# **Swan Trust Series 2010-1**

January 31st 2013 - February 28th 2014

**Monthly Information Report** 

Monthly Information Report: January 31st 2013 - February 28th 2014

Amounts denominated in currency of note class

Monthly Payment date: 25 March 2014

Bond report	Class A - AUD	Class AB - AUD	Class B - AUD
ISIN Code	AU3FN0010435	AU3FN0010443	AU3FN0010450
Interest rate *	1-M BBSW	1-M BBSW	1-M BBSW
% Spread per annum *	1.30	1.75	undisclosed
Original Balance	586,000,000.00	23,400,000.00	10,600,000.00
Balance before Payment	186,679,115.01	15,944,398.98	7,222,676.46
Principal Redemption	3,765,963.78	321,653.71	145,706.38
Balance after Payment	182,913,151.22	15,622,745.27	7,076,970.08
Bond Factor before Payment	0.31856504	0.68138457	0.68138457
Monthly Information Report	0.31213848	0.66763869	0.66763869
Interest Payment	559,219.03	53,267.40	26,345.95

<sup>\*</sup> If on the First Optional Redemption Date, the relevant classes of Notes have not been redeemed in full, the applicable margins on the relevant Classes of Notes will reset.

Portfolio Information Reporting Period - AUD							
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Feb-14	209,846,190	-5,532,089	-991,514	2,290,279	0	0	205,612,867

Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	620,000,000	-453,260,353	-90,664,180	128,251,376	1,286,023	0	205,612,867

# Monthly Information Report: January 31st 2013 - February 28th 2014

Monthly Calculation Period:	31/01/2014	to	28/02/2014
Monthly Determination Date:	16/03/2014		
Monthly Payment Date:	25/03/2014		28 days

Loan Portfolio Amounts	Feb-14		
Outstanding principal	209,846,190		

Scheduled Principal	676,887
Prepayments	4,855,202
Redraws	2,290,279
Defaulted Loans	-
Loans repurchased by the seller	991,514
Total	205,612,867

(	Gross cumulative realised losses (Net of Post-foreclosure proceeds)	-
r	Mortgage Insurance payments	-
1	Net cumulative realised losses	-

#### **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	887,277
Interest Rate Swap receivable amount	-
Any other non-Principal income	10,196
Principal draws	
Liquidity Facility drawings	-
Total Investor Revenues	897,473
Total la casta Danago a Deigito of Danago	
Total Investor Revenues Priority of Payments:	
Taxes **	-
Trustee Fees **	642
Servicing Fee **	50,018
Management Fee **	5,002
Custodian Fee **	-
Other Senior Expenses **	109
i) Interest Rate Swap payable amount **	122,881
ii) Liquidity Facility fees and interest **	1,534
Repayment of Liquidity Facility drawings **	-
Class A Interest Amount **	559,219
Class AB Interest Amount **	53,267
Class B Interest Amount **	26,346
Reimbursing Principal draws	-
Class A Defaulted Amount	-
Class B Defaulted Amount	-
Unreimbursed Class A Charge-Offs	-
Unreimbursed Class B Charge-Offs	-
Subordinated Termination Payments	-
Loss Covered by Excess Spread	-
Income Unitholder	78,454
Total of Interest Amount Payments	897,473

Total of Interest Amount Payments

\*\* Shortfall in these items can be met with Liquidity Facility drawings

Principal Collections	
Scheduled Principal repayments	676,887
Unscheduled Principal repayments	2,564,922
Repurchases of (Principal )	991,514
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Total Principal Collections	4,233,324
Total Fillicipal Collections	4,233,324
Total Principal Collections Priority of Payments:	
Redraws funded by the seller	_
Redraw Adjusted Principal repayment	-
Class A Principal	3,765,964
Class AB Principal	321,654
Class B Principal	145,706
Total Principal Priority of Payments	4,233,324

## Additional Information

Liquidity Facility (364 days)	
Available amount	4,000,000
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount	-
Repayment of drawn amount	-

	Class A - AUD
Outstanding Balance beginning of the period	186,679,115
Outstanding Balance end of the period	182,913,151
Interest rate	1-M BBSW+1.3
Rating (S&P/Fitch)	AAA/AAA

Charge-off Analysis	Class A
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	_

	Class AB - AUD
Outstanding Balance beginning of the period	15,944,399
Outstanding Balance end of the period	15,622,745
Interest rate	1-M BBSW+1.75
Rating (S&P/Fitch)	AAA/AAA

Charge-off Analysis	Class AB
Previous Balance	-
Charge-Off Additions	=
Charge-Off Removals	-
Final Balance	-

	Class B - AUD
Outstanding Balance beginning of the period	7,222,676
Outstanding Balance end of the period	7,076,970
Interest rate	1-M BBSW+undisclosed
Rating (S&P/Fitch)	AA-/not rated

Charge-off Analysis	Class B
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	_

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	28 February 2014
Number of Loans	4,367	1,960
Min (Interest Rate)	2.93%	2.27%
Max (Interest Rate)	9.29%	7.79%
Weighted Average (Interest Rate)	6.46%	5.58%
Weighted Average Seasoning (Months)	70.74	120.76
Weighted Average Maturity (Months)	284.00	235.41
Original Balance (AUD)	619,936,612	605,163,475
Outstanding Principal Balance (AUD)	619,936,612	205,612,867
Average Loan Size (AUD)	141,959	104,905
Maximum Loan Value (AÚD)	542,772	633,589
Current Average Loan-to-Value	43.65%	122.69%
Current Weighted Average Loan-to-Value	55.29%	46.51%
Current Maximum Loan-to-Value	99.00%	95.00%

Counterparty Ratings/Trigger Events	
Perfection of Title Events	
Unremedied breach of representation or warranty by Seller Event of default by Seller under Interest Rate Swaps Servicer Default Insolvency Event occurs in relation to Seller Seller's long term credit rating downgraded below BBB by S&P or BBB by Fitch	None None None None

# Monthly Information Report: January 31st 2013 - February 28th 2014

Collection Account (Commonwealth Bank of Australia)		
Short-Term Rating (S&P/Fitch)	A-1+/F1+	
Rating Requirement (S&P/Fitch)	A-1/F1	
Mortgage Insurance Provider (QBE Lender's Mortgage insurance)		
Long-Term Rating (S&P/Fitch)	AA-/AA-	
Liquidity Facility Provider (Commonwealth Bank of Australia)		
Short-Term Rating (S&P/Fitch)	A-1+/F1+	
Rating Requirement (S&P/Fitch)	A-1/F1	

# Monthly Information Report: January 31st 2013 - February 28th 2014

#### Arrears Breakdown

	Number of	Percentage of	Principal Balance	Percentage of	Total
Days in Arrears	Loans in Arrears	Number of Loans	of Delinquent	Principal Outstand.	Arrears
		Outstanding (1)	Loans	of the Loans (1)	amount(1)
		(%)		(%)	
31-60	5	0.26%	962,005.98	0.47%	14,935.77
61-90	3	0.15%	357,294.24	0.17%	10,024.19
91-120	2	0.10%	596,923.53	0.29%	19,309.68
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	3	0.15%	434,118.75	0.21%	82,788.50
Grand Total	13	0.66%	2,350,342.50	1.14%	127,058.14

## **Default Statistics During Monthly Period**

Defaulted Loans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied		Loss Charged	
	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted	by Bankwest
0	0	-	-	-	-	-	-	-

## **Default Statistics Since Closing**

Defau	ılted Loans	Properties Foreclosed	Loss on Sale of Property	Claims Submitted to Insurer	Claims Paid by Insurer	Claims Denied by Insurer	Loss Covered by Excess Spread	Loss Charged off to Noted	Loss Covered by Bankwest
	6	6	46,806.61	46,806.61	42,142.89	4,663.72	4,163.00	-	500.72

#### **CPR Statistics**

Annualised Prepayments (CPR)	Feb-14
	18.54%

			ite Distribution I			
	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average
Total Variable	1,929	98.42	-200,289,971	97.41	-103,831	46.31
Fixed (Term Remaining)						
<= 1 Year	15	0.77	-2,946,084	1.43	-196,406	54.75
> 1 Year <= 2 Years	7	0.36	-1,243,340	0.60	-177,620	63.83
> 2 Years <= 3 Years	7	0.36	-925.903	0.45	-132,272	41.21
> 3 Years <= 4 Years	0	0.00	0	0.00	. 0	0.00
> 4 Years <= 5 Years	2	0.10	-207,568	0.10	-103,784	50.52
> 5 Years	0	0.00	0	0.00	0	0.00
- 0 rears	· ·	0.00	v	0.00	v	0.00
Total Fixed	31	1.58	-5,322,895	2.59	-171.706	54.35
Total Fixed	31	1.50	-3,322,033	2.00	-171,700	34.33
Grand Total	4.060	100.00	205 642 967	100.00	404 005	46 54
Grand Total	1,960	100.00	-205,612,867	100.00	-104,905	46.51
		Loan to Va	lue Ratio Distril	oution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average
<=20%	843	43.01	-35,361,592	17.20	-41,947	13.19
		6.22		5.83		
> 20% <= 25%	122		-11,994,823		-98,318	23.25
> 25% <= 30%	120	6.12	-14,390,423	7.00	-119,920	27.91
> 30% <= 35%	90	4.59	-11,370,138	5.53	-126,335	33.05
> 35% <= 40%	91	4.64	-11,230,767	5.46	-123,415	38.23
> 40% <= 45%	100	5.10	-14,360,672	6.98	-143,607	43.04
> 45% <= 50%	100	5.10	-16,022,297	7.79	-160,223	48.16
> 50% <= 55%	78	3.98	-11,594,493	5.64	-148,647	52.75
> 55% <= 60%	86	4.39	-13,839,354	6.73	-160,923	58.17
> 60% <= 65%	71	3.62	-12,202,259	5.93	-171,863	63.11
> 65% <= 70%	81	4.13	-15,701,259	7.64	-193,843	68.16
> 70% <= 75%	56	2.86	-11,334,808	5.51	-202,407	72.60
> 75% <= 80%	54	2.76	-11,303,354	5.50	-209,321	78.41
> 80% <= 85%	49	2.50		5.26	·	82.79
			-10,813,891		-220,692	
> 85% <= 90%	16	0.82	-3,237,142	1.57	-202,321	87.00
> 90% <= 95%	3	0.15	-855,593	0.42	-285,198	92.12
> 95% <= 100%	0	0.00	0	0.00	0	0.00
Total	1,960	100.00	-205,612,867	100.00	-104,905	46.51
	1,222				,	
		Mortgage	Insurer Distrib	ution		
Mortagao Incuror	Numbor	Number %	Current Balancee		Avorago I can Sizo	
Mortgage Insurer	Number	Number %	Current Balances		Average Loan Size	Weighted Average
PMI	16	0.82	-2,181,743	1.06	-136,359	51.10
PMI PMI POOL	16 1,539	0.82 78.52	-2,181,743 -147,038,376	1.06 71.51	-136,359 -95,542	51.10 40.15
PMI	16	0.82	-2,181,743	1.06	-136,359	51.10
PMI PMI POOL	16 1,539	0.82 78.52	-2,181,743 -147,038,376	1.06 71.51	-136,359 -95,542	51.10 40.15
PMI PMI POOL WLENDER	16 1,539 405	0.82 78.52 20.66	-2,181,743 -147,038,376 -56,392,748	1.06 71.51 27.43	-136,359 -95,542 -139,241	51.10 40.15 62.92
PMI PMI POOL WLENDER	16 1,539 405	0.82 78.52 20.66 <b>100.00</b>	-2,181,743 -147,038,376 -56,392,748 -205,612,867	1.06 71.51 27.43 <b>100.00</b>	-136,359 -95,542 -139,241	51.10 40.15 62.92
PMI PMI POOL WLENDER	16 1,539 405 <b>1,960</b>	0.82 78.52 20.66 <b>100.00</b> <b>Loan M</b>	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut	1.06 71.51 27.43 100.00	-136,359 -95,542 -139,241 <b>-104,905</b>	51.10 40.15 62.92 <b>46.51</b>
PMI PMI POOL WLENDER	16 1,539 405	0.82 78.52 20.66 <b>100.00</b>	-2,181,743 -147,038,376 -56,392,748 -205,612,867	1.06 71.51 27.43 <b>100.00</b>	-136,359 -95,542 -139,241	51.10 40.15 62.92
PMI PMI POOL WLENDER Total	16 1,539 405 <b>1,960</b>	0.82 78.52 20.66 <b>100.00</b> <b>Loan M</b>	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut	1.06 71.51 27.43 100.00	-136,359 -95,542 -139,241 <b>-104,905</b>	51.10 40.15 62.92 <b>46.51</b>
PMI PMI POOL WLENDER Total  Loan Maturity (year)	16 1,539 405 1,960 Number	0.82 78.52 20.66 100.00 Loan M	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances	1.06 71.51 27.43 100.00 ion Current Balances %	-136,359 -95,542 -139,241 -104,905 Ave Loan Size	51.10 40.15 62.92 <b>46.51</b> Weighted Average
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014	16 1,539 405 <b>1,960</b> Number	0.82 78.52 20.66 <b>100.00</b> <b>Loan M</b> <b>Number</b> %	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793	1.06 71.51 27.43 100.00 ion Current Balances % 0.00	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016	16 1,539 405 <b>1,960</b> Number 4 1	0.82 78.52 20.66 <b>100.00</b> <b>Loan M</b> Number % 0.20 0.05 0.20	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017	16 1,539 405 <b>1,960</b> Number 4 1	0.82 78.52 20.66 100.00 Loan M Number % 0.20 0.05 0.20 0.20	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018	16 1,539 405 <b>1,960</b> Number 4 1 4 7 7	0.82 78.52 20.66 <b>100.00</b> <b>Loan M</b> Number % 0.20 0.05 0.20 0.36 0.20	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94 14.65
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019	16 1,539 405 <b>1,960</b> Number 4 1 4 7 4	0.82 78.52 20.66 <b>100.00</b> <b>Loan M</b> Number % 0.20 0.05 0.20 0.36 0.20 0.56	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94 14.65 13.46
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020	16 1,539 405 <b>1,960</b> Number 4 1 4 7 4 11 6	0.82 78.52 20.66 100.00 Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.08	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94 14.65 13.46 22.05
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021	16 1,539 405 <b>1,960</b> Number 4 1 4 7 4 11 6 10	0.82 78.52 20.66 100.00 Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.55 0.31	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.02	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2021	16 1,539 405 <b>1,960</b> Number 4 1 4 7 4 11 6 10 38	0.82 78.52 20.66 100.00 Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.08	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023	16 1,539 405 <b>1,960</b> Number 4 1 4 7 4 11 6 10 38 81	0.82 78.52 20.66 100.00 Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	16 1,539 405 1,960 Number 4 1 4 7 4 11 6 10 38 81 83	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50	-136,359 -95,542 -139,241 -104,905 Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284	51.10 40.15 62.92 <b>46.51</b> <b>Weighted Average</b> 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025	16 1,539 405 1,960 Number 4 1 4 7 4 11 6 6 10 38 81 83 48	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026	16 1,539 405 1,960 Number 4 1 4 7 4 11 6 10 38 81 83	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025	16 1,539 405 1,960 Number 4 1 4 7 4 11 6 10 38 81 83 48 24	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	16 1,539 405 1,960 Number 4 1 4 7 4 11 6 10 38 81 83 48 24 45 32	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 4.13 4.23 2.45 1.22 2.30 1.63	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868	51.10 40.15 62.92 46.51 Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027	16 1,539 405 1,960 Number 4 1 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	16 1,539 405 1,960 Number 4 1 4 7 4 11 6 10 38 81 83 48 24 45 32	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 4.13 4.23 2.45 1.22 2.30 1.63	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639	51.10 40.15 62.92 46.51 Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2027 2028 2029 2030	16 1,539 405 1,960 Number 4 1 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 33.85
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	16 1,539 405 1,960 Number 4 1 4 7 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24	-2,181,743 -147,038,376 -56,392,748 -205,612,867 aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714	1.06 71.51 27.43 100.00  ion  Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925	51.10 40.15 62.92 46.51 Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033	16 1,539 405 1,960 Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	16 1,539 405 1,960 Number  4 1 4 7 4 11 6 10 38 81 83 48 82 45 32 15 17 44 249 395 314	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,335,741 -44,377,927 -38,909,502	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 0.55 1.04 0.65 1.69 12.33 21.58 18.92	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,955 -101,822 -112,349 -123,916	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249 395 314	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -3,4443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 11.58	-136,359 -95,542 -139,241 -104,905  Ave Loan Size	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036	16 1,539 405 1,960 Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249 395 314 180 279	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,533,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 11.58	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349 -123,916 -132,276	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 32.41 29.76 24.49 33.61 35.04 36.83 35.40 38.81 42.93 44.15 50.21 50.99
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 82 45 32 15 17 44 249 395 314 180 279 33	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 1.69 12.33 21.58 18.92 11.58 18.92 11.58	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349 -123,916 -132,276 -135,028 -178,483	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 50.99 55.12 56.07
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249 395 314 180 279 33 8	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -3,4,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954 -901,398	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 21.58 18.32 2.86 0.44	-136,359 -95,542 -139,241 -104,905  Ave Loan Size	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.40 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 50.99 55.12 56.07
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249 395 314 180 279 33 8 6	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41 0.31	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954 -901,398 -1,071,003	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 11.58 18.92 11.58 18.32 2.86 0.44	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349 -123,916 -132,276 -135,028 -178,483 -112,675 -178,500	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 56.07 29.35 25.94
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 25 15 17 44 249 395 314 180 279 33 8 6 6 5	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41 0.31	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,755 -5,889,954 -901,398 -1,071,003 -466,673	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 11.58 18.92 11.58 18.92 2.86 0.44 0.52 0.23	-136,359 -95,542 -139,241 -104,905  Ave Loan Size 1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349 -123,916 -132,276 -135,028 -178,483 -112,675 -178,500 -93,335	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 50.99 55.12 56.07 29.35 25.94
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 82 45 32 15 17 44 249 395 314 180 279 33 8 6 6 5 8	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41 0.31 0.21	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954 -901,398 -1,071,003 -466,673 -1,081,749	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.71 1.23 0.60 1.71 1.23 1.60 1.71 1.23 1.60 1.71 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.5	-136,359 -95,542 -139,241 -104,905  Ave Loan Size  1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349 -123,916 -132,276 -135,028 -178,843 -112,675 -178,500 -93,335 -135,219	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 50.99 55.12 56.07 29.35 25.94 20.02
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249 395 314 180 279 33 8 6 5 8 4 4	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41 0.31 0.26 0.41	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954 -901,398 -1,071,003 -466,673 -1,081,749 -808,307	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 11.58 18.32 2.86 0.44 0.44 0.52 0.23 0.53	-136,359 -95,542 -139,241 -104,905  Ave Loan Size	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 56.07 29.35 25.94 20.02 17.52 49.30
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 82 45 32 15 17 44 249 395 314 180 279 33 8 6 6 5 8	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41 0.31 0.21	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954 -901,398 -1,071,003 -466,673 -1,081,749	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.71 1.23 0.60 1.71 1.23 1.60 1.71 1.23 1.60 1.71 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.5	-136,359 -95,542 -139,241 -104,905  Ave Loan Size  1,448 -34,443 -7,703 -11,639 -20,127 -15,533 -39,353 -41,004 -44,590 -38,109 -42,284 -52,751 -51,217 -70,712 -66,868 -86,639 -78,451 -78,925 -101,822 -112,349 -123,916 -132,276 -135,028 -178,843 -112,675 -178,500 -93,335 -135,219	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 50.99 55.12 56.07 29.35 25.94 20.02
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	16 1,539 405 1,960  Number  4 1 4 7 4 11 6 10 38 81 83 48 24 45 32 15 17 44 249 395 314 180 279 33 8 6 5 8 4 4	0.82 78.52 20.66 100.00  Loan M Number % 0.20 0.05 0.20 0.36 0.20 0.56 0.31 0.51 1.94 4.13 4.23 2.45 1.22 2.30 1.63 0.77 0.87 2.24 12.70 20.15 16.02 9.18 14.23 1.68 0.41 0.31 0.26 0.41	-2,181,743 -147,038,376 -56,392,748 -205,612,867  aturity Distribut Current Balances 5,793 -34,443 -30,811 -81,473 -80,509 -170,867 -236,119 -410,043 -1,694,423 -3,086,809 -3,509,542 -2,532,048 -1,229,218 -3,182,041 -2,139,781 -1,299,589 -1,333,671 -3,472,714 -25,353,741 -44,377,927 -38,909,502 -23,809,753 -37,672,755 -5,889,954 -901,398 -1,071,003 -466,673 -1,081,749 -808,307	1.06 71.51 27.43 100.00 ion Current Balances % 0.00 0.02 0.01 0.04 0.04 0.04 0.08 0.11 0.20 0.82 1.50 1.71 1.23 0.60 1.55 1.04 0.63 0.65 1.69 12.33 21.58 18.92 11.58 18.32 2.86 0.44 0.44 0.52 0.23 0.53	-136,359 -95,542 -139,241 -104,905  Ave Loan Size	51.10 40.15 62.92 <b>46.51</b> Weighted Average 10.69 12.00 4.63 17.94 14.65 13.46 22.05 18.04 31.14 32.41 29.76 24.49 33.61 35.04 36.80 33.85 35.40 38.41 42.93 44.15 50.21 56.07 29.35 25.94 20.02 17.52 49.30

		Loan Bu	rnoco Dietributi	ion		
Loan Burnoso	Number		Irpose Distributi Current Balance	Current Balance %	Avo Loan Sizo	Wat Ava I VP %
Loan Purpose Construction	76	Number % 3.88	-5,712,688	2.78	Ave Loan Size -75.167	Wgt Ave LVR % 35.82
Other	27	1.38	-2,587,867	1.26	-95.847	40.06
Purchase	1,494	76.22	-159,053,133	77.36	-106,461	47.85
Refinance	316	16.12	-35,134,517	17.09	-111,185	44.60
Renovation	46	2.35	-2,588,128	1.26	-56,264	23.95
Vacantland	1	0.05	-536,532	0.26	-536,532	28.00
					•	
Total	1,960	100.00	-205,612,867	100.00	-104,905	46.51
Loan Seasoning Distribution						
Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0	0.00	0	0.00
> 6 Months <= 9 Months	0	0.00	0	0.00	0	0.00
> 9 Months <= 12 Months	0	0.00	0	0.00	0	0.00
> 12 Months <= 18 Months	0	0.00	0	0.00	0	0.00
> 18 Months <= 24 Months	0	0.00	0	0.00	0	0.00
> 24 Months <= 36 Months	0	0.00	0	0.00	0	0.00
> 36 Months <= 48 Months	0	0.00	0	0.00	0	0.00
> 48 Months <= 60 Months	0	0.00	0	0.00	0	0.00
> 60 Months	1,960	100.00	-205,612,867	100.00	-104,905	46.51
Total	1,960	100.00	-205,612,867	100.00	-104,905	46.51
Loan Size Distribution						
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	699	35.66	-11,225,292.71	5.46	-16,059.07	16.58
>50,000 <= 100,000	401	20.46	-30,362,263.75	14.77	-75,716.37	32.74
>100,000 <= 150,000	313	15.97	-38,903,390.80	18.92	-124,291.98	40.84
>150,000 <= 200,000	225	11.48	-39,070,781.99	19.00	-173,647.92	49.77
>200,000 <= 250,000	161	8.21	-35,235,602.22	17.14	-218,854.67	53.76
>250,000 <= 300,000	76	3.88	-20,836,378.13	10.13	-274,162.87	59.89
>300,000 <= 350,000	55	2.81	-17,697,979.50	8.61	-321,781.45	61.46
>350,000 <= 400,000	16	0.82	-5,933,093.02	2.89	-370,818.31	50.94
>400,000 <= 450,000	9	0.46	-3,799,664.22	1.85	-422,184.91	48.70
>450,000 <= 500,000	3	0.15	-1,378,298.93	0.67	-459,432.98	64.45
>500,000 <= 550,000	1	0.05	-536,532.38	0.26	-536,532.38	28.00
>550,000	1	0.05	-633,588.93	0.31	-633,588.93	46.00
Total	1,960	100.00	-205,612,867	100.00	-104,904.52	46.51
Occupancy Type Distribution						
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	475	24.23	-58,367,837.95	28.39	-122,879.66	45.31
Owner Occupied	1,485	75.77	-147,245,028.63	71.61	-99,154.90	46.99
Total	1,960	100.00	-205,612,867	100.00	-104,904.52	46.51
		Duamant	. Tuna Diatributi			
Bronorty Typo	Number	Property Number %	y Type Distributi Current Balance		Avo Loan Sizo	Wat Ava I VP º/
Property Type Detached	Number 1,603			Current Balance % 80.25	Ave Loan Size	Wgt Ave LVR % 44.72
	1,603	81.79 0.51	-165,007,229.70	0.44	-102,936.51	53.26
Duplex Semi Detached	27	1.38	-901,423.88	1.63	-90,142.39	
Unit	320	16.33	-3,354,362.16	17.68	-124,235.64	51.58 54.01
Total	1,960	100.00	-36,349,850.84 - <b>205,612,867</b>	100.00	-113,593.28 - <b>104,904.52</b>	46.51
	1,222				,	
Geographical Distribution - by State						
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	1,003	51.17	-82,676,956.97	40.21	-82,429.67	37.70
NSW	462	23.57	-70,164,607.63	34.12	-151,871.45	52.21
Queensland	130	6.63	-15,533,144.21	7.55	-119,485.72	53.01
South Australia	65	3.32	-5,003,254.56	2.43	-76,973.15	53.99
Victoria	269	13.72	-28,705,140.31	13.96	-106,710.56 -129.565.36	53.44
ACT Northern Territon	13	0.66	-1,684,349.70	0.82	.,	47.89
Northern Territory	3	0.15	-250,453.68	0.12	-83,484.56	32.16
Tasmania	15 0	0.77	-1,594,959.52	0.78	-106,330.63	42.01
NONE Total	1,960	0.00 <b>100.00</b>	0.00	0.00	0.00	0.00 <b>46.51</b>
i Otal	1,300	100.00	-205,612,867	100.00	-104,904.52	40.51

## **Transaction parties**

#### Issuer

Perpetual Trustee Company Limited Level 12 Angel Place 123 Pitt Street Sydney NSW 2000

#### Seller and Servicer

Bank of Western Australia Ltd Level 34, BankWest Tower 108 St Georges Terrace Perth WA 6000

## **Monthly Information Report**

Commonwealth Bank of Australia Ground Floor Darling Park Tower 1 201 Sussex Street Sydney NSW 2000

## **Security Trustee**

P.T. Limited Level 12 Angel Place 123 Pitt Street Sydney NSW 2000

#### Trust Manager

Securitisation Advisory Services Pty Limited Ground Floor Tower 1 201 Sussex Street Sydney NSW 2000

## **Arranger and Joint Lead Managers**

The Royal Bank of Scotland plc, Australia Branch Level 22 RBS Tower 88 Phillip Street Sydney NSW 2000

Commonwealth Bank of Australia Ground Floor Darling Park Tower 1 201 Sussex Street Sydney NSW 2000

# Legal Advisers to Bank of Western Australia Ltd and Commonwealth Bank of Australia

Mallesons Stephen Jaques Level 61 Governor Phillip Tower 1 Farrer Place Sydney NSW 2000