# **Swan Trust Series 2010-1**

March 1st 2014 - March 30th 2014

**Monthly Information Report** 

Monthly Information Report: March 1st 2014 - March 30th 2014

Amounts denominated in currency of note class

Monthly Payment date: 28 April 2014

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	182,913,151.22	15,622,745.27	7,076,970.08
Principal Redemption	4,583,623.32	391,490.60	177,341.90
Balance after Payment	178,329,527.90	15,231,254.67	6,899,628.18
Bond Factor before Payment	0.31213848	0.66763869	0.66763869
Monthly Information Report	0.30431660	0.65090832	0.65090832
Interest Payment	670,464.40	63,813.56	31,543.90

<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
Mar-14	205,612,867	-6,582,735	-443,953	1,874,232	0	0	200,460,411

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	-459,843,088	-91,108,133	130,125,608	1,286,023	0	200,460,411

## Monthly Information Report: March 1st 2014 - March 30th 2014

Monthly Calculation Period:	1/03/2014	to	30/03/2014
Monthly Determination Date:	19/04/2014		
Monthly Payment Date:	28/04/2014		34 days

Loan Portfolio Amounts	Mar-14

Outstanding principal	205,612,867
Scheduled Principal	656,692
Prepayments	5,926,042
Redraws	1,874,232
Defaulted Loans	· -
Loans repurchased by the seller	443,953
Total	200,460,411

C	Gross cumulative realised losses (Net of Post-foreclosure proceeds)	-
Ν	Nortgage Insurance payments	-
Ν	Net cumulative realised losses	-

### **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	845,225
Interest Rate Swap receivable amount	72,141
Any other non-Principal income	4,561
Principal draws	· -
Liquidity Facility drawings	-
Total Investor Revenues	921,926
Total Investor Revenues Priority of Payments:	
Taxes **	-
Trustee Fees **	651
Servicing Fee **	50,699
Management Fee **	5,070
Custodian Fee **	-
Other Senior Expenses **	36,660
i) Interest Rate Swap payable amount **	2,150
ii) Liquidity Facility fees and interest **	1,863
Repayment of Liquidity Facility drawings **	-
Class A Interest Amount **	670,464
Class AB Interest Amount **	63,814
Class B Interest Amount **	31,544
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	59,012
Total of Interest Amount Payments	921,926

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

Total Principal Priority of Payments	5,152,456
Class B Principal	177,342
Class AB Principal	391,491
Class A Principal	4,583,623
Redraw Adjusted Principal repayment	-
Redraws funded by the seller	-
Total Principal Collections Priority of Payments:	
Total Principal Collections	5,152,456
Any other Principal income	<u>-</u>
Reimbursement of Principal draws from Investor Revenues	-
Repurchases of (Principal )	443,953
Unscheduled Principal repayments	4,051,811
Scheduled Principal repayments	656,692
Principal Collections	

### Additional Information

Liquidity Facility (364 days)	
Available amount	4,000,000
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	182,913,151
Outstanding Balance end of the period	178,329,528
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	15,622,745
Outstanding Balance end of the period	15,231,255
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	7,076,970
Outstanding Balance end of the period	6,899,628
Interest rate	1-M BBSW+undisclosed
Rating (S&P/Fitch)	AA-/not rated

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 March 2014
Number of Loans	4,367	1,930
Min (Interest Rate)	2.93%	2.27%
Max (Interest Rate)	9.29%	7.79%
Weighted Average (Interest Rate)	6.46%	5.58%
Weighted Average Seasoning (Months)	70.74	121.77
Weighted Average Maturity (Months)	284.00	234.33
Original Balance (AUD)	619,936,612	205,612,867
Outstanding Principal Balance (AUD)	619,936,612	200,460,411
Average Loan Size (AUD)	141,959	103,866
Maximum Loan Value (AÚD)	542,772	633,589
Current Average Loan-to-Value	43.65%	61.66%
Current Weighted Average Loan-to-Value	55.29%	46.36%
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	None None None None
BBB by Fitch	AA-/AA-

# Monthly Information Report: March 1st 2014 - March 30th 2014

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)	A-1+/F1+	
Rating Requirement (S&P/Fitch)	A-1/F1	

# Monthly Information Report: March 1st 2014 - March 30th 2014

#### 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	6	0.31%	1,071,741.96	0.53%	18,393.05
61-90	1	0.05%	206,450.86	0.10%	4,690.40
91-120	1	0.05%	66,341.43	0.03%	2,023.85
121-150	3	0.16%	804,795.16	0.40%	31,859.94
151-180	0	0.00%	-	0.00%	=
>181	2	0.10%	327,384.17	0.16%	80,022.36
Grand Total	13	0.67%	2,476,713.58	1.24%	136,989.60

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

Defaulted Loans	Properties Foreclosed	Loss on Sale of Property	Claims Submitted to Insurer	Claims Paid by Insurer	Claims Denied by Insurer	Loss Covered by Excess Spread	Loss Charged off to Noted	Loss Covered by Bankwest
0	0	-	-	-	1	1	-	-

### **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
6	6	46,806.61	46,806.61	42,142.89	4,663.72	4,163.00	-	500.72

#### **CPR Statistics**

Annualised Prepayments (CPR)	Mar-14
	23.30%

			te Distribution F	•		
Total Variable	Number 1,900	Number % 98.45	Current Balances -195,506,356	Current Balances % 97.53	Average Loan Size -102,898	Weighted Average 46.24
Fixed (Term Remaining)						
<= 1 Year	13	0.67	-2,426,758	1.21	-186,674	50.34
> 1 Year <= 2 Years	8	0.41	-1,394,777	0.70	-174,347	59.59
> 2 Years <= 3 Years > 3 Years <= 4 Years	7 0	0.36 0.00	-925,765 0	0.46 0.00	-132,252 0	40.70
> 4 Years <= 5 Years	2	0.10	-206,755	0.00	-103,378	0.00 50.47
> 5 Years	0	0.00	0	0.00	0	0.00
Total Fixed	30	1.55	-4,954,055	2.47	-165,135	51.15
Grand Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
		Loan to Va	alue Ratio Distril	oution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average
<=20%	843	43.68	-35,566,988	17.74	-42,191	13.25
> 20% <= 25%	113	5.85	-10,765,066	5.37	-95,266	23.24
> 25% <= 30%	122	6.32	-14,195,689	7.08	-116,358	27.90
> 30% <= 35%	94	4.87	-11,713,325	5.84	-124,610	33.16
> 35% <= 40% > 40% <= 45%	85 95	4.40 4.92	-10,518,357 -14,133,501	5.25 7.05	-123,745 -148,774	38.30 43.05
> 45% <= 50%	98	5.08	-15,525,620	7.74	-158,425	48.20
> 50% <= 55%	74	3.83	-10,558,219	5.27	-142,679	52.82
> 55% <= 60%	85	4.40	-13,942,516	6.96	-164,030	57.99
> 60% <= 65%	70	3.63	-12,425,630	6.20	-177,509	63.31
> 65% <= 70%	77	3.99	-14,639,114	7.30	-190,118	68.09
> 70% <= 75%	55	2.85	-10,966,908	5.47	-199,398	72.61
> 75% <= 80% > 80% <= 85%	57 42	2.95	-11,753,724	5.86	-206,206 -222,497	78.52 82.61
> 85% <= 90%	17	2.18 0.88	-9,344,857 -3,553,299	4.66 1.77	-209,018	86.83
> 90% <= 95%	3	0.16	-857,598	0.43	-285,866	92.11
> 95% <= 100%	0	0.00	0	0.00	0	0.00
Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
		Mantagas	Income Dietribu	ition		
			Insurer Distribi			
Mortgage Insurer	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average
PMI	16	Number % 0.83	Current Balances -2,178,169	Current Balances % 1.09	-136,136	51.26
PMI PMI POOL	16 1,516	Number % 0.83 78.55	Current Balances -2,178,169 -143,571,609	Current Balances % 1.09 71.62	-136,136 -94,704	51.26 39.96
PMI	16	Number % 0.83	Current Balances -2,178,169	Current Balances % 1.09	-136,136	51.26
PMI PMI POOL WLENDER	16 1,516 398	Number % 0.83 78.55 20.62 100.00	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411	Current Balances % 1.09 71.62 27.29 100.00	-136,136 -94,704 -137,464	51.26 39.96 62.97
PMI PMI POOL WLENDER Total	16 1,516 398	Number % 0.83 78.55 20.62 100.00	Current Balances -2,178,169 -143,571,609 -54,710,632	Current Balances % 1.09 71.62 27.29 100.00	-136,136 -94,704 -137,464	51.26 39.96 62.97
PMI PMI POOL WLENDER	16 1,516 398 1,930 Number	Number % 0.83 78.55 20.62 100.00 Loan M	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut	Current Balances % 1.09 71.62 27.29 100.00	-136,136 -94,704 -137,464 <b>-103,865</b>	51.26 39.96 62.97 <b>46.36</b>
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015	16 1,516 398 <b>1,930</b> Number 4	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443	51.26 39.96 62.97 <b>46.36</b> Weighted Average 9.57 12.00
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016	16 1,516 398 <b>1,930</b> Number 4 1 5	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017	16 1,516 398 <b>1,930</b> Number 4 1 5 6	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57 14.61
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018	16 1,516 398 1,930 Number 4 1 5 6 3	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.03	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57 14.61 11.31
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019	16 1,516 398 1,930 Number 4 1 5 6 3 3 10	Number %  0.83 78.55 20.62 100.00  Loan M  Number %  0.21 0.05 0.26 0.31 0.16 0.52	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57 14.61 11.31 13.01
PMI PMI POOL WLENDER Total Loan Maturity (year) 2014 2015 2016 2017 2018	16 1,516 398 1,930 Number 4 1 5 6 3	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.03	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57 14.61 11.31
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020	16 1,516 398 1,930 Number 4 1 5 6 3 10 7	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31 0.16 0.52 0.36	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023	16 1,516 398 1,930 Number 4 1 5 6 3 10 7 10 45 75	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	16 1,516 398 1,930 Number 4 1 5 6 3 10 7 10 45 75 82	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948	51.26 39.96 62.97 <b>46.36</b> <b>Weighted Average</b> 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025	16 1,516 398 1,930 Number 4 1 5 6 3 10 7 7 10 45 75 82 46	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -99,279 -42,948 -50,961	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026	16 1,516 398 1,930 Number 4 1 5 6 3 10 7 10 45 75 82 46 24	Number %  0.83 78.55 20.62 100.00  Loan M  Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,095 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027	16 1,516 398 1,930 Number 4 1 1 5 6 3 10 7 7 10 45 75 82 46 24 43	Number %  0.83 78.55 20.62 100.00  Loan M  Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -60,501	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028	16 1,516 398 1,930 Number 4 1 5 6 3 10 7 7 10 45 75 82 46 24 43 33	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759	Current Balances % 1.09 71.62 27.29 100.00  ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.05	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027	16 1,516 398 1,930 Number 4 1 1 5 6 3 10 7 7 10 45 75 82 46 24 43	Number %  0.83 78.55 20.62 100.00  Loan M  Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -60,501	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	16 1,516 398 1,930 Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31 0.16 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585	Current Balances % 1.09 71.62 27.29 100.00  ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,7199 -64,086 -93,770 -71,097	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	16 1,516 398 1,930  Number  4 1 5 6 3 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78 40.60 40.98
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2033	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258 482 484 43	Number %  0.83 78.55 20.62 100.00  Loan M  Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.33 1.66 0.67 0.98 2.49 13.37 21.35	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,669	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78 40.60 40.98 45.44
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258 48 258 412 281	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31 0.16 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37 21.35 14.56	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.67	-136,136 -94,704 -137,464 -103,865 Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 43.578 40.60 40.98 45.44 50.22
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258 412 281 186	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37 21.35 14.56 9.64	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.66 76 12.37	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,661 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78 40.60 40.98 45.44 50.22 50.42
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2034 2035 2036	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258 412 281 186 261	Number %  0.83 78.55 20.62 100.00  Loan M  Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 2.23 3.89 4.25 2.33 3.89 4.25 2.33 1.66 0.67 0.98 2.49 13.37 21.35 14.56 9.64 13.52	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011 -35,211,434	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.02 0.09 0.13 0.02 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.67 12.37	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954 -133,328 -134,910	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 38.13 39.02 24.35 40.60 40.98 45.44 50.22 50.45
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258 412 281 186	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37 21.35 14.56 9.64	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.66 76 12.37	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,661 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78 40.60 40.98 45.44 50.22 50.42
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 13 19 48 258 412 281 186 261 23	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 2.33 3.89 4.25 2.38 1.24 4.25 2.38 1.24 1.35 1.456 9.64 13.52 1.19	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances -7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011 -35,211,434 -4,061,116	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.67 12.37 17.57	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954 -133,328 -134,910 -176,570	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 40.60 40.98 45.44 50.22 50.45 55.75
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 46 24 43 32 24 43 32 24 43 32 24 24 24 24 24 24 24 24 24 24 27 28 11 28 11 28 11 28 11 28 17 7 7	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31 0.16 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37 21.35 14.56 9.64 13.52 1.19 0.36 0.36 0.21	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances -7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011 -35,211,434 -4,061,116 -909,234 -640,124 -374,879	Current Balances % 1.09 71.62 27.29 100.00 ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.67 12.37 17.57 17.57 2.03 0.45 0.32	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954 -133,328 -134,910 -176,570 -129,891 -91,446	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78 40.60 40.98 45.44 50.22 50.45 55.75 55.38 29.14 21.75 20.49
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 24 43 32 13 19 48 258 412 281 186 261 23 7 7 7 4 4 10	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31 0.16 0.52 0.36 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37 21.35 14.56 9.64 13.52 1.19 0.36 0.36 0.21 0.52	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011 -35,211,434 -4,061,116 -909,234 -640,124 -374,879 -1,583,020	Current Balances % 1.09 71.62 27.29 100.00  ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.45 1.45 1.20 0.61 0.67 1.2.37 17.57 2.03 0.45 0.32 0.19	-136,136 -94,704 -137,464 -103,865  Ave Loan Size  1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954 -133,328 -134,910 -176,570 -129,891 -91,446 -93,720 -156,302	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 33.13 33.24 35.78 40.60 40.98 45.44 50.22 50.45 55.75 55.38 29.14 21.75 20.49
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	16 1,516 398 1,930  Number  4 1 5 6 3 3 10 7 10 45 75 82 46 24 43 32 23 13 19 48 258 412 281 186 261 23 7 7 4 10 2	Number %  0.83 78.55 20.62 100.00  Loan M Number %  0.21 0.05 0.26 0.31 0.16 0.52 0.36 0.52 2.33 3.89 4.25 2.38 1.24 2.23 1.24 2.23 1.24 2.23 1.24 2.23 1.24 2.23 1.24 2.23 1.24 2.23 1.24 2.23 1.24 2.23 1.25 1.19 0.36 0.36 0.36 0.21 0.52	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011 -35,211,434 -4,061,116 -909,234 -640,124 -374,879 -1,583,020 -304,102	Current Balances % 1.09 71.62 27.29 100.00  ion Current Balances % 0.00 0.02 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.02 0.61 0.67 2.24 12.79 23.77 16.67 12.37 17.57 2.03 0.45 0.45 0.32 0.19 0.79	-136,136 -94,704 -137,464 -103,865  Ave Loan Size 1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954 -133,3228 -134,910 -176,570 -129,891 -91,446 -93,720 -158,302 -158,302	51.26 39.96 62.97 46.36 Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 38.13 33.24 35.78 40.60 40.98 45.44 50.22 50.45 55.75 55.38 29.14 21.75 20.49 30.52 34.33
PMI POOL WLENDER Total  Loan Maturity (year) 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	16 1,516 398 1,930  Number  4 1 5 6 3 10 7 10 45 75 82 24 43 32 13 19 48 258 412 281 186 261 23 7 7 7 4 4 10	Number % 0.83 78.55 20.62 100.00 Loan M Number % 0.21 0.05 0.26 0.31 0.16 0.52 0.36 2.33 3.89 4.25 2.38 1.24 2.23 1.66 0.67 0.98 2.49 13.37 21.35 14.56 9.64 13.52 1.19 0.36 0.36 0.21 0.52	Current Balances -2,178,169 -143,571,609 -54,710,632 -200,460,411  aturity Distribut Current Balances 7,001 -34,443 -51,489 -57,290 -47,096 -170,751 -260,950 -436,453 -1,737,531 -2,945,903 -3,521,709 -2,344,197 -1,452,030 -2,911,928 -2,050,759 -1,219,016 -1,350,834 -4,487,585 -25,637,228 -47,652,363 -33,426,122 -24,799,011 -35,211,434 -4,061,116 -909,234 -640,124 -374,879 -1,583,020	Current Balances % 1.09 71.62 27.29 100.00  ion Current Balances % 0.00 0.02 0.03 0.03 0.03 0.02 0.09 0.13 0.22 0.87 1.47 1.76 1.17 0.72 1.45 1.45 1.45 1.20 0.61 0.67 1.2.37 17.57 2.03 0.45 0.32 0.19	-136,136 -94,704 -137,464 -103,865  Ave Loan Size  1,750 -34,443 -10,298 -9,548 -15,699 -17,075 -37,279 -43,645 -38,612 -39,279 -42,948 -50,961 -60,501 -67,719 -64,086 -93,770 -71,097 -93,491 -99,369 -115,661 -118,954 -133,328 -134,910 -176,570 -129,891 -91,446 -93,720 -156,302	51.26 39.96 62.97 46.36  Weighted Average 9.57 12.00 12.57 14.61 11.31 13.01 22.08 16.70 30.74 32.33 29.02 24.35 32.92 35.81 33.124 35.78 40.60 40.98 45.44 50.22 50.45 55.75 55.38 29.14 21.75 20.49

Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
Loan Purpose Distribution						
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Construction	75	3.89	-5,468,620	2.73	-72,915	35.13
Other	27	1.40	-2,607,409	1.30	-96,571	39.81
Purchase	1,471	76.22		77.78	-106,001	47.78
			-155,927,239			
Refinance	311	16.11	-33,879,244	16.90	-108,936	43.84
Renovation	45	2.33	-2,559,965	1.28	-56,888	24.12
Vacantland	1	0.05	-17,934	0.01	-17,934	1.00
Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
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	1,930	100.00	-200,460,411	100.00	-103,865	46.36
Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
Total	1,500	100.00	200,400,411	100.00	-100,000	40.00
Loan Size Distribution						
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	693	35.91	-11,086,992	5.53	-15,999	16.60
>50,000 <= 100,000	396	20.52	-29,788,999	14.86	-75,225	32.83
>100,000 <= 150,000	308	15.96	-38,076,864	18.99	-123.626	40.02
>150,000 <= 200,000	220	11.40	-38,215,014	19.06	-173,705	49.80
>200,000 <= 250,000	156	8.08	-34,046,711	16.98	-218,248	53.79
>250,000 <= 300,000	75	3.89	-20,579,044	10.27	-274,387	59.09
>300,000 <= 350,000	55	2.85	-17,731,243	8.85	-322,386	62.20
>350,000 <= 400,000	16	0.83	-5,941,004	2.96	-371,313	47.51
>400,000 <= 450,000	7	0.36	-2,980,646	1.49	-425,807	51.75
>450,000 <= 500,000	3	0.16	-1,380,304	0.69	-460,101	64.49
>500,000 <= 550,000	0	0.00	0	0.00	0	0.00
>550,000	1	0.05	-633,589	0.32	-633,589	46.00
Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
Occupancy Type Distribution						
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	470	24.35	-57,289,627	28.58	-121,893	45.24
Owner Occupied	1,460	75.65	-143,170,784	71.42	-98,062	46.81
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Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
Property Type Distribution						
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	1,581	81.92	-161,024,742	80.33	-101,850	44.57
Duplex	10	0.52	-896,728	0.45	-89,673	53.83
Semi Detached	27	1.40	-3,349,538	1.67	-124,057	51.60
Unit	312	16.17	-35,189,404	17.55	-112,787	53.87
Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
		Geographica	al Distribution - I	hy State		
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	987	51.14	-80,681,546	40.25	-81,744	37.79
NSW	452	23.42	-68,324,916	34.08	-151,161	51.97
Queensland	129	6.68	-15,109,115	7.54	-117,125	52.95
South Australia	65	3.37	-4,971,476	2.48	-76,484	53.63
Victoria						
	266	13.78	-27,840,129	13.89	-104,662	52.87
ACT	13	0.67	-1,669,492	0.83	-128,422	47.71
Northern Territory	3	0.16	-248,502	0.12	-82,834	32.38
Tasmania	15	0.78	-1,615,234	0.81	-107,682	41.98
NONE	0	0.00	0	0.00	0	0.00
Total	1,930	100.00	-200,460,411	100.00	-103,865	46.36
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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