# **Swan Trust Series 2010-1**

December 31st 2015 - January 30th 2016

**Monthly Information Report** 

Monthly Information Report: December 31st 2015 - January 30th 2016

Amounts denominated in currency of note class

Monthly Payment date: 25 February 2016

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	117,226,487.59	10,012,399.56	4,535,531.43
Principal Redemption	3,434,224.20	293,319.59	132,871.27
Balance after Payment	113,792,263.40	9,719,079.97	4,402,660.16
Bond Factor before Payment	0.20004520	0.42788032	0.42788032
Bond Factor after Payment	0.19418475	0.41534530	0.41534530
Interest Payment	332,537.82	32,228.95	16,140.28

<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
Jan-16	131,774,419	-4,522,829	-368,989	1,031,403	-	-	127,914,004

Portfolio Information Cumulative (since Closing Date) - AUD								
Portf	folio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgag	e loans	620,000,000	-555,607,148	-100,917,334	162,817,788	1,620,697	-	127,914,004

# Monthly Information Report: December 31st 2015 - January 30th 2016

Monthly Calculation Period:	31/12/2015	to	30/01/2016
Monthly Determination Date:	18/02/2016		
Monthly Payment Date:	25/02/2016		31 days

Loan Portfolio Amounts	Jan-16
Outstanding principal	131,774,419
Scheduled Principal	375,455
Prepayments	4,147,375
Redraws	1,031,403
Defaulted Loans	-
Loans repurchased by the seller	368,989
Total	127 914 004

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

#### **Monthly Cash Flows**

lauratea Davigues	
Investor Revenues	
Finance Charge collections	526,604
Interest Rate Swap receivable amount	520,004
Any other non-Principal income	3,427
Principal draws	3,421
Liquidity Facility drawings	-
Liquidity Facility drawings	-
Total Investor Revenues	530,032
Total Investor Revenues Priority of Payments:	
Taxes **	<del>-</del>
Trustee Fees **	489
Servicing Fee **	33,575
Management Fee **	3,358
Custodian Fee **	· -
Other Senior Expenses **	316
i) Interest Rate Swap payable amount **	58,401
ii) Liquidity Facility fees and interest **	637
Repayment of Liquidity Facility drawings **	-
Class A Interest Amount **	332,538
Class AB Interest Amount **	32,229
Class B Interest Amount **	16,140
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	52,348
Total of Interest Amount Payments	530,032

Total of Interest Amount Payments

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

Total Principal Priority of Payments	3,860,4
Class B Principal	132,8
Class AB Principal	293,3
Class A Principal	3,434,2
Redraw Adjusted Principal repayment	-
Redraws funded by the seller	-
Total Principal Collections Priority of Payments:	
Total Principal Collections	3,860,415
Any other Principal income	-
Reimbursement of Principal draws from Investor Revenues	-
Repurchases of (Principal)	368,989
Unscheduled Principal repayments	3,115,972
Scheduled Principal repayments	375,455
Principal Collections	

# 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	117,226,488
Outstanding Balance end of the period	113,792,263
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	10,012,400
Outstanding Balance end of the period	9,719,080
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	4,535,531
Outstanding Balance end of the period	4,402,660
Interest rate	1-M BBSW+undisclosed
Rating (S&P/Fitch)	AA-/not rated

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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 January 2016
Number of Loans	4,367	1,414
Min (Interest Rate)	2.93%	4.08%
Max (Interest Rate)	9.29%	7.17%
Weighted Average (Interest Rate)	6.46%	5.27%
Weighted Average Seasoning (Months)	70.74	144.43
Weighted Average Maturity (Months)	284.00	213.30
Original Balance (AUD)	619,936,612	131,774,419
Outstanding Principal Balance (AUD)	619,936,612	127,914,004
Average Loan Size (AUD)	141,959	90,463
Maximum Loan Value (AUD)	542,772	633,274
Current Average Loan-to-Value	43.65%	26.77%
Current Weighted Average Loan-to-Value	55.29%	43.16%
Current Maximum Loan-to-Value	99.00%	95.00%

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 BBB by Fitch	None None None None

# Monthly Information Report: December 31st 2015 - January 30th 2016

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: December 31st 2015 - January 30th 2016**

#### 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	8	0.57%	1,346,596.24	1.05%	24,416.92
61-90	2	0.14%	323,841.87	0.25%	5,724.21
91-120	1	0.07%	333,627.63	0.26%	10,409.29
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	2	0.14%	385,313.83	0.30%	123,368.48
Grand Total	13	0.92%	2,389,379.57	1.87%	163,918.90

# **Default Statistics During Monthly Period**

ľ	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
	-	-	-	-	-	-	-	-	-

# **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
8	8	129,247.14	129,580.26	112,555.48	17,024.78	37,097.23	-	500.72

#### **CPR Statistics**

Annualised Prepayments (CPR)	Jan-16
	27.50%

		ı	nterest Rate Dis	tribution Report		
	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	1,395	98.66	-124,506,211.59	97.34	-89,251.76	42.96
Fixed (Term Remaining)						
<= 1 Year	14	0.99	-2,668,390.04	2.09	-190,599.29	49.14
>1 Year <=2 Years >2 Year <=3 Years	0 1	0.00 0.07	0.00 -116,100.27	0.00 0.09	0.00 -116,100.27	0.00 53.00
>3 Year <=4 Years	3	0.21	-536,245.39	0.42	-178,748.46	53.99
>4 Year <=5 Years	1	0.07	-87,056.24	0.07	-87,056.24	62.00
>5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	19	1.34	-3,407,791.94	2.66	-179,357.47	50.37
Grand Total	1,414	100.00	-127,914,003.53	100.00	-90,462.52	43.16
			Loan to Value Ra	atio Distribution		
LVR Tier	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	701	49.58	-24,948,341.60	19.50	-35,589.65	12.79
> 20% <= 25%	78	5.52	-8,367,818.64	6.54	-107,279.73	23.45
> 25% <= 30%	71	5.02	-8,231,625.45	6.44	-115,938.39	27.87
> 30% <= 35%	74	5.23	-7,839,678.44	6.13	-105,941.60	32.88
> 35% <= 40% > 40% <= 45%	81 71	5.73 5.02	-10,746,692.95	8.40	-132,675.22	38.13 43.20
> 40% <= 45% > 45% <= 50%	57	4.03	-9,625,995.25	7.53 6.53	-135,577.40	47.55
> 50% <= 55%	56	3.96	-8,353,450.93 -8,759,731.85	6.85	-146,551.77 -156,423.78	53.19
> 55% <= 60%	59	4.17	-9,485,791.52	7.42	-160,776.13	57.81
> 60% <= 65%	41	2.90	-6,259,732.42	4.89	-152,676.40	62.97
> 65% <= 70%	39	2.76	-7,599,459.30	5.94	-194,857.93	68.00
> 70% <= 75%	32	2.26	-6,488,087.51	5.07	-202,752.73	73.04
> 75% <= 80%	34	2.40	-7,190,476.74	5.62	-211,484.61	77.83
> 80% <= 85%	14	0.99	-2,733,001.60	2.14	-195,214.40	81.92
> 85% <= 90%	5	0.35	-1,099,843.71	0.86	-219,968.74	86.69
> 90% <= 95%	1	0.07	-184,275.62	0.14	-184,275.62	95.00
> 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	1414	100.00	-127,914,003.53	100.00	-90,462.52	43.16
			Mortgage Insure			
Mortgage Insurer	Number	Number %		Current Balances %	Average Loan Size	Weighted Average LVR %
PMI	12	0.85	-1,248,301.01	0.98	-104,025.08	34.70
PMI POOL	1,122	79.35	-92,430,474.38	72.26	-82,380.10	37.53
WLENDER Total	280 <b>1,414</b>	19.80 <b>100.00</b>	-34,235,228.14 <b>-127,914,003.53</b>	26.76 <b>100.00</b>	-122,268.67 <b>-90,462.52</b>	58.67 <b>43.16</b>
Total	1,717				30,402.02	40.10
Loan Maturity (year)	Number	Number %	Loan Maturity Di	stribution Current Balances %	Average Loan Size	Weighted Average LVR %
2015	1	0.07	-34,427.65	0.03	-34,427.65	rronginiou / rronago = rrc /o
2016	6	0.07				12.00
2017		0.42				12.00 36.40
2018		0.42 0.14	18,715.10	-0.02	3,119.18	36.40
	2 1	0.42 0.14 0.07				
2019	2	0.14	18,715.10 -11,422.42	-0.02 0.01	3,119.18 -5,711.21	36.40 9.75
2019 2020	2 1 8 4	0.14 0.07 0.57 0.28	18,715.10 -11,422.42 -12,863.84	-0.02 0.01 0.01	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42	36.40 9.75 11.00 15.84 13.27
2019 2020 2021	2 1 8 4 4	0.14 0.07 0.57 0.28 0.28	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94	-0.02 0.01 0.01 0.06 0.08 0.11	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74	36.40 9.75 11.00 15.84 13.27 17.23
2019 2020 2021 2022	2 1 8 4 4 33	0.14 0.07 0.57 0.28 0.28 2.33	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51	-0.02 0.01 0.01 0.06 0.08 0.11 0.78	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41	36.40 9.75 11.00 15.84 13.27 17.23 32.61
2019 2020 2021 2022 2023	2 1 8 4 4 33 56	0.14 0.07 0.57 0.28 0.28 2.33 3.96	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45
2019 2020 2021 2022 2023 2024	2 1 8 4 4 33 56 67	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37
2019 2020 2021 2022 2023 2024 2025	2 1 8 4 4 33 56 67 31	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47
2019 2020 2021 2022 2023 2024	2 1 8 4 4 33 56 67	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37
2019 2020 2021 2022 2023 2024 2025 2026	2 1 8 4 4 33 56 67 31	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	2 1 8 4 4 33 56 67 31 17 33 24	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	2 1 8 4 4 4 33 56 67 31 17 33 24 10	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	2 1 8 4 4 33 56 67 31 17 33 24 10 15	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451.108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -62,915.04 -69,597.97	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	2 1 8 4 4 33 56 67 31 17 33 24 10 15 38	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 0.2.33 1.70 0.71 1.06 2.69 13.44	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88	-0.02 0.01 0.01 0.06 0.08 0.111 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 13.26 24.07	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75
2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785.306.67 -19,990,672.55	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 13.26 24.07	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062.422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17	-0.02 0.01 0.01 0.06 0.08 0.11 1.77 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.47 47.59 52.96 54.30
2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31 1.34	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062.422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27	-0.02 0.01 0.01 0.06 0.08 0.11 1.77 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,324.43 -78,441.05	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.47 47.59 52.96 54.30 12.84
2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31 1.34 0.35	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785.306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.07	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,3224.43 -78,441.05 -109,844.51	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.24 38.55 44.47 47.59 52.96 54.30 12.84 25.53
2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19 5	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31 1.34 0.35 0.28	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956.256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.04 -234,990.05	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31 0.34 0.31	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,324.43 -78,441.05 -109,844.51 -78,330.02	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.47 47.59 52.96 54.30 12.84 25.53 13.62
2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19 5 4	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31 1.34 0.35 0.28	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.04 -234,990.05 -896,500.01	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31 0.34 0.18	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,324.43 -78,441.05 -109,844.51 -78,330.02 -128,071.43	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.77 47.59 52.96 54.30 12.84 25.53 13.62 17.46
2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19 5 4 3 7	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31 1.34 0.35 0.28	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.04 -234,990.05 -896,500.01 -109,385.99	-0.02 0.01 0.01 0.06 0.08 0.11 1.77 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31 0.34 0.18 0.70 0.09	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,324.43 -78,441.05 -109,844.51 -78,330.02 -128,071.43 -109,385.99	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.77 47.59 52.96 54.30 12.84 25.53 13.62 17.46 11.00
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 2042 2043	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19 5 4 3 7	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 9 13.44 22.42 13.93 9.76 12.31 1.34 0.35 0.28 0.21 0.50 0.07	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.04 -234,990.05 -896,500.01 -109,385.99 -765,287.85	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31 0.34 0.18 0.70 0.09	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,322.43 -78,441.05 -109,844.51 -78,330.02 -128,071.43 -109,385.99 -153,057.57	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.47 47.59 52.96 54.30 12.84 25.53 13.62 17.46 11.00 35.51
2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2037 2038 2039 2040 2041 2042 2043 2044	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19 5 4 3 7	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 13.44 22.42 13.93 9.76 12.31 1.34 0.35 0.28	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.04 -234,990.05 -896,500.01 -109,385.99 -765,287.85 -378,564.15	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31 0.34 0.18 0.70 0.09 0.60	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,324.43 -78,441.05 -109,844.51 -78,330.02 -128,071.43 -109,385.99 -153,057.57 -189,282.08	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.47 47.59 52.96 54.30 12.84 25.31 13.62 17.46 11.00 35.51 47.30
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 2042 2043	2 1 8 4 4 4 33 56 67 31 17 33 24 10 15 38 190 317 197 138 174 19 5 4 3 7	0.14 0.07 0.57 0.28 0.28 2.33 3.96 4.74 2.19 1.20 2.33 1.70 0.71 1.06 2.69 9 13.44 22.42 13.93 9.76 12.31 1.34 0.35 0.28 0.21 0.50 0.07	18,715.10 -11,422.42 -12,863.84 -81,866.30 -96,073.68 -139,798.94 -996,481.51 -1,500,086.94 -2,451,108.24 -1,343,673.61 -1,062,422.68 -1,754,272.88 -1,479,891.13 -734,250.41 -943,725.54 -3,404,722.94 -16,956,256.88 -30,785,306.67 -19,990,672.55 -16,886,434.17 -20,662,114.55 -3,122,164.19 -392,205.27 -439,378.04 -234,990.05 -896,500.01 -109,385.99 -765,287.85	-0.02 0.01 0.01 0.06 0.08 0.11 0.78 1.17 1.92 1.05 0.83 1.37 1.16 0.57 0.74 2.66 13.26 24.07 15.63 13.20 16.15 2.44 0.31 0.34 0.18 0.70 0.09	3,119.18 -5,711.21 -12,863.84 -10,233.29 -24,018.42 -34,949.74 -30,196.41 -26,787.27 -36,583.71 -43,344.31 -62,495.45 -53,159.78 -61,662.13 -73,425.04 -62,915.04 -89,597.97 -89,243.46 -97,114.53 -101,475.50 -122,365.47 -118,747.78 -164,322.43 -78,441.05 -109,844.51 -78,330.02 -128,071.43 -109,385.99 -153,057.57	36.40 9.75 11.00 15.84 13.27 17.23 32.61 24.45 26.37 18.47 28.07 31.68 34.38 37.43 33.24 38.54 37.59 43.75 44.47 47.59 52.96 54.30 12.84 25.53 13.62 17.46 11.00 35.51

# Loan Purpose Distribution

			L L	-oan Purpose D	istribution		
Purolisse   1,94	Loan Purnose	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average I VR %
Refinance   252							
Remywalfors							
Content							
Total	Renovation	34	2.40	-1,516,919.32	1.19	-44,615.27	23.20
Chemis	Construction	59	4.17	-3.772.734.84	2.95	-63.944.66	35.43
Total   1414	Other	15	1.06				38 17
Loan Seasoning							
Number   N	lotai	1414	100.00	-127,914,003.53	100.00	-90,462.52	43.16
Number   N			_				
			ı	₋oan Seasoning	Distribution		
- 3 Mornits 6 Mornits 10 Mornits 10 Mornits 10 Mornits 11 Mornits 10 Mornits 11 Mornits 11 Mornits 12 Mornits 12 Mornits 12 Mornits 12 Mornits 12 Mornits 18 Mornits 1		Number				Average Loan Size	Weighted Average LVR %
- 8 Months = 19 Months	<= 3 Months	0	0.00	0.00	0.00	0.00	0.00
9 9 Months <= 12 Months	> 3 Months <= 6 Months	0	0.00	0.00	0.00	0.00	0.00
9 9 Months <= 12 Months	> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
12 Months							
19 Months ← 24 Months							
2-24 Months ← e8 Months   0							
3-88 Months ← 68 Months	> 18 Months <= 24 Months	0	0.00	0.00	0.00	0.00	0.00
248   248   249   24	> 24 Months <= 36 Months	0	0.00	0.00	0.00	0.00	0.00
248   248   249   24	> 36 Months <= 48 Months	0	0.00	0.00	0.00	0.00	0.00
1414   100.00		0					
Common							
Loan Size							
Course   Number   Number   Surrent Balances   Current Balances   Cur	Total	1414	100.00	-127,914,003.53	100.00	-90,462.52	43.16
Course   Number   Number   Surrent Balances   Current Balances   Cur			ı	oan Size Distri	bution		
Section   Sect	Loan Size	Number				Average Loan Size	Weighted Average I VP %
14							
150,000							
159							
\$20,000	>100,000 <= 150,000	204	14.43	-24,961,741.86	19.51	-122,361.48	38.28
\$20,000	>150.000 <= 200.000	159	11.24	-27.480.870.92	21.48	-172.835.67	49.00
330,000							
350,000 ← 400,000	The state of the s						
4-90,000 < ≈ 450,000         2         0.14         -828,977.82         0.65         -414,488.91         49.36           4-50,000 < ≈ 550,000         0         0.0							
A-50,000 < = 500,000							
September   Sept	>400,000 <= 450,000	2	0.14	-828,977.82	0.65	-414,488.91	49.36
Semi Detached   1,414   100.00   1,032,774.65   1,000   1,00	>450,000 <= 500,000	2	0.14	-926,259.27	0.72	-463,129.64	74.39
Semi Detached   1,414   100.00   1,032,774.65   1,000   1,00	>500,000 <= 550,000	0	0.00	0.00	0.00	0.00	0.00
Total	The state of the s						
Cocupancy Type							
Occupancy Type Owner Occupied         Number 1,089 325         Current Balances 22,98 22,98 35,963,617.48         Current Balances 28,174.8         Average Loan Size -84,435.62         Weighted Average LVR % 43.36           Total         1,414         100.00         -12,950,386.05         71.88         -84,435.62         43.36           Total         1,414         100.00         -127,914,003.53         100.00         -90,462.52         43.16           Property Type         Description           Property Type Distribution           Current Balances Current Balances Current Balances Support Sup		.,		121,011,000.00		00,102.02	
Owner Occupied   1,089   77.02			(	Occupancy Type	Distribution		
Number   N	Occupancy Type	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Number   N	Owner Occupied	1 089	77 02	-91 950 386 05	71 88	-84 435 62	43.36
Total         1,414         100.00         -127,914,003.53         100.00         -90,462.52         43.16           Property Type         Distribution           Property Type Distribution           Property Type         Number Number Mounder         Current Balances Current Balances State         Average Loan Size Meighted Average LVR % Average Loan Size State         Weighted Average LVR % Average Loan Size State State         41.82 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
Property Type							
Number   N	10.00	1,717	100.00	121,514,000.00	100.00	50,402.02	40.10
Number   N				Property Type D	istribution		
Detached	Property Type	Number				Average Loan Size	Weighted Average LVR %
Duplex   8							
Unit         221         15.63         -21,687,357.71         16.95         -98,132.84         49.46           Semi Detached         17         1.20         -1,423,637.05         1.11         -83,743.36         44.22           Vacantland         0         0.00         0.00         0.00         0.00         0.00           Other         2         0.14         -274,810.61         0.21         -137,405.30         59.45           Total         1,414         100.00         -127,914,003.53         100.00         -90,462.52         43.16           State         Number         Number %         Current Balances         Current Balances %         Average Loan Size         Weighted Average LVR %           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -15,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68							
Semi Detached   17							
Vacantland         0         0.00         59.45         59.45         7.046         59.45         7.046         7.02         43.16         7.02         43.16         7.02         43.16         7.02         43.16         7.02         43.16         7.02         7.02         43.16         7.02         43.16         7.02         43.16         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02         7.02         43.16         7.02		221					
Other         2         0.14         -274,810.61         0.21         -137,405.30         59.45           Total         1,414         100.00         -127,914,003.53         100.00         -90,462.52         43.16           State         Current Balances value         Current Balances value         Average Loan Size         Weighted Average LVR %           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,2680.3         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07	Semi Detached	17	1.20	-1,423,637.05	1.11	-83,743.36	44.22
Other         2         0.14         -274,810.61         0.21         -137,405.30         59.45           Total         1,414         100.00         -127,914,003.53         100.00         -90,462.52         43.16           State         Current Balances value         Current Balances value         Average Loan Size         Weighted Average LVR %           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,2680.3         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07	Vacantland	0	0.00	0.00	0.00	0.00	0.00
Total         1,414         100.00         -127,914,003.53         100.00         -90,462.52         43.16           State         Number         Number %         Current Balances %         Average Loan Size         Weighted Average LVR %           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19	Other	2	0.14	-274 810 61	0.21	-137 405 30	59.45
Geographical Distribution - by State           State         Number         Number %         Current Balances Current Balances %         Current Balances %         Average Loan Size Meighted Average LVR %         Weighted Average LVR %           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Queensland         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00							
State         Number         Number w         Current Balances         Current Balances w         Average Loan Size         Weighted Average LVR w           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,856,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00	Total	1,414	100.00	-127,914,003.53	100.00	-90,462.32	43.16
State         Number         Number w         Current Balances         Current Balances w         Average Loan Size         Weighted Average LVR w           WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00				Coographical Di	etribution by Ct	ato	
WA         740         52.33         -52,432,789.01         40.99         -70,855.12         36.25           NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00	State	Number					Weighted Average I VP %
NSW         322         22.77         -41,958,785.78         32.80         -130,306.79         47.07           Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00						-	
Victoria         179         12.66         -16,876,750.37         13.19         -94,283.52         47.99           Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00							
Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00	NSW	322	22.77	-41,958,785.78	32.80	-130,306.79	47.07
Queensland         100         7.07         -10,852,065.28         8.48         -108,520.65         51.05           South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00	Victoria	179	12.66	-16,876,750.37	13.19	-94,283.52	47.99
South Australia         52         3.68         -3,074,130.29         2.40         -59,117.89         53.60           Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00							
Tasmania         13         0.92         -1,368,484.45         1.07         -105,268.03         39.14           ACT         7         0.50         -1,107,227.78         0.87         -158,175.40         49.19           Northern Territory         1         0.07         -243,770.57         0.19         -243,770.57         33.00							
ACT 7 0.50 -1,107,227.78 0.87 -158,175.40 49.19 Northern Territory 1 0.07 -243,770.57 0.19 -243,770.57 33.00							
Northern Territory 1 0.07 -243,770.57 0.19 -243,770.57 33.00							
Total 1,414 100.00 -127,914,003.53 100.00 -90,462.52 43.16							
	Total	1,414	100.00	-127,914,003.53	100.00	-90,462.52	43.16
		•				•	

# **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