

Illawarra Series 2024-1 RMBS Trust						
As at				31 August 2026		
Transaction Details						
Closing Date				Tuesday, 20 February 2024		
Servicer				IMB Ltd		
Manager				IMB Securitisation Services Pty Ltd		
Issuer				BNY Trust Company of Australia Limited		
Trustee				BNY Trust Company of Australia Limited		
Security Trustee				BTA Institutional Services Australia Limited		
Liquidity Facility Provider				National Australia Bank Limited		
Redraw Provider				IMB Ltd		
Swap Provider				IMB Ltd		
Standby Swap Provider				National Australia Bank Limited		
Collections Account Provider				National Australia Bank Limited		
Legal Maturity Date				Distribution Date in October 2055		
Note Portfolio Summary						
Note Balances		Issued \$	Current Invested \$	Margin	Subordination	Bond Factor
Class A Notes		\$460,000,000	\$225,906,497	1.15%	14.62%	49.11%
Class AB Notes		\$22,750,000	\$22,750,000	1.65%	6.31%	100.00%
Class B Notes		\$7,400,000	\$7,400,000	2.20%	3.60%	100.00%
Class C Notes		\$5,150,000	\$5,150,000	2.65%	1.72%	100.00%
Class D Notes		\$2,100,000	\$2,100,000	3.30%	0.95%	100.00%
Class E Notes		\$1,350,000	\$1,350,000	5.35%	0.46%	100.00%
Class F Notes		\$1,250,000	\$1,250,000	6.50%	0.00%	100.00%
Total		\$500,000,000	\$265,906,497			
Mortgage Portfolio Information						
Total Current Balance				\$265,906,497		
Total Number of Loans				1,204		
Average Current Balance				\$220,853		
Highest Current Balance				\$1,410,126		
Seasoning Average (Months)				109.64		
Seasoning Weighted Average (Months)				83.75		
Remaining Loan Term Average (Months)				233.85		
Remaining Term Weighted Average (Months)				265.39		
Remaining Term Maximum (Months)				330.00		
Original LVR Average				62.15%		
Original LVR Weighted Average				66.83%		
Scheduled LVR Average				48.06%		
Scheduled LVR Weighted Average				56.95%		
Scheduled LVR Maximum				91.01%		
Current LVR Average				37.45%		
Current LVR Weighted Average				51.94%		
Current LVR Maximum				91.01%		
Variable Rate Weighted Average				6.52%		
Fixed Rate Weighted Average				5.16%		
Rate on All Loans Weighted Average				6.47%		
Variable Rate Loans (% by value)				96.65%		
Fixed Rate Loans (% by value)				3.35%		
Owner Occupied (\$ value)				\$188,563,714		
Owner Occupied (% by value)				70.91%		
Owner Occupied Loan Count				773		
Pool Reduction (\$)				\$7,626,546		
Monthly Repayment Speed (%)				2.79%		
Single Monthly Mortality Rate				3.08%		
CPR (Monthly)				25.99%		
Mortgage Portfolio Transaction Data						
Balance Start of Month				-\$273,533,042.55		
Scheduled Repayments Received				\$2,197,964.53		
Unscheduled Repayments Received				\$8,347,281.91		
Redraws				-\$1,587,224.86		
Interest Accrued				-\$1,325,704.56		
Fees and Charges				-\$5,771.16		
Balance at End of Month				-\$265,906,496.69		
Defaulted Amounts				\$ -		
Recoveries on Defaulted Amounts				\$ -		

Distribution Summary	
Amounts Received by Trust prior to distribution date	
Collections	\$10,543,759.67
Interest on Collections Account	\$18,763.57
Input Tax Credits	\$0.00
Net Fixed Rate Swap Receipt from Swap Provider	\$9,543.15
Net Basis Swap Receipt from Swap Provider	\$136,180.56
Interest Offset Prepayment	\$156,327.08
Total	\$10,864,574.03
Amounts to be paid by Trustee on Distribution Date	
Class A Notes	
Principal Payment	\$7,626,545.86
Interest Payment	\$1,083,945.22
Class AB Notes	
Principal Payment	\$0.00
Interest Payment	\$115,255.24
Class B Notes	
Principal Payment	\$0.00
Interest Payment	\$40,946.33
Class C Notes	
Principal Payment	\$0.00
Interest Payment	\$30,464.72
Class D Notes	
Principal Payment	\$0.00
Interest Payment	\$13,581.82
Class E Notes	
Principal Payment	\$0.00
Interest Payment	\$11,081.65
Class F Notes	
Principal Payment	\$0.00
Interest Payment	\$11,481.68
Other	
Trust Expenses	\$344,046.65
Redraws	\$1,587,224.86
Transfer to/from Reserves	\$0.00
Total	\$10,864,574.03

Illawarra Series 2024-1 RMBS Trust — Mortgage Portfolio Stratifications

Table 1 - Original Loan-to-Valuation Ratio

Original LVR	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	41	3.41%	\$3,749,762	1.41%
> 20% <= 30%	75	6.23%	\$8,271,293	3.11%
> 30% <= 40%	95	7.89%	\$13,170,547	4.95%
> 40% <= 50%	158	13.12%	\$32,917,345	12.38%
> 50% <= 55%	75	6.23%	\$15,769,874	5.93%
> 55% <= 60%	79	6.56%	\$15,858,908	5.96%
> 60% <= 65%	87	7.23%	\$18,311,283	6.89%
> 65% <= 70%	112	9.30%	\$28,357,411	10.66%
> 70% <= 75%	94	7.81%	\$23,121,462	8.70%
> 75% <= 80%	233	19.35%	\$60,421,956	22.72%
> 80% <= 85%	18	1.50%	\$4,959,338	1.87%
> 85% <= 90%	37	3.07%	\$13,585,532	5.11%
> 90% <= 95%	52	4.32%	\$14,355,050	5.40%
> 95%	48	3.99%	\$13,056,737	4.91%
Total	1204	100.00%	265,906,497	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

Scheduled LVR	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	112	9.30%	\$10,870,219	3.21%
> 20% <= 30%	158	13.12%	\$26,180,071	7.73%
> 30% <= 40%	157	13.04%	\$35,407,603	10.46%
> 40% <= 50%	212	17.61%	\$58,049,504	17.15%
> 50% <= 55%	90	7.48%	\$27,513,950	8.13%
> 55% <= 60%	79	6.56%	\$27,173,966	8.03%
> 60% <= 65%	110	9.14%	\$36,263,873	10.71%
> 65% <= 70%	99	8.22%	\$35,134,363	10.38%
> 70% <= 75%	82	6.81%	\$36,660,608	10.83%
> 75% <= 80%	52	4.32%	\$22,512,676	6.65%
> 80% <= 85%	24	1.99%	\$10,312,587	3.05%
> 85% <= 90%	23	1.91%	\$8,980,945	2.65%
> 90% <= 95%	6	0.50%	\$3,499,908	1.03%
> 95%	0	0.00%	\$0	0.00%
Total	1204	100.00%	338,560,272	100.00%

Table 3 - Current Loan-to-Valuation Ratio

Current LVR	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	344	28.57%	\$19,525,380	7.34%
> 20% <= 30%	163	13.54%	\$24,647,521	9.27%
> 30% <= 40%	150	12.46%	\$33,069,784	12.44%
> 40% <= 50%	149	12.38%	\$40,481,235	15.22%
> 50% <= 55%	65	5.40%	\$19,270,214	7.25%
> 55% <= 60%	65	5.40%	\$20,928,618	7.87%
> 60% <= 65%	79	6.56%	\$27,064,192	10.18%
> 65% <= 70%	57	4.73%	\$23,461,356	8.82%
> 70% <= 75%	55	4.57%	\$25,026,551	9.41%
> 75% <= 80%	35	2.91%	\$15,240,376	5.73%
> 80% <= 85%	19	1.58%	\$7,707,867	2.90%
> 85% <= 90%	21	1.74%	\$8,699,481	3.27%
> 90% <= 95%	2	0.17%	\$783,922	0.29%
> 95%	0	0.00%	\$0	0.00%
Total	1204	100.00%	\$265,906,497	100.00%

Table 4 - Current Loan Balances

Current Loan Balance	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	231	19.19%	\$4,123,401	1.55%
\$50,000 to \$100,000	175	14.53%	\$12,864,904	4.84%

\$100,000 to \$150,000	141	11.71%	\$17,626,720	6.63%
\$150,000 to \$200,000	128	10.63%	\$22,522,255	8.47%
\$200,000 to \$250,000	106	8.80%	\$24,049,622	9.04%
\$250,000 to \$300,000	90	7.48%	\$24,546,034	9.23%
\$300,000 to \$350,000	78	6.48%	\$25,438,751	9.57%
\$350,000 to \$400,000	57	4.73%	\$21,296,738	8.01%
\$400,000 to \$500,000	87	7.23%	\$38,777,514	14.58%
\$500,000 to \$750,000	85	7.06%	\$49,594,223	18.65%
\$750,000 to \$1,000,000	16	1.33%	\$13,659,505	5.14%
\$1,000,000 to \$1,500,000	10	0.83%	\$11,406,832	4.29%
\$1,500,000+	0	0.00%	\$0	0.00%
Total	1,204	100.00%	265,906,497	100.00%

Table 5 - Available Redraw

Available Redraw	No. of Loans	% by No. Accounts	\$ Available Redraw	% by Available Redraw
\$0 to \$50,000	816	67.77%	\$8,844,374	3.33%
\$50,000 to \$100,000	137	11.38%	\$10,331,050	3.89%
\$100,000 to \$150,000	94	7.81%	\$11,496,829	4.32%
\$150,000 to \$200,000	61	5.07%	\$10,419,861	3.92%
\$200,000 to \$250,000	33	2.74%	\$7,457,870	2.80%
\$250,000 to \$300,000	23	1.91%	\$6,376,585	2.40%
\$300,000 to \$400,000	21	1.74%	\$7,386,141	2.78%
\$400,000 to \$500,000	12	1.00%	\$5,398,368	2.03%
\$500,000 to \$1,000,000	6	0.50%	\$4,000,350	1.50%
\$1,000,000+	1	0.08%	\$1,073,648	0.40%
Total	1,204	100.00%	72,785,076	27.37%

Table 6 - Product Type

Product Type	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Fixed	29	2.41%	\$8,916,606	3.35%
Variable	1,175	97.59%	\$256,989,891	96.65%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 6 months	7	0.58%	\$2,109,279	0.79%
6 to 12 months	3	0.25%	\$736,329	0.28%
12 to 24 months	17	1.41%	\$5,125,808	1.93%
24 to 36 months	2	0.17%	\$945,190	0.36%
36 to 48 months	0	0.00%	\$0	0.00%
48 to 60 months	0	0.00%	\$0	0.00%
60+ months	0	0.00%	\$0	0.00%
Total	29	2.41%	\$8,916,606	3.35%

Table 8 - Loan Seasoning

Loan Seasoning	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	\$0	0.00%
3 to 6 months	0	0.00%	\$0	0.00%
6 to 12 months	0	0.00%	\$0	0.00%
12 to 18 months	0	0.00%	\$0	0.00%
18 to 24 months	0	0.00%	\$0	0.00%
24 to 36 months	7	0.58%	\$1,561,765	0.59%
36 to 48 months	199	16.53%	\$53,985,373	20.30%
48 to 60 months	145	12.04%	\$50,985,295	19.17%
60 to 180 months	675	56.06%	\$145,904,444	54.87%
180 to 360 months	178	14.78%	\$13,469,619	5.07%
360+ months	0	0.00%	\$0	0.00%
Total	1,204	100.00%	265,906,497	100.00%

Table 9 - Original Loan Term				
Original Loan Term	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	0	0.00%	\$0	0.00%
5 to 10 years	8	0.66%	\$152,370	0.06%
10 to 15 years	26	2.16%	\$2,696,452	1.01%
15 to 20 years	54	4.49%	\$8,339,480	3.14%
20 to 25 years	90	7.48%	\$16,792,202	6.32%
25 to 30 years	1,025	85.13%	\$237,486,881	89.31%
30+ years	1	0.08%	\$439,112	0.17%
Total	1,204	100.00%	265,906,497	100.00%

Table 10 - Remaining Loan Term				
Remaining Loan Term	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	23	1.91%	\$447,834	0.17%
5 to 10 years	103	8.55%	\$7,019,089	2.64%
10 to 15 years	143	11.88%	\$16,371,902	6.16%
15 to 20 years	264	21.93%	\$42,639,472	16.04%
20 to 25 years	416	34.55%	\$115,775,001	43.54%
25 to 30 years	255	21.18%	\$83,653,198	31.46%
30+ years	0	0.00%	\$0	0.00%
Total	1,204	100.00%	265,906,497	100.00%

Table 11 - Days in Arrears					
Days in Arrears	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,181	98.09%	\$0	\$258,164,992	97.09%
1 to 29 days	16	1.33%	\$27,576	\$4,895,002	1.84%
30 to 59 days	3	0.25%	\$9,353	\$1,386,317	0.52%
60 to 89 days	1	0.08%	\$3,534	\$224,503	0.08%
90+ days	3	0.25%	\$90,838	\$1,235,682	0.46%
Total	1,204	100.00%	131,301	265,906,497	100.00%

Table 12 - Owner Occupied Investment Loans				
Occupancy	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	773	64.20%	\$188,563,714	70.91%
Investment Loans	310	25.75%	\$65,557,291	24.65%
Total	1,083	89.95%	\$254,121,005	95.57%

Table 13 - State Concentration				
State	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	56	4.65%	\$11,705,982	4.40%
NSW	886	73.59%	\$195,793,344	73.63%
Vic	79	6.56%	\$15,488,747	5.82%
WA	8	0.66%	\$1,553,556	0.58%
SA	7	0.58%	\$1,779,481	0.67%
ACT	166	13.79%	\$38,838,976	14.61%
Tas	1	0.08%	\$481,604	0.18%
NT	1	0.08%	\$264,807	0.10%
Total	1,204	100.00%	265,906,497	100.00%

Table 14 - Inner City Metropolitan Non-Metropolitan				
Area	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	851	70.68%	\$198,793,181	74.76%
Inner city	3	0.25%	\$1,102,716	0.41%
Non metro	350	29.07%	\$66,010,600	24.82%
Total	1,204	100.00%	265,906,497	100.00%

Table 15 - Geographic Distribution				
Region	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
New South Wales				
Metro	562	46.68%	\$134,210,411	50.47%
Inner city	0	0.00%	\$0	0.00%
Non metro	324	26.91%	\$61,582,933	23.16%
Queensland				
Metro	39	3.24%	\$8,191,852	3.08%
Inner city	0	0.00%	\$0	0.00%
Non metro	17	1.41%	\$3,514,130	1.32%
Victoria				
Metro	71	5.90%	\$14,649,402	5.51%
Inner city	2	0.17%	\$621,112	0.23%
Non metro	6	0.50%	\$218,232	0.08%
Western Australia				
Metro	6	0.50%	\$1,329,459	0.50%
Inner city	0	0.00%	\$0	0.00%
Non metro	2	0.17%	\$224,097	0.08%
South Australia				
Metro	6	0.50%	\$1,308,274	0.49%
Inner city	0	0.00%	\$0	0.00%
Non metro	1	0.08%	\$471,207	0.18%
Australian Capital Territory				
Metro	166	13.79%	\$38,838,976	14.61%
Inner city	0	0.00%	\$0	0.00%
Non metro	0	0.00%	\$0	0.00%
Tasmania				
Metro	0	0.00%	\$0	0.00%
Inner city	1	0.08%	\$481,604	0.18%
Non metro	0	0.00%	\$0	0.00%
Northern Territory				
Metro	1	0.08%	\$264,807	0.10%
Inner city	0	0.00%	\$0	0.00%
Non metro	0	0.00%	\$0	0.00%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 16 - Post Code Concentration (Top 10)				
Post Code	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2500	60	4.98%	\$14,920,813	5.61%
2620	36	2.99%	\$8,699,974	3.27%
2615	31	2.57%	\$6,801,144	2.56%
2570	23	1.91%	\$6,763,793	2.54%
2580	34	2.82%	\$6,063,192	2.28%
2530	33	2.74%	\$6,037,862	2.27%
2518	21	1.74%	\$5,716,000	2.15%
2527	24	1.99%	\$5,690,530	2.14%
2913	21	1.74%	\$5,041,422	1.90%
2540	28	2.33%	\$4,437,257	1.67%
Total	311	25.83%	\$70,171,988	26.39%

Table 17 - Interest Rate				
Interest Rate	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00%	1	0.08%	\$547,081	0.21%
3.00 to 3.25%	0	0.00%	\$0	0.00%
3.25 to 3.50%	1	0.08%	\$439,112	0.17%
3.50 to 3.75%	0	0.00%	\$0	0.00%
3.75 to 4.00%	1	0.08%	\$175,699	0.07%
4.00 to 4.25%	0	0.00%	\$0	0.00%
4.25 to 4.50%	0	0.00%	\$0	0.00%
4.50 to 4.75%	0	0.00%	\$0	0.00%
4.75 to 5.00%	6	0.50%	\$2,734,413	1.03%
5.00 to 5.25%	1	0.08%	\$456,015	0.17%
5.25 to 5.50%	5	0.42%	\$887,526	0.33%

5.50 to 5.75%	5	0.42%	\$1,067,265	0.40%
5.75 to 6.00%	188	15.61%	\$56,157,246	21.12%
6.00 to 6.25%	339	28.16%	\$93,534,480	35.18%
6.25 to 6.50%	165	13.70%	\$40,574,536	15.26%
6.50 to 6.75%	39	3.24%	\$11,388,130	4.28%
6.75 to 7.00%	16	1.33%	\$5,700,458	2.14%
7.00 to 7.25%	6	0.50%	\$969,429	0.36%
7.25 to 7.50%	114	9.47%	\$16,726,201	6.29%
7.50%+	317	26.33%	\$34,548,907	12.99%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 18 - Interest Only Loans

Loan Type	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,188	98.67%	\$260,114,232	97.82%
Interest Only Loans	16	1.33%	\$5,792,265	2.18%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 19 - Interest Only Remaining Term

Remaining Term	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	7	0.58%	\$2,620,340	0.99%
12 to 24 months	3	0.25%	\$891,009	0.34%
24 to 36 months	0	0.00%	\$0	0.00%
36 to 48 months	3	0.25%	\$1,090,348	0.41%
48 to 60 months	3	0.25%	\$1,190,569	0.45%
60+ months	0	0.00%	\$0	0.00%
Total	16	1.33%	\$5,792,265	2.18%

Table 20 - Mortgage Insurer

Mortgage Insurer	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	98	8.14%	\$22,734,416	8.55%
Helia LMI	162	13.46%	\$33,446,186	12.58%
Other	2	0.17%	\$53	0.00%
Uninsured	942	78.24%	\$209,725,842	78.87%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 21 - Loan Purpose

Loan Purpose	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	459	38.12%	\$111,517,741	41.94%
Renovation	17	1.41%	\$1,283,646	0.48%
Purchase - New Dwelling	0	0.00%	\$0	0.00%
Purchase - Existing Dwelling	610	50.66%	\$130,479,870	49.07%
Purchase - Investment Dwelling	0	0.00%	\$0	0.00%
Other	118	9.80%	\$22,625,240	8.51%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 22 - Loan Collateral

Loan Collateral	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	941	78.16%	\$206,756,393	77.76%
Duplex	0	0.00%	\$0	0.00%
Townhouse	0	0.00%	\$0	0.00%
Apartment / Unit / Flat	263	21.84%	\$59,150,104	22.24%
Vacant Land	0	0.00%	\$0	0.00%
Villa	0	0.00%	\$0	0.00%
Other	0	0.00%	\$0	0.00%
Total	1,204	100.00%	\$265,906,497	100.00%

Table 23 - Reserves

Reserve Type	\$ Current Balance
Extraordinary Expenses Reserve	\$150,000
Total	\$150,000