# **Swan Trust Series 2011-1**

March 31st 2013 - April 30th 2013

**Monthly Information Report** 

Monthly Information Report: March 31st 2013 - April 30th 2013

Amounts denominated in currency of note class

Monthly Payment date: 20 May 2013

Bond report	Class A1 - AUD	Class A2- AUD	Class AB - AUD	Class B - AUD
ISIN Code	AU3FN0014387	AU3CB0185106	AU3FN0014395	AU3FN0014403
Interest rate *	1-M BBSW	FIXED (5 yrs)	1-M BBSW	undisclosed
% Spread per annum *	1.25		2.50	undisclosed
Fixed Note Coupon % Original Balance	365,000,000.00	5.75 100,000,000.00	25,500,000.00	9,500,000.00
Balance before Payment	170,025,861.37	100,000,000.00	25,500,000.00	9,500,000.00
Principal Redemption	8,873,592.80	0.00	0.00	0.00
Balance after Payment	161,152,268.57	100,000,000.00	25,500,000.00	9,500,000.00
Bond Factor before Payment	0.46582428	1.00000000	1.00000000	1.00000000
Bond Factor after Payment	0.44151306	1.00000000	1.00000000	1.00000000
Interest Payment	618,055.65	0.00	119,766.16	undisclosed

<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 Informa	tion Reporting Period	- AUD			
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Apr-13	305,025,861	-9,256,975	-1,292,458	1,675,840	0	0	296,152,268.57

		Portfolio Information Cui	mulative (since Closing	g Date) - AUD			
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	496,420,699	-180,958,489	-67,131,717	47,821,776	0	0	296,152,268.57

# Monthly Information Report: March 31st 2013 - April 30th 2013

Monthly Calculation Period:	31/03/2013	to	30/04/2013
Monthly Determination Date:	13/05/2013		
Monthly Payment Date:	20/05/2013		31 days

Loan Portfolio Amounts	Apr-13

	, , , , , ,
Outstanding principal	305,025,861
Scheduled Principal	1,346,711
Prepayments	7,910,264.41
Redraws	1,675,840
Defaulted Loans	-
Loans repurchased by the seller	1,292,458
Total	296,152,269

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

### **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections 1,614	.830
Interest Rate Swap receivable amount	0
	5,537
Principal draws	0
Liquidity Facility drawings	0
Total Investor Revenues 1,911	,367
Total Investor Revenues Priority of Payments:	
Taxes **	_
Trustee Fees **	997
Servicing Fee **	77,719
Management Fee **	7,772
Custodian Fee **	-
Other Senior Expenses **	30
Interest Rate Swap payable amount **	273,125
Liquidity Facility fees and interest **	3,312
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	618,056
Class A2 Interest Amount (allocation to swap)**	376,247
Redraw Notes Interest Amount	-
Class AB Interest Amount **	119,766
Reimbursing Principal draws	C
Payment of current period Defaulted Amount	-
Reinstate prior period unreimbursed Charge-Offs	-
reimbursement of Extraordinary Expense Reserve Draw	-
Subordinated Termination Payments	-
Reimbursement of Income Reserve	-
Excess Distributions to Income Unitholder	377,621
Total of Interest Amount Payments	1,911,366

<sup>\*\*</sup> Shortfall in these items can be met with Liquidity Facility drawings

# Monthly Information Report: March 31st 2013 - April 30th 2013

Total Principal Priority of Payments	8,873,593
Class B Principal	-
Class AB Principal	-
Class A2 Principal	-
Class A1 Principal	8,873,593
Redraw Notes repayment	-
Pricipal Draw	<u>-</u>
Total Principal Collections Priority of Payments:	
Total Principal Collections	8,873,593
Any other Principal income	
Reimbursement of Principal draws from Investor Revenues	-
Repurchases of (Principal )	1,292,458
Unscheduled Principal repayments	6,234,424
Scheduled Principal repayments	1,346,711
Principal Collections	

# Additional Information

Liquidity Facility (364 days)	
Available amount	6,000,000
Liquidity Facility drawn amount	0
Interest due on drawn amount	0
Interest payment on drawn amount	0
Repayment of drawn amount	0

	Class A1 - AUD
Outstanding Balance beginning of the period	170,025,861
Outstanding Balance end of the period	161,152,269
Interest rate	1-M BBSW+1.25%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Charge-off Analysis	Class A1 - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class A2- AUD
Outstanding Balance beginning of the period	100,000,000
Outstanding Balance end of the period	100,000,000
Interest rate	FIXED (5 yrs)+%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Charge-off Analysis	Class A2- AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class AB - AUD
Outstanding Balance beginning of the period	25,500,000
Outstanding Balance end of the period	25,500,000
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Charge-off Analysis	Class AB - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class B - AUD
Outstanding Balance beginning of the period	9,500,000
Outstanding Balance end of the period	9,500,000
Interest rate	undisclosed
Rating (S&P/Fitch)	NR / NR

Charge-off Analysis	Class B - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 April 2013	
Number of Loans	2,091	1,460	
Min (Interest Rate)	6.19%	4.99%	
Max (Interest Rate)	8.64%	8.64%	
Weighted Average (Interest Rate)	7.13%	6.04%	
Weighted Average Seasoning (Months)	32.43	57.58	
Weighted Average Maturity (Months)	326.96	300.5	
Original Balance (AUD)	499,880,226	305,025,861	
Outstanding Principal Balance (AUD)	499,880,226	296,152,269	
Average Loan Size (AUD)	239,063	202,844	
Maximum Loan Value (AÚD)	980,232	863,041	
Current Average Loan-to-Value	56.11%	44.83%	
Current Weighted Average Loan-to-Value	61.14%	53.00%	
Current Maximum Loan-to-Value	94.00%	88.009	

<b>1</b>	
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	None None None None
BBB by Fitch	AA-/AA-
Collection Account (Commonwealth Bank of Australia) Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1
Mortgage Insurance Provider (QBE Lender's Mortgage insurance) Long-Term Rating (S&P/Fitch)	AA-/AA-
<u>Liquidity Facility Provider (Commonwealth Bank of Australia)</u> Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1

# **Monthly Information Report: March 31st 2013 - April 30th 2013**

# 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	0	0.00%	-	0.00%	-
61-90	0	0.00%	-	0.00%	-
91-120	1	0.07%	134,171.62	0.05%	3,800.20
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	1	0.07%	163,756.90	0.06%	7,614.13
Grand Total	2	0.14%	297,928.52	0.10%	11,414.33

# **Default Statistics During Monthly Period**

Defaulted 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
0	-	-	-	-	-	-	-

# **Default Statistics Since Closing**

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

# **CPR Statistics**

Annualised Prepayments (CPR)	Apr-13
	25.91%

	Number	Interest Number %	Rate Distribution	on Report Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	1,373	94.04	-275,392,176.57	92.99	-200,576.97	53.17
Fixed (Term Remaining)						
<= 1 Year	48	3.29	-11,876,683.69	4.01	-247,430.91	51.04
> 1 Year <= 2 Years > 2 Years <= 3 Years	18 19	1.23 1.30	-4,715,525.41	1.59 1.36	-261,973.63	53.79 47.73
> 2 Years <= 3 Years > 3 Years <= 4 Years	0	0.00	-4,015,790.77 0.00	0.00	-211,357.41 0.00	0.00
> 4 Years <= 5 Years	2	0.14	-152,092.13	0.05	-76,046.07	26.16
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	87	5.96	-20,760,092.00	7.01	-238,622	50.84
Grand Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
LVD The	Normaliana		Value Ratio Dis		<b>.</b>	Malaka I Assassa I MB 0/
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	241	16.51	-14,954,832.57	5.05	-62,053.25	14.41
> 20% <= 25%	75	5.14	-11,331,617.54	3.83	-151,088.23	23.08
> 25% <= 30%	87	5.96	-14,398,564.09	4.86	-165,500.74	28.18
> 30% <= 35%	83	5.68	-15,226,913.12	5.14	-183,456.78	33.21
> 35% <= 40% > 40% <= 45%	102 89	6.99 6.10	-20,008,690.63	6.76 6.26	-196,163.63	38.24 42.82
> 40% <= 45% > 45% <= 50%	121	8.29	-18,538,716.36 -26,819,914.68	9.06	-208,300.18 -221,652.19	42.82 48.21
> 50% <= 55%	138	9.45	-30,582,761.57	10.33	-221,614.21	53.24
> 55% <= 60%	118	8.08	-30,178,935.24	10.33	-255,753.69	57.65
> 60% <= 65%	89	6.10	-23,242,166.14	7.85	-261,147.93	62.95
> 65% <= 70%	115	7.88	-29,285,852.61	9.89	-254,659.59	68.11
> 70% <= 75%	116	7.95	-34,474,046.78	11.64	-297,190.06	73.22
> 75% <= 80%	77	5.27	-24,478,835.80	8.27	-317,906.96	76.88
> 80% <= 85%	4	0.27	-1,162,166.05	0.39	-290,541.51	82.47
> 85% <= 90%	5	0.34	-1,468,255.39	0.50	-293,651.08	87.79
> 90% <= 95%	0	0.00	0.00	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
		Morta	age Insurer Dist	ribution		
		_	_			
Mortgage Insurer	Number	Number %	_	Current Balances %	Average Loan Size	Weighted Average LVR %
Mortgage Insurer	<b>Number</b> 1,420	_	_		Average Loan Size -202,864.23	Weighted Average LVR % 52.63
	1,420 8	Number %	Current Balances	Current Balances %	_	
NONE	1,420	Number % 97.26	Current Balances -288,067,207.12	Current Balances % 97.27	-202,864.23	52.63
NONE PMI	1,420 8	Number % 97.26 0.55	Current Balances -288,067,207.12 -2,212,906.26	<b>Current Balances %</b> 97.27 0.75	-202,864.23 -276,613.28	52.63 71.17
NONE PMI WLENDER Total	1,420 8 32 1,460	97.26 0.55 2.19 100.00 Loar	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57	97.27 0.75 1.98 100.00	-202,864.23 -276,613.28 -183,504.85 <b>-202,844.02</b>	52.63 71.17 64.33 <b>53.00</b>
NONE PMI WLENDER	1,420 8 32	97.26 0.55 2.19 100.00	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57	97.27 0.75 1.98 100.00	-202,864.23 -276,613.28 -183,504.85	52.63 71.17 64.33
NONE PMI WLENDER Total	1,420 8 32 1,460	97.26 0.55 2.19 100.00 Loar	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57	97.27 0.75 1.98 100.00	-202,864.23 -276,613.28 -183,504.85 <b>-202,844.02</b>	52.63 71.17 64.33 <b>53.00</b>
NONE PMI WLENDER Total  Loan Maturity (year)	1,420 8 32 1,460 Number	97.26 0.55 2.19 100.00 Loar Number %	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57 Maturity Distril Current Balances	97.27 0.75 1.98 100.00 bution Current Balances %	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size	52.63 71.17 64.33 <b>53.00</b> Weighted Average LVR %
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020	1,420 8 32 1,460 Number	97.26 0.55 2.19 100.00 Loar Number % 0.07 0.21 0.07	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances -13,549.31 -104,711.86 -741.79	97.27 97.27 0.75 1.98 100.00 Dution Current Balances % 0.00 0.04 0.00	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00
NONE PMI WLENDER Total  Loan Maturity (year) 2015 2019 2020 2021	1,420 8 32 1,460 Number	97.26 0.55 2.19 100.00 Loar Number % 0.07 0.21 0.07 0.21	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances -13,549.31 -104,711.86 -741.79 -409,518.19	97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.04	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06	52.63 71.17 64.33 <b>53.00</b> Weighted Average LVR % 37.00 18.98 0.00 36.09
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022	1,420 8 32 1,460 Number 1 3 1 3 6	97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41	Current Balances  -288,067,207.12  -2,212,906.26 -5,872,155.19  -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20	97.27 0.75 1.98 100.00 bution Current Balances %  0.00 0.04 0.00 0.14 0.10	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03	52.63 71.17 64.33 <b>53.00</b> Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023	1,420 8 32 1,460 Number	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.44	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91	97.27 0.75 1.98 100.00 bution Current Balances %  0.00 0.04 0.00 0.14 0.10 0.24	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42	52.63 71.17 64.33 <b>53.00</b> Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024	1,420 8 32 1,460 Number  1 3 1 3 6 7 12	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82	Current Balances -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93	97.27 0.75 1.98 100.00 Dution Current Balances %  0.00 0.04 0.00 0.14 0.10 0.24 0.29	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025	1,420 8 32 1,460 Number	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10	97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24	52.63 71.17 64.33 <b>53.00</b> Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10 8	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21	97.27 0.75 1.98 100.00 bution Current Balances %  0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10 8 7 75	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04	97.27 0.75 1.98 100.00 bution Current Balances %  0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.59
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	1,420 8 32 1,460 Number	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	1,420 8 32 1,460 Number 1 3 1 3 6 7 12 21 10 8 7 15 8	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.59 48.99 52.97 46.27 48.31
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2032 2031	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10 8 7 15 8 28 15 20	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2031 2032 2033	1,420 8 32 1,460 Number 1 3 1 3 6 7 12 21 10 8 7 15 8 8 28 15 20 51	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56	Current Balances % 97.27 0.75 1.98 100.00 Dution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	1,420 8 32 1,460 Number 1 3 1 3 6 7 7 12 221 10 8 8 7 15 8 28 15 20 51	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825,93 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2034 2035 2036	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10 8 7 15 8 28 15 20 51 56 92	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84 6.30	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.31	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93 -212,423.74	52.63 71.17 64.33 53.00 Weighted Average LVR % 37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2034 2035 2036	1,420 8 32 1,460 Number 1 3 1 3 6 7 12 21 10 8 7 7 15 8 28 15 20 51 56 92 73	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84 6.30 5.00	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.41 -13,101,324.59	Current Balances % 97.27 0.75 1.98 100.00 Dution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60 4.42	-202,864.23 -276,613.28 -183,504.85 -202,844.02 Average Loan Size -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -188,700.21 -189,182.81 -208,514.93 -212,423.74 -179,470.20	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038	1,420 8 32 1,460 Number	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84 6.30 5.00 9.18	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.41 -13,101,324.59 -25,403,038.18	Current Balances % 97.27 0.75 1.98 100.00 cution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60 4.42 8.58	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93 -212,423.74 -179,470.20 -189,574.91	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18 44.45 50.79
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2032 2034 2035 2036 2037 2038 2039	1,420 8 32 1,460 Number	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84 6.30 5.00 9.18 47.67	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.41 -13,101,324.59 -25,403,038.18 -142,929,202.79	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60 4.42 8.58 48.26	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93 -212,423.74 -179,470.20 -189,574.91 -205,358.05	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18 44.45 50.79 52.65
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2034 2035 2036 2037 2038 2039 2040	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10 8 7 15 8 28 15 20 51 56 92 73 134 696 696 139	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 1.37 3.49 3.84 6.30 5.00 9.18 47.67 9.52	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.41 -13,101,324.59 -25,403,038.18 -142,929,202.79 -41,385,531.82	Current Balances % 97.27 0.75 1.98 100.00 Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60 4.42 8.58 48.26 13.97	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93 -212,423.74 -179,470.20 -189,574.91 -205,5358.05 -297,737.64	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18 44.45 50.79 52.65 63.98
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2032 2034 2035 2036 2037 2038 2039	1,420 8 32 1,460 Number	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84 6.30 5.00 9.18 47.67	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -1,558,250.39 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.41 -13,101,324.59 -25,403,038.18 -142,929,202.79	Current Balances % 97.27 0.75 1.98 100.00 bution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60 4.42 8.58 48.26	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93 -212,423.74 -179,470.20 -189,574.91 -205,358.05	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18 44.45 50.79 52.65
NONE PMI WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	1,420 8 32 1,460 Number  1 3 1 3 6 7 12 21 10 8 7 15 8 28 15 20 51 56 92 73 134 696 139 51	Number %  97.26 0.55 2.19 100.00 Loar Number %  0.07 0.21 0.07 0.21 0.41 0.48 0.82 1.44 0.68 0.55 0.48 1.03 0.55 1.92 1.03 1.37 3.49 3.84 6.30 5.00 9.18 47.67 9.52 3.49	Current Balances  -288,067,207.12 -2,212,906.26 -5,872,155.19 -296,152,268.57  Maturity Distril Current Balances  -13,549.31 -104,711.86 -741.79 -409,518.19 -302,040.20 -717,026.91 -847,825.93 -842,472.40 -479,541.21 -848,174.73 -2,229,006.04 -1,186,098.92 -3,917,334.75 -2,426,278.59 -3,774,004.21 -9,648,323.56 -11,676,836.34 -19,542,984.41 -13,101,324.59 -15,403,038.18 -142,929,202.79 -41,385,531.82 -12,335,957.79	Current Balances % 97.27 0.75 1.98 100.00 cution Current Balances % 0.00 0.04 0.00 0.14 0.10 0.24 0.29 0.53 0.28 0.16 0.29 0.75 0.40 1.32 0.82 1.27 3.26 3.94 6.60 4.42 4.58 48.26 13.97 4.17	-202,864.23 -276,613.28 -183,504.85 -202,844.02  Average Loan Size  -13,549.31 -34,903.95 -741.79 -136,506.06 -50,340.03 -102,432.42 -70,652.16 -74,202.40 -84,247.24 -59,942.65 -121,167.82 -148,600.40 -148,262.37 -139,904.81 -161,751.91 -188,700.21 -189,182.81 -208,514.93 -212,423.74 -179,470.20 -189,574.91 -205,358.05 -297,737.64 -241.881.53	52.63 71.17 64.33 53.00  Weighted Average LVR %  37.00 18.98 0.00 36.09 44.75 33.53 42.17 46.87 28.48 20.63 48.59 48.99 52.97 46.27 48.31 51.39 46.86 50.47 51.18 44.45 50.79 52.65 63.98 55.04

		Loan	Purpose Distril	oution		
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	1,035	70.89	-215,347,079.51	72.71	-208,064.81	54.15
Refinance	420	28.77	-80,075,300.80	27.04	-190,655.48	50.05
Renovation	5	0.34	-729,888.26	0.25	-145,977.65	39.85
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
Loan Seasoning	Number	Loan Number %	Seasoning Distr Current Balance	Ibution Current Balance %	Ave Loan Size	Wgt Ave LVR %
Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months > 6 Months <= 9 Months	0	0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00
> 9 Months <= 9 Months > 9 Months <= 12 Months	0	0.00 0.00	0.00	0.00	0.00	0.00 0.00
> 12 Months <= 18 Months	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months	33	2.26	-7,696,662.01	2.60	-233,232.18	55.00
> 24 Months <= 36 Months	117	8.01	-35,575,328.30	12.01	-304,062.64	64.34
> 36 Months <= 48 Months	610	41.78	-129,651,127.92	43.78	-212,542.83	53.06
> 48 Months <= 60 Months	252	17.26	-45,924,845.87	15.51	-182,241.45	51.55
> 60 Months	448	30.68	-77,304,304.47	26.10	-172,554.25	48.37
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
1 O'	No.		an Size Distribu		A I O'	Mark Assa 1 MD 0/
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	163	11.16	-3,228,644.54	1.09	-19,807.64	19.71
>50,000 <= 100,000	180	12.33	-13,788,007.91	4.66	-76,600.04	27.85
>100,000 <= 150,000	196	13.42	-24,534,034.13	8.28	-125,173.64	40.91
>150,000 <= 200,000 >200,000 <= 250,000	223 245	15.27 16.78	-39,459,498.58 -55,077,234.09	13.32 18.60	-176,948.42 -224.805.04	47.32 56.12
>250,000 <= 250,000	176	12.05	-48,258,708.73	16.30	-274,197.21	57.68
>300,000 <= 350,000	99	6.78	-32,178,572.90	10.87	-325,036.09	60.16
>350,000 <= 400,000	74	5.07	-27,360,594.86	9.24	-369,737.77	55.47
>400,000 <= 450,000	42	2.88	-17,768,077.17	6.00	-423,049.46	56.42
>450,000 <= 500,000	18	1.23	-8,455,235.84	2.86	-469,735.32	55.87
>500,000 <= 550,000 >550,000	22 22	1.51 1.51	-11,547,308.43 -14,496,351.39	3.90 4.89	-524,877.66 -658,925.06	54.81 65.06
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
		Occup	ancy Type Distr	ribution		
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	275	18.84	-57,889,807.95	19.55	-210,508.39	47.64
Owner Occupied	1,185	81.16	-238,262,460.62	80.45	-201,065.37	54.31
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
		•	erty Type Distril			
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	1,130	77.40	-237,241,834.23	80.11	-209,948.53	52.45
Duplex	9	0.62	-1,848,125.16	0.62	-205,347.24	51.79
Semi Detached	52	3.56	-10,282,820.32	3.47	-197,746.54	49.98
Unit	267	18.29	-46,693,122.82	15.77	-174,880.61	56.59
Vacantland	2	0.14	-86,366.04	0.03	-43,183.02	24.55
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00
Ct-t-	Normalian	0.	nical Distribution	•	Ave Lean Cine	Mark Assa LVD 0/
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	593	40.62	-117,521,815.12	39.68	-198,181.81	49.68
NSW	372	25.48	-83,648,795.71	28.25	-224,862.35	55.82
Queensland South Australia	121 68	8.29 4.66	-26,939,762.93 -11,167,693.59	9.10 3.77	-222,642.67 -164,230.79	58.28 49.84
Victoria	278	19.04	-52,283,084.01	17.65	-188,068.65	54.13
ACT	15	1.03	-2,879,151.95	0.97	-191,943.46	48.26
Northern Territory	3	0.21	-206,509.82	0.07	-68,836.61	54.64
Tasmania	10	0.68	-1,505,455.44	0.51	-150,545.54	54.80
Total	1,460	100.00	-296,152,268.57	100.00	-202,844.02	53.00

### Article 122a of CRD2 retention of interest report for Swan Trust Series 2011-1

As at the Closing Date, Bankwest retained a randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised in accordance with Article 122a paragraph (1) sub-paragraph (c). Each prospective investor that is required to comply with Article 122a of the CRD2 Rules (as implemented in each Member State of the European Economic Area) is required to independently assess and determine the sufficiency of the information described in this report and in the Information Memorandum generally for the purposes of complying with Article 122a and none of the Trustee, Bank of Western Australia Ltd and each other party to a Transaction Document makes any representation that the information described in this report or in the Information Memorandum is sufficient in all circumstances for such purposes. Prospective investors who are uncertain as to the requirements under Article 122a which apply to them in respect of their relevant jurisdiction, should seek guidance from their regulator.

Initial Balance Retained Interest 39,245,715.47 Current Balance 27,657,290.39

Loan Portfolio Amounts	Apr-13
Outstanding principal	28,134,462.09
Net Repayments	477,171.70
Total	27,657,290.39

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Apr-13
Number of Loans	180	133
Min (Interest Rate)	6.19%	5.49%
Max (Interest Rate)	8.59%	7.44%
Weighted Average (Interest Rate)	7.16%	5.94%
Weighted Average Seasoning (Months)	47.11	61.68
Weighted Average Maturity (Months)	318.81	305.96
Original Balance (AUD)	39,245,715	28,134,462
Outstanding Principal Balance (AUD)	39,245,715	27,657,290
Average Loan Size (AUD)	218,032	207,950
Maximum Loan Value (AUD)	824,414	832,590
Current Average Loan-to-Value	55.22%	47.70%
Current Weighted Average Loan-to-Value	61.59%	56.82%
Current Maximum Loan-to-Value	94.00%	87.00%

#### Monthly Information Report: March 31st 2013 - April 30th 2013

#### Arrears Breakdown

Days in Arrears	Number of Loans in Arrears	Percentage of Number of Loans Outstanding (1)	Principal Balance of Delinquent Loans	Percentage of Principal Outstand. of the Loans (1)	Total Arrears amount(1)
31-60	1	(%) 0.75%	377,959.80	(%) 1.37%	6,486.23
61-90	l 1	0.75%	167.717.01	0.61%	3,343.86
91-120	1	0.75%	336,625.49	1.22%	10,035.73
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	0	0.00%	-	0.00%	-
Grand Total	3	2.26%	882,302.30	3.19%	19,865.82

#### **Default Statistics During Monthly Period**

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

#### **Default Statistics Since Closing**

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

#### **CPR Statistics**

Annualised Prepayments (CPR)	Apr-13
	18.56%

Monthly Information Report: March 31st 2013 - April 30th 2013

	Number	Interest Number %	Rate Distribution Current Balances	on Report Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	129	96.99	-26,751,588.42	96.73	-207,376.65	56.89
Fixed (Term Remaining)						
<= 1 Year	2	1.50	-506,553.40	1.83	-253,276.70	72.00
> 1 Year <= 2 Years	2	1.50	-399,148.57	1.44	-199,574.29	32.78
> 2 Years <= 3 Years	0	0.00	0.00	0.00	0.00	0.00
> 3 Years <= 4 Years	0	0.00	0.00	0.00	0.00	0.00
> 4 Years <= 5 Years	0	0.00	0.00	0.00	0.00	0.00
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	4	3.01	-905,701.97	3.27	-226,425	54.72
Grand Total	133	100.00	-27,657,290.39	100.00	-207,949.55	56.82
LVR Tier	Number	Loan to Number %	Value Ratio Dis Current Balances	stribution Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	25	18.80	1 621 200 06	5.90	-65,252.40	13.64
<=20% > 20% <= 25%	9	6.77	-1,631,309.96 -1,842,249.05	6.66	-204,694.34	22.96
> 25% <= 30%	8	6.02	-2,007,011.91	7.26	-250,876.49	27.26
> 30% <= 35%	8	6.02	-891,736.68	3.22	-111,467.09	32.26
> 35% <= 40%	3	2.26	-396,486.39	1.43	-132,162.13	39.58
> 40% <= 45%	2	1.50	-526,438.75	1.90	-263,219.38	42.68
> 45% <= 50%	7	5.26	-1,620,693.27	5.86	-231,527.61	48.46
> 50% <= 55%	6	4.51	-1,331,722.36	4.82	-221,953.73	53.98
> 55% <= 60%	6	4.51	-1,363,583.03	4.93	-227,263.84	58.24
> 60% <= 65%	11	8.27	-2,519,420.93	9.11	-229,038.27	63.76
> 65% <= 70%	18	13.53	-4,447,992.24	16.08	-247,110.68	68.33
> 70% <= 75%	15	11.28	-4,279,794.77	15.47	-285,319.65	73.20
> 75% <= 80%	9	6.77	-3,645,962.00	13.18	-405,106.89	77.20
> 80% <= 85%	4	3.01	-811,381.48	2.93	-202,845.37	81.92
> 85% <= 90%	2	1.50	-341,507.57	1.23	-170,753.79	86.51
> 90% <= 95%	0	0.00	0.00	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
Total	133	100.00	-27,657,290.39	100.00	-207,949.55	56.82
Mortgage Insurer	Number	Mortg	age Insurer Dist Current Balances	ribution Current Balances %	Average Loan Size	Weighted Average LVR %
HLIC	1	0.75	-221,331.30	0.80	-221,331.30	54.00
MGICA	18	13.53	-4,793,947.01	17.33	-266,330.39	72.75
NONE	89	66.92	-18,169,151.73	65.69	-204,147.77	50.22
PMI	10	7.52	-1,600,957.83	5.79	-160,095.78	70.00
WLENDER Total	15 <b>133</b>	11.28 <b>100.00</b>	-2,871,902.52 <b>-27,657,290.39</b>	10.38 <b>100.00</b>	-191,460.17 <b>-207,949.55</b>	64.82 <b>56.82</b>
					_0.,0.0.00	0002
Loan Maturity (year)	Number	Number %	n Maturity Distril Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
2015	1	0.75	-11,039.66	0.04	-11,039.66	1.00
2020	1	0.75	0.00	0.00	0.00	0.00
2021	1	0.75	-25,904.69	0.09	-25,904.69	3.00
2022	1	0.75	-50,144.65	0.18	-50,144.65	11.00
2026	1	0.75	-73,030.89	0.26	-73,030.89	32.00
2027	1	0.75	-457.64	0.00	-457.64	0.00
2028	1	0.75	-36,588.20	0.13	-36,588.20	20.00
2030	3	2.26	-609,773.21	2.20	-203,257.74	44.38
2031	3	2.26	-433,593.38	1.57	-144,531.13	48.54
2032	1	0.75	-44,609.78	0.16	-44,609.78	8.00
2033	4	3.01	-793,013.74	2.87	-198,253.44	48.88
2034	5	3.76	-833,948.28	3.02	-166,789.66	47.89
2035	5	3.76	-429,842.25	1.55	-85,968.45	45.64
2036	10	7.52	-1,914,872.02	6.92	-191,487.20	48.52
2037	14	10.53	-2,217,341.36	8.02	-158,381.53	49.78
2038	11	8.27	-2,169,462.59	7.84	-197,223.87	62.12
2039	27	20.30	-6,820,056.79	24.66	-252,594.70	59.80
2040	19	14.29	-5,492,650.92	19.86	-289,086.89	63.01
2041 2042	23 1	17.29 0.75	-5,628,349.89 -72,610.45	20.35 0.26	-244,710.86 -72,610.45	58.01 33.00
Total	133	100.00	-72,610.45 -27,657,290.39	100.00	-72,610.45 - <b>207,949.55</b>	56.82
			Dumasa Dist "	hutian		
Loan Purpose	Number	Loar Number %	Purpose Distril Current Balance	bution Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	96	72.18	-20,496,587.26	74.11	-213,506.12	55.69
Refinance	34	25.56	-6,939,892.65	25.09	-204,114.49	61.56
Renovation	3	2.26	-220,810.48	0.80	-73,603.49	11.80
Total	133	100.00	-27,657,290.39	100.00	-207,949.55	56.82
- · <del></del>					20.10.3300	30.02

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		Loan	Seasoning Distr	ibution		
Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0.00	0.00	0.00	0.00
> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
> 9 Months <= 12 Months	0	0.00	0.00	0.00	0.00	0.00
> 12 Months <= 18 Months	5	3.76	-545,137.62	1.97	-109,027.52	52.86
> 18 Months <= 24 Months	14	10.53	-4,077,046.70	14.74	-291,217.62	59.81
> 24 Months <= 36 Months > 36 Months <= 48 Months	8 26	6.02 19.55	-2,238,959.32	8.10 24.83	-279,869.92	53.81 66.51
> 48 Months <= 40 Months > 48 Months <= 60 Months	26 15	11.28	-6,867,808.67 -2,746,136.54	9.93	-264,146.49 -183,075.77	55.77
> 60 Months	65	48.87	-11,182,201.54	40.43	-172,033.87	50.83
Total	133	100.00	-27,657,290.39	100.00	-207,949.55	56.82
		١٥	an Cima Diatribu	tion.		
Loan Size	Number	LO Number %	an Size Distribu  Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
						_
<= 50,000	17	12.78	-417,703.55	1.51	-24,570.80	16.73
>50,000 <= 100,000	15	11.28	-1,150,717.21	4.16	-76,714.48	35.07
>100,000 <= 150,000 >150,000 <= 200,000	15 25	11.28 18.80	-1,859,094.99 -4,477,024.09	6.72 16.19	-123,939.67 -179,080.96	48.50 52.06
>200,000 <= 250,000	18	13.53	-4,061,011.82	14.68	-225,611.77	53.37
>250,000 <= 250,000	16	12.03	-4,437,222.94	16.04	-277,326.43	60.77
>300,000 <= 350,000	5	3.76	-1,640,154.10	5.93	-328,030.82	64.84
>350,000 <= 400,000	11	8.27	-4,035,345.66	14.59	-366,849.61	65.47
>400,000 <= 450,000	3	2.26	-1,248,794.74	4.52	-416,264.91	58.67
>450,000 <= 500,000	5	3.76	-2,346,643.69	8.48	-469,328.74	53.25
>500,000 <= 550,000	1	0.75	-522,080.89	1.89	-522,080.89	65.00
>550,000	2	1.50	-1,461,496.71	5.28	-730,748.36	76.43
Total	133	100.00	-27,657,290.39	100.00	-207,949.55	56.82
		Occup	ancy Type Distr	ibution		
Occupancy Type	Number	Occup Number %	current Balance	ibution Current Balance %	Ave Loan Size	Wgt Ave LVR %
Occupancy Type Investment	Number 25	-			Ave Loan Size -186,060.75	Wgt Ave LVR %
		Number %	Current Balance	Current Balance %		_
Investment	25	Number % 18.80	Current Balance -4,651,518.82	Current Balance %	-186,060.75	42.62
Investment Owner Occupied	25 108	Number %  18.80 81.20 100.00	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39	Current Balance % 16.82 83.18 100.00	-186,060.75 -213,016.40	42.62 59.69
Investment Owner Occupied	25 108	Number %  18.80 81.20 100.00	Current Balance -4,651,518.82 -23,005,771.57	Current Balance % 16.82 83.18 100.00	-186,060.75 -213,016.40	42.62 59.69
Investment Owner Occupied Total Property Type	25 108 <b>133</b> Number	18.80 81.20 100.00 Prop Number %	-4,651,518.82 -23,005,771.57 -27,657,290.39 erty Type Distrik Current Balance	16.82 83.18 100.00 Dution Current Balance %	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size	42.62 59.69 <b>56.82</b> Wgt Ave LVR %
Investment Owner Occupied Total	25 108 <b>133</b>	Number %  18.80 81.20 100.00  Prop	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39 erty Type Distrik	16.82 83.18 100.00	-186,060.75 -213,016.40 <b>-207,949.55</b>	42.62 59.69 <b>56.82</b>
Investment Owner Occupied Total  Property Type Detached	25 108 <b>133</b> Number	Number %  18.80 81.20 100.00  Prop Number %  82.71	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39 erty Type Distrik Current Balance -23,293,664.03	Current Balance %  16.82 83.18 100.00  Duttion Current Balance %  84.22	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58	42.62 59.69 <b>56.82</b> Wgt Ave LVR %
Investment Owner Occupied Total  Property Type  Detached Semi Detached	25 108 <b>133</b> Number	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39 erty Type Distril Current Balance -23,293,664.03 -594,115.96	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65	42.62 59.69 <b>56.82</b> Wgt Ave LVR %
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit	25 108 <b>133</b> Number	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrik Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65 -188,475.52	42.62 59.69 <b>56.82</b> Wgt Ave LVR % 55.44 52.47 65.99
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total	25 108 133 Number	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65 -188,475.52 -207,949.55	42.62 59.69 <b>56.82</b> Wgt Ave LVR % 55.44 52.47 65.99 <b>56.82</b>
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit	25 108 <b>133</b> Number	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrik Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65 -188,475.52	42.62 59.69 <b>56.82</b> Wgt Ave LVR % 55.44 52.47 65.99
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA	25 108 133 Number  110 3 20 133  Number	18.80 81.20 100.00 Prop Number % 82.71 2.26 15.04 100.00 Geograph Number %	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39	16.82 83.18 100.00 Dution Current Balance % 84.22 2.15 13.63 100.00 1 - by State Current Balance %	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65 -188,475.52 -207,949.55	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW	25 108 133 Number  110 3 20 133  Number  64	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  nical Distribution Current Balance -11,616,163.58 -7,191,187.34	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State Current Balance %  42.00 26.00	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size  -211,760.58 -198,038.65 -188,475.52 -207,949.55  Ave Loan Size  -181,502.56 -231,973.79	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland	25 108 133 Number  110 3 20 133  Number  64 31 12	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31 9.02	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrik Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  sical Distribution Current Balance -11,616,163.58 -7,191,187.34 -2,496,582.78	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State Current Balance %  42.00 26.00 9.03	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65 -188,475.52 -207,949.55 Ave Loan Size -181,502.56 -231,973.79 -208,048.57	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73 56.85
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia	25 108 133 Number  110 3 20 133  Number  64 31 12 7	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31 9.02 5.26	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  nical Distribution Current Balance -11,616,163.58 -7,191,187.34 -2,496,582.78 -1,371,270.13	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State Current Balance %  42.00 26.00 9.03 4.96	-186,060.75 -213,016.40 -207,949.55  Ave Loan Size  -211,760.58 -198,038.65 -188,475.52 -207,949.55  Ave Loan Size  -181,502.56 -231,973.79 -208,048.57 -195,895.73	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73 56.85 64.02
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria	25 108 133 Number  110 3 20 133  Number  64 31 12 7 19	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31 9.02 5.26 14.29	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  sical Distribution Current Balance -11,616,163.58 -7,191,187.34 -2,496,582.78 -1,371,270.13 -4,982,086.56	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State Current Balance %  42.00 26.00 9.03 4.96 18.01	-186,060.75 -213,016.40 -207,949.55 Ave Loan Size -211,760.58 -198,038.65 -188,475.52 -207,949.55 Ave Loan Size -181,502.56 -231,973.79 -208,048.57 -195,895.73 -262,215.08	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73 56.85 64.02 61.51
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT	25 108 133 Number  110 3 20 133  Number  64 31 12 7 19 0	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31 9.02 5.26 14.29 0.00	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  sical Distribution Current Balance -11,616,163.58 -7,191,187.34 -2,496,582.78 -1,371,270.13 -4,982,086.56 0.00	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State  Current Balance %  42.00 26.00 9.03 4.96 18.01 0.00	-186,060.75 -213,016.40 -207,949.55  Ave Loan Size  -211,760.58 -198,038.65 -188,475.52 -207,949.55  Ave Loan Size  -181,502.56 -231,973.79 -208,048.57 -195,895.73 -262,215.08 0.00	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73 56.85 64.02 61.51 0.00
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT Northern Territory	25 108 133 Number  110 3 20 133  Number  64 31 12 7 19 0 0	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31 9.02 5.26 14.29 0.00 0.00	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrik Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  sical Distribution Current Balance -11,616,163.58 -7,191,187.34 -2,496,582.78 -1,371,270.13 -4,982,086.56 0.000 0.00	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State Current Balance %  42.00 26.00 9.03 4.96 18.01 0.00 0.00	-186,060.75 -213,016.40 -207,949.55  Ave Loan Size  -211,760.58 -198,038.65 -188,475.52 -207,949.55  Ave Loan Size  -181,502.56 -231,973.79 -208,048.57 -195,895.73 -262,215.08 0.00 0.00	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73 56.85 64.02 61.51 0.00 0.00
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT	25 108 133 Number  110 3 20 133  Number  64 31 12 7 19 0	Number %  18.80 81.20 100.00  Prop Number %  82.71 2.26 15.04 100.00  Geograph Number %  48.12 23.31 9.02 5.26 14.29 0.00	Current Balance -4,651,518.82 -23,005,771.57 -27,657,290.39  erty Type Distrit Current Balance -23,293,664.03 -594,115.96 -3,769,510.40 -27,657,290.39  sical Distribution Current Balance -11,616,163.58 -7,191,187.34 -2,496,582.78 -1,371,270.13 -4,982,086.56 0.00	Current Balance %  16.82 83.18 100.00  Dution Current Balance %  84.22 2.15 13.63 100.00  1 - by State  Current Balance %  42.00 26.00 9.03 4.96 18.01 0.00	-186,060.75 -213,016.40 -207,949.55  Ave Loan Size  -211,760.58 -198,038.65 -188,475.52 -207,949.55  Ave Loan Size  -181,502.56 -231,973.79 -208,048.57 -195,895.73 -262,215.08 0.00	42.62 59.69 56.82 Wgt Ave LVR %  55.44 52.47 65.99 56.82  Wgt Ave LVR %  46.57 68.73 56.85 64.02 61.51 0.00

# **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

### Co-Manager

Macquarie Bank Limited 1 Martin Place 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

# **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**

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