# Swan Trust Series 2010-2

December 1st 2018 - December 30th 2018

# **Monthly Information Report**

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

Amounts denominated in currency of note class

Monthly Payment date:

25 January 2019

Bond report	Class A1 - AUD	Class A2- AUD	Class A3 - AUD	Class A3-R - AUD	Class AB - AUD	Class AC - AUD	Class B - AUD
ISIN Code	AU3FN0012191	AU3FN0012209	AU3CB0164937	AU3FN0029492	AU3FN0012217	AU3FN0012225	AU3FN0012233
Interest rate *	1-M BBSW	1-M BBSW	FIXED (5 yrs)	1-M BBSW	1-M BBSW	1-M BBSW	1-M BBSW
% Spread per annum *	1.00	1.30		1.00	2.00	2.50	undisclosed
Fixed Note Coupon %			7.00				
Original Balance	477,000,000.00	234,000,000.00	210,000,000.00	190,000,000.00	39,000,000.00	20,000,000.00	20,000,000.00
Balance before Payment	0.00	0.00	0.00	83,512,167.55	7,840,362.81	4,020,698.88	20,000,000.00
Principal Redemption	0.00	0.00	0.00	1,253,549.59	117,686.85	60,352.23	0.00
Balance after Payment	0.00	0.00	0.00	82,258,617.97	7,722,675.96	3,960,346.65	20,000,000.00
Bond Factor before Payment	0.00000000	0.00000000	0.00000000	0.43953772	0.20103494	0.20103494	1.00000000
Bond Factor after Payment	0.00000000	0.00000000	0.00000000	0.43294009	0.19801733	0.19801733	1.00000000
Interest Payment	0.00	0.00	0.00	201,192.94	25,117.90	14,478.24	undisclosed

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\* 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
Dec-18	115,373,229.24	-2,481,950.49	0.00	1,050,361.83	-	-	113,941,640.58

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	-1,040,222,116.21	-193,736,554.65	347,901,746.22	-	-	113,941,640.58

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

Monthly Calculation Period:	1/12/2018	to 3	0/12/2018
Monthly Determination Date:	18/01/2019		
Monthly Payment Date:	25/01/2019	29 d	ays
Loan Portfolio Amounts	Dec-18		
Outstanding principal	115,373,229.24		
Outstanding principal	113,373,229.24		
Scheduled Principal	352,806.85		
Prepayments	2,129,143.64		
Redraws	1,050,361.83		
Defaulted Loans	-		
Loans repurchased by the seller	_		
Total	113,941,640.58		
Gross cumulative realised losses (Net of Post-foreclosure proceeds)	-		
Mortgage Insurance payments	-		
Net cumulative realised losses	-		
Monthly Cash Flows			
Investor Revenues			
Finance Charge collections		408,840.94	
Interest Rate Swap receivable amount	_	-	
Any other non-Principal income	_	2,332.31	
Principal draws		-	
Liquidity Facility drawings		-	
Total Investor Revenues		411,173.25	
Total Investor Revenues Priority of Payments:			
Taxes **			
Trustee Fees **			414.63
Servicing Fee **			28,448.19
Management Fee **			2,844.82
Custodian Fee **			_,01.10_
Other Senior Expenses **			5,073.21
Interest Rate Swap payable amount **			49,985.91
Liquidity Facility fees and interest **			1,787.67
Repayment of Liquidity Facility drawings **			-
Class A1 Interest Amount **			-
Class A2 Interest Amount **			-
Class A3-R Interest Amount **			201,192.94
Redraw Notes Interest Amount			-
Class AB Interest Amount **			25,117.90
Class AC Interest Amount **			14,478.24
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			-
Total of Interest Amount Payments			411,173.25
i otar or interest Amount i ayments			-11,173.23

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

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

Total Principal Priority of Payments	1,431,588.66
Excess Class A3-R Principal in Collections Account	-
Class B Principal	-
Class AC Principal	60,352.23
Class AB Principal	117,686.85
Principal Payment to Guaranteed Investment Contract Account	-
Class A3-R Principal	1,253,549.59
Class A2 Principal	-
Class A1 Principal	-
Redraw Notes repayment	-
Pricipal Draw	- · · · · ·
Total Principal Collections Priority of Payments:	
Total Principal Collections	1,431,588.66
Principal in Guaranteed Investment Contract Account	-
Issuance of Class A3-R Notes	-
Excess Class A3-R Principal in Collections Account	-
Reimbursement of Principal draws from Investor Revenues	-
Repurchases of (Principal)	-
Unscheduled Principal repayments	1,078,781.81
Scheduled Principal repayments	352,806.85
Principal Collections	

#### Additional Information

Liquidity Facility (364 days)	
Available amount	2,500,000.00
Liquidity Facility drawn amount	
Interest due on drawn amount	
Interest payment on drawn amount	
Repayment of drawn amount	-
Repayment of drawn amount	-
	Class A1 - AUD
Outstanding Balance beginning of the period	-
Outstanding Balance end of the period	
Interest rate	1-M BBSW+1%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
rating (our mich)	/ • • • (31)// • • (31
Charge-off Analysis	Class A1 - AUD
Previous Balance	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class A2- AUD
Outstanding Balance beginning of the period	-
Outstanding Balance end of the period	-
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	-
Outstanding Palance beginning of the paried	Class A3 - AUD
Outstanding Balance beginning of the period	-
Outstanding Balance end of the period	
Interest rate	FIXED (5 yrs)+7%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Charge-off Analysis	Class A3 - AUD
Previous Balance	Class A3 - AOD
	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	

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

	Class A3-R - AUD
Outstanding Balance beginning of the period	83,512,168
Outstanding Balance end of the period	82,258,618
Interest rate	1-M BBSW+1 %
Rating (S&P/Fitch)	AAA(sf)/AAAsf
	· · · · · ·
Charge-off Analysis	Class A3-R - AUD
Previous Balance	_
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-
	Class AB - AUD
Outstanding Balance beginning of the period	7,840,363
Outstanding Balance end of the period	7,722,676
Interest rate	1-M BBSW+2%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
rating (our mon)	
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	4.020.699
Outstanding Balance end of the period	3,960,347
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf
Raling (Sar/Filon)	AAA(SI)/AAASI
Ohanna aff Arabusia	Class AC - AUD
Charge-off Analysis Previous Balance	Class AC - AUD
	-
Charge-Off Additions Charge-Off Removals	-
0	-
Final Balance	-
Outstanding Delegan beginning of the period	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	-
Charge-Off Additions	-
Charge-Off Removals	-
Final Balance	-

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

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	30 December 2018
Number of Loans	4,690	916
Min (Interest Rate)	5.19%	
Max (Interest Rate)	9.29%	
Weighted Average (Interest Rate)	7.15%	
Weighted Average Seasoning (Months)	32.50	
Weighted Average Maturity (Months)	326.25	232.16
Original Balance (AUD)	999,998,565.22	115,373,229.24
Outstanding Principal Balance (AUD)	999,998,565.22	113,941,640.58
Average Loan Size (AUD)	213,219.00	124,390.44
Maximum Loan Value (AUD)	971,546.00	860,063.14
Current Average Loan-to-Value	54.00%	
Current Weighted Average Loan-to-Value	61.56%	
Current Maximum Loan-to-Value	95.00%	214.00%
Counterparty Ratings/Trigger Events		
Perfection of Title Events		
Unremedied breach of representation or warranty by Seller	None	
Event of default by Seller under Interest Rate Swaps	None	
Servicer Default	None	
Insolvency Event occurs in relation to Seller	None	
Seller's long term credit rating downgraded below BBB by S&P or		
BBB by Fitch	AA-/AA-	
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-	
Eong-Territ Rating (Sarrit tich)	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	
	A-1/1 1	
	1	1

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

#### 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	1	0.11%	136,329.04	0.12%	2,117.47
61-90	0	0.00%	-	0.00%	-
91-120	0	0.00%	-	0.00%	-
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	4	0.44%	964,755.91	0.85%	268,962.92
Grand Total	5	0.55%	1,101,084.95	0.97%	271,080.39

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

Defaulted Loans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied	Loss Covered by	Loss Charged	Loss Covered
	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted	by Bankwest
2	-	-	-	-	-	-	-	-

### **Default Statistics Since Closing**

Defaulted Loans	Properties	Loss on Sale	Claims Submitted	Claims Paid	Claims Denied	Loss Covered by	Loss Charged	Loss Covered
	Foreclosed	of Property	to Insurer	by Insurer	by Insurer	Excess Spread	off to Noted	by Bankwest
8	6	104,351.48	105,240.18	105,240.18	-	-	-	-

### **CPR Statistics**

Annualised Prepayments (CPR)	Dec-18
	10.66%

Monthly Information Re	eport: December 1st 2018	- December 30th 2018
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			Rate Distributio			
	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
otal Variable	891	97.27	-107,902,618.84	94.70	-121,102.83	46.9
ixed (Term Remaining)						
= 1 Year	14	1.53	-3,409,302.00	2.99	-243,521.57	50.6
1 Year <=2 Years	9	0.98	-2,145,203.57	1.88	-238,355.95	46.0
2 Year <=3 Years	2	0.22	-484,516.17	0.43	-242,258.08	60.9
3 Year <=4 Years	Ō	0.00	0.00	0.00	0.00	0.0
4 Year <=5 Years	Ō	0.00	0.00	0.00	0.00	0.0
•5 Years	0	0.00	0.00	0.00	0.00	0.0
otal Fixed	25	2.73	-6,039,021.74	5.30	-241,560.87	49.8
Grand Total	916	100.00	-113,941,640.58	100.00	-124,390.44	47.0
		Loan to	Value Ratio Dis	tribution		
LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
=20%	400	43.67	-15,362,154.46	13.48	-38,405.39	12.5
20% <= 25%	400	43.07	-7,270,563.78	6.38	-142,560.07	23.2
25% <= 30%	53	5.79	-7,481,439	6.57	-141,159.22	27.8
30% <= 35%	56	6.11	-8,443,751.25	7.41	-150,781.27	33.0
35% <= 40%	48	5.24	-6,491,778.68	5.70	-135,245.39	33.0
40% <= 45%	40 43	4.69		6.78		42.7
			-7,729,875.28		-179,764.54	
45% <= 50%	45	4.91	-8,313,025.90	7.30	-184,733.91	47.9
50% <= 55%	44	4.80	-8,600,941.32	7.55	-195,475.94	52.8
55% <= 60%	43	4.69	-11,153,769.52	9.79	-259,389.99	57.9
60% <= 65%	36	3.93	-8,380,127.24	7.35	-232,781.31	62.7
65% <= 70%	23	2.51	-5,894,904.53	5.17	-256,300.20	67.8
70% <= 75%	31	3.38	-7,262,478.37	6.37	-234,273.50	73.1
75% <= 80%	33	3.60	-8,377,672.62	7.35	-253,868.87	77.8
80% <= 85%	6	0.66	-1,915,729.51	1.68	-319,288.25	84.2
85% <= 90%	2	0.22	-509,775.99	0.45	-254,887.99	87.5
90% <= 95%	0	0.00	0.00	0.00	0.00	0.0
95% <= 100%	0	0.00	0.00	0.00	0.00	0.0
100%	2	0.22	-753,653.53	0.66	-376,826.77	163.4
otal	916	100.00	-113,941,640.58	100.00	-124,390.44	47.0
Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVIC /
MI MI POOL	84 777	9.17 84.83	-16,730,029.60 -89,492,362.41	14.68 78.54	-199,167.02 -115,176.79	65.5 42.1
MI MI POOL /LENDER	84 777 55	9.17 84.83 6.00	-16,730,029.60 -89,492,362.41 -7,719,248.57	14.68 78.54 6.77	-199,167.02 -115,176.79 -140,349.97	65.5 42.1 63.6
MI MI POOL /LENDER	84 777	9.17 84.83	-16,730,029.60 -89,492,362.41	14.68 78.54	-199,167.02 -115,176.79	Weighted Average LVR % 65.5 42.1 63.6 47.0
MI MI POOL 'LENDER	84 777 55	9.17 84.83 6.00 100.00 Loar	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik	14.68 78.54 6.77 <b>100.00</b>	-199,167.02 -115,176.79 -140,349.97	65.5 42.1 63.6
MI MI POOL /LENDER	84 777 55	9.17 84.83 6.00 <b>100.00</b>	-16,730,029.60 -89,492,362.41 -7,719,248.57 <b>-113,941,640.58</b>	14.68 78.54 6.77 <b>100.00</b>	-199,167.02 -115,176.79 -140,349.97	65.5 42.1 63.6
VII VII POOL LENDER otal	84 777 55 <b>916</b>	9.17 84.83 6.00 100.00 Loar	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik	14.68 78.54 6.77 100.00 Dution	-199,167.02 -115,176.79 -140,349.97 <b>-124,390.44</b>	65. 42. 63.0 <b>47.0</b>
VI VI POOL LENDER tal Loan Maturity (year)	84 777 55 916 Number	9.17 84.83 6.00 100.00 Loar Number %	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distril Current Balances	14.68 78.54 6.77 100.00 Dution Current Balances %	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size	65. 42: 63. 47. Weighted Average LVR %
MI MI POOL LENDER tal Loan Maturity (year) 119 120	84 777 55 916 Number 1 1 4	9.17 84.83 6.00 100.00 Loar Number % 0.11	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97	14.68 78.54 6.77 100.00 Dution Current Balances % 0.00	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97	65. 42. 63. 47. Weighted Average LVR % 0.0 7.
/I /I POOL LENDER tai Loan Maturity (year) 19 20 22	84 777 55 <b>916</b> Number 1 1	9.17 84.83 6.00 <b>100.00</b> Loar Number % 0.11 0.11	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distril Current Balances 1,041.97 -10,130.36	14.68 78.54 6.77 100.00 Dution Current Balances % 0.00 0.01	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36	65. 42. 63. 47. Weighted Average LVR 9 0.1 7. 5.
Al Al POOL LENDER tal Loan Maturity (year) 19 20 22 23	84 777 55 916 Number 1 1 4	9.17 84.83 6.00 <b>100.00</b> Loar Number % 0.11 0.11 0.44	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19.
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24	84 777 55 916 Number 1 1 4 9	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56	14.68 78.54 6.77 <b>100.00</b> Dution Current Balances % 0.00 0.01 0.06 0.26	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15.
Al Al POOL LENDER tal Loan Maturity (year) 19 20 22 23 23 24 25	84 777 55 <b>916</b> Number 1 1 4 9 13	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.94 0.44 0.12	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85	14.68 78.54 6.77 100.00 Dution Current Balances % 0.00 0.01 0.06 0.26 0.35	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 26.
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24 25 26	84 777 55 916 Number 1 1 4 9 13 16	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.11 0.44 0.98 1.42 1.75	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33	14.68 78.54 6.77 100.00 Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21.
Al All POOL LENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27	84 777 55 916 Number 1 1 1 4 9 13 16 8 6	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.41 0.98 1.42 1.75 0.87 0.66	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23	14.68 78.54 6.77 100.00 Dution Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.09 0.30	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04	65. 42. 63. 47. Weighted Average LVR 9 0. 77. 5. 19. 15. 26. 21. 13.
Al Al Al POOL LENDER tal Loan Maturity (year) 19 20 22 23 23 24 25 26 27 28	84 777 55 <b>916</b> Number 1 1 4 9 13 16 8 6 7	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distril Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33	14.68 78.54 6.77 <b>100.00</b> Current Balances % 0.00 0.01 0.06 0.35 0.39 0.39 0.30 0.30	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32.
Al Al POOL LENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 27 28 29	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 0.76	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.01 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19	65. 42. 63. 47. Weighted Average LVR 9 0. 7 5. 19. 15. 26. 21. 13. 32. 16.
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7 12 6	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.42 0.36 0.42	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32. 14. 31. 31.
11 11 11 19 10 19 20 22 23 24 25 26 27 28 29 30 31	84 777 55 916 Number 1 1 1 4 9 13 16 8 6 7 7 12 6 5	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.41 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 0.76 1.31	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,554.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09	14.68 78.54 6.77 <b>100.00</b> Oution Current Balances % 0.00 0.01 0.06 0.35 0.39 0.39 0.30 0.39 0.30 0.39 0.30 0.32 0.36 0.35	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 28. 21. 28. 28. 21. 28. 28. 21. 28. 21. 28. 21. 28. 21. 28. 21. 28. 29. 29. 20. 20. 20. 20. 20. 20. 20. 20. 20. 20
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 32	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 7 12 6 15 14	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.42 0.36 0.11 0.55	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 26. 21. 13. 22. 21. 23. 24. 21. 23. 24. 25. 24. 25. 25. 25. 26. 27. 26. 27. 27. 27. 27. 27. 27. 27. 27. 27. 27
Loan Maturity (year) 19 Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 11 32 23 33	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 15 14 7	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.64 1.53 0.76	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -471,2930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.39 0.09 0.39 0.09 0.30 0.42 0.36 0.31 0.55 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 26. 33.
I POOL ENDER tal Loan Maturity (year) 9 20 20 22 23 24 24 25 26 6 27 28 29 30 31 32 32 34 4	84 777 55 916 Number 1 1 1 4 9 13 16 8 6 7 7 12 6 15 14 4 7 20	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 0.76 1.31 0.66 1.64 1.53 0.76	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,602.98 -581,602.98 -581,602.98 -581,602.98 -581,602.98	14.68 78.54 6.77 100.00 Oution Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.42 0.36 0.51 0.55 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63	65 42 63 47 Weighted Average LVR 0 0 7 5 19 15 26 21 13 32 16 31 32 16 31 32 32 33 5
11 11 11 12 12 13 14 15 19 19 19 20 22 23 24 25 26 27 28 29 30 31 32 33 34 35	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 6 15 14 7 20 19	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distril Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1.81,2612.57 -2,704,162.80	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.35 0.39 0.09 0.30 0.42 0.36 0.11 0.55 0.51 0.51 0.51 0.51 0.51 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,062,22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142,93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36	65. 42 63. 47. Weighted Average LVR <sup>6</sup> 0 7 5 19 15 26 21. 15 26 21. 13. 32 16 31. 28 26 33. 35 44.
I POOL ENDER ial Loan Maturity (year) 19 20 22 23 24 25 26 27 77 28 29 30 31 32 29 30 31 32 33 34 34 35 56	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 7 12 6 5 15 14 7 20 9 9 52	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.01 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.31 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.51 0.55 0.55	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04	65 42 63 47 Weighted Average LVR 0 0 7 5 19 15 26 21 13 32 26 21 13 32 26 33 35 44 48
Loan Maturity (year) Loan Maturity (year) 19 20 20 22 23 24 24 25 26 27 7 28 29 30 31 32 29 30 31 32 33 34 44 55 56 36 37	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 5 15 14 7 20 19 52 116	9.17 84.83 6.00 100.00 Loar Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -471,2930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.32 0.39 0.39 0.30 0.32 0.36 0.35 0.39 0.39 0.30 0.32 0.35 0.39 0.30 0.32 0.35 0.32 0.35 0.32 0.35 0.32 0.35 0.32 0.32 0.32 0.32 0.32 0.32 0.32 0.32	-199,167.02 -115,176.79 -140,349.97 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72	65 42 63 47 Weighted Average LVR 0 0 7 5 19 15 26 21 13 32 21 13 32 21 6 31 32 35 44 48 55
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7 12 6 6 15 14 7 20 19 52 20 19 52 116 179	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.64 1.53 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distril Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -411,170.34 -126,857.58 -631,366.09 -581,662.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12	14.68 78.54 6.77 <b>100.00</b> Current Balances % 0.00 0.01 0.06 0.35 0.39 0.39 0.39 0.30 0.42 0.36 0.11 0.55 0.51 0.51 0.51 0.51 0.51 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87	65. 42 63. 47. Weighted Average LVR 9 0. 7 7 5 19. 15. 26. 21. 13. 32. 16. 31. 28. 26. 33. 32. 16. 31. 28. 26. 33. 35. 44. 48. 55. 48.
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 7 12 6 7 12 6 5 14 7 7 20 9 9 52 116 179 398	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54 43.45	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,640,860.56	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.11 0.55 0.51 0.67 1.59 2.37 5.82 16.15 2.206 48.31	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.62	65. 42. 63. 47. Weighted Average LVR 9 0. 7 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 21. 13. 32. 16. 31. 32. 16. 31. 44. 48. 55. 48. 46.
11 11 POOL ENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7 12 6 6 15 14 7 20 19 52 20 19 52 116 179	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.64 1.53 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distril Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -411,170.34 -126,857.58 -631,366.09 -581,662.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12	14.68 78.54 6.77 <b>100.00</b> Current Balances % 0.00 0.01 0.06 0.35 0.39 0.39 0.39 0.30 0.42 0.36 0.11 0.55 0.51 0.51 0.51 0.51 0.51 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87	65. 42. 63. 47. Weighted Average LVR 9 0. 7 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 21. 13. 32. 16. 31. 32. 16. 31. 44. 48. 55. 48. 46.
II   II POOL   LENDER   tai   Loan Maturity (year)   19   20   22   23   24   25   26   27   28   29   30   31   32   33   34   35   36   37   38   39   40	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 7 12 6 7 12 6 5 14 7 7 20 9 9 52 116 179 398	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54 43.45	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,640,860.56	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.11 0.55 0.51 0.67 1.59 2.37 5.82 16.15 2.206 48.31	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.62	65. 42. 63. 47. Weighted Average LVR 9 0. 7 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 26. 33. 35. 44. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 49. 55. 55. 55. 55. 55. 55. 55. 55. 55. 5
Al Al IPOOL LENDER tal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 32 23 33 34 35 36 37 38 39 40 41	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 5 14 7 7 20 19 52 116 179 52 116 179 398 1	9.17 84.83 6.00 100.00 Loar Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54 43.45 0.11	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -472,930.33 -471,170.34 -126,857.58 -631,366.09 -581,682.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,860.56 -135,389.79	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.32 0.39 0.39 0.39 0.32 0.32 0.35 0.39 0.39 0.32 0.35 0.35 0.39 0.09 0.32 0.32 0.35 0.35 0.35 0.35 0.35 0.35 0.35 0.35	-199,167.02 -115,176.79 -140,349.97 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.62 -135,389,79	65. 42 63. 47. Weighted Average LVR 9 0. 7 7 5 19. 15. 26. 21. 13. 32. 16. 31. 32. 16. 31. 32. 16. 31. 32. 16. 31. 32. 16. 31. 32. 16. 31. 32. 16. 31. 32. 44. 45. 44. 48. 55. 48. 46. 39. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.
Al All APOOL LENDER ttal Loan Maturity (year) 19 20 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 6 7 12 6 6 7 12 6 5 15 14 7 20 19 52 2116 179 398 1 1	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54 43.45 0.11 0.11	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,860.56 -135,389.79 -4,513.29	14.68 78.54 6.77 <b>100.00</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.11 0.55 0.51 0.51 0.51 0.51 0.51 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.62 -135,389.79 -4,513.29	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32. 16. 31. 28. 26. 33. 35. 44. 48. 26. 33. 35. 44. 48. 55. 48. 48. 48. 60. 39. 0. 0. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8.
MI MI POOL LENDER tal Loan Maturity (year) 119 120 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 8 6 7 7 12 6 5 14 7 7 20 19 52 116 15 14 7 7 20 9 9 52 116 15 14 7 7 20 9 19 52 116	9.17 84.83 6.00 100.00 Loar Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54 43.45 0.11 0.11 0.11 0.11 0.11 0.11 0.11 0.1	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -471,930.34 -126,857.58 -631,366.09 -581,682.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,880.56 -135,389.79 -4,513.29 -88,847.15 -247,142.96	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.33 0.09 0.33 0.39 0.09 0.32 0.35 0.35 0.39 0.09 0.35 0.35 0.35 0.35 0.35 0.35 0.35 0.35	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.62 -135,389.79 -4,513.29 -88,847.15 -82,380.99	65. 42. 63. 47. Weighted Average LVR 9 0. 7. 5. 19. 15. 26. 21. 13. 32. 21. 33. 32. 21. 33. 32. 21. 33. 32. 21. 33. 35. 44. 48. 55. 44. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 48. 55. 48. 47. 57. 57. 57. 57. 57. 57. 57. 57. 57. 5
MI MI POOL LENDER btal Loan Maturity (year) 119 120 122 123 124 125 126 127 128 129 129 120 129 120 129 120 122 123 124 125 126 127 128 129 129 129 120 129 120 121 122 123 124 125 126 127 128 129 129 120 129 120 121 121 121 121 121 121 121	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7 12 6 6 15 14 7 7 20 19 9 52 116 179 398 11 1 1 3 31	9.17 84.83 6.00 100.00 Loar Number % 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 1.51 1.0.66 1.64 1.54 1.266 19.54 43.45 0.11 0.11 0.11 0.11	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -472,930.33 -471,2930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,860.56 -135,389.79 -4,513.29 -88,847.15 -247,142.96	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.39 0.09 0.39 0.09 0.30 0.42 0.36 0.31 0.55 0.51 0.67 1.59 2.37 5.82 16.15 20.06 48.31 0.12 0.02 4.23 0.00 0.00 0.34 0.35 0.39 0.09 0.30 0.39 0.39 0.39 0.39 0.39	-199,167.02 -115,176.79 -140,349.97 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.62 -135,389.79 -4,513.29 -88,847.15 -82,380.99 -82,380.90 -82,380.90 -82,380.93 -82,380.90 -83,380.90 -94,510.90 -94,51	65.1 42: 63.1 Weighted Average LVR 9 0.0 7.0 7.0 7.1 19. 15. 26. 21. 13. 32. 26. 21. 13. 32. 26. 21. 33. 35. 31. 28. 26. 26. 21. 33. 35. 34. 44. 45. 33. 35. 48. 48. 48. 46. 39. 00. 17. 17. 17. 17. 17. 17. 17. 17. 17. 17
MI MI POOL /LENDER btal Loan Maturity (year) 019 020 022 023 024 025 026 027 028 029 030 031 032 030 033 033 034 035 036 037 038 039 040 041 042 043 044 045	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7 12 6 6 15 14 7 20 19 52 20 19 52 20 19 52 116 179 398 1 1 1 1 3 398 1 1 1 2	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 0.76 1.31 0.76 2.18 2.07 5.68 12.66 12.66 19.54 43.45 0.11 0.11 0.11 0.11 0.11 0.11 0.26	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,860.56 -135,389.79 -4,513.29 -88,847.15 -247,142.96 -206,625.10 -174,055.93	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.39 0.39 0.30 0.42 0.36 0.11 0.55 0.51 0.51 0.51 0.51 0.51 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,0602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,578.04 -127,676.87 -138,293.62 -135,389.79 -4,513.29 -88,847.15 -82,380.99 -206,625.10 -87,027.90	65.1 42: 63.0 47.0 Weighted Average LVR 9 0.0 7.0 5.0 19.0 15.1 26.0 21.1 13.3 32.0 16.0 31.0 21.1 13.3 32.0 16.0 33.3 35.0 44.3 48.0 46.0 39.0 0.0 0.0 15.1 15.1 15.1 15.1 15.1 15.1
MI MI POOL //LENDER otal Loan Maturity (year) 019 020 022 023 024 025 026 027 026 027 028 029 030 031 032 033 034 035 036 037 036 037 038 039 040 041 041 042 043 044 045 046	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 12 6 7 12 6 7 12 6 7 12 6 15 14 7 7 20 19 52 116 179 398 1 1 1 3 388 1 1 1 3 16 179 19 19 19 19 19 19 19 19 19 19 19 19 19	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.42 1.42 1.42 0.87 0.66 0.76 0.76 1.31 0.66 1.64 1.53 0.76 2.18 2.07 5.68 12.66 19.54 43.45 0.11 0.11 0.11 0.11 0.11 0.33 0.11 0.11	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrik Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,860.56 -135,389.79 -4,513.29 -88,847,15 -247,142.96 -206,625.10 -174,055.93 -170,776.35	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.09 0.30 0.42 0.36 0.31 0.35 0.39 0.09 0.33 0.09 0.33 0.39 0.09 0.35 0.35 0.35 0.35 0.35 0.35 0.35 0.35	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,602.22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142.93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,534.04 -158,630.72 -127,676.87 -138,293.69 -135,389.79 -4,513.29 -88,847.15 -82,380.99 -206,625.10 -87,027.96 -77,027.65	65.5 42: 63.6 47.0 Weighted Average LVR % 0.0 7.0 5.6 19.7 15.7 26.6 21.1 13.6 21.1 31.6 31.4 28.8 22.1 33.1 35.0 48.6 49.6 33.3 35.0 44.1 48.7 55.5 48.6 49.6 39.0 0.0 8.0 41.7 48.7 48.7 48.7 48.7 48.7 48.7 48.7 48
MI WI POOL 'LENDER btal Loan Maturity (year) 119 120 122 123 124 125 126 127 128 129 129 129 129 129 129 129 129	84 777 55 916 Number 1 1 4 9 13 16 8 6 7 7 12 6 6 15 14 7 20 19 52 20 19 52 20 19 52 116 179 398 1 1 1 1 3 398 1 1 1 2	9.17 84.83 6.00 <b>100.00</b> <b>Loar</b> Number % 0.11 0.11 0.44 0.98 1.42 1.75 0.87 0.66 0.76 1.31 0.66 0.76 1.31 0.76 2.18 2.07 5.68 12.66 12.66 19.54 43.45 0.11 0.11 0.11 0.11 0.11 0.11 0.26	-16,730,029.60 -89,492,362.41 -7,719,248.57 -113,941,640.58 Maturity Distrit Current Balances 1,041.97 -10,130.36 -64,740.38 -290,594.56 -397,828.85 -448,315.86 -106,411.33 -341,958.23 -472,930.33 -411,170.34 -126,857.58 -631,366.09 -581,692.98 -759,300.54 -1,812,612.57 -2,704,162.80 -6,631,769.92 -18,401,163.93 -22,854,159.12 -55,040,860.56 -135,389.79 -4,513.29 -88,847.15 -247,142.96 -206,625.10 -174,055.93	14.68 78.54 6.77 <b>100.00</b> <b>Dution</b> Current Balances % 0.00 0.01 0.06 0.26 0.35 0.39 0.39 0.39 0.30 0.42 0.36 0.11 0.55 0.51 0.51 0.51 0.51 0.51 0.51	-199,167.02 -115,176.79 -140,349.97 -124,390.44 Average Loan Size 1,041.97 -10,130.36 -16,185.09 -32,288.28 -30,062,22 -28,019.74 -13,301.42 -56,993.04 -67,561.48 -34,264.19 -21,142,93 -42,091.07 -41,549.50 -108,471.51 -90,630.63 -142,324.36 -127,578.04 -127,676.87 -138,293.62 -135,389.79 -4,513,29 -88,847.15 -82,380.99 -206,625.10 -87,027.90	65. 42. 63. 42. 43. 47. Weighted Average LVR % 0. 7. 5. 19. 15. 26. 21.3 13. 32. 16. 31. 428. 22. 16. 33. 35. 44. 48. 46. 49. 49. 40. 40. 40. 40. 40. 40. 40. 40. 40. 40

		Loan	Purpose Distrik	oution		
Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	505	55.13	-63,203,594.08	55.47	-125,155.63	50.32
Refinance	357	38.97	-44,408,937.55	38.98	-124,394.78	42.84
Renovation	6	0.66	-496,396.65	0.44	-82,732.78	41.51
Construction	48	5.24	-5,832,712.30	5.12	-121,514.84	44.39
Total	916	100.00	-113,941,640.58	100.00	-124,390.44	47.07
		Loan	Seasoning Distr	ibution		
Loan Seasoning Distribution	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 3 Months	0	0.00	0.00	0.00	0.00	0.00
> 3 Months <= 6 Months	0	0.00	0.00	0.00	0.00	0.00
> 6 Months <= 9 Months	0	0.00	0.00	0.00	0.00	0.00
> 9 Months <= 12 Months > 12 Months <= 18 Months	0	0.00	0.00 0.00	0.00 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	916	100.00	-113,941,640.58	100.00	-124,390.44	47.07
Total	916	100.00	-113,941,640.58	100.00	-124,390.44	47.07
Lean Sine	Number		an Size Distribut		Ave Lean Sine	
Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	324	35.37	-4,102,281.88	3.60	-12,661.36	11.80
>50,000 <= 100,000	128	13.97	-9,608,751.02	8.43	-75,068.37	26.85
>100,000 <= 150,000	120	13.10	-14,922,737.50	13.10	-124,356.15	35.79
>150,000 <= 200,000 >200,000 <= 250,000	135 80	14.74 8.73	-23,598,300.15 -17,705,811.21	20.71 15.54	-174,802.22 -221,322.64	47.97 51.82
>250,000 <= 250,000	55	6.00	-14,958,437.63	13.13	-271,971.59	57.80
>300,000 <= 350,000	33	3.60	-10,729,697.60	9.42	-325.142.35	50.29
>350,000 <= 400,000	18	1.97	-6,693,274.41	5.87	-371,848.58	50.66
>400,000 <= 450,000	8	0.87	-3,348,256.83	2.94	-418,532.10	44.67
>450,000 <= 500,000	6	0.66	-2,822,444.98	2.48	-470,407.50	81.58
>500,000 <= 550,000	3 6	0.33	-1,593,392.03	1.40	-531,130.68	60.16
>550,000 Total	916	0.66	-3,858,255.34 -113,941,640.58	3.39 100.00	-643,042.56 -124,390.44	65.80 47.07
		Occur	ancy Type Distr	ibution		
Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Owner Occupied	787	85.92	-94,191,235.58	82.67	-119,683.91	46.69
Investment	129	14.08	-19,750,405.00	17.33	-153,103.91	48.88
Total	916	100.00	-113,941,640.58	100.00	-124,390.44	47.07
			erty Type Distrik			
Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	735	80.24	-93,426,505.46	82.00	-127,110.89	46.09
Duplex	2	0.22	-158,699.60	0.14	-79,349.80	40.10
Unit	162	17.69	-18,179,874.80	15.96	-112,221.45	51.07
Semi Detached	17	1.86	-2,176,560.72	1.91	-128,032.98	56.03
Vacantland Other	0 0	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00
Total	916	100.00	-113,941,640.58	100.00	-124,390.44	47.07
State	Number	Geograph Number %	ical Distribution Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	441	48.14	52 04E 200 40		117 040 50	43.01
NSW	234	48.14 25.55	-52,015,289.40 -32,998,526.81	45.65 28.96	-117,948.50 -141,019.35	43.01
Victoria	170	18.56	-20,339,618.70	17.85	-119,644.82	49.31
Queensland	49	5.35	-6,788,569.98	5.96	-138,542.24	65.89
South Australia	11	1.20	-678,682.42	0.60	-61,698.40	60.41
ACT	7	0.76	-739,458.84	0.65	-105,636.98	49.95
Tasmania	4	0.44	-381,494.43	0.33	-95,373.61	50.18
Northern Territory NONE	0 0	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00
Total	916	100.00	-113,941,640.58	100.00	-124,390.44	47.07
			,		,	

## **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