

Swan Trust Series 2011-1

December 1st 2012 - December 30th 2012

Monthly Information Report

Portfolio: Swan Trust Series 2011-1

Monthly Information Report: December 1st 2012 - December 30th 2012

Amounts denominated in currency of note class

Monthly Payment date: 21 January 2013

Bond report	Class A1 - AUD	Class A2- AUD	Class AB - AUD	Class B - AUD
ISIN Code	AU3FN0014387	AU3CB0185106	AU3FN0014395	AU3FN0014403
Interest rate *	1-M BBSW	FIXED (5 yrs)	1-M BBSW	undisclosed
% Spread per annum *	1.25		2.50	undisclosed
Fixed Note Coupon %		5.75		
Original Balance	365,000,000.00	100,000,000.00	25,500,000.00	9,500,000.00
Balance before Payment	201,709,785.83	100,000,000.00	25,500,000.00	9,500,000.00
Principal Redemption	9,663,806.27	0.00	0.00	0.00
Balance after Payment	192,045,979.56	100,000,000.00	25,500,000.00	9,500,000.00
Bond Factor before Payment	0.55262955	1.00000000	1.00000000	1.00000000
Bond Factor after Payment	0.52615337	1.00000000	1.00000000	1.00000000
Interest Payment	800,594.43	0.00	130,029.04	undisclosed

* 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-12	336,709,786	-8,901,061	-3,292,991	2,530,245	0	0	327,045,979.56

Portfolio Information Cumulative (since Closing Date) - AUD							
Portfolio	Initial balance	Repayments and prepayments	Repurchases	Redraws	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	496,420,699	-170,706,486	-39,091,261	40,423,028	0	0	327,045,979.56

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Monthly Calculation Period:	1/12/2012	to	30/12/2012
Monthly Determination Date:	14/01/2013		
Monthly Payment Date:	21/01/2013		33 days

Loan Portfolio Amounts

Dec-12

Outstanding principal	336,709,786
Scheduled Principal	1,524,657
Prepayments	7,376,403.49
Redraws	2,530,245
Defaulted Loans	-
Loans repurchased by the seller	3,292,991
Total	327,045,980

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

Monthly Cash Flows

<u>Investor Revenues</u>	
Finance Charge collections	1,644,277
Interest Rate Swap receivable amount	0
Any other non-Principal income	6,719
Principal draws	0
Liquidity Facility drawings	0
Total Investor Revenues	1,650,996
<u>Total Investor Revenues Priority of Payments:</u>	
Taxes **	-
Trustee Fees **	1,065
Servicing Fee **	83,024
Management Fee **	8,302
Custodian Fee **	-
Other Senior Expenses **	8
Interest Rate Swap payable amount **	38,841
Liquidity Facility fees and interest **	3,526
Repayment of Liquidity Facility drawings **	-
Class A1 Interest Amount **	800,594
Class A2 Interest Amount (allocation to swap)**	412,692
Redraw Notes Interest Amount	-
Class AB Interest Amount **	130,029
Reimbursing Principal draws	0
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	-
Excess Distributions to Income Unitholder	-
Total of Interest Amount Payments	1,650,996

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

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<u>Principal Collections</u>	
Scheduled Principal repayments	1,524,657
Unscheduled Principal repayments	4,846,158
Repurchases of (Principal)	3,292,991
Reimbursement of Principal draws from Investor Revenues	-
Any other Principal income	-
Total Principal Collections	9,663,806
<u>Total Principal Collections Priority of Payments:</u>	
Principa Draw	-
Redraw Notes repayment	-
Class A1 Principal	9,663,806
Class A2 Principal	-
Class AB Principal	-
Class B Principal	-
Total Principal Priority of Payments	9,663,806

Additional Information

<u>Liquidity Facility (364 days)</u>	
Available amount	6,000,000
Liquidity Facility drawn amount	0
Interest due on drawn amount	0
Interest payment on drawn amount	0
Repayment of drawn amount	0

	<u>Class A1 - AUD</u>
Outstanding Balance beginning of the period	201,709,786
Outstanding Balance end of the period	192,045,980
Interest rate	1-M BBSW+1.25%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

	<u>Class A1 - AUD</u>
Charge-off Analysis	
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	<u>Class A2- AUD</u>
Outstanding Balance beginning of the period	100,000,000
Outstanding Balance end of the period	100,000,000
Interest rate	FIXED (5 yrs)+%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

	<u>Class A2- AUD</u>
Charge-off Analysis	
Previous Balance	0
Charge-Off Additions	0
Charge-Off Removals	0
Final Balance	0

	<u>Class AB - AUD</u>
Outstanding Balance beginning of the period	25,500,000
Outstanding Balance end of the period	25,500,000
Interest rate	1-M BBSW+2.5%
Rating (S&P/Fitch)	AAA(sf)/AAAsf

Portfolio: Swan Trust Series 2011-1

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

	Class B - AUD
Outstanding Balance beginning of the period	9,500,000
Outstanding Balance end of the period	9,500,000
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 December 2012
Number of Loans	2,091	1,563
Min (Interest Rate)	6.19%	5.29%
Max (Interest Rate)	8.64%	8.64%
Weighted Average (Interest Rate)	7.13%	6.08%
Weighted Average Seasoning (Months)	32.43	53.16
Weighted Average Maturity (Months)	326.96	304.94
Original Balance (AUD)	499,880,226	336,709,786
Outstanding Principal Balance (AUD)	499,880,226	327,045,980
Average Loan Size (AUD)	239,063	209,242
Maximum Loan Value (AUD)	980,232	863,419
Current Average Loan-to-Value	56.11%	46.16%
Current Weighted Average Loan-to-Value	61.14%	53.87%
Current Maximum Loan-to-Value	94.00%	92.00%

Counterparty Ratings/Trigger Events	
<u>Perfection of Title Events</u>	
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-
<u>Collection Account (Commonwealth Bank of Australia)</u>	
Short-Term Rating (S&P/Fitch)	A-1+/F1+
Rating Requirement (S&P/Fitch)	A-1/F1
<u>Mortgage Insurance Provider (QBE Lender's Mortgage insurance)</u>	
Long-Term Rating (S&P/Fitch)	AA-/AA-
<u>Liquidity Facility Provider (Commonwealth Bank of Australia)</u>	
Short-Term Rating (S&P/Fitch)	A-1+/F1+
Rating Requirement (S&P/Fitch)	A-1/F1

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Arrears Breakdown

Days in Arrears	Number of Loans in Arrears	Percentage of Number of Loans Outstanding (1) (%)	Principal Balance of Delinquent Loans	Percentage of Principal Outstand. of the Loans (1) (%)	Total Arrears amount(1)
31-60	0	0.00%	-	0.00%	-
61-90	1	0.06%	134,436.36	0.04%	3,188.25
91-120	1	0.06%	161,913.65	0.05%	4,956.62
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	0	0.00%	-	0.00%	-
Grand Total	2	0.13%	296,350.01	0.09%	8,144.87

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
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
0	-	-	-	-	-	-	-

CPR Statistics

Annualised Prepayments (CPR)	Dec-12
	25.45%

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Interest Rate Distribution Report

	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	1,460	93.41	-303,393,199.45	92.77	-207,803.56	54.09
Fixed (Term Remaining)						
<= 1 Year	56	3.58	-12,801,219.53	3.91	-228,593.21	52.78
> 1 Year <= 2 Years	30	1.92	-7,294,268.24	2.23	-243,142.27	48.92
> 2 Years <= 3 Years	9	0.58	-2,094,774.46	0.64	-232,752.72	51.36
> 3 Years <= 4 Years	8	0.51	-1,462,517.88	0.45	-182,814.74	45.63
> 4 Years <= 5 Years	0	0.00	0.00	0.00	0.00	0.00
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	103	6.59	-23,652,780.11	7.23	-229,639	51.02
Grand Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Loan to Value Ratio Distribution

LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	237	15.16	-15,072,625.47	4.61	-63,597.58	14.05
> 20% <= 25%	68	4.35	-10,330,189.95	3.16	-151,914.56	23.02
> 25% <= 30%	98	6.27	-17,232,652.57	5.27	-175,843.39	28.14
> 30% <= 35%	87	5.57	-15,192,281.96	4.65	-174,623.93	33.17
> 35% <= 40%	96	6.14	-18,403,704.20	5.63	-191,705.25	38.19
> 40% <= 45%	102	6.53	-22,672,439.90	6.93	-222,278.82	43.03
> 45% <= 50%	127	8.13	-29,438,373.36	9.00	-231,798.22	48.35
> 50% <= 55%	148	9.47	-32,600,667.54	9.97	-220,274.78	53.26
> 55% <= 60%	140	8.96	-35,751,188.88	10.93	-255,365.63	57.74
> 60% <= 65%	94	6.01	-24,659,210.61	7.54	-262,332.03	62.79
> 65% <= 70%	129	8.25	-32,059,509.31	9.80	-248,523.33	68.00
> 70% <= 75%	131	8.38	-39,862,166.84	12.19	-304,291.35	73.10
> 75% <= 80%	94	6.01	-30,279,321.82	9.26	-322,120.44	77.18
> 80% <= 85%	6	0.38	-1,678,410.98	0.51	-279,735.16	82.68
> 85% <= 90%	5	0.32	-1,464,755.81	0.45	-292,951.16	87.23
> 90% <= 95%	1	0.06	-348,480.36	0.11	-348,480.36	92.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Mortgage Insurer Distribution

Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
NONE	1,519	97.18	-317,852,601.03	97.19	-209,251.22	53.47
PMI	11	0.70	-3,074,944.37	0.94	-279,540.40	75.19
WLENDER	33	2.11	-6,118,434.16	1.87	-185,407.10	64.31
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Loan Maturity Distribution

Loan Maturity (year)	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
2015	1	0.06	-15,166.28	0.00	-15,166.28	34.00
2018	2	0.13	-239,328.62	0.07	-119,664.31	41.79
2019	2	0.13	-71,304.92	0.02	-35,652.46	23.46
2020	1	0.06	-2,991.77	0.00	-2,991.77	2.00
2021	3	0.19	-520,996.17	0.16	-173,665.39	44.41
2022	8	0.51	-536,138.49	0.16	-67,017.31	48.72
2023	6	0.38	-562,459.75	0.17	-93,743.29	30.05
2024	12	0.77	-847,707.59	0.26	-70,642.30	42.91
2025	22	1.41	-1,794,597.88	0.55	-81,572.63	44.64
2026	10	0.64	-797,204.16	0.24	-79,720.42	28.43
2027	7	0.45	-492,298.24	0.15	-70,328.32	20.22
2028	7	0.45	-868,163.03	0.27	-124,023.29	49.27
2029	17	1.09	-2,724,774.51	0.83	-160,280.85	50.56
2030	10	0.64	-1,497,259.12	0.46	-149,725.91	51.67
2031	28	1.79	-3,956,796.32	1.21	-141,314.15	47.02
2032	15	0.96	-2,567,474.47	0.79	-171,164.96	49.65
2033	23	1.47	-4,044,113.98	1.24	-175,831.04	48.58
2034	49	3.13	-9,653,188.75	2.95	-197,003.85	47.78
2035	65	4.16	-13,838,534.46	4.23	-212,900.53	50.91
2036	100	6.40	-21,009,204.75	6.42	-210,092.05	51.04
2037	82	5.25	-14,576,326.02	4.46	-177,760.07	46.70
2038	154	9.85	-30,401,365.81	9.30	-197,411.47	52.02
2039	744	47.60	-159,559,946.63	48.79	-214,462.29	53.47
2040	143	9.15	-43,912,364.54	13.43	-307,079.47	65.95
2041	49	3.13	-12,075,746.92	3.69	-246,443.81	55.29
2042	3	0.19	-480,526.38	0.15	-160,175.46	58.47
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Loan Purpose Distribution

Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	1,110	71.02	-237,551,070.90	72.64	-214,009.97	55.15
Refinance	448	28.66	-88,770,534.35	27.14	-198,148.51	50.56
Renovation	5	0.32	-724,374.31	0.22	-144,874.86	39.19
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Loan Seasoning Distribution

Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0.00	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	17	1.09	-4,785,711.05	1.46	-281,512.41	59.19
> 18 Months <= 24 Months	39	2.50	-8,530,616.43	2.61	-218,733.75	52.59
> 24 Months <= 36 Months	156	9.98	-47,122,086.25	14.41	-302,064.66	65.52
> 36 Months <= 48 Months	744	47.60	-157,672,568.86	48.21	-211,925.50	53.43
> 48 Months <= 60 Months	160	10.24	-31,403,690.31	9.60	-196,273.06	51.37
> 60 Months	447	28.60	-77,531,306.66	23.71	-173,448.11	48.53
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Loan Size Distribution

Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	157	10.04	-3,469,788.19	1.06	-22,100.56	18.93
>50,000 <= 100,000	187	11.96	-14,541,638.36	4.45	-77,762.77	29.41
>100,000 <= 150,000	205	13.12	-25,724,680.69	7.87	-125,486.25	40.56
>150,000 <= 200,000	239	15.29	-42,306,696.06	12.94	-177,015.46	47.97
>200,000 <= 250,000	255	16.31	-57,056,206.22	17.45	-223,749.83	56.33
>250,000 <= 300,000	198	12.67	-54,123,894.26	16.55	-273,353.00	58.90
>300,000 <= 350,000	117	7.49	-37,858,903.24	11.58	-323,580.37	59.99
>350,000 <= 400,000	85	5.44	-31,584,176.87	9.66	-371,578.55	57.79
>400,000 <= 450,000	43	2.75	-18,224,250.33	5.57	-423,819.78	57.59
>450,000 <= 500,000	28	1.79	-13,256,053.89	4.05	-473,430.50	56.52
>500,000 <= 550,000	26	1.66	-13,732,261.15	4.20	-528,163.89	55.54
>550,000	23	1.47	-15,167,430.30	4.64	-659,453.49	65.44
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Occupancy Type Distribution

Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	293	18.75	-63,417,775.84	19.39	-216,442.92	48.95
Owner Occupied	1,270	81.25	-263,628,203.72	80.61	-207,581.26	55.06
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Property Type Distribution

Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	1,208	77.29	-260,177,867.28	79.55	-215,379.03	53.10
Duplex	10	0.64	-2,197,196.10	0.67	-219,719.61	54.41
Semi Detached	55	3.52	-11,337,415.65	3.47	-206,134.83	52.38
Unit	288	18.43	-53,239,462.46	16.28	-184,859.24	57.97
Vacantland	2	0.13	-94,038.07	0.03	-47,019.04	24.38
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Geographical Distribution - by State

State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	625	39.99	-127,184,791.37	38.89	-203,495.67	50.36
NSW	405	25.91	-95,868,975.82	29.31	-236,713.52	56.76
Queensland	127	8.13	-28,315,794.66	8.66	-222,959.01	58.53
South Australia	73	4.67	-12,407,442.83	3.79	-169,964.97	51.64
Victoria	305	19.51	-58,616,730.10	17.92	-192,186.00	55.21
ACT	15	0.96	-2,884,721.41	0.88	-192,314.76	48.91
Northern Territory	3	0.19	-241,422.47	0.07	-80,474.16	50.31
Tasmania	10	0.64	-1,526,100.90	0.47	-152,610.09	55.53
Total	1,563	100.00	-327,045,979.56	100.00	-209,242.47	53.87

Article 122a of CRD2 retention of interest report for Swan Trust Series 2011-1

As at the Closing Date, Bankwest retained a randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised in accordance with Article 122a paragraph (1) sub-paragraph (c). Each prospective investor that is required to comply with Article 122a of the CRD2 Rules (as implemented in each Member State of the European Economic Area) is required to independently assess and determine the sufficiency of the information described in this report and in the Information Memorandum generally for the purposes of complying with Article 122a and none of the Trustee, Bank of Western Australia Ltd and each other party to a Transaction Document makes any representation that the information described in this report or in the Information Memorandum is sufficient in all circumstances for such purposes. Prospective investors who are uncertain as to the requirements under Article 122a which apply to them in respect of their relevant jurisdiction, should seek guidance from their regulator.

Retained Interest	Initial Balance 39,245,715.47	Current Balance 29,312,216.88
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Loan Portfolio Amounts

	Dec-12
Outstanding principal	29,699,262.36
Net Repayments	387,045.48
Total	29,312,216.88

Key Characteristics of the Mortgage Pool (summary)	Offering Circular	Dec-12
Number of Loans	180	143
Min (Interest Rate)	6.19%	5.49%
Max (Interest Rate)	8.59%	8.59%
Weighted Average (Interest Rate)	7.16%	6.02%
Weighted Average Seasoning (Months)	47.11	58.28
Weighted Average Maturity (Months)	318.81	307.94
Original Balance (AUD)	39,245,715	29,699,262
Outstanding Principal Balance (AUD)	39,245,715	29,312,217
Average Loan Size (AUD)	218,032	204,981
Maximum Loan Value (AUD)	824,414	837,603
Current Average Loan-to-Value	55.22%	47.49%
Current Weighted Average Loan-to-Value	61.59%	56.74%
Current Maximum Loan-to-Value	94.00%	88.00%

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Arrears Breakdown

Days in Arrears	Number of Loans in Arrears	Percentage of Number of Loans Outstanding (1) (%)	Principal Balance of Delinquent Loans	Percentage of Principal Outstand. of the Loans (1) (%)	Total Arrears amount(1)
31-60	2	1.40%	573,499.68	1.96%	7,369.93
61-90	0	0.00%	-	0.00%	-
91-120	1	0.70%	337,907.37	1.15%	9,799.29
121-150	0	0.00%	-	0.00%	-
151-180	0	0.00%	-	0.00%	-
>181	0	0.00%	-	0.00%	-
Grand Total	3	2.10%	911,407.05	3.11%	17,169.22

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
-	-	-	-	-	-	-	-

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
-	-	-	-	-	-	-	-

CPR Statistics

Annualised Prepayments (CPR)	Dec-12
	14.56%

Article 122a of CRD2 retention of interest report for Swan Trust Series 2011-1

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Interest Rate Distribution Report

	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
Total Variable	136	95.10	-27,745,676.00	94.66	-204,012.32	56.57
Fixed (Term Remaining)						
<= 1 Year	3	2.10	-661,599.37	2.26	-220,533.12	59.35
> 1 Year <= 2 Years	4	2.80	-904,941.51	3.09	-226,235.38	54.55
> 2 Years <= 3 Years	0	0.00	0.00	0.00	0.00	0.00
> 3 Years <= 4 Years	0	0.00	0.00	0.00	0.00	0.00
> 4 Years <= 5 Years	0	0.00	0.00	0.00	0.00	0.00
> 5 Years	0	0.00	0.00	0.00	0.00	0.00
Total Fixed	7	4.90	-1,566,540.88	5.34	-223,792	56.58
Grand Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Loan to Value Ratio Distribution

LVR Tier	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
<=20%	25	17.48	-1,513,695.15	5.16	-60,547.81	12.89
> 20% <= 25%	11	7.69	-1,488,233.73	5.08	-135,293.98	23.13
> 25% <= 30%	12	8.39	-3,192,139.18	10.89	-266,011.60	27.23
> 30% <= 35%	7	4.90	-776,105.99	2.65	-110,872.28	33.08
> 35% <= 40%	4	2.80	-591,008.49	2.02	-147,752.12	39.16
> 40% <= 45%	2	1.40	-529,253.77	1.81	-264,626.89	42.37
> 45% <= 50%	8	5.59	-1,790,990.73	6.11	-223,873.84	48.52
> 50% <= 55%	4	2.80	-978,917.81	3.34	-244,729.45	54.02
> 55% <= 60%	7	4.90	-1,318,449.03	4.50	-188,349.86	58.11
> 60% <= 65%	10	6.99	-2,082,903.98	7.11	-208,290.40	63.18
> 65% <= 70%	22	15.38	-5,865,832.23	20.01	-266,628.74	68.37
> 70% <= 75%	18	12.59	-5,491,733.81	18.74	-305,096.32	73.49
> 75% <= 80%	8	5.59	-2,776,827.33	9.47	-347,103.42	77.56
> 80% <= 85%	2	1.40	-398,432.11	1.36	-199,216.06	82.88
> 85% <= 90%	3	2.10	-517,693.54	1.77	-172,564.51	87.34
> 90% <= 95%	0	0.00	0.00	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00	0.00	0.00
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Mortgage Insurer Distribution

Mortgage Insurer	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
HLIC	1	0.70	-223,699.94	0.76	-223,699.94	55.00
MGICA	21	14.69	-5,141,827.95	17.54	-244,848.95	71.38
NONE	94	65.73	-18,965,138.54	64.70	-201,756.79	49.44
PMI	10	6.99	-1,589,414.45	5.42	-158,941.45	69.69
WLENDER	17	11.89	-3,392,136.00	11.57	-199,537.41	68.00
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Loan Maturity Distribution

Loan Maturity (year)	Number	Number %	Current Balances	Current Balances %	Average Loan Size	Weighted Average LVR %
2015	1	0.70	-11,898.71	0.04	-11,898.71	1.00
2020	1	0.70	-2,886.32	0.01	-2,886.32	1.00
2021	2	1.40	-152,534.47	0.52	-76,267.24	19.27
2022	1	0.70	-54,640.05	0.19	-54,640.05	12.00
2026	2	1.40	-134,541.58	0.46	-67,270.79	29.64
2027	1	0.70	-388.69	0.00	-388.69	0.00
2028	1	0.70	-38,098.17	0.13	-38,098.17	21.00
2029	1	0.70	-17,079.40	0.06	-17,079.40	4.00
2030	3	2.10	-820,805.89	2.80	-273,601.96	48.64
2031	3	2.10	-278,281.38	0.95	-92,760.46	37.44
2032	2	1.40	-91,678.82	0.31	-45,839.41	10.91
2033	4	2.80	-787,576.95	2.69	-196,894.24	47.70
2034	5	3.50	-836,508.33	2.85	-167,301.67	48.05
2035	7	4.90	-731,632.36	2.50	-104,518.91	54.66
2036	11	7.69	-2,399,350.97	8.19	-218,122.82	47.57
2037	14	9.79	-2,279,219.55	7.78	-162,801.40	55.50
2038	11	7.69	-2,186,143.30	7.46	-198,740.30	62.38
2039	32	22.38	-7,929,867.95	27.05	-247,808.37	60.73
2040	18	12.59	-5,227,215.20	17.83	-290,400.84	59.84
2041	22	15.38	-5,258,734.09	17.94	-239,033.37	58.38
2042	1	0.70	-73,134.70	0.25	-73,134.70	33.00
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Loan Purpose Distribution

Loan Purpose	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Purchase	102	71.33	-21,729,412.51	74.13	-213,033.46	55.60
Refinance	37	25.87	-7,333,161.64	25.02	-198,193.56	60.91
Renovation	4	2.80	-249,642.73	0.85	-62,410.68	13.78
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Loan Seasoning Distribution

Loan Seasoning	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
> 3 Months <= 6 Months	0	0.00	0.00	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	12	8.39	-2,548,809.37	8.70	-212,400.78	55.22
> 18 Months <= 24 Months	9	6.29	-2,180,281.33	7.44	-242,253.48	59.69
> 24 Months <= 36 Months	17	11.89	-4,794,511.37	16.36	-282,030.08	60.84
> 36 Months <= 48 Months	28	19.58	-6,021,726.80	20.54	-215,061.67	64.12
> 48 Months <= 60 Months	12	8.39	-2,308,608.90	7.88	-192,384.08	48.35
> 60 Months	65	45.45	-11,458,279.11	39.09	-176,281.22	52.19
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Loan Size Distribution

Loan Size	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
<= 50,000	19	13.29	-466,722.88	1.59	-24,564.36	17.29
>50,000 <= 100,000	17	11.89	-1,302,488.49	4.44	-76,616.97	33.45
>100,000 <= 150,000	16	11.19	-1,987,922.60	6.78	-124,245.16	46.80
>150,000 <= 200,000	24	16.78	-4,273,911.42	14.58	-178,079.64	54.70
>200,000 <= 250,000	21	14.69	-4,689,218.33	16.00	-223,296.11	56.53
>250,000 <= 300,000	19	13.29	-5,242,331.23	17.88	-275,912.17	59.69
>300,000 <= 350,000	5	3.50	-1,613,312.05	5.50	-322,662.41	54.61
>350,000 <= 400,000	9	6.29	-3,246,614.71	11.08	-360,734.97	64.62
>400,000 <= 450,000	5	3.50	-2,059,069.87	7.02	-411,813.97	63.12
>450,000 <= 500,000	4	2.80	-1,860,685.76	6.35	-465,171.44	61.32
>500,000 <= 550,000	1	0.70	-525,429.94	1.79	-525,429.94	66.00
>550,000	3	2.10	-2,044,509.60	6.97	-681,503.20	61.27
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Occupancy Type Distribution

Occupancy Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Investment	27	18.88	-5,093,653.64	17.38	-188,653.84	42.32
Owner Occupied	116	81.12	-24,218,563.24	82.62	-208,780.72	59.57
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Property Type Distribution

Property Type	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
Detached	118	82.52	-24,790,901.00	84.58	-210,092.38	55.39
Semi Detached	4	2.80	-642,712.46	2.19	-160,678.12	51.54
Unit	21	14.69	-3,878,603.42	13.23	-184,695.40	64.98
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Geographical Distribution - by State

State	Number	Number %	Current Balance	Current Balance %	Ave Loan Size	Wgt Ave LVR %
WA	69	48.25	-12,272,108.72	41.87	-177,856.65	45.60
NSW	34	23.78	-7,696,828.61	26.26	-226,377.31	68.55
Queensland	13	9.09	-2,896,276.02	9.88	-222,790.46	60.07
South Australia	7	4.90	-1,371,782.53	4.68	-195,968.93	64.06
Victoria	19	13.29	-5,075,220.95	17.31	-267,116.89	60.93
ACT	1	0.70	-0.05	0.00	-0.05	0.00
Northern Territory	0	0.00	0.00	0.00	0.00	0.00
Tasmania	0	0.00	0.00	0.00	0.00	0.00
Total	143	100.00	-29,312,216.88	100.00	-204,980.54	56.57

Portfolio: Swan Trust Series 2011-1

Transaction parties

Issuer

Perpetual Trustee Company Limited
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Security Trustee

P.T. Limited
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Seller and Servicer

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Trust Manager

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Monthly Information Report

Commonwealth Bank of Australia
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201 Sussex Street
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