



AFG Securities Pty Ltd
ABN 90119343118

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West Perth WA 6872

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6 November 2024

AFG 2023-1 Trust in respect of Series 2023-1 (ASX Code: AFT)
Investor Report

AFG Securities Pty Ltd ('the Company') is the Trust Manager for the AFG 2023-1 Trust in respect of Series 2023-1. In accordance with ASX Listing Rule 3.17, please find attached the monthly Investor Reports:

1. Manager Report
2. Collateral Report

Authorised for disclosure by Michelle Palethorpe, Company Secretary, AFG Securities Pty Ltd.

AFG Series 2023-1

Determination Statement - Public

| | |
|---------------------------|-----------|
| Model Period | 12 |
| Collection Period Start | 01-Oct-24 |
| Collection Period End | 31-Oct-24 |
| Days in Collection Period | 31 |
| Interest Period Start | 10-Oct-24 |
| Interest Period End | 10-Nov-24 |
| Days in Interest Period | 32 |
| Determination Date | 06-Nov-24 |
| Notional Payment Date | 10-Nov-24 |
| Payment Date | 11-Nov-24 |
| Record Date | 08-Nov-24 |
| Next Payment Date | 10-Dec-24 |
| Next Record Date | 09-Dec-24 |
| BBSW | 4.3083% |

Note Invested Amounts

| Note | Opening Invested Amount | Issuance | Repayments | Closing Invested Amount |
|--------------|-------------------------|-------------|------------------------|-------------------------|
| Class A1 | 429,700,557.80 | N/A | (16,485,672.25) | 413,214,885.55 |
| Class A2 | 42,000,000.00 | N/A | 0.00 | 42,000,000.00 |
| Class B | 12,375,000.00 | N/A | 0.00 | 12,375,000.00 |
| Class C | 9,000,000.00 | N/A | 0.00 | 9,000,000.00 |
| Class D | 5,250,000.00 | N/A | 0.00 | 5,250,000.00 |
| Class E | 2,625,000.00 | N/A | 0.00 | 2,625,000.00 |
| Class F | 3,750,000.00 | N/A | 0.00 | 3,750,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 504,700,557.80 | 0.00 | (16,485,672.25) | 488,214,885.55 |

Note Stated Amounts

| Note | Carryover Charge-Offs | Charge-Off | Re-instatement of Carryover Charge-Offs | Closing Stated Amount |
|--------------|-----------------------|-------------|---|-----------------------|
| Class A1 | 0.00 | 0.00 | 0.00 | 413,214,885.55 |
| Class A2 | 0.00 | 0.00 | 0.00 | 42,000,000.00 |
| Class B | 0.00 | 0.00 | 0.00 | 12,375,000.00 |
| Class C | 0.00 | 0.00 | 0.00 | 9,000,000.00 |
| Class D | 0.00 | 0.00 | 0.00 | 5,250,000.00 |
| Class E | 0.00 | 0.00 | 0.00 | 2,625,000.00 |
| Class F | 0.00 | 0.00 | 0.00 | 3,750,000.00 |
| Redraw Notes | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 488,214,885.55 |

Interest Payments

| Note | Coupon Rate | Current Period Interest | Interest Paid | Unpaid Interest |
|--------------|-------------|-------------------------|---------------|-----------------|
| Class A1 | 5.6083% | 2,112,779.96 | 2,112,779.96 | 0.00 |
| Class A2 | 6.0083% | 221,237.13 | 221,237.13 | 0.00 |
| Class B | 6.8583% | 74,407.86 | 74,407.86 | 0.00 |
| Class C | 7.3083% | 57,665.49 | 57,665.49 | 0.00 |
| Class D | 8.1583% | 37,550.53 | 37,550.53 | 0.00 |
| Class E | 10.6083% | 24,413.62 | 24,413.62 | 0.00 |
| Class F | NR | NR | NR | NR |
| Redraw Notes | 4.3083% | 0.0000% | 0.0000% | 0.0000% |

Subordination / Factors

| Note | Original Subordination | Current Subordination | Bond Factor | Opening Pool Factor |
|--------------|------------------------|-----------------------|-------------|---------------------|
| Class A1 | 10.0000% | 15.3621% | 61.2170% | 67.2934% |
| Class A2 | 4.4000% | 6.7593% | 100.0000% | 67.2934% |
| Class B | 2.7500% | 4.2246% | 100.0000% | 67.2934% |
| Class C | 1.5500% | 2.3811% | 100.0000% | 67.2934% |
| Class D | 0.8500% | 1.3058% | 100.0000% | 67.2934% |
| Class E | 0.5000% | 0.7681% | 100.0000% | 67.2934% |
| Class F | N/A | N/A | N/A | N/A |
| Redraw Notes | N/A | N/A | N/A | N/A |

Risk Retention Undertaking

AFGS confirms that it continues to retain a material net economic interest of not less than 5% in the AFG2023-1 Trust – Series 2023-1 securitisation transaction in accordance with the EU Securitisation Regulation. These notes are either held directly by AFGS or in the Retention Vehicles (the shares of which are 100% held by AFGS).

For access to EU Regulatory Reporting, please see the below webpage

<https://www.afgonline.com.au/corporate/investors/investor-reports/>

For the purposes of the Japan Due Diligence and Retention Rules, AFG confirms it and the Retention Vehicles, which is a 100% owned subsidiary of AFG, between them hold not less than 5% of the Aggregate Invested Amount of each Class of Notes issued.

Prepayment Summary

| | |
|---|----------------------|
| Repayments | 21,997,711.59 |
| Partial Prepayments | 4,519,026.99 |
| Full Prepayments | 16,647,226.93 |
| Scheduled Principal Repayments | 831,457.67 |
| Total Principal Repaid | 21,997,711.59 |
| Less Redraws | (5,512,039.34) |
| Principal Available For Distribution | 16,485,672.25 |
| Single Monthly Mortality Rate (SMM) | 3.1068% |
| Constant Prepayment Rate (CPR) | 31.5270% |

Credit Enhancement**Threshold Rate**

| | |
|---|---------|
| Threshold Rate | 6.5092% |
| Weighted Average Borrower Rate | 6.7144% |
| Threshold Rate Review Trigger | FALSE |
| Threshold Rate Subsidy | 0.00 |
| Threshold Rate Subsidy Deposit by Trust Manager | 0.00 |

Redraw Notes

| | |
|------------------------------------|----------------|
| Redraw Limit Parameter | 1.0000% |
| Aggregate Invested Amount of Notes | 504,700,557.80 |
| Redraw Limit | 5,047,005.58 |

Principal Draw

| | |
|---------------------------------------|------|
| Opening Balance of the Principal Draw | 0.00 |
| Principal Draw | 0.00 |
| Repayment of Principal Draw | 0.00 |
| Closing Balance of the Principal Draw | 0.00 |

Liquidity Facility

| | |
|---|--------------|
| Liquidity Limit | 5,047,005.58 |
| Un-utilised portion of Liquidity Facility | 5,047,005.58 |
| Carryover balance of Liquidity Advances | 0.00 |
| Liquidity Draw | 0.00 |
| Repayment of Liquidity Draws | 0.00 |
| Closing balance of Liquidity Advances | 0.00 |

Extraordinary Expense Reserve

| | |
|--|------------|
| Opening Balance of the Extraordinary Expense Reserve | 150,000.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Deposit to the Extraordinary Expense Reserve | 0.00 |
| Closing Balance of the Extraordinary Expense Reserve | 150,000.00 |

Amortisation Ledger

| | |
|--|------|
| Opening Balance of the Amortisation Ledger | 0.00 |
| Deposit to Amortisation Ledger | 0.00 |
| Amortisation Ledger Draw | 0.00 |
| Closing Balance of the Amortisation Ledger | 0.00 |

Cashflow Allocation**Total Available Income**

| | |
|------------------------------------|---------------------|
| Available Income | 2,914,683.74 |
| Principal Draw | 0.00 |
| Liquidity Reserve Draw | 0.00 |
| Extraordinary Expense Reserve Draw | 0.00 |
| Total Available Income | 2,914,683.74 |

Application of Total Available Income

| | |
|--|-------------------|
| To the Residual Income Unitholder | 1.00 |
| Accrual Adjustment | 0.00 |
| Taxes Payable | 0.00 |
| Trustee, Security Trustee & Standby Servicer fee | 18,727.64 |
| Series Expenses | 99,858.66 |
| Servicer fee | 85,704.74 |
| Trust Manager fee | 21,426.19 |
| Amounts due under the Derivative Contract (inc. break costs) | 0.00 |
| Interest due to Liquidity Facility Provider | 0.00 |
| Availability Fee due to the Liquidity Facility Provider | 5,530.97 |
| Break costs under the Derivative Contract | 0.00 |
| Any other amounts payable to the Liquidity Facility Provider | 0.00 |
| Indemnity Payments | 0.00 |
| Expenses | 231,249.20 |

| | |
|------------------------------------|--------------|
| Interest due on the Class A1 Notes | 2,112,779.96 |
| Interest due on the Redraw Notes | 0.00 |
| Interest due on the Class A2 Notes | 221,237.13 |
| Interest due on the Class B Notes | 74,407.86 |
| Interest due on the Class C Notes | 57,665.49 |
| Interest due on the Class D Notes | 37,550.53 |
| Interest due on the Class E Notes | 24,413.62 |
| Interest due on the Class F Notes | NR |

| | |
|--|-------------|
| Outstanding Liquidity Draws | 0.00 |
| Repayment of Principal Draw | 0.00 |
| Reimburse Losses | 0.00 |
| Re-instate Carryover Charge-Offs | 0.00 |
| Deposit to Extraordinary Expense Reserve | 0.00 |
| Threshold Rate Subsidy | 0.00 |
| Tax Shortfall | 0.00 |
| Tax Amount | 0.00 |
| Amortisation Amount | 0.00 |
| Retention of Total Available Income | 0.00 |

| | |
|----------------------------|----|
| Residual Income Unitholder | NR |
|----------------------------|----|

Total Available Principal

| | |
|--|----------------------|
| Available Principal | 16,485,672.25 |
| Repayment of Principal Draw | 0.00 |
| Reimburse Losses | 0.00 |
| Re-instatement of Carry-Over Charge-Offs | 0.00 |
| Redraw Reserve Account Draw | 0.00 |
| Excess Note proceeds | 0.00 |
| Total Available Principal | 16,485,672.25 |

Application of Total Available Principal

| | |
|-------------------------------------|----------------------|
| Principal Draw | 0.00 |
| To fund Redraws | 0.00 |
| Redraw Notes | 0.00 |
| Class A1 Notes | 16,485,672.25 |
| Class A2 Notes | 0.00 |
| Class B Notes | 0.00 |
| Class C Notes | 0.00 |
| Class D Notes | 0.00 |
| Class E Notes | 0.00 |
| Class F Notes | 0.00 |
| Residual Income Unitholder | 0.00 |
| Total Principal Applications | 16,485,672.25 |

AFG Series 2023-1
Collateral Report

| | |
|-------------------------|-----------|
| Model Period | 12 |
| Collection Period Start | 1-Oct-24 |
| Collection Period End | 31-Oct-24 |
| No. of Days | 31 |
| Interest Period Start | 10-Oct-24 |
| Interest Period End | 10-Nov-24 |
| No. of Days | 32 |
| Determination Date | 6-Nov-24 |
| Payment Date | 11-Nov-24 |

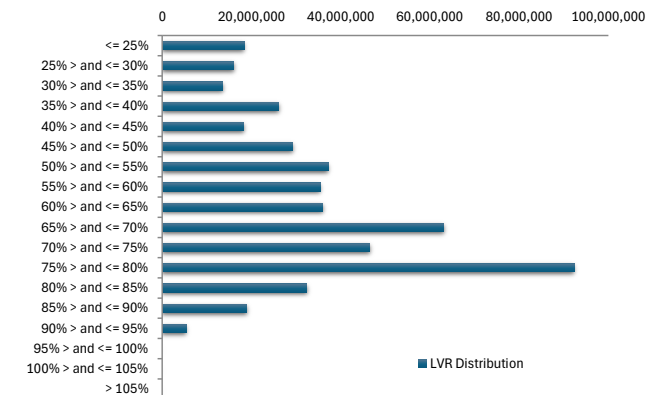


Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 488,784,846 |
| No. of Loans (Unconsolidated) | 1,396 |
| No. of Loans (Consolidated) | 1,156 |
| Average Loan Size (Unconsolidated) | 350,132 |
| Average Loan Size (Consolidated) | 422,824 |
| Largest Loan Size (Unconsolidated) | 2,047,361 |
| Largest Loan Size (Consolidated) | 2,047,361 |
| Smallest Loan Size (Unconsolidated) | (4,887) |
| Smallest Loan Size (Consolidated) | (1,794) |
| Weighted Average Interest Rate | 6.71% |
| Weighted Average LVR | 61.82% |
| Weighted Average Seasoning | 35.38 |
| Weighted Average Remaining Term | 319.04 |

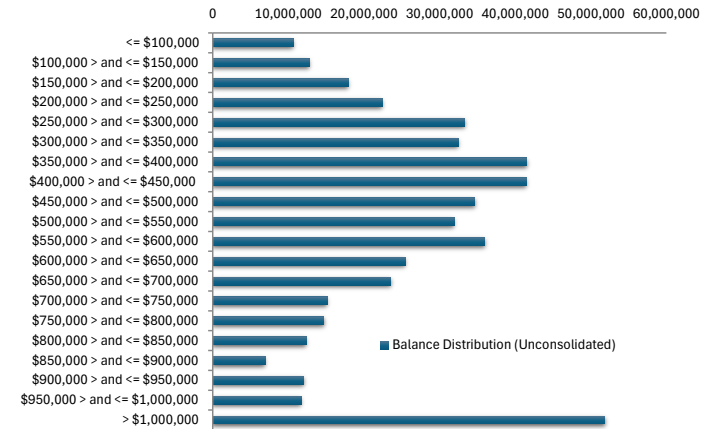
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 18,336,756 | 3.75% | 196 | 16.96% |
| 25% > and <= 30% | 15,980,380 | 3.27% | 51 | 4.41% |
| 30% > and <= 35% | 13,540,268 | 2.77% | 44 | 3.81% |
| 35% > and <= 40% | 26,066,108 | 5.33% | 72 | 6.23% |
| 40% > and <= 45% | 18,316,505 | 3.75% | 45 | 3.89% |
| 45% > and <= 50% | 29,234,434 | 5.98% | 61 | 5.28% |
| 50% > and <= 55% | 37,230,859 | 7.62% | 73 | 6.31% |
| 55% > and <= 60% | 35,443,604 | 7.25% | 72 | 6.23% |
| 60% > and <= 65% | 35,990,804 | 7.36% | 81 | 7.01% |
| 65% > and <= 70% | 63,045,771 | 12.90% | 113 | 9.78% |
| 70% > and <= 75% | 46,474,967 | 9.51% | 91 | 7.87% |
| 75% > and <= 80% | 92,352,423 | 18.89% | 155 | 13.41% |
| 80% > and <= 85% | 32,430,064 | 6.63% | 57 | 4.93% |
| 85% > and <= 90% | 18,978,976 | 3.88% | 35 | 3.03% |
| 90% > and <= 95% | 5,362,926 | 1.10% | 10 | 0.87% |
| 95% > and <= 100% | 0 | 0.00% | 0 | 0.00% |
| 100% > and <= 105% | 0 | 0.00% | 0 | 0.00% |
| > 105% | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,156 | 100.00% |



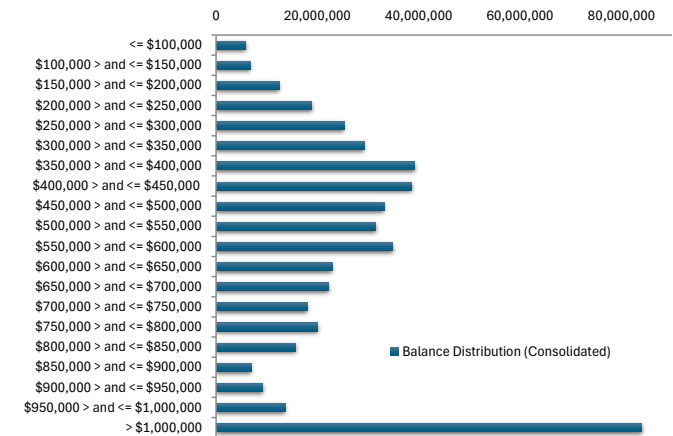
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|--------------|----------------|
| <= \$100,000 | 10,621,810 | 2.17% | 262 | 18.77% |
| \$100,000 > and <= \$150,000 | 12,788,984 | 2.62% | 103 | 7.38% |
| \$150,000 > and <= \$200,000 | 17,936,413 | 3.67% | 103 | 7.38% |
| \$200,000 > and <= \$250,000 | 22,436,270 | 4.59% | 99 | 7.09% |
| \$250,000 > and <= \$300,000 | 33,289,386 | 6.81% | 121 | 8.67% |
| \$300,000 > and <= \$350,000 | 32,471,110 | 6.64% | 100 | 7.16% |
| \$350,000 > and <= \$400,000 | 41,509,239 | 8.49% | 111 | 7.95% |
| \$400,000 > and <= \$450,000 | 41,484,605 | 8.49% | 98 | 7.02% |
| \$450,000 > and <= \$500,000 | 34,620,804 | 7.08% | 73 | 5.23% |
| \$500,000 > and <= \$550,000 | 31,940,717 | 6.53% | 61 | 4.37% |
| \$550,000 > and <= \$600,000 | 35,993,848 | 7.36% | 63 | 4.51% |
| \$600,000 > and <= \$650,000 | 25,444,396 | 5.21% | 41 | 2.94% |
| \$650,000 > and <= \$700,000 | 23,549,777 | 4.82% | 35 | 2.51% |
| \$700,000 > and <= \$750,000 | 15,118,794 | 3.09% | 21 | 1.50% |
| \$750,000 > and <= \$800,000 | 14,691,729 | 3.01% | 19 | 1.36% |
| \$800,000 > and <= \$850,000 | 12,376,655 | 2.53% | 15 | 1.07% |
| \$850,000 > and <= \$900,000 | 6,947,490 | 1.42% | 8 | 0.57% |
| \$900,000 > and <= \$950,000 | 11,999,864 | 2.46% | 13 | 0.93% |
| \$950,000 > and <= \$1,000,000 | 11,697,706 | 2.39% | 12 | 0.86% |
| > \$1,000,000 | 51,865,249 | 10.61% | 38 | 2.72% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



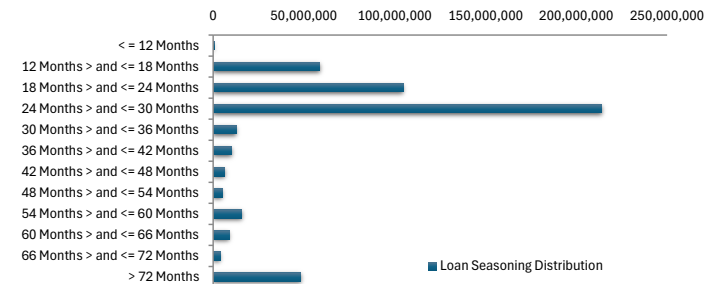
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 5,904,659 | 1.21% | 143 | 12.37% |
| \$100,000 > and <= \$150,000 | 6,783,188 | 1.39% | 54 | 4.67% |
| \$150,000 > and <= \$200,000 | 12,466,019 | 2.55% | 72 | 6.23% |
| \$200,000 > and <= \$250,000 | 18,846,090 | 3.86% | 83 | 7.18% |
| \$250,000 > and <= \$300,000 | 25,300,434 | 5.18% | 92 | 7.96% |
| \$300,000 > and <= \$350,000 | 29,297,895 | 5.99% | 90 | 7.79% |
| \$350,000 > and <= \$400,000 | 39,245,541 | 8.03% | 105 | 9.08% |
| \$400,000 > and <= \$450,000 | 38,629,142 | 7.90% | 91 | 7.87% |
| \$450,000 > and <= \$500,000 | 33,166,861 | 6.79% | 70 | 6.06% |
| \$500,000 > and <= \$550,000 | 31,481,534 | 6.44% | 60 | 5.19% |
| \$550,000 > and <= \$600,000 | 34,877,205 | 7.14% | 61 | 5.28% |
| \$600,000 > and <= \$650,000 | 22,939,556 | 4.69% | 37 | 3.20% |
| \$650,000 > and <= \$700,000 | 22,235,677 | 4.55% | 33 | 2.85% |
| \$700,000 > and <= \$750,000 | 18,028,913 | 3.69% | 25 | 2.16% |
| \$750,000 > and <= \$800,000 | 20,046,219 | 4.10% | 26 | 2.25% |
| \$800,000 > and <= \$850,000 | 15,650,919 | 3.20% | 19 | 1.64% |
| \$850,000 > and <= \$900,000 | 6,962,594 | 1.42% | 8 | 0.69% |
| \$900,000 > and <= \$950,000 | 9,181,822 | 1.88% | 10 | 0.87% |
| \$950,000 > and <= \$1,000,000 | 13,659,614 | 2.79% | 14 | 1.21% |
| > \$1,000,000 | 84,080,964 | 17.20% | 63 | 5.45% |
| Total | 488,784,846 | 100.00% | 1,156 | 100.00% |



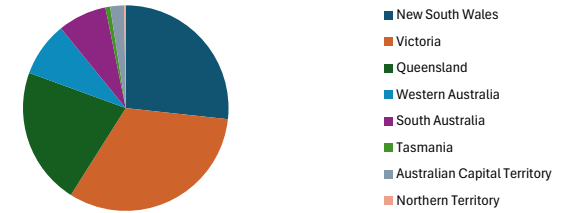
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|--------------|----------------|
| <= 12 Months | 575,557 | 0.12% | 1 | 0.07% |
| 12 Months > and <= 18 Months | 58,708,761 | 12.01% | 142 | 10.17% |
| 18 Months > and <= 24 Months | 104,601,983 | 21.40% | 236 | 16.91% |
| 24 Months > and <= 30 Months | 214,012,994 | 43.78% | 495 | 35.46% |
| 30 Months > and <= 36 Months | 12,831,558 | 2.63% | 31 | 2.22% |
| 36 Months > and <= 42 Months | 10,047,554 | 2.06% | 29 | 2.08% |
| 42 Months > and <= 48 Months | 6,197,236 | 1.27% | 16 | 1.15% |
| 48 Months > and <= 54 Months | 5,096,315 | 1.04% | 22 | 1.58% |
| 54 Months > and <= 60 Months | 15,740,642 | 3.22% | 63 | 4.51% |
| 60 Months > and <= 66 Months | 8,736,807 | 1.79% | 34 | 2.44% |
| 66 Months > and <= 72 Months | 3,887,968 | 0.80% | 11 | 0.79% |
| > 72 Months | 48,347,470 | 9.89% | 316 | 22.64% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 130,608,767 | 26.72% | 271 | 23.44% |
| Victoria | 157,619,924 | 32.25% | 339 | 29.33% |
| Queensland | 105,536,804 | 21.59% | 248 | 21.45% |
| Western Australia | 41,945,233 | 8.58% | 139 | 12.02% |
| South Australia | 37,521,020 | 7.68% | 125 | 10.81% |
| Tasmania | 3,650,002 | 0.75% | 10 | 0.87% |
| Australian Capital Territory | 10,699,894 | 2.19% | 20 | 1.73% |
| Northern Territory | 1,203,201 | 0.25% | 4 | 0.35% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,156 | 100.00% |



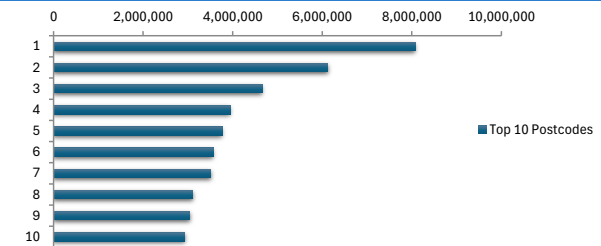
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 433,941,679 | 88.78% | 987 | 85.38% |
| Non Metro | 51,224,905 | 10.48% | 158 | 13.67% |
| Inner City | 3,618,261 | 0.74% | 11 | 0.95% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,156 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 3064 | 8,083,773 | 1.65% | 16 | 1.38% |
| 4551 | 6,124,304 | 1.25% | 7 | 0.61% |
| 3029 | 4,664,787 | 0.95% | 10 | 0.87% |
| 3977 | 3,940,955 | 0.81% | 7 | 0.61% |
| 4218 | 3,762,876 | 0.77% | 4 | 0.35% |
| 3199 | 3,570,134 | 0.73% | 7 | 0.61% |
| 4560 | 3,513,643 | 0.72% | 5 | 0.43% |
| 4209 | 3,105,285 | 0.64% | 7 | 0.61% |
| 3216 | 3,042,309 | 0.62% | 5 | 0.43% |
| 3109 | 2,932,730 | 0.60% | 5 | 0.43% |
| Total | 42,740,796 | 8.74% | 73 | 6.31% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Full Doc | 488,784,846 | 100.00% | 1,396 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|--------------|----------------|
| Variable Rate | 488,784,846 | 100.00% | 1,396 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|--------------|----------------|
| Principal & Interest | 391,924,679 | 80.18% | 1,173 | 84.03% |
| Interest Only | 96,860,167 | 19.82% | 223 | 15.97% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



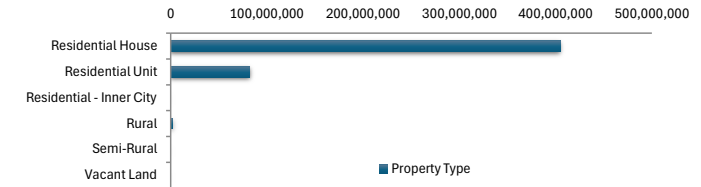
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 488,784,846 | 100.00% | 1,396 | 100.00% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



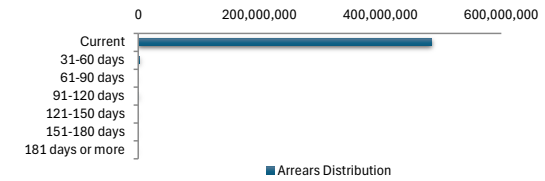
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 404,944,653 | 82.85% | 922 | 79.76% |
| Residential Unit | 81,819,882 | 16.74% | 232 | 20.07% |
| Residential - Inner City | 0 | 0.00% | 0 | 0.00% |
| Rural | 2,020,310 | 0.41% | 2 | 0.17% |
| Semi-Rural | 0 | 0.00% | 0 | 0.00% |
| Vacant Land | 0 | 0.00% | 0 | 0.00% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,156 | 100.00% |



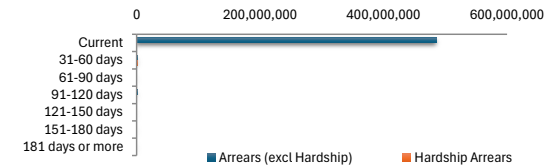
Arrears Distribution

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|--------------|----------------|
| Current | 485,098,326 | 99.25% | 1,388 | 99.43% |
| 31-60 days | 2,464,963 | 0.50% | 6 | 0.43% |
| 61-90 days | 0 | 0.00% | 0 | 0.00% |
| 91-120 days | 1,221,557 | 0.25% | 2 | 0.14% |
| 121-150 days | 0 | 0.00% | 0 | 0.00% |
| 151-180 days | 0 | 0.00% | 0 | 0.00% |
| 181 days or more | 0 | 0.00% | 0 | 0.00% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



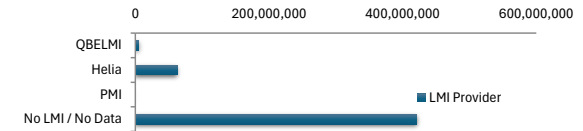
Hardships

| Arrears Band | Arrears (excl Hardship) | Loan Count | Hardship Arrears | Loan Count | Total Arrears |
|------------------|-------------------------|--------------|------------------|------------|--------------------|
| Current | 485,098,326 | 1,388 | 0 | 0 | 485,098,326 |
| 31-60 days | 1,131,128 | 3 | 1,333,835 | 3 | 2,464,963 |
| 61-90 days | 0 | 0 | 0 | 0 | - |
| 91-120 days | 1,221,557 | 2 | 0 | 0 | 1,221,557 |
| 121-150 days | 0 | 0 | 0 | 0 | - |
| 151-180 days | 0 | 0 | 0 | 0 | - |
| 181 days or more | 0 | 0 | 0 | 0 | - |
| Total | 487,451,011 | 1,393 | 1,333,835 | 3 | 488,784,846 |



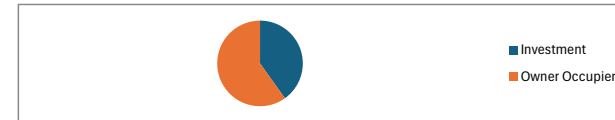
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 4,687,154 | 0.96% | 24 | 2.08% |
| Helia | 62,655,657 | 12.82% | 205 | 17.73% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 421,442,035 | 86.22% | 927 | 80.19% |
| Total | 488,784,846 | 100.00% | 1,156 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|--------------|----------------|
| Investment | 196,189,730 | 40.14% | 537 | 38.47% |
| Owner Occupier | 292,595,116 | 59.86% | 859 | 61.53% |
| Total | 488,784,846 | 100.00% | 1,396 | 100.00% |



Default Statistics

| Default Data (excl Hardship) | Amount | No. of Loans |
|-----------------------------------|--------------|--------------|
| Defaulted Loans | 1,221,556.89 | 2 |
| Loss on Sale | 0.00 | 0 |
| Claims on LMI | 0.00 | 0 |
| Claims paid by LMI | 0.00 | 0 |
| Claims Denied/Reduced | 0.00 | 0 |
| Loss covered by Excess Spread | 0.00 | N/A |
| Accumulated Loss on Sale | 0.00 | 0.00 |
| Accumulated Claims on LMI | 0.00 | 0.00 |
| Accumulated Claims paid by LMI | 0.00 | 0.00 |
| Accumulated Claims Denied/Reduced | 0.00 | 0.00 |
| Accumulated Losses covered by E: | 0.00 | N/A |