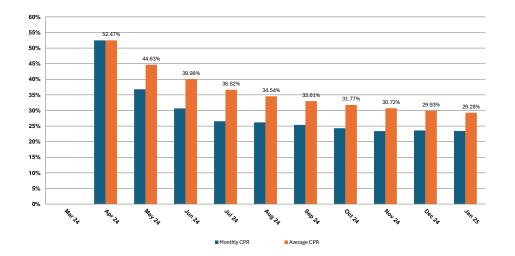


Monthly Investment Report as at 20 January 2025

Summary Frust. Series 2024-1 REDS Trust ("the Series Trust") 31 December 2024 20 January 2025 collection Period end date: Payment Date: Issuer and Trustee: Perpetual Trustee Company Limited (ABN 42 000 001 007) ATO SERIES 2024-1 REDS TRUST Australia and New Zealand Banking Group (ABN 11 005 357 522) ("ANZ") Commonwealth Bank of Australia (ABN 48 123 123 124) ("CBA") loint Lead Managers: MUFG Securities Americas Inc. (ARBN 612 562 008) ("MUFG") National Australia Bank Limited (ABN 12 004 044 937) ("NAB") Arranger: Manager: Security Trustee: NAB Bank of Queensland Limited (ABN 32 009 656 740) ("BOQ"). P.T. Limited (ABN 67 004 454 666) ervicer: BOQ Liquidity Facility Provider: Redraw Facility Provider: BOQ BOQ BOQ NAB BOQ Standby Swap Provider: Basis Swap Provider and Fixed Rate Swap Provider: Closing Date: 05 March 2024 egal Final Maturity Date: The Payment Date falling in March 2056 Security Classes Class Name : A1 Notes A2 Notes **B** Notes C Notes D Notes E Notes F Notes ISIN / Common AU3FN0084638 / AU3FN0084646 / AU3FN0084653 / AU3FN0084661/ AU3FN0084679 / AU3FN0084687/ AU3FN0084695 / 276115731 S&P / Fitch 276115740 S&P / Fitch 276115758 S&P / Fitch 276115766 S&P / Fitch 276115774 S&P / Fitch 276115782 S&P / Fitch 276115804 S&P / Fitch Code: Rating Agency: Expected Ratings: AAA(sf)/AAAsf2 AAA(sf)/AAAsf2 AA(sf)/NR3 A(sf)/NR3 BBB(sf)/NR3 BB(sf)/NR³ NR/NR AUD 10,500,000.00 enomination: AUD AUD AUD AUD AUD A0D A0D 920,000,000.00 39,000,000.00 BBSW (1 month) + BBSW (1 month) + Class Margin + (from Class Margin + (from ssue Amount: 21,500,000.00 4,000,000.00 2,500,000.00 2,500,000.00 BBSW (1 month) + Interest Rate Class 1.85% Class Margin 2.35% Class Margin 2.90% Class Margin 5.00% Class Margin 6.25% Class Margin: 1.10% 1.40% expected Average Life: nterest frequency: 2.7 years Monthly 4.8 years Monthly 4.8 years Monthly 4.8 years Monthly Floating Pass Through 4.8 years Monthly 4.8 years Monthly 4.8 years Monthly Floating Pass Through Floating Pass Through Coupon Type: Principal payment type: Floating Pass Through Floating Pass Through Floating Pass Through Floating Pass Through Pool Details Number of Loans Average Loan Size 4,579 165,822 Maximum Loan Size 1.070.070 Weighted Average LVR Maximum LVR WA Seeding (months) 54.21% 54.21% 92.65% 77 22 WA Term to Maturity (years) Full Documentation Loans WA Interest Rate 100.00% 6.57% Note Factors as at 20 January 2025 Bond Factor 0.75929730 Class A1 Notes 0.73836663 ClassA1 Notes Class A2 Notes 1.00000000 Class B Notes 89.7% Class C Notes Class D Notes 1.00000000 Class E Notes 1.00000000 Class F Notes 1.00000000 Class F Note 0.3% Class E Notes 0.3% Class D Notes 0.5% Class C Notes 1.3% Class B Notes_ 2.8% ClassA2 Notes 5.0%

				Current Interest Amt	Current Interest Rate
	Opening Balance	Principal Pass-	Closing Balance	20 December 2024	20 December 2024
	1 0	Through		20 January 2025	20 January 2025
Class A1 Notes	699,507,116.80	20,209,813.99	679,297,302.81	3,222,943.59	5.425%
Class A2 Notes	39,000,000.00		39,000,000.00	189,627.51	5.725%
Class B Notes	21,500,000.00		21,500,000.00	112,755.37	6.175%
Class C Notes	10,500,000.00	-	10,500,000.00	59,525.48	6.675%
Class D Notes	4,000,000.00	-	4,000,000.00	24,544.87	7.225%
Class E Notes	2,500,000.00		2,500,000.00	19,799.45	9.325%
Class F Notes	2,500,000.00	-	2,500,000.00	22,453.55	10.575%
Principal Drawdown	0.00		0.00		
Total Portfolio	779,507,117	20,209,814	759,297,303	3,651,650	
	,,		,,	-,,	
Withdrawal) Act 2018 (UK Securitisation Re in Annendix 1. Principal Collections & Prepa	• , .				
o Annendix 1.	• , .	ication please refer			
o Annendix 1.	ayment Analysis	ication please refer		Quarterly	Since inception
nAnnendix 1.	ayment Analysis	ication please refer Monthly 0 November 2024 to		30 November 2024 to	05 March 2024 to
o Anoendix 1.	ayment Analysis	ication please refer			
o Annendik 1. Principal Collections & Prepa	ayment Analysis	ication please refer Monthly 0 November 2024 to		30 November 2024 to	05 March 2024 to
Annendix 1. Principal Collections & Prepa epayment Analysis alance @ Determination Date	ayment Analysis	Monthly 0 November 2024 to 31 December 2024		30 November 2024 to 31 December 2024	05 March 2024 to 31 December 2024
n Annendix 1. Principal Collections & Prepa tepayment Analysis balance @ Determination Date ubstitution	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117		30 November 2024 to 31 December 2024 819,462,873	05 March 2024 to 31 December 2024 1,000,000,000
enendix 1. Principal Collections & Prepa epayment Analysis alance @ Determination Date ubstitution cheduled Repayments	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117 - (4,275,680)		30 November 2024 to 31 December 2024 819,462,873 - (12,963,511)	05 March 2024 to 31 December 2024 1,000,000,000 - (45,879,794)
Annendix 1. Principal Collections & Prepa epayment Analysis alance @ Determination Date ubstitution cheduled Repayments repayments	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117 - (4,275,680) (18,769,385)		30 November 2024 to 31 December 2024 819,462,873 - (12,963,511) (54,749,528)	05 March 2024 to 31 December 2024 1,000,000,000 - (45,879,794) (225,409,649)
epayment Analysis alance @ Determination Date ubstitution cheduled Repayments repayments edraw Advances	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117 - (4,275,680)		30 November 2024 to 31 December 2024 819,462,873 - (12,963,511)	05 March 2024 to 31 December 2024 1,000,000,000 - (45,879,704) (225,409,649) 30,586,746
n Annendix 1. Principal Collections & Prepa lepayment Analysis alance @ Determination Date ubstitution cheduled Repayments repayments repayments detraw Advances	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117 - (4,275,680) (18,769,385)		30 November 2024 to 31 December 2024 819,462,873 - (12,963,511) (54,749,528)	05 March 2024 to 31 December 2024 1,000,000,000 - (45,879,794) (225,409,649)
n Annendix 1. Principal Collections & Prepa Repayment Analysis salance @ Determination Date substitution Scheduled Repayments repayments repayments repayments repayments repayments repayment of Principal D	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117 - (4,275,680) (18,769,385)		30 November 2024 to 31 December 2024 819,462,873 - (12,963,511) (54,749,528)	05 March 2024 to 31 December 2024 1,000,000,000 - (45,879,704) (225,409,649) 30,586,746
o Annendix 1.	ayment Analysis	Monthly 0 November 2024 to 31 December 2024 779,507,117 - (4,275,680) (18,769,385) 2,335,251 -		30 November 2024 to 31 December 2024 819,462,873 (12,963,511) (54,749,528) 7,547,469	05 March 2024 to 31 December 2024 1,000,000,000 (45,879,794 (225,409,649) 30,586,746 (0)



Current Position

Geographical Loca			
VIC	- Metro	185,202,726	24%
	- Non Metro	60,121,533	8%
NSW	- Metro	81,409,069	11%
	- Non Metro	80,720,972	11%
QLD	- Metro	75,380,497	10%
QLD	- Non Metro	57,457,732	10%
~		37,785,924	
SA	- Metro		5%
	- Non Metro	3,444,091	0%
WA	- Metro	108,718,233	14%
	- Non Metro	5,808,255	1%
TAS	- Metro	23,355,060	3%
	- Non Metro	9,263,240	1%
NT	- Metro	3,401,647	0%
	- Non Metro	203,080	0%
		27,025,244	
ACT	- Metro	27,025,244	4%
	- Non Metro	-	0%
TOTAL		759,297,303	100%
10112		700,207,000	2007
Loan Purpose			
Refinance		343,455,217	46%
Renovation			0%
Property Purchase		282,655,729	37%
Construction		77,507,628	10%
Equity Release		55,678,729	7%
Equity notease		33,070,723	7 %
TOTAL		759,297,303	100%
Loan Term			0%
<=5 yrs		-	
>5 & <=10yrs		1,913,330	0%
>10 & <=15yrs		11,517,740	2%
>15 & <=20yrs		35,812,324	5%
>20 & <=25yrs		107,106,659	14%
>25yrs		602,947,250	79%
TOTAL		750 007 000	1000
TOTAL		759,297,303	100%
Owner/investmen	t split		
Owner Occupied		648,155,064	85%
Investment		111,142,239	15%
TOTAL		759,297,303	100%
Interest Rate Expo	sure		
> 8.00%		66,922,696	9%
> 7.00% & <= 8.00%	i	84,076,678	11%
> 6.00% & <= 7.00%		546,382,921	72%
> 5.00% & <= 6.00%			72%
> 5.00% & <= 6.00% <= 5.00%	1	53,511,663	7% 1%
~= 3.00%		8,403,344	1%
TOTAL		759,297,303	100%
Loan to Value Rati	0		
>95%			0%
>90% & <= 95%		664,299	0%
>85% & <= 90%		17,428,601	2%
>80% & <= 85%		35,426,712	2 %
>75% & <= 80%		57,901,222	8%
>70% & <= 75%		51,034,649	7%
>65% & <= 70%		74,841,250	10%
>60% & <= 65%		86,621,523	11%
>55% & <= 60%		82,721,587	11%
>50% & <= 55%		85,578,225	11%
>45% & <= 50%			7%
/40% & <= 5U%		54,703,433	
		34,240,049	5%
		44,380,227	6%
>40% & <= 45% >35% & <= 40%			
>35% & <= 40% >30% & <= 35%		33,587,593	4%
>35% & <= 40% >30% & <= 35%		33,587,593	4% 4% 9%

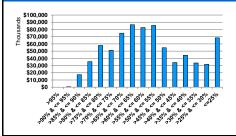
4%	
1%	VIC
15%	NSW
32%	ACT
5%	QLD
	SA
18%	WA
	NT
4% 21%	TAS

TOTAL	759,297,303	100%
		• • •
Fixed >3 years	-	0%
Fixed <3 years	33,770,537	4%
Variable	725,526,766	96%
Interest Option		
TOTAL	759,297,303	100%
Other	4,234,276	1%
Townhouse	29,001,491	4%
Unit	29,829,607	4%
Apartment	60,953,282	8%
Land	·	0%
House	635,278,648	83%
Loan Security		

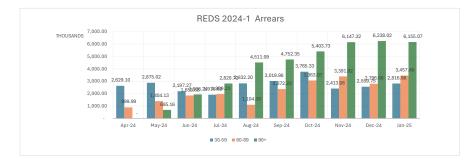
Uninsured QBE	546,294,558 122,323,332	729 169
Dual Insured		09
TOTAL	759,297,303	100%

TOTAL	759.297.303	100%
<= \$50,000	23,379,679	3%
>\$50,000 & <\$100,000	43,629,807	6%
>\$100,000 & <\$150,000	57,561,304	8%
>\$150,000 & <\$200,000	59,038,496	8%
>\$200,000 & <\$250,000	64,781,373	9%

n to Value Ra



Arrears				
30-59 days	31 December 2024	30 November 2024	31 October 2024	
Number of loans	11	9	8	
Outstanding Balance (\$)	2,816,983	2,559,747	2,413,078	
% of Pool Outstanding Balance	0.37%	0.33%	0.30%	
60-89 days				
lumber of loans	14	11	11	
utstanding Balance (\$)	3,457,398	2,796,663	3,391,921	
of Pool Outstanding Balance	0.46%	0.36%	0.42%	
0+ days				
lumber of loans	22	22	23	
utstanding Balance (\$)	6,155,075	6,238,016	6,147,317	
of Pool Outstanding Balance	0.81%	0.80%	0.77%	
OTAL Delinquencies				
lumber of loans	47	42	42	
utstanding Balance (\$)	12,429,455	11,594,425	11,952,317	
6 of Pool Outstanding Balance	1.64%	1.49%	1.49%	
Pool Information				
lumber of loans	4,579	4,676	4,787	
Dutstanding Balance (\$ m)	759	780	803	



Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	0	0
Proceeds of sale	0	0
Loss on sale of property	0	0
Claims submitted to Insurer	0	0
Claims paid by Insurer	0	0
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	0	0
Claims Reduced/Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under a master insurance policy with Genworth Financial Mortgage Insuran ce Pty Limited (ABN 60 106 974) or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511071). For further details on the mortgage Insurance policies reference should be made to the Information Memorandum. Please note th at limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover' for a limited period.

Facilities & Reserve	
Liquidity Facility	
Opening Balance (collateral posted) Liquidity facility drawn during the current month Repayment of Liquidity Draw for the previous periods	7,732,691
Outstanding liquidity draws Reduction in Facility	201,269
Closing Outstanding Balance (collateral posted)	7,531,422
Redraw Funding Facility	
Opening Balance	1,546,538
Redraw facility drawn during the current month	•
Repayment of drawdown for the previous periods Outstanding drawdowns	
Reduction in Facility	40,254
Drawn amount	40,204
Closing balance	1,506,284
Excess Income Reserve	150,000.00
Excess Spread Reseve Balance	Nit

Notional Swaps	
Notional Swaps Value	37.044.066
% of fixed rate home loans	5%

Bank of Queensland	Contacts		
Long Term Funding :longtermfur	nding@boq.com.au		
Website: Bloomberg Screen:	BOQ.com.au REDS <mtge></mtge>		

Disclaimer

This report has been prepared by Bank of Queensland Limited (ABN 32 009 656 740) ("BOQ"). This report is for information purposes only and, does not constitute an offer, invitation, recommendation, inducement or solicitation for the purpose or sale of any notes ("Notes") issued by the trustee of the REDS Series 2023-1 Trust (the "Trustee"), or a recommendation to continue to hold Notes issued by the Trustee. This report is not intended to and does not create legal relations on the basis of the information contained in it.

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Recipients should not rely upon the contents of this report but should make their own assessment and evaluation and seek their own advice to enable them to make any decision concerning their own risk.

		s than 5% in accordan	ce with EU & U	K Securitisation Regulation
Geographical Locat	tion			Geographical Location
/IC	- Metro	9,884,993	21%	
	- Non Metro	2,561,049	5%	
ISW	- Metro	11,225,779	24%	
	- Non Metro	5,572,576	12%	
LD	- Metro	5,179,857	11%	
	- Non Metro	2,049,328	4%	11%
4	- Metro	4,535,311	10%	
	- Non Metro	532,251	1%	
/Α	- Metro	3,048,023	6%	
	- Non Metro	98,113	0%	15%
AS	- Metro	1,030,178	2%	
	- Non Metro	264	0%	3%
т	- Metro	132,346	0%	
	- Non Metro	-	0%	
СТ	- Metro - Non Metro	1,265,182	3% 0%	
DTAL		47,115,248	100%	
	-	, , ,		
oan Purpose efinance		29,105,667	62%	Loan Security House
		23,103,007	0%	Land
enovation roperty Purchase		9 569 140	20%	Apartment
onstruction		9,568,149	20%	Unit
		2,306,553 6,134,878	13%	Townhouse
quity Release		0,134,878	13%	Other
OTAL		47,115,248	100%	TOTAL
ban Term =5 yrs			0%	Interest Option Variable
5 & <=10yrs		5,734	0%	Fixed <3 years
10 & <=15yrs		-	0%	Fixed >3 years
15 & <=20yrs		5,909	0%	
20 & <=25yrs		6,719,549	14%	TOTAL
25yrs		40,384,056	86%	
OTAL		47,115,248	100%	Mortgage Insurance
				Helia
wner/Investment	t split			Uninsured
wner Occupied		43,237,282	92%	QBE
ivestment		3,877,967	8%	Dual Insured
DTAL		47 115 249	100%	TOTAL
JIAL		47,115,248	100%	TOTAL
				Loan Size
terest Rate Expos	ure			>\$250,000
		2,506,952	5%	>\$200,000 & <\$250,000
8.00%				>\$150,000 & <\$200,000
8.00% 7.00% & <= 8.00%		1,404,631	3%	- C100 000 0 - C150 000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00%	6	39,573,706	83%	>\$100,000 & <\$150,000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00%	6	39,573,706 3,297,479	83% 8%	>\$50,000 & <\$100,000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00%	6	39,573,706	83%	
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% = 5.00%	6	39,573,706 3,297,479	83% 8%	>\$50,000 & <\$100,000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.00%	6	39,573,706 3,297,479 332,482	83% 8% 1%	>\$50,000 & <\$100,000 <= \$50,000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.00% DTAL Dan to Value Ratio	6	39,573,706 3,297,479 332,482	83% 8% 1%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.00% DTAL DTAL Dan to Value Ratio 05%	6	39,573,706 3,297,479 332,482 47,115,248	83% 8% 1% 100%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL D	6	39,573,706 3,297,479 332,482 47,115,248	83% 8% 1% 100% 0%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% DTAL Data to Value Ration 15% 10% & <= 95% 85% & <= 95% 35% & <= 90% 30% & <= 85%	6	39,573,706 3,297,479 332,482 47,115,248	83% 8% 1% 100% 0%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% DTAL Data to Value Ration 15% 10% & <= 95% 85% & <= 95% 35% & <= 90% 30% & <= 85%	6	39,573,706 3,297,479 332,482 47,115,248	83% 8% 1% 100% 0% 0%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 57AL 55% 50% & <= 95% 35% & <= 90% 30% & <= 85% 75% & <= 80%	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - -	83% 8% 1% 100% 0% 0% 0%	>\$\$0,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL 	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - - 7,206,588	83% 8% 1% 100% 0% 0% 0% 0% 15%	>\$\$0,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$10,000 \$8,000 \$6,000
8.00% 8.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL D	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - - - - - - - - - - - - - - - - - -	83% 8% 1% 100% 0% 0% 0% 15% 21%	>\$\$0,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10% 5.10	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - - 7,206,588 9,775,389 6,019,264 5,808,587	83% 8% 1% 100% 0% 0% 0% 15% 21% 13%	>\$\$0,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$10,000 \$8,000 \$6,000 \$4,000
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126	83% 8% 1% 00% 0% 0% 0% 15% 21% 13% 12%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$2,000
8.00% 7.00% & <= $8.00%5.00%$ & <= $7.00%5.00%$ & <= $6.00%5.00%$ & <= $6.00%DTALDTA$	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126 1,407,832	83% 8% 1% 0% 0% 0% 15% 21% 13% 12% 4% 3%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% DTAL Data to Value Ration 55% 50% & <= 95% 35% & <= 95% 35% & <= 95% 35% & <= 85% 55% & <= 85% 55% & <= 65% 55% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10% & <= 55% 10	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126 1,407,832 493,471	83% 8% 1% 00% 0% 0% 0% 15% 21% 13% 12% 4% 3% 1%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
8.00% 7.00% & <= 8.00% 5.00% & <= 7.00% 5.00% & <= 6.00% 5.00% 5.00% 5.00% 5.00% 5.00% 8.5% & <= 95% 35% & <= 90% 30% & <= 75% 55% & <= 65% 55% & <= 65% 55% & <= 50% 45% & <= 50% 45%	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126 1,407,832 493,471 2,649,948	83% 8% 1% 0% 0% 0% 15% 21% 13% 12% 4% 3%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% 5.00% & <= 6.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTA	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126 1,407,832 493,471 2,649,948 482,707	83% 8% 1% 0% 0% 0% 15% 21% 13% 12% 4% 3% 1% 6%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% = 5.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126 1,407,832 493,471 2,649,948 482,707 2,140,996	83% 8% 1% 00% 0% 0% 0% 15% 21% 13% 12% 4% 3% 1% 5%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
8.00% 7.00% & <= 8.00% 6.00% & <= 7.00% 5.00% & <= 6.00% = 5.00% DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL DTAL	6	39,573,706 3,297,479 332,482 47,115,248 89,695 - - 7,206,588 9,775,389 6,019,264 5,808,587 2,043,126 1,407,832 493,471 2,649,948 482,707	83% 8% 1% 0% 0% 0% 15% 21% 13% 12% 4% 3% 1% 6% 1%	>\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio \$12,000 \$8,000 \$6,000 \$4,000 \$2,000

Geographical Location		
2% 7% ^{8%} 11% 15% 3% 3%	26%	VIC NSW ACT QLD SA WA NT TAS
Loan Security		0.494
House Land	39,596,895	84% 0%
Apartment	5,539,673	12%
Unit	634,357	12%
Townhouse	1,305,660	3%
Other	38,664	0%
TOTAL	47,115,248	100%
Interest Option		
Variable	44,648,226	95%
Fixed <3 years	2,467,022	5%
Fixed >3 years	-	0%
TOTAL	47 115 249	100%
IOTAL	47,115,248	100%
Mortgage Insurance Helia Uninsured QBE	4,270,468 42,038,417 806,363	9% 89% 2%
Dual Insured	-	0%
TOTAL	47,115,248	100%
Loan Size		
>\$250,000	32,273,662	69%
>\$200,000 & <\$250,000	3,100,714	7% 1%
>\$150,000 & <\$200,000 >\$100,000 & <\$150,000	655,523 3,380,864	1% 7%
>\$50,000 & <\$100,000	3,961,317	8%
<= \$50,000	3,743,170	8%
TOTAL	47,115,248	100%
	,_10,2-10	100/0
Loan to Value Ratio		
sp \$10,000 p \$8,000 \$8,000		
\$8,000		
\$6,000		
\$4,000		
\$2,000		
\$0 + -	* * * * * * *	* * *
>90% & <= 95% >95% & <= 95% >58% & <= 95% >57% & <= 85% >57% & <= 75%	>60% & <= 65% >55% & <= 60% >50% & <= 55% >45% & <= 50% >45% & <= 40% >35% & <= 40%	>30% & <= 35% >25% & <= 30% <=25%
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