# **Swan Trust Series 2010-1**

December 1st 2018 - December 30th 2018

**Monthly Information Report** 

Monthly Information Report: December 1st 2018 - December 30th 2018

Amounts denominated in currency of note class

Monthly Payment date: 25 January 2019

| 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     | 60,558,134.66  | 5,172,314.32   | 2,343,014.18  |
| Principal Redemption       | 1,345,003.71   | 114,877.74     | 52,038.64     |
| Balance after Payment      | 59,213,130.95  | 5,057,436.58   | 2,290,975.54  |
| Bond Factor before Payment | 0.10334153     | 0.22103907     | 0.22103907    |
| Bond Factor after Payment  | 0.10104630     | 0.21612977     | 0.21612977    |
| Interest Payment           | 160,327.74     | 15,542.99      | 7,785.47      |

<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<br>Period | Repayments and prepayments | Repurchases | Redraws | Defaulted loans | Substitutions | End of Mortgage Period |
| Dec-18                                       | 68,073,463                      | -2,031,108                 | -10,383     | 529,571 | -               | -             | 66,561,543             |

| 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     | -639,817,712               | -110,914,235 | 195,186,291 | 2,107,199       | -             | 66,561,543             |

# Monthly Information Report: December 1st 2018 - December 30th 2018

| Monthly Calculation Period: | 1/12/2018  | to | 30/12/2018 |
|-----------------------------|------------|----|------------|
| Monthly Determination Date: | 18/01/2019 |    |            |
| Monthly Payment Date:       | 25/01/2019 |    | 29 days    |

| Loan Portfolio Amounts | Dec-18     |
|------------------------|------------|
| Outstanding principal  | 68,073,463 |
| Scheduled Principal    | 169,028    |
| Prepayments            | 1,862,080  |
| D. L                   | E00 E74    |

 Prepayments
 1,862,080

 Redraws
 529,571

 Defaulted Loans

 Loans repurchased by the seller
 10,383

 Total
 66,561,543

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

#### **Monthly Cash Flows**

| Investor Revenues                             |         |
|---|---------|
| Finance Charge collections                    | 242,662 |
| Interest Rate Swap receivable amount          | -       |
| Any other non-Principal income                | 1,347   |
| Principal draws                               | -       |
| Liquidity Facility drawings                   | -       |
|   |         |
| Total Investor Revenues                       | 244,009 |
|   |         |
| Total Investor Revenues Priority of Payments: | ļ       |
| Taxes **                                      | _       |
| Trustee Fees **                               | 245     |
| Servicing Fee **                              | 16,785  |
| Management Fee **                             | 1,679   |
| Custodian Fee **                              | · -     |
| Other Senior Expenses **                      | 8,704   |
| i) Interest Rate Swap payable amount **       | 16,819  |
| ii) Liquidity Facility fees and interest **   | 1,073   |
| Repayment of Liquidity Facility drawings **   | -       |
| Class A Interest Amount **                    | 160,328 |
| Class AB Interest Amount **                   | 15,543  |
| Class B Interest Amount **                    | 7,785   |
| 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                             | 15,048  |
| Total of Interest Amount Payments             | 244,009 |

Total of Interest Amount Payments

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

| Principal Collections                                   |           |       |
|---|-----------|-------|
| Scheduled Principal repayments                          | 169,028   |       |
| Unscheduled Principal repayments                        | 1,332,510 |       |
| Repurchases of (Principal )                             | 10,383    |       |
| Reimbursement of Principal draws from Investor Revenues | -         |       |
| Any other Principal income                              | -         |       |
| Total Principal Collections                             | 1,511,920 |       |
| Total Principal Collections Priority of Payments:       |           |       |
| Redraws funded by the seller                            |           | -     |
| Redraw Adjusted Principal repayment                     |           | -     |
| Class A Principal                                       | 1,345,    | ,004  |
| Class AB Principal                                      | 114,      | ,878, |
| Class B Principal                                       | 52,       | ,039  |
| Total Principal Priority of Payments                    | 1,511,    | 920   |

#### Additional Information

| Liquidity Facility (364 days)    |           |
|----------------------------------|-----------|
| Available amount                 | 1,500,000 |
|                                  |           |
| Liquidity Facility drawn amount  | -         |
| Interest due on drawn amount     | -         |
| Interest payment on drawn amount | -         |
| Repayment of drawn amount        | -         |

|   | Class A - AUD |
|---|---------------|
| Outstanding Balance beginning of the period | 60,558,135    |
| Outstanding Balance end of the period       | 59,213,131    |
| 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 | 5,172,314      |
| Outstanding Balance end of the period       | 5,057,437      |
| 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 | 2,343,014            |
| Outstanding Balance end of the period       | 2,290,976            |
| 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        | <u>-</u> |

| Key Characteristics of the Mortgage Pool (summary) | Offering Circular | 30 December 2018 |
|--|-------------------|------------------|
|  |                   |                  |
| Number of Loans                                    | 4,367             | 939              |
| Min (Interest Rate)                                | 2.93%             | 3.85%            |
| Max (Interest Rate)                                | 9.29%             | 6.42%            |
| Weighted Average (Interest Rate)                   | 6.46%             | 5.04%            |
| Weighted Average Seasoning (Months)                | 70.74             | 178.39           |
| Weighted Average Maturity (Months)                 | 284.00            | 182.59           |
| Original Balance (AUD)                             | 619,936,612       | 68,073,463       |
| Outstanding Principal Balance (AUD)                | 619,936,612       | 66,561,543       |
| Average Loan Size (AUD)                            | 141,959           | 70,886           |
| Maximum Loan Value (AUD)                           | 542,772           | 402,951          |
| Current Average Loan-to-Value                      | 43.65%            | 20.98%           |
| Current Weighted Average Loan-to-Value             | 55.29%            | 39.05%           |
| Current Maximum Loan-to-Value                      | 99.00%            | 89.00%           |

# Monthly Information Report: December 1st 2018 - December 30th 2018

| 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<br>None<br>None<br>None<br>AA-/AA- |
| Collection Account (Commonwealth Bank of Australia) Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)   | A-1+/F1+<br>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+<br>A-1/F1                      |

# **Monthly Information Report: December 1st 2018 - December 30th 2018**

#### Arrears Breakdown

| Days in Arrears | Loans in Arrears | Number of Loans<br>Outstanding (1)<br>(%) | of Delinquent<br>Loans | Principal Outstand.<br>of the Loans (1)<br>(%) | Arrears<br>amount(1) |
|-----------------|------------------|---|------------------------|--|----------------------|
| 31-60           | 5                | 0.53%                                     | 528,304.48             | 0.79%  | 9,738.48             |
| 61-90           | 1                | 0.11%                                     | 148,648.71             | 0.22%  | 3,764.45             |
| 91-120          | 2                | 0.21%                                     | 259,625.14             | 0.39%  | 9,929.01             |
| 121-150         | 1                | 0.11%                                     | 212,770.56             | 0.32%  | 8,509.17             |
| 151-180         | 1                | 0.11%                                     | 85,403.36              | 0.13%  | 4,335.36             |
| >181            | 4                | 0.43%                                     | 633,746.20             | 0.95%  | 253,540.81           |
| Grand Total     | 14               | 1.49%                                     | 1,868,498.45           | 2.81%  | 289,817.28           |

## **Default Statistics During Monthly Period**

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

## **Default Statistics Since Closing**

| Defaulted Loans | Properties<br>Foreclosed | Loss on Sale of Property | Claims Submitted to Insurer | Claims Paid<br>by Insurer | Claims Denied<br>by Insurer | Loss Covered by<br>Excess Spread | Loss Charged off to Noted | Loss Covered by Bankwest |
|-----------------|--------------------------|--------------------------|-----------------------------|---------------------------|-----------------------------|----------------------------------|---------------------------|--------------------------|
| 12              | 11                       | 129,247.14               | 129,580.26                  | 112,555.48                | 17,024.78                   | 37,097.23                        | -                         | 500.72                   |

#### **CPR Statistics**

| Annualised Prepayments (CPR) | Dec-18 |
|------------------------------|--------|
|                              | 21.27% |

| Total variable   Part   Par  |   |   |  | Interest Rate Dis  | stribution Report  |  |  |
|--|---|---|--|--|--|--|--|
| Total Variable   029   |   | Number  | Number %   | Current Balances   | Current Balances %   | Average Loan Size  | Weighted Average LVR %   |
| Face   Tream   Section   | Total Variable  | 929   |  |  |  |  | 38.72  |
| York  | Fixed (Term Remaining)  |   |  |  |  | ,  |  |
| 2 Year (α-3 Years   2   201   22424727   3.35   5117,108.81   37.58   2 Year (α-4 Years   10   | <= 1 Year   | 5   | 0.53   | -906,053.45  | 1.36   | -181,210.69  | 58.24  |
| S  |   |   |  | -285,409.22  |  | -95,136.41   | 54.88  |
| New   Name   |   |   |  |  |  |  |  |
| Septem   |   |   |  |  |  |  |  |
| Total Fixed   10   |   |   |  |  |  |  |  |
|  |   |   |  |  |  |  |  |
| Lor   Number   Numb   |   |   |  |  |  |  |  |
| CM   | Grand Total   | 939   | 100.00   | -66,561,543.07   | 100.00   | -70,885.56   | 39.05  |
|  |   |   |  |  |  |  |  |
| 229%   239%   37   | LVR Her   | Number  | Number %   | Current Balances   | Current Balances %   | Average Loan Size  | Weighted Average LVR %   |
| 25%    | <=20%   | 566   | 60.28  | -16,193,117.08   | 24.33  | -28,609.75   | 12.04  |
| > 39% (⇔ 35%)         52         5.54         4.94,41,92.02         9.65         -1,23,542.15         33.09           > 40% (⇔ 45%)         42         444         5.335,783.76         8.02         1-124,129.03         43.00           > 45% (⇔ 45%)         39         4.15         4.841,032.35         7.27         124,129.03         43.00           > 50% (⇔ 65%)         27         2.88         3.932,696.67         5.91         1.445,665.43         5.284           > 50% (⇔ 65%)         25         2.26         5.903,000.06         7.56         1.417,947.08         5.788           > 60% (⇔ 65%)         25         2.26         7.975,571.58         5.69         -151,422.26         6.271           > 70% (⇔ 65%)         22         2.34         4.119,527.79         1.88         -213,294.56         7.72.6           > 70% (⇔ 65%)         7         0.75         1.72         2.88         -213,294.56         7.72.6           > 70% (⇔ 65%)         2         2.34         4.119,561.07         2.88         -213,294.56         7.72.6           > 70% (⇔ 65%)         1         0.11         1.12         2.933,306.67         0.38         2.233,306.37         7.72.6           > 80% (⇔ 65%)         3  | > 20% <= 25%  | 37  | 3.94   | -3,353,231.05  | 5.04   | -90,627.87   | 22.84  |
| 25% e-40%   42   |   | 40  |  | -3,908,395.22  | 5.87   | -97,709.88   | 27.92  |
| × 45% = 65%         39         4.15         = 4,841,032.35         7.27         124,129.03         43.00           × 55% = 65%         27         2.88         3,932,696.67         5.91         1.445,655.43         5.294           × 55% = 60%         34         3.62         5.000,200.86         7.55         1.445,655.43         5.294           × 55% = 60%         25         2.66         2.738,571.58         5.69         1.511,422.86         6.271           × 66% = 70%         22         2.44         4.419,552.79         6.19         1.511,422.86         6.271           × 75% = 260%         7         0.75         1.122,405.99         1.59         1.511,422.86         6.271           × 80% = 85%         1         0.11         2.238,380.67         0.36         2.233,380.67         8.40           × 85% = 30%         3         0.32         7.74,380.04         1.13         2.233,380.67         8.40           × 85% = 100%         0         0.00         0.00         0.00         0.00         0.00         0.00           × 95% = 100%         0         0.00         0.00         0.00         0.00         0.00         0.00           × 95% = 100%         0         0 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>   |   |   |  |  |  |  |  |
| > 45% € 50% ★ 55%         27         2.88         3.30, 32, 22.9         8.48         1.10, 10, 10, 10, 10, 10, 10, 10, 10, 10,  |   |   |  |  |  |  |  |
| > 59% ≈ 65%           27         2.88         3.332 (896.67)         5.19         1.415,055.43         5.244           > 50% ≈ 660%         34         3.62         5.00,020.08         5.756         1.151,422.86         6.71           > 65% ≈ 670%         22         2.44         4.119,19,551.77         2.88         2.13,224.56         7.264           > 75% ≈ 680%         7         0.90         1.12,204.09.99         1.08         2.13,224.56         7.264           > 85% ≈ 680%         3         0.01         1.919,651.07         2.88         2.23,33.667         84.00           > 85% ≈ 680%         3         0.02         0.00         0.00         0.00         0.00         0.00           . 86% ≈ 690%         0         0         0.00         0.  |   |   |  | -4,841,032.35  |  |  |  |
| > 55% ≈ 60%         34         3.62         5.030,200,86         7.56         1.147,947.08         5.768           2 65% ≈ 70%         25         2.66         3.755,571.58         5.69         1.151,422.86         6.271           > 65% ≈ 70%         29         3.06         1.119,552.79         6.19         1.167,252.40         67.62           > 75% ≈ 80%         7         0.75         1.112,2405.99         1.08         1.160,343.71         77.50           > 80% ≈ 85%         1         0.07         0.00         0.00         0.00         0.00         0.00           > 95% ≈ 90%         3         0.32         2.754,300.04         1.13         251,436.55         8.772           9.90% ≈ 95%         0         0.00         0.00         0.00         0.00         0.00         0.00           100%         0         0         0.00         0.00         0.00         0.00         0.00           100%         0         0         0         0.00         0.00         0.00         0.00           100%         0         0         0         0         0         0.00         0.00         0.00           100%         0         0         0  |   |   |  | -5,603,022.92  |  | -160,086.37  |  |
| \$60% = 65%   25   |   |   |  |  |  |  |  |
| \$65,60  |   |   |  |  |  |  |  |
| > 70% ← 75%         9         9         9.6         1,919,651,07         2.88         213,294,56         7.264           > 80% ← 85%         97         9.75         1,122,405.99         1.89         1.80,343,71         7.75.0           > 80% ← 85%         90%         3         0.02         7.754,309.04         1.01         228,330,67         840.0           > 95% ← 10%         0         0.00         0.00         0.00         0.00         0.00         0.00           > 95% ← 10%         0         0.00         0.00         0.00         0.00         0.00           100%         33         10.00         66,561,543.07         100.00         0.00         0.00           100%         70         0.00         0.00         0.00         0.00         0.00           100%         70         0.00         0.00         0.00         0.00         0.00         0.00           100%         70         0.00         66,561,543.07         100.00         70,885.56         30.20         20.00           100         70         40         40         43         492,307.65         0.68         -113,076.91         40.00         40.00         40.00         40.00 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>  |   |   |  |  |  |  |  |
| > 75% ∈ 80%         7         0.75         1.122.405.99         1.69         1.60,343.71         77.50         8.80% ∈ 80%         1         0.11         1.223.830.67         0.30         2238.300.67         8.80%         0.00         20.00         20.00         20.00         3.00         2.00         1.00         2.00         1.00         2.00         1.00         2.00         0.00         1.00         2.00         3.00         3.00 <th< td=""><td></td><td></td><td></td><td></td><td></td><td>·</td><td></td></th<>   |   |   |  |  |  | ·  |  |
|  |   |   |  |  |  |  |  |
| >85% ⇔ 90% № 30         3         3.32         7.54,309.04         1.13         2-51,436.35         87.72           90% ≪ 95%         0         0         0.00         0.00         0.00         0.00         0.00           >59% ≪ 100%         0         0         0.00         0.00         0.00         0.00           100%         0         0         0.00         0.00         0.00         0.00           Total         339         100.00         66,561,543.07         100.00         70,885.56         39.05           ***********************************  |   |   |  |  |  |  |  |
| >99% ← 95%         0         0.00   |   |   |  |  |  |  |  |
| Self-self-self-self-self-self-self-self-s  |   |   |  | ·  |  |  |  |
| Total   Number   N  |   |   |  |  |  |  |  |
| Number   |   |   |  |  |  |  |  |
| Mortgage Insurer   Number   Number   Ass.   Ass.   Ass.   Average Loan Size   Meighted Average LVR % PMI   |   |   |  |  |  |  |  |
| Number   N   | I otal  | 939   | 100.00   | -66,561,543.07   | 100.00   | -70,885.56   | 39.05  |
| Number   N   |   |   |  |  | · · · · · · · · · · · · · · · · · ·  |  |  |
| PMI  |   |   |  | Mortgage Insure  | r Distribution   |  |  |
| PMIPOOL   747   79.55  | Mortgage Insurer  | Number  |  | 0 0  |  | Average Loan Size  | Weighted Average LVR %   |
| WIENDER   188   20.02   -18.070,856.48   27.15   -96,121.58   52.65   70tal   939   100.00   -66,561,543.07   100.00   -70,885.56   39.05  |   |   | Number %   | Current Balances   | Current Balances %   | -  |  |
| Total   939  | PMI   | 4   | Number %<br>0.43   | Current Balances<br>-452,307.65  | Current Balances % 0.68  | -113,076.91  | 38.29  |
| Number   Number   Number   Number   Current Balances   Current Balan   | PMI<br>PMI POOL   | 4<br>747  | Number %<br>0.43<br>79.55  | Current Balances<br>-452,307.65<br>-48,038,378.94  | Current Balances %<br>0.68<br>72.17  | -113,076.91<br>-64,308.41  | 38.29<br>33.94   |
| Loan Maturity (year)         Number         Number%         Current Balances         Current Balances         Average Loan Size         Weighted Average LVR %           2019         3         0.32         -5.609.70         0.01         -1.869.90         0.97           2021         1         0.11         -2.5325.50         0.00         -2.535.50         1.00           2022         19         2.02         -126,809.20         0.19         -6.674.17         18.09           2023         36         3.83         3.88,639.46         0.58         -10,795.54         13.54           2024         42         4.47         -975,761.64         1.47         -23,232.42         18.64           2025         24         2.56         -687,672.46         1.03         -28,653.02         23.45           2026         14         1.49         -530,798.55         0.80         37,914.18         17.52           2027         23         2.46         -623,390.72         0.94         -27,103.94         17.52           2028         15         1.60         -853,099.86         1.28         -56,873.31         2.926           2029         9         0.96         -497,629.86         0.75         -55,29   | PMI<br>PMI POOL<br>WLENDER  | 4<br>747<br>188   | Number %<br>0.43<br>79.55<br>20.02   | Current Balances<br>-452,307.65<br>-48,038,378.94<br>-18,070,856.48  | Current Balances %<br>0.68<br>72.17<br>27.15   | -113,076.91<br>-64,308.41<br>-96,121.58  | 38.29<br>33.94<br>52.65  |
| 2019         3         0.32         -5,609,70         0.01         -1,869,90         0.97           2020         3         0.32         -25,928,90         0.04         -8,642,97         10,23           2021         1         1         0.11         -2,535,50         0.00         -2,535,50         1,00           2022         19         2.02         -126,809,20         0.19         -6,674,17         18.09           2023         36         3.83         -388,639,46         0.58         -10,795,54         13,54           2024         42         44,7         -975,761,64         1,47         -23,232,42         18,64           2025         24         2.56         -687,672,46         1,03         -28,653,02         23,46           2026         14         1,49         -530,798,55         0.80         -37,914,18         17,73           2027         23         2,45         -623,390,72         0.94         -27,103,94         17,36           2028         15         1,60         -853,099,60         1,28         -56,873,31         29,62           2029         9         0,96         -497,629,86         0,75         -55,292,21         29,83      <   | PMI<br>PMI POOL<br>WLENDER  | 4<br>747<br>188   | Number %<br>0.43<br>79.55<br>20.02   | Current Balances<br>-452,307.65<br>-48,038,378.94<br>-18,070,856.48  | Current Balances %<br>0.68<br>72.17<br>27.15   | -113,076.91<br>-64,308.41<br>-96,121.58  | 38.29<br>33.94<br>52.65  |
| 2020         3         0.32         -25,928,90         0.04         -8,642,97         10.23           2021         1         0.11         -2,535,50         0.00         -2,535,50         1.00           2022         19         2.02         -126,809,20         0.19         -6,674,17         18.09           2023         36         3.83         -388,639,46         0.58         -10,795,54         13.54           2024         42         4.47         -975,761,64         1.47         -23,232,42         18.64           2025         24         2.56         -687,672,46         1.03         -28,653,02         23.45           2026         14         1.49         -530,798,55         0.80         -37,914,18         17.52           2027         23         2.245         -623,390,72         0.94         -27,103,94         17.36           2028         15         1.60         -853,999,60         1.28         -56,873,31         29.62           2029         9         0.96         -497,629,86         0.75         -55,292,21         29.83           2030         7         0.75         -401,114,16         0.60         -57,302,02         22.74 <t< th=""><th>PMI<br/>PMI POOL<br/>WLENDER</th><th>4<br/>747<br/>188</th><th>Number %<br/>0.43<br/>79.55<br/>20.02<br/>100.00</th><th>Current Balances<br/>-452,307.65<br/>-48,038,378.94<br/>-18,070,856.48<br/>-66,561,543.07</th><th>Current Balances %<br/>0.68<br/>72.17<br/>27.15<br/>100.00</th><th>-113,076.91<br/>-64,308.41<br/>-96,121.58</th><th>38.29<br/>33.94<br/>52.65</th></t<>  | PMI<br>PMI POOL<br>WLENDER  | 4<br>747<br>188   | Number %<br>0.43<br>79.55<br>20.02<br>100.00   | Current Balances<br>-452,307.65<br>-48,038,378.94<br>-18,070,856.48<br>-66,561,543.07  | Current Balances %<br>0.68<br>72.17<br>27.15<br>100.00   | -113,076.91<br>-64,308.41<br>-96,121.58  | 38.29<br>33.94<br>52.65  |
| 2020         3         0.32         -25,928,90         0.04         -8,642,97         10.23           2021         1         0.11         -2,535,50         0.00         -2,535,50         1.00           2022         19         2.02         -126,809,20         0.19         -6,674,17         18.09           2023         36         3.83         -388,639,46         0.58         -10,795,54         13.54           2024         42         4.47         -975,761,64         1.47         -23,232,42         18.64           2025         24         2.56         -687,672,46         1.03         -28,653,02         23.45           2026         14         1.49         -530,798,55         0.80         -37,914,18         17.52           2027         23         2.45         -623,390,72         0.94         -27,103,94         17.36           2028         15         1.60         -853,399,60         1.28         -56,873,31         29.62           2029         9         0.96         -497,629,86         0.75         -55,292,21         29.83           2030         7         0.75         -01,114,16         0.60         -57,302,02         22,74   | PMI<br>PMI POOL<br>WLENDER<br>Total   | 4<br>747<br>188<br><b>939</b>   | Number %<br>0.43<br>79.55<br>20.02<br>100.00   | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>- <b>70,885.56</b>  | 38.29<br>33.94<br>52.65<br><b>39.05</b>  |
| 2021         1         0.11         -2,535.50         0.00         -2,535.50         1.00           2022         19         2.02         -126,809.20         0.19         -6,674.17         18.09           2023         36         3.83         -388,639.46         0.58         -10,795.54         13.54           2024         42         4.47         -975,761.64         1.47         -23,232.42         18.64           2025         24         2.56         -687,672.46         1.03         -28,653.02         23.45           2026         14         1.49         -53,990.72         0.94         -27,103.94         17.52           2027         23         2.45         -623,390.72         0.94         -27,103.94         17.36           2028         15         1.60         -853,099.60         1.28         -56,6873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86   | PMI PMI POOL WLENDER Total  Loan Maturity (year)  | 4<br>747<br>188<br><b>939</b><br>Number   | Number %<br>0.43<br>79.55<br>20.02<br>100.00<br>Number %   | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D  Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56  | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %  |
| 2023         36         3.83         -388,639.46         0.58         -10,795.54         13.54           2024         42         4.47         -975,761.64         1.47         -23,232.42         18.64           2025         24         2.56         -68,7672.46         1.03         -28,653.02         23.45           2026         14         1.49         -530,798.55         0.80         -37,914.18         17.52           2027         23         2.45         -623,390.72         0.94         -27,103.94         17.36           2028         15         1.60         -853,099.60         1.28         -56,873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94 <td>PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019</td> <td>4<br/>747<br/>188<br/><b>939</b><br/>Number<br/>3</td> <td>Number %</td> <td>Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D  Current Balances -5,609.70</td> <td>Current Balances %</td> <td>-113,076.91<br/>-64,308.41<br/>-96,121.58<br/>-70,885.56<br/>Average Loan Size<br/>-1,869.90</td> <td>38.29<br/>33.94<br/>52.65<br/><b>39.05</b><br/>Weighted Average LVR %<br/>0.97</td>  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019   | 4<br>747<br>188<br><b>939</b><br>Number<br>3  | Number %   | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D  Current Balances -5,609.70   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90  | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97  |
| 2024         42         4.47         -975,761.64         1.47         -23,232.42         18.64           2025         24         2.56         -687,672.46         1.03         -28,653.02         23.45           2026         14         1.49         -530,798.55         0.80         -37,914.18         17.52           2027         23         2.45         -623,390.72         0.94         -27,103.94         17.36           2028         15         1.60         -853,099.60         1.28         -56,873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329.115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020  | 4<br>747<br>188<br><b>939</b><br><b>Number</b><br>3<br>3  | Number %   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br><b>Weighted Average LVR %</b><br>0.97<br>10.23  |
| 2025         24         2.56         -687,672.46         1.03         -29,653.02         23.45           2026         14         1.49         -530,798.55         0.80         -37,914.18         17.52           2027         23         2.45         -623,390.72         0.94         -27,103.94         17.36           2028         15         1.60         -853,099.60         1.28         -56,873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -99,173.01         43.54   | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021   | 4<br>747<br>188<br><b>939</b><br><b>Number</b><br>3<br>3<br>1   | Number %<br>0.43<br>79.55<br>20.02<br>100.00<br>Number %<br>0.32<br>0.32<br>0.11   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50  | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00   |
| 2026         14         1.49         -530,798.55         0.80         -37,914.18         17.52           2027         23         2.45         -623,309.72         0.94         -27,103.94         17.36           2028         15         1.60         -853,099.60         1.28         -56,873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,228,878.55         16.96         -99,025.25         50.3  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023   | 4<br>747<br>188<br><b>939</b><br><b>Number</b><br>3<br>3<br>1<br>19<br>36   | Number %   | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D Current Balances -5,609.70 -25,928.90 -2,535.50 -126,809.20   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>- <b>70,885.56</b><br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br><b>Weighted Average LVR %</b><br>0.97<br>10.23<br>1.00<br>18.09<br>13.54  |
| 2027         23         2.45         -623,390.72         0.94         -27,103.94         17.36           2028         15         1.60         -853,099.60         1.28         -56,873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         4  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023   | 4<br>747<br>188<br><b>939</b><br><b>Number</b><br>3<br>3<br>1<br>1<br>19<br>36<br>42  | Number %   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br><b>Weighted Average LVR %</b><br>0.97<br>10.23<br>1.00<br>18.09<br>13.54  |
| 2028         15         1.60         -853,099.60         1.28         -56,873.31         29.62           2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,228,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025   | 4<br>747<br>188<br><b>939</b><br><b>Number</b><br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24  | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56  | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D Current Balances -5,609.70 -25,928.90 -2,535.50 -126,809.20 -388,639.46 -975,761.64 -687,672.46   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45   |
| 2029         9         0.96         -497,629.86         0.75         -55,292.21         29.83           2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026  | 4<br>747<br>188<br><b>939</b><br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14   | Number %   | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D Current Balances -5,609.70 -25,928.90 -2,535.50 -126,809.20 -388,639.46 -975,761.64 -687,672.46 -530,798.55   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52  |
| 2030         7         0.75         -401,114.16         0.60         -57,302.02         22.74           2031         26         2.77         -2,145,114.64         3.22         -82,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,029,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7.853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027   | 4<br>747<br>188<br>939<br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23  | Number %   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36   |
| 2031         26         2.77         -2,145,114.64         3.22         -8,504.41         31.86           2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,228,785.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.9  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028  | 4<br>747<br>188<br><b>939</b><br><b>Number</b><br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15                              | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br><b>Weighted Average LVR %</b><br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62   |
| 2032         135         14.38         -8,902,939.52         13.38         -65,947.70         34.78           2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -99,173.01         43.54           2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,366.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029   | 4<br>747<br>188<br>939<br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9                                       | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96  | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D Current Balances -5,609.70 -25,928.90 -2,535.50 -126,809.20 -388,639.46 -975,761.64 -687,672.46 -530,798.55 -623,390.72 -853,099.60 -497,629.86   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62  |
| 2033         216         23.00         -16,329,115.03         24.53         -75,597.75         37.94           2034         133         14.16         -10,670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51           2044         2         0.21         -365,694.21         0.55         -182,847.11         40.63   | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030  | 4<br>747<br>188<br>939<br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9<br>7                                  | Number %   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62<br>29.83<br>22.74                                    |
| 2034         133         14.16         -10.670,237.54         16.03         -80,227.35         40.68           2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51           2044         2         0.21         -365,694.21         0.55         -182,847.11         40.63           2045         2         0.21         -261,372.87         0.39         -130,686.43         32.34     <   | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031   | 4<br>747<br>188<br><b>939</b><br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9<br>7                           | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77  | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br><b>Weighted Average LVR %</b><br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62<br>29.83<br>22.74                             |
| 2035         80         8.52         -7,853,840.75         11.80         -98,173.01         43.54           2036         114         12.14         -11,288,785.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,366.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51           2044         2         0.21         -365,694.21         0.55         -182,847.11         40.63           2045         2         0.21         -261,372.87         0.39         -30,686.43         32.34           2046         2         0.21         -138,767.17         0.21         -69,383.59         6.27 <td>PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032</td> <td>4<br/>747<br/>188<br/><b>939</b><br/>Number<br/>3<br/>3<br/>1<br/>1<br/>19<br/>36<br/>42<br/>24<br/>14<br/>23<br/>15<br/>9<br/>7<br/>26<br/>135</td> <td>Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38</td> <td>Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D Current Balances -5,609.70 -25,928.90 -2,535.50 -126,809.20 -388,639.46 -975,761.64 -687,672.46 -530,798.55 -623,390.72 -853,099.60 -497,629.86 -401,114.16 -2,145,114.64 -8,902,939.52</td> <td>Current Balances %</td> <td>-113,076.91<br/>-64,308.41<br/>-96,121.58<br/>-70,885.56<br/>Average Loan Size<br/>-1,869.90<br/>-8,642.97<br/>-2,535.50<br/>-6,674.17<br/>-10,795.54<br/>-23,232.42<br/>-28,653.02<br/>-37,914.18<br/>-27,103.94<br/>-56,873.31<br/>-55,292.21<br/>-57,302.02<br/>-82,504.41<br/>-65,947.70</td> <td>38.29<br/>33.94<br/>52.65<br/><b>39.05</b><br/>Weighted Average LVR %<br/>0.97<br/>10.23<br/>1.00<br/>18.09<br/>13.54<br/>18.64<br/>23.45<br/>17.52<br/>17.36<br/>29.62<br/>29.83<br/>22.74<br/>31.86<br/>34.78</td> | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032  | 4<br>747<br>188<br><b>939</b><br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9<br>7<br>26<br>135              | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38  | Current Balances -452,307.65 -48,038,378.94 -18,070,856.48 -66,561,543.07  Loan Maturity D Current Balances -5,609.70 -25,928.90 -2,535.50 -126,809.20 -388,639.46 -975,761.64 -687,672.46 -530,798.55 -623,390.72 -853,099.60 -497,629.86 -401,114.16 -2,145,114.64 -8,902,939.52 | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62<br>29.83<br>22.74<br>31.86<br>34.78                  |
| 2036         114         12.14         -11,288,878.55         16.96         -99,025.25         50.37           2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.12           2040         3         0.32         -176,329.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51           2044         2         0.21         -365,694.21         0.55         -182,847.11         40.63           2045         2         0.21         -261,372.87         0.39         -130,686.43         32.34           2046         2         0.21         -138,767.17         0.21         -69,383.59         6.27   | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033   | 4<br>747<br>188<br>939<br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9<br>7<br>7<br>26<br>135<br>216         | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.31 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00   | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62<br>29.83<br>22.74<br>31.86<br>34.78                  |
| 2037         12         1.28         -1,545,147.78         2.32         -128,762.32         49.37           2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,356.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51           2044         2         0.21         -365,694.21         0.55         -182,847.11         40.63           2045         2         0.21         -261,372.87         0.39         -130,686.43         32.34           2046         2         0.21         -138,767.17         0.21         -69,383.59         6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034  | 4<br>747<br>188<br>939<br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9<br>7<br>26<br>135<br>216<br>133       | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16  | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35   | 38.29<br>33.94<br>52.65<br><b>39.05</b><br>Weighted Average LVR %<br>0.97<br>10.23<br>1.00<br>18.09<br>13.54<br>18.64<br>23.45<br>17.52<br>17.36<br>29.62<br>29.83<br>22.74<br>31.86<br>34.78<br>37.94         |
| 2038         5         0.53         -428,236.84         0.64         -85,647.37         10.87           2039         2         0.21         -194,713.40         0.29         -97,366.70         31.12           2040         3         0.32         -176,323.20         0.27         -58,774.40         11.27           2041         6         0.64         -417,219.12         0.63         -69,536.52         15.96           2043         5         0.53         -724,952.70         1.09         -144,990.54         35.51           2044         2         0.21         -365,694.21         0.55         -182,847.11         40.63           2045         2         0.21         -261,372.87         0.39         -130,686.43         32.34           2046         2         0.21         -138,767.17         0.21         -69,383.59         6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035   | 4<br>747<br>188<br>939<br>Number<br>3<br>3<br>1<br>1<br>19<br>36<br>42<br>24<br>14<br>23<br>15<br>9<br>7<br>26<br>135<br>216<br>133<br>80 | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52   | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01   | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54  |
| 2039     2     0.21     -194,713.40     0.29     -97,356,70     31.12       2040     3     0.32     -176,323.20     0.27     -58,774.40     11.27       2041     6     0.64     -417,219.12     0.63     -69,536.52     15.96       2043     5     0.53     -724,952.70     1.09     -144,990.54     35.51       2044     2     0.21     -365,694.21     0.55     -182,847.11     40.63       2045     2     0.21     -261,372.87     0.39     -130,686.43     32.34       2046     2     0.21     -138,767.17     0.21     -69,383.59     6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036  | 4 747 188 939  Number 3 3 1 1 19 36 42 24 14 23 15 9 7 26 135 216 133 80 114  | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.31 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14  | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25   | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37  |
| 2041     6     0.64     -417,219.12     0.63     -69,536.52     15.96       2043     5     0.53     -724,952.70     1.09     -144,990.54     35.51       2044     2     0.21     -365,694.21     0.55     -182,847.11     40.63       2045     2     0.21     -261,372.87     0.39     -130,686.43     32.34       2046     2     0.21     -138,767.17     0.21     -69,383.59     6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037  | 4 747 188 939  Number 3 3 1 19 36 42 24 14 23 15 9 7 26 135 216 6 133 80 114 12 5   | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.31 1.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28                                    | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32  | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37 49.37  |
| 2043     5     0.53     -724,952.70     1.09     -144,990.54     35.51       2044     2     0.21     -365,694.21     0.55     -182,847.11     40.63       2045     2     0.21     -261,372.87     0.39     -130,686.43     32.34       2046     2     0.21     -138,767.17     0.21     -69,883.59     6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2036 2037 2038   | 4 747 188 939  Number 3 3 1 19 36 42 24 14 23 15 9 7 26 135 216 6 133 80 114 12 5   | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53                               | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80 16.96 2.32 0.64                               | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70  | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37 49.37 10.87  |
| 2044     2     0.21     -365,694.21     0.55     -182,847.11     40.63       2045     2     0.21     -261,372.87     0.39     -130,686.43     32.34       2046     2     0.21     -138,767.17     0.21     -69,383.59     6.27   | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039   | 4 747 188 939  Number  3 3 1 1 19 36 42 24 14 23 15 9 7 26 135 216 133 80 0114 12 5 2 3   | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.31 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53 0.21 0.32                          | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80 16.96 2.32 0.64 0.29 0.27                     | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70<br>-58,774.40  | 38.29 33.94 52.65 39.05  Weighted Average LVR %  0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 40.68 43.54 40.37 10.87 31.12                             |
| 2045     2     0.21     -261,372.87     0.39     -130,686.43     32.34       2046     2     0.21     -138,767.17     0.21     -69,383.59     6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041  | 4 747 188 939  Number 3 3 1 1 9 36 42 24 14 23 15 9 7 26 135 216 133 80 114 12 5 2 3 3 6  | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53 0.21 0.32 0.64                | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80 16.96 2.32 0.64 0.29 0.27                     | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70<br>-58,774.40<br>-69,536.52  | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37 49.37 10.87 31.12 11.27                              |
| 2 0.21 -138,767.17 0.21 -69,383.59 6.27  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2043                                    | 4 747 188 939  Number 3 3 1 1 99 36 42 24 14 23 15 9 7 26 135 216 133 80 114 12 5 2 3 6 6 5   | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53 0.21 0.32 0.64 0.55           | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80 16.96 2.32 0.64 0.29 0.27 0.63                | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70<br>-58,774.40<br>-69,536.52<br>-144,990.54   | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37 49.37 10.87 31.12 11.27 15.96 35.51                  |
|  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2037 2038 2039 2040 2041 2043 2044                     | 4 747 188 939  Number 3 3 1 1 19 36 42 24 14 23 15 9 7 26 135 216 133 80 114 112 5 2 3 6 5 2 2  | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.31 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53 0.21 0.32 0.64 0.53 0.21      | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80 16.96 2.32 0.64 0.29 0.27 0.63 1.09           | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70<br>-58,774.40<br>-69,536.52<br>-144,990.54<br>-182,847.11                              | 38.29 33.94 52.65 39.05  Weighted Average LVR %  0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 40.68 43.54 50.37 49.37 10.87 31.12 11.27 15.96 35.51     |
| 10tal 939 100.00 -66,561,543.07 100.00 -70,885.56 39.05  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2034 2035 2036 2037 2038 2039 2037 2038 2039 2041 2041 2041 2043                | 4 747 188 939  Number 3 3 1 1 9 36 42 24 14 23 15 9 7 26 135 216 133 80 114 12 5 2 3 6 5 2 2 2  | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.31 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53 0.21 0.32 0.64 0.53 0.21      | Current Balances   | Current Balances %   | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70<br>-58,774.40<br>-69,536.52<br>-144,990.54<br>-182,847.11<br>-130,686.43               | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37 49.37 10.87 31.12 11.27 15.96 35.51 40.63 32.34      |
|  | PMI PMI POOL WLENDER Total  Loan Maturity (year) 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2043 2044 2043 2044 2045 2046 | 4 747 188 939  Number 3 3 1 19 36 42 24 14 23 15 9 7 26 135 216 6 133 80 114 12 5 2 3 6 6 5 2 2 2   | Number % 0.43 79.55 20.02 100.00  Number % 0.32 0.32 0.11 2.02 3.83 4.47 2.56 1.49 2.45 1.60 0.96 0.75 2.77 14.38 23.00 14.16 8.52 12.14 1.28 0.53 0.21 0.32 0.64 0.53 0.21 0.32 | Current Balances   | Current Balances % 0.68 72.17 27.15 100.00 istribution Current Balances % 0.01 0.04 0.00 0.19 0.58 1.47 1.03 0.80 0.94 1.28 0.75 0.60 3.22 13.38 24.53 16.03 11.80 16.96 2.32 0.64 0.29 0.27 0.63 1.09 0.55 0.39 | -113,076.91<br>-64,308.41<br>-96,121.58<br>-70,885.56<br>Average Loan Size<br>-1,869.90<br>-8,642.97<br>-2,535.50<br>-6,674.17<br>-10,795.54<br>-23,232.42<br>-28,653.02<br>-37,914.18<br>-27,103.94<br>-56,873.31<br>-55,292.21<br>-57,302.02<br>-82,504.41<br>-65,947.70<br>-75,597.75<br>-80,227.35<br>-98,173.01<br>-99,025.25<br>-128,762.32<br>-85,647.37<br>-97,356.70<br>-58,774.40<br>-69,536.52<br>-144,990.54<br>-162,847.11<br>-130,686.43<br>-69,383.59 | 38.29 33.94 52.65 39.05  Weighted Average LVR % 0.97 10.23 1.00 18.09 13.54 18.64 23.45 17.52 17.36 29.62 29.83 22.74 31.86 34.78 37.94 40.68 43.54 50.37 49.37 10.87 31.12 11.27 15.96 35.51 40.63 32.34 6.27 |

## Loan Purpose Distribution

|   |  |   | Loan Purpose D  | istribution   |   |  |
|---|--|---|---|---|---|--|
| Loan Purpose  | Number   | Number %  | Current Balances  | Current Balances %  | Average Loan Size   | Weighted Average LVR %   |
| Purchase  | 685  | 72.95   | -49,096,080.27  | 73.76   | -71,673.11  | 40.34  |
|   |  |   |   |   |   |  |
| Refinance   | 183  | 19.49   | -14,189,425.28  | 21.32   | -77,537.84  | 36.30  |
| Renovation  | 21   | 2.24  | -884,786.44   | 1.33  | -42,132.69  | 26.29  |
| Construction  | 40   | 4.26  | -1,571,296.36   | 2.36  | -39,282.41  | 31.08  |
| Other   | 10   | 1.06  | -819,954.72   | 1.23  | -81,995.47  | 38.51  |
|   |  |   |   |   |   |  |
| Total   | 939  | 100.00  | -66,561,543.07  | 100.00  | -70,885.56  | 39.05  |
|   |  |   |   |   |   |  |
|   |  |   | ∟oan Seasoning  | Distribution  |   |  |
| Loan Seasoning  | Number   | Number %  | -   | Current Balances %  | Average Loan Size   | Weighted Average LVR %   |
|   | number<br>0  |   |   |   |   |  |
| <= 3 Months   | •  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   |
| > 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  | 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   | 939  | 100.00  |   | 100.00  |   | 39.05  |
|   |  |   | -66,561,543.07  |   | -70,885.56  |  |
| Total   | 939  | 100.00  | -66,561,543.07  | 100.00  | -70,885.56  | 39.05  |
|   |  |   |   |   |   |  |
|   |  |   | Loan Size Distril   | oution  |   |  |
| Loan Size   | Number   | Number %  | <b>Current Balances</b>   | Current Balances %  | Average Loan Size   | Weighted Average LVR %   |
| <= 50,000   | 494  | 52.61   | -6,086,656.62   | 9.14  | -12,321.17  | 14.17  |
| >50.000 <= 100.000  | 172  |   |   | 18.99   | -73.487.45  |  |
|   |  | 18.32   | -12,639,841.95  |   |   | 28.70  |
| >100,000 <= 150,000   | 110  | 11.71   | -13,555,587.32  | 20.37   | -123,232.61   | 40.49  |
| >150,000 <= 200,000   | 93   | 9.90  | -15,778,740.93  | 23.71   | -169,663.88   | 43.74  |
| >200,000 <= 250,000   | 32   | 3.41  | -7,100,942.90   | 10.67   | -221,904.47   | 50.67  |
| >250,000 <= 300,000   | 22   | 2.34  | -5,971,475.15   | 8.97  | -271,430.69   | 56.45  |
|   | 12   | 1.28  |   |   |   | 35.16  |
| >300,000 <= 350,000   |  |   | -3,908,479.58   | 5.87  | -325,706.63   |  |
| >350,000 <= 400,000   | 2  | 0.21  | -715,796.56   | 1.08  | -357,898.28   | 34.38  |
| >400,000 <= 450,000   | 2  | 0.21  | -804,022.06   | 1.21  | -402,011.03   | 64.98  |
| >450,000 <= 500,000   | 0  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   |
| >500,000 <= 550,000   | 0  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   |
| >550,000  | 0  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   |
| Total   | 939  | 100.00  | -66,561,543.07  | 100.00  | -70,885.56  | 39.05  |
| Total   | 333  | 100.00  | -00,301,343.01  | 100.00  | -10,000.00  | 33.03  |
|   |  |   | Occupancy Type  | Distribution  |   |  |
| O   | Number   | Number %  |   | Current Balances %  | Average Loan Size   | Weighted Assessed LVD 0/   |
| Occupancy Type  |  |   |   |   |   | Weighted Average LVR %   |
| Owner Occupied  | 725  | 77.21   | -46,755,469.50  | 70.24   | -64,490.30  | 39.38  |
| Investment  | 214  | 22.79   | -19,806,073.57  | 29.76   | -92,551.75  | 38.26  |
| Total   | 939  | 100.00  | -66,561,543.07  | 100.00  | -70,885.56  | 39.05  |
|   |  |   |   |   |   |  |
|   |  |   | Property Type D   | ictribution   |   |  |
|   | Number   |   |   |   |   |  |
| Property Type   |  | Number %  | Current Ralances  | Current Ralances %  | Average Loan Sizo   | Weighted Average I VP %  |
| Property Type   |  | Number %  |   | Current Balances %  | Average Loan Size   | Weighted Average LVR %   |
| Detached  | 772  | 82.22   | -53,772,663.75  | 80.79   | -69,653.71  | 37.85  |
| Detached<br>Duplex  | 772<br>8   | 82.22<br>0.85   | -53,772,663.75<br>-508,825.07   | 80.79<br>0.76   | -69,653.71<br>-63,603.13  | 37.85<br>44.25   |
| Detached  | 772  | 82.22   | -53,772,663.75  | 80.79   | -69,653.71  | 37.85  |
| Detached<br>Duplex<br>Unit  | 772<br>8   | 82.22<br>0.85<br>15.87  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80   | 80.79<br>0.76<br>17.21  | -69,653.71<br>-63,603.13<br>-76,875.78  | 37.85<br>44.25<br>44.78  |
| Detached Duplex Unit Semi Detached  | 772<br>8<br>149<br>9   | 82.22<br>0.85<br>15.87<br>0.96  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20  | 80.79<br>0.76<br>17.21<br>1.11  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80  | 37.85<br>44.25<br>44.78<br>36.18   |
| Detached<br>Duplex<br>Unit<br>Semi Detached<br>Vacantland   | 772<br>8<br>149<br>9<br>0  | 82.22<br>0.85<br>15.87<br>0.96<br>0.00  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00   |
| Detached Duplex Unit Semi Detached Vacantland Other   | 772<br>8<br>149<br>9<br>0<br>1   | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00  |
| Detached<br>Duplex<br>Unit<br>Semi Detached<br>Vacantland   | 772<br>8<br>149<br>9<br>0  | 82.22<br>0.85<br>15.87<br>0.96<br>0.00  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00   |
| Detached Duplex Unit Semi Detached Vacantland Other   | 772<br>8<br>149<br>9<br>0<br>1   | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00  |
| Detached Duplex Unit Semi Detached Vacantland Other   | 772<br>8<br>149<br>9<br>0<br>1   | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>- <b>70,885.56</b>  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00  |
| Detached Duplex Unit Semi Detached Vacantland Other   | 772<br>8<br>149<br>9<br>0<br>1   | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00  | -53,772,663.75<br>-508,25.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07   | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>- <b>70,885.56</b>  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00  |
| Detached Duplex Unit Semi Detached Vacantland Other Total   | 772<br>8<br>149<br>9<br>0<br>1<br>1<br><b>939</b>  | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances   | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate   | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05   |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA   | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br>Number<br>504  | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67   | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19   | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95   | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79  | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %   |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW   | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br><b>Number</b><br>504<br>203                              | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16   | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79<br>-100,798.05   | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50   |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria  | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br>Number<br>504<br>203<br>123                              | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10   | -53,772,663.75<br>-508,255.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79<br>-100,798.05<br>-68,464.09   | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69  |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW   | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br><b>Number</b><br>504<br>203                              | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62  | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16   | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79<br>-100,798.05   | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50   |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria  | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br>Number<br>504<br>203<br>123                              | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10   | -53,772,663.75<br>-508,255.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74  | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79<br>-100,798.05<br>-68,464.09   | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69  |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland   | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br><b>Number</b><br>504<br>203<br>123<br>63                 | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10<br>6.71<br>3.73                         | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78<br>-5,485,867.37<br>-1,492,198.01  | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74<br>12.65<br>8.24<br>2.24                         | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79<br>-100,798.05<br>-68,464.09<br>-87,077.26<br>-42,634.23                   | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69<br>50.17                                     |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia Tasmania                        | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br>Number<br>504<br>203<br>123<br>63<br>35<br>8             | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10<br>6.71<br>3.73<br>0.85                 | -53,772,663.75<br>-508,255.07<br>-11,454,490.80<br>-739,087.20<br>.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78<br>-5,485,867.37<br>-1,492,198.01<br>-639,016.64                                | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74<br>12.65<br>8.24<br>2.24<br>0.96                 | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate<br>Average Loan Size<br>-58,046.79<br>-100,798.05<br>-68,464.09<br>-87,077.26<br>-42,634.23<br>-79,877.08     | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69<br>50.17<br>46.40<br>28.72                   |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia Tasmania ACT                    | 772<br>8<br>149<br>9<br>0<br>1<br>1<br>939<br>Number<br>504<br>203<br>123<br>63<br>35<br>8               | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10<br>6.71<br>3.73<br>0.85<br>0.21         | -53,772,663.75<br>-508,255.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78<br>-5,485,867.37<br>-1,492,198.01<br>-639,016.64<br>-562,021.35                | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74<br>12.65<br>8.24<br>2.24<br>0.96<br>0.84         | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate  Average Loan Size -58,046.79 -100,798.05 -68,464.09 -87,077.26 -42,634.23 -79,877.08 -281,010.67             | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69<br>50.17<br>46.40<br>28.72<br>54.45          |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia Tasmania ACT Northern Territory | 772<br>8<br>149<br>9<br>0<br>1<br><b>939</b><br><b>Number</b><br>504<br>203<br>123<br>63<br>35<br>8<br>2 | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10<br>6.71<br>3.73<br>0.85<br>0.21<br>0.21 | -53,772,663.75<br>-508,825.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78<br>-5,485,867.37<br>-1,492,198.01<br>-639,016.64<br>-562,021.35<br>-243,770.57 | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74<br>12.65<br>8.24<br>2.24<br>0.96<br>0.84<br>0.84 | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate  Average Loan Size -58,046.79 -100,798.05 -68,464.09 -87,077.26 -42,634.23 -79,877.08 -281,010.67 -243,770.57 | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69<br>50.17<br>46.40<br>28.72<br>54.45<br>33.00 |
| Detached Duplex Unit Semi Detached Vacantland Other Total  State WA NSW Victoria Queensland South Australia Tasmania ACT                    | 772<br>8<br>149<br>9<br>0<br>1<br>1<br>939<br>Number<br>504<br>203<br>123<br>63<br>35<br>8               | 82.22<br>0.85<br>15.87<br>0.96<br>0.00<br>0.11<br>100.00<br>Number %<br>53.67<br>21.62<br>13.10<br>6.71<br>3.73<br>0.85<br>0.21         | -53,772,663.75<br>-508,255.07<br>-11,454,490.80<br>-739,087.20<br>0.00<br>-86,476.25<br>-66,561,543.07<br>Geographical Di<br>Current Balances<br>-29,255,583.19<br>-20,462,003.16<br>-8,421,082.78<br>-5,485,867.37<br>-1,492,198.01<br>-639,016.64<br>-562,021.35                | 80.79<br>0.76<br>17.21<br>1.11<br>0.00<br>0.13<br>100.00<br>stribution - by St<br>Current Balances %<br>43.95<br>30.74<br>12.65<br>8.24<br>2.24<br>0.96<br>0.84         | -69,653.71<br>-63,603.13<br>-76,875.78<br>-82,120.80<br>0.00<br>-86,476.25<br>-70,885.56<br>ate  Average Loan Size -58,046.79 -100,798.05 -68,464.09 -87,077.26 -42,634.23 -79,877.08 -281,010.67             | 37.85<br>44.25<br>44.78<br>36.18<br>0.00<br>21.00<br>39.05<br>Weighted Average LVR %<br>34.22<br>40.50<br>43.69<br>50.17<br>46.40<br>28.72<br>54.45          |

## **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