

**Stratification Tables**      **24/07/2020**  
**Risk Retention Pool**

Summary	
Loans	61
Facilities	59
Borrower Groups	56
Balance	\$ 32,010,700
Avg Loan Balance	\$ 524,766
Max Loan Balance	\$ 1,913,053
Avg Facility Balance	\$ 542,554
Max Facility Balance	\$ 1,913,053
Avg Group Balance	\$ 571,620
Max Group Balance	\$ 1,913,053
WA Current LVR	64.6%
Max Current LVR	79.8%
WA Yield	5.27%
WA Seasoning (months)	12.9
% IO	36.0%
% Investor	52.2%
% SMSF	24.6%
WA Interest Cover (UnStressed)	3.37

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	11	18.0%	3,150,507	9.8%
> 40%	<= 50%	3	4.9%	960,044	3.0%
> 50%	<= 55%	4	6.6%	1,005,112	3.1%
> 55%	<= 60%	4	6.6%	1,316,518	4.1%
> 60%	<= 65%	9	14.8%	6,906,083	21.6%
> 65%	<= 70%	12	19.7%	7,048,961	22.0%
> 70%	<= 75%	8	13.1%	5,280,504	16.5%
> 75%	<= 80%	10	16.4%	6,342,972	19.8%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
<b>Total</b>		<b>61</b>	<b>100.0%</b>	<b>32,010,700</b>	<b>100%</b>

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	1	1.7%	14,500	0.0%
> 100,000	<= 200,000	7	11.9%	1,078,021	3.4%
> 200,000	<= 300,000	10	16.9%	2,662,915	8.3%
> 300,000	<= 400,000	10	16.9%	3,379,456	10.6%
> 400,000	<= 500,000	8	13.6%	3,583,376	11.2%
> 500,000	<= 1,000,000	16	27.1%	10,985,219	34.3%
> 1,000,000	<= 1,500,000	5	8.5%	6,731,659	21.0%
> 1,500,000	<= 2,000,000	2	3.4%	3,575,553	11.2%
> 2,000,000	<= 2,500,000	0	0.0%	0	0.0%
> 2,500,000	<= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>		<b>59</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		36	59.0%	17,605,240	55.0%
ACT		1	1.6%	785,591	2.5%
VIC		13	21.3%	7,714,418	24.1%
QLD		8	13.1%	4,043,817	12.6%
SA		0	0.0%	0	0.0%
WA		2	3.3%	1,550,416	4.8%
TAS		1	1.6%	311,219	1.0%
NT		0	0.0%	0	0.0%
<b>Total</b>		<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		45	73.8%	24,684,024	77.1%
Non metro		15	24.6%	7,050,676	22.0%
Inner City		1	1.6%	276,000	0.9%
<b>Total</b>		<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Income Verification	
Number	Balance

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	1	1.6%	14,500	0.0%
> 100,000	<= 200,000	7	11.5%	1,078,021	3.4%
> 200,000	<= 300,000	11	18.0%	2,922,815	9.1%
> 300,000	<= 400,000	12	19.7%	4,104,306	12.8%
> 400,000	<= 500,000	8	13.1%	3,583,376	11.2%
> 500,000	<= 1,000,000	15	24.6%	10,000,469	31.2%
> 1,000,000	<= 1,500,000	5	8.2%	6,731,659	21.0%
> 1,500,000	<= 2,000,000	2	3.3%	3,575,553	11.2%
> 2,000,000	<= 2,500,000	0	0.0%	0	0.0%
> 2,500,000	<= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>		<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	1	1.8%	14,500	0.0%
> 100,000	<= 200,000	3	5.4%	495,656	1.5%
> 200,000	<= 300,000	10	17.9%	2,662,915	8.3%
> 300,000	<= 400,000	10	17.9%	3,379,456	10.6%
> 400,000	<= 500,000	8	14.3%	3,583,376	11.2%
> 500,000	<= 1,000,000	17	30.4%	11,567,584	36.1%
> 1,000,000	<= 1,500,000	5	8.9%	6,731,659	21.0%
> 1,500,000	<= 2,000,000	2	3.6%	3,575,553	11.2%
> 2,000,000	<= 2,500,000	0	0.0%	0	0.0%
> 2,500,000	<= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>		<b>56</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	28	45.9%	15,287,189	47.8%
> 6	<= 12	20	32.8%	12,885,800	40.3%
> 12	<= 18	1	1.6%	265,183	0.8%
> 18	<= 24	3	4.9%	1,060,710	3.3%
> 24	<= 30	0	0.0%	0	0.0%
> 30	<= 36	0	0.0%	0	0.0%
> 36	<= 42	0	0.0%	0	0.0%
> 42	<= 48	0	0.0%	0	0.0%
> 48	<= 54	1	1.6%	233,602	0.7%
> 54	<= 60	4	6.6%	1,048,991	3.3%
> 60	<= 300	4	6.6%	1,229,225	3.8%
<b>Total</b>		<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	61	100.0%	32,010,700	100.0%
> 30	<= 60	0	0.0%	0	0.0%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	0	0.0%	0	0.0%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
<b>Total</b>		<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

Employment Type	
Number	Balance

	Amount	%	Amount	%
Full Doc	16	26.2%	7,122,996	22.3%
Mid Doc	23	37.7%	16,020,405	50.0%
Quick Doc	1	1.6%	989,281	3.1%
SMSF	21	34.4%	7,878,019	24.6%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Property Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Retail	16	26.2%	5,128,561	16.0%
Industrial	16	26.2%	8,709,433	27.2%
Office	6	9.8%	4,222,731	13.2%
Professional Suites	0	0.0%	0	0.0%
Commercial Other	0	0.0%	0	0.0%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	23	37.7%	13,949,975	43.6%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Interest Rate Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Variable	61	100.0%	32,010,700	100.0%
<b>Fixed Rate Term Remaining (yrs)</b>				
0 <= 1	0	0.0%	0	0.0%
> 1 <= 2	0	0.0%	0	0.0%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Interest Rates</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	22	36.1%	12,382,725	38.7%
> 5.0% <= 5.5%	12	19.7%	6,119,933	19.1%
> 5.5% <= 6.0%	12	19.7%	6,423,782	20.1%
> 6.0% <= 6.5%	11	18.0%	5,372,020	16.8%
> 6.5% <= 7.0%	4	6.6%	1,712,240	5.3%
> 7.0% <= 7.5%	0	0.0%	0	0.0%
> 7.5% <= 8.0%	0	0.0%	0	0.0%
> 8.0% <= 8.5%	0	0.0%	0	0.0%
> 8.5% <= 9.0%	0	0.0%	0	0.0%
> 9.0% <= 13.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Interest Cover (Unstressed)</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	0	0.0%	0	0.0%
> 1.50 <= 1.75	8	13.1%	3,118,274	9.7%
> 1.75 <= 2.00	5	8.2%	3,220,927	10.1%
> 2.00 <= 2.25	7	11.5%	4,245,173	13.3%
> 2.25 <= 2.50	4	6.6%	1,700,313	5.3%
> 2.50 <= 2.75	8	13.1%	3,448,549	10.8%
> 2.75 <= 3.00	4	6.6%	2,897,803	9.1%
> 3.00 <= 3.25	1	1.6%	226,755	0.7%
> 3.25 <= 3.50	3	4.9%	1,270,068	4.0%
> 3.50 <= 3.75	2	3.3%	781,184	2.4%
> 3.75 <= 4.00	2	3.3%	730,758	2.3%
> 4.00 <= 4.25	1	1.6%	180,977	0.6%
> 4.25	16	26.2%	10,189,920	31.8%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>NCCP Loans</b>				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	21.3%	8,102,191	25.3%
Non NCCP loans	48	78.7%	23,908,509	74.7%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Residential Property Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Apartment	9	34.6%	4,095,787	29.4%
High Density Apartment	0	0.0%	0	0.0%
House	17	65.4%	9,854,188	70.6%
<b>Total</b>	<b>26</b>	<b>100%</b>	<b>13,949,975</b>	<b>100%</b>

	Amount	%	Amount	%
PAYG	12	19.7%	3,425,497	10.7%
<b>Months Self Employed</b>				
0 < 12	0	0.0%	0	0.0%
12 < 24	0	0.0%	0	0.0%
24 < 36	3	4.9%	1,948,262	6.1%
36 < 48	1	1.6%	714,611	2.2%
48 < 60	2	3.3%	1,307,780	4.1%
60	43	70.5%	24,614,551	76.9%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Remaining Term</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	3	4.9%	754,548	2.4%
> 15 <= 20	5	8.2%	3,034,960	9.5%
> 20 <= 25	30	49.2%	16,693,214	52.1%
> 25 <= 31	23	37.7%	11,527,979	36.0%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Payment Type</b>				
	Number		Balance	
	Amount	%	Amount	%
P&I	44	72.1%	20,474,895	64.0%
<b>IO Term Remaining (yrs)</b>				
0 <= 1	2	3.3%	766,252	2.4%
> 1 <= 2	0	0.0%	0	0.0%
> 2 <= 3	3	4.9%	4,205,553	13.1%
> 3 <= 4	1	1.6%	276,000	0.9%
> 4 <= 5	11	18.0%	6,288,000	19.6%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Loan Purpose</b>				
	Number		Balance	
	Amount	%	Amount	%
Purchase	40	65.6%	19,575,139	61.2%
Refinance - no takeout	13	21.3%	6,262,025	19.6%
Refinance	6	9.8%	5,265,466	16.4%
Equity Takeout	2	3.3%	908,069	2.8%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Borrower Industry</b>				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	6	9.8%	3,311,826	10.3%
Communications	1	1.6%	999,402	3.1%
Construction	17	27.9%	10,434,689	32.6%
Education	2	3.3%	291,182	0.9%
Engineering / Manufacturing	4	6.6%	1,162,177	3.6%
Finance & Insurance	5	8.2%	1,869,751	5.8%
Food and Beverage	1	1.6%	269,182	0.8%
Health	6	9.8%	3,115,346	9.7%
IT	0	0.0%	0	0.0%
Other	0	0.0%	0	0.0%
Printing & Media	2	3.3%	1,843,477	5.8%
Professional Services	8	13.1%	3,458,295	10.8%
Property Investment	1	1.6%	357,523	1.1%
Public Service	0	0.0%	0	0.0%
Retail	7	11.5%	4,622,034	14.4%
Sport, Leisure, Cultural & Recreational	1	1.6%	275,816	0.9%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Credit Events</b>				
	Number		Balance	
	Amount	%	Amount	%
0	61	100.0%	32,010,700	100.0%
1	0	0.0%	0	0.0%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100%</b>	<b>32,010,700</b>	<b>100%</b>

<b>Hardships as at 6 October 2020</b>				
	Number		Balance	
	Amount	%	Amount	%
Current Hardship	6	9.8%	4,126,316	12.9%
Hardship after notified cures	5	8.2%	3,496,316	10.9%