# **Swan Trust Series 2011-1**

1st July 2016 - 30th July 2016

**Monthly Information Report** 

Monthly Information Report: 1st July 2016 - 30th July 2016

Amounts denominated in currency of note class

Monthly Payment date: 19 August 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	0.00	100,000,000.00	6,813,419.18	9,500,000.00
Principal Redemption	0.00	0.00	264,129.28	0.00
Balance after Payment	0.00	100,000,000.00	6,549,289.89	9,500,000.00
Bond Factor before Payment	0.00000000	1.00000000	0.26719291	1.00000000
Bond Factor after Payment	0.00000000	1.00000000	0.25683490	1.00000000
Interest Payment	0.00	0.00	25,230.18	undisclosed

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

		Portfolio Informa	tion Reporting Period	- AUD			
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Jul-16	115,361,231	-2,548,578	0	680,774	0	0	113,493,426.21

	I	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	-355,329,669	-137,804,669	110,207,065	0	0	113,493,426.21

# Monthly Information Report: 1st July 2016 - 30th July 2016

Monthly Calculation Period:	1/07/2016	to	30/07/2016
Monthly Determination Date:	12/08/2016		
Monthly Payment Date:	19/08/2016		31 days

Loan Portfolio Amounts	Jul-16
Outstanding principal	115,361,230.81
Scheduled Principal	405,405.75
Prepayments	2,143,172.39
Redraws	680,773.54
Defaulted Loans	-
Loans repurchased by the seller	-
Total	113.493.426.21

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

### **Monthly Cash Flows**

** Charlell in these items and he may with I invitally Facility described		732,114.93
Total of Interest Amount Payments		432,114.95
		,
Excess Distributions to Income Unitholder		17,413.49
Reimbursement of Income Reserve		-
Subordinated Termination Payments		_
reimbursement of Extraordinary Expense Reserve Draw		-
Reinstate prior period unreimbursed Charge-Offs		_
Payment of current period Defaulted Amount		-
Reimbursing Principal draws		20,200.10
Class AB Interest Amount **		25,230.18
Redraw Notes Interest Amount		-
Class A2 Interest Amount (allocation to swap)**		278,189.95
Class A1 Interest Amount **		_
Repayment of Liquidity Facility drawings **		-
Liquidity Facility fees and interest **		509.59
Interest Rate Swap payable amount **		28.686.47
Other Senior Expenses **		- 287.58
Custodian Fee **		2,044.32
Servicing Fee ** Management Fee **		2,844.52
		28,445.23
Taxes ** Trustee Fees **		- 414.59
· · · · · · · · · · · · · · · · · · ·		
Total Investor Revenues Priority of Payments:		
Total Investor Revenues	432,114.95	
	·	
Income Reserve Draw	1,095.67	
Liquidity Facility drawings	-	
Principal draws	-	
Any other non-Principal income	3,501.78	
Interest Rate Swap receivable amount	240.50	
Finance Charge collections	427,277.00	

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

# Monthly Information Report: 1st July 2016 - 30th July 2016

Principal Collections		
Scheduled Principal repayments	405,405.75	
Unscheduled Principal repayments	1,462,398.85	
Repurchases of (Principal )	-,,	
Reimbursement of Principal draws from Investor Revenues	_	
Any other Principal income		
Any other Frincipal income	-	
Total Principal Collections	1,867,804.60	
Total Timolpul Concollono	1,001,004.00	
Total Principal Collections Priority of Payments:		
Total Filliopal Collections Filently of Faymonic.		
Pricipal Draw		-
Redraw Notes repayment		-
Class A1 Principal		_
Class A2 Principal		_
Principal Payment to Guaranteed Investment Contract Account		1,603,675.32
Class AB Principal		264,129.28
Class B Principal		204,123.20
Class D Fillicipal		-
Total Principal Priority of Payments		1,867,804.60

# **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 ot drawn amount	- -

	Class A1 - AUD
Outstanding Balance beginning of the period	-
Outstanding Balance end of the period	-
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	100,000,000.00
Outstanding Balance end of the period	100,000,000.00
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	6,813,419.18
Outstanding Balance end of the period	6,549,289.89
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

# Monthly Information Report: 1st July 2016 - 30th July 2016

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	9,500,000.00
Outstanding Balance end of the period	9,500,000.00
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 July 2016
Number of Loans	2,091	729
Min (Interest Rate)	6.19%	_
Max (Interest Rate)	8.64%	
Weighted Average (Interest Rate)	7.13%	4.80%
Weighted Average Seasoning (Months)	32.43	98.12
Weighted Average Maturity (Months)	326.96	260.55
Original Balance (AUD)	499,880,226	115,361,231
Outstanding Principal Balance (AUD)	499,880,226	113,493,426
Average Loan Size (AUD)	239,063	155,684
Maximum Loan Value (AÚD)	980,232	730,000
0	50.440/	0.4.000/
Current Average Loan-to-Value	56.11%	34.32%
Current Weighted Average Loan-to-Value	61.14%	46.54%
Current Maximum Loan-to-Value	94.00%	94.00%

<b>1</b>	
Counterparty Ratings/Trigger Events	
Perfection of Title Events	
Unremedied breach of representation or warranty by Seller Event of default by Seller under Interest Rate Swaps Servicer Default Insolvency Event occurs in relation to Seller Seller's long term credit rating downgraded below BBB by S&P or	None None None None
BBB by Fitch	AA-/AA-
Collection Account (Commonwealth Bank of Australia) Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1
Mortgage Insurance Provider (QBE Lender's Mortgage insurance) Long-Term Rating (S&P/Fitch)	AA-/AA-
<u>Liquidity Facility Provider (Commonwealth Bank of Australia)</u> Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1

# **Monthly Information Report: 1st July 2016 - 30th July 2016**

# 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)
		(%)	2040	(%)	GG( . )
31-60	-	0.00%	-	0.00%	-
61-90	-	0.00%	-	0.00%	-
91-120	-	0.00%	-	0.00%	-
121-150	-	0.00%	-	0.00%	-
151-180	-	0.00%	-	0.00%	-
>181	3	0.41%	768,244.69	0.68%	84,372.72
Grand Total	3	0.41%	768,244.69	0.68%	84,372.72

# **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
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
5	4	-	-	-	-	-	-

# **CPR Statistics**

Annualised Prepayments (CPR)	Jul-16
	14.19%

		ı	nterest Rate Dis	stribution Report		
	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	706	96.84	-108,984,598.13	96.03	-154,369.12	46.48
Fixed (Term Remaining)			,,		,	
<= 1 Year	6	0.82	-1,114,533.19	0.98	-185,755.53	54.32
>1 Year <=2 Years	6	0.82	-723,248.16	0.64	-120,541.36	27.80
>2 Year <=3 Years	9	1.23	-2,017,710.69	1.78	-224,190.08	47.94
>3 Year <=4 Years	2	0.27	-653,336.04	0.58	-326,668.02	59.57
>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	23	3.16	-4,508,828.08	3.97	-196,036.00	47.97
Grand Total	729	100.00	-113,493,426.21	100.00	-155,683.71	46.54
		ı	Loan to Value R	atio Distribution		
LVR Tier	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	225	30.86	-10,370,108.65	9.14	-46,089.37	13.70
> 20% <= 25%	51	7.00	-8,140,642.89	7.17	-159,620.45	23.02
> 25% <= 30%	58	7.96	-8,623,137.11	7.60	-148,674.78	27.86
> 30% <= 35%	36	4.94	-6,069,475.83	5.35	-168,596.55	33.21
> 35% <= 40%	65	8.92	-10,836,062.68	9.55	-166,708.66	37.97
> 40% <= 45%	43	5.90	-8,103,132.52	7.14	-188,444.94	43.04
> 45% <= 50%	48	6.58	-10,357,563.94	9.13	-215,782.58	48.19
> 50% <= 55%	44	6.04	-10,337,940.61	9.11	-234,953.20	53.04
> 55% <= 60%	35	4.80	-8,336,644.04	7.35	-238,189.83	58.32
> 60% <= 65%	46	6.31	-10,024,065.34	8.83	-217,914.46	63.07
> 65% <= 70%	36	4.94	-9,160,263.15	8.07	-254,451.75	67.87
> 70% <= 75%	38	5.21	-11,369,310.69	10.02	-299,192.39	72.16
> 75% <= 80%	3	0.41	-1,475,597.50	1.30	-491,865.83	77.98
> 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	0.14	-289,481.26	0.26	-289,481.26	94.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
> 100% <b>Total</b>	0 <b>729</b>	0.00 <b>100.00</b>	0.00 <b>-113,493,426.21</b>	0.00 <b>100.00</b>	0.00 <b>-155,683.71</b>	0.00 <b>46.54</b>
		_				
			Mortgage Insure			
Mortgage Insurer	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
PMI	2	0.27	-500,406.98	0.44	-250,203.49	48.94
5.0 5000	=					
PMI POOL	713	97.81	-110,821,290.41	97.65	-155,429.58	46.29
WLENDER	14	1.92	-2,171,728.82	1.91	-155,429.58 -155,123.49	58.54
		1.92 <b>100.00</b>	-2,171,728.82 <b>-113,493,426.21</b>	1.91 <b>100.00</b>	-155,429.58	
WLENDER Total	14 <b>729</b>	1.92 <b>100.00</b>	-2,171,728.82 -113,493,426.21 Loan Maturity D	1.91 100.00 istribution	-155,429.58 -155,123.49 <b>-155,683.71</b>	58.54 <b>46.54</b>
WLENDER Total  Loan Maturity (year)	14	1.92 100.00 I Number %	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances	1.91 100.00 istribution Current Balances %	-155,429.58 -155,123.49 -155,683.71 Average Loan Size	58.54 <b>46.54</b> Weighted Average LVR %
WLENDER Total  Loan Maturity (year) 2016	14 <b>729</b> <b>Number</b> 1	1.92 100.00 I Number % 0.14	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70	1.91 100.00 istribution Current Balances % 0.00	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70	58.54 46.54 Weighted Average LVR % 36.00
WLENDER Total  Loan Maturity (year)	14 729 Number	1.92 100.00 I Number %	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances	1.91 100.00 istribution Current Balances %	-155,429.58 -155,123.49 -155,683.71 Average Loan Size	58.54 <b>46.54</b> Weighted Average LVR %
WLENDER Total  Loan Maturity (year) 2016 2020	14 <b>729</b> <b>Number</b> 1 1	1.92 100.00 I Number % 0.14 0.14	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32	1.91 100.00 istribution Current Balances % 0.00 0.01	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32	58.54 <b>46.54</b> Weighted Average LVR % 36.00 4.00
WLENDER Total Loan Maturity (year) 2016 2020 2021	14 <b>729</b> Number 1 1 2	1.92 100.00 Number % 0.14 0.14 0.27	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6.525.32 -128,611.69	58.54 <b>46.54</b> Weighted Average LVR % 36.00 4.00 27.70
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022	14 729 Number 1 1 2 7	1.92 100.00 	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17	58.54 46.54 Weighted Average LVR % 36.00 4.00 27.70 29.55
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023	14 729 Number 1 1 2 7 4	1.92 100.00 I Number % 0.14 0.14 0.27 0.96 0.55	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6.525.32 -128,611.69 -23,641.17 -67,102.20	58.54 46.54 Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024	14 729 Number 1 1 2 7 4	1.92 100.00 I Number % 0.14 0.27 0.96 0.55 0.55	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68	58.54 46.54 Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027	14 729 Number 1 1 2 7 4 4 17 4 5	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98	58.54 46.54 Weighted Average LVR % 36.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028	14 729 Number 1 1 2 7 4 4 17 4 5 3	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.32	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6.525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99	58.54 <b>46.54</b> Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027	14 729 Number 1 1 2 7 4 17 4 5 3 6	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257.223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	14 729 Number 1 1 2 7 4 4 17 4 5 3 6 6	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 1 0.82	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281,51 -574,472.12	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76,70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	14 729 Number 1 1 2 7 4 4 4 17 4 5 3 6 5 13	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 0.51	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	14 729 Number 1 1 2 7 4 17 4 5 3 6 5 13	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 0.23	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033	14 729  Number 1 1 2 7 4 4 17 7 5 3 6 5 13 6 11	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76,70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94	58.54 46.54  Weighted Average LVR % 36.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	14 729 Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27	1.92 100.00 Number % 0.14 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 0.51 1.17	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94	58.54 46.54  Weighted Average LVR % 36.00 4,00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	14 729 Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 0.51 0.51 1.17	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036	14 729  Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53	-2,171,728.82 -113,493,426.21 Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -188,583.18	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037	14 729  Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42 45	1.92 100.00 Number % 0.14 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 2.1.51 3.70 4.53 5.76 6.17	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -185,583.18	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038	14 729  Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42 45 74	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 0.51 1.17 0.95 1.14 4.24 6.98 4.96	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2037 2038	14 729  Number  1 1 2 7 4 4 4 17 4 5 3 6 6 5 13 6 6 11 27 33 342 45 74 349	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15	-2,171,728.82 -113,493,426.21  Loan Maturity D  Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -188,583.18 -124,981.68 -149,547.34 -161,303.61	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	14 729  Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42 45 74 349 55	1.92 100.00 Number % 0.14 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 1.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76,70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -188,583.18 -124,981.68 -149,547.34 -161,303.61 -238,575.72	58.54 46.54  Weighted Average LVR % 36.00 4,00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	14 729  Number  1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42 24 45 74 349 555 13	1.92 100.00 Number % 0.14 0.27 0.96 0.55 2.33 0.55 0.69 0.41 0.82 2 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.51 0.51 0.51 1.17 0.95 1.14 4.24 6.98 4.96 9.75 49.60 11.56	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34 -161,303,61 -238,575,72 -177,132,80	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 41.69 41.69 41.69 41.69 46.92 45.94 59.11
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2036 2037 2038 2039 2040 2041	14 729  Number  1 1 2 7 4 4 4 177 4 5 5 3 6 6 5 5 13 3 6 6 11 277 33 3 42 45 74 349 55 5 13 2 2	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 7.54 1.78 0.27	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78 -2,302,726.39 -440,609.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34 -161,303,61 -238,575,72 -177,132,80 -220,304,89	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94 59.11 57.42
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	14 729  Number  1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42 24 45 74 349 555 13	1.92 100.00 Number % 0.14 0.27 0.96 0.55 2.33 0.55 0.69 0.41 0.82 2 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.51 0.51 0.51 1.17 0.95 1.14 4.24 6.98 4.96 9.75 49.60 11.56	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34 -161,303,61 -238,575,72 -177,132,80	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 41.69 41.69 41.69 41.69 46.92 45.94 59.11
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2036 2037 2038 2039 2040 2041	14 729  Number  1 1 2 7 4 4 4 177 4 5 5 3 6 6 5 5 13 3 6 6 11 277 33 3 42 45 74 349 55 5 13 2 2	1.92 100.00 Number % 0.14 0.14 0.27 0.96 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54 1.78 0.27	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78 -2,302,726.39 -440,609.78	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03 0.39 100.00	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34 -161,303,61 -238,575,72 -177,132,80 -220,304,89	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94 59.11 57.42
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2036 2037 2038 2039 2040 2041	14 729  Number  1 1 2 7 4 4 4 177 4 5 5 3 6 6 5 5 13 3 6 6 11 277 33 3 42 45 74 349 55 5 13 2 2	1.92 100.00 Number % 0.14 0.14 0.27 0.96 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54 1.78 0.27	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78 -2,302,726.39 -440,609.78 -113,493,426.21	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03 0.39 100.00	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34 -161,303,61 -238,575,72 -177,132,80 -220,304,89	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94 59.11 57.42
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2044 Total	14 729  Number 1 1 2 7 4 4 17 7 4 5 3 6 6 11 27 33 42 45 74 349 55 13 2 729	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54 1.78 0.27	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78 -2,302,726.39 -440,609.78 -113,493,426.21	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03 0.39 100.00	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6.525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -188,583.18 -124,981.68 -149,547.34 -161,303.61 -238,575.72 -177,132.80 -220,304.89 -220,304.89	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94 59.11 57.42 59.34
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2041 Total	14 729  Number 1 1 2 7 4 4 17 4 5 3 6 5 13 6 11 27 33 42 45 74 349 55 13 2 729	1.92 100.00 Number % 0.14 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 1.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54 1.78 0.27	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78 -2,302,726.39 -440,609.78 -113,493,426.21  Loan Purpose D Current Balances	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03 0.39 100.00	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76,70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -188,583.18 -124,981.68 -149,547.34 -161,303.61 -238,575.72 -177,132.80 -220,304.89 -155,683.71	58.54 46.54  Weighted Average LVR % 36.00 4,00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94 59.11 57.42 59.34 46.54
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2044 Total	14 729  Number  1 1 2 7 4 4 17 4 5 3 6 5 13 6 6 11 27 33 42 45 74 349 55 13 2 729	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 2.689 1.78 0.82 1.51 3.70 4.53 5.76 6.17 10.15 47.87 7.54 1.78 0.27 100.00	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,991.10 -13,121,664.78 -2,302,726.39 -440,609.78 -113,493,426.21	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.51 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03 0.39 100.00	-155,429,58 -155,123,49 -155,683,71 Average Loan Size 76,70 -6,525,32 -128,611,69 -23,641,17 -67,102,20 -58,280,68 -56,953,81 -90,336,54 -41,116,98 -88,304,99 -95,880,25 -114,894,42 -102,333,11 -179,796,09 -117,878,94 -160,190,75 -145,783,64 -188,583,18 -124,981,68 -149,547,34 -161,303,61 -238,575,72 -177,132,80 -220,304,89 -155,683,71	58.54 46.54  Weighted Average LVR % 36.00 4,00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.69 41.69 42.59 41.59 41.69 45.91 57.42 59.34 46.54
WLENDER Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2044 Total	14 729  Number 1 1 2 7 4 4 17 4 5 3 6 6 5 13 6 6 11 27 33 42 45 74 349 55 13 2 729	1.92 100.00 Number % 0.14 0.27 0.96 0.55 0.55 2.33 0.55 0.69 0.41 0.82 0.69 1.78 0.82 1.51 3.70 4.53 5.76 6.17 7.54 1.78 0.27 1.78 0.27	-2,171,728.82 -113,493,426.21  Loan Maturity D Current Balances 76.70 -6,525.32 -257,223.38 -165,488.19 -268,408.78 -233,122.74 -968,214.76 -361,346.18 -205,584.91 -264,914.96 -575,281.51 -574,472.12 -1,330,330.40 -1,078,776.52 -1,296,668.39 -4,325,150.15 -4,810,859.97 -7,920,493.38 -5,624,175.78 -11,066,503.42 -56,294,961.10 -13,121,664.78 -2,302,726.39 -440,609.78 -113,493,426.21  Loan Purpose D Current Balances -82,204,732.84 -31,250,036.58	1.91 100.00 istribution Current Balances % 0.00 0.01 0.23 0.15 0.24 0.21 0.85 0.32 0.18 0.23 0.51 1.17 0.95 1.14 3.81 4.24 6.98 4.96 9.75 49.60 11.56 2.03 0.39 100.00	-155,429.58 -155,123.49 -155,683.71 Average Loan Size 76.70 -6,525.32 -128,611.69 -23,641.17 -67,102.20 -58,280.68 -56,953.81 -90,336.54 -41,116.98 -88,304.99 -95,880.25 -114,894.42 -102,333.11 -179,796.09 -117,878.94 -160,190.75 -145,783.64 -148,583.18 -124,981.68 -149,547.34 -161,303.61 -238,575.72 -177,132.80 -220,304.89 -155,683.71	58.54 46.54  Weighted Average LVR % 36.00 4.00 27.70 29.55 23.12 34.08 44.40 22.01 11.93 35.39 42.64 40.55 45.18 52.55 36.02 34.37 46.05 42.59 41.65 46.92 45.94 59.11 57.42 59.34 46.54

				Distribution		
			Loan Seasoning			
Loan Seasoning Distribution	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<= 3 Months > 3 Months <= 6 Months	0	0.00 0.00	0.00	0.00 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	0	0.00	0.00	0.00	0.00	0.00
> 60 Months	729	100.00	-113,493,426.21	100.00	-155,683.71	46.54
Total	729	100.00	-113,493,426.21	100.00	-155,683.71	46.54
			Oi Di-(-!	h		
Loan Size	Number	Number %	Loan Size Distri	Current Balances %	Average Leen Cire	Weighted Average LVP 9/
<= 50.000	174	23.87	-2,321,491.52	2.05	Average Loan Size -13,341.91	Weighted Average LVR % 12.44
>50,000 <= 100,000	108	14.81	-8,287,996.07	7.30	-76,740.70	26.21
>100,000 <= 150,000	99	13.58	-12,427,165.80	10.95	-125,526.93	37.85
>150,000 <= 100,000	107	14.68	-18,910,044.98	16.66	-176,729.39	44.89
>200,000 <= 250,000	106	14.54	-23,817,731.44	20.99	-224,695.58	49.94
>250,000 <= 300,000	53	7.27	-14,373,984.61	12.67	-271,207.26	51.27
>300,000 <= 350,000	29	3.98	-9,366,820.12	8.25	-322,993.80	54.47
>350,000 <= 400,000	21	2.88	-7,853,536.08	6.92	-373,977.91	54.93
>400,000 <= 450,000	12	1.65	-5,178,687.19	4.56	-431,557.27	42.86
>450,000 <= 500,000	8	1.10	-3,730,546.91	3.29	-466,318.36	44.00
>500,000 <= 550,000	4	0.55	-2,115,807.17	1.86	-528,951.79	60.84
>550,000	8	1.10	-5,109,614.32	4.50	-638,701.79	65.28
Total	729	100.00	-113,493,426.21	100.00	-155,683.71	46.54
			• · · · · · · · · · · · · · · · · ·	Distribution		
O	Normalian		Occupancy Type		A	Weighted Assessed LVD 0/
Occupancy Type	Number 610	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	610	Number % 83.68	Current Balances -91,689,543.22	Current Balances % 80.79	-150,310.73	48.16
Owner Occupied Investment	610 119	Number % 83.68 16.32	Current Balances -91,689,543.22 -21,803,882.99	<b>Current Balances %</b> 80.79 19.21	-150,310.73 -183,225.91	48.16 39.72
Owner Occupied Investment Other	610 119 0	Number % 83.68 16.32 0.00	Current Balances -91,689,543.22 -21,803,882.99 0.00	Current Balances % 80.79 19.21 0.00	-150,310.73 -183,225.91 0.00	48.16 39.72 0.00
Owner Occupied Investment	610 119	Number % 83.68 16.32	Current Balances -91,689,543.22 -21,803,882.99	<b>Current Balances %</b> 80.79 19.21	-150,310.73 -183,225.91	48.16 39.72
Owner Occupied Investment Other	610 119 0	Number % 83.68 16.32 0.00 100.00	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21	Current Balances % 80.79 19.21 0.00 100.00	-150,310.73 -183,225.91 0.00	48.16 39.72 0.00
Owner Occupied Investment Other Total	610 119 0	Number % 83.68 16.32 0.00 100.00	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D	Current Balances % 80.79 19.21 0.00 100.00	-150,310.73 -183,225.91 0.00	48.16 39.72 0.00 46.54
Owner Occupied Investment Other	610 119 0 729	Number % 83.68 16.32 0.00 100.00	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D	Current Balances % 80.79 19.21 0.00 100.00	-150,310.73 -183,225.91 0.00 -155,683.71	48.16 39.72 0.00
Owner Occupied Investment Other Total  Property Type	610 119 0 <b>729</b>	Number % 83.68 16.32 0.00 100.00	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21 Property Type D Current Balances	Current Balances % 80.79 19.21 0.00 100.00  vistribution Current Balances %	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size	48.16 39.72 0.00 <b>46.54</b> Weighted Average LVR %
Owner Occupied Investment Other Total  Property Type Detached	610 119 0 <b>729</b> Number 561	Number % 83.68 16.32 0.00 100.00 Number % 76.95	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21 Property Type D Current Balances -91,808,401.82	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64
Owner Occupied Investment Other Total  Property Type Detached Duplex	610 119 0 729 Number 561 5	Number % 83.68 16.32 0.00 100.00 Number % 76.95 0.69	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit	610 119 0 729 Number 561 5 136	Number % 83.68 16.32 0.00 100.00 Number % 76.95 0.69 18.66	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14	Current Balances % 80.79 19.21 0.00 100.00 cistribution Current Balances % 80.89 0.84 15.19	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached	610 119 0 <b>729</b> Number 561 5 136 24	Number % 83.68 16.32 0.00 100.00 Number % 76.95 0.69 18.66 3.29	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland	610 119 0 729 Number 561 5 136 24 3	Number % 83.68 16.32 0.00 100.00 Number % 76.95 0.69 18.66 3.29 0.41	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109,96 -17,238,937.14 -3,136,641.58 -360,335.71	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other	610 119 0 729 Number 561 5 136 24 3	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00	-150,310.73 -183,225.91 0.000 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total	610 119 0 729 Number 561 5 136 24 3 0 729	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109,96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by Stribution -	-150,310.73 -183,225.91 0.000 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State	610 119 0 729 Number 561 5 136 24 3 0 729	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number %	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401,82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances	Current Balances % 80.79 19.21 0.00 100.00  vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00  stribution - by Stribution - by Strice of the stribution o	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size	## 48.16 ## 39.72  0.00 ## 46.54  Weighted Average LVR %  45.64 62.43 50.57 45.21 52.41 0.00 ## 46.54  Weighted Average LVR %
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA	610 119 0 729 Number 561 5 136 24 3 0 729	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,557.03	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by Strument Balances % 44.09	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 0.00 46.54 Weighted Average LVR % 42.81
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,557.03 -28,126,223.03	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by St. Current Balances % 44.09 24.78	-150,310.73 -183,225.91 0.000 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54 Weighted Average LVR % 42.81 49.78
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169 127	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18 17.42	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,57.03 -28,126,223.03 -18,948,942.88	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by Stribution - by Stribution - by Stribution - by Stribution 24.78 44.09 24.78 16.70	-150,310.73 -183,225.91 0.000 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36 -149,204.27	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54 Weighted Average LVR % 42.81 49.78 47.91
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169 127 64	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18 17.42 8.78	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,557.03 -28,126,223.03 -18,948,942.88 -10,972,410.38	Current Balances % 80.79 19.21 0.00 100.00 cistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 cistribution - by Stribution	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36 -149,204.27 -171,443.91	48.16 39.72 0.00 46.54  Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54  Weighted Average LVR % 42.81 49.78 47.91 52.26
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169 127	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18 17.42	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,557.03 -28,126,223.03 -18,948,942.88 -10,972,410.39 -4,151,423.94	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by Stribution - by Stribution - by Stribution - by Stribution 24.78 44.09 24.78 16.70	-150,310.73 -183,225.91 0.000 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36 -149,204.27 -171,443.91 -129,732.00	48.16 39.72 0.00 46.54 Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54 Weighted Average LVR % 42.81 49.78 47.91
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169 127 64 32	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18 17.42 8.78 4.39	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,557.03 -28,126,223.03 -18,948,942.88 -10,972,410.38	Current Balances % 80.79 19.21 0.00 100.00 vistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by St. Current Balances % 44.09 24.78 16.70 9.67 3.66	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36 -149,204.27 -171,443.91	48.16 39.72 0.00 46.54  Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54  Weighted Average LVR % 42.81 49.78 47.91 52.26 50.64
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia ACT Tasmania	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169 127 64 32 6	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18 17.42 8.78 4.39 0.82	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109.96 -17,238,937.14 -3,136,641.58 -360,335.71 0.000 -113,493,426.21  Geographical Di Current Balances -50,038,557.03 -28,126,223.03 -18,948,942.88 -10,972,410.39 -4,151,423.94 -950,587.41	Current Balances % 80.79 19.21 0.00 100.00 sistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 stribution - by Stances % 44.09 24.78 16.70 9.67 3.66 0.84	-150,310.73 -183,225.91 0.00 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36 -149,204.27 -171,443.91 -129,732.00 -158,431.24 -73,406.27	48.16 39.72 0.00 46.54  Weighted Average LVR % 45.64 62.43 50.57 45.21 52.41 0.00 46.54  Weighted Average LVR % 42.81 49.78 47.91 52.26 50.64 34.51
Owner Occupied Investment Other Total  Property Type Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia ACT	610 119 0 729 Number 561 5 136 24 3 0 729 Number 326 169 127 64 32 64	Number % 83.68 16.32 0.00 100.00  Number % 76.95 0.69 18.66 3.29 0.41 0.00 100.00  Number % 44.72 23.18 17.42 8.78 4.39 0.82 0.85	Current Balances -91,689,543.22 -21,803,882.99 0.00 -113,493,426.21  Property Type D Current Balances -91,808,401.82 -949,109,96 -17,238,937.14 -3,136,641.58 -360,335.71 0.00 -113,493,426.21  Geographical Di Current Balances -50,038,557.03 -28,126,223.03 -18,948,942.88 -10,972,410.39 -4,151,423.94 -950,587.41	Current Balances % 80.79 19.21 0.00 100.00 cistribution Current Balances % 80.89 0.84 15.19 2.76 0.32 0.00 100.00 cistribution - by Stribution	-150,310.73 -183,225.91 0.000 -155,683.71 Average Loan Size -163,651.34 -189,821.99 -126,756.89 -130,693.40 -120,111.90 0.00 -155,683.71 ate Average Loan Size -153,492.51 -166,427.36 -149,204.27 -171,443.91 -129,732.00 -158,431.24	## 48.16 ## 39.72  0.00 ## 46.54  Weighted Average LVR % ## 45.64 ## 62.43 ## 50.57 ## 52.41 ## 0.00 ## 6.54  Weighted Average LVR % ## 42.81 ## 49.78 ## 47.91 ## 52.26 ## 50.64 ## 34.51 ## 52.14

### 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 7,933,889.53

**Loan Portfolio Amounts** 

Jul-16

Outstanding principal	8,075,263.20
Net Repayments	141,373.67
Total	7,933,889.53

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Jul-16
Number of Loans	180	58
Min (Interest Rate)	6.19%	4.02%
Max (Interest Rate)	8.59%	5.77%
Weighted Average (Interest Rate)	7.16%	4.79%
Weighted Average Seasoning (Months)	47.11	105.56
Weighted Average Maturity (Months)	318.81	268.54
Original Balance (AUD)	39,245,715	8,075,263
Outstanding Principal Balance (AUD)	39,245,715	7,933,890
Average Loan Size (AUD)	218,032	136,791
Maximum Loan Value (AUD)	824,414	394,372
Current Average Loan-to-Value	55.22%	34.21%
Current Weighted Average Loan-to-Value	61.59%	50.19%
Current Maximum Loan-to-Value	94.00%	89.00%

#### Monthly Information Report: 1st July 2016 - 30th July 2016

#### 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	-	0.00%	-	0.00%	-
61-90	1	1.72%	364,584.72	4.60%	8,653.12
91-120	-	0.00%	-	0.00%	-
121-150	-	0.00%	-	0.00%	-
151-180	-	0.00%	-	0.00%	-
>181	1	1.72%	215,766.73	2.72%	8,677.21
Grand Total	2	3.45%	580,351.45	7.31%	17,330.33

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

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

#### **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)	Jul-16
	19.10%

		ı	Interest Rate Dis	stribution Report		
	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19
Fixed (Term Remaining)						
<= 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 Grand Total	0 <b>58</b>	0.00 <b>100.00</b>	0.00 <b>-7,933,889.53</b>	0.00 <b>100.00</b>	0.00 <b>-136,791.20</b>	0.00 <b>50.19</b>
Granu rotai	36	100.00	-7,933,009.33	100.00	-130,791.20	50.19
				atio Distribution		
LVR Tier	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	21	36.21	-944,837.52	11.91	-44,992.26	11.76
> 20% <= 25% > 25% <= 30%	6 3	10.34	-646,157.88	8.14 7.45	-107,692.98	23.92
> 25% <= 30% > 30% <= 35%	4	5.17 6.90	-590,820.43 -343,110.06	4.32	-196,940.14 -85,777.51	26.94 32.29
> 35% <= 35% > 35% <= 40%	2	3.45	-499,129.39	6.29	-249,564.70	32.29
> 40% <= 45%	2	3.45	-336,823.78	4.25	-168,411.89	44.33
> 45% <= 50%	1	1.72	-168,107.13	2.12	-168,107.13	49.00
> 50% <= 55%	5	8.62	-913,987.88	11.52	-182,797.58	53.59
> 55% <= 60%	2	3.45	-331,939.98	4.18	-165,969.99	59.65
> 60% <= 65%	3	5.17	-539,757.43	6.80	-179,919.14	63.68
> 65% <= 70%	1	1.72	-272,657.38	3.44	-272,657.38	68.00
> 70% <= 75%	5	8.62	-1,450,127.97	18.28	-290,025.59	72.59
> 75% <= 80%	1	1.72	-349,873.03	4.41	-349,873.03	78.00
> 80% <= 85%	1	1.72	-166,016.83	2.09	-166,016.83	83.00
> 85% <= 90%	1	1.72	-380,542.84	4.80	-380,542.84	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 <b>58</b>	0.00 <b>100.00</b>	0.00 <b>-7,933,889.53</b>	0.00 <b>100.00</b>	0.00 <b>-136,791.20</b>	0.00 <b>50.19</b>
		_				
Martaga Ingurar	Number	Number %	Mortgage Insure	er Distribution Current Balances %	Averene Leen Size	Wainhad Averena LVD 9/
Mortgage Insurer MGICA	Number 9	15.52	-1,949,621.25	24.57	Average Loan Size -216,624.58	Weighted Average LVR % 73.28
NONE	42	72.41	-5,311,064.74	66.94	-126,453.92	41.72
PMI	2	3.45	-118,388.20	1.49	-59,194.10	18.47
WLENDER	5	8.62	-554,815.34	6.99	-110,963.07	56.90
Total	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19
			Loan Maturity D	istribution		
Loan Maturity (year)	Number	Number %	•	Current Balances %	Average Loan Size	Weighted Average LVR %
2022	1	1.72	-49,749.27	0.63	-49,749.27	8.00
2026	1	1.72	-9,028.55	0.11	-9,028.55	4.00
2029	1	1.72	-19,409.92	0.25	-19,409.92	4.00
2031	1	1.72	-116.48	0.00	-116.48	0.00
2032	1	1.72	-19,845.52	0.25	-19,845.52	6.00
2033	1	1.72	-111,321.08	1.40	-111,321.08	28.00
2034	3	5.17	-332,996.80	4.20	-110,998.93	22.10
2035	5	8.62	-542,670.93	6.84	-108,534.19	55.49
2036	4	6.90	-481,633.90	6.07	-120,408.48	39.27
2037	9	15.52	-1,087,754.41	13.71	-120,861.60	41.02
2038 2039	4 13	6.90 22.41	-482,016.56 -2 105 646 52	6.08 26.54	-120,504.14 -161,972,81	22.67 50.61
2039	6	10.34	-2,105,646.52 -1,263,485.68	15.93	-161,972.81 -210,580.95	67.41
2040	8	13.79	-1,428,213.91	18.00	-210,560.95	63.55
Total	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19

ı	oan	Durnoso	Distribution	
	∟oan	Purnose	Distribution	

		I	Loan Purpose D	istribution		
Loan Purpose	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Purchase	49	84.48	-7,337,712.70	92.49	-149,749.24	52.01
Refinance	9	15.52	-596,176.83	7.51	-66,241.87	27.77
Total	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19
				<b>5</b> 1 . 11 . 1		
			Loan Seasoning			
_oan Seasoning	Number	Number %		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		0.00	0.00	0.00	0.00	0.00
> 48 Months <= 60 Months	4	6.90	-340,300.82	4.29	-85,075.21	49.7
> 60 Months <b>Total</b>	54 <b>58</b>	93.10 <b>100.00</b>	-7,593,588.71 <b>-7,933,889.53</b>	95.71 <b>100.00</b>	-140,622.01 <b>-136,791.20</b>	50.2 <sup>-</sup> <b>50.1</b> !
		1	Loan Size Distri	hution		
Loan Size	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
<= 50,000	15	25.86	-293,172.81	3.70	-19,544.85	16.18
>50,000 <= 100,000	11	18.97	-831,982.45	10.49	-75,634.77	23.82
>100,000 <= 150,000	10	17.24	-1,214,300.93	15.31	-121,430.09	33.78
>150,000 <= 200,000	5	8.62	-860,454.36	10.85	-172,090.87	44.65
>200,000 <= 250,000	8	13.79	-1,723,291.67	21.72	-215,411.46	56.03
>250,000 <= 300,000	3	5.17	-853,551.90	10.76	-284,517.30	60.13
>300,000 <= 350,000	3	5.17	-1,017,636.18	12.83	-339,212.06	59.24
>350,000 <= 400,000	3	5.17	-1,139,499.23	14.36	-379,833.08	75.46
>400,000 <= 450,000	0	0.00	0.00	0.00	0.00	0.00
>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	0	0.00	0.00	0.00	0.00	0.00
Total	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19
			Occupancy Type	Distribution		
Occupancy Type	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	53	91.38	-7,193,390.97	90.67	-135,724.36	51.17
Investment	5	8.62	-740,498.56	9.33	-148,099.71	40.60
Total	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19
		ĺ	Property Type D	istribution		
Property Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Detached	47	81.03	-6,130,358.85	77.27	-130,433.17	45.97
Duplex	0	0.00	0.00	0.00	0.00	0.00
Unit	10	17.24	-1,723,002.98	21.72	-172,300.30	65.98
Semi Detached	1	1.72	-80,527.70	1.01	-80,527.70	33.0
Vacantland	0	0.00	0.00	0.00	0.00	0.00
Total	58	100.00	-7,933,889.53	100.00	-136,791.20	50.19
		(	Geographical Di	stribution - by Sta	ate	
State	Number	Number %		Current Balances %		Weighted Average LVR %
WA	34	58.62	-4,034,844.60	50.86	-118,671.90	40.25
NSW	11	18.97	-1,424,583.43	17.96	-129,507.58	56.8
Queensland	6	10.34	-1,422,189.42	17.93	-237,031.57	61.2
Victoria	6	10.34	-981,097.09	12.37	-163,516.18	66.6
South Australia	1	1.72	-71,174.99	0.90	-71,174.99	32.0
Tasmania	0	0.00	0.00	0.00	0.00	0.0
ACT	0	0.00	0.00	0.00	0.00	0.0
Northern Territory Total	0 <b>58</b>	0.00 <b>100.00</b>	0.00 <b>-7,933,889.53</b>	0.00 <b>100.00</b>	0.00 <b>-136,791.20</b>	0.00 <b>50.1</b> 9

# **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