# Swan Trust Series 2011-1

31st December 2017 - 30th January 2018

# **Monthly Information Report**

#### Monthly Information Report:31st December 2017 - 30th January 2018

Amounts denominated in currency of note class

Monthly Payment date:

19 February 2018

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	66,625,751.55	1,921,596.09	9,500,000.00
Principal Redemption	0.00	0.00	1,069,873.68	183,407.54	0.00
Balance after Payment	0.00	0.00	65,555,877.87	1,738,188.55	9,500,000.00
Bond Factor before Payment	0.00000000	0.00000000	0.69546714	0.07535671	1.00000000
Bond Factor after Payment	0.00000000	0.00000000	0.68429935	0.06816426	1.0000000
Interest Payment	0.00	0.00	158,441.51	6,854.57	undisclosed

\* If on the First Optional Redemption Date, the relevant classes of Notes have not been redeemed in full,

the applicable margins on the relevant Classes of Notes will reset.

	Portfolio Information Reporting Period - AUD						
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Jan-18	78,047,348	-1,453,010	-457,138	656,868	0	0	76,794,066.42

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Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	496,420,699	-463,246,868	-83,814,551	127,434,786	0	0	76,794,066.42

#### Monthly Information Report: 31st December 2017 - 30th January 2018

Monthly Calculation Period:	31/12/2017	to	30/01/2018	
Monthly Determination Date:	12/02/2018			
Monthly Payment Date:	19/02/2018		31 days	

Loan Portfolio Amounts	Jan-18
Outstanding principal	78,047,347.64
Scheduled Principal	252,027.09
Prepayments	1,200,983.35
Redraws	656,867.58
Defaulted Loans	-
Loans repurchased by the seller	457,138.36
Total	76,794,066.42
	-
Gross cumulative realised losses (Net of Post-foreclosure proc	ceeds) -
Mortgage Insurance payments	-
Net cumulative realised losses	-

#### Monthly Cash Flows

Investor Revenues	
Finance Charge collections	298,069.93
Interest Rate Swap receivable amount	-
Any other non-Principal income	1,617.20
Principal draws	-
Liquidity Facility drawings	-
Income Reserve Draw	-
Total Investor Revenues	299,687.13
Total Investor Revenues	299,087.13
Total Investor Revenues Priority of Payments:	
Taxes **	-
Trustee Fees **	289.84
Servicing Fee **	19,886.04
Management Fee **	1,988.60
Custodian Fee **	-
Other Senior Expenses **	68.05
Interest Rate Swap payable amount **	60,783.35
Liquidity Facility fees and interest **	445.89
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	-
Class A2 Interest Amount (allocation to swap)**	158,441.51
Redraw Notes Interest Amount	-
Class AB Interest Amount **	6,854.57
Reimbursing Principal draws	-
Payment of current period Defaulted Amount	-
Reinstate prior period unreimbursed Charge-Offs	-
reimbursement of Extraordinary Expense Reserve Draw	-
Subordinated Termination Payments	-
Reimbursement of Income Reserve	-
Excess Distributions to Income Unitholder	-
Total of Interest Amount Payments	200.687.42
** Shortfall in these items can be met with Liquidity Eacility drawings	299,687.13

\*\* Shortfall in these items can be met with Liquidity Facility drawings

### Monthly Information Report: 31st December 2017 - 30th January 2018

Principal Collections		
Scheduled Principal repayments	252.027.09	
Unscheduled Principal repayments	544,115.77	
Repurchases of (Principal)	457,138.36	
Reimbursement of Principal draws from Investor Revenues	457,150.50	
	-	
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	1,253,281.22	
Total Principal Collections Priority of Payments:		
Pricipal Draw		
Redraw Notes repayment		-
Class A1 Principal		-
Class A2 Principal	1.0	- 69,873.68
Principal Payment to Guaranteed Investment Contract Account	1,0	09,075.00
Class AB Principal	1	- 83,407.54
Class B Principal	I.	05,407.54
Excess Class A2-R Principal in Collections Account		-
		-

#### Additional Information

Liquidity Facility (364 days)	
Available amount	1,500,000
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount Repayment of drawn amount	

	Class A1 - AUD
Outstanding Balance beginning of the period	-
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	66,625,751.55
Outstanding Balance end of the period	65,555,877.87
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	-

#### Monthly Information Report: 31st December 2017 - 30th January 2018

	Class AB - AUD
Outstanding Balance beginning of the period	1,921,596.09
Outstanding Balance end of the period	1,738,188.55
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 January 2018
Number of Loans	2,091	560
Min (Interest Rate)	6.19%	0.00%
Max (Interest Rate)	8.64%	6.07%
Weighted Average (Interest Rate)	7.13%	4.72%
Weighted Average Seasoning (Months)	32.43	117.14
Weighted Average Maturity (Months)	326.96	242.48
Original Balance (AUD)	499,880,226	78,047,348
Outstanding Principal Balance (AUD)	499,880,226	76,794,066
Average Loan Size (AUD)	239,063	137,132
Maximum Loan Value (AUD)	980,232	725,641
Current Average Loan-to-Value	56.11%	30.30%
Current Weighted Average Loan-to-Value	61.14%	44.33%
Current Maximum Loan-to-Value	94.00%	92.00%
Counterparty Ratings/Trigger Events		
Perfection of Title Events		
Unremedied breach of representation or warranty by Seller	None	

Unremedied breach of representation or warranty by Seller Event of default by Seller under Interest Rate Swaps	None None
Servicer Default	None
Insolvency Event occurs in relation to Seller Seller's long term credit rating downgraded below BBB by S&P or	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-
Liguidity Facility Provider (Commonwealth Bank of Australia)	
Short-Term Rating (S&P/Fitch)	A-1+/F1+
Rating Requirement (S&P/Fitch)	A-1/F1

# Monthly Information Report: 31st December 2017 - 30th January 2018

## Arrears Breakdown

Days in Arrears	Number of Loans in Arrears	Percentage of Number of Loans Outstanding (1) (%)	Principal Balance of Delinquent Loans	Percentage of Principal Outstand. of the Loans (1) (%)	Total Arrears amount(1)
31-60	1	0.18%	252,297.54	0.33%	2,297.54
61-90	-	0.00%	-	-	-
91-120	1	0.18%	257,765.22	0.34%	4,653.47
121-150	-	0.00%	-	-	-
151-180	-	0.00%	-	-	-
>181	3	0.54%	901,647.71	1.17%	110,723.13
Grand Total	5	0.89%	1,411,710.47	1.84%	117,674.14

# **Default Statistics During Monthly Period**

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

# **Default Statistics Since Closing**

Defaulted Loans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied	Loss Covered by	Loss Charged
	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted
6	6	-	-	-	-	-	-

# **CPR Statistics**

Annualised Prepayments (CPR)	Jan-18
	14.35%

### Monthly Information Report: 31st December 2017 - 30th January 2018

Interest	Rate	Distribution	Report
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		h	nterest Rate Dis	stribution Report		
	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	542	96.79	-72,828,419.69	94.84	-134,369.78	43.93
Fixed (Term Remaining)			,,			
<= 1 Year	8	1.43	-1,583,454.03	2.06	-197,931.75	56.39
>1 Year <=2 Years	6	1.07	-1,261,509.13	1.64	-210,251.52	38.72
>2 Year <=3 Years	4	0.71	-1,120,683.57	1.46	-280,170.89	59.91
>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	18	3.21	-3,965,646.73	5.16	-220,313.71	51.76
Grand Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
		L	.oan to Value R	atio Distribution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	225	40.18	-10,895,546.16	14.19	-48,424.65	13.96
> 20% <= 25%	34	6.07	-5,235,102.45	6.82	-153,973.60	23.10
> 25% <= 30%	38	6.79	-4,735,606.64	6.17	-124,621.23	27.70
> 30% <= 35%	34	6.07	-4,820,698.21	6.28	-141,785.24	32.81
> 35% <= 40%	26	4.64	-4,192,826.85	5.46	-161,262.57	38.25
> 40% <= 45%	40	7.14	-7,910,993.85	10.30	-197,774.85	43.37
> 45% <= 50%	32	5.71	-7,360,529.89	9.58	-230,016.56	47.96
> 50% <= 55%	24	4.29	-4,490,690.69	5.85	-187,112.11	53.04
> 55% <= 60%	42	7.50	-8,844,813.36	11.52	-210,590.79	58.05
> 60% <= 65%	28	5.00	-7,087,834.14	9.23	-253,136.93	62.89
> 65% <= 70%	28	5.00	-8,436,073.39	10.99	-301,288.34	68.29
> 70% <= 75%	6	1.07	-1,867,323.14	2.43	-311,220.52	72.84
> 75% <= 80%	2	0.36	-633,021.29	0.82	-316,510.65	79.00
> 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	0.18	-283,006.36	0.37	-283,006.36	92.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
> 100%	0	0.00	0.00	0.00	0.00	0.00
Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
		N	/lortgage Insure			
Mortgage Insurer	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
PMI	2	0.36	-485,557.62	0.63	-242,778.81	41.07
PMI POOL	546	97.50	-74,730,897.58	97.31	-136,869.78	44.22
PMI POOL WLENDER	12	2.14	-1,577,611.22	2.05	-136,869.78 -131,467.60	44.22 50.80
WLENDER	12	2.14 <b>100.00</b>	-1,577,611.22 <b>-76,794,066.42</b>	2.05 <b>100.00</b>	-131,467.60	50.80
WLENDER Total	12 <b>560</b>	2.14 100.00 L	-1,577,611.22 -76,794,066.42 .oan Maturity D	2.05 100.00 istribution	-131,467.60 <b>-137,132.26</b>	50.80 <b>44.33</b>
WLENDER Total Loan Maturity (year)	12 560 Number	2.14 100.00 L Number %	-1,577,611.22 -76,794,066.42 .oan Maturity D Current Balances	2.05 100.00 istribution Current Balances %	-131,467.60 -137,132.26 Average Loan Size	50.80 44.33 Weighted Average LVR %
WLENDER Total Loan Maturity (year) 2020	12 560 Number 1	2.14 100.00 L Number % 0.18	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51	2.05 100.00 istribution Current Balances % 0.00	-131,467.60 -137,132.26 Average Loan Size 77.51	50.80 44.33 Weighted Average LVR % 0.00
WLENDER Total Loan Maturity (year) 2020 2021	12 560 Number 1 2	2.14 100.00 L Number % 0.18 0.36	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39	2.05 100.00 istribution Current Balances % 0.00 0.22	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20	50.80 44.33 Weighted Average LVR % 0.00 18.88
WLENDER Total Loan Maturity (year) 2020 2021 2022	12 560 Number 1 2 4	2.14 100.00 Number % 0.18 0.36 0.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023	12 560 Number 1 2 4 3	2.14 100.00 L Number % 0.18 0.36 0.71 0.54	-1,577,611.22 -76,794,066.42 .coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024	12 560 Number 1 2 4 3 4	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71	-1,577,611.22 -76,794,066.42 .oan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2023 2024 2025	12 560 Number 1 2 4 3 4 3 4 3 4 13	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 2.32	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.24	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2024 2025 2026	12 560 Number 1 2 4 3 4 13 4	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 2.32 0.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63	2.05 100.00 istribution Current Balances % 0.00 0.12 0.12 0.28 0.24 0.52 0.45	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60
WLENDER Total 2020 2021 2022 2023 2024 2025 2026 2027	12 560 Number 1 2 4 3 4 13 4 13 4 4	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 2.32 0.71 0.71 0.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.52 0.45 0.45 0.45	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 29.41 19.60 11.97
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028	12 560 Number 1 2 4 3 4 13 4 13 4 3	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 2.32 0.71 0.54	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.52 0.45 0.21 0.21	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -40,723.36	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2028 2029	12 560 1 2 4 3 4 13 4 4 4 3 5	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.71 0.71 0.71 0.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -29,097,66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.31	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22
WLENDER Total 2020 2021 2022 2023 2024 2025 2026 2027 2028 2028 2029 2030	12 560 1 2 4 3 4 13 4 4 3 5 4	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.71 0.71 0.71 0.54 0.71 0.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.25 0.45 0.21 0.31 0.43 0.37	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2028 2029 2030 2031	12 560 Number 1 2 4 3 4 13 4 3 4 3 5 4 11	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 2.32 0.71 0.54 0.89 0.71 1.96	-1,577,611.22 -76,794,066.42 Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.52 0.45 0.21 0.31 0.31 0.31 0.33	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,688.02 -127,778.17	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2028 2029 2030 2030 2031 2032	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 11 2	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,292.07 -286,792.07 -1,405,559.89 -188,158.75	2.05 100.00 istribution Current Balances % 0.00 0.02 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.31 0.33 0.37 1.83 0.25	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,660.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31
WLENDER Total 2020 2021 2022 2023 2024 2025 2026 2027 2028 2027 2028 2029 2030 2031 2031 2032 2033	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 11 2 9	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.24 0.52 0.45 0.21 0.31 0.43 0.43 0.43 0.43 0.43 0.43 0.43 0.43	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2029 2029 2030 2030 2031 2032 2033 2034	12 560 Number 1 2 4 3 4 13 4 3 5 4 11 2 9 22	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.21 0.31 0.31 0.31 0.31 0.31 0.31 0.33 0.37 8.38 0.25 0.98 0.378	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,688.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 111.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2028 2029 2030 2030 2031 2032 2033 2033 2034 2035	12 560 Number 1 2 4 3 4 13 4 13 4 3 5 4 11 2 9 22 31	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.31 0.33 1.83 0.25 0.98 3.78 5.32	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71
WLENDER Total 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2033 2034 2035 2036	12 560 Number 1 2 4 3 4 13 4 4 4 3 5 4 11 2 9 9 22 31 28	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.71 0.71 0.71 0.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097,66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.45 0.21 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.37 1.83 0.25 0.98 3.78 5.32 6.21	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2029 2029 2030 2031 2030 2031 2032 2033 2034 2035 2035	12 560 Number 1 2 4 3 4 13 4 3 5 4 11 2 9 22 31 28 38	2.14 100.00 Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893,46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,750,542.09	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.24 0.24 0.24 0.24 0.25 0.21 0.31 0.31 0.31 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.32 0.25 0.25 0.25 0.25 0.25 0.25 0.25 0.2	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -40,723.36 -65,244.97 -71,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 111.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77
WLENDER Total 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2028 2029 2030 2030 2031 2032 2033 2033 2034 2035 2036 2037	12 560 Number 1 2 4 3 4 13 4 3 5 4 4 3 5 4 11 2 9 9 22 31 28 38 60	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,750,542.09 -7,754,064.10	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.52 0.45 0.21 0.31 0.31 0.31 0.33 1.83 0.25 0.98 3.78 5.32 6.21 6.19 0.10	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -170,441.54 -125,014.27 -129,234.40	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45
WLENDER Total 2020 2021 2021 2022 2023 2024 2025 2026 2027 2026 2027 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2033 2034 2035 2036 2037 2036	12 560 1 2 4 3 4 13 4 4 4 3 5 4 4 11 2 9 9 22 31 28 38 60 261	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.54 5.54 5.54 5.54 5.54 5.54 5.5	-1,577,611.22 -76,794,066.42 Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,750,542.09 -7,754,064.10 -36,874,167.04	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.31 0.31 0.33 0.25 0.98 3.78 5.32 6.21 6.19 10.10 0.480	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2029 2030 2030 2031 2032 2030 2031 2032 2033 2034 2035 2034 2035 2034 2035 2036 2037 2038 2037 2038	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 11 2 9 22 31 22 31 22 31 28 38 60 261 38	2.14 100.00 Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79	-1,577,611.22 -76,794,066.42 Current Balances 77.51 -167,120.39 -88,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,772,362.99 -4,772,362.99 -4,754,064.10 -36,874,167.04 -8,735,276.84	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.24 0.24 0.24 0.24 0.24 0.21 0.31 0.31 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.31 0.37 0.43 0.37 0.43 0.43 0.43 0.43 0.43 0.43 0.43 0.43	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -65,244.97 -71,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71	50.80 44.33 Weighted Average LVR % 0.00 18.88 224.33 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2035 2036 2035 2036 2037 2038 2039 2039 2039 2040	12 560 Number 1 2 4 3 4 13 4 3 4 3 5 4 13 4 3 5 4 11 2 9 9 9 22 31 22 31 28 33 60 261 38 12	2.14 100.00 Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79 2.14	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,0542.09 -7,754,064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.52 0.45 0.21 0.31 0.31 0.31 0.37 1.83 0.25 0.98 3.78 5.32 6.21 0.98 3.78 5.32 6.21 0.10 0.98 3.78 5.32 6.21 0.10 0.98 3.78 5.32 6.21 0.10 0.98 3.78 5.32 6.21 0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2033 2034 2035 2036 2037 2036 2037 2038 2038 2039 2036 2037 2038 2038 2039 2040 2040 2041 2041 2041 2041 2042 2051 2052 2052 2052 2054 2055 2055 2056 2057 2057 2056 2057 2057 2058 2057 2058 2059 2050 2057 2057 2057 2058 2057 2058 2057 2058 2059 2050 2057 2057 2058 2057 2058 2059 2053 2054 2057 2058 2059 2053 2054 2057 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2053 2053 2054 2055 2056 2057 2058 2057 2058 2057 2058 2059 2058 2057 2058 2054	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 4 3 5 4 11 2 9 22 31 28 38 38 60 261 38 12 1	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 1.96 0.36 1.61 1.393 5.54 5.00 6.79 10.71 46.61 6.79 2.14 0.18	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,293.46 -237,394.49 -326,293.46 -237,394.49 -326,293.47 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,4064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.45 0.21 0.31 0.43 0.37 1.83 0.25 0.98 3.78 5.32 6.21 6.19 10.10 48.02 11.38 2.52 0.30	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,660.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2035 2036 2035 2036 2037 2038 2039 2039 2039 2040	12 560 Number 1 2 4 3 4 13 4 3 4 3 5 4 13 4 3 5 4 11 2 9 9 9 22 31 22 31 28 33 60 261 38 12	2.14 100.00 Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79 2.14	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,0542.09 -7,754,064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.52 0.45 0.21 0.31 0.31 0.31 0.37 1.83 0.25 0.98 3.78 5.32 6.21 0.98 3.78 5.32 6.21 0.10 0.98 3.78 5.32 6.21 0.10 0.98 3.78 5.32 6.21 0.10 0.98 3.78 5.32 6.21 0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2033 2034 2035 2036 2037 2036 2037 2038 2038 2039 2036 2037 2038 2038 2039 2040 2040 2041 2041 2041 2041 2042 2051 2052 2052 2052 2054 2055 2055 2056 2057 2057 2056 2057 2057 2058 2057 2058 2059 2050 2057 2057 2057 2058 2057 2058 2057 2058 2059 2050 2057 2057 2058 2057 2058 2059 2053 2054 2057 2058 2059 2053 2054 2057 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2053 2053 2054 2055 2056 2057 2058 2057 2058 2057 2058 2059 2058 2057 2058 2054	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 4 3 5 4 11 2 9 22 31 28 38 38 60 261 38 12 1	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 1.96 0.36 1.61 1.393 5.54 5.00 6.79 10.71 46.61 6.79 2.14 0.18	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,293.46 -237,394.49 -326,293.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,4064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.45 0.21 0.31 0.43 0.37 1.83 0.25 0.98 3.78 5.32 6.21 6.19 10.10 48.02 11.38 2.52 0.30	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,660.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2033 2034 2035 2036 2037 2036 2037 2038 2038 2039 2036 2037 2038 2038 2039 2040 2040 2041 2041 2041 2041 2042 2051 2052 2052 2052 2054 2055 2055 2056 2057 2057 2056 2057 2057 2058 2057 2058 2059 2050 2057 2057 2057 2058 2057 2058 2057 2058 2059 2050 2057 2057 2058 2057 2058 2059 2053 2054 2057 2058 2059 2053 2054 2057 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2053 2053 2054 2055 2056 2057 2058 2057 2058 2057 2058 2059 2058 2057 2058 2054	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 4 3 5 4 11 2 9 22 31 28 38 38 60 261 38 12 1	2.14 100.00 Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79 2.14 0.18 100.00	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77,51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282,35 -4,083,225.19 -4,772,362.99 -4,772,362.99 -4,7754,064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98 -76,794,066.42	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.24 0.25 0.45 0.21 0.31 0.43 0.37 1.83 3.78 3.78 5.32 6.21 6.19 10.10 48.02 11.38 2.552 0.30 100.00	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,660.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2035 2036 2037 2038 2038 2039 2040 2040 2041 2047 Total	12 560 Number 1 2 4 3 4 4 3 4 4 4 3 5 4 4 11 2 9 22 31 28 38 00 261 38 12 1 560	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.71 0.71 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 3.554 5.54 5.54 5.54 5.54 5.54 1.679 10.71 46.61 6.79 10.71 1.0.71 0.71 1.0.54 0.36 1.61 1.0.54 0.36 0.36 0.71 0.54 0.36 0.36 0.71 0.54 0.36 0.36 0.71 0.54 0.36 0.36 0.71 0.54 0.36 0.36 0.36 0.36 0.36 0.71 0.54 0.36 0.36 0.36 0.36 0.36 0.36 0.36 0.36	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,750,0541.00 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98 -76,794,066.42	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.45 0.21 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.31 0.45 0.45 0.45 0.45 0.45 0.45 0.45 0.45	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,0114.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98 -137,132.26	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97 13.00 44.33
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2030 2031 2032 2033 2034 2035 2034 2035 2036 2037 2038 2039 2034 2035 2036 2037 2038 2039 2040 2041 2047 Total	12 560 Number 1 2 4 3 4 13 4 3 5 4 11 2 9 9 22 31 28 38 60 261 38 60 261 38 12 1 560 Number	2.14 100.00 Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79 2.14 0.18 100.00 L Number %	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,772,362.99 -7,754,064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98 -76,794,066.42	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.43 0.37 1.83 0.25 0.43 0.37 1.83 0.25 0.43 0.37 1.83 0.25 0.43 0.37 1.83 0.25 0.43 0.31 0.43 0.37 1.83 0.25 0.43 0.25 0.21 0.21 0.24 0.24 0.24 0.24 0.24 0.25 0.45 0.21 0.21 0.24 0.24 0.24 0.25 0.24 0.25 0.24 0.25 0.24 0.25 0.21 0.21 0.24 0.25 0.24 0.25 0.24 0.25 0.25 0.25 0.21 0.25 0.21 0.21 0.24 0.25 0.25 0.21 0.25 0.21 0.25 0.21 0.21 0.21 0.24 0.25 0.21 0.25 0.21 0.25 0.21 0.25 0.20 0.25 0.25 0.25 0.25 0.25 0.25 0.25 0.25 0.30 100.00 0.35 0.30 100.00 0.35 0.3	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98 -137,132.26	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 55.97 13.00 44.33
WLENDER Total Loan Maturity (year) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2030 2031 2032 2033 2034 2035 2036 2036 2037 2038 2038 2039 2040 2041 2047 Total Loan Purpose Purchase	12 560 Number 1 2 4 3 4 13 4 3 4 3 5 4 4 11 2 9 9 22 31 28 31 28 38 60 261 38 12 1 560 Number 85	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.71 0.54 0.89 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79 2.14 0.18 100.00 L Number % 68.75	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,05,42.09 -7,754,064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98 -76,794,066.42	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.24 0.24 0.31 0.31 0.31 0.33 1.83 0.25 0.98 3.78 5.32 6.21 10.10 48.02 11.38 2.52 0.30 100.00 Vistribution Current Balances % 6.9.12	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98 -137,132.26	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97 13.00 44.33
WLENDER           Total           2020           2021           2022           2023           2024           2025           2026           2027           2028           2030           2031           2032           2033           2034           2035           2036           2037           2038           2039           2034           2035           2036           2037           2038           2039           2040           2041           2047           Total	12 560 Number 1 2 4 3 4 13 4 13 4 3 5 4 11 2 9 22 31 28 38 60 261 38 60 261 38 12 1 560 Number 13 14 15 15 16 16 16 16 16 16 16 16 16 16	2.14 100.00	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,293.46 -237,394.49 -326,293.46 -237,394.49 -326,293.47 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,4064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -76,794,066.42	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.43 0.37 1.83 0.25 0.98 3.78 5.32 6.21 6.19 10.10 48.02 11.38 2.55 0.30 100.00 vistribution Current Balances % 69.18	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,660.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98 -137,132.26 Average Loan Size -137,868.67 -136,277.86	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97 13.00 44.33 Weighted Average LVR % 46.02 40.55
WLENDER           Total           Loan Maturity (year)           2020           2021           2022           2023           2024           2025           2026           2027           2028           2029           2031           2032           2033           2034           2035           2036           2037           2038           2040           2041           2047           Total           Loan Purpose           Purchase           Refinance           Renovation	12 560 Number 1 2 4 3 4 13 4 4 3 5 4 11 2 9 9 22 31 28 38 60 261 38 60 261 38 12 1 560 Number 385 174 174	2.14 100.00 L Number % 0.18 0.36 0.71 0.54 0.71 0.54 0.89 0.71 1.96 0.36 1.61 3.93 5.54 5.00 6.79 10.71 46.61 6.79 2.14 0.18 100.00	-1,577,611.22 -76,794,066.42 Loan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893,46 -237,394.49 -326,224.87 -286,792.07 -1,405,559.89 -188,158.75 -750,727,40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,772,362.99 -4,754,064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -227,184.98 -76,794,066.42 Loan Purpose D Current Balances -53,079,439.41 -23,712,348.38 -2,278,68	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.43 0.37 1.83 0.25 0.98 3.78 5.32 6.19 10.10 48.02 11.38 2.52 0.30 100.00 vistribution Current Balances % 6.9.12 30.88 0.08	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,560.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -40,723.36 -65,244.97 -71,150 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98 -137,132.26 Average Loan Size -137,868.67 -136,277.86	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 55.92 55.92 55.97 13.00 44.33 Weighted Average LVR % 46.02 40.55 0.00
WLENDER           Total           2020           2021           2022           2023           2024           2025           2026           2027           2028           2029           2030           2031           2032           2033           2034           2035           2036           2037           2038           2039           2040           2041           2047           Total	12 560 Number 1 2 4 3 4 13 4 13 4 3 5 4 11 2 9 22 31 28 38 60 261 38 60 261 38 12 1 560 Number 13 14 15 15 16 16 16 16 16 16 16 16 16 16	2.14 100.00	-1,577,611.22 -76,794,066.42 Coan Maturity D Current Balances 77.51 -167,120.39 -89,097.66 -215,870.82 -186,452.47 -400,703.17 -346,370.63 -162,893.46 -237,394.49 -326,293.46 -237,394.49 -326,293.46 -237,394.49 -326,293.47 -286,792.07 -1,405,559.89 -188,158.75 -750,727.40 -2,899,282.35 -4,083,225.19 -4,772,362.99 -4,775,4064.10 -36,874,167.04 -8,735,276.84 -1,934,672.28 -76,794,066.42	2.05 100.00 istribution Current Balances % 0.00 0.22 0.12 0.28 0.24 0.52 0.45 0.21 0.31 0.43 0.37 1.83 0.25 0.98 3.78 5.32 6.21 6.19 10.10 48.02 11.38 2.55 0.30 100.00 vistribution Current Balances % 69.18	-131,467.60 -137,132.26 Average Loan Size 77.51 -83,660.20 -22,274.42 -71,956.94 -46,613.12 -30,823.32 -86,592.66 -40,723.36 -79,131.50 -65,244.97 -71,698.02 -127,778.17 -94,079.38 -83,414.16 -131,785.56 -131,716.94 -170,441.54 -125,014.27 -129,234.40 -141,280.33 -229,875.71 -161,222.69 -227,184.98 -137,132.26 Average Loan Size -137,868.67 -136,277.86	50.80 44.33 Weighted Average LVR % 0.00 18.88 24.43 18.26 27.86 29.41 19.60 11.97 31.58 37.22 24.94 46.77 47.31 22.09 29.93 44.71 46.48 39.77 44.45 44.02 55.92 57.97 13.00 44.33 Weighted Average LVR % 46.02 40.55

			Loan Seasoning			
Loan Seasoning Distribution	Number	Number %		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 $\leq = 12$ 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	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
		-	Loan Size Distri			
Loan Size	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
<= 50,000	171	30.54	-2,559,199.95	3.33	-14,966.08	12.93
>50,000 <= 100,000	82	14.64	-6,411,478.57	8.35	-78,188.76	26.28
>100,000 <= 150,000	78 81	13.93 14.46	-9,669,590.88	12.59 18.80	-123,969.11	38.28 42.13
>150,000 <= 200,000 >200,000 <= 250,000	63	14.46	-14,437,386.35 -13,997,342.00	18.80	-178,239.34 -222,180.03	46.31
>250,000 <= 250,000	36	6.43	-9,760,837.56	12.71	-271,134.38	48.82
>300,000 <= 350,000	21	3.75	-6,720,050.47	8.75	-320,002.40	54.40
>350,000 <= 400,000	10	1.79	-3,714,686.76	4.84	-371,468.68	51.97
>400,000 <= 450,000	6	1.07	-2,589,100.76	3.37	-431,516.79	57.10
>450,000 <= 500,000	2	0.36	-943,029.38	1.23	-471,514.69	45.97
>500,000 <= 550,000	3	0.54	-1,608,061.31	2.09	-536,020.44	41.33
>550,000	7	1.25	-4,383,302.43	5.71	-626,186.06	64.63
Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
		(	Occupancy Type	e Distribution		
Occupancy Type	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	454	81.07	-59,116,414.25	76.98	-130,212.37	45.23
Investment	106	18.93	-17,677,652.17	23.02	-166,770.30	41.32
Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
			Property Type D	istribution		
Property Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Detached	428	76.43	-63,228,075.52	82.33	-147,729.15	43.98
Duplex	3	0.54	-343,323.00	0.45	-114,441.00	57.03
Unit	107	19.11	-11,105,541.18	14.46	-103,790.10	47.34
Semi Detached	20	3.57	-1,813,131.18	2.36	-90,656.56	33.68
Vacantland	2	0.36	-303,995.54	0.40	-151,997.77	55.64
Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33
				stribution - by Sta	ate	
State	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
WA	259	46.25	-36,073,764.48	46.97	-139,280.94	42.16
NSW	122	21.79	-18,001,490.86	23.44	-147,553.20	44.11
Victoria	98 47	17.50 8.39	-12,348,644.31	16.08 9.11	-126,006.57	47.28
Queensland South Australia	47 23	8.39 4.11	-6,999,074.90 -2,391,586.09	9.11 3.11	-148,916.49 -103,982.00	50.18 49.70
ACT	23	1.07	-740,160.68	0.96	-123,360.11	30.08
Tasmania	4	0.71	-234,633.73	0.30	-58,658.43	57.35
Northern Territory	1	0.18	-4,711.37	0.01	-4,711.37	1.00
Total	560	100.00	-76,794,066.42	100.00	-137,132.26	44.33

#### 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; investors who are uncertain as to the requirements under Article 122a which apply to them in respect of their relevant jurisdiction, should seek guidance from their regulator.

	Initial Balance	Current Balance
Retained Interest	39,245,715.47	5,938,909.62

Loan Portfolio Amounts	Jan-18
Outstanding principal	5,951,223.91
Net Repayments	12,314.29
Total	5,938,909.62

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Jan-18
Number of Loans	180	46
Min (Interest Rate)	6.19%	3.69%
Max (Interest Rate)	8.59%	5.63%
Weighted Average (Interest Rate)	7.16%	4.71%
Weighted Average Seasoning (Months)	47.11	129.38
Weighted Average Maturity (Months)	318.81	250.34
Original Balance (AUD)	39,245,715	5,951,224
Outstanding Principal Balance (AUD)	39,245,715	5,938,910
Average Loan Size (AUD)	218,032	129,107
Maximum Loan Value (AUD)	824,414	370,095
Current Average Loan-to-Value	55.22%	31.89%
Current Weighted Average Loan-to-Value	61.59%	48.29%
Current Maximum Loan-to-Value	94.00%	96.00%

#### Monthly Information Report: 31st December 2017 - 30th January 2018

#### Arrears Breakdown

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

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

#### Default Statistics Since Closing

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

#### **CPR Statistics**

Annualised Prepayments (CPR)	Jan-18
	2.45%

Monthly Information Report: 31st December 2017 - 30th January 2018

		1	nterest Rate Dis	stribution Report						
	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %				
Total Variable	45	97.83	-5,742,824.17	96.70	-127,618.31	47.44				
Fixed (Term Remaining)			-, ,-		,					
<= 1 Year	1	2.17	-196,085.45	3.30	-196,085.45	73.00				
>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	1	2.17	-196,085.45	3.30	-196,085.45	73.00				
Grand Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29				
				atio Distribution						
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %				
<=20%	21	45.65	-1,053,989.40	17.75	-50,189.97	13.84				
> 20% <= 25%	3	6.52	-570,581.93	9.61	-190,193.98	23.46				
> 25% <= 30%	1	2.17	-97,449.95	1.64	-97,449.95	29.00				
> 30% <= 35%	2	4.35	-121,666.23	2.05	-60,833.11	32.85				
> 35% <= 40%	4	8.70	-750,639.33	12.64	-187,659.83	37.02				
> 40% <= 45%	2	4.35	-316,849.70	5.34	-158,424.85	42.03				
> 45% <= 50% > 50% <= 55%	0	0.00 4.35	0.00 -365,167.12	0.00 6.15	0.00 -182,583.56	0.00 52.00				
> 50% <= 55% > 55% <= 60%	2	4.35	-365,167.12	2.81	-162,563.56 -83,572.01	52.00 60.00				
> 60% <= 65%	1	2.17	-264,654.01	4.46	-264,654.01	65.00				
> 65% <= 70%	3	6.52	-860,029.24	14.48	-286,676.41	68.08				
> 70% <= 75%	3	6.52	-816,976.87	13.76	-272,325.62	72.56				
> 75% <= 80%	1	2.17	-352,498.25	5.94	-352,498.25	78.00				
> 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%	0	0.00	0.00	0.00	0.00	0.00				
> 95% <= 100%	1	2.17	-201,263.56	3.39	-201,263.56	96.00				
> 100%	0	0.00	0.00	0.00	0.00	0.00				
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29				
		1	Mortgage Insure	er Distribution						
Mortgage Insurer	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %				
MGICA	6	13.04	-1,358,992.56	22.88	-226,498.76	69.95				
NONE	34	73.91	-3,976,487.74	66.96	-116,955.52	40.15				
PMI	2	4.35	-144,424.39	2.43	-72,212.20	29.06				
WLENDER	4	8.70	-459,004.93	7.73	-114,751.23	60.65				
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29				
Loan Maturity Distribution										
Loan Maturity (year)	Number	Number %	•	Current Balances %	Average Loan Size	Weighted Average LVR %				
2022	1	2.17	-36.151.53	0.61	-36.151.53	6.00				
2022	1	2.17	-20,148.41	0.34	-20,148.41	4.00				
2031	1	2.17	478.53	-0.01	478.53	0.00				
2032	1	2.17	-36,822.97	0.62	-36,822.97	11.00				
2032	1	2.17	-81,000.69	1.36	-81,000.69	20.00				
2033	2	4.35	-191,378.74	3.22	-95,689.37	20.00				
2035	4	4.33	-536,242.46	9.03	-134,060.61	56.72				
2036	4	8.70	-362,081.27	6.10	-90,520.32	32.42				
2037	7	15.22	-618,370.02	10.41	-88,338.57	29.15				
2038	3	6.52	-460,220.51	7.75	-153,406.84	21.41				
2039	11	23.91	-1,840,284.69	30.99	-167,298.61	52.12				
2040	5	10.87	-859,135.74	14.47	-171,827.15	72.64				
2041	5	10.87	-897,551.12	15.11	-179,510.22	58.22				
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29				
					, -					

		1	Loan Purpose D	istribution					
Loan Purpose	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %			
Purchase	38	82.61	-5,324,588.80	89.66	-140,120.76	50.87			
Refinance	8	17.39	-614,320.82	10.34	-76,790.10	25.90			
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			
			Loan Seasoning						
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 > 6 Months <= 9 Months	0	0.00 0.00	0.00 0.00	0.00 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	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			
		I	Loan Size Distri	bution					
Loan Size	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %			
<= 50,000	15	32.61	-300,251.21	5.06	-20,016.75	16.56			
>50,000 <= 100,000	6	13.04	-426,566.94	7.18	-71,094.49	25.41			
>100,000 <= 150,000	7	15.22	-829,735.72	13.97	-118,533.67	31.04			
>150,000 <= 200,000	6	13.04	-1,074,028.73	18.08	-179,004.79	40.05			
>200,000 <= 250,000 >250,000 <= 300,000	4	8.70 8.70	-839,023.05 -1,103,152.49	14.13 18.58	-209,755.76 -275,788.12	60.77 60.78			
>300,000 <= 350,000	2	4.35	-643,558.50	10.84	-321,779.25	48.33			
>350,000 <= 400,000	2	4.35	-722,592.98	12.17	-361,296.49	73.39			
>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	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			
		(	Occupancy Type	e Distribution					
Occupancy Type	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %			
Owner Occupied	42	91.30	-5,316,607.23	89.52	-126,585.89	49.17			
Investment	4	8.70	-622,302.39	10.48	-155,575.60	40.75			
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			
			Property Type D	istribution					
Property Type	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %			
Detached	36	78.26	-4,386,836.77	73.87	-121,856.58	43.09			
Duplex	1	2.17	-107,286.84	1.81	-107,286.84	36.00			
Unit	8	17.39	-1,410,143.08	23.74	-176,267.89	66.21			
Semi Detached	1	2.17	-34,642.93	0.58	-34,642.93	14.00			
Vacantland	0	0.00	0.00	0.00	0.00	0.00			
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			
Geographical Distribution - by State									
State	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %			
WA	28	60.87 17.20	-2,876,968.25	48.44	-102,748.87	39.53			
NSW Queensland	8 6	17.39 13.04	-1,059,452.44 -1,395,149.46	17.84 23.49	-132,431.55 -232,524.91	56.10 60.68			
Victoria	3	6.52	-1,395,149.46 -537,225.72	23.49 9.05	-232,524.91	49.71			
South Australia	1	2.17	-70,113.75	1.18	-70,113.75	32.00			
Tasmania	0	0.00	0.00	0.00	0.00	0.00			
ACT	0	0.00	0.00	0.00	0.00	0.00			
Northern Territory	0	0.00	0.00	0.00	0.00	0.00			
Total	46	100.00	-5,938,909.62	100.00	-129,106.73	48.29			

# 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