# **Swan Trust Series 2010-1**

January 31st 2013 - February 28th 2013

**Monthly Information Report** 

Monthly Information Report: January 31st 2013 - February 28th 2013

Amounts denominated in currency of note class

Monthly Payment date: 25 March 2013

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	248,828,419.45	21,252,616.27	9,627,253.52
Principal Redemption	6,003,616.56	512,773.26	232,281.90
Balance after Payment	242,824,802.89	20,739,843.02	9,394,971.62
Bond Factor before Payment	0.42462188	0.90823146	0.90823146
Monthly Information Report	0.41437680	0.88631808	0.88631808
Interest Payment	822,071.83	77,550.27	38,083.73

<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 Informati	on Reporting Period -	AUD			
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
February 2013	279,708,289	-7,574,646	-980,900	1,806,875	0	0	272,959,618

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	-375,565,523	-76,817,500	104,056,618	1,286,023	0	272,959,618

## Monthly Information Report: January 31st 2013 - February 28th 2013

Monthly Calculation Period:	31/01/2013	to	28/02/2013
Monthly Determination Date:	18/03/2013		
Monthly Payment Date:	25/03/2013		28 days

Loan Portfolio Amounts	February 2013

Total	272,959,618
Loans repurchased by the seller	980,900
Defaulted Loans	=
Redraws	1,806,875
Prepayments	6,611,784
Scheduled Principal	962,862
Outstanding principal	279,708,289

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

## **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	1,302,900
Interest Rate Swap receivable amount	<del>-</del>
Any other non-Principal income	5,460
Principal draws	· -
Liquidity Facility drawings	-
Total Investor Revenues	1,308,360
Total Investor Revenues Priority of Payments:	
_	
Taxes **	-
Trustee Fees **	856
Servicing Fee **	66,670
Management Fee **	6,667
Custodian Fee **	-
Other Senior Expenses **	-2,716
i) Interest Rate Swap payable amount **	197,829
ii) Liquidity Facility fees and interest **	2,493
Repayment of Liquidity Facility drawings **	-
Class A Interest Amount **	822,072
Class AB Interest Amount **	77,550
Class B Interest Amount **	38,084
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	98,855
Total of Interest Amount Payments	1,308,360

Total of Interest Amount Payments

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

Principal Collections	
Scheduled Principal repayments	962,862
Unscheduled Principal repayments	4,804,910
Repurchases of (Principal )	980,900
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Total Principal Collections	6,748,672
Total Principal Collections Priority of Payments:	
Redraws funded by the seller	
Redraw Adjusted Principal repayment	
Class A Principal	6,003,6
Class AB Principal	512,7
Class B Principal	232,2
Total Principal Priority of Payments	6,748,6

## Additional Information

Liquidity Facility (364 days)	
Available amount	5,000,000
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	248,828,419
Outstanding Balance end of the period	242,824,803
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	21,252,616
Outstanding Balance end of the period	20,739,843
Interest rate	1-M BBSW+1.75
Rating (S&P/Fitch)	AAA/AAA

Charge-off Analysis	Class AB
Previous Balance	-
Charge-Off Additions	=
Charge-Off Removals	-
Final Balance	-

	Class B - AUD
Outstanding Balance beginning of the period	9,627,254
Outstanding Balance end of the period	9,394,972
Interest rate	1-M BBSW+undisclosed
Rating (S&P/Fitch)	AA-/not rated

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	28 February 2013
Number of Loans	4,367	2,367
Min (Interest Rate)	2.93%	2.77%
Max (Interest Rate)	9.29%	8.89%
Weighted Average (Interest Rate)	6.46%	6.17%
Weighted Average Seasoning (Months)	70.74	108.39
Weighted Average Maturity (Months)	284.00	246.59
Original Balance (AUD)	619,936,612	605,163,475
Outstanding Principal Balance (AUD)	619,936,612	272,959,618
Average Loan Size (AUD)	141,959	115,319
Maximum Loan Value (AUD)	542,772	633,589
Current Average Loan-to-Value	43.65%	34.46%
Current Weighted Average Loan-to-Value	55.29%	48.74%
Current Maximum Loan-to-Value	99.00%	103.00%

Counterparty Ratings/Trigger Events	
Perfection of Title Events	
Unremedied breach of representation or warranty by Seller Event of default by Seller under Interest Rate Swaps Servicer Default Insolvency Event occurs in relation to Seller Seller's long term credit rating downgraded below BBB by S&P or	None None None None
BBB by Fitch	AA-/AA-

## Monthly Information Report: January 31st 2013 - February 28th 2013

Collection Account (Commonwealth Bank of Australia)		
Short-Term Rating (S&P/Fitch)	A-1+/F1+	
Rating Requirement (S&P/Fitch)	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: January 31st 2013 - February 28th 2013

#### 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	11	0.46%	1,745,011.62	0.64%	27,251.24
61-90	3	0.13%	539,928.85	0.20%	14,295.46
91-120	1	0.04%	463,218.04	0.17%	14,520.15
121-150	2	0.08%	255,299.55	0.09%	8,978.01
151-180	1	0.04%	327,286.55	0.12%	16,325.73
>181	6	0.25%	850,509.83	0.31%	127,631.45
Grand Total	24	1.01%	4,181,254.44	1.53%	209,002.04

# **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
0	0	-	-	-	-	-	-

## **Default Statistics Since Closing**

Defaulted Leans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied	Loss Covered by	Loss Charged
Defaulted Loans	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted
6	6	46,806.61	46,806.61	42,142.89	4,663.72	4,163.00	-

#### **CPR Statistics**

Annualised Prepayments (CPR)	February 2013
	22.18%

		Interest De	.ta Diatributian I	7amant		
			te Distribution F			
	Number	Number %	Current Balances		Average Loan Size	Weighted Average
Total Variable	2,327	98.31	-265,946,517	97.43	-114,287	48.56
Fixed (Term Remaining)						
<= 1 Year	20	0.84	-3,417,400	1.25	-170,870	57.54
> 1 Year <= 2 Years	15	0.63	-2,754,115	1.01	-183,608	53.68
> 2 Years <= 3 Years	4	0.17	-656,161	0.24	-164,040	58.12
> 3 Years <= 4 Years	1	0.04	-185,424	0.07	-185,424	46.00
> 4 Years <= 5 Years	0	0.00	0	0.00	0	0.00
> 5 Years	0	0.00	0	0.00	0	0.00
Total Fixed	40	1.69	-7,013,100	2.57	-175,328	55.77
					•	
Grand Total	2,367	100.00	-272,959,618	100.00	-115,319	48.74
	***		******		.,	
		Loan to Va	ılue Ratio Distril	oution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average
<=20%	898	37.94	-41,112,550	15.06	-45,782	13.27
> 20% <= 25%	137	5.79	-14,353,607	5.26	-104,771	23.20
> 25% <= 30%	140	5.91	-16,721,425	6.13	-119,439	27.89
> 30% <= 35%	140	5.91	-17,601,667	6.45	-125,726	32.85
> 35% <= 40%	113	4.77	-14,705,369	5.39	-130,136	37.98
> 40% <= 45%	117	4.94	-18,215,241	6.67	-155,686	43.10
> 40% <= 45% > 45% <= 50%	117	4.94 5.28		6.53	-142,686	43.10
			-17,835,784			
> 50% <= 55%	108	4.56	-17,880,750	6.55	-165,562	52.87
> 55% <= 60%	95	4.01	-15,516,710	5.68	-163,334	57.75
> 60% <= 65%	98	4.14	-16,261,314	5.96	-165,932	62.61
> 65% <= 70%	107	4.52	-21,466,913	7.86	-200,625	68.11
> 70% <= 75%	99	4.18	-19,743,073	7.23	-199,425	72.55
> 75% <= 80%	74	3.13	-15,525,522	5.69	-209,804	78.03
> 80% <= 85%	75	3.17	-16,371,058	6.00	-218,281	83.09
> 85% <= 90%	34	1.44	-7,837,807	2.87	-230,524	87.47
> 90% <= 95%	6	0.25	-1,475,202	0.54	-245,867	92.83
> 95% <= 100%	1	0.04	-335,623	0.12	-335,623	103.00
Total	2,367	100.00	-272,959,618	100.00	-115,319	48.74
lotai	2,301	100.00	-212,333,010	100.00	-113,313	40.74
		Mortgage	Insurer Distrib	ition		
Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average
wortgage insurer	Number	Number 76	Current Dalances	Current Dalances %	Average Loan Size	weignied Average
DMI	20	0.04	0.000.404	4.05		40.44
PMI	20	0.84	-2,862,401	1.05	-143,120	48.44
PMI POOL	1,826	77.14	-191,860,989	70.29	-143,120 -105,072	41.90
PMI POOL WLENDER	1,826 521	77.14 22.01	-191,860,989 -78,236,227	70.29 28.66	-143,120 -105,072 -150,166	41.90 65.54
PMI POOL	1,826	77.14	-191,860,989	70.29	-143,120 -105,072	41.90
PMI POOL WLENDER	1,826 521	77.14 22.01	-191,860,989 -78,236,227	70.29 28.66	-143,120 -105,072 -150,166	41.90 65.54
PMI POOL WLENDER	1,826 521	77.14 22.01 <b>100.00</b>	-191,860,989 -78,236,227 <b>-272,959,618</b>	70.29 28.66 <b>100.00</b>	-143,120 -105,072 -150,166	41.90 65.54
PMI POOL WLENDER Total	1,826 521 <b>2,367</b>	77.14 22.01 100.00 Loan M	-191,860,989 -78,236,227 <b>-272,959,618</b> aturity Distribut	70.29 28.66 <b>100.00</b>	-143,120 -105,072 -150,166 -115,319	41.90 65.54 <b>48.74</b>
PMI POOL WLENDER Total  Loan Maturity (year)	1,826 521 <b>2,367</b> Number	77.14 22.01 100.00 Loan M Number %	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances	70.29 28.66 <b>100.00</b> ion Current Balances %	-143,120 -105,072 -150,166 -115,319	41.90 65.54 <b>48.74</b> Weighted Average
PMI POOL WLENDER Total Loan Maturity (year) 2013	1,826 521 <b>2,367</b> Number	77.14 22.01 <b>100.00</b> <b>Loan M</b> Number % 0.13	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224	70.29 28.66 100.00 ion Current Balances %	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075	41.90 65.54 <b>48.74</b> Weighted Average 1.35
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014	1,826 521 <b>2,367</b> Number 3 5	77.14 22.01 100.00 Loan M Number % 0.13 0.21	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295	70.29 28.66 100.00 ion Current Balances % 0.00 0.01	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459	41.90 65.54 48.74 Weighted Average 1.35 9.19
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014 2015	1,826 521 <b>2,367</b> Number 3 5 1	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014 2015 2016	1,826 521 <b>2,367</b> Number 3 5 1	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774	70.29 28.66 <b>100.00</b> ion Current Balances % 0.00 0.01 0.01 0.01	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014 2015 2016 2017	1,826 521 <b>2,367</b> Number 3 5 1	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.01 0.01	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014 2015 2016 2017 2018	1,826 521 <b>2,367</b> Number 3 5 1 4 8	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.01 0.04	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00 6.90 22.40 17.90
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014 2015 2016 2017	1,826 521 <b>2,367</b> Number 3 5 1 4 8 4	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.01 0.01	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00 6.90 22.40 17.90 15.48
PMI POOL WLENDER Total Loan Maturity (year) 2013 2014 2015 2016 2017 2018	1,826 521 <b>2,367</b> Number 3 5 1 4 8	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.01 0.04	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00 6.90 22.40 17.90
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019	1,826 521 <b>2,367</b> Number 3 5 1 4 8 4	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.01 0.04 0.03 0.04	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00 6.90 22.40 17.90 15.48
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020	1,826 521 <b>2,367</b> Number 3 5 1 4 8 4 12 7	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17 0.51	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.03	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021	1,826 521 <b>2,367</b> Number 3 5 1 4 8 4 12 7	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17 0.51	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,744 -121,953 -95,305 -255,694 -316,177 -577,825	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022	1,826 521 <b>2,367</b> Number 3 5 1 4 8 4 12 7 12 47	77.14 22.01 100.00 Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -5,2562 -43,850	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	1,826 521 <b>2,367</b> Number  3 5 1 4 8 4 12 7 12 47 92 102	77.14 22.01 100.00  Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,479 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025	1,826 521 <b>2,367</b> Number  3 5 1 4 8 4 12 7 12 47 92 102 57	77.14 22.01 100.00  Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389	41.90 65.54 <b>48.74</b> <b>Weighted Average</b> 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 0.91 1.48 1.90 1.28 0.75	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2022 2022 2023 2024 2025 2026 2027	1,826 521 <b>2,367</b> Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55	77.14 22.01 100.00  Loan M Number % 0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41	77.14 22.01 100.00  Loan M Number % 0.13 0.21 0.04 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 1.48 1.90 1.28 0.75 1.56 1.34	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -60,178 -61,1389 -60,178 -77,491 -89,080	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2024 2025 2027 2028 2029 2030	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 33.85 33.87
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899	70.29 28.66 100.00  ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61 1.57	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,662,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545	70.29 28.66 100.00  ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 1.57 11.99	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,738 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 455 41 18 20 51 286 462 378	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 0.75 1.56 1.34 0.61 0.61 1.57 11.99 21.28 18.19	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,771 -83,025 -84,018 -114,449 -125,711 -131,324	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -49,640,631 -32,964,049	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61 1.57 11.99 21.28 18.19	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,0118 -114,449 -125,711 -131,324 -147,161	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 51.61
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2034 2035 2036	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 1.48 1.90 1.28 0.75 1.56 1.34 0.61 1.57 11.99 21.28 18.19 12.08	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 54.69 56.54
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -49,640,631 -32,964,049	70.29 28.66 100.00  ion Current Balances % 0.00 0.01 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 1.57 11.99 21.28 18.19 12.08 18.87 1.208	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.85 39.17 41.29 46.22 46.91 51.61 54.69 56.54
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2034 2035 2036	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 1.48 1.90 1.28 0.75 1.56 1.34 0.61 1.57 11.99 21.28 18.19 12.08	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 54.69 56.54
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,474 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,662,242 -1,660,494 -4,284,889 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163 -8,190,055	70.29 28.66 100.00  ion Current Balances % 0.00 0.01 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 1.57 11.99 21.28 18.19 12.08 18.87 1.208	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.85 39.17 41.29 46.21 46.91 51.61 54.69 56.54 56.54
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03 0.42	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163 -8,190,055 -1,214,504	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61 0.61 1.57 11.99 21.28 18.19 12.08 18.87 3.00 0.44	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626 -121,450	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 54.69 56.54 53.72
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2034 2035 2034 2035 2034 2035 2036 2037 2038 2039 2040	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48 10 7 5	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03 0.42 0.30 0.21	-191,860,989 -78,236,227 -272,959,618 aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,662,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163 -8,190,055 -1,214,504 -1,447,025 -487,239	70.29 28.66 100.00  ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 1.57 11.99 21.28 18.19 12.08 18.87 3.00 0.44 0.53 0.01	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -133,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626 -121,450 -206,718	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 54.69 56.54 53.72 27.61 23.55 21.37
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 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 2040 2041	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48 10 7 5 9	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03 0.42 0.30 0.21	-191,860,989 -78,236,227 -272,959,618  aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -51,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163 -8,190,055 -1,214,504 -1,447,025 -487,239 -1,148,338	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61 1.57 11.99 21.28 18.19 12.08 18.87 3.00 0.44 0.53 0.18	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626 -121,450 -206,718 -97,448 -97,448	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 54.69 56.54 53.72 27.61 23.55 21.37
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2041	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48 10 7 5 9 5	77.14 22.01 100.00  LOAN M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03 0.42 0.30 0.21	-191,860,989 -78,236,227 -272,959,618  aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,474 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -5,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163 -8,190,055 -1,214,504 -1,447,025 -487,239 -1,148,338 -1,102,466	70.29 28.66 100.00  Current Balances % 0.00 0.01 0.01 0.01 0.03 0.09 0.12 0.21 0.91 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61 1.57 11.99 21.28 18.19 12.08 18.87 3.00 0.44 0.53 0.18 0.42	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -88,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626 -121,450 -206,718 -97,448 -97,448 -127,593 -220,493	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.69 56.54 53.72 27.61 23.55 21.37 17.97 59.79
PMI POOL WLENDER Total  Loan Maturity (year) 2013 2014 2015 2016 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 2040 2041	1,826 521 2,367 Number  3 5 1 4 8 4 12 7 12 47 92 102 57 34 55 41 18 20 51 286 462 378 224 359 48 10 7 5 9	77.14 22.01 100.00  Loan M Number %  0.13 0.21 0.04 0.17 0.34 0.17 0.51 0.30 0.51 1.99 3.89 4.31 2.41 1.44 2.32 1.73 0.76 0.84 2.15 12.08 19.52 15.97 9.46 15.17 2.03 0.42 0.30 0.21	-191,860,989 -78,236,227 -272,959,618  aturity Distribut Current Balances -3,224 -32,295 -38,459 -38,774 -121,953 -95,305 -255,694 -316,177 -577,825 -2,470,407 -4,034,229 -51,198,152 -3,499,157 -2,046,063 -4,261,999 -3,652,285 -1,652,242 -1,660,494 -4,284,899 -32,732,429 -58,078,545 -49,640,631 -32,964,049 -51,520,163 -8,190,055 -1,214,504 -1,447,025 -487,239 -1,148,338	70.29 28.66 100.00 ion Current Balances % 0.00 0.01 0.01 0.04 0.03 0.09 0.12 0.21 0.21 1.48 1.90 1.28 0.75 1.56 1.34 0.61 0.61 1.57 11.99 21.28 18.19 12.08 18.87 3.00 0.44 0.53 0.18	-143,120 -105,072 -150,166 -115,319 Ave Loan Size -1,075 -6,459 -38,459 -9,693 -15,244 -23,826 -21,308 -45,168 -48,152 -52,562 -43,850 -50,962 -61,389 -60,178 -77,491 -89,080 -91,791 -83,025 -84,018 -114,449 -125,711 -131,324 -147,161 -143,510 -170,626 -121,450 -206,718 -97,448 -97,448	41.90 65.54 48.74 Weighted Average 1.35 9.19 14.00 6.90 22.40 17.90 15.48 25.68 22.98 33.19 33.41 30.98 28.62 37.78 33.47 41.29 33.85 39.17 41.27 46.22 46.91 51.61 54.69 56.54 53.72 27.61 23.55 21.37

Loan Purpose Distribution						
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Construction	93	3.93	-8.464.114	3.10	-91.012	44.81
Other	30	1.27	-2,831,433	1.04	-94,381	39.21
Purchase	1,791	75.67	-208,247,776	76.29	-116,275	49.81
Refinance	399	16.86	-49,429,310	18.11	-123,883	47.07
						29.00
Renovation	53	2.24	-3,449,182	1.26	-65,079	
Vacantland	1	0.04	-537,803	0.20	-537,803	28.00
Total	2,367	100.00	-272,959,618	100.00	-115,319	48.74
Loan Seasoning Distribution						
Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0	0.00	0	0.00
> 6 Months <= 9 Months	0	0.00	0	0.00	0	0.00
> 9 Months <= 12 Months	0	0.00	0	0.00	0	0.00
> 12 Months <= 18 Months	0	0.00	0	0.00	0	0.00
> 18 Months <= 24 Months	0	0.00	0	0.00	0	0.00
> 24 Months <= 36 Months	0	0.00	0	0.00	0	0.00
> 36 Months <= 48 Months	0	0.00	0	0.00	0	0.00
> 48 Months <= 60 Months	0	0.00	0	0.00	0	0.00
> 60 Months	2.367	100.00	-272,959,618	100.00	-115.319	48.74
Total	2,367	100.00	-272,959,618	100.00	-115,319	48.74
I aan Cina	Nombre		Size Distribution		Ave Leen Sine	Mark Assa LVD 0/
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	724	30.59	-12,930,904.23	4.74	-17,860.36	17.33
>50,000 <= 100,000	486	20.53	-36,960,726.25	13.54	-76,050.88	32.98
>100,000 <= 150,000	425	17.96	-53,267,362.80	19.51	-125,334.97	43.19
>150,000 <= 200,000	288	12.17	-50,382,584.78	18.46	-174,939.53	51.02
>200,000 <= 250,000	217	9.17	-48,274,848.57	17.69	-222,464.74	55.80
>250,000 <= 300,000	106	4.48	-28,828,168.70	10.56	-271,963.86	60.00
>300,000 <= 350,000	78	3.30	-25,124,929.77	9.20	-322,114.48	64.68
>350,000 <= 400,000	27	1.14	-9,950,144.91	3.65	-368,523.89	55.61
>400,000 <= 450,000	10	0.42	-4,224,879.97	1.55	-422,488.00	52.57
>450,000 <= 500,000	4	0.17	-1,843,675.99	0.68	-460,919.00	66.46
>500,000 <= 550,000	1	0.04	-537,802.63	0.20	-537,802.63	28.00
>550,000	1	0.04	-633,588.93	0.23	-633,588.93	46.00
Total	2,367	100.00	-272,959,618	100.00	-115,318.81	48.74
Occupancy Type Distribution						
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Occupancy Type	667	28.18		29.83		46.04
Investment			-81,412,408.18		-122,057.58	
Owner Occupied	1,700	71.82	-191,547,209.35	70.17	-112,674.83	49.89
Total	2,367	100.00	-272,959,618	100.00	-115,318.81	48.74
Property Type Distribution						
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wat Ave LVR %
Detached	1,927	81.41	-218,765,944.03	80.15	-113,526.70	46.96
Duplex	13	0.55	-1,301,182.14	0.48	-100,090.93	48.95
Semi Detached	35	1.48	-4,168,028.00	1.53	-119,086.51	51.00
Unit	392	16.56	-48,724,463.36	17.85	-124,297.10	56.54
Total	2,367	100.00	-272,959,618	100.00	-115,318.81	48.74
Geographical Distribution - by State						
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	1,207	50.99	-111,745,636.67	40.94	-92,581.31	40.09
NSW	563	23.79	-91,715,663.88	33.60	-162,905.26	55.04
Queensland	147	6.21	-18,982,753.14	6.95	-129,134.38	55.95
South Australia	83	3.51	-7,611,000.89	2.79	-91,698.81	54.88
Victoria	329	13.90	-38,349,532.92	14.05	-116,563.93	54.53
ACT	17	0.72	-2,389,652.62	0.88	-140,567.80	48.72
Northern Territory	3	0.13	-297,944.52	0.11	-99,314.84	27.74
Tasmania	18	0.76	-1,867,432.89	0.68	-103,746.27	43.43
NONE	0	0.00	0.00	0.00	0.00	0.00
Total	2,367	100.00	-272,959,618	100.00	-115,318.81	48.74
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## **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