
| 60 < to <= 120 | 25 | 3% | 2,715,855 | 1% | 19 | 1% | 1,983,505 | 1% |
| 120 < to <= 180 | 94 | 10% | 13,355,929 | 6% | 87 | 7% | 14,006,511 | 4% |
| 180 < to <= 240 | 205 | 22% | 41,811,799 | 18% | 262 | 21% | 56,576,527 | 16% |
| 240 < to <= 300 | 445 | 47% | 122,845,496 | 53% | 430 | 34% | 124,138,065 | 36% |
| 300 < to <= 360 | 170 | 18% | 52,286,058 | 22% | 468 | 37% | 150,323,714 | 43% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



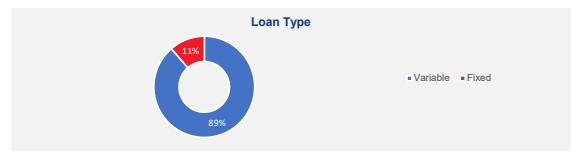
Arrears

| Days in Arrears | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|--------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| 0 days | 930 | 99% | 230,319,086 | 99% | 1,266 | 100% | 346,977,959 | 100% |
| 1 days to 30 days | 9 | 1% | 2,386,765 | 1% | 1 | 0% | 211,404 | 0% |
| 31 days to 60 days | 1 | 0% | 84,947 | 0% | 0 | 0% | 0 | 0% |
| 61 days to 90 days | 1 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| 91 days and more | 1 | 0% | 411,312 | 0% | 0 | 0% | 0 | 0% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



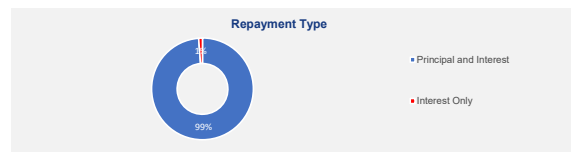
LOAN TYPE

| Loan Type | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|--------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| Variable | 850 | 90% | 206,822,648 | 89% | 1,152 | 91% | 312,699,871 | 90% |
| Fixed | 91 | 10% | 26,379,462 | 11% | 115 | 9% | 34,489,492 | 10% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



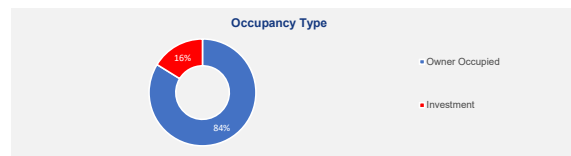
REPAYMENT TYPE

| Repayment Type | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|------------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| Principal and Interest | 932 | 99% | 230,423,835 | 99% | 1,246 | 98% | 340,583,631 | 98% |
| Interest Only | 9 | 1% | 2,778,275 | 1% | 21 | 2% | 6,605,732 | 2% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



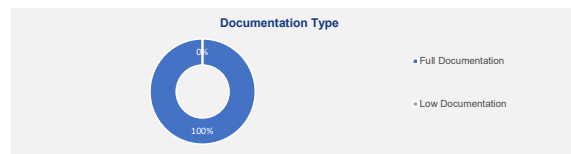
Occupancy Type

| Occupancy Type | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|----------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| Owner Occupied | 788 | 84% | 195,309,910 | 84% | 1,066 | 84% | 294,199,739 | 85% |
| Investment | 153 | 16% | 37,892,200 | 16% | 201 | 16% | 52,989,624 | 15% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



Documentation Type

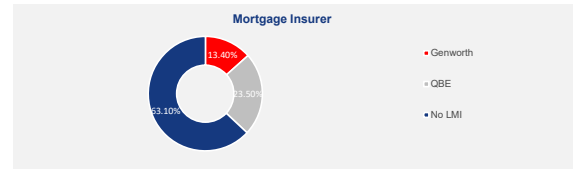
| Documentation Type | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|--------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| Full Documentation | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |
| Low Documentation | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



Stratification Report (Collateral Data as at 31 October 2022)

Mortgage Insurer

| Mortgage Insurer | Current | | | | At Issue (as at 31 Aug 2021) | | | |
|------------------|--------------|-------------|--------------------|-------------|------------------------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % | No. of Loans | % | Value (AUD) | % |
| Genworth | 114 | 12.11% | 31,244,938 | 13.40% | 167 | 13.18% | 50,483,111 | 14.54% |
| QBE | 195 | 20.72% | 54,813,532 | 23.50% | 270 | 21.31% | 76,008,425 | 21.89% |
| No LMI | 632 | 67.16% | 147,143,640 | 63.10% | 830 | 65.51% | 220,697,827 | 63.57% |
| Total | 941 | 100% | 233,202,110 | 100% | 1,267 | 100% | 347,189,363 | 100% |



Top 20 Postcodes

| Postcodes | Current | | | |
|--------------|--------------|-------------|--------------------|-------------|
| | No. of Loans | % | Value (AUD) | % |
| 6069 | 27 | 2.87% | 8,523,477 | 3.65% |
| 6065 | 27 | 2.87% | 7,376,481 | 3.16% |
| 6112 | 21 | 2.23% | 5,724,500 | 2.45% |
| 2450 | 27 | 2.87% | 5,550,019 | 2.38% |
| 6164 | 18 | 1.91% | 5,500,596 | 2.36% |
| 6110 | 23 | 2.44% | 4,826,722 | 2.07% |
| 6061 | 21 | 2.23% | 4,573,956 | 1.96% |
| 6171 | 16 | 1.70% | 4,573,279 | 1.96% |
| 6210 | 20 | 2.13% | 4,251,997 | 1.82% |
| 6018 | 12 | 1.28% | 4,004,676 | 1.72% |
| 6055 | 12 | 1.28% | 3,681,897 | 1.58% |
| 6025 | 12 | 1.28% | 3,677,066 | 1.58% |
| 6030 | 14 | 1.49% | 3,502,563 | 1.50% |
| 6023 | 8 | 0.85% | 3,186,540 | 1.37% |
| 6026 | 11 | 1.17% | 3,170,993 | 1.36% |
| 2460 | 25 | 2.66% | 3,080,490 | 1.32% |
| 6169 | 14 | 1.49% | 3,069,482 | 1.32% |
| 6056 | 15 | 1.59% | 2,986,805 | 1.28% |
| 6063 | 11 | 1.17% | 2,957,007 | 1.27% |
| 2452 | 14 | 1.49% | 2,841,787 | 1.22% |
| Other | 593 | 63.02% | 146,141,776 | 62.67% |
| Total | 941 | 100% | 233,202,110 | 100% |

