



Date of Portfolio Data 31 January 2023

NOTE SUMMARY (Following Payment Day Distribution)

Note Class	Class A	Class B	Class C	Class D	Class E	Class F
Initial Moody's Rating	Aaa	Aa2	A2	Baa2	Ba2	NR
Current Moody's Rating	Aaa	Aa1	Aa3	A3	Ba1	NR
ISIN	AU3FN0058822	AU3FN0058830	AU3FN0058848	AU3FN0058855	AU3FN0058863	AU3FN0058871
Initial Invested Amount (\$A)	\$276,000,000.00	\$15,600,000.00	\$3,900,000.00	\$3,900,000.00	\$1,000,000.00	\$500,000.00
Invested Amount (AS)	\$139,198,995.31	\$15,600,000.00	\$3,900,000.00	\$3,900,000.00	\$1,000,000.00	\$500,000.00
Stated Amount (AS)	\$139,198,995.31	\$15,600,000.00	\$3,900,000.00	\$3,900,000.00	\$1,000,000.00	\$500,000.00
Margin	0.7000%	1.5000%	2.6500%	3.6000%	5.3000%	6.5000%
BBSW for Period	3.0750%	3.0750%	3.0750%	3.0750%	3.0750%	3.0750%
Interest Rate	3.7750%	4.5750%	5.1250%	6.1250%	8.3750%	9.5750%
Opening Bond Factor	0.511015109	1.000000000	1.000000000	1.000000000	1.000000000	1.000000000
Closing Bond Factor	0.504344186	1.000000000	1.000000000	1.000000000	1.000000000	1.000000000
Collection Period Start	01-Jan-23	01-Jan-23	01-Jan-23	01-Jan-23	01-Jan-23	01-Jan-23
Collection Period End Date	31-Jan-23	31-Jan-23	31-Jan-23	31-Jan-23	31-Jan-23	31-Jan-23
Coupon Period Start	16-Jan-23	16-Jan-23	16-Jan-23	16-Jan-23	16-Jan-23	16-Jan-23
Current Distribution date	15-Feb-23	15-Feb-23	15-Feb-23	15-Feb-23	15-Feb-23	15-Feb-23
Initial Credit Enhancement	8.00%	2.80%	1.80%	0.50%	0.17%	0.00%
Credit Enhancement	14.71%	5.15%	3.31%	0.92%	0.31%	0.00%

Pool Summary	Initial portfolio	Current portfolio
Pool Balance	\$297,619,053.25	\$161,903,765.19
Number of Loans	926	599
Avg Loan Balance	\$321,402.87	\$270,290.09
Maximum Loan Balance	\$995,183.96	\$920,451.12
Minimum Loan Balance	\$1,336.39	\$143.22
Weighted Avg Interest Rate	3.40%	6.20%
Weighted Avg Seasoning (mths)	32.97	55.85
Maximum Remaining Term (mths)	359.00	335.00
Weighted Avg Remaining Term (mths)	321.37	297.48
Maximum Current LVR (%)	93.96%	89.55%
Weighted Avg Current LVR (%)	66.98%	58.90%
CPR Data (Current Month)	n/a	9.15%
CPR Data (Since inception)	n/a	19.48%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
≤20%	\$3,582,187.18	2.22%	76	12.69%
>20% & ≤30%	\$7,279,002.36	4.50%	40	6.68%
>30% & ≤40%	\$13,524,773.81	8.35%	61	10.18%
>40% & ≤50%	\$21,887,952.61	13.52%	78	13.02%
>50% & ≤60%	\$27,637,896.24	17.07%	90	15.03%
>60% & ≤65%	\$19,184,179.71	11.85%	59	9.85%
>65% & ≤70%	\$24,186,966.78	14.94%	68	11.35%
>70% & ≤75%	\$18,527,742.16	11.44%	54	9.02%
>75% & ≤80%	\$7,464,980.97	4.61%	22	3.67%
>80% & ≤85%	\$13,667,093.88	8.44%	39	6.51%
>85% & ≤90%	\$4,960,989.49	3.06%	12	2.00%
>90% & ≤95%	\$0.00	0.00%	0	0.00%
>95% & ≤100%	\$0.00	0.00%	0	0.00%
TOTAL	\$161,903,765.19	100.00%	599	100.00%

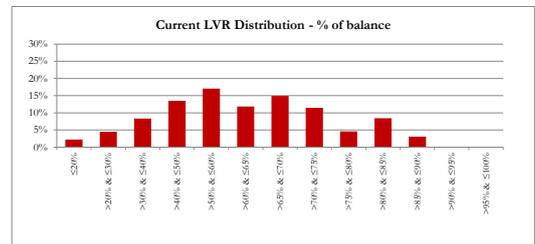


TABLE 2

Scheduled LVR	Balance	% of Balance	Loan Count	% of Loan Count
≤20%	\$1,157,722.90	0.71%	19	3.17%
>20% & ≤30%	\$4,008,945.44	2.48%	27	4.51%
>30% & ≤40%	\$8,082,206.77	4.99%	46	7.68%
>40% & ≤50%	\$17,944,432.83	11.08%	75	12.52%
>50% & ≤60%	\$21,705,208.72	13.41%	85	14.19%
>60% & ≤65%	\$17,077,205.76	10.55%	68	11.35%
>65% & ≤70%	\$21,388,728.91	13.21%	70	11.69%
>70% & ≤75%	\$34,671,135.03	21.41%	100	16.69%
>75% & ≤80%	\$8,624,028.13	5.33%	27	4.51%
>80% & ≤85%	\$18,230,263.94	11.26%	58	9.68%
>85% & ≤90%	\$9,013,886.76	5.57%	24	4.01%
>90% & ≤95%	\$0.00	0.00%	0	0.00%
>95% & ≤100%	\$0.00	0.00%	0	0.00%
TOTAL	\$161,903,765.19	100.00%	599	100.00%

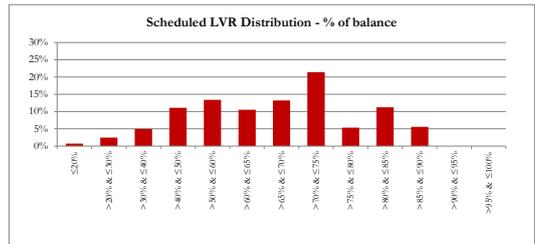


TABLE 3

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
≤\$50,000	\$1,324,296.80	0.83%	63	10.52%
>\$50,000 & ≤\$100,000	\$3,004,259.24	1.86%	41	6.84%
>\$100,000 & ≤\$150,000	\$6,263,237.15	3.87%	50	8.35%
>\$150,000 & ≤\$200,000	\$8,796,186.29	5.43%	49	8.18%
>\$200,000 & ≤\$250,000	\$16,420,139.34	10.14%	73	12.19%
>\$250,000 & ≤\$300,000	\$21,651,736.96	13.37%	79	13.19%
>\$300,000 & ≤\$350,000	\$18,944,524.00	11.70%	59	9.85%
>\$350,000 & ≤\$400,000	\$24,679,803.78	15.24%	66	11.02%
>\$400,000 & ≤\$450,000	\$16,628,261.11	10.27%	39	6.51%
>\$450,000 & ≤\$500,000	\$13,629,656.16	8.42%	29	4.84%
>\$500,000 & ≤\$750,000	\$28,096,929.22	17.35%	48	8.01%
>\$750,000	\$2,464,735.14	1.52%	3	0.50%
TOTAL	\$161,903,765.19	100.00%	599	100.00%

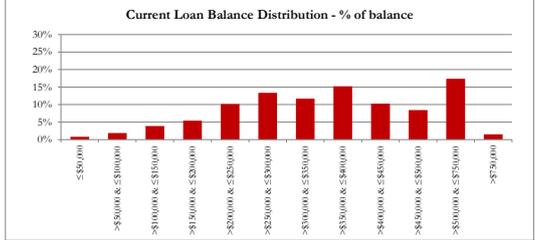


TABLE 4

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
≤10 years	\$536,500.28	0.34%	6	1.00%
>10 & ≤12 years	\$232,936.07	0.14%	2	0.33%
>12 & ≤14 years	\$976,230.88	0.60%	11	1.84%
>14 & ≤16 years	\$3,205,262.37	1.98%	26	4.34%
>16 & ≤18 years	\$2,977,041.14	1.84%	22	3.67%
>18 & ≤20 years	\$3,908,369.34	2.41%	21	3.51%
>20 & ≤22 years	\$7,579,011.06	4.68%	33	5.51%
>22 & ≤24 years	\$15,798,788.91	9.76%	69	11.52%
>24 & ≤26 years	\$60,297,672.73	37.24%	202	33.72%
>26 & ≤28 years	\$66,391,952.41	41.01%	207	34.56%
>28 & ≤30 years	\$0.00	0.00%	0	0.00%
TOTAL	\$161,903,765.19	100.00%	599	100.00%

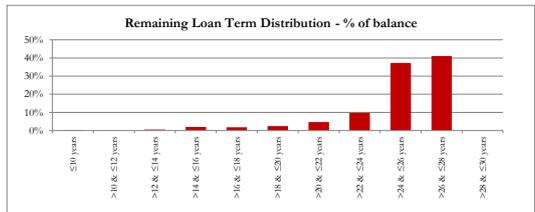


TABLE 5

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
≤6 mths	\$0.00	0.00%	0	0.00%
>6 & ≤12 mth	\$0.00	0.00%	0	0.00%
>12 & ≤18 mth	\$0.00	0.00%	0	0.00%
>18 & ≤24 mth	\$0.00	0.00%	0	0.00%
>2 & ≤3 years	\$29,103,574.81	17.98%	86	14.36%
>3 & ≤4 years	\$48,554,098.38	29.98%	166	27.71%
>4 & ≤5 years	\$30,929,954.74	19.10%	107	17.86%
>5 & ≤6 years	\$29,491,337.00	18.22%	101	16.86%
>6 & ≤7 years	\$8,670,801.51	5.36%	40	6.68%
>7 & ≤8 years	\$6,100,617.39	3.77%	28	4.67%
>8 & ≤9 years	\$1,313,240.71	0.81%	8	1.34%
>9 & ≤10 years	\$2,296,277.29	1.42%	11	1.84%
>10 years	\$5,443,863.36	3.36%	52	8.68%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

Loan Seasoning Distribution - % of balance

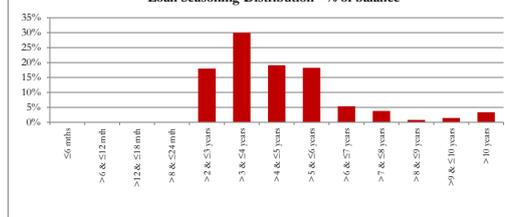


TABLE 6

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$24,885,522.69	15.36%	73	12.18%
New South Wales	\$37,025,785.61	22.87%	127	21.20%
Northern Territory	\$3,925,222.36	2.42%	13	2.17%
Queensland	\$52,985,382.33	32.73%	209	34.89%
South Australia	\$15,896,343.70	9.85%	59	9.85%
Tasmania	\$1,535,354.38	0.95%	8	1.34%
Victoria	\$20,456,769.70	12.64%	80	13.36%
Western Australia	\$7,199,384.42	4.45%	30	5.01%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

Geographic Distribution - % of balance

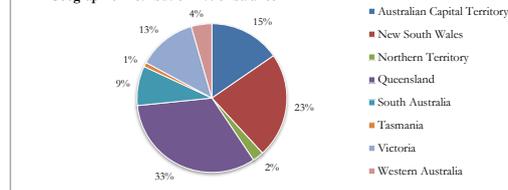


TABLE 7

DHOAS	Balance	% of Balance	Loan Count	% of Loan Count
DHOAS	\$59,685,813.00	36.86%	241	40.23%
Non-DHOAS	\$102,217,952.19	63.14%	358	59.77%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 8

LMI Coverage	Balance	% of Balance	Loan Count	% of Loan Count
LMI - Genworth	\$42,974,753.09	26.54%	142	23.71%
No LMI	\$118,929,012.10	73.46%	457	76.29%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 9

Loan Purpose	Balance	% of Balance	Loan Count	% of Loan Count
Owner-Occupied	\$150,038,849.43	92.67%	536	89.49%
Investment	\$11,735,058.45	7.25%	61	10.18%
Other	\$129,857.31	0.08%	2	0.33%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 10

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$147,883,111.93	91.34%	543	90.65%
Residential Unit	\$14,020,653.26	8.66%	56	9.35%
Vacant Land	\$0.00	0.00%	0	0.00%
Other	\$0.00	0.00%	0	0.00%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 11

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
0 days	\$159,688,214.16	98.63%	591	98.66%
0> and <= 30 Days	\$2,215,551.03	1.37%	8	1.34%
30> and <= 60 Days	\$0.00	0.00%	0	0.00%
60> and <= 90 Days	\$0.00	0.00%	0	0.00%
90> Days	\$0.00	0.00%	0	0.00%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 12

Interest Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$161,903,765.19	100.00%	599	100.00%
Fixed	\$0.00	0.00%	0	0.00%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 13

Repayment Type	Balance	% of Balance	Loan Count	% of Loan Count
Principal and Interest	\$161,903,765.19	100.00%	599	100.00%
Interest-only period followed by principal amortisation	\$0.00	0.00%	0	0.00%
Interest Only	\$0.00	0.00%	0	0.00%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 14

Loss History	Balance	% of Balance	Loan Count	% of Loan Count
Losses	\$0.00	0.00%	0	0.00%
No Losses	\$161,903,765.19	100.00%	599	100.00%
<b>TOTAL</b>	<b>\$161,903,765.19</b>	<b>100.00%</b>	<b>599</b>	<b>100.00%</b>

TABLE 15

History of foreclosure and LMI claims	Loan count	Amount
Outstanding balance at default	0	\$0.00
Sale proceeds	0	\$0.00
Loss on sale of property	0	\$0.00
Claim submitted to LMI	0	\$0.00
Claim paid by LMI	0	\$0.00
Claim denied by LMI	0	\$0.00
Claim pending with LMI	0	\$0.00
Loss covered with excess spread	0	\$0.00