# **Swan Trust Series 2010-2**

1st May 2013 - 30th May 2013

**Monthly Information Report** 

Monthly Information Report: 1st May 2013 - 30th May 2013

Amounts denominated in currency of note class

Monthly Payment date: 25 June 2013

Bond report	Class A1 - AUD	Class A2- AUD	Class A3 - AUD	Class AB - AUD	Class AC - AUD	Class B - AUD
ISIN Code	AU3FN0012191	AU3FN0012209	AU3CB0164937	AU3FN0012217	AU3FN0012225	AU3FN0012233
Interest rate *	1-M BBSW	1-M BBSW	FIXED (5 yrs)	1-M BBSW	1-M BBSW	1-M BBSW
% Spread per annum *	1.00	1.30		2.00	2.50	undisclosed
Fixed Note Coupon %						
Original Balance	477,000,000.00	234,000,000.00	210,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Balance before Payment	97,808,401.10	107,602,800.37	210,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Principal Redemption	8,221,030.45	2,740,343.48	0.00	1,029,085.35	527,736.08	0.00
Balance after Payment	89,587,370.64	104,862,456.88	210,000,000.00	37,970,914.65	19,472,263.92	20,000,000.00
Bond Factor before Payment	0.20504906	0.45984103	1.00000000	1.00000000	1.00000000	1.00000000
Bond Factor after Payment	0.18781419	0.44813016	1.00000000	0.97361320	0.97361320	1.00000000
Interest Payment	296,078.09	351,374.73	0.00	149,044.11	84,378.08	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
Apr-13	494,411,201.46	-13,179,619.95	-3,598,642.47	4,260,067.05	0	0	481,893,006.09

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	-567,996,063.81	-130,495,965.14	180,386,469.82	0	0	481,893,006.09

# Monthly Information Report: 1st May 2013 - 30th May 2013

Monthly Calculation Period:	1/05/2013	to	30/05/2013
Monthly Determination Date:	18/06/2013		
Monthly Payment Date:	25/06/2013		29 days

Loan Portfolio Amounts	Apr-13
Outstanding principal	494,411,201.46
Scheduled Principal	2,075,941.62
Prepayments	11,103,678.33
Redraws	4,260,067.05
Defaulted Loans	-
Loans repurchased by the seller	3,598,642.47
Total	481,893,006.09

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	2,360,624.41	
Interest Rate Swap receivable amount	2,300,024.41	
Any other non-Principal income	20,238.31	
Principal draws	0.00	
Liquidity Facility drawings	0.00	
Liquidity Facility drawlings	0.00	
Total Investor Revenues	2,380,862.72	_
Total Investor Revenues Priority of Payments:		
Taxes **		-
Trustee Fees **	1,564	_
Servicing Fee **	121,909	
Management Fee **	12,190	).96
Custodian Fee **		-
Other Senior Expenses **	25,579	
Interest Rate Swap payable amount **	420,998	
Liquidity Facility fees and interest **	5,164	1.38
Repayment of Liquidity Facility drawings **		-
Class A1 Interest Amount **	296,078	
Class A2 Interest Amount **	351,374	
Class A3 Interest Amount (allocation to swap)**	704,104	1.11
Redraw Notes Interest Amount		-
Class AB Interest Amount **	149,044	
Class AC Interest Amount **	84,378	3.08
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	104,234	1.99
Total of Interest Amount Payments	2,380,862	2.72

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

# Monthly Information Report: 1st May 2013 - 30th May 2013

Monthly Information Report: 1st May 2013 - 30th May 2013	
Principal Collections	
Scheduled Principal repayments	2,075,941.62
Unscheduled Principal repayments	6,843,611.28
Repurchases of (Principal )	3,598,642.47
Reimbursement of Principal draws from Investor Revenues	· · · · · -
Any other Principal income	-
Total Principal Collections	12,518,195.37
Total Principal Collections Priority of Payments:	
Pricipal Draw	-
Redraw Notes repayment	-
Class A1 Principal	8,221,030.45
Class A2 Principal	2,740,343.48
Class A3 Principal	
Class AB Principal	1,029,085.35
Class AC Principal	527,736.08
Class B Principal	-
Total Principal Priority of Payments	12,518,195.37
Additional Information	
Liquidity Facility (364 days)	T
Available amount	10,000,000
Liquidity Facility drawn amount	0
Interest due on drawn amount	0

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

	Class A1 - AUD
Outstanding Balance beginning of the period	97,808,401
Outstanding Balance end of the period	89,587,371
Interest rate	1-M BBSW+1%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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

	Class A2- AUD
Outstanding Balance beginning of the period	107,602,800
Outstanding Balance end of the period	104,862,457
Interest rate	1-M BBSW+1.3%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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

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

Charge-off Analysis	Class A3 - AUD
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0
	Class AB - AUD
Outstanding Balance beginning of the period	39,000,000
Outstanding Balance end of the period	37,970,915
Interest rate	1-M BBSW+2%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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

	Class AC - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	19,472,264
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

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

	Class B - AUD
Outstanding Balance beginning of the period	20,000,000
Outstanding Balance end of the period	20,000,000
Interest rate	undisclosed
Rating (S&P/Fitch)	NR / NR

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 May 2013	
Number of Loans	4,690	2,660	
Min (Interest Rate)	5.19%	4.99%	
Max (Interest Rate)	9.29%	9.29%	
Weighted Average (Interest Rate)	7.15%	5.71%	
Weighted Average Seasoning (Months)	32.50	63.61	
Weighted Average Maturity (Months)	326.25	296.41	
Original Balance (AUD)	999,998,565	494,411,201	
Outstanding Principal Balance (AUD)	999,998,565	481,893,006	
Average Loan Size (AUD)	213,219	181,163	
Maximum Loan Value (AUD)	971,546	935,000	
Current Average Loan-to-Value	54.00%	43.01%	
Current Weighted Average Loan-to-Value	61.56%	55.14%	
Current Maximum Loan-to-Value	95.00%	95.00%	

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
BBB by Fitch	AA-/AA-
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-
<u>Liquidity Facility Provider (Commonwealth Bank of Australia)</u> Short-Term Rating (S&P/Fitch) Rating Requirement (S&P/Fitch)	A-1+/F1+ A-1/F1

# **Monthly Information Report: 1st May 2013 - 30th May 2013**

## 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	4	0.15%	828,018.11	0.17%	12,416.11
61-90	3	0.11%	796,913.66	0.17%	16,694.11
91-120	0	0.00%	-	0.00%	-
121-150	1	0.04%	215,756.14	0.04%	6,994.14
151-180	1	0.04%	411,084.75	0.09%	11,084.75
>181	4	0.15%	527,077.01	0.11%	42,386.26
Grand Total	13	0.49%	2,778,849.67	0.58%	89,575.37

# **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
1	0	=	=	=	=	-	=

# **Default Statistics Since Closing**

Defaulted Loans	Properties Foreclosed	Loss on Sale of Property	Claims Submitted to Insurer	Claims Paid by Insurer	Claims Denied by Insurer	Loss Covered by Excess Spread	Loss Charged off to Noted
3	2	46,729.63	47,618.33	47,618.33	-	-	-

## **CPR Statistics**

Annualised Prepayments (CPR)	Apr-13
	22.60%

	Number	Interest Number %	Rate Distribution	n Report Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	2,610	98.12	-470,055,981.55	97.54	-180,098.08	55.06
Fixed (Term Remaining)						
<= 1 Year	15	0.56	-3,181,942.10	0.66	-212,129.47	61.20
> 1 Year <= 2 Years	17	0.64	-4,897,067.43	1.02	-288,062.79	52.98
> 2 Years <= 3 Years	15	0.56	-2,948,536.23	0.61	-196,569.08	59.38
> 3 Years <= 4 Years	1	0.04	-158,608.93	0.03	-158,608.93	75.00
> 4 Years <= 5 Years	2	0.08	-650,869.85	0.14	-325,434.93	68.89
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	50	1.88	-11,837,024.54	2.46	-236,740.49	57.96
Grand Total	2,660	100.00	-481,893,006.09	100.00	-181,162.78	55.14
		Loan to	Value Ratio Dis	tribution		
LVR Tier	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	668	25.11	-35,060,582.41	7.28	-52,485.90	13.33
> 20% <= 25%	136	5.11	-19,161,649.16	3.98	-140,894.48	23.23
> 25% <= 30%	149	5.60	-21,830,717	4.53	-146,514.88	28.01
> 30% <= 35%	149	5.60	-26,594,099.97	5.52	-178,483.89	33.36
> 35% <= 40%	135	5.08	-27,289,182.64	5.66	-202,142.09	38.06
> 40% <= 45%	144	5.41	-27,571,561.62	5.72	-191,469.18	43.02
> 45% <= 50%	165	6.20	-34,985,223.45	7.26	-212,031.66	47.78
> 50% <= 55%	157	5.90	-34,072,794.85	7.07	-217,024.17	52.97
> 55% <= 60%	152	5.71	-38,259,930.44	7.94	-251,710.07	57.88
> 60% <= 65%	151	5.68	-38,847,562.75	8.06	-257,268.63	63.19
> 65% <= 70%	146	5.49	-38,078,293.16	7.90	-260,810.23	67.89
> 70% <= 75%	156	5.86	-42,342,842.95	8.79	-271,428.48	73.08
> 75% <= 80%	152	5.71	-44,213,295.89	9.17	-290,876.95	78.08
> 80% <= 85%	68	2.56	-18,175,081.94	3.77	-267,280.62	83.20
> 85% <= 90%	117	4.40	-31,142,259.09	6.46	-266,173.15	88.34
> 90% <= 95% > 95% <= 100%	15 0	0.56 0.00	-4,267,928.56 0.00	0.89 0.00	-284,528.57 0.00	91.92 0.00
Total	2,660	100.00	-481,893,006.09	100.00	-181,162.78	55.14
		Mortga	age Insurer Dist	ribution		
Mortgage Insurer	Number	Number %	<b>Current Balances</b>	Current Balances %	Average Loan Size	Weighted Average LVR %
NONE	2,224	83.61	-380,914,437.93	79.05	-171,274.48	49.16
PMI	272	10.23	-65,733,800.88	13.64	-241,668.39	78.25
WLENDER						76.65
	164	6.17	-35,244,767.28	7.31	-214,907.12	70.00
	164 <b>2,660</b>	6.17 <b>100.00</b>	-35,244,767.28 -481,893,006.09	7.31 100.00	-214,907.12 -181,162.78	55.14
Total	2,660	100.00 <b>Lo</b> an	-481,893,006.09 Maturity Distrib	100.00 oution	-181,162.78	55.14
Total  Loan Maturity (year)	2,660 Number	100.00	-481,893,006.09	100.00		
Total  Loan Maturity (year) 2015	<b>2,660</b> Number	100.00 Loan Number %	-481,893,006.09  Maturity Distrib  Current Balances  -41,366.31	100.00 Dution Current Balances %	-181,162.78  Average Loan Size -20,683.16	55.14 Weighted Average LVR % 6.79
Total  Loan Maturity (year)  2015 2016	2,660 Number 2 2	100.00 Loan Number % 0.08 0.08	-481,893,006.09  Maturity Distrik Current Balances -41,366.31 -69,611.59	Dution Current Balances %	-181,162.78  Average Loan Size -20,683.16 -34,805.80	55.14 Weighted Average LVR % 6.79 8.65
Loan Maturity (year) 2015 2016 2017	2,660 Number 2 2 2	100.00 Loan Number % 0.08 0.08 0.08	-481,893,006.09  Maturity Distrib Current Balances  -41,366.31 -69,611.59 -76,919.45	100.00 Dution Current Balances % 0.01 0.01 0.02	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73	55.14 Weighted Average LVR % 6.79 8.66 11.58
Total  Loan Maturity (year)  2015  2016  2017  2018	2,660 Number 2 2 2 2 3	100.00 Loan Number % 0.08 0.08 0.08 0.11	-481,893,006.09  Maturity Distrik Current Balances -41,366.31 -69,611.59 -76,919.45 -82,392.07	100.00 Dution Current Balances % 0.01 0.01 0.02 0.02	-181,162.78  Average Loan Size -20,683.16 -34,805.80 -38,459.73 -27,464.02	55.14 Weighted Average LVR % 6.77 8.68 11.55 6.60
Total  Loan Maturity (year)  2015 2016 2017 2018 2018	2,660 Number 2 2 2 2 3 6	100.00 Loan Number % 0.08 0.08 0.08 0.11 0.23	-481,893,006.09  Maturity Distrik Current Balances -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92	55.14 Weighted Average LVR % 6.79 8.66 11.55 6.60 6.59
Loan Maturity (year)  2015 2016 2017 2018 2019 2020	2,660  Number  2 2 2 3 6 4	100.00 Loan Number % 0.08 0.08 0.08 0.11 0.23 0.15	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95	55.14 Weighted Average LVR % 6.75 8.66 11.55 6.66 6.55 21.6
Loan Maturity (year)  2015 2016 2017 2018 2019 2020	2,660  Number  2 2 2 3 6 4 11	100.00 Loan Number % 0.08 0.08 0.11 0.23 0.15 0.41	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65	100.00 Dution Current Balances % 0.01 0.01 0.02 0.02 0.03 0.04 0.13	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97	55.14 Weighted Average LVR % 6.7' 8.6: 11.5: 6.6: 6.5: 21.6: 28.94
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021	2,660  Number  2 2 2 3 6 4 11 9	100.00 Loan Number % 0.08 0.08 0.11 0.23 0.15 0.41 0.34	-481,893,006.09  Maturity Distrik Current Balances -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87	55.14 Weighted Average LVR % 6.77 8.68 11.55 6.60 6.55 21.6 28.9 20.68
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023	2,660  Number  2 2 2 3 6 4 11 9 19	100.00 Loan Number % 0.08 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76	100.00  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25	55.14 Weighted Average LVR % 6.79 8.61 11.55 6.61 6.55 21.6 28.99 20.61 26.37
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	2,660  Number  2 2 2 2 3 6 4 11 9 19 41	100.00 Loan Number % 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56	100.00  Dution  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18	55.14 Weighted Average LVR % 6.79 8.64 11.53 6.65 21.6 28.94 20.64 26.37 28.11
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37	100.00 Loan Number % 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00	100.00  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46	55.14 Weighted Average LVR % 6.7' 8.66 11.5' 6.66 6.55' 21.6 28.9 20.63 26.33 28.1' 33.08
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026	2,660  Number  2 2 2 3 6 4 11 9 19 41 37 24	100.00 Loan Number % 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01	100.00  Dution  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58	55.14 Weighted Average LVR % 6.77 8.68 11.55 6.60 6.55 21.66 28.99 20.68 26.33 28.11 33.00 27.88
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64	100.00  Dution  Current Balances %  0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05	55.14 Weighted Average LVR % 6.78 8.66 11.55 6.66 6.55 21.6 28.9 20.66 26.3 28.1 33.00 27.86 23.66
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.45 0.38	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59	100.00  Dution  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.25	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26	55.14 Weighted Average LVR % 6.7' 8.66 11.5: 6.66 21.6 22.9 20.66 26.33 28.1 33.06 27.88 23.66 57.4
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20	100.00  Loan Number %  0.08 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71	55.14 Weighted Average LVR % 6.77 8.66 11.55 6.60 6.55 21.6 28.9 20.66 26.33 28.1 33.00 27.88 23.66 57.4 42.00
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19	100.00  Loan Number %  0.08 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,1814.13 -1,408,863.92	100.00  Current Balances %  0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73	55.14 Weighted Average LVR % 6.79 8.61 11.55 6.61 6.55 21.6 28.99 20.63 28.11 33.00 27.88 23.66 57.44 42.00 29.8
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68	100.00  Dution  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22	55.14 Weighted Average LVR % 6.79 8.66 11.50 6.61 28.99 20.61 26.33 28.1 33.00 27.83 23.61 57.4 42.00 29.8
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22	55.14 Weighted Average LVR % 6.7' 8.6: 11.5' 6.6: 6.5' 21.6: 28.9- 20.6: 26.3: 28.1' 33.0: 27.88 23.6: 57.4- 42.0: 29.8 36.6: 42.2'
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2031 2032	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27	100.00  Loan Number %  0.08 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,1814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16	100.00 Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19	55.14  Weighted Average LVR %  6.79 8.61 11.55 6.61 6.55 21.6 28.99 20.61 26.31 28.11 33.00 27.88 23.66 57.44 42.01 29.84 36.61 42.21 42.34
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2034	2,660  Number  2 2 2 3 6 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.02 2.26	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64	100.00  Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.78	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09	55.14  Weighted Average LVR % 6.79 8.61 11.53 6.66 6.55 21.6 28.99 20.63 26.31 28.1 33.00 27.86 23.66 57.4 42.00 29.8 36.66 42.2 42.3 42.9
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32 1.02 2.26 1.92	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.75 0.78 2.08 1.85	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34	55.14 Weighted Average LVR % 6.7' 8.6' 11.5' 6.6' 6.5' 21.6 28.9 20.6' 26.3' 28.1 33.0' 27.8' 23.6' 57.4 42.0' 29.8 36.6' 42.2 42.3' 42.9' 50.2'
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2032 2033 2034 2035 2036 2036 2037	2,660  Number  2 2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.02 2.26 1.92 6.58	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.78 2.08 1.85 6.99	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524,95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38	55.1:  Weighted Average LVR % 6.7 8.6 11.5 6.6 6.5 21.6 22.9 20.6 26.3 33.0 27.8 23.6 57.4 42.0 29.8 36.6 42.2 42.3 42.9 50.2 57.5
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2034 2035 2034 2035 2036 2037	2,660  Number  2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175 318	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32 1.02 2.26 1.92 6.58 11.95	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25 -69,155,952.83	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.78 2.08 1.85 6.99	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38	55.14  Weighted Average LVR % 6.74 8.66 6.55 21.6 28.9 20.66 26.3 28.1 33.00 27.8 23.66 57.4 42.00 29.8 36.6 42.2 42.3 42.9 50.2 57.56
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2034 2035 2036 2037 2038	2,660  Number  2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175 318 531	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32 1.02 2.26 1.92 6.58 11.95 19.96	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25 -69,155,952.83 -99,128,242.52	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.75 0.75 0.78 2.08 1.85 6.99 14.35 20.57	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38 -217,471.55 -186,682.19	55.14  Weighted Average LVR %
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2031 2032 2034 2035 2034 2035 2036 2037 2038 2038 2039	2,660  Number  2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175 318 531 1,190	100.00  Loan Number %  0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.02 2.26 1.92 6.58 11.95 19.96 44.74	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25 -69,155,952.83 -99,128,242.52 -232,878,962.35	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.75 0.78 2.08 1.85 6.99 14.35 20.57 48.33	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38 -217,471.55 -186,682.19 -195,696.61	55.14 Weighted Average LVR %
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2034 2035 2034 2035 2034 2035 2036 2037 2038 2036 2037 2038 2039 2039 2039 2039	2,660  Number  2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175 318 531 1,190 1	100.00  Loan Number %  0.08 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32 1.32 1.92 2.26 1.92 6.58 11.95 19.96 44.74	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,1814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25 -69,155,952.83 -99,128,242.52 -232,878,962.35 -144,345.94	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.78 2.08 1.85 6.99 14.35 20.57 48.33 0.03	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38 -217,471.55 -186,682.19 -195,696.61 -144,345.94	55.14  Weighted Average LVR % 6.7: 8.6: 11.5: 6.6: 6.5: 21.6 28.9: 20.6: 28.1: 33.0: 27.8: 23.6: 57.4: 42.0: 42.9: 50.2: 57.5: 65.4: 55.1: 54.8: 39.0:
Total  Loan Maturity (year)  2015  2016  2017  2018	2,660  Number  2 2 2 3 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175 318 531 1,190	100.00  Loan Number %  0.08 0.08 0.011 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32 1.02 2.26 1.92 6.58 11.95 19.96 44.74 0.04	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,142.59 -2,391,814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25 -69,155,952.83 -99,128,242.52 -232,878,962.35 -144,345.94	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.75 0.78 2.08 1.85 6.99 14.35 20.57 48.33 0.03	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38 -217,471.55 -186,682.19 -195,696.61 -144,345.94 -190,982.03	55.14  Weighted Average LVR %  6.78 8.66 11.53 6.66 28.99 20.66 26.33 28.11 33.00 27.86 27.86 28.9 29.84 20.66 42.2 42.3 42.9 50.22 57.53 65.44 55.11 54.88 39.00 21.22
Loan Maturity (year)  2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2034 2035 2036 2037 2038 2039 2039 2039 2031	2,660  Number  2 2 2 3 6 6 4 11 9 19 41 37 24 12 10 20 19 35 35 27 60 51 175 318 531 1,190 1	100.00  Loan Number %  0.08 0.08 0.08 0.11 0.23 0.15 0.41 0.34 0.71 1.54 1.39 0.90 0.45 0.38 0.75 0.71 1.32 1.32 1.32 1.32 1.92 2.26 1.92 6.58 11.95 19.96 44.74	-481,893,006.09  Maturity Distrik Current Balances  -41,366.31 -69,611.59 -76,919.45 -82,392.07 -149,825.54 -194,099.79 -642,432.65 -400,354.84 -1,231,546.76 -2,739,709.56 -2,044,378.00 -1,352,822.01 -1,219,836.64 -1,499,1814.13 -1,408,863.92 -2,530,822.68 -3,627,227.73 -3,743,717.16 -10,032,845.64 -8,910,431.57 -33,671,116.25 -69,155,952.83 -99,128,242.52 -232,878,962.35 -144,345.94	100.00 Dution Current Balances %  0.01 0.01 0.02 0.02 0.03 0.04 0.13 0.08 0.26 0.57 0.42 0.28 0.25 0.31 0.50 0.29 0.53 0.75 0.78 2.08 1.85 6.99 14.35 20.57 48.33 0.03	-181,162.78  Average Loan Size  -20,683.16 -34,805.80 -38,459.73 -27,464.02 -24,970.92 -48,524.95 -58,402.97 -44,483.87 -64,818.25 -66,822.18 -55,253.46 -56,367.58 -101,653.05 -149,914.26 -119,590.71 -74,150.73 -72,309.22 -103,635.08 -138,656.19 -167,214.09 -174,714.34 -192,406.38 -217,471.55 -186,682.19 -195,696.61 -144,345.94	55.14 Weighted Average LVR % 6.75

		Loan	Purpose Distrib	oution		
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Construction	134	5.04	-25,497,267.90	5.29	-190,278.12	54.11
Purchase	1,533	57.63	-284,970,490.51	59.14	-185,890.73	58.69
Refinance	963	36.20	-168,026,717.56	34.87	-174,482.57	49.61
Renovation	30	1.13	-3,398,530.12	0.71	-113,284.34	37.93
Total	2,660	100.00	-481,893,006.09	100.00	-181,162.78	55.14
Loan Seasoning	Number	Loan Number %	Seasoning Distr Current Balance	ibution 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 > 9 Months <= 12 Months	0	0.00	0.00	0.00	0.00	0.00
12 Months <= 12 Months	0	0.00	0.00	0.00	0.00	0.00
	0	0.00	0.00	0.00	0.00	0.00
> 18 Months <= 24 Months > 24 Months <= 36 Months	0	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00
	812					0.00
> 36 Months <= 48 Months > 48 Months <= 60 Months	721	30.53 27.11	-160,758,558.65	33.36 26.20	-197,978.52	55.22 54.11
> 48 Months <= 60 Months	1,127	42.37	-126,234,056.12 -194,900,391.32	40.44	-175,081.91 -172,937.35	55.73
Fotal	2,660	100.00	-481,893,006.09	100.00	-181,162.78	55.73
	,		an Size Distribu		.,	
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	465	17.48	-8,508,029.54	1.77	-18,296.84	15.08
>50,000 <= 100,000	356	13.38	-27,266,753.61	5.66	-76,592.00	27.48
100,000 <= 150,000	374	14.06	-47,487,618.95	9.85	-126,972.24	38.73
150,000 <= 200,000	383	14.40	-67,019,090.37	13.91	-174,984.57	51.18
>200,000 <= 250,000	369	13.87	-83,182,044.97	17.26	-225,425.60	58.52
-250,000 <= 300,000	272	10.23	-74,793,377.60	15.52	-274,975.65	62.24
300,000 <= 350,000	187	7.03	-60,427,960.43	12.54	-323,144.17	62.40
>350,000 <= 400,000	112	4.21	-41,876,195.26	8.69	-373,894.60	64.42
×400,000 <= 450,000	54	2.03	-22,786,947.47	4.73	-421,980.51	63.01
×450,000 <= 500,000	38	1.43	-18,017,714.12	3.74	-474,150.37	58.66
>500,000 <= 550,000	16	0.60	-8,397,112.19	1.74	-524,819.51	60.30
>550,000	34	1.28	-22,130,161.58	4.59	-650,887.11	64.72
Total	2,660	100.00	-481,893,006.09	100.00	-181,162.78	55.14
Occupancy Type	Number	Occup Number %	ancy Type Distr	IDUTION Current Balance %	Ave Loan Size	Wgt Ave LVR %
, , ,						•
nvestment	530	19.92	-97,744,834.45	20.28	-184,424.22	49.38
Owner Occupied	2,130	80.08	-384,148,171.64	79.72	-180,351.25	56.60
Total	2,660	100.00 Prop	-481,893,006.09	100.00	-181,162.78	55.14
Property Type	Number	Number %	erty Type Distrib Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
	0.400	70.00	000 047 475 00	00.45	400 750 00	•
Detached	2,102	79.02	-386,247,175.92	80.15	-183,752.22	53.85
ouplex	7	0.26	-893,940.10	0.19	-127,705.73	31.58
Semi Detached	68	2.56	-13,885,781.23	2.88	-204,202.67	61.45
Unit <b>Total</b>	483 <b>2,660</b>	18.16 <b>100.00</b>	-80,866,108.84 <b>-481,893,006.09</b>	16.78 <b>100.00</b>	-167,424.66 <b>-181,162.78</b>	60.44 <b>55.1</b> 4
Otal	2,000		ical Distribution		101,102.70	30.14
	Number	Number %		Current Balance %	Ave Loan Size	Wgt Ave LVR %
State	Nulliber					
		42.22	-185 594 171 31	38 51	-165 266 40	/0.75
WA	1,123	42.22 29.32	-185,594,171.31 -159 520 686 63	38.51 33.10	-165,266.40 -204.513.70	
VA NSW	1,123 780	29.32	-159,520,686.63	33.10	-204,513.70	57.4
VA ISW Queensland	1,123 780 162	29.32 6.09	-159,520,686.63 -32,170,259.30	33.10 6.68	-204,513.70 -198,581.85	57.4 63.8
NA NSW Queensland South Australia	1,123 780 162 27	29.32 6.09 1.02	-159,520,686.63 -32,170,259.30 -2,888,604.42	33.10 6.68 0.60	-204,513.70 -198,581.85 -106,985.35	57.4 63.8 51.2
NA NSW Queensland South Australia /ictoria	1,123 780 162 27 533	29.32 6.09 1.02 20.04	-159,520,686.63 -32,170,259.30 -2,888,604.42 -95,525,535.51	33.10 6.68 0.60 19.82	-204,513.70 -198,581.85 -106,985.35 -179,222.39	57.4 63.8 51.2 58.6
NA NSW Queensland South Australia Victoria ACT	1,123 780 162 27 533 18	29.32 6.09 1.02 20.04 0.68	-159,520,686.63 -32,170,259.30 -2,888,604.42 -95,525,535.51 -3,843,127.36	33.10 6.68 0.60 19.82 0.80	-204,513.70 -198,581.85 -106,985.35 -179,222.39 -213,507.08	57.4 63.8 51.2 58.6 57.7
WA NSW Queensland South Australia Victoria ACT Northern Territory	1,123 780 162 27 533 18	29.32 6.09 1.02 20.04 0.68 0.04	-159,520,686.63 -32,170,259.30 -2,888,604.42 -95,525,535.51 -3,843,127.36 -155,697.36	33.10 6.68 0.60 19.82 0.80 0.03	-204,513.70 -198,581.85 -106,985.35 -179,222.39 -213,507.08 -155,697.36	49.75 57.47 63.84 51.26 58.67 57.76 36.00 63.94
NA NSW Queensland South Australia /ictoria ACT	1,123 780 162 27 533 18	29.32 6.09 1.02 20.04 0.68	-159,520,686.63 -32,170,259.30 -2,888,604.42 -95,525,535.51 -3,843,127.36	33.10 6.68 0.60 19.82 0.80	-204,513.70 -198,581.85 -106,985.35 -179,222.39 -213,507.08	57.4 63.8 51.2 58.6 57.7

## **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