# **Swan Trust Series 2010-1**

July 31st 2017 - August 30th 2017

**Monthly Information Report** 

Monthly Information Report: July 31st 2017 - August 30th 2017

Amounts denominated in currency of note class

Monthly Payment date: 26 September 2017

Bond report	Class A - AUD	Class AB - AUD	Class B - AUD
ISIN Code	AU3FN0010435	AU3FN0010443	AU3FN0010450
Interest rate *	1-M BBSW	1-M BBSW	1-M BBSW
% Spread per annum *	1.30	1.75	undisclosed
Original Balance	586,000,000.00	23,400,000.00	10,600,000.00
Balance before Payment	81,056,690.74	6,923,110.91	3,136,110.07
Principal Redemption	2,304,950.80	196,867.52	89,179.31
Balance after Payment	78,751,739.94	6,726,243.38	3,046,930.76
Bond Factor before Payment	0.13832200	0.29585944	0.29585944
Bond Factor after Payment	0.13438863	0.28744630	0.28744630
Interest Payment	205,728.54	20,302.73	10,296.75

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

Portfolio Information Reporting Period - AUD							
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Aug-17	91,115,912	-3,615,758	-2,473	1,027,233	-	-	88,524,914

Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	620,000,000	-606,978,042	-108,591,028	182,473,288	1,620,697	-	88,524,914

# Monthly Information Report: July 31st 2017 - August 30th 2017

Monthly Calculation Period:	31/07/2017	to	30/08/2017
Monthly Determination Date:	18/09/2017		
Monthly Payment Date:	26/09/2017		32 days

Loan Portfolio Amounts	Aug-17
Outstanding principal	91,115,912
Scheduled Principal	241,030
Prepayments	3,374,728
Redraws	1,027,233
Defaulted Loans	-
Loans repurchased by the seller	2,473
Total	88,524,914.08

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

#### **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	395,679
Interest Rate Swap receivable amount	-
Any other non-Principal income	1,850
Principal draws	-
Liquidity Facility drawings	-
Total Investor Revenues	397,529
Total Investor Revenues Priority of Payments:	
Taxes **	-
Trustee Fees **	338
Servicing Fee **	23,216
Management Fee **	2,322
Custodian Fee **	<u>-</u>
Other Senior Expenses **	167
i) Interest Rate Swap payable amount **	97,043
ii) Liquidity Facility fees and interest **	822
Repayment of Liquidity Facility drawings **	-
Class A Interest Amount **	205,729
Class AB Interest Amount **	20,303
Class B Interest Amount **	10,297
Reimbursing Principal draws	-
Class A Defaulted Amount	-
Class B Defaulted Amount	-
Unreimbursed Class A Charge-Offs	-
Unreimbursed Class B Charge-Offs	-
Subordinated Termination Payments	-
Loss Covered by Excess Spread	-
Income Unitholder	37,293
Total of Interest Amount Payments	397,529

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

Principal Collections	
Scheduled Principal repayments	241,030
Unscheduled Principal repayments	2,347,495
Repurchases of (Principal )	2,473
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Total Principal Collections	2,590,998
Total Principal Collections Priority of Payments:	
Redraws funded by the seller	<u>-</u>
Redraw Adjusted Principal repayment	-
Class A Principal	2,304,951
Class AB Principal	196,868
Class B Principal	89,179
Total Principal Priority of Payments	2,590,998

#### Additional Information

Liquidity Facility (364 days)	
Available amount	2,500,000
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount	-
Repayment of drawn amount	-

	Class A - AUD
Outstanding Balance beginning of the period	81,056,691
Outstanding Balance end of the period	78,751,740
Interest rate	1-M BBSW+1.3
Rating (S&P/Fitch)	AAA/AAA

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

	Class AB - AUD
Outstanding Balance beginning of the period	6,923,111
Outstanding Balance end of the period	6,726,243
Interest rate	1-M BBSW+1.75
Rating (S&P/Fitch)	AAA/AAA

Charge-off Analysis	Class AB
Previous Balance	-
Charge-Off Additions	<u>-</u>
Charge-Off Removals	<u>-</u>
Final Balance	-

	Class B - AUD
Outstanding Balance beginning of the period	3,136,110
Outstanding Balance end of the period	3,046,931
Interest rate	1-M BBSW+undisclosed
Rating (S&P/Fitch)	AA-/not rated

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 August 2017
		4 400
Number of Loans	4,367	1,122
Min (Interest Rate)	2.93%	3.85%
Max (Interest Rate)	9.29%	6.27%
Weighted Average (Interest Rate)	6.46%	4.97%
Weighted Average Seasoning (Months)	70.74	162.58
Weighted Average Maturity (Months)	284.00	197.24
Original Balance (AUD)	619,936,612	91,115,912
Outstanding Principal Balance (AUD)	619,936,612	88,524,914
Average Loan Size (AUD)	141,959	78,899
Maximum Loan Value (AUD)	542,772	691,947
Current Average Loan-to-Value	43.65%	23.31%
Current Weighted Average Loan-to-Value	55.29%	40.56%
Current Maximum Loan-to-Value	99.00%	89.00%

# Monthly Information Report: July 31st 2017 - August 30th 2017

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

# **Monthly Information Report: July 31st 2017 - August 30th 2017**

#### Arrears Breakdown

Days in Arrears	Loans in Arrears	Number of Loans Outstanding (1) (%)	of Delinquent Loans	Principal Outstand. of the Loans (1) (%)	Arrears amount(1)
31-60	3	0.27%	442,494.20	0.50%	8,224.83
61-90	0	0.00%	-	0.00%	-
91-120	1	0.09%	47,257.77	0.05%	2,798.89
121-150	0	0.00%	-	0.00%	-
151-180	1	0.09%	28,928.46	0.03%	2,403.94
>181	5	0.45%	889,207.61	1.00%	292,775.91
Grand Total	10	0.89%	1,407,888.04	1.59%	306,203.57

# **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	Loss Covered by Bankwest
3	-	•	-	-	-	-	-	-

# **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	Loss Covered by Bankwest
11	8	129,247.14	129,580.26	112,555.48	17,024.78	37,097.23	-	500.72

#### **CPR Statistics**

Annualised Prepayments (CPR)	Aug-17
	26.92%

		ı	nterest Rate Dis	stribution Report		
	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	1,111	99.02	-86.713.409.77	97.95	-78,049.87	40.29
Fixed (Term Remaining)	,		, -,		-,-	
<= 1 Year	2	0.18	-249,821.50	0.28	-124,910.75	55.09
>1 Year <=2 Years	4	0.36	-800,765.91	0.90	-200,191.48	54.31
>2 Year <=3 Years	2	0.18	-407,188.83	0.46	-203,594.42	58.61
>3 Year <=4 Years	1	0.09	-82,055.94	0.09	-82,055.94	59.00
>4 Year <=5 Years >5 Years	2	0.18 0.00	-271,672.13 0.00	0.31 0.00	-135,836.07 0.00	42.71 0.00
Total Fixed	11	0.98	-1,811,504.31	2.05	-164,682.21	53.86
Grand Total	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
	-,		,		,	
		ı	Loan to Value R	atio Distribution		
LVR Tier	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	621	55.35	-19,748,934.45	22.31	-31,801.83	12.30
> 20% <= 25%	65	5.79	-6,725,341.90	7.60	-103,466.80	23.36
> 25% <= 30%	55	4.90	-6,060,824.89	6.85	-110,196.82	27.95
> 30% <= 35%	59	5.26	-7,050,415.76	7.96	-119,498.57	33.46
> 35% <= 40%	58	5.17	-6,409,744.45	7.24	-110,512.84	38.07
> 40% <= 45%	42	3.74	-5,081,887.71	5.74	-120,997.33	43.14
> 45% <= 50%	40	3.57	-6,092,713.77	6.88	-152,317.84	48.27
> 50% <= 55%	42	3.74	-7,434,073.54	8.40	-177,001.75	52.70
> 55% <= 60%	36	3.21	-5,160,627.10	5.83	-143,350.75	58.38
> 60% <= 65%	27	2.41	-4,202,570.28	4.75	-155,650.75	63.40
> 65% <= 70%	30	2.67	-5,212,435.59	5.89	-173,747.85	67.65
> 70% <= 75%	27	2.41	-4,816,988.70	5.44	-178,406.99	72.96
> 75% <= 80%	13	1.16	-2,850,286.37	3.22	-219,252.80	77.33
> 80% <= 85%	3	0.27	-639,620.04	0.72	-213,206.68	83.26
> 85% <= 90%	4	0.36	-1,038,449.53	1.17	-259,612.38	87.53
> 90% <= 95%	0	0.00	0.00	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
> 100%	0	0.00	0.00	0.00	0.00 <b>-78,899.21</b>	0.00
Total	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
		ı	Mortgage Insure	r Distribution		
Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
PMI	9	0.80	-767,688.08	0.87	-85,298.68	30.00
PMI POOL						
FIVILFOOL	892	79.50	-63,654,051.58	71.91	-71,361.04	35.03
	892 221		-63,654,051.58 -24,103,174.42			
WLENDER Total		79.50 19.70 <b>100.00</b>	-63,654,051.58 -24,103,174.42 -88,524,914.08	71.91 27.23 <b>100.00</b>	-71,361.04 -109,064.14 <b>-78,899.21</b>	35.03 55.51 <b>40.56</b>
WLENDER	221	19.70 <b>100.00</b>	-24,103,174.42 -88,524,914.08	27.23 <b>100.00</b>	-109,064.14	55.51
WLENDER Total	221 <b>1,122</b>	19.70 <b>100.00</b>	-24,103,174.42 -88,524,914.08 Loan Maturity D	27.23 100.00 istribution	-109,064.14 -78,899.21	55.51 <b>40.56</b>
WLENDER Total  Loan Maturity (year)	221 1,122 Number	19.70 <b>100.00</b> I Number %	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances	27.23 100.00 istribution Current Balances %	-109,064.14 -78,899.21 Average Loan Size	55.51 <b>40.56</b> Weighted Average LVR %
WLENDER Total  Loan Maturity (year) 2015	221 <b>1,122</b> <b>Number</b> 1	19.70 100.00 I Number % 0.09	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65	27.23 100.00 istribution Current Balances % 0.04	-109,064.14 -78,899.21 Average Loan Size -34,427.65	55.51 <b>40.56</b> Weighted Average LVR % 12.00
WLENDER Total  Loan Maturity (year) 2015 2017	221 1,122 Number 1 1	19.70 100.00 Number % 0.09 0.09	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18	27.23 100.00 istribution Current Balances % 0.04 0.00	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18	55.51 <b>40.56</b> <b>Weighted Average LVR %</b> 12.00 0.00
WLENDER Total  Loan Maturity (year) 2015 2017 2018	221 1,122 Number 1 1	19.70 100.00 Number % 0.09 0.09 0.09	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18	55.51 40.56 Weighted Average LVR % 12.00 0.00 3.00
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019	221 1,122 Number 1 1 1 6	19.70 100.00   Number % 0.09 0.09 0.09 0.53	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.00	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31	55.51 <b>40.56</b> Weighted Average LVR % 12.00 0.00 3.00 3.90
WLENDER Total  Loan Maturity (year) 2015 2017 2018	221 1,122 Number 1 1	19.70 100.00 Number % 0.09 0.09 0.09	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12	55.51 40.56 Weighted Average LVR % 12.00 0.00 3.00
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020	221 1,122 Number 1 1 1 6 3	19.70 100.00 Number % 0.09 0.09 0.09 0.53	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.04 0.05	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31	55.51 <b>40.56</b> Weighted Average LVR % 12.00 0.00 3.00 3.09 9.62
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021	221 1,122 Number 1 1 1 6 3 3	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97	27.23 100.00 istribution Current Balances % 0.04 0.00 0.04 0.05 0.09	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66	55.51 40.56 Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024	221 1,122  Number  1 1 1 6 3 3 27 47 54	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43	27.23 100.00 istribution Current Balances % 0.04 0.00 0.04 0.05 0.09 0.51 0.74	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40	55.51 <b>40.56 Weighted Average LVR %</b> 12.00 0.00 3.00 9.62 13.90 33.22 17.74 26.21
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025	221 1,122  Number  1 1 1 6 3 3 27 47 54 26	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26	27.23 100.00 istribution Current Balances % 0.04 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 9.62 13.90 33.22 17.74 26.21 21.63
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026	221 1,122  Number  1 1 6 3 3 27 47 54 26 14	19.70 100.00 I Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2022 2023 2024 2025 2026 2027	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78	27.23 100.00 istribution Current Balances % 0.04 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18	19.70 100.00 I Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8	19.70 100.00 INumber % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -33,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.66	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 225 18 9 8 29	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 0.60 0.65	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152	19.70 100.00 I Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 225 18 9 8 29	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58	-24,103,174.42 -88,524,914.08 Loan Maturity D Current Balances -34,427.65 0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.66 0.65 0.60 2.93 12.84 24.69	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152 260	19.70 100.00 Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -33,61.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158	19.70 100.00  Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08	-24,103,174.42 -88,524,914.08  Loan Maturity D  Current Balances -34,427.65 -0.18 -3,361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103	19.70 100.00  Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.06 2.22	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103 134 14 4	19.70 100.00  Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 1.258 13.55 23.17 14.08 9.18 11.94 1.25 0.36	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657.631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.06 2.22	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039	221 1,122  Number  1 1 1 6 3 3 3 27 47 54 26 14 225 18 9 8 29 152 260 158 103 134 14 4	19.70 100.00  Number % 0.09 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.36	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -33,61.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.04 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.06 2.22 0.42	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39 24.69
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2030 2031 2032 2033 2034 2035 2036 2037 2038 2037 2038 2039 2040	221 1,122  Number  1 1 1 1 6 3 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103 134 14 4 4 4 3	19.70 100.00  Number % 0.09 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.36	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 -0.18 -33,61.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75 -202,201.60	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.00 2.22 0.42 0.42 0.48	-109,064.14 -78,899.21 Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94 -67,400.53	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39 24.69 11.02
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	221 1,122  Number  1 1 1 6 3 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103 134 14 4 4 4 3 3 7	19.70 100.00  Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.36 0.27 0.27	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657.631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75 -202,201.60	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.06 2.22 0.42 0.48 0.23 0.48 0.23 0.48	-109,064.14 -78,899.21  Average Loan Size -34,427.65 -0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94 -67,400.53 -123,978.36	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 9.62 13.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39 24.69 11.02
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2043	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 225 18 9 8 29 152 260 158 103 134 14 4 4 3 7 5	19.70 100.00  Number % 0.09 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.27 0.62 0.45	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -3.361.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75 -202,201.60 -867,848.49 -753,192.77	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.06 2.22 0.42 0.42 0.42 0.43 0.48 0.23 0.98	-109,064.14 -78,899.21  Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94 -67,400.53 -123,978.36 -150,638.55	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39 24.69 11.02 17.04 36.12
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2034 2035 2036 2037 2038 2039 2040 2041 2043 2044	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103 134 14 4 4 3 7 5 5 2	19.70 100.00  Number % 0.09 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.27 0.62 0.45 0.18	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -33,61.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -13,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75 -202,201.60 -867,848.49 -753,192.77 -372,065.95	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.00 2.22 0.42 0.42 0.48 0.48 0.48 0.49 0.49 0.49 0.40 0.42 0.42 0.42 0.42 0.42 0.48 0.88 0	-109,064.14 -78,899.21  Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94 -67,400.53 -123,978.36 -150,638.55 -186,032.98	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39 24.69 11.02 17.04 36.12 39.95
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 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 2041 2043 2044 2045	221 1,122  Number  1 1 1 6 3 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103 134 14 4 4 4 3 7 5 2 2 2	19.70 100.00  Number % 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.36 0.36 0.27 0.62 0.45 0.18	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 -0,18 -33,61.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -532,998.85 -2,590,196.44 -11,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75 -202,201.60 -867,848.49 -753,192.77 -372,065.95 -267,344.05	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.00 2.22 0.42 0.42 0.48 0.23 0.98 0.85 0.42 0.98	-109,064.14 -78,899.21  Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94 -67,400.53 -123,978.36 -150,638.55 -186,032.98 -133,672.02	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 451.66 53.41 11.39 24.69 11.02 17.04 36.12 39.95 33.34
WLENDER Total  Loan Maturity (year) 2015 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2034 2035 2036 2037 2038 2039 2040 2041 2043 2044	221 1,122  Number  1 1 1 6 3 3 27 47 54 26 14 25 18 9 8 29 152 260 158 103 134 14 4 4 3 7 5 5 2	19.70 100.00  Number % 0.09 0.09 0.09 0.53 0.27 0.27 2.41 4.19 4.81 2.32 1.25 2.23 1.60 0.80 0.71 2.58 13.55 23.17 14.08 9.18 11.94 1.25 0.36 0.36 0.27 0.62 0.45 0.18	-24,103,174.42 -88,524,914.08  Loan Maturity D Current Balances -34,427.65 0.18 -33,61.18 -30,973.83 -48,048.36 -80,845.97 -455,095.46 -657,631.55 -1,568,127.43 -891,874.26 -621,085.78 -819,227.49 -976,459.78 -572,196.43 -13,369,085.12 -21,853,688.26 -14,342,990.67 -11,430,501.99 -14,219,132.50 -1,968,736.95 -372,670.62 -422,011.75 -202,201.60 -867,848.49 -753,192.77 -372,065.95	27.23 100.00 istribution Current Balances % 0.04 0.00 0.00 0.05 0.09 0.51 0.74 1.77 1.01 0.70 0.93 1.10 0.65 0.65 0.60 2.93 12.84 24.69 16.20 12.91 16.00 2.22 0.42 0.42 0.48 0.48 0.48 0.49 0.49 0.49 0.40 0.42 0.42 0.42 0.42 0.42 0.48 0.88 0	-109,064.14 -78,899.21  Average Loan Size -34,427.65 0.18 -3,361.18 -5,162.31 -16,016.12 -26,948.66 -16,855.39 -13,992.16 -29,039.40 -34,302.86 -44,363.27 -32,769.10 -54,247.77 -63,577.38 -66,624.86 -89,317.12 -74,796.61 -84,052.65 -90,778.42 -110,975.75 -106,112.93 -140,624.07 -93,167.65 -105,502.94 -67,400.53 -123,978.36 -150,638.55 -186,032.98	55.51 40.56  Weighted Average LVR % 12.00 0.00 3.00 3.90 9.62 13.90 33.22 17.74 26.21 21.63 20.23 16.42 30.93 32.11 30.47 34.44 35.90 40.15 43.29 42.94 51.66 53.41 11.39 24.69 11.02 17.04 36.12 39.95

#### Loan Purpose Distribution

			Loan Purpose D	istribution		
Loan Purpose	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Purchase	834	74.33	-67,462,501.24	76.21	-80,890.29	41.93
	001				· ·	
Refinance	202	18.00	-16,516,473.74	18.66	-81,764.72	36.98
Renovation	27	2.41	-976,131.98	1.10	-36,153.04	24.82
Construction	47	4.19	-2,522,101.37	2.85	-53,661.73	34.79
Other	12	1.07	-1,047,706.51	1.18	-95,246.01	37.75
Total	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
	.,		00,02 1,01 1100		. 0,000.2	10.00
		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	0	0.00	0.00	0.00	0.00	0.00
> 60 Months	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
Total	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
			o:			
			Loan Size Distril	bution		
Loan Size	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
<= 50,000	541	48.22	-7,082,887.58	8.00	-13,092.21	15.07
>50,000 <= 100,000	215	19.16	-15,840,799.21	17.89	-73,678.14	29.65
>100,000 <= 150,000	150	13.37	-18,595,147.58	21.01	-123,967.65	38.76
>150,000 <= 200,000	117	10.43	-20,409,950.20	23.06	-174,444.02	47.82
>200,000 <= 250,000	50	4.46	-11,288,231.99	12.75	-225,764.64	46.80
>250,000 <= 300,000	28	2.50	-7,731,674.81	8.73	-276,131.24	59.02
>300,000 <= 350,000	12	1.07	-3,925,544.17	4.43	-327,128.68	43.45
>350,000 <= 400,000	7	0.62	-2,541,072.02	2.87	-363,010.29	37.57
>400,000 <= 450,000	1	0.09	-417,659.96	0.47	-417,659.96	76.00
>450,000 <= 500,000	0	0.00	0.00	0.00	0.00	0.00
>500,000 <= 550,000	0	0.00	0.00	0.00	0.00	0.00
>550,000	1	0.09	-691,946.56	0.78	-691,946.56	51.00
Total	1.122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
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		(	Occupancy Type	Distribution		
Occupancy Type	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Owner Occupied	866	77.18	-63.530.672.29	71.77	-73.361.05	40.88
Investment	256	22.82	-24,994,241.79	28.23	-97,633.76	39.77
Total	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
	-,		,		,	
			Branarty Tyma D	iotribution		
Property Type	Number	Number %	Property Type D	Current Balances %	Average Lean Size	Weighted Average LVP %
Property Type					Average Loan Size	Weighted Average LVR %
Detached	920	82.00	-70,372,031.16	79.49	-76,491.34	00.11
Duplex	8	0.71	-514,619.60	0.58	-64,327.45	42.77
Unit	180	16.04	-16,448,172.49	18.58	-91,378.74	46.83
Semi Detached	11	0.98	-906,011.16	1.02	-82,364.65	33.33
Vacantland	0	0.00	0.00	0.00	0.00	0.00
Other	3	0.27	-284,079.67	0.32	-94,693.22	41.92
Total	1,122	100.00	-88,524,914.08	100.00	-78,899.21	40.56
	-,		,,		,	
			Geographical Di	stribution - by St	ate	
State	Number	Number %	0 .	Current Balances %	Average Loan Size	Weighted Average LVR %
WA					-	
VV A	593	52.85	-36,615,668.09	41.36	-61,746.49	34.15
NOW	248	22.10	-28,939,153.11	32.69	-116,690.13	44.09
NSW			11 052 005 16	13.50	-80,768.96	45.04
Victoria	148	13.19	-11,953,805.46			
		13.19 6.95	-7,234,413.90	8.17	-92,748.90	49.65
Victoria	148				-92,748.90 -47,525.30	
Victoria Queensland	148 78	6.95	-7,234,413.90	8.17		49.65
Victoria Queensland South Australia	148 78 39	6.95 3.48	-7,234,413.90 -1,853,486.78 -897,210.14	8.17 2.09	-47,525.30 -89,721.01	49.65 47.31
Victoria Queensland South Australia Tasmania ACT	148 78 39 10	6.95 3.48 0.89 0.45	-7,234,413.90 -1,853,486.78 -897,210.14 -787,406.03	8.17 2.09 1.01 0.89	-47,525.30 -89,721.01 -157,481.21	49.65 47.31 37.16 47.85
Victoria Queensland South Australia Tasmania ACT Northern Territory	148 78 39 10 5	6.95 3.48 0.89 0.45 0.09	-7,234,413.90 -1,853,486.78 -897,210.14 -787,406.03 -243,770.57	8.17 2.09 1.01 0.89 0.28	-47,525.30 -89,721.01 -157,481.21 -243,770.57	49.65 47.31 37.16 47.85 33.00
Victoria Queensland South Australia Tasmania ACT	148 78 39 10 5	6.95 3.48 0.89 0.45	-7,234,413.90 -1,853,486.78 -897,210.14 -787,406.03	8.17 2.09 1.01 0.89	-47,525.30 -89,721.01 -157,481.21	49.65 47.31 37.16 47.85

## **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

#### **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**

The Royal Bank of Scotland plc, Australia Branch Level 22 RBS Tower 88 Phillip Street Sydney NSW 2000

Commonwealth Bank of Australia Ground Floor Darling Park Tower 1 201 Sussex Street 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