# **Swan Trust Series 2010-2**

31st December 2014 - 30th January 2015

**Monthly Information Report** 

Portfolio: Swan Trust Series 2010-2

Monthly Information Report: 31st December 2014 - 30th January 2015

Amounts denominated in currency of note class

Monthly Payment date: 25 February 2015

Bond report	Class A1 - AUD	Class A2- AUD	Class A3 - AUD	Class AB - AUD	Class AC - AUD	Class B - AUD
ISIN Code	AU3FN0012191	AU3FN0012209	AU3CB0164937	AU3FN0012217	AU3FN0012225	AU3FN0012233
Interest rate *	1-M BBSW	1-M BBSW	FIXED (5 yrs)	1-M BBSW	1-M BBSW	1-M BBSW
% Spread per annum *	1.00	1.30		2.00	2.50	undisclosed
Fixed Note Coupon %						
Original Balance	477,000,000.00	234,000,000.00	210,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Balance before Payment	0.00	26,320,446.76	210,000,000.00	22,186,444.16	11,377,663.67	20,000,000.00
Principal Redemption	0.00	4,700,747.57	0.00	441,319.72	226,317.81	0.00
Balance after Payment	0.00	21,619,699.19	210,000,000.00	21,745,124.44	11,151,345.87	20,000,000.00
Bond Factor before Payment	0.00000000	0.11248054	1.00000000	0.56888318	0.56888318	1.00000000
Bond Factor after Payment	0.00000000	0.09239188	1.00000000	0.55756729	0.55756729	1.00000000
Interest Payment	0.00	81,070.08	0.00	80,676.17	45,892.29	undisclosed

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

Portfolio Information Reporting Period - AUD							
Month	Beginning of Mortgage Period	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Jan-15	289,884,554.59	-6,996,605.82	-1,068,834.20	2,697,054.92	-	-	284,516,169.49

Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	999,998,565.22	-806,306,282.09	-165,290,134.99	256,114,021.35	-	,	284,516,169.49

# Monthly Information Report: 31st December 2014 - 30th January 2015

Monthly Calculation Period:	31/12/2014	to	30/01/2015
Monthly Determination Date:	17/02/2015		
Monthly Payment Date:	25/02/2015		29 days

Loan Portfolio Amounts	Jan-15	
Outstanding principal	289,884,554.59	
Scheduled Principal	1,090,843.56	
Prepayments	5,905,762.26	
Redraws	2,697,054.92	
Defaulted Loans	-	
Loans repurchased by the seller	1,068,834.20	
Total	284,516,169.49	

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

# Monthly Cash Flows

Investor Revenues	•
<u>Investor Nevertues</u>	
Finance Charge collections	1,263,299.75
Interest Rate Swap receivable amount	-
Any other non-Principal income	16,995.79
Principal draws	-
Liquidity Facility drawings	-
Total Investor Revenues	1,280,295.54
Total Investor Revenues Priority of Payments:	·
T **	
Taxes **	4 045 50
Trustee Fees **	1,015.59
Servicing Fee **	73,861.00
Management Fee ** Custodian Fee **	7,386.10
	40,000,00
Other Senior Expenses **	16,662.63
Interest Rate Swap payable amount ** Liquidity Facility fees and interest **	157,814.62 1,787.67
Repayment of Liquidity Facility drawings **	1,767.07
Class A1 Interest Amount **	•
Class A2 Interest Amount **	- 81.070.08
Class A3 Interest Amount (allocation to swap)**	668,178.86
Redraw Notes Interest Amount	-
Class AB Interest Amount **	80,676.17
Class AC Interest Amount **	45,892.29
Reimbursing Principal draws	-
Payment of current period Defaulted Amount	
Reinstate prior period unreimbursed Charge-Offs	
reimbursement of Extraordinary Expense Reserve Draw	-
Subordinated Termination Payments	-
Reimbursement of Income Reserve	-
Class B Interest Amount	
Excess Distributions to Income Unitholder	45,416.67
Total of Interest Assessment Passasser	4 000 005 54
Total of Interest Amount Payments	1,280,295.54

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

#### Monthly Information Report: 31st December 2014 - 30th January 2015

Principal Collections		
Scheduled Principal repayments	1,090,843.5	6
Unscheduled Principal repayments	3,208,707.3	
Repurchases of (Principal )	1,068,834.2	0
Reimbursement of Principal draws from Investor Revenues	-	
Any other Principal income	-	
Total Principal Collections	5,368,385.1	0
Total Principal Collections Priority of Payments:		
Pricipal Draw		-
Redraw Notes repayment		-
Class A1 Principal		-
Class A2 Principal		4,700,747.5
Class A3 Principal		444.040.7
Class AB Principal Class AC Principal		441,319.72 226,317.8
Class B Principal		- 220,317.6
Total Principal Priority of Payments		5,368,385.10
Additional Information		
Liquidity Facility (364 days)	<del> </del>	
Available amount	6,000,000.00	
Liquidity Facility drawn amount	-	

Class AB Principal	
Class AC Principal	
Class B Principal	
Total Principal Priority of Payments	
Additional Information	
Liquidity Facility (364 days)	
Available amount	6,000,000.00
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount	-
Repayment of drawn amount	-
	Class A1 - AUD
Outstanding Balance beginning of the period	- Class A1 - A0D
Outstanding Balance end of the period	-
Interest rate	1-M BBSW+1%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class A1 - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals Final Balance	-
Final balance	-
	Class A2- AUD
Outstanding Balance beginning of the period	26,320,447
Outstanding Balance end of the period	21,619,699
Interest rate	1-M BBSW+1.3%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class A2- AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals Final Balance	-
Filial Balarice	-
	Class A3 - AUD
Outstanding Balance beginning of the period	210,000,000
Outstanding Balance end of the period	210,000,000
Interest rate	FIXED (5 yrs) @ %
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class A3 - AUD
Previous Balance	CidSS AS - AUD
Charge-Off Additions	
onargo on Additions	

Charge-off Analysis	Class A3 - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class AB - AUD
Outstanding Balance beginning of the period	39,000,000
Outstanding Balance end of the period	21,745,124
Interest rate	1-M BBSW+2%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

	•
Charge-off Analysis	Class AB - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class AC - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	11,151,346
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class AC - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class B - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	20,000,000
Interest rate	undisclosed
Rating (S&P/Fitch)	NR / NR
Observa off Arrabasia	Clara D. ALID
Charge-off Analysis	Class B - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 January 2015
Number of Loans	4,690	1,804
Min (Interest Rate)	5.19%	4.59%
Max (Interest Rate)	9.29%	7.74%
Weighted Average (Interest Rate)	7.15%	5.34%
Weighted Average Seasoning (Months)	32.50	84.04
Weighted Average Maturity (Months)	326.25	276.47
Original Balance (AUD)	999,998,565	289,884,555
Outstanding Principal Balance (AUD)	999,998,565	284,516,169
Average Loan Size (AUD)	213,219	157,714
Maximum Loan Value (AUD)	971,546	723,951
Current Average Loan-to-Value	54.00%	37.16%
Current Weighted Average Loan-to-Value	61.56%	51.02
Current Maximum Loan-to-Value	95.00%	160.00

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 BBB by Fitch	None None None None
Collection Account (Commonwealth Bank of Australia) Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1
Mortgage Insurance Provider (QBE Lender's Mortgage insurance) Long-Term Rating (S&P/Fitch)	AA-/AA-
Liquidity Facility Provider (Commonwealth Bank of Australia) Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1

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

# **Monthly Information Report: 31st December 2014 - 30th January 2015**

#### Arrears Breakdown

	Number of	Percentage of	Principal Balance	Percentage of	Total
Days in Arrears	Loans in Arrears	Number of Loans	of Delinquent	Principal Outstand.	Arrears
		Outstanding (1)	Loans	of the Loans (1)	amount(1)
		(%)		(%)	
31-60	3	0.17%	19,548.90-	-0.01%	1,100,401.19-
61-90	2	0.11%	5,418.18-	0.00%	267,931.89-
91-120	0	0.00%	-	0.00%	-
121-150	1	0.06%	9,579.76-	0.00%	274,394.40-
151-180	3	0.17%	29,431.65-	-0.01%	762,761.30-
>181	1	0.06%	22,519.88-	-0.01%	259,288.21-
Grand Total	10	0.55%	86,498.37-	-0.03%	2,664,776.99-

# **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
-	-	-	-	-	-	-	-	-

# **Default Statistics Since Closing**

Defaulted Loans	Properties Foreclosed	Loss on Sale of Property	Claims Submitted to Insurer	Claims Paid by Insurer	Claims Denied by Insurer	Loss Covered by Excess Spread	Loss Charged off to Noted	Loss Covered by Bankwest
3	3	50,420.84	51,309.54	51,309.54	-	-	-	-

#### **CPR Statistics**

Annualised Prepayments (CPR)	Jan-15
	16.34%

		Interest	Rate Distribution	n Report		
Total Variable	<b>Number</b> 1,759	Number % 97.51	Current Balances -273,963,181.86	Current Balances % 96.29	Average Loan Size -155,749.39	Weighted Average LVR % 50.76
Fixed (Term Remaining)						
<= 1 Year	25	1.39	-5,651,350.42	1.99	-226,054.02	51.03
> 1 Year <= 2 Years	16	0.89	-3,904,638.41	1.37	-244,039.90	65.71
> 2 Years <= 3 Years > 3 Years <= 4 Years	3 1	0.17 0.06	-714,506.57	0.25	-238,168.86	64.03
> 4 Years <= 5 Years	0	0.00	-282,492.23 0.00	0.10 0.00	-282,492.23 0.00	68.00 0.00
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed Grand Total	45 <b>1,804</b>	2.49 <b>100.00</b>	-10,552,987.63 <b>-284,516,169.49</b>	3.71 100.00	-234,510.84 - <b>157,714.06</b>	57.79 <b>51.02</b>
		Loan to	Value Ratio Dis	tribution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	592	32.82	-29,444,849.45	10.35	-49,737.92	12.96
> 20% <= 25% > 25% <= 30%	102 105	5.65 5.82	-13,575,806.14 -15,906,945	4.77 5.59	-133,096.14 -151,494.71	23.33 27.96
> 30% <= 35%	96	5.32	-17,440,532.30	6.13	-181,672.21	33.02
> 35% <= 40%	120	6.65	-22,039,774.77	7.75	-183,664.79	38.20
> 40% <= 45%	97	5.38	-18,321,216.91	6.44	-188,878.52	43.25
> 45% <= 50% > 50% <= 55%	92 83	5.10 4.60	-19,778,618.65 -17,262,914.60	6.95 6.07	-214,984.99 -207,986.92	47.77 53.14
> 55% <= 60%	100	5.54	-21,732,056.94	7.64	-217,320.57	58.03
> 60% <= 65%	97	5.38	-23,589,510.47	8.29	-243,190.83	63.00
> 65% <= 70%	86	4.77	-22,551,737.74	7.93	-262,229.51	67.99
> 70% <= 75%	75	4.16	-19,393,587.00	6.82	-258,581.16	72.68
> 75% <= 80% > 80% <= 85%	65 41	3.60 2.27	-18,934,436.32 -10,892,596.08	6.65 3.83	-291,299.02 -265,673.08	78.87 83.09
> 85% <= 90%	48	2.66	-12,202,742.21	4.29	-254,223.80	86.82
> 90% <= 95%	3	0.17	-932,016.83	0.33	-310,672.28	91.81
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
> 100% Total	2 1,804	0.11 <b>100.00</b>	-516,828.21 <b>-284,516,169.49</b>	0.18 <b>100.00</b>	-258,414.11 <b>-157,714.06</b>	127.89 <b>51.02</b>
Total	1,004	100.00	-204,310,103.49	100.00	-137,714.00	31.02
Mortgage Insurer	Number	Mortga Number %	age Insurer Dist	Current Balances %	Average Loan Size	Weighted Average LVR %
		Number %	Current Balances	Current Balances %	_	_
Mortgage Insurer PMI PMI POOL	Number 188 1,513				Average Loan Size -223,646.18 -147,050.27	Weighted Average LVR % 72.97 44.90
PMI PMI POOL WLENDER	188 1,513 103	Number % 10.42 83.87 5.71	Current Balances -42,045,481.50 -222,487,062.18 -19,983,625.81	Current Balances % 14.78 78.20 7.02	-223,646.18 -147,050.27 -194,015.78	72.97 44.90 72.91
PMI PMI POOL	188 1,513	Number % 10.42 83.87	Current Balances -42,045,481.50 -222,487,062.18	Current Balances % 14.78 78.20	-223,646.18 -147,050.27	72.97 44.90
PMI PMI POOL WLENDER Total	188 1,513 103 <b>1,804</b>	Number %  10.42 83.87 5.71 100.00  Loan	Current Balances -42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrik	Current Balances % 14.78 78.20 7.02 100.00 Duttion	-223,646.18 -147,050.27 -194,015.78 -157,714.06	72.97 44.90 72.91 <b>51.02</b>
PMI PMI POOL WLENDER Total  Loan Maturity (year)	188 1,513 103 1,804 Number	Number %  10.42 83.87 5.71 100.00  Loan Number %	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49 Maturity Distrik Current Balances	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %	-223,646.18 -147,050.27 -194,015.78 -157,714.06	72.97 44.90 72.91 51.02 Weighted Average LVR %
PMI PMI POOL WLENDER Total  Loan Maturity (year) 2015	188 1,513 103 1,804 Number	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91	Current Balances %  14.78 78.20 7.02 100.00  Duttion Current Balances %  0.00	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR %
PMI PMI POOL WLENDER Total  Loan Maturity (year)	188 1,513 103 1,804 Number	Number %  10.42 83.87 5.71 100.00  Loan Number %	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49 Maturity Distrik Current Balances	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %	-223,646.18 -147,050.27 -194,015.78 -157,714.06	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR %
PMI PMI POOL WLENDER Total Loan Maturity (year) 2015 2016 2018 2019	188 1,513 103 1,804 Number	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrik Current Balances -275.91 -45,619.15 100.00 -20,782.33	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020	188 1,513 103 1,804 Number 1 2 1 3 2	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021	188 1,513 103 1,804 Number 1 2 1 3 2 9	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.03 0.15	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45 22.63
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020	188 1,513 103 1,804 Number 1 2 1 3 2	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 28	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87
PMI PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 15 28	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrik Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80	Current Balances %  14.78 78.20 7.02 100.00  Duttion Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 28 29 20	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67	72.97 44.90 72.91 51.02 Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 28 29 20 20	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrik Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58	72.97 44.90 72.91 <b>51.02</b> Weighted Average LVR % 0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 28 29 20	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24	-223,646.18 -147,050.27 -194,015.78 -157,714.06 Average Loan Size -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 28 29 20 11 9 17	Number %  10.42 83.87 5.71  100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.32 0.38 0.49 0.38	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 15 28 29 20 111 9 17 14	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrik Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.38 0.49 0.38 0.49 0.38 0.49	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 15 28 29 20 11 9 17 14 24 27	Number %  10.42 83.87 5.71  100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94 -2,269,305.62	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.59 0.24 0.32 0.38 0.49 0.38 0.49 0.38 0.59 0.80	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	188 1,513 103 1,804 Number 1 2 1 3 2 9 5 15 15 28 29 20 111 9 17 14	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrik Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.38 0.49 0.38 0.49 0.38 0.49	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49
PMI POOL WLENDER Total  Loan Maturity (year)  2015	188 1,513 103 1,804  Number  1 2 1 3 2 9 5 15 28 29 20 11 9 17 14 24 27 18 38 38	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,092,549.70 -1,387,288.54 -1,092,549.70 -1,387,288.54 -1,094,549.70 -1,481,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.59 0.24 0.32 0.38 0.49 0.38 0.49 0.38 0.59 0.80 0.49 0.38 0.59 0.80 0.68 1.87	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.28	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2034 2035 2036	188 1,513 103 1,804  Number  1 2 1 2 1 3 2 9 5 15 28 29 20 11 9 9 77 14 4 24 7 27 18 38 38 38 38 38 114	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 2.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,285.44 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90 -19,551,867.63	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.38 0.49 0.38 0.59 0.50 0.24 1.87 0.38 0.68 1.87 2.35 6.87	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 -100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.29 -171,507.61	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037	188 1,513 103 1,804  Number  1 2 1 3 2 9 5 15 28 29 20 111 9 17 14 24 27 18 38 38 38 38 38 114 216	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 6.32 11.97	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90 -19,551,867.63 -41,173,104.59	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.38 0.49 0.38 0.49 0.38 0.49 0.38 0.49 0.38 0.59 0.80 0.80 1.87 2.35 6.87 14.47	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.29 -171,507.61 -190,616.22	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97 60.75
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2034 2035 2036	188 1,513 103 1,804  Number  1 2 1 2 1 3 2 9 5 15 28 29 20 11 9 9 77 14 4 24 7 27 18 38 38 38 38 38 114	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 2.11	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,285.44 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90 -19,551,867.63	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.38 0.49 0.38 0.59 0.50 0.24 1.87 0.38 0.68 1.87 2.35 6.87	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 -100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.29 -171,507.61	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2034 2035 2034 2035 2036 2037 2038 2037 2038 2039 2040	188 1,513 103 1,804  Number  1 2 1 3 2 9 5 15 28 29 20 11 9 17 14 24 27 18 38 38 38 38 114 216 351 792	Number %  10.42 83.87 5.71  100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 2.11 2.11 2.11 2.11 2.1	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.44 -5,329,647.12 -6,697,890.90 -19,551,867,63 -41,173,104.59 -56,324,391.21 -136,604,271.64 -141,575.40	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 0.32 0.38 0.49 0.49 0.38 0.49 0.49 0.49 0.49 0.49 0.49 0.49 0.49	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 -100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,20.29 -171,507.61 -190,616.22 -160,468.35 -172,480.14 -141,575.40	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97 60.75 50.94 51.07 38.00
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	188 1,513 103 1,804  Number  1 2 1 3 2 9 5 5 15 28 29 20 11 9 17 14 24 27 18 38 38 114 216 351 792 1	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 6.32 11.97 19.46 43.90 0.066 0.22	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90 -19,551,867.63 -41,173,104.59 -56,324,391.21 -136,604,271.64 -141,575.40 -713,904.08	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 4 0.32 0.38 0.49 0.38 0.49 0.38 0.59 0.80 0.84 1.87 2.35 6.87 14.47 19.80 48.01 0.05	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 -100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.29 -171,507.61 -190,616.22 -160,468.35 -172,480.14 -141,575.40 -178,476.00	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97 60.75 50.94 51.07 38.00 16.22
PMI POOL WLENDER Total  Loan Maturity (year)  2015	188 1,513 103 1,804  Number  1 2 1 3 2 9 5 15 28 29 20 11 9 17 14 24 27 18 38 38 114 216 351 792 1 4 4 7	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 6.32 11.97 19.46 43.90 0.06 0.22 0.39	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 -100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90 -19,551,867.63 -41,173,104.59 -56,324,391.21 -136,604,271.64 -141,575.40 -713,904.08 -1,043,360.83	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.59 0.24 0.32 0.38 0.49 0.38 0.49 0.38 0.59 0.80 0.68 1.87 2.35 6.87 14.47 19.80 48.01 0.05 0.25 0.25 0.25	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.29 -171,507.61 -190,616.22 -160,468.35 -172,480.14 -141,575.40 -178,476.02 -149,051.55	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97 60.75 50.94 51.07 38.00 16.22
PMI POOL WLENDER Total  Loan Maturity (year)  2015 2016 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041	188 1,513 103 1,804  Number  1 2 1 3 2 9 5 5 15 28 29 20 11 9 17 14 24 27 18 38 38 114 216 351 792 1	Number %  10.42 83.87 5.71 100.00  Loan Number %  0.06 0.11 0.06 0.17 0.11 0.50 0.28 0.83 1.55 1.61 1.11 0.61 0.50 0.94 0.78 1.33 1.50 1.00 2.11 2.11 6.32 11.97 19.46 43.90 0.066 0.22	-42,045,481.50 -222,487,062.18 -19,983,625.81 -284,516,169.49  Maturity Distrit Current Balances  -275.91 -45,619.15 100.00 -20,782.33 -91,074.45 -416,230.28 -199,143.31 -734,752.01 -1,668,115.69 -1,431,519.80 -691,833.38 -923,610.34 -1,092,549.70 -1,387,288.54 -1,081,297.56 -1,680,854.94 -2,269,305.62 -1,945,113.84 -5,329,647.12 -6,697,890.90 -19,551,867.63 -41,173,104.59 -56,324,391.21 -136,604,271.64 -141,575.40 -713,904.08	Current Balances %  14.78 78.20 7.02 100.00  Dution Current Balances %  0.00 0.02 0.00 0.01 0.03 0.15 0.07 0.26 0.59 0.50 0.24 4 0.32 0.38 0.49 0.38 0.49 0.38 0.59 0.80 0.84 1.87 2.35 6.87 14.47 19.80 48.01 0.05	-223,646.18 -147,050.27 -194,015.78 -157,714.06  Average Loan Size  -275.91 -22,809.58 -100.00 -6,927.44 -45,537.23 -46,247.81 -39,828.66 -48,983.47 -59,575.56 -49,362.75 -34,591.67 -83,964.58 -121,394.41 -81,605.21 -77,235.54 -70,035.62 -84,048.36 -108,061.88 -140,253.87 -176,260.29 -171,507.61 -190,616.22 -160,468.35 -172,480.14 -141,575.40 -178,476.00	72.97 44.90 72.91 51.02  Weighted Average LVR %  0.00 6.76 0.00 7.26 16.45 22.63 22.60 27.09 24.87 31.65 27.04 19.29 56.47 34.17 31.13 35.36 40.41 38.85 39.49 46.91 51.97 60.75 50.94 51.07 38.00 16.22

		Loan	Purpose Distrik	oution		
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Construction	102	5.65	-17,339,790.24	6.09	-169,997.94	50.08
Purchase	1,036	57.43	-168,862,356.04	59.35	-162,994.55	54.22
Refinance	647	35.86	-96,668,573.84	33.98	-149,410.47	45.86
Renovation	19	1.05	-1,645,449.37	0.58	-86,602.60	34.85
Total	1,804	100.00	-284,516,169.49	100.00	-157,714.06	51.02
		Loan	Seasoning Distri	ibution		
Loan Seasoning Distribution	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0.00	0.00	0.00	0.00
> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
> 9 Months <= 12 Months	0	0.00	0.00	0.00	0.00	0.00
> 12 Months <= 18 Months	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months	0	0.00	0.00	0.00	0.00	0.00
> 24 Months <= 36 Months	0	0.00	0.00	0.00	0.00	0.00
> 36 Months <= 48 Months	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 Total	1,804 <b>1,804</b>	100.00 <b>100.00</b>	-284,516,169.49 -284,516,169.49	100.00 <b>100.00</b>	-157,714.06 - <b>157,714.06</b>	51.02 <b>51.02</b>
	, , ,		an Size Distribu			
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	422	23.39	-7,006,118.17	2.46	-16,602.18	14.55
>50,000 <= 100,000	250	13.86	-18,578,256.34	6.53	-74,313.03	24.68
>100.000 <= 150.000	275	15.24	-34,804,470.04	12.23	-126,561.71	38.69
>150,000 <= 200,000	262	14.52	-45,550,320.57	16.01	-173,856.19	47.33
>200,000 <= 250,000	206	11.42	-45,860,943.56	16.12	-222,625.94	56.23
>250,000 <= 300,000	171	9.48	-46,928,511.53	16.49	-274,435.74	60.04
>300,000 <= 350,000	89	4.93	-29,033,738.11	10.20	-326,221.78	57.19
>350,000 <= 400,000	58	3.22	-21,766,380.50	7.65	-375,282.42	63.01
>400,000 <= 450,000	27	1.50	-11,322,540.62	3.98	-419,353.36	55.96
>450,000 <= 500,000	20	1.11	-9,573,017.86	3.36	-478,650.89	58.71
>500,000 <= 550,000	10	0.55	-5,257,951.09	1.85	-525,795.11	54.06
>550,000 <b>Total</b>	14 1,804	0.78 <b>100.00</b>	-8,833,921.10 <b>-284,516,169.49</b>	3.10 <b>100.00</b>	-630,994.36 - <b>157,714.06</b>	61.61 <b>51.02</b>
, 2	,,,,,				201,2 1 200	· · · · · · · · · · · · · · · · · · ·
Occupancy Type	Number	Occup	ancy Type Distr	Ibution Current Balance %	Ave Loan Size	Wgt Ave LVR %
						-
Investment	209	11.59	-37,273,740.20	13.10	-178,343.25	47.33
Owner Occupied Total	1,595 <b>1,804</b>	88.41 <b>100.00</b>	-247,242,429.29 -284,516,169.49	86.90 <b>100.00</b>	-155,010.93 - <b>157,714.06</b>	51.57 <b>51.02</b>
Total	1,004	100.00	-204,510,103.43	100.00	-137,714.00	31.02
December Trees	Normalian		erty Type Distrik		Ave Lean Cine	Mark Assa LVD 0/
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	1,445	80.10	-230,294,440.65	80.94	-159,373.32	49.64
Duplex	5	0.28	-824,976.85	0.29	-164,995.37	30.21
Semi Detached	40	2.22	-6,981,168.55	2.45	-174,529.21	59.21
Unit Total	314 <b>1,804</b>	17.41 <b>100.00</b>	-46,415,583.44 <b>-284,516,169.49</b>	16.31 <b>100.00</b>	-147,820.33 -157,714.06	56.97 <b>51.02</b>
Total	1,004				-137,714.00	31.02
State	Number	Geograph Number %	ical Distribution Current Balance	- by State Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	700	43.40	440 500 670 00	20.55	440.704.47	44.68
WA NSW	783 514	43.40 28.49	-112,533,673.63	39.55	-143,721.17	44.68 53.39
NSW Queensland	514 107	28.49 5.93	-88,783,858.80 -20,207,417.59	31.21 7.10	-172,731.24 -188,854.37	53.39 60.32
South Australia	21	1.16	-20,207,417.59	0.66	-89,295.63	44.11
Victoria	350	19.40	-57,026,761.46	20.04	-162,933.60	56.22
ACT	13	0.72	-2,096,962.18	0.74	-161,304.78	55.14
	1	0.06	-150,401.34	0.05	-150,401.34	35.00
Northern Territory	I I	0.00	-130,401.34	0.00	100,401.04	
Tasmania	15 1,804	0.83	-1,841,886.22	0.65	-122,792.41	63.81

Portfolio: Swan Trust Series 2010-2

# **Transaction parties**

#### Issuer

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

#### Seller and Servicer

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

# **Monthly Information Report**

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

#### Co-Manager

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

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

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

# **Security Trustee**

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

### Trust Manager

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

# **Arranger and Joint Lead Managers**

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

# **Joint Lead Manager**

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

### **Joint Lead Manager**

Macquarie Bank Limited 1 Martin Place Sydney NSW 2000