# **Swan Trust Series 2010-1**

May 1st 2015 - May 30th 2015

**Monthly Information Report** 

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

Amounts denominated in currency of note class

Monthly Payment date: 25 June 2015

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	139,924,496.75	11,951,053.03	5,413,724.88
Principal Redemption	3,408,086.44	291,087.14	131,859.99
Balance after Payment	136,516,410.31	11,659,965.89	5,281,864.89
Bond Factor before Payment	0.23877900	0.51072876	0.51072876
Bond Factor after Payment	0.23296316	0.49828914	0.49828914
Interest Payment	395,142.95	38,317.04	19,196.48

<sup>\*</sup> If on the First Optional Redemption Date, the relevant classes of Notes have not been redeemed in full, the applicable margins on the relevant Classes of Notes will reset.

Portfolio Information Reporting Period - AUD							
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mar-15	157,289,275	-4,612,847	-660,534	1,442,348	-	•	153,458,241

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	-522,689,407	-96,815,645	151,677,270	1,286,023	-	153,458,241

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

Monthly Calculation Period:	1/05/2015	to	30/05/2015
Monthly Determination Date:	18/06/2015		
Monthly Payment Date:	25/06/2015		31 days

Loan Portfolio Amounts	Mar-15
	457.04

Outstanding principal	157,289,275
Scheduled Principal	468,930
Prepayments	4,143,917
Redraws	1,442,348
Defaulted Loans	· · · -
Loans repurchased by the seller	660,534
Total	153,458,241

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

### **Monthly Cash Flows**

Investor Revenues	
Finance Charge collections	614,668
Interest Rate Swap receivable amount	<del>-</del>
Any other non-Principal income	3,642
Principal draws	, -
Liquidity Facility drawings	-
Total Investor Revenues	618,310
Total Investor Revenues Priority of Payments:	
Taxes **	-
Trustee Fees **	565
Servicing Fee **	38,784
Management Fee **	3.878
Custodian Fee **	-
Other Senior Expenses **	34,869
i) Interest Rate Swap payable amount **	57,812
ii) Liquidity Facility fees and interest **	955
Repayment of Liquidity Facility drawings **	
Class A Interest Amount **	395,143
Class AB Interest Amount **	38,317
Class B Interest Amount **	19,196
Reimbursing Principal draws	-
Class A Defaulted Amount	_
Class B Defaulted Amount	<u>-</u>
Unreimbursed Class A Charge-Offs	<u>-</u>
Unreimbursed Class B Charge-Offs	<u>-</u>
Subordinated Termination Payments	-
Loss Covered by Excess Spread	<u>-</u>
Income Unitholder	28.789
Total of Interest Amount Payments	618,310

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

Principal Collections	
Scheduled Principal repayments	468,930
Unscheduled Principal repayments	2,701,569
Repurchases of (Principal )	660,534
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Total Principal Collections	3,831,034
Total Principal Collections Priority of Payments:	
Redraws funded by the seller	-
Redraw Adjusted Principal repayment	-
Class A Principal	3,408,086
Class AB Principal	291,087
Class B Principal	131,860
Total Principal Priority of Payments	3,831,034

### Additional Information

Liquidity Facility (364 days)	
Available amount	3,000,000
Liquidity Facility drawn amount Interest due on drawn amount	
Interest payment on drawn amount	-
Repayment of drawn amount	-

	Class A - AUD
Outstanding Balance beginning of the period	139,924,497
Outstanding Balance end of the period	136,516,410
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	11,951,053
Outstanding Balance end of the period	11,659,966
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	5,413,725
Outstanding Balance end of the period	5,281,865
Interest rate	1-M BBSW+undisclosed
Rating (S&P/Fitch)	AA-/not rated

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 May 2015
Number of Loans	4,367	1,595
Min (Interest Rate)	2.93%	1.67%
Max (Interest Rate)	9.29%	6.99%
Weighted Average (Interest Rate)	6.46%	5.07%
Weighted Average Seasoning (Months)	70.74	136.14
Weighted Average Maturity (Months)	284.00	221.45
Original Balance (AUD)	619,936,612	157,289,275
Outstanding Principal Balance (AUD)	619,936,612	153,458,241
Average Loan Size (AUD)	141,959	96,212
Maximum Loan Value (AUD)	542,772	636,505
Current Average Loan-to-Value	43.65%	28.46%
Current Weighted Average Loan-to-Value	55.29%	44.66%
Current Maximum Loan-to-Value	99.00%	138.00%

Counterparty Ratings/Trigger Events	
Perfection of Title Events	
Unremedied breach of representation or warranty by Seller Event of default by Seller under Interest Rate Swaps Servicer Default Insolvency Event occurs in relation to Seller Seller's long term credit rating downgraded below BBB by S&P or	None None None None
BBB by Fitch	AA-/AA-

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

Collection Account (Commonwealth Bank of Australia)		
Short-Term Rating (S&P/Fitch)	A-1+/F1+	
Rating Requirement (S&P/Fitch)	A-1/F1	
Mortgage Insurance Provider (QBE Lender's Mortgage insurance)		
Long-Term Rating (S&P/Fitch)	AA-/AA-	
Liquidity Facility Provider (Commonwealth Bank of Australia)		
Short-Term Rating (S&P/Fitch)	A-1+/F1+	
Rating Requirement (S&P/Fitch)	A-1/F1	

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

#### Arrears Breakdown

Days in Arrears	Loans in Arrears	Number of Loans Outstanding (1) (%)	of Delinquent Loans	Principal Outstand. of the Loans (1) (%)	Arrears amount(1)
31-60	6	0.38%	1,010,623.03	0.66%	18,931.04
61-90	1	0.06%	83,933.09	0.05%	1,908.92
91-120	0	0.00%	-	0.00%	-
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	3	0.19%	632,025.32	0.41%	150,129.94
Grand Total	10	0.63%	1,726,581.44	1.13%	170,969.90

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

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

## **Default Statistics Since Closing**

Defaulted Leans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied	Loss Covered by	Loss Charged	Loss Covered
Defaulted Loans	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted	by Bankwest
7	6	46,806.61	46,806.61	42,142.89	4,663.72	4,163.00	-	500.72

### **CPR Statistics**

Annualised Prepayments (CPR)	Mar-15
	22.84%

Total Variable   Number   Nu			Interes	t Rate Distributi	on Report		
Total Pixel   Total Pixel		Number				Average Loan Size	Weighted Average LVR %
	Total Variable						
1   1   1   1   1   1   1   1   1   1	Fixed (Term Remaining)						
2 Y 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9		9	0.56	-1,401,627	0.91	-155,736	57.16
\$   \$   \$   \$   \$   \$   \$   \$   \$   \$				-2,191,946		-199,268	48.70
2					0.00		
Total Fixed   Q							
Color   Colo							
Caract Total	> 5 Years	Ü	0.00	0	0.00	0	0.00
Loan to Value Ratio Distribution	Total Fixed	24	1.50	-4,276,536	2.79	-178,189	52.56
Current   Sumbor   Current   S	Grand Total	1,595	100.00	-153,458,241	100.00	-96,212	44.66
Current   Sumbor   Current   S			1 4	- V-l D-4:- D:	-4-1141		
20% e	LVR Tier	Number				Average Loan Size	Weighted Average LVR %
> 25% = 30%   84   5.27	<=20%	755	47.34				
30% - 30%   90	> 20% <= 25%	84	5.27	-8,441,029	5.50	-100,488	23.38
> 59.% = 40%         59.         5.14         1.0,082,129         5.66         -122,709         37.80         -45%,533         4.31         2.58%         60%         65%         63         3.95         4.88         -12,117,522         7.90         -155,533         4.31         4.758         >4.88         4.758         >5.58%         63         3.55%         -10,228,117         6.67         -146,043         4.758         >5.58%         -2070         -168,177         3.30         9.00,881         6.67         -168,177         \$3.20         9.00,881         6.67         -168,177         3.32         9.00	> 25% <= 30%	84	5.27	-10,842,050	7.07	-129,072	28.01
×46% ≪ 45%         76         4.88         12,117,532         7.90         -155,333         43,10           ×45% ≪ 55%         63         3.39         9.927,225         6.47         -157,575         53.09           > 55% ≪ 65%         63         3.39         9.927,225         6.47         -157,575         53.09           > 65% ← 65%         54         3.39         8.024,248         5.77         -163,334         62.48           > 65% ← 70%         51         3.29         8.024,08         5.77         -163,334         62.48           > 65% ← 70%         53         3.32         -11,580,044         7.55         -216,680         7.80           > 75% ← 80%         6         0.38         1,411,989         0.92         -255,333         67,77           > 90% ← 85%         1         0.06         -184,276         0.12         -16,800         7.70         0.00           70m         1.00         1.00         -15,485,241         1.00         -46,212         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66         46,66	> 30% <= 35%	90	5.64	-10,006,772	6.52	-111,186	32.76
> 45% ≈ 50% %         574         4.64         1.0,807,148         7.04         -146,043         47.58         > 5.90 x ≈ 55% %         63         3.95         9.927,225         6.67         1-157,575         5.30,99         5.820         > 5.6% ≈ 60%         6.69         1-168,179         5.820         > 5.6% ≈ 60%         6.69         1-168,179         5.820         > 6.6% ≈ 60%         6.69         1-168,179         5.820         > 6.6% ≈ 70%         5.77         1-68,179         5.820         > 6.789         > 7.78 ≈ 60%         6.24         3.32         1-15,800,044         7.55         - 218,600         7.804         > 7.804						·	
>50% ∈55%         63         3.95         9.9927.225         6.47         1.157.575         58.309           > 60% ∈65%         61         3.82         1.028.817         6.69         1.163.934         62.49           > 60% ∈75%         51         3.20         -8.082.436         5.77         1.163.934         62.49           > 70% ∈ 75%         38         2.28         7.477.507         4.83         1.153.936         7.287           > 70% ∈ 75%         30%         2.33         3.32         1.158.044         7.55         1.951.988         7.287           > 80% ∈ 85%         1         0.03         1.119.804         0.22         1.233.33         0.717           > 80% ∈ 85%         1         0.03         1.119.80         0.02         1.233.33         0.717           > 80% ∈ 85%         1         0.00         1.84.276         0.12         -184.276         650.00           > 80% ∈ 85%         1         0.00         1.84.276         0.02         0.00         0.00           7 Cral         1         0.00         1.84.256         0.02         4.46.60         4.46.60           7 Cral         1         1.59         10.00         1.814.256         0.01							
> 50% = 60%         61         3.02         1-10,258,917         6.69         1-163,1394         62.20           > 60% ∈ 60%         54         3.39         8.852,436         5.77         1-163,334         62.20           > 70% ∈ 75%         38         2.39         7-17,507         4.83         1-178,395         67.99           > 70% ∈ 80%         53         3.32         1-11,550,044         7.55         2-18,608         78.04           > 80% ∈ 80%         6         0.03         1-1,411,598         0.12         1-213,533         867.07           > 95% ∈ 90%         6         0.03         1-1,411,598         0.12         2-255,33         867.07           > 95% ∈ 100%         0         0.00         1.00         0.00         0.00         1.00           Total         1,595         100.00         1-153,458,241         100.00         -96,212         44.66           Mortgage Insurer         Number         Number         0.88         1-101,6505         71.13         40.90         1.15,469         41.96         41.96         41.96         4.90         41.96         41.96         41.96         41.96         41.96         41.96         41.96         41.96         41.96         41.96 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
> 60% ← 65%         54         3.39         8.852.436         5.77         1163.394         62.49           > 6%% ← 77%         51         3.20         9.098,138         5.73         1.718.396         6.72.87           > 77% ← 80%         38         2.38         7.417.607         4.83         1.95.198         72.87           > 80% ← 85%         20         1.25         3.995.040         2.60         1.99.752         82.62           > 85% ← 99%         6         0.38         1.411.998         0.92         2.25.533         87.77           > 90% ← 99%         1         0.06         -184.276         0.12         1.84.276         95.00           5 95% ← 90%         1         0.06         -184.276         0.12         -184.276         95.00           5 95% ← 90%         1         0.00         -153.488.241         100.00         -96,212         44.66           Mortgage Insurer         Number         Current Balances         Current Balances         4.70.80         1.15.60         3.18         4.70.90         4.70.90         4.70.90         4.81.80         4.70.90         4.81.80         4.81.80         4.81.80         4.81.80         4.81.80         4.81.80         4.81.80         4.81.80							
56% - 3 70%   51							
> 70% ∈ 75%         80%         53         3.32         2.11,590,044         7.55         -216,680         7.804           > 80% ∈ 85%         20         1.25         3.995,040         2.60         1199,752         82.62           85% ∈ 90%         6         0.38         1.11,1598         0.92         -295,333         87.17           > 90% ∈ 95%         1         0.06         -184,276         0.12         -184,276         95.00           5 95% € 100%         0         0.00         0         0.00         0         0.00           Mortgage Insurer         Number         Number         Current Balances         Average Loan Size         Weighted Average LVR %           PMIP POL         1,255         78.08         -19,155,5355         71.13         80,976         818           VLENDER         325         20.44         -42,686,522         27.82         1-50,940         611,5           2016         5         5         30.44         -42,686,522         27.82         -150,940         611,5           2017         5         0.08         1.93,488,241         100.00         -9,524         44,66           2018         5         0.04         42,586,222         2							
> 75 % ≈ 80%         53         3.32         11,590,044         7.55         -218,680         78,04           2 80%         80%         20         1.99,752         82,62         >85%         90%         1.99,752         82,62         >85%         90%         1.00         1.00         2.00         1.99,752         82,62         >85%         90%         1.00         9.00							
80% ← 85% ← 90%   6   6   0.38   3.411.1998   0.92   -235.233   387.17							
28% - 90% - 90%   6   0.38							
\$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \							
Total   1,595							
Mortgage Insurer   Number							
Mortgage Insurer   Number	Total	1.595	100.00	-153.458.241	100.00	-96.212	44.66
PMI   POOL		1,000				,	
PMIPOOL   1,255   78,88   -109,155,355   71,13   -86,976   38,18   WLENDER   326   20,44   -42,686,322   27,82   -130,940   61,15   Total   1,595   100,00   -153,485,241   100,00   -96,212   44,66   PMIPOOL   Total   1,595   100,00   -153,485,241   100,00   -14,311   7,06   2016   5   0.31   -34,070   0.02   -6,814   8.09   2,974   2018   1   0.06   -15,347   0.01   -15,347   13,00   9,74   2019   9   0.56   -148,934   0.10   -16,548   14,31   2020   5   0.31   -161,275   0.11   -32,255   20,71   2021   5   0.31   -161,275   0.11   -32,255   20,71   2022   38   2.38   -1,264,910   0.82   -33,287   30,44   2023   61   3.82   2.122,500   1.38   -34,795   2.986   2024   771   4.45   2.835,266   1.85   -39,933   27,79   2025   37   2.32   2.123,774   0.99   -40,886   20,42   2026   1.63   -20,220   31,97   2027   37   2.32   2.183,844   1.42   -59,023   31,97   2027   37   2.32   2.183,844   1.42   -59,023   31,97   2026   2.66   1.63   -15,347   0.99   -40,886   20,42   2026   2.66   1.63   -15,365,25   0.04   -61,393   37,13   2029   10   0.63   -7,80,690   0.51   -78,069   38,80   2030   15   0.94   -98,225   0.65   -65,948   31,49   2031   42   2.63   3.681,944   2.41   -87,903   38,71   31,97   2025   2.50   2.50   3.5	Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Maturity (year)	PMI	14	0.88	-1,616,565	1.05	-115,469	47.09
Loan Maturity (year)         Number (year)         Loan Maturity Distribution         Current Balances (urrent Balances)         Current Balances (urrent Balances)         Ave Loan Size (urrent Balances)         Weighted Average LVR (% 0.00)           2016         5         0.31         -34,070         0.02         -6,814         8.09           2017         5         0.31         -34,070         0.02         -6,814         8.09           2018         1         0.06         -15,347         0.01         -15,347         13.00           2019         9         0.56         -148,934         0.10         -16,548         143.00           2020         5         0.31         -161,275         0.11         -32,255         20.71           2021         5         0.31         -161,275         0.11         -32,255         20.71           2021         5         0.31         -161,275         0.11         -32,255         20.71           2022         38         2.38         2.38         -1,264,910         0.82         -33,287         30.44           2023         61         3.82         2.122,500         1.38         -34,795         2.986           2024         71         4.45         2.8							
Loan Maturity (year)   Number   Number %   Current Balances %   Curren							
Number   Number   Number   Current Balances   Current Balances   Current Balances   Ave Loan Size   Weighted Average LVR	Total	1,595	100.00	-153,458,241	100.00	-96,212	44.66
2015   3	Loan Maturity (year)	Number				Ave I oan Size	Weighted Average I VR %
2016         5         0.31         -34,070         0.02         -6,814         8.09           2017         5         0.31         -32,452         0.02         -6,490         9.74           2018         1         0.06         -15,347         0.01         -15,347         13.00           2019         9         0.56         -148,934         0.10         -16,548         14.31           2020         5         0.31         -161,275         0.11         -32,255         20.71           2021         5         0.31         -134,966         0.09         -26,993         19.41           2022         38         2.38         -1,264,910         0.82         -33,287         30.44           2023         61         3.82         -2,122,500         1.38         -34,795         2.986           2024         71         4.45         -2,835,266         1.85         -39,933         27.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2027         37         2.32							
2018         1         0.06         -15,347         0.01         -15,347         13.00           2019         9         0.56         -148,934         0.10         -16,548         14.31           2020         5         0.31         -134,966         0.09         -26,993         19.41           2021         5         0.31         -134,966         0.09         -26,993         19.41           2022         38         2.38         1,264,910         0.82         -33,287         30.44           2023         61         3.82         -2,122,500         1.38         -34,795         29.86           2024         71         4.45         -2,835,266         1.85         -39,933         27.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2027         37         2.32         -2,183,844         1.42         -59,023         31.97           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63							
2019         9         0.56         -148,934         0.10         -16,548         14.31           2020         5         0.31         -161,275         0.11         -32,255         20.71           2021         5         0.31         -134,966         0.09         -26,993         19.41           2022         38         2.38         -1,264,910         0.82         -33,287         30.44           2023         61         3.82         -2,122,500         1.38         -34,795         29.86           2024         71         4.45         -2,835,266         1.85         -39,933         27.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2027         37         2.32         -2,183,844         1.42         -59,023         31.97           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,699         0.51         -78,069         38.80           2030         15         0	2017	5	0.31	-32,452	0.02	-6,490	9.74
2020         5         0.31         -161,275         0.11         -32,255         20.71           2021         5         0.31         -134,966         0.09         -26,993         19.41           2022         38         2.38         -1,264,910         0.82         -33,287         30.44           2023         61         3.82         2.212,500         1.38         -34,795         29.86           2024         71         4.45         -2,835,266         1.85         -39,933         22.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213	2018	1	0.06	-15,347	0.01	-15,347	13.00
2021         5         0.31         -134,966         0.09         -26,993         19,41           2022         38         2.38         -1,264,910         0.82         -33,287         30,44           2023         61         3.82         -2,122,500         1.38         -34,795         29,86           2024         71         4.45         -2,835,266         1.85         -39,933         27.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,923         0.81         -65,596         30.79           2027         37         2.32         -2,183,844         1.42         -59,023         31.97           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         3,691,944         2.41         -87,903         38.71           2032         213         <			0.56	-148,934	0.10	-16,548	
2022         38         2.38         -1,264,910         0.82         -33,287         30.44           2023         61         3.82         -2,122,500         1.38         -34,795         29.86           2024         71         4.45         -2,835,266         1.85         -39,933         27.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -98,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         365         22.26         -36,692,054         23.91         -103,358         43.92           2034         224 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
2023         61         3.82         -2,122,500         1.38         -34,795         29,86           2024         71         4.45         -2,835,266         1.85         -39,933         27,79           2025         37         2.32         -1,512,774         0.99         -40,886         20,42           2026         19         1.19         -1,246,323         0.81         -65,596         30,79           2027         37         2.32         -2,183,844         1.42         -59,023         31,97           2028         26         1.63         -1,596,225         1.04         -61,393         37,13           2029         10         0.63         -780,690         0.51         -78,069         38,80           2030         15         0.94         -989,225         0.65         -65,948         31,49           2031         42         2.63         -3,691,944         2.41         -87,903         38,71           2032         213         13,35         -19,335,328         12,60         -90,776         38,85           2033         355         22,26         -36,692,054         23,91         -103,358         43,92           2034         224 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
2024         71         4.45         -2,835,266         1.85         -39,933         27.79           2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2027         37         2.32         -2,183,844         1.42         -59,023         31.97           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         1							
2025         37         2.32         -1,512,774         0.99         -40,886         20.42           2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2027         37         2.32         -2,183,844         1.42         -59,023         31.97           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036							
2026         19         1.19         -1,246,323         0.81         -65,596         30.79           2027         37         2.32         -2,183,844         1.42         -59,023         31,97           2028         26         1.63         -1,596,225         1.04         -61,393         37,13           2029         10         0.63         -780,690         0.51         -78,069         38,80           2030         15         0.94         -989,225         0.65         -65,948         31,49           2031         42         2.63         -3,691,944         2.41         -87,903         38,71           2031         42         2.63         -3,691,944         2.41         -87,903         38,71           2032         213         13,35         -19,335,328         12,60         -90,776         38,85           2033         355         22,26         -36,692,054         23,91         -103,358         43,92           2034         224         14,04         -24,743,845         16,12         -110,464         47,47           2035         153         9,59         -19213,268         12,52         -125,577         49,02           2036         <						·	
2027         37         2.32         -2,183,844         1.42         -59,023         31.97           2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2037         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038							
2028         26         1.63         -1,596,225         1.04         -61,393         37.13           2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040							
2029         10         0.63         -780,690         0.51         -78,069         38.80           2030         15         0.94         -988,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038         6         0.38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040							
2030         15         0.94         -989,225         0.65         -65,948         31.49           2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1,32         -3,615,511         2.36         -172,167         54.66           2038         6         0,38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040         4         0.25         -337,318         0.22         -84,330         17.41           2041							
2031         42         2.63         -3,691,944         2.41         -87,903         38.71           2032         213         13.35         -19,335,228         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038         6         0.38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040         4         0.25         -337,318         0.22         -84,330         17.41           2041         7         0.44         -887,375         0.58         -126,768         17.02           2042							
2032         213         13.35         -19,335,328         12.60         -90,776         38.85           2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038         6         0.38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040         4         0.25         -337,318         0.22         -84,330         17.41           2041         7         0.44         -887,375         0.58         -126,768         17.02           2042         1         0.06         -108,161         0.07         -108,161         11.00           2043         <							
2033         355         22.26         -36,692,054         23.91         -103,358         43.92           2034         224         14.04         -24,743,845         16.12         -110,464         47.47           2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038         6         0.38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040         4         0.25         -337,318         0.29         -112,804         26.24           2041         7         0.44         -887,375         0.58         -126,768         17.02           2042         1         0.06         -108,161         0.07         -108,161         11.00           2043         5         0.31         -751,178         0.49         -150,236         35.37           2044         2<							
2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038         6         0.38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040         4         0.25         -337,318         0.22         -84,330         17.41           2041         7         0.44         -887,375         0.58         -126,768         17.02           2042         1         0.06         -108,161         0.07         -108,161         11.00           2043         5         0.31         -751,178         0.49         -150,236         35.37           2044         2         0.13         -366,333         0.24         -183,167         45.09           2045         2         0.13         -240,912         0.16         -120,456         29.62	2033	355	22.26	-36,692,054	23.91	-103,358	
2035         153         9.59         -19,213,268         12.52         -125,577         49.02           2036         209         13.10         -27,261,059         17.76         -130,436         54.27           2037         21         1.32         -3,615,511         2.36         -172,167         54.66           2038         6         0.38         -691,003         0.45         -115,167         30.74           2039         4         0.25         -451,218         0.29         -112,804         26.24           2040         4         0.25         -337,318         0.22         -84,330         17.41           2041         7         0.44         -887,375         0.58         -126,768         17.02           2042         1         0.06         -108,161         0.07         -108,161         11.00           2043         5         0.31         -751,178         0.49         -150,236         35.37           2044         2         0.13         -366,333         0.24         -183,167         45.09           2045         2         0.13         -240,912         0.16         -120,456         29.62							47.47
2037         21         1.32         -3,615,511         2.36         -172,167         54,66           2038         6         0.38         -691,003         0.45         -115,167         30,74           2039         4         0.25         -451,218         0.29         -112,804         26,24           2040         4         0.25         -337,318         0.22         -84,330         17,41           2041         7         0.44         -887,375         0.58         -126,768         17,02           2042         1         0.06         -108,161         0.07         -108,161         11,00           2043         5         0.31         -751,178         0.49         -150,236         35.37           2044         2         0.13         -366,333         0.24         -183,167         45.09           2045         2         0.13         -240,912         0.16         -120,456         29.62	2035	153	9.59	-19,213,268	12.52	-125,577	
2038       6       0.38       -691,003       0.45       -115,167       30.74         2039       4       0.25       -451,218       0.29       -112,804       26.24         2040       4       0.25       -337,318       0.22       -84,330       17.41         2041       7       0.44       -887,375       0.58       -126,768       17.02         2042       1       0.06       -108,161       0.07       -108,161       11.00         2043       5       0.31       -751,178       0.49       -150,236       35.37         2044       2       0.13       -366,333       0.24       -183,167       45.09         2045       2       0.13       -240,912       0.16       -120,456       29.62							
2039     4     0.25     -451,218     0.29     -112,804     26.24       2040     4     0.25     -337,318     0.22     -84,330     17.41       2041     7     0.44     -887,375     0.58     -126,768     17.02       2042     1     0.06     -108,161     0.07     -108,161     11.00       2043     5     0.31     -751,178     0.49     -150,236     35.37       2044     2     0.13     -366,333     0.24     -183,167     45.09       2045     2     0.13     -240,912     0.16     -120,456     29.62							
2040     4     0.25     -337,318     0.22     -84,330     17.41       2041     7     0.44     -887,375     0.58     -126,768     17.02       2042     1     0.06     -108,161     0.07     -108,161     11.00       2043     5     0.31     -751,178     0.49     -150,236     35.37       2044     2     0.13     -366,333     0.24     -183,167     45.09       2045     2     0.13     -240,912     0.16     -120,456     29.62							
2041     7     0.44     -887,375     0.58     -126,768     17.02       2042     1     0.06     -108,161     0.07     -108,161     11.00       2043     5     0.31     -751,178     0.49     -150,236     35.37       2044     2     0.13     -366,333     0.24     -183,167     45.09       2045     2     0.13     -240,912     0.16     -120,456     29.62						·	
2042     1     0.06     -108,161     0.07     -108,161     11.00       2043     5     0.31     -751,178     0.49     -150,236     35.37       2044     2     0.13     -366,333     0.24     -183,167     45.09       2045     2     0.13     -240,912     0.16     -120,456     29.62							
2043     5     0.31     -751,178     0.49     -150,236     35.37       2044     2     0.13     -366,333     0.24     -183,167     45.09       2045     2     0.13     -240,912     0.16     -120,456     29.62							
2044     2     0.13     -366,333     0.24     -183,167     45.09       2045     2     0.13     -240,912     0.16     -120,456     29.62							
2045 2 0.13 -240,912 0.16 -120,456 29.62							
	Total	1,595	100.00	-153,458,241	100.00	-96,212	44.66

Loan Purpose Distribution							
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %	
Construction	66	4.14	-4,318,558	2.81	-65,433		35.89
Other	18	1.13	-1,506,079	0.98	-83,671		38.02
Purchase	1,211	75.92	-119,770,406	78.05	-98,902		46.26
Refinance	261	16.36	-25,891,268	16.87	-99,200		40.83
Renovation	39	2.45	-1,971,929	1.28	-50,562		22.17
Total	1,595	100.00	-153,458,241	100.00	-96,212	•	44.66
Loan Seasoning Distribution							
Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %	
> 3 Months <= 6 Months	0	0.00	0	0.00	0		0.00
> 6 Months <= 9 Months	0	0.00	0	0.00	0		0.00
> 9 Months <= 12 Months	0	0.00	0	0.00	0		0.00
> 12 Months <= 18 Months	0	0.00	0	0.00	0		0.00
> 18 Months <= 24 Months	0	0.00	0	0.00	0		0.00
> 24 Months <= 36 Months	0	0.00	0	0.00	0		0.00
> 36 Months <= 48 Months	0	0.00	0	0.00	0		0.00
> 48 Months <= 60 Months	0	0.00	0	0.00	0		0.00
> 60 Months	1,595	100.00	-153,458,241	100.00	-96,212	4	44.66
Total	1,595	100.00	-153,458,241	100.00	-96,212	4	44.66
Loan Size Distribution							
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %	
<= 50,000	631	39.56	-9,246,694	6.03	-14,654		16.55
>50,000 <= 100,000	329	20.63	-24,684,784	16.09	-75,030		32.76
>100,000 <= 150,000	229	14.36	-28,117,476	18.32	-122,784		38.41
>150,000 <= 200,000	182	11.41	-31,579,324	20.58	-173,513		49.66
>200,000 <= 250,000	103	6.46	-22,572,597	14.71	-219,151		51.64
>250,000 <= 300,000	65	4.08	-17,737,587	11.56	-272,886		57.04
>300,000 <= 350,000	36	2.26	-11,464,875	7.47	-318,469		59.00
>350,000 <= 400,000	13	0.82	-4,799,777	3.13	-369,214	4	44.34
>400,000 <= 450,000	4	0.25	-1,692,758	1.10	-423,189	4	46.73
>450,000 <= 500,000	2	0.13	-925,864	0.60	-462,932	7	74.39
>500,000 <= 550,000	0	0.00	0	0.00	0		0.00
>550,000	1	0.06	-636,505	0.41	-636,505		46.00
Total	1,595	100.00	-153,458,241	100.00	-96,212	4	44.66
Occupancy Type Distribution							
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %	
Investment	386	24.20	-44,346,269	28.90	-114,887		44.14
Owner Occupied	1,209	75.80	-109,111,972	71.10	-90,250	4	44.88
Total	1,595	100.00	-153,458,241	100.00	-96,212	4	44.66
Property Type Distribution							
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %	
Detached	1,306	81.88	-124,112,803	80.88	-95,033		43.31
Duplex	9	0.56	-902,835	0.59	-100,315		41.19
Semi Detached	23	1.44	-2,443,388	1.59	-106,234	4	48.99
Unit	255	15.99	-25,724,404	16.76	-100,880		50.75
Other	2	0.13	-274,810.61	0.18	-137,405		59.45
Total	1,595	100.00	-153,458,241	100.00	-96,212	4	44.66
Geographical Distribution - by State							
State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %	
WA	819	51.35	-62,730,792	40.88	-76,594		37.71
NSW	371	23.26	-51,049,107	33.27	-137,599		48.49
Queensland	106	6.65	-11,989,130	7.81	-113,105		52.46
South Australia	57	3.57	-3,576,916	2.33	-62,753		52.53
Victoria	218	13.67	-21,222,928	13.83	-97,353		50.61
ACT	9	0.56	-1,282,835	0.84	-142,537		46.36
Northern Territory Tasmania	2	0.13	-243,876 1 262 657	0.16	-121,938		33.00
NONE	13 0	0.82 0.00	-1,362,657 0	0.89 0.00	-104,820 0	•	39.64 0.00
Total	1,595	100.00	-153,458,241	100.00	-96,212	4	44.66

### **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