Swan Trust Series 2011-1

December 1st 2015 - 30th December 2015

Monthly Information Report

Monthly Information Report: December 1st 2015 - 30th December 2015

Amounts denominated in currency of note class

Monthly Payment date: 19 January 2016

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	16,893,889.55	100,000,000.00	9,752,712.28	9,500,000.00
Principal Redemption	3,327,560.02	0.00	548,057.35	0.00
Balance after Payment	13,566,329.53	100,000,000.00	9,204,654.93	9,500,000.00
Bond Factor before Payment	0.04628463	1.00000000	0.38245931	1.00000000
Bond Factor after Payment	0.03716803	1.00000000	0.36096686	1.00000000
Interest Payment	44,495.73	0.00	35,372.95	undisclosed

^{*} 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
Dec-15	136,146,602	-4,127,618	-769,394	1,021,394	0	0	132,270,984.46

		Portfolio Information Cur	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	-393,367,366	-73,641,930	102,859,581	0	0	132,270,984.46

Monthly Information Report: December 1st 2015 - 30th December 2015

Monthly Calculation Period:	1/12/2015	to	30/12/2015
Monthly Determination Date:	12/01/2016		
Monthly Payment Date:	19/01/2016		29 days

Loan Portfolio Amounts	Dec-15
Outstanding principal	136,146,602
Scheduled Principal	489,751
Prepayments	3,637,866.55
Redraws	1,021,394
Defaulted Loans	-
Loans repurchased by the seller	769,394
Total	132.270.984

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

Monthly Cash Flows

Finance Charge collections Interest Rate Swap receivable amount Any other non-Principal income 4,215 Principal draws Liquidity Facility drawings - Total Investor Revenues Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount Class AB Interest Amount **	
Interest Rate Šwap receivable amount Any other non-Principal income 4,215 Principal draws Liquidity Facility drawings - Total Investor Revenues 541,116 Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount - 4,215	
Any other non-Principal income 4,215 Principal draws - Liquidity Facility drawings - Total Investor Revenues 541,116 Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	
Principal draws Liquidity Facility drawings - Total Investor Revenues 541,116 Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	
Liquidity Facility drawings - Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	
Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	
Total Investor Revenues Priority of Payments: Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	
Taxes ** Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	
Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	l l
Trustee Fees ** Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	_
Servicing Fee ** Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	489
Management Fee ** Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	33,570
Custodian Fee ** Other Senior Expenses ** Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	3,357
Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	-
Interest Rate Swap payable amount ** Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	22,056
Liquidity Facility fees and interest ** Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	74,994
Repayment of Liquidity Facility drawings ** Class A1 Interest Amount ** Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	477
Class A2 Interest Amount (allocation to swap)** Redraw Notes Interest Amount	-
Redraw Notes Interest Amount	44,496
	276,277
Class AB Interest Amount **	-
	35,373
Reimbursing Principal draws	-
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	-
Total of Interest Amount Payments ** Shortfall in these items can be met with Liquidity Facility drawings	541,116

^{**} Shortfall in these items can be met with Liquidity Facility drawings

Monthly Information Report: December 1st 2015 - 30th December 2015

Total Principal Priority of Payments	3,875,617
Class B Principal	-
Class AB Principal	548,057
Class A2 Principal	-
Class A1 Principal	3,327,560
Redraw Notes repayment	-
Pricipal Draw	-
Total Principal Collections Priority of Payments:	
Total Principal Collections	3,875,617
Any other Principal income	-
Reimbursement of Principal draws from Investor Revenues	-
Repurchases of (Principal)	769,394
Unscheduled Principal repayments	2,616,472
Scheduled Principal repayments	489,751
Principal Collections	

Additional Information

Liquidity Facility (364 days)	
Available amount	2,000,000
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount Repayment of drawn amount	- -

	Class A1 - AUD
Outstanding Balance beginning of the period	16,893,890
Outstanding Balance end of the period	13,566,330
Interest rate	1-M BBSW+1.25%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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

	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	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-

Outstanding Balance beginning of the period	0.750.740
Outstanding Balance beginning of the period	9,752,712
Outstanding Balance end of the period	9,204,655
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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

	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 / NRsf

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 December 2015	
Number of Loans	2.091	801	
Min (Interest Rate)	6.19%	3.95%	
Max (Interest Rate)	8.64%	7.74%	
Weighted Average (Interest Rate)	7.13%	5.08%	
Weighted Average Seasoning (Months)	32.43	90.30	
Weighted Average Maturity (Months)	326.96	268.86	
Original Balance (AUD)	499,880,226	136,146,602	
Outstanding Principal Balance (AUD)	499,880,226	132,270,984	
Average Loan Size (AUD)	239,063	165,132	
Maximum Loan Value (AÚD)	980,232	730,000	
Current Average Loan-to-Value	56.11%	36.63%	
Current Weighted Average Loan-to-Value	61.14%	47.55%	
Current Maximum Loan-to-Value	94.00%	94.00%	

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
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-
Liquidity Facility Provider (Commonwealth Bank of Australia) Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1

Monthly Information Report: December 1st 2015 - 30th December 2015

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	2	0.25%	423,692.76	0.32%	6,657.45
61-90	1	0.12%	311,253.71	0.24%	6,440.62
91-120	0	0.00%	-	0.00%	-
121-150	1	0.12%	179,046.92	0.14%	6,929.00
151-180	0	0.00%	-	0.00%	-
>181	2	0.25%	434,836.64	0.33%	47,722.06
Grand Total	6	0.75%	1,348,830.03	1.02%	67,749.13

Default Statistics During Monthly Period

Г	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	1	-	-	-	-	-	-

Default Statistics Since Closing

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
4	4	-	-	-	-	-	-

CPR Statistics

Annualised Prepayments (CPR)	Dec-15
	26.08%

		ı	nterest Rate Dis	stribution Report		
	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	765	95.51	-124,609,561.32	94.21	-162,888.32	47.55
Fixed (Term Remaining)					•	
<= 1 Year	21	2.62	-4,698,286.76	3.55	-223,727.94	47.90
>1 Year <=2 Years	5	0.62	-963,966.23	0.73	-192,793.25	41.79
>2 Year <=3 Years	8	1.00	-1,333,389.38	1.01	-166,673.67	43.62
>3 Year <=4 Years	0	0.00	0.00	0.00	0.00	0.00
>4 Year <=5 Years >5 Years	2	0.25	-665,780.77	0.50	-332,890.39	60.43
Total Fixed	36	0.00 4.49	0.00 -7,661,423.14	0.00 5.79	0.00 -212,817.31	0.00 47.47
Grand Total	801	100.00	-132,270,984.46	100.00	-165,132.32	47.55
J. a.i.a. 1 J. a.i.	•	100.00	.02,2.0,000		.00,.02.02	
		L	∟oan to Value R	atio Distribution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	214	26.72	-10,825,033.98	8.18	-50,584.27	13.75
> 20% <= 25%	57	7.12	-8,611,407.03	6.51	-151,077.32	22.85
> 25% <= 30%	59	7.37	-9,589,271.04	7.25	-162,530.02	27.89
> 30% <= 35%	45 61	5.62	-7,534,120.87	5.70	-167,424.91	33.01
> 35% <= 40% > 40% <= 45%	55	7.62 6.87	-10,196,341.97 -11,191,034.08	7.71 8.46	-167,153.15 -203,473.35	38.05 43.31
> 45% <= 50%	63	7.87	-12,892,183.74	9.75	-204,637.84	48.12
> 50% <= 55%	46	5.74	-10,557,384.24	7.98	-229,508.35	52.97
> 55% <= 60%	52	6.49	-11,782,578.80	8.91	-226,588.05	57.87
> 60% <= 65%	50	6.24	-11,509,631.27	8.70	-230,192.63	63.13
> 65% <= 70%	46	5.74	-10,754,913.50	8.13	-233,802.47	67.97
> 70% <= 75%	49	6.12	-15,698,082.10	11.87	-320,369.02	72.85
> 75% <= 80%	3	0.37	-839,064.45	0.63	-279,688.15	77.08
> 80% <= 85%	0	0.00	0.00	0.00	0.00	0.00
> 85% <= 90%	0	0.00	0.00	0.00	0.00	0.00
> 90% <= 95%	1	0.12	-289,937.39	0.22	-289,937.39	94.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
> 100% Total	0 801	0.00 100.00	0.00 -132,270,984.46	0.00 100.00	0.00 -165,132.32	0.00 47.55
Total	001	100.00	-132,270,304.40	100.00	-103,132.32	47.55
		P	Mortgage Insure	er Distribution		
Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
PMI	4	0.50	-865,005.57	0.65	-216,251.39	58.95
PMI POOL	782	97.63	120 000 270 25	07.46		47.22
			-128,909,278.35	97.46	-164,845.62	
WLENDER	15	1.87	-2,496,700.54	1.89	-166,446.70	60.66
WLENDER	15	1.87 100.00	-2,496,700.54 -132,270,984.46	1.89 100.00	-166,446.70	60.66
WLENDER Total Loan Maturity (year)	15 801 Number	1.87 100.00 L Number %	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances	1.89 100.00 istribution Current Balances %	-166,446.70 -165,132.32 Average Loan Size	60.66 47.55 Weighted Average LVR %
WLENDER Total Loan Maturity (year) 2015	15 801 Number 1	1.87 100.00 L Number % 0.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70	1.89 100.00 istribution Current Balances % 0.00	-166,446.70 -165,132.32 Average Loan Size 76.70	60.66 47.55 Weighted Average LVR % 37.00
WLENDER Total Loan Maturity (year) 2015 2020	15 801 Number 1 1	1.87 100.00 L Number % 0.12 0.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80	1.89 100.00 istribution Current Balances % 0.00 0.00	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80	60.66 47.55 Weighted Average LVR % 37.00 0.00
WLENDER Total Loan Maturity (year) 2015 2020 2021	15 801 Number 1 1 2	1.87 100.00 Number % 0.12 0.12 0.25	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022	15 801 Number 1 1 2 8	1.87 100.00 L Number % 0.12 0.12 0.25 1.00	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49	1.89 100.00 istribution Current Balances % 0.00 0.03 0.23	-166,446.70 -165,132.32 Average Loan Size 76,70 370.80 -154,241.11 -37,059.56	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023	15 801 Number 1 1 2 8 5	1.87 100.00 L Number % 0.12 0.12 0.25 1.00 0.62	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.22	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024	15 801 Number 1 1 2 8 5 4	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023	15 801 Number 1 1 2 8 5	1.87 100.00 L Number % 0.12 0.12 0.25 1.00 0.62	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.22	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025	15 801 Number 1 1 2 8 5 4 17	1.87 100.00 L Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33	1.89 100.00 istribution Current Balances % 0.00 0.03 0.22 0.24 0.19 0.89	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026	15 801 Number 1 1 2 8 5 4 17	1.87 100.00 L Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04	1.89 100.00 istribution Current Balances % 0.00 0.23 0.22 0.24 0.19 0.80 0.28	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027	15 801 Number 1 1 2 8 5 4 17 4 5 3 6	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53	1.89 100.00 istribution Current Balances % 0.00 0.23 0.22 0.24 0.19 0.80 0.28	-166,446.70 -165,132.32 Average Loan Size 76,70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6	1.87 100.00 Number % 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45	1.89 100.00 istribution Current Balances % 0.00 0.03 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94	1.89 100.00 istribution Current Balances % 0.00 0.03 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7	1.87 100.00 Number % 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75 1.75 0.87	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.75 0.87	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 0.80 1.09	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 8.83 37.25
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 12 2 7	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 0.62 0.37 0.75 0.75 1.75 0.87 1.50 3.37 4.37	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83	1.89 100.00 istribution Current Balances % 0.00 0.03 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 7 12 27 35 48	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75 1.75 0.87 1.50 3.37 4.37 5.99	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308.482.22 -296,476.49 -320,982.98 -250.166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.63 -8,516,062.29	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 12 2 7	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.69	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27 35 48	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75 1.75 0.87 1.50 3.37 4.37 5.99	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308.482.22 -296,476.49 -320,982.98 -250.166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.63 -8,516,062.29	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 7 12 27 35 48 45 88	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 0.62 0.37 0.75 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 10.24	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2034 2035 2036 2037 2038 2037 2038	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 7 12 27 35 48 45 82 383	1.87 100.00 Number % 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 10.24 47.82	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,7417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.31
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 7 12 27 35 48 45 82 383 62 20 1	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 210.24 47.82 7.74 2.50 0.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308.482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368.499.04 -216.853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.45	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.83 46.94 60.62 57.03
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27 35 48 45 82 23 83 62 20 1 3	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 0.75 1.75 0.87 1.50 3.37 4.37 4.37 5.99 5.62 10.24 47.82 7.74 2.50 0.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09	1.89 100.00 istribution Current Balances % 0.00 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.84 60.62 57.03 33.00 43.76
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 7 12 27 35 48 45 82 383 62 20 1	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 210.24 47.82 7.74 2.50 0.12	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308.482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368.499.04 -216.853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.45	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.83 46.94 60.62 57.03
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27 35 48 45 82 23 83 62 20 1 3	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 10.24 47.82 7.74 2.50 0.12 0.37 100.00	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09 -132,270,984.46	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.84 60.62 57.03 33.00 43.76
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2044 Total	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27 35 48 45 82 23 38 36 62 20 1 3 80 1	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 10.24 47.82 7.74 2.50 0.12 0.37	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09 -132,270,984.46	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58 100.00	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42 -254,181.70 -165,132.32	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.83 46.94 60.62 57.03 33.00 43.76 47.55
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2044 Total	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27 35 48 45 82 383 62 20 1 3 801	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 10.24 47.82 7.74 2.50 0.12 0.37 100.00	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09 -132,270,984.46 Loan Purpose D Current Balances	1.89 100.00 istribution Current Balances % 0.00 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58 100.00	-166,446.70 -165,132.32 Average Loan Size	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.83 46.94 60.62 57.03 33.00 43.76 47.55
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2044 Total	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 7 12 27 35 48 45 82 363 62 20 1 3 801	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 210.24 47.82 7.74 2.50 0.12 0.37 100.00	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09 -132,270,984.46 Loan Purpose D Current Balances -94,405,306.57	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58 100.00	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42 -254,181.70 -165,132.32 Average Loan Size -167,682.60	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.83 46.94 60.62 57.03 33.00 43.76 47.55
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2044 Total Loan Purpose Purchase Refinance	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 14 7 12 27 35 48 45 82 20 1 3 801	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 10.24 47.82 7.74 2.50 0.12 0.37 100.00	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09 -132,270,984.46 Loan Purpose D Current Balances -94,405,306.57 -37,520,433.35	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58 100.00 istribution Current Balances % 71.37 28.37	-166,446.70 -165,132.32 Average Loan Size	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.84 60.62 57.03 33.00 43.76 47.55
WLENDER Total Loan Maturity (year) 2015 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2044 Total	15 801 Number 1 1 2 8 5 4 17 4 5 3 6 6 6 14 7 7 12 27 35 48 45 82 363 62 20 1 3 801	1.87 100.00 Number % 0.12 0.12 0.25 1.00 0.62 0.50 2.12 0.50 0.62 0.37 0.75 1.75 0.87 1.50 3.37 4.37 5.99 5.62 210.24 47.82 7.74 2.50 0.12 0.37 100.00	-2,496,700.54 -132,270,984.46 Loan Maturity D Current Balances 76.70 370.80 -308,482.22 -296,476.49 -320,982.98 -250,166.33 -1,057,788.33 -368,499.04 -216,853.53 -276,706.16 -595,818.88 -799,157.45 -1,437,722.93 -1,086,104.94 -1,467,857.36 -4,609,365.61 -5,217,610.83 -8,516,062.29 -5,913,256.65 -13,438,526.72 -64,592,037.44 -16,042,140.76 -4,449,485.51 -247,784.42 -762,545.09 -132,270,984.46 Loan Purpose D Current Balances -94,405,306.57	1.89 100.00 istribution Current Balances % 0.00 0.00 0.23 0.22 0.24 0.19 0.80 0.28 0.16 0.21 0.45 0.60 1.09 0.82 1.11 3.49 3.95 6.44 4.47 10.16 48.83 12.13 3.36 0.19 0.58 100.00	-166,446.70 -165,132.32 Average Loan Size 76.70 370.80 -154,241.11 -37,059.56 -64,196.60 -62,541.58 -62,222.84 -92,124.76 -43,370.71 -92,235.39 -99,303.15 -133,192.91 -102,694.49 -155,157.85 -122,321.45 -170,717.24 -149,074.60 -177,417.96 -131,405.70 -163,884.47 -168,647.62 -258,744.21 -222,474.28 -247,784.42 -254,181.70 -165,132.32 Average Loan Size -167,682.60	60.66 47.55 Weighted Average LVR % 37.00 0.00 32.77 32.73 27.34 36.58 45.18 22.31 12.94 38.54 43.50 43.40 46.30 53.48 38.33 37.25 46.05 43.70 38.40 46.83 46.94 60.62 57.03 33.00 43.76 47.55

			oan Saacanina	Distribution		
Lasa Casassina Distribution	Number	Number %	Loan Seasoning	Current Balances %	A I aan Cina	Mainhead Assaura LVD 0/
Loan Seasoning Distribution <= 3 Months	Number 0	0.00	0.00	0.00	Average Loan Size 0.00	Weighted Average LVR % 0.00
> 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	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months	0	0.00	0.00	0.00	0.00	0.00
> 24 Months <= 36 Months	0	0.00	0.00	0.00	0.00	0.00
> 36 Months <= 48 Months	0	0.00	0.00	0.00	0.00	0.00
> 48 Months <= 60 Months	22	2.75	-4,362,483.88	3.30	-198,294.72	51.41
> 60 Months	779	97.25	-127,908,500.58	96.70	-164,195.76	47.42
Total	801	100.00	-132,270,984.46	100.00	-165,132.32	47.55
		1	Loan Size Distril	bution		
Loan Size	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
<= 50,000	165	20.60	-2,272,910.99	1.72	-13,775.22	7.81
>50,000 <= 100,000	114	14.23	-8,862,571.09	6.70	-77,741.85	27.71
>100,000 <= 150,000	111	13.86	-13,859,436.81	10.48	-124,859.79	38.36
>150,000 <= 200,000	122	15.23	-21,523,350.75	16.27	-176,420.91	45.37
>200,000 <= 250,000	120	14.98	-26,825,019.70	20.28	-223,541.83	51.03
>250,000 <= 300,000	69	8.61	-18,767,005.18	14.19	-271,985.58	51.33
>300,000 <= 350,000	44	5.49	-14,212,845.08	10.75	-323,019.21	52.62
>350,000 <= 400,000	19	2.37	-7,137,808.68	5.40	-375,674.14	54.50
>400,000 <= 450,000	11	1.37	-4,687,597.46	3.54	-426,145.22	52.29
>450,000 <= 500,000	11	1.37	-5,190,784.99	3.92	-471,889.54	47.03
>500,000 <= 550,000	5	0.62	-2,635,039.14	1.99	-527,007.83	57.10
>550,000	10	1.25	-6,296,614.59	4.76	-629,661.46	64.93
Total	801	100.00	-132,270,984.46	100.00	-165,132.32	47.55
		(Occupancy Type	Distribution		
Occupancy Type	Number	Number %		Distribution Current Balances %	Average Loan Size	Weighted Average LVR %
Occupancy Type Owner Occupied	Number 683				Average Loan Size -161,429.57	Weighted Average LVR % 48.93
		Number %	Current Balances	Current Balances %		
Owner Occupied	683	Number % 85.27	Current Balances -110,256,399.64	Current Balances % 83.36	-161,429.57	48.93
Owner Occupied Investment	683 118	Number % 85.27 14.73 100.00	Current Balances -110,256,399.64 -22,014,584.82 -132,270,984.46	Current Balances % 83.36 16.64 100.00	-161,429.57 -186,564.28	48.93 40.64
Owner Occupied Investment Total	683 118 801	Number % 85.27 14.73 100.00	Current Balances -110,256,399.64 -22,014,584.82 -132,270,984.46 Property Type D	Current Balances % 83.36 16.64 100.00 istribution	-161,429.57 -186,564.28 -165,132.32	48.93 40.64 47.55
Owner Occupied Investment Total Property Type	683 118 801 Number	Number % 85.27 14.73 100.00 Number %	Current Balances -110,256,399.64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances	Current Balances % 83.36 16.64 100.00 istribution Current Balances %	-161,429.57 -186,564.28 -165,132.32 Average Loan Size	48.93 40.64 47.55 Weighted Average LVR %
Owner Occupied Investment Total Property Type Detached	683 118 801 Number 619	Number % 85.27 14.73 100.00 Number % 77.28	Current Balances -110,256,399.64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80	48.93 40.64 47.55 Weighted Average LVR % 46.61
Owner Occupied Investment Total Property Type Detached Duplex	683 118 801 Number 619 5	Number % 85.27 14.73 100.00 Number % 77.28 0.62	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85
Owner Occupied Investment Total Property Type Detached Duplex Unit	683 118 801 Number 619 5 147	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached	683 118 801 Number 619 5 147 26	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293,22 -1,082,551.02 -20,479,824.52 -4,213,167.00	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11
Owner Occupied Investment Total Property Type Detached Duplex Unit	683 118 801 Number 619 5 147	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland	683 118 801 Number 619 5 147 26 4	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total	683 118 801 Number 619 5 147 26 4 801	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by Sta	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State	683 118 801 Number 619 5 147 26 4 801	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number %	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St. Current Balances % Current Balances %	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA	683 118 801 Number 619 5 147 26 4 801	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St. Current Balances % 43.55	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW	683 118 801 Number 619 5 147 26 4 801 Number 353 189	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by Str. Current Balances % 43.55 26.04	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW Victoria	683 118 801 Number 619 5 147 26 4 801 Number 353 189 138	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60 17.23	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81 -21,119,344.00	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.822 15.48 3.19 0.37 100.00 stribution - by Strib	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07 -153,038.72	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45 48.49
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW Victoria Queensland	683 118 801 Number 619 5 147 26 4 801 Number 353 189 138 70	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60 17.23 8.74	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81 -21,119,344.00 -12,743,876.16	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St. Current Balances % 43.55 26.04 15.97 9.63	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07 -153,038.72 -182,055.37	Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45 48.49 52.58
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW Victoria Queensland South Australia	683 118 801 Number 619 5 147 26 4 801 Number 353 189 138 70 35	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60 17.23 8.74 4.37	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81 -21,119,344.00 -12,743,876.16	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St: Current Balances 43.55 26.04 15.97 9.63 3.61	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07 -153,038.72 -182,055.37 -136,478.46	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45 48.49 52.58 49.19
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW Victoria Queensland South Australia ACT	683 118 801 Number 619 5 147 26 4 801 Number 353 189 138 70 35 9	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60 17.23 8.74 4.37 1.12	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81 -21,119,344.00 -12,743,876.16 -4,776,746.02 -1,091,439.31	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St. Current Balances % 43.55 26.04 15.97 9.63 3.61 0.83	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07 -153,038.72 -182,055.37 -136,478.46 -121,271.03	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45 48.49 52.58 49.19 33.89
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW Victoria Queensland South Australia ACT Tasmania	683 118 801 Number 619 5 147 26 4 801 Number 353 189 138 70 35 9 5	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60 17.23 8.74 4.37 1.12 0.62	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293,22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81 -21,119,344.00 -12,743,876.16 -4,776,746.02 -1,091,439,31 -456,663.32	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St. Current Balances % 43.55 26.04 15.97 9.63 3.61 0.83 0.35	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07 -153,038.72 -182,055.37 -136,478.46 -121,271.03 -91,332.66	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45 48.49 52.58 49.19 33.89 54.81
Owner Occupied Investment Total Property Type Detached Duplex Unit Semi Detached Vacantland Total State WA NSW Victoria Queensland South Australia ACT	683 118 801 Number 619 5 147 26 4 801 Number 353 189 138 70 35 9	Number % 85.27 14.73 100.00 Number % 77.28 0.62 18.35 3.25 0.50 100.00 Number % 44.07 23.60 17.23 8.74 4.37 1.12	Current Balances -110,256,399,64 -22,014,584.82 -132,270,984.46 Property Type D Current Balances -106,012,293.22 -1,082,551.02 -20,479,824.52 -4,213,167.00 -483,148.70 -132,270,984.46 Geographical Di Current Balances -57,598,940.60 -34,437,324.81 -21,119,344.00 -12,743,876.16 -4,776,746.02 -1,091,439.31	Current Balances % 83.36 16.64 100.00 istribution Current Balances % 80.15 0.82 15.48 3.19 0.37 100.00 stribution - by St. Current Balances % 43.55 26.04 15.97 9.63 3.61 0.83	-161,429.57 -186,564.28 -165,132.32 Average Loan Size -171,263.80 -216,510.20 -139,318.53 -162,044.88 -120,787.18 -165,132.32 ate Average Loan Size -163,169.80 -182,208.07 -153,038.72 -182,055.37 -136,478.46 -121,271.03	48.93 40.64 47.55 Weighted Average LVR % 46.61 59.85 51.31 50.11 43.38 47.55 Weighted Average LVR % 43.85 51.45 48.49 52.58 49.19 33.89

Article 122a of CRD4 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 CRD4 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.

Retained Interest Initial Balance 39,245,715.47

Current Balance 10,606,474.35

Loan Portfolio Amounts

Dec-15

	200 10
Outstanding principal	10,886,883.62
Net Repayments	280,409.27
Total	10,606,474.35

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Dec-15
Number of Loans	180	66
Min (Interest Rate)	6.19%	4.42%
Max (Interest Rate)	8.59%	5.97%
Weighted Average (Interest Rate)	7.16%	5.12%
Weighted Average Seasoning (Months)	47.11	94.01
Weighted Average Maturity (Months)	318.81	277.01
Original Balance (AUD)	39,245,715	10,886,884
Outstanding Principal Balance (AUD)	39,245,715	10,606,474
Average Loan Size (AUD)	218,032	160,704
Maximum Loan Value (AUD)	824,414	650,944
Current Average Loan-to-Value	55.22%	37.09%
Current Weighted Average Loan-to-Value	61.59%	
Current Maximum Loan-to-Value	94.00%	89.00%

Monthly Information Report: December 1st 2015 - 30th December 2015

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	1.52%	213,446.93	2.01%	3,419.48
61-90	0	0.00%	-	0.00%	-
91-120	0	0.00%	-	0.00%	-
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	0	0.00%	-	0.00%	-
Grand Total	1	1.52%	213,446.93	2.01%	3,419.48

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 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
=		-	-	-	-	-	-

CPR Statistics

Annualised Prepayments (CPR)	Dec-15
	26.88%

		ı	nterest Rate Dis	stribution Report		
	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable Fixed (Term Remaining)	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
<= 1 Year	0	0.00	0.00	0.00	0.00	0.00
>1 Year <=2 Years	0	0.00	0.00	0.00	0.00	0.00
>2 Year <=3 Years	0	0.00	0.00	0.00	0.00	0.00
>3 Year <=4 Years	0	0.00	0.00	0.00	0.00	0.00
>4 Year <=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	0	0.00	0.00	0.00	0.00	0.00
Grand Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
		L	oan to Value R	atio Distribution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	22	33.33	-1,314,690.35	12.40	-59,758.65	13.83
> 20% <= 25%	4	6.06	-374,721.05	3.53	-93,680.26	23.78
> 25% <= 30%	6	9.09	-1,227,536.22	11.57	-204,589.37	27.29
> 30% <= 35%	3	4.55	-336,956.24	3.18	-112,318.75	31.43
> 35% <= 40%	3	4.55	-357,575.85	3.37	-119,191.95	36.52
> 40% <= 45%	1	1.52	-230,774.11	2.18	-230,774.11	45.00
> 45% <= 50%	4	6.06	-713,448.21	6.73	-178,362.05	48.08
> 50% <= 55%	4	6.06	-649,653.11	6.13	-162,413.28	53.22
> 55% <= 60%	2	3.03	-468,209.66	4.41	-234,104.83	60.00
> 60% <= 65%	4	6.06	-657,298.90	6.20	-164,324.73	63.43
> 65% <= 70%	2	3.03	-720,269.64	6.79	-360,134.82	69.00
> 70% <= 75%	5	7.58	-1,619,772.95	15.27	-323,954.59	72.26
> 75% <= 80%	3	4.55	-1,210,433.94	11.41	-403,477.98	78.37
> 80% <= 85%	2	3.03	-343,699.15	3.24	-171,849.58	81.96
> 85% <= 90%	1	1.52	-381,434.97	3.60	-381,434.97	89.00
> 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
> 100% Total	0 66	0.00	0.00	0.00	0.00	0.00
Total	00	100.00	-10,606,474.35	100.00	-160,704.16	52.52
			Mortgage Insure			
Mortgage Insurer	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
MGICA	11	16.67	-2,393,701.64	22.57	-217,609.24	71.38
NONE	47	71.21	-7,385,592.19	69.63	-157,140.26	46.60
PMI	3	4.55	-257,234.95	2.43	-85,744.98	35.48
WLENDER	5 66	7.58 100.00	-569,945.57	5.37	-113,989.11	57.65
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
		l	oan Maturity D	istribution		
Loan Maturity (year)	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
2022	1	1.52	-54,087.73	0.51	-54,087.73	9.00
2026	1	1.52	-56,051.14	0.53	-56,051.14	24.00
2029	1	1.52	-20,371.82	0.19	-20,371.82	4.00
2031	1	1.52	-113.64	0.00	-113.64	0.00
2032	2	3.03	-27,437.60	0.26	-13,718.80	3.49
2033	1	1.52	-125,208.73	1.18	-125,208.73	31.00
2034	3	4.55	-347,832.15	3.28	-115,944.05	21.54
2035	5	7.58	-563,294.94	5.31	-112,658.99	56.94
2036	4	6.06	-555,378.62	5.24	-138,844.65	37.99
2037	9	13.64	-1,153,134.94	10.87	-128,126.10	45.28
2038	4	6.06	-561,240.92	5.29	-140,310.23	25.14
2039	16	24.24	-3,364,197.90	31.72	-210,262.37	54.45
2040	9	13.64	-2,059,911.04	19.42	-228,879.00	61.47
2041	9	13.64	-1,718,213.18	16.20	-190,912.58	66.54
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52

1	Durmaga	Distribution	
ı oan	Purnose	Distribution	

		ı	oan Purpose D	istribution		
Loan Purpose	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Purchase	54	81.82	-8,841,237.53	83.36	-163,726.62	52.90
Refinance	12	18.18	-1,765,236.82	16.64	-147,103.07	50.58
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
		ı	oan Seasoning	Distribution		
Loan Seasoning	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<= 3 Months	0	0.00	0.00	0.00	0.00	0.00
> 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	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months	0	0.00	0.00	0.00	0.00	0.00
> 24 Months <= 36 Months	0	0.00	0.00	0.00	0.00	0.00
> 36 Months <= 48 Months	0	0.00	0.00	0.00	0.00	0.00
> 48 Months <= 60 Months	9	13.64	-1,718,213.18	16.20	-190,912.58	66.54
> 60 Months	57	86.36	-8,888,261.17	83.80	-155,934.41	49.80
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
		ı	oan Size Distri	bution		
Loan Size	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<= 50,000	15	22.73	-297,803.34	2.81	-19,853.56	16.06
>50,000 <= 100,000	13	19.70	-980,557.57	9.24	-75,427.51	24.42
>100,000 <= 150,000	8	12.12	-1,033,015.87	9.74	-129,126.98	40.67
>150,000 <= 200,000	8	12.12	-1,397,160.10	13.17	-174,645.01	45.60
>200,000 <= 250,000	7	10.61	-1,505,515.89	14.19	-215,073.70	56.52
>250,000 <= 300,000	5	7.58	-1,382,351.82	13.03	-276,470.36	56.09
>300,000 <= 350,000	2	3.03	-671,433.48	6.33	-335,716.74	49.92
>350,000 <= 400,000	6	9.09	-2,243,879.24	21.16	-373,979.87	64.34
>400,000 <= 450,000	1	1.52	-443,813.44	4.18	-443,813.44	69.00
>450,000 <= 500,000	0	0.00	0.00	0.00	0.00	0.00
>500,000 <= 550,000	0	0.00	0.00	0.00	0.00	0.00
>550,000	1	1.52	-650,943.60	6.14	-650,943.60	79.00
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
		(Occupancy Type	Distribution		
Occupancy Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	61	92.42	-9,840,049.03	92.77	-161,312.28	53.37
Investment	5	7.58	-766,425.32	7.23	-153,285.06	41.50
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
		_	. -			
			Property Type D			
Property Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Detached	53	80.30	-8,471,669.03	79.87	-159,842.81	49.85
Duplex	1	1.52	-61,590.36	0.58	-61,590.36	9.00
Unit	10	15.15	-1,801,991.85	16.99	-180,199.18	64.48
Semi Detached	2	3.03	-271,223.11	2.56	-135,611.55	66.25
Vacantland Total	0 66	0.00 100.00	0.00 -10,606,474.35	0.00 100.00	0.00 -160,704.16	0.00 52.52
Total	00	100.00	-10,000,474.33	100.00	-100,704.10	32.32
Out	Nort		0 1	stribution - by Sta		Water to Language 1375 or
State	Number	Number %		Current Balances %		Weighted Average LVR %
WA	38	57.58	-5,107,878.90	48.16	-134,417.87	43.86
NSW Victoria	14 7	21.21	-2,552,215.29	24.06	-182,301.09	63.75 55.30
Victoria Queensland		10.61	-1,442,132.60	13.60	-206,018.94 -238,767,10	55.30 61.53
South Australia	6 1	9.09 1.52	-1,432,602.61 -71,644.95	13.51 0.68	-238,767.10 -71,644.95	61.52 33.00
Tasmania	0	0.00	-71,644.95	0.00	-71,644.95 0.00	0.00
ACT	0	0.00	0.00	0.00	0.00	0.00
Northern Territory	0	0.00	0.00	0.00	0.00	0.00
Total	66	100.00	-10,606,474.35	100.00	-160,704.16	52.52
			-,,		,	

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