# **Swan Trust Series 2011-1**

Aug 31st 2014 - Sep 30th 2014

**Monthly Information Report** 

Monthly Information Report: Aug 31st 2014 - Sep 30th 2014

Amounts denominated in currency of note class

Monthly Payment date: 20 October 2014

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	76,947,488.54	100,000,000.00	19,643,688.34	9,500,000.00
Principal Redemption	4,758,737.37	0.00	783,775.80	0.00
Balance after Payment	72,188,751.17	100,000,000.00	18,859,912.54	9,500,000.00
Bond Factor before Payment	0.21081504	1.00000000	0.77034072	1.00000000
Bond Factor after Payment	0.19777740	1.00000000	0.73960441	1.00000000
Interest Payment	252,914.80	2,875,000.00	85,420.44	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 Information Reporting Period - AUD							
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Sep-14	206,091,177	-6,870,171	-785,117	2,112,774	0	0	200,548,663.71

Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	496,420,699	-311,619,575	-65,416,811	81,164,351	0	0	200,548,663.71

## Monthly Information Report: Aug 31st 2014 - Sep 30th 2014

Monthly Calculation Period:	31/08/2014	to	30/09/2014
Monthly Determination Date:	13/10/2014		
Monthly Payment Date:	20/10/2014		31 days

Loan Portfolio Amounts	Sep-14
Outstanding principal	206,091,177
Scheduled Principal	805,938
Prepayments	6,064,232.84
Redraws	2,112,774
Defaulted Loans	-
Loans repurchased by the seller	785,117
Total	200,548,664

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

### **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	941,754
Interest Rate Swap receivable amount	-
Any other non-Principal income	7,588
Principal draws	-
Liquidity Facility drawings	-
Total Investor Revenues	949,342
Total Investor Revenues Priority of Payments:	
<u> </u>	
Taxes ** Trustee Fees **	- 722
Servicing Fee **	52,511
Management Fee **	52,511
Custodian Fee **	5,251
Other Senior Expenses **	98
Interest Rate Swap payable amount **	99,540
Liquidity Facility fees and interest **	955
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	252,915
Class A2 Interest Amount (allocation to swap)**	345,139
Redraw Notes Interest Amount	-
Class AB Interest Amount **	85,420
Reimbursing Principal draws	-
Payment of current period Defaulted Amount	_
Reinstate prior period unreimbursed Charge-Offs	
reimbursement of Extraordinary Expense Reserve Draw	
Subordinated Termination Payments	<u>-</u>
Reimbursement of Income Reserve	
Excess Distributions to Income Unitholder	53,377
Total of Internat Associat Downson	
Total of Interest Amount Payments  ** Shortfall in these items can be met with Liquidity Facility drawings	949,342

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

## Monthly Information Report: Aug 31st 2014 - Sep 30th 2014

Class B Principal	-
Class A2 Principal Class AB Principal	- 783,776
Class A1 Principal	4,758,737
Redraw Notes repayment	-
Pricipal Draw	-
Total Principal Collections Priority of Payments:	
Total Principal Collections	5,542,513
Any other Principal income	-
Reimbursement of Principal draws from Investor Revenues	-
Repurchases of (Principal)	785,117
Unscheduled Principal repayments	3,951,458
Scheduled Principal repayments	805,938
Principal Collections	

## **Additional Information**

Liquidity Facility (364 days)	
Available amount	3,000,000
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	76,947,489
Outstanding Balance end of the period	72,188,751
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	-

	Class AB - AUD
Outstanding Balance beginning of the period	19,643,688
Outstanding Balance end of the period	18,859,913
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 September 2014	
Number of Loans	2,091	1085	
Min (Interest Rate)	6.19%	4.69%	
Max (Interest Rate)	8.64%	8.09%	
Weighted Average (Interest Rate)	7.13%	5.38%	
Weighted Average Seasoning (Months)	32.43	75.27	
Weighted Average Maturity (Months)	326.96	283.21	
Original Balance (AUD)	499,880,226	206,091,177	
Outstanding Principal Balance (AUD)	499,880,226	200,548,664	
Average Loan Size (AUD)	239,063	184,837	
Maximum Loan Value (AUD)	980,232	786,001	
Current Average Loan-to-Value	56.11%	40.66%	
Current Weighted Average Loan-to-Value	61.14%	50.37%	
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 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-
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: Aug 31st 2014 - Sep 30th 2014**

## Arrears Breakdown

	Number of	Percentage of	Principal Balance	Percentage of	Total
Days in Arrears	Loans in Arrears	Number of Loans	of Delinquent	Principal Outstand.	Arrears
		Outstanding (1)	Loans	of the Loans (1)	amount(1)
		(%)		(%)	
31-60	0	0.00%	-	0.00%	-
61-90	0	0.00%	-	0.00%	-
91-120	0	0.00%	-	0.00%	-
121-150	2	0.18%	477,932.61	0.24%	15,405.06
151-180	0	0.00%	-	0.00%	-
>181	1	0.09%	68,725.27	0.03%	4,322.69
Grand Total	3	0.28%	546,657.88	0.27%	19,727.75

## **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
Г	0	0	-	-	-	-	-	-

## **Default Statistics Since Closing**

Defaulted Leans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied	Loss Covered by	Loss Charged
Defaulted Loans	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted
2	2	-	-	-	-	-	-

## **CPR Statistics**

Annualised Prepayments (CPR)	Sep-14
	24.35%

	Number	Interest Number %	Rate Distribution	•	Average Loan Size	Weighted Average LVR %
Total Variable	1,040	95.85	-190,115,335.63	94.80	-182,803.21	50.48
Fixed (Term Remaining)						
<= 1 Year	13	1.20	-3,739,232.99	1.86	-287,633.31	47.09
> 1 Year <= 2 Years > 2 Years <= 3 Years	25 4	2.30 0.37	-5,801,161.22	2.89 0.33	-232,046.45 -163,772.31	48.84 60.00
> 3 Years <= 4 Years	3	0.28	-655,089.24 -237,844.63	0.33	-79,281.54	25.10
> 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	45	4.15	-10,433,328.08	5.20	-231,852	48.37
Grand Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
LVD Tier	Number		Value Ratio Dis	stribution Current Balances %	Average I can Size	Weighted Assessed LVD 0/
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	248	22.86	-14,230,665.79	7.10	-57,381.72	13.83
> 20% <= 25%	48	4.42	-7,777,814.65	3.88	-162,037.81	23.08
> 25% <= 30%	73	6.73	-13,327,273.95	6.65	-182,565.40	28.08
> 30% <= 35%	66	6.08	-11,903,076.03	5.94	-180,349.64	33.36
> 35% <= 40%	63	5.81	-11,056,810.12	5.51	-175,504.92	38.16
> 40% <= 45% > 45% <= 50%	76 103	7.00 9.49	-14,051,757.16 -22,038,005.17	7.01 10.99	-184,891.54 -213,961.22	43.37 47.97
> 50% <= 55%	94	8.66	-22,166,443.41	11.05	-235,813.23	52.91
> 55% <= 60%	66	6.08	-16,154,328.68	8.06	-244,762.56	57.84
> 60% <= 65%	63	5.81	-15,409,539.77	7.68	-244,595.87	62.93
> 65% <= 70%	69	6.36	-17,931,727.88	8.94	-259,880.11	68.21
> 70% <= 75%	87	8.02	-25,155,782.61	12.54	-289,146.93	72.84
> 75% <= 80%	23	2.12	-7,743,367.08	3.86	-336,668.13	76.73
> 80% <= 85%	4	0.37	-998,992.58	0.50	-249,748.15	84.16
> 85% <= 90%	1	0.09	-313,825.32	0.16	-313,825.32	87.00
> 90% <= 95%	1	0.09	-289,253.51	0.14	-289,253.51	94.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
		IVIORT	age Insurer Dist	ribution		
Mantagan Inggan	Normalisan	_	_		A	Weighted Assessed IVD 0/
Mortgage Insurer	Number	Number %	_	Current Balances %	Average Loan Size	Weighted Average LVR %
Mortgage Insurer	Number 5	_	_		Average Loan Size -270,279.46	Weighted Average LVR % 67.65
PMI PMI POOL	5 1,055	Number %  0.46 97.24	Current Balances -1,351,397.28 -194,452,654.67	O.67 96.96	-270,279.46 -184,315.31	67.65 49.90
PMI PMI POOL WLENDER	5 1,055 25	0.46 97.24 2.30	-1,351,397.28 -194,452,654.67 -4,744,611.76	Current Balances % 0.67 96.96 2.37	-270,279.46 -184,315.31 -189,784.47	67.65 49.90 64.74
PMI PMI POOL	5 1,055	0.46 97.24 2.30 100.00	-1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71	Current Balances %  0.67 96.96 2.37 100.00	-270,279.46 -184,315.31	67.65 49.90
PMI PMI POOL WLENDER Total	5 1,055 25 <b>1,085</b>	0.46 97.24 2.30 100.00 Loar	-1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71 Maturity Distril	Current Balances % 0.67 96.96 2.37 100.00 bution	-270,279.46 -184,315.31 -189,784.47 -184,837.48	67.65 49.90 64.74 <b>50.37</b>
PMI PMI POOL WLENDER Total  Loan Maturity (year)	5 1,055 25 1,085 Number	0.46 97.24 2.30 100.00 Loar Number %	-1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71 Maturity Distril Current Balances	0.67 96.96 2.37 100.00 bution Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size	67.65 49.90 64.74 <b>50.37</b> Weighted Average LVR %
PMI PMI POOL WLENDER Total  Loan Maturity (year)	5 1,055 25 1,085 Number	0.46 97.24 2.30 100.00 Loar Number %	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances -6,303.55	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55	67.65 49.90 64.74 <b>50.37</b> Weighted Average LVR %
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2015 2019	5 1,055 25 1,085 Number	0.46 97.24 2.30 100.00 Loar Number %	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71 Maturity Distril Current Balances -6,303.55 -7,333.16	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020	5 1,055 25 1,085 Number	0.46 97.24 2.30 100.00 Loar Number %	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71 Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57	67.65 49.90 64.74 <b>50.37</b> Weighted Average LVR % 43.00 24.00 6.00
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.09 0.28	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022	5 1,055 25 1,085 Number 1 1 1 1 3 6	0.46 97.24 2.30 100.00 Loar Number % 0.09 0.09 0.09 0.28 0.55	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71 Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.09 0.28	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64
PMI PMI POOL WLENDER Total Loan Maturity (year) 2015 2019 2020 2021 2022 2023	5 1,055 25 1,085 Number 1 1 1 3 6 6	0.46 97.24 2.30 100.00 Loar Number % 0.09 0.09 0.28 0.55 0.55	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71 Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96
PMI POOL WLENDER Total  Loan Maturity (year)  2015	5 1,055 25 1,085 Number 1 1 1 1 3 6 6 6 8 18	0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027	5 1,055 25 1,085 Number 1 1 1 3 6 6 8 18 6 7	0.46 97.24 2.30 100.00 Loar Number % 0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01	67.65 49.90 64.74 50.37 Weighted Average LVR % 43.00 24.00 6.00 33.64 435.65 28.96 38.11 46.38 28.61 20.56
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.55 0.55 0.74 1.66 0.55 0.65 0.65	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78
PMI POOL WLENDER Total  Loan Maturity (year)  2015	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.65 0.37 0.83	Current Balances -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19
PMI POOL WLENDER Total  Loan Maturity (year)  2015	5 1,055 25 1,085 Number	0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.37 0.83 0.65	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48 Average Loan Size -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56	67.65 49.90 64.74 50.37 Weighted Average LVR % 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.55 0.55 0.55 0.65 0.37 0.83 0.665 0.37	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.65 0.37 0.83 0.65 1.84 0.83	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50	Current Balances %  0.67 96.96 2.37 100.00 bution Current Balances %  0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91
PMI POOL WLENDER Total  Loan Maturity (year)  2015	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.37 0.83 0.65 1.84 0.83 1.38	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,551.58 -1,164,292.50 -2,238,525.48	Current Balances %  0.67 96.96 2.37 100.00 bution Current Balances %  0.00 0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58 1.12	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR</b> % 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.65 0.37 0.83 0.65 1.84 0.83	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50	Current Balances %  0.67 96.96 2.37 100.00 bution Current Balances %  0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.37 0.83 0.65 1.84 0.83 1.38	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50 -2,238,525.48 -7,841,764.71	Current Balances %  0.67 96.96 2.37 100.00 bution Current Balances %  0.00 0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58 1.12	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR</b> % 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.37 0.83 0.665 1.84 0.83 1.38 3.87 3.96	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,708.68	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 41.77 51.34 49.68 41.83
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 0.37 0.83 0.65 1.84 0.83 1.38 3.87 3.96 6.45 4.98 8.76	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02 -14,174,263.89 -8,975,960.15 -16,740,670.25	Current Balances %  0.67 96.96 2.37 100.00 bution Current Balances %  0.00 0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58 1.12 3.91 4.00 7.07 4.48 8.35	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,708.68 -186,745.67 -202,489.48 -166,221.48	67.65 49.90 64.74 50.37 Weighted Average LVR % 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 41.77 51.34 49.68 41.83 49.68
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2036 2037 2038 2037 2038 2039	5 1,055 25 1,085 Number	Number %  0.46 97,24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 1.84 0.83 1.38 3.87 3.96 6.45 4.98 8.76	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,762.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02 -14,174,263.89 -8,975,960.15 -16,740,670.25 -95,699,643.97	Current Balances %  0.67 96.96 92.37 100.00 bution Current Balances %  0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58 1.12 3.91 4.00 7.07 4.48 8.35 47.72	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,708.68 -186,708.68 -186,745.67 -202,489.48 -166,221.48 -176,217.58 -181,938.49	67.65 49.90 64.74 <b>50.37</b> <b>Weighted Average LVR %</b> 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 41.77 51.34 49.68 41.83 49.68
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.74 1.66 0.55 0.65 0.37 0.83 0.65 1.84 0.83 1.38 3.87 3.96 6.45 4.98 8.76 48.48	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02 -14,174,263.89 -8,975,960.15 -16,740,670.25 -95,699,643.97 -26,985,881.83	Current Balances %  0.67 96.96 2.37 100.00 bution Current Balances %  0.00 0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58 1.12 3.91 4.00 7.07 4.48 8.35 47.72 13.46	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,708.68 -186,745.67 -202,489.48 -166,221.48 -176,217.58 -181,938.49 -284,061.91	67.65 49.90 64.74 <b>50.37</b> Weighted Average LVR % 43.00 24.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 41.77 51.34 49.68 41.83 49.24
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.55 0.55 0.55 0.65 1.66 0.55 0.65 0.65 1.84 0.83 1.38 3.87 3.96 6.45 4.98 8.76 48.48 8.76	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.98 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02 -14,174,263.89 -8,975,960.15 -16,740,670.25 -95,699,643.97 -26,985,881.83 -8,999,527.71	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,708.68 -186,745.67 -202,489.48 -166,221.48 -176,217.58 -181,938.49 -284,061.91	67.65 49.90 64.74 50.37  Weighted Average LVR %  43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 41.77 51.34 49.68 41.83 49.24 49.66 61.27 52.46
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.28 0.55 0.55 0.74 1.66 0.55 0.65 1.84 0.83 1.38 3.87 3.96 6.45 4.98 8.76 48.48 8.76 48.48	Current Balances  -1,351,397.28 -194,452,654,67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.58 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02 -14,174,263.89 -8,975,960.15 -16,740,670.25 -95,699,643.97 -26,985,881.83 -8,999,527.71 -272,521.96	Current Balances %  0.67 96.96 92.37 100.00 bution Current Balances %  0.00 0.00 0.19 0.11 0.30 0.29 0.70 0.23 0.20 0.30 0.47 0.39 1.37 0.58 1.12 3.91 4.00 7.07 4.48 8.35 47.72 13.46 4.49 0.14	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,745.67 -202,489.48 -166,221.48 -176,217.58 -181,938.49 -284,061.91 -243,230.48 -272,521.96	67.65 49.90 64.74 50.37 Weighted Average LVR % 43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 51.34 49.68 41.83 49.24 49.66 61.27 52.46 62.00
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	5 1,055 25 1,085 Number	Number %  0.46 97.24 2.30 100.00 Loar Number %  0.09 0.09 0.09 0.28 0.55 0.55 0.55 0.55 0.65 1.66 0.55 0.65 0.65 1.84 0.83 1.38 3.87 3.96 6.45 4.98 8.76 48.48 8.76	Current Balances  -1,351,397.28 -194,452,654.67 -4,744,611.76 -200,548,663.71  Maturity Distril Current Balances  -6,303.55 -7,333.16 -8,889.57 -377,394.07 -213,419.20 -597,888.03 -581,219.95 -1,400,526.45 -464,423.84 -396,767.05 -596,722.56 -936,361.51 -791,003.94 -2,749,581.98 -1,164,292.50 -2,238,525.48 -7,841,764.71 -8,030,064.02 -14,174,263.89 -8,975,960.15 -16,740,670.25 -95,699,643.97 -26,985,881.83 -8,999,527.71	Current Balances %	-270,279.46 -184,315.31 -189,784.47 -184,837.48  Average Loan Size  -6,303.55 -7,333.16 -8,889.57 -125,798.02 -35,569.87 -99,648.01 -72,652.49 -77,807.03 -77,403.97 -56,681.01 -149,180.64 -104,040.17 -113,000.56 -137,479.08 -129,365.83 -149,235.03 -186,708.68 -186,745.67 -202,489.48 -166,221.48 -176,217.58 -181,938.49 -284,061.91	67.65 49.90 64.74 50.37  Weighted Average LVR %  43.00 24.00 6.00 33.64 35.65 28.96 38.11 46.38 28.61 20.56 53.78 44.19 45.21 44.91 54.02 44.77 41.77 51.34 49.68 41.83 49.24 49.66 61.27 52.46

		Loan	Purpose Distril	bution		
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	779	71.80	-146,641,221.34	73.12	-188,242.90	51.41
Refinance	303	27.93	-53,322,832.83	26.59	-175,982.95	47.63
Renovation	3	0.28	-584,609.54	0.29	-194,869.85	39.33
Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
		Loan	Seasoning Distr	ibution		
	N		_		A I O'	W 1 VD 0/
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	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	55	5.07	-12,433,790.76	6.20	-226,068.92	49.65
> 48 Months <= 60 Months > 60 Months	111 919	10.23	-30,200,142.43	15.06	-272,073.36	60.13
		84.70	-157,914,730.52	78.74	-171,833.22	48.56
Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
Loan Size	Number	Lo Number %	an Size Distribu Current Balance	tion Current Balance %	Ave Loan Size	Wat Ave LVR %
Loan Size	Number	Nulliber /6	Current Balance	Current Balance /6	Ave Loan Size	Wgt Ave LVK //
<= 50,000	168	15.48	-2,781,432.83	1.39	-16,556.15	17.95
>50,000 <= 100,000	147	13.55	-11,189,297.27	5.58	-76,117.67	27.08
>100,000 <= 150,000	144	13.27	-17,820,596.06	8.89	-123,754.14	39.30
>150,000 <= 200,000	158	14.56	-27,890,259.95	13.91	-176,520.63	46.19
>200,000 <= 250,000	182	16.77	-40,682,756.52	20.29	-223,531.63	54.15
>250,000 <= 300,000	114 73	10.51	-31,375,693.52	15.64 11.81	-275,225.38	54.52 57.62
>300,000 <= 350,000 >350,000 <= 400,000	40	6.73 3.69	-23,678,325.16 -15,057,728.06	7.51	-324,360.62 -376,443.20	51.73
>400,000 <= 450,000	16	1.47	-6,743,313.13	3.36	-421,457.07	57.33
>450,000 <= 500,000	17	1.57	-8,037,324.91	4.01	-472,783.82	50.06
>500,000 <= 550,000	13	1.20	-6,857,299.97	3.42	-527,484.61	56.11
>550,000	13	1.20	-8,434,636.33	4.21	-648,818.18	62.79
Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
		-	pancy Type Distr			
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	172	15.85	-35,437,905.07	17.67	-206,034.33	45.54
Owner Occupied	913	84.15	-165,110,758.64	82.33	-180,844.20	51.41
Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
		•	erty Type Distril			
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	831	76.59	-160,077,103.33	79.82	-192,631.89	49.53
Duplex	6	0.55	-1,102,762.27	0.55	-183,793.71	60.46
Semi Detached	34	3.13	-5,817,481.66	2.90	-171,102.40	51.06
Unit Vacantland	211 3	19.45 0.28	-33,180,717.20 -370,599.25	16.54 0.18	-157,254.58 -123,533.08	53.93 54.19
vacantiand Total						54.19 <b>50.37</b>
lotai	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37
State	Nombre	• .	nical Distribution	•	Ava Laan Sina	West Acce LVD 0/
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	447	41.20	-79,694,501.86	39.74	-178,287.48	46.37
NSW	269	24.79	-56,674,184.43	28.26	-210,684.70	54.13
Queensland	93 49	8.57	-18,498,041.66	9.22	-198,903.67	54.19
South Australia Victoria	49 208	4.52 19.17	-7,837,611.57 -35,250,522.50	3.91 17.58	-159,951.26 -169,473.67	49.28 52.02
ACT	11	1.01	-1,729,172.72	0.86	-157,197.52	38.37
Northern Territory	1	0.09	-12,398.52	0.01	-12,398.52	2.00
Tasmania	7	0.65	-852,230.45	0.42	-121,747.21	58.06
Total	1,085	100.00	-200,548,663.71	100.00	-184,837.48	50.37

### 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.

Initial Balance Retained Interest 39,245,715.47 Current Balance 18,610,958.28

Loan Portfolio Amounts	Sep-14
Outstanding principal	18,619,271.33
Net Repayments	8,313.05
Total	18,610,958.28

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Sep-14
Number of Loans	180	99
Min (Interest Rate)	6.19%	4.79%
Max (Interest Rate)	8.59%	6.59%
Weighted Average (Interest Rate)	7.16%	5.38%
Weighted Average Seasoning (Months)	47.11	79.27
Weighted Average Maturity (Months)	318.81	289.12
Original Balance (AUD)	39,245,715	18,619,271
Outstanding Principal Balance (AUD)	39,245,715	18,610,958
Average Loan Size (AUD)	218,032	187,989
Maximum Loan Value (AUD)	824,414	660,852
Current Average Loan-to-Value	55.22%	44.35%
Current Weighted Average Loan-to-Value	61.59%	53.99%
Current Maximum Loan-to-Value	94.00%	85.00%

#### Monthly Information Report: Aug 31st 2014 - Sep 30th 2014

#### Arrears Breakdown

	Number of	Percentage of	Principal Balance	Percentage of	Total
Days in Arrears	Loans in Arrears	Number of Loans	of Delinquent	Principal Outstand.	Arrears
		Outstanding (1)	Loans	of the Loans (1)	amount(1)
		(%)		(%)	
31-60	0	0.00%	-	0.00%	-
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	0	0.00%	-	0.00%	-

#### **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)	Sep-14
	0.53%

Monthly Information Report: Aug 31st 2014 - Sep 30th 2014

		Interest	Rate Distribution	on Report		
	Number	Number %	Current Balances		Average Loan Size	Weighted Average LVR %
Total Variable	98	98.99	-18,380,958.28	98.76	-187,560.80	54.34
Fixed (Term Remaining) <= 1 Year	1	1.01	-230,000.00	1.24	-230,000.00	26.00
> 1 Year <= 2 Years	0	0.00	0.00	0.00	0.00	0.00
> 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 Total Fixed	0 <b>1</b>	0.00 <b>1.01</b>	0.00 <b>-230,000.00</b>	0.00 <b>1.24</b>	0.00 <b>-230,000</b>	0.00 <b>26.00</b>
Grand Total	99	100.00	-18,610,958.28	100.00	-187,989.48	53.99
Grana rotal	33		Value Ratio Dis		101,000.40	55.55
LVR Tier	Number	Number %	Current Balances		Average Loan Size	Weighted Average LVR %
<=20%	23	23.23	-1,771,754.97	9.52	-77,032.82	14.39
> 20% <= 25%	7	7.07	-824,744.31	4.43	-117,820.62	23.64
> 25% <= 30%	8	8.08	-1,824,086.77	9.80	-228,010.85	27.77
> 30% <= 35%	3	3.03	-345,843.28	1.86	-115,281.09	31.42
> 35% <= 40%	3	3.03	-589,810.50	3.17	-196,603.50	39.20
> 40% <= 45% > 45% <= 50%	3 5	3.03 5.05	-758,380.12	4.07 6.80	-252,793.37	41.46 49.05
> 50% <= 55%	5	5.05	-1,265,959.92 -773,581.02	4.16	-253,191.98 -154,716.20	52.31
> 55% <= 60%	5	5.05	-818,237.43	4.40	-163,647.49	57.68
> 60% <= 65%	8	8.08	-1,596,677.59	8.58	-199,584.70	62.33
> 65% <= 70%	7	7.07	-2,146,388.31	11.53	-306,626.90	67.95
> 70% <= 75%	9	9.09	-2,605,032.29	14.00	-289,448.03	72.24
> 75% <= 80%	9	9.09	-1,921,603.82	10.33	-213,511.54	76.76
> 80% <= 85%	4	4.04	-1,368,857.95	7.36	-342,214.49	82.45
> 85% <= 90% > 90% <= 95%	0	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
Total	99	100.00	-18,610,958.28	100.00	-187,989.48	53.99
		•	age Insurer Dist			
Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
MGICA	15	15.15	-3,336,054.65	17.93	-222,403.64	71.40
NONE PMI	67 8	67.68	-12,780,373.03	68.67	-190,751.84	47.76
WLENDER	9	8.08 9.09	-1,093,725.72 -1,400,804.88	5.88 7.53	-136,715.72 -155,644.99	67.14 59.10
Total	99	100.00	-18,610,958.28	100.00	-187,989.48	53.99
		Loai	n Maturity Distri	hution		
Loan Maturity (year)	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
2022	1	1.01	-63,307.88	0.34	-63,307.88	14.00
2026	1	1.01	-52,403.60	0.28	-52,403.60	23.00
2027	1	1.01	-764.83	0.00	-764.83	0.00
2030	3	3.03	-584,283.61	3.14	-194,761.20	42.34
2031	2	2.02	-112,080.53	0.60	-56,040.27	59.94
2032	1	1.01	-29,115.91	0.16	-29,115.91	5.00
2033 2034	2 4	2.02 4.04	-188,990.10 -537,632.71	1.02 2.89	-94,495.05 -134,408.18	32.79 21.40
2035	4	4.04	-377,208.32	2.03	-94,302.08	45.08
2036	9	9.09	-1,554,361.00	8.35	-172,706.78	50.14
2037	11	11.11	-1,499,826.61	8.06	-136,347.87	49.28
2038	10	10.10	-1,737,680.95	9.34	-173,768.10	51.78
2039	20	20.20	-4,627,577.28	24.86	-231,378.86	56.53
2040	14	14.14	-3,706,253.57	19.91	-264,732.40	59.71
2041	15	15.15	-3,467,223.68	18.63	-231,148.25	60.36
2044 Total	1 <b>99</b>	1.01 <b>100.00</b>	-72,247.70 <b>-18,610,958.28</b>	0.39 <b>100.00</b>	-72,247.70 <b>-187,989.48</b>	33.00 <b>53.99</b>
			-,,		,,,,,,,,	33.00
Loan Purpose	Number	Loar Number %	Purpose Distri	bution Current Balance %	Ave Loan Size	Wgt Ave LVR %
Louis i di pose			Janon Balance	Carrotte Datation /6	ATO EGAIT OIZE	TIGUATO LVIV /U
Purchase	77	77.78	-14,582,261.63	78.35	-189,380.02	53.05
Refinance	21	21.21	-4,027,931.82	21.64	-191,806.28	57.39
Renovation	1	1.01	-764.83	0.00	-764.83	0.00
Total	99	100.00	-18,610,958.28	100.00	-187,989.48	53.99

		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	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	7	7.07	-1,042,449.39	5.60	-148,921.34	52.35
> 36 Months <= 48 Months	9	9.09	-2,668,437.61	14.34	-296,493.07	56.48
> 48 Months <= 60 Months	18	18.18	-4,071,053.97	21.87	-226,169.67	60.34
> 60 Months	65	65.66	-10,829,017.31	58.19	-166,600.27	51.14
Total	99	100.00	-18,610,958.28	100.00	-187,989.48	53.99
		Lo	an Size Distribu	tion		
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	15	15.15	-350,715.30	1.88	-23,381.02	16.42
>50,000 <= 100,000	15	15.15	-1,177,397.09	6.33	-78,493.14	43.54
>100,000 <= 150,000	9	9.09	-1,063,677.51	5.72	-118,186.39	40.68
>150,000 <= 200,000	21	21.21	-3,650,045.54	19.61	-173,811.69	48.58
>200,000 <= 250,000	13	13.13	-2,945,994.56	15.83	-226,614.97	52.65
>250,000 <= 300,000	8	8.08	-2,210,538.36	11.88	-276,317.30	60.04
>300,000 <= 350,000	5	5.05	-1,660,261.53	8.92	-332,052.31	49.07
>350,000 <= 400,000	7	7.07	-2,612,478.88	14.04	-373,211.27	67.23
>400,000 <= 450,000	3	3.03	-1,263,628.18	6.79	-421,209.39	53.64
>450,000 <= 500,000	1	1.01	-461,561.42	2.48	-461,561.42	72.00
>500,000 <= 550,000	0	0.00	0.00	0.00	0.00	0.00
>550,000	2	2.02	-1,214,659.91	6.53	-607,329.96	66.87
Total	99	100.00	-18,610,958.28	100.00	-187,989.48	53.99
		Occur	oancy Type Distr	ibution		
Occupancy Type	Number	Occup Number %	oancy Type Distr Current Balance	ibution Current Balance %	Ave Loan Size	Wgt Ave LVR %
		Number %	Current Balance	Current Balance %		_
Occupancy Type  Investment Owner Occupied	Number 9 90	-			Ave Loan Size -170,499.74 -189,738.45	Wgt Ave LVR % 40.31 55.22
Investment	9	<b>Number %</b> 9.09	Current Balance -1,534,497.69	Current Balance % 8.25	-170,499.74	40.31
Investment Owner Occupied	9	Number % 9.09 90.91 100.00	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28	8.25 91.75 100.00	-170,499.74 -189,738.45	40.31 55.22
Investment Owner Occupied Total	9 90 <b>99</b>	9.09 90.91 100.00	Current Balance -1,534,497,69 -17,076,460.59 -18,610,958.28 perty Type Distrik	8.25 91.75 100.00	-170,499.74 -189,738.45 -187,989.48	40.31 55.22 <b>53.99</b>
Investment Owner Occupied Total  Property Type	9 90 <b>99</b> Number	9.09 90.91 100.00 Prop Number %	-1,534,497.69 -17,076,460.59 -18,610,958.28 -19 Distrik Current Balance	8.25 91.75 100.00 Dution Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size	40.31 55.22 53.99 Wgt Ave LVR %
Investment Owner Occupied Total	9 90 <b>99</b> <b>Number</b> 81	9.09 90.91 100.00 Prop Number %	Current Balance -1,534,497,69 -17,076,460.59 -18,610,958.28 perty Type Distrik	8.25 91.75 100.00	-170,499.74 -189,738.45 -187,989.48	40.31 55.22 <b>53.99</b>
Investment Owner Occupied Total  Property Type  Detached Semi Detached	9 90 <b>99</b> Number	9.09 90.91 100.00 Prop Number %	-1,534,497.69 -17,076,460.59 -18,610,958.28 -19 Distrik Current Balance	8.25 91.75 100.00 Dution Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size	40.31 55.22 53.99 Wgt Ave LVR %
Investment Owner Occupied Total  Property Type Detached	9 90 <b>99</b> <b>Number</b> 81	9.09 90.91 100.00 Prop Number %	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28 errty Type Distrik Current Balance -15,439,611.44	8.25 91.75 100.00 Dution Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49	40.31 55.22 53.99 Wgt Ave LVR %
Investment Owner Occupied Total  Property Type  Detached Semi Detached	9 90 <b>99</b> <b>Number</b> 81 2	9.09 90.91 100.00 Prop Number %	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87	8.25 91.75 100.00 Dution Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44	40.31 55.22 53.99 Wgt Ave LVR %
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit	9 90 <b>99</b> <b>Number</b> 81 2 16	Number % 9.09 90.91 100.00  Prop Number % 81.82 2.02 16.16 100.00	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50	40.31 55.22 53.99 Wgt Ave LVR % 52.01 70.07 62.93
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total	9 90 <b>99</b> <b>Number</b> 81 2 16 <b>99</b>	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28 erty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48	40.31 55.22 53.99 Wgt Ave LVR % 52.01 70.07 62.93 53.99
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State	9 90 99 Number 81 2 16 99	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Dical Distribution Current Balance	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 n - by State Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size	40.31 55.22 53.99 Wgt Ave LVR % 52.01 70.07 62.93 53.99
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA	9 90 99 Number 81 2 16 99	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Dical Distribution Current Balance -8,652,523.99	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 n - by State Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33	40.31 55.22 53.99 Wgt Ave LVR % 52.01 70.07 62.93 53.99 Wgt Ave LVR %
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW	9 990 99 Number 81 2 16 99 Number	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28 erty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28 mical Distribution Current Balance -8,652,523.99 -5,339,947.92	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 1 - by State Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland	9 90 99 Number 81 2 16 99 Number 51 25 8	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Dical Distribution Current Balance -8,652,523.99 -5,339,947.92 -1,709,836.72	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 n - by State Current Balance %	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73 60.42
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia	9 99 99 Number 81 2 16 99 Number 51 25 8 3	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08 3.03	Current Balance -1,534,497,69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Dical Distribution Current Balance -8,652,523.99 -5,339,947.92 -1,709,836,72 -354,806.75	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 n - by State Current Balance % 46.49 28.69 9.19 1.91	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59 -118,268.92	40.31 55.22 53.99 Wgt Ave LVR % 52.01 70.07 62.93 53.99 Wgt Ave LVR % 44.47 65.73 60.42 52.11
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria	9 90 99 99 Number 81 2 16 99 Number 51 25 8 3 12	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08 3.03 12.12	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Dical Distribution Current Balance -8,652,523.99 -5,339,947.92 -1,709,836.72 -354,806.75 -2,553,842.90	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 1 - by State Current Balance % 46.49 28.69 9.19 1.91 1.91	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59 -118,268.92 -212,820.24	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73 60.42 52.11 57.65
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT	9 990 99 Number  81 2 16 99  Number  51 25 8 3 12 0	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08 3.03 12.12 0.00	Current Balance  -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance  -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Distribution Current Balance  -8,652,523.99 -5,339,947.92 -1,709,836,72 -354,806.75 -2,553,842.90 0.00	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 1 - by State Current Balance % 46.49 28.69 9.19 1.91 1.91 1.91 1.97 0.00	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59 -118,268.92 -212,820.24 0.00	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73 60.42 52.11 57.65 0.00
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT Northern Territory	9 99 99 Number  81 2 16 99  Number  51 25 8 3 12 0 0	Number %  9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08 3.03 12.12 0.00 0.00	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Distribution Current Balance -8,652,523.99 -5,339,947.92 -1,709,836.72 -354,806.75 -2,553,842.90 0.00 0.00	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 1 - by State Current Balance % 46.49 28.69 9.19 1.91 1.91 1.3.72 0.00 0.00	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59 -118,268.92 -212,820.24 0.00 0.00	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73 60.42 52.11 57.65 0.00 0.00
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT Northern Territory Tasmania	9 990 99 Number  81 2 16 99  Number  51 25 8 3 12 0 0 0 0	9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08 3.03 12.12 0.00 0.00 0.00	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Dical Distribution Current Balance -8,652,523.99 -5,339,947.92 -1,709,836.72 -354,806.75 -2,553,842.90 0.00 0.00 0.00 0.00	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 n - by State Current Balance % 46.49 28.69 9.19 1.91 1.91 1.3.72 0.00 0.00 0.00	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59 -118,268.92 -212,820.24 0.00 0.00 0.00	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73 60.42 52.11 57.65 0.00 0.00 0.00
Investment Owner Occupied Total  Property Type  Detached Semi Detached Unit Total  State  WA NSW Queensland South Australia Victoria ACT Northern Territory	9 99 99 Number  81 2 16 99  Number  51 25 8 3 12 0 0	Number %  9.09 90.91 100.00  Prop Number %  81.82 2.02 16.16 100.00  Geograph Number %  51.52 25.25 8.08 3.03 12.12 0.00 0.00	Current Balance -1,534,497.69 -17,076,460.59 -18,610,958.28  Derty Type Distrik Current Balance -15,439,611.44 -306,554.87 -2,864,791.97 -18,610,958.28  Distribution Current Balance -8,652,523.99 -5,339,947.92 -1,709,836.72 -354,806.75 -2,553,842.90 0.00 0.00	8.25 91.75 100.00 Dution Current Balance % 82.96 1.65 15.39 100.00 1 - by State Current Balance % 46.49 28.69 9.19 1.91 1.91 1.3.72 0.00 0.00	-170,499.74 -189,738.45 -187,989.48 Ave Loan Size -190,612.49 -153,277.44 -179,049.50 -187,989.48 Ave Loan Size -169,657.33 -213,597.92 -213,729.59 -118,268.92 -212,820.24 0.00 0.00	40.31 55.22 53.99 Wgt Ave LVR %  52.01 70.07 62.93 53.99  Wgt Ave LVR %  44.47 65.73 60.42 52.11 57.65 0.00 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