# **Swan Trust Series 2010-2**

1st July 2015 - 30th July 2015

**Monthly Information Report** 

Portfolio: Swan Trust Series 2010-2

Monthly Information Report: 1st July 2015 - 30th July 2015

Amounts denominated in currency of note class

Monthly Payment date: 25 August 2015

Bond report	Class A1 - AUD	Class A2- AUD	Class A3 - AUD	Class AB - AUD	Class AC - AUD	Class B - AUD
ISIN Code	AU3FN0012191	AU3FN0012209	AU3CB0164937	AU3FN0012217	AU3FN0012225	AU3FN0012233
Interest rate *	1-M BBSW	1-M BBSW	FIXED (5 yrs)	1-M BBSW	1-M BBSW	1-M BBSW
% Spread per annum *	1.00	1.30		2.00	2.50	undisclosed
Fixed Note Coupon %			7.00			
Original Balance	477,000,000.00	234,000,000.00	210,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Balance before Payment	0.00	0.00	210,000,000.00	19,060,202.53	9,774,462.84	20,000,000.00
Principal Redemption	0.00	0.00	0.00	449,875.62	230,705.44	0.00
Balance after Payment	0.00	0.00	210,000,000.00	18,610,326.92	9,543,757.39	20,000,000.00
Bond Factor before Payment	0.00000000	0.00000000	1.00000000	0.48872314	0.48872314	1.00000000
Bond Factor after Payment	0.00000000	0.00000000	1.00000000	0.47718787	0.47718787	1.00000000
Interest Payment	0.00	0.00	0.00	61,180.64	35,257.69	undisclosed

<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
Jul-15	251,855,732.91	-7,455,359.72	-799,423.36	2,782,320.73	-	-	246,383,270.56

Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	999,998,565.22	-854,072,689.99	-174,645,358.32	275,102,753.65	-	-	246,383,270.56

## Monthly Information Report: 1st July 2015 - 30th July 2015

Monthly Calculation Period:	1/07/2015	to	30/07/2015	
Monthly Determination Date:	18/08/2015			
Monthly Payment Date:	25/08/2015		29 days	

Loan Portfolio Amounts	Jul-15
Outstanding principal	251,855,732.91
Scheduled Principal	902,272.43
Prepayments	6,553,087.29
Redraws	2,782,320.73
Defaulted Loans	-
Loans repurchased by the seller	799,423.36
Total	246,383,270.56

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

## Monthly Cash Flows

Investor Revenues	
Finance Charge collections	986,008.99
Interest Rate Swap receivable amount	-
Any other non-Principal income	11,020.22
Principal draws	-
Liquidity Facility drawings	-
Total Investor Revenues	997,029.21
Total Investor Revenues Priority of Payments:	
Taxes **	-
Trustee Fees **	905.13
Servicing Fee **	62,101.41
Management Fee **	6,210.14
Custodian Fee **	-
Other Senior Expenses **	41.64
Interest Rate Swap payable amount **	131,552.29
Liquidity Facility fees and interest **	1,787.67
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	-
Class A2 Interest Amount **	-
Class A3 Interest Amount (allocation to swap)**	577,654.43
Redraw Notes Interest Amount	-
Class AB Interest Amount **	61,180.64
Class AC Interest Amount **	35,257.69
Reimbursing Principal draws Payment of current period Defaulted Amount	-
Reinstate prior period unreimbursed Charge-Offs	
reimbursement of Extraordinary Expense Reserve Draw	<u>_</u>
Subordinated Termination Payments	
Reimbursement of Income Reserve	- -
Class B Interest Amount	
Excess Distributions to Income Unitholder	28,332.69
Total of Interest Amount Payments	997,029.21

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

#### Monthly Information Report: 1st July 2015 - 30th July 2015

Scheduled Principal repayments	902,272.43
Unscheduled Principal repayments	3,770,766.56
Repurchases of (Principal )	799,423.36
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Total Principal Collections	5,472,462.35
Total Principal Collections Priority of Payments:	
Pricipal Draw	
Redraw Notes repayment	•
Class A1 Principal Class A2 Principal	
Class A3 Principal	
Principal Payment to Guaranteed Investment Contract Account	4,791,881
Class AB Principal	449.875
Class AC Principal	230,705
Class B Principal	
Total Principal Priority of Payments	5,472,462
Additional Information	

Additional Information	
Liquidity Facility (364 days)	
Available amount	6,000,000.00
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount	-
Repayment of drawn amount	-
	Class A1 - AUD
Outstanding Balance beginning of the period	-
Outstanding Balance end of the period	-
Interest rate	1-M BBSW+1%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge off Analysis	Class A1 - AUD
Charge-off Analysis Previous Balance	Class AT - AUD
Charge-Off Additions	
Charge-Off Removals	
Final Balance	
i iliai Balarice	-
	Class A2- AUD
Outstanding Balance beginning of the period	0
Outstanding Balance end of the period	0
Interest rate	1-M BBSW+1.3%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class A2- AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class A2 ALID
Outstanding Balance beginning of the period	Class A3 - AUD 210,000,000
Outstanding Balance end of the period	210,000,000
Interest rate	FIXED (5 yrs) @ 7%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
rating (out /1 itch)	AAA(SI)/AAASI
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Charge-off Analysis	Class A3 - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class AB - AUD
Outstanding Balance beginning of the period	39,000,000
Outstanding Balance end of the period	18,610,327
Interest rate	1-M BBSW+2%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Charge-off Analysis	Class AB - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class AC - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	9,543,757
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class AC - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class B - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	20,000,000
Interest rate	undisclosed
Rating (S&P/Fitch)	NR / NR
F	1
Charge-off Analysis	Class B - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 July 2015
Number of Loans	4,690	1,616
Min (Interest Rate)	5.19%	4.22%
Max (Interest Rate)	9.29%	7.74%
Weighted Average (Interest Rate)	7.15%	4.91%
Weighted Average Seasoning (Months)	32.50	90.21
Weighted Average Maturity (Months)	326.25	270.50
Original Balance (AUD)	999,998,565.22	251,855,732.91
Outstanding Principal Balance (AUD)	999,998,565.22	246,383,270.56
Average Loan Size (AUD)	213,219.00	152,464.90
Maximum Loan Value (AUD)	971,546.00	890,649.48
Current Average Loan-to-Value	54.00%	35.99%
Current Weighted Average Loan-to-Value	61.56%	50.39%
Current Maximum Loan-to-Value	95.00%	159.00%

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

# **Portfolio: Swan Trust Series 2010-2**

# **Monthly Information Report: 1st July 2015 - 30th July 2015**

#### Arrears Breakdown

	Number of	Percentage of	Principal Balance	Percentage of	Total
Days in Arrears	Loans in Arrears	Number of Loans	of Delinquent	Principal Outstand.	Arrears
		Outstanding (1)	Loans	of the Loans (1)	amount(1)
		(%)		(%)	
31-60	0	0.00%	-	0.00%	-
61-90	3	0.19%	856,684.77	0.35%	20,099.10
91-120	0	0.00%	-	0.00%	-
121-150	1	0.06%	151,153.95	0.06%	4,758.61
151-180	0	0.00%	-	0.00%	-
>181	3	0.19%	542,614.56	0.22%	108,428.24
Grand Total	7	0.43%	1,550,453.28	0.63%	133,285.95

## **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
2	-	-	-	-	-	-	-	-

## **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	
	i diecioseu	of FToperty	เบาเรนายา	by illoulei	by illoulei	Licess Spieau	on to Noted	by bankwest
5	3	50,420.84	51,309.54	51,309.54	-	-	-	-

## **CPR Statistics**

Annualised Prepayments (CPR)	Jul-15
	19.73%

			Rate Distribution			
Total Variable	Number 1,580	Number % 97.77	Current Balances -238,155,458.79	Current Balances % 96.66	Average Loan Size -150,731.30	Weighted Average LVR % 50.01
Fixed (Term Remaining)						
<= 1 Year	23	1.42	-5,223,907.43	2.12	-227,126.41	61.09
> 1 Year <= 2 Years	9	0.56	-2,237,066.67	0.91	-248,562.96	65.06
> 2 Years <= 3 Years	4	0.25	-766,837.67	0.31	-191,709.42	52.35
> 3 Years <= 4 Years	0	0.00	0.00	0.00	0.00	0.00
> 4 Years <= 5 Years	0	0.00	0.00	0.00	0.00	0.00
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	36	2.23	-8,227,811.77	3.34	-228,550.33	61.35
Grand Total	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39
LVR Tier	Number	Loan to	Value Ratio Dis	stribution Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	558	34.53	-27,624,578.88	11.21	-49,506.41	12.85
> 20% <= 25% > 25% <= 30%	99 93	6.13 5.75	-13,164,385.97	5.34 5.74	-132,973.60	23.36 28.13
> 30% <= 35%	90	5.57	-14,139,605 -15,888,773.35	6.45	-152,038.76 -176,541.93	33.33
> 35% <= 40%	87	5.38	-14,270,771.79	5.79	-164,031.86	38.22
> 40% <= 45%	89	5.51	-16,833,116.22	6.83	-189,136.14	43.09
> 45% <= 50%	79	4.89	-15,972,508.03	6.48	-202,183.65	47.60
> 50% <= 55%	77	4.76	-16,246,926.22	6.59	-210,999.04	53.25
> 55% <= 60%	92	5.69	-19,394,366.86	7.87	-210,808.34	58.21
> 60% <= 65%	82	5.07	-22,577,730.49	9.16	-275,338.18	63.12
> 65% <= 70%	73	4.52	-17,622,461.94	7.15	-241,403.59	68.21
> 70% <= 75%	63	3.90	-16,147,304.62	6.55	-256,306.42	72.40
> 75% <= 80%	60	3.71	-17,657,488.87	7.17	-294,291.48	78.41
> 80% <= 85%	52	3.22	-12,755,035.75	5.18	-245,289.15	83.80
> 85% <= 90%	20	1.24	-5,453,388.87	2.21	-272,669.44	87.11
> 90% <= 95%	1	0.06	-379,613.46	0.15	-379,613.46	93.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
> 100%	1	0.06	-255,214.44	0.10	-255,214.44	159.00
Total	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39
		N	I			
Mortgage Insurer	Number	Number %	age Insurer Dist Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
		Number %	Current Balances	Current Balances %	_	
PMI	167	Number % 10.33	-36,467,538.75	Current Balances % 14.80	-218,368.50	71.33
		Number %	-36,467,538.75 -191,805,951.15	Current Balances %	-218,368.50 -141,868.31	
PMI PMI POOL	167 1,352	Number % 10.33 83.66	-36,467,538.75	Current Balances % 14.80 77.85	-218,368.50	71.33 44.42
PMI PMI POOL WLENDER	167 1,352 97	Number %  10.33 83.66 6.00 100.00	Current Balances -36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56	Current Balances %  14.80 77.85 7.35 100.00	-218,368.50 -141,868.31 -186,698.77	71.33 44.42 71.44
PMI PMI POOL WLENDER <b>Total</b>	167 1,352 97	Number %  10.33 83.66 6.00 100.00	Current Balances -36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distril	Current Balances %  14.80 77.85 7.35 100.00	-218,368.50 -141,868.31 -186,698.77 <b>-152,464.90</b>	71.33 44.42 71.44 <b>50.39</b>
PMI PMI POOL WLENDER Total  Loan Maturity (year)	167 1,352 97 1,616	Number %  10.33 83.66 6.00 100.00  Loar Number %	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distril Current Balances	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size	71.33 44.42 71.44 50.39 Weighted Average LVR %
PMI PMI POOL WLENDER Total  Loan Maturity (year)	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distril Current Balances	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size	71.33 44.42 71.44 50.39 Weighted Average LVR %
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2018 2019	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21	Current Balances %  14.80 77.85 7.35 100.00  Duttion Current Balances %  0.00 0.00	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07	71.33 44.42 71.44 <b>50.39</b> Weighted Average LVR % 0.00 2.56
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2018 2019 2020	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70	71.33 44.42 71.44 <b>50.39</b> Weighted Average LVR % 0.00 2.56 15.54
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.03	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09	71.33 44.42 71.44 <b>50.39</b> Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023	167 1,352 97 1,616 Number 1 3 2 8 6 6 12	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37	Current Balances %  14.80 77.85 7.35 100.00  Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28	71.33 44.42 71.44 <b>50.39</b> Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28
PMI PMI POOL WLENDER Total Loan Maturity (year) 2018 2019 2020 2021 2022 2022 2023 2024	167 1,352 97 1,616 Number 1 3 2 8 6 12 28	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023	167 1,352 97 1,616 Number 1 3 2 8 6 6 12	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,628,902.07 -1,238,178.93	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05
PMI PMI POOL WLENDER Total Loan Maturity (year) 2018 2019 2020 2021 2022 2023 2024 2025	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23	Current Balances %  14.80 77.85 7.35 100.00  Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026	167 1,352 97 1,616 Number 1 3 2 8 6 12 28 27 18	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,628,902.07 -1,238,178.93	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05
PMI PMI POOL WLENDER Total Loan Maturity (year) 2018 2019 2020 2021 2022 2022 2023 2024 2025 2026 2027	167 1,352 97 1,616 Number 1 3 2 8 6 12 28 27 18	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76	Current Balances %  14.80 77.85 7.35 100.00  Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027	167 1,352 97 1,616 Number 1 3 2 8 6 12 28 27 18 9	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,770.23 -801,631.61 -1,060,220.76 -1,308,625.23	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	167 1,352 97 1,616 Number 1 3 2 8 6 12 28 27 18 9	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.43	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.99 0.68 1.24 1.55	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.41 0.53 0.43 0.53 0.26 0.54	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2033	167 1,352 97 1,616 Number 1 3 2 8 6 6 12 28 27 18 9 9 9 9 16 11 20 25	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.56 0.99 0.68 1.24 1.55 1.05	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034	167 1,352 97 1,616 Number 1 3 2 8 6 12 28 27 18 9 9 16 11 20 25 17	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.86	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,888.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035	167 1,352 97 1,616 Number	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 1.00 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21	71.33 44.42 71.44 50.39 Weighted Average LVR % 0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036	167 1,352 97 1,616  Number  1 3 2 8 6 12 28 27 18 9 9 9 16 11 20 25 17 30 33 100	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04 6.19	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,968,577.68 -1,968,577.68 -1,968,577.68 -1,968,577.68 -1,576,576.88 -16,961,481.86	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.41 0.53 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,899.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03 51.79
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037	167 1,352 97 1,616  Number  1 3 2 8 6 12 28 27 18 9 9 16 11 20 25 17 30 33 100 199	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04 6.19 12.31	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 42.16 45.03 51.79 60.27
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038	167 1,352 97 1,616  Number  1 3 2 8 6 12 28 8 27 18 9 9 16 11 20 25 17 30 33 100 199 321	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.59 0.68 1.24 1.55 1.05 1.86 2.04 6.19 12.31 19.86	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 20.46	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -117,802.31 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03 51.79 60.27 49.54
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2036 2037 2038 2039	167 1,352 97 1,616  Number  1 3 2 8 6 12 28 27 18 9 9 16 11 20 25 17 30 33 100 199 321 701	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04 6.19 12.31 19.86 43.38	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44 -114,577,680.11	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.41 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 20.46 6.88	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -163,448.90	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03 51.79 60.27 49.54
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2034 2035 2034 2035 2036 2037 2038 2039 2040	167 1,352 97 1,616  Number  1 1 3 2 8 6 6 12 28 27 18 9 9 9 16 11 20 25 17 30 33 31 100 199 321 701 1	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.86 2.04 6.19 12.31 19.86 43.38 0.06	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44 -114,577,680.11 -139,698.16	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 20.46 46.50 0.06	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -163,448.90 -139,698.16	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03 51.79 60.27 49.54 50.43 37.00
PMI PMI POOL WLENDER Total  Loan Maturity (year)  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 2040	167 1,352 97 1,616  Number  1 3 2 8 6 12 28 8 6 12 28 9 16 11 20 25 17 30 33 100 199 321 701 1 3	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.05 1.05 1.05 1.05 1.05 1.05	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44 -114,577,680.11 -139,698.16	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 20.46 46.50 0.06 0.18	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -117,802.31 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -163,448.90 -139,698.16 -144,656.21	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03 51.79 60.27 49.54 50.43 37.00 11.30
PMI POOL WLENDER Total  Loan Maturity (year)  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	167 1,352 97 1,616  Number  1 1 3 2 8 6 6 12 28 27 18 9 9 16 11 20 25 17 30 33 100 199 321 701 1 3 3 5	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04 6.19 12.31 19.86 43.38 0.06 0.19 0.31	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,770.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766,834.51 -50,420,442.44 -114,577,680.11 -139,698.16 -433,968.62 -922,268.16	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.03 0.11 1.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 20.46 46.50 0.06 0.18	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,889.36 -45,889.36 -41,841.28 -59,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -157,073.03 -163,448.90 -139,698.16 -144,656.21 -184,453.62	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 39.24 42.16 45.03 51.79 60.27 49.54 50.43 37.00 11.30 24.62
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043	167 1,352 97 1,616  Number  1 1 3 2 8 6 6 12 28 27 18 9 9 9 9 16 11 20 25 17 30 33 100 199 321 701 1 3 5 5 3	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04 6.19 12.31 19.86 43.38 0.06 0.19 0.31 0.19	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44 -114,577,680.11 -139,698.16 -433,968.62 -922,268.16 -443,968.62	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 2.046 46.50 0.06 0.18 0.37 0.06	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -163,448.90 -139,698.16 -144,656.21 -184,453.63 -48,517.79	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 42.16 45.03 51.79 60.27 49.54 50.43 37.00 11.30 24.62 10.19
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2034 2035 2036 2037 2038 2037 2038 2039 2040 2041 2042 2043	167 1,352 97 1,616  Number  1 1 3 2 8 6 6 12 28 27 18 9 9 9 16 6 11 20 25 17 30 33 100 199 321 701 1 3 5 3 5 5 3 5 5	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.05 1.05 1.05 1.05 1.05 1.05	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distril Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44 -114,577,680.11 -139,698.16 -433,968.62 -922,268.16 -443,968.62 -922,268.16 -145,553.37 -1,159,348.85	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.00 0.00 0.03 0.01 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 20.46 46.50 0.06 0.18 0.37 0.06 0.18	-218,368.50 -141,868.31 -186,698.77 -152,464.90  Average Loan Size  100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -163,448.90 -139,698.16 -144,656.21 -184,453.63 -48,517.79	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 49.24 42.16 45.03 51.79 60.27 49.54 50.43 37.00 11.30 24.62 10.19
PMI POOL WLENDER Total  Loan Maturity (year)  2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043	167 1,352 97 1,616  Number  1 1 3 2 8 6 6 12 28 27 18 9 9 9 9 16 11 20 25 17 30 33 100 199 321 701 1 3 5 5 3	Number %  10.33 83.66 6.00 100.00  Loar Number %  0.06 0.19 0.12 0.50 0.37 0.74 1.73 1.67 1.11 0.56 0.56 0.99 0.68 1.24 1.55 1.05 1.86 2.04 6.19 12.31 19.86 43.38 0.06 0.19 0.31 0.19	-36,467,538.75 -191,805,951.15 -18,109,780.66 -246,383,270.56  Maturity Distrit Current Balances  100.00 -5,103.21 -79,365.40 -268,560.73 -216,040.10 -502,095.37 -1,648,902.07 -1,238,178.93 -534,700.23 -801,631.61 -1,060,220.76 -1,308,625.23 -637,256.95 -1,323,662.65 -1,968,577.68 -1,827,045.69 -4,232,647.32 -5,765,766.88 -16,961,481.86 -37,756,934.51 -50,420,442.44 -114,577,680.11 -139,698.16 -433,968.62 -922,268.16 -443,968.62	Current Balances %  14.80 77.85 7.35 100.00  Dution Current Balances %  0.00 0.03 0.11 0.09 0.20 0.67 0.50 0.22 0.33 0.43 0.53 0.26 0.54 0.80 0.74 1.72 2.34 6.88 15.32 2.046 46.50 0.06 0.18 0.37 0.06	-218,368.50 -141,868.31 -186,698.77 -152,464.90 Average Loan Size 100.00 -1,701.07 -39,682.70 -33,570.09 -36,006.68 -41,841.28 -58,889.36 -45,858.48 -29,705.57 -89,070.18 -117,802.31 -81,789.08 -57,932.45 -66,183.13 -78,743.11 -107,473.28 -141,088.24 -174,720.21 -169,614.82 -189,733.34 -157,073.03 -163,448.90 -139,698.16 -144,656.21 -184,453.63 -48,517.79	71.33 44.42 71.44 50.39  Weighted Average LVR %  0.00 2.56 15.54 20.45 18.35 29.28 27.50 28.05 23.63 20.93 56.14 32.70 29.36 31.08 37.04 42.16 45.03 51.79 60.27 49.54 50.43 37.00 11.30 24.62 10.19

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Lean Burness	Number	Loan Number %	Purpose Distrib Current Balance	Oution Current Balance %	Ave Leen Size	Wat Ava I VB 9/
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	926	57.30	-145,553,550.71	59.08	-157,185.26	53.75
Refinance	579	35.83	-83,434,995.57	33.86	-144,101.89	45.06
Renovation	16	0.99	-1,508,187.50	0.61	-94,261.72	35.52
Construction	95	5.88	-15,886,536.78	6.45	-167,226.70	49.09
Total	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39
		Loon	Caasanina Diatr	ihutian		
Loan Seasoning	Number	Number %	Seasoning Distr Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Distribution	Number	Number 70	Current Balance	Ourrent Balance 70	Ave Loan Size	Wgt Ave LVIV /0
> 3 Months <= 6 Months	0	0.00	0.00	0.00	0.00	0.00
> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
> 9 Months <= 12 Months	0	0.00	0.00	0.00	0.00	0.00
> 12 Months <= 18 Months > 18 Months <= 24 Months	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months > 24 Months <= 36 Months	0	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00
> 36 Months <= 48 Months	0	0.00	0.00	0.00	0.00	0.00
> 48 Months <= 60 Months	0	0.00	0.00	0.00	0.00	0.00
> 60 Months	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39
Total	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39
			an Size Distribu			
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
50,000	405	05.00	0.000.405.01	o ==	45.050.00	44.00
<= 50,000 >50,000 <= 100,000	405 215	25.06 13.30	-6,339,195.31 -16,022,407.11	2.57 6.50	-15,652.33	14.09 25.14
>100,000 <= 150,000	258	15.97	-32,388,810.14	13.15	-74,522.82 -125,538.02	37.57
>150,000 <= 100,000	227	14.05	-39,533,846.66	16.05	-174,157.91	47.80
>200,000 <= 250,000	182	11.26	-40,230,410.96	16.33	-221,046.21	54.58
>250,000 <= 300,000	141	8.73	-38,579,826.21	15.66	-273,615.79	59.40
>300,000 <= 350,000	81	5.01	-26,453,337.84	10.74	-326,584.42	58.11
>350,000 <= 400,000	51	3.16	-19,105,187.90	7.75	-374,611.53	60.68
>400,000 <= 450,000	23	1.42	-9,659,646.99	3.92	-419,984.65	56.73
>450,000 <= 500,000	16	0.99	-7,663,838.49	3.11	-478,989.91	53.72
>500,000 <= 550,000 >550,000	5 12	0.31 0.74	-2,591,070.04 -7,815,692.91	1.05 3.17	-518,214.01 -651,307.74	60.74 65.97
Total	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39
	,		, ,		,	
		Occup	ancy Type Distr	ibution		
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Owner Occupied	1,423	88.06	-212,004,607.78	86.05	-148,984.26	50.85
Investment Total	193 <b>1,616</b>	11.94 <b>100.00</b>	-34,378,662.78	13.95 <b>100.00</b>	-178,127.79 <b>-152,464.90</b>	47.59 <b>50.39</b>
Total	1,010	100.00	-246,383,270.56	100.00	-132,404.90	50.39
		Pron	erty Type Distril	oution		
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
			Zuiu.100	Dalaino 70	5 200 0.20	
Detached	1,292	79.95	-199,302,797.65	80.89	-154,259.13	48.98
Duplex	5	0.31	-762,638.52	0.31	-152,527.70	31.09
Unit	280	17.33	-40,003,492.89	16.24	-142,869.62	56.55
Semi Detached	37	2.29	-6,291,294.75	2.55	-170,034.99	58.54
Vacantland Other	0 2	0.00 0.12	0.00 -23.046.75	0.00	0.00	0.00
Total	1,616	100.00	-23,046.75 -246,383,270.56	0.01 <b>100.00</b>	-11,523.38 <b>-152,464.90</b>	25.80 <b>50.39</b>
Total	1,010	100.00	-240,303,270.30	100.00	-132,404.30	30.33
		Geograph	nical Distribution	n - bv State		
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	713	44.12	-100,987,143.73	40.99	-141,636.95	44.32
NSW	459	28.40	-75,286,832.63	30.56	-164,023.60	52.46
Victoria	309	19.12	-48,649,411.92	19.75	-157,441.46	55.95
Queensland South Australia	94	5.82	-17,361,034.11	7.05	-184,691.85	60.28
South Australia Tasmania	17 13	1.05 0.80	-1,200,140.01 -1,513,326.72	0.49 0.61	-70,596.47 -116,409.75	48.51 61.20
ACT	10	0.62	-1,376,164.69	0.56	-137,616.47	51.91
Northern Territory	0	0.00	0.00	0.00	0.00	0.00
NONE	1	0.06	-9,216.75	0.00	-9,216.75	0.00
Total	1,616	100.00	-246,383,270.56	100.00	-152,464.90	50.39

Portfolio: Swan Trust Series 2010-2

## **Transaction parties**

#### **Issuer**

Perpetual Trustee Company Limited Level 12 Angel Place 123 Pitt Street Sydney NSW 2000

#### Seller and Servicer

Bank of Western Australia Ltd Level 34, BankWest Tower 108 St Georges Terrace Perth WA 6000

## **Monthly Information Report**

Commonwealth Bank of Australia Ground Floor Darling Park Tower 1 201 Sussex Street Sydney NSW 2000

#### Co-Manager

Deutsche Bank AG, Sydney Branch Level 16 Deutsche Bank Place Corner of Hunter and Phillip Streets Sydney NSW 2000

# Legal Advisers to Bank of Western Australia Ltd and Commonwealth Bank of Australia

Mallesons Stephen Jaques Level 61 Governor Phillip Tower 1 Farrer Place Sydney NSW 2000

## **Security Trustee**

P.T. Limited Level 12 Angel Place 123 Pitt Street Sydney NSW 2000

### Trust Manager

Securitisation Advisory Services Pty Limited Ground Floor Tower 1 201 Sussex Street Sydney NSW 2000

## **Arranger and Joint Lead Managers**

Commonwealth Bank of Australia Ground Floor Darling Park Tower 1 201 Sussex Street Sydney NSW 2000

## Joint Lead Manager

J.P Morgan Australia Limited Level 32 Grosvenor Place Sydney NSW 2000

## **Joint Lead Manager**

Macquarie Bank Limited 1 Martin Place Sydney NSW 2000