Article 122a of CRD2 retention of interest report for Progress 2014-1 Trust

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: **Determination Date & Ex-Interest Date:**

Note

CRD2 Pool Thursday, 20th March 2014 Saturday, 22th July 2045

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to no less than 5% of the aggregate principal balance of the securitised exposure in accordance with paragraph (1)(c) of Article 122a . Each prospective investor that is required to comply with Article 122a (as implemented in each relevant jurisdiction) is required to independantly assess and determine the sufficiency of the information described in this report generally for the purposes of complying with Article 122a and none of the Trustee, AMP Bank Lmited and each other party to a Transaction Document makes any representation that the information described in this report is sufficient in all circumstances for such purposes. Each Prospective noteholder should ensure that they comply with the implementing provisions in repect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jan - 17</u>
Total pool size:	\$49,851,475.40	\$23,176,672.18
Total Number Of Loans (UnConsolidated):	266	140
Total number of loans (consolidating split loans):	151	81
Average loan Size:	\$330,142.22	\$286,131.76
Maximum loan size:	\$918,575.80	\$904,550.00
Total property value: Number of Properties:	\$87,075,624.00 167	\$45,019,683.00 92
Average property value:	\$521,410.92	\$489,344.38
Average current LVR:	59.82%	51.25%
Average Term to Maturity (months):	310.30	279.05
Maximum Remaining Term to Maturity (months):	356.22	321.17
Weighted Average Seasoning (months):	37.10	67.65
Weighted Average Current LVR:	64.57%	62.08%
Weighted Average Term to Maturity (months):	317.17 30.17%	289.32 31.57%
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	94.92%
% Fixed Rate Loans(Value):	25.89%	9.90%
% Interst Only loans (Value):	44.00%	31.73%
Weighted average mortgage interest:	5.37%	4.50%
Investment Loans:	31.32%	32.10%
Outstanding Balance Distribution	\$ % at Issue	<u>Jan - 17</u>
> \$0 and \leq \$100,000	1.24%	2.02%
> \$100,000 and ≤ \$150,000	3.79%	5.55%
> \$150,000 and ≤ \$200,000	4.94%	9.31%
> \$200,000 and ≤ \$250,000	8.96%	12.86%
> \$250,000 and ≤ \$300,000	11.92%	7.06%
> \$300,000 and ≤ \$350,000	7.14%	7.09%
> \$350,000 and ≤ \$400,000	11.08%	1.63%
> \$400,000 and ≤ \$450,000 > \$450,000 and ≤ \$500,000	11.17% 9.58%	12.61% 10.29%
> \$500,000 and ≤ \$550,000	3.22%	0.00%
> \$550,000 and ≤ \$600,000	4.54%	7.50%
> \$600,000 and ≤ \$650,000	3.73%	2.72%
> \$650,000 and ≤ \$700,000	4.07%	2.83%
> \$700,000 and ≤ \$750,000	5.79%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	3.43%
> \$800,000 and ≤ \$850,000	3.39%	3.52%
> \$850,000 and ≤ \$900,000	1.79%	7.67%
> \$900,000 and ≤ \$950,000 Total	<u>3.66%</u> 100.00%	<u>3.90%</u> 100.00%
10(8)	100.0078	100.0078
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Jan - 17</u>
> 0% and ≤ 25%	7.28%	3.24%
> 0% and ≤ 25% > 25% and ≤ 30%	7.28% 3.31%	3.24% 3.24%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	7.28% 3.31% 5.30%	3.24% 3.24% 2.40%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	7.28% 3.31% 5.30% 3.31%	3.24% 3.24% 2.40% 5.12%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	7.28% 3.31% 5.30%	3.24% 3.24% 2.40%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% 	7.28% 3.31% 5.30% 3.31% 4.64%	3.24% 3.24% 2.40% 5.12% 5.17%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99%	3.24% 3.24% 2.40% 5.12% 3.34%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62%	3.24% 3.24% 5.12% 5.17% 3.34% 7.18% 5.47%
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 33% > 35% and \leq 40% > 40% and \leq 45% > 45% and \leq 55% > 55% and \leq 55% > 55% and \leq 65% > 60% and \leq 65%	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 15.67%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 66% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 15.67% 13.73%
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 35% > 33% and \leq 40% > 40% and \leq 45% > 40% and \leq 45% > 50% and \leq 55% > 55% and \leq 60% > 60% and \leq 55% > 65% and \leq 60% > 60% and \leq 75% > 70% and \leq 75%	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 15.67% 13.73% 13.52%
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 33% > 35% and \leq 40% > 40% and \leq 45% > 40% and \leq 45% > 55% and \leq 55% > 55% and \leq 55% > 55% and \leq 65% > 60% and \leq 65% > 60% and \leq 75% > 75% and \leq 80% > 80% and \leq 85%	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 15.67% 13.73% 13.52% 2.38%
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 35% > 33% and \leq 40% > 40% and \leq 45% > 40% and \leq 45% > 50% and \leq 55% > 55% and \leq 60% > 60% and \leq 55% > 65% and \leq 60% > 60% and \leq 75% > 70% and \leq 75%	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 15.67% 13.73% 13.52%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 55% and ≤ 55% > 55% and ≤ 65% > 66% and ≤ 65% > 67% and ≤ 75% > 77% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 5.47% 15.67% 13.73% 13.52% 2.38% 5.73%
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 35% > 35% and \leq 40% > 40% and \leq 45% > 40% and \leq 45% > 50% and \leq 55% > 55% and \leq 60% > 50% and \leq 55% > 55% and \leq 60% > 56% and \leq 70% > 70% and \leq 75% > 77% and \leq 80% > 85% and \leq 80% > 85% and \leq 80%	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 5.47% 15.67% 13.73% 13.52% 2.38% 5.73% 2.05%
 > 0% and ≤ 25% > 25% and ≤ 30% > 33% and ≤ 43% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 70% and ≤ 75% > 77% and ≤ 85% > 85% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 85% > 95% and ≤ 95% > 95% and ≤ 100% Total 	$\begin{array}{c} 7.28\%\\ 3.31\%\\ 5.30\%\\ 3.31\%\\ 4.64\%\\ 1.99\%\\ 11.26\%\\ 7.28\%\\ 6.62\%\\ 7.95\%\\ 12.58\%\\ 19.87\%\\ 1.99\%\\ 4.64\%\\ 1.99\%\\ 0.00\%\\ \end{array}$	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 13.73% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% \$ 0.00%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.56% 13.73% 2.38% 5.73% 2.05% 0.00% 100.00%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 45% and ≤ 50% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 65% > 60% and ≤ 65% > 60% and ≤ 75% > 75% and ≤ 70% > 70% and ≤ 75% > 80% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 95% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.53% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% \$ 0.00%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.56% 13.73% 2.38% 5.73% 2.05% 0.00% 100.00%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 55% and ≤ 55% > 55% and ≤ 65% > 56% and ≤ 75% > 56% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 70% > 75% and ≤ 70% > 80% and ≤ 45% > 85% and ≤ 90% > 90% and ≤ 95% > 99% and ≤ 95% > 95% and ≤ 100% Total 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.56% 13.73% 2.38% 2.05% 2.05% 2.05% 0.00% 100.00% <u>jan - 17</u> 2.4.50% 0.75% 2.6.91%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 65% and ≤ 60% > 60% and ≤ 55% > 65% and ≤ 70% > 70% and ≤ 75% > 77% and ≤ 80% > 85% and ≤ 80% > 85% and ≤ 80% > 85% and ≤ 80% > 90% and ≤ 45% > 85% and ≤ 90% > 90% and ≤ 45% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 100.00% \$% at issue 23.93% 3.51% 27.45%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 13.54% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 100.00% <u>\$% at Issue</u> 23.93% 3.51% 27.45%	3.24% 3.24% 2.40% 5.12% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% <u>jan - 17</u> 2.4.50% 2.6.91%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 75% and ≤ 70% > 75% and ≤ 70% > 75% and ≤ 70% > 80% and ≤ 75% > 80% and ≤ 75% > 55% and ≤ 70% > 90% and ≤ 75% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 2.64% 0.99%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.56% 13.73% 2.05% 2.38% 5.73% 2.05% 0.00% 100.00% <u>100.00%</u> <u>100.00%</u> 26.91%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 45% > 35% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 90% and ≤ 95% > 95% and ≤ 100% Total Example Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$ % at Issue</u> 23.93% 3.51% 27.45%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 5.47% 13.54% 13.52% 2.38% 5.73% 2.00% 100.00% 100.00% 100.00% 100.00%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 75% and ≤ 70% > 75% and ≤ 70% > 75% and ≤ 70% > 80% and ≤ 75% > 80% and ≤ 75% > 55% and ≤ 70% > 90% and ≤ 75% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 2.64% 0.99%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.56% 13.73% 2.05% 2.38% 5.73% 2.05% 0.00% 100.00% <u>100.00%</u> <u>100.00%</u> 26.91%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 90% > 90% and ≤ 90% > 90% and ≤ 90% > 95% and ≤ 100% Total	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% \$% at Issue 23.93% 3.51% 27.45%	3.24% 3.24% 2.40% 5.12% 5.12% 5.17% 3.34% 11.75% 13.567% 13.567% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% 100.00% <u>jan - 17</u> 2.450% 0.75% 2.6.91%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 75% > 75% and ≤ 60% > 80% and ≤ 85% > 85% and ≤ 70% > 97% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 90% > 90% and ≤ 90% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths 	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 13.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 23.93% 3.51% 27.45%	3.24% 3.24% 2.40% 5.12% 5.12% 5.17% 3.34% 11.75% 13.567% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% 100.00% 100.00% 100.00% 0.75% 26.91%
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 33% > 35% and \leq 40% > 40% and \leq 45% > 45% and \leq 55% > 55% and \leq 55% > 55% and \leq 55% > 55% and \leq 70% > 60% and \leq 65% > 65% and \leq 70% > 70% and \leq 75% > 75% and \leq 80% > 80% and \leq 85% > 85% and \leq 80% > 80% and \leq 85% > 85% and \leq 80% > 90% and \leq 95% > 90% and \leq 95% > 90% and \leq 95% > 90% and \leq 95% = 95% and \leq 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and \leq 6 mths > 6 mths and \leq 9 mths > 9 mths and \leq 12 mths > 12 mths and \leq 12 mths > 13 mths and \leq 12 mths > 14 mths and \leq 21 mths > 14 mths and \leq 21 mths > 12 mths and \leq 21 mths > 21 mths and \leq 21 mths > 21 mths and \leq 21 mths > 21 mths and \leq 30 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 19.87% 1.99% 0.00% 5% at Issue 2.393% 3.51% 27.45% 5% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 7.18% 5.47% 13.52% 2.38% 2.05% 0.00% 100.00% 100.00% 100.00% 26.91% 24.50% 0.75% 26.91%
 > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 10 mths > 9 mths and ≤ 15 mths > 9 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 11 mths and ≤ 24 mths > 24 mths and ≤ 48 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 23.93% 3.51% 27.45% 5% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 5.47% 13.73% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% 100.00% 100.00% 26.91% 10.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.00% 0.00% 0.00%0
> 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 33% > 335% and \leq 40% > 40% and \leq 45% > 45% and \leq 55% > 55% and \leq 55% > 55% and \leq 60% > 60% and \leq 65% > 65% and \leq 70% > 70% and \leq 75% > 75% and \leq 80% > 80% and \leq 85% > 85% and \leq 90% > 90% and \leq 85% > 85% and \leq 90% > 90% and \leq 80% > 90% and \leq 80% > 95% and \leq 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and \leq 6 mths > 6 mths and \leq 9 mths > 9 mths and \leq 10 mths > 12 mths and \leq 11 mths > 13 mths and \leq 21 mths > 14 mths and \leq 21 mths > 24 mths and \leq 24 mths > 24 mths and \leq 48 mths > 48 mths and \leq 60 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 13.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 23.93% 3.51% 27.45% <u>\$% at Issue</u> 2.64% 0.99% 1.23% 0.05% 6.20% 13.39% 15.35% 20.83% 19.00%	3.24% 3.24% 2.40% 5.12% 5.12% 5.17% 3.34% 11.75% 1.5.67% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% 100.00% 100.00% 100.00% 0.00%0.00% 0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00% 0.00%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 85% > 80% and ≤ 85% > 90% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 3 miths and ≤ 10 mths > 12 mths and ≤ 115 mths > 12 mths and ≤ 115 mths > 12 mths and ≤ 115 mths > 21 mths and ≤ 12 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 0.00% 5% at Issue 2.393% 3.51% 27.45% 5% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02%	3.24% 3.24% 3.24% 3.24% 3.17% 3.33% 11.75% 7.18% 5.47% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% 100.00% 100.00% 100.00% 0.05% 26.91% 26.91% 10.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 56% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 80% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 12 mths > 11 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 11 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 20 mths and ≤ 48 mths > 20 mths and ≤ 48 mths > 21 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 23.93% 3.51% 27.45% 5% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02%	3.24% 3.24% 2.40% 5.12% 5.17% 3.34% 11.75% 5.47% 13.73% 13.52% 2.38% 5.73% 2.00% 100.00% 100.00% 100.00% 26.91% 10.00% 0.75% 26.91% 10.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.00% 0.00%0.00% 0.00%
> 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 33\%$ > 335% and $\leq 40\%$ > 30% and $\leq 45\%$ > 35% and $\leq 50\%$ > 55% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 65\%$ > 65% and $\leq 75\%$ > 70% and $\leq 75\%$ > 70% and $\leq 75\%$ > 80% and $\leq 85\%$ > 80% and $\leq 85\%$ > 80% and $\leq 85\%$ > 80% and $\leq 85\%$ > 95% and $\leq 90\%$ > 90% and $\leq 90\%$ > 90% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ Total	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 13.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 23.93% 3.51% 27.45% 5% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 1.3.9% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02% 1.44%	3.24% 3.24% 3.24% 5.12% 5.12% 5.17% 3.34% 11.75% 1.3.5% 2.38% 2.38% 2.05% 0.00% 100.00% 100.00% 100.00% 100.00% 0.00%0.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.00% 0.00%0.00% 0.00%0.00% 0.00%0.
> 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$ > 35% and $\leq 40\%$ > 40% and $\leq 45\%$ > 40% and $\leq 55\%$ > 55% and $\leq 60\%$ > 50% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 75\%$ > 70% and $\leq 75\%$ > 70% and $\leq 85\%$ > 85% and $\leq 90\%$ > 80% and $\leq 95\%$ > 90% and $\leq 95\%$ > 95% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 90\%$ > 95% and $\leq 90\%$ > 95% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 10 mths > 4 mths and ≤ 115 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 21 mths > 14 mths and ≤ 21 mths > 15 mths and ≤ 12 mths > 14 mths and ≤ 21 mths > 24 mths and ≤ 32 mths > 48 mths and ≤ 72 mths > 48 mths and ≤ 72 mths > 70 mths and ≤ 72 mths > 72 mths and ≤ 56 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 10 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% §% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02% 1.44% 1.57%	3.24% 3.24% 2.40% 5.12% 3.34% 11.75% 7.18% 5.47% 13.52% 2.38% 5.73% 2.05% 0.00% 100.00% 100.00% 100.00% 24.50% 0.75% 26.91% 24.50% 0.75% 26.91% 24.50% 0.00%0.00% 0.00% 0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.00% 0.00%0.00% 0.00%0.00%
> 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 33\%$ > 335% and $\leq 40\%$ > 30% and $\leq 45\%$ > 35% and $\leq 50\%$ > 55% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 65\%$ > 65% and $\leq 75\%$ > 70% and $\leq 75\%$ > 70% and $\leq 75\%$ > 75% and $\leq 80\%$ > 80% and $\leq 85\%$ > 85% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 6 mths > 10 mths and ≤ 15 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 40 mths > 36 mths and ≤ 40 mths > 60 mths and ≤ 42 mths > 24 mths and ≤ 40 mths > 36 mths and ≤ 40 mths > 60 mths and ≤ 42 mths > 48 mths and ≤ 6 mths > 60 mths and ≤ 72 mths > 60 mths and ≤ 72 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 24 mths > 48 mths and ≤ 96 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 13.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00% 23.93% 3.51% 27.45% <u>\$% at Issue</u> 23.93% 3.51% 27.45% 5% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 1.3.9% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02% 1.44%	3.24% 3.24% 3.24% 5.12% 5.12% 5.12% 5.12% 5.17% 1.5.67% 13.33% 2.38% 5.73% 2.38% 5.73% 2.05% 0.00%0.00% 0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.0
> 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 35% and $\leq 35\%$ > 35% and $\leq 40\%$ > 40% and $\leq 45\%$ > 45% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 55\%$ > 65% and $\leq 70\%$ > 60% and $\leq 75\%$ > 70% and $\leq 75\%$ > 70% and $\leq 75\%$ > 85% and $\leq 90\%$ > 90% and $\leq 85\%$ > 85% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ Total Mortage Insurance Genworth GBE Total Seasoning Analysis > 3 mths and ≤ 1 mths > 6 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 12 mths and ≤ 21 mths > 15 mths and ≤ 11 mths > 12 mths and ≤ 21 mths > 15 mths and ≤ 21 mths > 15 mths and ≤ 21 mths > 12 mths and ≤ 21 mths > 14 mths and ≤ 21 mths > 17 mths and ≤ 21 mths > 17 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 17 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 17 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 96 mths and ≤ 10 mths > 108 mths and ≤ 10 mths > 108 mths and ≤ 10 mths	7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 23.93% 3.51% 27.45% <u>\$ % at Issue</u> 23.93% 3.51% 27.45% 5 % at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.39% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02% 1.44% 1.57% 0.00%	3.24% 3.24% 3.24% 5.17% 5.17% 5.17% 5.17% 5.17% 5.47% 5.47% 15.67% 13.73% 2.38% 5.73% 2.38% 5.73% 2.00% 0.00% 0.00% 0.00% 0.75% 26.91% 24.50% 0.75% 26.91% 26.91% 26.91% 26.91% 26.91% 26.93% 1.69% 20.83% 3.82% 5.86% 8.03% 0.65%

Geographic Distribution		\$ % at Issue		<u>Jan - 17</u>
ACT - Metro		4.84%		6.03%
Total ACT		4.84%		6.03%
NSW - Inner city		0.00%		0.00%
NSW - Metro		31.14%		26.66%
NSW - Non metro		9.52%		8.02%
Total NSW		40.66%		34.68%
NT - Metro		0.00%		0.00%
NT - Metro NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
I OLA INT		0.00%		0.0076
QLD - Inner city		0.00%		0.00%
QLD - Metro		6.80%		7.32%
QLD - Non metro		6.83%		7.02%
Total QLD		13.62%		14.34%
SA - Inner city		0.00%		0.00%
SA - Metro		5.86%		8.32%
SA - Non metro		0.00%		0.00%
Total SA		5.86%		8.32%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.72%		0.43%
TAS - Non metro		0.37%		0.55%
Total TAS		1.09%		0.98%
		0.000/		0.000
VIC - Inner city		0.00%		0.00%
VIC - Metro VIC - Non metro		17.33% 3.59%		18.85% 1.71%
Total VIC		20.92%		20.56%
Total Vic		20.92%		20.30%
WA - Inner city		0.62%		0.00%
WA - Metro		12.39%		15.07%
WA - Non metro	0.00%			0.00%
Total WA		13.01%		15.07%
Total Inner City		0.62%		0.00%
Total Metro		79.08%		82.70%
Total Non Metro		20.30%		17.30%
Total		100.00%		100.00%
ADDEADE É % (askadulad kalanas kasia)	24.62	<i>c1</i> 00	00 ·	* 1
ARREARS \$ % (scheduled balance basis) Aug-15	<u>31-60</u> 0.00%	<u>61-90</u> 0.00%	<u>90+</u> 0.00%	<u>Total</u> 0.00%
Sep-15	0.00%	0.00%	0.00%	0.00%
Oct-15	0.00%	0.00%	0.00%	0.00%
Nov-15	0.00%	0.00%	0.00%	0.00%
Dec-15	0.00%	0.00%	0.00%	0.00%
Jan-16	0.00%	0.00%	0.00%	0.00%
Feb-16	2.31%	0.00%	0.00%	2.31%
Mar-16	0.00%	1.87%	0.00%	1.87%
Apr-16	0.00%	0.00%	1.94%	1.94%
May-16	0.00%	0.00%	1.93%	1.93%
Jun-16	0.00%	0.00%	1.97%	1.97%
Jul-16	0.00%	0.00%	0.00%	0.00%
Aug-16	0.00%	0.00%	0.00%	0.00%
Sep-16	0.00%	0.00%	0.00%	0.00%
Oct-16	0.00%	0.00%	0.00%	0.00%
Nov-16	0.00%	0.00%	0.00%	0.00%
Dec-16	0.00%	0.00%	0.00%	0.00%
Jan-17	0.00%	0.00%	0.00%	0.00%
MORTCACE SAFETY NET	Nia -6 A	Amount (A)		
MORTGAGE SAFETY NET Aug-15	No of Accounts	Amount (\$)		
Sep-15	-	-		
Oct-15	-	-		
Nov-15	-	-		

PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
Jan-17	-	-		
Dec-16	-			
Nov-16	-	-		
Oct-16	-			
Sep-16				
Aug-16				
Jul-16	-	-		
Jun-16	-	-		
May-16	-	-		
Apr-16	-	-		
Mar-16	-	-		
Feb-16				
Jan-16				
Dec-15	-	-		
Nov-15				

2017 Total