

# **Swan Trust Series 2010-2**

*31st January 2013 - 28 February 2013*

## **Monthly Information Report**

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

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

**Amounts denominated in currency of note class**

**Monthly Payment date: 25 March 2013**

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 %						
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	129,611,302.21	118,203,767.40	210,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Principal Redemption	12,150,178.16	4,050,059.39	0.00	0.00	0.00	0.00
Balance after Payment	117,461,124.05	114,153,708.02	210,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Bond Factor before Payment	0.27172181	0.50514431	1.00000000	1.00000000	1.00000000	1.00000000
Bond Factor after Payment	0.24624974	0.48783636	1.00000000	1.00000000	1.00000000	1.00000000
Interest Payment	398,377.56	390,518.04	0.00	149,789.49	84,486.36	undisclosed

\* 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
Feb-13	536,815,069.61	-18,958,548.67	-2,418,371.26	5,176,682.38	0	0	520,614,832.06

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	-524,135,943.33	-121,648,305.01	166,400,515.18	0	0	520,614,832.06

Portfolio: Swan Trust Series 2010-2

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

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

Loan Portfolio Amounts

Feb-13

Outstanding principal	536,815,069.61
Scheduled Principal	2,313,820.34
Prepayments	16,644,728.33
Redraws	5,176,682.38
Defaulted Loans	-
Loans repurchased by the seller	2,418,371.26
<b>Total</b>	<b>520,614,832.06</b>

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

Monthly Cash Flows

<b>Investor Revenues</b>	
Finance Charge collections	2,531,999.57
Interest Rate Swap receivable amount	0.00
<b>Any other non-Principal income</b>	<b>22,245.28</b>
Principal draws	0.00
Liquidity Facility drawings	0.00
<b>Total Investor Revenues</b>	<b>2,554,244.85</b>
<b>Total Investor Revenues Priority of Payments:</b>	
Taxes **	-
Trustee Fees **	1,642.07
Servicing Fee **	127,953.18
Management Fee **	12,795.32
Custodian Fee **	-
Other Senior Expenses **	34.20
Interest Rate Swap payable amount **	428,298.60
Liquidity Facility fees and interest **	4,986.30
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	398,377.56
Class A2 Interest Amount **	390,518.04
Class A3 Interest Amount (allocation to swap)**	717,006.16
Redraw Notes Interest Amount	-
Class AB Interest Amount **	149,789.49
Class AC Interest Amount **	84,486.36
Reimbursing Principal draws	-
Payment of current period Defaulted Amount	-
Reinstate prior period unreimbursed Charge-Offs	-
reimbursement of Extraordinary Expense Reserve Draw	-
Subordinated Termination Payments	-
Reimbursement of Income Reserve	-
Class B Interest Amount	-
Excess Distributions to Income Unitholder	134,693.13
<b>Total of Interest Amount Payments</b>	<b>2,554,244.85</b>

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

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

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

<u>Principal Collections</u>	
Scheduled Principal repayments	2,313,820.34
Unscheduled Principal repayments	11,468,045.95
Repurchases of (Principal )	2,418,371.26
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
<b>Total Principal Collections</b>	<b>16,200,237.55</b>
Total Principal Collections Priority of Payments:	
Principal Draw	-
Redraw Notes repayment	-
Class A1 Principal	12,150,178.16
Class A2 Principal	4,050,059.39
Class A3 Principal	-
Class AB Principal	-
Class AC Principal	-
Class B Principal	-
<b>Total Principal Priority of Payments</b>	<b>16,200,237.55</b>

**Additional Information**

Liquidity Facility (364 days)	
Available amount	10,000,000
Liquidity Facility drawn amount	0
Interest due on drawn amount	0
Interest payment on drawn amount	0
Repayment of drawn amount	0

	Class A1 - AUD
Outstanding Balance beginning of the period	129,611,302
Outstanding Balance end of the period	117,461,124
Interest rate	1-M BBSW+1%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

	Class A1 - AUD
Charge-off Analysis	
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class A2- AUD
Outstanding Balance beginning of the period	118,203,767
Outstanding Balance end of the period	114,153,708
Interest rate	1-M BBSW+1.3%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

	Class A2- AUD
Charge-off Analysis	
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class A3 - AUD
Outstanding Balance beginning of the period	210,000,000
Outstanding Balance end of the period	210,000,000
Interest rate	FIXED (5 yrs) @ %
Rating (S&P/Fitch)	AAA(sf)/AAAsf

	Class A3 - AUD
Charge-off Analysis	
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class AB - AUD
Outstanding Balance beginning of the period	39,000,000
Outstanding Balance end of the period	39,000,000
Interest rate	1-M BBSW+2%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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Charge-off Analysis	Class AB - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	Class AC - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	20,000,000
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Charge-off Analysis	Class AC - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	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

Charge-off Analysis	Class B - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	28 February 2013
Number of Loans	4,690	2827
Min (Interest Rate)	5.19%	5.29%
Max (Interest Rate)	9.29%	9.29%
Weighted Average (Interest Rate)	7.15%	6.00%
Weighted Average Seasoning (Months)	32.50	60.53
Weighted Average Maturity (Months)	326.25	299.32
Original Balance (AUD)	999,998,565	536,815,070
Outstanding Principal Balance (AUD)	999,998,565	520,614,832
Average Loan Size (AUD)	213,219	184,158
Maximum Loan Value (AUD)	971,546	935,000
Current Average Loan-to-Value	54.00%	43.89%
Current Weighted Average Loan-to-Value	61.56%	55.66%
Current Maximum Loan-to-Value	95.00%	103.00%

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

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#### Arrears Breakdown

Days in Arrears	Number of Loans in Arrears	Percentage of Number of Loans Outstanding (1) (%)	Principal Balance of Delinquent Loans	Percentage of Principal Outstand. of the Loans (1) (%)	Total Arrears amount(1)
31-60	2	0.07%	434,794.51	0.08%	7,172.61
61-90	2	0.07%	620,731.23	0.12%	11,010.02
91-120	0	0.00%	-	0.00%	-
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	5	0.18%	794,681.69	0.15%	50,788.66
Grand Total	9	0.32%	1,850,207.43	0.36%	68,971.29

#### Default Statistics During Monthly Period

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

#### Default Statistics Since Closing

Defaulted 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
3	2	46,729.63	47,618.33	47,618.33	-	-	-

#### CPR Statistics

Annualised Prepayments (CPR)	Feb-13
	26.98%

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Interest Rate Distribution Report

	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<b>Total Variable</b>	2,766	97.84	-506,673,360.83	97.32	-183,179.09	55.61
<b>Fixed (Term Remaining)</b>						
<= 1 Year	33	1.17	-7,736,504.01	1.49	-234,439.52	57.29
> 1 Year <= 2 Years	11	0.39	-3,032,254.66	0.58	-275,659.51	57.50
> 2 Years <= 3 Years	15	0.53	-2,651,952.96	0.51	-176,796.86	56.39
> 3 Years <= 4 Years	1	0.04	-159,373.06	0.03	-159,373.06	75.00
> 4 Years <= 5 Years	1	0.04	-361,386.54	0.07	-361,386.54	68.00
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
<b>Total Fixed</b>	61	2.16	-13,941,471.23	2.68	-228,548.71	57.64
<b>Grand Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

Loan to Value Ratio Distribution

LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	678	23.98	-35,498,898.94	6.82	-52,358.26	13.23
> 20% <= 25%	136	4.81	-19,938,673.73	3.83	-146,607.90	23.06
> 25% <= 30%	163	5.77	-23,565,684	4.53	-144,574.75	28.19
> 30% <= 35%	149	5.27	-26,537,633.52	5.10	-178,104.92	33.32
> 35% <= 40%	152	5.38	-31,345,713.02	6.02	-206,221.80	38.10
> 40% <= 45%	147	5.20	-28,743,072.94	5.52	-195,531.11	42.88
> 45% <= 50%	173	6.12	-36,480,143.81	7.01	-210,867.88	47.87
> 50% <= 55%	171	6.05	-37,324,414.12	7.17	-218,271.43	52.90
> 55% <= 60%	173	6.12	-43,329,685.25	8.32	-250,460.61	58.04
> 60% <= 65%	156	5.52	-39,972,857.91	7.68	-256,236.27	63.13
> 65% <= 70%	180	6.37	-47,677,058.06	9.16	-264,872.54	68.05
> 70% <= 75%	165	5.84	-44,985,870.91	8.64	-272,641.64	73.40
> 75% <= 80%	159	5.62	-44,881,720.86	8.62	-282,274.97	78.30
> 80% <= 85%	73	2.58	-20,520,341.42	3.94	-281,100.57	83.17
> 85% <= 90%	121	4.28	-31,353,343.14	6.02	-259,118.54	88.29
> 90% <= 95%	30	1.06	-7,995,319.03	1.54	-266,510.63	91.44
> 95% <= 100%	1	0.04	-464,401.59	0.09	-464,401.59	103.00
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

Mortgage Insurer Distribution

Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
NONE	2,362	83.55	-412,837,520.85	79.30	-174,783.03	49.76
PMI	287	10.15	-69,898,198.70	13.43	-243,547.73	78.86
WLENDER	178	6.30	-37,879,112.51	7.28	-212,804.00	77.19
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

Loan Maturity Distribution

Loan Maturity (year)	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
2015	2	0.07	-47,058.63	0.01	-23,529.32	7.79
2016	1	0.04	-13,431.70	0.00	-13,431.70	8.00
2017	3	0.11	-140,013.94	0.03	-46,671.31	11.42
2018	2	0.07	-66,859.27	0.01	-33,429.64	4.90
2019	8	0.28	-241,418.40	0.05	-30,177.30	10.08
2020	4	0.14	-196,369.22	0.04	-49,092.31	20.89
2021	10	0.35	-595,144.80	0.11	-59,514.48	26.77
2022	9	0.32	-417,522.49	0.08	-46,391.39	25.82
2023	17	0.60	-1,105,549.35	0.21	-65,032.31	29.90
2024	43	1.52	-3,131,334.08	0.60	-72,821.72	27.64
2025	39	1.38	-2,252,725.68	0.43	-57,762.20	32.78
2026	28	0.99	-1,688,004.83	0.32	-60,285.89	29.35
2027	11	0.39	-986,150.62	0.19	-89,650.06	21.03
2028	11	0.39	-1,429,074.17	0.27	-129,915.83	46.01
2029	22	0.78	-2,932,384.88	0.56	-133,290.22	46.79
2030	16	0.57	-1,588,503.98	0.31	-99,281.50	37.81
2031	36	1.27	-2,690,641.88	0.52	-74,740.05	35.81
2032	40	1.41	-3,569,097.07	0.69	-89,227.43	39.31
2033	27	0.96	-4,092,978.52	0.79	-151,591.80	43.21
2034	62	2.19	-10,644,806.14	2.04	-171,690.42	42.51
2035	47	1.66	-8,079,692.99	1.55	-171,908.36	49.82
2036	173	6.12	-32,452,582.51	6.23	-187,587.18	54.87
2037	341	12.06	-73,698,369.85	14.16	-216,124.25	66.51
2038	516	18.25	-100,352,608.25	19.28	-194,481.80	56.69
2039	1,344	47.54	-266,021,863.68	51.10	-197,932.93	55.29
2040	1	0.04	-145,606.88	0.03	-145,606.88	39.00
2041	4	0.14	-531,470.81	0.10	-132,867.70	22.58
2042	9	0.32	-1,480,876.54	0.28	-164,541.84	34.18
2044	1	0.04	-22,690.90	0.00	-22,690.90	3.00
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

### Loan Purpose Distribution

Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Construction	145	5.13	-28,403,496.97	5.46	-195,886.19	54.99
Purchase	1,628	57.59	-307,004,974.25	58.97	-188,577.99	59.14
Refinance	1,022	36.15	-181,681,250.65	34.90	-177,770.30	50.30
Renovation	32	1.13	-3,525,110.19	0.68	-110,159.69	34.61
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

### Loan Seasoning Distribution

Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0.00	0.00	0.00	0.00
> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
> 9 Months <= 12 Months	0	0.00	0.00	0.00	0.00	0.00
> 12 Months <= 18 Months	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months	0	0.00	0.00	0.00	0.00	0.00
> 24 Months <= 36 Months	0	0.00	0.00	0.00	0.00	0.00
> 36 Months <= 48 Months	1,183	41.85	-232,765,922.01	44.71	-196,759.02	55.25
> 48 Months <= 60 Months	544	19.24	-97,565,381.58	18.74	-179,348.13	55.08
> 60 Months	1,100	38.91	-190,283,528.47	36.55	-172,985.03	56.47
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

### Loan Size Distribution

Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	463	16.38	-8,390,117.25	1.61	-18,121.20	15.03
>50,000 <= 100,000	377	13.34	-28,658,860.30	5.50	-76,018.20	27.94
>100,000 <= 150,000	389	13.76	-49,347,540.40	9.48	-126,857.43	39.71
>150,000 <= 200,000	416	14.72	-72,800,851.37	13.98	-175,002.05	50.81
>200,000 <= 250,000	411	14.54	-92,880,005.14	17.84	-225,985.41	59.30
>250,000 <= 300,000	289	10.22	-79,321,099.45	15.24	-274,467.47	62.23
>300,000 <= 350,000	208	7.36	-67,138,833.43	12.90	-322,782.85	63.54
>350,000 <= 400,000	121	4.28	-45,333,171.64	8.71	-374,654.31	63.20
>400,000 <= 450,000	59	2.09	-24,890,480.99	4.78	-421,872.56	63.95
>450,000 <= 500,000	40	1.41	-18,924,761.66	3.64	-473,119.04	60.87
>500,000 <= 550,000	16	0.57	-8,404,807.57	1.61	-525,300.47	58.20
>550,000	38	1.34	-24,524,302.86	4.71	-645,376.39	64.65
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

### Occupancy Type Distribution

Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	561	19.84	-105,341,071.96	20.23	-187,773.75	49.59
Owner Occupied	2,266	80.16	-415,273,760.10	79.77	-183,262.91	57.20
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

### Property Type Distribution

Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	2,220	78.53	-414,181,739.20	79.56	-186,568.35	54.26
Duplex	9	0.32	-1,231,838.56	0.24	-136,870.95	46.79
Semi Detached	72	2.55	-14,152,275.58	2.72	-196,559.38	60.66
Unit	526	18.61	-91,048,978.72	17.49	-173,096.92	61.39
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>

### Geographical Distribution - by State

State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	1,182	41.81	-198,666,882.18	38.16	-168,076.89	49.91
NSW	833	29.47	-174,305,870.95	33.48	-209,250.75	58.17
Queensland	174	6.15	-34,602,282.36	6.65	-198,863.69	64.21
South Australia	31	1.10	-3,589,579.05	0.69	-115,792.87	53.33
Victoria	570	20.16	-102,960,982.84	19.78	-180,633.30	59.42
ACT	18	0.64	-3,886,502.87	0.75	-215,916.83	57.95
Northern Territory	1	0.04	-156,452.93	0.03	-156,452.93	36.00
Tasmania	18	0.64	-2,446,278.88	0.47	-135,904.38	66.12
NONE	0	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>2,827</b>	<b>100.00</b>	<b>-520,614,832.06</b>	<b>100.00</b>	<b>-184,158.06</b>	<b>55.66</b>



## Portfolio: Swan Trust Series 2010-2

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### Transaction parties

#### **Issuer**

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

#### **Security Trustee**

P.T. 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

#### **Trust Manager**

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

#### **Monthly Information Report**

Commonwealth Bank of Australia  
Ground Floor Darling Park 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

#### **Co-Manager**

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

#### **Joint Lead Manager**

J.P Morgan Australia Limited  
Level 32  
Grosvenor Place  
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

#### **Joint Lead Manager**

Macquarie Bank Limited  
1 Martin Place  
Sydney NSW 2000