# **Swan Trust Series 2011-1**

31st October 2016 - 30th November 2016

**Monthly Information Report** 

Monthly Information Report: 31st October 2016 - 30th November 2016

Amounts denominated in currency of note class

Monthly Payment date: 19 December 2016

Bond report	Class A1 - AUD	Class A2- AUD	Class A2-R - AUD	Class AB - AUD	Class B - AUD
ISIN Code	AU3FN0014387	AU3CB0185106	AU3FN0032546	AU3FN0014395	AU3FN0014403
Interest rate *	1-M BBSW	FIXED (5 yrs)	1-M BBSW	1-M BBSW	undisclosed
% Spread per annum *	1.25		1.10	2.50	undisclosed
Fixed Note Coupon % Original Balance	365,000,000.00	5.75 100,000,000.00	95,800,000.00	25,500,000.00	9,500,000.00
Balance before Payment	0.00	0.00	91,294,900.81	6,150,607.43	9,500,000.00
Principal Redemption	0.00	0.00	1,951,506.25	334,545.06	0.00
Balance after Payment	0.00	0.00	89,343,394.56	5,816,062.37	9,500,000.00
Bond Factor before Payment	0.00000000	0.00000000	0.95297391	0.24120029	1.00000000
Bond Factor after Payment	0.00000000	0.00000000	0.93260328	0.22808088	1.00000000
Interest Payment	0.00	0.00	190,843.86	19,462.88	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	ation Reporting Period	- AUD			
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Nov-16	106,945,508	-3,257,846	-135,749	1,107,543	0	0	104,659,456.93

		Portfolio Information Cu	mulative (since Closin	ng Date) - AUD			
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	496,420,699	-367,716,353	-138,559,371	114,514,483	0	0	104,659,456.93

## Monthly Information Report: 31st October 2016 - 30th November 2016

Monthly Calculation Period:	31/10/2016	to	30/11/2016	
Monthly Determination Date:	12/12/2016			
Monthly Payment Date:	19/12/2016		28 days	

Loan Portfolio Amounts	Nov-16
Outstanding principal	106,945,508.24
Scheduled Principal Prepayments Redraws	365,973.44 2,891,872.12 1,107,542.82
Defaulted Loans Loans repurchased by the seller	- 135,748.57
Total	104,659,456.93

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

## **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	416,741.86
Interest Rate Swap receivable amount	-,
Any other non-Principal income	4,450.35
Principal draws	,
Liquidity Facility drawings	-
Income Reserve Draw	-
Total Investor Revenues	421,192.21
Total Investor Revenues Priority of Payments:	
Taxes **	_
Trustee Fees **	397.16
Servicing Fee **	27,249.13
Management Fee **	2,724.91
Custodian Fee **	· -
Other Senior Expenses **	6,321.58
Interest Rate Swap payable amount **	125,185.43
Liquidity Facility fees and interest **	575.34
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	-
Class A2 Interest Amount (allocation to swap)**	190,843.86
Redraw Notes Interest Amount	· -
Class AB Interest Amount **	19,462.88
Reimbursing Principal draws	-
Payment of current period Defaulted Amount	-
Reinstate prior period unreimbursed Charge-Offs	-
reimbursement of Extraordinary Expense Reserve Draw	-
Subordinated Termination Payments	-
Reimbursement of Income Reserve	-
Excess Distributions to Income Unitholder	7,438.77
Total of Interest Amount Payments	421,192.21

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

# Monthly Information Report: 31st October 2016 - 30th November 2016

Principal Collections	
Scheduled Principal repayments	365,973.44
Unscheduled Principal repayments	1,784,329.30
Repurchases of (Principal)	135,748.57
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Excess Class A2-R Principal in Collections Account	-
Issuance of Class A2-R Notes	-
Principal in Guaranteed Investment Contract Account	-
Total Principal Collections	2,286,051.31
Total Principal Collections Priority of Payments:	
Pricipal Draw	-
Redraw Notes repayment	-
Class A1 Principal	-
Class A2 Principal	1,951,506.25
Principal Payment to Guaranteed Investment Contract Account	-
Class AB Principal	334,545.06
Class B Principal	-
Excess Class A2-R Principal in Collections Account	-
Total Principal Priority of Payments	2,286,051.31

### 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	-
Outstanding Balance end of the period	-
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 A2-R - AUD
Outstanding Balance beginning of the period	91,294,900.81
Outstanding Balance end of the period	89,343,394.56
Interest rate	1-M BBSW+1.1%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Charge-off Analysis	Class A2-R - AUD
Previous Balance	=
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	<u>-</u>

	Class AB - AUD
Outstanding Balance beginning of the period	6,150,607.43
Outstanding Balance end of the period	5,816,062.37
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	9,500,000.00
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 November 2016
Number of Loans	2,09	690
Min (Interest Rate)	6.19	6 0.00%
Max (Interest Rate)	8.64	6 5.99%
Weighted Average (Interest Rate)	7.13	6 4.63%
Weighted Average Seasoning (Months)	32.4	3 102.47
Weighted Average Maturity (Months)	326.9	6 255.92
Original Balance (AUD)	499,880,220	106,945,508
Outstanding Principal Balance (AUD)	499,880,220	104,659,457
Average Loan Size (AUD)	239,06	151,680
Maximum Loan Value (AÚD)	980,23	730,000
Current Average Loan-to-Value	56.11	6 33.26%
Current Weighted Average Loan-to-Value	61.14	45.94%
Current Maximum Loan-to-Value	94.00	6 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	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-
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: 31st October 2016 - 30th November 2016**

# **Arrears Breakdown**

	Number of	Percentage of	Principal Balance	Percentage of	Total
Days in Arrears	Loans in Arrears	Number of Loans	of Delinquent	Principal Outstand.	Arrears
		Outstanding (1)	Loans	of the Loans (1)	amount(1)
		(%)		(%)	
31-60	2	0.29%	527,600.29	0.50%	9,524.93
61-90	1	0.14%	345,273.45	0.33%	7,321.00
91-120	-	0.00%	-	0.00%	-
121-150	-	0.00%	-	0.00%	-
151-180	-	0.00%	-	0.00%	-
>181	3	0.43%	793,345.56	0.76%	115,203.20
Grand Total	6	0.87%	1,666,219.30	1.59%	132,049.13

# **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
2	-	-	-	-	-	-	-

# **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
6	4	-	-	-	-	-	-

## **CPR Statistics**

Annualised Prepayments (CPR)	Nov-16
	19.56%

Number   N			I	nterest Rate Dis	stribution Report		
Fixed   Terries   Terrie		Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
Section   Sect		667	96.67	-100,025,607.55	95.57	-149,963.43	45.94
Year   Car   Years   Same		_	0.72	057 224 92	0.01	101 464 07	41.46
\$2 Part							
\$\text{\$\text{\$\text{\$\text{\$Years}\$}} \ \text{\$\circ\$} \ \text{\$\text{\$Years}\$} \ \text{\$\circ\$} \ \text{\$\text{\$\text{\$Years}\$}} \ \$\text{\$							
Septembox   Color	>3 Year <=4 Years	2	0.29		0.63	-327,090.84	59.43
Total Pixed   100.00   100.0							
Camera Total   Sept							
LVR Tier							
	Grand rotal	030				-131,000.37	43.34
-20%	I VP Tier	Number				Average Loan Size	Weighted Average LVP %
20% e=28%							
2 93% ← 35% ← 40%							
25% e-46% 33 4.78 4.5456,005 6.17 -173,542.45 38.07 > 40% e-46% 33 4.78 4.5456,540.05 6.17 -173,542.45 34.00 > 45% e-55% 48 8 5.51 4.384,112.15 7.98 -221,102.21 2.20,102.21 52.65			6.52	-6,761,909.15	6.46		
4.4% ← 45%         33         4.78         6.46,66,10,10,10,73,66         6.77         1-195,652,73         43.09           4.5% ← 55%         38         5.51         4.3,94,112,15         7.99         2.20,108,21         52.65           5.5% ← 55%         38         5.51         4.3,94,112,15         7.99         2.20,108,21         52.65           5.5% ← 57%         40         3.80         4.398,172,12         8.81         2.22,108,23         6.81           5.5% ← 57%         40         3.51         1.90,119,12         8.81         2.22,108,23         6.81           7.7% ← 57%         27         3.91         -8,111,120,06         7.75         5.26,00,38         7.74           5.7% ← 80%         2         0.29         450,817,46         0.62         1.325,408,73         78,47           5.6% ← 80%         0         0.00         0.00         0.00         0.00         0.00         0.00           5.9% ← 90%         0         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00							
4.4% κ= 55%         4.88         6.96         1-0,180/753.66         9.73         2-12/09/09/201         2-56.62         5.5% κ= 65%         38         5.51         -8,384/12-15         7.99         2-20,108.21         5.5.6.8         5.5% κ= 65%         4.2         6.09         9-4,930/17-27         9.08         2-27/48.33         5.51         5.5% κ= 65%         4.2         6.09         9-4,930/17-27         9.08         2-27/48.33         5.51         5.5% κ= 65%         9.75         2-80% κ= 70%         3.83         5.51         1-10/14/67-26         9.75         2-80% (17.88)         68.11         5.00         2-27/43.34         5.01         3.00         6.00         9.00         0.00							
5-0% ≪ 55%         38         5.51         4.9,364,112.15         7.99         2-20,108.21         52.65           5-5% ≪ 60%         40         5.80         -9.00% RF2.77         9.08         2-227,496.91         58.19           > 60% ≪ 65%         42         6.09         -9.90% RF2.78         8.89         -221,433.04         63.02           > 80% ≪ 70%         38         5.51         1-10,148.726.8         7.73         -228,017.88         88.11           > 7.7% ≪ 80%         2         3.9         450,817.46         0.22         -24,000.00         0.00							
55% ← 60% ← 60% ← 40							
> 60% ≪ 65%         42         6.09         +9,300,187,49         8.89         -221,433,04         63.02           > 65% ≪ 70%         38         5,51         +10,184,679,26         7.73         -208,681,786         88,11           > 70% ≪ 75%         200%         2         2.99         -85,681,746         0.62         -325,480,73         78,47           > 80% ← 85%         0         0         0.00         0.00         0.00         0.00         0.00           > 80% ← 85%         0         0         0.00         0.00         0.00         0.00         0.00           > 98% ← 90%         0         0         0.00							
> 70% ← 275%         20%         27         3.91         8,111,280,68         7.75         3.00,417,06         72.45           > 75% ← 280%         2         2.92         456,817.46         0.62         2.52,408,73         78.47           > 80% ← 85%         0         0.00         0.00         0.00         0.00         0.00         0.00           > 90% ← 95%         1         0.14         2-288,226,03         0.28         2-289,226,03         94.00           > 90% ← 100%         0.0         0.00         0.00         0.00         0.00         0.00           > 100%         100         0.00         0.00         0.00         0.00         0.00           Number         Number         Number         Current Balances         Average Lon Size         Weighted Average LVR %           PMI         Cond         6         7.9         8         2.49,225,23         4         449,225,23         45,94           WEINDER         1         Mumber         Current Balances         Current Balances         Average Lon Size         Weighted Average LVR %           VELDER         1         Mumber         Current Balances         Average Lon Size         45,94           VELDER         Number		42	6.09		8.89		63.02
> 75% ← 80%         2         0.29         −550,817.46         0.62         −325,086.73         78.47           2 80% ← 89%         0         0.00         0.00         0.00         0.00         0.00           2 90% ← 99%         0         0.00         0.00         0.00         0.00         0.00           2 90% ← 100%         0         0.00         0.00         0.00         0.00         0.00           1 0076         0         0.00         0.00         0.00         0.00         0.00           Mortgage Insurer         Mortgage Insurer Distribution           Loan Maturity (year)         167         97.68         100.09         97.50         45.98         46.89           Mortgage Insurer Distribution           Loan Maturity (year)         Number         Current Balances Current Balances Current Balances Current Balances Current Balances Current Bala	> 65% <= 70%		5.51	-10,184,679.26	9.73	-268,017.88	68.11
898, € 85%, € 99%         0         0.00							
289%   99%   0   0.0							
99% ← 99%   1   0.14   2-89,226.03   0.28   2-89,226.03   0.400   0.00							
100%   0   0.00   0.							
Total   Number   Nu							
Mortgage Insurer   Number							
Mortgage Insurer   Number   Number   Number   Section	Total	690	100.00	-104,659,456.93	100.00	-151,680.37	45.94
PMI			N	Mortgage Insure	er Distribution		
MULENDER	Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Total							
Coan Maturity (year)	PMI POOL	674	97 68	-102 047 308 91	97 50		45 69
Coan Maturity (year)	WI ENDED						
Number   Number   Number   Number   Number   Current Balances   Current Balances   Number		14	2.03	-2,113,697.55	2.02	-150,978.40	57.22
2016		14	2.03 <b>100.00</b>	-2,113,697.55 <b>-104,659,456.93</b>	2.02 <b>100.00</b>	-150,978.40	57.22
2020	Total	14 <b>690</b>	2.03 <b>100.00</b> L	-2,113,697.55 -104,659,456.93 Loan Maturity D	2.02 100.00 istribution	-150,978.40 <b>-151,680.37</b>	57.22 <b>45.94</b>
2021	Total  Loan Maturity (year)	14 690 Number	2.03 100.00 L Number %	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances	2.02 100.00 istribution Current Balances %	-150,978.40 -151,680.37 Average Loan Size	57.22 45.94 Weighted Average LVR %
2023   3	Total  Loan Maturity (year) 2016	14 690 Number 1	2.03 100.00 L Number % 0.14	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70	2.02 100.00 istribution Current Balances % 0.00	-150,978.40 -151,680.37 Average Loan Size 76.70	57.22 <b>45.94</b> Weighted Average LVR % 36.00
2024	Total  Loan Maturity (year) 2016 2020	14 690 Number 1 1	2.03 100.00 L Number % 0.14 0.14	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66	2.02 100.00 istribution Current Balances % 0.00 0.01	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66	57.22 45.94 Weighted Average LVR % 36.00 3.00
2025	Total  Loan Maturity (year) 2016 2020 2021	14 690 Number 1 1 2 7	2.03 100.00 L Number % 0.14 0.14 0.29	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77	57.22 45.94 Weighted Average LVR % 36.00 3.00 26.00
2026	Total  Loan Maturity (year) 2016 2020 2021 2022 2023	14 690 Number 1 1 2 7 3	2.03 100.00 L Number % 0.14 0.14 0.29 1.01 0.43	-2,113,697.55 -104,659,456.93 -Oan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99	57.22 45.94 Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56
2027   5	Total  Loan Maturity (year) 2016 2020 2021 2022 2022 2023 2024	14 690 Number 1 1 2 7 3 4	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70
2028         3         0.43         -260,002.37         0.25         -86,667.46         34.36           2029         6         0.87         -568,988.64         0.54         -94,831.44         40.81           2030         5         0.72         -615,751.65         0.59         -123,150.33         39.54           2031         13         1.88         -1,293,920.20         1.24         -99,532.32         45.55           2032         3         0.43         -726,821.09         0.69         -242,273.70         59.14           2033         11         1.59         -1,225,621.38         1.17         -111,420.13         35.15           2034         27         3.91         -4,131,940.12         3.95         -153,034.82         33.16           2035         33         4.78         -4,859,593.85         4.64         -147,260.42         46.11           2036         39         5.65         7,7423,969.83         7.09         -190,358.20         43.00           2037         42         6.09         -5,216,316.41         4.98         -124,198.01         42.39           2038         72         10.43         -10,091,046.27         9.64         -140,153.42         45.18	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025	14 690 Number 1 1 2 7 3 4 17	2.03 100.00 L Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81
2029         6         0.87         -568,988.64         0.54         -94,831.44         40.81           2030         5         0.72         -615,751.65         0.59         -123,150.33         39.54           2031         13         1.88         -1,293,920.20         1.24         -99,532.32         45.55           2032         3         0.43         -726,821.09         0.69         -242,273.70         59.14           2033         11         1.59         -1,225,621.38         1.17         -111,420.13         35.15           2034         27         3.91         -4,313,940.12         3.95         -163,034.82         33.16           2035         33         4.78         -4,859,593.85         4.64         -147,260.42         46.11           2036         39         5.65         -7,423,969.83         7.09         -190,358.20         43.00           2037         42         6.09         -5,216,316.41         4.98         -124,198.01         42.39           2038         72         10.43         -10,091,046.27         9.64         -140,153.42         45.18           2039         327         47.39         -51,148,034.60         48.87         -156,416.01         45	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026	14 690 Number 1 1 2 7 3 4 17	2.03 100.00 L Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08	57.22 45.94 Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03
2030   5	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027	14 690 Number 1 1 2 7 3 4 17 4 5	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93
2032   3	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028	14 690 Number 1 1 2 7 3 4 17 4 5 3 6	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36
2033	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 6	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.59	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33	57.22 45.94 Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54
2034   27   3.91	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2023 2024 2025 2026 2027 2028 2029 2030 2031	14 690 Number 1 2 7 3 4 17 4 5 3 6 5	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 2.46 0.58 2.46 0.58	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55
2035   33	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13	2.03 100.00 L Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14
2036   39   5.65   -7,423,969.83   7.09   -190,358.20   43.00     2037	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -366,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.59 1.24 0.69 1.17	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13	57.22 45.94 Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15
2037   42   6.09   -5,216,316.41   4.98   -124,198.01   42.39     2038   72   10.43   -10,091,046.27   9.64   -140,153.42   45.18     2039   327   47.39   -51,148,034.60   48.87   -156,416.01   45.31     2040   50   7.25   -11,976,207.48   11.44   -239,524.15   58.46     2041   13   1.88   -2,264,492.10   2.16   -174,191.70   57.17     2044   2   0.29   -440,180.60   0.42   -220,090.30   59.04     Total   690   100.00   -104,659,456.93   100.00   -151,680.37   45.94      Loan Purpose   Number   Number %   Current Balances / Current Balances %   Current Balances %   Average Loan Size   Size   Current Balances %   Current Balances %   Fisc. (15,912.56   47.65   47.65     Refinance   207   30.00   -31,070,114.00   29.69   -150,097.17   41.88     Renovation   2   0.29   -38,400.92   0.04   -19,200.46   58.32	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 2.46 0.58 2.46 0.58 2.46 0.58 2.46 0.58 2.46 0.58 2.45 3.87 0.72 0.72 1.88 0.43	-2,113,697.55 -104,659,456.93 Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16
2039   327   47.39   -51,148,034.60   48.87   -156,416.01   45.31     2040   50   7.25   -11,976,207.48   11.44   -239,524.15   58.46     2041   13   1.88   -2,264,492.10   2.16   -174,191.70   57.17     2044   2   0.29   -440,180.60   0.42   -220,090.30   59.04     Total   690   100.00   -104,659,456.93   100.00   -151,680.37   45.94      Loan Purpose   Number   Number %   Current Balances Current Balances %   Average Loan Size   Weighted Average LVR %     Purchase   481   69.71   -73,550,942.01   70.28   -152,912.56   47.65     Refinance   207   30.00   -31,070,114.00   29.69   -150,097.17   41.88     Renovation   2   0.29   -38,400.92   0.04   -19,200.46   58.32	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33	2.03 100.00 L Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78	-2,113,697.55 -104,659,456.93  Loan Maturity D  Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11
2040   50   7.25   -11,976,207.48   11.44   -239,524.15   58.46     2041   13   1.88   -2,264,492.10   2.16   -174,191.70   57.17     2044   2   0.29   -440,180.60   0.42   -220,090.30   59.04     Total   690   100.00   -104,659,456.93   100.00   -151,680.37   45.94      Loan Purpose   Number   Number %   Current Balances %   Current Balances %   Average Loan Size   Weighted Average LVR %     Purchase   481   69.71   -73,550,942.01   70.28   -152,912.56   47.65     Refinance   207   30.00   -31,070,114.00   29.69   -150,097.17   41.88     Renovation   2   0.29   -38,400.92   0.04   -19,200.46   58.32	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2032 2033 2034 2035 2036	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 3	2.03 100.00  L Number % 0.14 0.19 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42	57.22 45.94 Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39
2041   13	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	14 690 Number 1 1 2 7 3 4 17 4 5 5 3 6 5 13 3 11 27 33 3 11 27 33 4 4 27 27 27 27 27 27 27 27 27 27 27 27 27	2.03 100.00 Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -366,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18
2044         2         0.29         -440,180.60         0.42         -220,090.30         59.04           Total         690         100.00         -104,659,456.93         100.00         -151,680.37         45.94           Loan Purpose         Loan Purpose Distribution           Loan Purpose         Number Number %         Current Balances Current Balances %         Average Loan Size         Weighted Average LVR %           Purchase         481         69.71         -73,550,942.01         70.28         -152,912.56         47.65           Refinance         207         30.00         -31,070,114.00         29.69         -150,097.17         41.88           Renovation         2         0.29         -38,400.92         0.04         -19,200.46         58.32	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2034 2035 2036 2037 2038 2037 2038	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 3 9 42 72 327	2.03 100.00 Number % 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01	57.22 45.94  Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18
Total   690   100.00   -104,659,456.93   100.00   -151,680.37   45.94	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 2037 2038 2039 2040	14 690 Number 1 1 2 7 3 4 17 4 5 5 3 6 5 13 3 11 27 33 3 9 4 27 27 3 3 6 5 5 13 3 7 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	2.03 100.00 Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39 7.25	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64 4.887 11.44	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15	57.22 45.94  Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18
Loan Purpose         Number         Number %         Current Balances         Current Balances %         Average Loan Size         Weighted Average LVR %           Purchase         481         69.71         -73,550,942.01         70.28         -152,912.56         47.65           Refinance         207         30.00         -31,070,114.00         29.69         -150,097.17         41.88           Renovation         2         0.29         -38,400.92         0.04         -19,200.46         58.32	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	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 4 27 3 4 17 4 5 5 13 3 4 17 2 7 3 6 5 5 13 13 14 15 16 17 17 18 18 18 18 18 18 18 18 18 18	2.03 100.00 Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 2.46 0.58 2.46 0.58 2.47 0.72 1.88 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39 7.25 1.88	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64 4.87 11.44 2.16	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70	57.22 45.94 Weighted Average LVR % 36.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.31 58.46 57.17
Loan Purpose         Number         Number %         Current Balances         Current Balances %         Average Loan Size         Weighted Average LVR %           Purchase         481         69.71         -73,550,942.01         70.28         -152,912.56         47.65           Refinance         207         30.00         -31,070,114.00         29.69         -150,097.17         41.88           Renovation         2         0.29         -38,400.92         0.04         -19,200.46         58.32	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	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 3 9 42 72 327 50 13 27	2.03 100.00  Lack State of the control of the contr	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48 -2,264,492.10 -440,180.60	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 4.7.09 4.98 9.64 4.8.87 11.44 2.16 0.42	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -155,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70 -220,090.30	57.22 45.94  Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18 45.31 58.46 57.17 59.04
Purchase         481         69.71         -73,550,942.01         70.28         -152,912.56         47.65           Refinance         207         30.00         -31,070,114.00         29.69         -150,097.17         41.88           Renovation         2         0.29         -38,400.92         0.04         -19,200.46         58.32	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	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 3 9 42 72 327 50 13 27	2.03 100.00 L Number % 0.14 0.19 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39 7.25 1.88 0.29	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48 -2,264,492.10 -440,180.60 -104,659,456.93	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64 4.88 7.11,44 2.16 0.42	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -155,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70 -220,090.30	57.22 45.94  Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18 45.31 58.46 57.17 59.04
Refinance         207         30.00         -31,070,114.00         29.69         -150,097.17         41.88           Renovation         2         0.29         -38,400.92         0.04         -19,200.46         58.32	Total  Loan Maturity (year) 2016 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2034 2035 2036 2037 2038 2037 2038 2039 2040 2041 2044 Total	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 39 42 72 327 50 13 2 690	2.03 100.00 L Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39 7.25 1.88 0.29	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48 -2,264,492.10 -440,180.60 -104,659,456.93	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 9.96 9.64 4.887 11.44 2.16 0.42 100.00	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70 -220,090.30 -151,680.37	57.22 <b>45.94</b> Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18 45.31 58.46 57.17 59.04 45.94
Renovation 2 0.29 -38,400.92 0.04 -19,200.46 58.32	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	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 3 11 27 33 4 27 30 13 27 30 4 10 10 10 10 10 10 10 10 10 10	2.03 100.00 Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39 7.25 1.88 0.29 100.00	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976.207.48 -2,264,492.10 -440,180.60 -104,659,456.93	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64 48.87 11.44 2.16 0.42 100.00	-150,978.40 -151,680.37  Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70 -220,090.30 -151,680.37	57.22 45.94  Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18 45.31 58.46 57.17 59.04 45.94
	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	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 3 3 11 27 50 13 2 690	2.03 100.00    Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 47.39 7.25 1.88 0.29 100.00	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -726,821.09 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48 -2,264,492.10 -440,180.60 -104,659,456.93	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64 48.87 11.44 2.16 0.42 100.00	-150,978.40 -151,680.37 Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70 -220,090.30 -151,680.37	57.22 45.94  Weighted Average LVR % 36.00 36.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18 45.31 58.46 57.17 59.04 45.94
	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 2041 2044 Total	14 690 Number 1 1 2 7 3 4 17 4 5 3 6 5 13 3 11 27 33 39 42 72 327 50 13 2 690	2.03 100.00 Number % 0.14 0.14 0.29 1.01 0.43 0.58 2.46 0.58 0.72 0.43 0.87 0.72 1.88 0.43 1.59 3.91 4.78 5.65 6.09 10.43 4.73 7.25 1.88 0.29 100.00	-2,113,697.55 -104,659,456.93  Loan Maturity D Current Balances 76.70 -4,944.66 -240,105.55 -148,745.38 -253,748.96 -222,871.10 -988,973.54 -356,964.31 -200,293.54 -260,002.37 -568,988.64 -615,751.65 -1,293,920.20 -726,821.09 -1,225,621.38 -4,131,940.12 -4,859,593.85 -7,423,969.83 -5,216,316.41 -10,091,046.27 -51,148,034.60 -11,976,207.48 -2,264,492.10 -440,180.60 -104,659,456.93	2.02 100.00 istribution Current Balances % 0.00 0.01 0.23 0.14 0.24 0.21 0.95 0.34 0.19 0.25 0.54 0.59 1.24 0.69 1.17 3.95 4.64 7.09 4.98 9.64 48.87 11.44 2.16 0.42 100.00 istribution Current Balances % 70.28 29.69	-150,978.40 -151,680.37  Average Loan Size 76.70 -4,944.66 -120,052.77 -21,249.34 -84,582.99 -55,717.78 -58,174.91 -89,241.08 -40,058.71 -86,667.46 -94,831.44 -123,150.33 -99,532.32 -242,273.70 -111,420.13 -153,034.82 -147,260.42 -190,358.20 -124,198.01 -140,153.42 -156,416.01 -239,524.15 -174,191.70 -220,090.30 -151,680.37	57.22 45.94  Weighted Average LVR % 36.00 3.00 26.00 27.51 21.56 32.70 42.81 22.03 11.93 34.36 40.81 39.54 45.55 59.14 35.15 33.16 46.11 43.00 42.39 45.18 45.31 58.46 57.17 59.04 45.94  Weighted Average LVR % 47.65 41.88

				D:		
			Loan Seasoning			
Loan Seasoning Distribution	Number	Number %		Current Balances % 0.00	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
> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
> 6 Months <= 9 Months > 9 Months <= 12 Months	0	0.00	0.00	0.00		
	0				0.00	0.00
> 12 Months <= 18 Months	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months > 24 Months <= 36 Months	0	0.00 0.00	0.00 0.00	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 <= 40 Months > 48 Months <= 60 Months	0	0.00	0.00	0.00	0.00	0.00
> 60 Months	690	100.00	-104,659,456.93	100.00	-151,680.37	45.94
Total	<b>690</b>	100.00	-104,659,456.93	100.00	-151,680.37 -151,680.37	45.94 45.94
10141	000	100.00	104,000,400.00	100.00	101,000.01	43.34
		1	Loan Size Distri	bution		
Loan Size	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
<= 50,000	183	26.52	-2,526,752.73	2.41	-13,807.39	12.56
>50,000 <= 100,000	90	13.04	-6,972,505.54	6.66	-77,472.28	27.05
>100,000 <= 150,000	97	14.06	-12,264,699.25	11.72	-126,440.20	37.25
>150,000 <= 200,000	103	14.93	-18,248,298.22	17.44	-177,167.94	43.73
>200,000 <= 250,000	93	13.48	-20,939,981.98	20.01	-225,161.10	49.61
>250,000 <= 300,000	52	7.54	-14,121,122.31	13.49	-271,560.04	50.96
>300,000 <= 350,000	25	3.62	-8,128,749.12	7.77	-325,149.96	54.33
>350,000 <= 400,000	19	2.75	-7,099,515.48	6.78	-373,658.71	53.66
>400,000 <= 450,000	9	1.30	-3,895,562.04	3.72	-432,840.23	44.20
>450,000 <= 500,000	8	1.16	-3,775,876.19	3.61	-471,984.52	45.65
>500,000 <= 550,000	3	0.43	-1,623,065.74	1.55	-541,021.91	53.90
>550,000	8	1.16	-5,063,328.33	4.84	-632,916.04	63.05
Total	690	100.00	-104,659,456.93	100.00	-151,680.37	45.94
				<b>5</b> 1 . 11 . 1		
			Occupancy Type			
Occupancy Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	575	83.33	-82,823,047.36	79.14	-144,040.08	47.48
Investment	115	16.67	-21,836,409.57	20.86	-189,881.82	40.08
Other	0	0.00	0.00	0.00	0.00	0.00
Total	690	100.00	-104,659,456.93	100.00	-151,680.37	45.94
			Property Type D			
Property Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Detached	534 4	77.39 0.58	-85,412,655.28	81.61 0.52	-159,948.79	45.18
Duplex			-548,982.76		-137,245.69	56.16
Unit	128	18.55	-15,610,411.85	14.92	-121,956.34	50.38
Semi Detached Vacantland	22 2	3.19 0.29	-2,775,879.43	2.65 0.30	-126,176.34	40.97 57.46
Other	0		-311,527.61		-155,763.81	
		0.00	0.00	0.00	0.00	0.00
Total	690	100.00	-104,659,456.93	100.00	-151,680.37	45.94
			Geographical Di	stribution - hv St	ate	
State	Number			stribution - by St		Weighted Average LVR %
State WA	Number 309	Number % 44.78		stribution - by Sta Current Balances % 44.29	Average Loan Size -150,006.85	Weighted Average LVR % 42.10
		Number %	Current Balances	Current Balances %	Average Loan Size	
WA	309	Number % 44.78	Current Balances -46,352,117.69	Current Balances % 44.29	Average Loan Size -150,006.85	42.10
WA NSW	309 160	Number % 44.78 23.19	Current Balances -46,352,117.69 -26,007,617.42	Current Balances % 44.29 24.85	Average Loan Size -150,006.85 -162,547.61	42.10 48.30
WA NSW Victoria	309 160 117	Number % 44.78 23.19 16.96	Current Balances -46,352,117.69 -26,007,617.42 -16,724,219.07	Current Balances % 44.29 24.85 15.98	Average Loan Size -150,006.85 -162,547.61 -142,942.04	42.10 48.30 48.13
WA NSW Victoria Queensland	309 160 117 63	Number % 44.78 23.19 16.96 9.13	Current Balances -46,352,117.69 -26,007,617.42 -16,724,219.07 -10,488,048.08	Current Balances % 44.29 24.85 15.98 10.02	Average Loan Size -150,006.85 -162,547.61 -142,942.04 -166,476.95	42.10 48.30 48.13 52.52
WA NSW Victoria Queensland South Australia	309 160 117 63 30	Number % 44.78 23.19 16.96 9.13 4.35	Current Balances -46,352,117.69 -26,007,617.42 -16,724,219.07 -10,488,048.08 -3,901,259.55	Current Balances % 44.29 24.85 15.98 10.02 3.73	Average Loan Size -150,006.85 -162,547.61 -142,942.04 -166,476.95 -130,041.99	42.10 48.30 48.13 52.52 51.29
WA NSW Victoria Queensland South Australia ACT	309 160 117 63 30 6	Number % 44.78 23.19 16.96 9.13 4.35 0.87	Current Balances -46,352,117.69 -26,007,617.42 -16,724,219.07 -10,488,048.08 -3,901,259.55 -893,290.37	Current Balances % 44.29 24.85 15.98 10.02 3.73 0.85	Average Loan Size -150,006.85 -162,547.61 -142,942.04 -166,476.95 -130,041.99 -148,881.73	42.10 48.30 48.13 52.52 51.29 32.66
WA NSW Victoria Queensland South Australia ACT Tasmania	309 160 117 63 30 6	Number % 44.78 23.19 16.96 9.13 4.35 0.87 0.58	Current Balances -46,352,117.69 -26,007,617.42 -16,724,219.07 -10,488,048.08 -3,901,259.55 -893,290.37 -286,731.80	Current Balances % 44.29 24.85 15.98 10.02 3.73 0.85 0.27	Average Loan Size -150,006.85 -162,547.61 -142,942.04 -166,476.95 -130,041.99 -148,881.73 -71,682.95	42.10 48.30 48.13 52.52 51.29 32.66 52.32

### 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
 Current Balance

 Retained Interest
 39,245,715.47
 7,722,592.90

Loan Portfolio Amounts	Nov-16
Outstanding principal	7,736,308.21
Net Repayments	13,715.31
Total	7,722,592.90

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Nov-16
Number of Loans	180	56
Min (Interest Rate)	6.19%	3.69%
Max (Interest Rate)	8.59%	5.67%
Weighted Average (Interest Rate)	7.16%	4.64%
Weighted Average Seasoning (Months)	47.11	109.31
Weighted Average Maturity (Months)	318.81	264.88
Original Balance (AUD)	39,245,715	7,736,308
Outstanding Principal Balance (AUD)	39,245,715	7,722,593
Average Loan Size (AUD)	218,032	137,903
Maximum Loan Value (AUD)	824,414	391,644
Current Average Loan-to-Value	55.22%	35.45%
Current Weighted Average Loan-to-Value	61.59%	52.03%
Current Maximum Loan-to-Value	94.00%	98.00%

#### Monthly Information Report: 31st October 2016 - 30th November 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	-	0.00%	-	0.00%	-
91-120	-	0.00%	-	0.00%	-
121-150	-	0.00%	-	0.00%	-
151-180	-	0.00%	-	0.00%	-
>181	-	0.00%	-	0.00%	-
Grand Total	-	0.00%	-	0.00%	-

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

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

#### **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)	Nov-16
	2.11%

		1	Interest Rate Dis	stribution Report		
	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	55	98.21	-7,514,219.98	97.30	-136,622.18	51.34
Fixed (Term Remaining)						
<= 1 Year	0	0.00	0.00	0.00	0.00	0.00
>1 Year <=2 Years	1	1.79	-208,372.92	2.70	-208,372.92	77.00
>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	1	1.79	-208,372.92	2.70	-208,372.92	77.00
Grand Total	56	100.00	-7,722,592.90	100.00	-137,903.44	52.03
				atio Distribution		
LVR Tier	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	19	33.93	-831,932.52	10.77	-43,785.92	12.79
> 20% <= 25%	8	14.29	-871,299.64	11.28	-108,912.46	23.55
> 25% <= 30%	2	3.57	-402,936.91	5.22	-201,468.45	27.35
> 30% <= 35%	3	5.36	-260,983.84	3.38	-86,994.61	32.08
> 35% <= 40%	3 3	5.36	-566,933.12	7.34	-188,977.71	39.27
> 40% <= 45% > 45% <= 50%	0	5.36 0.00	-486,384.80 0.00	6.30 0.00	-162,128.27 0.00	44.09 0.00
> 45% <= 50% > 50% <= 55%	3	5.36	-593,318.31	7.68	-197,772.77	53.34
> 55% <= 60%	2	3.57	-349,284.21	4.52	-174,642.11	57.66
> 60% <= 65%	2	3.57	-173,147.64	2.24	-86,573.82	62.00
> 65% <= 70%	2	3.57	-499,628.85	6.47	-249,814.42	68.39
> 70% <= 75%	4	7.14	-1,377,310.97	17.83	-344,327.74	72.69
> 75% <= 80%	2	3.57	-556,680.29	7.21	-278,340.15	77.00
> 80% <= 85%	1	1.79	-165,322.41	2.14	-165,322.41	83.00
> 85% <= 90%	1	1.79	-381,319.65	4.94	-381,319.65	89.00
> 90% <= 95%	0	0.00	0.00	0.00	0.00	0.00
> 95% <= 100%	1	1.79	-206,109.74	2.67	-206,109.74	98.00
> 100%	0	0.00	0.00	0.00	0.00	0.00
Total	56	100.00	-7,722,592.90	100.00	-137,903.44	52.03
		I	Mortgage Insure	r Distribution		
Mortgage Insurer	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
MGICA	8	14.29	-1,928,268.10	24.97	-241,033.51	74.08
NONE	41	73.21	-5,130,214.18	66.43	-125,127.18	44.05
PMI	2	3.57	-117,548.10	1.52	-58,774.05	18.47
WLENDER	_5	8.93	-546,562.52	7.08	-109,312.50	56.33
Total	56	100.00	-7,722,592.90	100.00	-137,903.44	52.03
		[	Loan Maturity D	istribution		
Loan Maturity (year)	Number	Number %	•	Current Balances %	Average Loan Size	Weighted Average LVR %
2022	1	1.79	-47,376.91	0.61	-47,376.91	7.00
2029	1	1.79	-18,599.55	0.24	-18,599.55	4.00
2031	1	1.79	-118.62	0.00	-118.62	0.00
2032	1	1.79	-16,815.14	0.22	-16,815.14	5.00
2033	1	1.79	-101,126.38	1.31	-101,126.38	25.00
2034	3	5.36	-324,775.20	4.21	-108,258.40	21.56
2035	5	8.93	-537,178.46	6.96	-107,435.69	57.68
2036	4	7.14	-481,318.32	6.23	-120,329.58	33.83
2037	9	16.07	-1,069,546.59	13.85	-118,838.51	43.19
2038	4	7.14	-477,879.95	6.19	-119,469.99	22.68
2039	12	21.43	-1,963,031.83	25.42	-163,585.99	52.69
2040	6	10.71	-1,251,703.54	16.21	-208,617.26	73.59
2041	8	14.29	-1,433,122.41	18.56	-179,140.30	64.15
Total	56	100.00	-7,722,592.90	100.00	-137,903.44	52.03

	_	B: 4 !! 4!
ı oan	Purnose	Distribution

			Loan Purpose D	istribution		
Loan Purpose	Number	Number %	•	Current Balances %	Average Loan Size	Weighted Average LVR %
Purchase	48	84.21	-7.234.013.95	93.34	-150,708.62	53.27
Refinance	9	15.79	-516,289.40	6.66	-57,365.49	31.41
Total	57	100.00	-7,750,303.35	100.00	-135,970.23	51.82
	•		1,100,000.00		.00,0:0:=0	V.1.0_
		1	Loan Seasoning	Distribution		
Loan 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	0.00	0.00	0.00	0.00	0.00
> 48 Months <= 60 Months	3	5.26	-164,177.78	2.12	-54,725.93	46.16
> 60 Months	54	94.74	-7,586,125.57	97.88	-140,483.81	51.94
Total	57	100.00	-7,750,303.35	100.00	-135,970.23	51.82
			Loan Size Distril	bution		
Loan Size <= 50.000	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
	15	26.32	-285,781.15	3.69	-19,052.08	16.34
>50,000 <= 100,000 >100,000 <= 150,000	11	19.30	-807,672.51	10.42	-73,424.77	23.12
	9 6	15.79	-1,104,409.06	14.25	-122,712.12	35.04
>150,000 <= 200,000	7	10.53	-1,054,405.67	13.60	-175,734.28 -215,924.58	46.52
>200,000 <= 250,000 >250,000 <= 300,000	3	12.28 5.26	-1,511,472.09 -851,068.91	19.50 10.98	-215,924.56	61.56 60.15
>300,000 <= 350,000	3	5.26	-1,003,263.93	12.94	-334,421.31	58.05
>350,000 <= 350,000	3	5.26	-1,132,230.03	14.61	-377,410.01	77.75
>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 <= 350,000	0	0.00	0.00	0.00	0.00	0.00
Total	57	100.00	-7,750,303.35	100.00	-135,970.23	51.82
			Occupancy Type	Distribution		
Occupancy Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	52	91.23	-7,017,675.17	90.55	-134,955.29	53.01
Investment	5	8.77	-732,628.18	9.45	-146,525.64	40.41
Total	57	100.00	-7,750,303.35	100.00	-135,970.23	51.82
			Property Type D	istribution		
Property Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Detached	46	80.70	-5,962,331.86	76.93	-129,615.91	48.37
Duplex	0	0.00	0.00	0.00	0.00	0.00
Unit	10	17.54	-1,712,081.44	22.09	-171,208.14	64.75
Semi Detached	1	1.75	-75,890.05	0.98	-75,890.05	31.00
Vacantland	0	0.00	0.00	0.00	0.00	0.00
Total	57	100.00	-7,750,303.35	100.00	-135,970.23	51.82
		(	Geographical Di	stribution - by Sta	ate	
State	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
WA	34	59.65	-3,986,596.72	51.44	-117,252.84	42.67
NSW	10	17.54	-1,387,530.00	17.90	-138,753.00	57.40
O	6	10.53	-1,405,312.99	18.13	-234,218.83	60.23
	•	10.53	-899,835.75	11.61	-149,972.63	72.17
Victoria	6					
Queensland Victoria South Australia	1	1.75	-71,027.89	0.92	-71,027.89	32.00
Victoria South Australia Tasmania	1 0	1.75 0.00	0.00	0.00	0.00	0.00
Victoria South Australia Tasmania ACT	1 0 0	1.75 0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00
Victoria South Australia Tasmania	1 0	1.75 0.00	0.00	0.00	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